

The South African Bank of Athens

NET STABLE FUNDING RATIO (NSFR) DISCLOSURE

June 2018

NET STABLE FUNDING RATIO (NSFR) DISCLOSURE TEMPLATE

ANNEXURE B - LIQ2

Name of bank/ controlling company The South African Bank of Athens

Period ended 2018-06-30

	(In currency amount)	Unweighted value by residential maturity			Weighted value
		< 6 months	≥ 6 months to < 1 year	≥1 year	
	Available stable funding (ASF) item				
1	Capital:				
2	Regulatory capital			328,427	328,427
3	Other capital instruments				
4	Retail deposits and deposits from small business customers				
5	Stable deposits				
6	Less stable deposits	788,019	45,698	-	750,346
7	Wholesale funding:				
8	Operational deposits				
9	Other wholesale funding	561,128	627,943	-	518,828
10	Liabilities with matching interdependent assets				
11	Other liabilities				
12	NSFR derivative liabilities			16,103	1,610
13	All other liabilities and equity not included in the above categories	43,455	1,784	21,166	22,058
14	TOTAL ASF				1,621,270

	(In currency amount)	Unweighted value by residential maturity			Weighted value
		< 6 months	≥ 6 months to < 1 year	≥1 year	
	Required stable funding (RSF) item				
15	Total NSFR High-quality liquid assets (HQLA)	405,480			2,408
16	Deposits held with other financial institutions for operational purposes				
17	Performing loans and securities:				
18	Performing loans to financial institutions secured by Level 1 HQLA	122,450			6,123
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	159,415			23,912
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs of which:	92,474	77,739	641,632	630,494
21	With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk				
22	Performing residential mortgages, of which:				
23	With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk	14,877	17,298	709,345	477,162
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				
25	Assets with matching interdependent liabilities				
26	Other assets:				
27	Physical traded commodities, including gold				
28	Assets posted as initial margin for derivative contracts and distribution to default funds of CCPs				
29	NSFR derivative assets			15,130	15,130
30	NSFR derivative liabilities before deduction of variation margin posted				
31	All other assets not included in above categories			380,608	380,608
32	Off-balance sheet items				15,339
33	TOTAL RSF				1,551,176
34	NET STABLE FUNDING RATIO %				104.52%

*Minimum Regulatory Requirement for Net Stable Funding Ratio = 100%