

The South African Bank of Athens Limited

PILLAR 3 DISCLOSURES

December 2018



BANK OF ATHENS

Business and Commercial Bank

RISK WEIGHTED ASSETS DISCLOSURE TEMPLATE
ANNEXURE A

Name of bank/ controlling company The South African Bank of Athens

Period ended 2018-12-31

		T	T - 90	T - 180	d
		a	b	c	
		RWA			Minimum capital requirements = 8%
		Dec-18	Sep-18	Jun-18	Dec-18
1	Credit risk (excluding counterparty credit risk)	1,492,819	1,520,161	1,478,277	119,426
2	Of which: standardised approach (SA)	1,492,819	1,520,161	1,478,277	119,426
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)	14,173	13,449	20,951	1,134
7	Of which: standardised approach for counterparty credit risk	14,173	13,449	20,951	1,134
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				
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 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 (IAA)				
19	Of which: securitisation standardised approach (SEC-SA)				
20	Market risk	1,327	3,035	304	106
21	Of which: standardised approach (SA)	1,327	3,035	304	106
22	Of which: internal model approaches (IMA)				
23	Capital charge for switch between trading book and banking book				
24	Operational risk	213,875	215,497	215,497	17,110
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)	1,722,193	1,752,142	1,715,028	137,775

KEY METRICS DISCLOSURE TEMPLATE
ANNEXURE A - KM1

Name of bank/ controlling company

..... The South African Bank of Athens

Period ended 2018-12-31

	a	b	c	d	e
	T	T-1	T-2	T-3	T-4
Available capital (amounts)	Dec-18	Sep-18	Jun-18	Mar-18	Dec-17
Common Equity Tier 1 (CET1)	206,808	180,473	179,975	187,741	192,706
Fully loaded ECL accounting model	206,808	180,473	179,975	187,741	192,706
Tier 1	206,808	180,473	179,975	187,741	192,706
Fully loaded ECL accounting model Tier 1	206,808	180,473	179,975	187,741	192,706
Total capital	246,173	233,781	233,509	244,766	251,474
Fully loaded ECL accounting model total capital	246,173	233,781	233,509	244,766	251,474
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)	1,722,193	1,752,142	1,715,028	1,738,678	1,763,953
Risk-based capital ratios as a percentage of RWA					
Common Equity Tier 1 ratio (%)	12.01%	10.30%	10.49%	10.80%	10.92%
Fully loaded ECL accounting model Common Equity Tier 1 (%)	12.01%	10.30%	10.49%	10.80%	10.92%
Tier 1 ratio (%)	12.01%	10.30%	10.49%	10.80%	10.92%
Fully loaded ECL accounting model Tier 1 ratio (%)	12.01%	10.30%	10.49%	10.80%	10.92%
Total capital ratio (%)	14.29%	13.34%	13.62%	14.08%	14.26%
Fully loaded ECL accounting model total capital ratio (%)	14.29%	13.34%	13.62%	14.08%	14.26%
Additional CET1 buffer requirements as a percentage of RWA					
Capital conservation buffer requirement (2.5% from 2019) (%)	1.875%	1.875%	1.875%	1.875%	1.250%
Countercyclical buffer requirement (%)	0	0	0	0	0
Bank G-SIB and/or D-SIB additional requirements (%)					
Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	1.875%	1.875%	1.875%	1.875%	1.250%
CET1 available after meeting the bank's minimum capital requirements (%)	3.88%	4.05%	4.24%	4.55%	4.17%

	a	b	c	d	e
	T	T-1	T-2	T-3	T-4
Basel III leverage ratio	Dec-18	Sep-18	Jun-18	Mar-18	Dec-17
Total Basel III leverage ratio exposure measure	3,377,114	2,937,593	2,473,770	2,506,310	2,417,242
Basel III leverage ratio (%) (row 2 / row 13)	6.12%	6.14%	7.28%	7.49%	7.97%
Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	6.12%	6.14%	7.28%	7.49%	7.97%
Liquidity Coverage Ratio					
Total HQLA	1,195,761	737,164	325,207	270,575	279,090
Total net cash outflow	538,824	193,275	97,959	139,783	55,776
LCR ratio (%)	221.92%	381.41%	331.98%	193.57%	500.38%
Net Stable Funding Ratio					
Total available stable funding	2,049,316	1,869,316	1,621,270	1,596,666	1,681,277
Total required stable funding	1,586,076	1,561,172	1,551,176	1,542,736	1,512,636
NSFR ratio	129.21%	119.74%	104.52%	103.50%	111.15%