

# The South African Bank of Athens

NET STABLE FUNDING RATIO (NSFR) DISCLOSURE

March 2018

**NET STABLE FUNDING RATIO (NSFR) DISCLOSURE TEMPLATE**

**ANNEXURE B - LIQ2**

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

Period ended ..... 2018-03-31

	(In currency amount)	Unweighted value by residential maturity			Weighted value
		< 6 months	≥ 6 months to < 1 year	≥1 year	
	<b>Available stable funding (ASF) item</b>				
1	<b>Capital:</b>				
2	Regulatory capital			509,926	509,926
3	Other capital instruments			(170,797)	(170,797)
4	<b>Retail deposits and deposits from small business customers</b>				
5	Stable deposits				
6	Less stable deposits	819,231	48,446	-	780,909
7	<b>Wholesale funding:</b>				
8	Operational deposits				
9	Other wholesale funding	725,271	474,849	-	454,927
10	<b>Liabilities with matching interdependent assets</b>				
11	<b>Other liabilities</b>				
12	NSFR derivative liabilities			7,220	722
13	All other liabilities and equity not included in the above categories	46,402	1,021	20,469	20,980
14	<b>TOTAL ASF</b>				<b>1,596,666</b>

	(In currency amount)	Unweighted value by residential maturity			Weighted value
		< 6 months	≥ 6 months to < 1 year	≥1 year	
	<b>Required stable funding (RSF) item</b>				
15	Total NSFR High-quality liquid assets (HQLA)	334,937			2,395
16	Deposits held with other financial institutions for operational purposes				
17	<b>Performing loans and securities:</b>				
18	Performing loans to financial institutions secured by Level 1 HQLA	103,090			5,154
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	272,497			40,875
20	<b>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs of which:</b>	119,350	78,820	642,735	645,409
21	With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk				
22	<b>Performing residential mortgages, of which:</b>				
23	With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk	14,810	17,151	709,054	476,865
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities				
25	<b>Assets with matching interdependent liabilities</b>				
26	<b>Other assets:</b>				
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			6,594	6,594
30	NSFR derivative liabilities before deduction of variation margin posted				
31	All other assets not included in above categories			350,452	350,452
32	<b>Off-balance sheet items</b>				<b>14,992</b>
33	<b>TOTAL RSF</b>				<b>1,542,736</b>
34	<b>NET STABLE FUNDING RATIO %</b>				<b>103.49574%</b>