

# Ubank Limited

PILAR III DISCLOSURE REPORT		28-Feb-19	31-May-19	31-Aug-19	30-Nov-19	29-Feb-20
Line		R'000	R'000	R'000	R'000	R'000
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	536 119	667 144	645 720	595 757	499 572
1a	Fully loaded ECL accounting model	517 142	654 493	633 069	583 106	486 921
2	Tier 1	536 119	667 144	645 720	595 757	499 572
2a	Fully loaded ECL accounting model Tier 1	517 142	654 493	633 069	583 106	486 921
3	Total Capital	542 682	673 405	652 616	602 421	505 780
3a	Fully loaded ECL accounting model Total capital	523 705	660 754	639 965	589 770	493 129
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	2 217 707	2 245 245	2 305 906	2 331 508	2 187 233
4a	Total risk-weighted assets (pre-floor)	2 217 707	2 245 245	2 305 906	2 331 508	2 187 233
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio(%)	24,17%	29,71%	28,00%	25,55%	22,84%
5a	Fully loaded ECL accounting model CET1 (%)	23,32%	29,15%	27,45%	25,01%	22,27%
5b	CET1 ratio(%) (pre-floor ratio)	24,17%	29,71%	28,00%	25,55%	22,84%
6	Tier1 ratio (%)	24,17%	29,71%	28,00%	25,55%	22,84%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	23,32%	29,15%	27,45%	25,01%	22,27%
6b	Tier 1 ratio(%) (pre-floor ratio)	24,17%	29,71%	28,00%	25,55%	22,84%
7	Total capital ratio (%)	24,47%	29,99%	28,30%	25,84%	23,12%
7a	Fully loaded ECL accounting model total capital ratio (%)	23,61%	29,43%	27,75%	25,30%	22,55%
7b	Total capital ratio(%) (pre-floor ratio)	24,47%	29,99%	28,30%	25,84%	23,12%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019)(%)	2,50%	2,50%	2,50%	2,50%	2,50%
9	Counter cyclical buffer requirement (%)	0,00%	0,00%	0,00%	0,00%	0,00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0,00%	0,00%	0,00%	0,00%	0,00%
11	Total of bank CET1 specific buffer requirements (%)	2,50%	2,50%	2,50%	2,50%	2,50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	11,17%	16,71%	15,00%	12,55%	9,84%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	5 513 226	5 459 494	5 785 701	5 841 080	5 459 668
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	9,72%	12,22%	11,16%	10,20%	9,15%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	9,38%	11,99%	10,94%	9,98%	8,92%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	9,72%	12,22%	11,16%	10,20%	9,15%
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high-quality liquid assets (HQLA)	4 470 764	4 456 751	4 672 826	4 611 870	4 457 917
16	Total net cash outflow	90 332	87 696	97 183	98 384	91 466
17	LCR ratio (%)	4 949	5 082	4 808	4 688	4 874
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total available stable funding	5 036 779	5 057 077	5 396 338	5 323 877	5 010 056
19	Total required stable funding	983 121	1 069 917	1 205 184	1 229 861	1 047 140
20	NSFR ratio	512	473	448	433	478