

**NATIONAL TREASURY
NOTICE 724 OF 2020**

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

AMENDMENT OF REGULATIONS

The Minister of Finance has, in terms of section 90 of the Banks Act, 1990 (Act No. 94 of 1990), made amendments to Regulations relating to Banks which were published in Government Notice No. R. 1029 of 12 December 2012, Government Notice No. R. 261 of 27 March 2015, Government Notice No. R. 309 of 10 April 2015 and Government Notice No. R. 297 of 20 May 2016, as set out 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-
 - (a) Government Notice No. R. 261 in *Government Gazette* No. 38616 of 27 March 2015;
 - (b) Government Notice No. R. 309 in *Government Gazette* No. 38682 of 10 April 2015; and
 - (c) Government Notice No. R. 297 in *Government Gazette* No. 40002 of 20 May 2016.

Amendment of regulations 1 to 67 of the Regulations

2. All references to "Registrar" and "Office for Banks" in regulations 1 to 67 (including tables and footnotes) of the Regulations are hereby substituted with the "Authority".

Amendment of regulation 7 of the Regulations

3. Regulation 7 of the Regulations is hereby amended by the substitution of the table that lists the forms prescribed in respect of financial, risk-based and other related returns to be submitted to the Authority with indication of institution by which, intervals at which and period within which returns shall be submitted, with the table set out in Annexure A to this notice.

Substitution of form BA 099

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

Substitution of form BA 099A

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

Substitution of form BA 300

6. Form BA 300 immediately preceding regulation 26 of the Regulations-
 - (a) 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; and
 - (b) subsequently substituted with the form BA 300 set out in Annexure C of Government Notice No. R. 297, in *Government Gazette* No. 40002 of 20 May 2016,
 is hereby substituted with the form BA 300 set out in Annexure D to this notice.

Amendment of regulation 26 of the Regulations

7. Regulation 26 of the Regulations is hereby amended-
 - (a) by the substitution of subregulation (2) with the following subregulation:

“(2) The purpose of the return is to determine, among other things-

 - (a) at the reporting date, in respect of specified time buckets-
 - (i) the contractual mismatch between assets and liabilities;
 - (ii) the “business-as-usual” mismatch between assets and liabilities;

- (iii) the bank-specific stress mismatch;
 - (b) in respect of a crisis scenario, the quantity and sources of funding available to the reporting bank;
 - (c) in respect of funding sources, the reporting bank's potential concentration risk, that is, to identify those sources of funding that are of such significance that the withdrawal thereof may cause liquidity problems;
 - (d) in respect of significant currencies, the reporting bank's exposure to foreign exchange;
 - (e) the bank's liquidity coverage ratio (LCR); and
 - (f) the bank's net stable funding ratio (NSFR).";
- (b) by the substitution of subregulation (5) with the following subregulation:
- "(5) Whenever specified or relevant, all amounts reported on the form BA 300 in respect of a specified bucket shall represent the respective total amounts relating to, amongst others-
- (a) assets, which total amount of assets shall be gross of any related impairment, allowance or provision for loss;
 - (b) liabilities;
 - (c) equity; or
 - (d) derivative instruments, which total amount shall be the aggregate present value amount of the relevant cash flow amounts.";
- (c) by the substitution of paragraph (a) of subregulation (11) with the following paragraph:
- "(a) *Specified minimum requirements*
- As a minimum, in order to identify potential sources of funding that are of such significance that the withdrawal thereof may cause liquidity problems, a bank shall duly manage and, when required, separately report the relevant required information related to significant counterparties, significant instruments or products, and significant currencies, provided that-";
- (d) by the deletion of subparagraph (ii) of subregulation (12)(a), and the subsequent chronological renumbering of all the remaining subparagraphs of subregulation (12)(a).
- (e) by the substitution of sub-item (iii) of subregulation (12)(b)(iii)(A) with the following sub-item (iii):
- "(iii) the relevant underlying mortgages shall be "full recourse" loans, that is, in the case of foreclosure the mortgage owner shall remain liable for any shortfall in the sales proceeds from the property, and the relevant average loan-to-value ratio (LTV) shall not exceed eighty per cent at the time the RMBS is issued.";
- (f) by the substitution of subregulation (14) with the following subregulation:
- "(14) *Matters related to the calculation of a bank's net stable funding ratio*
- (a) *Specified minimum requirements*
- In order to promote a bank's funding stability and 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 mitigate a bank's potential over-reliance on short-term wholesale funding, a bank shall calculate and on an ongoing basis 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 Authority, provided that-
- (i) the bank's NSFR, calculated in accordance with the relevant requirements specified in this subregulation (14), and in particular, in accordance with the formula specified in paragraph (d) below, shall on an ongoing basis be equal to or higher than 100%;
 - (ii) in all relevant cases, the requirements specified in this subregulation (14) shall apply on a solo and consolidated basis, provided that-
 - (A) notwithstanding the obligation to also calculate and maintain a NSFR on a consolidated basis, the bank and controlling company shall actively monitor and control the liquidity risk exposures and funding needs at the level of each relevant individual legal entity, foreign branch and subsidiary, and any relevant sub-group or group as a whole, taking into account legal, regulatory and operational limitations in respect of the transferability of liquidity;
 - (B) subject to the prior written approval of and such conditions as may be specified in writing by the Authority, 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) the relevant available amount of stable funding is deemed to be a function of, among other things, the relative stability of the bank's funding sources, including the contractual maturity of its liabilities;
 - (B) 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;
 - (C) when the bank wishes to determine the maturity of any relevant equity or liability item or instrument, the bank shall assume that investors will redeem a call option at the earliest possible date;
 - (D) when the market expects certain liabilities to be redeemed before their legal final maturity date, the bank shall assume such behaviour when it calculates its relevant required NSFR, and include such liabilities in the corresponding available stable funding (ASF) category;
 - (E) in the case of long-dated liabilities, the bank shall ensure that only the portion of cash flows falling at or beyond the six-month and one-year time horizons, respectively, is treated as having an effective residual maturity of six months or more and one year or more, as the case may be;
 - (F) the relevant required amount of funding shall be deemed to be a function of the liquidity characteristics and residual maturities 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;
 - (G) in order not to create an environment in which banks rely on the Reserve Bank or another 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;
 - (H) unless specifically otherwise stated in this subregulation (14) or directed in writing by the Authority, 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 amount of ASF*

Based on 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 Authority, a bank shall continuously calculate its relevant amount of ASF, provided that-

- (i) in the case of items other than derivative liabilities, the bank shall calculate its relevant required ASF amount-
 - (A) by first assigning to the relevant category or categories of equity and liability items specified in table 1 below, or such additional category or categories of equity or liability items as may be specified in writing by the Authority, the respective carrying values of the bank's respective equity or liability items, that is, the relevant amounts at which the respective equity or liability items or instruments are reflected in the bank's accounting records, before the application of any regulatory deduction, filter or other adjustment; and then
 - (B) multiply the relevant assigned carrying amounts with the relevant ASF factors specified in table 1 below or such further ASF factor as may be specified in writing by the Authority; and then
 - (C) determine the bank's relevant total ASF amount, which amount shall be equal to the relevant sum of the respective calculated weighted amounts:

Table 1

Description of item	ASF factor
<i>Liabilities and capital instruments assigned a ASF factor of 100%</i>	

Description of item	ASF factor
a) Regulatory capital related to instruments that comply with all the relevant requirements specified in these Regulations, after the expiry of any relevant transitional arrangement that may apply, but before the application of any relevant capital deduction, excluding the proportion of any Tier 2 instrument with a residual maturity of less than one year b) Any capital instrument not included in item a) above that has an effective residual maturity of one year or more, but excluding any instruments with explicit or embedded options that, if exercised, would reduce the expected maturity to less than one year c) Secured and unsecured borrowings and liabilities, including the relevant amount related to any term deposit, with an effective residual maturity of one year or more ¹	100%
<i>Liabilities assigned a ASF factor of 95%</i>	
a) Stable non-maturity, that is, demand deposits, and/or term deposits with a residual maturity of less than one year received from retail ² and small business ³ customers	95%
<i>Liabilities assigned a ASF factor of 90%</i>	
a) Less stable non-maturity, that is, demand deposits, and/or term deposits with a residual maturity of less than one year received from retail ² and small business ³ customers	90%
<i>Liabilities assigned a ASF factor of 50%</i>	
a) Secured and unsecured funding with a residual maturity of less than one year received from non-financial corporate customers b) Operational deposits ⁴ c) Funding with a residual maturity of less than one year received from sovereigns, public sector entities (PSEs), and multilateral and national development banks d) Any secured or unsecured funding other than funding specified in any of the aforementioned categories, with a residual maturity between six months to less than one year, including funding received from central banks and financial institutions	50%
<i>Liabilities assigned a ASF factor specified in writing by the Authority</i>	
a) Deposits between banks within the same cooperative network- (i) that are required by law to be placed at the relevant central organisation and are legally constrained within the cooperative bank network as minimum deposit requirements, or (ii) when the bank that received the funds and the bank that deposited the funds participate in the same institutional network's mutual protection scheme against illiquidity and insolvency of its members, and which deposits comply with such further requirements as may be specified in writing by the Authority b) Any secured and unsecured funding received in Rand (ZAR) from financial corporate customers, excluding banks, with a residual maturity of less than six months	As may be specified in writing by the Authority
<i>Liabilities assigned a ASF factor of 0%</i>	
a) All liabilities and equity items other than the items specified in any of the aforementioned categories, including any other funding received with a residual maturity of less than six months received from a central bank or financial institution b) Liabilities without a stated maturity, ^{5, 6} such as, for example, short positions and open maturity positions c) Liabilities related to "trade date" payables arising from any purchase of a financial instrument, foreign currency or commodity that- (i) is expected to settle within the standard settlement cycle or period that is customary for the relevant exchange or type of transaction, or (ii) has failed to but is still expected to settle	0%

1. Any cash flows falling below the one-year horizon but arising from liabilities with a final maturity greater than one year must be excluded from the 100% ASF factor category.
2. As defined in subregulation (12) above for the calculation of the bank's LCR.
3. As defined in subregulation (12) above for the calculation of the bank's LCR.
4. As defined in subregulation (12) above for the calculation of the bank's

LCR.

5. The bank shall treat any deferred tax liability according to the nearest possible date on which such liability could be realised, that is, the bank shall assign to the relevant amount a 100% ASF factor when the effective maturity is one year or more, or 50% when the effective maturity is between six months and less than one year.
6. The bank shall treat any relevant amount related to a minority interest according to the term of the relevant instrument, which is usually in perpetuity, that is, the bank shall assign to the relevant amount a 100% ASF factor when the effective maturity is one year or more, or 50% when the effective maturity is between six months and less than one year.

(ii) in the case of derivative liabilities-

(A) the bank shall firstly calculate the relevant replacement cost for all its relevant derivative contracts by marking the said derivative contract or instrument to market where the contract or instrument has a negative value, provided that-

- (i) when the bank has in place an eligible bilateral netting contract that complies with the relevant requirements specified in regulation 23(17)(b), the replacement cost for the relevant set of derivative exposures covered by the contract shall be the relevant net replacement cost amount;
- (ii) when the bank calculates the relevant derivative liability amount the bank shall deduct from the relevant negative replacement cost amount any relevant amount related to collateral posted in the form of variation margin in connection with the said derivative contracts, regardless of the asset type;
- (iii) in order to avoid the potential risk of double-counting, when the bank reflects as an on-balance-sheet item an asset associated with collateral posted as variation margin in relation to a derivative contract that is deducted from the replacement cost amount, as envisaged hereinbefore, the bank shall not include that asset in the calculation of the bank's relevant amount of required stable funding (RSF);

(B) the bank shall then finally assign to the relevant derivative liability amount an ASF factor of 0%, that is:

$$\text{ASF} = 0\% \times \text{Max}((\text{NSFR derivative liabilities} - \text{NSFR derivative assets}), 0).$$

(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 further conditions or requirements related to the NSFR as may be directed or specified in writing by the Authority, a bank shall continuously calculate its relevant amount of required stable funding, that is, RSF, provided that-

(i) in all relevant cases, unless specifically otherwise stated in this subregulation (14)(c)-

- (A) the bank shall allocate the relevant amount of an asset or item to the appropriate RSF factor based on the relevant asset or item's residual maturity or liquidity value;
- (B) when the bank wishes to determine the maturity of an asset or instrument, the bank shall assume that investors will exercise any option to extend maturity;
- (C) when the bank determined that the market expects the bank to extend the maturity of an asset, the bank shall assume such behaviour, and include the asset in the relevant corresponding RSF category;
- (D) the bank-
 - (i) shall include all relevant financial instruments, foreign currencies and commodities in respect of which a purchase order has been executed, and
 - (ii) shall exclude all relevant financial instruments, foreign currencies and commodities in respect of which a sales order has been executed,

even when such transactions have not been reflected in the bank's balance sheet

in terms of a settlement-date accounting model, provided that-

- (aa) such transactions are not reflected as derivatives or secured financing transactions in the bank's balance sheet, and
 - (bb) the effects of such transactions will be reflected in the bank's balance sheet when settled.
- (ii) in the case of any amortising loan, the bank may treat the portion of the loan that becomes due and payable within the one-year horizon in the less-than-one-year residual maturity category;
- (iii) in the case of interdependent assets and liabilities specified and approved in writing by the Authority, in respect of which-
- (A) the relevant contractual agreements and arrangements clearly determine that-
 - (i) the liability cannot fall due while the asset remains on the bank's balance sheet;
 - (ii) the principal payment flows from the asset cannot be used for anything other than to repay the liability; and
 - (iii) the liability cannot be used to fund any other asset,
 - (B) the individual interdependent asset and liability items are clearly identifiable;
 - (C) the maturity and principal amount of both the liability and its interdependent asset are the same;
 - (D) the bank is acting solely as a pass-through unit to channel the funding received, that is, the interdependent liability, into the corresponding interdependent asset; and
 - (E) the counterparties for each pair of interdependent liabilities and assets are not the same,

the bank may apply a RSF factor and an ASF factor of 0% respectively;

- (iv) in the case of items other than derivative assets, off-balance sheet exposures, potential liquidity exposures and interdependent assets and liabilities, the bank shall calculate its relevant required RSF amount-
- (A) by first assigning to the relevant category or categories of asset items specified in table 1 below, or such additional category or categories of asset items as may be specified in writing by the Authority, the relevant carrying value of the bank's relevant assets; and then
 - (B) multiply the relevant assigned carrying amounts with the relevant associated RSF factors specified in table 1 below or such further RSF factor as may be specified in writing by the Authority; and then
 - (C) determine the bank's relevant RSF amount related to items other than derivative assets, off-balance sheet exposures and potential liquidity exposures, which amount shall be equal to the relevant sum of the respective weighted amounts:

Table 1

Description of item	RSF factor
<i>Assets assigned a RSF factor of 0%</i>	
a) Coins and banknotes immediately available to meet obligations	0%
b) Any relevant excess amount held in relation to the bank's minimum required cash reserve balance to be held with the Reserve Bank	
c) Claims on central banks with residual maturities of less than six months	
d) Assets related to "trade date" receivables arising from any sales of financial instruments, foreign currencies and commodities that- <ul style="list-style-type: none"> (i) are expected to settle within the standard settlement cycle or period that is customary for the relevant 	

Description of item	RSF factor
exchange or type of transaction, or (ii) have failed to but are still expected to settle	
<i>Assets assigned a RSF factor specified in writing by the Authority</i>	
a) Any relevant amount related to the bank's minimum required cash reserve balance to be held with the Reserve Bank	As may be specified in writing by the Authority
<i>Assets assigned a RSF factor of 5%</i>	
a) Unencumbered Level 1 high-quality liquid assets as defined in section 1(1) of the Act read with subregulation (12) above, other than any asset assigned a RSF factor of 0%, including: (i) any marketable security representing a claim on or guaranteed by a sovereign, central bank, public-sector entity, the Bank for International Settlements, the International Monetary Fund, the European Central Bank and the European Community, or multilateral development bank that is assigned a risk weight of 0% in terms of the standardised approach for credit risk, set out in regulation 23(8) (ii) any debt security issued by a sovereign or central bank assigned a risk weight higher than 0%, as set out or envisaged in subregulation (12) above	5%
<i>Assets assigned a RSF factor of 10%</i>	
a) Unencumbered loans to financial institutions with residual maturities of less than six months, provided that- (i) the loan is secured against Level 1 high-quality liquid assets as defined in section 1(1) of the Act read with subregulation (12) above, and (ii) the bank has the ability to freely rehypothecate the received collateral for the life of the loan	10%
<i>Assets assigned a RSF factor of 15%</i>	
a) Unencumbered Level 2A high-quality liquid assets as defined in section 1(1) of the Act read with subregulation (12) above, including: (i) any marketable security representing a claim on or guaranteed by a sovereign, central bank, public-sector entity or multilateral development bank that is assigned a risk weight of 20% in terms of the standardised approach for credit risk, set out in regulation 23(8) (ii) any corporate debt security, including commercial paper, and covered bonds with a credit rating equal or equivalent to at least AA- b) any unencumbered loan to a financial institution with a residual maturity of less than six months, other than an unencumbered loan qualifying for a RSF factor of 10%	15%
<i>Assets assigned a RSF factor of 50%</i>	
a) Unencumbered Level 2B high-quality liquid assets as defined in section 1(1) of the Act read with subregulation (12) above, and that comply with the relevant requirements specified in subregulations (12)(b)(ii) and (12)(b)(iii), including: (i) residential mortgage-backed securities with a credit rating of at least AA (ii) corporate debt securities, including commercial paper, with a credit rating of between A+ and BBB- (iii) exchange-traded common equity shares not issued by financial institutions or their affiliates b) Any high-quality liquid asset as defined in section 1(1) of the Act read with subregulation (12) above that is encumbered for a period of between six months and less than one year c) Any loan to a financial institution or central bank with a residual maturity of between six months and less than one year d) Deposits held at any other financial institution for operational purposes, as envisaged in subregulation (12) above, that are subject to an ASF factor of 50%	50%

Description of item	RSF factor
e) Any other non-high-quality liquid asset not included in any of the aforementioned categories, that has a residual maturity of less than one year, including loans to- <ul style="list-style-type: none"> (i) non-financial corporate clients (ii) retail customers, that is, natural persons (iii) small business customers (iv) sovereigns and public-sector entities 	
Assets assigned a RSF factor of 65%	
a) Unencumbered residential mortgages with a residual maturity of one year or more that qualify for a risk weight of 35% or lower in terms of the standardised approach for credit risk, set out in regulation 23(8) b) Other unencumbered loans not included in any of the aforementioned categories, excluding loans to financial institutions, with a residual maturity of one year or more that qualify for a risk weight of 35% or lower in terms of the standardised approach for credit risk, set out in regulation 23(8)	65%
Assets assigned a RSF factor of 85%	
a) Cash, securities or other assets posted as initial margin for derivative contracts, and cash or any other asset provided to contribute to the default fund of a central counterparty (CCP), provided that- <ul style="list-style-type: none"> (i) any initial margin posted on behalf of a customer, in respect of which the bank does not guarantee performance of the third party, is exempt from this requirement (ii) when a higher RSF factor is otherwise assigned to a security or other asset posted as initial margin for a derivative contract, that higher factor shall apply b) Other unencumbered performing loans, that is, loans that are not past due for more than 90 days as envisaged in regulation 23(8)(e), that do not qualify for a risk weight of 35% or lower in terms of the standardised approach for credit risk, set out in regulation 23(8), and have residual maturities of one year or more, excluding any loan to a financial institution c) Unencumbered securities with a remaining maturity of one year or more and exchange-traded equities, that are not in default and do not qualify as HQLA in terms of the provisions of section 1(1) of the Act read with the relevant provisions of subregulation (12) d) Physical traded commodities, including gold	85%
Assets assigned a RSF factor of 100%	
a) Assets encumbered for a period of one year or more b) Any other asset not included in any of the aforementioned categories, including- <ul style="list-style-type: none"> (i) any non-performing loan (ii) any loan to a financial institution with a residual maturity of one year or more (iii) any non-exchange-traded equity (iv) any fixed asset (v) any item deducted from the bank's capital and reserve funds (vi) any retained interest (vii) any insurance asset (viii) any subsidiary interest (ix) any defaulted security c) Such a percentage of derivative liabilities, that is, negative replacement cost amounts, as envisaged in subregulation (14)(b) hereinbefore, as may be directed in writing by the Authority, before the deduction of any variation margin posted	100%
Other specified encumbered assets:	
a) Encumbered on-balance-sheet assets, including all relevant securities related to repos or other securities financing transactions ¹ , must be allocated to the appropriate RSF category, as follows: <ul style="list-style-type: none"> (i) Encumbered assets with less than six months remaining in the encumbrance period 	The same RSF factor as an

Description of item	RSF factor
(ii) Assets encumbered for a period of between six months and less than one year that would, if unencumbered, be assigned an RSF factor lower than or equal to 50%	equivalent asset that is unencumbered 50%
(iii) Assets encumbered for a period of between six months and less than one year that would, if unencumbered, be assigned an RSF factor higher than 50%	The relevant higher RSF factor

1. Securities financing transactions with a single counterparty may be measured on a net basis when the bank complies with the relevant requirements specified in regulation 38(15)(e) of these Regulations.

- (v) in the case of derivative assets-
- (A) the bank shall firstly calculate the replacement cost for all its relevant derivative contracts by marking the said derivative contract to market where the contract has a positive value, provided that-
- (i) when the bank has in place an eligible bilateral netting contract that complies with the relevant requirements specified in regulation 23(17)(b), the replacement cost for the relevant set of derivative exposures covered by the contract shall be the relevant net replacement cost amount;
- (ii) when the bank calculates the relevant NSFR derivative asset amount, the bank shall not offset collateral received in connection with the relevant derivative contract against the calculated positive replacement cost, unless it is received in the form of cash variation margin and complies with the relevant requirements specified in regulation 38(15)(e) of these Regulations, provided that any remaining balance sheet liability associated with-
- (aa) variation margin received that does not meet the said criteria; or
- (bb) initial margin received shall not offset the relevant derivative asset amount, and shall be assigned an ASF factor of 0%;
- (B) the bank shall assign to the relevant-
- (i) derivative asset amount a RSF factor of 100%, that is:
- $$\text{RSF} = 100\% \times \max((\text{NSFR derivative assets} - \text{NSFR derivative liabilities}), 0);$$
- (ii) derivative liability amount an ASF factor of 0%.
- (vi) in the case of off-balance sheet and potential liquidity exposures, in order to ensure that the bank has sufficient stable funding in place for the relevant portion of an exposure that requires funding within a one-year horizon, the bank shall calculate its relevant RSF amount-
- (A) by first assigning the relevant exposure to the relevant category specified in table 2 below, or such additional category or categories of exposure items as may be specified in writing by the Authority; and then
- (B) multiply the relevant assigned exposure amount with the relevant associated RSF factor specified in table 2 below, or such further RSF factor as may be specified in writing by the Authority; and then
- (C) determine the bank's relevant RSF amount related to off-balance sheet and potential liquidity exposures, which amount shall be equal to the relevant sum of the respective weighted amounts:

Table 2

Description of exposure	RSF factor
a) The currently undrawn portion of any irrevocable or conditionally revocable credit or liquidity facility to any client	5%
a) Any other contingent funding obligation, including:	As may be

Description of exposure	RSF factor
(i) unconditionally revocable credit and liquidity facilities	specified in writing by the Authority
(ii) trade finance related obligations, including guarantees and letters of credit	
(iii) guarantees and letters of credit unrelated to trade finance obligations	
(iv) non-contractual obligations, such as:	
(A) potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities	
(B) structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs)	
(C) managed funds that are marketed with the objective of maintaining a stable value	

(vii) the bank's relevant total RSF amount shall be equal to the relevant sum of the respective amounts determined in terms of the provisions of subparagraphs (i) to (vi) specified hereinbefore.

(d) *Formula for the calculation of NSFR*

Based on 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 Authority, a bank shall calculate its NSFR in accordance with the formula specified below:

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

(g) by the insertion in subregulation (17) relating to the instructions for the completion of line items of the form BA 300, directly following the instruction relating to the completion of line item number 65, of the following instruction relating to the completion of line item number 69:

"69 Irrespective of the provisions of subregulation (11)(a)(vi) relating to a significant counterparty, this item shall, as a minimum, reflect the bank's 10 largest depositors or counterparties.";

(h) by the substitution in subregulation (17) of the instruction relating to the completion of line item numbers 69 to 71 of the form BA 300, with the following instruction:

"69 to 71 These items shall reflect the relevant required aggregate amounts relating to the ten largest depositors in respect of funding received from the relevant specified sectors.";

(i) by the deletion in subregulation (17) of the instruction relating to the completion of line item numbers 88 to 97 of the form BA 300;

(j) by the deletion in subregulation (17) of the instruction relating to the completion of line item numbers 89 to 91 of the form BA 300; and

(k) by the deletion in subregulation (17) of the instruction relating to the completion of line item numbers 93 to 96 of the form BA 300.

Substitution of form BA 410

8. Form BA 410 immediately preceding regulation 34 of the Regulations is hereby substituted with the form BA 410 set out in Annexure E to this notice.

Amendment of regulation 34 of the Regulations

9. Regulation 34 of the Regulations is hereby amended by the substitution of the heading of regulation 34 with the following heading:

"34. **Operational risk - Directives and interpretations for completion of quarterly return concerning operational risk (Form BA 410)**".

Amendment of regulation 36 of the Regulations

10. Regulation 36 of the Regulations is hereby amended by the substitution of the introductory part of subregulation (2) with the following introductory part:

“(2) The purpose of the directives and the instructions contained in this regulation 36, and in the form BA 600, read with the relevant instructions and information included or specified in the forms BA 100, BA 110, BA 120, BA 300 and BA 700, among other things-”.

Amendment of regulation 39 of the Regulations

11. Regulation 39 of the Regulations is hereby amended-

- (a) by the insertion of the following paragraph (a) of subregulation (6), and the subsequent chronological renumbering of the remaining paragraphs of subregulation (6) following the insertion of the aforementioned new paragraph (a):

“(a) the board of directors of a bank or controlling company-

(i) shall ensure that-

(A) they understand the implications of the bank or controlling company's relevant risk strategies, including the potential linkages with and impact on, for example, credit risk, market risk, operational risk, liquidity risk and interest-rate risk in the banking book;

(B) a sufficient number of the members of the board of directors have sufficient technical knowledge to adequately question and challenge the risk information and reports submitted by the senior management of the bank or controlling company to the board;

(C) the senior management of the bank or controlling company individually possesses the relevant required skills in their functional areas, and collectively have the capacity, capability and the relevant required skills to understand all the bank or controlling company's relevant material exposures to risk;

(D) adequate resources are devoted to the management of the bank or controlling company's relevant material exposures to risk;

(ii) shall approve and regularly review the strategy, policies and limits related to the bank's material exposures to risk, including the material exposures to risk or categories of exposure to risk specified in subregulation (3), and to oversee and monitor through regular reporting their implementation by management;”;

- (b) by the substitution of the introductory part of subregulation (16) with the following introductory part:

“(16) Based on and without derogating from the requirements specified in subregulations (1) to (15) above, a bank's policies, processes and procedures relating to governance, effective risk management, adequate capital and liquidity, and adequate internal controls shall contain the key features specified below.”

- (c) by the insertion of the following subparagraph (ii) of subregulation (16)(a), and the subsequent chronological renumbering of the remaining subparagraphs of subregulation (16)(a) following the insertion of the aforementioned new subparagraph (ii):

“(ii) shall approve the bank's broad business strategies and its relevant policies in respect of the bank's respective material exposures to risk;”;

- (d) by the insertion of the following subparagraph (iii) of subregulation (16)(a), and the subsequent chronological renumbering of the remaining subparagraphs of subregulation (16)(a) following the insertion of the aforementioned new subparagraph (iii):

“(iii) shall ensure that clear policies and/or guidance is in place regarding the acceptable level of the bank's respective material exposures to risk, given the bank's relevant business strategy and tolerance for risk;”.

Amendment of regulation 40 of the Regulations

12. Regulation 40 of the Regulations is hereby amended-

- (a) by the substitution of subregulation (1) with the following subregulation:

“(1) Every director of a bank or controlling company shall acquire a basic knowledge and understanding of the

conduct of the business of a bank and of the laws, codes of conduct and customs that govern the activities of such institutions.”; and

- (b) by the insertion of the following subregulation (2), and the subsequent chronological renumbering of the remaining subregulations following the insertion of the aforementioned new subregulation (2):

“(2) Although not every member of the board of directors of a bank or controlling company is required-

- (a) to have a detailed technical knowledge-
- (i) of complex financial instruments; or
 - (ii) of quantitative risk management techniques; or

- (b) to be fully conversant with all aspects of the conduct of the business of a bank,

the competence of every director of a bank shall be commensurable with the nature and scale of the business conducted by that bank and, in the case of a director of a controlling company, as a minimum, shall be commensurable with the nature and scale of the business conducted by the banks in the group.”.

Amendment of regulation 43 of the Regulations

13. Regulation 43 of the Regulations is hereby amended-

- (a) by the substitution of paragraph (e) of subregulation (1) with the following paragraph:

“(e) the bank shall, as a minimum, disclose to the public-

- (i) such qualitative and quantitative information as may be specified in subregulation (2), related to the broad categories of information specified in the said subregulation (2); and
- (ii) such further qualitative information and quantitative information as may be directed in writing by the Authority, in respect of such categories of information as may be directed in writing by the Authority;”;

- (b) by the insertion of the following paragraph (f) of subregulation (1), and the subsequent chronological renumbering of the remaining paragraphs following the insertion of the aforementioned new paragraph (f):

“(f) the bank shall on a regular basis, but not less frequently than-

- (i) once a year disclose to the public qualitative information in respect of the bank’s risk management objectives and policies, reporting system and general definitions,

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

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

“(c) Financial position, including-

- (i) capital position
- (ii) capital adequacy
- (iii) capital structure
- (iv) leverage
- (v) liquidity position, including-
 - (A) the Liquidity Coverage Ratio (LCR)
 - (B) the Net Stable Funding Ratio (NSFR)”;

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

“(e) Nature and extent of risk exposures

In respect of the various types of risk exposure specified below, and such further types of risk exposure as may be specified in writing by the Authority, a bank or controlling company shall disclose to the public such qualitative information and such quantitative information as may be directed in writing by the Authority:

- (i) credit risk
- (ii) counterparty credit risk
- (iii) market risk
- (iv) liquidity risk
- (v) interest-rate risk in the banking book
- (vi) operational risk
- (vii) securitisation or resecuritisation

- (viii) other material risks to which the bank is exposed.”; and
- (e) by the substitution of paragraph (f) of subregulation (2) with the following paragraph:
- “(f) Remuneration

In relation to remuneration, including the bank or controlling company’s remuneration policies, processes and procedures, a bank or controlling company, as the case may be, shall disclose to the public such qualitative and such quantitative information as may be directed in writing by the Authority.”.

Amendment of regulation 58 of the Regulations

14. Regulation 58 of the Regulations is hereby amended by the substitution of table 1 with the following table:

“ **TABLE 1** ”

		FEE EXCLUDING VAT	VAT	FEE INCLUDING VAT
		R	R	R
1	Lodging of a review in terms of section 9(1) of the Act	12,000.00	1,800.00	13,800.00
2	Application for authorisation as an eligible institution	18,000.00	2,700.00	20,700.00
3	Application for authorisation to establish a bank	18,000.00	2,700.00	20,700.00
4	Application for authorisation to establish a branch	18,000.00	2,700.00	20,700.00
5	Application for authorisation to establish a controlling company in respect of a bank	18,000.00	2,700.00	20,700.00
6	Application for authorisation to establish a representative office	6,000.00	900.00	6,900.00
7	Application in terms of section 52 of the Act	6,000.00	900.00	6,900.00
8	Registration as a bank	6,000.00	900.00	6,900.00
9	Registration as a branch	6,000.00	900.00	6,900.00
10	Registration as a controlling company in respect of a bank	6,000.00	900.00	6,900.00
11	Registration of a bank created by the amalgamation of two or more banks	40,000.00	6,000.00	46,000.00
12	Registration or alteration of memorandum of association or articles of association of bank or controlling company	4,800.00	720.00	5,520.00
13	Registration of change of name of bank	4,800.00	720.00	5,520.00
14	Certification of any document required to be certified by the Authority and in respect of which document no other fee is payable	600.00	90.00	690.00
15	Inspection in terms of section 86(1)(a) of the Act of any document referred to in that section	1,200.00	180.00	1,380.00
16	Certificate from the Authority as to the contents or any part of the contents of any document specified in section 86(2) of the Act	2,400.00	360.00	2,760.00
17	Copy of or extract from any document specified in section 86(2) of the Act, if prepared by the Authority, per sheet or part thereof:			
	Photocopied	12.00	1.80	13.80
	Computer printout	24.00	3.60	27.60
	Double-spaced typewritten	240.00	36.00	276.00
18	Examination of a document not prepared by the Authority and certification thereof as a true copy of a document in the custody of the Authority, per sheet or part thereof	1,200.00	180.00	1,380.00
19	Certified copy of a certificate of -			
	(a) registration as a bank;	240.00	36.00	276.00
	(b) alteration of memorandum of association or articles of association of a bank;	240.00	36.00	276.00
	(c) change of name of a bank;	240.00	36.00	276.00
	(d) registration as a controlling company;	240.00	36.00	276.00
	(e) alteration of memorandum of association of a controlling company;	240.00	36.00	276.00
	(f) registration as a branch;	240.00	36.00	276.00
	(g) registration as a representative office	240.00	36.00	276.00

		FEE EXCLUDING VAT	VAT	FEE INCLUDING VAT
		R	R	R
20	Searching by Authority for documents for purposes of items 14, 15 or 16: Minimum fee for first hour	600.00	90.00	690.00
	Thereafter per hour or part thereof	1,200.00	180.00	1,380.00
21	Copy of or extract from any circular previously issued by the Authority, per sheet or part thereof: Photocopied	12.00	1.80	13.80
	Computer printout	24.00	3.60	27.60
	Double-spaced typewritten	240.00	36.00	276.00
22	Searching by Authority for documents for purposes of item 21: Minimum fee for first hour	600.00	90.00	690.00
	Thereafter per hour or part thereof	1,200.00	180.00	1,380.00
23	Copy of or extract from the list of controlling companies, banks, mutual banks, local bank branches of foreign banks and foreign banks with approved local representative offices, registered in the Republic, per sheet or part thereof: Mailed	60.00	9.00	69.00
	Facsimile transmission	80.00	12.00	92.00

Amendment of regulation 67 of the Regulations

15. Regulation 67 of the Regulations is hereby amended-

(a) by the substitution of the definition of "initial margin" with the following definition:

"initial margin" in relation to counterparty credit risk arising from exposure to-

(a) a central counterparty means a clearing member's or client's collateral posted or provided to the relevant central counterparty to mitigate the central counterparty's potential future exposure to the clearing member arising from the possible future change in the value of their relevant transactions, provided that, for purposes of these Regulations, initial margin in relation to exposure to a central counterparty-

(i) shall include any collateral deposited or placed by a clearing member or client in excess of the minimum required amount, provided that the central counterparty or clearing member may, in appropriate cases, prevent the clearing member or client from withdrawing such excess collateral;

(ii) shall exclude any contribution to a central counterparty in terms of a mutualised loss-sharing arrangement, that is, when a central counterparty uses initial margin to mutualise losses among the relevant clearing members, it shall for purposes of these Regulations be treated as a default fund exposure and not as initial margin;

(b) non-standardised non-centrally cleared derivative instruments means the initial margin amount determined in accordance with such requirements as may be specified in writing by the Authority; and

(b) by the substitution of the definition of "variation margin" with the following definition:

"variation margin" in relation to counterparty credit risk arising from exposure to-

(a) a central counterparty includes a clearing member's or client's funded collateral posted or provided to the central counterparty on a daily or intraday basis, based upon price movements in respect of their relevant transactions;

(b) non-standardised non-centrally cleared derivative instruments means the variation margin amount determined in accordance with such requirements as may be specified in writing by the Authority;".

Date of commencement

16. These Regulations shall come into operation on 1 January 2021.

7. List of forms prescribed in respect of financial, risk-based and other related returns to be submitted to the Authority with indication of institution by which, intervals at which and period within which returns shall be submitted

Form number	Title/ description	Solo supervision				Consolidated supervision				
		Bank in Republic ¹	Foreign branches of South African banks ²	Bank legal entity ³	Foreign bank ⁴	Other operations ⁵	Bank consolidated ⁶	Sub-consolidation ⁷	Controlling company consolidated ⁸	
BA 099	Declaration in respect of statutory returns submitted ⁶	Monthly ^{10b} : 10h		Monthly ^{10b} : 10h		Whenever required as control sheet and for purpose of making required declarations			Quarterly ^{10d} : 10h	
BA 099A	Declaration in respect of statutory returns submitted by foreign operations ⁹	Monthly ^{10b} : 10h		Monthly ^{10b} : 10h			In accordance with conditions specified by the Authority			Quarterly ^{10d} : 10h
BA 100	Balance sheet	Monthly ^{10b} : 10h		Monthly ^{10b} : 10h						Quarterly ^{10d} : 10h
BA 110	Off-balance-sheet activities	Monthly ^{10b} : 10h		Monthly ^{10b} : 10h						Quarterly ^{10d} : 10h
BA 120	Income statement	Monthly ^{10b} : 10h		Monthly ^{10b} : 10h						Quarterly ^{10d} : 10h
BA 125	Return regarding shareholders			Annually ^{10f}	Annually ^{10f}					Annually ^{10f}
BA 130	Restriction on investments, loans and advances	Quarterly ^{10c} : 10h								
BA 200	Credit risk: monthly return	Monthly ^{10c} : 10h								
BA 210	Credit risk: quarterly return	Quarterly ^{10c} : 10h								
BA 220	Credit risk: six-monthly return	Six-monthly ^{10h}								
BA 300	Liquidity risk	Monthly ^{10c} : 10h								
BA 310	Minimum reserve balance and liquid assets	Monthly ^{10b} : 10h								
BA 320	Market risk	Monthly ^{10c} : 10h								
BA 325	Daily return: selected risk exposure	Daily ^{10a} : 10h								
BA 330	Interest-rate risk: banking book	Monthly ^{10c} : 10h								
BA 340	Equity risk in the banking book	Monthly ^{10c} : 10h								
BA 350	Derivative instruments	Monthly ^{10c} : 10h								
BA 400	Operational risk: six-monthly return	Six-monthly ^{10e} : 10h								
BA 410	Operational risk: quarterly return	Quarterly ^{10c} : 10h								Quarterly ^{10d} : 10h
BA 500	Securitisation schemes	Monthly ^{10c} : 10h								Quarterly ^{10d} : 10h
BA 600	Consolidated return								Quarterly ^{10d} : 10h	
BA 610	Foreign operations of South African banks		Quarterly ^{10c} : 10h						Quarterly ^{10d} : 10h	
BA 700	Capital adequacy and leverage	Monthly ^{10c} : 10h			Quarterly ^{10c} : 10h				Quarterly ^{10d} : 10h	

- 1 Means the supervision of the South African operations of a bank incorporated in the Republic.
- 2 Means a bank conducting business as such outside the Republic, through the medium of a branch of a bank.
- 3 Means the supervision of a bank on a legal entity basis, that is, the combination of information of the relevant bank in the Republic and its relevant branches.
- 4 Means a bank or other entity conducting the business of a bank, which bank or entity is not located or incorporated in the Republic but is controlled by a bank or controlling company that is incorporated in the Republic, but does not include any branch of a bank.
- 5 Means any regulated or unregulated non-bank entity controlled by a bank or controlling company incorporated in the Republic.
- 6 Means the supervision on a consolidated basis of a bank incorporated in the Republic and its relevant branches, subsidiaries and associates, as envisaged in regulation 36.
- 7 Means the supervision on a sub-consolidated basis of a bank or controlling company and its relevant branches, subsidiaries and associates when the said bank or controlling company is a subsidiary of another bank or controlling company subject to the relevant requirements for consolidated supervision specified in these Regulations.
- 8 Means the supervision on a consolidated basis of a bank controlling company incorporated in the Republic and its relevant subsidiaries and associates, as envisaged in regulation 36.
- 9 Forms BA 099 and BA 099A are not prescribed financial returns, but shall be used as a control sheet and to furnish the required declarations regarding compliance and the maintenance of prescribed minimum balances.
- 10 The prescribed statements and returns shall be submitted within the periods specified below.
- a. Before 09:00 am on the second business day immediately following on the day to which the prescribed statement or return relates.
 - b. Within 15 business days immediately following on the month-end or quarter-end to which the prescribed statement or return relates.
 - c. Within 20 business days immediately following on the month-end or quarter-end to which the prescribed statement or return relates.
 - d. Within 30 business days immediately following on the month-end or quarter-end to which the prescribed statement or return relates.
 - e. Within 20 business days immediately following on the sixth month of the financial year or the date to which the annual financial statements relate.
 - f. Within 30 days of 31 December of each year.
 - g. Within 90 days immediately following on the date to which the annual financial statements relate.
 - h. Within 60 days immediately following on the sixth month of the financial year and within 90 days immediately following on the date to which the annual financial statements relate.
 - i. Within 20 business days of 30 June and 31 December of each year.

(Note: As an example, a reference to 10c; 10h in respect of a specific prescribed return means two independent submissions in respect of the specified return, interval and period.)

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);
- (ii) the relevant requirements specified in regulation 26(14) in respect of the bank/controlling company's Net Stable Funding Ratio (NSFR).

(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 Authority;
- (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 ¹	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: quarterly 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 ²	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: quarterly 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.

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

BA 099A

(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);
- (ii) the relevant requirements specified in regulation 26(14) in respect of the bank/operation's Net Stable Funding Ratio (NSFR).

(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 ¹	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 ²	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.

LIQUIDITY RISK

(Confidential and not available for inspection by the public)

Name of bank.....

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

BA 300
Monthly

(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 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	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Contractual balance sheet mismatch														
Contractual maturity of assets (items 2 to 4)														
Advances														
Trading, hedging and other investment instruments														
Other assets														
Contractual maturity of liabilities (items 6 to 9)														
Stable deposits														
Volatile deposits														
Trading and hedging instruments														
Other liabilities														
On-balance sheet contractual mismatch (item 1 less item 5)														
Cumulative on-balance sheet contractual mismatch														
Off-balance sheet exposure to liquidity risk <i>of which:</i>														
Liquidity facilities provided to off-balance sheet vehicles														
Undrawn commitments (items 15 to 17)														
Unutilised portion of irrevocable lending facilities														
Unutilised portion of irrevocable letters of credit														
Indemnities and guarantees														

(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
Business as usual (BaU) balance sheet mismatch¹															
BaU maturity of assets (items 19 to 21)															
Advances															
Trading, hedging and other investment instruments															
Other assets															
BaU maturity of liabilities (items 23 to 26)															
Stable deposits															
Volatile deposits															
Trading and hedging instruments															
Other liabilities															
On-balance sheet BaU mismatch (item 18 less item 22)															
Cumulative on-balance sheet BaU mismatch															
Off-balance-sheet exposure to liquidity risk of which:															
Liquidity facilities provided to off-balance sheet vehicles															
Undrawn commitments (items 32 to 34)															
Unutilised portion of irrevocable lending facilities															
Unutilised portion of irrevocable letters of credit															
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 ²	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	6
Bank-specific stress mismatch¹							
Stressed maturity of assets (items 36 to 38)							
Advances							
Trading, hedging and other investment instruments							
Other assets							
Stressed maturity of liabilities (items 40 to 43)							
Stable deposits							
Volatile deposits							
Trading and hedging instruments							
Other liabilities							
On-balance sheet stress mismatch (item 35 less item 39)							
Cumulative on-balance sheet stress mismatch							
Stressed outflows arising from off-balance-sheet exposure³ of which:							
Liquidity facilities provided to off-balance sheet vehicles							
Undrawn commitments (items 49 to 51)							
Unutilised portion of irrevocable lending facilities							
Unutilised portion of irrevocable letters of credit							
Indemnities and guarantees							
Cumulative stressed outflows							

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 ¹	Next day	2 to 7 days	8 days to 1 month	More than 1 month to 2 months	More than 2 months to 3 months
	1	2	3	4	5	6
Available sources of stress funding						
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						
Total available liquidity (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 ¹	Next day	2 to 7 days	8 days to 1 month	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 12 months	Longer than 12 months	Unique identifier ⁴
	1	2	3	4	5	6	7	8	9	10
Concentration of deposit funding										
Funding supplied by associates of the reporting bank										
Please specify										
Ten largest depositors ² / significant counterparties ^{2, 3}										
Please specify										
Ten largest financial institutions funding balances ²										
Please specify										
Ten largest government and parastatals funding balances ²										
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										

1. Means the total for the specified item, as well as the mathematical total of the specified columns.
2. Include all types of funding instruments, including NCDs, by means of which funding is raised.
3. Also refer to subregulation (11).
4. In accordance with such requirements as may be specified in writing by the Authority.

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

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

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

1. During the next 12 months

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

Liquidity coverage ratio (LCR): High-quality liquid assets	Line no.	Total	Specified factor ⁷	Weighted total (col.1 * 2)
		1	2	3
Total qualifying high-quality liquid assets (total of items 99 and 114 to 117)	98			
Total level one high-quality liquid assets¹ (total of items 100 to 104)	99			
Coins and bank notes	100		100%	
Specified marketable securities from sovereigns, central banks, public sector entities, and multilateral development banks	101		100%	
Qualifying central bank reserves ²	102		100%	
Specified debt securities issued in Rand by the central government of the RSA or the Reserve Bank	103		100%	
Specified debt securities issued in foreign currency by the central government of the RSA or the Reserve Bank	104		100%	
Total level two high-quality liquid assets³ (total of items 106 and 110)	105			
Total level 2A high-quality liquid assets (total of items 107 to 109)	106			
Specified marketable securities from sovereign, central bank, multilateral development banks and public sector entities	107		85%	
Specified corporate bonds	108		85%	
Other qualifying items ⁴ (please specify)	109		85%	
Total level 2B high-quality liquid assets⁵ (total of items 111 to 113)	110			
Specified residential mortgage backed securities	111		75%	
Specified corporate debt securities	112		50%	
Specified common equity shares	113		50%	
Total qualifying level two high-quality liquid assets⁶	114			
Committed Central Bank facility	115			
Foreign currency liquid assets	116		As specified by the Authority	
Additional level two high-quality liquid assets	117			

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

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

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

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

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

Liquidity coverage ratio (LCR): Cash outflows ¹	Line no.	Total	Specified factor ²	Weighted total (col.1 * 2)
		1	2	3

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

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

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

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

1. Based on the respective requirements specified in regulation 26(12)(d).
2. Relates to such items, instruments or facilities, and such factors, as may be specified in these Regulations or directed in writing by the Authority from time to time.
3. Or such factor as may be directed in writing by the Authority.

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

Liquidity coverage ratio (LCR): Cash inflows ¹	Line no.	Total	Specified factor ³	Weighted total (col.1 * 2)
		1	2	3
Maturing secured lending transactions secured by: (total of items 172 to 176)	171			
- level one high-quality liquid assets as collateral	172		0%	
- level 2A high-quality liquid assets as collateral	173		15%	
- eligible RMBS qualifying as level 2B high-quality liquid assets as collateral	174		25%	
- assets other than eligible RMBS, qualifying as level 2B high-quality liquid assets, as collateral	175		50%	
- assets other than level one or level two high-quality liquid assets as collateral	176		100%	
Margin lending transactions secured by assets other than qualifying level one or level two high-quality liquid assets as collateral	177		50%	
Credit or liquidity facilities provided to the reporting bank	178		0%	
Specified net inflows (total of items 180 to 182)	179			
- from retail and small business	180		50%	
- from wholesale non-financial institutions	181		50%	
- from financial institutions and central banks	182		100%	
Specified deposits held at financial institutions for operational purposes	183		0%	
Specified deposits held at a centralised institution in a cooperative banking network	184		0%	
Net receivable amount from derivative instruments	185		100%	
Other contractual cash inflows²	186		Specified by the Authority	
Total inflows (total of items 171, 177 to 179, and 183 to 186)	187			

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

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

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

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

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

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

Line no.	(All amounts to be rounded off to the nearest R'000)									
	Total			Specified factor			Weighted total			
	< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	Total (col 7 + col 8 + col 9)
1	2	3	4	5	6	7	8	9	10	
	Net stable funding ratio (NSFR)									
	Available stable funding (ASF)									
192					100%					
193					100%					
194				95%	95%					
195				90%	90%					
196										
197				50%	50%					
198				50%	50%					
199										
200				50%	50%					
201				0%	50%					
202										
203				50%	50%					
204				50%	50%					
205										
206				50%	50%					
207				Specified by the Authority	50%					
208				0%	50%					
209				0%	0%					

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

Line no.	Total			Specified factor			Weighted total			
	< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	Total (col 7 + col 8 + col 9)
	1	2	3	4	5	6	7	8	9	10
Net stable funding ratio (NSFR)										
Available stable funding (ASF)										
NSFR derivative liabilities (item 211 less item 212)						0%				
NSFR derivative liabilities (gross of variation margin posted)										
Total variation margin posted										
Total initial margin received										
Interdependent liabilities						As specified by the Authority				
All other liabilities and equity categories not included above						0%			50%	100%
Total ASF (Total of items 192 to 196, 199, 202, 205, 209, 210, 213, 214 and 215)										

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

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

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

Line no.	(All amounts to be rounded off to the nearest R'000)									
	Total			Specified factor			Weighted total			
	< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	Total (col 7 + col 8 + col 9)
1	2	3	4	5	6	7	8	9	10	
236										
237				15%	15%					
238				15%	50%	100%				
239										
240				50%	50%	50%				
241				50%	50%	100%				
242						5%				
243				50%	50%	100%				
244				50%	50%					
245				50%	50%					
246				50%	50%	65%				
247										
248										
249				65%	65%	100%				
250				50%	50%	85%				

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

Line no.	Total			Specified factor			Weighted total			
	< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	Total (col 7 + col 8 + col 9)
	1	2	3	4	5	6	7	8	9	10
251										
252						85%				
253				85%	85%	100%				
254				50%	50%	85%				
255				50%	50%					
256				50%	50%	100%				
257						100%				
258										
259										
260										
261						85%				
262										
263						100%				
264				As specified by the Authority						
265				0%						
266						100%				
267										

Required stable funding (RSF)
On-balance-sheet items

Non-HQLA exchange traded equities and physical traded commodities, including gold (total of items 252 and 253)

Unencumbered

Remaining period of encumbrance

Non-HQLA securities not in default

Other short-term unsecured instruments and transactions with a residual maturity of less than one year

All asset encumbered not included above

NSFR derivative assets (item 258 less item 259)

NSFR derivative assets (gross of variation margin received)

Cash variation margin received

Other variation margin received

Total initial margin posted on the bank's positions

Total initial margin posted on behalf of customers

Items deducted from regulatory capital

Interdependent assets

Trade date receivables

All other assets not included in above categories

Total on balance-sheet RSF (total of items 217, 218, 221 to 223, 233, 236, 239, 242 to 247, 250, 251, 254 to 257, 261 to 266, less item 260)

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

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

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

OPERATIONAL RISK

(Confidential and not available for inspection by the public)

Name of bank.....

Quarter ended.....(yyyy-mm-dd) (March, June, September and December of each year)

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

BA410
Quarterly

Line no.	Event type							Total (of col. 1 to 7)	Memorandum: threshold applied i.r.o data collection ¹	
	Internal fraud 1	External fraud 2	Employment practices and workplace safety 3	Client, products and business practices 4	Damage to physical assets 5	Business disruption and system failures 6	Execution, delivery and process management 7		Lowest 9	Highest 10
Corporate finance										
1										
2										
3										
4										
5										
6										
7										
Trading and sales										
8										
9										
10										
11										
12										
13										
14										
Retail brokerage										
15										
16										
17										
18										
19										
20										
21										
Commercial banking										
22										
23										
24										
25										
26										
27										
28										

(All amounts to be rounded off to the nearest R000)

Line no.	Selected information relating to loss events	Event type							Total (of col. 1 to 7)	Memorandum: threshold applied i.r.o data collection ¹											
		Internal fraud	External fraud	Employment practices and workplace safety	Client, products and business practices	Damage to physical assets	Business disruption and system failures	Execution, delivery and process management		Lowest	Highest										
		1	2	3	4	5	6	7		9	10										
29	Retail banking																				
30	Number of events ²																				
31	Gross loss amount ³																				
32	Total recoveries ⁴																				
33	Current reporting period																				
34	Prior reporting period																				
35	Net loss amount ⁵																				
36	Maximum single loss ⁶																				
37	Payment and settlement																				
38	Number of events ²																				
39	Gross loss amount ³																				
40	Total recoveries ⁴																				
41	Current reporting period																				
42	Prior reporting period																				
43	Net loss amount ⁵																				
44	Maximum single loss ⁶																				
45	Agency services																				
46	Number of events ²																				
47	Gross loss amount ³																				
48	Total recoveries ⁴																				
49	Current reporting period																				
50	Prior reporting period																				
51	Net loss amount ⁵																				
52	Maximum single loss ⁶																				
53	Asset management																				
54	Number of events ²																				
55	Gross loss amount ³																				
56	Total recoveries ⁴																				
57	Current reporting period																				
58	Prior reporting period																				
59	Net loss amount ⁵																				
60	Maximum single loss ⁶																				
61	Total i.r.o event types																				
62	Number of events ²																				
63	Gross loss amount ³																				
64	Total recoveries ⁴																				
65	Current reporting period																				
66	Prior reporting period																				
67	Net loss amount ⁵																				
68	Maximum single loss ⁶																				

1. Means the relevant gross loss threshold amount specified by the bank for data collection.
 2. Means the total number of occurrences of the particular event during the current reporting period.
 3. Means the total loss amount before any recoveries are taken into consideration.
 4. Include an amount recovered in terms of insurance.
 5. Means gross loss amount less total recoveries in the current reporting period.
 6. Means the largest individual gross loss amount incurred during the current reporting period.

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

Selected information relating to recorded losses ¹	Line no.	Internal code ²	Entity code where event took place ²	Gross loss amount	Total loss recovered (col. 5 plus 6)	Loss mitigation/recovered		Risk event type ^{2,3}	Dates (yyyy/mm/dd)			
						Insurance	Other		Event	Recognition	1 st payment from risk transfer mechanism	Latest payment from risk transfer mechanism
Total ²		1	2	3	4	5	6	7	8	9	10	11
	64											
	65											
	66											
	67											
	68											
	69											
	70											
	71											
	72											
	73											
	74											
	75											

Selected information relating to recorded losses ¹	Line no.	Breakdown of gross loss (%) per business line								Status: ended (Y/N)	Comment ²
		Corporate finance	Trading and sales	Retail brokerage	Commercial banking	Retail banking	Payment and settlement	Agency services	Asset management		
Total ²		12	13	14	15	16	17	18	19	20	21
	64										
	65										
	66										
	67										
	68										
	69										
	70										
	71										
	72										
	73										
	74										
	75										

1. Relates to gross losses recorded during the current reporting period, which loss events may still be open.
 2. Please provide relevant required detail and additional comment on a separate list.
 3. Based on the following specified keys: 1 = internal fraud; 2 = external fraud; 3 = employment practices and workplace safety; 4 = clients, products and business practices; 5 = damage to physical assets; 6 = business disruption and system failure; 7 = execution, delivery and process management