Ubank Limited

PILAR III DISCLOSURE REPORT		31-May-19	31-Aug-19	30-Nov-19	29-Feb-20	31-May-20
Line						
		R'000	R'000	R'000	R'000	R'000
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	667 144	645 720	595 757	499 572	455 684
1a	Fully loaded ECL accounting model	654 493	633 069	583 106	486 921	449 358
2	Tier 1	667 144	645 720	595 757	499 572	455 684
2a	Fully loaded ECL accounting model Tier 1	654 493	633 069	583 106	486 921	493 246
3	Total Capital	673 405	652 616	602 421	505 780	461 130
3a	Fully loaded ECL accounting model Total capital	660 754	639 965	589 770	493 129	454 804
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	2 245 245	2 305 906	2 331 508	2 187 233	2 097 722
4a	Total risk-weighted assets (pre-floor)	2 245 245	2 305 906	2 331 508	2 187 233	2 097 722
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio(%)	29,71%	28,00%	25,55%	22,84%	21,72%
5a	Fully loaded ECL accounting model CET1 (%)	29,15%	27,45%	25,01%	22,27%	21,45%
5b	CET1 ratio(%) (pre-floor ratio)	29,71%	28,00%	25,55%	22,84%	21,72%
6	Tier1 ratio (%)	29,71%	28,00%	25,55%	22,84%	21,72%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	29,15%	27,45%	25,01%	22,27%	21,45%
6b	Tier 1 ratio(%) (pre-floor ratio)	29,71%	28,00%	25,55%	22,84%	21,72%
7	Total capital ratio (%)	29,99%	28,30%	25,84%	23,12%	21,98%
7a	Fully loaded ECL accounting model total capital ratio (%)	29,43%	27,75%	25,30%	22,55%	21,71%
7b	Total capital ratio(%) (pre-floor ratio)	29,99%	28,30%	25,84%	23,12%	21,98%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital concervation 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%	0,00%
12	CET1 available after meeting the bank's minimum capital requirements (%)	16,71%	15,00%	12,55%	9,84%	8,72%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	5 459 494	5 785 701	5 841 080	5 459 668	5 483 866
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12,22%	11,16%	10,20%	9,15%	8,31%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11,99%	10,94%	9,98%	8,92%	8,99%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12,22%	11,16%	10,20%	9,15%	8,31%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	4 456 751	4 672 826	4 611 870	4 457 917	4 652 594
16	Total net cash outflow	87 696	97 183	98 384	91 466	132 558
17	LCR ratio (%)	5 082	4 808	4 688	4 874	3 510
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	5 057 077	5 396 338	5 323 877	5 010 056	5 144 106
19	Total required stable funding	1 069 917	1 205 184	1 229 861	1 047 140	949 080
20	NSFR ratio	473	448	433	478	542