

JPMORGAN CHASE BANK, N.A.
Johannesburg branch
December 2019

1. Template LIQ1: Liquidity Coverage Ratio for the quarter ended 31 December 2019 (quarterly)

R Millions		Total unweighted ^a value (daily average October to December 2019)	Total weighted ^b (daily average October to December 2019)
High Quality Liquid Assets			
1	Total high-quality liquid assets (HQLA)		11,256
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits		
5	Unsecured wholesale funding, of which:	9,785	2,261
6	Specified term deposit with residual maturity greater than 30 days	6,386	
7	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
8	Non-operational deposits (all counterparties)	3,399	2,261
9	Unsecured debt		
10	Secured wholesale funding		-
11	Additional requirements, of which:	34,209	8,720
12	Outflows related to derivative exposures and other collateral requirements	7,316	7,316
13	Outflows related to loss of funding on debt products		
14	Credit and liquidity facilities		
15	Other contractual funding obligations	-	-
16	Other contingent funding obligations	26,893	1,404
17	Total Cash Outflows		10,981
18	Secured lending (e.g. reverse repos)	9,717	
19	Inflows from fully performing exposures		
20	Other cash inflows	5,917	5,769
21	Total Cash Inflows		5,769
Total adjusted ^c value			
22	TOTAL HQLA		11,256
23	TOTAL NET CASH OUTFLOWS		5,212
24	LIQUIDITY COVERAGE RATIO (%)		215.95

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 31 December 2019 (quarterly)

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

		a	b	c	d	e
		Current Quarter (31 December 2019)	Quarter 3 2019 (30 September 2019)	Quarter 2 2019 (30 June 2019)	Quarter 1 2019 2018 (31 March 2019)	Quarter 4 2018 (31 December 2018)
	R Millions					
	Available capital (amounts)					
1	Common equity tier 1 (CET1)	6,425	6,425	6,422	6,431	6,423
1a	Fully loaded ECL accounting model					
2	Tier 1	6,425	6,425	6,422	6,431	6,423
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	6,425	6,425	6,422	6,431	6,423
3a	Fully loaded ECL accounting model total capital					
	Risk weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	21,175	22,914	21,957	21,909	20,936
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	30.34%	28.04%	29.25%	29.36%	30.68%
5a	Fully loaded ECL accounting model common equity tier 1 (%)					
6	Tier 1 ratio (%)	30.34%	28.04%	29.25%	29.36%	30.68%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	30.34%	28.04%	29.25%	29.36%	30.68%
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%	1.88%
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%	1.88%
12	CET1 available after meeting the bank's minimum capital requirements (%) (as a percentage of risk weighted assets)	21.59%	19.29%	20.50%	20.61%	22.03%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure	58,202	71,286	36,132	29,781	31,481

		a	b	c	d	e
		Current Quarter (31 December 2019)	Quarter 3 2019 (30 September 2019)	Quarter 2 2019 (30 June 2019)	Quarter 1 2019 2018 (31 March 2019)	Quarter 4 2018 (31 December 2018)
	R Millions					
14	Basel III leverage ratio (%) (row 2 / row 13)	11.04%	9.01%	17.77%	21.60%	18.80%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a/ row 13)					
	Liquidity coverage ratio					
15	Total HQLA	11,291	11,558	11,416	10,404	9,342
16	Total net cash outflow	5,158	4,464	4,772	2,527	4,756
17	LCR ratio (%)	218.91%	200.00%	239.22%	193.40%	269.83%
	Net stable funding ratio					
18	Total available stable funding	8,627	10,402	8,590	8,631	8,791
19	Total required stable funding	5,986	6,692	3,567	3,471	3,784
20	NSFR ratio	144.13%	155.45%	234.80%	248.69%	232.30%

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

R millions		Current Quarter (Average month end October, November and December 2019)	Quarter 1 (Average month end July, August and September 2019)
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFT's but including collateral)	21,721	19,916
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)	21,721	19,916
Derivative exposure			
4	Replacement costs associated with all derivative transactions (where applicable net of eligible cash variation margin and/or bilateral netting)	6,289	9,085
5	Add-on amounts for PFE associated with all derivative transactions	11,935	13,374
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)	18,224	22,459
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	10,065	11,322
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(9,760)	(10,993)
14	CRR exposure for SFT assets	0	0
15	Agent transaction exposures	0	0
16	Total securities financing transaction exposures (sum of rows 12 to 15)	34	329
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	27,002	27,391
18	Adjustments for conversion to credit equivalent amounts	(1,223)	(1,583)
19	Off-balance sheet items (sum of rows 17 and 18)	25,779	25,808
Capital and total exposure			
20	Tier 1 capital	6,425	6,424
21	Total exposures (sum of rows 3,11,16 and 19)	66,029	68,512
Leverage ratio			
22	Basel III leverage ratio	9.73%	9.39%

4. Template LIQ2: Net Stable Funding Ratio (quarterly) as at 31 December 2019

		a	b	c	D	e
		Unweighted value by residual maturity				
R Millions		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
Available stable funding (ASF) item						
1	Capital:				6,436	6,436
2	Regulatory capital				6,436	6,436
3	Other capital instruments					
4	Retail deposits and deposits from small business customers:					
5	Stable deposits					
6	Less stable deposits					
7	Wholesale funding:		9,000		1,102	2,113
8	Operational deposits					
9	Other wholesale funding		9,000		1,102	2,113
10	Liabilities with matching interdependent assets					
11	Other liabilities:		3,542		10,281	79
12	NSFR derivative liabilities				10,202	
13	All other liabilities and equity not included in the above categories		3,542		79	79
14	Total ASF					8,627
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					290
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		15,942	27	1,448	3,262
18	Performing loans to financial institutions secured by Level 1 HQLA		8,994			899
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions		6,748	27	30	1,056
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:		204		1,418	1,307
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:		657		10,270	1,089
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 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
29 NSFR derivative assets					
30 NSFR derivative liabilities before deduction of variation margin posted				10,202	1,020
31 All other assets not included in the above categories		657		68	68
32 Off-balance sheet items		26,906			1,345
33 Total RSF					5,986
34 Net stable funding ratio (%)					144

5. Template CC1: Composition of regulatory capital (semi-annual) as at 31 December 2019

		a		
		Amounts R Millions	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	6,436		
2	Retained earnings			
3	Accumulated other comprehensive income (and other reserves)	2		
4	<i>Directly issues capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>			
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	6,438		
7	Prudential valuation adjustments			
8	Goodwill (net of related tax liability)	13	(a)	minus (d)
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)		(b)	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			
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	13		
29	Common equity Tier 1 capital (CET1)	6,425		
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	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	
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	<i>Of which: instruments issued by subsidiaries subject to phase out</i>	
36	Additional Tier 1 capital before 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)	6,425
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	
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	<i>Of which: instruments issued by subsidiaries subject to phase out</i>	
50	Provisions	
51	Tier 2 capital before 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	
57	Total regulatory adjustments to Tier 2 capital	
58	Tier 2 capital (T2)	
59	Total regulatory capital (TC=T1+T2)	6,425
60	Total risk weighted assets	21.175
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	30.34%
62	Tier 1 (as a percentage of risk weighted assets)	30.34%
63	Total capital (as a percentage of risk weighted assets)	30.34%
64	Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher	2.50%

	loss absorbency requirement, expressed as a percentage of risk weighted assets)	
65	of which: capital conservation buffer requirement	2.50%
66	of which: banks specific countercyclical buffer requirement	
67	of which: higher loss absorbency requirement	
68	Common Equity Tier 1 (as a percentage of risk weighted assets) available after meeting the bank's minimum capital requirements	
69	National Common Equity Tier 1 minimum ratio (if different from Base III minimum)	8.75%
70	National Tier 1 minimum ratio (if different from Base III minimum)	10.50%
71	National total capital minimum ratio (if different from Base III minimum)	12.75%
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	NA
73	Significant investments in common stock of financial entities	NA
74	Mortgage servicing rights (net of related tax liability)	NA
75	Deferred tax assets arising from temporary differences (net of related tax liability)	NA
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach	NA
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	NA
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	NA
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	NA
83	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	NA
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	NA
85	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	NA

6. Template OV1: Overview of RWA (quarterly) as at 31 December 2019

		a	b	c
		RWA R Millions		Minimum capital requirements R Millions
		31-Dec-19	30-Sep-19	31-Dec19
1	Credit risk (excluding counterparty credit risk)	4,732	4,317	379
2	Of which: Standardised approach (SA)	4,732	4,317	379
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)	5,126	6,350	410
7	Of which Standardised approach (SA)	5,126	6,350	410
8	Of which: Internal model approach (IMM)			
9	Of which: Other CCR			
10	Credit valuation adjustment (CVA)	6,744	7,770	540
11	Equity positions under simple risk weight approach	0	0	0
12	Equity investments in funds – look-through approach	0	0	0
13	Equity investments in funds – mandate-based approach	0	0	0
14	Equity investments in funds – fall-back approach	0	0	0
15	Settlement risk	0	0	0
16	Securitisation exposure in banking book	0	0	0
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	2,571	2,626	206
21	Of which: Standardised approach (SA)	2,571	2,626	206
22	Of which Internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book	0	0	0
24	Operational risk	2,003	1,850	160
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0
26	Floor adjustment	0	0	0
27	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	21,175	22,913	1,694

7. Table CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments (semi-annual) as at 31 December 2019

		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)	N/a
9	Par value of instrument	N/a
10	Accounting classification	N/a
11	Original date of issuance	N/a
12	Perpetual or dated	N/a
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-down, 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

8. Template CR1: Credit quality of assets (semi-annual) as at 31 December 2019

	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	5,563	0	5,563
2 Debt securities	0	2,834	0	2,834
3 Off-balance sheet exposures	0	26,906	0	26,906
4 Total	0	35,303	0	35,303

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

9. Template CR2: Changes in stock of defaulted loans and debt securities as at 31 December 2019 (semi-annual)

		a
		R Millions
1	Defaulted loans and debt securities as at end of previous reporting period	0
2	Loans and debt securities that have defaulted since the last reporting period	0
3	Returned to non-defaulted	0
4	Amounts written off	0
5	Other changes	0
6	Defaulted loans and debt securities at end of reporting period (1+2-3-4±5)	0

10. Template CR3: Credit risk mitigation techniques – overview as at 31 December 2019 (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	0	0	0	0	0	0
2	Debt securities	0	0	0	0	0	0
3	Total	0	0	0	0	0	0
4	Of which defaulted	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 (ie 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, ie 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, ie not to report the excess value.

11. Template CR4: Standardised approach – credit risk exposure and credit risk mitigation effects as at 31 December 2019 (semi-annual)

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
Asset classes		R Millions	R Millions	R Millions	R Millions	RWA	RWA density (%)
1	Sovereigns and their central banks	2,834		2,834		0	0%
2	Non-central government public sector entities						
3	Multilateral development banks						
4	Banks	913	253	913	126	9	1%
5	Securities firms						
6	Corporates	4,650	26,654	4,650	4	4,653	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						
14	Total	8,396	26,906	8,396	130	4,662	55%

Definitions

Rows:

Higher-risk categories: Banks must include the exposures included in paragraphs 79 and 80 of the Basel framework that are not included in other regulatory portfolios (eg exposure weighted at 150% or higher risk weights reflecting the higher risks associated with these assets). 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.

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

Columns:

Exposures before credit conversion factors (CCF) and CRM – On-balance sheet amount: banks must disclose the regulatory exposure amount (net of allowances and write-offs) under the regulatory scope of consolidation gross of (ie before taking into account) the effect of credit risk mitigation techniques.

Exposures before CCF and CRM – Off-balance sheet amount: banks must disclose the exposure value, gross of conversion factors and the effect of credit risk mitigation techniques under the regulatory scope of consolidation.

Credit exposure post-CCF and post-CRM: This is the amount to which the capital requirements are applied. It is a net credit equivalent amount, after having applied CRM techniques and CCF.

RWA density: Total risk-weighted assets/exposures post-CCF and post-CRM. The result of the ratio must be expressed as a percentage

12. Template CR5: Standardised approach – exposures by asset classes and risk weights as at 31 December 2019 (semi-annual)

	a	b	c	d	e	f	g	h	i	j
	R Millions									
Risk weight Asset class	0%	10%	20%	35%	50%	75%	100%	150%	Other	Total credit exposure amount (post CCF and post CRM)
1 Sovereigns and their central banks	2,834									2,834
2 Non-central government public sector entities (PSEs)										
3 Multilateral development banks (MDBs)										
4 Banks	993		46							1,040
5 Securities firms							4,653			4,653
6 Corporates										
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										
14 Total	3,827		46				4,653			8,526

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 (eg 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.

13. Template CCR1: Analysis of counterparty credit risk exposure approach as at 31 December 2019 (semi-annual)

		a	b	c	d	e	f
		R Millions					
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post CRM	RWA
1	Current exposure method (for derivatives and SFTs) ¹	42,642	25,293		Only applicable from 1 October 2020 (1.4)	14,512	5,126
2	Internal Model Method (for derivatives and SFTs)			0	0	0	0
3	Simple approach for credit risk mitigation (SFTs)					0	0
4	Comprehensive approach for credit risk mitigation (for SFTs)						
5	VaR for SFTs					0	0
6	Total						5,126

- 1) 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>.

14. Template CCR2: Credit valuation adjustment capital charge as at 31 December 2019 (semi-annual)

			a	b
			R Millions	
Total portfolios subject to the Advanced CVA capital charge			EAD post-CRM	RWA
1	(i)	VaR component (including the 3x multiplier)		0
2	(ii)	Stressed Var component (including the 3x multiplier)		0
3	All portfolios subject to the Standardised CVA capital charge		14,391	6,744
4	Total subject to the CVA capital charge		14,391	6,744

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.

15. Template CCR3: Standardised approach of CCR exposures by regulatory portfolio and risk weights as at 31 December 2019 (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	25					563			588
Non-central government public sector entities (PSEs)				2,729		1,000			3,729
Multilateral development banks (MDBs)									
Banks	6,780		22	2,101					8,903
Securities firms				55					55
Corporates						1,117			1,117
Regulatory retail portfolios									
Other assets									
Total	6,805		22	4,885		2,680			14,392

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

16. Template CCR5: Composition of collateral for CCR exposures as at 31 December 2019 (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		
	R'M	R'M	R'M	R'M	R'M	R'M
Cash-domestic currency	718					740
Cash-other currencies						
Domestic sovereign debt					8,697	
Other sovereign debt						
Government agency debt						
Corporate bonds						
Equity securities	9,231					
Other collateral						
Total	9,949				8,697	740

17. Template CCR6: Credit derivative exposures as at 31 December 2019 (semi-annual)

	a	b
	Protection bought	Protection sold
	R'M	R'M
Notionals		
Single-name credit default swaps		
Index credit default swaps		
Total return swaps	4,807	4,807
Credit options		
Other credit derivatives		
Total Notionals		
Fair values		
Positive fair value (asset)	400	
Negative fair value (liability)		400

18. Template CCR8: Exposures to central counterparties as at 31 December 2019 (semi-annual)

		a	b
		EAD (post-CRM)	RWA
		R'M	R'M
1	Exposures to QCCPs (total)		0
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	0	0
3	(i) OTC derivatives	0	0
4	(ii) Exchange-traded derivatives	0	0
5	(iii) Securities financing transactions	0	0
6	(iv) Netting sets where cross-product netting has been approved	0	0
7	Segregated initial margin	0	
8	Non-segregated initial margin	0	0
9	Pre-funded default fund contributions	0	0
10	Unfunded default fund contributions	0	0
11	Exposures to non-QCCPs (total)		0
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	0	0
13	OTC derivatives	0	0
14	Exchange-traded derivatives	0	0
15	Securities financing transactions	0	0
16	Netting sets where cross-product netting has been approved	0	0
17	Segregated initial margin	0	
18	Non-segregated initial margin	0	0
19	Pre-funded default fund contributions	0	0
20	Unfunded default fund contributions	0	0

19. Template SEC1: Securitisation exposures in the banking book as at 31 December 2019 (semi-annual)

		a	b	c	e	f	g	i	j	k
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M
1	Retail (total)	0	0	0	0	0	0	0	0	0
	-of which									
2	Residential mortgage	0	0	0	0	0	0	0	0	0
3	Credit card	0	0	0	0	0	0	0	0	0
4	Other retail exposures	0	0	0	0	0	0	0	0	0
5	Re-securitisation	0	0	0	0	0	0	0	0	0
6	Wholesale (total)	0	0	0	0	0	0	0	0	0
	-of which									
7	Loans to corporates	0	0	0	0	0	0	0	0	0
8	Commercial mortgage	0	0	0	0	0	0	0	0	0
9	Lease and receivables	0	0	0	0	0	0	0	0	0
10	Other wholesale	0	0	0	0	0	0	0	0	0
11	Re-securitisation	0	0	0	0	0	0	0	0	0

20. Template SEC2: Securitisation exposures in the trading book as at 31 December 2019 (semi-annual)

		a	b	c	e	f	g	i	j	k
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M
1	Retail (total)	0	0	0	0	0	0	0	0	0
	-of which									
2	Residential mortgage	0	0	0	0	0	0	0	0	0
3	Credit card	0	0	0	0	0	0	0	0	0
4	Other retail exposures	0	0	0	0	0	0	0	0	0
5	Re-securitisation	0	0	0	0	0	0	0	0	0
6	Wholesale (total)	0	0	0	0	0	0	0	0	0
	-of which									
7	Loans to corporates	0	0	0	0	0	0	0	0	0
8	Commercial mortgage	0	0	0	0	0	0	0	0	0
9	Lease and receivables	0	0	0	0	0	0	0	0	0
10	Other wholesale	0	0	0	0	0	0	0	0	0
11	Re-securitisation	0	0	0	0	0	0	0	0	0

21. Template SEC3: Securitisation exposures in the banking book and associated regulatory capital requirements –bank acting as originator or as sponsor as at 31 December 2019 (semi-annual)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤20% RW	20% to 50%RW	>50% to 100% RW	>100% to < 1250% RW	1250% RW	IRB RBS (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBS (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBS (including IAA)	IRB SFA	SA/SSFA	1250%
	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M
1 Total exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 Traditional securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Of which securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4 Of which retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Of which wholesale	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 Of which re-securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Of which senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8 Of which non-senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9 Synthetic securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 Of which securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11 Of which retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Of which wholesale	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Of which re-securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 Of which senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15 Of which non-senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

22. Template SEC4: Securitisation exposures in the banking book and associated capital requirements –bank acting as investor as at 31 December 2019 (semi-annual)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤ 20% RW	20% to 50%RW	>50% to 100% RW	>100% to < 1250% RW	1250% RW	IRB RBS (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBS (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBS (including IAA)	IRB SFA	SA/SSFA	1250%
	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M	R'M
1 Total exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 Traditional securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Of which securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4 Of which retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Of which wholesale	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 Of which re-securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Of which senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8 Of which non-senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9 Synthetic securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 Of which securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11 Of which retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Of which wholesale	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Of which re-securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 Of which senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15 Of which non-senior	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

23. Template MR1: Market risk under standardised approach as at 31 December 2019 (semi-annual)

		a
		Capital charge in SA
		R Millions
1	General interest rate risk	114
2	Equity risk	
3	Commodity risk	
4	Foreign Exchange risk	92
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	206