



**PILLAR 3 DISCLOSURE
JUNE 2021**

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1. Introduction

The purpose of this document is to disclose both qualitative and quantitative information regarding the Bank's capital adequacy position, risk profile and risk management practices in terms of the Basel III requirements under Regulation 43 of the regulations relating to banks.

In terms of Regulation 43(1) (e) (iii) of regulations relating to banks, minimum disclosure on capital adequacy of the bank is required on a quarterly basis. This announcement meets the on-going report requirement for quarterly disclosure in terms of Pillar 3 of the Basel III capital accord.

The Pillar 3 report is produced and published quarterly. This report is verified and approved internally in line with the Bank's disclosure policy.

The Pillar 3 report has not been audited by the Bank's external auditors.

Business Profile

We began in 1947 as The South African Bank of Athens, to serve the Greek expat community – a business bank supporting SMEs.

In 2018, Bank of Athens concluded a deal with AFGRI, Fairfax Capital and the PIC/GEPF to acquire all the Bank's shares. In line with the shareholders' vision, the Bank realigned its strategy to focus on South Africa's food and agribusiness markets, from farming to food retail. The Bank rebranded and relaunched as Grobank, building on its business banking expertise and developing secondary agri-market skills and capabilities.

In 2020, Grobank entered a transaction with the Access Bank Group. Access Bank invested and acquired a controlling stake in Grobank and, in 2021, rebranded the business as Access Bank South Africa.

Our strategy expanded to align with the vision of becoming the gateway to Africa, and the world's most respected African bank. Access Bank South Africa will not only build on our established strengths in business/SME banking, foreign exchange services and alliance banking but will launch new capabilities

Restrictions on transfer of funds or regulatory capital

There are currently no restrictions or other major impediments on the transfer of funds or capital within the Bank.

2. Capital Management

The Bank is subject to minimum capital requirements as defined in the Banks Act and Regulations pertaining to Banks.

The Risk Management Committee considers the various risks faced by the Bank and analyses the need to hold capital against these risks whilst taking account of the regulatory requirements. In addition, the level of capital required to support the Bank's targeted business growth is taken into consideration.

The objective of the Bank's capital management approach is to ensure the maintenance of sound capital ratios, taking all the above requirements into account, whilst producing appropriate returns to shareholders. The Bank's objectives when managing capital, which is a broader concept than the 'equity' on the face of the statement of financial position, are:

- To comply with the capital requirements set by the regulators of the banking industry in which the Bank operates;
- To safeguard the Bank's ability to continue as a going concern so that it can continue to provide returns for shareholders and benefits for other stakeholders; and
- To maintain a strong capital base to support the development of its business.

The capital of the Bank consists of Tier 1 capital and Tier 2 in the form of IFRS general provision. Capital adequacy and the use of regulatory capital are monitored by ALCCO, employing techniques based on the guidelines developed by the Basel Committee, as implemented by the South African Reserve Bank (SARB), for supervisory purposes. The required information is filed with the SARB on a monthly basis.

The Bank maintains a ratio of total regulatory capital to its risk-weighted assets above a minimum level agreed with the SARB which takes into account the risk profile of the Bank.

Access Bank SA met the minimum required capital adequacy ratio requirement as at the 30 June 2021 with a total capital adequacy of 29.19% and a Tier 1 capital adequacy of 19.29%, exceeding minimum regulatory requirements.

The regulatory capital requirements are strictly observed when managing economic capital. The Bank's regulatory capital comprises two tiers:

- Tier 1 capital: share capital and share premium, less accumulated losses. The book value of intangible assets is deducted in arriving at Tier 1 capital; and
- Tier 2 capital: IFRS 9 general provisions and capital qualifying debt instruments

Regulatory Capital and Risk weighted assets – Table 2.1		R'000
		30-Jun-21
Ordinary Share Capital		948 432
Share Premium		277 888
Revaluation Reserves		1 058
Total common equity tier 1 capital and unimpaired reserve		1 227 378
Retained Earnings/(Loss)		(764 435)
Regulatory deductions against primary capital		(77 673)
Total common equity tier 1 capital after regulatory		385 270
Tier 2 capital		
Portfolio impairment		14 539
Long-term debt instrument (Debentures)		183 161
Total qualifying capital and reserve funds		582 969
Risk Weighted Assets		1 997 438
Total Capital adequacy ratio		29,1859%
Tier 1 Capital adequacy ratio		19,2882%

Required capital adequacy ratios and amounts - Table 2.2		30-Jun-21	
		Percentages	Rand amounts (R'000)
		Common Equity Tier 1	Common Equity Tier 1
Base minimum (2)		4,5000%	89 885
Add-on: systemic risk add-on (Pillar 2A)		0,0000%	-
Add-on: countercyclical buffer (5)		0,0000%	-
Add-on: conservation buffer (6)		2,5000%	49 936
		7,0000%	139 821

Composition of risk weighted assets and required regulatory capital- Table 2.3	Composition of Risk Weighted Assets	Base Minimum Required Regulatory Capital
30-Jun-21	R'000	R'000
Risk weighted exposure		
Credit Risk *	1 613 780	129 102
Counter party risk****	34 474	2 758
Operational Risk **	259 568	20 765
Market Risk ***	7 611	609
Other Assets	81 990	6 559
Equity Risk	15	1
Total	1 997 438	159 795

* RWA and required regulatory capital in terms of **credit risk** are measured using the standardised approach.

** RWA and required regulatory capital in terms of **operational risk** are measured using the standardised approach.

*** RWA and required regulatory capital in terms of **market risk** are measured using the standardised approach.

**** RWA and required regulatory capital in terms of **counterparty risk** are measured using the current exposure method under the standardised approach.

Capital Structure

The Bank has one class of ordinary shares which carry no right to fixed income. The unissued shares are under the control of the directors subject to notification to and specific approval by GroCapital Holdings, until the next Annual General Meeting.

Capital Structure – Table 2.4	Jun-21
	R'000
Authorised	
1 000 000 000 ordinary shares of R1 each (par value)	1 000 000
Issued	
Ordinary Share Capital	948 432
Share Premium	
Share Premium	277 888
Term-debt instruments	
Debentures	183 161

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE			
ANNEXURE A			
Name of bank/ controlling company ACCESS BANK SA LIMITED			
Six months ended 2021-06-30			
TEMPLATE CC1: COMPOSITION OF REGULATORY CAPITAL			
Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from 1 June 2013 to 1 January 2018)		a	b
Common Equity Tier 1 capital: instruments and reserves		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	1 226 320	(h)
2	Retained earnings		
3	Accumulated other comprehensive income (and other reserves) (BA700 line 31 column 1)	1 058	
6	Common Equity Tier 1 capital before regulatory adjustments (BA700 line 41 column 1)	1 227 378	
Common Equity Tier 1 capital: regulatory adjustments			
9	Other intangibles other than mortgage-servicing rights (net related tax liability)	66 356	(b) minus (e)
28	Total regulatory adjustments to Common equity Tier 1 (BA700 lines 42+55+57+58+59+61+63 column 1)	842 108	
29	Common Equity Tier 1 (CET1) (BA700 line 64 column 1)	385 270	
44	Additional Tier 1 capital (AT1) (BA700 line 76 column 1)	-	
45	Tier 1 capital (T1 = CET1 + AT1) (BA700 line 77 column 1)	385 270	
Tier 2 capital and provisions			
50	Provisions (BA700 line 84 column 1)	14 539	
51	Tier 2 capital before regulatory adjustments (BA700 line 78 column 1)	197 700	
Tier 2 capital: regulatory adjustments			
57	Total regulatory adjustments to Tier 2 capital (BA700 line 86 column 1)	-	
58	Tier 2 capital (T2) (BA700 line 87 column 1)	197 700	
59	Total capital (TC = T1 + T2) (BA700 line 88 column 1)	582 969	
60	Total risk weighted assets (BA700 line 6 column 7)	1 997 438	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets) (BA700 line 18 column 1)	19,29	
62	Tier 1 (as a percentage of risk weighted assets) (BA700 line 18 column 2)	19,29	
63	Total capital (as a percentage of risk weighted assets) (BA700 line 18 column 3)	29,19	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	12,29	
National Minima (if different from Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) (BA700 Column 1 (lines 9 + 14 + 15)) Excluding ICR and DSIB	4,50	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum) (BA700 Column 2 (lines 9 + 14 + 15)) Excluding ICR and DSIB	6,00	
71	National total capital minimum ratio (if different from Basel 3 minimum) (BA700 Column 3 (lines 9 + 14 + 15)) Excluding ICR and DSIB	8,00	
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)	20 532	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	14 539	

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE			
ANNEXURE A			
Name of bank/ controlling company ACCESS BANK SA LIMITED			
Six months ended 2021-06-30			
TEMPLATE CC2: RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET			in 000's
	a	b	c
	Balance sheet as in audited financial statements	Under regulatory scope of consolidation	Reference
	As @ end of period	As @ end of period	
Assets			
Cash and balances at central banks	120 841		
Items in the course of collection from other banks			
Trading portfolio assets			
Financial assets designated at fair value			
Derivative financial instruments	14 991		
Loans and advances to banks	463 285		
Loans and advances to customers	1 841 872		
Reverse repurchase agreements and other similar secured lending			
Current and deferred tax assets			
Prepayments, accrued income and othe assets	65 186		
Investments in associates and joint ventures			
Other Investments - government bonds	496 516		
Goodwill and intangible assets	66 356		
Of which: goodwill			(a)
Of which: other intangibles (excluding MSRs)	66 356		(b)
Of which: MSRs			(c)
Property, plant and equipment	17 793		
Total assets	3 086 840		
Deposits from banks	-0		
Items in the course of collection due to other banks			
Customer accounts	2 178 469		
Repurchase agreements and other similar secured borrowing			
Trading portfolio liabilities			
Financial liabilities designated at fair value			
Derivative financial instruments	15 652		
Debt securities in issue	183 161		
Accruals, deferred income and other liabilities	132 222		
Current and deferred tax liabilities			
Of which: DTLs related to goodwill			(d)
Of which: DTLs related to intangible assets			(e)
Of which: DTLs related to MSRs			(f)
Term debt	114 394		
Provisions			
Retirement benefit liabilities			
Total liabilities	2 623 898		
Shareholder's Equity			
Paid-in share capital	1 226 320		
Of which: amount eligible for CET1	1 226 320		(h)
Of which: amount eligible for AT1			(i)
Retained earnings	-764 435		
Accumulated and other comprehensive income	1 058		
Total shareholder's equity	462 943		

Name of bank/ controlling companyACCESS BANK SA LIMITED			
Six months ended 2021-06-30			
TABLE CCA: MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS			
Disclosure template for main features of regulatory capital			
	Ordinary Share Capital	Subordinated Debt	Subordinated Debt
1 Issuer	ACCESS BANK SOUTH AFRICA LIMITED	ACCESS BANK SOUTH AFRICA LIMITED	ACCESS BANK SOUTH AFRICA LIMITED
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Not Applicable	Private placement	Private placement
3 Governing law(s) of the instrument	South African Banks Act 1990	South African Banks Act 1990	South African Banks Act 1990
Regulatory treatment			
4 Transitional Basel III rules	CET1	Tier 2	Tier 2
5 Post-transitional Basel III rules	CET1	Eligible	Eligible
6 Eligible at solo,group/group & solo	Solo	Solo	Solo
7 instrument type (types to be specified by each jurisdiction)	Ordinary Share Capital and Share Premium	Subordinated Debt	Subordinated Debt
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	ZAR 1,226 million	ZAR100 million	ZAR83 million
9 Par value of instrument	ZAR 1	ZAR100 million	ZAR83 million
10 Accounting classification	Equity attributable to ordinary	Liability	Liability
11 Original date of issuance	Ongoing	04-May-21	04-May-21
12 Perpetual or dated	Perpetual	Dated	Dated
13 Original maturity date	N/A	03-Aug-26	03-Aug-26
14 Issuer call subject to prior supervisory approval	No	Applicable yes	Applicable yes
15 Optional call date, contingent call dates and redemption amount	N/A	03-May-26	03-May-26
16 Subsequent call date, if applicable	N/A	N/A	N/A
Coupons / dividends			
17 Fixed or floating dividend / coupon	N/A	Floating	Floating
18 Coupon rate and any related index	N/A	12-Month JIBAR + 2% p.a.	12-Month JIBAR + 2% p.a.
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Full Discretionary	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible	Convertible	Convertible
24 If convertible, conversion trigger (s)	N/A	Discretion of the regulator (The Prudential Authority)	Discretion of the regulator (The Prudential Authority)
25 If convertible, fully or partially	N/A	Full or partial	Full or partial
26 If convertible, conversion rate	N/A	20% of $\frac{\{(SC+SP+RI(AL)+NDR+RR)\}}{SH}$, SC= Share capital; SP = Share Premium; RI = Retained income (including year to date net profit / loss); AL = Accumulated loss (including year to date net profit / loss); NDR = Non Distributable reserve; RR = Revaluation Reserve; SH = Number of ordinary shares in issue at the Issue date.	20% of $\frac{\{(SC+SP+RI(AL)+NDR+RR)\}}{SH}$, SC= Share capital; SP = Share Premium; RI = Retained income (including year to date net profit / loss); AL = Accumulated loss (including year to date net profit / loss); NDR = Non Distributable reserve; RR = Revaluation Reserve; SH = Number of ordinary shares in issue at the Issue date.
27 If convertible, mandatory or optional conversion	N/A	Optional conversion at discretion of the regulator (The Prudential Authority)	Optional conversion at discretion of the regulator (The Prudential Authority)
28 If convertible, specify instrument type convertible into	N/A	Ordinary shares	Ordinary shares
29 If convertible, specify issuer of instrument it converts into	N/A	ACCESS BANK SOUTH AFRICA LIMITED	ACCESS BANK SOUTH AFRICA LIMITED
30 Write-down feature	N/A	Applicable yes	Applicable yes
31 If write-down, write-down trigger (s)	N/A	Discretion of the regulator (The Prudential Authority)	Discretion of the regulator (The Prudential Authority)
32 If write-down, full or partial	N/A	Full or partial	Full or partial
33 If write-down, permanent or temporary	N/A	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preference shares, hybrid debt, subordinated debt, senior unsecured debt, depositors,	Senior unsecured debt, depositors and senior creditors	Senior unsecured debt, depositors and senior creditors
36 Non-compliant transitioned features	No	No	No
37 If yes,specify non-compliant features	N/A	N/A	N/A

OVERVIEW OF RISK WEIGHTED ASSETS (OV1) DISCLOSURE TEMPLATE							
ANNEXURE A							
Name of bank/ controlling company ACCESS BANK SA LIMITED							
Period ended 2021-06-30							
		T	T - 90	T - 180	T - 270	T - 360	f
		a	b	c	d	e	
		RWA					Minimum capital requirements = 8%
		Jun-21	Mar-21	Dec-20	Sep-20	Jun-20	Jun-21
1	Credit risk (excluding counterparty credit risk)	1 695 785	1 806 600	1 784 733	1 901 949	1 940 234	135 663
2	Of which: standardised approach (SA)	1 695 785	1 806 600	1 784 733	1 901 949	1 940 234	135 663
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)	34 474	53 064	78 284	63 098	94 821	2 758
7	Of which: standardised approach for counterparty credit risk	34 474	53 064	78 284	63 098	94 821	2 758
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	0	0	0	0	0	0
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	7 611	3 494	3 373	28 835	2 219	609
21	Of which: standardised approach (SA)	7 611	3 494	3 373	28 835	2 219	609
22	Of which: internal model approaches (IMA)						
23	Capital charge for switch between trading book and banking book						
24	Operational risk	259 568	254 483	254 483	239 703	239 703	20 765
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)	1 997 438	2 117 642	2 120 873	2 233 584	2 276 977	159 795

KEY METRICS DISCLOSURE TEMPLATE	
ANNEXURE A - KM1	
Name of bank/ controlling company	Access Bank SA Limited
Period ended	2021-06-30

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
		Jun-21	Mar-21	Dec-20	Sep-20	Jun-20
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	385 270	61 312	88 580	261 795	336 426
1a	Fully loaded ECL accounting model					
2	Tier 1	385 270	61 312	88 580	261 795	336 426
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	582 969	74 924	101 004	277 128	351 615
3a	Fully loaded ECL accounting model total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	1 997 438	2 117 642	2 120 873	2 233 584	2 276 977
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	19,29%	2,90%	4,18%	11,72%	14,78%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)					
6	Tier 1 ratio (%)	19,29%	2,90%	4,18%	11,72%	14,78%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	29,19%	3,54%	4,76%	12,41%	15,44%
7a	Fully loaded ECL accounting model total capital ratio (%)					
	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 (%)	0%	0%	0%	0%	0%
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 (%)	12,29%	0,00%	0,00%	3,97%	7,03%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	3 148 217	3 054 003	3 019 529	3 155 720	3 040 384
14	Basel III leverage ratio (%) (row 2 / row 13)	12,24%	2,01%	2,93%	8,30%	11,07%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)					
	Liquidity Coverage Ratio					
15	Total HQLA	400 547	225 644	247 231	267 429	295 535
16	Total net cash outflow	150 317	140 073	153 371	149 741	174 999
17	LCR ratio (%)	266,47%	161,09%	161,20%	178,59%	168,88%
	Net Stable Funding Ratio					
18	Total available stable funding	3 094 005	2 493 400	2 656 471	2 631 904	2 434 137
19	Total required stable funding	2 447 174	2 500 524	2 391 929	2 334 439	2 255 926
20	NSFR ratio	126,43%	99,72%	111,06%	112,74%	107,90%

* **LCR UNWEIGHTED VALUE BASED ON 90DAYS AVERAGE**

- ❖ Minimum Regulatory requirement for Liquidity Coverage ratio = 80.00% (COVID)
- ❖ Minimum Regulatory requirement for Leverage ratio = 4.00%
- ❖ Minimum Regulatory requirement for Net stable funding ratio = 100.00%

LEVERAGE RATIO DISCLOSURE TEMPLATE
ANNEXURE A
Name of bank/ controlling company ACCESS BANK SA LIMITED
Period ended 2021-06-30

Annexure A - LR1

Table 1

Summary comparison of accounting assets vs leverage ratio exposure measure		Jun-21	Mar-21
	Item	R'000	R'000
1	Total consolidated assets as per published financial statements	3 086 840	2 962 720
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	18 105	30 644
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)	109 628	125 936
7	Other adjustments	(66 356)	(65 296)
8	Leverage ratio exposure	3 148 217	3 054 003

Table 2

Leverage ratio common disclosure template - LR2		Leverage ratio framework	
		Jun-21	Mar-21
Item		R'000	R'000
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	3 071 850	2 942 285
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-66 356	-65 296
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	3 005 494	2 876 989
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	14 500	18 324
5	Add-on amounts for PFE associated with all derivatives transactions	18 596	32 755
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting		
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
8	(Exempted CCP leg of client-cleared trade exposures)		
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 exposures (sum of lines 4 to 10)	33 096	51 079
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions		
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
14	CCR exposure for SFT assets		
15	Agent transaction exposures		
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-	-
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	268 272	294 979
18	(Adjustments for conversion to credit equivalent amounts)	-158 645	-169 044
19	Off-balance sheet items (sum of lines 17 and 18)	109 628	125 936
Capital and total exposures			
20	Tier 1 capital	385 270	61 312
21	Total exposures (sum of lines 3, 11, 16 and 19)	3 148 217	3 054 003
Leverage ratio			
22	Basel III leverage ratio	12,24%	2,01%

* Minimum Regulatory requirement for Leverage ratio = 4.00%

3. CREDIT RISK

CREDIT QUALITY OF ASSETS DISCLOSURE TEMPLATE								
ANNEXURE A - CR1								
Name of bank/ controlling company ACCESS BANK SA LIMITED								
Period ended 2021-06-30								
		a	b	c	d	e	f	g
		Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans	225 255	1 736 637	120 020	105 481	14 539		1 841 872
2	Debt Securities		496 819	318				496 501
3	Off-balance sheet exposures		259 069					259 069
4	Total	225 255	2 492 526	120 338	105 481	14 539	-	2 597 443

CREDIT QUALITY OF ASSETS DISCLOSURE TEMPLATE		
ANNEXURE B - CR2		
Name of bank/ controlling companyACCESS BANK SA LIMITED		
Period ended 2021-06-30		
		Jun-21
1	Defaulted loans and debt securities at end of the previous reporting period	222 002
2	Loans and debt securities that have defaulted since the last reporting period	23 495
3	Returned to non-defaulted status	-
4	Amounts written off	4 063
5	Other changes (Settlement of loans and advances)	16 178
6	Defaulted loans and debt securities at end of the reporting period	225 255

CREDIT MITIGATION DISCLOSURE TEMPLATE								
ANNEXURE C - CR3								
Name of bank/ controlling company ACCESS BANK SA LIMITED								
Period ended 2021-06-30								
		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	193 144	1 961 893	1 961 893				
2	Debt securities							
3	Total	193 144	1 961 893	1 961 893	-	-	-	-
4	Of which defaulted	105 172	120 093	120 093				

STANDARDISED APPROACH : CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) - DISCLOSURE TEMPLATE							
ANNEXURE D - CR4							
Name of bank/ controlling company ACCESS BANK SA LIMITED							
Period ended 2021-06-30							
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
No.	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount ²	Off-balance sheet amount ³	RWA	RWA density
1	Sovereigns and their central banks	401 019		401 019		-	0,00%
2	Non-central government public sector entities						
3	Multilateral development banks						
4	Banks	463 284		590 877		124 529	21,08%
5	Securities firms						
6	Corporates	47 835	46 662	30 068	19 406	49 473	100,00%
7	Regulatory retail portfolios	246 776	63 721	240 963	5 142	242 080	98,36%
8	Secured by residential property	613 937	41 046	633 673	-	223 791	35,32%
9	Secured by commercial real estate	828 090	107 640	853 400	4 500	857 900	100,00%
10	Equity						
11	Past-due loans	225 255		119 774		116 288	97,09%
12	Higher-risk categories						
13	Other assets						
14	Total	2 826 196	259 069	2 869 775	29 048	1 614 061	55,68%

STANDARDISED APPROACH: EXPOSURE BY ASSET CLASSES AND RISK WEIGHTS
ANNEXURE E - CR5

Name of bank/ controlling company ACCESS BANK SA LIMITED

Period ended 2021-06-30

	Risk weight	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
Asset classes											
1	Sovereigns and their central banks	401 019									401 019
2	Non-central government public sector entities (PSEs)										
3	Multilateral development banks (MDBs)										
4	Banks			569 700		21 177		-	-		590 877
5	Securities firms										
6	Corporates							49 473			49 473
7	Regulatory retail portfolios						17 227	228 878			246 105
8	Secured by residential property				572 145		60 338	1 190			633 673
9	Secured by commercial real estate							857 900			857 900
10	Equity										
11	Past-due loans					31 505		63 817	24 453		119 774
12	Higher-risk categories										
13	Other assets										-
14	Total	401 019	-	569 700	572 145	52 682	77 566	1 201 258	24 453	-	2 898 822

4. Liquidity risk

The purpose of this document is to disclose both qualitative and quantitative information regarding the Bank's Liquidity position, in specific the Liquidity Coverage Ratio in terms of the Basel III requirements under Regulation 43 of the regulations relating to banks.

In terms of Regulation 43(1)(e)(iii)(F) of regulations relating to banks, minimum disclosure on the Liquidity Coverage Ratio of the bank is required on a quarterly basis. This announcement meets the on-going report requirement for quarterly disclosure in terms of Pillar 3 of the Basel III capital accord.

The Pillar 3 report is produced and published quarterly. This report is verified and approved internally in line with the Bank's disclosure policy.

The Pillar 3 report has not been audited by the Bank's external auditors.

Liquidity risk is defined as the risk of not being able to generate sufficient cash to meet the Bank's commitment to lenders, depositors and other creditors at any point in time. The management of liquidity is primarily designed to ensure that depositors' funding requirements can be met and that the Bank has sufficient funding in place to ensure payment of daily transactions.

Ultimate responsibility for liquidity risk management rests with the Board of Directors, which has established an appropriate liquidity risk management framework for the management of the Bank's short-, medium- and long-term funding and liquidity management requirements. The Bank manages liquidity risk by maintaining adequate reserves, banking facilities and reserve borrowing facilities, by continuously monitoring forecast and actual cash flows, and by matching the maturity profiles of financial assets and liabilities. Liquidity risk management is essentially inseparable from the core banking activities of advances growth and profitability management. Liquidity risk management form an integral part of proactive asset and liability management, which is managed by the Bank's Asset, Liability and Capital Committee (ALCCO).

Stress scenarios and testing have been undertaken thereby allowing the Bank to identify and be prepared for such eventualities. These scenarios have ensured that the Bank is well prepared to manage any liquidity risks that may occur.

The Liquidity Ratios, i.e. Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR), introduced by Basel III are monitored and managed by the Bank's Asset, Liability and Capital Committee (ALCCO). The Liquidity Coverage Ratio has been fully implemented from 01 January 2015 and the minimum requirement is set at 80% for June 2021 under the COVID pandemic for the LCR .

Liquidity Coverage Ratio – Table 2.1

	R'000
	30-Jun-21
High Quality Liquid Assets	551 192
Net Cash Outflows	130 574
Minimum Required Liquidity Coverage Ratio	100%
Actual Liquidity Coverage Ratio	422,13%

LIQUIDITY COVERAGE RATIO (LCR) DISCLOSURE TEMPLATE			
ANNEXURE A - LIQ1			
Name of bank/ controlling company ACCESS BANK SA LIMITED			
Period ended 2021-06-30			
		a	b
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA	400 547	400 547
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	779 527	77 953
5	Unsecured wholesale funding, of which:		
6	networks of cooperative banks		
7	Non-operational deposits (all counter-parties)	696 901	459 551
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	requirements	15 903	15 903
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	264 289	41 130
14	Other contractual funding obligations		
15	Other contingent funding obligations	134 611	6 731
16	TOTAL CASH OUTFLOWS	1 891 231	601 267
17	Secured lending (eg. reverse repos)		
18	Inflows from fully performing exposures	879 932	734 088
19	Other cash inflows	13 093	13 093
20	TOTAL CASH INFLOWS	893 025	747 181
			Total adjusted value
21	Total HQLA		400 547
22	Total net cash outflows		150 317
23	Liquidity Coverage Ratio (%)		266,47%

Minimum Regulatory requirement for Liquidity Coverage ratio = 80.00%

*LCR UNWEIGHTED VALUE BASED ON 90DAYS AVERAGE BEFORE RUN-OFF FACTOR

NET STABLE FUNDING RATIO (NSFR) DISCLOSURE TEMPLATE

ANNEXURE B - LIQ2

Name of bank/ controlling company ACCESS BANK SA LIMITED

Period ended 2021-06-30

	(In currency amount)	Unweighted value by residential maturity			Weighted value
		< 6 months	≥ 6 months to < 1 year	≥ 1 year	
	Available stable funding (ASF) item				
1	Capital:				
2	Regulatory capital			1 425 078	1 425 078
3	Other capital instruments				
4	Retail deposits and deposits from small business customers				
5	Stable deposits				
6	Less stable deposits	1 137 691	56 215	6 742	1 081 258
7	Wholesale funding:				
8	Operational deposits				
9	Other wholesale funding	937 334	486	40 000	434 803
10	Liabilities with matching interdependent assets				
11	Other liabilities				
12	NSFR derivative liabilities			15 652	-
13	All other liabilities and equity not included in the above categories	37 500	37 500	134 116	152 866
14	TOTAL ASF				3 094 005

	(In currency amount)	Unweighted value by residential maturity			Weighted value
		< 6 months	≥ 6 months to < 1 year	≥ 1 year	
	Required stable funding (RSF) item				
15	Total NSFR High-quality liquid assets (HQLA)	120 841			27 542
16	Deposits held with other financial institutions for operational purposes				
17	Performing loans and securities:	612 993	95 628	1 291 940	1 169 140
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	463 285			69 493
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:	125 503	77 610	686 091	684 734
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:	24 205	18 018	605 849	414 913
23	With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk	24 205	18 018	605 849	414 913
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:	-	-	1 263 563	1 232 920
27	Physical traded commodities, including gold				
28	Assets posted as initial margin for derivative contracts and distribution to default funds of CCPs				
29	NSFR derivative assets			30 643	-
30	NSFR derivative liabilities before deduction of variation margin posted				
31	All other assets not included in above categories			1 232 920	1 232 920
32	Off-balance sheet items				17 571
33	TOTAL RSF				2 447 174
34	NET STABLE FUNDING RATIO %				126,43%

*Minimum Regulatory Requirement for Net Stable Funding Ratio = 100%