

LIQUIDITY RISK - MATURITY LADDER

DI 300

(Confidential and not available for inspection by the public)

Monthly

Name of mutual bank

Month ended 19.....

Country

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

	Line no.	Month-end balance Total	Short-term	Medium-term			Long-term	
			0 - 31 days	32 - 60 days	61 - 91 days	92 - 181 days	182 - 365 days	Other
		1	2	3	4	5	6	7
Assets per DI 100								
Money	1							
Loans and advances	2							
Total of trading and investment portfolios	3							
Fixed assets	4							
Clients liabilities for acknowledgements of debt rediscounted - <i>per contra</i>	5							
Other assets, including deferred tax	6							
Liabilities per DI 100								
Interbank funding	7							
Non-bank funding	8							
Foreign funding	9							
Loans received under repurchase agreements	10							
Other liabilities including other funding, trade creditors, impairments and tax liabilities	11							
Acknowledgement of debt rediscounted <i>per contra</i>	12							
Capital and reserves	13							
On-balance-sheet mismatch (Line items 1 to 6 minus 7 to 13)	14	NII						
Anticipated future cash flows - inward	15							
- outward	16							
Theoretical mismatch	17							
Cumulative theoretical mismatch	18							
Anticipated liquidity mismatch per Alco model	19							

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Anticipated liquidity mismatch per Alco model (brought forward from item 19) :	20							
To be funded as follows*								
SARB funding (items 22 plus 23)	21							
Statutory liquid assets in excess of statutory liquid-asset requirement available and intended to be used for accommodation	22							
Other assets available for accommodation purposes	23							
Money market (items 25 plus 26)	24							
Banks/Mutual Banks	25							
Non-banks	26							
Other liquid assets available (excess not included in item 22)	27							
Deposits held at banks	28							
Undrawn call standby facilities - repayable longer than 32 days	29							
Other readily marketable securities	30							
Wholesale deposits (rand) (volatile funding)	31							
Retail deposits (rand) (items 31 & 32 = items 7 & 8)	32							
Total funding supplied by ten largest depositors	33							
Maximum funding utilised during reporting period	34							
SARB funding (refer item 21)	35							
Money market (refer items 25 and 26)	36							

* To avoid double counting, cash items not included as potential funding.