

BA 300
Monthly

(Confidential and not available for inspection by the public)

Name of bank.....

Month ended..... (yyyy-mm-dd)

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

[illegible]

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

Business as usual (BaU) balance sheet mismatch ¹	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
BaU maturity of assets (items 19 to 21)	18															
Advances	19															
Trading, hedging and other investment instruments	20															
Other assets	21															
BaU maturity of liabilities (items 23 to 26)	22															
Stable deposits	23															
Volatile deposits	24															
Trading and hedging instruments	25															
Other liabilities	26															
On-balance sheet BaU mismatch (item 18 less item 22)	27															
Cumulative on-balance sheet BaU mismatch	28															
Off-balance-sheet exposure to liquidity risk	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 mismatch¹	Line no.	Total²	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
Stressed maturity of assets (items 36 to 38)	35						
Advances	36						
Trading, hedging and other investment instruments	37						
Other assets	38						
Stressed maturity of liabilities (items 40 to 43)	39						
Stable deposits	40						
Volatile deposits	41						
Trading and hedging instruments	42						
Other liabilities	43						
On-balance sheet stress mismatch (item 35 less item 39)	44						
Cumulative on-balance sheet stress mismatch	45						
Stressed outflows arising from off-balance-sheet exposure³	46						
<i>of which:</i>							
Liquidity facilities provided to off-balance sheet vehicles	47						
Undrawn commitments (items 49 to 51)	48						
Unutilised portion of irrevocable lending facilities	49						
Unutilised portion of irrevocable letters of credit	50						
Indemnities and guarantees	51						
Cumulative stressed outflows	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 ¹	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						
Total available liquidity (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 ¹	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
		1	2	3	4	5	6	7	8	9
Funding supplied by associates of the reporting bank	68									
Ten largest depositors	69									
Ten largest financial institutions funding balances	70									
Ten largest government and parastatals funding balances	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.

(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
FX assets (total of items 76 to 80)	75										
USD	76										
EUR	77										
GBP	78										
Other	79										
ZAR leg of FX derivatives	80										
FX liabilities (total of items 82 to 86)	81										
USD	82										
EUR	83										
GBP	84										
Other	85										
ZAR leg of FX derivatives	86										
ZAR funding position of FX exposures (item 75 less item 81)	87										

Anticipated change in business ¹	Line no.	Total	During next 6 months	More than 6 months to 1 year
		1	2	3
Expected incremental change due to change in assets (total of items 89 to 91)	88			
Advances	89			
Trading, hedging and other investment instruments	90			
Other assets	91			
Expected incremental change due to change in liabilities (total of items 93 to 96)	92			
Stable deposits	93			
Volatile deposits	94			
Trading and hedging instruments	95			
Other liabilities	96			
Expected funding inflows / (outflows) to fund change in business (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 ⁷	Weighted total (col.1 * 2)
		1	2	3
Total qualifying high-quality liquid assets (total of items 99 and 114 to 117)	98			
Total level one high-quality liquid assets¹ (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 ²	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%	
Total level two high-quality liquid assets³ (total of items 106 and 110)	105			
Total level 2A high-quality liquid assets (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 ⁴ (please specify)	109		85%	
Total level 2B high-quality liquid assets⁵ (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%	
Total qualifying level two high-quality liquid assets⁶	114			
Committed Central Bank facility	115		As specified by the Registrar	
Foreign currency liquid assets	116			
Additional level two high-quality liquid assets	117			

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 Registrar.

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

Liquidity coverage ratio (LCR): Cash outflows ¹	Line no.	Total	Specified factor ⁴	Weighted total (col.1 * 2)
		1	2	3
Retail deposits (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 ² (please specify)	123		Specified by the Registrar	
Term deposits with residual maturity greater than 30 days subject to withdrawal with a significant penalty, or no legal right to withdraw ³	124		Specified by the Registrar	

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 Registrar.
3. Means such category of term deposits that is subject to such a run-off factor as may be directed in writing by the Registrar.
4. Or such factor as may be directed in writing by the Registrar.

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

Liquidity coverage ratio (LCR): Cash outflows ¹	Line no.	Total	Specified factor ²	Weighted total (col.1 * 2)
		1	2	3
Unsecured wholesale funding (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 Registrar	
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%	
Secured funding (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%	
Other expected outflows (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 Registrar.

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

Liquidity coverage ratio (LCR): Cash outflows ¹	Line no.	Total	Specified factor ³	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 ² (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 Registrar	
Other legal entities	164			
Trade finance instruments ²	165			
Internally matched client assets against other clients' short positions ²	166			
Specified contractual lending obligations	167		100%	
Other specified outflows, such as dividend payments (please specify)	168		100%	
Other ² (please specify)	169		Specified by the Registrar	
Total outflows (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 Registrar from time to time.

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

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

Liquidity coverage ratio (LCR): Cash inflows ¹	Line no.	Total	Specified factor ³	Weighted total (col.1 * 2)
		1	2	3
Maturing secured lending transactions secured by: (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%	
Margin lending transactions secured by assets other than qualifying level one or level two high-quality liquid assets as collateral	177		50%	
Credit or liquidity facilities provided to the reporting bank	178		0%	
Specified net inflows (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%	
Specified deposits held at financial institutions for operational purposes	183		0%	
Specified deposits held at a centralised institution in a cooperative banking network	184		0%	
Net receivable amount from derivative instruments	185		100%	
Other contractual cash inflows²	186		Specified by the Registrar	
Total inflows (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 Registrar from time to time.

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

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

Calculation of liquidity coverage ratio (LCR)	Line no.	Total
		1
Total outflows (item 170, column 3)	188	
Total inflows (item 187, column 3)	189	
Total net cash outflows (item 188 minus min[item 189, 75% of item 188])	190	
		LCR
		1
Liquidity coverage ratio (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 ¹	Line no.	Total	Specified factor ³	Weighted total (col.1 * 2)
		1	2	3
Total available stable funding (total of items 193 to 200)	192			
Capital after all relevant deductions, including common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds	193		100%	
Specified amount of preferred securities with an effective remaining maturity of one year or longer not included in item 193	194		100%	
Specified amount of secured and unsecured borrowings and liabilities with effective remaining maturities of one year or longer	195		100%	
Specified amount of stable demand deposits and/or term deposits with residual maturities of less than one year from retail and small business	196		90%	
Specified amount of less stable demand deposits and/or term deposits with residual maturities of less than one year from retail and small business	197		80%	
Unsecured wholesale funding, non-maturity deposits and/or term deposits with a residual maturity of less than one year, from non-financial corporate, sovereigns, central banks, multilateral development banks and public-sector entities	198		50%	
Specified amount of stable deposits from cooperative banks required by law ²	199		Specified by the Registrar	
Other liabilities and equity not included elsewhere	200		0%	

1. Based on the respective requirements specified in regulation 26(14)(b).
2. As may be directed in writing by the Registrar from time to time.
3. Or such factor as may be directed in writing by the Registrar.

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

Net stable funding ratio (NSFR): Required stable funding ¹	Line no.	Total	Specified factor ³	Weighted total (col.1 * 2)
		1	2	3
Total required stable funding related to on-balance-sheet items (total of items 202 to 217)	201			
Unencumbered cash	202		0%	
Specified unencumbered short-term unsecured instruments and transactions with outstanding maturities of less than one year	203		0%	
Specified unencumbered securities with remaining maturities of less than one year	204		0%	
Specified unencumbered securities with offsetting reverse repurchase or resale transactions	205		0%	
Specified unencumbered loans to financial entities with effective remaining maturities of less than one year that are not renewable	206		0%	
Specified unencumbered marketable securities with residual maturities of one year or longer representing claims on or claims guaranteed by specified counterparties assigned a zero per cent risk-weight	207		5%	
Specified unencumbered corporate bonds or covered bonds (when allowed in a particular jurisdiction) rated AA- or higher with residual maturities of one year or longer meeting specified conditions	208		20%	
Specified unencumbered marketable securities with residual maturities of one year or longer representing claims on or claims guaranteed by specified counterparties assigned a twenty per cent risk-weight	209		20%	
Unencumbered gold	210		50%	
Specified unencumbered listed equity securities, not issued by financial institutions or their affiliates or associates	211		50%	
Specified unencumbered corporate bonds and covered bonds (when allowed in a particular jurisdiction) that meet specified conditions	212		50%	
Specified unencumbered loans to specified non-financial counterparties with a remaining maturity of less than one year	213		50%	
Unencumbered residential mortgages of any maturity that qualify for a risk weight of thirty five per cent or lower	214		65%	
Specified unencumbered loans, excluding loans to financial institutions, with a remaining maturity of one year or longer, that qualify for a risk weight of thirty five per cent or lower	215		65%	
Specified unencumbered retail or small business loans with a remaining maturity of less than one year, other than those that qualify for the aforesaid RSF of sixty five per cent	216		85%	
All other assets not included elsewhere, including assets encumbered for more than 1 year	217		100%	
Total required stable funding related to off-balance-sheet items (total of items 219 and 220)	218			
Conditionally revocable and irrevocable credit and liquidity facilities	219		5%	
Other contingent funding obligations ²	220		Specified by the Registrar	
Total required stable funding (total of items 201 and 218)	221			

1. Based on the respective requirements specified in regulation 26(14)(c).

2. As may be directed in writing by the Registrar from time to time.

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

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

Calculation of net stable funding ratio (NSFR)	Line no.	Total
		1
Total available stable funding (item 192)	222	
Total required stable funding (item 221)	223	
		NSFR
		1
Net stable funding ratio (item 222 divided by item 223, multiplied with 100)	224	