

---

Societe Generale Johannesburg Branch

Pillar 3 Quarterly Disclosure

31 March 2018

---

## Template OV1: Overview of RWA

**Purpose:** Provide an overview of total RWA forming the denominator of the risk-based capital requirements. Further breakdowns of RWAs are presented in subsequent parts.

**Scope of application:** The template is mandatory for all banks

**Content:** Risk-weighted assets and capital requirements under Pillar 1

**Frequency:** Quarterly

**Format:** Fixed

**Accompanying narrative:** Banks are expected to identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant.

When minimum capital requirements in column (c) do not correspond to 8% of RWA in column (a), banks must explain the adjustments made.

If the bank uses the IMM for its equity exposures under the market-based approach, it must provide annually a description of the main characteristics of its internal model in an accompanying narrative.

(All amounts rounded off to the nearest ZAR'000)

		a	b	c
		RWA		Minimum capital requirements
		T	T-1	T
1	Credit risk (excluding Counterparty Credit Risk CCR)	2,322,554	2,804,187	220,643
2	Of which: standardised approach (SA)	-	-	-
3	Of which: internal rating-based approach (IRBA)	2,322,554	2,804,187	220,643
4	Counterparty credit risk	368,090	400,143	34,969
5	Of which: standardised approach for counterparty credit risk (SA-CCR)	368,090	400,143	34,969
6	Of which: internal model method (IMM)	-	-	-
7	Equity positions in the banking book under market-based approach			
8	Equity investments in funds - look-through approach			
9	Equity investments in funds - mandate-based approach			
10	Equity investments in funds - fall-back approach			
11	Settlement risk			
12	Securitisation exposures in the banking book	-	-	-
13	Of which: IRB ratings-based approach (RBA)			
14	Of which: IRB supervisory formula approach (SFA)			
15	Of which: SA - simplified supervisory formula approach (SSFA)			
16	Market risk	2,433	6,162	231
17	Of which: standardised approach (SA)	2,433	6,162	231
18	Of which: internal model approaches (IMM)			
19	Operational risk	414,233	414,233	39,352
20	Of which: Basic indicator approach (BIA)	414,233	414,233	39,352
21	Of which: standardised approach (SA)			
22	Of which: Advanced Measurement Approach (AMA)			
23	Amounts below the thresholds for deduction (subject to 250% risk weight)			
24	Floor adjustment			
25	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>3,107,310</b>	<b>3,624,725</b>	<b>295,194</b>

## Template CR8: RWA flow statements of credit risk exposures under IRB

**Purpose:** Present a flow statement explaining variations in the credit risk-weighted assets (RWA) determined under an IRB approach.

**Scope of application:** The template is mandatory for banks using the AIRB and/or FIRB approaches.

**Content:** Risk-weighted assets corresponding to credit risk only (counterparty credit risk excluded). Changes in RWA amounts over the reporting period for each of the key drivers should be based on a bank's reasonable estimation of the figure.

**Frequency:** Quarterly

**Format:** Fixed. Columns as well as rows 1 and 9 cannot be altered. Banks may add additional rows between rows 7 and 8 to disclose additional elements that contribute significantly to RWA variations.

**Accompanying narrative:** Banks are expected to supplement the template with a narrative commentary to explain any significant change over the reporting period and the key drivers of such changes.

*(All amounts rounded off to the nearest ZAR'000)*

		a
		RWA amounts
<b>1</b>	<b>RWA as at end of previous reporting period</b>	<b>2,804,187</b>
2	Asset size	(1,032,852)
3	Asset quality	551,219
4	Model updates	
5	Methodology and policy	
6	Acquisitions and disposals	
7	Foreign exchange movements	
8	Other	
<b>9</b>	<b>RWA as at end of current reporting period</b>	<b>2,322,554</b>