The South African Bank of Athens

NET STABLE FUNDING (NSFR) DISCLOSURE
September 2018

NET STABLE FUNDING RATIO (NSFR) DISCLOSURE TEMPLATE
ANNEXURE B - LIQ2
Name of bank/ controlling company ………………….. The South African Bank of Athens
Period ended ……………………….. 2018-09-30

	(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			328,696	328,696
3	Other capital instruments				
4	**Retail deposits and deposits from small business customers**				
5	Stable deposits				
6	Less stable deposits	864,668	50,927	1,400	825,435
7	**Wholesale funding:**				
8	Operational deposits				
9	Other wholesale funding	847,593	709,742	-	694,975
10	**Liabilities with matching interdependent assets**				
11	**Other liabilities**				
12	NSFR derivative liabilities			7,828	783
13	All other liabilities and equity not included in the above categories	61,253	1,904	18,475	19,427
14	**TOTAL ASF**				**1,869,316**

	(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)**	**737,164**			**8,346**
16	Deposits held with other financial institutions for operational purposes				
17	**Performing loans and securities:**	**310,638**	**94,510**	**1,355,827**	**1,142,559**
18	Performing loans to financial institutions secured by Level 1 HQLA				
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	198,043			29,706
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:**	**97,351**	**76,685**	**640,063**	**631,071**
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:**	**15,245**	**17,825**	**715,764**	**481,781**
23	With a risk weight of less than or equal to 35% under Basel II standardised approach for credit risk	15,245	17,825	715,764	481,781
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:**	**-**	**-**	**394,346**	**394,346**
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			8,556	8,556
30	NSFR derivative liabilities before deduction of variation margin posted				
31	All other assets not included in above categories			385,790	385,790
32	**Off-balance sheet items**				**15,921**
33	**TOTAL RSF**				**1,561,172**
34	**NET STABLE FUNDING RATIO %**				**119.74%**

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