Albaraka Bank Limited

Pillar III Disclosure Report

June 2023

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1. BASIS OF COMPILATION

The following information is compiled in terms of Regulation 43 relating to banks, issued under Section 90 of the Banks Act, No 94 of 1990 (as amended) (“the regulations”), which incorporates the Basel Pillar III requirements on market discipline.

All disclosures are consistent with those disclosed in terms of International Financial Reporting Standards (“IFRS”), unless otherwise stated.

All amounts are disclosed in rand thousands. Where bank and consolidated figures are not materially different, only one table is disclosed.

All tables and disclosures may not be relevant and are excluded from this Pillar III report. These include:

- KM2 – Key metrics – TLAC requirements (at resolution group level)
- OVA – Bank risk management approach
- LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories
- LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements
- LIA – Explanations of differences between accounting and regulatory exposure amounts
- PV1 – Prudent valuation adjustments (PVA)
- TLAC1 – TLAC composition for G-SIBs (at resolution group level)
- TLAC2 – Material subgroup entity – creditor ranking at legal entity level
- TLAC3 – Resolution entity – creditor ranking at legal entity level
- GSIB1 – Disclosure of G-SIB indicators
- CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer
- LIQA – Liquidity risk management
- CRA – General information about credit risk
- CRB – Additional disclosure related to the credit quality of assets
- CRC – Qualitative disclosure requirements related to credit risk mitigation techniques
- CRD – Qualitative disclosures on banks’ use of external credit ratings under the standardised approach for credit risk
- CRE – Qualitative disclosures related to IRB models
- CR6 – IRB – Credit risk exposures by portfolio and PD range

- CR7 – IRB – Effect on RWA of credit derivatives used as CRM techniques
- CR8 – RWA flow statements of credit risk exposures under IRB
- CR9 – IRB- Backtesting of probability of default (PD) per portfolio
- CR10 – IRB (specialized lending and equities under the simple risk weight method)
- CCRA – Qualitative disclosure related to counterparty credit risk
- CCR1 – Analysis of counterparty credit risk (CCR) exposure by approach
- CCR2 – Credit valuation adjustment (CVA) capital charge
- CCR3 – Standardised approach of CCR exposures by regulatory portfolio and risk weights
- CCR4 – IRB – exposures by portfolio and PD scale
- CCR5 – Composition of collateral for CCR exposure
- CCR6 – Credit derivative exposures
- CCR7 – RWA flow statements of CCR exposures under the Internal Model Method (IMM)
- CCR8 – Exposures to central counterparties
- SECA – Qualitative disclosure requirements related to securitisation exposures
- SEC1 – Securitisation exposures in the banking book
- SEC2 – Securitisation exposures in the trading book
- SEC3 – Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor
- SEC4 – Securitisation exposures in the banking book and associated capital requirements – bank acting as investor
- MRA – Qualitative disclosure requirements related to market risk
- MRB – Qualitative disclosures for banks using the Internal Models Approach (IMA)
- MRC – The structure of desks for banks using the IMA
- MR2 – RWA flow statements of market risk exposures under an IMA
- MR3 – IMA values for trading portfolios
- MR4 – Comparison of VaR estimates with gains/losses
- IRRBBA – IRRBB risk management objective and policies
- IRRBB1 – Quantitative information on IRRBB
- REMA – Remuneration policy
- REM1 – Remuneration awarded during the financial year
- REM2 – Special payments
- REM3 – Deferred remuneration

2. SCOPE OF REPORTING

The quarterly results of Albaraka Bank Limited for the period ended 30 June 2023 is reported on Albaraka Bank Limited is a registered bank domiciled in South Africa and has as its principal objective the operation of its business according to Islamic banking precepts. The bank's parent and ultimate holding company is the Albaraka Group, a company incorporated in the Kingdom of Bahrain. The address of its registered office is PO Box 1882, Manama, Kingdom of Bahrain.

3. OVERVIEW OF RISK MANAGEMENT, KEY PRUDENTIAL METRICS AND RISK WEIGHTED ASSETS

The following section provides an overview of the key prudential regulatory metrics covering the available capital and ratios, risk weighted assets, leverage ratio, liquidity coverage ratio and net stable funding ratio of the bank's performance and trends over time on a bank solo and consolidated basis.

3.1. **KM1** – Key metrics

CONSOL						
Line No		30 Jun 2023	31 Mar 2023	31 Dec 2022	30 Sep 2022	30 Jun 2022
Available Capital (Amounts) R'000						
1	Common equity Tier 1 (CET1)	854 626	831 219	820 301	804 823	793 700
1a	Fully loaded expected credit loss (ECL) accounting model	854 626	831 219	820 301	804 823	793 700
2	Tier 1	978 626	955 219	944 301	928 823	793 700
2a	Fully loaded accounting model Tier 1	978 626	955 219	944 301	928 823	793 700
3	Total capital	1 278 529	1 266 177	1 257 689	1 253 598	1 119 249
3a	Fully loaded expected credit loss (ECL) accounting model total capital	1 278 529	1 266 177	1 257 689	1 253 598	1 119 249
Risk Weighted Assets (Amounts) R'000						
4	Total risk-weighted assets (RWA)	7 160 940	7 122 357	7 003 553	6 801 509	6 712 433
Risk-Based Capital Ratios as a percentage of RWA						
5	Common equity tier 1 ratio (%)	11.93%	11.67%	11.72%	11.83%	11.82%
5a	Fully loaded ECL accounting model CET1 (%)	11.93%	11.67%	11.72%	11.83%	11.82%
6	Tier 1 ratio (%)	13.67%	13.41%	13.48%	13.66%	11.82%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	13.67%	13.41%	13.48%	13.66%	11.82%

7	Total capital ratio (%)	17.85%	17.78%	17.96%	18.43%	16.67%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.85%	17.78%	17.96%	18.43%	16.67%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	Bank D-sib additional requirements (%)	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row8 + row9 + row10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	3.18%	2.92%	2.96%	3.08%	3.07%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure	8 854 467	8 831 193	8 751 307	8 901 835	8 927 586
14	Basel III leverage ratio (%) (row 2/row 13)	11.05%	10.82%	10.79%	10.43%	8.89%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	11.05%	10.82%	10.79%	10.43%	8.89%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.05%	10.82%	10.79%	10.43%	8.89%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.05%	10.82%	10.79%	10.43%	8.89%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.05%	10.82%	10.79%	10.43%	8.89%
Liquidity Coverage Ratio						
15	Total HQLA	589 865	624 864	571 899	555 659	510 429
16	Total net cash outflow	116 794	277 370	90 163	80 986	73 205
17	LCR ratio (%)	505%	225%	634%	686%	697%
Net Stable Funding Ratio						
18	Total available stable funding	6 954 431	6 932 218	6 884 368	6 930 180	6 924 333
19	Total required stable funding	5 947 989	5 813 975	5 886 830	6 217 749	6 258 898
20	NSFR ratio (%)	117%	119%	117%	111%	111%

BANK						
Line No		30 Jun 2023	31 Mar 2023	31 Dec 2022	30 Sep 2022	30 Jun 2022
Available Capital (Amounts) R'000						
1	Common equity Tier 1 (CET1)	840 557	818 008	807 769	793 571	844 147

1a	Fully loaded expected credit loss (ECL) accounting model	840 557	818 008	807 769	793 571	844 147
2	Tier 1	964 557	942 008	931 769	917 571	844 147
2a	Fully loaded accounting model Tier 1	964 557	942 008	931 769	917 571	844 147
3	Total capital	1 264 460	1 252 966	1 245 157	1 242 346	1 108 777
3a	Fully loaded expected credit loss (ECL) accounting model total capital	1 264 460	1 252 966	1 245 157	1 242 346	1 108 777
Risk Weighted Assets (Amounts) R'000						
4	Total risk-weighted assets (RWA)	7 204 292	7 176 786	7 063 255	6 867 602	6 783 420
Risk-Based Capital Ratios as a percentage of RWA						
5	Common equity tier 1 ratio (%)	11.67%	11.40%	11.44%	11.56%	11.55%
5a	Fully loaded ECL accounting model CET1 (%)	11.67%	11.40%	11.44%	11.56%	11.55%
6	Tier 1 ratio (%)	13.39%	13.13%	13.19%	13.36%	11.55%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	13.39%	13.13%	13.19%	13.36%	11.55%
7	Total capital ratio (%)	17.55%	17.46%	17.63%	18.09%	16.35%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.55%	17.46%	17.63%	18.09%	16.35%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	Bank D-sib additional requirements (%)	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row8 + row9 + row10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	2.92%	2.65%	2.69%	2.81%	2.80%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure	8 856 254	8 831 193	8 765 467	8 921 589	8 951 240
14	Basel III leverage ratio (%) (row 2/row 13)	10.89%	10.82%	10.63%	10.28%	8.75%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	10.89%	10.82%	10.63%	10.28%	8.75%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	10.89%	10.82%	10.63%	10.28%	8.75%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	10.89%	10.82%	10.63%	10.28%	8.75%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	10.89%	10.82%	10.63%	10.28%	8.75%
Liquidity Coverage Ratio						

15	Total HQLA	589 865	624 864	571 899	555 659	510 429
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Net Stable Funding Ratio						
18	Total available stable funding	6 954 431	6 932 218	6 884 368	6 930 180	6 924 333
19	Total required stable funding	5 947 989	5 813 975	5 886 830	6 217 749	6 258 898
20	NSFR ratio (%)	117%	119%	117%	111%	111%

Period under review: Albaraka Bank

As at 30 June 2023, the total capital ratio increased from 16.35% to 17.55% year-on-year, largely affected by the increase in capital balances from R1.11 billion to R1.26 billion as a result of an Additional Tier 1 Sukuk issuance of R124m in August 2022.

The LCR decreased from 697% in June 2022 to 505% in June 2023, mainly due to a change in regulations that required an amendment to the calculation of outflows on retail deposits with a maturity greater than 30 days.

3.2. **OV1 -** Overview of Risk weighted assets

	CONSOL	RWA	Min capital requirements*	RWA	Min capital requirements*
		Jun 23 R'000		Mar 23 R'000	
1	Credit risk (excluding counterparty credit risk) (CCR)	6 498 440	747 321	6 454 478	742 265
2	Of which: standardised approach (SA)	6 498 440	747 321	6 454 478	742 265
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)	5 471	629	7 435	855
7	Of which: standardised approach for counterparty credit risk	5 471	629	7 435	855
8	Of which: Internal Model Method (IMM)	-	-	-	-

9	Of which: other CCR	-	-	-	-
10	Credit valuation adjustment (CVA)	-	-	-	-
11	Equity positions under the simple risk weight approach	17 437	2 005	17 437	2 005
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 exposures in the banking book	-	-	-	-
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)	-	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
20	Market risk	20 344	2 340	23 759	2 732
21	Of which: standardized approach (SA)	20 344	2 340	23 759	2 732
22	Of which: internal model approaches (IMA)	-	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	619 248	71 214	619 248	71 214
25	Amounts below thresholds for deduction (subject to 250% risk weight)	-	-	-	-
26	Aggregate capital floor applied	-	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-	-
29	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+28)	7 160 940	823 508	7 122 357	819 071

	BANK ONLY	RWA	Min capital requirements*	RWA	Min capital requirements*
		Jun 23 R'000		Mar 23 R'000	
1	Credit risk (excluding counterparty credit risk) (CCR)	6 493 794	746 786	6 452 954	742 090

2	Of which: standardised approach (SA)	6 493 794	746 786	6 452 954	742 090
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)	5 471	629	7 435	855
7	Of which: standardised approach for counterparty credit risk	5 471	629	7 435	855
8	Of which: Internal Model Method (IMM)	-	-	-	-
9	Of which: other CCR	-	-	-	-
10	Credit valuation adjustment (CVA)	-	-	-	-
11	Equity positions under the simple risk weight approach	17 437	2 005	17 437	2 005
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 exposures in the banking book	-	-	-	-
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)	-	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
20	Market risk	20 344	2 340	23 759	2 732
21	Of which: standardized approach (SA)	20 344	2 340	23 759	2 732
22	Of which: internal model approaches (IMA)	-	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	619 248	71 213	619 248	71 213
25	Amounts below thresholds for deduction (subject to 250% risk weight)	47 998	5 520	55 953	6 435
26	Aggregate capital floor applied	-	-	-	-

27	Floor adjustment (before application of transitional cap)	-	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-	-
29	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+28)	7 204 292	828 493	7 176 786	825 330

* Minimum requirements include the base minimum and idiosyncratic requirement specified by the Registrar.

Period under review – Albaraka Bank

Risk weighted assets increased marginally from R7.18billion to R7.20billion predominantly in credit risk RWAs. Credit risk RWAs increased by R41million or 0.64% which is largely due to the growth in the advances book. Market risk decreased by R3.4million or 14.37% which is attributable to the decrease in the bank's foreign cash holdings. Operational risk is updated bi-annually and is based on a three-year rolling average of gross income before impairments.

4. COMPOSITION OF CAPITAL

4.1. **CC1** – Composition of regulatory capital

		CONSOL	BANK
		30 June 2023	30 June 2023
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	404 599	404 599
2	Retained earnings	506 317	492 248
3	Accumulated other comprehensive income (and other reserves)	2 313	2 313
4	Directly issued capital subject to phase out from CETI (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	913 229	899 160
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	(6 487)	(6 487)
8	Goodwill (net of related tax liability)	-	-
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(52 116)	(52 116)
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 111 securitisation framework25)	-	-
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 of 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(amount above 10% threshold)	-	-
20	Mortgage servicing rights (amount above 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	-	-
26	National specific regulatory adjustments	-	-

27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-
28	Total regulatory adjustments to Common equity Tier 1	(58 603)	(58 603)
29	Common Equity Tier 1 capital (CET1)	854 626	840 557
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	124 000	124 000
31	Of which: classified as equity under applicable accounting standards	124 000	124 000
32	of which: classified as liabilities under applicable accounting 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 AT1)	-	-
35	of which: instruments issued by subsidiaries subject to phase out	-	-
36	Additional Tier 1 capital before regulatory adjustments	124 000	124 000
	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)**	124 000	124 000

45	**Tier 1 capital (T1 = CET1 1+ AT1)**	978 626	964 557
	Tier 2 capital 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	274 760	274 760
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	25 143	25 143
51	**Tier 2 capital before regulatory adjustments**	299 903	299 903
	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 the 10% threshold)	-	-
54a	Investments in the 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-
56	National specific regulatory adjustments	-	-
57	Total regulatory adjustments to Tier 2 capital	-	-
58	**Tier 2 capital (T2)**	299 903	299 903
59	**Total capital (TC = T1 + T2)**	1 278 529	1 264 460

60	**Total risk weighted assets**		
	Capital ratios and buffers		
61	**Common Equity Tier 1 (as a percentage of risk weighted assets)**	11.93%	11.67%
62	**Tier 1 (as a percentage of risk weighted assets)**	13.67%	13.39%
63	**Total capital (as a percentage of risk weighted assets)**	17.85%	17.55%
64	**Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirement plus higher loss absorbency requirement, expressed as a percentage of risk weighted assets)**	2.5%	2.5%
65	of which: capital conservation buffer requirement	2.5%	2.5%
66	of which: bank specific countercyclical buffer requirement	-	-
67	of which: higher loss absorbency requirement	-	-
68	Common Equity Tier 1 (as a percentage of risk weighted assets) available after meeting the bank's minimum capital requirements	3.18%	2.92%
	National Minima (if different from Basel lll)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	4.50%	4.50%
70	National Tier 1 minimum ratio (if different from Basel III minimum)	6.00%	6.00%
71	National total capital minimum ratio (if different from Basel III minimum)	8.00%	8.00%
	Amounts, below the threshold for deductions (before risk weighting)		
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	-	-
73	Significant investments in the common stock of financial entities	-	-
74	Mortgage servicing rights (net of related tax liability)	-	-
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	47 998
	Applicable: caps on the 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)	299 903	299 903
77	Cap on inclusion of provisions in Tier 2 under standardised approach	25 143	25 143
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022		
80	Current cap on CETI instruments subject to phase out arrangements	-	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	-
82	Current cap on AT1 instruments subject to phase out arrangements	-	-
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	-
84	Current cap on T2 instruments subject to phase out arrangements	-	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-

Risk weighted assets increased marginally from R7.18billion to R7.2billion predominantly in credit risk RWAs. Credit risk RWAs increased by R41million or 0.64% which is largely due to the growth in the advances book.

4.2. **CC2** – Reconciliation of regulatory capital to balance sheet

The difference between the amount disclosed in the financial statements and the capital for regulatory purposes is due to the tranches of the bank's tier 2 Sukuk, which have reached their five-year period. In line with regulation 38 (12), a cumulative haircuts of R32 million is applied and this is accordingly excluded from the qualifying amount of tier 2 capital.

	CONSOL		BANK	
	Balance sheet as in published financial statements	**Under regulatory scope of consolidation**	**Balance sheet as in published financial statements**	**Under regulatory scope of consolidation**
As at 30 June 2023				
Property and equipment	86 596	89 325	16 078	18 806
Right of use asset	2 729	-	2 729	-
Investment properties	10 339	10 339	-	-
Intangible assets	67 290	67 290	67 290	67 290
Investment in and amount due by subsidiary company	-	-	39 119	66 145
Deferred tax asset	-	-	19 199	19 199
Investment securities	17 437	17 437	17 437	17 437
Advances and other receivables	7 873 504	7 873 507	7 862 799	7 873 231
South African Revenue Service	-	-	-	-
Regulatory balances	544 483	544 483	544 483	544 483
Cash and cash equivalents	21 539	49 433	19 116	47 010
Total Assets	**8 623 917**	**8 651 814**	**8 588 250**	**8 653 601**
Liabilities				
Deferred tax liability	3 622	3 622	-	-
Welfare and charitable funds	54 070	54 070	54 070	54 070
Sukuk holders	311 248	431 700	307 700	431 700
Tier 2 instruments phased out	-	-	-	-
Provision for leave pay	6 477	-	6 477	-
Lease liabilities	2 972	-	2 972	-
Accounts payable	78 269	116 045	65 397	140 386
South African Revenue Service	4 912	4 482	4 725	4 537
Deposits from customers	7 095 678	7 099 225	7 095 678	7 095 677
Total Liabilities	**7 557 248**	**7 709 144**	**7 537 019**	**7 726 370**
Equity				
Share capital	322 403	322 403	322 403	322 403
Share premium	82 196	82 196	82 196	82 196
Other reserves	2 313	2 313	2 313	2 313

Retained income	535 758	535 758	520 319	520 319
Additional Tier 1 Sukuk Holders	124 000	-	124 000	-
Total equity	**1 066 670**	**942 670**	**1 051 231**	**927 231**

4.3. **CCA** – Main features of regulatory capital instruments and of other TLAC - eligible instruments

The main features of the group's regulatory capital instruments are disclosed on our website under Financial highlights, Basel disclosures.

5. LEVERAGE RATIO

In terms of Regulation 43(1)(e)(iii)(G), the Bank is required to provide a summarised comparison of the accounting assets and the regulatory leverage ratio differences, as well as the leverage ratio positions of the bank.

5.1. **LR1 -** Summarised comparison of accounting assets vs leverage ratio exposure measure

Line No	Item	30 Jun 2023
1	Total consolidated assets as per published financial statements	8 628 458
2	Adjustment 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	(5 471)
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off- balance sheet exposures)	285 383
7	Other adjustments	(52 116)
8	Leverage ratio exposure	8 856 254

Total assets increased from R8.46 billion in December 2022 to R8.63 billion in June 2023. There has been an increase in the advances to customers and banks of R215 million. Overall cash balances (comprising cash, SAMOS balance and regulatory balances) have decreased by R76 million from R642 million in December 2022 to R566 million in June 2023.

5.2. **LR2 -** Leverage ratio common disclosure template

Line no	Item	30 Jun 2023	31 Mar 2023
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs),but including collateral)	8 617 516	8 556 929
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Basel III Tier 1 capital)	(52 116)	(55 329)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 6)	8 565 400	8 501 600
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	-
9	Add-on amounts for potential future exposure associated with all derivatives transactions	-	-
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	5 471	7 435
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivative exposures (sum of lines 8 to 12)	5 471	7 435
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	CCR exposure for SFT assets	-	-

17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of lines 14 to 18)	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	1 145 542	1 146 878
20	(Adjustments for conversion to credit equivalent amounts)	(860 159)	(814 780)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		
22	Off-balance sheet items (sum of lines 19 and 21)	285 383	332 098
Capital and total exposures			
23	Tier 1 capital	840 557	818 008
24	Total exposures (sum of rows 7, 13, 18 and 22)	8 856 254	8 841 133
Leverage ratio			
25	Basel III leverage ratio	10.89%	10.65%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	10.89%	10.65%
26	National minimum leverage ratio requirement	-	-
27	Applicable leverage buffers	-	-
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	8 856 254	8 841 133
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	8 856 254	8 841 133
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	10.89%	10.65%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	10.89%	10.65%

Total assets increased from R8.56 billion in March 2023 to R8.61 billion in June 2023. There has been an increase in the advances to customers and banks of R215 million. Overall cash balances (comprising cash, SAMOS balance and regulatory balances) have decreased by R76 million from R642 million in December 2022 to R566 million in June 2023.

Off balance sheet exposure has remained static at R1.146 billion.

6. LIQUIDITY

6.1. **LIQ1 -** Liquidity Coverage Ratio (LCR)

The objective of the LCR is to promote the short term resilience of the liquidity risk profile of banks by ensuring that they have sufficient high quality liquid assets to survive a significant stress scenario lasting 30 calendar days. The values in the table are calculated as the simple average of the 3 month values over the period.

The structure and nature of deposits inside the 30 day window is the key driver of both the level and the volatility of the LCR. This weighted outflow is determined by the customer type of liabilities falling into the 30 day contractual bucket.

The HQLA comprises primarily South African sovereign and central bank Rand denominated securities, all of which are eligible for South African Reserve Bank (SARB) repo.

As at 30 June 2023			
Line No		**Total Unweighted Value**	**Total Weighted Value**
High Quality Liquid Assets			
1	Total HQLA	594,593	594,593
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	3,805,858	180,913

3	Stable deposits		
4	Less stable deposits	3,805,858	180,913
5	Unsecured wholesale funding, of which:	2,351,573	53,887
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	2,351,573	53,887
7	Non-operational deposits (all counterparties)		
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:	1,019,601	190,395
11	Outflows related to derivative exposures and other collateral requirements	5,734	5,734
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	854,575	25,368
14	Other contractual funding obligations	159,292	159,292
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS		425,194
CASH INFLOWS			
17	Secured lending (e.g. reverse repos)		
18	Inflows from fully performing exposures	531,821	270,726
19	Other cash inflows	73,115	5,535
20	TOTAL CASH INFLOWS	604,936	276,262
			Total adjusted value
21	Total HQLA		594,593
22	Total net cash outflows		148,933
23	**Liquidity Coverage Ratio (%)**		399%

6.2. **LIQ2** – Net stable funding ratio (NSFR)

The objective of the Net Stable Funding Ratio (NSFR) is to promote the resilience in the banking sector by requiring banks to maintain a stable funding profile in relation to the composition of their assets and off balance sheet activities on an ongoing structural basis. By ensuring that banks do not embark on excessive maturity transformation that is not sustainable, the NSFR is intended to reduce the likelihood that disruptions to a bank's funding sources would erode its liquidity position, increasing its risk of failure and potentially lead to broader systemic risk. The minimum NSFR requirement is 100%.

The residual maturity of deposits are the key drivers of available stable funding, in particular those from either retail and small business customers or with maturity longer than a year. Capital issued is also a significant contributor. The residual maturity of deposits are the key drivers of available stable funding, in particular those from either retail and small business customers or with maturity longer than a year. The residual maturity of loans, as well as holdings in securities eligible as HQLA, are the key drivers of required stable funding. Lower weightings apply to mortgages, shorter term loans and HQLA.

As at 30 June 2023						
		Unweighted value by residual maturity				
Line No		**No Maturity**	**< 6 months**	**6 months to < 1 year**	**≥ 1 year**	**Weighted value**
	Available Stable Funding (ASF) Item					
1	Capital:	-	-	-	1,323,063	1,323,063
2	Regulatory capital	-	-	-	35,866	35,866
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	3 350 279	1 476 877	62 163	4 406 603
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	1 384 310	656 610	165 440	1 185 900
7	Wholesale funding:	-	-	-	-	-
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	-	-	-	-
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	192 995	5 998	-	2 999
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	-	192 995	5 998	-	2 999

14	Total ASF	-	4 927 584	2 139 485	1 586 532	6 954 431
	Required Stable Funding (RSF) Item					
15	Total NSFR high-quality liquid assets (HQLA)	-	571 148	-	-	27 224
16	Deposits held at other financial institutions for operational purposes	-	418 124	-	-	62 719
17	Performing loans and securities:	-	-	-	-	-
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	-	-	-
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:	-	674 715	124 283	-	399 499
21	With a risk weight of less than or equal to 35% under the 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 the Basel II standardised approach for credit risk	-	2 554	6 098	2 302 006	1 500 630
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:	-	-	-	-	-
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31	All other assets not included in the above categories	-	4 204	6 051	4 544 419	3 900 069
32	Off-balance sheet items	-	1 146 113	-	-	57 848
33	Total RSF	-	2 816 858	136 432	6 846 425	5 947 989

34	**Net Stable Funding Ratio (%)**					**117%**

7. CREDIT RISK

7.1. **CR1** - Credit quality of assets

30th June 2023

Albaraka Bank Limited & Albaraka Consolidation

		a	b	c	*d*	e	*f*	g
		Gross carrying values of		**Allowances / impairments** [4]	**Of which ECL accounting provisions for credit losses on SA exposures**		**Of which ECL accounting provisions for credit losses on IRB exposures**	**Net values**
		Defaulted exposures	**Non-defaulted exposures**		**Allocated in regulatory category of Specific**	**Allocated in regulatory category of General**		**(a+b-c)**
1	Loans [1]	148 049	7 666 972	39 767	17 294	22 472	-	7 775 254
2	Debt Securities [2]	-	459 078	250	-	250	-	458 828
3	Off-balance sheet exposures [3]	-	1 145 542	2 421	-	2 421	-	1 143 121
4	*Total*	*148 049*	*9 271 592*	*42 438*	*17 294*	*25 144*	-	*9 377 203*

(1) Loans represent core debtor advances which form part of Banks on balance sheet exposures (Products include: Equipment, Motor Vehicle, Property, Trade, Profit Free Loans etc.)

(2) Debt Securities relate to Murabaha Equity Placements with other Banks.

(3) Off Balance Sheet Exposures include: Letter of Guarantees (LG), Letter of Credit (LC), Unutilized Portion of Approved Asset & Trade Facilities etc.)

(4) Allowances / Impairments raised for both On & Off balance sheet exposures in with the IFRS 9 methodology i.e Portfolio and Specific credit impairments

(5) Default occurs when a material obligation of an obligor is overdue for more than 90 days

7.2. **CR2 -** Changes in stock of defaulted loans and debt securities

Albaraka Bank Limited & Albaraka Consolidation

		30 Jun 23
1	**Defaulted loans and debt securities at end of the previous reporting period**	151 924
2	Loans and debt securities that have defaulted since the last reporting period	38 193
3	Returned to non-defaulted status	-41 994
4	Amounts written off	-74
5	Other changes	0
6	**Defaulted loans and debt securities at end of the reporting period** (1+2-3-4+5)	*148 049*

7.3. **CR3** - Credit risk mitigation techniques – overview

30th June 2023

Albaraka Bank Limited & Albaraka Consolidation

		a	b	c	d	e	f	g
		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 [1]	42 500	8 918 063	6 268 049	-	-	-	-
2	Debt Securities [2]	-	459 078	459 078	-	-	-	-

4	*Total*	*42 500*	*9 377 141*	*6 727 127*	-	-	-	-
3	Of which defaulted	-	148 049	118 803	-	-	-	-

(1) Loans represent core debtor advances which form part of Banks on balance sheet exposures (Products include: Equipment, Motor Vehicle, Property, Trade, Profit Free Loans etc.)

(2) Debt Securities relate to Murabaha Equity Placements with other Banks.

7.4. **CR4** - Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects

30th June 2023

Albaraka Bank Limited

		a	b	c	d	e	f
		Exposures before CCF and CRM		**Exposures post-CCF and post-CRM**		**RWA and RWA density**	
Line	**Asset classes**	**On-balance sheet amount**	**Off-balance sheet amount**	**On-balance sheet amount**	**Off-balance sheet amount**	**RWA**	**RWA density**
1	Sovereign (including central government and central bank)	361 354	-	361 354	-	-	0%
2	Non-central government public sector entities	-	-	-	-	-	0%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	459 078	-	459 078	-	422 680	92%
5	Securities Firms	-	-	-	-	-	0%
6	Corporates (excluding corporate real estate as per line 9)	1 525 215	1 015 980	1 525 215	1 015 980	1 475 969	58%
7	Regulatory Retail Portfolio	345 135	30 816	345 135	30 816	304 519	81%
8	Secured by Residential Property	2 353 020	42 793	2 353 020	42 793	855 910	36%
9	Secured by Commercial Real Estate	3 082 248	55 953	3 082 248	55 953	3 138 092	100%
10	Equity	-	-	-	-	-	0%
11	Past Dues Loans	148 049	-	148 049	-	164 347	111%

12	Higher Risk Categories	-	-	-	-	-	0%
13	Other Assets	137 749	-	137 749	-	137 749	100%
14	*Total*	*8 411 848*	*1 145 542*	*8 411 848*	*1 145 542*	*6 499 265*	*68%*

30th June 2023

Albaraka Consolidation

		a	b	c	d	e	f
		Exposures before CCF and CRM		**Exposures post-CCF and post-CRM**		**RWA and RWA density**	
Line	**Asset classes**	**On-balance sheet amount**	**Off-balance sheet amount**	**On-balance sheet amount**	**Off-balance sheet amount**	**RWA**	**RWA density**
1	Sovereign (including central government and central bank)	361 354	-	361 354	-	-	0%
2	Non-central government public sector entities	-	-	-	-	-	0%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	459 078	-	459 078	-	422 680	92%
5	Securities Firms	-	-	-	-	-	0%
6	Corporates (excluding corporate real estate as per line 9)	1 525 215	1 015 980	1 525 215	1 015 980	1 475 969	58%
7	Regulatory Retail Portfolio	345 135	30 816	345 135	30 816	304 519	81%
8	Secured by Residential Property	2 353 020	42 793	2 353 020	42 793	855 910	36%
9	Secured by Commercial Real Estate	3 082 248	55 953	3 082 248	55 953	3 138 092	100%
10	Equity	-	-	-	-	-	0%
11	Past Dues Loans	148 049	-	148 049	-	164 347	111%

12	Higher Risk Categories	-	-	-	-	-	0%
13	Other Assets	71 876	-	71 876	-	71 876	100%
14	*Total*	*8 345 975*	*1 145 542*	*8 345 975*	*1 145 542*	*6 433 392*	*68%*

7.5. **CR5** - Standardised approach – exposures by asset classes and risk weights

30th June 2023

Albaraka Bank Limited

		a	b	c	d	e	f	g	h	i	j
Line	**Asset classes \ Risk Weights**	**0%**	**10%**	**20%**	**35%**	**50%**	**75%**	**100%**	**150%**	**Others**	**Total credit exposures amount (post CCF and post-CRM)**
1	Sovereign (including central government and central bank)	361 354	-	-	-	-	-	-	-	-	**361 354**
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	**-**
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	**-**
4	Banks	-	-	45 497	-	-	-	413 581	-	-	**459 078**
5	Securities Firms	-	-	-	-	-	-	-	-	-	**-**
6	Corporates (excluding corporate real estate as per line 9)	1 012 908	-	1 668	-	1 405	-	1 525 215	-	-	**2 541 196**
7	Regulatory Retail Portfolio	30 805	-	-	-	11	161 099	184 037	-	-	**375 951**
8	Secured by Residential Property	1 250	-	-	2 352 202	-	42 362	-	-	-	**2 395 813**
9	Secured by Commercial Real Estate	-	-	-	-	-	-	3 138 200	-	-	**3 138 200**
10	Equity	-	-	-	-	-	-	-	-	-	**-**

11	Past Dues Loans	-	-	-	-	10 608	-	61 792	75 649	-	**148 049**
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	**-**
13	Other assets	-	-	-	-	-	-	137 749	-	-	**137 749**
14	*Total*	*1 406 316*	-	*47 165*	*2 352 202*	*12 023*	*203 461*	*5 460 574*	*75 649*	-	*9 557 390*

30th June 2023

Albaraka Consolidation

		a	b	c	d	e	f	g	h	i	j
Line	**Asset classes \ Risk Weights**	**0%**	**10%**	**20%**	**35%**	**50%**	**75%**	**100%**	**150%**	**Others**	**Total credit exposures amount (post CCF and post-CRM)**
1	Sovereign (including central government and central bank)	361 354	-	-	-	-	-	-	-	-	**361 354**
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	**-**
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	**-**
4	Banks	-	-	45 497	-	-	-	413 581	-	-	**459 078**
5	Securities Firms	-	-	-	-	-	-	-	-	-	**-**
6	Corporates (excluding corporate real estate as per line 9)	1 012 908	-	1 668	-	1 405	-	1 525 215	-	-	**2 541 196**
7	Regulatory Retail Portfolio	30 805	-	-	-	11	161 099	184 037	-	-	**375 951**
8	Secured by Residential Property	1 250	-	-	2 352 202	-	42 362	-	-	-	**2 395 813**
9	Secured by Commercial Real Estate	-	-	-	-	-	-	3 138 200	-	-	**3 138 200**
10	Equity	-	-	-	-	-	-	-	-	-	**-**
11	Past Dues Loans	-	-	-	-	10 608	-	61 792	75 649	-	**148 049**
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	**-**

13	Other assets	-	-	-	-	-	-	71 876	-	-	**71 876**
14	*Total*	*1 406 316*	*-*	*47 165*	*2 352 202*	*12 023*	*203 461*	*5 394 701*	*75 649*	*-*	*9 491 517*

8. MARKET RISK

8.1. **MR1** – Market risk under standardized approach

		Jun 23
		RWA
	General interest rate risk	-
2	Equity risk	-
3	Commodity risk	
4	Foreign exchange risk	20 344
5	Credit spread risk – non-securitisations	-
6	Credit spread risk – securitisations (non-correlation trading portfolio)	-
7	Credit spread risk – securitisations (non-correlation trading portfolio)	-
8	Default risk – non-securitisations	-
9	Default risk – securitisations (non-correlation trading portfolio)	
10	Default risk – securitisations (non-correlation trading portfolio)	
11	Residual risk add-on	
12	**Total**	**20 344**