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# Government Printing Works

## Notice submission deadlines

Government Printing Works has over the last few months implemented rules for completing and submitting the electronic Adobe Forms when you, the customer, submit your notice request.

In line with these business rules, GPW has revised the notice submission deadlines for all gazettes. Please refer to the GPW website [www.gpwnonline.co.za](http://www.gpwnonline.co.za) to familiarise yourself with the new deadlines.

### CANCELLATIONS

Don't forget!

Cancellation of notice submissions are accepted by GPW according to the deadlines stated in the table above.

Non-compliance to these deadlines will result in your request being failed. **Please pay special attention to the different deadlines for each gazette.**

**Please note that any notices cancelled after the cancellation deadline will be published and charged at full cost.**

Requests for cancellation must be sent by the original sender of the notice and must be accompanied by the relevant notice reference number (N-) in the email body.

### AMENDMENTS TO NOTICES

take note!

With effect from 01 October, GPW will not longer accept amendments to notices. The cancellation process will need to be followed and a new notice submitted thereafter for the next available publication date.

### CUSTOMER INQUIRIES



Many of our customers request immediate feedback/confirmation of notice placement in the gazette from our Contact Centre once they have submitted their notice – While GPW deems it one of their highest priorities and responsibilities to provide customers with this requested feedback and the best service at all times, we are only able to do so once we have started processing your notice submission.

GPW has a **2-working day turnaround time for processing notices** received according to the business rules and deadline submissions.

Please keep this in mind when making inquiries about your notice submission at the Contact Centre.

### PROOF OF PAYMENTS



GPW reminds you that all notice submissions **MUST** be submitted with an accompanying proof of payment (PoP) or purchase order (PO). If any PoP's or PO's are received without a notice submission, it will be failed and your notice will not be processed.

When submitting your notice request to [submit.egazette@gpw.gov.za](mailto:submit.egazette@gpw.gov.za), please ensure that a purchase order (GPW Account customer) or proof of payment (non-GPW Account customer) is included with your notice submission. All documentation relating to the notice submission must be in a single email.

A reminder that documents must be attached separately in your email to GPW. (In other words, your email should have an Adobe Form plus proof of payment/purchase order – 2 separate attachments – where notice content is applicable, it should also be a 3rd separate attachment).

### REMINDER OF THE GPW BUSINESS RULES

- Single notice, single email – with proof of payment or purchase order.
- All documents must be attached separately in your email to GPW.
- 1 notice = 1 form, i.e. each notice must be on a separate form
- Please submit your notice **ONLY ONCE**.
- Requests for information, quotations and inquiries must be sent to the Contact Centre **ONLY**.
- The notice information that you send us on the form is what we publish. Please do not put any instructions in the email body.

**IMPORTANT NOTICE:**

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**No FUTURE QUERIES WILL BE HANDLED IN CONNECTION WITH THE ABOVE.**

**Contents**

<i>No.</i>		<i>Gazette No.</i>	<i>Page No.</i>
<b>GENERAL NOTICES • ALGEMENE KENNISGEWINGS</b>			
<b>South African Reserve Bank/ Suid-Afrikaanse Reserwebank</b>			
297	Banks Act (94/1990): Amendment of Regulations.....	40002	4

## GENERAL NOTICES • ALGEMENE KENNISGEWINGS

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### **SOUTH AFRICAN RESERVE BANK**

### **NOTICE 297 OF 2016**

### **BANKS ACT, 1990 (ACT NO. 94 OF 1990)**

### **AMENDMENT OF REGULATIONS**

The Minister of Finance has under section 90 of the Banks Act, 1990 (Act No. 94 of 1990), made the regulations contained in the Schedule.

## SCHEDULE

### Definitions

1. In this Schedule, "the Regulations" means the Regulations published under Government Notice No. R. 1029, in *Government Gazette* No. 35950 on 12 December 2012, as amended by Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015 and Government Notice No. R. 309, in *Government Gazette* No. 38682 of 10 April 2015.

### Substitution of form BA 099

2. Form BA 099 following immediately after regulation 7 of the Regulations is hereby substituted with the form BA 099 set out in Annexure A to this notice.

### Substitution of form BA 099A

3. Form BA 099A immediately preceding regulation 8 of the Regulations is hereby substituted with the form BA 099A set out in Annexure B to this notice.

### Amendment of regulation 20 of the Regulations

4. Regulation 20 of the Regulations is hereby amended by the substitution of the entire instruction contained in subregulation (4) relating to the completion of line item numbers 92 to 130 of the form BA 120, relating to the Du Pont analysis and other selected ratios, with the following instruction:

"92 to **Du Pont analysis and other selected ratios**

130

For the completion of items 92 to 130 of the form BA 120, risk weighted assets shall in the case of-

- (a) a bank, as envisaged in column 7 of the form BA 120, be deemed to be equal to item 6, column 7, of the form BA 700;
- (b) a consolidated bank, as envisaged in column 8 of the form BA 120, be deemed to be equal to item 6, column 7, of the form BA 700;
- (c) a consolidated bank controlling company, as envisaged in column 9 of the form BA 120, be deemed to be equal to item 6, column 7, of the form BA 700.

Provided that the aforesaid form BA 700 used in the calculation of the relevant amount of risk-weighted assets shall be the form BA 700 relating to the reporting period immediately preceding the reporting period in respect of which

the current form BA 120 is completed.”

#### **Amendment of form BA 200**

5. Form BA 200 is hereby amended by the substitution of the description of line number 66, which currently reads “1250%<sup>3</sup> risk weight”, with the following description:

“1250% risk weight”.

#### **Amendment of regulation 23 of the Regulations**

6. Regulation 23 of the Regulations is hereby amended:

- (a) by the substitution of sub-item (i) of subregulation (5)(b)(iv)(A) with the following sub-item (i):

“(i) shall be deemed to be issue-specific, that is, the assessment shall be used only to derive risk weights for claims arising from a rated facility;”.

- (b) by the substitution of sub-item (iii) of subregulation (5)(b)(iv)(A) with the following sub-item (iii):

“(iii) shall be used only for short-term claims relating to banks and corporate institutions, such as a particular issuance of commercial paper;”.

- (c) by the insertion of the following proviso in respect of subregulation (5)(b)(iv)(A), after sub-item (iii) of subregulation (5)(b)(iv)(A):

“Provided that when a short-term rated facility is assigned a risk weight of 50 per cent, an unrated short-term claim shall not be assigned a risk weight lower than 100 per cent.”.

- (d) by the substitution of subparagraph (iv) of subregulation (6)(b) with the following subparagraph (iv):

“(iv) Low value of individual exposures

An exposure to an individual person or small business shall be included in the retail portfolio only when the aggregate amount of the said exposure after the application of the relevant credit conversion factors but before the effect of any risk mitigation is taken into consideration, is less than or equal to such an amount as may be specified in writing by the Registrar from time to time.”.

- (e) by the substitution of table 3 in subregulation (6)(h)(i), previously amended by clause 2(a) in Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, and now further amended by the substitution of the entire table 3 in subregulation (6)(h)(i) with the following table 3:

**Table 3**

Long-term rating category <sup>1</sup>					
External credit assessment	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB- <sup>2</sup>	B+ and below or unrated <sup>3, 4, 5</sup>
Securitisation exposure					
Risk weight	20%	50%	100%	350%	1250% <sup>3, 4</sup>
Resecuritisation exposure					
Risk weight	40%	100%	225%	650%	1250% <sup>3, 4</sup>
Short-term rating category <sup>1</sup>					All other ratings or unrated
External credit assessment	A-1/P-1	A-2/P-2	A-3/P-3		
Securitisation exposure					
Risk weight	20%	50%	100%	1250%	
Resecuritisation exposure					
Risk weight	40%	100%	225%	1250%	

1. The notations used in this table relate to the ratings used by a particular credit assessment institution. The use of the rating scale of a particular credit assessment institution does not mean that any preference is given to a particular credit assessment institution. The assessments/ rating scales of other external credit assessment institutions, recognised as eligible institutions in South Africa, may have been used instead.
2. Relates to investors in a securitisation scheme other than an institution that acts as an originator.
3. Subject to the provisions of subparagraphs (iii) to (v) below, senior commercial paper rated B+ or below, or the equivalent thereof, and unrated tranches in a rated structure shall for purposes of calculating a bank's prescribed required amount of capital and reserve funds be regarded as a first-loss credit-enhancement facility: Provided that the Registrar may in the Registrar's sole discretion and subject to such conditions as may be determined by the Registrar allow a bank to assign a specified risk weight to an unrated tranche in a rated structure, instead of treating the said unrated tranche as a first-loss credit-enhancement facility.
4. Excluding a second loss position that complies with the relevant conditions specified in subparagraph (vi) below.
5. Excluding a liquidity facility that complies with the relevant conditions specified in subparagraph (vii) below."

- (f) by the substitution of item (G) of subregulation (6)(h)(xi) with the following item (G):

“(G) for the purposes of this subparagraph (xi), retail exposure means any exposure to a person of less than such an amount as may be specified in writing by the Registrar from time to time.”.

- (g) by the insertion of the following two entries in column 2 of table 7 in subregulation (6)(j) in respect of transactions with specified counterparties that are assigned a risk weight of 0%, immediately after the entry that reads “European Central Bank (ECB)”:

“European Stability Mechanism (ESM)  
European Financial Stability Facility (EFSF)”.

- (h) by the substitution of the final entry in column 1 of table 7 in subregulation (6)(j), which currently reads “**1250**1%”, with the following entry:

“**1250**%”.

- (i) by the substitution of subparagraph (iii) of subregulation (7)(c) with the following subparagraph (iii):

“(iii) *Eligible guarantors*

Guarantors qualifying for a risk weight of 20 per cent or better, and a risk weight lower than the protected credit exposure, shall be recognised for risk mitigation purposes in terms of the simplified standardised method, provided that for purposes of calculating the minimum required amount of capital and reserve funds of a branch in terms of the provisions of the Banks Act, 1990, read with these Regulations, no guarantee received from the parent foreign institution or any other branch or subsidiary of the parent foreign institution in respect of an exposure incurred by the branch in the Republic shall be regarded as an eligible guarantee.”.

- (j) by the substitution of footnote 3 below Table 8 of subregulation (8)(a), previously amended by clause 2(f) in Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, and now further amended by the substitution of the entire footnote 3 below Table 8 of subregulation (8)(a), with the following footnote 3:

“3. Claims with an original maturity of three months or less, excluding a claim which is renewed or rolled, resulting in an effective maturity of more than three months.”.



- (k) by the substitution of proviso (ii) of subregulation (9)(c)(ii) with the following proviso (ii):
- “(ii) for purposes of calculating the minimum required amount of capital and reserve funds of a branch in terms of the provisions of the Banks Act, 1990, read with these Regulations, no guarantee received from the parent foreign institution or any other branch or subsidiary of the parent foreign institution in respect of an exposure incurred by the branch in the Republic shall be regarded as an eligible guarantee.”.
- (l) by the substitution of table 11 in subregulation (9)(d)(ii)(C)(i), previously amended by clause 2(g) in Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, and now further amended by the substitution of the entire table 11 in subregulation (9)(d)(ii)(C)(i) with the following table 11:

“Table 11

External credit assessment <sup>1</sup>	Long term rating <sup>1</sup>				
	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ and below or unrated
Risk weight	20%	50%	100%	350%	1250%
External credit assessment <sup>1</sup>	Short term rating <sup>1</sup>				
	A-1/P-1	A-2/P-2	A-3/P-3	All other	
Risk weight	20%	50%	100%	1250%	

1. The notations used in this table relate to the ratings applied by a particular credit assessment institution. The use of the rating scale of a particular credit assessment institution does not mean that any preference is given to a particular credit assessment institution and the assessments/ rating scales of other external credit assessment institutions, recognised as eligible institutions in South Africa, may have been used instead.”.

- (m) by the substitution of the proviso in subregulation (9)(d)(iii) with the following provisos:

“Provided that-

- (i) when credit protection is provided in respect of a securitisation exposure, only entities that are externally rated BBB- or better at the end of the reporting month, and that were externally rated A- or better at the time the credit protection was provided, shall constitute eligible protection for purposes of these Regulations, including any relevant credit protection provided by a parent institution, subsidiary or affiliate companies;
- (ii) for purposes of calculating the minimum required amount of capital and reserve funds of a branch in terms of the provisions of the Banks Act, 1990, read with these Regulations, no protection received from the parent foreign institution or any other branch or subsidiary of the parent foreign institution in respect of an exposure

incurred by the branch in the Republic shall be regarded as eligible protection.”.

- (n) by the substitution of subparagraph (vii) of subregulation (11)(a), previously amended by clause 2(i) in Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, and now further amended by the substitution of the entire subparagraph (vii) of subregulation (11)(a), with the following subparagraph (vii):

“(vii) shall risk weight such amounts or exposures as may be specified in paragraph (q) below.”.

- (o) by the deletion of sub-sub-item (bb) in subregulation (11)(b)(v)(B)(i).
- (p) by the substitution of the provisos in subregulation (11)(c)(iv)(A)(iii), of which proviso (i) was previously amended by clause 2(r) in Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, and which proviso is now further amended by the substitution of the previously issued two provisos with the following proviso:

“provided that-

- (i) the total exposure of the reporting banking group to the said small business borrower, which shall be determined or calculated on a consolidated basis, shall at no time exceed such an amount as may be specified in writing by the Registrar from time to time;”.

- (q) by the substitution of sub-item (iv) of subregulation (11)(c)(iv)(A) with the following sub-item (iv):

“(iv) Large number of exposures

The exposure shall be one of a large pool of exposures, which exposures shall be managed by the bank on a pooled basis, that is, exposures shall be managed as part of a portfolio segment or pool of exposures with similar risk characteristics.”.

- (r) by the substitution of sub-sub-item (dd) of subregulation (11)(c)(iv)(B)(ii) with the following sub-sub-item (dd):

“(dd) shall be to individuals and the maximum exposure to a single individual counterparty or obligor in the subportfolio shall not exceed such an amount as may be specified in writing by the Registrar from time to time;”.

- (s) by the substitution of subparagraph (v) of subregulation (11)(f), previously amended by clause 2(x) in Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, and now further amended by the substitution of the entire subparagraph (v) of subregulation (11)(f), with the following subparagraph (v):

“(v) the external rating of the reference securitisation exposure shall comply with the relevant requirements specified in regulation 38(6) of these Regulations.”.

- (t) by the substitution of item (A) of subregulation (11)(m)(ii), previously amended by clause 2(z) in Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, and now further amended by the substitution of the entire item (A) of subregulation (11)(m)(ii), with the following item (A):

“(A) the potential future exposure arising from an interest-rate contract or currency swap contract, calculated in accordance with the relevant provisions of the current exposure method specified in subregulation (17);”.

- (u) by the substitution of the entire paragraph (q) of subregulation (11), previously amended by clauses 2(aa) and 2(bb) in Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, and now further amended by the substitution of the entire paragraph (q) of subregulation (11), with the following paragraph (q):

“(q) *Other specified risk weighted exposure*

A bank that adopted the foundation IRB approach for the measurement of the bank's exposure to credit risk shall in addition to any relevant exposure and/or amount specified in subregulation (6)(j) to be risk weighted at 1250 per cent, risk weight such exposures as may be specified in table 14 below at a risk weighting of 1250 per cent:

**Table 14**

<b>Risk weight of 1250 per cent</b>
Any amount relating to expected loss in respect of equity exposures subject to the PD/LGD approach specified in regulation 31”

- (v) by the substitution of subparagraph (vi) of subregulation (13)(a), previously amended by clause 2(cc) in Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, and now further amended by the substitution of the entire subparagraph (vi) of subregulation (13)(a), with the following subparagraph (vi):

“(vi) shall risk weight at 1250 per cent the relevant amounts or exposures specified in subregulations (6)(j) and (11)(q) above.”.

- (w) by the substitution of the entire item (F) of subregulation (13)(b)(ii) with the following item (F):

“(F) been broadly in compliance with the relevant minimum requirements specified in subregulation (11) above;”.

- (x) by the substitution of the entire item (B) of subregulation (17)(a)(vi) with the following item (B):

“(B) second and subsequent nth-to-default credit derivative transaction allocate the underlying assets based on the credit quality of the assets, that is-

- (i) the second lowest credit quality shall determine the add-on factor in respect of a second to default transaction; and
- (ii) the nth lowest credit quality shall determine the add-on factor in respect of the nth-to-default transaction;”.

#### **Amendment of form BA 210**

7. Form BA 210 is hereby amended by the substitution of the entire note 1, immediately below line no. 471, with the following note 1: “1. The required details shall be reported separately in respect of an exposure to a related person equal to or exceeding 0.1% of qualifying capital and reserve funds as reported in item 88 column 1 of the form BA 700. Exposures to related persons individually not equal to or exceeding 0.1% of the said amount of qualifying capital and reserve funds may be grouped together and the aggregate amount reported under “other”.”.

#### **Amendment of regulation 24 of the Regulations**

8. Regulation 24 of the Regulations is hereby amended by the substitution of the entire paragraph (b) of subregulation (9) with the following paragraph (b):

“(b) When the Registrar is of the opinion that the bank or controlling company’s policies, processes, procedures and systems related to connected lending or lending to a related person are inadequate, the Registrar may-

- (i) in addition to any other provisions contained in the Act or in these Regulations related to a bank’s exposure to a connected or related person, impose such a limit or limits in respect of the bank’s exposure to a connected or related person as the Registrar deems prudent or appropriate, which limit or limits may be in relation to the bank’s aggregate amount of qualifying capital and reserve funds or liabilities or assets or any combination thereof;

- (ii) require the relevant bank or controlling company-
  - (A) to deduct from its capital and reserve funds such amount relating to the said transactions or exposure as may be specified in writing by the Registrar; and/or
  - (B) to obtain adequate collateral in respect of the relevant exposure.”.

### **Substitution of form BA 300**

9. Form BA 300 immediately preceding regulation 26 of the Regulations, previously substituted with the form BA 300 set out in Annexure A of Government Notice No. R. 309, in *Government Gazette* No. 38682 of 10 April 2015, is hereby substituted with the form BA 300 set out in Annexure C to this notice.

### **Amendment of regulation 26 of the Regulations**

10. Regulation 26 of the Regulations is hereby amended:
- (a) by the substitution of subparagraph (i) of subregulation (7)(b) with the following subparagraph (i):
    - “(i) “volatile deposits” shall include any deposit likely to be withdrawn quickly in a stress situation, including deposits received from government, parastatal institutions, financial institutions, asset managers, pension fund managers, banks or other private sector financial institutions, or private individuals;”.
  - (b) by the substitution of subparagraph (ii) of subregulation (7)(b) with the following subparagraph (ii):
    - “(ii) “stable deposits”, whenever referred to in items 1 to 97 of the form BA 300, shall include any deposit deemed by the reporting bank to be less liquid, that is, deposits other than volatile deposits, including deposits received from government, parastatal institutions, financial institutions, asset managers, pension fund managers, banks or other private sector financial institutions, or private individuals;”.
  - (c) by the substitution of the entire paragraph (a) of subregulation (9) with the following paragraph (a):
    - “(a) shall in the completion of the section of the form BA 300 that relates to its business as usual balance sheet apply the same going-concern behavioural or other relevant assumptions as in the bank’s ALCO process, that is, the relevant required reported amounts-
      - (i) shall be based on the bank’s relevant strategic and business plans;  
and

- (ii) shall be reconcilable to the bank's ALCO model;".
- (d) by the substitution of the entire item (E) of subregulation (12)(d)(i), previously amended by clause 2(c) of Government Notice No. R. 309, in *Government Gazette* No. 38682 of 10 April 2015, and now further amended by the substitution of the entire item (E) of subregulation (12)(d)(i) with the following item (E):
  - "(E) fully insured as envisaged in item (C) above means that one hundred per cent of the relevant deposit amount, up to the relevant deposit insurance limit, is covered by an effective deposit insurance scheme, that is-
    - (i) deposit balances up to the deposit insurance limit may be treated as "fully insured", even if the depositor has a balance in excess of the deposit insurance limit, provided that-
      - (aa) one hundred per cent of the relevant deposit amount, up to the relevant deposit insurance limit, is covered by an effective deposit insurance scheme;
      - (bb) the bank shall treat any amount in excess of the said deposit insurance limit as "less stable";
    - (ii) when a depositor, for example, has a deposit of R150 000 that is covered by a deposit insurance scheme in terms of which one hundred per cent of the deposited amount is covered, up to a limit of R100 000, that is, the depositor would receive at least R100 000 from the deposit insurance scheme when the bank is unable to repay the deposit, R100 000 would be regarded as "fully insured" and treated as stable deposits, while the remaining R50 000 shall be treated as part of the less stable deposit category;
    - (iii) when the deposit insurance scheme covers only a percentage of the funds, such as ninety per cent of the deposit amount, but not one hundred per cent, up to a limit of, for example, R100 000, the bank shall classify the entire deposit of R150 000 as less stable;".
- (e) by the substitution of the entire item (D) of subregulation (12)(d)(ii), previously amended by clause 2(c) of Government Notice No. R. 309, in *Government Gazette* No. 38682 of 10 April 2015, and now further amended by the substitution of the entire item (D) of subregulation (12)(d)(ii) with the following item (D):
  - "(D) the Registrar may specify in writing exceptional circumstances that shall for purposes of these Regulations be regarded as hardship, under which exceptional circumstances a term deposit may be withdrawn by the depositor without the bank being required to change the treatment of the entire pool of deposits, as stated hereinbefore;".

- (f) by the substitution of the entire proviso (i) of subregulation (12)(d)(iv), previously amended by clause 2(c) of Government Notice No. R. 309, in *Government Gazette* No. 38682 of 10 April 2015, and now further amended by the substitution of the entire proviso (i) of subregulation (12)(d)(iv) with the following proviso (i):

“(i) this category of unsecured wholesale funding provided by non-financial small business customers shall only include small business customers in respect of which the total aggregate amount of funding raised from a customer and its relevant associates or affiliates, on a gross consolidated basis, is less than such an amount as may be specified in writing by the Registrar from time to time;”.

- (g) by the substitution of the entire paragraph (d) of subregulation (13) with the following paragraph (d):

“(d) shall, notwithstanding the relevant requirements specified in regulation 27 relating to minimum level one high-quality liquid assets, maintain a liquidity cushion, made up of unencumbered liquid assets, to protect the bank against liquidity stress events, including potential losses of unsecured and typically available secured funding sources;”.

- (h) by the substitution of the entire subregulation (14) with the following subregulation (14):

“(14) *Matters related to the calculation of a bank's net stable funding ratio*

(a) *Specified minimum requirements*

As a minimum, in order to promote a bank's resilience over a one year time horizon and ensure that the bank continuously maintains a minimum specified amount of stable sources of funding relative to the liquidity profile of the bank's assets and the potential for contingent liquidity needs arising from the bank's off-balance sheet commitments, and in order to limit a bank's potential over-reliance on short-term wholesale funding, a bank shall calculate and maintain a Net Stable Funding Ratio (NSFR) in accordance with and comply with the relevant requirements specified in this subregulation (14) read with such further conditions or requirements related to the NSFR as may be directed or specified in writing by the Registrar, provided that-

- (i) between 1 January 2013 and 31 December 2017 banks, controlling companies and the Registrar shall apply the relevant requirements specified in this subregulation (14) read with such further conditions or requirements related to the NSFR as may be directed or specified in writing by the Registrar to monitor the readiness of relevant institutions to implement and fully comply with the said requirements and any subsequent

amendments thereto as a minimum standard from 1 January 2018;

- (ii) in all relevant cases, the requirements specified in this subregulation (14) shall apply on a solo and consolidated basis, provided that-
  - (A) subject to the prior written approval of and such conditions as may be specified in writing by the Registrar, in the case of consolidation or solo reporting of relevant entities, a bank may apply the rules or regulations of relevant host supervisors in respect of the treatment of retail or small business deposits of relevant entities operating in those jurisdictions;
- (iii) for purposes of this subregulation (14)-
  - (A) stable funding means the portion of those types and amounts of equity and liabilities expected to be reliable sources of funds over a one-year time horizon under conditions of extended stress;
  - (B) the relevant required amount of funding shall be deemed to be a function of the liquidity characteristics of various types of assets held by the bank, the bank's off-balance-sheet contingent exposures and/or the activities pursued by the bank;
  - (C) an extended bank-specific stress scenario means a scenario in which the bank encounters, and investors and customers become aware of-
    - (i) a significant decline in the bank's profitability or solvency arising from heightened credit risk, market risk or operational risk, and/or other risk exposures;
    - (ii) a potential downgrade in a debt, counterparty credit or deposit rating issued by an eligible institution; and/or
    - (iii) a material event that calls into question the reputation or credit quality of the bank;
  - (D) in order not to create an environment in which banks rely on the Reserve Bank or other relevant central bank as a source of funding, any extended borrowing from central bank lending facilities, outside regular open market operations, falls outside the scope of this subregulation (14) and the calculation of the NSFR;



(E) unless specifically otherwise stated or directed in writing by the Registrar, the respective definitions applicable to the bank's calculation of LCR in terms of the provisions of subregulation (12) shall *mutatis mutandis* apply to the calculation of the bank's NSFR in terms of the provisions of this subregulation (14).

(b) *Matters related to the calculation of a bank's available amount of stable funding*

Based on the relevant requirements specified in this subregulation (14) read with such conditions or requirements related to the NSFR as may be directed or specified in writing by the Registrar, a bank shall continuously calculate its relevant available amount of stable funding (ASF), which available amount of stable funding-

(i) shall include-

(A) the relevant amounts related to the bank's capital sources;

(B) the bank's preferred securities with maturity equal to or longer than one year;

(C) the bank's liabilities with effective maturities of one year or longer;

(D) that portion of non-maturity deposits and/or term deposits with maturities of less than one year that the bank expects to remain with the bank for an extended period notwithstanding an idiosyncratic stress event, which assumptions and reasoning applied by the bank shall on request be submitted in writing to the Registrar; and

(E) that portion of wholesale funding with maturities of less than one year that the bank expects to remain with the bank for an extended period notwithstanding an idiosyncratic stress event, which assumptions and reasoning applied by the bank shall on request be submitted in writing to the Registrar;

(ii) shall be calculated by first assigning the respective carrying values of specified equity and liabilities to the relevant category or categories specified in writing by the Registrar, where-after the relevant assigned amounts shall be multiplied by the relevant ASF factors specified in writing by the Registrar, and the bank's total ASF shall be the relevant sum of the respective weighted amounts;

(c) *Matters related to the calculation of a bank's required amount of stable funding*

Based on the relevant requirements specified in this subregulation (14) read with such conditions or requirements related to the NSFR as may be directed or specified in writing by the Registrar, a bank shall continuously calculate its relevant required amount of stable funding (RSF), which required amount of stable funding-

(i) shall be the relevant aggregate amount of-

(A) the sum of the value of such assets or category of asset as may be specified in writing by the Registrar, multiplied by the relevant required stable funding (RSF) factor specified in writing by the Registrar and assigned to each relevant asset or category of asset;

plus

(B) the sum of such off-balance-sheet or potential liquidity exposures as may be specified in writing by the Registrar, multiplied by the RSF factor specified in writing by the Registrar and assigned to each relevant off-balance-sheet exposure or category of off-balance-sheet exposures;

(ii) is based on the principle that-

(A) assets that are more liquid and more readily available to serve as a source of extended liquidity in a stressed environment are assigned lower RSF factors, and require less stable funding, than assets considered less liquid in such circumstances, and require more stable funding;

(B) RSF factors assigned to various types of assets serve as parameters approximating the amount of a particular asset that could not be monetised through sale or use as collateral in a secured borrowing on an extended basis during a liquidity event lasting one year, which amounts are expected to be supported by stable funding;

(C) since some off-balance-sheet exposures may cause significant liquidity drains during times of market or idiosyncratic stress, a bank shall establish and maintain a buffer of stable funding to protect the bank during a period of such market or idiosyncratic stress.

(d) *Formula for the calculation of the NSFR*

Based on the relevant requirements specified in this subregulation (14) read with such conditions or requirements related to the NSFR as may be directed or specified in writing by the Registrar, a bank shall calculate its NSFR in accordance with the formula specified below:

$$\text{NSFR} = \frac{\text{Available amount of stable funding}}{\text{Required amount of stable funding}} \times 100$$

**Substitution of form BA 320**

11. Form BA 320 immediately preceding regulation 28 of the Regulations is hereby substituted with the form BA 320 set out in Annexure D to this notice.

**Amendment of regulation 28 of the Regulations**

12. Regulation 28 of the Regulations is hereby amended by the substitution of the entire table 2 in subregulation (7)(b)(ii)(C)(i), previously amended by clause 3(a) in Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, and now further amended by the substitution of the entire table 2 in subregulation (7)(b)(ii)(C)(i) with the following table 2:

**“Table 2**  
**Specific risk capital requirement based on external rating**

External credit assessment <sup>1</sup>	Long-term rating <sup>1</sup>				
	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	Below BB- or unrated
Securitisation exposure	1.6%	4%	8%	28%	100%
Resecuritisation exposure	3.2%	8%	18%	52%	100%
External credit assessment <sup>1</sup>	Short-term rating <sup>1</sup>				
	A-1/ P-1	A-2/ P-2	A-3/ P3	Below A-3/ P-3 or unrated	
Securitisation exposure	1.6%	4%	8%	100%	
Resecuritisation exposure	3.2%	8%	18%	100%	

1. The notations used in this table relate to the ratings applied by a particular credit assessment institution. The use of the rating scale of a particular credit assessment institution does not mean that any preference is given to a particular credit assessment institution, and the assessments/ rating scales of other external credit assessment institutions, recognised as eligible institutions in South Africa, may have been used instead.”

**Amendment of form BA 325**

13. Form BA 325 is hereby amended by the substitution of the entire footnote 2 below line no. 17 of the form BA 325 with the following footnote 2:

“2. Based on the add-on percentage requirement specified in item 10 column 3 of the form BA 700.”.

**Amendment of regulation 31 of the Regulations**

14. Regulation 31 of the Regulations is hereby amended:

(a) by the substitution of the entire item (D) of subregulation (3)(a)(iii) with the following item (D):

“(D) exhibits or contains characteristics similar to an instrument that qualifies as common equity tier 1 capital of a bank, as defined in section 1 of the Act;”.

(b) by the substitution of the entire subparagraph (ii) of subregulation (3)(b) with the following subparagraph (ii):

“(ii) that constitutes a deduction against the common equity tier 1 capital and reserve funds or additional tier 1 capital and reserve funds or tier 2 capital and reserve funds of the reporting bank;”.

(c) by the substitution of the entire subparagraph (ix) of subregulation (6)(a) with the following subparagraph (ix):

“(ix) based on such conditions, requirements or criteria as may be specified in writing by the Registrar, the Registrar may exempt from the provisions of this subregulation (6) specified types of equity exposure;”.

(d) by the substitution of the entire subparagraph (xii) of subregulation (6)(a) with the following subparagraph (xii):

“(xii) the bank’s total risk weighted exposure amount relating to equity instruments held in the bank’s banking book, and the related required amount of capital and reserve funds, shall be equal to the sum of amounts calculated in accordance with the relevant requirements specified in this subregulation (6).”.

- (e) by the substitution of the entire subparagraph (viii) of subregulation (6)(c), previously amended by clause 4 in Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, and now further amended by the substitution of the entire subparagraph (viii) of subregulation (6)(c) with the following subparagraph (viii):

“(viii) the maximum risk weight in respect of any equity exposure, including any relevant expected loss amount, shall be 1250 per cent;”.

#### **Amendment of regulation 33 of the Regulations**

15. Regulation 33 of the Regulations is hereby amended by the substitution of the entire item (F) of subregulation (9)(d)(i) with the following item (F):

“(F) that the bank complies with the qualitative and quantitative standards specified below;”.

#### **Substitution of form BA 500**

16. Form BA 500 immediately preceding regulation 35 of the Regulations is hereby substituted with the form BA 500 set out in Annexure E to this notice.

#### **Substitution of form BA 600**

17. Form BA 600 immediately preceding regulation 36 of the Regulations is hereby substituted with the form BA 600 set out in Annexure F to this notice.

#### **Amendment of regulation 36 of the Regulations**

18. Regulation 36 of the Regulations is hereby amended:

- (a) by the substitution of the entire item (C) of subregulation (6)(d)(i) with the following item (C):

“(C) any securities services as envisaged in the Financial Markets Act, 2012, including any trading related business in instruments such as money-market instruments, foreign exchange, financial futures and options, exchange and interest rate instruments or transferable securities;”

- (b) by the substitution of the entire paragraph (a) of subregulation (10) with the following paragraph (a):

“(a) shall include in its consolidated amount of qualifying capital and reserve funds any relevant amount related to a minority interest held in shares or other relevant qualifying instruments in accordance with the relevant requirements specified in regulation 38(14) of these Regulations;”

- (c) by the substitution of the entire subparagraph (ii) of subregulation (10)(c) with the following subparagraph (ii):

“(ii) any equity or other regulatory capital instruments held in any-

(A) subsidiary that conducts insurance business; or

(B) insurance entity in respect of which the said bank or controlling company holds a significant minority interest,

deduct from its consolidated amount of capital and reserve funds the said amount relating to such investment in accordance with the relevant requirements specified in regulation 38(5) of these Regulations, and the said bank or controlling company shall subsequently remove from its balance sheet any relevant assets, liabilities or third party investments relating to such insurance subsidiary or entity;”

- (d) by the substitution of the entire paragraph (f) of subregulation (10), which paragraph (f) of subregulation (10) was previously paragraph (g) of subregulation (10), but was renumbered to paragraph (f) of subregulation (10) following the deletion of paragraph (d) of subregulation (10) in accordance with the provisions of clause 6(b) of Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, which renumbered paragraph (f) of subregulation (10) is hereby substituted with the following paragraph (f):

“(f) shall deduct from its consolidated common equity tier 1 capital and reserve funds any remaining goodwill relating to-

(i) any relevant entity subject to the deduction method or approach; or

(ii) any relevant majority owned or controlled entity;”

#### **Substitution of form BA 610**

19. Form BA 610 immediately preceding regulation 37 of the Regulations is hereby substituted with the form BA 610 set out in Annexure G to this notice.

**Amendment of regulation 37 of the Regulations**

20. Regulation 37 of the Regulations is hereby amended by the substitution of the entire paragraph (b) of subregulation (2) with the following paragraph (b):

“(b) is to obtain selected information relating to the foreign operations of South African banks in order to evaluate the risks that such operations are exposed to, which risks may pose a threat to the safety and soundness of the banking group in respect of which the said operation is a member, including selected information in respect of each relevant foreign operation’s-

- (i) on-balance sheet assets and liabilities;
- (ii) off-balance sheet items;
- (iii) profit or loss situation;
- (iv) capital adequacy;
- (v) exposure to credit risk;
- (vi) exposure to liquidity risk;
- (vii) exposure to market risk;
- (viii) exposure to operational risk;
- (ix) exposure to equity risk arising from positions held in its banking book;”

**Substitution of form BA 700**

21. Form BA 700 immediately preceding regulation 38 of the Regulations is hereby substituted with the form BA 700 set out in Annexure H to this notice.

**Amendment of regulation 38 of the Regulations**

22. Regulation 38 of the Regulations is hereby amended:

- (a) by the substitution of the entire item (D) of subregulation (5)(a)(i) with the following item (D):

“(D) any relevant positive amount related to a cash flow hedge reserve that relates to the hedging of items that are not fair valued on the balance sheet, including any relevant amount related to projected cash flows, provided that any relevant negative amount related to a cash flow hedge reserve shall also be derecognised, that is, added back to common equity tier 1 capital and reserve funds;”

- (b) by the substitution of the entire item (F) of subregulation (5)(a)(i) with the following item (F):
- “(F) any relevant increase in equity capital or common equity tier 1 capital and reserve funds resulting from a securitisation or resecuritisation transaction, such as an increase associated with expected future margin income resulting in a gain-on-sale;”
- (c) by the substitution of the entire subitem (i) of subregulation (5)(a)(i)(G) with the following subitem (i):
- “(i) the bank or controlling company shall also derecognise from its common equity tier 1 capital and reserve funds any relevant amount related to any unrealised loss due to changes in the fair value of the bank or controlling company’s own credit risk;”
- (d) by the addition of the following subitem (iv) to subregulation (5)(a)(i)(G):
- “(iv) the bank or controlling company shall derecognise its debit valuation adjustment in full, irrespective of whether or not the bank or controlling company has adopted any funding valuation type adjustment, that is, the bank or controlling company’s adoption of any funding valuation type adjustment shall in no case offset or reduce the "own credit" adjustment envisaged in this item (G);”
- (e) by the substitution of the entire subitem (iii) of subregulation (5)(a)(i)(H) with the following subitem (iii):
- “(iii) any amount related to a defined benefit pension fund liability, as included on the balance sheet, shall be fully recognised in the calculation of the bank’s net asset value, including in particular in the calculation of the bank’s common equity tier 1 capital and reserve funds, that is, common equity tier 1 capital and reserve funds shall not be increased through the derecognition of any defined benefit pension fund liability;”
- (f) by the substitution of item (I) of subregulation (5)(a)(i) with the following item (I):
- “(I) the relevant amount related to any direct or indirect investment in or direct or indirect funding provided for direct or indirect investment in the bank or controlling company’s own shares qualifying as common equity tier 1 capital, provided that-”



- (g) by the substitution of the entire subitem (ii) of subregulation (5)(a)(i)(I) with the following subitem (ii):

“(ii) the bank shall look through holdings of index securities to deduct any relevant exposure to own shares qualifying as common equity tier 1 capital, provided that any gross long position in own shares resulting from holdings of index securities may be netted against short positions in own shares resulting from short positions in the same underlying index, even when the short positions may involve counterparty risk, which counterparty risk shall be subject to the relevant requirement for counterparty credit risk;”

- (h) by the substitution of the entire item (J) of subregulation (5)(a)(i) with the following item (J):

“(J) the relevant amount related to any reciprocal cross holding of instruments or shares qualifying as capital of any other bank, controlling company, other financial entity or insurance entity, provided that the reporting bank or controlling company shall apply a corresponding deduction approach, that is, deductions shall be applied to the same component of capital for which the capital would qualify if it was issued by the bank itself;”

- (i) by the substitution of item (K) of subregulation (5)(a)(i) with the following item (K):

“(K) the higher amount of either the investment in the foreign branch or any capital requirement imposed by either the home country or host country supervisor in respect of any foreign branch of the bank, provided that-”

- (j) by the substitution of the entire subitem (iv) of subregulation (5)(a)(i)(L) with the following subitem (iv):

“(iv) when the aggregate amount of investments envisaged in this item (L) exceeds 10 per cent of the bank or controlling company’s common equity tier 1 capital and reserve funds after applying all other relevant regulatory adjustments or deductions prior to this deduction, the amount in excess of 10 per cent shall be the amount to be deducted, applying a corresponding deduction approach, that is, the deduction shall be made against the same component of capital for which the capital would qualify if it was issued by the bank itself.

Accordingly, the amount to be deducted from common equity tier 1 capital and reserve funds shall be the total of all holdings which in aggregate exceed 10 per cent of the relevant bank or controlling company’s common equity tier 1 capital and reserve funds multiplied by the common equity holdings or common equity tier 1 capital as a percentage of the total capital holdings, that is, the relevant portion of total capital holdings held in common equity or common equity tier 1 capital.”

- (k) by the substitution of the entire subitem (v) of subregulation (5)(a)(i)(L) with the following subitem (v):

“(v) when a bank or controlling company is required to make a deduction from a particular category of capital under the corresponding deduction approach and it does not have sufficient capital in that category to allow that deduction, the shortfall shall be deducted from the next higher category of capital, that is, when a bank, for example, does not have sufficient additional tier 1 capital and reserve funds to allow the relevant deduction, the shortfall shall be deducted from its common equity tier 1 capital and reserve funds;”

- (l) by the substitution of the entire subitem (iv) of subregulation (5)(a)(i)(M) with the following subitem (iv):

“(iv) the relevant deduction shall be the aggregate amount of all relevant investments in instruments other than common shares or instruments qualifying as common equity tier 1 capital, following a corresponding deduction approach, that is, the deduction shall be made against the same category of capital for which the capital would qualify if it was issued by the bank itself, provided that, instead of a full deduction, specified investments in common shares qualifying as common equity tier 1 capital shall be treated in accordance with the relevant requirements specified in paragraph (b) below;”

- (m) by the substitution of the entire subitem (v) of subregulation (5)(a)(i)(M) with the following subitem (v):

“(v) when a bank or controlling company is required to make a deduction from a particular category of capital under the corresponding deduction approach and it does not have sufficient capital in that category to allow that deduction, the shortfall shall be deducted from the next higher category of capital, that is, when a bank, for example, does not have sufficient additional tier 1 capital and reserve funds to allow the relevant deduction, the shortfall shall be deducted from common equity tier 1 capital and reserve funds;”

- (n) by the substitution of the entire item (O) of subregulation (5)(a)(i) with the following item (O):

“(O) the net present value of acknowledgements of debt outstanding issued to directly or indirectly fund shares that rank as qualifying common equity tier 1 capital, which net present value shall be deducted from the issuer's common equity tier 1 capital and reserve funds, unless such acknowledgements of debt are subordinated in a manner similar to the shares that rank as qualifying common equity tier 1 capital;”

- (o) by the substitution of the entire item (P) of subregulation (5)(a)(i) with the following item (P):
- “(P) any share that qualifies as common equity tier 1 capital of the reporting bank and for which the reporting bank has received no value;”
- (p) by the substitution of the entire item (B) of subregulation (5)(a)(ii) with the following item (B):
- “(B) the relevant amount related to any reciprocal cross holding of instruments or shares qualifying as capital of any other bank, controlling company, other financial entity or insurance entity, provided that the reporting bank or controlling company shall apply a corresponding deduction approach, that is, deductions shall be applied to the same component of capital for which the capital would qualify if it was issued by the bank itself;”
- (q) by the substitution of the entire item (C) of subregulation (5)(a)(ii) with the following item (C):
- “(C) the relevant amount, based on the requirements specified in paragraph (a)(i)(L) above, that is, the provisions of paragraph (a)(i)(L) above, insofar as they relate to the relevant portion of additional tier 1 capital, shall *mutatis mutandis* apply to the deduction to be made against additional tier 1 capital and reserve funds, provided that the amount to be deducted from additional tier 1 capital and reserve funds shall be calculated as the total of all holdings which in aggregate exceed 10 per cent of the relevant bank or controlling company’s common equity or common equity tier 1 capital multiplied by the additional tier 1 capital holdings as a percentage of the total capital holdings;”
- (r) by the substitution of the entire item (D) of subregulation (5)(a)(ii) with the following item (D):
- “(D) the relevant amount, based on the requirements specified in paragraph (a)(i)(M) above, that is, the provisions of paragraph (a)(i)(M) above, insofar as they relate to the relevant portion of additional tier 1 capital, shall *mutatis mutandis* apply to the deduction to be made against additional tier 1 capital and reserve funds;”
- (s) by the substitution of the entire item (B) of subregulation (5)(a)(iii) with the following item (B):
- “(B) the relevant amount related to any reciprocal cross holding of instruments or shares qualifying as capital of any other bank, controlling company, other financial entity or insurance entity, provided that the reporting bank or controlling company shall apply a corresponding deduction approach, that is, deductions shall be applied to the same component of capital for which the capital would qualify if it was issued by the bank itself;”

- (t) by the substitution of the entire item (C) of subregulation (5)(a)(iii) with the following item (C):

“(C) the relevant amount, based on the requirements specified in paragraph (a)(i)(L) above, that is, the provisions of paragraph (a)(i)(L) above, insofar as they relate to the relevant portion of tier 2 capital, shall *mutatis mutandis* apply to the deduction to be made against tier 2 capital, provided that the amount to be deducted from tier 2 capital and reserve funds shall be calculated as the total of all holdings which in aggregate exceed 10 per cent of the relevant bank or controlling company’s common equity or common equity tier 1 capital multiplied by the tier 2 capital holdings as a percentage of the total capital holdings;”

- (u) by the substitution of the entire item (D) of subregulation (5)(a)(iii) with the following item (D):

“(D) the relevant amount, based on the requirements specified in paragraph (a)(i)(M) above, that is, the provisions of paragraph (a)(i)(M) above, insofar as they relate to the relevant portion of tier 2 capital, shall *mutatis mutandis* apply to the deduction to be made against tier 2 capital and reserve funds;”

- (v) by the substitution of the entire proviso (A) of subregulation (5)(b) with the following proviso (A):

“(A) as from 1 January 2013, a bank shall deduct from its common equity tier 1 capital and reserve funds the amount by which the aggregate amount of the three items specified above exceeds 15 per cent of its common equity tier 1 capital and reserve funds, calculated prior to the deduction of the specified items but after the application of all other relevant adjustments and/ or deductions applied in the calculation of common equity tier 1 capital and reserve funds in terms of these Regulations;”

- (w) by the substitution of the entire proviso (C) of subregulation (5)(b) with the following proviso (C):

“(C) the relevant amount related to the three specified items that is still recognised after the application of all regulatory adjustments shall not exceed 15 per cent of the common equity tier 1 capital and reserve funds of the relevant bank or controlling company.

For example, a bank has common equity tier 1 capital and reserve funds of R850 million net of all relevant deductions, including any relevant deduction related to the specified three items.

The maximum amount related to the specified items that may be recognised by the bank in its calculation of common equity tier 1 capital and reserve funds is R850 million x 17.65 per cent (that is, 15/85) = R150

million. Any excess amount above R150 million shall be deducted from the bank's common equity tier 1 capital and reserve funds.

If the bank has specified items, excluding amounts deducted after applying the individual 10 per cent limits, that in aggregate is equal to the 15 per cent limit, common equity tier 1 capital and reserve funds after inclusion of the specified items shall amount to R850 million + R150 million = R1 billion, that is, the aggregate amount of items specified hereinbefore, expressed as a percentage of the total amount of common equity tier 1 capital and reserve funds, is equal to 15 per cent."

- (x) by the substitution of the entire proviso (D) of subregulation (5)(b) with the following proviso (D):

"(D) any amount related to the three items specified hereinbefore that is not deducted in the calculation of common equity tier 1 capital and reserve funds shall be risk weighted at 250 per cent."

- (y) by the substitution of the entire proviso to subregulation (7)(b)(iii), at the end of subregulation (7)(b)(iii), with the following proviso:

"Provided that when a bank is unable to comply with the requirements specified in this subparagraph (iii), the bank shall risk weight the relevant total exposure amount related to the said securitisation or resecuritisation transaction or exposure at 1250 per cent."

- (z) by the substitution of paragraph (e) of subregulation (8) with the following paragraph (e):

"(e) Notwithstanding and without derogating from the provisions of paragraphs (a) to (d) of this subregulation (8), in accordance with, *inter alia*, the relevant requirements specified in the form BA 700, regulations 39(1) to 39(6), and regulation 39(16) of these Regulations, a bank shall have in place robust policies, processes and procedures to ensure that the bank continuously maintains-

- (aa) by the substitution of the entire item (A) of subregulation (8)(e)(i) with the following item (A):

"(A) the relevant minimum required percentage of qualifying common equity tier 1 capital and reserve funds to risk weighted exposure shall be specified in writing by the Registrar from time to time, but the said specified minimum required percentage shall at no time be less than 4,5 per cent;"

- (bb) by the substitution of the entire item (B) of subregulation (8)(e)(i) with the following item (B):

"(B) the relevant minimum required percentage of qualifying tier 1 capital and reserve funds, that is, the sum of common equity tier 1 capital and reserve funds and additional tier 1 capital and reserve funds, to risk weighted

exposure shall be specified in writing by the Registrar from time to time, but the said specified minimum required percentage shall at no time be less than 6 per cent;”

- (cc) by the substitution of the entire subparagraph (ii) of subregulation (8)(e) with the following subparagraph (ii):

“(ii) the relevant additional minimum required percentage specified in writing by the Registrar from time to time for systemic risk of qualifying common equity tier 1 capital and reserve funds and additional tier 1 capital and reserve funds and tier 2 capital and reserve funds, to risk weighted exposure;”

- (dd) by the substitution of the entire subparagraph (iii) of subregulation (8)(e) with the following subparagraph (iii):

“(iii) the relevant additional bank specific minimum required percentage specified in writing by the Registrar from time to time for idiosyncratic risk of qualifying common equity tier 1 capital and reserve funds and additional tier 1 capital and reserve funds and tier 2 capital and reserve funds to risk weighted exposure;”

- (ee) by the substitution of the entire sub-item (i) of subregulation (8)(e)(v)(B) with the following sub-item (i):

“(i) when implemented, the countercyclical buffer shall be phased in between 1 January 2016 and 1 January 2019 in a manner similar to the conservation buffer specified in paragraph (f) below, provided that in the case of excessive credit growth during the specified transition period, the Governor and the Registrar may decide to accelerate the build-up of the capital conservation buffer and the countercyclical buffer or implement a larger countercyclical buffer requirement;”

- (ff) by the substitution of subparagraph (vi) of subregulation (8)(e) with the following subparagraph (vi):

“(vi) the relevant additional minimum required percentage or loss absorbency requirement specified in writing by the Registrar from time to time for systemically important banks and/or controlling companies identified and specified in writing by the Registrar of qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds to risk weighted exposure;”

- (gg) by the substitution of the entire item (A) of subregulation (8)(f)(iv) with the following item (A):

“(A) items subject to the restriction on distributions shall include share buybacks, dividends or any other discretionary payment on shares or instruments qualifying as common equity tier 1 capital or additional tier 1

capital, and discretionary bonus payments to directors, executive officers and other members of staff, provided that payments that do not result in a reduction of common equity tier 1 capital and reserve funds, such as scrip dividends as may be specified in writing by the Registrar, shall not be considered distributions as envisaged in this subregulation (8);”

(hh) by the substitution of the entire subparagraph (i) of subregulation (8)(g) with the following subparagraph (i):

“(i) shall be based on aggregate credit growth and other relevant indicators that indicate excessive credit growth and a build-up of system-wide risk;”

(ii) by the substitution of the entire subparagraph (iv) of subregulation (9)(a) with the following subparagraph (iv):

“(iv) after 1 January 2015 no amount obtained from the issue of any hybrid-debt instrument shall form part of the total amount of qualifying common equity tier 1 capital and reserve funds and additional tier 1 capital and reserve funds of the bank.”

(jj) by the deletion of the entire paragraph (b) of subregulation (9).

(kk) by the deletion of subregulations (11) and (12), and the subsequent renumbering of the following subregulations, as follows:

(i) subregulation (13) to subregulation (11);

(ii) subregulation (14) to subregulation (12);

(iii) subregulation (15) to subregulation (13);

(iv) subregulation (16) to subregulation (14);

(v) subregulation (17) to subregulation (15);

(vi) subregulation (18) to subregulation (16); and

(vii) subregulation (19) to subregulation (17).

(ll) by the substitution of subparagraph (ii) of the renumbered subregulation (11)(a), previously subregulation (13)(a), with the following subparagraph (ii):

“(ii) Unless specifically otherwise provided in these Regulations, the principal amount shall be perpetual and never repaid or repayable outside of liquidation.”



(mm) by the substitution of subparagraph (iii) of the renumbered subregulation (11)(a), previously subregulation (13)(a), previously amended by clause 7(d) in Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, and now further amended by the substitution of the entire subparagraph (iii) of the renumbered subregulation (11)(a) with the following subparagraph (iii):

“(iii) Neither the bank nor the statutory or contractual terms of the share shall create an expectation at issuance that the share may be bought back, repurchased or cancelled.”

(nn) by the substitution of subparagraph (v) of the renumbered subregulation (11)(a), previously subregulation (13)(a), previously amended by clause 7(f) in Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, and now further amended by the substitution of the entire subparagraph (v) of the renumbered subregulation (11)(a) with the following subparagraph (v):

“(v) Distribution in respect of the share shall not be obligatory, that is, non-payment of a distribution shall not constitute an event of default.”

(oo) by the substitution of the entire item (E) of the renumbered subregulation (11)(b)(iv), previously subregulation (13)(b)(iv), with the following item (E):

“(E) shall not be held or acquired by the bank or any person related to or associated with the bank over which the bank exercises or may exercise control or significant influence;”

(pp) by the substitution of item (H) of the renumbered subregulation (11)(b)(iv), previously subregulation (13)(b)(iv), with the following item (H):

“(H) shall under no circumstances contribute to liabilities exceeding assets if such a balance sheet test, for example, forms part of any insolvency law or insolvency proceedings, provided that any instrument classified as a liability or equity in terms of a Financial Reporting Standard shall have principal loss absorption through either-”

(qq) by the substitution of the entire item (C) of the renumbered subregulation (12)(a)(iv), previously subregulation (14)(a)(iv), with the following item (C):

“(C) shall have a minimum original maturity of more than five years, provided that during the fifth year preceding the maturity of the relevant instrument the amount qualifying as tier 2 capital shall be reduced by an amount equal to 20 per cent of the amount so obtained and, annually thereafter, by an amount that in each successive year is increased by 20 per cent of the amount so obtained, as set out in table 1 below:



Table 1

Years to maturity	Qualifying amount included in tier 2 capital	Specified reduction
5 years or more	100%	0%
4 years and more but less than 5 years	80%	20%
3 years and more but less than 4 years	60%	40%
2 years and more but less than 3 years	40%	60%
1 year and more but less than 2 years	20%	80%
Less than 1 year	0%	100%

- (rr) by the substitution of the entire item (F) of the renumbered subregulation (12)(a)(iv), previously subregulation (14)(a)(iv), with the following item (F):

“(F) shall not be held or acquired by the bank or any person related to or associated with the bank over which the bank exercises or may exercise control or significant influence;”

- (ss) by the substitution of the renumbered subregulation (14), previously subregulation (16), with the following subregulation (14):

“(14) *Matters related to specified minority interests, that is, non-controlling interests, in shares and/ or instruments issued out of consolidated subsidiaries that is held by third parties, qualifying as capital*

In the case of-”

- (tt) by the substitution of paragraph (a) of the renumbered subregulation (14), previously subregulation (16), with the following paragraph (a):

“(a) any minority interest arising from the issue of shares by a fully consolidated subsidiary of the reporting bank or controlling company, the relevant proceeds may be included in the bank or controlling company’s common equity tier 1 capital and reserve funds only when-”

- (uu) by the substitution of subparagraph (i) of the renumbered subregulation (14)(a), previously subregulation (16)(a), with the following subparagraph (i):

“(i) the share or instrument giving rise to the minority interest would, if issued by the relevant bank or controlling company, comply with all the relevant criteria and requirements specified in subregulation (11)(a); and”

- (vv) by the substitution of the introductory part of the provisos to the renumbered subregulation (14)(a), previously subregulation (16)(a), with the following introductory part of the provisos to the renumbered subregulation (14)(a):

“Provided that the amount of minority interest that complies with the specified criteria or requirements and that may be included in the relevant consolidated amount of common equity tier 1 capital and reserve funds shall be calculated as total minority interest meeting the specified criteria minus the amount of the surplus common equity tier 1 capital of the subsidiary attributable to the minority shareholders, provided that-”

- (ww) by the substitution of paragraph (b) of the renumbered subregulation (14), previously subregulation (16), with the following paragraph (b):

“(b) shares or instruments issued by a fully consolidated subsidiary of the reporting bank or controlling company to third party investors, including any relevant amount envisaged in paragraph (a) above, the relevant proceeds may be included in the total amount of tier 1 capital and reserve funds only when the relevant instruments would, if issued by the bank or controlling company, comply with all the relevant criteria or requirements specified in subregulation (11)(a) or (11)(b), provided that the amount of capital that may be included in tier 1 capital shall be the total amount of tier 1 capital of the subsidiary issued to third parties minus the surplus amount of tier 1 capital of the subsidiary attributable to the third party investors, provided that-”

- (xx) by the substitution of subparagraph (iv) of the renumbered subregulation (14)(b), previously subregulation (16)(b), with the following subparagraph (iv):

“(iv) when the capital has been issued to third parties out of a special-purpose vehicle or entity, such capital may be included in consolidated additional tier 1 capital, and treated as if the bank or controlling company itself had issued the capital directly to the third parties, only if it meets all the relevant specified entry criteria or requirements and the only asset of the special-purpose vehicle or entity is its investment in the capital of the relevant bank or controlling company in a form that as a minimum complies with all the relevant entry criteria specified in subregulations (11)(b)(ii) to (11)(b)(vii), provided that when the capital has been issued to third parties through a special-purpose vehicle or entity via a fully consolidated subsidiary of the bank or controlling company, such capital may, subject to the relevant requirements specified above, and such further conditions or requirements as may be specified in writing by the Registrar, be treated as if the subsidiary itself had issued it directly to the third parties, and may be included in the relevant consolidated amount of additional tier 1 capital in accordance with the relevant requirements specified in this subregulation (16);”

- (yy) by the substitution of subparagraph (iv) of the renumbered subregulation (14)(c), previously subregulation (16)(c), with the following subparagraph (iv):

“(iv) when the capital has been issued to third parties out of a special-purpose vehicle or entity, such capital may be included in consolidated additional tier 1 capital or tier 2 capital, and treated as if the bank or controlling company itself had issued the capital directly to the third parties, only if it meets all the relevant specified entry criteria or requirements and the only asset of the special purpose vehicle or entity is its investment in the capital of the relevant bank or controlling company in a form that as a minimum complies with all the relevant entry criteria specified in subregulation (11) or (12), provided that when the capital has been issued to third parties through a special-purpose vehicle or entity via a fully consolidated subsidiary of the bank or controlling company, such capital may, subject to the relevant requirements specified above, and such further conditions or requirements as may be specified in writing by the Registrar, be treated as if the subsidiary itself had issued it directly to the third parties, and may be included in the relevant consolidated amount of additional tier 1 capital or tier 2 capital in accordance with the relevant requirements specified in this subregulation (14).”

- (zz) by the substitution of the entire renumbered subregulation (15), previously subregulation (17), with the following subregulation (15):

“(15) *Matters related to leverage*

- (a) In order to-
- (i) prevent the build-up of excessive on-balance-sheet and off-balance-sheet leverage in banks and banking groups; and
  - (ii) mitigate the risks associated with deleveraging that may occur during a period of market uncertainty, such as the amplification of downward pressure on asset prices, material declines in bank capital, and contraction in the availability of credit that may cause damage to the broader financial system and the economy,

every bank and every controlling company shall calculate a leverage ratio in accordance with the relevant requirements specified in this subregulation (15), to supplement the bank or controlling company's relevant risk-based capital requirements.

- (b) For purposes of this subregulation (15) a bank shall calculate its leverage ratio in accordance with the formula specified in paragraph (c) below, provided that-

- (i) the bank shall calculate the relevant amount of qualifying capital and reserve funds in accordance with the requirements specified in paragraph (d) below;
  - (ii) the bank shall calculate the relevant exposure measure in accordance with the requirements specified in paragraph (e) below;
  - (iii) in all relevant cases, the requirements specified in this subregulation (15) shall apply on a solo and a consolidated basis;
  - (iv) between 1 January 2013 and 31 December 2017 banks, controlling companies and the Registrar shall apply the relevant requirements specified in this subregulation (15) to monitor the readiness of relevant institutions to implement and fully comply with the said requirements and any subsequent amendments thereto as a minimum standard from 1 January 2018;
  - (v) during the aforesaid monitoring period of 1 January 2013 to 31 December 2017, a bank shall manage its business in such a manner that its leverage ratio is at no time less than 4 per cent, that is, the bank's leverage multiple, which is the inverse of the bank's leverage ratio, shall at no time exceed 25, or such leverage ratio and multiple as may be determined by the Registrar in consultation with the Governor of the Reserve Bank, which leverage ratio shall in no case be less than 3 per cent;
- (c) Formula for the calculation of a bank or controlling company's leverage ratio

A bank shall calculate its required leverage ratio in accordance with the formula specified below:

$$\text{Leverage ratio} = \frac{\text{Qualifying capital and reserve funds}}{\text{Exposure measure}} \times 100$$

where: qualifying capital and reserve funds means the amount calculated in accordance with the relevant requirements specified in paragraph (d) below; and

exposure measure means the amount calculated in accordance with the relevant requirements specified in paragraph (e) below.

- (d) Matters related to the calculation of qualifying capital and reserve funds

For the calculation of a bank's leverage ratio, qualifying capital and reserve funds means the sum of common equity tier 1 capital and reserve funds and additional tier 1 capital and reserve funds, as reported in item 77, column 1, of the form BA 700 that relates to the most recent reporting period.

- (e) Matters related to the calculation of the exposure measure

For the calculation of a bank's leverage ratio, unless specifically otherwise provided in this subregulation (15), the relevant amount included in the required exposure measure shall be the amount as determined in accordance with the relevant Financial Reporting Standards that apply from time to time, provided that-

- (i) the bank shall include any on-balance sheet non-derivative exposures in the exposure measure net of any specific provision or accounting valuation adjustment, such as an accounting credit valuation adjustment;
- (ii) the bank shall in no case apply any form of netting between loans and deposits;
- (iii) unless specifically otherwise provided in this subregulation (15), the bank shall not reduce the exposure measure through the application of any credit risk mitigation technique, including any physical or financial collateral, guarantees or other form of credit risk mitigation;
- (iv) the aforesaid exposure measure shall be equal to the sum of the bank's-

(A) on-balance sheet exposures

A bank shall include in this category of on-balance sheet exposures all relevant amounts related to its balance sheet assets, including any relevant amount related to on-balance sheet derivatives collateral and collateral for securities financing transactions (SFT), provided that-

- (i) the bank shall exclude from this category of on-balance sheet exposures all relevant amounts related to on-balance sheet derivative and SFT assets respectively envisaged in items (B) and (C) below;

- (ii) when a banking, financial, insurance or commercial entity is outside the scope of regulatory consolidation, the bank shall include in its exposure measure only the relevant amount related to the investment in the capital of such entities, that is, only the relevant carrying amount of the investment, instead of the underlying assets and other exposures, provided that any investment in the capital of such entities that is deducted from tier 1 capital in terms of the provisions of these Regulations may be excluded from the bank's exposure measure, as set out further in sub-item (iii) below;
- (iii) in order to ensure consistency, the bank may deduct from the exposure measure any balance sheet asset deducted from its tier 1 capital and reserve funds, as envisaged in regulation 38(5) of these Regulations.

For example:

- (aa) when a banking, financial or insurance entity is not included in the regulatory scope of consolidation, the relevant amount of any investment in the capital of that entity that is totally or partially deducted from CET1 capital and reserve funds or from additional tier 1 capital and reserve funds, following the envisaged corresponding deduction approach, may also be deducted from the bank's exposure measure;
- (bb) in accordance with the relevant requirements specified in regulation 23(22) of these Regulations, a bank that adopted the internal ratings-based (IRB) approach for the measurement of its exposure to credit risk has to deduct any shortfall in the amount of eligible provisions relative to expected losses from CET1 capital and reserve funds. The bank may deduct the same amount from its exposure measure.

- (iv) when the bank recognises fiduciary assets on its balance sheet, the bank may exclude those assets from its exposure measure, provided that-
  - (aa) the assets meet the relevant IAS 39 criteria for derecognition and, where applicable, the relevant IFRS 10 criteria for deconsolidation;
  - (bb) the bank shall disclose the extent of such de-recognised fiduciary items when it discloses its leverage ratio;
- (v) the bank shall in no case deduct any liability item from its measure of exposure, that is, the bank shall not, for example, deduct from its exposure measure any gains or losses on fair valued liabilities or accounting value adjustments on derivative liabilities due to changes in the bank's own credit risk.

plus

(B) derivative exposures

A bank shall include in this category of derivative exposures the relevant amounts related to its exposures arising from the underlying of any relevant derivative contract, and the related counterparty credit risk (CCR) exposure amount, provided that-

- (i) in all relevant cases-
  - (aa) the bank shall determine its derivative exposure amount as the replacement cost for the current exposure plus the relevant add-on amount for the potential future exposure;
  - (bb) any relevant add-on amount shall be based on the effective rather than the apparent notional amounts, that is, for example, when a notional amount is leveraged or enhanced by the structure of the transaction, the bank shall use the effective notional amount when it determines the relevant required potential future exposure amount;

- (cc) the derivative exposure amount shall include the relevant exposure that arises when the bank, for example, sells protection by means of a credit derivative instrument;
- (ii) in the case of a single derivative exposure not covered by an eligible bilateral netting contract, the bank shall determine the amount to be included in the exposure measure as follows:

Exposure measure = replacement cost (RC) + add-on

where:

RC is the replacement cost of the contract, where the contract has a positive value, and obtained by marking the contract to market

add-on is the potential future exposure amount over the remaining life of the contract, calculated by applying an add-on factor to the notional principal amount of the derivative, as specified in regulation 23(17)(a) of these Regulations

- (iii) in the case of a derivative exposure covered by an eligible bilateral netting contract that complies in all respects with the relevant requirements specified in regulation 23(17)(b) of these Regulations, the bank shall calculate its credit exposure for the relevant set of derivative exposures covered by the said contract as the sum of the net mark-to-market replacement cost, if positive, plus an add-on based on the notional underlying principal, which add-on for the relevant netted transactions ( $A_{Net}$ ) shall be equal to the weighted average of the gross add-on ( $A_{Gross}$ ) and the gross add-on adjusted by the ratio of net current replacement cost to gross current replacement cost (NGR), that is, the add-on  $A_{Net}$  shall be calculated as follows:

$$A_{Net} = 0.4 * A_{Gross} + 0.6 * NGR * A_{Gross}$$



where:

NGR is the ratio of the net current exposure (replacement cost) of the transactions or contracts included in the bilateral netting agreement to the gross current exposure (replacement cost) of the said transactions or contracts subject to the legally enforceable netting agreement

$A_{\text{Gross}}$  is the sum of individual add-on amounts, calculated by multiplying the relevant notional principal amount by the relevant add-on factors, as specified in regulation 23(17)(a) of these Regulations, of all relevant transactions subject to a legally enforceable netting agreement with a particular counterparty

Provided that-

- (aa) the bank shall in no case apply any form of cross-product netting to determine its exposure measure;
- (bb) in accordance with the relevant requirements specified below, the bank shall not apply any netting between the collateral received and a derivative exposure, irrespective whether or not netting may be permitted in terms of the bank's operative accounting or risk-based framework provided for in these Regulations;
- (cc) the bank shall calculate the aforesaid exposure and NGR on a counterparty by counterparty basis;
- (dd) in the case of any forward foreign exchange contract or any other similar contract in which the notional principal amount is equivalent to cash flows, when calculating the relevant potential future credit exposure amount to a netting counterparty, the notional principal means the net receipts falling due on each relevant value date in each relevant currency

- (iv) since collateral received in respect of any derivative contract does not necessarily reduce the leverage inherent in a bank's derivatives position, the bank shall not apply any netting between the collateral received and a derivative exposure, irrespective whether or not netting may be permitted in terms of the bank's operative accounting or risk-based framework provided for in these Regulations, that is, whenever the bank calculates its relevant exposure amount, the bank shall not reduce the exposure amount by any collateral received from the counterparty;
- (v) whenever the bank provides collateral, the bank shall gross up its relevant exposure measure by the amount of any derivatives collateral so provided when the provision of such collateral reduces the value of the bank's balance sheet assets in terms of its relevant operative accounting framework;
- (vi) in the case of any cash variation margin, when all of the conditions specified in subitem (vii) below are met, the bank-
  - (aa) may regard the cash portion of any variation margin exchanged between counterparties as a form of pre-settlement payment;
  - (bb) may reduce the replacement cost portion of the exposure measure with the cash portion of variation margin received, and the bank may deduct from the exposure measure the receivables assets from cash variation margin provided, as set out below:
    - (i) In the case of cash variation margin received, the receiving bank may reduce the replacement cost, but not the add-on portion, of the exposure amount of the derivative asset by the amount of cash received if the positive mark-to-market value of the derivative contract(s) has not already been reduced by the same amount of cash variation margin received in terms of the bank's relevant operative accounting standard;

40

- (ii) In the case of cash variation margin provided to a counterparty, the posting bank may deduct any resulting receivable from its relevant exposure measure, where the cash variation margin has been recognised as an asset in terms of the bank's relevant operative accounting framework.

Provided that cash variation margin shall in no case be used to reduce any relevant potential future exposure amount, not even in the calculation of the net-to-gross ratio (NGR) as envisaged in the relevant formula specified hereinbefore.

- (vii) the provisions of subitem (vi) above relating to cash variation margin shall apply only when all of the conditions specified below are met:
  - (aa) For trades not cleared through a qualifying central counterparty (QCCP), the cash received by the recipient counterparty shall not be segregated.
  - (bb) Variation margin shall be calculated and exchanged on a daily basis, based on mark-to-market valuation of the relevant derivatives positions.
  - (cc) The cash variation margin shall be received in the same currency as the currency of settlement of the relevant derivative contract.
  - (dd) The variation margin exchanged shall be the full amount necessary to fully extinguish the mark-to-market exposure of the derivative subject to the threshold and minimum transfer amounts applicable to the relevant counterparty.
  - (ee) The relevant derivatives transactions and variation margins shall be covered by a single master netting agreement between the legal entities that are the counterparties in the relevant derivatives transaction, provided that the said master netting agreement-

- (i) shall explicitly state that the relevant counterparties agree to settle net any payment obligations covered by such a netting agreement, taking into account any variation margin received or provided if a credit event occurs involving either counterparty;
  - (ii) shall be legally enforceable and effective in all relevant jurisdictions, including in the event of default and bankruptcy or insolvency.
- (viii) when the bank acts as a clearing member and offers clearing services to clients-
  - (aa) and the bank is obligated to reimburse a client for any losses suffered due to changes in the value of all relevant transactions in the event that a central counterparty (CCP) defaults, the bank shall capture all relevant trade exposures to the CCP in a manner similar to any other type of derivatives transaction entered into by the bank, provided that for purposes of this subregulation (15), the bank's relevant amount of trade exposures shall include initial margin, irrespective whether or not it is posted in a manner that makes it insolvency remote from the relevant CCP;
  - (bb) but the bank has no obligation, based on a legally enforceable contractual agreement with the client, to reimburse the client for any losses suffered due to changes in the value of its transactions in the event that a qualifying central counterparty (QCCP) defaults, the bank may exclude the relevant amounts resulting from any such trade exposures to the QCCP from its exposure measure;
  - (cc) and the bank guarantees to the CCP the performance of its client in respect of derivative trade exposures arising from derivatives transactions directly entered into between the client of the bank and the CCP, the bank shall calculate its related exposure resulting from the guarantee in a manner

similar to any other type of derivatives transaction directly entered into by the bank, as if the bank had directly entered into the transaction with the client, including any relevant amount related to the receipt or provision of any cash variation margin;

- (ix) in the case of any relevant-
  - (aa) single-name credit derivative instrument, the bank shall calculate the relevant add-on amount in accordance with the relevant requirements specified in regulation 23(17)(a)(iv) of these Regulations;
  - (bb) first-to-default, second-to-default or nth-to-default credit derivative transaction the bank shall determine the relevant add-on in accordance with the relevant requirements specified in regulation 23(17)(a)(vi) of these Regulations;
- (x) since a written credit derivative instrument creates a notional credit exposure that arises from the creditworthiness of the relevant reference entity, a bank shall, in addition to the CCR exposure arising from the fair value of the relevant contract and any related collateral, treat any written credit derivative instrument consistently with cash instruments, such as loans or bonds, for the purposes of the bank's exposure measure, provided that-
  - (aa) in order to duly capture the credit exposure to the relevant underlying reference entity, the bank shall include in its exposure measure the effective notional amount referenced by the relevant written credit derivative instrument;
  - (bb) the bank may reduce the aforesaid effective notional amount of the written credit derivative instrument by any negative change in the fair value amount reflected in the calculation of the bank's tier 1 capital, provided that-
    - (i) the provisions of this sub-sub-item (bb) shall be read with the relevant provisions of sub-sub-item (cc) below;

- (ii) the effective notional amount of any offsetting purchased credit protection shall also be reduced by any resulting positive change in the fair value reflected in the calculation of the bank's tier 1 capital;
  - (iii) when the bank buys credit protection through a total return swap (TRS) and records the net payments received as net income, but does not record offsetting deterioration in the value of the written credit derivative, either through reductions in fair value or by an addition to reserves, reflected in the bank's tier 1 capital, the credit protection shall not be recognised for the purpose of offsetting the effective notional amounts related to written credit derivative instruments;
- (cc) the bank may also reduce the resulting amount by the effective notional amount of a purchased credit derivative instrument on the same reference name, provided that-
- (i) for purposes of this subregulation (15), two reference names shall be considered the same or identical only if they refer to exactly the same legal entity or person;
  - (ii) the remaining maturity of the credit protection purchased shall be equal to or greater than the remaining maturity of the written credit derivative instrument;
  - (iii) in the case of a single-name credit derivative instrument the bank shall comply with the relevant further requirements specified in sub-sub-item (dd) below;
  - (iv) in the case of protection purchased on a pool of reference entities the bank shall comply with the relevant further requirements specified in sub-sub-items (ee) and (ff) below;

- (dd) in the case of a single-name credit derivative instrument-
- (i) credit protection purchased shall be in respect of a reference obligation that ranks *pari passu* with or junior to the underlying reference obligation of the written credit derivative, provided that in the case of tranching products, the purchased protection shall be on a reference obligation with the same level of seniority;
  - (ii) protection purchased that references a subordinated position may offset protection sold on a more senior position of the same reference entity only if a credit event on the senior reference asset would result in a credit event on the subordinated reference asset;
- (ee) protection purchased on a pool of reference entities may offset the relevant amount related to protection sold on individual reference names only if the protection purchased is economically equivalent to buying protection separately on each of the relevant individual names in the pool.

This would, for example, be the case if the bank purchased protection on an entire securitisation structure.

- (ff) when the bank purchases protection on a pool of reference names, but the credit protection does not cover the entire pool, that is, the protection covers only a subset of the pool, as, for example, in the case of an nth-to-default credit derivative or a securitisation tranche, then no offsetting shall be permitted for the protection sold on individual reference names.

However, the said purchased protections may offset sold protections on a pool, provided the purchased protection covers the entirety of the subset of the pool on which protection has

been sold, that is, the bank shall only recognise offsetting when the pool of reference entities and the level of subordination in both transactions are identical.

- (gg) since the bank has to include the effective notional amounts related to written credit derivative instruments in its exposure measure, which credit derivative instruments are also subject to the relevant add-on amounts for potential future exposure, and as such the bank's exposure measure for written credit derivative instruments may be overstated, the bank may deduct the individual potential future exposure add-on amount relating to a written credit derivative instrument from the relevant gross add-on amount envisaged in subitems (ii) and (iii) above, provided that-
- (i) when an effective bilateral netting contract is in place, as envisaged in subitem (iii) above, the bank may, when it calculates  $A_{Net} = 0.4 \cdot A_{Gross} + 0.6 \cdot NGR \cdot A_{Gross}$ , reduce  $A_{Gross}$  by the relevant individual add-on amount, that is, the relevant notional amount multiplied by the appropriate add-on factor, which relates to a written credit derivative instrument of which the notional amount is included in the bank's exposure measure, provided that the bank shall not make any adjustment to NGR;
  - (ii) when no effective bilateral netting contract is in place, the bank may set the relevant potential future exposure add-on to zero, in order to avoid the risk of double-counting;

plus



- (C) exposures arising from securities financing transactions (SFT);

A bank shall include in its exposure measure any relevant exposure arising from its securities financing transactions, provided that-

- (i) for purposes of this subregulation (15) securities financing transactions shall include transactions such as repurchase agreements, resale agreements, reverse repurchase agreements, securities lending transactions, securities borrowing transactions, and margin lending transactions, where the value of the respective transactions depends on market valuations and the transactions are often subject to margin agreements;
- (ii) in the case of a bank-
  - (aa) that acts as principal, the bank shall include in its exposure measure the sum of the respective amounts envisaged in subitems (iv) and (v) below;
  - (bb) that acts as an agent, the bank shall include in its exposure measure the sum of the respective amounts envisaged in subitem (vii) below;
- (iii) since leverage essentially remains with the lender of the security in a securities financing transaction, the bank shall reverse any sales-related accounting entry whenever the bank applied sale accounting entries in terms of any relevant accounting framework in respect of its securities financing transactions, that is, irrespective of the bank's accounting framework the bank shall calculate its exposure measure as if its securities financing transactions constitute financing transactions and not sales transactions;
- (iv) a bank that acts as principal shall include in its exposure measure the relevant gross amount of assets that relates to securities financing transactions, recognised as assets in accordance with the relevant Financial Reporting Standards issued from time to time, provided that-

- (aa) for purposes of this subregulation (15), unless specifically otherwise stated in this subregulation (15)(e), the bank shall disregard any form of accounting netting, that is, unless specifically otherwise stated in this subregulation (15)(e), the bank shall not, for example, recognise any accounting netting of cash payables against cash receivables;
- (bb) in the case of any assets related to securities financing transactions subject to novation and cleared through a QCCP, the bank shall include in its exposure measure the relevant final contractual exposure, given the fact that pre-existing contracts have been replaced by new legal obligations through the process of novation;
- (cc) the bank shall adjust the aforesaid gross amount of assets by excluding from the exposure measure the value of any securities received in terms of a securities financing transaction, when the bank has recognised the securities as assets on its balance sheet, that is, when the bank recognised securities received in terms of a securities financing transaction as assets because the bank, as recipient, has the right to rehypothecate the said securities, but the bank has not done so, and in terms of any relevant accounting standard the bank recognised the value of such securities received in terms of the securities financing transaction as assets, the bank shall adjust the aforesaid gross amount of assets by excluding from the exposure measure the value of such securities received;
- (dd) notwithstanding the provisions of sub-sub-item (aa) above, the bank may measure cash payables and cash receivables in terms of securities financing transactions with the same counterparty on a net basis if all of the following conditions are met:
  - (i) the relevant transactions have the same explicit final settlement date;

- (ii) the bank's right to set off the amount owed to the counterparty against the amount owed by the counterparty shall be legally enforceable in all relevant jurisdictions, both currently in the normal course of business and in the event of default, insolvency or bankruptcy; and
  - (iii) the bank and the relevant counterparty intend to settle net, settle simultaneously, or the relevant transactions are subject to a settlement mechanism that results in the functional equivalent of net settlement, that is, the cash flows of the relevant transactions are essentially a single net amount on the settlement date, provided that, to ensure the aforesaid equivalence to a single net amount, both transactions shall be settled through the same settlement system and the settlement arrangements shall be supported by cash and/or intraday credit facilities intended to ensure that settlement of both transactions will occur by the end of the business day and the linkages to collateral flows do not result in the unwinding of net cash settlement;
- (v) a bank that acts as principal shall include in its exposure measure a measure of counterparty credit risk, calculated as the current exposure without an add-on for potential future exposure, as follows:
- (aa) when the bank has in place a qualifying master netting agreement that complies with all the relevant requirements specified in subitem (vi) below, the said current exposure amount ( $E^*$ ) shall be the greater of zero and the total fair value of securities and cash lent to a counterparty in respect of all relevant transactions covered by the said qualifying master netting agreement (denoted by  $\sum E_i$ ), less the total fair value of cash and securities received from that counterparty for those transactions (denoted by  $\sum C_i$ ), as depicted in the formula specified below:

49

$$E^* = \max \{0, [\sum E_i - \sum C_i]\}$$

where:

$E^*$  is the relevant current exposure amount

$\sum E_i$  is the total fair value of securities and cash lent to a counterparty for all relevant transactions included in the said qualifying master netting agreement

$\sum C_i$  is the total fair value of cash and securities received from that counterparty for the said transactions

- (bb) when the bank does not have a qualifying master netting agreement in place, the said current exposure amount related to transactions with the counterparty shall be calculated on a transaction by transaction basis, that is, each relevant transaction shall be treated as its own netting set, as depicted in the formula specified below:

$$E_i^* = \max \{0, [E_i - C_i]\}$$

where:

$E_i^*$  is the relevant current exposure amount related to the specific transaction with the counterparty

- (vi) a bank that acts as principal may recognise the effect of a bilateral master netting agreements in respect of its securities financing transactions on a counterparty by counterparty basis, as envisaged in and in accordance with the relevant requirements specified in subitem (v) above, provided that-

- (aa) the relevant bilateral master netting agreement-

- (i) shall be legally enforceable in each relevant jurisdiction upon the occurrence of an event of default, regardless of whether the counterparty is insolvent or

50

bankrupt;

- (ii) shall provide the non-defaulting party with the right to terminate and close out in a timely manner all relevant transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty;
  - (iii) shall make provision for the netting of gains and losses on transactions, including the value of any relevant collateral, terminated and closed out in terms of the bilateral master netting agreements, so that a single net amount is owed by one party to the other;
  - (iv) shall make provision for the prompt liquidation or setoff of collateral upon the event of default; and
  - (v) all relevant rights envisaged in this sub-sub-item (aa) shall be legally enforceable in each relevant jurisdiction upon the occurrence of an event of default, regardless of the counterparty's insolvency or bankruptcy;
- (bb) the bank may apply netting across positions held in the bank's banking book and its trading book only when-
- (i) all the relevant transactions are marked to market on a daily basis; and
  - (ii) all the collateral instruments used in respect of the relevant transactions are recognised as eligible financial collateral in the banking book;
- (vii) since a bank that acts as agent in a securities financing transaction-
- (aa) generally provides only an indemnity or guarantee to one of the two persons involved in the transaction, and only for the difference between the value of the security or cash its customer has lent and the value of collateral

the borrower has provided; and

- (bb) the bank is essentially exposed to the counterparty of its customer for only the difference in values instead of the full exposure to the underlying security or cash of the transaction; and
- (cc) the bank normally does not own or control the underlying cash or security resource, and as such the bank is unable to leverage the resource,

the bank shall include in its exposure measure only the amounts envisaged in subitem (v) above, provided that whenever the bank is economically further exposed to the underlying security or cash in the transaction, that is, for an amount larger than the aforesaid guarantee for the difference, the bank shall include in its exposure measure the relevant further amount of exposure, equal to the relevant full amount of exposure to the underlying security or cash in the transaction.

plus

(D) off-balance sheet items

A bank shall include in its exposure measure any relevant off-balance sheet items, provided that-

- (i) for purposes of this subregulation (15), off-balance sheet items or exposures include-
  - (aa) commitments, including liquidity facilities, whether or not unconditionally cancellable;
  - (bb) all relevant direct credit substitutes;
  - (cc) acceptances;
  - (dd) standby letters of credit; and
  - (ee) trade letters of credit;
- (ii) for purposes of this subregulation (15), the bank shall convert the notional amount of its off-balance sheet items into credit exposure equivalents through the application of the credit conversion

factors specified below:

<b>Description of off-balance sheet item</b>	<b>Credit conversion factor</b>
Irrevocable commitments other than securitisation liquidity facilities with an original maturity up to one year	20%
Irrevocable commitments other than securitisation liquidity facilities with an original maturity of more than one year	50%
Commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	10%
Direct credit substitutes, such as general guarantees of indebtedness; standby letters of credit serving as financial guarantees for loans and securities; acceptances and endorsements with the character of acceptances	100%
Forward asset purchases, forward deposits and partly paid shares and securities, which represent commitments with certain drawdown	100%
Transaction-related contingent items, such as performance bonds; bid bonds; warranties and standby letters of credit related to particular transactions	50%
Note issuance facilities (NIFs) and revolving underwriting facilities (RUFs)	50%
Short-term self-liquidating trade letters of credit arising from the movement of goods, such as documentary credits collateralised by the underlying shipment - applied to both issuing and confirming banks	20%
An undertaking to provide a commitment on an off-balance sheet item	Banks shall apply the lower of the two applicable CCFs
Off-balance sheet securitisation exposures, other than an eligible liquidity facility or an eligible servicer cash advance facility	100%
Eligible liquidity facilities other than undrawn servicer cash advances or facilities that are unconditionally cancellable without prior notice	50%
Undrawn servicer cash advances or facilities that are unconditionally cancellable without prior notice	10%”

(aaa) by the substitution of the entire renumbered subregulation (16), previously subregulation (18), with the following subregulation (16):

“(16) *Matters related to the repayment of capital and specified reductions in reserve funds*

- (a) A bank shall not without the prior written approval of the Registrar or otherwise than in accordance with conditions approved by the Registrar in writing-
  - (i) repurchase any shares of which the proceeds qualify as common equity tier 1 capital;
  - (ii) repay any proceeds received from the issuance of shares or instruments qualifying as additional tier 1 capital;
  - (iii) before the maturity thereof, redeem any of the instruments issued that qualify as tier 2 capital; or
  - (iv) reduce the amount of appropriated profits included in the bank's relevant amount of qualifying capital and reserve funds, provided that the provisions of this subregulation (16) shall not apply-
    - (A) to any reduction in the bank's appropriated profits as a result of a transfer to another reserve fund in respect of which the relevant amount is included in the bank's qualifying amount of capital and reserve funds;
    - (B) to any reduction in a reserve fund that arises from the application of a Financial Reporting Standard; or
    - (C) to any transfer by a foreign branch of a South African incorporated bank, a foreign banking subsidiary or a non-bank subsidiary of a South African incorporated bank, insofar as the aforesaid transfers do not result in a reduction in the consolidated amount of qualifying capital and reserve funds.
- (b) A written application by a bank under paragraph (a) for the permission of the Registrar-
  - (i) to repurchase shares qualifying as common equity tier 1 capital, repay the proceeds received in respect of shares or instruments included in the bank's qualifying amount of additional tier 1 capital or reduce the amount of appropriated profits shall contain written confirmation by the board of directors of the bank that-



- (A) the relevant capital adequacy ratios of the bank concerned shall be at least one percentage point higher than the relevant percentages determined in terms of the provisions of subregulations (8) and (9), after the said repurchase of shares qualifying as common equity tier 1 capital, repayment of additional tier 1 capital or reduction in the amount of appropriated profits, without relying on any new capital issues or future profits;
  - (B) the remaining common equity tier 1 capital, additional tier 1 capital and appropriated profits shall be sufficient to ensure continued compliance by the relevant bank with the relevant requirements specified in subregulation (9), including, among others, that the bank's common equity tier 1 capital adequacy ratio shall exceed the relevant specified percentage;
  - (C) the repayment of tier 1 capital-
    - (i) is consistent with the bank's strategic and operating plans;
    - (ii) takes into account any possible acquisitions, increased capital requirements of subsidiary companies or branches of the said bank and the possibility of exceptional losses;
    - (iii) is included in the bank's ALCO process regarding the management of liquidity risk; and
  - (D) all shares acquired back by the bank from the repayment of capital shall be cancelled immediately;
- (ii) to redeem any of its tier 2 capital before the maturity thereof shall contain written confirmation by the board of directors of the bank that-
- (A) the bank shall simultaneously with the redemption of instruments issue further tier 2 capital that shall be of a quantity and quality similar to or higher than the instruments to be redeemed when the period that lapsed since the issue date of the instruments to be redeemed is or will be less than or equal to five years;

- (B) the capital adequacy ratio of the bank concerned shall be at least one percentage point higher than the relevant percentage determined in terms of subregulations (8) and (9), after the repayment of the said tier 2 capital, without relying on any new capital issues;
- (C) the redemption of tier 2 capital is included in the bank's ALCO process regarding the management of liquidity risk;
- (c) The provisions of this subregulation (16), to the extent that they are relevant, shall *mutatis mutandis* apply to a controlling company.”.
- (bbb) by the substitution of the instruction relating to the completion of line item number 2 of the form BA 700, specified in the renumbered subregulation (17), previously subregulation (19), with the following instruction for the completion of line item number 2 of the amended form BA 700 attached to this notice as Annexure H:

“2	<p><b>Risk weighted exposure equivalent amount in respect of concentration risk</b></p> <p>Based on the relevant requirements specified in section 73 of the Act and such further requirements as may be specified in writing by the Registrar, this item shall reflect the relevant risk weighted exposure equivalent amount related to any capital requirement in respect of concentration risk.”</p>
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- (ccc) by the substitution of the instruction relating to the completion of line item number 3 of the form BA 700, specified in the renumbered subregulation (17), previously subregulation (19), with the following instruction for the completion of line item number 3 of the amended form BA 700 attached to this notice as Annexure H:

“3	<p><b>Risk weighted exposure in respect of threshold items and other specified items</b></p> <p>When reporting on a solo basis, based on, among other things, the relevant requirements specified in subregulation (5)(b), this line item shall reflect the relevant amount reported in item 194 of the form BA 700, after applying the relevant risk weight of 250%, plus the relevant amount reported in item 195 of the form BA 700, after applying the relevant risk weight of 1250%.”</p>
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(ddd) by the substitution in the renumbered subregulation (17), previously subregulation (19), of the instruction relating to the completion of line item number 19 of the form BA 700 prior to the amendment and substitution of the form BA 700 referred to in clause 21 of this notice, with the following instruction for the completion of line item number 20 of the amended form BA 700 attached to this notice as Annexure H:

"20	<p><b>Specified capital add-ons</b></p> <p>This item shall reflect any additional capital requirement specified in writing by the Registrar."</p>
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(eee) by the substitution of the instruction relating to the completion of line item number 28 of the form BA 700, specified in the renumbered subregulation (17), previously subregulation (19), with the following instruction for the completion of line item number 28 of the amended form BA 700 attached to this notice as Annexure H:

"28	<p><b>Paid in capital</b></p> <p>This item shall reflect the relevant aggregate amount of any issued common stock or ordinary shares, including any related premium, that comply with the relevant criteria specified in these Regulations, net of any shares derecognised in terms of relevant Financial Reporting Standards issued from time to time, but shall exclude any relevant amount related to minority interests."</p>
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(fff) by the substitution of the instruction relating to the completion of line item number 29 of the form BA 700, specified in the renumbered subregulation (17), previously subregulation (19), with the following instruction for the completion of line item number 29 of the amended form BA 700 attached to this notice as Annexure H:

"29	<p><b>Retained earnings</b></p> <p>This item shall reflect the relevant aggregate amount of retained earnings prior to the application of any regulatory adjustment, provided that any negative amount due to accumulated losses shall be reported in line item 197, as part of regulatory adjustments or deductions, and not in this line item 29."</p>
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(ggg) by the substitution of the instruction relating to the completion of line item number 40 of the form BA 700, specified in the renumbered subregulation (17), previously subregulation (19), with the following instruction for the completion of line item number 40 of the amended form BA 700 attached to this notice as Annexure H:

"40	<p><b>Minority interest</b></p> <p>This item shall reflect the relevant aggregate amount of minority interests in shares included in Common Equity Tier 1 capital and reserve funds, prior to the deduction of any relevant surplus amount, which shall be the same amount as the amount included in the form BA 600 in respect of subsidiaries that issued capital to third parties."</p>
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- (hhh) by the substitution of the instruction relating to the completion of line item number 66 of the form BA 700, specified in the renumbered subregulation (17), previously subregulation (19), with the following instruction for the completion of line item number 66 of the amended form BA 700 attached to this notice as Annexure H:

"66	<p><b>Additional tier 1 instruments issued</b></p> <p>This item shall reflect the relevant aggregate amount related to instruments issued that comply with the criteria specified in these Regulations to qualify as additional tier 1 capital, including any relevant amount related to an instrument that is subject to the specified phase-out arrangements, provided that the bank shall report any relevant premium received in line item 72."</p>
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- (iii) by the substitution of the instruction relating to the completion of line item numbers 69 and 71 of the form BA 700, specified in the renumbered subregulation (17), previously subregulation (19), with the following instruction for the completion of line item numbers 69 and 71 of the amended form BA 700 attached to this notice as Annexure H:

"69 and 71	<p><b>Capital subject to phase-out</b></p> <p>Based on the relevant requirements specified in subregulation (11)(d) of these Regulations, this item shall reflect the relevant aggregate amount related to capital instruments that are subject to phase-out, and shall be the relevant amount before the application of the relevant phased-out percentage on the base amount of the relevant qualifying instrument and minority interest."</p>
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- (jjj) by the substitution of the instruction relating to the completion of line item number 70 of the form BA 700, specified in the renumbered subregulation (17), previously subregulation (19), with the following instruction for the completion of line item number 70 of the amended form BA 700 attached to this notice as Annexure H:

"70	<p><b>Minority interest</b></p> <p>This item shall reflect the relevant aggregate amount of minority interests in shares or instruments included in additional tier 1 capital and reserve funds, prior to the deduction of any relevant surplus amount, which shall be the same amount as the amount included in the form BA 600 in respect of subsidiaries that issued capital instruments to third parties, provided that any minority interest in respect of common or ordinary shares of non-banking entities shall be included in this line item 70 and not in line item 40."</p>
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- (kkk) by the substitution of the instruction relating to the completion of line item number 79 of the form BA 700, specified in the renumbered subregulation (17), previously subregulation (19), with the following instruction for the completion of line item number 79 of the amended form BA 700 attached to this notice as Annexure H:

"79	<p><b>Tier 2 instruments issued</b></p> <p>This item shall reflect the relevant aggregate amount related to instruments issued that comply with the criteria specified in these Regulations to qualify as tier 2 capital, including any relevant amount related to an instrument that is subject to the specified phase-out arrangements, including any relevant premium received."</p>
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- (lll) by the substitution of the instruction relating to the completion of line item numbers 80 and 82 of the form BA 700, specified in the renumbered subregulation (17), previously subregulation (19), with the following instruction for the completion of line item numbers 80 and 82 of the amended form BA 700 attached to this notice as Annexure H:

"80 and 82	<p><b>Capital subject to phase-out</b></p> <p>Based on the relevant requirements specified in subregulation (12)(c) of these Regulations, this item shall reflect the relevant aggregate amount related to capital instruments that are subject to phase-out, and shall be the relevant amount before the application of the relevant phased-out percentage on the base amount of the relevant qualifying instrument and minority interest."</p>
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- (mmm) by the substitution of the instruction relating to the completion of line item number 81 of the form BA 700, specified in the renumbered subregulation (17), previously subregulation (19), with the following instruction for the completion of line item number 81 of the amended form BA 700 attached to this notice as Annexure H:

"81	<p><b>Minority interest</b></p> <p>This item shall reflect the relevant aggregate amount of minority interests in shares or instruments included in tier 2 capital and reserve funds, prior to the deduction of any relevant surplus amount, which shall be the same amount as the amount included in the form BA 600 in respect of subsidiaries that issued capital instruments to third parties."</p>
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(nnn) by the insertion in the renumbered subregulation (17), previously subregulation (19), of the following instruction relating to the completion of column 4 of line item numbers 27 to 88 of the amended form BA 700 attached to this notice as Annexure H, directly after the instruction for the completion of line item number 81 of the amended form BA 700:

***"Column relating to common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds, tier 2 capital and reserve funds and total capital and reserve funds, items 27 to 88***

Column number	Description
4	This column shall reflect the relevant required aggregate amounts as if it was the year 2022, that is, the relevant required amounts at the end of all the relevant transitional and phase-out periods envisaged in the Basel III framework."

(ooo) by the substitution of the instruction relating to the completion of line item number 96 of the form BA 700, specified in the renumbered subregulation (17), previously subregulation (19), with the following instruction for the completion of line item number 96 of the amended form BA 700 attached to this notice as Annexure H:

"96	<p><b>Unappropriated profits</b></p> <p>This item shall reflect the relevant aggregate amount in respect of unappropriated profits, provided that any negative amount due to accumulated losses shall be reported in line item 197, as part of regulatory adjustments or deductions."</p>
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(ppp) by the insertion in the renumbered subregulation (17), previously subregulation (19), of the following instruction relating to the completion of line item number 98 of the amended form BA 700 attached to this notice as Annexure H, directly after the instruction for the completion of line item number 96 of the amended form BA 700:

***“Line items relating to capital adequacy***

Line item number	Description
98	<p><b>Capital adequacy ratio, after the application of all relevant capital transitional arrangements</b></p> <p>This item shall reflect the relevant adjusted capital adequacy ratio after the relevant amounts related to-</p> <p>(a) all capital instruments that do not comply with the relevant requirements and criteria specified in these Regulations have been fully phased out; and</p> <p>(b) surplus capital of subsidiaries attributable to third parties has been deducted fully from the relevant consolidated qualifying amount of capital and reserve funds.”</p>

(qqq) by the substitution of the instruction relating to the completion of the renumbered line item numbers 159 to 161 of the amended form BA 700, specified in the renumbered subregulation (17), previously the instruction in subregulation (19) relating to the completion of line item numbers 193 to 195 of the form BA 700 prior to the amendment to, and renumbering and substitution of the form BA 700 referred to in clause 21 of this notice, with the following instruction for the completion of line item numbers 159 to 161 of the amended form BA 700 attached to this notice as Annexure H:

“159 to 161	<p><b>Risk weighted assets of amounts below the threshold, not deducted</b></p> <p>These items shall reflect the relevant aggregate amounts in respect of assets or instruments held in the bank’s banking book or trading book respectively, and which assets or instruments-</p> <ul style="list-style-type: none"> <li>• are risk weighted and reported in accordance with the relevant requirements respectively specified in regulations 23 and 28 of these Regulations;</li> <li>• shall not be included in line item 3, column 6, of the form BA 700.”</li> </ul>
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(rrr) by the substitution of the instruction relating to the completion of the renumbered line item number 183 of the amended form BA 700, specified in the renumbered subregulation (17), previously the instruction in subregulation (19) relating to the completion of line item number 217 of the form BA 700 prior to the amendment to, and renumbering and substitution of the form BA 700 referred to in clause 21 of this notice, with the following instruction for the completion of line item number 183 of the amended form BA 700 attached to this notice as Annexure H:

"183	<p><b>Net deferred tax assets due to temporary differences</b></p> <p>This item shall reflect the relevant aggregate amount of deferred tax assets relating to temporary differences such as allowance for credit impairment, provided that the relevant amount may be netted with any associated deferred tax liabilities if such amount relates to taxes levied by the same taxation authority and offsetting is permitted by that authority."</p>
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- (sss) by the insertion in the renumbered subregulation (17), previously subregulation (19), of the following instruction relating to the completion of line item number 206 of the amended form BA 700 attached to this notice as Annexure H, directly after the instruction for the completion of line item number 183 of the amended form BA 700:

***"Line items relating to phase out of capital instruments***

Line item number	Description
206	This item shall reflect the relevant aggregate nominal amount of instruments or shares subject to the application of any phasing-out arrangements in accordance with the relevant requirements specified in subregulations (11)(d) and (12)(c)."

- (ttt) by the insertion in the renumbered subregulation (17), previously subregulation (19), of the following instruction relating to the completion of line item number 207 of the amended form BA 700 attached to this notice as Annexure H, directly after the newly inserted instruction for the completion of line item number 206 of the amended form BA 700 referred to in clause 22(sss) above:

"207	This item shall reflect the relevant aggregate amount with which the proceeds from tier 2 instruments with a remaining maturity of less than 5 years, that are included in the base amount, has been reduced, in accordance with the relevant requirements specified in subregulation (12)(a)(iv)(C)."
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- (uuu) by the insertion in the renumbered subregulation (17), previously subregulation (19), of the following instruction relating to the completion of line item number 209 of the amended form BA 700 attached to this notice as Annexure H, directly after the newly inserted instruction for the completion of line item number 207 of the amended form BA 700 referred to in clause 22(ttt) above:

"209	This item shall reflect the calculated base amount after the application of any relevant phase-out percentage specified in subregulation (11)(d) or (12)(c)."
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- (vv) by the insertion in the renumbered subregulation (17), previously subregulation (19), of the following instruction relating to the completion of line item number 211 of the amended form BA 700 attached to this notice as Annexure H, directly after the newly inserted instruction for the completion of line item number 209 of the amended form BA 700 referred to in clause 22(uuu) above:

"211	This item shall reflect the relevant surplus amount of capital attributable to minority interest that was deducted in the current reporting period, in accordance with the relevant requirements specified in subregulation (14), relating to instruments included in line item 206."
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- (www) by the substitution of the instruction relating to the completion of the renumbered line item numbers 216 to 226 of the amended form BA 700, specified in the renumbered subregulation (17), previously the instruction in subregulation (19) relating to the completion of line item numbers 241 to 250 of the form BA 700 prior to the amendment to, and renumbering and substitution of the form BA 700 referred to in clause 21 of this notice, with the following instruction for the completion of line item numbers 216 to 226 of the amended form BA 700 attached to this notice as Annexure H:

"216 to 226	<p><b>Income and distributions</b></p> <p>These items shall only be completed by banks that have utilised part of their specified capital buffers and that have reported a percentage lower than 100 per cent in line item 234 of the form BA 700, provided that, when required to be completed, the items shall be completed based on six-month rolling balances."</p>
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- (xxx) by the substitution of the instruction relating to the completion of the renumbered line item numbers 219 to 225 of the amended form BA 700, specified in the renumbered subregulation (17), previously the instruction in subregulation (19) relating to the completion of line item numbers 243 to 249 of the form BA 700 prior to the amendment to, and renumbering and substitution of the form BA 700 referred to in clause 21 of this notice, with the following instruction for the completion of line item numbers 219 to 225 of the amended form BA 700 attached to this notice as Annexure H:

"219 to 225	<p><b>Distributions</b></p> <p>All relevant specified distributions shall be reported in the period in which they are recognised in the relevant accounting records of the bank in accordance with the relevant Financial Reporting Standards, provided that the bank shall reverse or derecognise any relevant tax implication or impact of making such payments."</p>
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(yyy) by the deletion in the renumbered subregulation (17), previously subregulation (19), of the entire instruction relating to the completion of column 2 of items 98 to 132 of the form BA 700 prior to the amendment to, and renumbering and substitution of the form BA 700 referred to in clause 21 of this notice, relating to the reconciliation between qualifying capital and reserve funds and accounting equity and reserves.

### **Amendment of regulation 39 of the Regulations**

23. Regulation 39 of the Regulations is hereby amended:

(a) by the insertion of the following new paragraph (j) of subregulation (5), and the subsequent renumbering of the remaining paragraphs of subregulation (5) following the aforesaid insertion of the new paragraph (j):

“(j) shall in the case of the bank’s intraday liquidity positions be sufficiently robust to ensure that-

- (i) the bank actively manages its intraday liquidity positions and risks, for example, to meet payment and settlement obligations on a timely basis under both normal and stressed conditions, and as a result contributes to the smooth functioning of all relevant payment and settlement systems;
- (ii) the bank has the ability-
  - (A) to measure expected daily gross liquidity inflows and outflows, anticipate the intraday timing of these flows where possible, and forecast the range of potential net funding shortfalls that might arise at different points during the day;
  - (B) to monitor intraday liquidity positions against expected activities and available resources in respect of matters such as relevant balances, remaining intraday credit capacity and available collateral;
  - (C) to acquire sufficient intraday funding to meet its intraday objectives;
  - (D) to manage and mobilise any required collateral to obtain the necessary intraday funds;

- (E) to appropriately-
- (i) manage the timing of its liquidity outflows in line with its intraday objectives; and
  - (ii) deal with unexpected disruptions to its intraday liquidity flows;”.
- (b) by the substitution of paragraph (c) of subregulation (13) with the following paragraph (c):

“(c) *Valuation adjustment*

Due to, for example, the uncertainty associated with liquidity in markets, instruments or products accounted for at fair value, that may result in a bank being unable to sell or hedge the said instruments, products or positions in a desired short period of time, a bank shall establish and maintain procedures for considering relevant valuation adjustments, as part of the bank’s risk management framework and mark-to-market or mark-to-model procedure, provided that-”.

- (c) by the substitution of subparagraph (iii) of subregulation (13)(c), previously inserted in terms of the provisions of clause 8(d) in Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, and now amended by the substitution of the entire subparagraph (iii) of subregulation (13)(c), with the following subparagraph (iii):

“(iii) the bank shall ensure that any relevant adjustment to the current valuation of less liquid positions is duly reflected in the bank’s common equity tier 1 capital and reserve funds, which adjustment may exceed the valuation adjustments made under any relevant financial reporting standard issued from time to time.”.

- (d) by the substitution of item (D) of subregulation (14)(b)(viii) with the following item (D):

“(D) shall be duly reflected in the bank’s policies and limits set by management and the bank’s board of directors;”.

### **Amendment of regulation 43 of the Regulations**

24. Regulation 43 of the Regulations is hereby amended:

- (a) by the substitution of subregulation (1) with the following subregulation (1):
- “(1) Subject to the provisions of subregulation (3), a bank shall disclose in its annual financial statements and other disclosures to the public, reliable, relevant and timely qualitative and quantitative information that enable users of that information, among other things, to make an accurate assessment of the bank’s financial condition, including, but not limited to, its capital adequacy position and its liquidity position, financial performance, its leverage ratio, ownership, governance, business activities, risk profile and risk management practices, provided that-”.
- (b) by the substitution of paragraph (b) of subregulation (1) with the following paragraph (b):
- “(b) when compliance with the minimum required information specified in subregulation (2) below is not sufficient to provide a true and fair presentation of the bank’s financial condition, including its capital adequacy position and its liquidity position, and financial performance, leverage ratio, business activities, risk profile and risk-management practices, the bank shall disclose relevant additional information;”.
- (c) by the insertion of the following new subparagraph (ii) of subregulation (1)(e), and the subsequent renumbering of the remaining subparagraphs of subregulation (1)(e) following the aforesaid insertion of the new subparagraph (ii):
- “(ii) and concurrent with the publication of its financial statements, irrespective whether or not the financial statements are audited, disclose to the public the information respectively specified in subregulations (2)(c)(i), (2)(c)(iv) and (2)(c)(v)(A) of this regulation 43, provided that-
- (A) the required information shall be included either in the bank’s published financial statements or, as a minimum, the published financial statements shall provide a direct link to the completed disclosure on the bank’s website;
- (B) the bank shall make available on its website an archive of all the relevant required templates relating to reporting periods after the implementation of any relevant specified disclosure requirement, which archive period shall be aligned to the archive period specified in the relevant legislation related to annual financial statements issued from time to time, but which period shall in no case be less than five years;
- (C) irrespective of the location used by the bank for the required disclosure, that is, the bank’s published financial statements or its website, all the relevant required information shall be disclosed in the relevant format specified in these Regulations;

- (D) in order to prevent a divergence of templates across jurisdictions, which may undermine the objectives of consistency and comparability, no bank shall add, delete or change any definition or numbering of any row or item from the common reporting templates specified in these Regulations;
- (E) in the case of the main features template specified in subregulation (2)(c)(i)(F) of this regulation 43, and the disclosure of the full terms and conditions of capital instruments as envisaged in subregulation (2)(c)(i) of this regulation 43-
- (i) the bank shall report each relevant regulatory capital instrument, including common or ordinary shares, in a separate column of the template, such that the completed template would provide a 'main features report' that summarises all of the regulatory capital instruments of the relevant bank or banking group;
  - (ii) the bank shall update the relevant disclosures whenever a new capital instrument is issued and included in the bank's capital, or whenever there is a redemption, conversion, write-down or other material change in the nature of an existing capital instrument;
- (F) in the case of information related to the bank's capital and reserve funds, whenever-
- (i) the bank discloses any ratio that involves a component of regulatory capital, the bank shall ensure that such disclosure is accompanied by a sufficiently comprehensive explanation of how that ratio was calculated;
  - (ii) a specific component of capital, including capital instruments or regulatory adjustments, benefits from any transitional arrangement or provision, the bank shall disclose to the public the relevant details relating to the benefits of the said transitional arrangement or provision;
- (G) in the case of the bank's leverage ratio, the bank shall, as a minimum, irrespective of the frequency of the publication of the bank's financial statements, on a quarterly basis-
- (i) disclose to the public-
    - (aa) the relevant numerator for its leverage, that is, the bank's tier 1 capital and reserve funds;
    - (bb) the relevant denominator for its leverage, that is, the bank's relevant exposure measure; and

(cc) the bank's leverage ratio,

Provided that-

- (i) as a minimum, the aforesaid numbers shall be the relevant number at the end of the relevant reporting quarter;
- (ii) subject to the prior written approval of and such conditions as may be specified in writing by the Registrar, the bank may calculate its leverage ratio based on either daily or monthly average numbers;

(ii) disclose to the public-

(aa) the relevant numbers and ratios for the preceding three quarter-ends;

(bb) the relevant detail and source(s) of material differences between the bank's total balance sheet assets, net of any relevant on-balance sheet derivative and SFT assets, as reported in the bank's published financial statements, and the bank's on-balance sheet exposures measure as reported in item 1 of the common disclosure template specified in subregulation (2)(c)(iv)(B) below;

(cc) the relevant detail related to key drivers of-

- (i) material changes that relate to the numerator;
- (ii) material changes that relate to the denominator; and/or
- (iii) material changes in the bank's leverage ratio,

observed from the end of the previous reporting period to the end of the current reporting period;

(H) in the case of information related to the bank's Liquidity Coverage Ratio (LCR)-

(i) the bank shall disclose to the public sufficiently detailed qualitative information to facilitate a clear understanding of the bank's liquidity position, which qualitative information may include:

(aa) the main drivers of the LCR, and the evolution of the contribution of inputs to the calculation of the LCR over

- time;
- (bb) intra-period changes as well as changes over time;
  - (cc) the composition of HQLA;
  - (dd) any concentration of funding sources;
  - (ee) derivative exposures and potential collateral calls;
  - (ff) any material currency mismatches in the LCR;
  - (gg) a description of the degree of centralisation of liquidity management and interaction between the relevant bank's or group's respective units; and
  - (hh) other inflows and outflows in the LCR calculation that are not captured in the common template specified in these Regulations for LCR, but which the bank considers to be relevant for its liquidity profile;
- (ii) the bank may wish to disclose qualitative information in addition to the required information specified in sub-item (i) above to enable market participants to gain a more thorough understanding of the bank's internal liquidity risk management and positions, which qualitative information may include-
- (aa) governance of liquidity risk management, including-
    - (i) risk tolerance;
    - (ii) structure and responsibilities for liquidity risk management;
    - (iii) internal liquidity reporting; and
    - (iv) communication of the liquidity risk strategy, policies and practices across business lines and with the board of directors;
  - (bb) the funding strategy, including policies on diversification in the sources and tenor of funding, and whether the funding strategy is centralised or decentralised;
  - (cc) the bank's liquidity risk mitigation techniques;
  - (dd) an explanation of how stress testing is used; and
  - (ee) an outline of the bank's contingency funding plans;

- (iii) the relevant required quantitative information specified in subregulation (2)(c)(v)(A) of this regulation 43 shall be the simple average of daily observations during the preceding quarter, that is, the average during a period of, typically, 90 days, provided that-
- (aa) subject to the prior written approval of and such conditions as may be specified in writing by the Registrar, a bank may be exempted from the requirement to calculate and disclose a daily average amount up to the first reporting period after 1 January 2017, in which case the bank shall calculate and disclose an average amount based on the relevant month-end amounts;
- (bb) the relevant average shall be calculated after the application of any relevant haircuts, inflow and outflow rates, and caps;
- (cc) when the bank reports on-
- (i) a semiannual basis, the average LCR shall be reported in respect of each of the two relevant preceding quarters;
- (ii) an annual basis, the LCR shall be reported for each of the relevant preceding four quarters;
- (iv) the bank shall calculate any relevant required unweighted amount related to a specified category of outflows or inflows in accordance with the formula specified below:

$$\text{Total unweighted amount of specified category}_{Qi} = \frac{1}{T} \times \sum_{t=1}^T (\text{Total unweighted amount of specified category})_t$$

where:

$T$  equals the number of observations in period  $Qi$ .

- (v) the bank shall calculate any relevant required weighted amount related to a specified category of outflows or inflows in accordance with the formula specified below:

$$\text{Total weighted amount of specified category}_{Qi} = \frac{1}{T} \times \sum_{t=1}^T (\text{Total weighted amount of specified category})_t$$



where:

$T$  equals the number of observations in period  $Q_i$ .

- (vi) the bank shall calculate its LCR as the average of observations of the LCR, in accordance with the formula specified below:

$$LCR_{Q_i} = \frac{1}{T} \times \sum_{t=1}^T LCR_t$$

- (vii) the bank shall in all relevant cases publish the number of data points used in the calculation of the aforesaid average amounts;
- (viii) the relevant required information shall be presented in a single currency whenever the information is calculated or required to be calculated on a consolidated basis;
- (ix) the bank may wish to disclose quantitative information in addition to the required information specified in subregulation (2)(c)(v)(A) of this regulation 43, to provide market participants with a broader perspective of the bank's liquidity risk position and management, which additional quantitative information may include-
- (aa) concentration limits on collateral pools and sources of funding in respect of products and counterparties;
- (bb) liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity; and
- (cc) balance sheet items and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps;"
- (d) by the substitution of the renumbered subparagraph (v) of subregulation (1)(e), following the aforesaid insertion of the new subparagraph (ii) of subregulation (1)(e), with the following subparagraph (v):
- "(v) on a semi-annual basis, disclose to the public the qualitative and quantitative information, other than the information referred to in subparagraphs (i) to (iv) above, envisaged in subregulation (2) below,".

- (e) by the substitution of the final proviso at the end of subregulation (1)(e), immediately before paragraph (f) of subregulation (1), with the following final proviso of subregulation (1)(e):

“provided that, in all relevant cases, the bank shall publish material information that are subject to rapid or material change as soon as possible;”.

- (f) by the substitution of subregulation (2) with the following subregulation (2):

“(2) Without derogating from the provisions of subregulation (1), unless specifically otherwise stated, in accordance with the provisions of the framework for the preparation and presentation of financial statements, read with the relevant requirements of Financial Reporting Standards that may be issued from time to time and such directives as may be issued in writing by the Registrar, a bank shall, as a minimum, disclose in its financial statements and/ or other disclosures to the public, appropriate qualitative and quantitative information in respect of the broad categories of information specified below:”.

- (g) by the substitution of item (A) of subregulation (2)(a)(i) with the following item (A):

“(A) the name(s) of the controlling company/ public company in the group structure to which the disclosure requirements of these Regulations also apply;”.

- (h) by the deletion of the entire item (B) of subregulation (2)(a)(i), and the subsequent renumbering of the remaining item(s) of subregulation (2)(a)(i).

- (i) by the substitution of subparagraph (ii) of subregulation (2)(a), previously amended by clause 9 in Government Notice No. R. 261, in *Government Gazette* No. 38616 of 27 March 2015, and now further amended by the substitution of the entire subparagraph (ii) of subregulation (2)(a) with the following subparagraph (ii):

“(ii) quantitative information, disclose to the public such information as may be specified in writing by the Registrar;”.

- (j) by the substitution of the entire paragraph (c) of subregulation (2) with the following paragraph (c):

“(c) Financial position, including-

## (i) capital position

Based on the relevant requirements specified in-

- (A) this item (A), a bank shall, as a minimum, in respect of all relevant required reporting periods up to and including 31 December 2017, disclose to the public the information set out in the disclosure template specified below:

Disclosure template relating to all relevant required reporting periods up to and including 31 December 2017		Amounts subject to pre-Base I treatment <sup>1</sup>
<b>Common Equity Tier 1 capital: instruments and reserves</b>		Note 5
1	Directly issued qualifying common share capital plus related stock surplus	
2	Retained earnings	
3	Accumulated other comprehensive income (and other reserves)	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) <sup>6</sup>	
	Public sector capital injections grandfathered until 1 January 2018	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	Note 5
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
7	Prudential valuation adjustments	Note 5
8	Goodwill (net of related tax liability)	Note 5
9	Other intangibles other than goodwill or mortgage-servicing rights (net of related tax liability)	Note 5
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	Note 5
11	Cash-flow hedge reserve	Note 5
12	Shortfall of provisions to expected losses	Note 5
13	Securitisation gain on sale (as set out in regulation 38(5)(a)(i) of these Regulations)	Note 5
14	Gains and losses due to changes in own credit risk on fair valued liabilities	Note 5
15	Defined-benefit pension fund net assets	Note 5
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	Note 5
17	Reciprocal cross-holdings in common equity	Note 5
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10 per cent of the issued share capital (amount above 10 per cent threshold)	Note 5
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10 per cent threshold)	Note 5
20	Mortgage servicing rights (amount above 10 per cent threshold)	Note 5
21	Deferred tax assets arising from temporary differences (amount above 10 per cent threshold, net of related tax liability)	Note 5

Disclosure template relating to all relevant required reporting periods up to and including 31 December 2017		Amounts subject to pre-BaseI III treatment <sup>1</sup>
22	Amount exceeding the 15 per cent threshold	Note 5
23	of which: significant investments in the common stock of financials	Note 5
24	mortgage servicing rights	Note 5
25	deferred tax assets arising from temporary differences	Note 5
26	Other regulatory adjustments specified by the Registrar or regulatory adjustments specified in the Regulations in addition to the regulatory adjustments specified in the Basel III framework	Note 5
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT <sup>2,3</sup>	Note 5
	OF WHICH: (please specify)	Note 5
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	
28	<b>Total regulatory adjustments to Common equity Tier 1</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	
	<b>Additional Tier 1 capital: instruments</b>	
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	
31	of which: classified as equity under applicable Financial Reporting Standards	
32	classified as liabilities under applicable Financial Reporting Standards	
33	Directly issued capital instruments subject to phase out from Additional Tier 1 <sup>6</sup>	
34	Additional Tier 1 instruments (and CET1 instruments not included in item 5) issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	
35	of which: instruments issued by subsidiaries subject to phase out <sup>6</sup>	
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	
	<b>Additional Tier 1 capital: regulatory adjustments</b>	
37	Investments in own Additional Tier 1 instruments	Note 5
38	Reciprocal cross-holdings in Additional Tier 1 instruments	Note 5
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10 per cent of the issued common share capital of the entity (amount above 10 per cent threshold)	Note 5
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	Note 5
41	Other regulatory adjustments specified by the Registrar or regulatory adjustments specified in the Regulations in addition to the regulatory adjustments specified in the Basel III framework	
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT <sup>2,3</sup>	Note 5
	OF WHICH: (please specify)	Note 5

42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	
44	<b>Additional Tier 1 capital (AT1)</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	

<b>Disclosure template relating to all relevant required reporting periods up to and including 31 December 2017</b>		<b>Amounts subject to pre-Basel III treatment<sup>1</sup> Note 5</b>
<b>Tier 2 capital: instruments and provisions</b>		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	
47	Directly issued capital instruments subject to phase out from Tier 2 <sup>6</sup>	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in items 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	
49	of which: instruments issued by subsidiaries subject to phase out <sup>6</sup>	
50	Provisions	
51	<b>Tier 2 capital before regulatory adjustments</b>	
<b>Tier 2 capital: regulatory adjustments</b>		
52	Investments in own Tier 2 instruments	Note 5
53	Reciprocal cross-holdings in Tier 2 instruments	Note 5
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10 per cent of the issued common share capital of the entity (amount above the 10 per cent threshold)	Note 5
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	Note 5
56	Other regulatory adjustments specified by the Registrar or regulatory adjustments specified in the Regulations in addition to the regulatory adjustments specified in the Basel III framework	
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT <sup>2, 3</sup>	Note 5
	OF WHICH: (please specify)	Note 5
57	<b>Total regulatory adjustments to Tier 2 capital</b>	
58	<b>Tier 2 capital (T2)</b>	
59	<b>Total capital (TC = T1 + T2)</b>	
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT <sup>4</sup>	Note 5
	OF WHICH: (please specify)	Note 5
60	<b>Total risk weighted assets</b>	
<b>Capital ratios</b>		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	
62	Tier 1 (as a percentage of risk weighted assets)	
63	Total capital (as a percentage of risk weighted assets)	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted	

	assets)	
65	of which: capital conservation buffer requirement	
66	bank specific countercyclical buffer requirement	
67	G-SIB buffer requirement	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	

<b>Disclosure template relating to all relevant required reporting periods up to and including 31 December 2017</b>		
<b>Minimum requirements specified in these Regulations when different from Basel III minima</b>		
69	Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	
70	Tier 1 minimum ratio (if different from Basel III minimum)	
71	Total capital minimum ratio (if different from Basel III minimum)	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
72	Non-significant investments in the capital of other financials	
73	Significant investments in the common stock of financials	
74	Mortgage servicing rights (net of related tax liability)	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		
80	Current cap on CET1 instruments subject to phase out arrangements	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

**Notes:**

1. Relates to the amount of each relevant regulatory adjustment that is subject to existing national treatment during the transitional phase. For example, during 2014 banks are required to make 20 per cent of the regulatory adjustments in accordance with the Basel III framework. A bank with "Goodwill, net of related tax liability" of R100 million conducts business in a jurisdiction that does not require this to be deducted from common equity. The bank shall report R20 million in the first of the two empty cells in item 8 and report R80 million in the second of the two cells. The sum of the two cells shall therefore be equal to the total Basel III regulatory adjustment.
2. When the bank described in note 1 above, for example, conducts business in a jurisdiction that requires goodwill to be deducted from Tier 1, the bank shall report in the item inserted between items 41 and 42 the amount of R80 million that the bank in note 1 reported in the last

cell of item 8, to indicate that during the transition phase some goodwill will continue to be deducted from Tier 1 (in effect Additional Tier 1).

3. A bank with an unrealised loss of R50 million on its holdings of available-for-sale debt securities, for example, conducts business in a jurisdiction that filters out such unrealised gains and losses. The Basel III transitional arrangements require this bank to recognise 20 per cent of this loss, that is, R10 million, in 2014. This means that 80 per cent of the loss, or R40 million, is not recognised. The aforesaid bank that conducts business in this jurisdiction shall report R40 million in the item between items 26 and 27 as an addition to Common Equity Tier 1, to add back the relevant unrealised loss.
4. A bank with defined benefit pension fund net assets of R50 million, for example, conducts business in a jurisdiction that risk weights such assets at 200 per cent. The Basel III transitional arrangements require this bank to deduct 20 per cent of these assets in 2014, that is, the bank shall report R10 million in the first empty cell in item 15 and R40 million in the second empty cell (the total of the two cells shall be equal to the total Basel III regulatory adjustment). Furthermore, the bank shall disclose in the inserted items between item 59 and 60 that such assets are risk weighted at 200 per cent during the transitional phase, that is, the bank shall report an amount of R80 million (R40 million multiplied with 200 per cent) in that row.
5. Cells with dotted borders relate to items that are impacted by the transitional arrangements.
6. Relates only to specified ineligible capital instruments that are subject to a specified phased-out period up to 1 January 2022.

- (B) this item (B), read with the relevant directives and requirements specified in item (C) below, a bank shall, as a minimum, in respect of all relevant required reporting periods from 1 January 2018 onwards, disclose to the public the information set out in the disclosure template specified below:

Disclosure template relating to all relevant required reporting periods from 1 January 2018 onwards		
Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common equity or share capital plus related stock surplus	
2	Retained earnings	
3	Accumulated other comprehensive income, and other reserve funds	
4	Directly issued capital subject to phase out from CET1 <sup>1</sup> (only applicable to non-joint stock companies)	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b> (total of items 1 to 5)	
Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	
8	Goodwill, net of related tax liability	
9	Other intangibles other than goodwill or mortgage-servicing rights, net of related tax liability	
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences, net of related tax liability	
11	Cash-flow hedge reserve	
12	Shortfall of provisions to expected losses	
13	Securitisation gain on sale (as set out in regulation 38(5)(a)(i)(F) of these Regulations)	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	
15	Defined-benefit pension fund net assets	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	
17	Reciprocal cross-holdings in common equity	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10 per cent of the issued share capital (amount above 10 per cent threshold)	

<b>Disclosure template relating to all relevant required reporting periods from 1 January 2018 onwards</b>	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10 per cent threshold)
20	Mortgage servicing rights (amount above 10 per cent threshold)
21	Deferred tax assets arising from temporary differences (amount above 10 per cent threshold, net of related tax liability)
22	Amount exceeding the 15 per cent threshold
23	<i>of which:</i> significant investments in the common stock of financials
24	mortgage servicing rights
25	deferred tax assets arising from temporary differences
26	Other regulatory adjustments specified in writing by the Registrar (Please disclose the relevant details of each relevant adjustment separately)
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions
28	<b>Total regulatory adjustments to Common equity Tier 1</b> (total of items 7 to 22, and 26 to 27)
29	<b>Common Equity Tier 1 capital (CET1)</b> (item 6 less item 28)
<b>Additional Tier 1 capital: instruments</b>	
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus
31	<i>of which:</i> classified as equity under relevant Financial Reporting Standards
32	classified as liabilities under relevant Financial Reporting Standards
33	Directly issued capital instruments subject to phase out from Additional Tier 1 <sup>1</sup>
34	Additional Tier 1 instruments (and CET1 instruments not included in item 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)
35	<i>of which:</i> instruments issued by subsidiaries subject to phase out <sup>1</sup>
36	<b>Additional Tier 1 capital before regulatory adjustments</b> (total of items 30, 33 and 34)
<b>Additional Tier 1 capital: regulatory adjustments</b>	
37	Investments in own Additional Tier 1 instruments
38	Reciprocal cross-holdings in Additional Tier 1 instruments
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10 per cent of the issued common share capital of the entity (amount above 10 per cent threshold)
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)
41	Other regulatory adjustments specified in writing by the Registrar (Please disclose the relevant details of each relevant adjustment separately)
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b> (total of items 37 to 42)
44	<b>Additional Tier 1 capital (AT1)</b> (item 36 less item 43)
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b> (item 29 plus item 44)
<b>Tier 2 capital: instruments and provisions</b>	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus
47	Directly issued capital instruments subject to phase out from Tier 2 <sup>1</sup>
48	Tier 2 instruments (and CET1 and AT1 instruments not included in item 5 or item 34) issued by subsidiaries and held by third parties (amount



<b>Disclosure template relating to all relevant required reporting periods from 1 January 2018 onwards</b>	
	allowed in group Tier 2)
49	<i>of which:</i> instruments issued by subsidiaries subject to phase out <sup>1</sup>
50	Provisions
51	<b>Tier 2 capital before regulatory adjustments</b> (total of items 46 to 48, plus item 50)
<b>Tier 2 capital: regulatory adjustments</b>	
52	Investments in own Tier 2 instruments
53	Reciprocal cross-holdings in Tier 2 instruments
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10 per cent of the issued common share capital of the entity (amount above the 10 per cent threshold)
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions
56	Other regulatory adjustments specified in writing by the Registrar (Please disclose the relevant details of each relevant adjustment separately)
57	<b>Total regulatory adjustments to Tier 2 capital</b> (total of items 52 to 56)
58	<b>Tier 2 capital (T2)</b> (item 51 less item 57)
59	<b>Total capital (TC = T1 + T2)</b> (item 45 plus item 58)
60	<b>Total risk weighted exposure</b>
<b>Capital ratios and buffers</b>	
61	Common Equity Tier 1 (as a percentage of risk weighted exposure) (item 29 divided by item 60, expressed as a percentage)
62	Tier 1 (as a percentage of risk weighted exposure) (item 45 divided by item 60, expressed as a percentage)
63	Total capital (as a percentage of risk weighted exposure) (item 59 divided by item 60, expressed as a percentage)
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted exposure)
65	<i>of which:</i> capital conservation buffer requirement
66	bank specific countercyclical buffer requirement
67	G-SIB buffer requirement
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted exposure)
<b>National minima (if different from Basel III requirement)</b>	
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum requirement)
70	National Tier 1 minimum ratio (if different from Basel III minimum requirement)
71	National total capital minimum ratio (if different from Basel III minimum requirement)
<b>Amounts below the thresholds for deduction (before risk weighting)</b>	
72	Non-significant investments in the capital of other financials
73	Significant investments in the common stock of financials
74	Mortgage servicing rights, net of related tax liability
75	Deferred tax assets arising from temporary differences, net of related tax liability
<b>Applicable caps on the inclusion of provisions or credit impairments in Tier 2</b>	
76	Provisions or credit impairments eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)
77	Cap on inclusion of provisions or credit impairments in Tier 2 under

Disclosure template relating to all relevant required reporting periods from 1 January 2018 onwards		
	standardised approach	
78	Provisions or credit impairments eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	
79	Cap for inclusion of provisions or credit impairments in Tier 2 under internal ratings-based approach	
Capital instruments subject to phase-out arrangements <sup>2</sup>		
80	Current cap on CET1 instruments subject to phase out arrangements	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

## Notes:

1. Relates only to specified ineligible capital instruments that are subject to a specified phased-out period up to 1 January 2022.
2. Line items 80 to 85 apply only in respect of the relevant reporting periods between 1 January 2018 and 1 January 2022.

- (C) this item (C), read with the relevant directives and requirements specified in item (B) above, a bank shall, as a minimum, in respect of all relevant required reporting periods from 1 January 2018 onwards, disclose to the public the information specified in the table encapsulated in item (B) above;

Explanation of each relevant line item of the common disclosure template specified in item (B) above	
Line item	Description
1	<p>This item-</p> <p>(a) shall reflect the relevant required information in respect of instruments issued by the parent company of the reporting bank or group that meet all of the CET1 entry criteria specified in regulation 38(11)(a) of these Regulations;</p> <p>(b) shall be equal to the sum of common stock (and related surplus only) and other instruments for non-joint stock companies, both of which have to meet the relevant criteria specified for common stock or ordinary shares;</p> <p>(c) shall be net of treasury stock and other investments in own shares to the extent that these are already derecognised on the balance sheet in terms of the relevant Financial Reporting Standards issued from time to time;</p> <p>(d) shall exclude all other paid-in capital elements and all relevant minority interest.</p>
2	<p>This item-</p> <p>(a) shall reflect the relevant required information in respect of retained earnings, prior to any relevant regulatory adjustment;</p> <p>(b) shall include interim profit and loss that complies with the relevant requirements specified in regulation 38(10) of these Regulations;</p>

Explanation of each relevant line item of the common disclosure template specified in item (B) above	
Line item	Description
	(c) shall in accordance with the relevant Financial Reporting Standards issued from time to time exclude any relevant amount related to dividends, that is, dividends shall be removed from this item when they are removed from the balance sheet of the relevant bank or controlling company.
3	This item shall reflect the relevant required information in respect of accumulated other comprehensive income and other disclosed reserves, prior to any relevant regulatory adjustment.
4	This item-  (a) applies only to non-joint stock companies;  (b) shall in the case of joint-stock companies be equal to zero;  (c) shall reflect the relevant required information in respect of directly issued capital instruments subject to phase-out from CET1 in accordance with the relevant requirements that may be specified in these Regulations or in writing by the Registrar.  This item will be deleted once all the ineligible capital instruments have been fully phased out, that is, from 1 January 2022 onwards.
5	This item-  (a) shall reflect the relevant required information in respect of common share capital issued by subsidiaries and held by third parties; and  (b) shall only reflect the relevant amount that is eligible for inclusion in group CET1.
6	This item shall reflect the relevant aggregate amount of items 1 to 5.
7	This item shall reflect the relevant aggregate amount relating to any prudential valuation adjustment required in terms of the provisions of these Regulations or as specified in writing by the Registrar.
8	This item shall reflect the relevant aggregate amount relating to goodwill, net of any related tax liability.
9	This item shall reflect the relevant aggregate amount relating to intangibles other than goodwill and mortgage-servicing rights, net of any related tax liability.
10	This item shall reflect the relevant aggregate amount relating to deferred tax assets that rely on future profitability, excluding those arising from temporary differences, net of any related tax liability.
11	This item shall reflect the relevant aggregate amount relating to cash-flow hedge reserves as envisaged in regulation 38(5)(a)(i)(D) of these Regulations.
12	This item shall reflect the relevant aggregate amount relating to any shortfall of provisions to expected losses as envisaged in regulation 38(5)(a)(i)(E) of these Regulations.
13	This item shall reflect the relevant aggregate amount relating to any securitisation gain on sale as envisaged in regulation 38(5)(a)(i)(F) of these Regulations.
14	This item shall reflect the relevant amount relating to gains and losses due to changes in own credit risk on fair valued liabilities, as envisaged in regulation 38(5)(a)(i)(G) of these Regulations.
15	This item shall reflect the relevant aggregate amount relating to defined-benefit pension fund net assets, as envisaged in regulation 38(5)(a)(i)(H) of these Regulations.
16	This item shall reflect the relevant aggregate amount relating to investments in own shares, to the extent not already netted off against paid-in capital on the reported balance sheet, as envisaged in regulation 38(5)(a)(i)(I) of these Regulations.

<b>Explanation of each relevant line item of the common disclosure template specified in item (B) above</b>	
<b>Line item</b>	<b>Description</b>
17	This item shall reflect the relevant aggregate amount relating to reciprocal cross-holdings in common equity, as envisaged in regulation 38(5)(a)(i)(J) of these Regulations.
18	This item shall reflect the relevant aggregate amount relating to investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10 per cent of the issued share capital, which amount exceeds the relevant specified 10 per cent threshold and that has to be deducted from CET1, as envisaged in regulation 38(5)(a)(i)(L) of these Regulations.
19	This item shall reflect the relevant aggregate amount relating to significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, which amount exceeds the relevant specified 10 per cent threshold and that has to be deducted from CET1, as envisaged in regulation 38(5)(a)(i)(M) read with regulation 38(5)(b) of these Regulations.
20	This item shall reflect the relevant aggregate amount relating to mortgage servicing rights, which amount exceeds the relevant specified 10 per cent threshold and that has to be deducted from CET1, as envisaged in regulation 38(5)(b) of these Regulations.
21	This item shall reflect the relevant aggregate amount relating to deferred tax assets arising from temporary differences, which amount exceeds the relevant specified 10 per cent threshold, net of any related tax liability, and that has to be deducted from CET1, as envisaged in regulation 38(5)(b) of these Regulations.
22	This item shall reflect the relevant aggregate amount by which the aforesaid three threshold items exceeds the relevant specified 15 per cent threshold, excluding the relevant amounts reported in items 19 to 21 above, calculated in accordance with the relevant requirements specified in regulation 38(5)(b) of these Regulations.
23	This item shall reflect the relevant amount reported in item 22 that relates to significant investments in the common stock of financials.
24	This item shall reflect the relevant amount reported in item 22 that relates to mortgage servicing rights.
25	This item shall reflect the relevant amount reported in item 22 that relates to deferred tax assets arising from temporary differences.
26	This item shall reflect the relevant aggregate amount relating to any other regulatory adjustments specified in writing by the Registrar that are required to be applied to CET1.
27	This item shall reflect the relevant aggregate amount relating to regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 to cover the relevant specified deductions. When the amount reported in item 43 exceeds the amount reported in item 36 the relevant excess amount shall be reported in this item 27.
28	This item shall reflect the relevant aggregate amount relating to regulatory adjustments to Common equity Tier 1, that is, the sum of items 7 to 22 plus items 26 and 27.
29	This item shall reflect the relevant adjusted amount of Common Equity Tier 1 capital (CET1), that is, item 6 minus item 28.
30	This item-  (a) shall reflect the relevant aggregate amount relating to instruments issued by the parent company of the reporting group that comply with the entry criteria specified in regulation 38(11)(b) of these Regulations for AT1, and any related stock surplus, as envisaged in section 1(1) of the Act;  (b) shall exclude any relevant amount related to instruments issued by subsidiaries of the consolidated group;

Explanation of each relevant line item of the common disclosure template specified in item (B) above	
Line item	Description
	(c) may include Additional Tier 1 capital issued by an SPV of the parent company only if it meets the relevant requirements specified in these Regulations and such additional requirements as may be specified in writing by the Registrar.
31	This item shall reflect the relevant aggregate amount included in item 30 above that is classified as equity in accordance with the relevant Financial Reporting Standards issued from time to time.
32	This item shall reflect the relevant aggregate amount included in item 30 above that is classified as liabilities in accordance with the relevant Financial Reporting Standards issued from time to time.
33	This item shall reflect the relevant aggregate amount relating to directly issued capital instruments subject to phase out from Additional Tier 1 in accordance with the relevant requirements specified in regulations 38(11)(c) and 38(11)(d) of these Regulations.  This item will be deleted once all the ineligible capital instruments have been fully phased out, that is, from 1 January 2022 onwards.
34	This item shall reflect the relevant aggregate amount relating to additional Tier 1 instruments, and any CET1 instruments not included in item 5, issued by subsidiaries and held by third parties, in accordance with the relevant requirements specified in regulation 38(14) of these Regulations.
35	This item shall reflect the relevant aggregate amount included in item 34 above that relates to instruments subject to phase out from AT1 in accordance with the relevant requirements specified in regulations 38(11)(c) and 38(11)(d) of these Regulations.  This item will be deleted once all the ineligible capital instruments have been fully phased out, that is, from 1 January 2022 onwards.
36	This item shall reflect the relevant aggregate amount of items 30, 33 and 34.
37	This item shall reflect the relevant aggregate amount relating to investments in own Additional Tier 1 instruments, which amount has to be deducted from AT1 in accordance with the relevant requirements specified in regulation 38(5)(a)(ii)(A) of these Regulations.
38	This item shall reflect the relevant aggregate amount relating to reciprocal cross-holdings in Additional Tier 1 instruments, which amount has to be deducted from AT1 in accordance with the relevant requirements specified in regulation 38(5)(a)(ii)(B) of these Regulations.
39	This item shall reflect the relevant aggregate amount relating to investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10 per cent of the issued common share capital of the entity, net of eligible short positions, which amount has to be deducted from AT1 in accordance with the relevant requirements specified in regulation 38(5)(a)(ii)(C) of these Regulations.
40	This item shall reflect the relevant aggregate amount relating to significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, which amount has to be deducted from AT1 in accordance with the relevant requirements specified in regulation 38(5)(a)(ii)(D) of these Regulations.
41	This item shall reflect the relevant aggregate amount relating to any other regulatory adjustments specified in writing by the Registrar that are required to be applied to AT1.
42	This item shall reflect the relevant aggregate amount relating to regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover the relevant specified deductions. When the amount reported in item 57 exceeds the amount reported in item 51 the relevant excess amount shall be reported in this item 42.
43	This item shall reflect the relevant aggregate amount of items 37 to 42.
44	This item shall reflect the relevant adjusted amount of Additional Tier 1

Explanation of each relevant line item of the common disclosure template specified in item (B) above	
Line item	Description
	capital (AT1), that is, item 36 minus item 43.
45	This item shall reflect the relevant aggregate amount relating to Tier 1 capital (T1), that is, item 29 plus item 44.
46	This item-  (a) shall reflect the relevant aggregate amount relating to instruments issued by the parent company of the reporting group that comply with all the entry criteria specified in regulation 38(12) of these Regulations for Tier 2, and any related stock surplus, as envisaged in section 1(1) of the Act;  (b) shall exclude any relevant amount related to instruments issued of subsidiaries of the consolidated group;  (c) may include Tier 2 capital issued by an SPV of the parent company only if it meets the relevant requirements specified in these Regulations and such additional requirements as may be specified in writing by the Registrar.
47	This item shall reflect the relevant aggregate amount relating to directly issued capital instruments subject to phase out from Tier 2 in accordance with the relevant requirements specified in regulations 38(12)(b) and 38(12)(c) of these Regulations.  This item will be deleted once all the ineligible capital instruments have been fully phased out, that is, from 1 January 2022 onwards.
48	This item shall reflect the relevant aggregate amount relating to Tier 2 instruments, and any relevant amount related to CET1 and AT1 instruments not included in items 5 or 32 respectively, issued by subsidiaries and held by third parties, in accordance with the relevant requirements specified in regulation 38(14) of these Regulations.
49	This item shall reflect the relevant aggregate amount included in item 48 above that relates to instruments subject to phase out from T2 in accordance with the relevant requirements specified in regulations 38(12)(b) and 38(12)(c) of these Regulations.  This item will be deleted once all the ineligible capital instruments have been fully phased out, that is, from 1 January 2022 onwards.
50	This item shall reflect the relevant aggregate amount relating to provisions or credit impairments included in Tier 2, calculated in accordance with the relevant requirements specified in regulation 23(22) of these Regulations.
51	This item shall reflect the relevant aggregate amount of items 46 to 48 and item 50.
52	This item shall reflect the relevant aggregate amount relating to investments in own Tier 2 instruments, which amount has to be deducted from Tier 2 in accordance with the relevant requirements specified in regulation 38(5)(a)(iii) of these Regulations.
53	This item shall reflect the relevant aggregate amount relating to reciprocal cross-holdings in Tier 2 instruments, which amount has to be deducted from Tier 2 in accordance with the relevant requirements specified in regulation 38(5)(a)(iii) of these Regulations.
54	This item shall reflect the relevant aggregate amount relating to investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10 per cent of the issued common share capital of the entity, net of eligible short positions, which amount has to be deducted from Tier 2 in accordance with the relevant requirements specified in regulation 38(5)(a)(iii) of these Regulations.
55	This item shall reflect the relevant aggregate amount relating to significant investments in the capital of banking, financial and insurance entities that are

<b>Explanation of each relevant line item of the common disclosure template specified in item (B) above</b>	
<b>Line item</b>	<b>Description</b>
	outside the scope of regulatory consolidation, net of eligible short positions, which amount has to be deducted from Tier 2 in accordance with the relevant requirements specified in regulation 38(5)(a)(iii) of these Regulations.
56	This item shall reflect the relevant aggregate amount relating to any other regulatory adjustments specified in writing by the Registrar that are required to be applied to Tier 2.
57	This item shall reflect the relevant aggregate amount of items 52 to 56.
58	This item shall reflect the relevant aggregate amount of Tier 2 capital (T2), that is, item 51 minus item 57.
59	This item shall reflect the relevant aggregate amount of total capital, that is, item 45 plus item 58.
60	This item shall reflect the relevant aggregate amount of total risk weighted exposure of the relevant reporting entity or group.
61	This item shall reflect Common Equity Tier 1 as a percentage of risk weighted exposure, that is, item 29 divided by item 60, expressed as a percentage.
62	This item shall reflect Tier 1 as a percentage of risk weighted exposure, that is, item 45 divided by item 60, expressed as a percentage.
63	This item shall reflect total capital as a percentage of risk weighted exposure, that is, item 59 divided by item 60, expressed as a percentage.
64	<p>This item-</p> <p>(a) shall reflect the relevant institution specific buffer requirement, that is, the South African base minimum requirement plus the relevant specified capital conservation buffer plus the bank-specific countercyclical buffer requirement, calculated in accordance with the relevant requirements specified in these Regulations read with such further directive as may be issued in writing by the Registrar from time to time, plus the G-SIB buffer requirement, expressed as a percentage of risk weighted exposure;</p> <p>(b) shall be clearly labelled as being different from the relevant Basel III minimum requirements whenever and wherever the relevant requirements applied in respect of this item 64 differ from the relevant specified Basel III minimum requirements.</p> <p>The reporting entity shall in the relevant notes to the template separately disclose the impact of any differences between the relevant Basel III minimum requirements and any requirement applied in respect of this item 64.</p> <p>This item will show the CET1 ratio below which the relevant bank or controlling company will become subject to constraints on distributions, excluding the D-SIB requirement.</p>
65	This item shall reflect the relevant amount included in item 64, expressed as a percentage of risk weighed exposure, that relates to the capital conservation buffer, that is, after the relevant phase-in period banks will report 2.5% here.
66	This item shall reflect the relevant amount included in item 64, expressed as a percentage of risk weighed exposure, that relates to the relevant countercyclical buffer requirement.
67	This item shall reflect the relevant amount included in item 64, expressed as a percentage of risk weighed exposure, that relates to the relevant G-SIB requirement.
68	This item shall reflect the relevant amount of Common Equity Tier 1 available to meet the relevant specified buffers, expressed as a percentage of risk weighted exposure, that is, the CET1 ratio less any common equity used to meet the relevant Tier 1 and Total capital requirements.

<b>Explanation of each relevant line item of the common disclosure template specified in item (B) above</b>	
<b>Line item</b>	<b>Description</b>
69	This item shall reflect the relevant national Common Equity Tier 1 minimum ratio, if different from the relevant Basel III minimum.
70	This item shall reflect the relevant national Tier 1 minimum ratio, if different from the relevant Basel III minimum.
71	This item shall reflect the relevant national total capital minimum ratio, if different from the relevant Basel III minimum.
72	This item shall reflect the relevant aggregate amount relating to non-significant investments in the capital of other financials, the total amount of which is not reported in item 18, item 39 and item 54.
73	This item shall reflect the relevant aggregate amount relating to significant investments in the common stock of financials, the total amount of which is not reported in item 19 and item 23.
74	This item shall reflect the relevant aggregate amount relating to mortgage servicing rights, the total amount of which is not reported in item 20 and item 24.
75	This item shall reflect the relevant aggregate amount relating to deferred tax assets arising from temporary differences, the total amount of which is not reported in item 21 and item 25.
76	This item shall reflect the relevant aggregate amount relating to provisions or credit impairment eligible for inclusion in Tier 2 in respect of exposures subject to the standardised approach, calculated in accordance with the relevant requirements specified in regulation 23(22) of these Regulations, prior to the application of the relevant specified cap.
77	This item shall reflect the relevant aggregate amount relating to the cap on inclusion of provisions or credit impairment in Tier 2 in terms of the standardised approach, calculated in accordance with the relevant requirements specified in regulation 23(22) of these Regulations.
78	This item shall reflect the relevant aggregate amount relating to provisions or credit impairment eligible for inclusion in Tier 2 in respect of exposures subject to the internal ratings-based approach, calculated in accordance with the relevant requirements specified in regulation 23(22) of these Regulations, prior to the application of the relevant specified cap.
79	This item shall reflect the relevant aggregate amount relating to the cap on inclusion of provisions or credit impairment in Tier 2 in terms of the internal ratings-based approach, calculated in accordance with the relevant requirements specified in regulation 23(22) of these Regulations.
80	This item shall reflect the relevant aggregate amount relating to the current cap on CET1 instruments subject to phase out arrangements.
81	This item shall reflect the relevant aggregate amount excluded from CET1 due to the cap, that is, the relevant excess over the cap after any relevant redemptions and maturities.
82	This item shall reflect the relevant aggregate amount relating to the current cap on AT1 instruments subject to phase out arrangements.
83	This item shall reflect the relevant aggregate amount excluded from AT1 due to the cap, that is, the relevant excess over cap after any relevant redemptions and maturities.
84	This item shall reflect the relevant aggregate amount relating to the current cap on T2 instruments subject to phase out arrangements.
85	This item shall reflect the relevant aggregate amount excluded from T2 due to the cap, that is, the relevant excess over cap after any relevant redemptions and maturities.



- (D) this item (D), read with the relevant requirements specified in item (E) below, a bank shall provide a full reconciliation of all relevant regulatory capital elements back to the bank's published financial statements, which reconciliation, as a minimum, shall be done by following the three-step approach specified below:
- (i) firstly the bank shall disclose in a separate column the respective balances reported in the balance sheet contained in the bank's published financial statements as at the end of the relevant disclosure period, provided that-
    - (aa) when the scope of regulatory consolidation and accounting consolidation is identical, the bank may simply state that there is no difference between the regulatory consolidation and the accounting consolidation and move to the next step, that is, move to step two;
    - (bb) as an integral part of the first step, in order to enable all relevant supervisors and market participants to better understand the potential risks posed by unconsolidated subsidiaries, the bank shall disclose a list of the legal entities that are included within the accounting scope of consolidation but excluded from the regulatory scope of consolidation, and *vice versa*, that is the legal entities that are included in the regulatory scope of consolidation but not included in the accounting scope of consolidation;
    - (cc) when some entities are included in both the regulatory scope of consolidation and accounting scope of consolidation, but the method of consolidation differs, the bank shall-
      - (i) list the legal entities separately and explain the respective differences in the consolidation methods;
      - (ii) in respect of each relevant legal entity also disclose its total balance sheet assets and total balance sheet equity, as stated on the accounting balance sheet of that relevant legal entity, and a description of the principle activities of that entity;

(ii) thereafter, that is, as the second step, the bank shall, in a separate column titled "balance sheet under regulatory scope of consolidation", disclose the required components specified in the relevant capital disclosure template, provided that-

(aa) when the template for regulatory scope of consolidation specifies or contains an item that is not contained in the bank's published financial statements the bank shall add the relevant required line item under the "balance sheet under regulatory scope of consolidation", and report a balance of zero in the column that reflects the balances in the bank's published financial statements;

(bb) the bank is required to expand only those elements of the balance sheet that are necessary to disclose the relevant components that are used in the composition of capital disclosure template, that is, for example, when all of the paid-in capital of the bank complies with the specified requirements for CET1, the bank would not need to expand that line;

(cc) in order to facilitate the proper completion of step 3, the bank shall assign to each relevant item or element under the column that deals with "regulatory scope of consolidation" a unique reference number or letter; and

(iii) thereafter, that is, as the third step, the bank shall map each relevant component referred to in sub-item (ii) above to the composition of capital disclosure template specified in item (A) or item (B) above, as the case may be.

For example, the post 1 January 2018 disclosure template includes the line "goodwill net of related deferred tax liability". Next to the disclosure of this item in the template the bank would be required to capture "a - d" or "a minus d" to show that item 8 of the template has been calculated as the difference between component "a" of the balance sheet under the regulatory scope of consolidation, illustrated in step 2, and component "d";

(E) this item (E), read with the relevant requirements specified in item (D) above, a bank shall provide a full reconciliation of all relevant regulatory capital elements back to the bank's published financial statements:

Description	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at period end	As at period end	
	Step 1	Step 2	
<b>Assets</b>			
<b>Relevant classes/ items</b>			
<i>For example:</i>			
Goodwill and intangible assets			
of which:			
- goodwill			a
- other intangibles (excluding MSRs)			b
- MSRs			c
<b>Liabilities</b>			
<b>Relevant classes/ items</b>			
<i>For example:</i>			
Current and deferred tax liabilities			
of which:			
- DTLs related to goodwill			d
- DTLs related to intangible assets (excluding MSRs)			e
- DTLs related to MSRs			f
<b>Shareholders' Equity</b>			
<b>Relevant classes/ items</b>			
<i>For example:</i>			
Paid-in share capital			
of which:			
- amount eligible for CET1			h
- amount eligible for AT1			i

Extract of common disclosure template (with added column)		<i>For illustration purposes (part of step 3)</i>
<b>Common Equity Tier 1 capital: instruments and reserves</b>		<b>Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation from step 2</b>
1	Directly issued qualifying common equity or share capital plus related stock surplus	h
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b> (total of items 1 to 5)	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
8	Goodwill, net of related tax liability	a minus d
	Etc.	

- (F) this item (F), read with the relevant requirements or further description specified in item (G) below, a bank shall, as a minimum, provide to the public a description of the main features of all its relevant regulatory capital instruments, provided that the bank shall insert the text "NA" when a particular item or question is not applicable:

Main features of regulatory capital instruments	
1	Issuer
2	Unique identifier (such as CUSIP, ISIN or Bloomberg identifier for private placement)
3	Governing law(s) of the instrument
	<i>Regulatory treatment</i>
4	Transitional Basel III rules
5	Post-transitional Basel III rules
6	Eligible at solo/ group/ group and solo
7	Instrument type
8	Amount recognised in regulatory capital (R' million, as of most recent reporting date)
9	Par value of instrument
10	Accounting classification
11	Original date of issuance
12	Perpetual or dated
13	Original maturity date
14	Issuer call subject to prior supervisory approval
15	Optional call date, contingent call dates and redemption amount
16	Subsequent call dates, if applicable
	<i>Coupons / dividends</i>
17	Fixed or floating dividend/coupon
18	Coupon rate and any related index
19	Existence of a dividend stopper
20	Fully discretionary, partially discretionary or mandatory
21	Existence of step up or other incentive to redeem
22	Noncumulative or cumulative
23	Convertible or non-convertible
24	If convertible, conversion trigger (s)
25	If convertible, fully or partially
26	If convertible, conversion rate
27	If convertible, mandatory or optional conversion
28	If convertible, specify instrument type convertible into
29	If convertible, specify issuer of instrument it converts into
30	Write-down feature
31	If write-down, write-down trigger(s)
32	If write-down, full or partial
33	If write-down, permanent or temporary
34	If temporary write-down, description of write-up mechanism
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)
36	Non-compliant transitioned features
37	If yes, specify non-compliant features

- (G) this item (G), read with the relevant requirements or further descriptions specified in item (F) above, a bank shall, as a minimum, provide to the public a description of the main features of all its relevant regulatory capital instruments:

Explanation or description of main features <sup>1</sup>	
1	Identifies issuer legal entity <i>Free text</i>
2	Unique identifier, such as CUSIP, ISIN or Bloomberg identifier for private placement <i>Free text</i>
3	Specifies the governing law(s) of the instrument <i>Free text</i>
4	Specifies the regulatory capital treatment during the Basel III transitional phase, that is, the component of capital from which the instrument is being phased-out <i>Select from menu:</i> <i>Common Equity Tier 1</i> <i>Additional Tier 1</i> <i>Tier 2</i>
5	Specifies regulatory capital treatment under Basel III rules not taking into account any transitional treatment <i>Select from menu:</i> <i>Common Equity Tier 1</i> <i>Additional Tier 1</i> <i>Tier 2</i> <i>Ineligible</i>
6	Specifies the level(s) within the group at which the instrument is included in capital <i>Select from menu:</i> <i>Solo</i> <i>Group</i> <i>Solo and Group</i>
7	Specifies instrument type <i>Select from menu:</i> <i>Menu options specified in writing by the Registrar<sup>2</sup></i>
8	Specifies amount recognised in regulatory capital <i>Free text</i>
9	Par value of instrument <i>Free text</i>
10	Specifies accounting classification (to assist in the assessment of loss absorbency). <i>Select from menu:</i> <i>Shareholders' equity</i> <i>Liability – amortised cost</i> <i>Liability – fair value option</i> <i>Non-controlling interest in consolidated subsidiary</i>
11	Specifies date of issuance <i>Free text</i>
12	Specifies whether dated or perpetual <i>Select from menu:</i> <i>Perpetual</i> <i>Dated</i>
13	In the case of- dated instrument, specifies original maturity date (day, month and year); perpetual instrument, state "no maturity". <i>Free text</i>
14	Specifies whether there is an issuer call option (to assist in the assessment of permanence). <i>Select from menu:</i> <i>Yes</i> <i>No</i>

<b>Explanation or description of main features<sup>1</sup></b>	
15	For instrument with issuer call option, specifies first date of call if the instrument has a call option on a specific date (day, month and year) and, in addition, specifies if the instrument has a tax and/or regulatory event call. Also specifies the redemption price. (To assist in the assessment of permanence). <i>Free text</i>
16	Specifies the existence and frequency of subsequent call dates, if applicable (to assist in the assessment of permanence). <i>Free text</i>
17	Specifies whether the coupon/dividend is fixed over the life of the instrument, floating over the life of the instrument, currently fixed but will move to a floating rate in the future, currently floating but will move to a fixed rate in the future. <i>Select from menu:</i> <i>Fixed</i> <i>Floating</i> <i>Fixed to floating</i> <i>Floating to fixed</i>
18	Specifies the coupon rate of the instrument and any related index that the coupon/dividend rate references. <i>Free text</i>
19	Specifies whether the non-payment of a coupon or dividend on the instrument prohibits the payment of dividends on common or ordinary shares, that is, whether or not a dividend-stop provision is in place. <i>Select from menu:</i> <i>Yes</i> <i>No</i>
20	Specifies whether the issuer has full discretion, partial discretion or no discretion over whether a coupon/dividend is paid. If the bank has full discretion to cancel coupon/dividend payments under all circumstances the bank shall select "fully discretionary", including when there is a dividend stopper that does not have the effect of preventing the bank from cancelling payments on the instrument. If there are conditions that must be met before payment can be cancelled, such as qualifying capital below a specified threshold, the bank shall select "partially discretionary". If the bank is unable to cancel the payment outside of insolvency the bank shall select "mandatory". <i>Select from menu:</i> <i>Fully discretionary</i> <i>Partially discretionary</i> <i>Mandatory</i>
21	Specifies whether there is a step-up clause or other incentive to redeem. <i>Select from menu:</i> <i>Yes</i> <i>No</i>
22	Specifies whether dividends / coupons are cumulative or noncumulative. <i>Select from menu:</i> <i>Noncumulative</i> <i>Cumulative</i>
23	Specifies whether instrument is convertible or not (to assist in the assessment of loss absorbency). <i>Select from menu:</i> <i>Convertible</i> <i>Nonconvertible</i>
24	Specifies the conditions under which the instrument will convert, including point of non-viability. When one or more authorities have the ability to trigger conversion, the authorities shall be listed. For each of the authorities, state whether it is the terms of the contract of the instrument that provide the legal basis for the authority to trigger conversion, that is, a contractual approach, or whether the legal basis is provided by statutory means, that is, a statutory approach. <i>Free text</i>
25	For conversion trigger separately, specifies whether the instrument will: (i) always convert fully; (ii) may convert fully or partially; or (iii) will always convert partially

<b>Explanation or description of main features<sup>1</sup></b>	
	<i>Free text referencing one of the options above</i>
26	Specifies rate of conversion into the more loss absorbent instrument (to assist in the assessment of the degree of loss absorbency). <i>Free text</i>
27	For convertible instruments, specifies whether conversion is mandatory or optional (to assist in the assessment of loss absorbency). <i>Select from menu:</i> <i>Mandatory</i> <i>Optional</i> <i>NA</i>
28	For convertible instruments, specifies instrument type convertible into (to assist in the assessment of loss absorbency). <i>Select from menu:</i> <i>Common Equity Tier 1 (CET1)</i> <i>Additional Tier 1</i> <i>Tier 2</i> <i>Other</i>
29	If convertible, specify issuer of instrument into which it converts. <i>Free text</i>
30	Specifies whether there is a write down feature (to assist in the assessment of loss absorbency). <i>Select from menu:</i> <i>Yes</i> <i>No</i>
31	Specifies the trigger at which write-down occurs, including point of non-viability. When one or more authorities have the ability to trigger write-down, the authorities shall be listed. For each of the authorities, state whether it is the terms of the contract of the instrument that provide the legal basis for the authority to trigger write-down, that is, a contractual approach, or whether the legal basis is provided by statutory means, that is, a statutory approach. <i>Free text</i>
32	For each write-down trigger separately, specifies whether the instrument will: (i) always be written down fully; (ii) may be written down partially; or (iii) will always be written down partially. (To assist in the assessment of the level of loss absorbency at write-down). <i>Free text referencing one of the options above</i>
33	For write down instrument, specifies whether write down is permanent or temporary (to assist in the assessment of loss absorbency). <i>Select from menu:</i> <i>Permanent</i> <i>Temporary</i> <i>NA</i>
34	For instrument that has a temporary write-down, description of write-up mechanism. <i>Free text</i>
35	Specifies instrument to which it is most immediately subordinate (to assist in the assessment of loss absorbency on gone-concern basis). Where applicable, banks shall specify the column numbers of the instruments in the completed main features template to which the instrument is most immediately subordinate. <i>Free text</i>
36	Specifies whether there are non-compliant features. <i>Select from menu:</i> <i>Yes</i> <i>No</i>
37	In the case of non-compliant features, the bank shall specify such non-compliant features (to assist in the assessment of instrument loss absorbency). <i>Free text</i>

**Notes:**

1. This template is available in spreadsheet format. In all relevant specified cases, a bank shall select the relevant option from the relevant drop down menu provided in the aforesaid template.

## 2. Or the relevant supervisory authority.

## (ii) capital adequacy

A bank shall in respect of the required-

- (A) qualitative information, disclose to the public sufficiently detailed information in respect of the bank's approach to assess the adequacy of the bank's capital in order to support the bank's current and future activities;
- (B) quantitative information, disclose to the public such additional information as may be specified in writing by the Registrar;

## (iii) capital structure

Without derogating from the relevant requirements specified in subregulation (2)(c)(i) above, a bank shall in respect of the required-

- (A) qualitative information, disclose to the public sufficiently detailed information relating to-
  - (i) the main features, terms and conditions of all relevant capital instruments issued by the bank, particularly in respect of innovative, complex or hybrid capital instruments, in accordance with the relevant requirements specified in subregulation (2)(c)(i) above;
  - (ii) all limits and minima, identifying the positive and negative elements of capital to which such limits and minima apply;
- (B) quantitative information, disclose to the public -
  - (i) the amount relating to common equity tier 1 capital and reserve funds;
  - (ii) the amount relating to additional tier 1 capital and reserve funds;
  - (iii) the relevant amounts relating to tier 2 capital;
  - (iv) the relevant amount relating to total qualifying capital and reserve funds;
  - (v) a full reconciliation between all instruments and reserves qualifying as capital and reserve funds in terms of the provisions of these Regulations and the balance sheet in the audited financial statements, in accordance with the relevant requirements specified in subregulation (2)(c)(i) above;



## (iv) leverage

Based on the relevant requirements specified in-

- (A) this item (A), a bank shall disclose to the public a reconciliation between the bank's assets reflected in the bank's published financial statements and its leverage ratio exposure measure, as set out below:

<b>Reconciliation between accounting assets and leverage ratio exposure measure</b>	<b>Line item</b>	<b>Total</b>
Total consolidated assets as per published financial statements	1	
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but are outside the scope of regulatory consolidation	2	
Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	3	
Adjustments for derivative financial instruments	4	
Adjustment for securities financing transactions, that is, repos and similar secured lending	5	
Adjustment for off-balance sheet items, that is, conversion to credit equivalent amounts of off-balance sheet exposures	6	
Other adjustments	7	
Leverage ratio exposure measure	8	

- (B) this item (B), read with the relevant further directives, clarifications and instructions specified in item (C) below, a bank shall, based on the leverage ratio common disclosure template set out below, disclose to the public the relevant specified information:

<b>Leverage ratio common disclosure template</b>	<b>Line item</b>	<b>Total</b>
<b>On-balance sheet exposures<sup>1</sup></b>		
On-balance sheet items, excluding derivatives and SFTs, but including collateral	1	
Asset amounts deducted in determining tier 1 capital <sup>7</sup>	2	
Total on-balance sheet exposures, excluding derivatives and SFTs (total of items 1 and 2)	3	
<b>Derivative exposures<sup>2</sup></b>		
Replacement cost associated with all derivatives transactions, net of eligible cash variation margin	4	
Add-on amounts for PFE associated with all derivatives transactions	5	
Gross-up for derivatives collateral provided where	6	

deducted from the balance sheet assets pursuant to the operative accounting framework		
Deductions of receivables assets for cash variation margin provided in derivatives transactions <sup>7</sup>	7	
Exempted CCP leg of client-cleared trade exposures <sup>7</sup>	8	
Adjusted effective notional amount of written credit derivatives	9	
Adjusted effective notional offsets and add-on deductions for written credit derivatives <sup>7</sup>	10	
Total derivative exposures (total of items 4 to 10)	11	

Leverage ratio common disclosure template	Line item	Total
<b>Securities financing transaction exposures<sup>3</sup></b>		
Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	12	
Netted amounts of cash payables and cash receivables of gross SFT assets <sup>7</sup>	13	
CCR exposure for SFT assets	14	
Agent transaction exposures	15	
Total securities financing transaction exposures (total of items 12 to 15)	16	
<b>Other off-balance sheet exposures<sup>4</sup></b>		
Off-balance sheet exposure at gross notional amount	17	
Adjustments for conversion to credit equivalent amounts <sup>7</sup>	18	
Off-balance sheet items (total of items 17 and 18)	19	
<b>Capital and total exposures</b>		
Tier 1 capital <sup>5</sup>	20	
Total exposures (total of items 3, 11, 16 and 19)	21	
<b>Leverage ratio<sup>6</sup></b>		<b>Ratio</b>
Leverage ratio (expressed as a percentage)	22	

1. Refer to regulation 38(15)(e)(iv)(A).
2. Refer to regulation 38(15)(e)(iv)(B).
3. Refer to regulation 38(15)(e)(iv)(C).
4. Refer to regulation 38(15)(e)(iv)(D).
5. Refer to regulation 38(15)(d).
6. Refer to regulation 38(15)(c).
7. Report as negative amounts or reductions.

- (C) this item (C), read with the relevant requirements specified in item (B) above, a bank shall disclose to the public the relevant information specified in item (B) above:

Item number	Further explanation of common disclosure template
1	This item shall reflect the relevant aggregate amount of on-balance sheet assets, determined in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(A) of these Regulations.
2	This item shall reflect the relevant aggregate amount of deductions from tier 1 capital, determined in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(A) of these Regulations, and excluded from the leverage ratio exposure measure, which aggregate amount shall be reported in the common disclosure template as a negative amount.
3	This item shall reflect the relevant aggregate amount of item 1 and item 2.
4	This item shall reflect the relevant aggregate amount of replacement cost (RC) associated with all derivatives transactions, including exposures resulting from transactions with guaranteed performance of clients described in regulation 38(15)(e)(iv)(B) of these Regulations, net of cash variation margin received and with, where applicable, bilateral netting as envisaged in regulation 38(15)(e)(iv)(B) of these Regulations,
5	This item shall reflect the relevant aggregate add-on amount for all derivative exposures determined in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(B) of these Regulations,
6	This item shall reflect the relevant aggregate grossed-up amount for collateral provided, determined in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(B) of these Regulations,
7	This item shall reflect the relevant aggregate amount of deductions of receivables assets from cash variation margin provided in derivatives transactions determined in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(B) of these Regulations, which aggregate amount shall be reported in the common disclosure template as a negative amount.
8	This item shall reflect the relevant aggregate amount of exempted trade exposures associated with the CCP leg of derivatives transactions resulting from client-cleared transactions determined in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(B) of these Regulations, which aggregate amount shall be reported in the common disclosure template as a negative amount.
9	This item shall reflect the relevant adjusted effective notional amount, that is, the effective notional amount reduced by any relevant negative change in fair value, for written credit

Item number	Further explanation of common disclosure template
	derivatives, determined in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(B) of these Regulations.
10	This item shall reflect the relevant amount of adjusted effective notional offsets of written credit derivatives determined in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(B) of these Regulations, and deducted add-on amounts relating to written credit derivatives determined in accordance with the relevant requirements specified in the said regulation 38(15)(e)(iv)(B) of these Regulations, which aggregate amount shall be reported in the common disclosure template as a negative amount.
11	This item shall reflect the relevant aggregate amount of items 4 to 10.
12	This item shall reflect the relevant aggregate amount related to gross SFT assets with no recognition of any netting other than novation with QCCPs determined in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(C) of these Regulations, removing specified securities received as determined in accordance with the relevant requirements specified in the said regulation 38(15)(e)(iv)(C) of these Regulations, and adjusting for any sales accounting transactions determined in accordance with the relevant requirements specified in the aforesaid regulation 38(15)(e)(iv)(C) of these Regulations.
13	This item shall reflect the relevant aggregate amount related to cash payables and cash receivables of gross SFT assets netted in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(C) of these Regulations, which aggregate amount shall be reported in the common disclosure template as a negative amount.
14	This item shall reflect the relevant measure of counterparty credit risk for SFTs determined in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(C) of these Regulations.
15	This item shall reflect the relevant agent transaction exposure amount determined in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(C) of these Regulations.
16	This item shall reflect the relevant aggregate amount of items 12 to 15.
17	This item shall reflect the relevant total off-balance sheet exposure amounts on a gross notional basis, before any adjustment for credit conversion factors as envisaged in regulation 38(15)(e)(iv)(D) of these Regulations.
18	This item shall reflect the relevant reduction in the gross amount of off-balance sheet exposures due to the application of credit conversion factors specified in regulation 38(15)(e)(iv)(D) of these Regulations.
19	This item shall reflect the relevant aggregate amount of item

Item number	Further explanation of common disclosure template
	17 and item 18.
20	This item shall reflect the relevant aggregate amount of tier 1 capital determined in accordance with the relevant requirements specified in regulation 38(15)(d) of these Regulations.
21	This item shall reflect the relevant aggregate amount of items 3, 11, 16 and 19.
22	This item shall reflect the relevant leverage ratio determined in accordance with the relevant requirements specified in regulation 38(15)(c) of these Regulations.

(v) liquidity position, including-

(A) the Liquidity Coverage Ratio (LCR)

Based on the relevant requirements specified in-

(i) this sub-item (i), read with the further directives or requirements set out in sub-item (ii) below, a bank shall, as a minimum, in the relevant specified format, disclose to the public the quantitative information specified below:

LCR <i>(In local currency)</i>	Total unweighted value <sup>1</sup> (average) <sup>6</sup>	Total weighted value <sup>2; 3</sup> (average) <sup>6</sup>
<b>HIGH-QUALITY LIQUID ASSETS</b>		
1 Total high-quality liquid assets (HQLA)		
<b>CASH OUTFLOWS:</b>		
2 Retail deposits and deposits from small business customers of which:		
3 <i>Stable deposits</i>		
4 <i>Less stable deposits</i>		
5 Unsecured wholesale funding of which:		
6 <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		
7 <i>Non-operational deposits (all counterparties)</i>		
8 <i>Unsecured debt</i>		
9 Secured wholesale funding		
10 Additional requirements of which:		
11 <i>Outflows related to derivative exposures and other collateral requirements</i>		
12 <i>Outflows related to loss of funding on debt products</i>		

LCR <i>(In local currency)</i>	Total unweighted value <sup>1</sup> (average) <sup>6</sup>	Total weighted value <sup>2; 3</sup> (average) <sup>6</sup>
13 <i>Credit and liquidity facilities</i>		
14 Other contractual funding obligations		
15 Other contingent funding obligations		
16 <b>TOTAL CASH OUTFLOWS</b>		
<b>CASH INFLOWS:</b>		
17 Secured lending (eg reverse repos)		
18 Inflows from fully performing exposures		
19 Other cash inflows		
20 <b>TOTAL CASH INFLOWS</b>		
		<b>Total adjusted value<sup>4; 5</sup></b>
21 <b>TOTAL HQLA<sup>4</sup></b>		
22 <b>TOTAL NET CASH OUTFLOWS<sup>5</sup></b>		
23 <b>LIQUIDITY COVERAGE RATIO (%)</b>		

## Notes:

- The unweighted value of inflows and outflows shall be calculated as the relevant outstanding balances of the various specified categories or types of liabilities, off-balance sheet items or contractual receivables that mature or are callable within the relevant specified 30-day period.
- The weighted value for inflows and outflows shall be calculated as the value after the application of the relevant inflow and outflow rates or factors.
- The weighted value of HQLA shall be calculated as the relevant value after the application of the relevant required haircuts, but prior to the application of any relevant caps on level 2 assets and on level 2B assets.
- In the case of HQLA, adjusted value means the value of total HQLA after the application of any relevant haircuts and any relevant caps on level 2 and on level 2B assets.
- In the case of net cash outflows, adjusted value means the relevant amount after the application of the relevant inflow and outflow rates or factors and any cap on inflows, when relevant.
- Refer to regulation 43(1)(e)(ii)(E)(iii) of these Regulations.

- (ii) this sub-item (ii), read with the relevant requirements specified in sub-item (i) above, a bank shall, in the aforesaid specified format, disclose to the public the relevant specified quantitative information:

Item number	Description
1	<p>This item shall reflect the relevant aggregate amount relating to all eligible high-quality liquid assets (HQLA), as defined in the Act and these Regulations, before the application of any relevant limits, which aggregate amount-</p> <p>(a) shall include, where applicable, any relevant aggregate amount relating to assets qualifying under alternative liquidity approaches specified in writing by the Registrar;</p> <p>(b) shall exclude any amount related to assets that do not comply with the relevant specified</p>

Item number	Description
	operational requirements.
2	<p>This item, which relates to retail deposits and deposits from small business customers, shall reflect the relevant aggregate amount relating to stable deposits, less stable deposits and any other relevant funding sourced from-</p> <p>(a) natural persons; and/or</p> <p>(b) small business customers as defined in these Regulations or specified in writing by the Registrar.</p>
3	This item shall reflect the relevant aggregate amount relating to stable deposits, including deposits placed with the bank by a natural person and unsecured wholesale funding provided by small business customers defined as "stable" in terms of these Regulations.
4	This item shall reflect the relevant aggregate amount relating to less stable deposits, including deposits placed with the bank by a natural person and unsecured wholesale funding provided by small business customers not defined as "stable" in terms of these Regulations.
5	This item shall reflect the relevant aggregate amount relating to unsecured wholesale funding, that is, the relevant aggregate amount relating to those liabilities and general obligations from customers other than natural persons and small business customers that are not collateralised.
6	<p>This item shall reflect the relevant aggregate amount relating to-</p> <p>(a) operational deposits, including deposits from bank clients with a substantive dependency on the bank where deposits are required for specified activities, such as clearing, custody or cash management activities; and</p> <p>(b) deposits in institutional networks of cooperative banks, which include deposits of member institutions with the central institution or specialised central service providers.</p>
7	This item shall reflect the relevant aggregate amount relating to non-operational deposits, that is, the relevant aggregate amount relating to all other relevant unsecured wholesale deposits, both insured and uninsured.
8	This item shall reflect the relevant aggregate amount relating to unsecured debt, including amounts related to all relevant notes, bonds and other debt securities

Item number	Description
	issued by the bank, regardless of the holder, unless the bond is sold exclusively in the retail market and held in retail accounts.
9	This item shall reflect the relevant aggregate amount relating to secured wholesale funding, that is, the relevant aggregate amount relating to all collateralised liabilities and general obligations.
10	This item shall reflect the relevant aggregate amount relating to any relevant additional requirements, such as other off-balance sheet liabilities or obligations.
11	<p>This item shall reflect the relevant aggregate amount relating to any outflows related to derivative exposures and other relevant collateral requirements, including-</p> <ul style="list-style-type: none"> <li>(a) expected contractual derivative cash flows, on a net basis;</li> <li>(b) increased liquidity needs related to: <ul style="list-style-type: none"> <li>(i) downgrade triggers embedded in financing transactions, derivative and other contracts;</li> <li>(ii) the potential for valuation changes on posted collateral securing derivatives and other transactions;</li> <li>(iii) excess non-segregated collateral held at the bank that could contractually be called at any time;</li> <li>(iv) contractually required collateral on transactions for which the counterparty has not yet demanded that the collateral be posted;</li> <li>(v) contracts that allow collateral substitution to non-HQLA assets; and</li> <li>(vi) market valuation changes on derivatives or other transactions.</li> </ul> </li> </ul>
12	<p>This item shall reflect the relevant aggregate amount relating to any outflow related to loss of funding in respect of secured debt products, including a loss of funding in respect of-</p> <ul style="list-style-type: none"> <li>(a) asset-backed securities, covered bonds and other structured financing instruments; and</li> <li>(b) asset-backed commercial paper, conduits, securities investment vehicles and other such financing facilities.</li> </ul>



Item number	Description
13	This item shall reflect the relevant aggregate amount relating to all relevant credit and liquidity facilities, including drawdowns on committed, that is, contractually irrevocable, or conditionally revocable credit and liquidity facilities, provided that the bank shall calculate the currently undrawn portion of the said facilities net of any eligible HQLA when the HQLA have already been posted as collateral to secure the facilities or are contractually obliged to be posted when the counterparty draws down the facility.
14	This item shall reflect the relevant aggregate amount relating to all other contractual funding obligations, including contractual obligations to extend funds within a 30-day period, and all other relevant contractual cash outflows not captured elsewhere.
15	This item shall reflect the relevant aggregate amount relating to all other relevant contingent funding obligations, as defined or specified in regulation 26(12) of these Regulations.
16	This item shall reflect the relevant aggregate amount relating to all outflows included in items 2 to 15 above.
17	This item shall reflect the aggregate amount relating to all relevant secured lending transactions, including the aggregate amount relating to all relevant maturing reverse repurchase, resale and securities borrowing agreements.
18	This item shall reflect the relevant aggregate amount relating to all inflows from fully performing exposures, including both secured and unsecured loans or other payments that are fully performing and contractually due within 30 calendar days, from retail and small business customers, other wholesale customers, operational deposits and deposits held at the centralised institution in a cooperative banking network.
19	This item shall reflect the aggregate amount relating to all other relevant cash inflows, including the aggregate amount relating to derivatives cash inflows and all other relevant contractual cash inflows.
20	This item shall reflect the relevant aggregate amount relating to all inflows included in items 17 to 19.
21	This item shall reflect the relevant aggregate amount relating to the bank's total portfolio of HQLA, after the application of any relevant cap on Level 2 and Level 2B assets.
22	This item shall reflect the relevant aggregate amount relating to the bank's total net cash outflows, after the application of any relevant cap on cash inflows.
23	This item shall reflect the bank's relevant Liquidity Coverage Ratio, after the application of any relevant cap on Level 2 and Level 2B assets and any relevant

Item number	Description
	cap on cash inflows.

(B) the Net Stable Funding Ratio (NSFR)".

- (k) by the substitution of the entire paragraph (e) of subregulation (2) with the following paragraph (e):

"(e) Nature and extent of risk exposures, including-

- (i) credit risk;
- (ii) market risk;
- (iii) liquidity risk;
- (iv) interest-rate risk;
- (v) operational risk;
- (vi) securitisation or resecuritisation; and
- (vii) other material risks to which the bank is exposed."

- (l) by the substitution of the entire subregulation (3) with the following subregulation (3):

"(3) Subject to such conditions as may be specified in writing by the Registrar, when a bank is controlled by-

- (a) a controlling company;
- (b) another bank; or
- (c) an institution which has been approved by the Registrar and which conducts business similar to the business of a bank in a country other than the Republic,

the requirements specified in subregulations (1) and (2) shall apply to such controlling company, bank or institution, as the case may be, on a consolidated basis, instead of to such bank that is so controlled, provided that control for the purposes of this subregulation (3) means control as defined in section 42(2) of the Act."

**Amendment of regulation 56 of the Regulations**

25. Regulation 56 of the Regulations is hereby amended by the substitution of paragraph (b) of subregulation (2) with the following paragraph (b):

“(b) an interest outside the Republic, including a subsidiary, joint venture, branch office or representative office, shall contain the following additional information:”.

**Amendment of the heading of Chapter VI of the Regulations**

26. The heading of Chapter VI of the Regulations, which currently reads **“INFORMATION REQUIRED BY THE REGISTRAR AND THE RESEARCH DEPARTMENT OF THE RESERVE BANK”**, is hereby substituted with the following heading:

**“INFORMATION REQUIRED BY THE REGISTRAR AND THE ECONOMIC RESEARCH AND STATISTICS DEPARTMENT OF THE RESERVE BANK”**.

**Amendment of regulation 61 of the Regulations**

27. The entire regulation 61 of the Regulations is hereby substituted with the following regulation 61:

**“61. List of forms prescribed in respect of returns to be submitted to the Registrar, with indication of institution by which, intervals at which and period within which returns shall be submitted**

<b>Form number</b>	<b>Title/ description</b>	<b>Bank in Republic<sup>1</sup></b>
BA 099	Declaration in respect of statutory returns submitted <sup>2</sup> (see chapter II)	<b>Whenever required as control sheet and for purpose of making required declarations</b>
BA 900	Institutional and maturity breakdown of liabilities and assets	Monthly <sup>3a</sup>
BA 920	Analysis of instalment sale transactions, leasing transactions and selected assets	Quarterly <sup>3b</sup>
BA 930	Interest rates on deposits, loans and advances at month-end	Monthly <sup>3b</sup>
BA 940	Selected locational banking statistics	Quarterly <sup>3c</sup>

<sup>1</sup> Means the South African operations of a bank incorporated in the Republic.

<sup>2</sup> Form BA 099 is not a prescribed financial return, but shall be used as a control sheet and to furnish the required declarations regarding the maintenance of prescribed minimum balances.

- <sup>3</sup> A prescribed statement and return shall be submitted within the periods indicated below, as follows:
- a. Within 15 business days immediately following on the month-end or quarter-end to which the statement or return relates.
  - b. Within 20 business days immediately following on the month-end or quarter-end to which the statement or return relates.
  - c. Within 25 business days immediately following on the month-end or quarter-end to which the statement or return relates.”.

### **Substitution of form BA 900**

28. Form BA 900 immediately preceding regulation 62 of the Regulations is hereby substituted with the form BA 900 set out in Annexure I to this notice.

### **Amendment of regulation 62 of the Regulations**

29. Regulation 62 of the Regulations is hereby amended:

- (a) by the substitution of the entire subregulation (4) with the following subregulation (4):

“(4) The institutional breakdown of liabilities and assets shall be made in accordance with the information contained in the *Institutional Sector Classification Guide* for South Africa<sup>1</sup> read with the relevant requirements specified in regulation 66 of these Regulations.”.

- (b) by the substitution of footnote 1, which relates to the directive in subregulation (4), directly below subregulation (5), at the bottom of the page, with the following footnote 1:

<sup>1</sup> Copies of this guide can be obtained from the Economic Research and Statistics Department, S A Reserve Bank, P O Box 7433, Pretoria, 0001. The guide can also be accessed on the Website address [www.resbank.co.za](http://www.resbank.co.za), under statistical and economic information, other publications.”.

- (c) by the substitution of the entire paragraph (h) of subregulation (6) with the following paragraph (h):

“(h) when an advance is secured by a specific asset type the classification of that advance shall be based on the asset type securing the advance even when the proceeds of the credit granted is utilised for purposes other than the purposes normally associated with the specific type of asset. For example, when a particular advance is secured by mortgage registered over fixed property and the borrower utilises the proceeds of the advance

for general purposes, the advance shall be classified as a mortgage advance, provided that when more than one asset type secure a particular advance that advance shall be classified under "other loans and advances";".

- (d) by the insertion of the following new paragraph (i) of subregulation (6), and the subsequent renumbering of the remaining paragraphs of subregulation (6) following the aforesaid insertion of the new paragraph (i):

"(i) loans shall be classified based on the relevant legal instrument or contract in terms of which the loan is granted or the counterparty to whom the loan is granted, as the case may be;".

- (e) by the substitution of the renumbered paragraph (o) of subregulation (6), previously paragraph (n) of subregulation (6), with the following paragraph (o):

"(o) whenever the Reserve Bank, the Corporation for Public Deposits (CPD), the Land Bank and/ or the Postbank are not specified separately, the said institution(s) shall be classified as part of "monetary institutions" or "banks" or "SA banks", as the case may be;".

- (f) by the insertion of the following new paragraph (p) of subregulation (6), and the subsequent renumbering of the remaining paragraphs of subregulation (6) following the aforesaid insertion of the new paragraph (p):

"(p) whenever relevant, the Corporation for Public Deposits (CPD) shall be classified as part of the Reserve Bank, since the CPD is a subsidiary of the Reserve Bank;".

- (g) by the substitution of the renumbered paragraph (q) of subregulation (6), previously paragraph (o) of subregulation (6), with the following paragraph (q):

"(q) reverse transaction assets shall for purposes of the completion of tables 18 and 19 of the form BA 900 be classified according to the issuer of the underlying instrument;".

- (h) by the addition of subregulation (6)(r), as follows:

"(r) individual companies or entities within a group of companies or entities shall be classified individually to the relevant separately specified institutional sectors, notwithstanding the fact that those companies or entities may be subject to the control of a single or specific parent company or entity;".

- (i) by the addition of subregulation (6)(s), as follows:
- “(s) whenever the head office or parent institution of a group of companies or entities exercises managerial control over its subsidiaries, that head office or parent institution shall be classified as-
- (i) financial sector when most or all of its subsidiaries are financial companies; or
- (ii) non-financial sector when most or all of its subsidiaries are non-financial companies;”.
- (j) by the addition of subregulation (6)(t), as follows:
- “(t) when a special-purpose entity or special-purpose vehicle has independent rights of action, that special-purpose entity or special-purpose vehicle shall be allocated according to the sector of its principal activity, provided that if the special-purpose entity or special-purpose vehicle-
- (i) is a resident and with no independent rights of action, it shall be allocated to the sector of the relevant controlling body;
- (ii) is a non-resident, it shall be allocated to the rest of the world.”.
- (k) by the substitution of the instruction relating to the completion of line item numbers 6 and 34 of the form BA 900, which forms part of the instructions relating to the completion of line items relating to liabilities and equity, tables 1 to 5 of the form BA 900, specified in subregulation (7), with the following instruction for the completion of line item numbers 6 and 34 of the amended form BA 900 attached to this notice as Annexure I:

“6 and 34	<p><b>Central and provincial government</b></p> <p>This item shall include any relevant amount received from-</p> <p>(a) the central government, including universities, technikons and public schools;</p> <p>(b) provincial government; or</p> <p>(c) social security funds.”</p>
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- (l) by the substitution of the instruction relating to the completion of line item number 20 of the form BA 900, which forms part of the instructions relating to the completion of line items relating to liabilities and equity, tables 1 to 5 of the form BA 900, specified in subregulation (7), with the following instruction for the completion of line item number 20 of the amended form BA 900 attached to this notice as Annexure I:

“20	<p><b>Private financial corporate sector</b></p> <p>This item shall include any amount relating to deposits received by the reporting bank from medical schemes, financial intermediaries, unit trusts, fund managers, trust companies, property unit trusts, special purpose entities related to securitisation or holding companies, but not any amount relating to a deposit received from any private sector pension fund or private sector insurer.”</p>
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- (m) by the substitution of the instruction relating to the completion of line item number 24 of the form BA 900, which forms part of the instructions relating to the completion of line items relating to liabilities and equity, tables 1 to 5 of the form BA 900, specified in subregulation (7), with the following instruction for the completion of line item number 24 of the amended form BA 900 attached to this notice as Annexure I:

“24	<p><b>Other</b></p> <p>This item shall include any amount relating to deposits received by the reporting bank from any private sector financial institution, other than amounts included in items 21 to 23, which institutions may include institutions such as medical schemes, property unit trusts, special purpose entities related to securitisation, financial holding companies, finance companies or financial auxiliaries, including trust companies, but not any fund manager.”</p>
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- (n) by the insertion of the following instruction relating to the completion of line item number 25 of the form BA 900, immediately below the instruction relating to the completion of line item number 24 of the form BA 900, specified in subregulation (7), to form part of the instructions relating to the completion of line items relating to liabilities and equity, tables 1 to 5 of the amended form BA 900 attached to this notice as Annexure I:

“25	<p><b>Private non-financial corporate sector</b></p> <p>This item shall include any relevant amount relating to deposits received by the reporting bank from the private non-financial corporate sector, which includes all resident privately owned institutional units whose principal activity is the production of goods and non-financial services, such as non-profit institutions serving the non-financial corporate sector, co-operatives, close corporations or other private sector companies.”</p>
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- (o) by the substitution of the instruction relating to the completion of line item number 28 of the form BA 900, which forms part of the instructions relating to the completion of line items relating to liabilities and equity, tables 1 to 5 of the form BA 900, specified in subregulation (7), with the following instruction for the completion of line item number 28 of the amended form BA 900 attached to this notice as Annexure I:

"28	<p><b>Non-profit institutions serving households and other</b></p> <p>This item shall include any amount relating to deposits received by the reporting bank from non-profit organisations serving households, such as non-profit schools (church and missionary), private trusts, environmental trusts or friendly societies."</p>
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- (p) by the substitution of the instruction relating to the completion of line item number 68 of the form BA 900, which forms part of the instructions relating to the completion of line items relating to liabilities and equity, tables 1 to 5 of the form BA 900, specified in subregulation (7), with the following instruction for the completion of line item number 68 of the amended form BA 900 attached to this notice as Annexure I:

"68	<p><b>Debt securities</b></p> <p>This item shall include the aggregate amount relating to financial instruments issued in order to obtain capital or funding, which financial instruments may include commercial paper, medium term notes, bonds, etc."</p>
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- (q) by the substitution of the instruction relating to the completion of line item number 245 of the form BA 900, which forms part of the instructions relating to the completion of line items relating to assets, tables 6 to 14 of the form BA 900, specified in subregulation (7), with the following instruction for the completion of line item number 245 of the amended form BA 900 attached to this notice as Annexure I:

"245	<p><b>Allowance for impairments i.r.o. investments</b></p> <p>This item shall include the aggregate amount in respect of any impairment relating to a diminution in value of or impairment to the carrying value of an investment, bill or trading security not carried at fair value and any other relevant trade provisions."</p>
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- (r) by the deletion of the respective instructions relating to the completion of line item numbers 247, 248 and 249 of the form BA 900, which forms part of the instructions relating to the completion of line items relating to assets, tables 6 to 14 of the form BA 900, in subregulation (7).



- (s) by the insertion of the following instruction relating to the completion of line item number 271 of the form BA 900, immediately below the instruction relating to the completion of line item number 270 of the form BA 900, specified in subregulation (7), to form part of the instructions relating to the completion of line items relating to assets, tables 6 to 14 of the amended form BA 900 attached to this notice as Annexure I:

“271	<p><b>Retirement benefit assets</b></p> <p>In respect of defined benefit plans, this line item shall reflect the relevant net value between the fair value of the plan asset, including the relevant qualifying insurance policy, and the present actuarial value of the retirement benefit obligation, determined in accordance with the relevant requirements specified in IAS 19.”</p>
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- (t) by the deletion of the instruction relating to the completion of line item number 287 of the form BA 900, which forms part of the instructions relating to the completion of line items relating to contingent liabilities and other risk exposure, table 15 of the form BA 900, in subregulation (7).
- (u) by the substitution of the instruction relating to the completion of line item number 341 of the form BA 900, which forms part of the instructions relating to the completion of line items relating to selected items, table 16 of the form BA 900, specified in subregulation (7), with the following instruction for the completion of line item number 341 of the amended form BA 900 attached to this notice as Annexure I:

“341	<p><b>Travellers’ cheques issued: Rand</b></p> <p>This item shall reflect the aggregate amount in respect of all travellers’ cheques denominated in rand issued by the reporting bank during the reporting month.”</p>
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- (v) by the substitution of the instruction relating to the completion of line item number 342 of the form BA 900, which forms part of the instructions relating to the completion of line items relating to selected items, table 16 of the form BA 900, specified in subregulation (7), with the following instruction for the completion of line item number 342 of the amended form BA 900 attached to this notice as Annexure I:

“342	<p><b>Travellers’ cheques issued: other currency</b></p> <p>This item shall reflect the aggregated amount in respect of all travellers’ cheques denominated in currencies other than rand issued by the reporting bank during the reporting month.”</p>
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- (w) by the substitution in subregulation (8) of the table relating to the completion of the form BA 900 with reference to the corresponding contingent liability or other relevant risk exposure, appearing in the statement of off-balance-sheet activities, in the form BA 110, with the following table relating to the completion of the form BA 900 with reference to the corresponding contingent liability or other relevant risk exposure, appearing in the statement of off-balance-sheet activities, in the form BA 110:

**“Contingent liabilities and other risk exposure**

Form BA 110		Form BA 900	
Line no	Column no	Line no	Column no
1	3	285	1
2	3	286	1
4	3	288	1
5	3	289	1
6	3	290	1
7	3	291	1
8	3	292	1
9	3	293	1
10	3	294	1
13	3	295	1”

**Substitution of form BA 920**

30. Form BA 920 immediately preceding regulation 63 of the Regulations is hereby substituted with the form BA 920 set out in Annexure J to this notice.

**Amendment of regulation 63 of the Regulations**

31. Regulation 63 of the Regulations is hereby amended:

- (a) by the substitution of the entire subregulation (3) with the following subregulation (3):

“(3) The institutional breakdown of liabilities and assets shall be made in accordance with the information contained in the *Institutional Sector Classification Guide* for South Africa<sup>1</sup> read with the relevant requirements specified in regulation 66 of these Regulations.”.

- (b) by the substitution of footnote 1, which relates to the directive in subregulation (3), below subregulation (4), at the bottom of the page, with the following footnote 1:

<sup>1</sup> Copies of this guide can be obtained from the Economic Research and Statistics Department, S A Reserve Bank, P O Box 7433, Pretoria, 0001. The guide can also be accessed on the Website address [www.resbank.co.za](http://www.resbank.co.za), under statistical and economic information, other publications.”.

- (c) by the insertion of the following instruction relating to the completion of line item number 82 of the form BA 920, immediately below the instruction relating to the completion of line item number 81, relating to table 4 of the form BA 920, specified in subregulation (4):

**“Line items relating to table 5**

Line item number	Description
82	<p><b>Foreign borrowing capacity of the reporting bank</b></p> <p>This item shall reflect the relevant aggregate amount of revocable and irrevocable unutilised foreign borrowing facilities available to the reporting bank, which facilities are denominated in foreign currency and extended by a non-resident person or counterparty.”</p>

**Substitution of form BA 930**

32. Form BA 930 immediately preceding regulation 64 of the Regulations is hereby substituted with the form BA 930 set out in Annexure K to this notice.

**Amendment of regulation 64 of the Regulations**

33. Regulation 64 of the Regulations is hereby amended:

- (a) by the substitution of the entire subregulation (3) with the following subregulation (3):

“(3) The institutional breakdown of liabilities and assets shall be made in accordance with the information contained in the *Institutional Sector Classification Guide* for South Africa<sup>1</sup> read with the relevant requirements specified in regulation 66 of these Regulations, and any relevant classification shall be made in accordance with the classification made on the form BA 900.”.

- (b) by the substitution of footnote 1, which relates to the directive in subregulation (3), below subregulation (5)(b), at the bottom of the page, with the following footnote 1:

<sup>1</sup> Copies of this guide can be obtained from the Economic Research and Statistics Department, S A Reserve Bank, P O Box 7433, Pretoria, 0001. The guide can also be accessed on the Website address [www.resbank.co.za](http://www.resbank.co.za), under statistical and economic information, other publications.”.

- (c) by the substitution of paragraph (b) of subregulation (8) with the following paragraph (b):
- “(b) the category “other” specified in items 56, 66, 73 and 83 includes other loans and advances, loans granted in terms of resale agreements, redeemable preference shares issued and any other relevant asset item in respect of which interest rates are applicable, but excludes overdrafts, instalment sales, leasing, mortgages and credit cards;”.
- (d) by the insertion of the following new paragraph (c) of subregulation (8), and the subsequent renumbering of the remaining paragraphs of subregulation (8) following the aforesaid insertion of the new paragraph (c):
- “(c) the category “other” specified in items 11, 23, 34 and 45 includes loans granted in terms of repurchase agreements, collateralised borrowing, debt securities and other liability items in respect of which interest rates are applicable, but excludes all relevant deposit items listed separately;”.
- (e) by the substitution of the renumbered paragraph (f) of subregulation (8), previously paragraph (e) of subregulation (8), with the following paragraph (f):
- “(f) micro loans shall include all relevant amounts related to unsecured lending up to a maximum amount of R30 000, which loan amount shall relate to the relevant original exposure and loan agreement in respect of which the maximum NCA rates apply, provided that any relevant loan amount related to a credit card scheme or withdrawn from a cheque account in terms of an overdraft facility, causing a debit balance on that particular account, shall be excluded from this category of micro loans;”.
- (f) by the addition of subregulation (8)(g), as follows:
- “(g) whenever relevant, new loans granted shall include the relevant amount related to-
- (i) all new accounts opened during the reporting month in respect of the relevant category specified in the form BA 930, and outstanding at the end of the reporting month; and
- (ii) any new loans advanced or any renegotiation or renewal of an existing loan.”.

#### **Substitution of the index to the form BA 940 and regulation 65 of the Regulations**

34. The entire index to the form BA 940 and regulation 65 of the Regulations, immediately preceding the form BA 940, is hereby substituted with the following index:

**“SELECTED LOCATIONAL BANKING STATISTICS****Page no.**

- |    |               |   |   |
|----|---------------|---|---|
| 1. | Form BA 940   | Section 1   | Total financial claims and liabilities by instrument and currency vis-à-vis all sectors.....                              |
|    |               | Section 2   | Total financial claims and liabilities by instrument and currency vis-à-vis bank sector .....                             |
|    |               | Section 3   | Total financial claims and liabilities by instrument and currency vis-à-vis non-bank sector and unallocated .....         |
|    |               | Section 4   | Total financial claims and liabilities by instrument and currency vis-à-vis sub-sectors of the non-financial sector ..... |
| 2. | Regulation 65 | Directives and interpretations for completion of quarterly return concerning locational banking statistics (Form BA940) ..... |   |

**Substitution of form BA 940**

35. Form BA 940 immediately preceding regulation 65 of the Regulations is hereby substituted with the form BA 940 set out in Annexure L to this notice.

**Substitution of regulation 65 of the Regulations**

36. The entire regulation 65 of the Regulations is hereby substituted with the following regulation 65:

**“65. Selected locational statistics by residence and nationality - Directives and interpretations for completion of quarterly return concerning locational statistics based on residence and nationality (Form BA 940)**

- (1) The content of the relevant return is confidential and not available for inspection by the public.

(2) The main purpose of the form BA940 is to obtain selected locational information based on residence regarding-

- (a) a bank's total financial assets or claims, including-
  - (i) loans;
  - (ii) holdings of debt securities; and
  - (iii) other assets.
- (b) a bank's total financial liabilities, including-
  - (i) deposits;
  - (ii) own issues of debt securities; and
  - (iii) other liabilities.
- (c) positions across sectors, duly distinguishing between positions related to-
  - (i) all sectors;
  - (ii) banks, in respect of which a bank shall distinguish between:
    - (A) banks, inter-office; and
    - (B) central banks;
  - (iii) non-bank financial institutions;
  - (iv) non-financial institutions;
  - (v) general government;
  - (vi) households; and
  - (vii) a separate category in respect of unallocated positions.

(3) For purposes of this regulation 65, unless specifically otherwise provided, all relevant financial assets and liabilities shall in accordance with the related requirements-

- (a) specified in regulation 9 of these Regulations be reported on the basis of gross balances;
- (b) specified in regulation 3 of these Regulations be valued in accordance with relevant Financial Reporting Standards issued from time to time.

(4) For purposes of this regulation 65, unless specifically otherwise provided, a bank-

- (a) shall include relevant amounts related to funds received and invested on a trustee basis in the bank's own name, even when the funds are booked off-balance sheet;
- (b) shall exclude relevant amounts related to non-financial assets;
- (c) shall in accordance with the relevant requirements specified in subregulation (10) not deduct an allowance or provision for impairment from the relevant asset item or asset category, but shall instead add the relevant amount of such allowance or provision for impairment to liabilities.

(5) NATIONALITY CLASSIFICATION

(a) Matters related to parent country

In all relevant required cases a bank shall specify the nationality of the ultimate parent bank or company, provided that-

- (i) for purposes of this regulation 65, the nationality of a bank shall be determined based on the country in which the bank's relevant consolidating supervisor is located, regardless of whether the relevant group itself is regarded as a banking or non-banking group, that is-
  - (A) the identification of the relevant controlling parent shall be based on an assessment of the highest level entity in that group over which consolidated supervision is exercised by a prudential authority;
  - (B) the controlling parent institution may be the ultimate parent in the relevant group, or it may be the highest entity of a financial group that in turn is a subset of a diversified conglomerate.

(ii) in the case of affiliates or subsidiaries, a controlling interest shall be deemed to exist when the relevant participation exceeds 50 per cent of the capital of the bank, provided that-

(A) in the case of indirect ownership, foreign-owned banks shall be classified by nationality of the final owner, whenever it is a bank or a non-bank;

(b) Matters related to bank type classification

Based on the criteria specified below, for purposes of this regulation 65 and the completion of the form BA 940, a bank shall identify the type of reporting institution by selecting one of the alternatives specified below:

(i) Domestic bank, which shall be denoted by the letter "D", means a bank of which the controlling parent institution is located in South Africa, regardless of whether the controlling parent is a bank or non-bank entity;

(ii) Branch of a foreign institution, which shall be denoted by the letter "B", means a branch of a foreign institution incorporated in South Africa as envisaged in section 18A of the Act, the controlling parent institution of which is situated or incorporated outside the Republic of South Africa;

(iii) Subsidiary of a foreign institution, which shall be denoted by the letter "S", means an entity incorporated in South Africa, which entity is a subsidiary of a controlling parent institution with a head office situated outside the Republic of South Africa; or

(iv) Consortium or unclassified bank, which shall be denoted by the letter "U", means a bank that cannot be classified according to a single controlling parent institution, and as such has no clearly defined "parent country".

(6) SECTORAL BREAKDOWN

Based on the relevant requirements and criteria specified below and in the form BA 940 related to the detailed breakdown by sector of its relevant counterparties, a bank shall-

(a) in section 1 of the form BA 940, report the relevant aggregate amounts of all positions vis-à-vis all sectors, that is, the aggregation amount related to the bank sector, and the non-bank sector and another unallocated sector, which aggregate amounts reported in section 1 of the form BA 940 shall in all cases be equal to the sum of the relevant amounts respectively reported in sections 2 and 3 of the form BA 940;



- (b) in section 2 of the form BA 940, report the aggregate amount of all relevant positions vis-à-vis banks, that is, section 2 of the form BA 940 shall reflect positions vis-à-vis financial institutions the business of which it is to receive deposits, and/or close substitutes for deposits, and to grant credit or invest in securities for their own account, provided that for purposes of this regulation 65 and the completion of section 2 of the form BA 940-
- (i) any money market fund, investment fund or pension fund shall be excluded from section 2 of the form BA 940;
  - (ii) positions in respect of any related office or central bank shall be included in section 2 of the form BA 940, provided that, based on the relevant requirements specified in the form BA 940, a bank shall duly distinguish between positions related to-
    - (A) banks, including any relevant inter-office position, that is-
      - (i) positions vis-à-vis entities that form part of the same banking group in the sense that the entities have the same controlling parent institution, which entities shall for purposes of this regulation 65 and the completion of section 2 of the form BA 940 include the relevant controlling parent institution, the head office of the relevant bank, if any, and any relevant branch or subsidiary that forms part of the relevant consolidated reporting entity;
      - (ii) inter-office positions shall include all relevant positions between any combination of the parent bank and its relevant branches or subsidiaries, provided that inter-branch transactions between different offices of a bank in South Africa shall not be reported, whereas positions vis-à-vis relevant subsidiaries in South Africa shall be reported;
    - (B) central banks, including any relevant positions vis-à-vis currency boards or independent currency authorities that issue national currency that is fully backed by foreign exchange reserves, government-affiliated agencies that are separate institutional units and primarily perform central bank activities, and central monetary agencies or similar national and international bodies, provided that positions vis-à-vis-
      - (i) foreign central banks shall be included in the respective counterparty country positions;
      - (ii) the South African Reserve Bank shall be included in positions vis-à-vis residents.

- (c) in section 3 of the form BA 940, report the aggregate amounts of all relevant positions vis-à-vis the non-bank sector and any relevant unallocated position by sector, that is, section 3 of the form BA 940 shall reflect all relevant positions vis-à-vis the non-bank financial sector, non-financial sectors and unallocated positions by sector, provided that-
- (i) the non-bank financial institution category shall include all relevant financial corporate sector entities, all privately and publicly owned institutional units the principal activity of which is financial intermediation or auxiliary financial activities related to financial intermediation, special purpose vehicles, hedge funds, securities brokers, money market funds, pension funds, insurance companies, financial leasing corporations, central clearing counterparties, unit trusts, other financial auxiliaries and other captive financial institutions, and any public financial institution such as development banks and export credit agencies;
  - (ii) the non-financial sector category includes any relevant privately or publicly owned corporations, and unincorporated enterprises that function as if they were corporations, such as partnerships and the branches of foreign corporations;
  - (iii) the unallocated by sector category includes any relevant position where the counterparty sector is unknown, for example, in the case of debt security liabilities.
- (d) in section 4 of the form BA 940, report the aggregate amounts of all relevant positions related to the non-financial sector, that is, section 4 of the form BA 940 shall reflect all relevant positions vis-à-vis non-financial institutions, general government and the household sector, provided that-
- (i) the non-financial institution category shall include all privately and publicly owned institutional units the principal activity of which is the production of goods and non-financial services;
  - (ii) the general government sector shall include central government, provincial government, local government and social security funds, provided that no position related to central banks, other official monetary authorities or public corporations shall be reported as part of the general government sector;
  - (iii) the household sector shall include individuals, families, non quasi-corporations or unincorporated enterprises owned by household members and non-profit institutions serving households (NPISHs), such as charities, religious institutions, trade unions and consumer associations.

(7) INSTRUMENT BREAKDOWN

Based on the relevant requirements and criteria specified below and in the form BA 940, a bank shall report the required information specified in sections 1 to 4 of the form BA 940 in respect of its financial claims and liabilities, provided that-

- (a) the section of loans constituting claims shall reflect the relevant required amounts related to financial assets created through the lending of funds by the bank as lender to a debtor or borrower, and which are not represented by negotiable securities, including-
- (i) deposits with, and advances to, residents and non-residents, denominated in any currency;
  - (ii) working capital which comprises funds of a permanent debt nature provided by the head office or the controlling parent institution situated in South Africa to its branch abroad to fill the gap between current assets and current liabilities, for day-to-day operations;
  - (iii) banks' holdings of notes and coin in circulation;
  - (iv) any relevant inter-bank loan or inter-office balance, trade-related credits (allocated according to residence of drawee), loans granted under resale agreements, financial leases, promissory notes and non-negotiable debt securities;
  - (v) funds lent or deposited on a trustee basis in the bank's own name but on behalf of third parties, with residents or non-residents, denominated in any currency;
  - (vi) any relevant amount of interest not yet written off, provided that-
    - (A) lending of securities and gold without cash collateral shall not be reported as on-balance sheet banking business;
    - (B) loans that have become negotiable de facto as evidenced by secondary market trading shall be classified under debt securities.
- (b) the section of debt securities as claims, in respect of which the allocation to the counterparty country shall be done according to the residence of the issuer, shall reflect the relevant required amounts related to a bank's investment in or holding of debt securities, that is, assets in all relevant negotiable short-term debt instruments and long-term debt instruments, denominated in any currency, issued by non-residents or residents, including all relevant-

- (i) negotiable certificates of deposits (NCDs);
- (ii) debt securities held in the bank's own name as well as those held on behalf of third parties as part of trustee business; but shall exclude-
  - (A) equity securities, investment fund units and warrants;
  - (B) debt securities held on a custodial basis for customers; and
  - (C) debt securities acquired in the context of securities lending transactions without cash collateral;
- (c) the section of other assets constituting claims shall include all relevant amounts related to-
  - (i) equity securities, mutual and investment fund units and holdings of shares in the bank's own name but on behalf of third parties;
  - (ii) participations, and derivative instruments with a positive market value, provided that, in respect of derivative instruments, the currency of denomination shall be the currency in which settlement takes place, that is, the currency in which any net payment is to be settled;
  - (iii) any other residual on-balance sheet claims; and
  - (iv) any relevant amount of accrued interest or item in the course of collection.
- (d) the section of deposits constituting liabilities shall include all relevant amounts related to-
  - (i) deposits or loans received from residents and non-residents, denominated in any currency;
  - (ii) non-negotiable certificates of deposit (CDs);
  - (iii) working capital which comprises funds of a permanent debt nature received by a branch or subsidiary situated in South Africa from its head office or the controlling parent institution situated outside the Republic of South Africa, to fill the gap between current assets and current liabilities, for day-to-day operations;
  - (iv) interbank deposits and inter-office balances, trade-related credits received, sale and repurchase transactions involving the sale of assets such as securities and gold with a commitment to repurchase the same or similar assets, promissory notes, non-negotiable debt securities, endorsement liabilities arising from bills rediscounted abroad, subordinated loans or subordinated non-negotiable debt

securities;

- (v) funds received by the bank from residents or non-residents, denominated in any currency, on a trustee basis, provided that-
  - (A) borrowing of securities and gold without cash collateral shall not be reported as on-balance sheet banking business;
  - (B) any instrument represented by a negotiable security shall be excluded from this section of the form BA 940;
- (e) the section related to own issues of debt securities constituting liabilities shall include all relevant amounts related to all negotiable short-term debt securities and long-term debt securities, including negotiable CDs, subordinated issues; issues or funds invested on a trustee basis in securities and held in the banks' own name, but on behalf of third parties;
- (f) the section of other liabilities shall include all relevant amounts related to-
  - (i) equity, that is, share capital and reserve funds, and derivative instruments with a negative market value, provided that in the case of derivative instruments the currency of denomination shall be the currency in which settlement takes place, that is, the currency in which any relevant net payment is to be settled;
  - (ii) any other residual on-balance sheet liability;
  - (iii) accrued interest or items in the course of collection;
  - (iv) retained earnings when such amounts are reported by the banking subsidiary of a foreign bank in the reporting country and shall in all relevant cases be allocated to the country where the controlling parent institution is located, provided that any negative balance related to retained earnings shall be treated as claims vis-à-vis the controlling parent institution;
- (g) for purposes of this regulation 65 and the completion of the form BA 940, in the case of-
  - (i) any relevant past due or overdue amount related to interest raised or the relevant principal amount, the bank shall report in the form BA 940 the relevant full amount outstanding until the said amounts are actually written off;
  - (ii) any financial claim against which the bank raised a provision, the bank shall report the relevant gross value of the claim, that is, any provision raised shall not be netted off against the relevant claim or position;

- (iii) any relevant amount written off or related to debt forgiveness, the bank shall exclude such amounts from the form BA 940, irrespective of the fact that the bank may still have a legally enforceable claim.

(8) CURRENCY BREAKDOWN

Based on the relevant requirements and criteria specified below and in the form BA 940, a bank shall report the required information specified in sections 1 to 4 of the form BA 940 in respect of its financial claims and liabilities, provided that-

- (a) a bank shall provide the required currency breakdown for all relevant claims and liabilities, across the various sectors and subsectors, which currency breakdown distinguishes between positions in South African Rand, US dollar, Euro, Yen, Swiss franc and Pound sterling, with a residual category for all other foreign currencies;
- (b) a bank shall complete columns 7 to 27 of section 2 of the form BA 940, that is, total financial claims and liabilities by instrument and currency vis-à-vis bank sector, in accordance with the requirements specified below:

Currency breakdown	Positions vis-à-vis banks (B:)	Banks, inter-office (I:)	Central banks (M:)
Total foreign currency (TO1:F)	Column 7	Column 8	Column 9
USD (USD:F:)	Column 10	Column 11	Column 12
EUR (EUR:F:)	Column 13	Column 14	Column 15
JPY (JPY:F:)	Column 16	Column 17	Column 18
GBP (GBP:F:)	Column 19	Column 20	Column 21
CHF (CHF:F:)	Column 22	Column 23	Column 24
Other (TO3:F:)	Column 25	Column 26	Column 27

- (c) a bank shall complete columns 7 to 27 of section 3 of the form BA 940, that is, total financial claims and liabilities by instrument and currency vis-à-vis non-bank sector and unallocated, in accordance with the requirements specified below:

Currency breakdown	Positions vis-à-vis non-bank financial institutions (F:)	Non-financial sectors (P:)	Unallocated by sector (U:)
Total foreign currency (TO1:F)	Column 7	Column 8	Column 9
USD (USD:F:)	Column 10	Column 11	Column 12
EUR (EUR:F:)	Column 13	Column 14	Column 15
JPY (JPY:F:)	Column 16	Column 17	Column 18
GBP (GBP:F:)	Column 19	Column 20	Column 21
CHF (CHF:F:)	Column 22	Column 23	Column 24
Other (TO3:F:)	Column 25	Column 26	Column 27

- (d) a bank shall complete columns 7 to 27 of section 4 of the form BA 940, that is, total financial claims and liabilities by instrument and currency vis-à-vis sub-sectors of non-financial sector, in accordance with the requirements specified below:

Currency breakdown	Positions vis-à-vis non-financial institutions (C:)	General government (G:)	Households (H:)
Total foreign currency (TO1:F)	Column 7	Column 8	Column 9
USD (USD:F:)	Column 10	Column 11	Column 12
EUR (EUR:F:)	Column 13	Column 14	Column 15
JPY (JPY:F:)	Column 16	Column 17	Column 18
GBP (GBP:F:)	Column 19	Column 20	Column 21
CHF (CHF:F:)	Column 22	Column 23	Column 24
Other (TO3:F:)	Column 25	Column 26	Column 27

(9) COUNTERPARTY BREAKDOWN

For purposes of this regulation 65 and the completion of the form BA 940, unless specifically otherwise stated or directed in writing-

- (a) developed countries means the 34 countries with the relevant ISO codes specified in table A below:

Table A

1.	Andorra – AD	18.	Malta - MT
2.	Austria – AT	19.	Netherlands – NL
3.	Belgium – BE	20.	Norway (includes Bouvet Islands, Svalbard and Jan Mayen Islands) - NO
4.	Cyprus – CY	21.	Portugal (includes the Azores and Madeira) – PT
5.	Denmark (excludes Faeroe Islands and Greenland) – DK	22.	San Marino – SM
6.	Estonia – EE	23.	Slovakia – SK
7.	Faeroe Islands – FO	24.	Slovenia - SI
8.	Finland (includes Aland Islands) – FI	25.	Spain (includes Balearic Islands, Canary Islands and Ceuta and Melilla) - ES
9.	France (includes French Guiana, French Southern Territories, Guadeloupe, Martinique, Mayotte, Monaco, Reunion and St. Pierre and Miquelon) – FR	26.	Sweden - SE

**CONTINUES ON PAGE 130 - PART 2**





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Table A

10.	Germany (includes the European Central Bank) – DE	27.	Switzerland (includes Bank for International Settlements) - CH
11.	Greece – GR	28.	United Kingdom (excludes Guernsey, Isle of Man and Jersey) - GB
12.	Greenland – GL	29.	Vatican - VA
13.	Iceland – IS	30.	Australia (includes Christmas Islands, Cocos Islands, Norfolk Islands, Heard and McDonald Islands, Territory of Ashmore and Cartier Islands and Territory of Coral Sea Islands) - AU
14.	Ireland – IE	31.	Canada - CA
15.	Italy – IT	32.	Japan - JP
16.	Liechtenstein – LI	33.	New Zealand (includes Cook Islands, Minor Islands, Niue, Ross Dependency and Tokelau) - NZ
17.	Luxembourg – LU	34.	United States (includes American Samoa, Guam, Midway Islands, Northern Mariana Islands, Puerto Rico, US Virgin Islands and Wake Islands) - US

- (b) off-shore centres means the 21 countries with the relevant ISO codes specified in table B below:

Table B

1.	Aruba – AW	12.	Jersey - JE
2.	Bahamas – BS	13.	Lebanon - LB
3.	Bahrain – BH	14.	Macao SAR - MO
4.	Barbados – BB	15.	Mauritius - MU
5.	Bermuda – BM	16.	Panama (includes Panama Canal Zone) - PA
6.	Cayman Islands – KY	17.	Samoa - WS
7.	Curacao – CW	18.	Singapore - SG
8.	Gibraltar – GI	19.	St Maarten - SX
9.	Guernsey – GG	20.	Vanuatu - VU
10.	Hong Kong SAR – HK	21.	West Indies UK (includes Anguilla, Antigua and Barbuda, British Virgin Islands, Montserrat and St. Christopher/St. Kitts -

126

Table B

		Nevis) - 1Z
11.	Isle of Man – IM	

- (c) developing Europe means the 18 countries with the relevant ISO codes specified in table C below:

Table C

1.	Albania – AL	10.	Macedonia (the former Yugoslav Republic of Macedonia-) - MK
2.	Belarus – BY	11.	Moldova - MD
3.	Bosnia and Herzegovina - BA	12.	Montenegro - ME
4.	Bulgaria – BG	13.	Poland - PL
5.	Croatia - HR	14.	Romania - RO
6.	Czech Republic – CZ	15.	Russia - RU
7.	Hungary – HU	16.	Serbia - RS
8.	Latvia – LV	17.	Turkey - TR
9.	Lithuania – LT	18.	Ukraine - UA

- (d) developing Latin America and Caribbean means the 31 countries with the relevant ISO codes specified in table D below:

Table D

1.	Argentina - AR	17.	Guyana - GY
2.	Belize - BZ	18.	Haiti - HT
3.	Bolivia – BO	19.	Honduras - HN
4.	Bonaire, St. Eustatius and Saba – BQ	20.	Jamaica - JM
5.	Brazil – BR	21.	Mexico - MX
6.	Chile – CL	22.	Nicaragua - NI
7.	Colombia – CO	23.	Paraguay - PY
8.	Costa Rica – CR	24.	Peru - PE
9.	Cuba – CU	25.	St. Lucia - LC
10.	Dominica – DM	26.	St. Vincent (includes the Grenadines) - VC
11.	Dominican Republic – DO	27.	Suriname - SR
12.	Ecuador – EC	28.	Trinidad and Tobago - TT
13.	El Salvador – SV	29.	Turks and Caicos - TC
14.	Falkland Islands - FK	30.	Uruguay - UY
15.	Grenada - GD	31.	Venezuela - VE
16.	Guatemala - GT		

- (e) developing Africa and Middle East means the 66 countries with the relevant ISO codes specified in table E below:

Table E

1.	Algeria – DZ	35.	Madagascar - MG
2.	Angola – AO	36.	Malawi - MW
3.	Benin – BJ	37.	Mali - ML
4.	Botswana – BW	38.	Mauritania - MR
5.	Burkina Faso (formerly Upper Volta) - BF	39.	Morocco - MA
6.	Burundi – BI	40.	Mozambique - MZ
7.	Cameroon – CM	41.	Namibia - NA
8.	Cape Verde – CV	42.	Niger - NE
9.	Central African Republic – CF	43.	Nigeria - NG
10.	Chad – TD	44.	Oman - OM
11.	Comoros Islands – KM	45.	Palestinian Territory - PS
12.	Congo – CG	46.	Qatar - QA
13.	Congo Democratic Republic (formerly Zaire) – CD	47.	Rwanda - RW
14.	Côte d'Ivoire – CI	48.	Sao Tome and Principe - ST
15.	Djibouti – DJ	49.	Saudi Arabia - SA
16.	Egypt – EG	50.	Senegal - SN
17.	Equatorial Guinea – GQ	51.	Seychelles - SC
18.	Eritrea – ER	52.	Sierra Leone - SL
19.	Ethiopia – ET	53.	South Africa - ZA
20.	Gabon – GA	54.	South Sudan - SS
21.	Gambia – GM	55.	St. Helena (includes Ascension, Gough and Tristan Da Cunha) - SH
22.	Ghana – GH	56.	Sudan - SD
23.	Guinea – GN	57.	Swaziland - SZ
24.	Guinea-Bissau – GW	58.	Syria - SY
25.	Iran – IR	59.	Tanzania - TZ
26.	Iraq – IQ	60.	Togo - TG
27.	Israel – IL	61.	Tunisia - TN
28.	Jordan – JO	62.	Uganda - UG
29.	Kenya – KE	63.	United Arab Emirates - AE
30.	Kuwait – KW	64.	Yemen - YE
31.	Lesotho – LS	65.	Zambia - ZM
32.	Liberia – LR	66.	Zimbabwe - ZW
33.	Libya – LY		
34.	Somalia – SO		

- (f) developing Asia and Pacific means the 46 countries with the relevant ISO codes specified in table F below:

Table F

1.	Afghanistan - AF	24.	Mongolia - MN
2.	Armenia – AM	25.	Myanmar (formerly Burma) - MM
3.	Azerbaijan – AZ	26.	Nauru - NR
4.	Bangladesh - BD	27.	Nepal - NP
5.	Bhutan - BT	28.	New Caledonia - NC
6.	British Overseas Territories (includes British Antarctic Territory, British Indian Ocean Territory, Chagos, Pitcairn Islands, South Georgia and South Sandwich Islands) - 1W	29.	North Korea - KP
7.	Brunei - BN	30.	Pakistan - PK
8.	Cambodia (formerly Kampuchea) - KH	31.	Palau - PW
9.	China - CN	32.	Papua New Guinea - PG
10.	Chinese Taipei – TW	33.	Philippines - PH
11.	Fiji - FJ	34.	Solomon Islands - SB
12.	French Polynesia (includes Society Archipelago, Tuamotu-Gambier Islands, Marquesas, Australes Archipelago) – PF	35.	South Korea - KR
13.	Georgia – GE	36.	Sri Lanka - LK
14.	India - IN	37.	Tajikistan - TJ
15.	Indonesia - ID	38.	Thailand - TH
16.	Kazakhstan - KZ	39.	Timor Leste – TL
17.	Kiribati (includes Canton and Enderbury, Gilbert Island, Phoenix Islands, Line Islands) - KI	40.	Tonga - TO
18.	Kyrgyz Republic - KG	41.	Turkmenistan - TM
19.	Laos - LA	42.	Tuvalu (formerly the Ellice Islands) - TV
20.	Malaysia (includes Labuan International Offshore Financial Centre) - MY	43.	US Pacific Islands (includes Carolines, Howland and Baker, Kingman Reef, Palmyra, Jarvis and Johnston) - PU
21.	Maldives - MV	44.	Uzbekistan - UZ
22.	Marshall Islands – MH	45.	Vietnam - VN
23.	Micronesia – FM	46.	Wallis and Futuna - WF

- (g) international organisations mean those organisations, entities or persons that meet either of the following conditions: (1) The members of the organisation are either national states or other international organisations whose members are national states, that is, the said organisations derive their authority either directly from the national states that are their members or indirectly from them through other international organisations; or (2) The organisations, entities or persons are established by formal political agreements between their members that have the status of international treaties, and their existence is recognised by law in the relevant member countries.

International organisations are considered to be resident in an economic territory of their own, and not of the economy in which they are physically located. This treatment shall apply to both international organisations located in only one territory and those located in two or more territories.

Banks' positions vis-à-vis international organisations shall not be assigned to the country of residence of the institution, but rather shall be reported as a distinct entry "international organisations" (with code 1C) in the counterparty-country dimension, and in accordance with the requirements specified below:

- (i) international organisations that are designated as non-bank financial entities shall be allocated to the counterparty sector "non-bank financial institutions" with the relevant ISO codes specified in table G below:

Table G

International Organisation	Head Office	Description
African Development Bank Group	Abidjan (Côte d'Ivoire)	Regional aid bank/fund
Andean Development Corporation (ADC)	Caracas	Regional aid bank/fund
Arab Bank for Economic Development in Africa (BADEA)	Khartoum	Regional aid bank/fund
Arab Fund for Economic and Social Development (AFESD)	Kuwait	Regional aid bank/fund
Arab Monetary Fund (AMF)	Abu Dhabi	Regional aid bank/fund
Asian Clearing Union (ACU)	Tehran	Regional aid bank/fund
Asian Development Bank (ADB)	Manila	Regional aid bank/fund
Caribbean Development Bank (CDB)	St Michael (Barbados)	Regional aid bank/fund
Central African States Development Bank (CASDB)	Brazzaville (Congo)	Regional aid bank/fund
Central American Bank for Economic Integration (CABEI)	Tegucigalpa DC (Honduras)	Regional aid bank/fund

Table G

Council of Europe Development Bank	Paris	Regional aid bank/fund
East African Development Bank (EADB)	Kampala	Regional aid bank/fund
European Bank for Reconstruction and Development (EBRD)	London	Regional aid bank/fund
European Financial Stability Facility, from 2013 European Stability Mechanism (ESM)	Luxembourg	EU organisation
Inter-American Development Bank (IADB)	Washington	Regional aid bank/fund
International Bank for Reconstruction and Development (IBRD)		Specialised agency of the UN
International Development Association (IDA)	Washington	Specialised agency of the UN
International Finance Corporation (IFC)	Washington	Specialised agency of the UN
International Monetary Fund (IMF)	Washington	Specialised agency of the UN
Islamic Development Bank (IDB)	Jeddah (Saudi Arabia)	Regional aid bank/fund
Latin American Reserve Fund (LARF)	Santafé de Bogotá	Regional aid bank/fund
Nordic Investment Bank (NIB)	Helsinki	Regional aid bank/fund
OPEC Fund for International Development (OFID)	Vienna	Regional aid bank/fund
West African Economic and Monetary Union (WAEMU)	Ouagadougou (Burkina Faso)	Regional aid bank/fund
West African Monetary Agency (WAMA)	Freetown (Sierra Leone)	Regional aid bank/fund

- (ii) international organisations other than the organisations specified in sub-paragraph (i) above, with the relevant ISO codes specified in table H below, shall be classified as “non-financial sectors”:

Table H

International Organisation	Head Office	Description
African Union (AU)	Addis Ababa (Ethiopia)	Intergovernmental organisations
Association of Southeast Asian Nations (ASEAN)	Jakarta	Intergovernmental organisations
Caribbean Community and Common Market (CARICOM)	Georgetown (Guyana)	Intergovernmental organisations

Table H

<b>International Organisation</b>	<b>Head Office</b>	<b>Description</b>
Central American Common Market (CACM)	Guatemala City	Intergovernmental organisations
Colombo Plan	Colombo (Sri Lanka)	Intergovernmental organisations
Council of Europe (CE)	Strasbourg	Other European organisation
Economic Community of West African States (ECOWAS)	Lagos (Nigeria)	Intergovernmental organisations
European Atomic Energy Community (Euratom)	Brussels	EU organisation
European Free Trade Association (EFTA)	Geneva	Other European organisation
European Investment Bank (EIB)	Luxembourg	EU organisation
European Organization for Nuclear Research (CERN)	Geneva	Other European organisation
European Space Agency (ESA)	Paris	Other European organisation
European Telecommunications Satellite Organization (EUTELSAT)	Paris	Other European organisation
European Union (EU)	Brussels	EU organisation
Food and Agriculture Organization (FAO)	Rome	Specialised agency of the UN
Intergovernmental Council of Copper Exporting Countries (CIPEC)	Paris	Commodity organisation
International Atomic Energy Agency (IAEA)	Vienna	Specialised agency of the UN
International Civil Aviation Organization (ICAO)	Montreal	Specialised agency of the UN
International Cocoa Organization (ICCO)	London	Commodity organisation
International Coffee Organization (ICO)	London	Commodity organisation
International Committee of the Red Cross (ICRC)	Geneva	Other
International Cotton Advisory Committee (ICAC)	Washington	Commodity organisation
International Fund for Agricultural Development (IFAD)	Rome	Specialised agency of the UN
International Grains Council (IGC)	London	Commodity organisation
International Jute Study Group (IJSG)	Dhaka	Commodity organisation
International Labour Organization (ILO)	Geneva	Specialised agency of the UN
International Lead and Zinc Study Group (ILZSG)	Lisbon	Commodity organisation



Table H

<b>International Organisation</b>	<b>Head Office</b>	<b>Description</b>
International Maritime Organization (IMO)	London	Specialised agency of the UN
International Maritime Satellite Organization (INMARSAT)	London	Other
International Olive Oil Council (IOOC)	Madrid	Commodity organisation
International Rubber Study Group (IRSG)	London	Commodity organisation
International Sugar Organization (ISO)	London	Commodity organisation
International Telecommunication Union (ITU)	Geneva	Specialised agency of the UN
Latin American Association of Development Financing Institutions (ALIDE)	Lima	Intergovernmental organisations
Latin American Economic System (SELA)	Caracas	Intergovernmental organisations
Latin American Energy Organization (OLADE)	Quito	Commodity organisation
Latin American Integration Association (LAIA)	Montevideo	Intergovernmental organisations
League of Arab States (LAS)	Cairo	Intergovernmental organisations
North Atlantic Treaty Organisation (NATO)	Brussels	Intergovernmental organisations
Organisation for Economic Co-operation and Development (OECD)	Paris	Intergovernmental organisations
Organisation of Eastern Caribbean States (OECS)	Castries (St Lucia)	Intergovernmental organisations
Organization of American States (OAS)	Washington	Intergovernmental organisations
Organization of Arab Petroleum Exporting Countries (OAPEC)	Safat (Kuwait)	Commodity organisation
Organization of Central American States (OCAS)	San Salvador	Intergovernmental organisations
Organization of the Petroleum Exporting Countries (OPEC)	Vienna	Commodity organisation
South Asian Association for Regional Cooperation (SAARC)	Kathmandu	Intergovernmental organisations
United Nations Children's Fund (UNICEF)	New York	United Nations (UN)
United Nations committees, funds and programmes, other	New York	United Nations (UN)
United Nations Conference on Trade and Development (UNCTAD)	Geneva	United Nations (UN)
United Nations Educational, Scientific and Cultural	Paris	Specialised agency of the UN

Table H

<b>International Organisation</b>	<b>Head Office</b>	<b>Description</b>
Organization (UNESCO)		
Universal Postal Union (UPU)	Berne	Specialised agency of the UN
West African Economic Community (WAEC)	Ouagadougou	Intergovernmental organisations
Western European Union (WEU)	Brussels	Other European organisation
World Council of Churches (WCC)	Geneva	Other
World Health Organization (WHO)	Geneva	Specialised agency of the UN
World Intellectual Property Organization (WIPO)	Geneva	Specialised agency of the UN
World Meteorological Organization (WMO)	Geneva	Specialised agency of the UN
World Tourism Organization (UN WTO)	Madrid	Specialised agency of the UN
World Trade Organization (WTO)	Geneva	Specialised agency of the UN

- (h) central banks, that shall be reported as banks for the sectoral classification of claims and liabilities, include the organisations with the relevant ISO codes specified in table I below:

Table I

<b>Developed countries</b>		
<b><i>Europe</i></b>		
Austria	Austrian National Bank	Vienna
Belgium	National Bank of Belgium	Brussels
Cyprus	Central Bank of Cyprus	Nicosia
Denmark	National Bank of Denmark	Copenhagen
Estonia	Bank of Estonia	Tallinn
Finland	Bank of Finland	Helsinki
France	Bank of France	Paris
Germany	European Central Bank	Frankfurt
	Deutsche Bundesbank	Frankfurt
Greece	Bank of Greece	Athens
Iceland	Central Bank of Iceland	Reykjavík
Ireland	Central Bank & Financial Services Authority of Ireland	Dublin
Italy	Bank of Italy	Rome
Luxembourg	Central Bank of Luxembourg	Luxembourg
Malta	Central Bank of Malta	Valletta
Netherlands	Netherlands Bank	Amsterdam
Norway	Central Bank of Norway	Oslo
Portugal	Bank of Portugal	Lisbon

Table I

San Marino	San Marinese Institute of Credit	San Marino
Slovakia	National Bank of Slovakia	Bratislava
Slovenia	Bank of Slovenia	Ljubljana
Spain	Bank of Spain	Madrid
Sweden	Sveriges Riksbank	Stockholm
Switzerland/ Liechtenstein	Swiss National Bank Bank for International Settlements	Zurich
United Kingdom	Bank of England	London
<b>Other developed countries</b>		
Australia	Reserve Bank of Australia	Sydney
Canada	Bank of Canada	Ottawa
Japan	Bank of Japan	Tokyo
	Ministry of Finance	Tokyo
New Zealand	Reserve Bank of New Zealand	Wellington
United States	Board of Governors of the Federal Reserve System (the Federal Reserve Board, the Federal Reserve Bank of New York and the 11 other Federal Reserve Banks)	Various locations
<b>Offshore centres</b>		
(Describing countries with banking sectors dealing primarily with non-residents and/or in foreign currency on a scale out of proportion to the size of the host economy.)		
Aruba	Central Bank of Aruba	Oranjestad
Bahamas	Central Bank of The Bahamas	Nassau
Bahrain	Central Bank of Bahrain	Manama
Barbados	Central Bank of Barbados	Bridgetown
Bermuda	Bermuda Monetary Authority	Hamilton
Cayman Islands	Cayman Islands Monetary Authority	Georgetown
Curaçao (formerly Netherlands Antilles)	Centrale Bank Von Curaçao en Sint Maarten	Willemstad, Curaçao
Hong Kong SAR	Hong Kong Monetary Authority	Hong Kong SAR
Lebanon	Central Bank of Lebanon	Beirut
Macao SAR	Monetary Authority of Macao	Macao SAR
Mauritius	Bank of Mauritius	Port Louis
Panama	National Bank of Panama	Panama
Samoa	Central Bank of Samoa	Apia
Singapore	Monetary Authority of	Singapore

Table I

	Singapore	
Vanuatu	Reserve Bank of Vanuatu	Port Vila
<b>Developing economies</b>		
<b><i>Africa and Middle East</i></b>		
Algeria	Bank of Algeria	Algiers
Angola (Republic of)	National Bank of Angola	Luanda
Botswana	Bank of Botswana	Gaborone
Burundi	Bank of the Republic of Burundi	Bujumbura
Cape Verde	Bank of Cape Verde	Praia
Cameroon	Bank of Central African States (Central Africa: Cameroon, Central African Republic, Chad, Congo, Equatorial Guinea, Gabon)	Yaoundé
Comoros	Central Bank of The Comoros	Moroni
Congo, Democratic Rep.	Central Bank of Congo	Kinshasa
Djibouti	National Bank of Djibouti	Djibouti
Egypt	Central Bank of Egypt	Cairo
Eritrea	National Bank of Eritrea	Asmara
Ethiopia	National Bank of Ethiopia	Addis Ababa
The Gambia	Central Bank of The Gambia	Banjul
Ghana	Bank of Ghana	Accra
Guinea	Central Bank of the Republic of Guinea	Conakry
Iran	The Central Bank of the Islamic Republic of Iran	Tehran
Iraq	Central Bank of Iraq	Baghdad
Israel	Bank of Israel	Jerusalem
Jordan	Central Bank of Jordan	Amman
Kenya	Central Bank of Kenya	Nairobi
Kuwait	Central Bank of Kuwait	Kuwait
Lesotho	Central Bank of Lesotho	Maseru
Liberia	National Bank of Liberia	Monrovia
Libya	Central Bank of Libya	Tripoli
Madagascar	Central Bank of Madagascar	Antananarivo
Malawi	Reserve Bank of Malawi	Lilongwe
Mauritania	Central Bank of Mauritania	Nouakchott
Morocco	Bank of Morocco	Rabat
Mozambique	Bank of Mozambique	Maputo
Namibia	Bank of Namibia	Windhoek
Nigeria	Central Bank of Nigeria	Abuja
Oman	Central Bank of Oman	Ruwi, Muscat
Qatar	Qatar Central Bank	Doha

Table I

Rwanda	National Bank of Rwanda	Kigali
São Tomé and Príncipe	Central Bank of São Tomé and Príncipe	São Tomé
Saudi Arabia	Saudi Arabian Monetary Agency	Riyadh
Senegal	Central Bank of the West African States (West African Economic and Monetary Union: Benin, Burkina Faso, Côte d'Ivoire, Guinea-Bissau, Mali, Niger, Senegal and Togo)	Dakar
Seychelles	Central Bank of Seychelles	Victoria
Sierra Leone	Bank of Sierra Leone	Freetown
Somalia	Central Bank of Somalia	Mogadishu
South Africa	South African Reserve Bank	Pretoria
South Sudan	The Bank of South Sudan	Juba
Sudan	Bank of Sudan	Khartoum
Swaziland	The Central Bank of Swaziland	Mbabane
Syria	Central Bank of Syria	Damascus
Tanzania	Bank of Tanzania	Dar es Salaam
Tunisia	Central Bank of Tunisia	Tunis
Uganda	Bank of Uganda	Kampala
United Arab Emirates	Abu Dhabi Investment Authority Central Bank of the United Arab Emirates Government of Dubai (Abu Dhabi, Dubai, Sharjah, Ajman, Umm Al Quaiwain, Ras al Khaimah, Fujairah)	Abu Dhabi
Yemen	Central Bank of Yemen	Sana'a
Zambia	Bank of Zambia	Lusaka
Zimbabwe	Reserve Bank of Zimbabwe	Harare
<b>Asia and Pacific</b>		
Afghanistan	The Central Bank of Afghanistan	Kabul
Armenia	Central Bank of Armenia	Yerevan
Azerbaijan	National Bank of Azerbaijan	Baku
Bangladesh	Bangladesh Bank	Dhaka
Bhutan	Royal Monetary Authority of Bhutan	Thimphu
Brunei	Brunei Monetary Board	Bandar Seri Begawan
Cambodia	National Bank of Cambodia	Phnom Penh
China	The People's Bank of China	Beijing

Table I

	State Administration of Foreign Exchange	Beijing
Chinese Taipei	The Central Bank of China	Taipei
Fiji	Reserve Bank of Fiji	Suva
French Polynesia	Institut d'Emission d'Outre-Mer	Papeete
Georgia	National Bank of Georgia	Tbilisi
India	Reserve Bank of India	Bombay
Indonesia	Bank Indonesia	Jakarta
Kazakhstan	National Bank of the Republic of Kazakhstan	Almaty
Kiribati	Bank of Kiribati	Tarawa
North Korea	Central Bank of Korea	Pyongyang
South Korea	The Bank of Korea	Seoul
Kyrgyz Republic	The National Bank of the Kyrgyz Republic	Bishkek
Laos	Bank of the Lao People's Democratic Republic	Vientiane
Malaysia	Bank Negara Malaysia	Kuala Lumpur
Maldives	Maldives Monetary Authority	Male
Mongolia	The Bank of Mongolia	Ulan Bator
Myanmar	Central Bank of Myanmar	Rangoon
Nauru	Bank of Nauru	Nauru
Nepal	Central Bank of Nepal	Kathmandu
New Caledonia	Institut d'Emission d'Outre-Mer	Nouméa
Pakistan	State Bank of Pakistan	Karachi
Papua New Guinea	Bank of Papua New Guinea	Port Moresby
Philippines	Central Bank of the Philippines	Manila
Solomon Islands	Central Bank of Solomon Islands	Honiara
Sri Lanka	Central Bank of Sri Lanka	Colombo
Tajikistan	National Bank of the Republic of Tajikistan	Dushanbe
Thailand	Bank of Thailand	Bangkok
Tonga	National Reserve Bank of Tonga	Nuku'alofa
Turkmenistan	State Central Bank of Turkmenistan	Ashgabat
Tuvalu	National Bank of Tuvalu	Funafuti
Uzbekistan	Central Bank of the Republic of Uzbekistan	Tashkent
Vietnam	State Bank of Vietnam	Hanoi
Wallis and Futuna Islands	Institut d'Emission d'Outre-Mer	Mata-Utu
<b>Europe</b>		
Albania	Bank of Albania	Tirana

Table I

Belarus	National Bank of the Republic of Belarus	Minsk
Bosnia and Herzegovina	Central Bank of Bosnia and Herzegovina	Sarajevo
Bulgaria	Bulgarian National Bank	Sofia
Croatia	Croatian National Bank	Zagreb
Czech Republic	Czech National Bank	Prague
Hungary	Central Bank of Hungary	Budapest
Latvia	Bank of Latvia	Riga
Lithuania	The Bank of Lithuania	Vilnius
Macedonia	National Bank of the Republic of Macedonia	Skopje
Malta	Central Bank of Malta	Valletta
Moldova	National Bank of Moldova	Chisinau
Poland	National Bank of Poland	Warsaw
Romania	National Bank of Romania	Bucharest
Russia	Central Bank of the Russian Federation	Moscow
Serbia	National Bank of Serbia	Belgrade
Turkey	Central Bank of the Republic of Turkey	Ankara
Ukraine	National Bank of Ukraine	Kiev
<b><i>Latin America and Caribbean area</i></b>		
St Kitts and Nevis	Eastern Caribbean Central Bank (Anguilla, Antigua and Barbuda, Dominica, Grenada, Montserrat, St Kitts and Nevis, St Lucia, St Vincent and the Grenadines)	Basseterre, St Kitts
Argentina	Central Bank of Argentina	Buenos Aires
Belize	Central Bank of Belize	Belize City
Bolivia	Central Bank of Bolivia	La Paz
Brazil	Central Bank of Brazil	Brasília
Chile	Central Bank of Chile	Santiago de Chile
Colombia	Bank of the Republic	Santafé de Bogotá
Costa Rica	Central Bank of Costa Rica	San José
Cuba	Central Bank of Cuba	Havana
Dominican Republic	Central Bank of the Dominican Republic	Santo Domingo
Ecuador	Central Bank of Ecuador	Quito
El Salvador	Central Reserve Bank of El Salvador	San Salvador
Guatemala	Bank of Guatemala	Guatemala City
Guyana	Bank of Guyana	Georgetown

Table I

Haiti	Bank of the Republic of Haiti	Port-au-Prince
Honduras	Central Bank of Honduras	Tegucigalpa
Jamaica	Bank of Jamaica	Kingston
Mexico	Bank of Mexico	Mexico City
Nicaragua	Central Bank of Nicaragua	Managua
Paraguay	Central Bank of Paraguay	Asunción
Peru	Central Reserve Bank of Peru	Lima
Suriname	Central Bank of Suriname	Paramaribo
Trinidad and Tobago	Central Bank of Trinidad and Tobago	Port-of-Spain
Uruguay	Central Bank of Uruguay	Montevideo
Venezuela	Central Bank of Venezuela	Caracas

## (10) CROSS LINKS

- (a) Instructions relating to the completion of the form BA 940 are furnished with reference to the corresponding asset or liability item appearing in the form BA 900, as follows:

**Assets – All sectors**

Form BA940 Section 1			Form BA900		
Line item	Description		Line item	Description	
	Column	Description		Column	
1	1	Total financial assets – All currencies	277	1	
			277	3	
			194	5	
			245	5	
			Less:	Less:	
			258	1	
			258	3	
1	3	Total financial assets – Foreign currency	277	2	
			277	4	
			194	2	
			194	4	
			245	2	
			245	4	
			Less:	Less:	
258	2				
258	4				
237	1	Total loans, All currencies – Residents	116	1	
			119	1	
			120	1	
			121	1	
			122	1	
			123	1	
			124	1	
			125	1	
			128	1	
			129	1	
			131	1	



Form BA940 Section 1			Form BA900		
Line item	Description		Line item	Description	
	Column	Description		Column	
			132	1	
			141	1	
			142	1	
			143	1	
			144	1	
			146	1	
			147	1	
			148	1	
			149	1	
			152	1	
			153	1	
			154	1	
			156	1	
			157	1	
			158	1	
			160	1	
			161	1	
			162	1	
			163	1	
			164	1	
			165	1	
			167	1	
			168	1	
			169	1	
			170	1	
			172	1	
			173	1	
			174	1	
			175	1	
			176	1	
			177	1	
			178	1	
			182	1	
			183	1	
			184	1	
			185	1	
			186	1	
			187	1	
			189	1	
			190	1	
			191	1	
			192	1	
			193	1	
			248*	1*	*Any loan portion
			249*	1*	
			257*	1*	
238	1	Total loans, All currencies – Non residents	117	3	
			120	3	
			121	3	
			122	3	
			123	3	

Form BA940 Section 1			Form BA900		
Line item	Description		Line item	Description	
	Column	Description		Column	
			124	3	
			125	3	
			127	3	
			133	3	
			134	3	
			141	3	
			142	3	
			143	3	
			144	3	
			146	3	
			147	3	
			148	3	
			149	3	
			152	3	
			153	3	
			154	3	
			156	3	
			157	3	
			158	3	
			160	3	
			161	3	
			162	3	
			163	3	
			164	3	
			165	3	
			167	3	
			168	3	
			169	3	
			170	3	
			179	3	
			182	3	
			183	3	
			184	3	
			185	3	
			186	3	
			187	3	
			189	3	
			190	3	
			191	3	
			192	3	
			193	3	
			248*	3*	*Any loan portion
			249*	3*	
			257*	3*	
471	1	Total holdings of debt securities, All currencies - Residents	113	1	
			114	1	
			115	1	
			136	1	
			137	1	
			138	1	
			196	1	

Form BA940 Section 1			Form BA900		
Line item	Description		Line item	Description	
	Column	Description		Column	
			208	1	
			209	1	
			210	1	
			211	1	
			212	1	
			214	1	
			215	1	
			216	1	
			234	1	
			235	1	*Any debt securities portion
			236	1	
			242*	1	
			243*	1	
			244*	1	
			248*	1	
			249*	1	
			250	1	
			251	1	
			252	1	
			253	1	
			254	1	
			257*	1	
472	1	Total holdings of debt securities, All currencies – Non-residents	136	3	
			137	3	
			138	3	
			196	3	
			210	3	
			211	3	
			212	3	
			214	3	
			215	3	
			216	3	
			234	3	
			235	3	
			236	3	
			242*	3	*Any debt securities portion
			243*	3	
			244*	3	
			248*	3	
			249*	3	
			250	3	
			252	3	
			253	3	
			257*	3	
705	1	Total other assets, All currencies – Residents	104	1	
			105	1	
			108	1	
			109	1	
			218	1	
			219	1	
			220	1	

Form BA940 Section 1			Form BA900			
Line item	Description		Line item	Description		
	Column	Description		Column		
			222	1		
			223	1		
			224	1		
			226	1		
			227	1		
			228	1		
			230	1		
			231	1		
			232	1		
			238	1		
			239	1		
			240	1		
			242*	1	*Any other asset portion	
			243*	1		
			244*	1		
			268	1		
			269	1		
			270	1		
			271	1		
			273	1		
			274	1		
			275	1		
			276	1		
706	1	Total other assets, All currencies – Non-residents	105	3		*Including any other asset portion
			218	3		
			219	3		
			220	3		
			222	3		
			223	3		
			224	3		
			226	3		
			227	3		
			228	3		
			230	3		
			231	3		
			232	3		
			238	3		
			239	3		
			240	3		
			242*	3		
			243*	3		
			244*	3		
			268	3		
			269	3		
			270	3		
			271	3		
			273	3		
			274	3		
			275	3		
			276	3		

**Liabilities – ALL SECTORS**

Form BA940 Section 1			Form BA900		
Line item	Description		Line item	Description	
	Column	Description		Column	Less NCD's Column
941	1	Total liabilities – All currencies	95	4	
			96	1	
			194	5	
			245	5	
941	3	Total liabilities – Foreign currency	95	5	
			96	3	
			194	2	
			194	4	
			245	2	
			245	4	
1177	1	Total deposits, All currencies – Residents	4	7	8
			5	7	8
			7	7	8
			10	7	8
			11	7	8
			12	7	8
			14	7	8
			15	7	8
			16	7	8
			17	7	8
			18	7	8
			19	7	8
			20	7	8
			25	7	8
			26	7	8
			27	7	8
			28	7	8
			33	7	8
			34	7	8
			35	7	8
			36	7	8
			37	7	8
			43	4	
			44	4	
			45	4	
			46	4	
			47	4	
			48	4	
			50	4	
			52	4	
			53	4	
54	4				
56	4				
57	4				
59	4				
60	4				
61	4				
62	4	*Including any resident portion			
			66*	4	

Form BA940 Section 1			Form BA900		
Line item	Description		Line item	Description	
	Column	Description		Column	Less NCD's Column
1178	1	Total deposits, All currencies – Non residents	30	7	8
			31	7	8
			39	7	8
			40	7	8
			49	4	
			55	4	
			64	4	*Including any non-resident portion
			65	4	
66*	4				
1411	1	Total own issues of debt securities, All currencies: Residents	4	7	
			69	4	
			70	4	
			71	4	
			Plus:	Plus:	
			12*	8*	Plus all other applicable own issues in foreign and/or domestic currency to resident counterparties
			14*	8*	
			15*	8*	
			16*	8*	
			17*	8*	
			18*	8*	
			19*	8*	
			20*	8*	
			25*	8*	
			26*	8*	
			27*	8*	
			28*	8*	
			33*	8*	
34*	8*				
35*	8*				
36*	8*				
37*	8*				
1412	1	Total own issues of debt securities, All currencies: Non-residents	72	4	
			Plus:	Plus:	
			30*	8*	
			31*	8*	
			39*	8*	
40*	8*				
1419	1	Total other liabilities, All currencies: Residents	73*	4	
			75	4	
			76	4	
			82	4	
			83	4	
			84	4	
			87	4	
			88	4	
			89	4	
			91	4	
			98*	1	
99*	1				

Form BA940 Section 1			Form BA900		
Line item	Description		Line item	Description	
	Column	Description		Column	Less NCD's Column
			100*	1	*Any resident portion
			101*	1	
			194	1	
			245	1	
1420	1	Total other liabilities, All currencies: Non-residents	77	4	
			85	4	
			90	4	
			94	4	
			98	2	
			99	2	
			100	2	
			101	2	
			194	3	
			245	3	

(b) The instructions contained in paragraph (a) above are not necessarily a comprehensive set or list. Banks shall ensure that the reporting of transactions is comprehensive in respect of both resident and non-resident counterparties denominated in all relevant currencies. Any difficulty experienced or uncertainty in this regard shall be referred to the Registrar for an appropriate directive.

(11) Notwithstanding, and without derogating from, the directives specified in the aforementioned sub-regulations, a bank shall comply with such further directives, reporting requirements or provide such further information as may be directed in writing by the Registrar.”.

#### **Deletion of the index to the form BA 950 and regulation 66 of the Regulations**

37. The entire index to the form BA 950 and regulation 66 of the Regulations, immediately preceding the form BA 950, is hereby deleted.

#### **Deletion of form BA 950**

38. Form BA 950 immediately preceding regulation 66 of the Regulations is hereby deleted.

**Substitution of regulation 66 of the Regulations**

39. The entire regulation 66 of the Regulations is hereby substituted with the following regulation 66:

**“66. Directives and interpretations relating to institutional sector classification**

- (1) In order to ensure that all banks and other relevant persons correctly classify and report all relevant required economic information related to institutional sectors and institutional units, the Reserve Bank has issued the *Institutional Sector Classification Guide* for South Africa-
  - (a) copies of which are available from the Economic Research and Statistics Department, S A Reserve Bank, P O Box 7433, Pretoria, 0001; and
  - (b) which guide can also be accessed on the Reserve Bank’s website address [www.resbank.co.za](http://www.resbank.co.za), under statistical and economic information, other publications; and
  - (c) a summary of key information related to the *Institutional Sector Classification Guide* for South Africa is provided in subregulation (2) below.
- (2) Key matters related to the *Institutional Sector Classification Guide* for South Africa

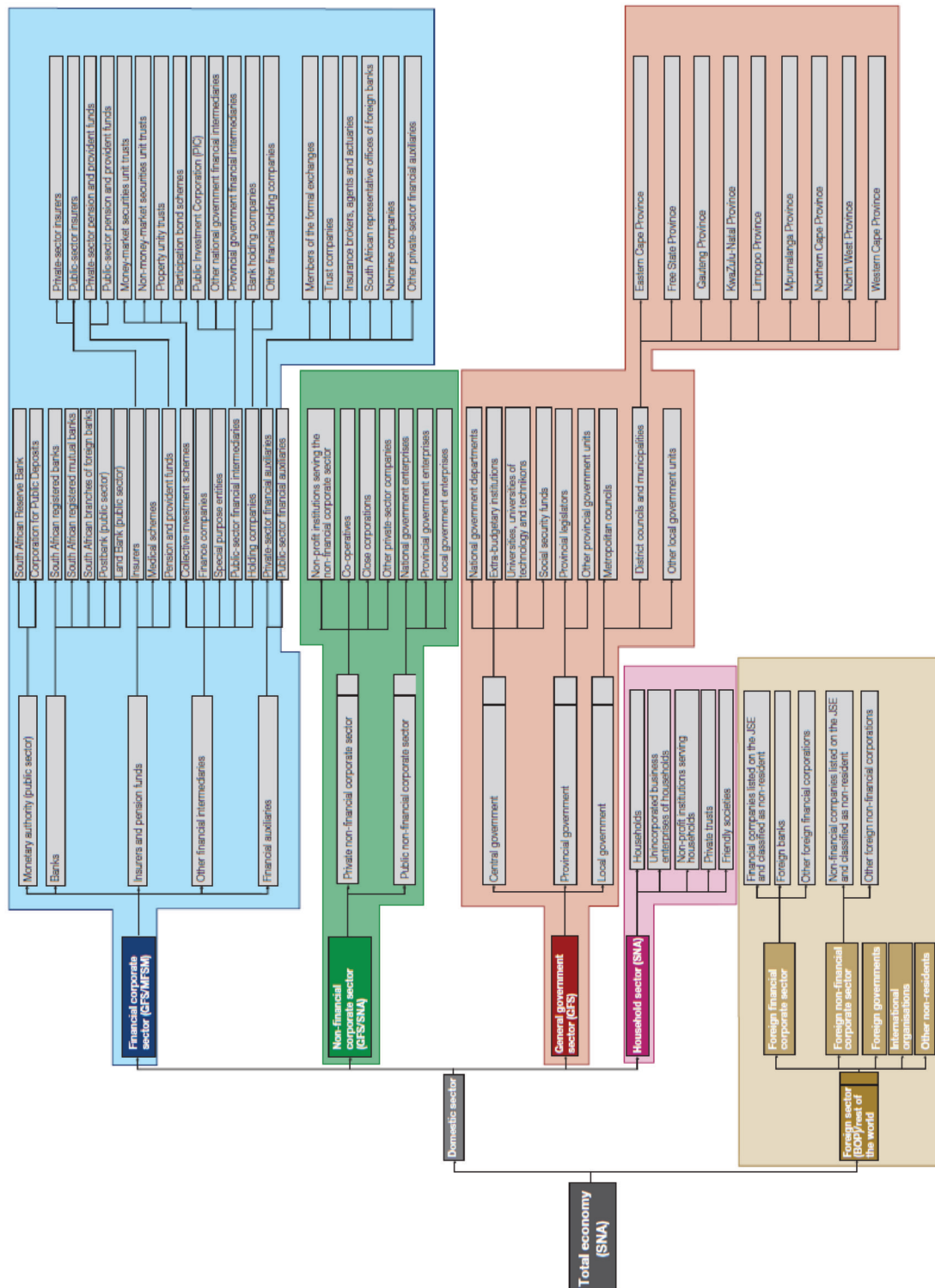
The total economy essentially consists of institutional sectors, which are aggregations of institutional units, and in respect of which-

- (a) an institutional unit-
  - (i) is an economic entity that can in its own right own assets, incur liabilities and engage in economic activity and transactions with other entities;
  - (ii) may be a legal or social entity, or a household;
  - (iii) may be either a resident or non-resident unit;
  - (iv) is classified as a resident of the Republic of South Africa when it has a centre of economic interest in South Africa, that is, when it has premises within the economic territory of South Africa from where it engages or intends to engage indefinitely or over a finite but long period that normally exceeds one year, in significant economic activity;



- (v) that is classified as a resident institutional unit is grouped into one of four mutually exclusive institutional sectors on the basis of similarity of principal economic objectives, functions and behaviour, namely-
  - (A) the financial corporate sector;
  - (B) the non-financial corporate sector;
  - (C) the general government sector, including social security funds; and
  - (D) the household sector, including non-profit institutions serving households;
- (vi) that is classified as a resident institutional unit is furthermore grouped into one of two mutually exclusive institutional sectors related to ownership, namely-
  - (A) the private sector, consisting of all resident institutional units not controlled or owned by institutional units in the general government sector; and
  - (B) the public sector, consisting of all institutional units in the general government sector, and corporate sector institutional units in the financial and non-financial sectors owned or controlled by units in the general government sector, that is, the public sector consists of-
    - (i) the public financial corporate sector;
    - (ii) the public non-financial corporate sector; and
    - (iii) the general government sector;
- (b) the main attributes of an institutional unit typically include that the institutional unit-
  - (i) is entitled to own goods and services, and is able to exchange those goods and services with another institutional unit;
  - (ii) is able to take economic decisions and engage in economic activities for its own account;
  - (iii) is able to incur liabilities or enter into contracts or incur future commitments on its own behalf; and
  - (iv) is able to compile a complete set of accounts, including a balance sheet;

- (c) corporations in the financial and non-financial sectors are resident institutional units whose principal activity is the market production of goods and services at economically significant prices with the intent to generate a profit or financial gain for their shareholders;
- (d) institutional units in the general government sector-
  - (i) are unique legal entities established by the political process with legislative, judicial or executive authority over other units within a given area;
  - (ii) include-
    - (A) central, provincial and local government;
    - (B) social security funds at all levels of government; and
    - (C) non-market, non-profit institutions that are controlled and mainly financed by government units;
  - (iii) exclude-
    - (A) public corporations, even when government units own all the equity of such corporations, and
    - (B) quasi-corporations owned and controlled by government units;
- (e) various internationally agreed manuals have been issued to provide guidance for the correct sector classification of economic units by all relevant persons or users, which internationally agreed manuals include-
  - (i) the System of National Accounts (SNA);
  - (ii) the Government Finance Statistics Manual (GFS);
  - (iii) the Monetary and Financial Statistics Manual (MFSM); and
  - (iv) the Balance of Payments Manual (BOP), which essentially focusses on the foreign sector;
- (f) the essential composition may be depicted schematically, as follows:



2

**Amendment of regulation 67 of the Regulations**

40. Regulation 67 of the Regulations is hereby amended:

- (a) by the insertion after the definition of “associate” of the following definition and its related footnotes:

“**Basel II**” means the framework issued by the Basel Committee on Banking Supervision that essentially consists of the comprehensive version of the International Convergence of Capital Measurement and Capital Standards: A Revised Framework,<sup>1</sup> issued on 30 June 2006, which is a compilation of the following documents issued by the Basel Committee on Banking Supervision:

- (a) the June 2004 Basel II Framework;<sup>2</sup>
- (b) the elements of the 1988 Accord that were not revised during the Basel II process;<sup>3</sup>
- (c) the 1996 Amendment to the Capital Accord to Incorporate Market Risks;<sup>4</sup> and
- (d) the 2005 paper on the Application of Basel II to Trading Activities and the Treatment of Double Default Effects;<sup>5</sup>”.

- (b) by the insertion after the newly inserted definition of “Basel II” referred to in clause 40(a) above, of the following definition and its related footnotes:

“**Basel 2.5**” means the framework issued by the Basel Committee on Banking Supervision that essentially includes the following documents issued by the Basel Committee on Banking Supervision:

- (a) the enhancements to the Basel II framework,<sup>6</sup> issued on 13 July 2009;
- (b) the revisions to the Basel II market risk framework,<sup>7</sup> issued on 13 July 2009; and
- (c) the guidelines for computing capital for incremental risk in the trading book,<sup>8</sup> issued on 13 July 2009;”.

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<sup>1</sup> Available at: <https://www.bis.org/publ/bcbs128.htm>

<sup>2</sup> Available at: <https://www.bis.org/publ/bcbs107.htm>

<sup>3</sup> Available at: <https://www.bis.org/publ/bcbsc111.htm>

<sup>4</sup> Available at: <https://www.bis.org/publ/bcbs119.htm>

<sup>5</sup> Available at: <https://www.bis.org/publ/bcbs116.htm>

<sup>6</sup> Available at: <https://www.bis.org/publ/bcbs157.htm>

<sup>7</sup> Available at: <https://www.bis.org/publ/bcbs158.htm>

<sup>8</sup> Available at: <https://www.bis.org/publ/bcbs159.htm>

- (c) by the insertion after the newly inserted definition of “Basel 2.5” referred to in clause 40(b) above, of the following definition and its related footnotes:

“**Basel III**” means the framework issued by the Basel Committee on Banking Supervision that essentially consists of the following two documents issued by the Basel Committee on Banking Supervision:

- (a) a revised version of Basel III: A Global Regulatory Framework for More Resilient Banks and Banking Systems,<sup>9</sup> issued on 1 June 2011; and
- (b) a revised version of Basel III: International Framework for Liquidity Risk Management, Standards and Monitoring, which is a compilation of-
- (i) Basel III: the Liquidity Coverage Ratio and liquidity risk monitoring tools,<sup>10</sup> issued on 7 January 2013; and
- (ii) Basel III: the Net Stable Funding Ratio,<sup>11</sup> issued on 31 October 2014;”.
- (d) by the substitution of the definition of “Institutional Sector Classification Guide” with the following definition:

“**Institutional Sector Classification Guide**” means the Institutional Sector Classification Guide for South Africa, issued from time to time by the Economic Research and Statistics Department of the Reserve Bank;”.

- (e) by the insertion after the definition of “private-sector non-bank person” of the following definition:

“**private trusts**” in relation to the institutional and maturity breakdown of liabilities and assets means assets of individuals or estates, administered by, among others, banks, trust companies or attorneys on behalf of the said individuals or estates;”.

- (f) by the insertion after the definition of “trading book, portfolio or activity” of the following definition:

“**trust companies**” in relation to the institutional and maturity breakdown of liabilities and assets means financial corporations of which the main function is the administration of trust assets and the investments of funds on behalf of the relevant beneficiaries;”.

#### 41. Date of commencement

These Regulations shall come into operation on 1 July 2016.

<sup>9</sup> Available at: <https://www.bis.org/publ/bcbs189.htm>

<sup>10</sup> Available at: <https://www.bis.org/publ/bcbs238.htm>

<sup>11</sup> Available at: <https://www.bis.org/bcbs/publ/d295.htm>

Annexure A

**DECLARATION IN RESPECT OF STATUTORY RETURNS SUBMITTED**

BA 099

(To accompany all relevant statutory returns submitted in terms of these Regulations)

Name of bank/controlling company .....

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

**A. DECLARATION IN RESPECT OF RETURNS**

We, the undersigned, hereby declare as follows in respect of each of the relevant statutory statements and returns (identified and rendered in the manner indicated in the space provided for such purposes in part C of this form) submitted herewith in respect of the period indicated above:

**1. GENERAL**

- (i) The information contained in the statements and returns is to the best of our knowledge and belief correct; and
- (ii) the statements and returns have been compiled in accordance with the relevant provisions of these Regulations; and
- (iii) the statements and returns reflect the management accounts presented to the management and board of directors of the bank, as required in regulation 2 of these Regulations.

**2. FORM BA 130**

This bank has at all times during the reporting period complied with the relevant provisions and requirements specified in sections 76 and 77 of the Act.

**3. FORM BA 300**

This bank/controlling company has to date complied with and will continue to comply with-

- (i) the relevant requirements specified in regulation 26(12) in respect of the bank/controlling company's liquidity coverage ratio (LCR).

(When the bank/controlling company failed to comply with any relevant requirement, the declaration shall be qualified, and a statement indicating the relevant details of the failure to comply shall accompany this return.)

**4. FORM BA 310**

- (i) None of the liquid assets included in items 16 to 23 of the form BA 310 have been pledged or otherwise encumbered, as envisaged in section 72(3) of the Act, without the consent of the Registrar;
- (ii) all securities included under the liquid assets envisaged in paragraph (i) have been valued in accordance with the provisions of section 72(4) of the Act; and
- (iii) this bank has from the fifteenth business day of the month following the month for which the preceding return of form BA 310 was submitted to date maintained, and will continue to maintain, for every day until the fourteenth business day of the month following the month to which this return relates, the prescribed average daily minimum reserve balance with the Reserve Bank, as required in terms of section 10A of the South African Reserve Bank Act, 1989, and the prescribed average daily minimum amount of liquid assets, as prescribed in regulation 27(3), and complies/will comply, as from the fifteenth business day of the month following the month to which this return relates, with the aforesaid prescribed minimum requirements on the basis of its prescribed amount of liabilities during the reporting month. (When the bank failed to comply with the prescribed requirements, the declaration shall be qualified, and a statement showing the relevant deficiency(ies), for every day on which a deficiency existed, shall accompany this return.)

**5. FORM BA 325**

This bank has not exceeded the limit on its effective net open position(s) in foreign currency, as prescribed in regulation 29(3). (When the bank exceeded the prescribed limit, the declaration shall be qualified, and a statement showing the relevant excess(es), for every day on which an excess existed, shall accompany this return.)

**6. FORM BA 700**

This bank has from the twentieth business day of the month following the month for which the preceding return of form BA 700 was submitted to date maintained, and will continue to maintain, for every day until the nineteenth business day of the month following the month to which this return relates, the relevant prescribed minimum aggregate amount of-

- (i) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to risks other than market risk; and
- (ii) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to market risk,

and complies/will comply, as from the twentieth business day of the month following the month to which this return relates, with the aforesaid relevant requirements relating to the maintenance of the prescribed minimum aggregate amounts of:

- (i) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to risks other than market risk; and
- (ii) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to market risk.

(When the bank failed to comply with the relevant prescribed requirements, the declaration shall be qualified, and a statement showing the relevant deficiency(ies), for every day on which a deficiency existed, shall accompany this return.)

#### B. DECLARATION IN RESPECT OF RELATED MATTERS

We, the undersigned, hereby declare as follows:

##### 1. INVESTMENTS BY CONTROLLING COMPANIES\* (\* Delete when not relevant)

The abovementioned controlling company has at all times during the reporting period complied with the provisions of section 50 of the Act.

##### 2. FINANCIAL INTELLIGENCE CENTRE ACT, 2001 (FICA)

This bank/controlling company has to date complied with and will continue to comply with-

- (i) any relevant requirement contained in the Financial Intelligence Centre Act, 2001 (Act No. 38 of 2001), as amended; and
- (ii) any relevant requirement contained in the Regulations that may be issued from time to time in terms of the aforesaid Act.

(When the bank/controlling company failed to comply with any relevant requirement, the declaration shall be qualified, and a statement indicating the relevant details of the failure to comply shall accompany this return.)

#### C. FORMS SUBMITTED

The following statement(s) and return(s), as identified by a hash total or cross in the relevant space provided, are submitted herewith in the format indicated below:

Form number	Title/ description	Hash total on BA form electronically submitted	In the event of a query, the Reserve Bank may contact:		
			Name	Tel no.	Ext
BA 100	Balance sheet				
BA 110	Off-balance-sheet activities				
BA 120	Income statement				
BA 125	Return regarding shareholders				
BA 130	Restriction on investments, loans and advances				
BA 200	Credit risk: monthly return				
BA 210	Credit risk: quarterly return				
BA 220	Credit risk: six-monthly return				
BA 300	Liquidity risk				
BA 310	Minimum reserve balance and liquid assets				
BA 320	Market risk				
BA 325	Daily return: selected risk exposure				
BA 330	Interest-rate risk: banking book				
BA 340	Equity risk in the banking book				
BA 350	Derivative instruments				
BA 400	Operational risk: six-monthly return				
BA 410	Operational risk: six-monthly return				
BA 500	Securitisation schemes				
BA 600	Consolidated return				
BA 610	Foreign operations of South African banks				
BA 700	Capital adequacy and leverage				
BA 900	Institutional and maturity breakdown of liabilities and assets				
BA 920	Analysis of instalment sale transactions, leasing transactions and selected assets				
BA 930	Interest rates on deposits, loans and advances				
BA 940	Selected locational banking statistics				

Form number	Title/ description	Hard copies submitted <sup>2</sup>	In the event of a query, the Reserve Bank may contact:		
			Name	Tel no.	Ext
BA 125	Return regarding shareholders				
BA 210	Credit risk: quarterly return				
BA 220	Credit risk: six-monthly return				
BA 410	Operational risk: six-monthly return				
BA 500	Securitisation schemes				
BA 600	Consolidated return				
BA 700	Capital adequacy and leverage				
Other	(Please specify)				

1. In respect of relevant amounts electronically submitted.

2. In respect of detailed information not submitted in an electronic format on the relevant return.

#### D. ATTESTATION OF FORM BA 099

##### 1. CERTIFICATION BY OFFICIALS RESPONSIBLE FOR EACH RELEVANT RISK

RISK	RESPONSIBLE OFFICIAL	SIGNATURE	DATE
Balance sheet			
Income statement			
Solvency			
Liquidity			
Counterparty			
Interest rate			
Market (Position)			
Credit			
Technological			
Operational			
Any other risk regarded as material – please specify			

##### 2. CERTIFICATION BY CHIEF EXECUTIVE OFFICER, CHIEF ACCOUNTING OFFICER AND EXECUTIVE OFFICER (FICA)

Signed at ....., this ..... day of ..... (yyyy-mm)

.....  
Chief Executive Officer\*

.....  
Chief Accounting Officer\*

.....  
Executive Officer: FICA\*

\*Please note: When the Chief Executive Officer, Chief Accounting Officer or Executive Officer (FICA) is not available to sign a completed form BA 099, the officer performing the relevant function shall sign the said form in an acting capacity and not on behalf of the absent officer, and the normal office of the officer so acting shall clearly be stated.



Annexure B

**DECLARATION IN RESPECT OF STATUTORY RETURNS SUBMITTED BY FOREIGN OPERATIONS**

BA 099A							
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(To accompany all statutory returns submitted by the above institutions in terms of the Regulations relating to Banks)

Name of foreign operation.....

Period ended.....(yyyy-mm-dd) Host country .....

**A. DECLARATION IN RESPECT OF RETURNS**

We, the undersigned, hereby declare as follows in respect of each of the relevant statutory statements and returns (identified and rendered in the manner indicated in the space provided for such purposes in part C of this form) submitted herewith in respect of the period indicated above:

**1. GENERAL**

- (i) The information contained in the statements and returns is to the best of our knowledge and belief correct; and
- (ii) the statements and returns have been compiled in accordance with the relevant provisions of these Regulations or, when relevant, the rules and regulations of the relevant host supervisor; and
- (iii) the statements and returns reflect the relevant management accounts presented to the management and board of directors of the relevant bank/ operation.

**2. FORM BA 610: LIQUIDITY RISK**

This bank/operation has to date complied with and will continue to comply with-

- (i) the relevant requirements specified in regulation 26(12) in respect of the bank/operation's liquidity coverage ratio (LCR).

(When the bank/operation failed to comply with any relevant requirement, the declaration shall be qualified, and a statement indicating the relevant details of the failure to comply shall accompany this return.)

**3. FORM BA 610: CAPITAL AND RESERVE FUNDS**

The issued common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds of the abovementioned bank/ operation have on ..... (date) been reduced by the relevant amounts of items prescribed in regulation 38(5) as deductions against the aforesaid categories of capital and reserve funds.

Furthermore, this bank/operation has from the twentieth business day of the month following the quarter for which the preceding return of form BA 610 was submitted to date maintained, and will continue to maintain, for every day until the nineteenth business day of the month following the quarter to which this return relates, the relevant prescribed minimum aggregate amount of-

- (i) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to risks other than market risk; and
- (ii) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to market risk, or
- (iii) capital and reserve funds specified by the relevant host supervisor, should the latter be higher,

and complies/will comply, as from the twentieth business day of the month following the quarter to which this return relates, with the aforesaid relevant requirements relating to the maintenance of the prescribed minimum aggregate amounts of:

- (i) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to risks other than market risk; and
- (ii) allocated qualifying common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds relating to market risk.

(When the bank/ operation failed to comply with the relevant prescribed requirements, the declaration shall be qualified, and a statement showing the relevant deficiency(ies), for every day on which a deficiency existed, shall accompany this return.)

**B. DECLARATION IN RESPECT OF RELATED MATTERS**

We, the undersigned, hereby declare as follows:

**1. ANTI-MONEY LAUNDERING AND COMBATING THE FINANCING OF TERRORISM LEGISLATION**

This bank/operation has to date complied with and will continue to comply with any relevant requirement contained in relevant legislation in respect of anti-money laundering or combating the financing of terrorism.

(When the bank/operation failed to comply with any relevant requirement, the declaration shall be qualified, and a statement indicating the relevant details of the failure to comply shall accompany this return.)

**C. FORMS SUBMITTED**

The following statement(s) and return(s), as identified by a hash total or cross in the relevant space provided, are submitted herewith in the format indicated below:

Form number	Heading of form	Hash total on BA form electronically submitted <sup>1</sup>	In the event of a query, the Reserve Bank may contact:		
			Name	Tel no.	Ext
BA 610	Foreign operations of South African banks				
		Hard copies submitted <sup>2</sup>	In the event of a query, the Reserve Bank may contact:		
			Name	Tel no.	Ext
BA 610	Foreign operations of South African banks				
Other	(Please specify)				

1. In respect of relevant amounts electronically submitted.

2. In respect of detailed information not submitted in an electronic format on the relevant return

**D. ATTESTATION OF FORM BA 099A****1. CERTIFICATION BY OFFICIALS RESPONSIBLE FOR EACH RELEVANT RISK**

RISK	RESPONSIBLE OFFICIAL	SIGNATURE	DATE
Balance sheet			
Income statement			
Solvency			
Liquidity			
Counterparty			
Interest rate			
Market (Position)			
Credit			
Technological			
Operational			
Any other risk regarded as material – please specify			

**2. CERTIFICATION BY FOREIGN CHIEF EXECUTIVE OFFICER, FOREIGN CHIEF ACCOUNTING OFFICER AND FOREIGN EXECUTIVE OFFICER (ANTI-MONEY LAUNDERING)**

Signed at ....., this ..... day of ..... (yyyy-mm)

.....  
Foreign Chief Executive Officer\*

.....  
Foreign Chief Accounting Officer\*

.....  
Foreign Executive Officer\* (Anti-money laundering)

\*Please note: When the Foreign Chief Executive Officer, Foreign Chief Accounting Officer or Foreign Executive Officer (Anti-money laundering) is not available to sign a completed form BA 099A, the officer performing the relevant function shall sign the said form in an acting capacity and not on behalf of the absent officer, and the normal office of the officer so acting shall clearly be stated.

Annexure C

BA 300  
Monthly

**LIQUIDITY RISK**

(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)

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	Non contractual	
																1
<b>Contractual balance sheet mismatch</b>																
1																
<b>Contractual maturity of assets (items 2 to 4)</b>																
2																
3																
4																
<b>Contractual maturity of liabilities (items 6 to 9)</b>																
6																
7																
8																
9																
10																
11																
12																
<b>Off-balance sheet exposure to liquidity risk of which:</b>																
13																
14																
15																
16																
17																

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

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	Indeterminate maturity
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
<b>Business as usual (BaU) balance sheet mismatch<sup>1</sup></b>															
<b>BaU maturity of assets (items 19 to 21)</b>															
18 Advances															
19 Trading, hedging and other investment instruments															
20 Other assets															
<b>BaU maturity of liabilities (items 23 to 26)</b>															
23 Stable deposits															
24 Volatile deposits															
25 Trading and hedging instruments															
26 Other liabilities															
<b>On-balance sheet BaU mismatch (item 18 less item 22)</b>															
<b>Cumulative on-balance sheet BaU mismatch</b>															
<b>Off-balance-sheet exposure to liquidity risk</b>															
<i>of which:</i>															
30 Liquidity facilities provided to off-balance sheet vehicles															
31 Undrawn commitments (items 32 to 34)															
32 Unutilised portion of irrevocable lending facilities															
33 Unutilised portion of irrevocable letters of credit															
34 Indemnities and guarantees															

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

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

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

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

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)

Line no.	Total <sup>1</sup>	Next day	2 to 7 days	8 days to 1 month	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 12 months	Longer than 12 months
	1	2	3	4	5	6	7	8	9
<b>Concentration of deposit funding</b>									
Funding supplied by associates of the reporting bank									
Please specify									
Ten largest depositors									
Please specify									
Ten largest financial institutions funding balances									
Please specify									
Ten largest government and parastatals funding balances									
Please specify									
Negotiable paper funding instruments									
of which: issued for a period not exceeding twelve months									
of which: issued for a period exceeding five years									
<b>1. Means the total for the specified item, as well as the mathematical total of the specified columns.</b>									

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

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

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

1. During the next 12 months

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

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

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 <sup>1</sup>	Line no.	Total	Specified factor <sup>4</sup>	Weighted total (col.1 * 2)
		1	2	3
<b>Retail deposits</b> (total of items 119 and 124)	118			
Demand deposits and qualifying term deposits with residual maturity or notice period within 30 days (total of items 120 to 123)	119			
Specified stable deposits that meet the specified additional criteria	120		3%	
Stable deposits that do not meet the specified additional criteria	121		5%	
Less stable deposits	122		10%	
Other <sup>2</sup> (please specify)	123		Specified by the Registrar	
Term deposits with residual maturity greater than 30 days subject to withdrawal with a significant penalty, or no legal right to withdraw <sup>3</sup>	124		Specified by the 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 <sup>1</sup>	Line no.	Total	Specified factor <sup>2</sup>	Weighted total (col.1 * 2)
		1	2	3
<b>Unsecured wholesale funding</b> (total of items 126 to 134)	125			
Stable demand and term funding from small business	126		5%	
Less stable demand and term funding from small business	127		10%	
Specified term deposits with residual maturity greater than 30 days	128		Specified by the 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%	
<b>Secured funding</b> (total of items 136 to 141)	135			
Secured funding backed by level one high-quality liquid assets or the Reserve Bank	136		0%	
Secured funding backed by level 2A high-quality liquid assets	137		15%	
Secured funding from specified counterparties backed by non-level one or non-level 2A high-quality liquid assets	138		25%	
Secured funding backed by RMBS qualifying as level 2B high-quality liquid assets	139		25%	
Secured funding backed by qualifying level 2B high-quality liquid assets other than level 2B high-quality liquid assets already specified hereinbefore	140		50%	
Other secured funding	141		100%	
<b>Other expected outflows</b> (total of items 143 to 152, 160, and 165 to 169)	142			
Net payable amount related to specified derivative transactions	143		100%	
Outflows related to specified transactions such as collateral calls for specified downgrade	144		100%	
Valuation changes on posted collateral securing derivative transactions that is comprised of non-level one high-quality liquid assets	145		20%	
Excess collateral held related to derivative transactions that could contractually be called at any time	146		100%	
Liquidity needs related to collateral contractually due on derivatives transactions	147		100%	
Increased liquidity needs related to derivative transactions that allow collateral substitution to non-high-quality liquid assets	148		100%	
Market valuation changes on derivatives transactions (largest absolute net 30-day collateral flows realised during the preceding 24 months)	149		100%	
Specified funding related to asset-backed securities or other structured financing instruments	150		100%	
Sum of liabilities from maturing funding related to asset-backed commercial paper, conduits, securities investment vehicles and other similar financing facilities, and required liquidity related to assets that may be returned	151		100%	

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

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

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

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

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

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

2. Relates only to such inflows and such factors as may be directed in writing by the 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
<b>Total outflows</b> (item 170, column 3)	188	
<b>Total inflows</b> (item 187, column 3)	189	
<b>Total net cash outflows</b> (item 188 minus min[item 189, 75% of item 188])	190	
		<b>LCR</b>
		<b>1</b>
<b>Liquidity coverage ratio</b> (item 98 divided by item 190, multiplied with 100)	191	

Annexure D  
BA 320  
Monthly

**MARKET RISK**

(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)

Summary information	Line no.	Trading 1	Banking 2	Total 3
<b>Standardised approach</b> (total of items 2, 8, 14 and 19)	1			
Interest rate risk (total of items 3 to 7)	2			
Specific risk (item 35)	3			
General risk (item 53)	4			
Interest rate options - simplified method (item 95, col. 1)	5			
Interest rate options - delta-plus method: gamma and vega risk (item 96, col. 1)	6			
Interest rate options - scenario matrix approach (item 99, col 1)	7			
Equity position risk (total of items 9 to 13)	8			
Equity specific risk (item 69)	9			
Equity general risk (item 70)	10			
Equity options - simplified method (item 95, col. 2)	11			
Equity options - delta-plus method: gamma and vega risk (item 96, col. 2)	12			
Equity options - scenario matrix approach (item 99, col.2)	13			
Foreign exchange risk (total of items 15 to 18)	14			
Foreign exchange and gold (item 82)	15			
Foreign exchange and gold options - simplified method (item 95, col. 3)	16			
Foreign exchange and gold options - delta-plus method: gamma and vega risk (item 96, col. 3)	17			
Foreign exchange and gold options - scenario matrix approach (item 99, col. 3)	18			
Commodities risk (total of items 20 to 24)	19			
Simplified method (item 83, col 7)	20			
Maturity ladder method (item 86, col.7)	21			
Commodity options - simplified method (item 95, col. 4)	22			
Commodity options - delta-plus method: gamma and vega risk (item 96, col.4)	23			
Commodity options - scenario matrix approach (item 99, col. 4)	24			
		<b>VaR</b>	<b>sVaR</b>	<b>Total</b>
		<b>1</b>	<b>2</b>	<b>3</b>
<b>Internal models approach</b>				
Current day <sup>1</sup>	25			
Previous day <sup>1</sup>	26			
60 day average, multiplied by the specified multiplication factor <sup>1</sup>	27			
Specific risk add-on <sup>1</sup>	28			
Incremental risk charge <sup>1</sup>	29			
Capital requirement (item 28 plus item 29 plus (the higher of item 26 or 27, col. 1) plus (the higher of item 26 or 27, col. 2))	30			
<b>Total market risk requirement</b> (total of items 32 to 34)	31			
<b>Minimum prescribed (pillar 1) market risk requirement<sup>2</sup> (item 1 plus item 30)</b>	32			
<b>Systemic risk add-on (pillar 2a) market risk requirement<sup>3</sup></b>	33			
<b>Additionally specified bank-specific (pillar 2b) market risk requirement<sup>4</sup></b>	34			

1. Calculated in accordance with the relevant requirements specified in regulation 28(8).
2. Also refer to item 9 column 3 of the form BA 700.
3. Also refer to item 10 column 3 of the form BA 700.
4. Also refer to item 12 column 3 of the form BA 700.

## Annexure D

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

Interest rate risk	Line no.	Position	Risk weight	Required capital
		1	2	3
<b>Specific risk</b> (total of items 36 to 38, 42 to 45, and 49 to 52)	35			
SA central government or SA Reserve Bank	36		0.00%	
Other sovereign exposure rated AAA to AA-	37		0.00%	
Other sovereign exposure rated A+ to BBB- (total of items 39 to 41)	38			
Up to 6 months	39		0.25%	
More than 6 months but less than or equal to 24 months	40		1.00%	
More than 24 months	41		1.60%	
Other sovereign exposure rated BB+ to B-	42		8.00%	
Other sovereign exposure rated below B-	43		12.00%	
Unrated government exposure	44		8.00%	
Qualifying items (total of items 46 to 48)	45			
Up to 6 months	46		0.25%	
More than 6 months but less than or equal to 24 months	47		1.00%	
More than 24 months	48		1.60%	
Specified non-qualifying issuers <sup>1</sup>	49		Varied	
Other exposures rated BB+ to BB-	50		8.00%	
Other exposure rated below BB-	51		12.00%	
Unrated non-government exposure	52		8.00%	
		<b>Position</b>	<b>Required capital</b>	
		<b>1</b>	<b>2</b>	
<b>General risk</b> (total of items 54 to 60)	53			
Base currency (ZAR)	54			
USD	55			
Euro	56			
GBP	57			
CHF	58			
JPY	59			
Other	60			

1. Includes instruments issued in respect of a securitization scheme, which securitization exposure constitutes a first-loss credit-enhancement facility, unrated liquidity facility or letter of credit.

## Annexure D

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

Equity and equity indices risk	Line no.	Positions in RSA	Positions held in foreign operations	Total positions (total of col. 1 and col. 2)	Risk weight	Required capital
		1	2	3	4	5
<b>Equity</b>						
<b>Specific risk</b> (gross equity positions, long and short) (total of items 62 and 63)	61					
Less liquid <sup>1</sup>	62				12.00%	
Other	63				8.00%	
<b>General risk</b> (net equity positions, or difference between long and short)	64				8.00%	
<b>Equity indices</b>						
<b>General risk</b> (net equity positions, or difference between long and short)	65				8.00%	
<b>Equity index specific risk and add-on</b> (total of items 67 and 68)	66					
Net long or short position for index contracts without futures-related arbitrage strategy <sup>2</sup>	67				10.00%	
Position for index contracts with futures-related arbitrage strategy <sup>3</sup>	68				10.00%	
<b>Total specific equity risk and equity index add-on</b> (total of items 61 and 66)	69					
<b>Total general risk</b> (total of items 64 and 65)	70					
<b>Total equity risk</b> (total of items 69 and 70)	71					

1. Refer to regulation 28(7)(c)(ii).
2. Refer to regulation 28(7)(c)(v)(B).
3. Refer to regulation 28(7)(c)(v)(C).

## Annexure D

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

	Line no.	Trading book		Banking book		Total <sup>1</sup>	
		Long	Short	Long	Short	Long	Short
<b>Foreign exchange and gold risk</b>		1	2	3	4	5	6
<b>Total foreign currency and gold position</b>	72						
All foreign currencies (total of items 75 to 80)	73						
Gold	74						
<b>Memorandum items: foreign currency positions</b>							
USD	75						
Euro	76						
GBP	77						
CHF	78						
JPY	79						
Other	80						
<b>Required capital and reserve funds</b>							
Total net open position <sup>2</sup>	81						
Total capital requirement for foreign currency and gold (8% of item 81)	82						

1. Report as absolute amounts.

2. Calculated in accordance with the relevant requirements specified in regulation 28(7)(d)(iii), that is, the greater of the sum of the bank's relevant net short positions or the sum of the bank's relevant net long positions in foreign currency, plus the bank's net absolute position in gold, that is, the bank's net position in gold irrespective whether the said net position is a long or short position.

## Annexure D

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

Commodities risk	Line no.	Trading book		Banking book		Positions subject to capital requirement	Capital requirement	
		Long	Short	Long	Short		(%)	Total
		1	2	3	4	5	6	7
<b>Simplified approach</b> <sup>1</sup> (total of items 84 and 85) Net positions Gross positions	83							
	84						15%	
	85						3%	
<b>Maturity ladder approach</b> <sup>2</sup> (total of items 87 to 89) Matched long and short positions Residual net positions carried between time bands Residual net open position	86							
	87						1.50%	
	88						0.6% <sup>2</sup>	
	89						15%	
<b>Memorandum items:</b> commodity positions Precious metals Agricultural products Minerals Base metals Other	90							
	91							
	92							
	93							
	94							

1. Refer to regulation 28(7)(e)(ii).

2. Refer to regulation 28(7)(e)(iii).



## Annexure D

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

Options risk Simplified approach	Line no.	Interest rates	Equities	Foreign exchange and gold	Commodities
		1	2	3	4
Capital requirement	95				
Delta-plus approach		Interest rates	Equities	Foreign exchange and gold	Commodities
		1	2	3	4
Capital requirement (total of items 97 and 98)	96				
Gamma impact	97				
Vega impact	98				
Scenario matrix approach		Interest rates <sup>1</sup>	Equities <sup>2</sup>	Foreign exchange and gold <sup>3</sup>	Commodities <sup>4</sup>
		1	2	3	4
Capital requirement	99				

1. Refer to regulation 28(7)(b) in respect of the treatment of different currencies and time bands.
2. Refer to regulation 28(7)(c) in respect of the treatment of positions in different markets and indices.
3. Refer to regulation 28(7)(d) in respect of the treatment of different currency pairs.
4. Refer to regulation 28(7)(e) in respect of the treatment of positions in different commodities.

Annexure D

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

Internal models approach	Line no.	Regulatory VaR amounts <sup>1,2</sup>				Incremental risk charge <sup>1,6</sup>	Internal VaR <sup>3</sup>		
		Min VaR	Ave VaR	Max VaR	sVaR		Max VaR	VaR limit	sVaR limit
Position risk - VaR amounts <sup>4,5</sup> and incremental risk amount	100	1	2	3	4	5	6	7	8
Interest rate risk	101								
Equity risk	102								
Foreign exchange risk, including gold	103								
Commodity risk	104								
Other	105								
<b>Memorandum items:</b>									
Total VaR amounts <sup>4,5</sup>	106								
Desk 1 <sup>5</sup>	107								
Desk 2 <sup>5</sup>	108								
Desk 3 <sup>5</sup>	109								
Other desks <sup>5</sup>	110								

1. Calculated in accordance with the relevant requirements specified in these Regulations.
2. Based on, amongst other things, a 99 per cent, one-tailed confidence interval, and a minimum holding period of ten trading days.
3. May be based on a confidence interval and/or minimum holding period that differs from the requirements specified in these Regulations.
4. May not be equal to the sum of individual requirements calculated in respect of the respective risk categories or trading desks due to, amongst others, diversification benefits.
5. Please separately submit in writing the relevant desk description and other relevant information.
6. Refer to regulation 28(8)(h)(i)(E).

Annexure E  
BA 500  
Monthly

**SECURITISATION EXPOSURES**

(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)

Line no.	Risk weighted exposure	Supervisory deductions against common equity tier 1 capital and reserve funds
1		2
2		
3		

1. After the application of a scaling factor of 1.06.

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

Line no.	Corporate receivables	SME receivables	Retail mortgages	Retail revolving products	Retail instalment sales and leasing	Retail other	Total
4	1	2	3	4	5	6	7
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							

**Memorandum item:**

Profit or loss recognised on sale of securitised assets

## Annexure E

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

Line no.	Corporate receivables	SME receivables	Retail: mortgages	Retail: revolving products	Retail: instatement sales and leasing	Retail: other	Total
	1	2	3	4	5	6	7
<b>Summary of selected information</b>							
<b>Securitisation or resecuritisation exposure and balances at month-end</b>							
<b>On-balance-sheet instruments</b> (total of items 20 and 26)							
Exposures included in item 31 or 53 of form BA 100 (total of items 21 and 22)							
Retained exposures relating to a traditional securitisation or resecuritisation scheme							
Investment in third party assets (total of items 23 to 25)							
Exposures resulting from repackaging activities							
Exposures resulting from remote originator activities							
Other exposures regarded as securitisation or resecuritisation exposures							
Exposures not included in item 31 or 53 of form BA 100 (total of items 27 and 28)							
Traditional securitisation or resecuritisation							
Synthetic securitisation or resecuritisation							
<b>Off-balance-sheet instruments</b> (total of items 30 to 33)							
Underwriting exposures							
Credit enhancement							
Liquidity facilities							
Other							
<b>Other items</b> (total of items 35 and 36)							
Deemed originator balances: ABCP programmes							
Servicing agent nominal balances							
<b>Memorandum item:</b>							
Repurchased exposures							

Annexure E

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

Standardised approach Summary of selected information	Line no.	Securitisation exposures		Resecuritisation exposures	
		Risk weighted exposure	Supervisory deductions against common equity tier 1 capital and reserve funds	Risk weighted exposure	Supervisory deductions against common equity tier 1 capital and reserve funds
		1	2	3	4
<b>Total (of items 39 to 44)</b>	38				
Gain on sale	39				
Credit-enhancing interest-only strips, net of gain on sale	40				
Rated positions	41				
Unrated positions	42				
Investors' interest subject to early amortisation requirement	43				
Non credit-enhancing interest-only strips or principal-only strips	44				
		<b>Total</b>		<b>Total</b>	
		1		2	
Specific provisions raised against securitisation or resecuritisation exposures in respect of which the relevant net amount is subsequently deducted from capital and reserve funds	45				

Annexure E

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

Standardised approach	Line no.	Corporate receivables	SME receivables	Retail mortgages	Retail revolving products	Retail: instalment sales and leasing	Retail: other	Total
		1	2	3	4	5	6	7
<b>Summary of securitisation and resecuritisation exposure at month-end</b>								
<b>Securitisation exposure:</b>								
Exposure amount before credit conversion factors	46							
On balance sheet (item 19)	47							
Off balance sheet (items 29 and 34)	48							
<b>Exposure amount after credit conversion factors but before credit risk mitigation</b>	49							
On balance sheet	50							
Off balance sheet	51							
<b>Exposure amount after adjustment for credit risk mitigation</b>	52							
On balance sheet	53							
Off balance sheet	54							
<b>Resecuritisation exposure:</b>								
Exposure amount before credit conversion factors	55							
On balance sheet (item 19)	56							
Off balance sheet (items 29 and 34)	57							
<b>Exposure amount after credit conversion factors but before credit risk mitigation</b>	58							
On balance sheet	59							
Off balance sheet	60							
<b>Exposure amount after adjustment for credit risk mitigation</b>	61							
On balance sheet	62							
Off balance sheet	63							

Annexure E

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

Standardised approach Rated exposures based on rating categories and specified risk weights	Line no.	Corporate receivables	SME receivables	Retail: mortgages	Retail: revolving products	Retail: instalment sales and leasing	Retail: other	Total
		1	2	3	4	5	6	7
<b>Total securitisation exposure</b> (total of items 65 to 68)	64							
AAA to AA- or A1 / P1	65							
20%								
A+ to A- or A2 / P2	66							
50%								
BBB+ to BBB- or A3/ P3	67							
100%								
BB+ to BB- (investors)	68							
350%								
<b>Total securitisation exposure</b> (total of items 70 to 73)	69							
AAA to AA- or A1 / P1	70							
40%								
A+ to A- or A2 / P2	71							
100%								
BBB+ to BBB- or A3/ P3	72							
225%								
BB+ to BB- (investors)	73							
650%								
<b>Total high risk securitisation exposures</b> (total of items 75 and 76)	74							
BB+ to BB- (originators)	75							
1250%								
Rated below BB- or A3 / P3	76							
1250%								
<b>Total high risk securitisation exposures</b> (total of items 78 and 79)	77							
BB+ to BB- (originators)	78							
1250%								
Rated below BB- or A3 / P3	79							
1250%								
<b>Memorandum item:</b>								
Total risk weighted exposure i.r.o rated exposures <sup>1</sup>	80							

1. Amounts reported in items 68, 70 to 73, 75, 76, 78 and 79, multiplied by the specified risk weights.

Annexure E

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

Standardised approach Unrated exposures	Line no.	Exposures after credit risk mitigation						Total
		Corporate receivables	SME receivables	Retail: mortgages	Retail: revolving products	Retail: instatement sales and leasing	Retail: other	
Unrated most senior exposures	81	1	2	3	4	5	6	7
<i>of which: relates to securitisation exposure</i>	82							
<b>Other exposures</b> (total of items 84 to 88)	83							
Eligible liquidity facilities	84							
Market disruption facilities	85							
Servicer cash advance facilities	86							
Second loss positions in ABCP programmes	87							
Other unrated exposures	88							
<b>Memorandum items:</b>								
Total risk weighted exposure i.r.o unrated exposures <sup>1</sup>	89							

1. Relevant unrated exposure amount multiplied by the relevant risk weight.



Annexure E

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

Standardised approach Investors' interest i.r.o schemes with early amortisation features	Line no.	Credit exposure and risk weighted exposure				Total
		Controlled amortisation		Uncontrolled amortisation		
		Drawn exposures <sup>1</sup>	Undrawn exposures <sup>1</sup>	Drawn exposures <sup>1</sup>	Undrawn exposures <sup>1</sup>	
	1	2	3	4	5	
<b>Total</b> (of items 92 and 95)	90					
<i>of which:</i> relates to resecuritisation exposures	91					
<b>Retail lines</b> (total of items 93 and 94)	92					
Committed	93					
Uncommitted	94					
<b>Non-retail lines</b> (total of items 96 and 97)	95					
Committed	96					
Uncommitted	97					
<b>Memorandum item:</b>						
Risk weighted exposure	98					

1. After credit conversion factors.

Standardised approach Non credit enhancing IOs and Pos	Line no.	Total
Exposure amount	99	
Risk weighted exposure <sup>1</sup>	100	1

1. Item 99 multiplied by 100% risk weight.

Annexure E

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

IRB approach Summary of selected information	Line no.	Securitisation exposures		Resecuritisation exposures	
		Risk weighted exposure <sup>1</sup>	Supervisory deductions against common equity tier 1 capital and reserve funds	Risk weighted exposure <sup>1</sup>	Supervisory deductions against common equity tier 1 capital and reserve funds
		1	2	3	4
<b>Total</b> (of items 102 to 107)	101				
Gain on sale	102				
Credit-enhancing interest-only strips, net of gain on sale	103				
Exposures subject to ratings-based or internal assessment approach	104				
Unrated exposures - treated in respect of standard formula or otherwise	105				
Investors' interest subject to early amortisation requirements	106				
Non credit enhancing IOs and POs	107				
		<b>Total</b>		<b>Total</b>	
		1		2	
Specific provisions raised against securitisation or resecuritisation exposures in respect of which the relevant net amount is subsequently deducted from capital and reserve funds	108				

1. After the application of a scaling factor of 1.06.

Annexure E

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

Line no.	Corporate receivables	SME receivables	Retail: mortgages	Retail: revolving products	Retail: instatement sales and leasing	Retail: other	Total
	1	2	3	4	5	6	7
<b>IRB approach</b>							
<b>Summary of securitisation and resecuritisation exposure at month-end</b>							
<b>Securitisation exposure</b>							
Exposure amount before credit conversion factors							
On balance sheet (item 19)							
Off balance sheet (items 29 and 34)							
<b>Exposure amount after credit conversion factors but before credit risk mitigation</b>							
On balance sheet							
Off balance sheet							
<b>Exposure amount after adjustment for credit risk mitigation</b>							
On balance sheet							
Off balance sheet							
<b>Resecuritisation exposure</b>							
Exposure amount before credit conversion factors							
On balance sheet (item 19)							
Off balance sheet (items 29 and 34)							
<b>Exposure amount after credit conversion factors but before credit risk mitigation</b>							
On balance sheet							
Off balance sheet							
<b>Exposure amount after adjustment for credit risk mitigation</b>							
On balance sheet							
Off balance sheet							

Annexure E

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

**Exposures after credit conversion factor and credit risk mitigation**

Line no.	IRB approach	Exposures after credit conversion factor and credit risk mitigation						
		Corporate receivables	SME receivables	Retail: mortgages	Retail: revolving products	Retail: instalment sales and leasing	Retail: other	Total
		1	2	3	4	5	6	7
127								
128								
129								
130								
131								
132								
133								
134								
135								
136								
137								
138								
139								
140								
141								
142								
143								
144								
145								
146								
147								
148								
149								
150								
151								
152								
153								
154								
155								
156								
157								
	<b>Securitisation exposures subject to ratings-based (external or inferred) or internal assessment approach, based on rating categories and specified risk weights</b>							
	<b>Total senior exposures rated BBB or better (total of items 128 to 134)</b>							
	AAA or A1 / P1							
	AA							
	A+							
	A or A2 / P2							
	A-							
	BBB+							
	BBB or A3 / P3							
	<b>Total base risk weight exposures rated BBB or better (total of items 136 to 142)</b>							
	AAA or A1 / P1							
	AA							
	A+							
	A or A2 / P2							
	A-							
	BBB+							
	BBB or A3 / P3							
	<b>Total exposures backed by non-granular pools, rated BBB or better (total of items 144 to 150)</b>							
	AAA or A1 / P1							
	AA							
	A+							
	A or A2 / P2							
	A-							
	BBB+							
	BBB or A3 / P3							
	<b>Total exposures rated BBB- or below (total of items 152 to 156)</b>							
	BBB-							
	BB+							
	BB							
	BB-							
	Rated below BB- or A3 / P3							
	<b>Memorandum items:</b>							
	Total risk weighted exposure i.r.o rated exposures <sup>1, 2</sup>							

1. Amounts reported in items 128 to 134, 136 to 142, 144 to 150 and 152 to 156, multiplied by the specified risk weights and a scaling factor of 1.06.  
 2. After the application of the look-through approach specified in regulation 23(11)(b)(xi)(i).

Annexure E

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

IRB approach	Line no.	Exposures after credit conversion factor and credit risk mitigation						
		Corporate receivables	SME receivables	Retail: mortgages	Retail: revolving products	Retail: instalment sales and leasing	Retail: other	Total
Resecuritisation exposures subject to ratings-based (external or inferred) or internal assessment approach, based on rating categories and specified risk weights		1	2	3	4	5	6	7
<b>Total senior exposures rated BBB- or better</b> (total of items 159 to 165)								
AAA or A1 / P1	158							
20%	159							
AA	160							
25%	161							
A+	162							
35%	163							
A or A2 / P2	164							
40%	165							
A-	166							
60%	167							
BBB+	168							
100%	169							
150%	170							
BBB or A3 / P3	171							
<b>Total senior exposures rated BBB- or below</b> (total of items 167 to 171)								
BBB-	172							
200%	173							
BB+	174							
300%	175							
BB	176							
500%	177							
BB-	178							
750%	179							
1250%	180							
Rated below BB- or A3 / P3	181							
<b>Total non-senior exposures rated BBB- or better</b> (total of items 173 to 179)								
AAA or A1 / P1	182							
30%	183							
AA	184							
40%	185							
A+	186							
50%	187							
A or A2 / P2	188							
65%	189							
A-	190							
100%	191							
BBB+	192							
150%	193							
BBB or A3 / P3	194							
225%	195							
<b>Total non-senior exposures rated BBB- or below</b> (total of items 181 to 185)								
BBB-	196							
350%	197							
BB+	198							
500%	199							
BB	200							
650%	201							
BB-	202							
850%	203							
1250%	204							
Rated below BB- or A3 / P3	205							
<b>Memorandum items:</b>								
Total risk weighted exposure i.r.o rated exposures <sup>1</sup>	206							

1. Amounts reported in items 159 to 165, 167 to 171, 173 to 179 and 181 to 185, multiplied by the specified risk weights and a scaling factor of 1.06.  
 2. After the application of the look-through approach specified in regulation 23(1)(b)(xii)(l).

Annexure E

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

Line no.	IRB approach	Exposures after credit conversion factor and credit risk mitigation					Total	
		Corporate receivables	SME receivables	Retail: mortgages	Retail: revolving products	Retail: instalment sales and leasing		Retail: other
		1	2	3	4	5	6	7
187	<b>Total securitisation exposures<sup>1</sup></b> (total of items 188 to 195)							
188	7.00% to 20%							
189	20.01% to 50%							
190	50.01% to 100%							
191	100.01% to 250%							
192	250.01% to 425%							
193	425.01% to 650%							
194	650.01% to 1249.99%							
195	1250%							
	<b>Memorandum item:</b>							
	Total risk weighted exposure i.r.o exposures <sup>2,4</sup>							
196	<b>Total resecuritisation exposures<sup>1</sup></b> (total of items 198 to 204)							
197	20.00% to 50%							
198	50.01% to 100%							
199	100.01% to 250%							
200	250.01% to 425%							
201	425.01% to 650%							
202	650.01% to 1249.99%							
203	1250%							
204	<b>Memorandum item:</b>							
205	Total risk weighted exposure i.r.o exposures <sup>3,4</sup>							

1. Risk weights after credit risk mitigation.  
 2. Amounts reported in items 188 to 195, multiplied by the relevant risk weight and a scaling factor of 1.06.  
 3. Amounts reported in items 198 to 204, multiplied by the relevant risk weight and a scaling factor of 1.06.  
 4. After the application of the look-through approach specified in regulation 23(1)(b)(xii)(l).

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

IRB approach Unrated securitisation and resecuritisation exposures not subject to the internal assessment approach and in respect of which no IRB treatment is available for the underlying pool	Line no.	Exposures not benefiting from credit risk mitigation			
		Securitisation exposure		Resecuritisation exposure	
		Exposure	Risk weighted exposure <sup>1</sup>	Exposure	Risk weighted exposure <sup>1</sup>
		1	2	3	4
Retained exposures	206				
Other exposures such as investments	207				
<b>Total (of items 206 and 207)</b>	208				

1. After the application of a scaling factor of 1.06.

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

IRB approach Other unrated securitisation and resecuritisation exposures not subject to the rating-based approach, standard formula approach or internal assessment approach	Line no.	Exposures not benefiting from credit risk mitigation			
		Securitisation exposure		Resecuritisation exposure	
		Exposure	Risk weighted exposure <sup>1</sup>	Exposure	Risk weighted exposure <sup>1</sup>
		1	2	3	4
On-balance sheet unrated exposures	209				
Off-balance sheet unrated exposures	210				
of which: market disruption facilities	211				
of which: servicer cash advance facilities	212				
of which: eligible liquidity facilities	213				
of which: liquidity facilities to ABCP programme <sup>2</sup>	214				
of which: credit enhancement facilities to ABCP programme <sup>2</sup>	215				
Other unrated exposures	216				
of which: liquidity facilities to ABCP programme <sup>2</sup>	217				

1. After the application of a scaling factor of 1.06.  
2. Not eligible for the internal assessment approach.

Annexure E

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

Line no.	IRB approach Investors' interest i.r.o schemes with early amortisation features	Credit exposure and risk weighted exposure				Total
		Controlled amortisation Drawn exposures <sup>1</sup>	Undrawn exposures <sup>1</sup>	Uncontrolled amortisation Drawn exposures <sup>1</sup>	Undrawn exposures <sup>1</sup>	
		1	2	3	4	5
218	<b>Total</b> (of items 220 and 223)					
219	<i>of which</i> : relates to securitisation exposures					
220	<b>Retail lines</b> (total of items 221 and 222)					
221	Committed					
222	Uncommitted					
223	<b>Non-retail lines</b> (total of items 224 and 225)					
224	Committed					
225	Uncommitted					
226	<b>Memorandum item:</b> Risk weighted exposure <sup>2</sup>					

1. After credit conversion factors.
2. After the application of a scaling factor of 1.06.

Line no.	IRB approach Non credit enhancing IOs and Pos	Total
227	Exposure amount	1
228	Risk weighted exposure <sup>1</sup>	
229	Hash total	

1. Item 227 multiplied by 100% risk weight and a scaling factor of 1.06.



Annexure F  
BA 600  
Quarterly

**CONSOLIDATED RETURN**

(Confidential and not available for inspection by the public)

Name of bank/ controlling company.....(yyyy-mm-dd)

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

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

Line no.	Common equity tier 1 capital and reserve funds <sup>1</sup>	Tier 1 capital and reserve funds <sup>1</sup>	Tier 2 capital and reserve funds <sup>3</sup>	Total (col. 2 + 3)
<b>Summary of matters related to group capital adequacy</b>				
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
	<b>Calculated ratio or total</b>	<b>Specified minimum</b>		
	1	2		
15				
16		≤ 20%		
17		≤ 10%		
18				
19				
20				
21				

**Memorandum items:**

Tier 2 capital as % of Tier 1 capital (item 10 col 3/ item 10 col 2)

Non-significant and other group entities as % of total, based on net income after tax (item 30 col 4 as % of item 32 col 4)

Non-significant and other group entities as % of total, based on total assets (item 30 col 5 as % of item 32 col 5)

Common Equity Tier 1 capital held by minorities included in consolidated Common Equity Tier 1 capital<sup>7</sup>

Tier 1 capital held by minorities included in consolidated Additional Tier 1 capital<sup>7</sup>

Capital held by minorities included in consolidated Tier 2 capital<sup>7</sup>

Number of entities included in item 30

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 these Regulations, prior to any requirement specified in item 5 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 10 column 1 shall be equal to item 32 column 21; and to item 23, column 1, of the relevant consolidated form BA 700.
5. Item 10 column 2 shall be equal to item 32 column 21 plus column 22; and item 23, column 2, of the relevant consolidated form BA 700.
6. Item 10 column 3 shall be equal to item 32 column 23; and to item 23, column 3 less column 2, of the relevant consolidated form BA 700.
7. Sum of items 18, 19 and 20 column 1 shall be equal to item 39 column 8.

Annexure F

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

Group capital adequacy	Line no.	Regulatory approach <sup>1,2</sup>	Interest held (%)	Book value of investment	Net income after tax based on FRS	Total assets based on FRS	Risk weighted exposure or equivalent							Total (col. 12-13 + 14)	
							Credit risk <sup>3</sup>	Counter-party credit risk <sup>3</sup>	Operational risk <sup>3</sup>	Market risk <sup>3</sup>	Equity risk <sup>3</sup>	Other <sup>3</sup>	Sub-total (sum of col. 6 to 11)		Intra-group exposure
Entities included in banking group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Registered banks (Specify)	22														
Eliminations	23														
Sub-total: registered banks (item 22 less item 23)	24														
Bank controlling company (Specify)	25														
Significant financial entities (Specify)	26														
Significant commercial entities (Specify)	27														
Significant insurance entities (Specify)	28														
Securitisations entities (Specify)	29														
Aggregate of non-significant and other group entities	30														
Eliminations	31														
Total (of items 24 to 30, less item 31) <sup>6</sup>	32														
Definition and other differences between these Regulations and FRS, and goodwill	33														
Group total (item 32 plus 33)	34														

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/controller company shall in respect of that particular entity report a "c" instead of the relevant risk weighted exposure amount.  
 4. Means the relevant risk weighted exposure amount, or equivalent amount, of any additional required amount of capital and reserve funds.  
 5. After the application of a scaling factor of 1.06 in the case of the IRB approach.  
 6. Item 32 columns 6 to 12 shall reconcile to item 6 columns 1 to 7 of the form BA 700.

Annexure F

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

Group capital adequacy	Line no.	Analysis of capital and reserve funds						Qualifying 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 funds <sup>1</sup>	Prescribed deductions against capital and reserve funds	Total (col. 16+17-18-19)	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	20	21			22
Entities included in banking group	16	17	18	19	20	21	22	23	24	25				
Registered banks (Specify)	22													
Eliminations	23													
Sub-total: registered banks (item 22 less item 23)	24													
Bank controlling company (Specify)	25													
Significant financial entities (Specify)	26													
Significant commercial entities (Specify)	27													
Significant insurance entities (Specify)	28													
Securitisation entities (Specify)	29													
Aggregate of non-significant and other group entities	30													
Eliminations	31													
Total (of items 24 to 30, less item 31)	32													
Definition and other differences between these Regulations and FRS	33													
Group total (item 32 plus 33)	34													

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

Annexure F

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

Minority interest	Line no.	Analysis of minority interest						Amount held by third parties to be included in consolidated equity <sup>4</sup>	
		Source of capital <sup>1</sup>	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 ratio <sup>2</sup> (%)	Surplus capital of the subsidiary		
Entities included in banking group		1	2	3	4	5	Total	7	8
Registered banks Specify	35						6	7	8
Significant financial entities Specify	36								
Securitisation entities Specify	37								
Aggregate of non-significant and other group entities	38								
Group total (of items 35 to 38)	39								

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 35 to 38, column 8, is equal to column 3 less column 7.

Annexure F

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

Line no.	Intragroup exposure <sup>1</sup> Exposure to:	Current period exposure				Prior period exposure		Variance in exposure (col. 5 minus 7)	Current exposure as % of qualifying capital and reserve funds <sup>1</sup>	Responses to questions in notes 2a to 2c			
		On-balance sheet exposure		Off-balance sheet exposure	Total (col. 3+4)	On-balance sheet exposure	Total exposure			2a. At arms-length	2b. Board monitoring	2c. Risk mitigation	
		Investment	Other										Total (col. 1+2)
40	Registered banks (Specify <sup>1</sup> )	1	2	3	4	5	6	7	8	9	10	11	12
41	Bank controlling company (Specify <sup>1</sup> )												
42	Significant financial entities (Specify <sup>1</sup> )												
43	Significant non-financial entities (Specify <sup>1</sup> )												
44	Significant insurance entities (Specify <sup>1</sup> )												
45	Other group entities (Specify <sup>1</sup> )												
46	Total (of items 40 to 45)												

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 13, 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)

Annexure F

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

Group concentration risk/ large exposure <sup>1</sup>	Line no.	Original credit and counterparty exposure <sup>2</sup>						Additional amount of capital and reserve funds required	
		Asset class	On-balance-sheet exposure	Off-balance-sheet exposure	Exposure arising from repurchase and resale agreements	Exposure arising from derivative instruments	Total credit exposure (col. 2 to 5)		Total exposure as % of qualifying capital and reserve funds
<b>Exposure to:</b>		1	2	3	4	5	6	7	8
Private-sector non-bank: total (Specify)	47								
Bank/ regulated securities firm: total (Specify)	48								
Other: total (Specify)	49								
Total (of items 47 to 49)	50								
Less: amount already held in solo return	51								
Net additional required amount relating to group large exposure (item 50 less item 51)	52								
<b>Risk weighted equivalent amount</b>	53							<b>Total</b>	<b>1</b>

1. Means a large exposure to a person as envisaged in section 73 of the Act read with the relevant provisions of regulations 24(6) to 24(8).

2. Before the application of any credit conversion factor.

Annexure F

(All amounts to be rounded off to the nearest US\$000)

Group currency risk	Line no.	US Dollar 1	Euro 2	Japanese Yen 3	Swiss franc 4	Pound Sterling 5	Other 6	Total 7
Aggregate effective net open foreign-currency position(s) of the reporting banks and their foreign branches and subsidiaries	54							
Aggregate effective net open foreign-currency position(s) of all foreign branches <sup>1</sup> and subsidiaries <sup>1</sup> of the controlling company	55							
Aggregate effective net open foreign-currency position(s) of the reporting controlling company and its foreign branches and subsidiaries	56							
Limit specified by the Registrar	57							
Maximum effective net open foreign-currency position(s), per each currency and in total, during quarter (maximum based on item 56)	58							

1. Include all branches and subsidiaries of the reporting controlling company not already included in item 54.

Annexure F

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

Group liquidity	Line no.	Liquidity Coverage Ratio <sup>1</sup> (LCR)							
		High quality liquid assets				Cash flows			
		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)	LCR <sup>1</sup>
1	2	3	4	5	6	7	8		
Registered banks (Specify)	59								
Bank controlling company (Specify)	60								
Significant financial entities (Specify)	61								
Aggregate of non-significant financial entities	62								
Group total (items 59 to 62)	63								
Hash total	64								

1. Refer to regulation 26(12).



## Annexure F

**CERTIFICATION BY GROUP CHIEF ACCOUNTING OFFICER AND GROUP CHIEF EXECUTIVE OFFICER**

We, the undersigned, hereby certify that-

- (i) all information submitted in and with this form is to the best of our knowledge and belief correct;
- (ii) this bank or controlling company, as the case may be, has from the thirtieth business day of the month following the quarter to which the preceding form BA 600 relates to date maintained, and will continue to maintain, for every day until the twenty-ninth business day of the month following the quarter to which this return relates, the prescribed minimum amount of capital and reserve funds, as prescribed in section 70A of the Act, and complies/will comply, as from the thirtieth business day of the month following the quarter to which this return relates, with the aforesaid requirements relating to the maintenance of the prescribed minimum amounts;
- (iii) this bank or controlling company, as the case may be, has not exceeded on any day during the reporting quarter the limits on its effective net open position(s) in foreign currency reported in item 57 of this return. (When the bank or controlling company has exceeded the prescribed limits, the declaration shall be qualified, and a statement showing the relevant excess(es), for every day on which an excess existed, shall accompany this return.)

Signed at ....., this ..... day of ..... (yyyy-mm).

.....  
*Group Chief Accounting Officer\**

.....  
*Group Chief Executive Officer\**

\*Please note: When the Group Chief Executive Officer or Group Chief Accounting Officer is not available to sign, the officer performing the relevant function shall sign in an acting capacity and not on behalf of the absent officer, and the normal office of the officer so acting shall be clearly indicated.

## Annexure G

**FOREIGN OPERATIONS OF SOUTH AFRICAN BANKS**

(Confidential and not available for inspection by the public)

Name of entity.....

Quarter ended: ..... (yyyy-mm-dd)

**BA 610**

Quarterly

Currency:.....

Country:.....

Host supervisor:.....

Rules applied<sup>1</sup>: .....**A. BALANCE SHEET**

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

Assets	Line no.	Banking	Trading	Total <sup>2</sup>
		1	2	3
Cash and balances with central bank	1			
Short term negotiable securities (total of items 3 to 5)	2			
Negotiable certificates of deposit	3			
Treasury bills	4			
Other	5			
Loans and advances to customers (item 7 less item 18)	6			
Gross loans and advances (total of items 8 to 17)	7			
Home loans	8			
Commercial Mortgages	9			
Credit cards	10			
Lease and instalment debtors	11			
Overdrafts	12			
Redeemable preference shares and other equivalent instruments	13			
Trade other bills and bankers acceptances	14			
Term loans	15			
Loans granted/ deposits placed under resale agreements	16			
Other loans to customers and clients	17			
Less: credit impairments	18			
Investment and trading securities (total of items 20 to 24, less item 25)	19			
Equities - Listed	20			
Equities - Unlisted	21			
Commodities	22			
Government and government - guaranteed securities	23			
Other dated securities	24			
Less: credit impairments	25			
Derivative financial instruments	26			
Pledged assets	27			
Investment in subsidiary companies	28			
Investments in associates and joint ventures	29			
Non-current assets held for sale	30			
Intangible assets	31			
Investment property	32			
Property and equipment	33			
Current income tax receivables	34			
Deferred income tax assets	35			
Post-employment assets	36			
Other assets	37			
<b>TOTAL ASSETS</b> (total of items 1, 2, 6, 19 and 26 to 37)	38			

1. Reserve Bank, or host supervisor when the rules of a foreign supervisor were applied.

2. Actual balance at month-end.

## Annexure G

**A. BALANCE SHEET**

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

<b>Liabilities</b>	<b>Line no.</b>	<b>Banking 1</b>	<b>Trading 2</b>	<b>Total<sup>1</sup> 3</b>
Deposits, current accounts and other creditors (total of items 40 to 46)	39			
Current accounts	40			
Savings and deposits	41			
Call deposits	42			
Fixed and notice deposits	43			
Negotiable certificates of deposits	44			
Other deposits and loan accounts	45			
Deposits received under repurchase agreements	46			
Derivative financial instruments and other trading liabilities	47			
Term debt instruments (total of item 49 plus 50)	48			
Qualifying as capital	49			
Other	50			
Deferred revenue	51			
Current income tax liabilities	52			
Deferred income tax liabilities	53			
Non-current liabilities held for sale	54			
Retirement benefit obligations	55			
Provisions	56			
Other liabilities	57			
<b>TOTAL LIABILITIES</b> (total of items 39, 47, 48 and 51 to 57)	58			
<b>Equity</b>	<b>Line no.</b>	<b>Banking 1</b>	<b>Trading 2</b>	<b>Total<sup>1</sup> 3</b>
Total equity attributable to equity holders (total of items 60 to 62)	59			
Share capital	60			
Retained earnings	61			
Other reserves	62			
Preference shareholders and minority shareholders equity (total of items 64 and 65)	63			
Minority interest	64			
Preference shareholders	65			
<b>TOTAL EQUITY</b> (total of items 59 and 63)	66			
<b>TOTAL EQUITY AND LIABILITIES</b> (total of items 58 and 66)	67			
<b>Memorandum Items</b>	<b>Line no.</b>	<b>Banking 1</b>	<b>Trading 2</b>	<b>Total<sup>1</sup> 3</b>
<b>Analysis of counterparties</b> (item 6 - Loans and advances to customers)	68			
Loans and advances to non-bank customers	69			
Loans and advances to banks	70			
<i>of which:</i>				
Intra group	71			
Interbank	72			
<b>Analysis of foreign currency</b> (item 6 - Total foreign currency loans and advances included in item 6)	73			
<b>Analysis of counterparties</b> (item 39 - Deposits, current accounts and other creditors) (total of item 75 to 78, and 81 to 84)	74			
Sovereign, including central banks	75			
Public sector entities	76			
Local sector entities	77			
Banks (total of items 79 and 80)	78			
<i>of which:</i>				
Intra group	79			
Interbank	80			
Securities firms	81			
Corporate customers	82			
Retail customers	83			
Other	84			
<b>Analysis of foreign currency</b> (item 39) - Total foreign currency funding included in item 39	85			

1. Actual balance at month-end.

## Annexure G

**B. OFF BALANCE SHEET ACTIVITIES**

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

Description of item	Line no.	Banking	Trading	Total <sup>1</sup>
		1	2	3
Guarantees	86			
Letters of credit	87			
Customers' indebtedness for acceptances	88			
Committed undrawn facilities (including unutilised draw-down facilities)	89			
Underwriting exposures (including revolving underwriting exposures)	90			
Credit-derivative instruments	91			
Committed capital expenditure	92			
Operating lease commitments	93			
Other contingent liabilities	94			
<i>of which:</i>				
uncommitted undrawn facilities (including conditionally revocable undrawn loan commitments)	95			
<b>TOTAL (of items 86 to 94)</b>	96			

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

## Annexure G

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

C. INCOME STATEMENT	Description of item	Line no.	Current quarter			Current year to date		
			Banking	Trading	Total <sup>1</sup>	Banking	Trading	Total <sup>1</sup>
			1	2	3	4	5	6
	Interest and similar income (total of items 98, 99 and 110, less item 111)	97						
	Short-term negotiable securities	98						
	Loans and advances to customers (total of items 100 to 109)	99						
	Home loans	100						
	Commercial mortgages	101						
	Credit cards	102						
	Lease instalment debtors	103						
	Overdrafts	104						
	Redeemable preference shares and other equivalent instruments issued to provide credit	105						
	Trade, other bills and bankers acceptances	106						
	Term loans	107						
	Factoring accounts	108						
	Other	109						
	Government and other dated securities	110						
	<b>Less: interest income on trading assets allocated to trading revenue</b>	111						
	Interest expense and similar charges (total of items 113, 121 and 122, less item 123)	112						
	Deposits, current accounts and other (total of items 114 to 116 and 119 to 120)	113						
	Current accounts	114						
	Savings and deposits	115						
	Term and other deposits (total of items 117 and 118)	116						
	Fixed and notice deposits	117						
	Other	118						
	Negotiable certificates of deposits	119						
	Other deposits and loans	120						
	Other liabilities	121						
	Term debt instruments	122						
	<b>Less: interest expense on trading liabilities allocated to trading revenue</b>	123						
	<b>Net interest income (item 97, less item 112)</b>	124						

<sup>1</sup>. Actual balance at month-end.

## Annexure G

C. INCOME STATEMENT	Line no.	Current quarter			Current year to date		
		Banking	Trading	Total <sup>1</sup>	Banking	Trading	Total <sup>1</sup>
		1	2	3	4	5	6
	125						
Net fee and commission income	126						
Dividend income	127						
Net trading income / (loss) (total of items 128 to 133)	128						
Foreign exchange	129						
Debt securities	130						
Commodities	131						
Derivative instruments	132						
Equities	133						
Other	134						
Other gains less losses	135						
Other operating income / (loss)	136						
<b>Non interest revenue</b> (total of items 125 to 127, 134 and 135)	137						
<b>Gross operating income / (loss)</b> (total of items 124 and 136)	138						
Credit losses	139						
Operating expenses (including indirect taxation) (total of items 140 to 148)	140						
Staff	141						
Computer processing	142						
Communication and travel	143						
Occupation and accommodation	144						
Marketing	145						
Fees and insurances	146						
Office equipment and consumables	147						
Auditors remuneration	148						
Other	149						
<b>Operating profit/ (loss) before non-trading and capital items</b> (total of item 137 less items 138 and 139)	150						
Non-trading and capital items	151						
Share of profit / (loss) of associates and joint ventures	152						
<b>Profit / (loss) before income tax</b> (total of items 149 to 151)	153						
Direct taxation	154						
<b>Profit / (loss) for the period/ year</b> (item 152 less item 153)							
1. Actual balance at month-end.							

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

Annexure G

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

Line no.	Summary information in respect of minimum required capital and reserve funds	Risk exposure					Total	
		Credit	Counterparty credit risk	Operational	Market	Equity		Other
		1	2	3	4	5	6	7
155	<b>Risk weighted exposure</b>							
	Risk weighted exposure equivalent amount prior to concentration risk							
156	Risk weighted exposure equivalent amount in respect of concentration risk							
157	Risk weighted exposure amount in respect of threshold items							
	Aggregate risk weighted exposure equivalent amounts prior to specified add-ons or floors (total of item 155 to 157)							
158	Additional risk weighted exposure equivalent amounts specified by the Registrar <sup>1</sup>							
159	Aggregate risk weighted exposure equivalent amounts (total of items 158 and 159)							
160	Aggregate risk weighted assets as reported in the most recently completed return submitted to the host supervisor							
161								
	<b>Minimum required capital and reserve funds</b>							
	Base minimum required capital and reserve funds per specified risk type, based on risk-weighted exposure (item 160 multiplied with item 164, column 3)							
162	Minimum required capital and reserve funds, per specified risk type, based on risk-weighted exposure (item 160 multiplied with item 170, column 3)							
163	1. Relates to items such as capital floors, add-ons to risk weighted exposure, etc.							

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

Line no.	Summary information in respect of capital adequacy	Percentages (Home)			Percentages (Host) <sup>7</sup>		
		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
164	Base minima <sup>1,2</sup>						
165	Add-on: idiosyncratic requirement specified by the Registrar <sup>3</sup>						
166	<b>Minimum required ratio, prior to buffers</b> (total of items 164 and 165)						
167	Add-on: systemically important bank (SIB) <sup>4</sup>						
168	Add-on: countercyclical buffer <sup>5</sup>						
169	Add-on: conservation buffer <sup>6</sup>						
170	<b>Total minimum required ratio</b> (total of items 166 to 169)						
171	Capital adequacy ratio of the reporting bank						

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-Base I III entities to report total capital only.

## Annexure G

**D3. CAPITAL ADEQUACY**

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

Line no.	'000 (Home)		'000 (Host) <sup>3</sup>			
	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
172						
173						
174						
175						
176						

**Minimum required capital and reserve funds**Minimum required capital and reserve funds prior to specified floors or add-ons<sup>1</sup>Additional capital requirement specified by the home/host supervisor<sup>2</sup>

Minimum required capital and reserve funds, including specified floors or add-ons (total of items 172 and 173)

**Aggregate amount of qualifying capital and reserve funds**

Excess / (shortfall) capital and reserve funds (item 175 minus item 174)

1. Home: item 160, column 7 multiplied by item 170, column 3. Host: item 161, column 7 multiplied by item 170, column 6.
2. To be specified by the Registrar in writing.
3. Amounts, based on the rules of the relevant foreign/host supervisor. Non-Base I III entities to report total capital only.

**D4. CAPITAL ADEQUACY**

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

Line no.	Common equity tier 1 capital and reserve funds	Additional tier 1 capital and reserve funds	Tier 2 capital and reserve funds	Total
	1	2	3	(sum of col 1 to 3)
177				
178				
179				
180				
181				

**Qualifying capital and reserve funds**

Paid in capital and qualifying instruments

Retained earnings

Accumulated other comprehensive income (and other reserves)<sup>1</sup>

Regulatory adjustments

**Aggregate amount of qualifying capital and reserve funds**

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



Annexure G

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

Line no.	Credit risk exposure <sup>1</sup>										Credit impairment related information				Credit risk classification		
	On- balance sheet exposure 1	Off- balance sheet exposure 2	Repurchase and Resale agreements 3	Derivative instruments 4	Total credit exposure (total of col. 1 to 4) 5	Total credit exposure post CRM 6	Risk weighted exposure 7	Impaired advances 8	Specific credit impairment 9	Special mention 10	Sub- standard 11	Doubtful 12	Loss 13				
<b>E. 1 CREDIT RISK</b>																	
<b>Standardised approach:</b>																	
<b>Summary of credit exposure and risk weighted exposure</b>																	
<b>Based on asset class</b>																	
<b>Corporate exposure (total of items 183 and 184)</b>																	
182 Corporate																	
183 SME corporate																	
184 <b>Public sector entities</b>																	
185 <b>Local governments and municipalities</b>																	
186 <b>Sovereign (including central government and central bank)</b>																	
187 <b>Banks</b>																	
188 <b>Securities firms</b>																	
189 <b>Retail exposure (total of items 191 to 194)</b>																	
190 Residential mortgages (including any home equity line of credit)																	
191 Retail revolving credit																	
192 Retail - other																	
193 SME retail																	
194 <b>Other assets</b>																	
195 <b>Securitisation and resecuritisation exposure</b>																	
196 <b>Total (of items 182, 185 to 190, 195 and 196)</b>																	
197																	

1. Including all relevant amounts reported in item 231.

Annexure G

**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 person <sup>1</sup> Name of person	Line no.	Asset class <sup>2</sup>	Total credit exposure <sup>3</sup> : exposures exceeding 10% of qualifying capital and reserve funds per person	Total credit exposure <sup>3</sup> : exposures exceeding 25% of qualifying capital and reserve funds per person	Credit risk mitigation	Risk weighted value of net exposure
		1	2	3	4	5
<b>Private-sector non bank: total</b> (Specify)	198					
	199					
	200					
	201					
	202					
	203					
	204					
	205					
	206					
	207					
	208					
	209					
	210					
	211					
<b>Total (of items 198, 202 and 206)</b>						

1. Refer to section 73 of the Act and regulations 24(6) to 24(8).  
 2. 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  
 3. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.  
 4. After the application of a scaling factor of 1.06 in the case of the IRB approach.

Annexure G

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

E.3.CREDIT RISK	IRB approach :	Line no.	Credit Risk Exposure <sup>1</sup>										Credit impairments		
			On-balance sheet exposure	Off-balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total credit extended <sup>2</sup> (col. 1 to 4)	Total credit exposure (EAD)	of which: Defaulted EAD	Average PD %	Average LGD %	Risk weighted exposure <sup>3</sup>	Expected loss	Impaired advances	Specific credit Impairments
	Based on asset class		1	2	3	4	5	6	7	8	9	10	11	12	13
	<b>Corporate exposure (total of items 213 to 216)</b>	212													
	Corporate	213													
	Specialised lending	214													
	SME corporate	215													
	Purchased receivables - corporate	216													
	<b>Public sector entities</b>	217													
	<b>Local governments and municipalities</b>	218													
	<b>Sovereign</b> (including central government and central bank)	219													
	<b>Banks</b>	220													
	<b>Securities firms</b>	221													
	<b>Retail exposure (total of items 223 to 227)</b>	222													
	Residential mortgages (including any home equity line of credit)	223													
	Retail revolving credit	224													
	Retail - other	225													
	SME retail	226													
	Purchased receivables - retail	227													
	<b>Other assets</b>	228													
	<b>Securitisation and securitisation exposure</b>	229													
	<b>Total (of items 212, 217 to 222, 228 and 229)</b>	230													

1. Including all relevant amounts reported in item 231.  
 2. Not on a EAD basis.  
 3. After the application of a scaling factor of 1.06.

Annexure G

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

Standardised / IRB approach:		Aggregate total across all relevant approaches									
		Adjusted exposure amount <sup>1</sup>		Risk weighted exposure						Non-qualifying central counterparty default fund	
Line no.	OTC derivative instruments	SFT <sup>2</sup>	Default risk <sup>3</sup>		CVA <sup>4</sup> risk		Central counterparty trade exposure	Qualifying central counterparty default fund	8	9	10
			OTC derivative instruments	SFT <sup>2</sup>	Standardised	Advanced					
	1	2	3	4	5	6	7	8	9	10	
Total											

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.

(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
<b>F1. LIQUIDITY RISK<sup>1</sup></b>								
Contractual exposure:								
Contractual maturity of assets	232							
Contractual maturity of liabilities	233							
On-balance sheet contractual mismatch (item 232 less item 233)	234							
Cumulative on-balance sheet contractual mismatch	235							
Contractual off-balance-sheet exposure	236							
BaU exposure:								
BaU <sup>1</sup> maturity of assets	237							
BaU <sup>1</sup> maturity of liabilities	238							
On-balance sheet BaU mismatch (item 237 less item 238)	239							
Cumulative on-balance sheet BaU mismatch	240							
BaU off-balance-sheet exposure	241							
Stressed exposure:								
Stressed <sup>1</sup> maturity of assets	242							
Stressed <sup>1</sup> maturity of liabilities	243							
On-balance sheet stress mismatch (item 242 less item 243)	244							
Cumulative on-balance sheet stress mismatch	245							
Stressed outflows arising from off-balance-sheet exposure	246							
Total available stress funding	247							
Funding received from 10 largest depositors	248							

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

Annexure G

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

Line no.	Home		Host	
	Total <sup>1</sup>	Weighted total <sup>2</sup>	Total <sup>3</sup>	Weighted total <sup>4</sup>
<b>Liquidity coverage ratio<sup>1</sup> (LCR)</b>				
Total qualifying high-quality liquid assets (total of items 250 to 252)				
249				
250				
251				
Level one high-quality liquid assets				
Level two high-quality liquid assets				
Other qualifying assets/facilities <sup>2</sup>				
252				
Please specify				
253				
254				
255				
256				
257				
258				
259				
260				
261				
262				
263				
264				
265				
Total outflows (total of items 254 to 257)				
Retail deposits				
Unsecured wholesale funding				
Secured funding				
Other expected outflows				
Total inflows (total of items 259 to 263)				
Maturing secured lending transactions				
Net inflows from retail and small business				
Net inflows from wholesale non-financial institutions				
Net inflows from financial institutions and central banks				
Other cash inflows				
Total net cash outflows (item 253 minus min[item 258, 75% of item 253])				
Liquidity coverage ratio (item 249 divided by item 264, multiplied with 100)				

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).

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

Description of item	Line no.	Standardised approach			Internal models approach <sup>1</sup>			Total (of col. 1 to 7)	
		General risk <sup>1</sup>	Specific risk	Options	VAR	sVaR	Specific risk add-on		Incremental risk charge <sup>1</sup>
Interest rate risk	266	1	2	3	4	5	6	7	8
Equity position risk	267								
Foreign exchange risk	268								
Commodities risk	269								
Other	270								
Total (of items 266 to 270)	271								
Risk-weighted exposure equivalent amount (item 271 multiplied by 12.5) <sup>2</sup>	272								

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.

## Annexure G

**H. INTEREST-RATE RISK: BANKING BOOK**  
(All amounts to be rounded off to the nearest '000)

Line no.	Up 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
Assets <sup>1</sup>										
Liabilities <sup>1</sup> and capital and reserve funds										
Net static gap excluding derivative instruments (item 273 minus item 274)										
Net static gap, including derivative instruments										
1. Excluding derivative instruments.										

**I. EQUITY RISK IN THE BANKING BOOK**  
(All amounts to be rounded off to the nearest '000)

Line no.	Exposure value	Risk weighting	Risk weighted exposure	Capital requirement
Equities - listed and unlisted		100%		
Private equity and venture capital		150%		
1. Including the simplified standardised approach for credit risk.				

**IRB approach for credit risk**  
**Market based approach**  
(All amounts to be rounded off to the nearest '000)

Line no.	Exposure value	Risk weighting	Risk weighted exposure <sup>1</sup>	Capital requirement
Simple risk weight method (total of items 280 and 281)				
Equities - listed		300%		
Equities - unlisted		400%		

**IRB approach for credit risk**  
**Internal models approach**  
(All amounts to be rounded off to the nearest '000)

Line no.	Exposure value	Risk weighting floor	Risk weighted exposure <sup>1</sup>		Capital requirement
			Without limit <sup>2</sup>	With limit <sup>3</sup>	
1	2	3	4	5	
Internal models approach (total of items 283 and 284)					
Equities - listed		200%			
Equities - unlisted		300%			
<b>Memorandum item:</b>					
Diversified amount					

1. After the application of a scaling factor of 1.06.
2. Means the relevant risk weighted exposure amount prior to the application of the specified risk weighting floor, if relevant.
3. Means the relevant risk weighted exposure amount after the application of the specified risk weighting floor, when relevant.

Annexure G

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

IRB approach for credit risk	Line no.	Exposure value		Average risk weighted exposure	Capital requirement
		Total	In respect of which the 1,5 scaling factor applies		
PD/LGD approach		1	2	3	4
Total (of items 287 and 288)	286				
Total of performing categories	287				
Total of default categories	288				

1. After the application of a scaling factor of 1.06.

J. 1 OPERATIONAL RISK

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

Summary information relating to required capital and reserve funds and risk weighted exposure	Line no.	Gross income						Loans and advances <sup>1</sup>			Relevant risk exposure	Percentage requirement	Capital requirement		
		Financial year -3	Financial year -2	Financial year -1	Year -3	Year -2	Year -1	Year -3	Year -2	Year -1					
<b>Basic indicator approach</b>	289														
<b>Standardised approach<sup>1</sup>: gross income derived from-</b> (total of items 291 to 298)	290														
Corporate finance	291														
Trading and sales	292														
Retail brokerage	293														
Commercial banking	294														
Retail banking	295														
Payment and settlement	296														
Agency services	297														
Asset management	298														
<b>Alternative standardised approach<sup>1</sup></b> (total of items 300 to 303)	299														
Commercial banking <sup>1,2</sup>	300														
Retail banking <sup>1,2</sup>	301														
Commercial banking and retail banking <sup>1,3</sup>	302														
Business lines other than commercial banking and retail banking <sup>1,4</sup>	303														
<b>Advanced measurement approach</b>	304														
<b>Capital requirement in respect of operational risk</b> (total of items 289, 290, 299 and 304)	305														
<b>Risk weighted exposure equivalent amount</b>	306														

1. A bank that obtained the approval of the Registrar to apply the alternative standardised approach shall complete items 300 to 303, instead of items 291 to 298.

Refer to the relevant directives specified in regulation 33(8)(c).

2. Refer to regulation 33(8)(c)(ii)(A).

3. Refer to regulation 33(8)(c)(ii)(B).

4. Refer to regulation 33(8)(c)(ii)(C).

## Annexure G

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

<b>J. 2 OPERATIONAL RISK</b>		Financial year -3	Financial year -2	Financial year -1
<b>Reconciliation of gross income</b>	Line no.	1	2	3
Gross operating income (item 137)	307			
Adjustments <sup>1,2</sup> (total of items 309 to 315)	308			
Income derived from insurance	309			
Operating expenses, including fees paid by the reporting bank to service providers in respect of outsourcing	310			
Realised profits/losses on sale of securities held in the banking book	311			
Impairment	312			
Extraordinary or irregular items	313			
Adjusted prior period errors	314			
Other adjustments (please specify)	315			
Gross income (item 307 minus item 308)	316			
Hash total	317			

1. To the extent that these items are included in item 307 above.

2. Report any relevant expense or other amount to be deducted from gross operating income as a negative amount.





## Annexure H

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

Summary information in respect of capital adequacy	Line no.	Common equity tier 1	Tier 1	Total
		1	2	3
<b>Minimum required capital and reserve funds</b>				
Minimum required capital and reserve funds prior to specified floors or add-ons (item 17)	19			
Additional capital requirement specified by the Registrar <sup>1</sup>	20			
Minimum required capital and reserve funds including specified floors or add-ons <sup>1</sup> (total of items 19 and 20)	21			
Minimum required amount of capital and reserve funds in accordance with the relevant requirements specified in section 70(2)(a)(i), 70(2A)(a)(i) or 70(2B)(a)(i) of the Act <sup>2</sup>	22			
<b>Aggregate amount of qualifying capital and reserve funds</b>	23			
<b>Excess/ (shortfall) capital and reserve funds prior to the buffer requirements and other specified minima (item 23 less items 13 and 20)</b>	24			
<b>Excess/ (shortfall) capital and reserve funds (item 23 less the higher of item 21 or 22)</b>	25			

1. As specified in writing by the Registrar.

2. That is, R250 million or such actual minimum required amount of capital and reserve funds as may be specified from time to time in terms of the provisions of section 70(2)(a)(i), 70(2A)(a)(i) or 70(2B)(a)(i) of the Act.

Summary information in respect of leverage	Line no.	Current reporting month	Specified minimum leverage ratio <sup>1</sup>
		1	2
<b>Leverage ratio</b> (item 77, column 1, divided by item 236, column 1)	26		4%

1. Refer to regulation 38(15).

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

Common Equity Tier 1 capital and reserve funds	Line no.	Balance at the end of the reporting period	Balance at the end of the previous reporting period	Movement during the reporting period (col 1 minus col 2)	Balance at the end of the reporting period in 2022 <sup>5</sup>
		1	2	3	4
<b>Common equity tier 1 capital and reserve funds attributable to common shareholders</b> (total of items 28 to 31)	27				
<b>Paid in capital<sup>1</sup></b>	28				
<b>Retained earnings</b> (zero or positive)	29				
Less: unappropriated profits <sup>2</sup> (zero or positive)	30				
<b>Accumulated other comprehensive income/reserves<sup>3</sup></b>	31				
<i>of which:</i>					
Unrealised gains and losses on available for sale items	32				
Gains and losses on derivatives held as cash flow hedges	33				
Gains and losses resulting from converting foreign currency subsidiaries to the parent currency	34				
Actuarial reserve	35				
Unrealised gains and losses from a foreign currency hedge of a net investment in a foreign operation	36				
Property revaluation reserve	37				
Share-based payment reserve	38				
Other reserves (please specify)	39				
<b>Minority interest included in common equity tier 1 capital and reserve funds<sup>4</sup></b>	40				
<b>Total common equity tier 1 capital and unimpaired reserve funds prior to regulatory adjustments</b> (item 27 plus item 40)	41				

1. Refer to regulation 38(11).

2. Refer to regulation 38(10).

3. The full amount prior to the application of any relevant filter or deduction.

4. Sum of relevant amounts reflected on the form BA 600 related to subsidiaries that issued capital held by third parties.

5. Means the relevant amount after the termination or conclusion of all the relevant transition periods and phase-out periods provided for in the Basel III framework, which may be up to the year 2022.

## Annexure H

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

Common equity tier 1 capital and reserve funds	Line no.	Balance at the end of the reporting period	Balance at the end of the previous reporting period	Movement during the reporting period (col 1 minus col 2)	Balance at the end of the reporting period in 2022 <sup>4</sup>
		1	2	3	4
<b>Total of specified adjustments to and deductions from common equity tier 1 capital and reserve funds<sup>2</sup></b> (total of items 43 to 53)	42				
Goodwill, net of related deferred tax liability	43				
Intangible assets, other than goodwill, net of related deferred tax liability	44				
Deferred tax assets, excluding temporary differences, net of related deferred tax liabilities	45				
Investments in own shares, excluding amounts already derecognised in terms of Financial Reporting Standards	46				
Reciprocal cross holdings in common equity	47				
Shortfall of eligible provisions compared to expected loss <sup>1</sup>	48				
Cash flow hedge reserve	49				
Cumulative gains and losses due to changes in own credit risk on fair valued liabilities	50				
Defined benefit pension fund assets	51				
Securitisation gain on sale (expected future margin income)	52				
Other regulatory adjustments (please specify)	53				
<b>Common equity tier 1 capital and reserve funds after specified adjustments and deductions</b> (item 41 less item 42)	54				
Investments in the capital of financial entities where the bank does not own more than 10% of the issued common share capital (amount above the 10% threshold)	55				
<b>Common equity tier 1 capital and reserve funds after specified adjustments and deductions</b> (item 54 less item 55)	56				
Investments in the common stock of financial entities (amount above 10% threshold)	57				
Mortgage servicing rights (amount above 10% threshold)	58				
Deferred tax assets arising from temporary differences (amount above 10% threshold)	59				
<b>Common equity tier 1 capital and reserve funds after specified adjustments and deductions</b> (item 56 less items 57 to 59)	60				
Regulatory adjustments to be applied to common equity tier 1 capital and reserve funds due to insufficient additional tier 1 capital and reserve funds to cover specified deductions	61				
<b>Common equity tier 1 capital and reserve funds after specified adjustments and deductions</b> (item 60 less item 61)	62				
Amount exceeding the 15% threshold <sup>3</sup>	63				
<b>Qualifying common equity tier 1 capital and reserve funds</b> (item 62 less item 63)	64				

1. Relates to a bank that adopted the IRB approach for the measurement of the bank's exposure to credit risk.

2. Refer to regulation 38(5)(a)(i).

3. Refer to regulation 38(5)(b).

4. Means the relevant amount after the termination or conclusion of all the relevant transition periods and phase-out periods provided for in the Basel III framework, which may be up to the year 2022.

## Annexure H

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

Additional tier 1 capital and reserve funds and tier 1 capital and reserve funds	Line no.	Balance at the end of the reporting period	Balance at the end of the previous reporting period	Movement during the reporting period (col 1 minus col 2)	Balance at the end of the reporting period in 2022 <sup>4</sup>
		1	2	3	4
<b>Additional tier 1 capital and unimpaired reserve funds prior to adjustments and deductions</b> (total of items 66, 70 and 72)	65				
Qualifying additional tier 1 capital instruments <sup>1</sup> reported as:	66				
classified as equity in terms of Financial Reporting Standards	67				
classified as liabilities in terms of Financial Reporting Standards	68				
gross value of directly issued capital instruments subject to phase out from additional tier 1 capital	69				
Instruments included in additional tier 1 capital issued by subsidiaries to third parties <sup>2</sup>	70				
reported as:					
gross value of instruments issued by subsidiaries subject to phase out	71				
<b>Additional tier 1 unimpaired reserve funds</b>	72				
<b>Total of specified adjustments to and deductions from additional tier 1 capital and reserve funds</b>	73				
of which:					
specified adjustments to and deductions from additional tier 1 capital and reserve funds <sup>3</sup>	74				
specified adjustments to and deductions from tier 2 capital and reserve funds that are deducted from additional tier 1 capital and reserve funds due to insufficient tier 2 capital and reserve funds to allow the relevant adjustment or deduction	75				
<b>Qualifying additional tier 1 capital and reserve funds</b> (higher of zero or item 65 less item 73)	76				
<b>Total qualifying tier 1 capital and reserve funds</b> (item 64 plus item 76)	77				

1. Refer to regulation 38(11)(b).

2. Sum of amounts reflected on the form BA 600 related to subsidiaries that issued relevant instruments to third parties.

3. Refer to regulation 38(5)(a)(ii).

4. Means the relevant amount after the termination or conclusion of all the relevant transition periods and phase-out periods provided for in the Basel III framework, which may be up to the year 2022.

## Annexure H

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

Tier 2 capital and reserve funds and total capital and reserve funds	Line no.	Balance at the end of the reporting period	Balance at the end of the previous reporting period	Movement during the reporting period (col 1 minus col 2)	Balance at the end of the reporting period in 2022 <sup>6</sup>
		1	2	3	4
<b>Tier 2 capital and unimpaired reserve funds prior to adjustments and deductions (total of items 79, 81 and 83)</b>	78				
<b>Qualifying tier 2 capital instruments<sup>1</sup></b>	79				
reported as:					
gross value of directly issued instruments subject to phase out from tier 2 capital	80				
Instruments included in tier 2 capital issued by subsidiaries to third parties <sup>2</sup>	81				
reported as:					
gross value of instruments issued by subsidiaries subject to phase out	82				
<b>Tier 2 unimpaired reserve funds</b>	83				
of which:					
general allowance for credit impairment: standardised approach <sup>3</sup>	84				
excess amount in respect of eligible provisions: IRB approach <sup>4</sup>	85				
<b>Total of specified adjustments to and deductions from tier 2 capital and reserve funds<sup>5</sup></b>	86				
<b>Qualifying tier 2 capital and reserve funds (higher of zero or item 78 less item 86)</b>	87				
<b>Total qualifying capital and reserve funds (item 77 plus item 87)</b>	88				
of which:					
allocated to support market risk	89				

1. Refer to regulation 38(12).
2. Sum of amounts reflected on the form BA 600 related to subsidiaries that issued relevant instruments to third parties.
3. The portion of general allowance for credit impairment which relates to exposures subject to the standardised approach for credit risk may be included in tier 2 unimpaired reserve funds up to a maximum amount of 1,25 per cent of item 47, column 12, of the form BA 200. Refer to regulation 23(22)(c).
4. The surplus amount of eligible provisions calculated in accordance with the provisions of regulation 23(22)(d) in respect of exposures subject to the IRB approach may be included in tier 2 unimpaired reserve funds up to a maximum amount of 0,6 per cent of item 156, column 10, of the form BA 200.
5. Refer to regulation 38(5)(a)(iii).
6. Means the relevant amount after the termination or conclusion of all the relevant transition periods and phase-out periods provided for in the Basel III framework, which may be up to the year 2022.

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

Memorandum items: Reconciliation in respect of unappropriated profits	Line no.	Current reporting period	Previous reporting period
		1	2
Balance in respect of unappropriated profits	90		
Movements during the period in respect of:			
Current profits/ (loss) after tax	91		
Payment of dividends	92		
Transfers from appropriated profits	93		
Transfers to appropriated profits	94		
Transfers (to) / from reserves not qualifying as common equity tier 1 capital and reserve funds	95		
Balance in respect of unappropriated profits (total of items 90, 91 and 93, less items 92 and 94, plus 95 when credit/ minus 95 when debit)	96		

## Annexure H

Memorandum item: Capital adequacy	Line no.	Capital adequacy ratio: percentages		
		Common equity tier 1	Tier 1	Total
		1	2	3
Capital adequacy ratio, including unappropriated profits	97			
Capital adequacy ratio, including unappropriated profits, after the application of all relevant capital transitional arrangements	98			

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

Information related to specified regulatory adjustments and deductions	Line no.	Current reporting period
		1
<b>Goodwill:</b>		
Total gross value of goodwill	99	
Associated deferred tax liability which would be extinguished if the goodwill becomes impaired or derecognised in terms of relevant Financial Reporting Standards	100	
<b>Goodwill net of related tax liability</b> (amount to be deducted from common equity tier 1 capital and reserve funds) (item 99 less item 100)	101	
<b>Intangible assets other than goodwill and mortgage servicing rights:</b>		
Total gross value of all relevant intangible assets	102	
Associated deferred tax liability which would be extinguished if the relevant intangible assets becomes impaired or derecognised in terms of relevant Financial Reporting Standards	103	
<b>Relevant intangible assets net of related tax liability</b> (amount to be deducted from common equity tier 1 capital and reserve funds) (item 102 less item 103)	104	
<b>Deferred tax assets which do not rely on the future profitability of the bank to be realised</b>		
Total gross amount	105	
Total net amount	106	
<b>Deferred tax assets which do rely on the future profitability of the bank to be realised</b>		
Total gross amount	107	
Total net amount	108	
of which:		
amounts arising from carry forwards of unused tax losses, unused tax credits and all other relevant amounts, net of the pro rata share of any deferred tax liabilities	109	
amounts arising from temporary differences, net of the pro rata share of any deferred tax liabilities	110	
<b>Deferred tax asset amount to be deducted in full from common equity tier 1 capital and reserve funds</b>	111	
<b>Deferred tax asset amount subject to the threshold deduction treatment</b>	112	
<b>Investments in own shares and instruments qualifying as capital</b>		
<b>Total amount to be deducted from common equity tier 1 capital and reserve funds</b> (total of items 114 to 116)	113	
Direct investments in own shares, net of any relevant short positions that involve no counterparty risk	114	
Indirect investments in own shares, such as holding of relevant index securities, net of any relevant short positions	115	
Total potential purchase cost of own shares which the group could be contractually obliged to purchase	116	
<b>Total amount to be deducted from additional tier 1 capital and reserve funds</b> (total of items 118 to 120)	117	
Direct investments in own additional tier 1 capital instruments, net of any relevant short positions that involve no counterparty risk	118	
Indirect investments in own additional tier 1 capital instruments, such as holding of relevant index securities, net of any relevant short positions	119	
Total potential purchase cost of own additional tier 1 capital which the group could be contractually obliged to purchase	120	

## Annexure H

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

Information related to specified regulatory adjustments and deductions	Line no.	Current reporting period
		1
<b>Total amount to be deducted from tier 2 capital and reserve funds</b> (total of items 122 to 124)	121	
Direct investments in own tier 2 capital instruments, net of any relevant short positions that involve no counterparty risk	122	
Indirect investments in own tier 2 capital instruments, such as holding of relevant index securities, net of any relevant short positions	123	
Total potential purchase cost of own tier 2 capital which the group could be contractually obliged to purchase	124	
<b>Reciprocal cross holdings in respect of:</b>		
Common equity tier 1 capital instruments, that is, amount to be deducted from common equity tier 1 capital	125	
Additional tier 1 capital instruments, that is, amount to be deducted from additional tier 1 capital	126	
Tier 2 capital instruments, that is, amount to be deducted from tier 2 capital	127	
<b>Provisions and expected loss</b>		
<b>IRB approach</b>		
Gross amount of eligible provisions	128	
Total eligible expected loss	129	
<b>Shortfall of eligible provisions to expected losses to be deducted from common equity tier 1 capital and reserve funds</b> (item 129 less item 128)	130	
<b>Cash flow hedge reserve</b>		
Total positive or negative value of the cash flow hedge reserve as stated on the balance sheet of which:	131	
positive or negative amount that relates to the hedging of projected cash flows that are not recognised on the balance sheet (if gain report as positive; if loss report as negative)	132	
positive or negative amount that relates to the hedging of projected cash flows on assets that are recognised on the balance sheet but are not fair valued on the balance sheet, such as loans and receivable (if gain report as positive; if loss report as negative)	133	
positive or negative amount that relates to the hedging of projected cash flows on liabilities that are recognised on the balance sheet but are not fair valued on the balance sheet (if gain report as positive; if loss report as negative)	134	
other items, including those related to projected cash flows on assets and liabilities which are recognised on the balance sheet and are fair valued (if gain report as positive; if loss report as negative)	135	
<b>Amount to be deducted from (or added to if negative) common equity tier 1 capital and reserve funds</b> (total of items 132 to 134)	136	
<b>Cumulative gains and losses due to changes in own credit risk on fair valued liabilities</b>		
<b>Total cumulative net gains and (losses) in equity due to changes in the fair value of liabilities that are due to a change in the bank's own credit risk.</b> Amount to be deducted from (or added to if negative) common equity tier 1 capital and reserve funds (if gain report as positive; if loss report as negative)	137	
of which:		
total cumulative net gains and (losses) in equity due to changes in the fair value of derivatives that are due to a change in the bank's own credit risk. Amount to be deducted from (or added to if negative) common equity tier 1 capital and reserve funds (if gain report as positive; if loss report as negative)	138	
Total derivative debit valuation adjustments	139	
<b>Defined benefit pension fund assets</b>		
For every separate defined benefit pension scheme which gives rise to a net asset on the balance sheet, the total of such net assets less any associated deferred tax liability that would be extinguished if the asset should be impaired	140	
Amount by which the above deduction from capital and reserve funds can be reduced by demonstrating unrestricted and unfettered access to assets in the relevant funds	141	
Amount to be included in risk-weighted assets in respect of the amounts used above to offset the deduction of pension fund assets	142	
<b>Total amount to be deducted from common equity tier 1 capital and reserve funds</b>	143	

## Annexure H

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

Information related to specified regulatory adjustments and deductions	Line no.	Current reporting period
		1
<b>Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital</b>		
Gross holdings of common stock	144	
Permitted offsetting short positions in relation to the specific gross holdings included above	145	
<b>Holdings of common stock net of short positions</b>	146	
Gross holdings of additional tier 1 capital	147	
Permitted offsetting short positions in relation to the specific gross holdings included above	148	
<b>Holdings of additional tier 1 capital net of short positions</b>	149	
Gross holdings of tier 2 capital	150	
Permitted offsetting short positions in relation to the specific gross holdings included above	151	
<b>Holdings of tier 2 capital net of short positions</b>	152	
<b>Sum of all net holdings where the bank does not own more than 10% of the issued share capital (total of items 146, 149 and 152)</b>	153	
Common equity tier 1 capital after all regulatory adjustments that do not depend on a threshold	154	
<b>Amount by which the sum of all holdings exceeds 10% of the common equity tier 1 capital and reserve funds, after all deductions that do not depend on a threshold, that is, the amount to be deducted from capital and reserve funds</b>	155	
Allocation of the deduction to-		
common equity tier 1 capital and reserve funds	156	
additional tier 1 capital and reserve funds	157	
tier 2 capital and reserve funds	158	
Amounts not deducted but subject to relevant risk weighting (amounts below allocated on a pro rata basis)		
Holdings of-		
common stock net of short positions (item 146 less item 156)	159	
additional tier 1 capital net of short positions (item 149 less item 157)	160	
tier 2 capital net of short positions (item 152 less item 158)	161	
Total risk weighted assets of amounts not deducted set out in items 159 to 161)		
of which: amounts that relate to holdings of-		
common stock net of short positions, that is, risk weighted assets of exposures in line item 159)	162	
additional tier 1 capital net of short positions, that is, risk weighted assets of exposures in line item 160)	163	
tier 2 capital net of short positions, that is, risk weighted assets of exposures in line item 161)	164	
<b>Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank owns more than 10% of the issued common share capital or where the entity is an affiliate</b>		
Gross holdings of common stock	165	
Permitted offsetting short positions in relation to the specific gross holdings included above	166	
<b>Holdings of common stock net of short positions</b>	167	
Gross holdings of additional tier 1 capital	168	
Permitted offsetting short positions in relation to the specific gross holdings included above	169	
<b>Holdings of additional tier 1 capital net of short positions</b>	170	
Gross holdings of tier 2 capital	171	
Permitted offsetting short positions in relation to the specific gross holdings included above	172	
<b>Holdings of tier 2 capital net of short positions</b>	173	
Common equity tier 1 after all regulatory adjustments except significant investments in financials, mortgage servicing rights and deferred tax asset temporary difference	174	
<b>Amount to be deducted from common equity tier 1 capital and reserve funds as a result of application of 10% cap</b>	175	
<b>Amount to be deducted from tier 1 capital and reserve funds</b>	176	
<b>Amount to be deducted from tier 2 capital and reserve funds</b>	177	



## Annexure H

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

Information related to specified regulatory adjustments and deductions	Line no.	Current reporting period
		1
<b>Mortgage servicing rights</b>	178	
Total amount of mortgage servicing rights classified as intangible assets		
Associated deferred tax liability which would be extinguished if the intangible asset becomes impaired or derecognised in terms of relevant Financial Reporting Standards	179	
<b>Mortgage servicing rights net of related tax liability</b> (item 178 less item 179)	180	
Common equity tier 1 capital and reserve funds after all regulatory adjustments except significant investments in financials, mortgage servicing rights and deferred tax asset temporary difference	181	
<b>Amount to be deducted from common equity tier 1 capital and reserve funds as a result of application of 10% cap</b>	182	
<b>Deferred tax assets due to temporary differences</b>		
Net amount of deferred tax assets due to temporary differences	183	
Common equity tier 1 capital and reserve funds after all regulatory adjustments except significant investments in financials and deferred tax asset temporary differences	184	
<b>Amount to be deducted from common equity tier 1 capital and reserve funds as a result of application of 10% cap</b>	185	
<b>Aggregate amount of items subject to the 15% limit in respect of significant investments in financial institutions, mortgage servicing rights and deferred tax assets that arise from temporary differences</b>		
Significant investments in the common equity of financial entities not deducted as part of the 10% cap	186	
Mortgage servicing rights not deducted as part of the 10% cap	187	
Deferred tax assets due to temporary differences not deducted as part of the 10% cap	188	
<b>Sum of significant investments in financials, mortgage servicing rights and deferred tax asset temporary differences not deducted as a result of the 10% cap</b>	189	
<b>Deduction from common equity tier 1 capital and reserve funds in respect of amounts above the 15% cap</b>	190	
<b>Amounts not deducted but risk weighted at 250%</b>		
Significant investments in the common equity of financial entities	191	
Mortgage servicing rights	192	
Deferred tax assets due to temporary differences	193	
Total (of items 191 to 193)	194	
<b>Items subject to risk weight of 1250%</b>		
Significant investments in commercial entities	195	

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

Information related to specified regulatory adjustments and deductions	Line no.	Common equity tier 1	Additional tier 1	Tier 2
		1	2	3
<b>Other deductions</b>				
Capital investment or requirement in respect of foreign branches	196			
Accumulated losses	197			
Instruments in respect of which no value was received	198			
Financial assistance provided to persons acquiring qualifying instruments	199			
Qualifying instruments held in banks or other regulated institutions <sup>1</sup>	200			
Acknowledgement of debt issued to fund qualifying instruments	201			
Surplus capital attributable to minorities/ third parties	202			
Adjustments/ deductions for prudent valuation <sup>2</sup>	203			
Other regulatory adjustments <sup>3</sup> (please specify)	204			
Total (of items 196 to 204)	205			

1. Operation in the Republic, unconsolidated submission only.

2. Relates to adjustments or deductions envisaged in regulation 39(13)(c) of the Regulations read with paragraphs 718(cviii) to 718(cxii) of the Basel II framework, as amended.

3. To the extent not already deducted elsewhere.

## Annexure H

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

Information related to phase out of capital instruments	Line no.	Additional tier 1 instruments issued by parent	Tier 2 instruments issued by the parent	Additional tier 1 instruments issued by subsidiaries	Tier 2 instruments issued by subsidiaries
		1	2	3	4
Gross value of instruments subject to phase out Haircuts <sup>1</sup>	206				
Total value after haircuts	207				
Base amount of instruments, after applying the specified limit that is in place during the current year	208				
Value of instruments included in qualifying capital, in the current period, before the deduction of any surplus capital attributable to minority interest (lower of items 208 and 209)	209				
Surplus capital attributable to minority interest (deducted during the current period)	210				
Value of instruments included in qualifying capital in the current period	211				
	212				

1. Refer to regulation 38(12)(a)(iv)(C) of these Regulations.

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

Information related to capital instruments held by third parties	Line no.	Common equity tier 1 instruments issued by subsidiaries	Additional tier 1 instruments issued by subsidiaries	Tier 2 instruments issued by subsidiaries
		1	2	3
Surplus capital relating to instruments subject to transitional arrangements	213			
Surplus capital relating to instruments not subject to transitional arrangements	214			
Total surplus capital attributable to minorities/ third parties	215			

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

Information related to capital distribution and income for the rolling six-month period ending at the reporting date	Line no.	For the six months ending at the current reporting date
		1
<b>Income</b>		
Profit after tax	216	
Profit after tax prior to the relevant distributions specified below	217	
<b>Distributions for the rolling six-month period ending at the reporting date (total of items 219 to 225)</b>		
Common share dividends	218	
Other coupon/dividend payments on additional tier 1 instruments	219	
Common stock share buybacks	220	
Other tier 1 buyback or repayment (gross)	221	
Discretionary staff compensation/bonuses	222	
Tier 2 buyback or repayment (gross)	223	
Other	224	
(please specify)	225	
<b>Specified distributions as percentage of income before distributions</b>	226	

## Annexure H

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

Capital conservation <sup>1</sup>	Line no.	Common equity tier 1	Tier 1	Total capital
		1	2	3
Minimum required capital adequacy ratio (before the conservation buffer requirement, the countercyclical buffer requirement and the SIB buffer requirement)	227			
1 st Quartile (100% conservation)	228			
2 nd Quartile (80% conservation)	229			
3 rd Quartile (60% conservation)	230			
4 th Quartile (40% conservation)	231			
Actual capital adequacy ratio	232			
Percentage capital conservation to be applied in terms of the relevant requirements specified in regulations 38(8)(f) and (g)	233			
				<b>Total</b>
				<b>1</b>
Maximum percentage distribution <sup>2</sup>	234			
Adherence to capital conservation requirement <sup>3</sup>	235			

1. Refer to regulation 38(8)(f).

2. Based on the inverse of the maximum percentage reported in item 233, columns 1 to 3.

3. Report "y" if item 234 exceeds item 226, or "n" if item 234 does not exceed item 226.

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

Leverage	Line no.	Current reporting period
		1
<b>Total exposure for the calculation of the leverage ratio</b> (total of items 237 and 238)	236	
Total exposure (total of items 239, 247, 254, 257 and 265)	237	
Other regulatory adjustments	238	
<b>On-balance sheet items, other than derivative exposures and securities financing transactions<sup>1</sup></b>	239	
Total assets	240	
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	241	
Less: Specific provisions and valuation adjustments	242	
Less: Securities financing transactions	243	
Less: Derivatives	244	
Less: Deductions from the exposure measure (excluding any shortfall of eligible provisions to expected loss)	245	
Less: Shortfall of eligible provisions relative to expected loss	246	
<b>Derivative exposures<sup>2</sup></b>	247	
Replacement costs associated with all derivatives transactions	248	
Less: cash variation margin received	249	
Potential future exposure associated with all derivative transactions	250	
Gross-up for derivatives collateral provided where deducted from the balance sheet assets	251	
Less: cash variation margin provided in derivatives transactions	252	
Less: derecognised trade exposures to QCCPs from client-cleared derivative transactions	253	
<b>Offsetting<sup>3</sup></b>	254	
Credit derivatives (protection sold) (reduced notional amount)	255	
Less: credit derivatives (protection bought) (same reference name with equal to or greater remaining maturity)	256	

1. Calculated in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(A) of these Regulations.

2. Calculated in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(B) of these Regulations.

3. Calculated in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(B) of these Regulations.

## Annexure H

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

Leverage	Line no.	Current reporting period
		1
<b>Securities financing transactions (SFT) exposures<sup>1</sup></b>	257	
Gross SFTs recognised for accounting purposes (that is, no accounting netting)	258	
Less: securities received under a SFT recognised as an asset on balance sheet	259	
Less: cash payables and receivables in a SFT with the same counterparty that comply with the relevant criteria and requirements specified in regulation 38(15)(e)(iv)(C)(iv) of these Regulations	260	
Counterparty credit risk based on the current exposure method (without any PFE) calculated in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(C)(v) of these Regulations	261	
Adjustments for SFT sales accounting transactions (counterparty credit risk exposure)	262	
Adjustments for SFT sales accounting transactions (adjusted gross SFT assets)	263	
SFT transactions eligible for exceptional treatment (acting as agent)	264	
<b>Off-balance sheet items<sup>2</sup></b>	265	
Unconditionally cancellable commitments (10% CCF)	266	
Off-balance sheet items (20% CCF)	267	
Off-balance sheet items (50% CCF)	268	
Off-balance sheet items (100% CCF)	269	
<b>Leverage:</b>		<b>Current reporting period</b>
<b>Memorandum items</b>		<b>1</b>
Surplus tier 1 capital and reserve funds based on leverage constraint	270	
Surplus tier 1 capital and reserve funds, including unappropriated profits, based on leverage constraint	271	
<b>Hash total</b>	272	

1. Calculated in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(C) of these Regulations.
2. Calculated in accordance with the relevant requirements specified in regulation 38(15)(e)(iv)(D) of these Regulations.

**INSTITUTIONAL AND MATURITY BREAKDOWN OF LIABILITIES AND ASSETS**

Name of bank .....  
Month ended ..... (yyyy-mm-dd)

(All amounts to be rounded off to the nearest R000)

LIABILITIES AT MONTH-END	Line no.	DEPOSITS						TOTAL	NCDs/PNs <sup>1</sup> (included in col. 7)
		Cheque <sup>1</sup>	Savings	Other demand Up to 1 day	Other short-term More than 1 day to 1 month	Medium-term More than 1 month to 6 months	Long-term More than 6 months		
		1	2	3	4	5	6	7	8
<b>Table 1</b>	a								
DEPOSITS (total of items 2 and 32)	1								
DEPOSITS DENOMINATED IN RAND (total of items 3, 6, 12, 13 and 29)	2								
SA banks <sup>2</sup> (total of items 4 and 5)	3								
NCDs/PNs <sup>1</sup>	4								
Other deposits	5								
Central and provincial government sector deposits <sup>3</sup> (total of items 7, 10 and 11)	6								
Central government of the Republic (total of items 8 and 9)	7								
Tax and loan account	8								
Other	9								
Provincial governments	10								
Social security funds	11								
Other monetary institutions <sup>4</sup>	12								
Other domestic parties (total of items 14 to 20, 25, 26, 27 and 28)	13								
Local government	14								
Public financial corporate sector <sup>5</sup> (such as IDC, DBSA)	15								
Public Investment Corporation (PIC)	16								
Public non-financial corporate sector (such as Transnet, Eskom and Telkom)	17								
Insurers <sup>1</sup>	18								
Pension funds	19								
Other private financial corporate sector <sup>6</sup> (total of items 21 to 24)	20								
Money-market unit trusts	21								
Other unit trusts	22								
Fund managers	23								
Other <sup>7</sup>	24								
Private non-financial corporate sector	25								
Unincorporated business enterprises	26								
Households	27								
Non-profit organisations serving households and other	28								

a) For official use only. \* Indicates where relevant.  
 b) Including interbank and intragroup funding.  
 c) Excluding local governments.  
 d) Excluding SA Reserve Bank, CPD, Land Bank, Postbank, PIC, public sector insurers and public sector pension funds.  
 e) Excluding banks, private sector insurers and private sector pension funds.  
 f) Excluding medical schemes.  
 g) Including medical schemes.  
 h) Including SA Reserve Bank, CPD, Land Bank and Postbank.  
 i) Including all other similar acknowledgements of debt.  
 j) Including cash managed and transmission deposits.

## Annexure I

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

LIABILITIES AT MONTH-END	Line no.	DEPOSITS						TOTAL	NCDs/PNs <sup>e</sup> (included in col. 7)
		Cheque <sup>f</sup>	Savings	Other demand Up to 1 day	Other short-term More than 1 day to 1 month	Medium-term More than 1 month to 6 months	Long-term More than 6 months		
		1	2	3	4	5	6	7	8
<b>Table 2</b>	<b>a</b>								
Foreign sector (total of items 30 and 31)	29								
Banks - including foreign group funding	30								
Other non-residents	31								
<b>DEPOSITS DENOMINATED IN FOREIGN CURRENCY (total of items 33 to 38)</b>									
SA banks <sup>b</sup>	32								
SA central and provincial government	33								
SA household sector	34								
SA financial corporate sector <sup>c</sup>	35								
SA non-financial corporate sector and other <sup>d</sup>	36								
Foreign sector (total of items 39 and 40)	37								
Banks	38								
Other non-residents	39								
	40								

a) For official use only.

b) Including interbank and intragroup funding.

c) Excluding banks.

d) Including local governments.

e) Including all other similar acknowledgements of debt.

f) Including cash managed and transmission deposits.

Annexure I

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

LIABILITIES AT MONTH-END	Line no.	Term			TOTAL	of which: foreign currency
		1	2	3		
<b>Table 3</b>						
OTHER BORROWED FUNDS (total of items 42, 51 and 57)	41					
Loans received under repurchase transactions (total of items 43 to 50)	42					
SA Reserve Bank and Corporation for Public Deposits	43					
SA banks <sup>b</sup>	44					
Insurers <sup>g</sup>	45					
Pension funds	46					
Other financial corporate sector <sup>c</sup>	47					
Non-financial corporate sector	48					
Foreign sector	49					
Other	50					
Collateralised borrowing (total of items 52 to 56)	51					
SA banks <sup>b</sup>	52					
Financial corporate sector <sup>e</sup>	53					
Non-financial corporate sector	54					
Foreign sector	55					
Other	56					
Other <sup>f</sup>	57					
FOREIGN CURRENCY FUNDING (total of items 59 to 63, and 66)	58					
SA Reserve Bank and Corporation for Public Deposits	59					
SA banks <sup>b</sup>	60					
SA financial corporate sector <sup>d</sup>	61					
SA non-financial corporate sector	62					
Foreign sector: Other foreign funding (total of items 64 and 65)	63					
Original maturity of one year and less	64					
Original maturity of more than one year	65					
Other	66					

a) For official use only. \* Indicates where relevant.

b) Including interbank and intragroup funding.

c) Excluding SA Reserve Bank, CPD, banks, insurers and pension funds, including medical schemes.

d) Excluding SA Reserve Bank, CPD and banks.

e) Excluding banks.

f) Excluding repurchase transactions and collateralised borrowing already included in items 42 and 51.

g) Excluding medical schemes.

## Annexure I

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

LIABILITIES AT MONTH-END	Table 4					of which: foreign currency
	Line no.	Short-term	Medium-term	Long-term	TOTAL	
	a	1	2	3	4	5
OTHER LIABILITIES TO THE PUBLIC (total of items 68, 73, 74 and 77)						
Debt securities (total of items 69 to 72)	67					
SA banks <sup>b</sup>	058*					
Financial corporate sector <sup>c</sup>	061*,078,080					
Non-financial corporate sector and other						
Foreign sector						
Credits in transit						
Other (total of items 75 and 76)	059					
Financial corporate sector	061*					
Non-financial corporate sector and other						
Foreign sector						
TOTAL LIABILITIES TO THE PUBLIC (total of items 1, 41, 58 and 67)	062					
OUTSTANDING LIABILITIES ON BEHALF OF CLIENTS, per contra item 268	063					
OTHER LIABILITIES (total of items 81, 85, 86, 90, 91 and 94)	064					
Liabilities i.r.o derivative instruments: to domestic sector (total of items 82 to 84)	065					
SA banks <sup>b</sup> and other monetary institutions <sup>d</sup>	067					
Financial corporate sector <sup>c</sup>						
Non-financial corporate sector and other						
Liabilities i.r.o derivative instruments : to foreign sector	068					
Other trading liabilities (excluding derivatives): to domestic sector (total of items 87 to 89)	069*					
SA banks <sup>b</sup>						
Financial corporate sector <sup>c</sup>						
Non-financial corporate sector and other						
Other trading liabilities (excluding derivatives): to foreign sector	070*					
Other liabilities: to domestic sector (total of items 92 and 93)	069*,066					
Tax (current and deferred)						
Other						
Other liabilities: to foreign sector						
<b>TOTAL LIABILITIES</b> (total of items 78 to 80)	070*					

a) For official use only. \* Indicates where relevant.

b) Including interbank and intragroup funding.

c) Excluding banks.

d) Including SA Reserve Bank, CPD, Land Bank and Postbank.



Annexure I

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

EQUITY AT MONTH-END	Line no.	TOTAL	Of which: liabilities to the foreign sector	of which: foreign currency, included in col. 1
	a			
TOTAL EQUITY (total of items 97 and 101)	96			
Share capital (total of items 98 to 100)	97			
Banks <sup>b</sup>	98	072-075,077		
Financial corporate sector <sup>c</sup>	99	072		
Non-financial corporate sector and other	100	073		
Other reserves	101	074,075,077		
<b>TOTAL EQUITY AND LIABILITIES</b> (total of items 95 and 96)	101	076,079,081,084 less 082		
	102	085		

a) For official use only. \* Indicates where relevant.  
 b) Including interbank and intragroup funding. Column 1 includes all banks whereas column 2 includes only that portion held by foreign banks.  
 c) Excluding banks.

## Annexure I

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

ASSETS AT MONTH-END	Line no.	Domestic assets <sup>d</sup>		Foreign assets <sup>e</sup>		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
		Total	of which: foreign currency	Total	of which: foreign currency		
	a					5	6
<b>Table 6</b>							
CENTRAL BANK MONEY AND GOLD (total of items 104 to 106)	103						
South African bank notes and subsidiary coin	104						
Gold coin and bullion	105						
Domestic currency deposits with SA Reserve Bank (total of items 107 to 109)	106						
Cash reserve deposits: Interest bearing	107						
Cash reserve deposits: Non-interest bearing	108						
Other deposits	109						
DEPOSITS, LOANS AND ADVANCES (total of items 111, 117, 118, 126, 135, 139, 150, 166, 171 and 180, less item 194)	110						
SA banks <sup>b</sup> (total of items 112 and 116)	111						
NCDs/PNs <sup>c</sup> issued by banks, with an unexpired maturity of: (total of items 113 to 115)	112						
Up to 1 month	113						
More than 1 month to 6 months	114						
More than 6 months	115						
Other deposits with and loans and advances to SA banks <sup>b</sup>	116						
	100,101,106,107						

a) For official use only.

b) Including interbank and intragroup funding.

c) Including other similar acknowledgements of debt.

d) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

e) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

Annexure I

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

ASSETS AT MONTH-END	Line no.	Domestic assets <sup>e</sup>		Foreign assets <sup>f</sup>		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
		Total 1	of which: foreign currency 2	Total 3	of which: foreign currency 4		
	a	1	2	3	4	5	6
	117						
	118						
	119						
	120						
	121						
	122						
	123						
	124						
	125						
	126						
	127						
	128						
	129						
	130						
	131						
	132						
	133						
	134						
	135						
	136						
	137						
	138						

**Table 7**  
 Deposits with and loans and advances to foreign banks, denominated in rand  
 Loans granted under resale agreements to: (total of items 119 to 125)  
 SA Reserve Bank  
 Banks<sup>d</sup>  
 Insurers  
 Pension funds  
 Other financial corporate sector<sup>b</sup>  
 Non-financial corporate sector  
 Other  
 Foreign currency loans and advances (total of items 127 to 130, 133 and 134)  
 Foreign currency notes and coin  
 Deposits with and advances to SA Reserve Bank  
 Deposits with and advances to SA banks<sup>d</sup>  
 Other advances to: (total of items 131 and 132)  
 SA financial corporate sector<sup>f</sup>  
 SA non-financial corporate sector and other  
 Deposits with and advances to foreign banks  
 Other advances to foreign sector  
 Redeemable preference shares issued by: (total items 136 to 138)  
 Banks<sup>d</sup>  
 Financial corporate sector<sup>c</sup>  
 Non-financial corporate sector and other

a) For official use only. \* Indicates where relevant.  
 b) Excluding SA Reserve Bank, banks, insurers and pension funds.  
 c) Excluding banks.  
 d) Including interbank and intragroup funding. Column 1 shall include amounts relating to SA banks whilst column 2 shall include amounts relating to foreign banks.  
 e) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.  
 f) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

## Annexure I

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

ASSETS AT MONTH-END	Line no.	Domestic assets <sup>c</sup>		Foreign assets <sup>d</sup>		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
		Total	of which: foreign currency	Total	of which: foreign currency		
		1	2	3	4		
	a						
<b>Table 8</b>							
Instalment debtors, suspensive sales and leases (total of items 140 and 145)	139						
Instalment sales (total of items 141 to 144)	140						
Financial corporate sector	141						
Non-financial corporate sector	142						
Household sector	143						
Other <sup>b</sup>	144						
Leasing transactions (total of items 146 to 149)	145						
Financial corporate sector	146						
Non-financial corporate sector	147						
Household sector	148						
Other <sup>b</sup>	149						
Mortgage advances (total of items 151, 155 and 159)	150						
Farm mortgages: (total of items 152 to 154)	151						
Corporate sector	152						
Household sector	153						
Other <sup>b</sup>	154						
Residential mortgages: (total of items 156 to 158)	155						
Corporate sector	156						
Household sector	157						
Other <sup>b</sup>	158						
Commercial and other mortgage advances: (total of items 160 to 165)	159						
Public financial corporate sector	160						
Public non-financial corporate sector	161						
Private financial corporate sector	162						
Private non-financial corporate sector	163						
Household sector	164						
Other <sup>b</sup>	165						

a) For official use only. \* Indicates where relevant.

b) Including the General Government Sector, that is, Central Government, Provincial Government and Local Government.

c) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

d) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

Annexure I

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

ASSETS AT MONTH-END	Line no.	Domestic assets <sup>d</sup>		Foreign assets <sup>e</sup>		TOTAL ASSETS (col. 1 plus col. 3)	Of which: under repurchase agreements
		Total	of which: foreign currency	Total	of which: foreign currency		
Table 9		a				5	6
Credit-card debtors (total of items 167 to 170)	166						
Financial corporate sector	167						
Non-financial corporate sector	168						
Household sector	169						
Other <sup>p</sup>	170						
Overdrafts, loans and advances: public sector (total of items 172 to 179)	171						
Central government of the Republic (excluding social security funds)	172						
Social security funds	173						
Provincial governments	174						
Local government	175						
Land Bank	176						
Other public financial corporate sector (such as IDC) <sup>c</sup>	177						
Public non-financial corporate sector (such as Transnet, Eskom and Telkom)	178						
Foreign public sector	179						
Overdrafts, loans and advances: private sector (total of items 181, 187 and 188)	180						
Overdrafts, including overdrafts under cash-management schemes: (total of items 182 to 186)	181						
Financial corporate sector	182						
Non-financial corporate sector	183						
Unincorporated business enterprises of households	184						
Households	185						
Non-profit organisations serving households	186						
Factoring debtors	187						
Other loans and advances: (total of items 189 to 193)	188						
Financial corporate sector	189						
Non-financial corporate sector	190						
Unincorporated business enterprises of households	191						
Households	192						
Non-profit organisations serving households	193						
Less: credit impairments in respect of loans and advances	194						
	195						

a) For official use only. \* Indicates where relevant.  
 b) Including the General Government Sector, that is, Central Government, Provincial Government and Local Government.  
 c) Excluding Land bank.  
 d) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.  
 e) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

## Annexure I

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

Line no.	Domestic assets <sup>f</sup>		Foreign assets <sup>g</sup>		TOTAL ASSETS (col. 1 plus col. 3)	Of which: under repurchase agreements
	Total	of which: foreign currency	Total	of which: foreign currency		
a					5	6
195	176,130					
196	177					
197	183					
198						
199	178					
200	179					
201	180					
202	181					
203	182					
204	184					
205	185					
206	186					
207	187					
208	134*, 188					
209	189					
210	190, 193*					
211	191, 193*					
212	192					
213	194					
214	195					
215	196					
216						

## ASSETS AT MONTH-END

Table 10

INVESTMENTS AND BILLS, including trading portfolio assets (total of items 196, 207, 213, 217, 221, 225, 229, 233, 237, 241 and 246, less item 245)

Interest-bearing central or provincial government securities (total of items 197, 198 and 203 to 206)

Non-marketable government stock

Marketable government stock (total of item 199 and 201)

Unexpired maturity of up to 3 years

*Memo: Nominal value of such stock*

Unexpired maturity of more than 3 years

*Memo: Nominal value of such stock*

Government loan levies

Securities of provincial governments

Securities of social security funds

Securities of other central government institutions<sup>e</sup>

Other public-sector interest-bearing securities (total of items 208 to 212)

SA Reserve Bank debentures

Securities (including debentures) issued by the Land Bank

Securities issued by other public financial corporate sector<sup>b</sup> (such as IDC, DBSA)

Securities issued by public non-financial corporate sector (such as Transnet and Eskom)

Securities of local authorities

Debentures and other interest bearing security investments of private sector (total of items 214 to 216)

Banks<sup>d</sup>

Financial corporate sector<sup>c</sup>

Non-financial corporate sector and other

a) For official use only. \* Indicates where relevant.

b) Excluding SA Reserve Bank and Land Bank.

c) Excluding banks.

d) Including interbank and intragroup funding. Column 1 shall include amounts relating to SA banks whilst column 2 shall include amounts relating to foreign banks.

e) Including extra-budgetary institutions, universities, universities of technology and technikons.

f) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

g) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

Annexure I

(All amounts to be rounded off to the nearest R000)

ASSETS AT MONTH-END	Line no.	Domestic assets <sup>d</sup>		Foreign assets <sup>e</sup>		TOTAL ASSETS (col. 1 plus col. 3)	Of which: under repurchase agreements
		Total	of which: foreign currency	Total	of which: foreign currency		
	a	1	2	3	4	5	6
<b>Table 11</b>							
Equity holdings in subsidiaries (total of items 218 to 220)	217						
Banks <sup>c</sup>	197*						
Financial corporate sector <sup>b</sup>	198*						
Non-financial corporate sector	199*						
Equity holdings in associates including joint ventures (total of items 222 to 224)	220						
Banks <sup>c</sup>	221						
Financial corporate sector <sup>b</sup>	222						
Non-financial corporate sector	199*						
Listed equities (total of items 226 to 228)	224						
Banks <sup>c</sup>	200						
Financial corporate sector <sup>b</sup>	201						
Non-financial corporate sector	202						
Unlisted equities (total of items 230 to 232)	227						
Banks <sup>c</sup>	228						
Financial corporate sector <sup>b</sup>	229						
Non-financial corporate sector	206*						
Securitisations/ asset-backed securities: (total of items 234 to 236)	207*						
Banks <sup>c</sup>	231						
Financial corporate sector <sup>b</sup>	232						
Non-financial corporate sector	208*						
Financial corporate sector <sup>b</sup>	233						
Non-financial corporate sector	206*						
Derivative instruments issued by: (total of items 238 to 240)	234						
Banks <sup>c</sup> and other monetary institutions <sup>f</sup>	235						
Financial corporate sector <sup>b</sup>	236						
Non-financial corporate sector	208*						
Other investments (total of items 242 to 244)	237						
Banks <sup>c</sup>	203						
Financial corporate sector <sup>b</sup>	238						
Non-financial corporate sector and other	204						
Less: Allowances for impairments i.r.o. investments	239						
a) For official use only. * Indicates where relevant.	240						
b) Excluding banks.	241						
c) Including interbank and intragroup funding. Column 1 shall include amounts relating to SA banks whilst column 2 shall include amounts relating to foreign banks.	242						
d) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.	205						
e) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.	206*						
f) Including SA Reserve Bank, CPD, Land Bank and Postbank.	207*						
	243						
	244						
	245						

## Annexure I

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

ASSETS AT MONTH-END	Line no.	Domestic assets <sup>b</sup>		Foreign assets <sup>c</sup>		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
		Total	of which: foreign currency	Total	of which: foreign currency		
	a	1	2	3	4	5	6
<b>Table 12</b>							
Acceptances, commercial paper, bills, promissory notes and similar acknowledgements of debt discounted or purchased (total of items 247, 250 to 254 and 257)	246						
Bankers' acceptances (total of items 248 and 249)	247						
Own bankers' acceptances	248						
Other bankers' acceptances	249						
Treasury bills	250						
SA Reserve Bank bills	251						
Promissory notes	252						
Commercial paper	253						
Land Bank bills (total of items 255 and 256)	254						
Liquid	255						
Non-liquid	256						
Other	257						

a) For official use only. \* Indicates where relevant.

b) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

c) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.



Annexure I

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

ASSETS AT MONTH-END	Line no.	Domestic assets <sup>b</sup>		Foreign assets <sup>c</sup>		TOTAL ASSETS (col. 1 plus col. 3)	Of which: under repurchase agreements
		Total	of which: foreign currency	Total	of which: foreign currency		
		1	2	3	4		
	a						
<b>Table 13</b>							
NON-FINANCIAL ASSETS (total of items 259 and 264)	258						
Tangible assets (total of items 260 to 263)	259						
Premises of the bank	260						
Other fixed property	261						
Computer equipment, including peripherals	262						
Other tangible assets, including vehicles, equipment, furniture and fittings	263						
Intangible assets (total of items 265 and 266)	264						
Computer software	265						
Other intangible assets including purchased goodwill	266						
OTHER ASSETS (total of items 268 to 272 and 276)	267						
Clients' liabilities per contra (total of items 280 to 283)	268						
Remittances in transit	269						
Current income tax receivables and deferred income tax assets	270						
Retirement benefit assets	271						
Assets acquired or bought in to protect an advance or investment (total of items 273 to 275)	272						
Fixed property	273						
Shares	274						
Vehicles and other assets	275						
Other	276						
<b>TOTAL ASSETS</b> (total of items 103, 110, 195, 258 and 267)	277						
	221,223*						
	224						

a) For official use only. \* Indicates where relevant.  
 b) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.  
 c) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

## Annexure I

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

ASSETS AT MONTH-END	Line no.	Domestic assets <sup>b</sup>		Foreign assets <sup>c</sup>		TOTAL ASSETS (col 1 plus col. 3)	Of which: under repurchase agreements
		Total	of which: foreign currency	Total	of which: foreign currency		
	a	1	2	3	4	5	6
<b>Table 14</b>							
<b>DISAGGREGATED EXPOSURES</b>							
Details of client's liabilities, per item 268 (total of items 280 to 283)	278						
Acceptances outstanding	279						
Commercial paper endorsed	280						
Bills endorsed	281						
Promissory notes and similar acknowledgements of debt endorsed	282						
Total assets prior to netting or set-off	283						
	284						
	229						

a) For official use only.

b) Domestic assets mean claims against residents of South Africa or, in the case of non-financial assets, assets situated in South Africa.

c) Foreign assets mean claims against non-residents or, in the case of non-financial assets, assets situated in other countries. Botswana, Lesotho, Swaziland and Namibia are foreign countries.

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

CONTINGENT LIABILITIES AND OTHER RISK EXPOSURES	Line no.	Total
<b>Table 15</b>		
Guarantees on behalf of clients	285	
Letters of credit	286	
Bankers acceptances	287	
Committed undrawn facilities and/ or irrevocable undrawn loan commitments (including committed unutilised draw-down facilities)	288	
Underwriting exposures (including revolving underwriting exposures)	289	
Credit derivative instruments	290	
Committed capital expenditure	291	
Operating lease commitments	292	
Other contingent liabilities	293	
of which: uncommitted undrawn facilities (including conditionally revocable undrawn loan commitments)	294	
Portfolios managed : For others where financing is provided	295	

a) For official use only.

NUMBER OF ACCOUNTS AND AMOUNTS IN RESPECT OF SELECTED ITEMS (This table 16 is confidential and not available for inspection by the public)	Line no.	Amount R '000	Number: of accounts/ applications/ transactions (where applicable) <sup>b</sup>
<b>Table 16</b>			
<b>Instalment sale transactions<sup>c, d</sup></b>	296		
Applied for	297		
Granted	298		
Paid out	299		
<b>Leasing finance transactions<sup>c, d</sup></b>	300		
Applied for	301		
Granted	302		
Paid out	303		
<b>Mortgage advances<sup>c</sup></b>	304		
Applied for	305		
Granted (total of items 307 to 309)	306		
On vacant land	307		
For construction of buildings	308		
On existing buildings	309		
Residential mortgages (home loans): new advances	310		
Granted	311		
Paid out (total of items 313, 316 and 319)	312		
Owner-occupied (total of items 314 and 315)	313		
Fixed rate	314		
Variable rate	315		
Buy-to-let (total of items 317 and 318)	316		
Fixed rate	317		
Variable rate	318		
Second mortgage and other (total of items 320 and 321)	319		
Fixed rate	320		
Variable rate	321		
Residential mortgages (home loans): re-advances	322		
Granted	323		
Paid out	324		
Farm mortgages	325		
Granted	326		
Paid out	327		
Commercial and other mortgage advances	328		
Granted	329		
Paid out	330		

a) For official use only.

b) Actual number, not thousands.

c) During the reporting month.

d) New facilities or further facilities, excluding routine renewal of existing facilities.

NUMBER OF ACCOUNTS AND AMOUNTS IN RESPECT OF SELECTED ITEMS (This table 16 is confidential and not available for inspection by the public)		Line no.	Amount R '000	Number: of accounts/ applications/ transactions (where applicable) <sup>b</sup>
<b>Table 16 continue</b>				
<b>Overdraft facilities loaded on bank's computer system:</b> Total limit (item 332 and 333)				
Drawn		331		
Undrawn		332		
<b>Credit card straight accounts:</b> Total limit (item 335 and 336)				
Drawn		333		
Undrawn		334	238	
<b>Credit card budget accounts:</b> Total limit (item 338 and 339)				
Drawn		335		
Undrawn		336	238	
Drawn		337		
Undrawn		338		
<b>Debit card: debit transactions<sup>c</sup></b>				
Drawn		339		
<b>Travellers cheques issued<sup>c</sup>: Rand</b>				
		340		
<b>Other currency</b>				
		341		
		342		

a) For official use only.  
 b) Actual number, not thousands.  
 c) During the reporting month.  
 (All amounts to be rounded off to the nearest R'000)

SECURITISATION ACTIVITY: As originator <sup>b</sup>		Line no.	New securitisation during the month <sup>b</sup>	Outstanding balance i.r.o. securitisation <sup>c</sup>
<b>Table 17</b>				
<b>Private sector: total</b> (of item 344 to 348)				
Mortgages		343		
Instalment sales and leasing transactions		344		
Foreign currency loans		345		
Credit cards and overdrafts		346		
Other		347		
<b>Public sector: total</b> (item 350)				
Loans and advances <sup>d</sup>		348		
		349		
		350		

a) For official use only.  
 b) Relates only to securitised assets in respect of which the reporting bank acted as an originator, and achieved derecognition, that is, table 17 shall not contain any assets securitised by third parties or assets in respect of which the bank has not met the requirements for derecognition and as such the assets are still included in the balance sheet of the bank.  
 c) Relates to the outstanding balances of securitised assets in respect of which the reporting bank acted as an originator, the revenue streams of which assets are currently administered by the reporting bank.  
 d) Include all types of public sector loans and advances, including any mortgage advances, instalment sale and leasing, foreign currency loans, credit cards, overdrafts or other loans.

Annexure I

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

	Line no.	Total acquired (total of col. 2 to 6)	of which:					
			Sold outright	Sold under repo	On-lent <sup>b</sup>	Pledged as security	Other (in hand)	
<b>REVERSE TRANSACTION ASSETS: ASSETS TEMPORARILY ACQUIRED</b>	a	1	2	3	4	5	6	
<b>Table 18</b>								
Total assets temporarily acquired (total of items 352 and 369)	351							
Under loans granted under resale agreements (total of items 353, 356, 359 and 366)	352							
Listed equity instruments (total of items 354 and 355)	353							
Domestic (SA residents)	354							
Foreign (non-residents)	355							
Unlisted equity instruments (total of items 357 and 358)	356							
Domestic (SA residents)	357							
Foreign (non-residents)	358							
Debt securities (total of items 360 and 365)	359							
Domestic (SA residents) - (total of items 361 to 364)	360							
Banks	361							
RSA government	362							
Public financial and non-financial corporate sector	363							
Other	364							
Foreign (non-residents)	365							
Other securities (total of items 367 and 368)	366							
Domestic (SA residents)	367							
Foreign (non-residents)	368							
Under securities-borrowing agreements (total of items 370, 373 and 374)	369							
Equity instruments (total of items 371 and 372)	370							
Domestic (SA residents)	371							
Foreign (non-residents)	372							
RSA government securities	373							
Other securities (total of items 375 and 376)	374							
Domestic (SA residents)	375							
Foreign (non-residents)	376							

a) For official use only.

b) Means assets lent to other parties, which assets previously were temporarily acquired. Item 351, column 4, shall be equal to item 377, column 2.

## Annexure I

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

REVERSE TRANSACTION ASSETS: ASSETS LENT TO OTHER PARTIES IN TERMS OF A SECURITIES-LENDING AGREEMENT	Line no.		Total lent to other parties	of which: on-lent <sup>b</sup>
		a		
<b>Table 19</b>			<b>1</b>	<b>2</b>
Total assets lent (total of items 378, 381 and 382)	377	253		
Equity instruments (total of items 379 and 380)	378	254		
Domestic sector (SA residents)	379			
Foreign sector (non-residents)	380			
RSA government securities	381	255		
Other securities (total of items 383 and 384)	382	256		
Domestic sector (SA residents)	383			
Foreign sector (non-residents)	384			

a) For official use only.

b) Means assets lent to other parties, which assets previously were temporarily acquired. Item 377, column 2, shall be equal to item 351, column 4.

## Annexure I

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

Line no.	Opening stock (balance)	Plus/minus transactions	Plus/minus valuation changes	Plus/minus other	Closing stock (balance)
	1	2	3	4	5
<b>FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH</b>					
<b>LIABILITIES AND EQUITY</b> (This table 20 is confidential and not available for inspection by the public)					
<b>Table 20</b>					
<b>DEPOSITS DENOMINATED IN RAND</b> (item 2) <sup>z</sup>					
385					
386					
387					
388					
389					
390					
391					
392					
393					
394					
395					
396					
397					
398					
399					
400					
401					
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414					
415					
416					
417					
418					
419					
420					
421					
<b>DEPOSITS DENOMINATED IN FOREIGN CURRENCY</b> <sup>a</sup> (item 32) <sup>z</sup>					
General government sector (item 34, and item 37) <sup>z</sup>					
SA banks and other monetary institutions (items 43, 44 and 52)					
Financial corporate sector (items 45, 46, 47 and 53)					
Non-financial corporate sector and other (items 48, 50, 54, 56 and 57)					
Foreign sector (items 49 and 55)					
<b>FOREIGN CURRENCY FUNDING</b> (item 58)					
SA banks and other monetary institutions (items 59 and 60)					
Financial corporate sector (item 61)					
Non-financial corporate sector and other (items 62 and 66)					
Foreign sector (item 63)					
<b>DEBT SECURITIES</b> <sup>a</sup> (item 68 and item 1 col. 8) <sup>3</sup>					
SA banks and other monetary institutions (item 69, and items 4, 12 and 33, col. 8) <sup>3</sup>					
Financial corporate sector (item 70, and items 15, 16, 18 to 20, and 36, col. 8) <sup>3</sup>					
Non-financial corporate sector and other (item 71, and items 6, 14, 17, 25 to 28, 34, 35 and 37, col. 8) <sup>3</sup>					
Foreign sector (item 72, and items 29 and 38, col. 8) <sup>3</sup>					
<b>OTHER LIABILITIES</b> (total of items 73, 74, 77, 79, 86, 90, 91 and 94)					
<b>LIABILITIES I.R.O DERIVATIVE INSTRUMENTS</b> (items 81 and 85)					
SA banks and other monetary institutions (item 82)					
Financial corporate sector (item 83)					
Non-financial corporate sector and other (item 84)					
Foreign sector (item 85)					
<b>EQUITY</b> (item 96)					
<b>TOTAL EQUITY AND LIABILITIES</b> (item 102)					

1. Where applicable.

2. Excluding NCDs, PNs and any other similar acknowledgement of debt.

3. Including NCDs, PNs and any other similar acknowledgement of debt.

4. NCDs, PNs and other similar acknowledgements of debt shall be excluded from deposits and included in debt securities.

## Annexure I

(All amounts to be rounded off to the nearest R000)

Line no.	Opening stock (balance)	Plus/minus transactions	Plus/minus valuation changes	Plus/minus other	Closing stock (balance)
<b>FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH</b>					
<b>ASSETS</b>					
(This table 21 is confidential and not available for inspection by the public)					
<b>TABLE 21</b>					
422					
423					
424					
425					
426					
427					
428					
429					
430					
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432					
433					
434					
435					
436					
437					
438					
439					
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444					
445					
446					
447					
448					
449					
450					
451					
452					
453					
454					
455					
456					
457					
458					
459					
<b>CENTRAL BANK MONEY AND GOLD</b> (item 103, col. 5)					
Domestic sector (item 103, col. 1)					
Foreign sector (item 103, col. 3)					
<b>DEPOSITS AND LOANS DENOMINATED IN RAND</b> <sup>2, 3</sup> (item 116, col. 5, and item 117, col. 5)					
SA banks (item 116, col. 5)					
Foreign sector (item 117, col. 5)					
<b>LOANS GRANTED UNDER RESALE AGREEMENTS</b> (item 118, col. 5)					
SA banks and other monetary institutions (items 119 and 120, col. 1)					
Financial corporate sector (total of items 121 to 123, col. 1)					
Non-financial corporate sector and other (item 124, col. 1, and item 125, col. 1)					
Foreign sector (item 118, col. 3)					
<b>FOREIGN CURRENCY LOANS AND ADVANCES</b> (item 126, col. 5)					
SA banks and other monetary institutions (items 128 and 129, col. 1)					
Financial corporate sector (item 131, col. 1)					
Non-financial corporate sector and other (item 132, col. 1)					
Foreign sector (item 127, col. 3, item 133, col. 3, and item 134, col. 3)					
<b>REDEEMABLE PREFERENCE SHARES</b> (item 135, col. 5)					
Banks (item 136, col. 1)					
Financial corporate sector (item 137, col. 1)					
Non-financial corporate sector and other (item 138, col. 1)					
Foreign sector (item 135, col. 3)					
<b>INSTALLMENT SALES</b> (item 140, col. 5)					
Financial corporate sector (item 141, col. 1)					
Non-financial corporate sector (item 142, col. 1)					
Household sector (item 143, col. 1)					
Foreign sector (item 140, col. 3)					
Other sectors (item 144, col. 1)					
<b>LEASING FINANCE</b> (item 145, col. 5)					
Financial corporate sector (item 146, col. 1)					
Non-financial corporate sector (item 147, col. 1)					
Household sector (item 148, col. 1)					
Foreign sector (item 145, col. 3)					
Other sectors (item 149, col. 1)					
<b>MORTGAGE ADVANCES</b> (item 150, col. 5)					
Corporate sector (item 152, col. 1, and items 160 to 163, col. 1)					
Household sector (item 153, col. 1, item 157, col. 1, and item 164, col. 1)					
Foreign sector (item 150, col. 3)					
Other sectors (item 154, col. 1, item 158, col. 1, and item 165, col. 1)					

1. Where applicable.

2. Excluding NCDs, PNs and any other similar acknowledgement of debt.

3. NCDs, PNs and other similar acknowledgements of debt shall be excluded from deposits and included in debt securities.



Annexure I

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

Line no.	Opening stock (balance)	Plus/minus transactions	Plus/minus valuation changes	Plus/minus other	Closing stock (balance)
	1	2	3	4	5
<b>TABLE 21 continue</b>					
<b>FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH</b>					
<b>ASSETS</b>					
(This table 21 is confidential and not available for inspection by the public)					
<b>CREDIT CARD DEBTORS</b> (item 166, col. 5)					
460					
461					
462					
463					
464					
465					
466					
467					
468					
469					
470					
471					
472					
473					
474					
475					
476					
477					
478					
479					
480					
481					
482					
483					
484					
485					
486					
487					
488					
<b>OVERDRAFTS, LOANS AND ADVANCES: PUBLIC SECTOR</b> (item 171, col. 5)					
General government sector (items 172 to 175, col. 1)					
Financial corporate sector (items 176 and 177, col. 1)					
Non-financial corporate sector (item 178, col. 1)					
Foreign sector (item 179, col. 3)					
<b>OVERDRAFTS, LOANS AND ADVANCES: PRIVATE SECTOR</b> (item 180, col. 5)					
Financial corporate sector (item 182, col. 1, item 187, col. 1, and item 189, col. 1)					
Non-financial corporate sector (item 183, col. 1, item 187, col. 1, and item 190, col. 1)					
Household sector (items 184 to 186, col. 1, and items 191 to 193, col. 1)					
Foreign sector (item 180, col. 3)					
<b>LESS: IMPAIRMENTS</b> (item 194, col. 5, and item 245, col. 5)					
<b>DEBT SECURITIES</b> <sup>2,3</sup> (item 112, col.5, item 196, col. 5, item 207, col. 5, item 213, col. 5, and item 246, col. 5)					
General government sector (item 196, col. 1, item 212, col. 1, and item 250, col. 1)					
Banks and other monetary institutions (items 112, 208, 209, 214, 251 and 254, col. 1, and item 253, col. 1)					
Public financial corporate sector (item 210, col. 1, and items 252, 253 and 257, col. 1)					
Public non-financial corporate sector (item 211, col. 1, and items 252, 253 and 257, col. 1)					
Private financial corporate sector (item 215, col. 1, and items 252, 253 and 257, col. 1)					
Private non-financial corporate sector (item 216, col. 1, and items 252, 253 and 257, col. 1)					
Foreign sector (item 196, col. 3, item 207, col. 3, item 213, col. 3, and item 246, col. 3)					
<b>EQUITY</b> (item 217, col. 5, item 221, col. 5, item 225, col. 5, and item 229, col. 5)					
Banks (item 218, col. 1, item 222, col. 1, item 226, col. 1, and item 230, col. 1)					
Financial corporate sector (item 219, col. 1, item 223, col. 1, item 227, col. 1, and item 231, col. 1)					
Non-financial corporate sector (item 220, col. 1, item 224, col. 1, item 228, col. 1, and item 232, col. 1)					
Foreign sector (item 217, col. 3, item 221, col. 3, item 225, col. 3, and item 229, col. 3)					

1. Where applicable.  
 2. Including NCDs, PNs and any other similar acknowledgements of debt.  
 3. NCDs, PNs and other similar acknowledgements of debt shall be excluded from deposits and included in debt securities.

## Annexure I

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

Line no.	Opening stock (balance)	Plus/minus transactions	Plus/minus valuation changes	Plus/minus other	Closing stock (balance)
<b>TABLE 21 continue</b>					
<b>FINANCIAL STOCKS (BALANCES) AT MONTH-END AND FLOWS DURING MONTH</b>					
<b>ASSETS</b> (This table 21 is confidential and not available for inspection by the public)					
<b>DERIVATIVE INSTRUMENTS</b> (item 237, col. 5)					
489					
490					
491					
492					
493					
494					
495					
496					
497					
498					
499					
500					
501					
502					
503					
504					
505					
<b>SECURITISATION AND OTHER INVESTMENTS</b> (items 233 and 241, col. 5)					
Banks (items 234 and 242, col. 1)					
Financial corporate sector (items 235 and 243, col. 1)					
Non-financial corporate sector (items 236 and 244, col. 1)					
Foreign sector (items 233 and 241, col. 3)					
<b>NON-FINANCIAL ASSETS</b> (item 258, col. 5)					
Domestic sector (item 258, col. 1)					
Foreign sector (item 258, col. 3)					
<b>OTHER ASSETS</b> (item 267, col. 5)					
Domestic sector (item 267, col. 1)					
Foreign sector (item 267, col. 3)					
<b>TOTAL ASSETS</b> (item 277, col. 5)					

1. Where applicable.

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

Line no.	Balance, end of previous month per BA 900	Plus: New business payout during month	Plus: Finance charges earned and other debits during month	Minus: Instalments received during month	Minus: Amounts written off and other credits during month	Equals: Balance, end of current month per BA 900
<b>TABLE 22</b>						
<b>BALANCES AT MONTH-END AND FLOWS DURING MONTH</b>						
<b>INSTALMENT SALES AND LEASING TRANSACTIONS</b> (This table 22 is confidential and not available for inspection by the public)						
506	910(20)					
507	910(21)					
508						
<b>INSTALMENT SALES (item 140, col. 5)</b>						
<b>LEASING TRANSACTIONS (item 145, col. 5)</b>						
Hash total						

a) For official use only.

Annexure J

BA920  
Quarterly

**ANALYSIS OF INSTALMENT SALE TRANSACTIONS, LEASING TRANSACTIONS AND SELECTED ASSETS**

(Confidential and not available for inspection by the public)

Name of bank.....

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

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

TYPE OF ASSET AND AGREEMENT	Line no.	Asset item 139 of form BA 900			Total number of units <sup>b</sup>
		Instalment sales 1	Financial leases 2	Operating leases 3	
<b>Outstanding balance at end of quarter</b>	a				4
Passenger cars:					
- new	1				
- used	2				
Commercial vehicles <sup>c</sup> - light:					
- new	3				
- used	4				
Commercial vehicles - medium and heavy:					
- new	5				
- used	6				
Commercial vehicles - minibuses:					
- new	7				
- used	8				
Other land transport equipment	9				
<b>Total vehicles (total of items 1 to 9)</b>	10				
Air transport equipment	11				
Sea and water transport equipment	12				
Agricultural machinery and equipment	13				
All household appliances	14				
Industrial machinery and equipment	15				
Commercial equipment	16				
Computer, IT and other office equipment	17				
Other goods	18				
<b>Total: all goods (total of items 10 to 18)</b>	19				

a) For official use only.

b) Actual number, not thousands.

c) Excluding minibuses.

## Annexure J

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

TYPE OF CLIENT	Line no.	Household sector	General government sector	Financial corporate sector	Non-financial corporate sector	Foreign sector	Total
<b>Outstanding balance at end of quarter</b>	a						
<b>Table 2</b>							
<b>Instalment sale transactions (BA 900 item 140) (total of items 21 to 29)</b>	20						
Vehicles	21						
Air transport equipment	22						
Sea and water transport equipment	23						
Agricultural machinery and equipment	24						
All household appliances	25						
Industrial machinery and equipment	26						
Commercial equipment	27						
Computer, IT and other office equipment	28						
Other goods	29						
<b>Leasing transactions (BA 900 item 145) (total of items 31 and 41)</b>	30						
Financial leases (total of items 32 to 40)	31						
Vehicles	32						
Air transport equipment	33						
Sea and water transport equipment	34						
Agricultural machinery and equipment	35						
All household appliances	36						
Industrial machinery and equipment	37						
Commercial equipment	38						
Computer, IT and other office equipment	39						
Other goods	40						
<b>Operating leases (total of items 42 to 50)</b>	41						
Vehicles	42						
Air transport equipment	43						
Sea and water transport equipment	44						
Agricultural machinery and equipment	45						
All household appliances	46						
Industrial machinery and equipment	47						
Commercial equipment	48						
Computer, IT and other office equipment	49						
Other goods	50						

a) For official use only.



## Annexure J

Personnel and infrastructure of the reporting bank	Line no.	Number <sup>b</sup>
<b>Table 4</b>		
Number of individual contractors rendering services to the bank	67	910(98)
Number of personnel in employ	68	
Number of cash-dispensing automated teller machines operated by the reporting bank	69	910(99)
Number of branches and sub-branches in the Republic	70	910(100)
Number of agencies in the Republic	71	910(101)
Number of branches and agencies in foreign countries	72	910(102)
Number of current accounts, including accounts under cash-management schemes	73	910(103)
Number of deposit accounts, excluding current accounts	74	910(105)
Number of reporting bank's electronic data transfer (card swipe) machines at point of sale	75	910(106)
Number of motor vehicles repossessed by the reporting bank <sup>d</sup> :		
- Passenger cars	76	
- Commercial vehicles and other <sup>c</sup>	77	
Number of properties repossessed by the reporting bank <sup>d</sup> :		
- Residential properties	78	
- Commercial properties	79	
Number of loan accounts	80	
Number of customers	81	

a) For official use only.

b) Actual number, not thousands.

c) Including minibuses.

d) During the reporting quarter.

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

Foreign borrowing capacity of the reporting bank	Line no.	Amount
<b>Table 5</b>		
Unutilised foreign borrowing facilities:		
- Revocable	82	
- Irrevocable	83	
<b>Hash total</b>	84	
a) For official use only.	85	

Annexure K

BA930  
Monthly

**INTEREST RATES ON DEPOSITS, LOANS AND ADVANCES**

(Confidential and not available for inspection by the public)

Name of bank.....  
Month ended.....(yyyy-mm-dd)

Line no.	Table 1	All deposits	
		Outstanding balance at month end <sup>3</sup> R'000	Weighted average rate <sup>2</sup> (%)
		1	2
1	<p><b>DEPOSIT RATES</b></p> <p><b>Corporate sector<sup>3</sup></b> (total of items 2 to 11)</p> <p>Cheque accounts</p> <p>Call deposits</p> <p>Notice deposits: 1 day to 32 days</p> <p>More than 32 days to 91 days</p> <p>More than 91 days to 185 days</p> <p>Fixed deposits: Up to 1 year</p> <p>More than 1 year but less than 3 years</p> <p>3 years and more but less than 5 years</p> <p>5 years and more</p> <p>Other</p> <p><b>Household sector<sup>4</sup></b> (total of items 13 to 23)</p> <p>Cheque accounts</p> <p>Call deposits</p> <p>Savings deposits</p> <p>Notice deposits: 1 day to 32 days</p> <p>More than 32 days to 91 days</p> <p>More than 91 days to 185 days</p> <p>Fixed deposits: Up to 1 year</p> <p>More than 1 year but less than 3 years</p> <p>3 years and more but less than 5 years</p> <p>5 years and more</p> <p>Other</p>		
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			
23			

1. Include all relevant existing deposits and all relevant new deposits.  
 2. A weighted average rate shall be calculated and reported for each relevant specified type of account, calculated across all relevant accounts maintained in the ordinary course of arms-length banking business, and weighted based on the outstanding balances at month-end.  
 3. Corporate sector (often being referred to as the wholesale sector) shall include all relevant public and private financial and non-financial sectors, but shall exclude banks and the government sector.  
 4. Household sector (often being referred to as the retail sector) shall include unincorporated businesses, individuals and non-profit seeking organisations.  
 5. Outstanding balances at month-end reported on the form BA 930 may not exactly match the relevant balances reported on the form BA 900 due to the omission of amounts relating to non arms-length banking business from the form BA 930.

**CONTINUES ON PAGE 258 - PART 3**





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## Annexure K

DEPOSIT RATES	Line no.	All deposits	
		Outstanding balance at month end <sup>4</sup> R'000	Weighted average rate <sup>2</sup> (%)
		1	2
<b>Foreign sector – rand denominated</b> (total of items 25 to 34)			
Cheque accounts	24		
Call deposits	25		
Notice deposits: 1 day to 32 days	26		
More than 32 days to 91 days	27		
More than 91 days to 185 days	28		
Fixed deposits: Up to 1 year	29		
More than 1 year but less than 3 years	30		
3 years and more but less than 5 years	31		
5 years and more	32		
Other	33		
<b>All domestic private sectors</b> <sup>3</sup> (total of items 36 to 45)	34		
Cheque accounts	35		
Call deposits	36		
Notice deposits: 1 day to 32 days	37		
More than 32 days to 91 days	38		
More than 91 days to 185 days	39		
Fixed deposits: Up to 1 year	40		
More than 1 year but less than 3 years	41		
3 years and more but less than 5 years	42		
5 years and more	43		
Other	44		
<b>Interbank deposit rate</b>	45		
	46		

Table 1

1. Include all relevant existing deposits and all relevant new deposits.
2. A weighted average rate shall be calculated and reported for each relevant specified type of account, calculated across all relevant accounts maintained in the ordinary course of arms-length banking business, and weighted based on the outstanding balances at month-end.
3. Include corporate and household sectors but exclude banks and the government sector.
4. Outstanding balances at month-end reported on the form BA 930 may not exactly match the relevant balances reported on the form BA 900 due to the omission of amounts relating to non arms-length banking business from the form BA 930.

Annexure K

LENDING RATES	Line no.	All loans <sup>1</sup>	
		Outstanding balance at month end <sup>3</sup> R'000	Weighted average rate <sup>2</sup> (%)
		1	2
<b>Table 2</b>			
<b>Corporate sector<sup>3</sup></b> (total of items 48 to 56)	47		
Overdrafts	48		
Instalment sale agreements: flexible rate	49		
fixed rate	50		
Leasing transactions : flexible rate	51		
fixed rate	52		
Mortgage advances: flexible rate	53		
fixed rate	54		
Credit cards	55		
Other	56		
<b>Household sector<sup>4</sup></b> (total of items – 58 to 66)	57		
Overdrafts	58		
Instalment sale agreements: flexible rate	59		
fixed rate	60		
Leasing transactions : flexible rate	61		
fixed rate	62		
Mortgage advances: flexible rate	63		
fixed rate	64		
Credit cards	65		
Other	66		

1. Include all relevant existing loans and all relevant new loans.  
 2. A weighted average rate shall be calculated and reported for each relevant specified type of account, calculated across all relevant accounts maintained in the ordinary course of arms-length banking business, and weighted based on the outstanding balances at month-end.  
 3. Corporate sector (often being referred to as the wholesale sector) shall include all relevant public and private financial and non-financial sectors, but shall exclude banks and the government sector.  
 4. Household sector (often being referred to as the retail sector) shall include unincorporated businesses, individuals and non-profit seeking organisations.  
 5. Outstanding balances at month-end reported on the form BA 930 may not exactly match the relevant balances reported on the form BA 900 due to the omission of amounts relating to non-arms-length banking business from the form BA 930.



Annexure L

BA940  
Quarterly

**SELECTED LOCAL BANKING STATISTICS**

(Confidential and not available for inspection by the public)

Name of bank.....  
Nationality of bank.....

Type of bank, based on the following keys<sup>5</sup> : .....  
D = Domestic bank; B = branch of a foreign institution; S = subsidiary of a foreign institution; U = Consortium and unclassified  
Quarter ended.....(yy-mm-dd)

**SECTION 1: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS ALL SECTORS**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Line no.	Total claims:		Foreign currency							
		All currencies		Domestic currency		Foreign currency					
		TO1:A:	ZAR:D:	TO1:F:	USD:F:	EUR:F:	JPY:F:	GBP:F:	CHF:F:	TO3:F:	
All sectors	All sectors (Rand)	All sectors (Total foreign currency)	All sectors (USD)	All sectors (EUR)	All sectors (JPY)	All sectors (GBP)	All sectors (CHF)	All sectors (Other)			
A:	A:	A:	A:	A:	A:	A:	A:	A:			
	1		2	3	4	5	6	7	8	9	
Table 1 <sup>2</sup>											
All countries (5J=5M+ZA+5Z)	1										
Unallocated - 5M	2										
Residents - ZA	3										
Rest of the world - Non-residents	4										
(5Z = 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)											
Developed countries - 5R <sup>3</sup>	5										
Andorra - AD	6										
to											
United States - US	39										
Residual developed countries - 2R	40										
Offshore centres - 1N <sup>4</sup>	41										
Aruba - AW	42										
to											
West Indies UK - 1Z	62										
Residual former Netherlands											
Antilles - 2D	63										
Residual offshore centres - 2N	64										

1. Without any decimals.  
2. Total claims: loans plus holdings of debt securities plus other assets.  
3. As specified in table A, in regulation 65(9)(a).  
4. As specified in table B, in regulation 65(9)(b).  
5. Please refer to regulation 65(5) for further detail.

## Annexure L

## SECTION 1: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS ALL SECTORS

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Line no.	Vis-à-vis country with ISO code	Total claims: All currencies		Domestic currency		Foreign currency					
		TO1A:	ZARD:	All sectors (Rand)	All sectors (Total foreign currency)	USD:F:	EUR:F:	JPY:F:	GBP:F:	CHF:F:	TO3F:
A:	A:	A:	A:	A:	A:	A:	A:	A:	A:	A:	A:
1			2	3	4	5	6	7	8	9	
65	Developing Europe - 3C <sup>3</sup>										
66	Albania - AL										
	to										
83	Ukraine - UA										
84	Residual former Serbia and Montenegro - 2C										
85	Residual Europe - 2B										
86	Developing Latin America and Caribbean - 4U <sup>4</sup>										
87	Argentina - AR										
	to										
117	Venezuela - VE										
	Residual Latin America and Caribbean - 2H										
118											
119	Developing Africa and Middle East - 4W <sup>6</sup>										
120	Algeria - DZ										
	to										
184	Zimbabwe - ZW										
	Residual Africa (includes Western Sahara) and Middle East - 2W										
185											
186	Developing Asia and Pacific - 4Y <sup>6</sup>										
187	Afghanistan - AF										
	to										
232	Wallis and Futuna - WF										
233	Residual Asia and Pacific - 2O										
	International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>1</sup>										
234											

1. Without any decimals.

2. Total claims: loans plus holdings of debt securities plus other assets.

3. As specified in table C, in regulation 65(9)(c).

4. As specified in table D, in regulation 65(9)(d).

5. As specified in table E, in regulation 65(9)(e).

6. As specified in table F, in regulation 65(9)(f).

7. As respectively specified in tables G and H, in regulations 65(9)(g)(i) and 65(9)(g)(ii).

Annexure L

**SECTION 1: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS ALL SECTORS**

(All amounts to be rounded off to the nearest R.000<sup>1</sup>)

Vis-à-vis country with ISO code	Line no.	Total loans: All currencies		Foreign currency						
		TO1:A:	ZARD:	TO1:F:	USD:F:	EUR:F:	JPY:F:	GBP:F:	CHF:F:	TO3:F:
		All sectors	All sectors (Rand)	All sectors (Total foreign currency)	All sectors (USD)	All sectors (EUR)	All sectors (JPY)	All sectors (GBP)	All sectors (CHF)	All sectors (Other)
		A:	A:	A:	A:	A:	A:	A:	A:	A:
	Table 2 <sup>2</sup>	1	2	3	4	5	6	7	8	9
All countries (5J=5M+ZA+5Z)	235									
Unallocated - 5M	236									
Residents - ZA	237									
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	238									
Developed countries - 5R <sup>3</sup>	239									
Andorra - AD	240									
to										
United States - US	273									
Residual developed countries - 2R	274									
Offshore centres - 1N <sup>4</sup>	275									
Aruba - AW	276									
to										
West Indies UK - 1Z	296									
Residual former Netherlands Antilles - 2D	297									
Residual offshore centres - 2N	298									

1. Without any decimals.  
 2. Total loans, claims.  
 3. As specified in table A, in regulation 65(9)(a).  
 4. As specified in table B, in regulation 65(9)(b).

## Annexure L

## SECTION 1: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS ALL SECTORS

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Line no.	Vis-à-vis country with ISO code	Total loans: All currencies		Domestic currency		Foreign currency						
		TO1A:	ZARD:	TO1F:	ZARD:	USD:F:	EUR:F:	JPY:F:	GBP:F:	CHF:F:	TO3F:	
		All sectors	All sectors (Rand)	All sectors (Total foreign currency)	All sectors (USD)	All sectors (EUR)	All sectors (JPY)	All sectors (GBP)	All sectors (CHF)	All sectors (Other)		
		A:	A:	A:	A:	A:	A:	A:	A:	A:		
	Table 2 <sup>2</sup>	1	2	3	4	5	6	7	8	9		
299	Developing Europe - 3C <sup>3</sup>											
300	Albania - AL											
	to											
317	Ukraine - UA											
	Residual former Serbia and Montenegro - 2C											
318	Residual Europe - 2B											
319	Developing Latin America and Caribbean - 4U <sup>4</sup>											
320	Argentina - AR											
321	to											
351	Venezuela - VE											
	Residual Latin America and Caribbean - 2H											
352	Developing Africa and Middle East - 4W <sup>6</sup>											
353	Algeria - DZ											
354	to											
418	Zimbabwe - ZW											
	Residual Africa (includes Western Sahara) and Middle East - 2W											
419	Developing Asia and Pacific - 4Y <sup>6</sup>											
420	Afghanistan - AF											
421	to											
466	Wallis and Futuna - WF											
467	Residual Asia and Pacific - 2O											
	International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C											
468												

1. Without any decimals.

2. Total loans, claims.

3. As specified in table C, in regulation 65(9)(c).

4. As specified in table D, in regulation 65(9)(d).

5. As specified in table E, in regulation 65(9)(e).

6. As specified in table F, in regulation 65(9)(f).

7. As respectively specified in tables G and H, in regulations 65(9)(g)(i) and 65(9)(g)(ii).



Annexure L

SECTION 1: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS ALL SECTORS

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Line no.	Total holdings of debt securities: All currencies		Domestic currency		Foreign currency						
		TO1:A:	ZARD:	TO1:F:	USD:F:	EUR:F:	JPY:F:	GBP:F:	CHF:F:	TO3:F:		
		All sectors	All sectors (Rand)	All sectors (Total foreign currency)	All sectors (USD)	All sectors (EUR)	All sectors (JPY)	All sectors (GBP)	All sectors (CHF)	All sectors (Other)		
		A:	A:	A:	A:	A:	A:	A:	A:	A:		
		1	2	3	4	5	6	7	8	9		
Table 3 <sup>2</sup>												
All countries (5J=5M+ZA+5Z)	469											
Unallocated - 5M	470											
Residents - ZA	471											
Rest of the world - Non-residents (5Z=5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	472											
Developed countries - 5R <sup>3</sup>	473											
Andorra - AD	474											
to												
United States - US	507											
Residual developed countries - 2R	508											
Offshore centres - 1N <sup>4</sup>	509											
Aruba - AW	510											
to												
West Indies UK - 1Z	530											
Residual former Netherlands Antilles - 2D	531											
Residual offshore centres - 2N	532											

1. Without any decimals.  
 2. Total holdings of debt securities.  
 3. As specified in table A, in regulation 65(9)(a).  
 4. As specified in table B, in regulation 65(9)(b).

## Annexure L

## SECTION 1: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS ALL SECTORS

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Line no.	Vis-à-vis country with ISO code	Total holdings of debt securities: All currencies		Domestic currency		Foreign currency						
		TO1:A:	ZARD:	All sectors (Rand)	TO1:F:	USD:F:	EUR:F:	JPY:F:	GBP:F:	CHF:F:	TO3:F:	
A:			A:	All sectors (Total foreign currency)	All sectors (USD)	All sectors (EUR)	All sectors (JPY)	All sectors (GBP)	All sectors (CHF)	All sectors (Other)		
1			A:	3	4	5	6	7	8	9		
533	Developing Europe - 3C <sup>3</sup>		A:									
534	Albania - AL		A:									
	to		A:									
551	Ukraine - UA		A:									
552	Residual former Serbia and Montenegro - 2C		A:									
553	Residual Europe - 2B		A:									
554	Developing Latin America and Caribbean - 4U <sup>4</sup>		A:									
555	Argentina - AR		A:									
	to		A:									
585	Venezuela - VE		A:									
586	Residual Latin America and Caribbean - 2H		A:									
587	Developing Africa and Middle East - 4W <sup>5</sup>		A:									
588	Algeria - DZ		A:									
	to		A:									
652	Zimbabwe - ZW		A:									
653	Residual Africa (includes Western Sahara) and Middle East - 2W		A:									
654	Developing Asia and Pacific - 4Y <sup>6</sup>		A:									
655	Afghanistan - AF		A:									
	to		A:									
700	Wallis and Futuna - WF		A:									
701	Residual Asia and Pacific - 2O		A:									
	International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>		A:									
702			A:									

1. Without any decimals.

2. Total holdings of debt securities.

3. As specified in table C, in regulation 65(9)(c).

4. As specified in table D, in regulation 65(9)(d).

5. As specified in table E, in regulation 65(9)(e).

6. As specified in table F, in regulation 65(9)(f).

7. As respectively specified in tables G and H, in regulations 65(9)(g)(i) and 65(9)(g)(ii).

Annexure L

**SECTION 1: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS ALL SECTORS**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Line no.	Total other assets: All currencies		Domestic currency		Foreign currency						
		TO1:A:	ZARD:	ZARD:	All sectors (Rand)	TO1:F:	USD:F:	EUR:F:	JPY:F:	GBP:F:	CHF:F:	TO3:F:
		All sectors	A:	All sectors (Rand)	All sectors (Total foreign currency)	All sectors (USD)	All sectors (EUR)	All sectors (JPY)	All sectors (GBP)	All sectors (CHF)	All sectors (Other)	
	Table 4 <sup>2</sup>											
All countries (5J=5M+ZA+5Z)	703											
Unallocated - 5M	704											
Residents - ZA	705											
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	706											
Developed countries - 5R <sup>3</sup>	707											
Andorra - AD	708											
to												
United States - US	741											
Residual developed countries - 2R	742											
Offshore centres - 1N <sup>4</sup>	743											
Aruba - AW	744											
to												
West Indies UK - 1Z	764											
Residual former Netherlands Antilles - 2D	765											
Residual offshore centres - 2N	766											

1. Without any decimals.  
 2. Total other assets.  
 3. As specified in table A, in regulation 65(9)(a).  
 4. As specified in table B, in regulation 65(9)(b).

**SECTION 1: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS ALL SECTORS**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Line no.	Vis-à-vis country with ISO code	Total other assets: All currencies		Domestic currency		Foreign currency						
		TO1A:	ZARD:	TO1F:	EURF:	JPYF:	GBPF:	CHF:F:	TO3F:			
		All sectors	All sectors (Rand)	All sectors (Total foreign currency)	All sectors (USD)	All sectors (EUR)	All sectors (JPY)	All sectors (GBP)	All sectors (CHF)	All sectors (Other)		
A:	A:	A:	A:	A:	A:	A:	A:	A:	A:	A:		
1	Table 4 <sup>2</sup>	1	2	3	4	5	6	7	8	9		
767	Developing Europe - 3C <sup>3</sup>											
768	Albania - AL											
	to											
785	Ukraine - UA											
	Residual former Serbia and Montenegro - 2C											
786	Residual Europe - 2B											
787	Developing Latin America and Caribbean - 4U <sup>4</sup>											
788	Argentina - AR											
789	to											
819	Venezuela - VE											
	Residual Latin America and Caribbean - 2H											
820	Developing Africa and Middle East - 4W <sup>5</sup>											
821	Algeria - DZ											
822	to											
886	Zimbabwe - ZW											
	Residual Africa (includes Western Sahara) and Middle East - 2W											
887	Developing Asia and Pacific - 4Y <sup>6</sup>											
888	Afghanistan - AF											
889	to											
934	Wallis and Futuna - WF											
935	Residual Asia and Pacific - 2O											
	International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C											
936												

1. Without any decimals.

2. Total other assets.

3. As specified in table C, in regulation 65(9)(c).

4. As specified in table D, in regulation 65(9)(d).

5. As specified in table E, in regulation 65(9)(e).

6. As specified in table F, in regulation 65(9)(f).

7. As respectively specified in tables G and H, in regulations 65(9)(g)(i) and 65(9)(g)(ii).



Annexure L

SECTION 1: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS ALL SECTORS

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Line no.	Total liabilities: All currencies		Domestic currency		Foreign currency						
		TO1:A:	ZAR:D:	ZAR:D:	TO1:F:	USD:F:	EUR:F:	JPY:F:	GBP:F:	CHF:F:	TO3:F:	
		All sectors	All sectors (Rand)	All sectors (Total foreign currency)	All sectors (USD)	All sectors (EUR)	All sectors (JPY)	All sectors (GBP)	All sectors (CHF)	All sectors (Other)		
A:	A:	A:	A:	A:	A:	A:	A:	A:	A:	A:		
	Table 5 <sup>2</sup>	1	2	3	4	5	6	7	8	9		
All countries (5J=5M+ZA+5Z)	941											
Unallocated - 5M	942											
Residents - ZA	943											
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	944											
Developed countries - 5R <sup>3</sup>	945											
Andorra - AD	946											
to												
United States - US	979											
Residual developed countries - 2R	980											
Offshore centres - 1N <sup>4</sup>	981											
Aruba - AW	982											
to												
West Indies UK - 1Z	1002											
Residual former Netherlands Antilles - 2D	1003											
Residual offshore centres - 2N	1004											

1. Without any decimals.

2. Total liabilities: international deposits plus international own issues of debt securities plus other international liabilities.

3. As specified in table A, in regulation 65(9)(a).

4. As specified in table B, in regulation 65(9)(b).

**SECTION 1: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS ALL SECTORS**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Line no.	Vis-à-vis country with ISO code	Total liabilities: All currencies		Domestic currency		Foreign currency						
		TO1:A:	ZARD:	All sectors (Rand)	TO1:F: All sectors (Total foreign currency)	USD:F: All sectors (USD)	EUR:F: All sectors (EUR)	JPY:F: All sectors (JPY)	GBP:F: All sectors (GBP)	CHF:F: All sectors (CHF)	TO3:F: All sectors (Other)	
		A:	A:	A:	A:	A:	A:	A:	A:	A:	A:	A:
		1	2	3	4	5	6	7	8	9		
Table 5 <sup>2</sup>												
1005	Developing Europe - 3C <sup>3</sup>											
1006	Albania - AL											
	to											
1023	Ukraine - UA											
	Residual former Serbia and Montenegro - 2C											
1024	Residual Europe - 2B											
1025	Developing Latin America and Caribbean - 4U <sup>4</sup>											
1026	Argentina - AR											
1027	to											
	Venezuela - VE											
1057	Residual Latin America and Caribbean - 2H											
1058	Developing Africa and Middle East - 4W <sup>5</sup>											
1059	Algeria - DZ											
1060	to											
	Zimbabwe - ZW											
1124	Residual Africa (includes Western Sahara) and Middle East - 2W											
1125	Developing Asia and Pacific - 4Y <sup>6</sup>											
1126	Afghanistan - AF											
1127	to											
	Wallis and Futuna - WF											
1172	Residual Asia and Pacific - 2O											
1173	International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>											
1174												

1. Without any decimals.  
 2. Total liabilities: international deposits plus international own issues of debt securities plus other international liabilities.  
 3. As specified in table C, in regulation 65(9)(c).  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As respectively specified in tables G and H, in regulations 65(9)(g)(i) and 65(9)(g)(ii).

Annexure L

**SECTION 1: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS ALL SECTORS**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Line no.	Total deposits: All currencies		Foreign currency						
		TO1A:	ZARD:	TO1F:	USD:F:	EUR:F:	JPY:F:	GBP:F:	CHF:F:	TO3F:
		All sectors	All sectors (Rand)	All sectors (Total foreign currency)	All sectors (USD)	All sectors (EUR)	All sectors (JPY)	All sectors (GBP)	All sectors (CHF)	All sectors (Other)
	Table 6 <sup>2</sup>	A: 1	A: 2	A: 3	A: 4	A: 5	A: 6	A: 7	A: 8	A: 9
All countries (5J=5M+ZA+5Z)	1175									
Unallocated - 5M	1176									
Residents - ZA	1177									
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1178									
Developed countries - 5R <sup>3</sup>	1179									
Andorra - AD	1180									
to										
United States - US	1213									
Residual developed countries - 2R	1214									
Offshore centres - 1N <sup>4</sup>	1215									
Aruba - AW	1216									
to										
West Indies UK - 1Z	1236									
Residual former Netherlands Antilles - 2D	1237									
Residual offshore centres - 2N	1238									

1. Without any decimals.  
 2. Total deposits, liabilities.  
 3. As specified in table A, in regulation 65(9)(a).  
 4. As specified in table B, in regulation 65(9)(b).



**SECTION 1: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS ALL SECTORS**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Line no.	Vis-à-vis country with ISO code	Total deposits: All currencies		Domestic currency		Foreign currency						
		TO1:A:	ZARD:	All sectors (Rand)	TO1:F:	USD:F:	EUR:F:	JPY:F:	GBP:F:	CHF:F:	TO3:F:	
A:	A:	A:	A:	All sectors (Total foreign currency)	All sectors (USD)	All sectors (EUR)	All sectors (JPY)	All sectors (GBP)	All sectors (CHF)	All sectors (Other)		
1			2	3	4	5	6	7	8	9		
1239	Developing Europe - 3C <sup>3</sup>											
1240	Albania - AL											
	to											
1257	Ukraine - UA											
1258	Residual former Serbia and Montenegro - 2C											
1259	Residual Europe - 2B											
	Developing Latin America and Caribbean - 4U <sup>4</sup>											
1260	Argentina - AR											
1261	to											
1291	Venezuela - VE											
	Residual Latin America and Caribbean - 2H											
1292												
1293	Developing Africa and Middle East - 4W <sup>5</sup>											
1294	Algeria - DZ											
	to											
1358	Zimbabwe - ZW											
	Residual Africa (includes Western Sahara) and Middle East - 2W											
1359												
1360	Developing Asia and Pacific - 4Y <sup>6</sup>											
1361	Afghanistan - AF											
	to											
1406	Wallis and Futuna - WF											
1407	Residual Asia and Pacific - 2O											
	International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>											
1408												

1. Without any decimals.  
 2. Total deposits, liabilities.  
 3. As specified in table C, in regulation 65(9)(c).  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As respectively specified in tables G and H, in regulations 65(9)(g)(i) and 65(9)(g)(ii).

## Annexure L

## SECTION 1: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS ALL SECTORS

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Line no.	Total own issues of debt securities: All currencies		Domestic currency		Foreign currency													
		TO1:A:		ZARD:		USD:F:	EUR:F:	JPY:F:	GBP:F:	CHF:F:	TO3:F:								
		All sectors	A:	All sectors (Rand)	A:	All sectors (USD)	All sectors (EUR)	All sectors (JPY)	All sectors (GBP)	All sectors (CHF)	All sectors (Other)								
		1	A: 1	2	A: 2	3	A: 3	4	A: 4	5	A: 5	6	A: 6	7	A: 7	8	A: 8	9	A: 9
Total: All maturities																			
All countries (5J=5M+ZA+5Z)	1409																		
Unallocated - 5M	1410																		
Residents - ZA	1411																		
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1412																		
of which: Up to and including one year																			
All countries (5J=5M+ZA+5Z)	1413																		
Unallocated - 5M	1414																		
Residents - ZA	1415																		
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1416																		

1. Without any decimals.

2. Total own issues of debt securities.

Annexure L

SECTION 1: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS ALL SECTORS

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Line no.	Total other liabilities: All currencies		Domestic currency		Foreign currency													
		TO1:A:		ZARD:		TO1:F:		USD:F:		EUR:F:		JPY:F:		GBP:F:		CHF:F:		TO3:F:	
		All sectors	A:	All sectors (Rand)	A:	All sectors (Total foreign currency)	A:	All sectors (USD)	A:	All sectors (EUR)	A:	All sectors (JPY)	A:	All sectors (GBP)	A:	All sectors (CHF)	A:	All sectors (Other)	A:
Table 8 <sup>2</sup>		1	A:	2	A:	3	4	4	5	6	6	7	7	8	8	9	9		
All countries (5J=5M+ZA+5Z)	1417																		
Unallocated - 5M	1418																		
Residents - ZA	1419																		
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1420																		
Developed countries - 5R <sup>3</sup>	1421																		
Andorra - AD	1422																		
to																			
United States - US	1455																		
Residual developed countries - 2R	1456																		
Offshore centres - 1N <sup>4</sup>	1457																		
Aruba - AW	1458																		
to																			
West Indies UK - 1Z	1478																		
Residual former Netherlands																			
Antilles - 2D	1479																		
Residual offshore centres - 2N	1480																		

1. Without any decimals.  
 2. Total other liabilities.  
 3. As specified in table A, in regulation 65(9)(a).  
 4. As specified in table B, in regulation 65(9)(b).

## Annexure L

## SECTION 1: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS ALL SECTORS

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Line no.	Vis-à-vis country with ISO code	Total other liabilities: All currencies TO1:A:	Domestic currency		Foreign currency																				
			ZAR:D:	All sectors (Rand)	TO1:F:	USD:F:	EUR:F:	JPY:F:	GBP:F:	CHF:F:	TO3:F:														
		All sectors	A:	2	All sectors (Total foreign currency)	A:	3	All sectors (USD)	A:	4	All sectors (EUR)	A:	5	All sectors (JPY)	A:	6	All sectors (GBP)	A:	7	All sectors (CHF)	A:	8	All sectors (Other)	A:	9
Table 8 <sup>2</sup>																									
1481	Developing Europe - 3C <sup>3</sup>																								
1482	Albania - AL																								
	to																								
1499	Ukraine - UA																								
1500	Residual former Serbia and Montenegro - 2C																								
1501	Residual Europe - 2B																								
1502	Developing Latin America and Caribbean - 4U <sup>4</sup>																								
1503	Argentina - AR																								
	to																								
1533	Venezuela - VE																								
1534	Residual Latin America and Caribbean - 2H																								
1535	Developing Africa and Middle East - 4W <sup>5</sup>																								
1536	Algeria - DZ																								
	to																								
1600	Zimbabwe - ZW																								
1601	Residual Africa (includes Western Sahara) and Middle East - 2W																								
1602	Developing Asia and Pacific - 4Y <sup>6</sup>																								
1603	Afghanistan - AF																								
	to																								
1648	Wallis and Futuna - WF																								
1649	Residual Asia and Pacific - 2O																								
1650	International organisations (except the BIS incl. under Switzerland and ECB Incl. under Germany) - 1C <sup>7</sup>																								

1. Without any decimals.

2. Total other liabilities.

3. As specified in table C, in regulation 65(9)(c).

4. As specified in table D, in regulation 65(9)(d).

5. As specified in table E, in regulation 65(9)(e).

6. As specified in table F, in regulation 65(9)(f).

7. As respectively specified in tables G and H, in regulations 65(9)(g)(i) and 65(9)(g)(ii).





Annexure L

**SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total claims: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Positions vis-à-vis banks	Inter-office	of which: Central banks <sup>7</sup>	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks
	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:
Table 1 <sup>3</sup>	1	2	3	4	5	6												
Developing Latin America and Caribbean - 4U <sup>4</sup>	86																	
Argentina - AR	87																	
to																		
Venezuela - VE	117																	
Residual Latin America and Caribbean - 2H	118																	
Developing Africa and Middle East - 4W <sup>5</sup>	119																	
Algeria - DZ	120																	
to																		
Zimbabwe - ZW	184																	
Residual Africa (includes Western Sahara) and Middle East - 2W	185																	
Developing Asia and Pacific - 4Y <sup>6</sup>	186																	
Afghanistan - AF	187																	
to																		
Wallis and Futuna - WF	232																	
Residual Asia and Pacific - 2O	233																	
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C	234																	

1. Without any decimals.  
 2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).  
 3. Total claims: loans plus holdings of debt securities plus other assets.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table I, in regulation 65(9)(h).

## Annexure L

## SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total loans: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A: Positions vis-à-vis banks		TO1:A: Inter-office		of which: Central banks <sup>7</sup>		ZAR:D: Positions vis-à-vis banks		ZAR:D: Inter-office		of which: Central banks		TO1:F:to TO3:F: Positions vis-à-vis banks		TO1:F:to TO3:F: Inter-office		of which: Central banks	
	B:	1	I:	2	M:	3	B:	4	I:	5	M:	6	B:	7	I:	7 to 27	M:	
Table 2 <sup>3</sup>																		
All countries (5J=5M+ZA+5Z)		235																
Unallocated - 5M		236																
Residents - ZA		237																
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)																		
Developed countries - 5R <sup>4</sup>		238																
Andorra - AD		239																
to		240																
United States - US		273																
Residual developed countries - 2R		274																
Offshore centres - 1N <sup>5</sup>		275																
Aruba - AW		276																
to																		
West Indies UK - 1Z		296																
Residual former Netherlands																		
Antilles - 2D		297																
Residual offshore centres - 2N		298																
Developing Europe - 3C <sup>6</sup>		299																
Albania - AL		300																
to																		
Ukraine - UA		317																
Residual former Serbia and Montenegro - 2C		318																
Residual Europe - 2B		319																

1. Without any decimals.

2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).

3. Total loans, claims.

4. As specified in table A, in regulation 65(9)(a).

5. As specified in table B, in regulation 65(9)(b).

6. As specified in table C, in regulation 65(9)(c).

7. As specified in table I, in regulation 65(9)(h).



Annexure L

**SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total loans: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Positions vis-à-vis banks	Inter-office	of which: Central banks <sup>7</sup>	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks
B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:	
Table 2 <sup>3</sup>	1	2	3	4	5	6												
Developing Latin America and Caribbean - 4U <sup>4</sup>	320																	
Argentina - AR	321																	
to																		
Venezuela - VE	351																	
Residual Latin America and Caribbean - 2H	352																	
Developing Africa and Middle East - 4W <sup>5</sup>	353																	
Algeria - DZ	354																	
to																		
Zimbabwe - ZW	418																	
Residual Africa (includes Western Sahara) and Middle East - 2W	419																	
Developing Asia and Pacific - 4Y <sup>6</sup>	420																	
Afghanistan - AF	421																	
to																		
Wallis and Futuna - WF	466																	
Residual Asia and Pacific - 2O	467																	
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C	468																	

1. Without any decimals.  
 2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).  
 3. Total loans, claims.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table I, in regulation 65(9)(h).

## Annexure L

## SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total holdings of debt securities: All currencies						Domestic currency			Foreign Currencies <sup>2</sup>						
	TO1:A: Positions vis-à-vis banks		TO1:A: Central banks <sup>7</sup>		ZAR:D: Positions vis-à-vis banks		ZAR:D: Inter-office		ZAR:D: Central banks		TO1:F: to TO3:F: Positions vis-à-vis banks		TO1:F: to TO3:F: Inter-office		TO1:F: to TO3:F: Central banks	
	B:	I:	M:	M:	B:	I:	M:	M:	M:	B:	I:	M:	B:	I:	M:	
Table 3 <sup>3</sup>	1	2	3	4	5	6	7 to 27									
All countries (5J=5M+ZA+5Z)	469															
Unallocated - 5M	470															
Residents - ZA	471															
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	472															
Developed countries - 5R <sup>4</sup>	473															
Andorra - AD	474															
to																
United States - US	507															
Residual developed countries - 2R	508															
Offshore centres - 1N <sup>5</sup>	509															
Aruba - AW	510															
to																
West Indies UK - 1Z	530															
Residual former Netherlands																
Antilles - 2D	531															
Residual offshore centres - 2N	532															
Developing Europe - 3C <sup>6</sup>	533															
Albania - AL	534															
to																
Ukraine - UA	551															
Residual former Serbia and Montenegro - 2C	552															
Residual Europe - 2B	553															

1. Without any decimals.

2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).

3. Total holdings of debt securities.

4. As specified in table A, in regulation 65(9)(a).

5. As specified in table B, in regulation 65(9)(b).

6. As specified in table C, in regulation 65(9)(c).

7. As specified in table 1, in regulation 65(9)(h).

Annexure L

**SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total holdings of debt securities: All currencies						Domestic currency			Foreign Currencies <sup>2</sup>						
	TO1:A: Positions vis-à-vis banks		TO1:A: Central banks <sup>7</sup>		ZAR:D: Positions vis-à-vis banks		ZAR:D: Inter-office		ZAR:D: Central banks		TO1:F: to TO3:F: Positions vis-à-vis banks		TO1:F: to TO3:F: Inter-office		TO1:F: to TO3:F: Central banks	
	I:	M:	I:	M:	I:	M:	I:	M:	I:	M:	I:	M:	I:	M:	I:	M:
Table 3 <sup>3</sup>	1	2	3	4	5	6	7	27								
Developing Latin America and Caribbean - 4U <sup>4</sup>	554															
Argentina - AR	555															
to																
Venezuela - VE	585															
Residual Latin America and Caribbean - 2H	586															
Developing Africa and Middle East - 4W <sup>5</sup>	587															
Algeria - DZ	588															
to																
Zimbabwe - ZW	652															
Residual Africa (includes Western Sahara) and Middle East - 2W	653															
Developing Asia and Pacific - 4Y <sup>6</sup>	654															
Afghanistan - AF	655															
to																
Wallis and Futuna - WF	700															
Residual Asia and Pacific - 2O	701															
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C	702															

1. Without any decimals.  
 2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).  
 3. Total holdings of debt securities.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table I, in regulation 65(9)(h).

Annexure L

SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other assets: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A: Positions vis-à-vis banks		TO1:A: Inter-office		of which: Central banks <sup>7</sup>		ZAR:D: Positions vis-à-vis banks		ZAR:D: Inter-office		of which: Central banks		TO1:F:to TO3:F: Positions vis-à-vis banks		TO1:F:to TO3:F: Inter-office		of which: Central banks	
	B:	1	I:	2	M:	3	B:	4	I:	5	M:	6	B:	7	I:	8	M:	9
Table 4 <sup>3</sup>																		
All countries (5J=5M+ZA+5Z)	703																	
Unallocated - 5M	704																	
Residents - ZA	705																	
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	706																	
Developed countries - 5R <sup>4</sup>	707																	
Andorra - AD	708																	
to																		
United States - US	741																	
Residual developed countries - 2R	742																	
Offshore centres - 1N <sup>5</sup>	743																	
Aruba - AW	744																	
to																		
West Indies UK - 1Z	764																	
Residual former Netherlands																		
Antilles - 2D	765																	
Residual offshore centres - 2N	766																	
Developing Europe - 3C <sup>6</sup>	767																	
Albania - AL	768																	
to																		
Ukraine - UA	785																	
Residual former Serbia and Montenegro - 2C	786																	
Residual Europe - 2B	787																	

1. Without any decimals.  
 2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).  
 3. Total other assets.  
 4. As specified in table A, in regulation 65(9)(a).  
 5. As specified in table B, in regulation 65(9)(b).  
 6. As specified in table C, in regulation 65(9)(c).  
 7. As specified in table I, in regulation 65(9)(h).

Annexure L

**SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other assets: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Positions vis-à-vis banks	Inter-office	of which: Central banks <sup>7</sup>	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks
	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:
Table 4 <sup>3</sup>	1	2	3	4	5	6												
Developing Latin America and Caribbean - 4U <sup>4</sup>																		
Argentina - AR	788																	
to	789																	
Venezuela - VE	819																	
Residual Latin America and Caribbean - 2H	820																	
Developing Africa and Middle East - 4W <sup>5</sup>	821																	
Algeria - DZ	822																	
to																		
Zimbabwe - ZW	886																	
Residual Africa (includes Western Sahara) and Middle East - 2W	887																	
Developing Asia and Pacific - 4Y <sup>6</sup>	888																	
Afghanistan - AF	889																	
to																		
Wallis and Futuna - WF	934																	
Residual Asia and Pacific - 2O	935																	
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C	936																	

1. Without any decimals.  
 2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).  
 3. Total other assets.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table I, in regulation 65(9)(h).

Annexure L

**SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other assets: All currencies						Domestic currency			Foreign Currencies <sup>2</sup>		
	TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:			
	of which:		of which:		of which:		of which:		of which:			
	Inter-office	Central banks <sup>4</sup>	Inter-office	Central banks	Inter-office	Central banks	Inter-office	Central banks	Inter-office	Central banks	Inter-office	Central banks
	B:		M:	B:	M:	B:	M:	B:	M:	B:	M:	
Table 4 <sup>3</sup>	1	2	3	4	5	6	7 to 27					
<i>of which:</i> Derivative instruments												
All countries (5J=5M+ZA+5Z)												
Unallocated - 5M												
Residents - ZA												
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)												
	937											
	938											
	939											
	940											

1. Without any decimals.
2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).
3. Total other assets.
4. As specified in table 1, in regulation 65(9)(h).

Annexure L

**SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total liabilities: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Positions vis-à-vis banks	Inter-office	of which: Central banks <sup>7</sup>	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks
	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:
Table 5 <sup>3</sup>	1	2	3	4	5	6												
All countries (5J=5M+ZA+5Z)	941																	
Unallocated - 5M	942																	
Residents - ZA	943																	
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	944																	
Developed countries - 5R <sup>4</sup>	945																	
Andorra - AD	946																	
to																		
United States - US	979																	
Residual developed countries - 2R	980																	
Offshore centres - 1N <sup>5</sup>	981																	
Aruba - AW	982																	
to																		
West Indies UK - 1Z	1002																	
Residual former Netherlands																		
Antilles - 2D	1003																	
Residual offshore centres - 2N	1004																	
Developing Europe - 3C <sup>6</sup>	1005																	
Albania - AL	1006																	
to																		
Ukraine - UA	1023																	
Residual former Serbia and Montenegro - 2C	1024																	
Residual Europe - 2B	1025																	

1. Without any decimals.  
 2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).  
 3. Total liabilities: international deposits plus international own issues of debt securities plus other international liabilities.  
 4. As specified in table A, in regulation 65(9)(a).  
 5. As specified in table B, in regulation 65(9)(b).  
 6. As specified in table C, in regulation 65(9)(c).  
 7. As specified in table 1, in regulation 65(9)(h).

## Annexure L

## SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total liabilities: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A: Positions vis-à-vis banks		TO1:A: Central banks <sup>7</sup>		ZAR:D: Positions vis-à-vis banks		ZAR:D: Inter-office		ZAR:D: Central banks		ZAR:D: Positions vis-à-vis banks		TO1:F:to TO3:F: Inter-office		TO1:F:to TO3:F: Central banks			
	B:	I:	M:	B:	M:	B:	I:	M:	B:	M:	B:	I:	M:	B:	I:	M:		
Table 5 <sup>3</sup>	1	2	3	4	5	6	7 to 27											
Developing Latin America and Caribbean - 4U <sup>4</sup>	1026																	
Argentina - AR	1027																	
to																		
Venezuela - VE	1057																	
Residual Latin America and Caribbean - 2H	1058																	
Developing Africa and Middle East - 4W <sup>5</sup>	1059																	
Algeria - DZ	1060																	
to																		
Zimbabwe - ZW	1124																	
Residual Africa (includes Western Sahara) and Middle East - 2W	1125																	
Developing Asia and Pacific - 4Y <sup>6</sup>	1126																	
Afghanistan - AF	1127																	
to																		
Wallis and Futuna - WF	1172																	
Residual Asia and Pacific - 2O	1173																	
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C	1174																	

1. Without any decimals.

2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).

3. Total liabilities: international deposits plus international own issues of debt securities plus other international liabilities.

4. As specified in table D, in regulation 65(9)(d).

5. As specified in table E, in regulation 65(9)(e).

6. As specified in table F, in regulation 65(9)(f).

7. As specified in table I, in regulation 65(9)(h).



Annexure L

**SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total deposits: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Positions vis-à-vis banks	Inter-office	of which: Central banks <sup>7</sup>	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks
B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:	
Table 6 <sup>3</sup>	1	2	3	4	5	6												
All countries (5J=5M+ZA+5Z)	1175																	
Unallocated - 5M	1176																	
Residents - ZA	1177																	
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1178																	
Developed countries - 5R <sup>4</sup>	1179																	
Andorra - AD	1180																	
to																		
United States - US	1213																	
Residual developed countries - 2R	1214																	
Offshore centres - 1N <sup>5</sup>	1215																	
Aruba - AW	1216																	
to																		
West Indies UK - 1Z	1236																	
Residual former Netherlands																		
Antilles - 2D	1237																	
Residual offshore centres - 2N	1238																	
Developing Europe - 3C <sup>6</sup>	1239																	
Albania - AL	1240																	
to																		
Ukraine - UA	1257																	
Residual former Serbia and Montenegro - 2C	1258																	
Residual Europe - 2B	1259																	

1. Without any decimals.  
 2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).  
 3. Total deposits.  
 4. As specified in table A, in regulation 65(9)(a).  
 5. As specified in table B, in regulation 65(9)(b).  
 6. As specified in table C, in regulation 65(9)(c).  
 7. As specified in table 1, in regulation 65(9)(h).

Annexure L

**SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total deposits: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A: Positions vis-à-vis banks		TO1:A: Central banks <sup>7</sup>		ZAR:D: Positions vis-à-vis banks		ZAR:D: Inter-office		ZAR:D: Central banks		TO1:F:to TO3:F: Positions vis-à-vis banks		TO1:F:to TO3:F: Inter-office		TO1:F:to TO3:F: Central banks			
	B:	I:	M:	M:	B:	I:	M:	M:	M:	B:	I:	M:	I:	M:	I:	M:		
Table 6 <sup>3</sup>	1	2	3	3	4	5	5	6	6									
Developing Latin America and Caribbean - 4U <sup>4</sup>	1260																	
Argentina - AR	1261																	
to																		
Venezuela - VE	1291																	
Residual Latin America and Caribbean - 2H	1292																	
Developing Africa and Middle East - 4W <sup>5</sup>	1293																	
Algeria - DZ	1294																	
to																		
Zimbabwe - ZW	1358																	
Residual Africa (includes Western Sahara) and Middle East - 2W	1359																	
Developing Asia and Pacific - 4Y <sup>6</sup>	1360																	
Afghanistan - AF	1361																	
to																		
Wallis and Futuna - WF	1406																	
Residual Asia and Pacific - 2O	1407																	
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C	1408																	

1. Without any decimals.  
 2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).  
 3. Total deposits.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table I, in regulation 65(9)(h).

**SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total own issues of debt securities:						Domestic currency			Foreign Currencies <sup>2</sup>		
	All currencies						ZAR:D:			TO1:F: to TO3:F:		
	TO1:A:	TO1:A:	TO1:A:	of which:		of which:		of which:		of which:		
	Positions vis-à-vis banks	Inter-office	Central banks <sup>4</sup>	Positions vis-à-vis banks	Inter-office	Central banks	Positions vis-à-vis banks	Inter-office	Central banks			
B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:	
Table 7 <sup>3</sup>	1	2	3	4	5	6	7 to 27					
Total: All maturities												
All countries (5J=5M+ZA+5Z)	1409											
Unallocated - 5M	1410											
Residents - ZA	1411											
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1412											
of which: Up to and including one year												
All countries (5J=5M+ZA+5Z)	1413											
Unallocated - 5M	1414											
Residents - ZA	1415											
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1416											

1. Without any decimals.  
 2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).  
 3. Total own issues of debt securities.  
 4. As specified in table 1, in regulation 65(9)(h).

## Annexure L

## SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other liabilities: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1A: Positions vis-à-vis banks		TO1A: Inter-office		of which: Central banks <sup>7</sup>		ZAR:D: Positions vis-à-vis banks		ZAR:D: Inter-office		of which: Central banks		TO1F:to TO3F: Positions vis-à-vis banks		TO1F:to TO3F: Inter-office		of which: Central banks	
	B:	1	I:	2	M:	3	B:	4	I:	5	M:	6	B:	7	I:	8	M:	9
Table 8 <sup>3</sup>																		
All countries (5J=5M+ZA+5Z)	1417																	
Unallocated - 5M	1418																	
Residents - ZA	1419																	
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1420																	
Developed countries - 5R <sup>4</sup>	1421																	
Andorra - AD	1422																	
to																		
United States - US	1455																	
Residual developed countries - 2R	1456																	
Offshore centres - 1N <sup>5</sup>	1457																	
Aruba - AW	1458																	
to																		
West Indies UK - 1Z	1478																	
Residual former Netherlands																		
Antilles - 2D	1479																	
Residual offshore centres - 2N	1480																	
Developing Europe - 3C <sup>6</sup>	1481																	
Albania - AL	1482																	
to																		
Ukraine - UA	1499																	
Residual former Serbia and Montenegro - 2C	1500																	
Residual Europe - 2B	1501																	

1. Without any decimals.

2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).

3. Total other liabilities.

4. As specified in table A, in regulation 65(9)(a).

5. As specified in table B, in regulation 65(9)(b).

6. As specified in table C, in regulation 65(9)(c).

7. As specified in table I, in regulation 65(9)(h).

Annexure L

**SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other liabilities: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Positions vis-à-vis banks	Inter-office	of which: Central banks <sup>7</sup>	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	Inter-office	of which: Central banks
	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:	B:	I:	M:
Table 6 <sup>3</sup>	1	2	3	4	5	6												
Developing Latin America and Caribbean - 4U <sup>4</sup>																		
Argentina - AR																		
to																		
Venezuela - VE																		
Residual Latin America and Caribbean - 2H																		
Developing Africa and Middle East - 4W <sup>5</sup>																		
Algeria - DZ																		
to																		
Zimbabwe - ZW																		
Residual Africa (includes Western Sahara) and Middle East - 2W																		
Developing Asia and Pacific - 4Y <sup>6</sup>																		
Afghanistan - AF																		
to																		
Wallis and Futuna - WF																		
Residual Asia and Pacific - 2O																		
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C																		
1650																		

1. Without any decimals.  
 2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).  
 3. Total other liabilities.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table I, in regulation 65(9)(h).

Annexure L

**SECTION 2: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS BANK SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other liabilities: All currencies				Domestic currency				Foreign Currencies <sup>2</sup>			
	TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Inter-office	of which: Central banks <sup>4</sup>	Positions vis-à-vis banks	of which: Central banks	Inter-office	of which: Central banks	Positions vis-à-vis banks	of which: Central banks	Inter-office	of which: Central banks	Inter-office	of which: Central banks
	B:	M:	B:	M:	B:	M:	B:	M:	B:	M:	B:	M:
Table 8 <sup>3</sup>	1	2	3	4	5	6	7 to 27					
<i>of which:</i> Derivative instruments												
All countries (5J=5M+ZA+5Z)			1651									
Unallocated - 5M			1652									
Residents - ZA			1653									
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)			1654									

1. Without any decimals.
2. For purposes of the completion of this section 2, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(b).
3. Total other liabilities.
4. As specified in table 1, in regulation 65(9)(h).

**SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total claims: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector
Table 1 <sup>3</sup>	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
All countries (5J=5M+ZA+5Z)																		
Unallocated - 5M																		
Residents - ZA																		
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)																		
Developed countries - 5R <sup>4</sup>																		
Andorra - AD																		
to																		
United States - US																		
Residual developed countries - 2R																		
Offshore centres - 1N <sup>5</sup>																		
Aruba - AW																		
to																		
West Indies UK - 1Z																		
Residual former Netherlands																		
Antilles - 2D																		
Residual offshore centres - 2N																		
Developing Europe - 3C <sup>6</sup>																		
Albania - AL																		
to																		
Ukraine - UA																		
Residual former Serbia and Montenegro - 2C																		
Residual Europe - 2B																		

1. Without any decimals.  
 2. For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(c).  
 3. Total claims: loans plus holdings of debt securities plus other assets.  
 4. As specified in table A, in regulation 65(9)(a).  
 5. As specified in table B, in regulation 65(9)(b).  
 6. As specified in table C, in regulation 65(9)(c).

Annexure L

## SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total claims: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector
F:	P:	U:	F:	P:	U:	F:	P:	U:	F:	P:	U:	F:	P:	U:	F:	P:	U:	
Table 1 <sup>3</sup>	1	2	3	4	5	6												
Developing Latin America and Caribbean - 4U <sup>4</sup>	86																	
Argentina - AR	87																	
to																		
Venezuela - VE	117																	
Residual Latin America and Caribbean - 2H	118																	
Developing Africa and Middle East - 4W <sup>5</sup>	119																	
Algeria - DZ	120																	
to																		
Zimbabwe - ZW	184																	
Residual Africa (includes Western Sahara) and Middle East - 2W	185																	
Developing Asia and Pacific - 4Y <sup>6</sup>	186																	
Afghanistan - AF	187																	
to																		
Wallis and Futuna - WF	232																	
Residual Asia and Pacific - 2O	233																	
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>	234																	

1. Without any decimals.

2. For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(c).

3. Total claims: loans plus holdings of debt securities plus other assets.

4. As specified in table D, in regulation 65(9)(d).

5. As specified in table E, in regulation 65(9)(e).

6. As specified in table F, in regulation 65(9)(f).

7. As specified in table G in regulation 65(9)(g)(i) for non-bank financial institutions, and in table H in regulation 65(9)(g)(ii) for non-financial sectors.



**SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED**  
(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total loans: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector
Table 2 <sup>3</sup>	1	2	3	4	5	6												
All countries (5J=5M+ZA+5Z)	235																	
Unallocated - 5M	236																	
Residents - ZA	237																	
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	238																	
Developed countries - 5R <sup>4</sup>	239																	
Andorra - AD	240																	
to																		
United States - US	273																	
Residual developed countries - 2R	274																	
Offshore centres - 1N <sup>5</sup>	275																	
Aruba - AW	276																	
to																		
West Indies UK - 1Z	296																	
Residual former Netherlands	297																	
Antilles - 2D	298																	
Residual offshore centres - 2N	299																	
Developing Europe - 3C <sup>6</sup>	300																	
Albania - AL																		
to																		
Ukraine - UA	317																	
Residual former Serbia and Montenegro - 2C	318																	
Residual Europe - 2B	319																	

1. Without any decimals.  
 2. For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(9)(c).  
 3. Total loans, claims.  
 4. As specified in table A, in regulation 65(9)(a).  
 5. As specified in table B, in regulation 65(9)(b).  
 6. As specified in table C, in regulation 65(9)(c).



**SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total holdings of debt securities: All currencies						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:F: to TO3:F:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:	
	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors
Table 3 <sup>3</sup>	1	2	3	4	5	6	7	8	9	10	11	12
All countries (5J=5M+ZA+5Z)	469											
Unallocated - 5M	470											
Residents - ZA	471											
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	472											
Developed countries - 5R <sup>4</sup>	473											
Andorra - AD	474											
to												
United States - US	507											
Residual developed countries - 2R	508											
Offshore centres - 1N <sup>5</sup>	509											
Aruba - AW	510											
to												
West Indies UK - 1Z	530											
Residual former Netherlands												
Antilles - 2D	531											
Residual offshore centres - 2N	532											
Developing Europe - 3C <sup>6</sup>	533											
Albania - AL	534											
to												
Ukraine - UA	551											
Residual former Serbia and Montenegro - 2C	552											
Residual Europe - 2B	553											

1. Without any decimals.  
 2. For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(c).  
 3. Total holdings of debt securities.  
 4. As specified in table A, in regulation 65(9)(a).  
 5. As specified in table B, in regulation 65(9)(b).  
 6. As specified in table C, in regulation 65(9)(c).

**SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total holdings of debt securities: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors
	1	2	3	4	5	6												
Table 3 <sup>3</sup>																		
Developing Latin America and Caribbean - 4U <sup>4</sup>	554																	
Argentina - AR	555																	
to																		
Venezuela - VE	585																	
Residual Latin America and Caribbean - 2H	586																	
Developing Africa and Middle East - 4W <sup>5</sup>	587																	
Algeria - DZ	588																	
to																		
Zimbabwe - ZW	652																	
Residual Africa (includes Western Sahara) and Middle East - 2W	653																	
Developing Asia and Pacific - 4Y <sup>6</sup>	654																	
Afghanistan - AF	655																	
to																		
Wallis and Futuna - WF	700																	
Residual Asia and Pacific - 2O	701																	
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>	702																	

1. Without any decimals.  
 2. For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(c).  
 3. Total holdings of debt securities.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table G in regulation 65(9)(g)(i) for non-bank financial institutions, and in table H in regulation 65(9)(g)(ii) for non-financial sectors.

**SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other assets: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>						
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		
	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	
	F: 1	P: 2	U: 3	F: 4	P: 5	U: 6	F: 7	P: 8	U: 9	F: 10	P: 11	U: 12	F: 13	P: 14	U: 15	F: 16	P: 17	U: 18	
Table 4 <sup>3</sup>																			
All countries (5J=5M+ZA+5Z)	703																		
Unallocated - 5M	704																		
Residents - ZA	705																		
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	706																		
Developed countries - 5R <sup>4</sup>	707																		
Andorra - AD	708																		
to																			
United States - US	741																		
Residual developed countries - 2R	742																		
Offshore centres - 1N <sup>5</sup>	743																		
Aruba - AW	744																		
to																			
West Indies UK - 1Z	764																		
Residual former Netherlands Antilles - 2D	765																		
Residual offshore centres - 2N	766																		
Developing Europe - 3C <sup>6</sup>	767																		
Albania - AL	768																		
to																			
Ukraine - UA	785																		
Residual former Serbia and Montenegro - 2C	786																		
Residual Europe - 2B	787																		

- Without any decimals.
- For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(c).
- Total other assets.
- As specified in table A, in regulation 65(9)(a).
- As specified in table B, in regulation 65(9)(b).
- As specified in table C, in regulation 65(9)(c).

**SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other assets: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector
F:	P:	U:	F:	P:	U:	F:	P:	U:	F:	P:	U:	F:	P:	U:	F:	P:	U:	
Table 3 <sup>3</sup>	1	2	3	4	5	6	7 to 27											
Developing Latin America and Caribbean - 4U <sup>4</sup>	788																	
Argentina - AR	789																	
to																		
Venezuela - VE	819																	
Residual Latin America and Caribbean - 2H	820																	
Developing Africa and Middle East - 4W <sup>5</sup>	821																	
Algeria - DZ	822																	
to																		
Zimbabwe - ZW	886																	
Residual Africa (includes Western Sahara) and Middle East - 2W	887																	
Developing Asia and Pacific - 4Y <sup>6</sup>	888																	
Afghanistan - AF	889																	
to																		
Wallis and Futuna - WF	934																	
Residual Asia and Pacific - 2O	935																	
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>	936																	

1. Without any decimals.  
 2. For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(c).  
 3. Total other assets.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table G in regulation 65(9)(g)(i) for non-bank financial institutions, and in table H in regulation 65(9)(g)(ii) for non-financial sectors.

**SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED**  
 (All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other assets: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector
Table 4 <sup>3</sup>	1	2	3	4	5	6	7 to 27											
<i>of which:</i> Derivative instruments																		
All countries (5J=5M+ZA+5Z)																		
Unallocated - 5M																		
Residents - ZA																		
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)																		
	937																	
	938																	
	939																	
	940																	

1. Without any decimals.  
 2. For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(c).  
 3. Total other assets.

**SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total liabilities: All currencies						Domestic currency				Foreign Currencies <sup>2</sup>			
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:	
	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors
	F: 1	P: 2	F: 3	P: 4	F: 5	P: 6	F: 7	P: 8	F: 9	P: 10	F: 11	P: 12	F: 13	P: 14
Table 5 <sup>3</sup>														
All countries (5J=5M+ZA+5Z)	941													
Unallocated - 5M	942													
Residents - ZA	943													
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	944													
Developed countries - 5R <sup>4</sup>	945													
Andorra - AD	946													
to														
United States - US	979													
Residual developed countries - 2R	980													
Offshore centres - 1N <sup>5</sup>	981													
Aruba - AW	982													
to														
West Indies UK - 1Z	1002													
Residual former Netherlands														
Antilles - 2D	1003													
Residual offshore centres - 2N	1004													
Developing Europe - 3C <sup>6</sup>	1005													
Albania - AL	1006													
to														
Ukraine - UA	1023													
Residual former Serbia and Montenegro - 2C	1024													
Residual Europe - 2B	1025													

1. Without any decimals.  
 2. For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(c).  
 3. Total liabilities: international deposits plus international own issues of debt securities plus other international liabilities.  
 4. As specified in table A, in regulation 65(9)(a).  
 5. As specified in table B, in regulation 65(9)(b).  
 6. As specified in table C, in regulation 65(9)(c).



**SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED**  
(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total liabilities: All currencies						Domestic currency			Foreign Currencies <sup>2</sup>		
	TO1:A:		TO1:A:		TO1:F: to TO3:F:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:	
	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	
	1	2	3	4	5	6	7 to 27					
Table 5 <sup>3</sup>												
Developing Latin America and Caribbean - 4U <sup>4</sup>	1026											
Argentina - AR	1027											
to												
Venezuela - VE	1057											
Residual Latin America and Caribbean - 2H	1058											
Developing Africa and Middle East - 4W <sup>5</sup>	1059											
Algeria - DZ	1060											
to												
Zimbabwe - ZW	1124											
Residual Africa (includes Western Sahara) and Middle East - 2W	1125											
Developing Asia and Pacific - 4Y <sup>6</sup>	1126											
Afghanistan - AF	1127											
to												
Wallis and Futuna - WF	1172											
Residual Asia and Pacific - 2O	1173											
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>	1174											

1. Without any decimals.  
 2. For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(c).  
 3. Total liabilities: international deposits plus international own issues of debt securities plus other international liabilities.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table G in regulation 65(9)(g)(i) for non-bank financial institutions, and in table H in regulation 65(9)(g)(ii) for non-financial sectors.

Annexure L

## SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total deposits: All currencies						Domestic currency			Foreign Currencies <sup>2</sup>		
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:	
	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector
	F:	P:	U:	F:	P:	U:	F:	P:	F:	P:	U:	
Table 6 <sup>3</sup>	1	2	3	4	5	6					7 to 27	
All countries (5J=5M+ZA+5Z)	1175											
Unallocated - 5M	1176											
Residents - ZA	1177											
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1178											
Developed countries - 5R <sup>4</sup>	1179											
Andorra - AD	1180											
to												
United States - US	1213											
Residual developed countries - 2R	1214											
Offshore centres - 1N <sup>5</sup>	1215											
Aruba - AW	1216											
to												
West Indies UK - 1Z	1236											
Residual former Netherlands Antilles - 2D	1237											
Residual offshore centres - 2N	1238											
Developing Europe - 3C <sup>6</sup>	1239											
Albania - AL	1240											
to												
Ukraine - UA	1257											
Residual former Serbia and Montenegro - 2C	1258											
Residual Europe - 2B	1259											

1. Without any decimals.

2. For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(c).

3. Total deposits, liabilities.

4. As specified in table A, in regulation 65(9)(a).

5. As specified in table B, in regulation 65(9)(b).

6. As specified in table C, in regulation 65(9)(c).

**SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED**  
(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total deposits: All currencies						Domestic currency			Foreign Currencies <sup>2</sup>		
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:	
	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Unallocated by sector
	F:	P:	U:	F:	P:	U:	F:	P:	F:	P:	U:	
	1	2	3	4	5	6						
	Table 6 <sup>3</sup>											
Developing Latin America and Caribbean - 4U <sup>4</sup>	1260											
Argentina - AR	1261											
to												
Venezuela - VE	1291											
Residual Latin America and Caribbean - 2H	1292											
Developing Africa and Middle East - 4W <sup>5</sup>	1293											
Algeria - DZ	1294											
to												
Zimbabwe - ZW	1358											
Residual Africa (includes Western Sahara) and Middle East - 2W	1359											
Developing Asia and Pacific - 4Y <sup>6</sup>	1360											
Afghanistan - AF	1361											
to												
Wallis and Futuna - WF	1406											
Residual Asia and Pacific - 2O	1407											
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>	1408											

1. Without any decimals.  
 2. For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(c).  
 3. Total deposits, liabilities.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table G in regulation 65(9)(g)(i) for non-bank financial institutions, and in table H in regulation 65(9)(g)(ii) for non-financial sectors.

**SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED**  
 (All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total own issues of debt securities: All									
	Total own issues of debt securities:			Domestic currency			Foreign Currencies <sup>2</sup>			
	TO1:A:	TO1:A:	TO1:A:	ZAR:D:	ZAR:D:	ZAR:D:	TO1:F: to TO3:F:			
	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions
Table 7 <sup>3</sup>	1	2	3	4	5	6	7 to 27			
Total: All maturities										
All countries (5J=5M+ZA+5Z)	1409									
Unallocated - 5M	1410									
Residents - ZA	1411									
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1412									
of which: Up to and including one year										
All countries (5J=5M+ZA+5Z)	1413									
Unallocated - 5M	1414									
Residents - ZA	1415									
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1416									

1. Without any decimals.  
 2. For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(c).  
 3. Total own issues of debt securities.

**SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED**  
(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other liabilities: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector
	F:	P:	U:	F:	P:	U:	F:	P:	U:	F:	P:	U:	F:	P:	U:	F:	P:	U:
	1	2	3	4	5	6												
Table 8 <sup>3</sup>																		
All countries (5J=5M+ZA+5Z)	1417																	
Unallocated - 5M	1418																	
Residents - ZA	1419																	
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1420																	
Developed countries - 5R <sup>4</sup>	1421																	
Andorra - AD	1422																	
to																		
United States - US	1455																	
Residual developed countries - 2R	1456																	
Offshore centres - 1N <sup>5</sup>	1457																	
Aruba - AW	1458																	
to																		
West Indies UK - 1Z	1478																	
Residual former Netherlands Antilles - 2D	1479																	
Residual offshore centres - 2N	1480																	
Developing Europe - 3C <sup>6</sup>	1481																	
Albania - AL	1482																	
to																		
Ukraine - UA	1499																	
Residual former Serbia and Montenegro - 2C	1500																	
Residual Europe - 2B	1501																	

1. Without any decimals.  
 2. For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(c).  
 3. Total other liabilities.  
 4. As specified in table A, in regulation 65(9)(a).  
 5. As specified in table B, in regulation 65(9)(b).  
 6. As specified in table C, in regulation 65(9)(c).

Annexure L

## SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other liabilities: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector	Non-bank financial institutions	Non-financial sectors	Unallocated by sector
	F:	P:	U:	F:	P:	U:	F:	P:	U:	F:	P:	U:	F:	P:	U:	F:	P:	U:
	1	2	3	4	5	6												
	Table 8 <sup>3</sup>																	
Developing Latin America and Caribbean - 4U <sup>4</sup>	1502																	
Argentina - AR	1503																	
to																		
Venezuela - VE	1533																	
Residual Latin America and Caribbean - 2H	1534																	
Developing Africa and Middle East - 4W <sup>5</sup>	1535																	
Algeria - DZ	1536																	
to																		
Zimbabwe - ZW	1600																	
Residual Africa (includes Western Sahara) and Middle East - 2W	1601																	
Developing Asia and Pacific - 4Y <sup>6</sup>	1602																	
Afghanistan - AF	1603																	
to																		
Wallis and Futuna - WF	1648																	
Residual Asia and Pacific - 2O	1649																	
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>	1650																	

1. Without any decimals.

2. For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(c).

3. Total other liabilities.

4. As specified in table D, in regulation 65(9)(d).

5. As specified in table E, in regulation 65(9)(e).

6. As specified in table F, in regulation 65(9)(f).

7. As specified in table G in regulation 65(9)(g)(i) for non-bank financial institutions, and in table H in regulation 65(9)(g)(ii) for non-financial sectors.

Annexure L

**SECTION 3: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS TOTAL NON-BANK SECTOR AND UNALLOCATED**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other liabilities: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors	Non-bank financial institutions	Non-financial sectors
Table 8 <sup>3</sup>	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
<i>of which:</i> Derivative instruments																		
All countries (5J=5M+ZA+5Z)	1651																	
Unallocated - 5M	1652																	
Residents - ZA	1653																	
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1654																	

1. Without any decimals.  
 2. For purposes of the completion of this section 3, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(c).  
 3. Total other liabilities.

**SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total claims: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-financial institutions		Non-financial institutions		Non-financial institutions		Non-financial institutions		Non-financial institutions		Non-financial institutions		Non-financial institutions		Non-financial institutions		Non-financial institutions	
	C:	G:	C:	G:	C:	G:	C:	G:	C:	G:	C:	G:	C:	G:	C:	G:	C:	G:
	1	2	3	4	5	6	7 to 27											
Table 1 <sup>3</sup>																		
All countries (5J=5M+ZA+5Z)																		
Unallocated - 5M																		
Residents - ZA																		
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)																		
Developed countries - 5R <sup>4</sup>																		
Andorra - AD																		
to																		
United States - US																		
Residual developed countries - 2R																		
Offshore centres - 1N <sup>5</sup>																		
Aruba - AW																		
to																		
West Indies UK - 1Z																		
Residual former Netherlands																		
Antilles - 2D																		
Residual offshore centres - 2N																		
Developing Europe - 3C <sup>6</sup>																		
Albania - AL																		
to																		
Ukraine - UA																		
Residual former Serbia and Montenegro - 2C																		
Residual Europe - 2B																		
1. Without any decimals.																		
2. For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).																		
3. Total claims: loans plus holdings of debt securities plus other assets.																		
4. As specified in table A, in regulation 65(9)(a).																		
5. As specified in table B, in regulation 65(9)(b).																		
6. As specified in table C, in regulation 65(9)(c).																		



**SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total claims: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs
C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	
Table 1 <sup>3</sup>	1	2	3	4	5	6												
Developing Latin America and Caribbean - 4U <sup>4</sup>																		
Argentina – AR																		
to																		
Venezuela – VE																		
Residual Latin America and Caribbean - 2H																		
Developing Africa and Middle East – 4W <sup>5</sup>																		
Algeria – DZ																		
to																		
Zimbabwe – ZW																		
Residual Africa (includes Western Sahara) and Middle East - 2W																		
Developing Asia and Pacific - 4Y <sup>6</sup>																		
Afghanistan – AF																		
to																		
Wallis and Futuna – WF																		
Residual Asia and Pacific - 2O																		
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>																		

1. Without any decimals.  
 2. For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).  
 3. Total claims: loans plus holdings of debt securities plus other assets.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table H in regulation 65(9)(g)(ii) for non-financial sectors.

**SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total loans: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs
C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	
Table 2 <sup>3</sup>	1	2	3	4	5	6												
All countries (5J=5M+ZA+5Z)	235																	
Unallocated - 5M	236																	
Residents - ZA	237																	
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	238																	
Developed countries - 5R <sup>4</sup>	239																	
Andorra - AD	240																	
to																		
United States - US	273																	
Residual developed countries - 2R	274																	
Offshore centres - 1N <sup>5</sup>	275																	
Aruba - AW	276																	
to																		
West Indies UK - 1Z	296																	
Residual former Netherlands	297																	
Antilles - 2D	298																	
Residual offshore centres - 2N	299																	
Developing Europe - 3C <sup>6</sup>	300																	
Albania - AL																		
to																		
Ukraine - UA	317																	
Residual former Serbia and Montenegro - 2C	318																	
Residual Europe - 2B	319																	

1. Without any decimals.  
 2. For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).  
 3. Total loans, claims.  
 4. As specified in table A, in regulation 65(9)(a).  
 5. As specified in table B, in regulation 65(9)(b).  
 6. As specified in table C, in regulation 65(9)(c).

**SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total loans: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs
C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	
Table 2 <sup>3</sup>	1	2	3	4	5	6												
Developing Latin America and Caribbean - 4U <sup>4</sup>	320																	
Argentina - AR	321																	
to																		
Venezuela - VE	351																	
Residual Latin America and Caribbean - 2H	352																	
Developing Africa and Middle East - 4W <sup>5</sup>	353																	
Algeria - DZ	354																	
to																		
Zimbabwe - ZW	418																	
Residual Africa (includes Western Sahara) and Middle East - 2W	419																	
Developing Asia and Pacific - 4Y <sup>6</sup>	420																	
Afghanistan - AF	421																	
to																		
Wallis and Futuna - WF	466																	
Residual Asia and Pacific - 2O	467																	
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>	468																	

1. Without any decimals.  
 2. For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).  
 3. Total loans, claims.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table H in regulation 65(9)(g)(ii) for non-financial sectors.

Annexure L

## SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total holdings of debt securities: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-financial institutions	General government	Non-financial institutions	Households/ NPISHs	Non-financial institutions	Households/ NPISHs	Non-financial institutions	General government	Non-financial institutions	Households/ NPISHs	Non-financial institutions	General government	Non-financial institutions	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	
C:	G:	C:	H:	C:	H:	C:	G:	C:	H:	C:	G:	C:	H:	C:	G:	H:		
Table 3 <sup>3</sup>	1	2	3	4	5	6												
All countries (5J=5M+ZA+5Z)	469																	
Unallocated - 5M	470																	
Residents - ZA	471																	
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	472																	
Developed countries - 5R <sup>4</sup>	473																	
Andorra - AD	474																	
to																		
United States - US	507																	
Residual developed countries - 2R	508																	
Offshore centres - 1N <sup>5</sup>	509																	
Aruba - AW	510																	
to																		
West Indies UK - 1Z	530																	
Residual former Netherlands Antilles - 2D	531																	
Residual offshore centres - 2N	532																	
Developing Europe - 3C <sup>6</sup>	533																	
Albania - AL	534																	
to																		
Ukraine - UA	551																	
Residual former Serbia and Montenegro - 2C	552																	
Residual Europe - 2B	553																	

1. Without any decimals.

2. For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).

3. Total holdings of debt securities.

4. As specified in table A, in regulation 65(9)(a).

5. As specified in table B, in regulation 65(9)(b).

6. As specified in table C, in regulation 65(9)(c).

**SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total holdings of debt securities: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs
C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	
	1	2	3	4	5	6												
Table 3 <sup>3</sup>																		
Developing Latin America and Caribbean - 4U <sup>4</sup>	554																	
Argentina - AR	555																	
to																		
Venezuela - VE	585																	
Residual Latin America and Caribbean - 2H	586																	
Developing Africa and Middle East - 4W <sup>5</sup>	587																	
Algeria - DZ	588																	
to																		
Zimbabwe - ZW	652																	
Residual Africa (includes Western Sahara) and Middle East - 2W	653																	
Developing Asia and Pacific - 4Y <sup>6</sup>	654																	
Afghanistan - AF	655																	
to																		
Wallis and Futuna - WF	700																	
Residual Asia and Pacific - 2O	701																	
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>	702																	

1. Without any decimals.  
 2. For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).  
 3. Total holdings of debt securities.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table H in regulation 65(9)(g)(ii) for non-financial sectors.

Annexure L

## SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other assets: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-financial institutions	General government	Households/ NPIs	Non-financial institutions	General government	Households/ NPIs	Non-financial institutions	General government	Households/ NPIs	Non-financial institutions	General government	Households/ NPIs	Non-financial institutions	General government	Households/ NPIs	Non-financial institutions	General government	Households/ NPIs
C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	
Table 4 <sup>3</sup>	1	2	3	4	5	6												
All countries (5J=5M+ZA+5Z)	703																	
Unallocated - 5M	704																	
Residents - ZA	705																	
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	706																	
Developed countries - 5R <sup>4</sup>	707																	
Andorra - AD	708																	
to																		
United States - US	741																	
Residual developed countries - 2R	742																	
Offshore centres - 1N <sup>5</sup>	743																	
Aruba - AW	744																	
to																		
West Indies UK - 1Z	764																	
Residual former Netherlands Antilles - 2D	765																	
Residual offshore centres - 2N	766																	
Developing Europe - 3C <sup>6</sup>	767																	
Albania - AL	768																	
to																		
Ukraine - UA	785																	
Residual former Serbia and Montenegro - 2C	786																	
Residual Europe - 2B	787																	

- Without any decimals.
- For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).
- Total other assets.
- As specified in table A, in regulation 65(9)(a).
- As specified in table B, in regulation 65(9)(b).
- As specified in table C, in regulation 65(9)(c).

**SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other assets: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs
C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	
Table 4 <sup>3</sup>	1	2	3	4	5	6	7 to 27											
Developing Latin America and Caribbean - 4U <sup>4</sup>																		
Argentina - AR	788																	
to	789																	
Venezuela - VE																		
Residual Latin America and Caribbean - 2H																		
Developing Africa and Middle East - 4W <sup>5</sup>	819																	
Algeria - DZ	820																	
to	821																	
Zimbabwe - ZW	822																	
Residual Africa (includes Western Sahara) and Middle East - 2W																		
Developing Asia and Pacific - 4Y <sup>6</sup>	886																	
Afghanistan - AF	887																	
to	888																	
Wallis and Futuna - WF	889																	
to																		
Residual Asia and Pacific - 2O																		
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>	934																	
	935																	
	936																	

1. Without any decimals.  
 2. For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).  
 3. Total other assets.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table H in regulation 65(9)(g)(ii) for non-financial sectors.

**SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR**

(All amounts to be rounded off to the nearest R 000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other assets: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-financial institutions	General government	Households/ NPI/SHs	Non-financial institutions	General government	Households/ NPI/SHs	Non-financial institutions	General government	Households/ NPI/SHs	Non-financial institutions	General government	Households/ NPI/SHs	Non-financial institutions	General government	Households/ NPI/SHs	Non-financial institutions	General government	Households/ NPI/SHs
Table 4 <sup>3</sup>	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:
	1	2	3	4	5	6												
of which: Derivative instruments																		
All countries (5J=5M+ZA+5Z)																		
Unallocated - 5M																		
Residents - ZA																		
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)																		
	937																	
	938																	
	939																	
	940																	

1. Without any decimals.  
 2. For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).  
 3. Total other assets.



Annexure L

**SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR**  
(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total liabilities: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-financial institutions	General government	Households/ NPI/SHs	Non-financial institutions	General government	Households/ NPI/SHs	Non-financial institutions	General government	Households/ NPI/SHs	Non-financial institutions	General government	Households/ NPI/SHs	Non-financial institutions	General government	Households/ NPI/SHs	Non-financial institutions	General government	Households/ NPI/SHs
C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	
Table 5 <sup>3</sup>	1	2	3	4	5	6												
All countries (5J=5M+ZA+5Z)																		
Unallocated - 5M																		
Residents - ZA																		
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)																		
Developed countries - 5R <sup>4</sup>																		
Andorra - AD																		
to																		
United States - US																		
Residual developed countries - 2R																		
Offshore centres - 1N <sup>5</sup>																		
Aruba - AW																		
to																		
West Indies UK - 1Z																		
Residual former Netherlands Antilles - 2D																		
Residual offshore centres - 2N																		
Developing Europe - 3C <sup>6</sup>																		
Albania - AL																		
to																		
Ukraine - UA																		
Residual former Serbia and Montenegro - 2C																		
Residual Europe - 2B																		

1. Without any decimals.  
 2. For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).  
 3. Total liabilities: international deposits plus international own issues of debt securities plus other international liabilities.  
 4. As specified in table A, in regulation 65(9)(a).  
 5. As specified in table B, in regulation 65(9)(b).  
 6. As specified in table C, in regulation 65(9)(c).

Annexure L

## SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total liabilities: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1.A:		TO1.A:		TO1.A:		ZAR.D:		ZAR.D:		ZAR.D:		TO1.F: to TO3.F:		TO1.F: to TO3.F:		TO1.F: to TO3.F:	
	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs
C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	
Table 5 <sup>3</sup>	1	2	3	4	5	6												
Developing Latin America and Caribbean - 4U <sup>4</sup>	1026																	
Argentina - AR	1027																	
to																		
Venezuela - VE	1057																	
Residual Latin America and Caribbean - 2H	1058																	
Developing Africa and Middle East - 4W <sup>5</sup>	1059																	
Algeria - DZ	1060																	
to																		
Zimbabwe - ZW	1124																	
Residual Africa (includes Western Sahara) and Middle East - 2W	1125																	
Developing Asia and Pacific - 4Y <sup>6</sup>	1126																	
Afghanistan - AF	1127																	
to																		
Wallis and Futuna - WF	1172																	
Residual Asia and Pacific - 2O	1173																	
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>	1174																	

1. Without any decimals.

2. For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).

3. Total liabilities: international deposits plus international own issues of debt securities plus other international liabilities.

4. As specified in table D, in regulation 65(9)(d).

5. As specified in table E, in regulation 65(9)(e).

6. As specified in table F, in regulation 65(9)(f).

7. As specified in table H in regulation 65(9)(g)(iii) for non-financial sectors.

Annexure L

**SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR**  
(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total deposits: All currencies						Domestic currency			Foreign Currencies <sup>2</sup>		
	TO1:A:	TO1:A:	TO1:A:	ZAR:D:	ZAR:D:	ZAR:D:	ZAR:D:	ZAR:D:	TO1:F: to TO3:F:			
	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs
C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	
Table 6 <sup>3</sup>	1	2	3	4	5	6						
All countries (5J=5M+ZA+5Z)	1175											
Unallocated - 5M	1176											
Residents - ZA	1177											
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1178											
Developed countries - 5R <sup>4</sup>	1179											
Andorra - AD	1180											
to												
United States - US	1213											
Residual developed countries - 2R	1214											
Offshore centres - 1N <sup>5</sup>	1215											
Aruba - AW	1216											
to												
West Indies UK - 1Z	1236											
Residual former Netherlands Antilles - 2D	1237											
Residual offshore centres - 2N	1238											
Developing Europe - 3C <sup>6</sup>	1239											
Albania - AL	1240											
to												
Ukraine - UA	1257											
Residual former Serbia and Montenegro - 2C	1258											
Residual Europe - 2B	1259											

1. Without any decimals.  
 2. For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).  
 3. Total deposits, liabilities.  
 4. As specified in table A, in regulation 65(9)(a).  
 5. As specified in table B, in regulation 65(9)(b).  
 6. As specified in table C, in regulation 65(9)(c).

Annexure L

**SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR**  
(All amounts to be rounded off to the nearest R'000)

Vis-à-vis country with ISO code	Total deposits: All currencies						Domestic currency			Foreign Currencies <sup>2</sup>		
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:	
	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs
C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	
Table 6 <sup>3</sup>	1	2	3	4	5	6	7 to 27					
Developing Latin America and Caribbean - 4U <sup>4</sup>	1260											
Argentina - AR	1261											
to												
Venezuela - VE	1291											
Residual Latin America and Caribbean - 2H	1292											
Developing Africa and Middle East - 4W <sup>5</sup>	1293											
Algeria - DZ	1294											
to												
Zimbabwe - ZW	1358											
Residual Africa (includes Western Sahara) and Middle East - 2W	1359											
Developing Asia and Pacific - 4Y <sup>6</sup>	1360											
Afghanistan - AF	1361											
to												
Wallis and Futuna - WF	1406											
Residual Asia and Pacific - 2O	1407											
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>	1408											

1. Without any decimals.  
 2. For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).  
 3. Total deposits, liabilities.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table H in regulation 65(9)(g)(ii) for non-financial sectors.

Annexure L

**SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	All																
	Total own issues of debt securities:					Domestic currency					Foreign Currencies <sup>2</sup>						
	TO1:A:	TO1:A:	TO1:A:	TO1:A:	TO1:A:	ZAR:D:	ZAR:D:	ZAR:D:	ZAR:D:	ZAR:D:	TO1:F:	TO3:F:					
Non-financial institutions		General government		Households/ NPISHs		Non-financial institutions		General government		Households/ NPISHs		Non-financial institutions		General government		Households/ NPISHs	
C:		G:		H:		C:		G:		H:		C:		G:		H:	
Table 7 <sup>3</sup>	1	2	3	4	5	6											
Total: All maturities																	
All countries (5J=5M+ZA+5Z)	1409																
Unallocated - 5M	1410																
Residents - ZA	1411																
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1412																
of which: Up to and including one year																	
All countries (5J=5M+ZA+5Z)	1413																
Unallocated - 5M	1414																
Residents - ZA	1415																
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1416																

1. Without any decimals.  
 2. For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).  
 3. Total own issues of debt securities.

Annexure L

## SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other liabilities: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs
	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:
Table 8 <sup>3</sup>	1	2	3	4	5	6												
All countries (5J=5M+ZA+5Z)	1417																	
Unallocated - 5M	1418																	
Residents - ZA	1419																	
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1420																	
Developed countries - 5R <sup>4</sup>	1421																	
Andorra - AD	1422																	
to																		
United States - US	1455																	
Residual developed countries - 2R	1456																	
Offshore centres - 1N <sup>5</sup>	1457																	
Aruba - AW	1458																	
to																		
West Indies UK - 1Z	1478																	
Residual former Netherlands Antilles - 2D	1479																	
Residual offshore centres - 2N	1480																	
Developing Europe - 3C <sup>6</sup>	1481																	
Albania - AL	1482																	
to																		
Ukraine - UA	1499																	
Residual former Serbia and Montenegro - 2C	1500																	
Residual Europe - 2B	1501																	

1. Without any decimals.

2. For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).

3. Total other liabilities.

4. As specified in table A, in regulation 65(9)(a).

5. As specified in table B, in regulation 65(9)(b).

6. As specified in table C, in regulation 65(9)(c).

**SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other liabilities: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs	Non-financial institutions	General government	Households/ NPISHs
C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	
Table 8 <sup>3</sup>	1	2	3	4	5	6	7 to 27											
Developing Latin America and Caribbean - 4U <sup>4</sup>																		
Argentina - AR																		
to																		
Venezuela - VE																		
Residual Latin America and Caribbean - 2H																		
Developing Africa and Middle East - 4W <sup>5</sup>																		
Algeria - DZ																		
to																		
Zimbabwe - ZW																		
Residual Africa (includes Western Sahara) and Middle East - 2W																		
Developing Asia and Pacific - 4Y <sup>6</sup>																		
Afghanistan - AF																		
to																		
Wallis and Futuna - WF																		
Residual Asia and Pacific - 2O																		
International organisations (except the BIS incl. under Switzerland and ECB incl. under Germany) - 1C <sup>7</sup>																		
1650																		

1. Without any decimals.  
 2. For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).  
 3. Total other liabilities.  
 4. As specified in table D, in regulation 65(9)(d).  
 5. As specified in table E, in regulation 65(9)(e).  
 6. As specified in table F, in regulation 65(9)(f).  
 7. As specified in table H in regulation 65(9)(g)(ii) for non-financial sectors.

**SECTION 4: TOTAL FINANCIAL CLAIMS AND LIABILITIES BY INSTRUMENT AND CURRENCY VIS-À-VIS SUB-SECTORS OF NON-FINANCIAL SECTOR**

(All amounts to be rounded off to the nearest R'000<sup>1</sup>)

Vis-à-vis country with ISO code	Total other liabilities: All currencies						Domestic currency						Foreign Currencies <sup>2</sup>					
	TO1:A:		TO1:A:		TO1:A:		ZAR:D:		ZAR:D:		ZAR:D:		TO1:F: to TO3:F:		TO1:F: to TO3:F:		TO1:F: to TO3:F:	
	Non-financial institutions	General government	Households/ NPI/SHs	Non-financial institutions	General government	Households/ NPI/SHs	Non-financial institutions	General government	Households/ NPI/SHs	Non-financial institutions	General government	Households/ NPI/SHs	Non-financial institutions	General government	Households/ NPI/SHs	Non-financial institutions	General government	Households/ NPI/SHs
	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:	C:	G:	H:
Table 8 <sup>3</sup>	1	2	3	4	5	6												
<i>of which:</i> Derivative instruments																		
All countries (5J=5M+ZA+5Z)	1651																	
Unallocated - 5M	1652																	
Residents - ZA	1653																	
Rest of the world - Non-residents (5Z= 5R+1N+3C+4U+4W+4Y+1C; excl. ZA)	1654																	
Hash total <sup>4</sup>	1655																	

- Without any decimals.
- For purposes of the completion of this section 4, columns 7 to 27 specified in tables 1 to 8 are standardized, and shall be populated according to the requirements specified in regulation 65(8)(d).
- Total other liabilities.
- Report as absolute numbers, not Rand thousands.







# **WARNING!!!**

## **To all suppliers and potential suppliers of goods to the Government Printing Works**

The Government Printing Works would like to warn members of the public against an organised syndicate(s) scamming unsuspecting members of the public and claiming to act on behalf of the Government Printing Works.

One of the ways in which the syndicate operates is by requesting quotations for various goods and services on a quotation form with the logo of the Government Printing Works. Once the official order is placed the syndicate requesting upfront payment before delivery will take place. Once the upfront payment is done the syndicate do not deliver the goods and service provider then expect payment from Government Printing Works.

Government Printing Works condemns such illegal activities and encourages service providers to confirm the legitimacy of purchase orders with GPW SCM, prior to processing and delivery of goods.

To confirm the legitimacy of purchase orders, please contact:

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