

JPMORGAN CHASE BANK, N.A.

JOHANNESBURG BRANCH

June 2024

Table of contents

1. Template LIQ1: Liquidity coverage ratio for the quarter ended 30 June 2024 (quarterly).....	1
2. Template KM1: Key prudential metrics at 30 June 2024 (quarterly)	2
3. Template LR2: Leverage ratio common disclosure template 30 June 2024 (quarterly).....	4
4. Template LIQ2: Net Stable Funding Ratio (quarterly) as at 30 June 2024	5
5. Template OV1: Overview of RWA (quarterly) as at 30 June 2024.....	7
6. Template LR1: Summary comparison of accounting assets vs leverage ratio exposure measure 30 June 2024 (quarterly).....	8
7. Template CC1: Composition of regulatory capital (semi-annual) as at 30 June 2024.....	9
8. Table CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments (semi-annual) as at 30 June 2024	13
9. Template CR1: Credit quality of assets (semi-annual) as at 30 June 2024.....	15
10. Template CR2: Changes in stock of defaulted loans and debt securities as at 30 June 2024 (semi-annual)	16
11. Template CR3: Credit risk mitigation techniques—overview as at 30 June 2024 (semi-annual)	17
12. Template CR4: Standardised approach—credit risk exposure and credit risk mitigation effects as at 30 June 2024 (semi-annual).....	18
13. Template CR5: Standardised approach—exposures by asset classes and risk weights as at 30 June 2024 (semi-annual).....	19
14. Template CCR1: Analysis of counterparty credit risk exposure approach as at 30 June 2024 (semi-annual)	20
15. Template CCR2: Credit valuation adjustment capital charge as at 30 June 2024 (semi-annual)	21
16. Template CCR3: Standardised approach of CCR exposures by regulatory portfolio and risk weights as at 30 June 2023 (semi-annual).....	22
17. Template CCR5: Composition of collateral for CCR exposures as at 30 June 2024 (semi-annual)	23

18. Template CCR6: Credit derivative exposures as at 30 June 2023 (semi-annual)	24
19. Template CCR8: Exposures to central counterparties as at 30 June 2023 (semi-annual)	25
20. Template MR1: Market risk under standardised approach as at 30 June 2024 (semi-annual)	26

1. Template LIQ1: Liquidity coverage ratio for the quarter ended 30 June 2024 (quarterly)

R Millions		Total unweighted ^a value (daily average April to June 2024)	Total weighted ^b (daily average April to June 2024)
High Quality Liquid Assets			
1	Total high-quality liquid assets (HQLA)		15,485
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>		
5	Unsecured wholesale funding, of which:	24,633	3,795
6	<i>Specified term deposit with residual maturity greater than 30 days</i>	16,953	
7	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		
8	<i>Non-operational deposits (all counterparties)</i>	7,680	3,795
9	<i>Unsecured debt</i>		
10	Secured wholesale funding		
11	Additional requirements, of which:	23,092	4,887
12	<i>Outflows related to derivative exposures and other collateral requirements</i>	3,647	3,647
13	<i>Outflows related to loss of funding on debt products</i>		
14	<i>Credit and liquidity facilities</i>		
15	Other contractual funding obligations	-191	-19
16	Other contingent funding obligations	19,636	1,259
17	Total Cash Outflows		8,682
18	Secured lending (e.g. reverse repos)	15,701	
19	Inflows from fully performing exposures		
20	Other cash inflows	19,998	19,987
21	Total Cash Inflows		19,987
		Total adjusted ^c value	
22	TOTAL HQLA		15,485
23	TOTAL NET CASH OUTFLOWS		2,171
24	LIQUIDITY COVERAGE RATIO (%)		713.40%

a. Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)

b. Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows)

c. Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e. cap on level 2B and Level 2 assets for HQLA and cap on inflows)

2. Template KM1: Key prudential metrics at 30 June 2024 (quarterly)

No transitional arrangement with regards implementation of IFRS 9 for the impact of expected credit loss accounting on regulatory capital have been applied.

ZAR Millions		Current Quarter 30-Jun-24	Quarter 1 2024 31-Mar-24	Quarter 4 2023 31-Dec-23	Quarter 3 2023 30-Sep-23	Quarter 2 2023 30-Jun-23
Available capital (amounts)						
1	Common equity tier 1 (CET1)	13,606	13,724	13,700	13,707	13,757
1a	Fully loaded ECL accounting model					
2	Tier 1	13,606	13,724	13,700	13,707	13,757
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	13,701	13,747	13,718	13,729	13,783
3a	Fully loaded ECL accounting model total capital					
Risk weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	33,076	30,553	36,574	27,498	26,564
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	41.13%	44.92%	37.46%	49.85%	51.79%
5a	Fully loaded ECL accounting model common equity tier 1 (%)	-				
6	Tier 1 ratio (%)	41.13%	44.92%	37.46%	49.85%	51.79%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	41.42%	44.99%	37.51%	49.93%	51.89%
7a	Fully loaded ECL accounting model total capital ratio (%)					
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirements (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)					
10	Bank G-SIB and/or D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%

12	CET1 available after meeting the bank's minimum capital requirements (%) (as a percentage of risk weighted assets)	32.38%	36.17%	28.71%	41.10%	43.04%
	Basel III leverage ratio	Average for quarter	Average for quarter	Average for quarter	Average for quarter	Average for quarter
13	Total Basel III leverage ratio exposure	81,790	58,473	54,053	52,125	57,713
14	Basel III leverage ratio (%) (row 2 / row 13)	16.72%	23.49%	25.34%	26.30%	23.84%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a/ row 13)					
	Liquidity coverage ratio	Average for quarter	Average for quarter	Average for quarter	Average for quarter	Average for quarter
15	Total HQLA	15,485	15,815	19,668	22,348	23,218
16	Total net cash outflow	2,171	1,892	2,064	3,906	3,668
17	LCR ratio (%)	713.40%	835.66%	953.15%	572.17%	633.02%
	Net stable funding ratio	30-Jun-24	31-Mar-24	31-Dec-23	30-Sep-23	30-Jun-23
18	Total available stable funding	16,951	16,795	17,197	17,548	16,922
19	Total required stable funding	8,731	6,782	5,764	5,001	5,581
20	NSFR ratio	194.13%	247.64%	298.36%	350.86%	303.18%

3. Template LR2: Leverage ratio common disclosure template 30 June 2024 (quarterly)

R millions		Current Quarter (Average month end April, May, June 2024)	Current Quarter (Average month end January, February, March 2024)
1	On-balance sheet items (excluding derivatives and SFT's but including collateral)	44,685	36,943
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		
3	Total on-balance sheet exposures (excluding derivatives and SFT's) (sum of rows 1 and 2)	44,685	36,943
4	Replacement costs associated with all derivative transactions (where applicable net of eligible cash variation margin and/or bilateral netting)	9,781	10,684
5	Add-on amounts for PFE associated with all derivative transactions	8,634	9,533
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
8	(Exempted CCP leg of client-cleared trade exposure)	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
11	Total derivative exposure (sum of rows 4 to 10)	18,415	20,217
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	34,379	24,664
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(33,667)	(23,802)
14	CRR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of rows 12 to 15)	712	862
17	Off-balance sheet exposure at gross notional amount	38,168	2,886
18	Adjustments for conversion to credit equivalent amounts	-20,190	(2,436)
19	Off-balance sheet items (sum of rows 17 and 18)	17,978	450
20	Tier 1 capital	13,674	13,719
21	Total exposures (sum of rows 3,11,16 and 19)	81,790	58,473
22	Basel III leverage ratio	16.72%	23.46%

4. Template LIQ2: Net Stable Funding Ratio (quarterly) as at 30 June 2024

R Millions	Unweighted value by residual maturity				Weighted value	
	a No maturity	b < 6 months	c 6 months to < 1 year	d ≥ 1 year		
Available stable funding (ASF) item						
1	Capital:	13,767			13,767	
2	Regulatory capital	13,767			13,767	
3	Other capital instruments					
4	Retail deposits and deposits from small business customers:					
5	Stable deposits					
6	Less stable deposits					
7	Wholesale funding:		79,568		3,092	
8	Operational deposits					
9	Other wholesale funding		79,568		3,092	
10	Liabilities with matching interdependent assets					
11	Other liabilities:		2,952	5,342	92	
12	NSFR derivative liabilities			5,250		
13	All other liabilities and equity not included in the above categories		2,952	92	92	
14	Total ASF				16,951	
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)				1,492	
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		32,015	140	137	4,733
18	Performing loans to financial institutions secured by Level 1 HQLA		14,571			1,458
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions		16,264	57	104	2,572
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:		1,179	84	33	703
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		-	-	-	-
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:		652	-	636	95
27	Physical traded commodities, including gold					-

R Millions	Unweighted value by residual maturity				Weighted value
	a No maturity	b < 6 months	c 6 months to < 1 year	d ≥ 1 year	
28		-	-	-	-
29		-	-	-	-
30		-	-	542	-
31	-	652	-	95	95
32		38,263	-	-	2,412
33					8,731
34					194.13

5. Template OV1: Overview of RWA (quarterly) as at 30 June 2024

	a	b	c	
	RWA R Millions		Minimum capital requirements (Basel Minimum 8%) R Millions	
	30-Jun-24	31-Mar-24	30-Jun-24	
1	Credit risk (excluding counterparty credit risk)	12,540	10,460	1,003
2	Of which: Standardised approach (SA)	12,540	10,460	1,003
3	Of which: Foundation internal ratings-based (F-IRB) approach	-	-	-
4	Of which: Supervisory slotting approach	-	-	-
5	Of which: Advanced internal ratings-based (A-IRB) approach	-	-	-
6	Counterparty credit risk (CCR)	5,921	5,814	474
7	Of which Standardised approach (SA)	5,921	5,814	474
8	Of which: Internal model approach (IMM)	-	-	-
9	Of which: Other CCR	-	-	-
10	Credit valuation adjustment (CVA)	8,927	7,257	714
11	Equity positions under simple risk weight approach	-	-	-
12	Equity investments in funds – look-through approach	-	-	-
13	Equity investments in funds – mandate-based approach	-	-	-
14	Equity investments in funds – fall-back approach	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposure in banking book	-	-	-
17	Of which: Securitisation internal ratings-based approach (SEC-IRBA)	-	-	-
18	Of which: Securitisation external ratings-based approach (SEC-ERBA)	-	-	-
19	Of which: Securitisation standardised approach (SEC-SA)	-	-	-
20	Market risk	2,752	4,087	220
21	Of which: Standardised approach (SA)	2,752	4,087	220
22	Of which Internal model approach (IMA)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	2,935	2,935	235
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
26	Floor adjustment	-	-	-
27	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	33,076	30,553	2,646

6. Template LR1: Summary comparison of accounting assets vs leverage ratio exposure measure 30 June 2024 (quarterly)

		a
		Average for 2nd quarter 2024
		R millions
1	Total consolidated assets per published financial statements	86,498
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	(7,485)
5	Adjustments for securities financing instruments (i.e. repos and similar secured lending)	(15,202)
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	17,978
7	Other adjustments	-
8	Leverage ratio exposure measure	81,790

7. Template CC1: Composition of regulatory capital (semi-annual) as at 30 June 2024

		a	
		Amounts (R millions)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common equity Tier 1 capital: Instruments and reserves			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	13,767	
2	Retained earnings	(158)	
3	Accumulated other comprehensive income (and other reserves)	64	
4	Directly issues capital subject to phase out from CET1 (only applicable to non-joint stock companies)		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6	Common Equity Tier 1 capital before regulatory adjustments	13,673	
Common equity tier 1 capital: Regulatory adjustments			
7	Prudential valuation adjustments	67	
8	Goodwill (net of related tax liability)		minus (d)
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)		minus (e)
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework 25)		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined-benefit pension fund net assets		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		
17	Reciprocal cross-holdings in common equity		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, (amount above 10% threshold)		
20	Mortgage servicing rights (amount above 10% threshold)		(c) minus (f) minus 10% threshold
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold		
23	Of which: Significant investments in the common stock of financials		
24	Of which: Mortgage servicing rights		
25	Of which: Deferred tax assets arising from temporary differences		

		a	
		Amounts (R millions)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
26	National specific regulatory adjustments		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to over deductions		
28	Total regulatory adjustments to Common equity tier 1	67	
29	Common equity Tier 1 capital (CET1)	13,606	
Additional tier 1 capital: Instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		(i)
31	Of which: Classified as equity under applicable Financial Reporting Standards		
32	Of which: Classified as liabilities under applicable Financial Reporting Standards		
33	Directly issued capital instruments subject to phase out from Additional Tier 1		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT 1)		
35	Of which: instruments issued by subsidiaries subject to phase out		
36	Additional Tier 1 capital before regulatory adjustments		
Additional Tier 1 capital: Regulatory adjustments			
37	Investments in own Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation		
41	National specific regulatory adjustments		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	Total regulatory adjustments to additional tier 1 capital		
44	Additional Tier 1 capital (AT1)		
45	Tier 1 capital (T1=CET1 + AT1)	13,606	
Tier 2 capital: Instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		
47	Directly issued capital instruments subject to phase out from Tier 2		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	Of which: Instruments issued by subsidiaries subject to phase out		
50	Provisions	95	
51	Tier 2 capital before regulatory adjustments	95	

		a
		Amounts (R millions)
		Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	
54a	Investments in other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
56	National specific regulatory adjustments	95
57	Total regulatory adjustments to Tier 2 capital	95
58	Tier 2 capital (T2)	95
59	Total regulatory capital (TC=T1+T2)	13,701
60	Total risk weighted assets	33,076
Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	41.13%
62	Tier 1 (as a percentage of risk weighted assets)	41.13%
63	Total capital (as a percentage of risk weighted assets)	41.42%
64	Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk weighted assets)	2.50%
65	of which: Capital conservation buffer requirement	2.50%
66	of which: Banks specific countercyclical buffer requirement	
67	of which: Higher loss absorbency requirement	0.00%
68	Common Equity Tier 1 (as a percentage of risk weighted assets) available after meeting the bank's minimum capital requirements	32.38%
National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	8.75%
70	National Tier 1 minimum ratio (if different from Basel III minimum)	10.50%
71	National total capital minimum ratio (if different from Basel III minimum)	12.75%
Amounts below the threshold for deductions (before risk we		
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A

		a
		Amounts (R millions)
		Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
73	Significant investments in common stock of financial entities	N/A
74	Mortgage servicing rights (net of related tax liability)	N/A
75	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	95
77	Cap on inclusion of provisions in Tier 2 under standardised approach	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach	N/A

8. Table CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments (semi-annual) as at 30 June 2024

		a
		Quantitative/ qualitative information
1	Issuer	N/A
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of instrument	N/A
3a	Means by which enforceability requirement of Section 13 of TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group and solo	N/A
7	Instrument type (types to be specified by each jurisdiction)	N/A
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	13,767
9	Par value of instrument	N/A
10	Accounting classification	Shareholders' equity
11	Original date of issuance	N/A
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	N/A
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call duties, if applicable	N/A
Coupons/dividends		
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of dividend stopper	N/A
20	Fully discretionary, partially discretionary or mandatory	N/A
21	Existence of step-up or other incentive to redeem	N/A
22	Non-cumulative or cumulative	N/A
23	Convertible or non-convertible	
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument type convertible into	N/A
30	Write down features	

31	If write down, write down triggers	N/A
32	If write down,	N/A
33	If write down,	N/A
34	If temporary write-own, description of write-up mechanism	N/A
34a	Type of subordination	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	N/A
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

9. Template CR1: Credit quality of assets (semi-annual) as at 30 June 2024

	a	b	c	d	
	Gross carrying values of (R millions)		Allowances/ impairments (R millions)	Net values (a+b-c) (R millions)	
	Defaulted exposures	Non-defaulted exposures			
1	Loans	0	20,382	31	20,351
2	Debt securities	0	3,112	0	3,112
3	Off-balance sheet exposures	0	2,192	64	2,128
4	Total	0	25,686	95	25,591

Definitions

Gross carrying values: On- and off-balance sheet items that give rise to a credit risk exposure according to the Basel framework. On-balance sheet items include loans and debt securities. Off-balance sheet items must be measured according to the following criteria: (a) guarantees given—the maximum amount that the bank would have to pay if the guarantee were called. The amount must be gross of any credit conversion factor (CCF) or credit risk mitigation (CRM) techniques. (b) Irrevocable loan commitments—total amount that the bank has committed to lend. The amount must be gross of any CCF or CRM techniques. Revocable loan commitments must not be included. The gross value is the accounting value before any allowance/impairments but after considering write-offs. Banks must not take into account any credit risk mitigation technique.

Write-offs for the purpose of this template are related to a direct reduction of the carrying amount when the entity has no reasonable expectations of recovery.

Defaulted exposures: Banks should use the definition of default that they also use for regulatory purposes. Banks must provide this definition of default in the accompanying narrative.

Non-defaulted exposures: Any exposure not meeting the above definition of default.

Allowances/impairments: Total amount of impairments, made via an allowance against impaired and not impaired exposures (may correspond to general reserves in certain jurisdictions or may be made via allowance account or direct reduction—direct write-down in some jurisdictions) according to the applicable accounting framework.

Net values: Total gross values less allowances/impairments

10. Template CR2: Changes in stock of defaulted loans and debt securities as at 30 June 2024 (semi-annual)

	a
	(R millions)
1	0
2	0
3	0
4	0
5	0
6	0

11. Template CR3: Credit risk mitigation techniques—overview as at 30 June 2024 (semi-annual)

	a	b	c	d	e	f	g
	(R millions)						
	Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1 Loans	20,351	0	0	0	0	0	0
2 Debt securities	3,112	0	0	0	0	0	0
3 Total	23,463	0	0	0	0	0	0
4 Of which defaulted	0	0	0	0	0	0	0

Definitions

Exposures unsecured—carrying amount: Carrying amount of exposures (net of allowances/impairments) that do not benefit from a credit risk mitigation technique.

Exposures secured by collateral: Carrying amount of exposures (net of allowances/impairments) partly or totally secured by collateral, regardless of what portion of the original exposure is secured.

Exposures secured by collateral—of which secured amount: Amounts of the exposure portions, which are secured by collateral. Where the value of the collateral (meaning the amount that the collateral can be settled for) exceeds the value of the exposure, the bank must report the exposure amount (i.e. it does not report the over-collateralisation).

Exposures secured by financial guarantees: Carrying amount of exposures (net of allowances/impairments) partly or totally secured by financial guarantees, regardless of what portion of the original exposure is guaranteed.

Exposures secured by financial guarantees—of which secured amount: Amounts of the exposure portions, which are covered by the financial guarantee. Where the value of the guarantee (amount that can be obtained if the guarantee is called) is above the amount of the exposure, the bank must report the amount of the exposure, i.e. not to report the excess value.

Exposures secured by credit derivatives: Carrying amount of exposures (net of allowances/impairments) partly or totally secured by credit derivatives, regardless of what portion of the original exposure is secured.

Exposures secured by credit derivatives—of which secured amount: Amounts of the exposure portions which are secured by the credit derivatives. Where the value of the credit derivative (amount that the credit derivative can be settled for) is above the amount of the exposure, the bank must report the amount of the exposure, i.e. not to report the excess value.

12. Template CR4: Standardised approach—credit risk exposure and credit risk mitigation effects as at 30 June 2024 (semi-annual)

		a		b		c		d		e		f
		Exposures before CCF and CRM		Exposures post CCF and CRM		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density		
		On-balance sheet amount (R millions)	Off-balance sheet amount (R millions)	On-balance sheet amount (R millions)	Off-balance sheet amount (R millions)	On-balance sheet amount (R millions)	Off-balance sheet amount (R millions)	RWA		RWA density (%)		
1	Sovereigns and their central banks	3,112		3,112							0%	
2	Non-central government public sector entities	84		84				84		100%		
3	Multilateral development banks											
4	Banks	8,072	35,373	8,072	17,686			123		0%		
5	Securities firms											
6	Corporates	12,226	2,412	12,226	104			12,330		100%		
7	Regulatory retail portfolios											
8	Secured by residential property											
9	Secured by commercial real estate											
10	Equity											
11	Past due loans											
12	Higher risk categories											
13	Other assets	2,329		2,329				105		5%		
14	Total	25,823	37,785	25,823	17,790			12,642		29%		

13. Template CR5: Standardised approach—exposures by asset classes and risk weights as at 30 June 2024 (semi-annual)

	a	b	c	d	e	f	g	h	i	j	
	(R millions)										
Risk weight											Total credit exposure amount (post CCF and post CRM)
Asset class	0%	10%	20%	35%	50%	75%	100%	150%	Other		
1 Sovereigns and their central banks	3,112										3,112
2 Non-central government public sector entities (PSEs)	1						83				84
3 Multilateral development banks (MDBs)											
4 Banks	25,511		1		246						25,758
5 Securities firms											
6 Corporates							12,330				12,330
7 Regulatory retail portfolios											
8 Secured by residential property											
9 Secured by commercial real estate											
10 Equity											
11 Past-due loans											
12 Higher-risk categories											
13 Other assets	2,224						105				2,329
14 Total	30,847	0	1	0	246	0	12,519	0	0	0	43,613

Definitions

Total credit exposure amount (post-CCF and CRM): The amount used for the capital requirements calculation (both for on- and off-balance sheet amounts), therefore net of allowances and write-offs and after having applied CRM techniques and CCF but before the application of the relevant risk weights.

Past-due loans: Past-due loans correspond to the unsecured portion of any loan past due for more than 90 days, as defined in paragraph 75 of the Basel framework.

Higher-risk categories: Banks must include in this row the exposures included in paragraphs 79 and 80 of the Basel framework that are not included in other regulatory portfolios (e.g. exposure weighted at 150% or higher risk weight reflecting the higher risks associated with these assets). Exposures reported in this row should not be reported in the rows above. From 1 January 2017 when the Banks' equity investments in funds framework enters into force, corresponding requirements must not be reported in this template but only in OV1.

Equity investments in funds: Will become applicable from 1 January 2017 when the corresponding framework enters into force.

Other assets: Refers to assets subject to specific risk weight set out by paragraph 81 of the Basel framework and to significant investment in commercial entities that receive a 1250% risk-weight according to paragraph 90, fourth bullet, of Basel III.

14. Template CCR1: Analysis of counterparty credit risk exposure approach as at 30 June 2024 (semi-annual)

	a	b	c	d	e	
	(R millions)					
	Replacement cost	Potential future exposure	Alpha used for computing regulatory EAD	EAD post CRM	RWA	
1	Current exposure method (for derivatives and SFTs) ¹	7,372	9,993	1.4	24,311	5,921
2	Internal Model Method (for derivatives and SFTs)			0	0	0
3	Simple approach for credit risk mitigation (SFTs)				0	0
4	Comprehensive approach for credit risk mitigation (for SFTs)				857	0
5	VaR for SFTs				0	0
6	Total	7,372	9,993		25,167	5,921

Standardised approach (SA-CCR) for measuring exposure at default for counterparty credit risk will be applicable from 1 October 2019. Before it enters into force, banks should report in row 1 information corresponding to the Current Exposures Method and the Standardised Method which will become obsolete once the SA-CCR enters into force; see BCBS, March 2014, The standardised approach.

Definitions

Replacement Cost (RC): For trades that are not subject to margining requirements, the RC is the loss that would occur if a counterparty were to default and was closed out of its transactions immediately. For margined trades, it is the loss that would occur if a counterparty were to default at present or at a future date, assuming that the closeout and replacement of transactions occur instantaneously. However, closeout of a trade upon a counterparty default may not be instantaneous. The replacement cost under the Current Exposure Method is described under the Basel framework, Annex 4, paragraph 92(i). The replacement cost under the standardised approach for measuring counterparty credit risk exposures is described in the standardised approach for measuring counterparty credit risk exposures (see footnote 18).

Potential Future Exposure is any potential increase in exposure between the present and up to the end of the margin period of risk. The potential future exposure for the Current Exposure Method is described in Basel framework, Annex 4, paragraph 92(i). The potential future exposure for the standardised approach is described in the standardised approach for measuring counterparty credit risk exposures.

Effective Expected Positive Exposure (EEPE) is the weighted average over time of the effective expected exposure over the first year, or, if all the contracts in the netting set mature before one year, over the time period of the longest-maturity contract in the netting set where the weights are the proportion that an individual expected exposure represents of the entire time interval (see Annex 4, paragraph 2E).

EAD post-CRM: exposure at default. This refers to the amount relevant for the capital requirements calculation having applied CRM techniques, credit valuation adjustments according to paragraph 9 of Annex 4 (as supplemented by Basel III in paragraph 105) and specific wrong-way adjustments (see Annex 4, paragraph 58).for measuring counterparty credit risk exposures, accessible at <http://www.bis.org/publ/bcbs279.htm>.

15. Template CCR2: Credit valuation adjustment capital charge as at 30 June 2024 (semi-annual)

		a	b
		(R millions)	
Total portfolios subject to the Advanced CVA capital charge		EAD post-CRM	RWA
1	VaR component (including the 3x multiplier)		0
2	Stressed Var component (including the 3x multiplier)		0
3	All portfolios subject to the Standardised CVA capital charge	24,311	8,927
4	Total subject to the CVA capital charge	24,311	8,927

Definitions

Advanced CVA capital charge: The amount of the advanced capital charge calculated according to paragraphs 98–103 of Annex 4 of the Basel framework.

Standardised CVA capital charge: The amount of the standardised capital charge calculated according to paragraph 104 of Annex 4 of the Basel framework or with the definition provided in domestic regulation if use of external credit ratings is not permitted.

EAD post-CRM: Exposure at default. This refers to the amount used for the capital requirements calculation. It is therefore the amount of the credit valuation adjustments according to paragraph 9 of Annex 4 of the Basel framework (as supplemented by Basel III in its paragraph 105) and of the specific wrong-way adjustments (see Annex 4, paragraph 58), having applied CRM techniques.

16. Template CCR3: Standardised approach of CCR exposures by regulatory portfolio and risk weights as at 30 June 2023 (semi-annual)

	a	b	c	d	e	f	g	h	i
	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M
Risk weight/ Regulatory portfolio	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns	24								24
Non-central government public sector entities (PSEs)						1,130			1,130
Multilateral development banks (MDBs)									
Banks	19,213			4		1,329			20,546
Securities firms				16					16
Corporates						3,451			3,451
Regulatory retail portfolios									
Other assets									
Total	19,237			20		5,911	0		25,167

Note: Total credit exposure: the amount relevant for the capital requirements calculation, having applied CRM techniques.

17. Template CCR5: Composition of collateral for CCR exposures as at 30 June 2024 (semi-annual)

	a		b		c		d		e		f
	Collateral used in derivative transactions				Collateral used in SFTs						
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral				
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	
	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	
Cash-domestic currency	232		709								19,182
Cash-other currencies											
Domestic sovereign debt									14,945		
Other sovereign debt											
Government agency debt											
Corporate bonds											
Equity securities											
Other collateral											
Total	232		709						14,945		19,182

18. Template CCR6: Credit derivative exposures as at 30 June 2023 (semi-annual)

	a	b
	Protection bought (R million)	Protection sold (R million)
Notionals		
Single-name credit default swaps		
Index credit default swaps		
Total return swaps	350	350
Credit options		
Other credit derivatives		
Total notionals		
Fair values		
Positive fair value (asset)	43	
Negative fair value (liability)		43

19. Template CCR8: Exposures to central counterparties as at 30 June 2023 (semi-annual)

No exposures to central counterparties as at 30 June 2023.

20. Template MR1: Market risk under standardised approach as at 30 June 2024 (semi-annual)

		a
		Capital charge in SA (Basel minimum 8%) (R millions)
1	General interest rate risk	110
2	Equity risk	
3	Commodity risk	
4	Foreign Exchange risk	110
5	Credit spread risk–non-securitisations	
6	Credit spread risk–securitisations (non-correlation trading portfolio)	
7	Credit spread risk–securitisations (correlation trading portfolio)	
8	Default risk–non-securitisations	
9	Default risk–securitisations (non-correlation trading portfolio)	
10	Default risk–securitisations (correlation trading portfolio)	
11	Residual risk add-on	
12	Total	220