|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **CONSOLIDATED RETURN** |  |  |  |  | **BA 600** |
|  | | | |  | Quarterly |
|  | | | |  |  |
|  | | |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | | (All amounts to be rounded off to the nearest R'000) | | | |  |
| **Summary of matters related to group capital adequacy** | | **Line no.** | | **Common equity tier 1 capital and reserve funds** | **Tier 1 capital and reserve funds1** | **Tier 2 capital and reserve funds** | **Total** (col. 2 + 3) |
| **1** | **2** | **3** | **4** |
| Total risk weighted exposure (item 36, column 15) | | 1 | |  |  |  |  |
| Additional risk weighted exposure specified by the Authority | | 2 | |  |  |  |  |
| Total group risk weighted exposure before application of the floor (total of items 1 and 2) | | 3 | |  |  |  |  |
| Output Floor Impact | | 4 | |  |  |  |  |
| Total group risk weighted exposure after application of the output floor (total of items 3 and 4) | | 5 | |  |  |  |  |
| Minimum required capital adequacy ratio2 | | 6 | |  |  |  |  |
| Bank specific add-on to minimum required capital adequacy ratio3 | | 7 | |  |  |  |  |
| Total adjusted minimum required capital adequacy ratio (total of items 6 and 7) | | 8 | |  |  |  |  |
| Minimum required amount of capital and reserve funds (item 3 column 4 \* item 6) | | 9 | |  |  |  |  |
| Additional specified required amount of capital and reserve funds (item 3 column 4 \* item 7) | | 10 | |  |  |  |  |
| Total minimum required amount of capital and reserve funds (total of items 9 and 10) | | 11 | |  |  |  |  |
| Consolidated qualifying amount of capital and reserve funds4, 5, 6 | | 12 | |  |  |  |  |
| Approved adjustment to qualifying capital and reserve funds: increase/(decrease) | | 13 | |  |  |  |  |
| Adjusted consolidated qualifying capital and reserve funds (item 12 plus/(minus) 13) | | 14 | |  |  |  |  |
| Group capital adequacy ratio (%) (item 14 divided by item 3, column 4) | | 15 | |  |  |  |  |
| Group Capital Adequacy ratio after application of the transitional arrangements in respect of the output floor (item 14 divided by item 5, column 4) ⁷ | | 16 | |  |  |  |  |
| **Memorandum items:** |  |  | | **Calculated ratio or total** |  |  |  |
|  |  |  | | **1** |  |  |  |
| Tier 2 capital as % of Tier 1 capital (item 12 col 3/ item 12 col 2) | | 17 | |  |  |  |  |
| Non-significant and other group entities as % of total, based on net income after tax (item 32 col 4 as % of item 34 col 4) | | 18 | |  |  |  |  |
| Non-significant and other group entities as % of total, based on total assets (item 32 col 5 as % of item 34 col 5) | | 19 | |  |  |  |  |
| Common Equity Tier 1 capital held by minorities included in consolidated Common Equity Tier 1 capital ⁸ | | 20 | |  |  |  |  |
| Tier 1 capital held by minorities included in consolidated Additional Tier 1 capital ⁸ | | 21 | |  |  |  |  |
| Capital held by minorities included in consolidated Tier 2 capital ⁸ | | 22 | |  |  |  |  |
| Number of entities included in item 32 | | 23 | |  |  |  |  |

1. **Means the total of common equity tier 1 capital and reserve funds and additional tier 1 capital and reserve funds.**
2. **Means the relevant minimum required capital and reserve funds ratio specified in regulation 38(9) of the Regulations, prior to any requirement specified in item 3 below.**
3. **Means the sum of any relevant countercyclical buffer requirement, any requirement for systemically important banks, any idiosyncratic add-on and any relevant conservation buffer requirement.**
4. **Item 12 column 1 shall be equal to item 34 column 26 of the form BA 600; and to item 25, column 1, of the relevant consolidated form BA 700.**
5. **Item 12 column 2 shall be equal to item 34 column 26 plus column 27 of the form BA 600; and item 25, column 2, of the relevant consolidated form BA 700.**
6. **Item 12 column 3 shall be equal to item 34 column 28 of the for BA 600; and to item 25, column 3 less column 2, of the relevant consolidated form BA 700.**
7. **Item 16, columns 1, 2 and 4 shall be equal to items 96, columns 4, 5 and 6 respectively of the relevant consolidated form BA 700.**
8. **Sum of items 20, 21 and 22 column 1 shall be equal to item 41 column 8.**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | |  |  | | |  | | |  | |  | | | |  |  |  |  |  | | |  | | | |  |  | | |  |
| **Group capital adequacy   Entities included in banking group** | **Line no.** | **Regulatory approach1, 2** | | **Interest held** (%) | **Book value of investment** | **Net income after tax based on FRS** | **Total assets based on FRS** | **Risk weighted exposure or equivalent** | | | | | | | | | | | | | | | | | | | | |
| **Credit risk** | **Counter-party credit risk** | **Operatio-nal risk** | | **Market risk** | **Credit Valuation Adjustment (CVA)** | **Equity risk** | **Other** | **Sub-total** (sum of col. 6 to 12) | **Intra-group exposures** | **Total** (col. 13 - 14) | **Non-Modelling Approaches** | | | | **Output Floor**  **(Floored RWA)** | **Additional risk weighted exposure specified by the Authority ³** | **Risk weighted exposure before application of the floor.**  (col. 15 + 18) | | | **Risk weighted exposure after application of the floor.**  (col. 17 + 18) |
| **1** | | **2** | **3** | **4** | **5** | **6** | **7** | **8** | | **9** | **10** | **11** | **12** | **13** | **14** | **15** | **16** | | | | **17** | **18** | **19** | | | **20** |
| Registered banks | 24 |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| (Specify) |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| Eliminations | 25 |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |  |  | |  |  |  | | |  |
| Sub-total: registered banks (item 24 less item 25) | 26 |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| Bank controlling company | 27 |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| (Specify) |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| Significant financial entities | 28 |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| (Specify) |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| Significant commercial entities | 29 |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| (Specify) |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| Significant insurance entities | 30 |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| (Specify) |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| Securitisation entities | 31 |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| (Specify) |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| Aggregate of non-significant and other group entities | 32 |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| Eliminations | 33 |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| Total (of items 26 to 32, less item 33) 4 | 34 |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| Definition and other differences between these Regulations and FRS, and goodwill | 35 |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |
| Group total (item 34 plus 35) | 36 |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | |  |

1. **Based on the following keys: 1 = 1988 Capital Accord; 2 = revised capital framework (Basel II); 3 = limited adoption of Basel II; 4 = Basel III; 9 = other.**
2. **Based on the following keys: E = deemed equivalent; NE = not equivalent; NR = not relevant.**
3. **~~In order to prevent any double counting of risk, when a particular risk exposure of a particular entity is already included in the risk weighted exposure amount of its relevant parent company following a consolidation of accounts, the bank/controlling company shall in respect of that particular entity report a "c" instead of the relevant risk weighted exposure amount.~~**

**3. Means the relevant risk weighted exposure amount, or equivalent amount, of any additional required amount of capital and reserve funds.**

**4. Item 34 columns 6 to 13 shall be equal to item 6 columns 1 to 7 of the form BA 700.**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | |  | (All amounts to be rounded off to the nearest R'000) | | | | | |
| **Group capital adequacy**  **Entities included in banking group** | | | **Line no.** |  | | | **Analysis of capital and reserve funds** | | | | | | **Calculated capital adequacy ratio of each relevant entity** | **Minimum required capital adequacy ratio of each relevant entity** |
| **Total shareholder equity based on FRS** | **Other instruments issued** | **Non qualifying capital and reserve funds1** | | **Prescribed deductions against capital and reserve funds** | **Qualifying capital and reserve funds** | | | |
| **Total** (col. 21+22-23-24) | **of which: common equity tier 1 capital and reserve funds** | **of which: additional tier 1 capital and reserve funds** | **of which: tier 2 capital and reserve funds,** |
| **21** | **22** | **23** | | **24** | **25** | **26** | **27** | **28** | **29** | **30** |
| Registered banks |  |  | 24 |  |  |  | |  |  |  |  |  |  |  |
| (Specify) | | |  |  |  |  | |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Eliminations | | | 25 |  |  |  | |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Sub-total: registered banks (item 24 less item 25) | | | 26 |  |  |  | |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Bank controlling company |  |  | 27 |  |  |  | |  |  |  |  |  |  |  |
| (Specify) | | |  |  |  |  | |  |  |  |  |  |  |  |
| Significant financial entities | | | 28 |  |  |  | |  |  |  |  |  |  |  |
| (Specify) | | |  |  |  |  | |  |  |  |  |  |  |  |
| Significant commercial entities | | | 29 |  |  |  | |  |  |  |  |  |  |  |
| (Specify) | | |  |  |  |  | |  |  |  |  |  |  |  |
| Significant insurance entities | | | 30 |  |  |  | |  |  |  |  |  |  |  |
| (Specify) | | |  |  |  |  | |  |  |  |  |  |  |  |
| Securitisation entities | | | 31 |  |  |  | |  |  |  |  |  |  |  |
| (Specify) | | |  |  |  |  | |  |  |  |  |  |  |  |
| Aggregate of non-significant and other group entities | | | 32 |  |  |  | |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Eliminations | | | 33 |  |  |  | |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Total (of items 26 to 32, less item 33) | | | 34 |  |  |  | |  |  |  |  |  |  |  |
| Definition and other differences between these Regulations and FRS | | | 35 |  |  |  | |  |  |  |  |  |  |  |
| Group total (item 34 plus 35) | | | 36 |  |  |  | |  |  |  |  |  |  |  |

1. **Shall include the amount of surplus capital attributable to third parties that is excluded from the consolidated capital of the group.**

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

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Minority interest**  **Entities included in banking group** | **Line no.** | **Analysis of minority interest** | | | | | | | |
| **Source of capital1** | **Qualifying capital and reserve funds net of deductions** | **Paid in amount plus related reserves/retained earnings owned by third parties gross of all deductions** | **Lower of the risk-weighted assets of the subsidiary and the contribution to consolidated risk-weighted exposure** | **Minimum required capital adequacy ratio2 (%)** | **Surplus capital of the subsidiary** | | **Amount held by third parties to be included in consolidated equity4** |
| **Total** | **Amount attributable to third parties3** |
|  | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** |
| Registered banks | 37 |  |  |  |  |  |  |  |  |
| Specify |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| Significant financial entities | 38 |  |  |  |  |  |  |  |  |
| Specify |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| Securitisation entities | 39 |  |  |  |  |  |  |  |  |
| Specify |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| Aggregate of non-significant and other group entities | 40 |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| Group total (of items 37 to 40) | 41 |  |  |  |  |  |  |  |  |

1. **Based on the following keys:** **"1" = common equity tier 1 capital; "2" = additional tier 1 capital, "3" = tier 2 capital.**
2. **Based on the relevant minimum required capital adequacy ratio specified in terms of these Regulations.**
3. **Refer to regulation 38(14).**
4. **Items 37 to 40, column 8, is equal to column 3 less column 7.**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  | (All amounts to be rounded off to the nearest R'000) | | | | | |  |  |
| **Intragroup exposure1    Exposure to:** | | | **Line no.** | **Current period exposure** | | | | | **Prior period exposure** | | **Variance in exposure** (col. 5 minus 7) | **Current exposure as % of qualifying capital and reserve funds1** | **Responses to questions in  notes 2a to 2c** | | |
| **On-balance sheet exposure** | | | **Off-balance sheet exposure** | **Total** (col. 3+4) |
| **Investment** | **Other** | **Total** (col. 1+2) | **On-balance sheet exposure** | **Total exposure** | **2a.  At arms-length** | **2b.  Board monitoring** | **2c.  Risk mitigation** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** |
| Registered banks | |  | 42 |  |  |  |  |  |  |  |  |  |  |  |  |
| (Specify1) | | |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bank controlling company | |  | 43 |  |  |  |  |  |  |  |  |  |  |  |  |
| (Specify1) | | |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Significant financial entities | | | 44 |  |  |  |  |  |  |  |  |  |  |  |  |
| (Specify1) | | |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Significant non-financial entities | | | 45 |  |  |  |  |  |  |  |  |  |  |  |  |
| (Specify1) | | |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Significant insurance entities | | | 46 |  |  |  |  |  |  |  |  |  |  |  |  |
| (Specify1) | | |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Other group entities | | | 47 |  |  |  |  |  |  |  |  |  |  |  |  |
| (Specify1) | | |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total (of items 42 to 47) | |  | 48 |  |  |  |  |  |  |  |  |  |  |  |  |
| **Notes:** | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **1** | **Means exposure to an entity within the banking group resulting in the banking group being exposed to that entity to an aggregate amount exceeding 1% of group qualifying capital and reserve funds as reported in item 14, column 4.** | | | | | | | | | | | | | | |
| **2a.** | **Are loans and advances to intra-group entities conducted on an arm’s-length basis? (Yes = 1; no = 2)  When no, a separate schedule of all exposure to intra-group entities not at arm's length shall on request be submitted in writing.** | | | | | | | | | | | | |  |  |
| **2b.** | **Does the board of directors of the relevant bank or controlling company effectively monitor extension of credit to intra-group entities? (Yes = 1; no = 2)** | | | | | | | | | | |  |  |  |  |
| **2c.** | **Are appropriate steps taken to control or mitigate the risks relating to intra-group exposures? (Yes = 1; no = 2)** | | | | | | | |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | | | |  |  |  | | |  |  |  |  |  |  |  | (All amounts to be rounded off to the nearest R'000) | | | | | | | |
| **Group concentration risk/ large exposure1     Exposure to:** | | **Line no.** | **Original credit and counterparty exposure** | | | | | | | | | | | | | **Exposure to the counterparty acting as a credit risk mitigation provider** | | **Adjusted credit exposure (post CCF and specific credit impairments, before CRM)** | **Eligible credit risk mitigation** | **Adjusted credit exposure post CCFs, specific credit impairment and CRM** | **Risk weighted exposure** | **Additional risk weighted exposure requirement** | **Adjusted credit exposure as % of Tier 1 qualifying capital and reserve funds** | **Adjusted credit exposure post CCFs, specific credit impairment and CRM, as % of Tier 1 qualifying capital and reserve funds** |
| **On-balance-sheet exposure** | **Off-balance-sheet exposure: Gross** | **Off-balance sheet exposure: After applying CCFs** | | | **SFTs: Gross** | **SFTs: EAD** | **OTC derivative instruments: Gross** | **OTC derivative instruments: EAD** | **Equity exposure** | **Trading book** | **Other** | **Gross credit exposure pre CCF and CRM (total of col. 1, 2, 4, 6, 8 to 10)** |
| **1** | **2** | **3** | | | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** | | **13** | **14** | **15** | **16** | **17** | **18** | **19** |
| D-SIB ² ҆ ⁴ or D-SIFI ³ ҆ ⁴ | | 49 |  |  |  | | |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| (Specify) | |  |  |  |  | | |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| G-SIB ⁵ : total | | 50 |  |  |  | | |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| (Specify) | |  |  |  |  | | |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Banks, other than D-SIBs and G-SIBs: total | | 51 |  |  |  | | |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| (Specify) | |  |  |  |  | | |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Persons/ institutions other than Banks: total | | 52 |  |  |  | | |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| (Specify) | |  |  |  |  | | |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Exempt exposure: total | | 53 |  |  |  | | |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| (Specify) | |  |  |  |  | | |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Other ⁶: total | | 54 |  |  |  | | |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| (Specify) | |  |  |  |  | | |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Total (of items 49 to 54) | | 55 |  |  |  | | |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
|  | | | | | | | | | | | |  |  |  |  |  | |  |  |  |  |  |  |  |
| 1. **Means a large exposure to a person as envisaged in section 73 of the Banks Act read with the relevant provisions of regulations 24(6) to 24(8) of the Regulations relating to Banks.**   **~~2. Before the application of any credit conversion factor.~~**   1. **Institution identified by the Prudential Authority as a domestic systemically important bank (D-SIB) from time to time.** 2. **Institution identified by the SA Reserve Bank as a domestic systemically important financial institution (D-SIFI) from time to time.** 3. **Including all other subsidiaries within a group where an entity within the group has been designated as a D-SIB or a D-SIFI.** 4. **Institution identified as and included in the list of global systemically important bank (G-SIB), published by the Financial Stability Board from time to time. This line item shall also include all other subsidiaries within a group that has been designated as a G-SIB.** 5. **As may be directed in writing by the Prudential Authority.** | | | | | | | | | | | | | | |  |  | |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | | |  | |  | (All amounts to be rounded off to the nearest ZAR'000) | | | |
| **Group concentration risk / large exposure ¹**  **20 largest exposures**  **Name of person** | **Line no.** | **Gross credit exposure (pre CCF, specific credit impairments and CRM) 2** | **Exposure to the counterparty acting as a credit risk mitigation provider** | | **Eligible CRM:**  **financial collateral** | **Eligible CRM: Guarantees and credit derivative instruments** | **Adjusted exposure post CCF, specific credit impairment and CRM** | **Risk weighted exposure** | **Gross credit exposure as % of Tier 1 qualifying capital and reserve funds** | **Adjusted credit exposure post CCF, specific credit impairment and CRM as % of Tier 1 qualifying capital and reserve funds** |
| **1** | **2** | | **3** | **4** | **5** | **6** | **7** | **8** |
| Total  (specify) | 56 |  |  | |  |  |  |  |  |  |

1. **Refer to regulation 24(6)(f)(ii) of the Regulations relating to Banks.**
2. **This means the gross credit exposure calculated in a manner consistent with column 11 of the large exposures table immediately preceding this 20 largest exposures table.**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | (All amounts to be rounded off to the nearest ZAR'000) | | | | | |  |  |
| **Group currency risk** | **Line no.** | **US Dollar** | **Euro** | **Japanese Yen** | **Swiss franc** | **Pound Sterling** | **Other** | **Total** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| Aggregate effective net open foreign-currency position(s) of the reporting banks and their foreign branches and subsidiaries | 57 |  |  |  |  |  |  |  |
| Aggregate effective net open foreign-currency position(s) of all foreign branches1 and subsidiaries1 of the controlling company | 58 |  |  |  |  |  |  |  |
| Aggregate effective net open foreign-currency position(s) of the reporting controlling company and its foreign branches and subsidiaries | 59 |  |  |  |  |  |  |  |
| Limit specified by the Authority | 60 |  |  |  |  |  |  |  |
| Maximum effective net open foreign-currency position(s), per each currency and in total, during quarter (maximum based on **item 58**) | 61 |  |  |  |  |  |  |  |
| 1. **Include all branches and subsidiaries of the reporting controlling company not already included in item 57.** | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Line no.** |  | | | | | | |  |  |  | |
| **High quality liquid assets** | | | | **Cash flows** | | | **LCR1** | **Available Stable Funding** | **Required Stable Funding** | **NSFR2** |
| **Total high quality liquid assets** (col 2 to col 4) | **Level one high quality liquid assets** | **Level two high quality liquid assets** | **Other qualifying instruments or items** | **Cash outflows** | **Cash inflows** | **Net Cash outflows** (col 5 less col 6) |
|  | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** |
| Registered banks | 62 |  |  |  |  |  |  |  |  |  |  |  |
| (Specify) |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bank controlling company | 63 |  |  |  |  |  |  |  |  |  |  |  |
| (Specify) |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Significant financial entities | 64 |  |  |  |  |  |  |  |  |  |  |  |
| (Specify) |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Aggregate of non-significant financial entites | 65 |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Group total (items 62 to 65) | 66 |  |  |  |  |  |  |  |  |  |  |  |
| Hash total | 67 |  |  |  |  |  |  |  |  |  |  |  |

1. **Refer to regulation 26(12).**
2. **Refer to regulation 26(14).**

|  |  |  |  |
| --- | --- | --- | --- |
| **FOREIGN OPERATIONS OF SOUTH AFRICAN BANKS** |  |  | **BA 610** |
| (Confidential and not available for inspection by the public) |  |  | Quarterly |
| Name of entity……………………………………..………… | | Currency:…………… | |
| Quarter ended: ……………………………..... (yyyy-mm-dd) |  | Country:………..…… | |
|  |  | Host supervisor:…… | |
|  |  | Rules applied1: ……… | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **A. BALANCE SHEET**  (All amounts to be rounded off to the nearest '000) | | | |  |
| **Assets** | **Line no.** | **Banking** | **Trading** | **Total2** |
| **1** | **2** | **3** |
| Cash and balances with central bank |  |  |  |  |
| Short term negotiable securities (total of items 3 to 5) |  |  |  |  |
| Negotiable certificates of deposit |  |  |  |  |
| Treasury bills |  |  |  |  |
| Other |  |  |  |  |
| Loans and advances to customers (item 7 less item 18) |  |  |  |  |
| Gross loans and advances (total of items 8 to 17) |  |  |  |  |
| Home loans |  |  |  |  |
| Commercial Mortgages |  |  |  |  |
| Credit cards |  |  |  |  |
| Lease and instalment debtors |  |  |  |  |
| Overdrafts |  |  |  |  |
| Redeemable preference shares and other equivalent instruments |  |  |  |  |
| Trade other bills and bankers acceptances |  |  |  |  |
| Term loans |  |  |  |  |
| Loans granted/ deposits placed under resale agreements |  |  |  |  |
| Other loans to customers and clients |  |  |  |  |
| **Less**: credit impairments |  |  |  |  |
| Investment and trading securities (total of items 20 to 24, less item 25) |  |  |  |  |
| Equities - Listed |  |  |  |  |
| Equities - Unlisted |  |  |  |  |
| Commodities |  |  |  |  |
| Government and government - guaranteed securities |  |  |  |  |
| Other dated securities |  |  |  |  |
| **Less**: credit impairments |  |  |  |  |
| Derivative financial instruments |  |  |  |  |
| Pledged assets |  |  |  |  |
| Investment in subsidiary companies |  |  |  |  |
| Investments in associates and joint ventures |  |  |  |  |
| Non-current assets held for sale |  |  |  |  |
| Intangible assets |  |  |  |  |
| Investment property |  |  |  |  |
| Property and equipment |  |  |  |  |
| Current income tax receivables |  |  |  |  |
| Deferred income tax assets |  |  |  |  |
| Post-employment assets |  |  |  |  |
| Other assets |  |  |  |  |
| **TOTAL ASSETS** (total of items 1, 2, 6, 19 and 26 to 37) |  |  |  |  |

* + - 1. **Reserve Bank, or host supervisor when the rules of a foreign supervisor were applied.**
      2. **Actual balance at month-end.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **A. BALANCE SHEET**  (All amounts to be rounded off to the nearest '000) | | | |  |
| **Liabilities** | **Line no.** | **Banking** | **Trading** | **Total1** |
| **1** | **2** | **3** |
| Deposits, current accounts and other creditors (total of items 40 to 46) |  |  |  |  |
| Current accounts |  |  |  |  |
| Savings and deposits |  |  |  |  |
| Call deposits |  |  |  |  |
| Fixed and notice deposits |  |  |  |  |
| Negotiable certificates of deposits |  |  |  |  |
| Other deposits and loan accounts |  |  |  |  |
| Deposits received under repurchase agreements |  |  |  |  |
| Derivative financial instruments and other trading liabilities |  |  |  |  |
| Term debt instruments (total of item 49 plus 50) |  |  |  |  |
| Qualifying as capital |  |  |  |  |
| Other |  |  |  |  |
| Deferred revenue |  |  |  |  |
| Current income tax liabilities |  |  |  |  |
| Deferred income tax liabilities |  |  |  |  |
| Non-current liabilities held for sale |  |  |  |  |
| Retirement benefit obligations |  |  |  |  |
| Provisions |  |  |  |  |
| Other liabilities |  |  |  |  |
| **TOTAL LIABILITIES** (total of items 39, 47, 48 and 51 to 57) |  |  |  |  |
|  |  |  |  |  |
| **Equity** | **Line no.** | **Banking** | **Trading** | **Total1** |
| **1** | **2** | **3** |
| Total equity attributable to equity holders (total of items 60 to 62) |  |  |  |  |
| Share capital |  |  |  |  |
| Retained earnings |  |  |  |  |
| Other reserves |  |  |  |  |
| Preference shareholders and minority shareholders equity (total of items 64 and 65) |  |  |  |  |
| Minority interest |  |  |  |  |
| Preference shareholders |  |  |  |  |
| **TOTAL EQUITY** (total of items 59 and 63) |  |  |  |  |
| **TOTAL EQUITY AND LIABILITIES** (total of items 58 and 66) |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Memorandum Items** | **Line no.** | **Banking** | **Trading** | **Total1** |
|  | | **1** | **2** | **3** |
| **Analysis of counterparties** (item 6 - Loans and advances to customers) | |  |  |  |  |
| Loans and advances to non-bank customers | |  |  |  |  |
| Loans and advances to banks | |  |  |  |  |
| *of which*:  Intra group | |  |  |  |  |
| Interbank | |  |  |  |  |
| **Analysis of foreign currency** (item 6 - Total foreign currency loans and advances included in item 6) | |  |  |  |  |
| **Analysis of counterparties** (item 39 - Deposits, current accounts and other creditors) (total of item 75 to 78, and 81 to 84) | |  |  |  |  |
| Sovereign, including central banks | |  |  |  |  |
| Public sector entities | |  |  |  |  |
| Local sector entities | |  |  |  |  |
| Banks (total of items 79 and 80) | |  |  |  |  |
| *of which*:  Intra group | |  |  |  |  |
| Interbank | |  |  |  |  |
| Securities firms | |  |  |  |  |
| Corporate customers | |  |  |  |  |
| Retail customers | |  |  |  |  |
| Other | |  |  |  |  |
| **Analysis of foreign currency** (item 39) - Total foreign currency funding included in item 39 | |  |  |  |  |

**1.** **Actual balance at month-end.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **B. OFF BALANCE SHEET ACTIVITIES** (All amounts to be rounded off to the nearest '000) | | | | |
| **Description of item** | **Line no.** | **Banking** | **Trading** | **Total1** |
|
| **1** | **2** | **3** |
| Guarantees |  |  |  |  |
| Letters of credit |  |  |  |  |
| Customers' indebtedness for acceptances |  |  |  |  |
| Committed undrawn facilities (including unutilised draw-down facilities) |  |  |  |  |
| Underwriting exposures (including revolving underwriting exposures) |  |  |  |  |
| Credit-derivative instruments |  |  |  |  |
| Committed capital expenditure |  |  |  |  |
| Operating lease commitments |  |  |  |  |
| Other contingent liabilities |  |  |  |  |
| *of which*:  uncommitted undrawn facilities (including conditionally revocable undrawn loan commitments) |  |  |  |  |
| **TOTAL** (of items 86 to 94) |  |  |  |  |
| 1. **Actual balance at month-end.** |  |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **C. INCOME STATEMENT** (All amounts to be rounded off to the nearest '000) | | | |  |  |  |  |
| **Description of item** | **Line no.** | **Current quarter** | | | **Current year to date** | | |
| **Banking** | **Trading** | **Total1** | **Banking** | **Trading** | **Total1** |
| **1** | **2** | **3** | **4** | **5** | **6** |
| Interest and similar income (total of items 98, 99 and 110, less item 111) |  |  |  |  |  |  |  |
| Short-term negotiable securities |  |  |  |  |  |  |  |
| Loans and advances to customers (total of items 100 to 109) |  |  |  |  |  |  |  |
| Homeloans |  |  |  |  |  |  |  |
| Commercial mortgages |  |  |  |  |  |  |  |
| Credit cards |  |  |  |  |  |  |  |
| Lease instalment debtors |  |  |  |  |  |  |  |
| Overdrafts |  |  |  |  |  |  |  |
| Redeemable preference shares and other equivalent instruments issued to provide credit |  |  |  |  |  |  |  |
| Trade, other bills and bankers acceptances |  |  |  |  |  |  |  |
| Term loans |  |  |  |  |  |  |  |
| Factoring accounts |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |
| Government and other dated securities |  |  |  |  |  |  |  |
| **Less**:interest income on trading assets allocated to trading revenue |  |  |  |  |  |  |  |
| Interest expense and similar charges (total of items 113, 121 and 122, less item 123) |  |  |  |  |  |  |  |
| Deposits, current accounts and other (total of items 114 to 116 and 119 to 120) |  |  |  |  |  |  |  |
| Current accounts |  |  |  |  |  |  |  |
| Savings and deposits |  |  |  |  |  |  |  |
| Term and other deposits (total of items 117 and 118) |  |  |  |  |  |  |  |
| Fixed and notice deposits |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |
| Negotiable certificates of deposits |  |  |  |  |  |  |  |
| Other deposits and loans |  |  |  |  |  |  |  |
| Other liabilities |  |  |  |  |  |  |  |
| Term debt instruments |  |  |  |  |  |  |  |
| **Less**:interest expense on trading liabilities allocated to trading revenue |  |  |  |  |  |  |  |
| **Net interest income** (item 97 less item 112) |  |  |  |  |  |  |  |

**1. Actual balance at month-end.**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **C. INCOME STATEMENT** (All amounts to be rounded off to the nearest '000) | | | |  |  |  |  |
| **Description of item** | **Line no.** | **Current quarter** | | | **Current year to date** | | |
| **Banking** | **Trading** | **Total1** | **Banking** | **Trading** | **Total1** |
| **1** | **2** | **3** | **4** | **5** | **6** |
| Net fee and commission income |  |  |  |  |  |  |  |
| Dividend income |  |  |  |  |  |  |  |
| Net trading income / (loss) (total of items 128 to 133) |  |  |  |  |  |  |  |
| Foreign exchange |  |  |  |  |  |  |  |
| Debt securities |  |  |  |  |  |  |  |
| Commodities |  |  |  |  |  |  |  |
| Derivative instruments |  |  |  |  |  |  |  |
| Equities |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |
| Other gains less losses |  |  |  |  |  |  |  |
| Other operating income / (loss) |  |  |  |  |  |  |  |
| **Non interest revenue** (total of items 125 to 127, 134 and 135) |  |  |  |  |  |  |  |
| **Gross operating income / (loss)** (total of items 124 and 136) |  |  |  |  |  |  |  |
| Credit losses |  |  |  |  |  |  |  |
| Operating expenses (including indirect taxation) (total of items 140 to 148) |  |  |  |  |  |  |  |
| Staff |  |  |  |  |  |  |  |
| Computer processing |  |  |  |  |  |  |  |
| Communication and travel |  |  |  |  |  |  |  |
| Occupation and accommodation |  |  |  |  |  |  |  |
| Marketing |  |  |  |  |  |  |  |
| Fees and insurances |  |  |  |  |  |  |  |
| Office equipment and consumables |  |  |  |  |  |  |  |
| Auditors remuneration |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |
| **Operating profit/ (loss) before non-trading and capital items** (total of item 137 less items 138 and 139) |  |  |  |  |  |  |  |
| Non-trading and capital items |  |  |  |  |  |  |  |
| Share of profit / (loss) of associates and joint ventures |  |  |  |  |  |  |  |
| **Profit / (loss) before income tax** (total of items 149 to 151) |  |  |  |  |  |  |  |
| Direct taxation |  |  |  |  |  |  |  |
| **Profit / (loss) for the period/ year** (item 152 less item 153) |  |  |  |  |  |  |  |
| **1. Actual balance at month-end.** |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **D1. CAPITAL ADEQUACY** |  |  | |  |  |  | |  | |
| **Summary information in respect of minimum required capital and reserve funds** | **Line no.** | **Risk exposure** | | | | | | | | |
| **Credit** | **Counterparty credit risk** | **Operational** | **Market** | **CVA** | **Equity** | | **Other** | **Total**  (Sum of Col 1 to Col 7) |
| **1** | **2** | **3** | **4** | **5** | **6** | | **7** | **8** |
| **Risk weighted exposure** |  |  |  |  |  |  |  | |  |  |
| Risk weighted exposure equivalent amount prior to concentration risk | 155 |  |  |  |  |  |  | |  |  |
| Non-modelling approaches | 156 |  |  |  |  |  |  | |  |  |
| Aggregate risk weighted exposure for purposes of the Output Floor (Output Floor) | 157 |  |  |  |  |  |  | |  |  |
| Risk weighted exposure equivalent amount in respect of concentration risk | 158 |  |  |  |  |  |  | |  |  |
| Risk weighted exposure amount in respect of threshold items | 159 |  |  |  |  |  |  | |  |  |
| Aggregate risk weighted exposure equivalent amounts prior to specified add-ons or floors, after application of the output floor (total of item 157 to 159) | 160 |  |  |  |  |  |  | |  |  |
| Additional risk weighted exposure equivalent amounts specified by the Authority1 | 161 |  |  |  |  |  |  | |  |  |
| Aggregate risk weighted exposure equivalent amounts after application of the Output Floor (total of items 160 and 161) | 162 |  |  |  |  |  |  | |  |  |
| Aggregate risk weighted exposure equivalent amounts excluding the impact of the Output Floor (sum of items 155, 158, 159 and 161) | 163 |  |  |  |  |  |  | |  |  |
| Aggregate risk weighted assets as reported in the most recently completed return submitted to the host supervisor | 164 |  |  |  |  |  |  | |  |  |
| **Minimum required capital and reserve funds** |  |  |  |  |  |  |  | |  |  |
|  |  |  |  |  |  | |  |  |
| Base minimum required capital and reserve funds per specified risk type, based on risk-weighted exposure (item 163 multiplied with item 167, column 3) | 165 |  |  |  |  |  |  | |  |  |
| Minimum required capital and reserve funds, per specified risk type, based on risk-weighted exposure (item 163 multiplied with item 173, column 3) | 166 |  |  |  |  |  |  | |  |  |

1. **Relates to items such as capital floors, add-ons to risk weighted exposure, etc.**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **D2. CAPITAL ADEQUACY** |  |  | |  | |
| **Summary information in respect of capital adequacy** | **Line no.** | **Percentages (Home)** | | | | | **Percentages (Host)7** | | |
| **Common equity tier 1 capital and reserve funds** | **Tier 1 capital and reserve funds** | | **Total** | | **Common equity tier 1 capital and reserve funds** | **Tier 1 capital and reserve funds** | **Total** |
| **1** | **2** | | **3** | | **4** | **5** | **6** |
| Base minima1, 2 | 167 |  |  | |  | |  |  |  |
| Add-on: idiosyncratic requirement specified by the Registrar3 | 168 |  |  | |  | |  |  |  |
| **Minimum required ratio, prior to buffers** (total of items 167 and 168) | 169 |  |  | |  | |  |  |  |
| Add-on: systemically important bank (SIB)4 | 170 |  |  | |  | |  |  |  |
| Add-on: countercyclical buffer5 | 171 |  |  | |  | |  |  |  |
| Add-on: conservation buffer6 | 172 |  |  | |  | |  |  |  |
| **Total minimum required ratio** (total of items 169 to 172) | 173 |  |  | |  | |  |  |  |
| Capital adequacy ratio of the reporting bank (excluding Output Floor) | 174 |  |  | |  | |  |  |  |
| Capital adequacy ratio after the application of the transitional arrangements in respect of the output floor | 175 |  |  | |  | |  |  |  |

* + 1. **Includes pillar 2A.**
    2. **Refer to regulations 38(8)(e)(i), 38(8)(e)(ii) and 38(9).**
    3. **Refer to regulation 38(8)(e)(iii).**
    4. **Refer to regulation 38(8)(e)(vi).**
    5. **Refer to regulation 38(8)(e)(v) and 38(8)(g).**
    6. **Refer to regulation 38(8)(e)(iv) and 38(8)(f).**
    7. **Ratios, based on the rules of the relevant foreign/host supervisor. Non-Basel III entities to report total capital only.**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **D3. CAPITAL ADEQUACY** |  |  | |  | |
| **Minimum required capital and reserve funds** | **Line no.** | **‘000 (Home)** | | | | | **‘000 (Host)3** | | |
| **Common equity tier 1 capital and reserve funds** | **Tier 1 capital and reserve funds** | | **Total** | | **Common equity tier 1 capital and reserve funds** | **Tier 1 capital and reserve funds** | **Total** |
| **1** | **2** | | **3** | | **4** | **5** | **6** |
| Minimum required capital and reserve funds prior to specified floors or add-ons1 | 176 |  |  | |  | |  |  |  |
| Additional capital requirement specified by the home/host supervisor2 | 177 |  |  | |  | |  |  |  |
| Minimum required capital and reserve funds, including specified floors or add-ons (total of items 176 and 177) | 178 |  |  | |  | |  |  |  |
| Aggregate amount of qualifying capital and reserve funds | 179 |  |  | |  | |  |  |  |
| Excess / (shortfall) capital and reserve funds (item 179 minus item 178) | 180 |  |  | |  | |  |  |  |

1. **Home: item 162, column 8 multiplied by item 173, column 3. Host: item 164, column 8 multiplied by item 173, column 6.**
2. **To be specified by the Authority in writing.**
3. **Amounts, based on the rules of the relevant foreign/host supervisor. Non-Basel III entities to report total capital only.**

**D4. CAPITAL ADEQUACY** (All amounts to be rounded off to the nearest '000)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Qualifying capital and reserve funds** | **Line no.** | **Common equity tier 1 capital and reserve funds** | **Additional tier 1 capital and reserve funds** | | **Tier 2 capital and reserve funds** | **Total** (sum of col 1 to 3) |
| **1** | **2** | | **3** | **4** |
| Paid in capital and qualifying instruments | 181 |  |  |  |  |  |
| Retained earnings | 182 |  |  |  |  |  |
| Accumulated other comprehensive income (and other reserves)1 | 183 |  |  |  |  |  |
| Regulatory adjustments | 184 |  |  |  |  |  |
| **Aggregate amount of qualifying capital and reserve funds** | 185 |  |  | |  |  |

1. **General allowance for credit impairments and excess amount of provisions over expected losses to be included in column 3.**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **E. 1 CREDIT RISK** |  |  |  |  | (All amounts to be rounded off to the nearest '000) | | | |  |  |  |  |
| **Standardised approach:**  **Summary of credit exposure and risk weighted exposure**  **Based on asset class** | **Line no.** | **Credit risk exposure1** | | | | | | | | **Credit impairment related information** | | |
| **On-balance sheet exposure** | **Off-balance sheet exposure** | **Repurchase and Resale agreements** | **Derivative instruments** | **Total credit exposure pre CRM** (total of col. 1 to 4) | **Total credit exposure post CCF and CRM** | **Defaulted exposures2** | **Risk weighted exposure** | **Impaired Advances3** | **Specific credit impairments** | **Portfolio credit impairments** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** |
| **Corporate exposure** (total of items 187 to 191) | 186 |  |  |  |  |  |  |  |  |  |  |  |
| Corporate | 187 |  |  |  |  |  |  |  |  |  |  |  |
| Commercial real estate | 188 |  |  |  |  |  |  |  |  |  |  |  |
| Income producing real estate (residential and commercial)4 | 189 |  |  |  |  |  |  |  |  |  |  |  |
| Specialised lending5 | 190 |  |  |  |  |  |  |  |  |  |  |  |
| SME corporate | 191 |  |  |  |  |  |  |  |  |  |  |  |
| **Public sector entities** | 192 |  |  |  |  |  |  |  |  |  |  |  |
| **Local governments and municipalities** | 193 |  |  |  |  |  |  |  |  |  |  |  |
| **Sovereign** (including central government and central bank) | 194 |  |  |  |  |  |  |  |  |  |  |  |
| **Banks** | 195 |  |  |  |  |  |  |  |  |  |  |  |
| **Securities firms** | 196 |  |  |  |  |  |  |  |  |  |  |  |
| **Retail exposure** (total of items 198 to 201) | 197 |  |  |  |  |  |  |  |  |  |  |  |
| Residential mortgages | 198 |  |  |  |  |  |  |  |  |  |  |
| Retail revolving credit | 199 |  |  |  |  |  |  |  |  |  |  |
| Retail - other | 200 |  |  |  |  |  |  |  |  |  |  |
| SME retail | 201 |  |  |  |  |  |  |  |  |  |  |
| **Other assets** | 202 |  |  |  |  |  |  |  |  |  |  |  |
| **Securitisation and resecuritisation exposure** | 203 |  |  |  |  |  |  |  |  |  |  |  |
| **Total** (of items 186, 192 to 197, 202 and 203) | 204 |  |  |  |  |  |  |  |  |  |  |  |

* + 1. **Including all relevant amounts reported in item 232.**
    2. **As defined in regulation 67 of the Regulations relating to Banks.**
    3. **Means advances in respect of which the bank raised a specific credit impairment, and shall include any advance or restructured credit exposures subject to amended terms, conditions or concessions that are not formalised in writing.**
    4. **In accordance with regulations 23(6)(c)(xi) and 23(6)(d)(i) of the Regulations relating to Banks.**
    5. **For banks reporting on the standardised approach for credit risk, Specialised lending shall be the sum of Object finance, Commodities finance and Project finance exposures.**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **E. 2 CREDIT RISK** |  |  |  | | (All amounts to be rounded off to the nearest '000) | | | |
| **Standardised and/or IRB approach:**  **Credit concentration risk:**  **large exposure to a person1  Name of person** | **Line no.** | **Gross credit exposure (pre CCF, specific credit impairments and CRM)** | **Adjusted credit exposure (post CCFs, specific credit impairments and pre-CRM)** | **Adjusted credit exposure post CCFs, specific credit impairments and CRM** | | **Risk weighted exposure** | **Adjusted credit exposure (post CCF and specific credit impairment, before CRM) as % of Tier 1 qualifying capital and reserve funds** | **Adjusted credit exposure post CCF, specific credit impairments and CRM and as % of Tier 1 qualifying capital and reserve funds** |
| **1** | **2** | **3** | | **4** | **5** | **6** |
| D-SIB ² ҆ ⁴ or D-SIF ³ ҆ ⁴ : total (specify) | 205 |  |  |  | |  |  |  |
| G-SIB ⁵: total (Specify) | 206 |  |  |  | |  |  |  |
| Banks other than D-SIBs and G-SIBs: total (Specify) | 207 |  |  |  | |  |  |  |
| Institutions other than a bank: total (Specify) | 208 |  |  |  | |  |  |  |
| Exempt exposures: Total (Specify) | 209 |  |  |  | |  |  |  |
| Other ⁶ : total (Specify) | 210 |  |  |  | |  |  |  |
| **Total (of items 205 to 210)** | 211 |  |  |  | |  |  |  |

|  |
| --- |
| 1. **Refer to section 73 of the Act and regulations 24(6) to 24(8) of the Regulation relating to Banks.** |
| 1. **~~Based on the following specified keys: 1 = Corporate; 2 = SME corporate; 3 = Public sector entities; 4 = Local government and municipalities; 5 = Sovereign (including central governments and central bank); 6 = Banks; 7 = Securities firms; 8 = Retail; 9 = SME retail 10 = Securitisation or resecuritisation exposure~~. Institutions identified by the PA as a D-SIB from time to time.** | | |
| 1. **~~Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment~~. Institutions identified by the SARB as a D-SIFI from time to time.** 2. **~~After the application of a scaling factor of 1.06 in the case of the IRB approach.~~ Including all other subsidiaries within a group where an entity within the group has been designated as a D-SIB or a D-SIFI.** 3. **Institution identified as and included in the list of global systemically important bank (G-SIB), published by the Financial Stability Board from time to time. This line item shall also include all other subsidiaries within a group that has been designated as a G-SIB.** 4. **As may be directed in writing by the PA.** | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **E.3 CREDIT RISK** |  |  |  |  |  | (All amounts to be rounded off to the nearest '000) | | | | |  |  |  |  |  |  |
| **IRB approach:**  **Summary of credit exposure and risk weighted exposure  Based on asset class** | **Line no.** | **Credit Risk Exposure1** | | | | | | | | | | | **Credit impairments** | | |  |
|  |
| **On-balance sheet exposure** | **Off-balance sheet exposure** | **Repurchase and  resale agreements** | **Deriva-tive  instru-ments** | **Total credit extended2** (col. 1 to 4) | **Total credit exposure**  **(EAD)** | ***of which*: Defaulted  EAD** | **Average PD  %** | **Average LGD  %** | **Risk weighted exposure**~~3~~ | **Expected loss** | **Impaired advances3** | **Specific credit impairments** | **Portfolio credit impairments** |  |
|  |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** | **13** | **14** |  |
| **Corporate exposure** (total of items 213 to 216) | 212 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Corporate | 213 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Commercial real estate | 214 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Specialised lending4 | 215 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| SME corporate | 216 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Purchased receivables - corporate | 217 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Public sector entities** | 218 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Local governments and municipalities** | 219 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Sovereign** (including central government and central bank) | 220 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Banks** | 221 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Securities firms** | 222 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Retail exposure** (total of items 224 to 228) | 223 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Residential mortgages (including any home equity line of credit) | 224 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Retail revolving credit | 225 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Retail - other | 226 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| SME retail | 227 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Purchased receivables - retail | 228 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Other assets** | 229 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Securitisation and resecuritisation exposure** | 230 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total** (of items 212, 218 to 223, 229 and 230) | 231 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

1. **Including all relevant amounts reported in item 232.**
2. **Not on an EAD basis.**
3. **Means advances in respect of which the bank raised a specific credit impairment, and shall include any advance or restructured credit exposures subject to amended terms, conditions or concessions that are not formalised in writing.**
4. **For banks reporting on the IRB approach for credit risk, Specialised lending shall be the sum of IPRE (commercial and residential), HVCRE, Object finance, Commodities finance and Project finance.**
5. **~~After the application of a scaling factor of 1.06~~**

**E.4 CREDIT RISK** (All amounts to be rounded off to the nearest '000)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Standardised / IRB approach:**  **Counterparty credit risk1**  **Analysis of OTC derivative instruments and SFT2**  **Based on specified risk weights** | **Line no.** | **Aggregate total across all relevant approaches** | | | | | | | | |
| **Adjusted exposure amount1** | | | **Risk weighted exposure** | | | | | |
| **Unmargined transactions** | **Margined transactions** | **SFT2** | **Default risk~~3~~** | | **Central counterparty trade exposure** | **Qualifying central counterparty default fund** | **Non-qualifying central counterparty default fund** |  |
| **OTC derivative instruments** | **SFT2** | **Total Risk weighted exposure** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** |
| Total | 232 |  |  |  |  |  |  |  |  |  |

* + - 1. **Refer to regulations 23(15) to 23(19) for the relevant directives related to the measurement of a bank’s exposure to counterparty credit risk.**
      2. **Means Securities Financing Transactions. In accordance with the relevant requirements specified in regulation 23(15), a bank that did not obtain the approval of the Registrar to adopt the Internal Model Method, shall calculate its exposure to credit risk arising from securities financing transactions in accordance with the relevant requirements specified in regulations 23(8) and 23(9).**
      3. **~~After the application of a scaling factor of 1.06 in the case of the IRB approach~~.**
      4. **~~Means credit valuation adjustment.~~**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **F1. LIQUIDITY RISK1** |  |  |  |  | (All amounts to be rounded off to the nearest '000) | | | |
| **Description of item** | **Line no.** | **Total** | **Next day** | **2 days to**  **1 month** | **More than 1 month to 2 months** | **More than 2 months to 3 months** | **More than 3 months** | **Non contractual** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| Contractual exposure:  Contractual maturity of assets | 233 |  |  |  |  |  |  |  |
| Contractual maturity of liabilities | 234 |  |  |  |  |  |  |  |
| On-balance sheet contractual mismatch (item 235 less item 238) | 235 |  |  |  |  |  |  |  |
| Cumulative on-balance sheet contractual mismatch | 236 |  |  |  |  |  |  |  |
| Contractual off-balance-sheet exposure | 237 |  |  |  |  |  |  |  |
| BaU exposure:  BaU**1** maturity of assets | 238 |  |  |  |  |  |  |  |
| BaU**1** maturity of liabilities | 239 |  |  |  |  |  |  |  |
| On-balance sheet BaU mismatch (item 242 less item 243) | 240 |  |  |  |  |  |  |  |
| Cumulative on-balance sheet BaU mismatch | 241 |  |  |  |  |  |  |  |
| BaU off-balance-sheet exposure | 242 |  |  |  |  |  |  |  |
| Stressed exposure:  Stressed**1** maturity of assets | 243 |  |  |  |  |  |  |  |
| Stressed**1** maturity of liabilities | 244 |  |  |  |  |  |  |  |
| On-balance sheet stress mismatch (item 247 less item 248) | 245 |  |  |  |  |  |  |  |
| Cumulative on-balance sheet stress mismatch | 246 |  |  |  |  |  |  |  |
| Stressed outflows arising from off-balance-sheet exposure | 247 |  |  |  |  |  |  |  |
| Total available stress funding | 248 |  |  |  |  |  |  |  |
| Funding received from 10 largest depositors | 249 |  |  |  |  |  |  |  |

1. **Refer to regulation 26 and the form BA300 for the relevant detailed directives**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **F2. LIQUIDITY RISK** |  | (All amounts to be rounded off to the nearest '000) | | | |
| **Liquidity coverage ratio1 (LCR)** | **Line no.** | **Home** | | **Host** | |
| **Total** | **Weighted total** | **Total** | **Weighted total** |
| **1** | **2** | **3** | **4** |
| Total qualifying high-quality liquid assets (total of items 251 to 253) | 250 |  |  |  |  |
| Level one high-quality liquid assets | 251 |  |  |  |  |
| Level two high-quality liquid assets | 252 |  |  |  |  |
| Other qualifying assets/facilities2  Please specify | 253 |  |  |  |  |
| Total outflows (total of items 255 to 268) | 254 |  |  |  |  |
| Retail deposits | 255 |  |  |  |  |
| Unsecured wholesale funding | 256 |  |  |  |  |
| Secured funding | 257 |  |  |  |  |
| Other expected outflows | 258 |  |  |  |  |
| Total inflows (total of items 260 to 264) | 259 |  |  |  |  |
| Maturing secured lending transactions | 260 |  |  |  |  |
| Net inflows from retail and small business | 261 |  |  |  |  |
| Net inflows from wholesale non-financial institutions | 262 |  |  |  |  |
| Net inflows from financial institutions and central banks | 263 |  |  |  |  |
| Other cash inflows | 264 |  |  |  |  |
| Total net cash outflows (item 254 minus min item 259, 75% of item 254]) | 265 |  |  |  |  |
| Liquidity coverage ratio (item 250 divided by item 265, multiplied with 100) | 266 |  |  |  |  |

* + 1. **Refer to regulation 26(12) for the relevant detailed directives.**
    2. **Relates to Alternative Liquidity Approaches as outlined in paragraphs 55 to 67 of Basel III: The Liquidity Coverage Ratio and liquidity risk monitoring tools (January 2013).**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Net stable funding ratio3 (NSFR)**  Available stable funding (ASF) | **Line no.** | **Home** | | **Host** | |
| **Total** | **Weighted total** | **Total** | **Weighted total** |
| **1** | **2** | **3** | **4** |
| Tier 1 and Tier 2 capital, before capital deductions and excluding Tier 2 instruments with residual maturity of less than one year | 267 |  |  |  |  |
| Capital instruments non included above with an effective residual maturity of one year or more | 268 |  |  |  |  |
| “Stable” demand and/or term deposits from retail and small business customers | 269 |  |  |  |  |
| “Less stable” demand and/or term deposits from retail and small business customers | 270 |  |  |  |  |
| Funding from non-financial corporates | 271 |  |  |  |  |
| Funding from central banks | 272 |  |  |  |  |
| Funding from sovereigns/PSEs/MDBs/NDBs | 273 |  |  |  |  |
| Funding from other legal entities | 274 |  |  |  |  |
| Deposits from members of the same cooperative network of banks | 275 |  |  |  |  |
| NSFR derivative liabilities | 276 |  |  |  |  |
| Total initial margin received | 277 |  |  |  |  |
| Interdependent liabilities | 278 |  |  |  |  |
| All other liabilities and equity categories not included above | 279 |  |  |  |  |
| Total ASF | 280 |  |  |  |  |
| **Required stable funding (RSF)**  **On-balance-sheet items** |  |  |  |  |  |
| Coins and bank notes | 281 |  |  |  |  |
| Total central bank placements | 282 |  |  |  |  |
| 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 | 283 |  |  |  |  |
| Deposits held at other banks which are members of the same cooperative network of banks | 284 |  |  |  |  |
| Loans to financial institutions | 285 |  |  |  |  |
| Securities eligible as Level 1 HQLA | 286 |  |  |  |  |
| Securities eligible for Level 2A HQLA | 287 |  |  |  |  |
| Securities eligible for Level 2B HQLA | 288 |  |  |  |  |
| Committed Liquidity Facility from the South African Reserve Bank | 289 |  |  |  |  |
| Deposits held at financial institutions for operational purposes | 290 |  |  |  |  |
| Loans to non-financial corporate clients with a residual maturity of less than one year | 291 |  |  |  |  |
| Loans to sovereigns, central banks, PSEs, MDBs and NDBs with a residual maturity of less than one year | 292 |  |  |  |  |
| Residential mortgages of any maturity that would qualify for the 35% or lower risk weight | 293 |  |  |  |  |
| 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 | 294 |  |  |  |  |
| Performing loans (except loans to financial institutions and loans reported in above categories) with risk weights greater than 35% | 295 |  |  |  |  |
| Non-HQLA exchange traded equities and physical traded commodities, including gold | 296 |  |  |  |  |
| Non-HQLA securities not in default | 297 |  |  |  |  |
| Other short-term unsecured instruments and transactions with a residual maturity of less than one year | 298 |  |  |  |  |
| All assets encumbered not included above | 299 |  |  |  |  |
| NSFR derivative assets | 300 |  |  |  |  |
| Other variation margin received | 301 |  |  |  |  |
| Total initial margin posted on the bank’s positions | 302 |  |  |  |  |
| Total initial margin posted on behalf of customers | 303 |  |  |  |  |
| Items deducted from regulatory capital | 304 |  |  |  |  |
| Interdependent assets | 305 |  |  |  |  |
| Trade date receivables | 306 |  |  |  |  |
| All other assets not included in above categories | 307 |  |  |  |  |
| Total on balance-sheet RSF | 308 |  |  |  |  |
| **Required stable funding (RSF)**  **Off-balance-sheet and other items** |  |  |  |  |  |
| Required stable funding associated with derivative liabilities | 309 |  |  |  |  |
| Irrevocable or conditionally revocable liquidity facilities | 310 |  |  |  |  |
| Irrevocable or conditionally revocable credit facilities | 311 |  |  |  |  |
| Unconditionally revocable liquidity facilities | 312 |  |  |  |  |
| Unconditionally revocable credit facilities | 313 |  |  |  |  |
| Trade finance-related obligations (including guarantees and letters of credit) | 314 |  |  |  |  |
| Guarantees and letters of credit unrelated to trade finance obligations | 315 |  |  |  |  |
| Non-contractual obligations | 316 |  |  |  |  |
| Total off-balance-sheet RSF | 317 |  |  |  |  |
| Total ASF | 318 |  |  |  |  |
| Total RSF | 319 |  |  |  |  |
| Net Stable Funding Ratio (Total ASF divided by Total RSF, multiplied with 100) | 320 |  |  |  |  |

1. **Refer to regulation 26(14) for the relevant detailed directives.**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **F3. INTEREST RATE RISK IN THE BANKING BOOK** (All amounts to be rounded off to the nearest '000) | | | | | | | |  |
| **Contractual static repricing gap** | **Line no.** | **Overnight** | **2 days to 1 month** | **More than 1 month to 3 months** | **More than 3 months to 6 months** | **More than 6 months to 12 months** | **More than 12 months to 3 years** | **More than 3 years to 5 years** | **More than 5 years to 10 years** | **More than 10 years** | **Non-rate sensitive items** |  |
| **Total** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** |
| **Assets (total of items 322 to 326)** | 321 |  |  |  |  |  |  |  |  |  |  |  |
| Variable rate items | 322 |  |  |  |  |  |  |  |  |  |  |  |
| Fixed rate items | 323 |  |  |  |  |  |  |  |  |  |  |  |
| Benchmark rate items | 324 |  |  |  |  |  |  |  |  |  |  |  |
| Discretionary rate items | 325 |  |  |  |  |  |  |  |  |  |  |  |
| Other assets | 326 |  |  |  |  |  |  |  |  |  |  |  |
| **Liabilities and capital and reserve funds (total of items 328 to 332)** | 327 |  |  |  |  |  |  |  |  |  |  |  |
| Variable rate items | 328 |  |  |  |  |  |  |  |  |  |  |  |
| Fixed rate items | 329 |  |  |  |  |  |  |  |  |  |  |  |
| Benchmark rate items | 330 |  |  |  |  |  |  |  |  |  |  |  |
| Discretionary rate items | 331 |  |  |  |  |  |  |  |  |  |  |  |
| Other liabilities | 332 |  |  |  |  |  |  |  |  |  |  |  |
| Net funding to / (from) trading book | 333 |  |  |  |  |  |  |  |  |  |  |  |
| Net funding to / (from) foreign branches | 334 |  |  |  |  |  |  |  |  |  |  |  |
| **Net static gap, excluding derivative instruments (item 321 minus item 327 plus items 333 and 334)** | 335 |  |  |  |  |  |  |  |  |  |  |  |
| **Net impact of derivative instruments held in the banking book (total of items 337 to 340)** | 336 |  |  |  |  |  |  |  |  |  |  |  |
| of which: pay fixed and receive floating | 337 |  |  |  |  |  |  |  |  |  |  |  |
| of which: receive fixed and pay floating | 338 |  |  |  |  |  |  |  |  |  |  |  |
| of which: pay floating and receiving floating | 339 |  |  |  |  |  |  |  |  |  |  |  |
| Other | 340 |  |  |  |  |  |  |  |  |  |  |  |
| **Net static gap, including derivative instruments (item 335 and 336)** | 341 |  |  |  |  |  |  |  |  |  |  |  |
| Cumulative static gap, including derivative instruments | 342 |  |  |  |  |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **F3. INTEREST RATE RISK IN THE BANKING BOOK** (All amounts to be rounded off to the nearest '000) | | | | | | | |  |
| **Behavioural static repricing gap** | **Line no.** | **Overnight** | **2 days to 1 month** | **More than 1 month to 3 months** | **More than 3 months to 6 months** | **More than 6 months to 12 months** | **More than 12 months to 3 years** | **More than 3 years to 5 years** | **More than 5 years to 10 years** | **More than 10 years** | **Non-rate sensitive items** |  |
| **Total** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** |
| **Assets (total of items 344 to 348)** | 343 |  |  |  |  |  |  |  |  |  |  |  |
| Variable rate items | 344 |  |  |  |  |  |  |  |  |  |  |  |
| Fixed rate items | 345 |  |  |  |  |  |  |  |  |  |  |  |
| Benchmark rate items | 346 |  |  |  |  |  |  |  |  |  |  |  |
| Discretionary rate items | 347 |  |  |  |  |  |  |  |  |  |  |  |
| Other assets | 348 |  |  |  |  |  |  |  |  |  |  |  |
| **Liabilities and capital and reserve funds (total of items 350 to 354)** | 349 |  |  |  |  |  |  |  |  |  |  |  |
| Variable rate items | 350 |  |  |  |  |  |  |  |  |  |  |  |
| Fixed rate items | 351 |  |  |  |  |  |  |  |  |  |  |  |
| Benchmark rate items | 352 |  |  |  |  |  |  |  |  |  |  |  |
| Discretionary rate items | 353 |  |  |  |  |  |  |  |  |  |  |  |
| Other liabilities | 354 |  |  |  |  |  |  |  |  |  |  |  |
| Net funding to / (from) trading book | 355 |  |  |  |  |  |  |  |  |  |  |  |
| Net funding to / (from) foreign branches | 356 |  |  |  |  |  |  |  |  |  |  |  |
| **Net static gap, excluding derivative instruments (item 343 minus item 349 plus items 355 and 356)** | 357 |  |  |  |  |  |  |  |  |  |  |  |
| **Net impact of derivative instruments held in the banking book (total of items 359 to 362)** | 358 |  |  |  |  |  |  |  |  |  |  |  |
| of which: pay fixed and receive floating | 359 |  |  |  |  |  |  |  |  |  |  |  |
| of which: receive fixed and pay floating | 360 |  |  |  |  |  |  |  |  |  |  |  |
| of which: pay floating and receiving floating | 361 |  |  |  |  |  |  |  |  |  |  |  |
| Other | 362 |  |  |  |  |  |  |  |  |  |  |  |
| **Net static gap, including derivative instruments (item 357 and 358)** | 363 |  |  |  |  |  |  |  |  |  |  |  |
| Cumulative static gap, including derivative instruments | 364 |  |  |  |  |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **F3. INTEREST RATE RISK IN THE BANKING BOOK** (All amounts to be rounded off to the nearest '000) | | | | | | | | |
| **Contractual interest rate sensitivity: banking book impact on Net Interest Income (NII)** | **Line no.** | **Overnight** | **2 days to 1 month** | **More than 1 month to 3 months** | **More than 3 months to 6 months** | **More than 6 months to 12 months** | **Cumulative total for 12 months** |
|
| **1** | **2** | **3** | **4** | **5** | **6** |
| Net NII impact, excluding derivative instruments - Parallel shock up | 365 |  |  |  |  |  |  |
| Net NII impact, excluding derivative instruments - Parallel shock down | 366 |  |  |  |  |  |  |
| Net NII impact, including derivative instruments - Parallel shock up | 367 |  |  |  |  |  |  |
| Net NII impact, including derivative instruments - Parallel shock down | 368 |  |  |  |  |  |  |
| Percentage impact of a parallel rate shock on Tier 1 Capital - Parallel shock up | 369 |  |  |  |  |  |  |
| Percentage impact of a parallel rate shock on Tier 1 Capital - Parallel shock down | 370 |  |  |  |  |  |  |
| Percentage impact of a parallel rate shock on forecast NII - Parallel shock up | 371 |  |  |  |  |  |  |
| Percentage impact of a parallel rate shock on forecast NII - Parallel shock down | 372 |  |  |  |  |  |  |
| Impact of adverse change in specified key rates - Adverse impact | 373 |  |  |  |  |  |  |
| Adverse correlated risk shock - NII impact: bank specific shock with assumptions | 374 |  |  |  |  |  |  |
| Adverse correlated risk shock - NII impact: bank specific shock - % of 12 month forecast NII | 375 |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **F3. INTEREST RATE RISK IN THE BANKING BOOK** (All amounts to be rounded off to the nearest '000) | | | | | | | | |
| **Behavioural interest rate sensitivity: banking book impact on Net Interest Income (NII)** | **Line no.** | **Overnight** | **2 days to 1 month** | **More than 1 month to 3 months** | **More than 3 months to 6 months** | **More than 6 months to 12 months** | **Cumulative total for 12 months** |
|
| **1** | **2** | **3** | **4** | **5** | **6** |
| Net NII impact, excluding derivative instruments - Parallel shock up | 376 |  |  |  |  |  |  |
| Net NII impact, excluding derivative instruments - Parallel shock down | 377 |  |  |  |  |  |  |
| Net NII impact, including derivative instruments - Parallel shock up | 378 |  |  |  |  |  |  |
| Net NII impact, including derivative instruments - Parallel shock down | 379 |  |  |  |  |  |  |
| Percentage impact of a parallel rate shock on Tier 1 Capital - Parallel shock up | 380 |  |  |  |  |  |  |
| Percentage impact of a parallel rate shock on Tier 1 Capital - Parallel shock down | 381 |  |  |  |  |  |  |
| Percentage impact of a parallel rate shock on forecast NII - Parallel shock up | 382 |  |  |  |  |  |  |
| Percentage impact of a parallel rate shock on forecast NII - Parallel shock down | 383 |  |  |  |  |  |  |
| Impact of adverse change in specified key rates - Adverse impact | 384 |  |  |  |  |  |  |
| Adverse correlated risk shock - NII impact: bank specific shock with assumptions | 385 |  |  |  |  |  |  |
| Adverse correlated risk shock - NII impact: bank specific shock - % of 12 month forecast NII | 386 |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **F3. INTEREST RATE RISK IN THE BANKING BOOK** (All amounts to be rounded off to the nearest '000) | | | | | | | |  |
| **Contractual Change in the economic value of equity** | **Line no.** | **Overnight** | **2 days to 1 month** | **More than 1 month to 3 months** | **More than 3 months to 6 months** | **More than 6 months to 12 months** | **More than 12 months to 3 years** | **More than 3 years to 5 years** | **More than 5 years to 10 years** | **More than 10 years** | **Non-rate sensitive items** |  |
| **Total** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** |
| Total assets | 387 |  |  |  |  |  |  |  |  |  |  |  |
| Total liabilities | 388 |  |  |  |  |  |  |  |  |  |  |  |
| Net gap | 389 |  |  |  |  |  |  |  |  |  |  |  |
| Base economic value of equity | 390 |  |  |  |  |  |  |  |  |  |  |  |
| Parallel shock up | 391 |  |  |  |  |  |  |  |  |  |  |  |
| Parallel shock down | 392 |  |  |  |  |  |  |  |  |  |  |  |
| Steepener | 393 |  |  |  |  |  |  |  |  |  |  |  |
| Flattener | 394 |  |  |  |  |  |  |  |  |  |  |  |
| Short rate up | 395 |  |  |  |  |  |  |  |  |  |  |  |
| Short rate down | 396 |  |  |  |  |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **F3. INTEREST RATE RISK IN THE BANKING BOOK** (All amounts to be rounded off to the nearest '000) | | | | | | | |  |
| **Behavioural Change in the economic value of equity** | **Line no.** | **Overnight** | **2 days to 1 month** | **More than 1 month to 3 months** | **More than 3 months to 6 months** | **More than 6 months to 12 months** | **More than 12 months to 3 years** | **More than 3 years to 5 years** | **More than 5 years to 10 years** | **More than 10 years** | **Non-rate sensitive items** |  |
| **Total** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** |
| Total assets | 397 |  |  |  |  |  |  |  |  |  |  |  |
| Total liabilities | 398 |  |  |  |  |  |  |  |  |  |  |  |
| Net gap | 399 |  |  |  |  |  |  |  |  |  |  |  |
| Base economic value of equity | 400 |  |  |  |  |  |  |  |  |  |  |  |
| Parallel shock up | 401 |  |  |  |  |  |  |  |  |  |  |  |
| Parallel shock down | 402 |  |  |  |  |  |  |  |  |  |  |  |
| Steepener | 403 |  |  |  |  |  |  |  |  |  |  |  |
| Flattener | 404 |  |  |  |  |  |  |  |  |  |  |  |
| Short rate up | 405 |  |  |  |  |  |  |  |  |  |  |  |
| Short rate down | 406 |  |  |  |  |  |  |  |  |  |  |  |

|  |
| --- |
|  |
| **F3. INTEREST RATE RISK IN THE BANKING BOOK** | | | | | | **Discount Curves** | | | | | | | | | (All amounts to be rounded off to the nearest '000) | | | | | | |
| **Term Structure of discount curve** | | **Line no.** | **Overnight** | **1M** | **3M** | **6M** | **12M** | **2Y** | **3Y** | **4Y** | **5Y** | **6Y** | **7Y** | **8Y** | **9Y** | **12Y** | **15Y** | **20Y** | **25Y** | **5Y** | **More than 25 years** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** | **13** | **14** | **15** | **16** | **17** | **18** | **19** |
| Base curve | | 407 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Parallel shock up | | 408 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Parallel shock down | | 409 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Steepener | | 410 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Flattener | | 411 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Short rate up | | 412 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Short rate down | | 413 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **F3. INTEREST RATE RISK IN THE BANKING BOOK** (All amounts to be rounded off to the nearest '000) | | | |  |
| **Behavioral Supervisory outlier test** | **Line no.** | **Total-**  **Including Derivatives** | **Total-**  **Excluding Derivatives** | |
| **1** | **2** | |
| Maximum | 414 |  |  | |
| Tier 1 capital | 415 |  |  | |
| Max (loss) % of Tier 1 Capital | 416 |  |  | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **F3. INTEREST RATE RISK IN THE BANKING BOOK** (All amounts to be rounded off to the nearest '000) | | | |  |
| **Contractual Supervisory outlier test** | **Line no.** | **Total-**  **Including Derivatives** | **Total-**  **Excluding Derivatives** | |
| **1** | **2** | |
| Maximum | 417 |  |  | |
| Tier 1 capital | 418 |  |  | |
| Max (loss) % of Tier 1 Capital | 419 |  |  | |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **F3. INTEREST RATE RISK IN THE BANKING BOOK** (All amounts to be rounded off to the nearest '000) | | | | | | | |  |
| **Forecast central bank main reference rate ¹**  **Interest-rate forecast (% per annum)**  **Interest rate in month of reporting within (period):** | **Line no.** | **Scenario probability (%)** | **Current rate** | **1 month** | **2 months** | **3 months** | **6 months** | **12 months** |
|
| **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| Base case | 420 |  |  |  |  |  |  |  |
| Bearish case | 421 |  |  |  |  |  |  |  |
| Bullish case | 422 |  |  |  |  |  |  |  |

**1. Refer to Regulation 30 and D2/2023 for the relevant detailed directives.**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **G. MARKET RISK** | **Line No.** | **Simplified Standardised Approach** | | | **Standardised approach** | | | **Internal models approach ¹** | | | | **Total (columns 1 to 10)** |
| **General risk** | **Specific risk** | **Options** | **SBM** | **DRC** | **RRAO** | **ES** | **SES** | **DRC** | **Capital Surcharge** |  |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** |
| General interest rate risk | 423 |  |  |  |  |  |  |  |  |  |  |  |
| Credit spread risk | 424 |  |  |  |  |  |  |  |  |  |  |  |
| Equity risk | 425 |  |  |  |  |  |  |  |  |  |  |  |
| Commodity risk | 426 |  |  |  |  |  |  |  |  |  |  |  |
| Foreign exchange risk | 427 |  |  |  |  |  |  |  |  |  |  |  |
| Other | 428 |  |  |  |  |  |  |  |  |  |  |  |
| **Total (of items 513 to 518)** | 429 |  |  |  |  |  |  |  |  |  |  |  |
| Risk-weighted exposure equivalent amount (item 374 multiplied by 12.5) ² | 430 |  |  |  |  |  |  |  |  |  |  |  |

1. **Calculated in accordance with the relevant requirements specified in regulation 28(8) read with the relevant requirements specified in this regulation 37.**
2. **Based on the higher of the relevant home or host capital requirement.**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **H. EQUITY RISK IN THE BANKING BOOK** | |  | | | (All amounts to be rounded off to the nearest '000) | | | | | |  | |
| **H.1) Standardised approachfor credit risk1** | | **Line no.** | | | **Exposure value** | | **Risk weighting** | | **Risk weighted exposure** | | **Capital requirement** | |
| **1** | | **2** | | **3** | | **4** | |
| Equities - listed and unlisted | | 431 | | |  | | 100% | |  | |  | |
| Speculative unlisted equities2,3 | | 432 | | |  | |  | |  | |  | |
| Other equities2,4 | | 433 | | |  | |  | |  | |  | |
| **1. Including the simplified standardised approach for credit risk.**  **2. Provided that such instruments are not deducted from capital and reserve funds or risk-weighted at 250% in accordance with the relevant requirements specified in regulation 38(5).**  **3. The applicable risk weight will be phased-in over a 5-year period, from 160% for the calendar year 2024 and be increased by 60 percentage points at the end of 2024 and each calendar year thereafter up to 400% from 2028 onwards.**  **4. The applicable risk weight will be phased-in over a 5-year period, from 130% for the calendar year 2024 and be increased by 30 percentage points at the end of 2024 and each calendar year thereafter up to 250% from 2028 onwards.** | | | | | | | | | | | |
|  | | | | | (All amounts to be rounded off to the nearest '000) | | | | | | |
| **H.2) Transitional arrangements** | | | **Line no.** | | **Exposure value** | **Risk weighting5** | | **Risk weighted exposure5** | | **Capital requirement** | |
| **1** | **2** | | **3** | | **4** | |
| Total equity exposures under the IRB approach | | | 434 | |  |  | |  | |  | |
| **5. The prohibition on the use of the IRB approach for equity exposures will be subject to a five-year linear phase-in arrangement. During the phase-in period, the risk-weighted exposures will be calculated based on the greater of: (i) the risk weight as calculated under the IRB approach, and (ii) the risk weight set for the linear phase-in arrangement under the standardised approach for credit risk to be disclosed in column 2. After the phase-in period, the exposures reported in this transitional arrangements section will be fully integrated and capitalised under section H.1 above and section H.2 (transitional arrangements) should be empty**. | | | | | | | | | | | | | |  |
|  | | | | | | | | | | | | | |  |
|  | | | | | | | | | | | | | |  |
|  | | | | | | | | | | | | | |  |
|  |  | | |  | | | | | | | | | |  |
|  |  | | |  | | | | | | | | | |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | (All amounts to be rounded off to the nearest R'000) | | |  |
| **Equity investment in funds1** | **Line no.** | **Exposure value** | **Risk weighting** | **Risk weighted exposure** | **Capital requirement** |
| **1** | **2** | **3** | **4** |
| Look-through approach | 435 |  |  |  |  |
| Mandate-based approach | 436 |  |  |  |  |
| Fall-back approach | 437 |  | 1250% |  |  |

1. **Relates to all banks, irrespective of whether the bank adopted the standardised approach or IRB approach for the measurement of the bank’s exposure to credit risk.**

**I.** **OPERATIONAL RISK**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | (All amounts to be rounded off to the nearest '000) | | |
| **A) Balance sheet and other items** | **Line no.** | **Year-3** | **Year-2** | **Year-1** |
| **1** | **2** | **3** |
| Total assets | 438 |  |  |  |
| of which: interest-earning assets (including lease assets) | 439 |  |  |  |
| **B) Income statement** |  |  | | |
| Gross income | 440 |  |  |  |
| Interest income of which: | 441 |  |  |  |
| Income from financial and operational lease | 442 |  |  |  |
| Interest expenses of which: | 443 |  |  |  |
| Expenses from financial and operational lease | 444 |  |  |  |
| Absolute value of net interest income (including financial and operational lease) | 445 |  |  |  |
| Dividend income | 446 |  |  |  |
| Fee and commission income | 447 |  |  |  |
| Fee and commission expenses | 448 |  |  |  |
| Net profit (loss) on financial operations (trading book) | 449 |  |  |  |
| Net profit (loss) on financial operations (non-trading book) | 450 |  |  |  |
| Other operating income | 451 |  |  |  |
| Net adjustments to gross income | 452 |  |  |  |
| Other operating expenses | 453 |  |  |  |
| **C) Standardised approach component calculations** |  |  | | |
| Interest, leases and dividend component (ILDC) | 454 | Greyed Out | |  |
| Services component (SC) | 455 |  |
| Financial Component (FC) | 456 |  |
| Business Indicator (BI) | 457 |  |
| Bucket | 458 |  |
| BI Component (BIC) | 459 |  |
| BI gross of excluded divested activities (per supervisory approval) | 460 |  |
| Reduction in BI due to excluded divested activities | 461 |  |
| **D) Operational Risk Capital** |  |  | | |
| Operational Risk Capital | 462 | Greyed Out | |  |
| Operational Risk Weighted Assets | 463 |  |

**J. Credit Valuation Adjustment**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Credit Valuation Adjustment (CVA)** | **Line No.** | **Aggregate total across all relevant approaches** | | |
| **Risk weighted exposure** | | |
| **CVA risk** | | |
| **Alternative Approach** | **Basic Approach - CVA** | **Standardised Approach - CVA** |
| **1** | **2** | **3** |
| Total | 464 |  |  |  |
| **Hashtotal** | **465** |  | **Greyed Out** | |