

	approach								
	Of which Advanced Measurement								
22	Approach	-	-	-	-	-	-	-	-
	Amounts below the thresholds for deduction (subject to								
23	250% risk weight)	455 537	424 240	48 970	323 856	309 860	34 815	-	-
24	Floor adjustment	374 795	956 818	40 290	277 666	394 369	29 849	172 877	205 603
25	Total	8 860 353	8 857 511	952 488	7 411 225	6 883 776	796 708	6 147 604	5 498 747

* The minimum capital requirement per risk category is 10.750% which comprises the Base minimum (8.000%) plus the Pillar 2A systemic risk Add-on (1.500%) plus the Capital Conservation Buffer (CCB) (1.250%).

	R'000 December 2017 (T)	R'000 September 2017 (T-1)	R'000 December 2017 (T)	R'000 September 2017 (T-1)	R'000 December 2017 (T)	R'000 September 2017 (T-1)
Qualifying capital and reserves						
Tier 1 capital	1 575 282	1 520 805	1 229 436	1 218 815	969 229	929 470
Common equity tier 1 capital	1 481 239	1 426 762	1 229 436	1 218 815	969 229	929 470
Share capital and premium	160 103	144 327	463 476	463 476	463 476	463 476
Distributable reserves and other	1 301 379	1 229 443	742 540	717 579	452 207	410 999
Prescribed deductions and non-qualifying reserves	19 757	57 038	35 300	50 606	53 546	54 995
Intragroup investments	0	-4 046	-11 880	-12 846	-	-
Additional tier 1 capital						
Non-redeemable preference share capital	94 043	94 043	-	-	-	-
Tier 2 capital	22 498	24 522	25 071	27 550	21 029	23 702
Sub-ordinated debt	6 422	5 967	8 995	8 995	8 995	8 995
General allowance for credit impairment	16 076	18 555	16 076	18 555	12 034	14 707
Total qualifying capital and reserves	1 597 780	1 545 327	1 254 507	1 246 365	990 258	953 172
Minimum required capital and reserves	952 488	952 182	796 708	740 006	660 867	591 115
Capital adequacy ratios						
Tier 1 capital (%)	17.779	17.170	16.589	17.706	15.766	16.903
Common equity tier 1 (%)	16.718	16.108	16.589	17.706	15.766	16.903
Additional tier 1 (%)	1.061	1.062	-	-	-	-
Tier 2 capital (%)	0.254	0.277	0.338	0.400	0.342	0.431
Total capital adequacy ratio (%)	18.033	17.447	16.927	18.106	16.108	17.334
Minimum required capital adequacy ratio (%)	10.750	10.750	10.750	10.750	10.750	10.750
Leverage and liquidity coverage						
Total Exposures for Leverage disclosure	13 333 085	13 046 766	11 478 432	10 641 153	7 873 029	7 539 579
Leverage ratio (Total Tier 1 capital / Total exposures) (%)	11.815	11.657	10.711	11.454	12.311	12.328
Minimum required Leverage Ratio (%)	4.000	4.000	4.000	4.000	4.000	4.000
Liquidity coverage ratio (%)					242	200
Benchmark liquidity coverage ratio (%)					80	80

Risk weighted assets flow statements of credit risk exposures under IRB

Sasfin does not use the internal ratings based, but rather the standardised approach, in the calculation of credit risk-weighted assets. This template is therefore not completed.

Risk weighted assets flow statements of CCR exposures under Internal Model Method (IMM)

Sasfin does not use an internal model method, but rather the standardised approach, in the calculation of counterparty credit risk. This template is therefore not completed.

Risk weighted assets flow statements of market risk exposures under an IMA

Sasfin does not use an internal model approach, but rather the standardised approach, for its market risk exposures. This template is therefore not completed.

The amounts highlighted in yellow cast, however due to the use of the round formula results in a marginal difference when multiplying total risk weighted assets by the regulatory minimum percentage.

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