



JOHANNESBURG BRANCH

BASEL III PILLAR 3 DISCLOSURE AS ON 30.06.2015

1. Capital Adequacy

(a) Capital Requirement

SI No	Items	Amount (in ZAR'000)
		30.06.2015
	Common equity tier 1 capital and reserve funds	
	Paid in capital	250000.00
	Retained earnings	23324
	Less : unappropriated profits	3104
	Less : Accumulated other comprehensive income	0
	Total CET 1 capital and unimpaired reserve funds prior to regulatory adjustments	270220
	Specified adjustments to an deductions from CET 1	0
	Less : Intangible assets, other than goodwill, net of related deferred tax liability	0
	Qualifying common equity tier 1 capital and reserve funds	270220
SI No	Items	Amount (in ZAR'000)
		30.06.2015
(a)	Capital requirements for Credit Risk	
	Portfolios subject to Standardized Approach	26008
	Securitization Exposures	-
(b)	Capital requirements for Market Risk	-
	Standardized Duration Approach	
	- Equity Risk	-
(c)	Capital requirements for Operational Risk	1813
	Basic Indicator Approach	-
(d)	Capital required for other Assets	248
(e)	Common Equity Tier 1, tier 1 and Total Capital:	
	- CET 1 Capital	270220
	- Tier 1 Capital	270220
	- Tier 2 Capital	-
	- Total Capital	270220
(f)	Common Equity Tier 1, Tier 1 and Total Capital ratios:	
	- CET 1 Ratio	98.68%
	- Tier 1 Ratio	98.68%
	- Tier 2 Ratio	-
	- CRAR	98.68%



JOHANNESBURG BRANCH

(b) Risk Weighted Assets and Capital Requirement

(Amount in ZAR'000)

Sl No.	Type of Risk	RWA	Capital requirement
		30.06.2015	30.06.2015
1.	Credit Risk	253739	26008
2	Market Risk	-	-
3	Operation Risk	17692	1813
4	Others	2415	248
5	Total	273846	28069

2. Credit Risk

(a) Total Gross Credit Risk Exposure

Amount (in ZAR'000)	
Particulars	30.06.2015
Fund Based Exposures	389218
Non-fund Based Exposures	0.00
Total Gross Credit Exposures	389218

(b) Geographic Distribution of Exposures:

Exposures	Amount (in ZAR'000)	
	Fund Based Exposures	Non-fund Based Exposures
	30.06.2015	30.06.2015
Domestic operations*	389218	-
Overseas operations	-	-
Total	389218	-

* Exposure in Republic of South Africa



JOHANNESBURG BRANCH

(c) Industry Type Distribution of Exposures

(in ZAR'000)			
SL NO.	INDUSTRY	Fund Based Outstanding	Non Fund Based Outstanding
		30.06.2015	30.06.2015
1.1	Mining and Quarrying	6028	-
1.2	Food Processing	-	-
	1.2.1 Sugar	-	-
	1.2.2 Edible Oils and Vanaspati	-	-
	1.2.3 Tea	-	-
	1.2.4 Others	-	-
1.3	Beverage & Tobacco	-	-
1.4	Textiles	-	-
	1.4.1 Cotton Textiles	-	-
	1.4.2 Jute Textiles	-	-
	1.4.3 Other Textiles	-	-
1.5	Leather & Leather Products	-	-
1.6	Wood and Wood Products	-	-
1.7	Paper & Paper Products	-	-
1.8	Petroleum, Coal Products and Nuclear Fuels	-	-
1.9	Chemicals and Chemical Products	-	-
	1.9.1 Fertilizer	-	-
	1.9.2 Drugs & Pharmaceuticals	-	-
	1.9.3 Petro Chemicals	-	-
	1.9.4 Others	-	-
1.10	Rubber, Plastic & their Products	-	-
1.11	Glass and Glassware	-	-
1.12	Cement and Cement Products	-	-
1.13	Basic Metal and Metal Products	-	-
	1.13.1 Iron and Steel	-	-
	1.13.2 Other Metal and Metal Products	-	-
1.14	All Engineering	-	-
	1.14.1 Electronics	-	-
	1.14.2 Electricity	-	-
	1.14.3 Others	-	-



JOHANNESBURG BRANCH

1.15	Vehicles, Vehicle Parts and Transport Equipment	-	-
1.16	Gems & Jewellery	50000	-
1.17	Construction	-	-
1.18	Infrastructure	-	-
	1.18.1 Power	-	-
	1.18.2 Telecommunications	-	-
	1.18.3 Roads	-	-
	1.18.4 Airports	-	-
	1.18.5 Ports	-	-
	1.18.6 Railways (other than Indian Railways)	-	-
	1.18.7 Other Infrastructure	-	-
1.19	Other Industries	333190	-
	INDUSTRY (Total of Small, Medium and Large Scale)	389218	-



JOHANNESBURG BRANCH

(d) Amount of Non-Performing Assets (Gross)

SI No	Items		Amount (in ZAR'000)
			30.06.2015
a)	Gross NPAs		-
	▪	Sub-Standard	-
	▪	Doubtful 1	-
	▪	Doubtful 2	-
	▪	Doubtful 3	-
	▪	Loss	-
b)	Net NPAs		-
c)	NPA Ratios		
	▪	Gross NPAs to Gross Advances (%)	-
	▪	Net NPAs to Net Advances (%)	-
d)	Movement of NPAs (gross)		
	▪	Opening balance	-
	▪	Additions	-
	▪	Reductions	-
	▪	Closing Balance	-
e)	Movement of Provisions for NPAs		
	▪	Opening Balance	-
	▪	Adjustment towards Exchange Fluctuations	-
	▪	Provisions made during the period	-
	▪	Write-off	-
	▪	write back of excess provisions	-
▪	Closing Balance	-	
f)	Amount of Non-Performing Investments		-
g)	Amount of Provisions held for Non-Performing Investments		-
h)	Movement of Provisions for Depreciation on Investments		
	▪	Opening Balance	-
	▪	Provisions made during the period	-
	▪	Write-off	-
	▪	Write Back of excess Provisions	-
	▪	Closing Balance	-



JOHANNESBURG BRANCH

e) LCR Disclosure

(Amount in ZAR'000)			
		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
HIGH QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)		1907
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which :	1235	123
3	Stable deposits		
4	Less stable deposits	1235	123
5	Unsecured wholesale funding, of which :	92663	1305
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	92663	1305
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which :	17017	1702
11	Outflows related to derivative exposures and other collateral requirements		
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	17017	1702
14	Other contractual funding obligations		
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS		3130
CASH INFLOWS			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	27228	26789
19	Other cash inflows		
20	TOTAL CASH INFLOWS	27228	26789
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		1907
22	TOTAL NET CASH OUTFLOWS		782
	LIQUIDITY COVERAGE RATIO (%)		244%



JOHANNESBURG BRANCH

Disclosures of accounting assets and leverage ratio for June 2015		Table 1
	Item	(Amount in ZAR'000)
1	Total consolidated assets as per published financial statements	369394
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustments for derivative financial instruments	0
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	3964
7	Other adjustments	0
8	Leverage ratio exposure	373358
9	Leverage ratio	72.38%

Leverage ratio common disclosure template		Table 2
	Item	Leverage ratio framework
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	369394
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	0
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	369394
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	0
5	Add-on amounts for PEE associated with all derivatives transactions	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	Total derivative exposures (sum of lines 4 to 10)	0
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	CCR exposure for SFT assets	0
15	Agent transaction exposures	0



JOHANNESBURG BRANCH

16	Total securities financing transaction exposures (sum of lines 12 to 15)	0
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	19824
18	(Adjustments for conversion to credit equivalent amounts)	-15860
19	Off-balance sheet items (sum of lines 17 and 18)	3964
	Capital and total exposures	
20	Tier 1 capital	270220
21	Total exposures (sum of lines 3, 11, 16 and 19)	373358
	Leverage ratio	
22	Basel III leverage ratio	72.38%
