



(All amounts to be rounded off to the nearest R'000)

Business as usual (BaU) balance sheet mismatch <sup>1</sup>	Line no.	Total	Next day	2 to 7 days	8 days to 1 month	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 1 year	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	More than 5 years to 10 years	More than 10 years	Indetermina te maturity
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>BaU maturity of assets</b> (items 19 to 21)	18															
Advances	19															
Trading, hedging and other investment instruments	20															
Other assets	21															
<b>BaU maturity of liabilities</b> (items 23 to 26)	22															
Stable deposits	23															
Volatile deposits	24															
Trading and hedging instruments	25															
Other liabilities	26															
<b>On-balance sheet BaU mismatch</b> (item 18 less item 22)	27															
<b>Cumulative on-balance sheet BaU mismatch</b>	28															
<b>Off-balance-sheet exposure to liquidity risk</b>	29															
<i>of which:</i>																
Liquidity facilities provided to off-balance sheet vehicles	30															
Undrawn commitments (items 32 to 34)	31															
Unutilised portion of irrevocable lending facilities	32															
Unutilised portion of irrevocable letters of credit	33															
Indemnities and guarantees	34															

1. Please separately submit assumptions made and any other relevant information.

(All amounts to be rounded off to the nearest R'000)

Bank-specific stress mismatch <sup>1</sup>	Line no.	Total <sup>2</sup>	Next day	2 to 7 days	8 days to 1 month	More than 1 month to 2 months	More than 2 months to 3 months
		1	2	3	4	5	6
<b>Stressed maturity of assets</b> (items 36 to 38)	35						
Advances	36						
Trading, hedging and other investment instruments	37						
Other assets	38						
<b>Stressed maturity of liabilities</b> (items 40 to 43)	39						
Stable deposits	40						
Volatile deposits	41						
Trading and hedging instruments	42						
Other liabilities	43						
<b>On-balance sheet stress mismatch</b> (item 35 less item 39)	44						
<b>Cumulative on-balance sheet stress mismatch</b>	45						
<b>Stressed outflows arising from off-balance-sheet exposure<sup>3</sup></b>	46						
<i>of which:</i>	47						
Liquidity facilities provided to off-balance sheet vehicles	48						
Undrawn commitments (items 49 to 51)	49						
Unutilised portion of irrevocable lending facilities	50						
Unutilised portion of irrevocable letters of credit	51						
Indemnities and guarantees	51						
<b>Cumulative stressed outflows</b>	52						

1. Please separately submit assumptions made and any other relevant information.
2. Means the total for the specified item, and not the mathematical total of the specified columns.
3. Report as absolute amounts.

(All amounts to be rounded off to the nearest R'000)

Available sources of stress funding	Line no.	Total <sup>1</sup>	Next day	2 to 7 days	8 days to 1 month	More than 1 month to 2 months	More than 2 month to 3 months
		1	2	3	4	5	6
Realisable by forced sale (total of items 54 to 56)	53						
Investment securities classified as available for sale	54						
Unencumbered trading securities	55						
Assets available for securitisation vehicles	56						
FX market liquidity	57						
Available repo facilities (item 59 plus item 60 minus item 61)	58						
Ringfenced portfolio of prudential liquid securities	59						
25% of liquid assets held	60						
Current utilisation under Reserve Bank allotment	61						
Estimated unutilised interbank funding capacity	62						
Unsecured funding lines	63						
Secured funding lines	64						
Drawdown capacity in respect of call loans	65						
Other funding	66						
<b>Total available liquidity</b> (total of items 53, 57, 58 and 62 to 66)	67						

1. Means the total for the specified item, and not the mathematical total of the specified columns.

(All amounts to be rounded off to the nearest R'000)

Concentration of deposit funding	Line no.	Total <sup>1</sup>	Next day	2 to 7 days	8 days to 1 month	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 12 months	Longer than 12 months	Unique identifier <sup>4</sup>
		1	2	3	4	5	6	7	8	9	10
Funding supplied by associates of the reporting bank Please specify	68										
Ten largest depositors <sup>2</sup> / significant counterparties <sup>2, 3</sup> Please specify	69										
Ten largest financial institutions funding balances <sup>2</sup> Please specify	70										
Ten largest government and parastatals funding balances <sup>2</sup> Please specify	71										
Negotiable paper funding instruments	72										
of which: issued for a period not exceeding twelve months	73										
of which: issued for a period exceeding five years	74										

1. Means the total for the specified item, as well as the mathematical total of the specified columns.

2. Include all types of funding instruments, including NCDs, by means of which funding is raised.

3. Also refer to subregulation (11).

4. In accordance with such requirements as may be specified in writing by the Authority.

(All amounts to be rounded off to the nearest R'000)

Foreign exchange contractual maturity ladder (converted to ZAR)	Line no.	Total	Next day	2 to 7 days	8 days to 1 month	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 1 year	More than 1 year	Non contractual
		1	2	3	4	5	6	7	8	9	10
<b>FX assets</b> (total of items 76 to 80)	75										
USD	76										
EUR	77										
GBP	78										
Other	79										
ZAR leg of FX derivatives	80										
<b>FX liabilities</b> (total of items 82 to 86)	81										
USD	82										
EUR	83										
GBP	84										
Other	85										
ZAR leg of FX derivatives	86										
<b>ZAR funding position of FX exposures</b> (item 75 less item 81)	87										

Anticipated change in business <sup>1</sup>	Line no.	Total	During next 6 months	More than 6 months to 1 year
		1	2	3
<b>Expected incremental change due to change in assets</b> (total of items 89 to 91)	88			
Advances	89			
Trading, hedging and other investment instruments	90			
Other assets	91			
<b>Expected incremental change due to change in liabilities</b> (total of items 93 to 96)	92			
Stable deposits	93			
Volatile deposits	94			
Trading and hedging instruments	95			
Other liabilities	96			
<b>Expected funding inflows / (outflows) to fund change in business</b> (item 88 less item 92)	97			

1. During the next 12 months

(All amounts to be rounded off to the nearest R'000)

Liquidity coverage ratio (LCR): High-quality liquid assets	Line no.	Total	Specified factor <sup>7</sup>	Weighted total (col.1 * 2)
		1	2	3
<b>Total qualifying high-quality liquid assets</b> (total of items 99 and 114 to 117)	98			
<b>Total level one high-quality liquid assets</b> <sup>1</sup> (total of items 100 to 104)	99			
Coins and bank notes	100		100%	
Specified marketable securities from sovereigns, central banks, public sector entities, and multilateral development banks	101		100%	
Qualifying central bank reserves <sup>2</sup>	102		100%	
Specified debt securities issued in Rand by the central government of the RSA or the Reserve Bank	103		100%	
Specified debt securities issued in foreign currency by the central government of the RSA or the Reserve Bank	104		100%	
<b>Total level two high-quality liquid assets</b> <sup>3</sup> (total of items 106 and 110)	105			
<b>Total level 2A high-quality liquid assets</b> (total of items 107 to 109)	106			
Specified marketable securities from sovereign, central bank, multilateral development banks and public sector entities	107		85%	
Specified corporate bonds	108		85%	
Other qualifying items <sup>4</sup> (please specify)	109		85%	
<b>Total level 2B high-quality liquid assets</b> <sup>5</sup> (total of items 111 to 113)	110			
Specified residential mortgage backed securities	111		75%	
Specified corporate debt securities	112		50%	
Specified common equity shares	113		50%	
<b>Total qualifying level two high-quality liquid assets</b> <sup>6</sup>	114			
<b>Committed Central Bank facility</b>	115		As specified	
<b>Foreign currency liquid assets</b>	116		by the	
<b>Additional level two high-quality liquid assets</b>	117		Authority	

1. Refer to regulation 26(12)(b).
2. Means such percentage or amount of central bank reserves as may be determined by the Governor of the Reserve Bank from time to time.
3. Refer to regulation 26(12)(b).
4. Relates to consolidated reporting only. Include in this line item 109 the aggregate amount of instruments qualifying as level 2A high-quality liquid assets for entities established in jurisdictions other than the RSA.
5. May not exceed fifteen per cent of item 98.
6. Total qualifying level two high-quality liquid assets shall not exceed two-thirds of the bank's total qualifying level one high-quality liquid assets. This item 114 shall be equal to item 105 only when item 105 is less than or equal to two-thirds of item 99.
7. Or such factor as may be directed in writing by the Authority.

(All amounts to be rounded off to the nearest R'000)

Liquidity coverage ratio (LCR): Cash outflows <sup>1</sup>	Line no.	Total	Specified factor <sup>4</sup>	Weighted total (col.1 * 2)
		1	2	3
<b>Retail deposits</b> (total of items 119 and 124)	118			
Demand deposits and qualifying term deposits with residual maturity or notice period within 30 days (total of items 120 to 123)	119			
Specified stable deposits that meet the specified additional criteria	120		3%	
Stable deposits that do not meet the specified additional criteria	121		5%	
Less stable deposits	122		10%	
Other <sup>2</sup> (please specify)	123		Specified by the Authority	
Term deposits with residual maturity greater than 30 days subject to withdrawal with a significant penalty, or no legal right to withdraw <sup>3</sup>	124		Specified by the Authority	

1. Based on the respective requirements specified in regulation 26(12)(d).
2. Means such category of retail deposits that is subject to such a run-off factor as may be directed in writing by the Authority.
3. Means such category of term deposits that is subject to such a run-off factor as may be directed in writing by the Authority.
4. Or such factor as may be directed in writing by the Authority.

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Liquidity coverage ratio (LCR): Cash outflows <sup>1</sup>	Line no.	Total	Specified factor <sup>2</sup>	Weighted total (col.1 * 2)
		1	2	3
<b>Unsecured wholesale funding</b> (total of items 126 to 134)	125			
Stable demand and term funding from small business	126		5%	
Less stable demand and term funding from small business	127		10%	
Specified term deposits with residual maturity greater than 30 days	128		Specified by the Authority	
Specified persons with specified operational relationship	129		25%	
Portion of specified corporate deposits with specified operational relationship covered by deposit insurance	130		5%	
Specified funding from cooperative banks in an institutional network	131		25%	
Specified non-financial corporates, sovereigns, central banks, multilateral development banks and public-sector entities with no operational relationship	132		40%	
Specified non-financial corporates, sovereigns, central banks, multilateral development banks and public-sector entities with no operational relationship when entire amount is fully covered by deposit insurance scheme	133		20%	
Other legal entities	134		100%	
<b>Secured funding</b> (total of items 136 to 141)	135			
Secured funding backed by level one high-quality liquid assets or the Reserve Bank	136		0%	
Secured funding backed by level 2A high-quality liquid assets	137		15%	
Secured funding from specified counterparties backed by non-level one or non-level 2A high-quality liquid assets	138		25%	
Secured funding backed by RMBS qualifying as level 2B high-quality liquid assets	139		25%	
Secured funding backed by qualifying level 2B high-quality liquid assets other than level 2B high-quality liquid assets already specified hereinbefore	140		50%	
Other secured funding	141		100%	
<b>Other expected outflows</b> (total of items 143 to 152, 160, and 165 to 169)	142			
Net payable amount related to specified derivative transactions	143		100%	
Outflows related to specified transactions such as collateral calls for specified downgrade	144		100%	
Valuation changes on posted collateral securing derivative transactions that is comprised of non-level one high-quality liquid assets	145		20%	
Excess collateral held related to derivative transactions that could contractually be called at any time	146		100%	
Liquidity needs related to collateral contractually due on derivatives transactions	147		100%	
Increased liquidity needs related to derivative transactions that allow collateral substitution to non-high-quality liquid assets	148		100%	
Market valuation changes on derivatives transactions (largest absolute net 30-day collateral flows realised during the preceding 24 months)	149		100%	
Specified funding related to asset-backed securities or other structured financing instruments	150		100%	
Sum of liabilities from maturing funding related to asset-backed commercial paper, conduits, securities investment vehicles and other similar financing facilities, and required liquidity related to assets that may be returned	151		100%	

1. Based on the respective requirements specified in regulation 26(12)(d).
2. Or such factor as may be directed in writing by the Authority.

(All amounts to be rounded off to the nearest R'000)

Liquidity coverage ratio (LCR): Cash outflows <sup>1</sup>	Line no.	Total	Specified factor <sup>3</sup>	Weighted total (col.1 * 2)
		1	2	3
Committed undrawn credit or liquidity facilities (total of items 153 to 159)	152			
Retail or small business	153		5%	
Credit facilities to non-financial corporates, sovereigns or central banks, public sector entities and multilateral development banks	154		10%	
Liquidity facilities to non-financial corporates, sovereigns or central banks, public sector entities and multilateral development banks	155		30%	
Credit or liquidity facilities extended to any other bank subject to prudential supervision	156		40%	
Credit facilities extended to any financial institution other than banks subject to prudential supervision	157		40%	
Liquidity facilities extended to any financial institution other than banks subject to prudential supervision	158		100%	
Other legal entities	159		100%	
Uncommitted undrawn credit or liquidity facilities <sup>2</sup> (total of items 161 to 164)	160			
Retail or small business	161			
Credit facilities to non-financial corporates, sovereigns and central banks, public sector entities and multilateral development banks	162			
Liquidity facilities to non-financial corporates, sovereigns and central banks, public sector entities and multilateral development banks	163		Specified by the Authority	
Other legal entities	164			
Trade finance instruments <sup>2</sup>	165			
Internally matched client assets against other clients' short positions <sup>2</sup>	166			
Specified contractual lending obligations	167		100%	
Other specified outflows, such as dividend payments (please specify)	168		100%	
Other <sup>2</sup> (please specify)	169		Specified by the Authority	
<b>Total outflows</b> (total of items 118, 125, 135 and 142)	170			

1. Based on the respective requirements specified in regulation 26(12)(d).

2. Relates to such items, instruments or facilities, and such factors, as may be specified in these Regulations or directed in writing by the Authority from time to time.

3. Or such factor as may be directed in writing by the Authority.



(All amounts to be rounded off to the nearest R'000)

Liquidity coverage ratio (LCR): Cash inflows <sup>1</sup>	Line no.	Total	Specified factor <sup>3</sup>	Weighted total (col.1 * 2)
		1	2	3
<b>Maturing secured lending transactions secured by:</b> (total of items 172 to 176)	171			
- level one high-quality liquid assets as collateral	172		0%	
- level 2A high-quality liquid assets as collateral	173		15%	
- eligible RMBS qualifying as level 2B high-quality liquid assets as collateral	174		25%	
- assets other than eligible RMBS, qualifying as level 2B high-quality liquid assets, as collateral	175		50%	
- assets other than level one or level two high-quality liquid assets as collateral	176		100%	
<b>Margin lending transactions secured by assets other than qualifying level one or level two high-quality liquid assets as collateral</b>	177		50%	
<b>Credit or liquidity facilities provided to the reporting bank</b>	178		0%	
<b>Specified net inflows</b> (total of items 180 to 182)	179			
- from retail and small business	180		50%	
- from wholesale non-financial institutions	181		50%	
- from financial institutions and central banks	182		100%	
<b>Specified deposits held at financial institutions for operational purposes</b>	183		0%	
<b>Specified deposits held at a centralised institution in a cooperative banking network</b>	184		0%	
<b>Net receivable amount from derivative instruments</b>	185		100%	
<b>Other contractual cash inflows<sup>2</sup></b>	186		Specified by the Authority	
<b>Total inflows</b> (total of items 171, 177 to 179, and 183 to 186)	187			

1. Based on the respective requirements specified in regulation 26(12)(e).

2. Relates only to such inflows and such factors as may be directed in writing by the Authority from time to time.

3. Or such factor as may be directed in writing by the Authority.

(All amounts to be rounded off to the nearest R'000)

Calculation of liquidity coverage ratio (LCR)	Line no.	Total
		1
<b>Total outflows</b> (item 170, column 3)	188	
<b>Total inflows</b> (item 187, column 3)	189	
<b>Total net cash outflows</b> (item 188 minus min[item 189, 75% of item 188])	190	
		<b>LCR</b>
		<b>1</b>
<b>Liquidity coverage ratio</b> (item 98 divided by item 190, multiplied with 100)	191	

(All amounts to be rounded off to the nearest R'000)

Net stable funding ratio (NSFR) Available stable funding (ASF)	Line no.	Total			Specified factor			Weighted total			Total (col 7 + col 8 + col 9)
		< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	
		1	2	3	4	5	6	7	8	9	
Tier 1 and Tier 2 capital, before capital deductions and excluding Tier 2 instruments with residual maturity of less than one year	192						100%				
Capital instruments not included above with an effective residual maturity of one year or more	193						100%				
"Stable" demand and/or term deposits from retail and small business customers	194				95%	95%	100%				
"Less stable" demand and/or term deposits from retail and small business customers	195				90%	90%	100%				
Funding from non-financial corporates (total of items 197 and 198)	196										
Operational deposits	197				50%	50%	100%				
Non-operational deposits and funding	198				50%	50%	100%				
Funding from central banks (total of items 200 and 201)	199										
Operational deposits	200				50%	50%	100%				
Non-operational deposits and funding	201				0%	50%	100%				
Funding from sovereigns/PSEs/MDBs/NDBs (total of items 203 and 204)	202										
Operational deposits	203				50%	50%	100%				
Non-operational deposits and funding	204				50%	50%	100%				
Funding from other legal entities (total of items 206 to 208)	205										
Operational deposits	206				50%	50%	100%				
Non-operational deposits and funding raised in South Africa and denominated in ZAR, excluding banks	207				Specified by the Authority	50%	100%				
Non-operational deposits and funding not included in item 207	208				0%	50%	100%				
Deposits from members of the same cooperative network of banks	209				0%	0%	100%				



(All amounts to be rounded off to the nearest R'000)

Required stable funding (RSF) On-balance-sheet items	Line no.	Total			Specified factor			Weighted total			Total (col 7 + col 8 + col 9)
		< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	
		1	2	3	4	5	6	7	8	9	
Coins and banknotes	217				0%						
Total central bank placements (total of items 219 and 220)	218										
Required central bank reserves	219				As specified by the Authority						
Other placements with the central bank	220				0%	0%	0%				
Securities held where the institution has an offsetting reverse repurchase transaction when the security on each transaction has the same unique identifier (eg ISIN number) and such securities are reported on the balance sheet of the reporting institutions	221				0%	0%	0%				
Deposits held at other banks which are members of the same cooperative network of banks	222				0%	0%	100%				
Loans to financial institutions (total of items 224, 227 and 230)	223										
Loans to financial institutions secured by Level 1 collateral and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan (total of items 225 and 226)	224										
Unencumbered	225				10%	50%	100%				
Remaining period of encumbrance	226				10%	50%	100%				
All other secured loans to financial institutions (total of items 228 and 229)	227										
Unencumbered	228				15%	50%	100%				
Remaining period of encumbrance	229				15%	50%	100%				
Unsecured loans to financial institutions (total of items 231 and 232)	230										
Unencumbered	231				15%	50%	100%				
Remaining period of encumbrance	232				15%	50%	100%				
Securities eligible as Level 1 HQLA (total of items 234 and 235)	233										
Unencumbered	234				5%	5%	5%				
Remaining period of encumbrance	235				5%	50%	100%				

(All amounts to be rounded off to the nearest R'000)

Required stable funding (RSF) On-balance-sheet items	Line no.	Total			Specified factor			Weighted total			Total (col 7 + col 8 + col 9)
		< 6 months	≥ 6 months to < 1 year	≥1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	
		1	2	3	4	5	6	7	8	9	
Securities eligible for Level 2A HQLA (total of items 237 and 238)	236										
Unencumbered	237				15%	15%	15%				
Remaining period of encumbrance	238				15%	50%	100%				
Securities eligible for Level 2B HQLA (total of items 240 and 241)	239										
Unencumbered	240				50%	50%	50%				
Remaining period of encumbrance	241				50%	50%	100%				
Committed Liquidity Facility from the South African Reserve Bank	242						5%				
Deposits held at financial institutions for operational purposes	243				50%	50%	100%				
Loans to non-financial corporate clients with a residual maturity of less than one year	244				50%	50%					
Loans to sovereigns, central banks, PSEs, MDBs and NDBs with a residual maturity of less than one year	245				50%	50%					
Residential mortgages of any maturity that would qualify for the 35% or lower risk weight	246				50%	50%	65%				
Other loans, excluding loans to financial institutions, with a residual maturity of one year or greater that would qualify for the 35% or lower risk weight (total of items 248 and 249)	247										
Unencumbered	248						65%				
Remaining period of encumbrance	249				65%	65%	100%				
Performing loans (except loans to financial institutions and loans reported in above categories) with risk weights greater than 35%	250				50%	50%	85%				



(All amounts to be rounded off to the nearest R'000)

Required stable funding (RSF) Off-balance-sheet and other items	Line no.	Amount	Specified factor	Weighted total
		1	2	3
Required stable funding associated with derivative liabilities	268		100%	
Irrevocable or conditionally revocable liquidity facilities	269		5%	
Irrevocable or conditionally revocable credit facilities	270		5%	
Unconditionally revocable liquidity facilities	271		5%	
Unconditionally revocable credit facilities	272		5%	
Trade finance-related obligations (including guarantees and letters of credit)	273		5%	
Guarantees and letters of credit unrelated to trade finance obligations	274		5%	
Non-contractual obligations (total of items 276 to 279)	275			
Debt-buy back requests (incl related conduits)	276		As specified by the Authority	
Structured products	277			
Managed funds	278			
Other non-contractual obligations	279			
<b>Total off-balance-sheet RSF (total of items 268 to 275)</b>	280			

NSFR	Line no.	Amount
		1
Total ASF (item 216)	281	
Total RSF (total of items 267 and 280)	282	
		<b>NSFR</b>
		<b>%</b>
<b>NSFR (Item 281 divided by 282 multiplied with 100)</b>	283	