

JPMORGAN CHASE BANK, N.A.

JOHANNESBURG BRANCH

June 2023

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1. Template LIQ1: Liquidity coverage ratio for the quarter ended 30 June 2023 (quarterly)

| R Millions | | Total unweighted ^a value (daily average April to June 2023) | Total weighted ^b (daily average April to June 2023) |
|-----------------------------------|--|--|--|
| High Quality Liquid Assets | | | |
| 1 | Total high-quality liquid assets (HQLA) | | 23,218 |
| Cash Outflows | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | | |
| 3 | <i>Stable deposits</i> | | |
| 4 | <i>Less stable deposits</i> | | |
| 5 | Unsecured wholesale funding, of which: | 26,330 | 3,860 |
| 6 | <i>Specified term deposit with residual maturity greater than 30 days</i> | 17,317 | |
| 7 | <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | | |
| 8 | <i>Non-operational deposits (all counterparties)</i> | 9,012 | 3,860 |
| 9 | <i>Unsecured debt</i> | | |
| 10 | Secured wholesale funding | | |
| 11 | Additional requirements, of which: | 13,264 | 10,811 |
| 12 | <i>Outflows related to derivative exposures and other collateral requirements</i> | 10,423 | 10,423 |
| 13 | <i>Outflows related to loss of funding on debt products</i> | | |
| 14 | <i>Credit and liquidity facilities</i> | | |
| 15 | Other contractual funding obligations | 14 | 1 |
| 16 | Other contingent funding obligations | 2,827 | 387 |
| 17 | Total Cash Outflows | | 14,671 |
| 18 | Secured lending (e.g. reverse repos) | 19,509 | |
| 19 | Inflows from fully performing exposures | | |
| 20 | Other cash inflows | 16,445 | 16,422 |
| 21 | Total Cash Inflows | | 16,422 |
| | | Total adjusted ^c value | |
| 22 | TOTAL HQLA | | 23,218 |
| 23 | TOTAL NET CASH OUTFLOWS | | 3,668 |
| 24 | LIQUIDITY COVERAGE RATIO (%) | | 633.02 |

a. Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)

b. Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows)

c. Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e. cap on level 2B and Level 2 assets for HQLA and cap on inflows)

2. Template KM1: Key prudential metrics at 30 June 2023 (quarterly)

No transitional arrangement with regards implementation of IFRS 9 for the impact of expected credit loss accounting on regulatory capital have been applied.

| ZAR Millions | | Current Quarter | Quarter 1 2023 | Quarter 4 2022 | Quarter 3 2022 | Quarter 2 2022 |
|---|--|-----------------|----------------|----------------|----------------|----------------|
| | | 30-Jun-23 | 31-Mar-23 | 31-Dec-22 | 30-Sep-22 | 30-Jun-22 |
| Available capital (amounts) | | | | | | |
| 1 | Common equity tier 1 (CET1) | 13,757 | 13,792 | 13,639 | 13,726 | 13,807 |
| 1a | Fully loaded ECL accounting model | | | | | |
| 2 | Tier 1 | 13,757 | 13,792 | 13,639 | 13,726 | 13,807 |
| 2a | Fully loaded ECL accounting model Tier 1 | | | | | |
| 3 | Total capital | 13,783 | 13,818 | 13,662 | 13,726 | 13,807 |
| 3a | Fully loaded ECL accounting model total capital | | | | | |
| Risk weighted assets (amounts) | | | | | | |
| 4 | Total risk-weighted assets (RWA) | 26,564 | 26,893 | 36,830 | 36,138 | 33,318 |
| Risk-based capital ratios as a percentage of RWA | | | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 51.79% | 51.28% | 37.03% | 37.98% | 41.44% |
| 5a | Fully loaded ECL accounting model common equity tier 1 (%) | | | | | |
| 6 | Tier 1 ratio (%) | 51.79% | 51.28% | 37.03% | 37.98% | 41.44% |
| 6a | Fully loaded ECL accounting model Tier 1 ratio (%) | | | | | |
| 7 | Total capital ratio (%) | 51.89% | 51.38% | 37.09% | 37.98% | 41.44% |
| 7a | Fully loaded ECL accounting model total capital ratio (%) | | | | | |
| Additional CET1 buffer requirements as a percentage of RWA | | | | | | |
| 8 | Capital conservation buffer requirements (2.5% from 2019) (%) | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| 9 | Countercyclical buffer requirement (%) | | | | | |
| 10 | Bank G-SIB and/or D-SIB additional requirements (%) | | | | | |
| 11 | Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10) | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| 12 | CET1 available after meeting the bank's minimum capital requirements (%) (as a percentage of risk weighted assets) | 43.04% | 42.53% | 28.28% | 29.23% | 32.45% |

| | Basel III leverage ratio | Average for quarter | Average for quarter | Average for quarter | Average for quarter | Average for quarter |
|-----|---|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|
| 13 | Total Basel III leverage ratio exposure | 57,713 | 69,486 | 65,454 | 62,120 | 57,328 |
| 14 | Basel III leverage ratio (%) (row 2 / row 13) | 23.83% | 19.76% | 20.93% | 22.09% | 23.99% |
| 14a | Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a/ row 13) | | | | | |
| | Liquidity coverage ratio | Average for quarter | Average for quarter | Average for quarter | Average for quarter | Average for quarter |
| 15 | Total HQLA | 23,218 | 14,376 | 14,704 | 10,985 | 11,523 |
| 16 | Total net cash outflow | 3,668 | 3,791 | 3,632 | 3,855 | 4,055 |
| 17 | LCR ratio (%) | 633.02% | 379.22% | 404.89% | 284.91% | 284.14% |
| | Net stable funding ratio | 30-Jun-23 | 31-Mar-23 | 31-Dec-22 | 30-Sep-22 | 30-Jun-22 |
| 18 | Total available stable funding | 16,922 | 18,594 | 17,385 | 18,147 | 17,368 |
| 19 | Total required stable funding | 5,581 | 7,085 | 7,961 | 8,182 | 6,846 |
| 20 | NSFR ratio | 303.18% | 262.42% | 218.37% | 221.80% | 253.70% |

3. Template LR2: Leverage ratio common disclosure template 30 June 2023 (quarterly)

| R millions | | Current Quarter (Average month end April, May, June 2023) | Current Quarter (Average month end January, February, March 2023) |
|------------|---|---|--|
| 1 | On-balance sheet items (excluding derivatives and SFT's but including collateral) | 33,007 | 50,037 |
| 2 | (Asset amounts deducted in determining Basel III Tier 1 capital) | | |
| 3 | Total on-balance sheet exposures (excluding derivatives and SFT's) (sum of rows 1 and 2) | 33,007 | 50,037 |
| 4 | Replacement costs associated with all derivative transactions (where applicable net of eligible cash variation margin and/or bilateral netting) | 14,101 | 9,315 |
| 5 | Add-on amounts for PFE associated with all derivative transactions | 9,420 | 9,220 |
| 6 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework | | |
| 7 | (Deductions of receivables assets for cash variation margin provided in derivatives transactions) | | |
| 8 | (Exempted CCP leg of client-cleared trade exposure) | | |
| 9 | Adjusted effective notional amount of written credit derivatives | | |
| 10 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | | |
| 11 | Total derivative exposure (sum of rows 4 to 10) | 23,521 | 18,535 |
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions | 26,533 | 28,278 |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | (25,616) | (27,663) |
| 14 | CRR exposure for SFT assets | | |
| 15 | Agent transaction exposures | | |
| 16 | Total securities financing transaction exposures (sum of rows 12 to 15) | 917 | 615 |
| 17 | Off-balance sheet exposure at gross notional amount | 1,884 | 2,068 |
| 18 | Adjustments for conversion to credit equivalent amounts | (1,616) | (1,768) |
| 19 | Off-balance sheet items (sum of rows 17 and 18) | 268 | 300 |
| 20 | Tier 1 capital | 13,752 | 13,729 |
| 21 | Total exposures (sum of rows 3,11,16 and 19) | 57,713 | 69,486 |
| 22 | Basel III leverage ratio | 23.83% | 19.76% |

4. Template LIQ2: Net Stable Funding Ratio (quarterly) as at 30 June 2023

| R Millions | Unweighted value by residual maturity | | | | Weighted value | |
|--|---|-----------------|---------------------------|---------------|----------------|-------|
| | a No maturity | b < 6 months | c 6 months to < 1 year | d ≥ 1 year | | |
| Available stable funding (ASF) item | | | | | | |
| 1 | Capital: | 13,767 | | | 13,767 | |
| 2 | Regulatory capital | 13,767 | | | 13,767 | |
| 3 | Other capital instruments | | | | | |
| 4 | Retail deposits and deposits from small business customers: | | | | | |
| 5 | Stable deposits | | | | | |
| 6 | Less stable deposits | | | | | |
| 7 | Wholesale funding: | | 50,954 | | 3,078 | |
| 8 | Operational deposits | | | | | |
| 9 | Other wholesale funding | | 50,954 | | 3,078 | |
| 10 | Liabilities with matching interdependent assets | | | | | |
| 11 | Other liabilities: | | 6,959 | 5,616 | 76 | |
| 12 | NSFR derivative liabilities | | | 5,540 | | |
| 13 | All other liabilities and equity not included in the above categories | | 6,959 | 76 | 76 | |
| 14 | Total ASF | | | | 16,922 | |
| Required stable funding (RSF) item | | | | | | |
| 15 | Total NSFR high-quality liquid assets (HQLA) | | | | 427 | |
| 16 | Deposits held at other financial institutions for operational purposes | | | | | |
| 17 | Performing loans and securities: | | 32,675 | 57 | 124 | 4,878 |
| 18 | Performing loans to financial institutions secured by Level 1 HQLA | | 20,964 | | | 2,096 |
| 19 | Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions | | 11,036 | 57 | | 1,684 |
| 20 | Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: | | 676 | | 124 | 1,098 |
| 21 | With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk | | | | | |
| 22 | Performing residential mortgages, of which: | | | | | |
| 23 | With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk | | | | | |
| 24 | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | | | | | |
| 25 | Assets with matching interdependent liabilities | | | | | |
| 26 | Other assets: | | 5,297 | | 371 | 201 |
| 27 | Physical traded commodities, including gold | | | | | |

| R Millions | Unweighted value by residual maturity | | | | Weighted value |
|------------|---------------------------------------|-----------------|---------------------------|---------------|----------------|
| | a No maturity | b < 6 months | c 6 months to < 1 year | d ≥ 1 year | |
| 28 | | | | | |
| 29 | | | | | |
| 30 | | | | 170 | |
| 31 | | 5,297 | | 201 | 201 |
| 32 | | 1,504 | | | 75 |
| 33 | | | | | 5,581 |
| 34 | | | | | 303.18 |

5. Template OV1: Overview of RWA (quarterly) as at 30 June 2023

| | a | b | c | |
|----|--|---------------|---|--------------|
| | RWA R Millions | | Minimum capital requirements (Basel Minimum 8%) R Millions | |
| | 30-Jun-23 | 31-Mar-23 | 30-Jun-23 | |
| 1 | Credit risk (excluding counterparty credit risk) | 10,258 | 8,094 | 821 |
| 2 | Of which: Standardised approach (SA) | 10,258 | 8,094 | 821 |
| 3 | Of which: Foundation internal ratings-based (F-IRB) approach | | | |
| 4 | Of which: Supervisory slotting approach | | | |
| 5 | Of which: Advanced internal ratings-based (A-IRB) approach | | | |
| 6 | Counterparty credit risk (CCR) | 5,540 | 5,971 | 443 |
| 7 | Of which Standardised approach (SA) | 5,540 | 5,971 | 443 |
| 8 | Of which: Internal model approach (IMM) | | | |
| 9 | Of which: Other CCR | | | |
| 10 | Credit valuation adjustment (CVA) | 7,051 | 9,174 | 564 |
| 11 | Equity positions under simple risk weight approach | | | |
| 12 | Equity investments in funds – look-through approach | | | |
| 13 | Equity investments in funds – mandate-based approach | | | |
| 14 | Equity investments in funds – fall-back approach | | | |
| 15 | Settlement risk | | | |
| 16 | Securitisation exposure in banking book | | | |
| 17 | Of which: Securitisation internal ratings-based approach (SEC-IRBA) | | | |
| 18 | Of which: Securitisation external ratings-based approach (SEC-ERBA) | | | |
| 19 | Of which: Securitisation standardised approach (SEC-SA) | | | |
| 20 | Market risk | 1,110 | 1,049 | 89 |
| 21 | Of which: Standardised approach (SA) | 1,110 | 1,049 | 89 |
| 22 | Of which Internal model approach (IMA) | | | |
| 23 | Capital charge for switch between trading book and banking book | | | |
| 24 | Operational risk | | 2,606 | 208 |
| 25 | Amounts below the thresholds for deduction (subject to 250% risk weight) | | | |
| 26 | Floor adjustment | | | |
| 27 | Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26) | 26,564 | 26,893 | 2,125 |

6. Template LR1: Summary comparison of accounting assets vs leverage ratio exposure measure 30 June 2023 (quarterly)

| | | a |
|----------|---|------------------------------------|
| | | Average for 2nd quarter 2023 |
| | | R millions |
| 1 | Total consolidated assets per published financial statements | 94,544 |
| 2 | Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | |
| 3 | Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure | |
| 4 | Adjustments for derivative financial instruments | (17,521) |
| 5 | Adjustments for securities financing instruments (i.e. repos and similar secured lending) | (19,578) |
| 6 | Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures) | 268 |
| 7 | Other adjustments | |
| 8 | Leverage ratio exposure measure | 57,713 |

7. Template CC1: Composition of regulatory capital (semi-annual) as at 30 June 2023

| | | a | |
|---|--|-------------------------|--|
| | | Amounts (R millions) | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation |
| Common equity Tier 1 capital: Instruments and reserves | | | |
| 1 | Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus | 13,767 | |
| 2 | Retained earnings | (39) | |
| 3 | Accumulated other comprehensive income (and other reserves) | 70 | |
| 4 | Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) | | |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) | | |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | 13,798 | |
| Common equity tier 1 capital: Regulatory adjustments | | | |
| 7 | Prudential valuation adjustments | (41) | |
| 8 | Goodwill (net of related tax liability) | | minus (d) |
| 9 | Other intangibles other than mortgage-servicing rights (net of related tax liability) | | minus (e) |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | | |
| 11 | Cash-flow hedge reserve | | |
| 12 | Shortfall of provisions to expected losses | | |
| 13 | Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework 25) | | |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | | |
| 15 | Defined-benefit pension fund net assets | | |
| 16 | Investments in own shares (if not already netted off paid-in capital on reported balance sheet) | | |
| 17 | Reciprocal cross-holdings in common equity | | |
| 18 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) | | |
| 19 | Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, (amount above 10% threshold) | | |
| 20 | Mortgage servicing rights (amount above 10% threshold) | | (c) minus (f) minus 10% threshold |
| 21 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) | | |
| 22 | Amount exceeding the 15% threshold | | |
| 23 | Of which: Significant investments in the common stock of financials | | |
| 24 | Of which: Mortgage servicing rights | | |
| 25 | Of which: Deferred tax assets arising from temporary differences | | |

| | | a | |
|--|---|-------------------------|--|
| | | Amounts (R millions) | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation |
| 26 | National specific regulatory adjustments | | |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to over deductions | | |
| 28 | Total regulatory adjustments to Common equity tier 1 | (41) | |
| 29 | Common equity Tier 1 capital (CET1) | 13,757 | |
| Additional tier 1 capital: Instruments | | | |
| 30 | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus | | (i) |
| 31 | Of which: Classified as equity under applicable Financial Reporting Standards | | |
| 32 | Of which: Classified as liabilities under applicable Financial Reporting Standards | | |
| 33 | Directly issued capital instruments subject to phase out from Additional Tier 1 | | |
| 34 | Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT 1) | | |
| 35 | Of which: instruments issued by subsidiaries subject to phase out | | |
| 36 | Additional Tier 1 capital before regulatory adjustments | | |
| Additional Tier 1 capital: Regulatory adjustments | | | |
| 37 | Investments in own Additional Tier 1 instruments | | |
| 38 | Reciprocal cross-holdings in Additional Tier 1 instruments | | |
| 39 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) | | |
| 40 | Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation | | |
| 41 | National specific regulatory adjustments | | |
| 42 | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | | |
| 43 | Total regulatory adjustments to additional tier 1 capital | | |
| 44 | Additional Tier 1 capital (AT1) | | |
| 45 | Tier 1 capital (T1=CET1 + AT1) | 13,757 | |
| Tier 2 capital: Instruments and provisions | | | |
| 46 | Directly issued qualifying Tier 2 instruments plus related stock surplus | | |
| 47 | Directly issued capital instruments subject to phase out from Tier 2 | | |
| 48 | Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) | | |
| 49 | Of which: Instruments issued by subsidiaries subject to phase out | | |
| 50 | Provisions | | |
| 51 | Tier 2 capital before regulatory adjustments | | |

| | | a |
|---|---|--|
| | | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation |
| | | Amounts (R millions) |
| Tier 2 capital: regulatory adjustments | | |
| 52 | Investments in own Tier 2 instruments | |
| 53 | Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities | |
| 54 | Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) | |
| 54a | Investments in other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only) | |
| 55 | Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | |
| 56 | National specific regulatory adjustments | 26 |
| 57 | Total regulatory adjustments to Tier 2 capital | 26 |
| 58 | Tier 2 capital (T2) | 26 |
| 59 | Total regulatory capital (TC=T1+T2) | 13,782 |
| 60 | Total risk weighted assets | 26,564 |
| Capital ratios and buffers | | |
| 61 | Common Equity Tier 1 (as a percentage of risk weighted assets) | 51.79% |
| 62 | Tier 1 (as a percentage of risk weighted assets) | 51.79% |
| 63 | Total capital (as a percentage of risk weighted assets) | 51.89% |
| 64 | Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk weighted assets) | 2.50% |
| 65 | of which: Capital conservation buffer requirement | 2.50% |
| 66 | of which: Banks specific countercyclical buffer requirement | |
| 67 | of which: Higher loss absorbency requirement | 0.00% |
| 68 | Common Equity Tier 1 (as a percentage of risk weighted assets) available after meeting the bank's minimum capital requirements | 43.04% |
| National minima (if different from Basel III) | | |
| 69 | National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) | 8.75% |
| 70 | National Tier 1 minimum ratio (if different from Basel III minimum) | 10.50% |
| 71 | National total capital minimum ratio (if different from Basel III minimum) | 12.75% |
| Amounts below the threshold for deductions (before risk we | | |
| 72 | Non-significant investments in the capital and other TLAC liabilities of other financial entities | N/A |

| | | a |
|---|--|--|
| | | Amounts (R millions) |
| | | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation |
| 73 | Significant investments in common stock of financial entities | N/A |
| 74 | Mortgage servicing rights (net of related tax liability) | N/A |
| 75 | Deferred tax assets arising from temporary differences (net of related tax liability) | N/A |
| Applicable caps on the inclusion of provisions in Tier 2 | | |
| 76 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) | 26 |
| 77 | Cap on inclusion of provisions in Tier 2 under standardised approach | |
| 78 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) | N/A |
| 79 | Cap on inclusion of provisions in Tier 2 under internal ratings-based approach | N/A |

8. Table CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments (semi-annual) as at 30 June 2023

| | | a |
|-------------------|--|--|
| | | Quantitative/ qualitative information |
| 1 | Issuer | N/A |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | N/A |
| 3 | Governing law(s) of instrument | N/A |
| 3a | Means by which enforceability requirement of Section 13 of TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | N/A |
| 4 | Transitional Basel III rules | N/A |
| 5 | Post-transitional Basel III rules | N/A |
| 6 | Eligible at solo/group/group and solo | N/A |
| 7 | Instrument type (types to be specified by each jurisdiction) | N/A |
| 8 | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) | 13,767 |
| 9 | Par value of instrument | N/A |
| 10 | Accounting classification | N/A |
| 11 | Original date of issuance | N/A |
| 12 | Perpetual or dated | N/A |
| 13 | Original maturity date | N/A |
| 14 | Issuer call subject to prior supervisory approval | N/A |
| 15 | Optional call date, contingent call dates and redemption amount | N/A |
| 16 | Subsequent call duties, if applicable | N/A |
| Coupons/dividends | | |
| 17 | Fixed or floating dividend/coupon | N/A |
| 18 | Coupon rate and any related index | N/A |
| 19 | Existence of dividend stopper | N/A |
| 20 | Fully discretionary, partially discretionary or mandatory | N/A |
| 21 | Existence of step-up or other incentive to redeem | N/A |
| 22 | Non-cumulative or cumulative | N/A |
| 23 | Convertible or non-convertible | |
| 24 | If convertible, conversion trigger(s) | N/A |
| 25 | If convertible, fully or partially | N/A |
| 26 | If convertible, conversion rate | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A |
| 29 | If convertible, specify issuer of instrument type convertible into | N/A |
| 30 | Write down features | |

| | | |
|-----|--|-----|
| 31 | If write down, write down triggers | N/A |
| 32 | If write down, | N/A |
| 33 | If write down, | N/A |
| 34 | If temporary write-own, description of write-up mechanism | N/A |
| 34a | Type of subordination | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | N/A |
| 36 | Non-compliant transitioned features | N/A |
| 37 | If yes, specify non-compliant features | N/A |

9. Template CR1: Credit quality of assets (semi-annual) as at 30 June 2023

| | a | b | c | d | |
|----------|---------------------------------------|-------------------------|--------------------------------------|---------------------------------|---------------|
| | Gross carrying values of (R millions) | | Allowances/ impairments (R millions) | Net values (a+b-c) (R millions) | |
| | Defaulted exposures | Non-defaulted exposures | | | |
| 1 | Loans | 0 | 11,873 | 24 | 11,849 |
| 2 | Debt securities | 0 | 4,882 | 0 | 4,882 |
| 3 | Off-balance sheet exposures | 0 | 1,540 | 1 | 1,539 |
| 4 | Total | 0 | 18,296 | 26 | 18,270 |

Definitions

Gross carrying values: On- and off-balance sheet items that give rise to a credit risk exposure according to the Basel framework. On-balance sheet items include loans and debt securities. Off-balance sheet items must be measured according to the following criteria: (a) guarantees given—the maximum amount that the bank would have to pay if the guarantee were called. The amount must be gross of any credit conversion factor (CCF) or credit risk mitigation (CRM) techniques. (b) Irrevocable loan commitments—total amount that the bank has committed to lend. The amount must be gross of any CCF or CRM techniques. Revocable loan commitments must not be included. The gross value is the accounting value before any allowance/impairments but after considering write-offs. Banks must not take into account any credit risk mitigation technique.

Write-offs for the purpose of this template are related to a direct reduction of the carrying amount when the entity has no reasonable expectations of recovery.

Defaulted exposures: Banks should use the definition of default that they also use for regulatory purposes. Banks must provide this definition of default in the accompanying narrative.

Non-defaulted exposures: Any exposure not meeting the above definition of default.

Allowances/impairments: Total amount of impairments, made via an allowance against impaired and not impaired exposures (may correspond to general reserves in certain jurisdictions or may be made via allowance account or direct reduction—direct write-down in some jurisdictions) according to the applicable accounting framework.

Net values: Total gross values less allowances/impairments

10. Template CR2: Changes in stock of defaulted loans and debt securities as at 30 June 2023 (semi-annual)

| | | a |
|----------|---|---------------------|
| | | (R millions) |
| 1 | Defaulted loans and debt securities as at end of previous reporting period | 0 |
| 2 | Loans and debt securities that have defaulted since the last reporting period | 0 |
| 3 | Returned to non-defaulted | 0 |
| 4 | Amounts written off | 0 |
| 5 | Other changes | 0 |
| 6 | Defaulted loans and debt securities at end of reporting period (1+2-3-4±5) | 0 |

11. Template CR3: Credit risk mitigation techniques—overview as at 30 June 2023 (semi-annual)

| | a | b | c | d | e | f | g |
|----------------------|--------------------------------------|---------------------------------|---|---|---|---|---|
| | (R millions) | | | | | | |
| | Exposures unsecured: carrying amount | Exposures secured by collateral | Exposures secured by collateral, of which: secured amount | Exposures secured by financial guarantees | Exposures secured by financial guarantees, of which: secured amount | Exposures secured by credit derivatives | Exposures secured by credit derivatives, of which: secured amount |
| 1 Loans | 11,849 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 Debt securities | 4,882 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 Total | 16,731 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 Of which defaulted | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Definitions

Exposures unsecured—carrying amount: Carrying amount of exposures (net of allowances/impairments) that do not benefit from a credit risk mitigation technique.

Exposures secured by collateral: Carrying amount of exposures (net of allowances/ impairments) partly or totally secured by collateral, regardless of what portion of the original exposure is secured.

Exposures secured by collateral—of which secured amount: Amounts of the exposure portions, which are secured by collateral. Where the value of the collateral (meaning the amount that the collateral can be settled for) exceeds the value of the exposure, the bank must report the exposure amount (i.e. it does not report the over-collateralisation).

Exposures secured by financial guarantees: Carrying amount of exposures (net of allowances/impairments) partly or totally secured by financial guarantees, regardless of what portion of the original exposure is guaranteed.

Exposures secured by financial guarantees—of which secured amount: Amounts of the exposure portions, which are covered by the financial guarantee. Where the value of the guarantee (amount that can be obtained if the guarantee is called) is above the amount of the exposure, the bank must report the amount of the exposure, i.e. not to report the excess value.

Exposures secured by credit derivatives: Carrying amount of exposures (net of allowances/impairments) partly or totally secured by credit derivatives, regardless of what portion of the original exposure is secured.

Exposures secured by credit derivatives—of which secured amount: Amounts of the exposure portions which are secured by the credit derivatives. Where the value of the credit derivative (amount that the credit derivative can be settled for) is above the amount of the exposure, the bank must report the amount of the exposure, i.e. not to report the excess value.

12. Template CR4: Standardised approach—credit risk exposure and credit risk mitigation effects as at 30 June 2023 (semi-annual)

| | | a | | b | | c | | d | | e | | f |
|----|---|--------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|----------------------------|-----|---------------------|-----------------|-----------------|
| | | Exposures before CCF and CRM | | Exposures post CCF and CRM | | Exposures post CCF and CRM | | Exposures post CCF and CRM | | RWA and RWA density | | RWA density (%) |
| | | On-balance sheet amount (R millions) | Off-balance sheet amount (R millions) | On-balance sheet amount (R millions) | Off-balance sheet amount (R millions) | On-balance sheet amount (R millions) | Off-balance sheet amount (R millions) | RWA | RWA | RWA | RWA density (%) | |
| 1 | Sovereigns and their central banks | 4,882 | | 4,882 | | | | | | | 0% | |
| 2 | Non-central government public sector entities | 522 | | 522 | | | | | | | 0% | |
| 3 | Multilateral development banks | | | | | | | | | | | |
| 4 | Banks | 1,496 | | 1,496 | | | | 103 | | | 7% | |
| 5 | Securities firms | | | | | | | | | | | |
| 6 | Corporates | 9,855 | 1,540 | 9,855 | 99 | | | 9,954 | | | 100% | |
| 7 | Regulatory retail portfolios | | | | | | | | | | | |
| 8 | Secured by residential property | | | | | | | | | | | |
| 9 | Secured by commercial real estate | | | | | | | | | | | |
| 10 | Equity | | | | | | | | | | | |
| 11 | Past due loans | | | | | | | | | | | |
| 12 | Higher risk categories | | | | | | | | | | | |
| 13 | Other assets | 588 | | 588 | | | | 200 | | | 34% | |
| 14 | Total | 17,344 | 1,540 | 17,344 | 99 | | | 10,258 | | | 59% | |

13. Template CR5: Standardised approach—exposures by asset classes and risk weights as at 30 June 2023 (semi-annual)

| | a | b | c | d | e | f | g | h | i | j | |
|--|--------------|----------|----------|----------|------------|----------|---------------|----------|----------|---------------|--|
| | (R millions) | | | | | | | | | | |
| Risk weight | | | | | | | | | | | Total credit exposure amount (post CCF and post CRM) |
| Asset class | 0% | 10% | 20% | 35% | 50% | 75% | 100% | 150% | Other | | |
| 1 Sovereigns and their central banks | 4,882 | | | | | | | | | 4,882 | |
| 2 Non-central government public sector entities (PSEs) | 522 | | | | | | | | | 522 | |
| 3 Multilateral development banks (MDBs) | | | | | | | | | | | |
| 4 Banks | 1,289 | | 0 | | 206 | | | | | 1,495 | |
| 5 Securities firms | | | | | | | | | | | |
| 6 Corporates | | | | | | | 9,954 | | | 9,954 | |
| 7 Regulatory retail portfolios | | | | | | | | | | | |
| 8 Secured by residential property | | | | | | | | | | | |
| 9 Secured by commercial real estate | | | | | | | | | | | |
| 10 Equity | | | | | | | | | | | |
| 11 Past-due loans | | | | | | | | | | | |
| 12 Higher-risk categories | | | | | | | | | | | |
| 13 Other assets | 388 | | | | | | 200 | | | 588 | |
| 14 Total | 7,082 | 0 | 0 | 0 | 206 | 0 | 10,155 | 0 | 0 | 17,443 | |

Definitions

Total credit exposure amount (post-CCF and CRM): The amount used for the capital requirements calculation (both for on- and off-balance sheet amounts), therefore net of allowances and write-offs and after having applied CRM techniques and CCF but before the application of the relevant risk weights.

Past-due loans: Past-due loans correspond to the unsecured portion of any loan past due for more than 90 days, as defined in paragraph 75 of the Basel framework.

Higher-risk categories: Banks must include in this row the exposures included in paragraphs 79 and 80 of the Basel framework that are not included in other regulatory portfolios (e.g. exposure weighted at 150% or higher risk weight reflecting the higher risks associated with these assets). Exposures reported in this row should not be reported in the rows above. From 1 January 2017 when the Banks' equity investments in funds framework enters into force, corresponding requirements must not be reported in this template but only in OV1.

Equity investments in funds: Will become applicable from 1 January 2017 when the corresponding framework enters into force.

Other assets: Refers to assets subject to specific risk weight set out by paragraph 81 of the Basel framework and to significant investment in commercial entities that receive a 1250% risk-weight according to paragraph 90, fourth bullet, of Basel III.

14. Template CCR1: Analysis of counterparty credit risk exposure approach as at 30 June 2023 (semi-annual)

| | a | b | c | d | e |
|----------|------------------|---------------------------|---|---------------|--------------|
| | (R millions) | | | | |
| | Replacement cost | Potential future exposure | Alpha used for computing regulatory EAD | EAD post CRM | RWA |
| 1 | 12,982 | 10,534 | 1.4 | 32,922 | 5,540 |
| 2 | | | 0 | 0 | 0 |
| 3 | | | | 0 | 0 |
| 4 | | | | 786 | 0 |
| 5 | | | | 0 | 0 |
| 6 | 12,982 | 10,534 | | 33,709 | 5,540 |

Standardised approach (SA-CCR) for measuring exposure at default for counterparty credit risk will be applicable from 1 October 2019. Before it enters into force, banks should report in row 1 information corresponding to the Current Exposures Method and the Standardised Method which will become obsolete once the SA-CCR enters into force; see BCBS, March 2014, The standardised approach.

Definitions

Replacement Cost (RC): For trades that are not subject to margining requirements, the RC is the loss that would occur if a counterparty were to default and was closed out of its transactions immediately. For margined trades, it is the loss that would occur if a counterparty were to default at present or at a future date, assuming that the closeout and replacement of transactions occur instantaneously. However, closeout of a trade upon a counterparty default may not be instantaneous. The replacement cost under the Current Exposure Method is described under the Basel framework, Annex 4, paragraph 92(i). The replacement cost under the standardised approach for measuring counterparty credit risk exposures is described in the standardised approach for measuring counterparty credit risk exposures (see footnote 18).

Potential Future Exposure is any potential increase in exposure between the present and up to the end of the margin period of risk. The potential future exposure for the Current Exposure Method is described in Basel framework, Annex 4, paragraph 92(i). The potential future exposure for the standardised approach is described in the standardised approach for measuring counterparty credit risk exposures.

Effective Expected Positive Exposure (EEPE) is the weighted average over time of the effective expected exposure over the first year, or, if all the contracts in the netting set mature before one year, over the time period of the longest-maturity contract in the netting set where the weights are the proportion that an individual expected exposure represents of the entire time interval (see Annex 4, paragraph 2E).

EAD post-CRM: exposure at default. This refers to the amount relevant for the capital requirements calculation having applied CRM techniques, credit valuation adjustments according to paragraph 9 of Annex 4 (as supplemented by Basel III in paragraph 105) and specific wrong-way adjustments (see Annex 4, paragraph 58).for measuring counterparty credit risk exposures, accessible at <http://www.bis.org/publ/bcbs279.htm>.

15. Template CCR2: Credit valuation adjustment capital charge as at 30 June 2023 (semi-annual)

| | | a | b |
|--|---|---------------------|--------------|
| | | (R millions) | |
| Total portfolios subject to the Advanced CVA capital charge | | EAD post-CRM | RWA |
| 1 | VaR component (including the 3x multiplier) | | 0 |
| 2 | Stressed Var component (including the 3x multiplier) | | 0 |
| 3 | All portfolios subject to the Standardised CVA capital charge | 32,922 | 7,051 |
| 4 | Total subject to the CVA capital charge | 32,922 | 7,051 |

Definitions

Advanced CVA capital charge: The amount of the advanced capital charge calculated according to paragraphs 98–103 of Annex 4 of the Basel framework.

Standardised CVA capital charge: The amount of the standardised capital charge calculated according to paragraph 104 of Annex 4 of the Basel framework or with the definition provided in domestic regulation if use of external credit ratings is not permitted.

EAD post-CRM: Exposure at default. This refers to the amount used for the capital requirements calculation. It is therefore the amount of the credit valuation adjustments according to paragraph 9 of Annex 4 of the Basel framework (as supplemented by Basel III in its paragraph 105) and of the specific wrong-way adjustments (see Annex 4, paragraph 58), having applied CRM techniques.

16. Template CCR3: Standardised approach of CCR exposures by regulatory portfolio and risk weights as at 30 June 2023 (semi-annual)

| | a | b | c | d | e | f | g | h | i |
|--|---------------|------------|------------|------------|------------|--------------|-------------|---------------|--------------------------------------|
| | R'M | R'M | R'M | R'M | R'M | R'M | R'M | R'M | R'M |
| Risk weight/ Regulatory portfolio | 0% | 10% | 20% | 50% | 75% | 100% | 150% | Others | Total credit exposure |
| Sovereigns | 13 | | | | | | | | 13 |
| Non-central government public sector entities (PSEs) | | | | | | 988 | 148 | | 1,136 |
| Multilateral development banks (MDBs) | | | | | | | | | |
| Banks | 28,220 | | | 2 | | 1,357 | | | 29,579 |
| Securities firms | | | | 17 | | | | | 17 |
| Corporates | | | | | | 2,963 | | | 2,963 |
| Regulatory retail portfolios | | | | | | | | | |
| Other assets | | | | | | | | | |
| Total | 28,233 | | | 19 | | 5,309 | 148 | | 33,709 |

Note: Total credit exposure: the amount relevant for the capital requirements calculation, having applied CRM techniques.

17. Template CCR5: Composition of collateral for CCR exposures as at 30 June 2023 (semi-annual)

| | a | | b | | c | | d | | e | | f |
|-------------------------|--|--------------|---------------------------------|--------------|-----------------------------------|--------------|---------------------------------|--------------|---------------|--------------|--------------|
| | Collateral used in derivative transactions | | | | Collateral used in SFTs | | | | | | |
| | Fair value of collateral received | | Fair value of posted collateral | | Fair value of collateral received | | Fair value of posted collateral | | | | |
| | Segregated | Unsegregated | Segregated | Unsegregated | Segregated | Unsegregated | Segregated | Unsegregated | Segregated | Unsegregated | |
| | R'M | R'M | R'M | R'M | R'M | R'M | R'M | R'M | R'M | R'M | |
| Cash-domestic currency | 148 | | | 726 | | | | | | | 2,829 |
| Cash-other currencies | | | | | | | | | | | |
| Domestic sovereign debt | | | | | | | | | 20,088 | | |
| Other sovereign debt | | | | | | | | | | | |
| Government agency debt | | | | | | | | | | | |
| Corporate bonds | | | | | | | | | | | |
| Equity securities | | | | | | | | | | | |
| Other collateral | | | | | | | | | | | |
| Total | 148 | | | 726 | | | | | 20,088 | | 2,829 |

18. Template CCR6: Credit derivative exposures as at 30 June 2023 (semi-annual)

| | a | b |
|----------------------------------|-------------------|-----------------|
| | Protection bought | Protection sold |
| | (R million) | (R million) |
| Notionals | | |
| Single-name credit default swaps | | |
| Index credit default swaps | | |
| Total return swaps | 4,021 | 4,021 |
| Credit options | | |
| Other credit derivatives | | |
| Total notionals | | |
| Fair values | | |
| Positive fair value (asset) | 79 | |
| Negative fair value (liability) | | 79 |

19. Template CCR8: Exposures to central counterparties as at 30 June 2023 (semi-annual)

No exposures to central counterparties as at 30 June 2023.

20. Template MR1: Market risk under standardised approach as at 30 June 2023 (semi-annual)

| | | a |
|-----------|--|---|
| | | Capital charge in SA (Basel minimum 8%) (R millions) |
| 1 | General interest rate risk | 71 |
| 2 | Equity risk | |
| 3 | Commodity risk | |
| 4 | Foreign Exchange risk | 18 |
| 5 | Credit spread risk–non-securitisations | |
| 6 | Credit spread risk–securitisations (non-correlation trading portfolio) | |
| 7 | Credit spread risk–securitisations (correlation trading portfolio) | |
| 8 | Default risk–non-securitisations | |
| 9 | Default risk–securitisations (non-correlation trading portfolio) | |
| 10 | Default risk–securitisations (correlation trading portfolio) | |
| 11 | Residual risk add-on | |
| 12 | Total | 89 |