



**PILLAR 3 DISCLOSURE
JUNE 2022**

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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

Access Bank (South Africa) Limited (The Bank) began in 1947 and is focused on developing and delivering banking services to corporates, medium-sized businesses and individuals, driven by a unique combination of retail, corporate, business and alliance banking.

Business and Commercial Banking is focused on the cornerstones of business banking (transactional banking, lending and deposit services) and targets the small and medium sized business customer. To facilitate international business transactions Business and Commercial banking is fully integrated with the Treasury and Global Transactional Services ("GTS") business (see below). Access Bank South Africa also offers risk and investment solutions from leading providers in the industry which includes short and long term insurance as well as investment management services. These solutions are delivered through three business suites situated in key business centres across South Africa.

The Bank's GTS business is focused on providing professional and personalised foreign exchange (import and export) services to the small and medium sized business customer. GTS's range of products include spot and forward contracts, foreign currency accounts, letters of credit, collection of foreign currency, cross border payments and exchange control applications.

Corporate Banking provides innovative financial solutions to their customers which include working capital facilities, long-term debt solutions, trade finance solutions and currency hedging solutions.

The Bank provides financing to importers and exporters of goods through letters of credit and other bespoke trade solutions.

Retail Banking is a new segment of the bank launched during the latter part of 2021 to provide transactional products to individuals and micro enterprises. The initial focus is on transactional banking and deposits, but loan financing will be introduced towards the end of 2022. Three retail branches were opened (two in Gauteng and one in Cape Town) and one mobile banking unit was launched.

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.

The Bank met all the minimum required capital adequacy ratio requirements as at the reporting date of this disclosure.

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-22
Ordinary Share Capital		1,909,971
Share Premium		-308,650
Revaluation Reserves		-32,292
Total common equity tier 1 capital and unimpaired reserve funds		1,569,028
Retained Earnings/(Loss)		(965,168)
Regulatory deductions against common equity tier 1 capital		(87,551)
Total common equity tier 1 capital after regulatory adjustments		516,308
Tier 2 capital		
Portfolio impairment		14,949
Long-term debt instrument (Debentures)		146,528
Regulatory deductions against Tier 2 capital		-
Total qualifying capital and reserve funds		677,785
Risk Weighted Assets		2,135,871
Total Capital adequacy ratio		31.7334%
Tier 1 Capital adequacy ratio		24.1732%

Required capital adequacy ratios and amounts - Table 2.2		30-Jun-22	
	Percentages		Rand amounts (R'000)
	Common Equity Tier 1	Common Equity Tier 1	
	1	1	
Base minimum (2)	4.5000%		96,114
Add-on: systemic risk add-on (Pillar 2A)	0.5000%		10,679
Add-on: countercyclical buffer (5)	0.0000%		-
Add-on: conservation buffer (6)	2.5000%		53,397
	7.5000%		160,190

Composition of risk weighted assets and required regulatory capital- Table 2.3	Composition of Risk Weighted Assets	Base Minimum Required Regulatory Capital
30-Jun-22	R'000	R'000
Risk weighted exposure		
Credit Risk *	1,627,100	146,439
Counter party risk****	92,365	8,313
Operational Risk **	276,017	24,842
Market Risk ***	10,456	941
Other Assets	129,918	11,693
Equity Risk	15	1
Total	2,135,871	192,228

* 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 Access Bank, until the next Annual General Meeting.

Capital Structure – Table 2.4	Jun-22
	R'000
Authorised	
3 500 000 000 ordinary shares of R1 each (par value)	3,500,000
Issued	
Ordinary Share Capital	1,909,971
Share Premium	
Share Premium	(308,650)
Term-debt instruments	
Debentures	146,528

COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE			
ANNEXURE A			
Name of bank/ controlling company ACCESS BANK (SOUTH AFRICA) LIMITED			
Six months ended 2022-06-30			
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	1,601,320	(h)
2	Retained earnings		
3	Accumulated other comprehensive income (and other reserves) (BA700 line 31 column 1)	-32,292	
6	Common Equity Tier 1 capital before regulatory adjustments (BA700 line 41 column 1)	1,569,028	
Common Equity Tier 1 capital: regulatory adjustments			
9	Other intangibles other than mortgage-servicing rights (net related tax liability)	83,624	(b) minus (e)
28	Total regulatory adjustments to Common equity Tier 1 (BA700 lines 42+55+57+58+59+61+63 column 1)	1,052,720	
29	Common Equity Tier 1 (CET1) (BA700 line 64 column 1)	516,308	
44	Additional Tier 1 capital (AT1) (BA700 line 76 column 1)	-	
45	Tier 1 capital (T1 = CET1 + AT1) (BA700 line 77 column 1)	516,308	
Tier 2 capital and provisions			
50	Provisions (BA700 line 84 column 1)	14,949	
51	Tier 2 capital before regulatory adjustments (BA700 line 79 column 1)	146,528	
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)	161,477	
59	Total capital (TC = T1 + T2) (BA700 line 88 column 1)	677,785	
60	Total risk weighted assets (BA700 line 6 column 7)	2,135,871	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets) (BA700 line 18 column 1)	24.17	
62	Tier 1 (as a percentage of risk weighted assets) (BA700 line 18 column 2)	24.17	
63	Total capital (as a percentage of risk weighted assets) (BA700 line 18 column 3)	31.73	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	16.67	
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)	21,192	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	14,949	

MAIN FEATURES DISCLOSURE TEMPLATE				
Name of bank/ controlling company ACCESS BANK (SOUTH AFRICA) LIMITED				
Six months ended 2022-06-30				
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 1,569 million	ZAR79.8 million	ZAR66.2 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 creditors	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 (SOUTH AFRICA) LIMITED							
Period ended 2022-06-30							
	T	T - 90	T - 180	T - 270	T - 360	f	
	a	b	c	d	e		
	RWA					Minimum capital requirements = 8%	
	Jun-22	Mar-22	Dec-21	Sep-21	Jun-21	Jun-22	
1	Credit risk (excluding counterparty credit risk)	1,757,033	1,756,086	1,752,929	1,711,162	1,695,785	140,563
2	Of which: standardised approach (SA)	1,757,033	1,756,086	1,752,929	1,711,162	1,695,785	140,563
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)	92,365	49,655	151,237	101,095	34,474	7,389
7	Of which: standardised approach for counterparty credit risk	92,365	49,655	151,237	101,095	34,474	7,389
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	10,456	7,124	18,537	11,440	7,611	836
21	Of which: standardised approach (SA)	10,456	7,124	18,537	11,440	7,611	836
22	Of which: internal model approaches (IMA)						
23	Capital charge for switch between trading book and banking book						
24	Operational risk	276,017	276,017	276,017	259,568	259,568	22,081
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)	2,135,871	2,088,883	2,198,721	2,083,265	1,997,438	170,870

KEY METRICS DISCLOSURE TEMPLATE ANNEXURE A - KM1 Name of bank/ controlling companyACCESS BANK (SOUTH AFRICA) LIMITED Period ended 2022-06-30

	a	b	c	d	e
	T	T-1	T-2	T-3	T-4
	Jun-22	Mar-22	Dec-21	Sep-21	Jun-21
Available capital (amounts)					
1 Common Equity Tier 1 (CET1)	516,308	567,395	269,551	340,011	385,270
1a Fully loaded ECL accounting model					
2 Tier 1	516,308	567,395	269,551	340,011	385,270
2a Fully loaded ECL accounting model Tier 1					
3 Total capital	677,785	726,156	427,312	495,767	582,969
3a Fully loaded ECL accounting model total capital					
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA)	2,135,871	2,088,883	2,198,721	2,083,265	1,997,438
Risk-based capital ratios as a percentage of RWA					
5 Common Equity Tier 1 ratio (%)	24.17%	27.16%	12.26%	16.32%	19.29%
5a Fully loaded ECL accounting model Common Equity Tier 1 (%)					
6 Tier 1 ratio (%)	24.17%	27.16%	12.26%	16.32%	19.29%
6a Fully loaded ECL accounting model Tier 1 ratio (%)					
7 Total capital ratio (%)	31.73%	34.76%	19.43%	23.80%	29.19%
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 (%)	16.67%	19.66%	5.26%	9.32%	12.29%
Basel III leverage ratio					
13 Total Basel III leverage ratio exposure measure	5,210,159	4,383,928	4,678,834	3,228,374	3,148,217
14 Basel III leverage ratio (%) (row 2 / row 13)	9.91%	12.94%	5.76%	10.53%	12.24%
14a Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)					
Liquidity Coverage Ratio					
15 Total HQLA	1,922,987	1,718,332	1,038,149	477,785	400,547
16 Total net cash outflow	198,911	150,187	130,163	140,282	150,317
17 LCR ratio (%)	966.76%	1144.13%	797.58%	340.59%	266.47%
Net Stable Funding Ratio					
18 Total available stable funding	3,686,126	3,600,504	3,601,478	3,103,280	3,094,005
19 Total required stable funding	2,940,219	2,736,899	2,585,151	2,463,551	2,447,174
20 NSFR ratio	125.37%	131.55%	139.31%	125.97%	126.43%

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

- ❖ Minimum Regulatory requirement for Liquidity Coverage ratio = 100.00%
- ❖ 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 companyACCESS BANK (SOUTH AFRICA) LIMITED
Period ended 2022-06-30

Annexure A - LR1

Table 1

Summary comparison of accounting assets vs leverage ratio exposure measure		Jun-22	Mar-22
	Item	R'000	R'000
1	Total consolidated assets as per published financial statements	5,191,627	4,353,800
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	28,267	40,052
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)	73,889	72,335
7	Other adjustments	(83,624)	(82,258)
8	Leverage ratio exposure	5,210,159	4,383,928

Table 2

Leverage ratio common disclosure template - LR2		Leverage ratio framework	
		Jun-22	Mar-22
Item		R'000	R'000
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	5,129,171	4,344,131
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-83,624	-82,258
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	5,045,547	4,261,872
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	62,665	9,673
5	Add-on amounts for PFE associated with all derivatives transactions	28,058	40,048
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)	90,723	49,721
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	293,718	232,289
18	(Adjustments for conversion to credit equivalent amounts)	-219,829	-159,954
19	Off-balance sheet items (sum of lines 17 and 18)	73,889	72,335
Capital and total exposures			
20	Tier 1 capital	516,308	567,395
21	Total exposures (sum of lines 3, 11, 16 and 19)	5,210,159	4,383,928
Leverage ratio			
22	Basel III leverage ratio	9.91%	12.94%

* 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 (SOUTH AFRICA) LIMITED								
Period ended 2022-06-30								
		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	135,461	1,716,088	63,516	48,567	14,949		1,788,033
2	Debt Securities		1,928,477	282				1,928,195
3	Off-balance sheet exposures		229,918					229,918
4	Total	135,461	3,874,482	63,798	48,567	14,949	-	3,946,146

CREDIT QUALITY OF ASSETS DISCLOSURE TEMPLATE		
ANNEXURE B - CR2		
Name of bank/ controlling companyACCESS BANK (SOUTH AFRICA) LIMITED		
Period ended 2022-06-30		
		Jun-22
1	Defaulted loans and debt securities at end of the previous reporting period	148,246
2	Loans and debt securities that have defaulted since the last reporting period	13,877
3	Returned to non-defaulted status	-
4	Amounts written off	16,296
5	Other changes (Settlement of loans and advances)	10,366
6	Defaulted loans and debt securities at end of the reporting period	135,461

CREDIT MITIGATION DISCLOSURE TEMPLATE								
ANNEXURE C - CR3								
Name of bank/ controlling company ACCESS BANK (SOUTH AFRICA) LIMITED								
Period ended 2022-06-30								
		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	244,113	1,851,549	1,851,549				
2	Debt securities							
3	Total	244,113	1,851,549	1,851,549	-	-	-	-
4	Of which defaulted	48,567	86,894	86,894				

STANDARDISED APPROACH : CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) - DISCLOSURE TEMPLATE							
ANNEXURE D - CR4							
Name of bank/ controlling company ACCESS BANK (SOUTH AFRICA) LIMITED							
Period ended 2022-06-30							
		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	1,928,477		1,928,477		79,281	4.11%
2	Non-central government public sector entities						
3	Multilateral development banks						
4	Banks	1,101,189		542,911		171,440	31.58%
5	Securities firms						
6	Corporates	96,551	29,848	12,993	3,874	16,867	100.00%
7	Regulatory retail portfolios	194,221	90,118	138,021	15,445	145,905	95.07%
8	Secured by residential property	536,885	4,486	539,128	-	208,275	38.63%
9	Secured by commercial real estate	888,433	105,466	904,262	436	904,699	100.00%
10	Equity						
11	Past-due loans	148,248		98,018		101,044	103.09%
12	Higher-risk categories						
13	Other assets						
14	Total	4,894,002	229,918	4,163,810	19,756	1,627,510	38.90%

STANDARDISED APPROACH: EXPOSURE BY ASSET CLASSES AND RISK WEIGHTS
ANNEXURE E - CR5
 Name of bank/ controlling company ACCESS BANK (SOUTH AFRICA) LIMITED
 Period ended 2022-06-30

	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	1,849,196						79,281			1,928,477
2	Non-central government public sector entities (PSEs)										
3	Multilateral development banks (MDBs)										
4	Banks			378,155		137,894		26,862	-		542,911
5	Securities firms										
6	Corporates							16,867			16,867
7	Regulatory retail portfolios						12,120	141,346			153,466
8	Secured by residential property				450,675		55,270	33,183			539,128
9	Secured by commercial real estate							904,699			904,699
10	Equity										
11	Past-due loans					28,416		45,018	24,584		98,018
12	Higher-risk categories										
13	Other assets										-
14	Total	1,849,196	-	378,155	450,675	166,310	67,390	1,247,256	24,584	-	4,183,566

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 100% as at this reporting period for the LCR .

Liquidity Coverage Ratio – Table 2.1

	R'000
	30-Jun-22
High Quality Liquid Assets	2,020,222
Net Cash Outflows	156,941
Minimum Required Liquidity Coverage Ratio	100%
Actual Liquidity Coverage Ratio	1287.25%

LIQUIDITY COVERAGE RATIO (LCR) DISCLOSURE TEMPLATE			
ANNEXURE A - LIQ1			
Name of bank/ controlling company ACCESS BANK (SOUTH AFRICA) LIMITED			
Period ended 2022-06-30			
		a	b
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA	1,922,987	1,922,987
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	711,759	71,176
5	Unsecured wholesale funding, of which:		
6	networks of cooperative banks		
7	Non-operational deposits (all counter-parties)	1,237,984	700,670
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	requirements	8,059	8,059
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	244,480	14,340
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	27,967	1,398
16	TOTAL CASH OUTFLOWS	2,230,248	795,643
17	Secured lending (eg. reverse repos)		
18	Inflows from fully performing exposures	794,067	774,625
19	Other cash inflows	29,779	29,779
20	TOTAL CASH INFLOWS	823,846	804,404
			Total adjusted value
21	Total HQLA		1,922,987
22	Total net cash outflows		198,911
23	Liquidity Coverage Ratio (%)		966.76%

* Minimum Regulatory requirement for Liquidity Coverage ratio = 100.00%

*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 (SOUTH AFRICA) LIMITED Period ended 2022-06-30

	(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			1,730,505	1,730,505
3	Other capital instruments				
4	Retail deposits and deposits from small business customers				
5	Stable deposits				
6	Less stable deposits	1,024,086	99,988	7,836	1,019,502
7	Wholesale funding:				
8	Operational deposits				
9	Other wholesale funding	2,226,127	33,013	20,000	460,618
10	Liabilities with matching interdependent assets				
11	Other liabilities				
12	NSFR derivative liabilities			3,456	-
13	All other liabilities and equity not included in the above categories	104,106	820,993	65,004	475,501
14	TOTAL ASF				3,686,126

NET STABLE FUNDING RATIO (NSFR) DISCLOSURE TEMPLATE

ANNEXURE B - LIQ2

Name of bank/ controlling company ACCESS BANK (SOUTH AFRICA) LIMITED

Period ended 2022-06-30

	(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)	146,105			100,996
16	Deposits held with other financial institutions for operational purposes				
17	Performing loans and securities:	1,164,193	88,245	1,196,984	1,183,160
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	1,043,552			156,533
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:	76,903	70,988	720,721	686,559
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:	43,737	17,257	476,263	340,068
23	With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk	43,737	17,257	476,263	340,068
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:	-	-	1,651,479	1,644,567
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			65,912	59,000
30	NSFR derivative liabilities before deduction of variation margin posted				
31	All other assets not included in above categories			1,585,568	1,585,568
32	Off-balance sheet items				11,496
33	TOTAL RSF				2,940,219
34	NET STABLE FUNDING RATIO %				125.37%

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