



BASEL
PILLAR III
DISCLOSURE AT
30 SEPTEMBER 2022

Table of Contents

Scope	3
Assurance	5
1. Key metrics (at consolidated level)	6
2. Composition of Risk Weighted Assets	8
3. Leverage ratio	10
4. Liquidity Coverage Ratio	12
5. Net Stable Funding Ratio	14
6. Appendices	16
Appendix A - Abbreviations	16
Appendix B - Terms.....	16



Scope

In terms of Regulation 43(1) of the Regulations relating to Banks, the Bank is required to disclose to the public, reliable, relevant and timely qualitative and quantitative information to enable users to assess the group's capital position and financial condition. In this regard the Basel Committee on Banking Supervision (BCBS) issued a revised Pillar III framework in January 2015, a consolidated and enhanced framework in March 2017 as well as the updated framework on Pillar III disclosure requirements in December 2018. The Prudential Authority (the PA) consolidated the Basel Pillar III disclosure requirements through Directive 1/2019 (the Directive) to ensure that the internationally agreed framework is fully implemented in South Africa.

This document complies with the requirements of the directive and provides information on the market, capital adequacy, risk-weighted assets (RWAs), calculations for credit and operational risks for the period under review viz.

All Tyme Bank entities are reported under the Basel III Standardised Approach and fully consolidated in line with regulatory and International Financial Reporting Standards (IFRS) requirements. There is no difference between the balance sheet and the balance sheet under the scope of regulatory consolidation, as the Group does not contain any insurance or other

entities which are to be excluded from the regulatory consolidation in terms of regulations 36(7)(a)(iii) and 36(10)(c)(ii) of the Regulations relating to Banks.

The Group's consolidated requirements are also reported in line with Section 42 of the Banks Act and the minimum standards in respect of consolidated supervision prescribed by Regulation 36 and in compliance with all directives, instructions and requirements relating to the Bank.

For the period under review, the Bank has not undertaken any securitisation transactions and does not have counterparty credit risk exposures relating to derivatives. For this reason, disclosures relating to these activities are not applicable and have been excluded from this report.

For the period under review, the Group continues to maintain a robust capital, liquidity and funding position. Throughout the period, the Common Equity Tier 1 capital (CET1) ratio was consistently in excess of the regulatory minimum capital adequacy requirements.

The Pillar III disclosures are published on Tyme Bank's website in line with the required frequency of disclosures per the Directive. These disclosures are also supplemented by further disclosures on the financial results included in the Annual Financial Statements that are available on www.tyimebank.co.za.



Great, let's get you started by opening your account

You'll get a transactional and savings account all in one place - making it easier for everyday banking and managing your spending.



No monthly account fees



Earn points when using with your Debit card



Competitive interest rates



24/7 access to your accounts

All you will need:

- Your South African ID number
- Your South African cellphone number

[Start now](#)

Assurance

This document is prepared in accordance with Tyme Bank's Public Disclosure Policy and has been reviewed by Senior Management, Internal Audit and members of Executive Committee (EXCO). For the reporting period, management is satisfied that this document provides an accurate view of the Bank's capital position and that the bank is capitalised above the prescribed regulatory required capital limits as well as the Board of Directors (the Board) approved Risk Appetite Statement (RAS) and trigger limits.

1. Key metrics (at consolidated level)

The table below provides an overview of the key regulatory metrics relating to the Group's capital adequacy ratios, risk-weighted assets, leverage ratio, liquidity coverage ratio, and net stable funding ratio.

KM1 (Group): Key metrics (at consolidated group level)

At 30 September 2022 R'000	Group				
	a 30-Sep-22	b 30-Jun-22	c 31-Mar-22	d 31-Dec-21	e 30-Sep-21
Available capital (amounts)					
1 Common Equity Tier 1 (CET1)	433 939	709 854	927 087	475 890	493 497
1a Fully loaded ECL accounting model	433 939	709 854	927 087	475 890	493 497
2 Tier 1	433 939	709 854	927 087	475 890	493 497
2a Fully loaded accounting model Tier 1	433 939	709 854	927 087	475 890	493 497
3 Total capital	434 260	709 986	927 441	476 144	493 947
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA)	648 191	500 903	631 846	582 707	425 101
Risk-based capital ratios as a percentage of RWA					
5 Common Equity Tier 1 ratio (%)	66.95	141.71	146.73	81.67	116.09
5a Fully loaded ECL accounting model CET1 (%)	66.95	141.71	146.73	81.67	116.09
6 Tier 1 ratio (%)	66.95	141.71	146.73	81.67	116.09
6a Fully loaded ECL accounting model Tier 1 ratio (%)	66.95	141.71	146.73	81.67	116.09
7 Total capital ratio (%)	67.00	141.74	146.78	81.71	116.20
7a Fully loaded ECL accounting model total capital ratio (%)	67.00	141.74	146.78	81.71	116.20
Additional CET1 buffer requirements as a percentage of RWA					
8 Capital conservation buffer requirement (2.5% from 2019) (%)	2.50	2.50	2.50	2.50	2.50
9 Countercyclical buffer requirement (%)	-	-	-	-	-
10 Bank 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 (%) ¹	59.45	134.21	139.23	71.17	105.59
Basel III Leverage Ratio					
13 Total Basel III leverage ratio measure	4 301 816	4 197 350	4 204 572	3 384 653	3 562 183
14 Basel III leverage ratio (%) (row 2/row 13)	10.09	16.91	22.05	14.06	13.85
14a Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	10.09	16.91	22.05	14.06	13.85
Liquidity Coverage Ratio					
15 Total HQLA	3 409 559	2 787 642	2 787 642	2 509 083	1 963 002
16 Total net cash outflow	78 131	71 054	67 331	62 988	53 759
17 LCR ratio (%) ²	4 364	3 923	4 140	3 983	3 651
Net Stable Funding Ratio					
18 Total available stable funding	9 772 663	9 465 532	9 233 982	8 304 124	7 892 020
19 Total required stable funding	6 538 533	6 262 759	6 060 586	5 697 864	5 480 663
20 NSFR ratio (%) ³	149	151	152	146	144

Note: Total Capital include Tier 2 capital and unimpaired reserve funds

- 1 The minimum capital requirements disclosed excludes any D-SIB or Pillar 2B requirements
- 2 Refer to LIQ1 : Liquidity Coverage Ratio template and commentary.
- 3 Refer to LIQ2 : Net Stable Funding Ratio template and commentary.

Key metrics are monitored daily and incorporated as part of the bank's additional early warning indicators (EWIs) to ensure the continuous monitoring and evaluation of the bank's liquidity and capital adequacy positions. This is also part of the bank's going-concern planning through the Contingency Funding Plan (CFP), the Business Continuity Plan (BCP); as well as the bank's Recovery Plan strategies and processes.

The Group consolidated requirements are reported in line with Section 42 of the Banks Act and the minimum standards in respect of consolidated supervision prescribed by Regulation 36 and in compliance with all Directives, instructions and requirements relating to the bank. Tyme Bank is the only banking entity in the Group, and ratios pertaining to the Group are therefore derived from the inflows and outflows of the bank.

2. Composition of Risk Weighted Assets

The following OV1 templates reflect the composition of the RWA and related minimum capital requirements. Credit RWA exclude counterparty credit risk but include a combination of credit and other risk-weighted exposures.

OV1 (Group): Overview of Risk Weighted Assets (RWA)

At 30 September 2022		Group			
		a	b		c
		Risk-weighted assets			
R'000	30-Sep-22	30-Jun-22	31-Mar-22	30-Sep-22	
1	Credit risk (excluding counterparty credit risk) 1	431 696	284 313	345 303	49 645
2	Of which: standardised approach (SA)	431 696	284 313	345 303	49 645
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)	-	-	-	-
7	Of which: standardised approach for counterparty credit risk	-	-	-	-
8	Of which: Internal Model Method (IMM)	-	-	-	-
9	Of which: other CCR	-	-	-	-
10	Credit valuation adjustment (CVA)	-	-	-	-
11	Equity positions under the simple risk weight approach	23 385	23 381	21 389	2 689
12	Equity investments in funds - look-through approach	23 385	23 381	21389	2 689
13	Equity investments in funds - mandate-based approach	-	-	-	-
14	Equity investments in funds - fall-back approach	-	-	-	-
15	Settlement risk	-	-	-	-
16	Securitisation exposures in the banking book	-	-	-	-
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)	-	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
20	Market risk	1 528	1 626	-	176
21	Of which: standardised approach (SA)	1 528	1 626	-	176
22	Of which: internal model approaches (IMA)	-	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk 2	191 583	191 583	265 154	22 032
25	Amounts below 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)	648 192	500 903	631 846	74 542

* Minimum capital requirements (MCR) based on Base requirement (8%); (1%) Pillar 2A add-on reinstated 01 January'22, D2_2020 & Conservation buffer (2.5%)

1. Bank does not have derivative instruments on balance sheet

2. Operational risk is recalculated semi-annually (December & June)

OV1 (Bank): Overview of Risk Weighted Assets (RWA)

At 30 September 2022		Bank			
		a	b		c
		Risk-weighted assets			
R'000	30-Sep-22	30-Jun-22	31-Mar-22	30-Sep-22	
1	Credit risk (excluding counterparty credit risk) 1	431 696	284 313	345 303	49 645
2	Of which: standardised approach (SA)	431 696	284 313	345 303	49 645
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)	-	-	-	-
7	Of which: standardised approach for counterparty credit risk	-	-	-	-
8	Of which: Internal Model Method (IMM)	-	-	-	-
9	Of which: other CCR	-	-	-	-
10	Credit valuation adjustment (CVA)	-	-	-	-
11	Equity positions under the simple risk weight approach	23 385	23 381	21 389	2 689
12	Equity investments in funds - look-through approach	23 385	23 381	21389	2 689
13	Equity investments in funds - mandate-based approach	-	-	-	-
14	Equity investments in funds - fall-back approach	-	-	-	-
15	Settlement risk	-	-	-	-
16	Securitisation exposures in the banking book	-	-	-	-
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)	-	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
20	Market risk	1 528	1 626	-	176
21	Of which: standardised approach (SA)	1 528	1 626	-	176
22	Of which: internal model approaches (IMA)	-	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk 2	190 243	190 243	263 815	21 878
25	Amounts below 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)	646 852	499 563	630 507	74 388

* Minimum capital requirements (MCR) based on Base requirement (8%); (1%) Pillar 2A add-on reinstated 01 January'22, D2_2020 & Conservation buffer (2.5%)

1. Bank does not have derivative instruments on balance sheet

2. Operational risk is recalculated semi-annually (December & June)

- The Credit Risk increase primarily related to exposures to local South African banks;
- Market Risk position was due to FX exposure relating to net open foreign currency invoices at quarter-end;
- Operational Risk remained unchanged as it is calculated semi-annually (June & December)
- Equity Risk marginally increased, as the bank has invested in equity instruments, managed and facilitated through local asset managers.

3. Leverage ratio

The leverage ratio is defined as tier 1 capital expressed as a percentage of total exposures. The total exposures used in the calculation do not differ from the reported balance sheet exposures, as the balance sheet does not contain any securities financing transactions (SFTs) or derivatives which require the carrying value to be converted through a calculation or the application of specific factors.

The leverage ratio has remained above the regulatory minimum requirement due to the current correlation of the qualifying regulatory capital (QCR) in relation to the on-balance sheet exposures.

LR1 (Group & Bank): Summary comparison of accounting assets vs leverage ratio exposure (January 2014 standard)

At 30 September 2022 R'000	Group	Bank	Group	Bank
	30-Sep-22		30 Jun-22	
1 Total consolidated assets as per published financial statements	4 302 023	4 276 556	4 197 553	4 172 451
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	-	-	-	-
5 Adjustment for securities financing transactions (ie repos and similar secured lending)	-	-	-	-
6 Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	-	-	-	-
7 Other adjustments	207	207	203	203
8 Leverage ratio exposure measure	4 301 816	4 276 349	4 197 350	4 172 248

The table above provides a reconciliation of the total assets as reported in the BA Returns to calculate the leverage ratio exposure measure, for the quarter-end.

LR2 (Group & Bank): Leverage ratio common disclosure template

At 30 September 2022	Group		Bank	
	a	b	a	b
	30 September 2022	30 June 2022	30 September 2022	30 June 2022
R'000				
On-balance sheet exposures				
1 On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	4 302 023	4 197 553	4 276 556	4 172 451
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	207	203	207	203
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)	4 301 816	4 197 350	4 276 349	4 172 248
Derivative exposures				
4 Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	-	-	-
5 Add-on amounts for PFE associated with <i>all</i> derivatives transactions	-	-	-	-
6 Gross-up for derivatives collateral provide where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-
7 (Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-	-	-
8 (Exempted CCP leg of client-cleared trade exposures)	-	-	-	-
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 exposures (sum of rows 4 to 10)	-	-	-	-
Securities financing transactions				
12 Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-	-	-
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-
14 CCR exposure for SFT assets	-	-	-	-
15 Agent transaction exposures	-	-	-	-
16 Total securities financing transaction exposures (sum of rows 12 to 15)	-	-	-	-
Other off-balance sheet exposures				
17 Off-balance sheet exposure at gross notional amount	-	-	-	-
18 (Adjustments for conversion to credit equivalent amounts)	-	-	-	-
19 Off-balance sheet items (sum of rows 17 and 18)	-	-	-	-
Capital and total exposures				
20 Tier 1 capital	433 939	709 854	408 899	685 081
21 Total exposures (sum of rows 3, 11, 16 and 19)	4 301 816	4 197 350	4 276 349	4 172 248
Leverage ratio				
22 Basel III leverage ratio	10.09	16.91	9.56	16.42

4. Liquidity Coverage Ratio

The Liquidity Coverage Ratio (LCR) requires institutions to hold sufficient high-quality liquid assets (HQLA) to meet their 30-day net cash outflows projected under the Prudential Authority's prescribed stress scenario.

LIQ1 (Group & Bank): Liquidity Coverage Ratio (LCR)

At 30 September 2022

	Group		Bank	
	a Total unweighted value (average)	b Total weighted value (average)	a Total unweighted value (average)	b Total weighted value (average)
R'000				
High-quality liquid assets				
1 Total HQLA	3 409 559	3 409 559	3 409 559	3 409 559
Cash outflows				
2 Retail deposits and deposits from small business customers, of which:	3 125 247	312 525	3 125 247	312 525
3 Stable deposits				
4 Less stable deposits	3 125 247	312 525	3 125 247	312 525
5 Unsecured wholesale funding, of which:	-	-	-	-
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks				
7 Non-operational deposits (all counterparties)		-		-
8 Unsecured debt				
9 Secured wholesale funding	1 913	-	1 913	-
10 Additional requirements, of which:	-	-	-	-
11 Outflows related to derivative exposures and other collateral requirements				
12 Outflows related to loss of funding of debt products				
13 Credit and liquidity facilities				
14 Other contractual funding obligations	-	-	-	-
15 Other contingent funding obligations	200 000	-	200 000	-
16 TOTAL CASH OUTFLOWS	3 327 160	312 525	3 327 160	312 525
Cash inflows				
17 Secured lending (eg reverse repo)				
18 Inflows from fully performing exposures	337 309	337 309	337 309	337 309
19 Other cash inflows	531	265	531	265
20 TOTAL CASH INFLOWS	337 840	337 575	337 840	337 575
		Total adjusted value		Total adjusted value
21 Total HQLA		3 409 559		3 409 559
22 Total net cash outflows		78 131		78 131
23 Liquidity coverage ratio (%)		4 364		4 364

- The daily average utilised to calculate the above percentage consisted of 183 data points, representative of the number of working days during the 6-month period from 01 April 2022 to 30 September 2022; and
- The weighted value represents the cashflow amount as a prescribed percentage of the unweighted value.

Developments during the period under review:

Directive 01/2020 issued in terms of Section 6(6) of the Banks Act 94 of 1990 – Temporary measures to aid compliance with the liquidity coverage ratio during the Coronavirus (Covid-19) pandemic stress period.

During the third quarter of 2021 the PA published Directive 8 of 2021 to withdraw the temporary relief measure related to the liquidity coverage ratio (LCR) implemented at the onset of the Coronavirus (Covid-19) pandemic stress period.

As stated in the Directive and based on the above, banks were directed to comply with the following revised minimum LCR requirement:

With effect from:	Minimum LCR
1 January 2022	90%
1 April 2022	100%

For the period under the review, LCR has remained well above the minimum regulatory requirement.

The HQLA portfolio consists of Treasury Bills, RSA Government Bonds as well as additional cash placed with the SARB in the bank's reserving account.

Total net inflows consist mainly of performing loans to retail and small businesses; as well as funds placed with financial institutions and central bank balances.

5. Net Stable Funding Ratio

The Net Stable Funding Ratio (NSFR) requires banks to maintain a stable funding profile in relation to the composition of their assets, liabilities and off-balance sheet activities. It is intended to limit overreliance on short-term funding and promote long-dated funding stability. Whilst the Liquidity Coverage Ratio (LCR) aims to promote the short-term resilience of a bank's liquidity risk profile under stressed conditions, the NSFR seeks to mitigate funding risk over a longer, more normalised time frame.

The current balance sheet and proposed phasing in of product offerings, and the proposed liquid assets to be held, place the Bank in a position to be fully compliant with the prescribed limits.

The following table reflects a summary of the net stable funding ratios (NSFRs) for the Group and Bank, respectively.

LIQ2 (Group): Net Stable Funding Ratio

At 30 September 2022 R'000	Group				
	Unweighted value by residual maturity				Weighted value
	No maturity*	<6 months	6 months to <1 year	≥1 year	
Available stable funding (ASF) item					
1 Capital:	6 522 622	-	-	-	6 522 622
2 <i>Regulatory capital</i>	6 522 622				6 522 622
3 <i>Other capital instruments</i>		-			-
4 Retail deposits and deposits from small business customers:	-	3 611 157	-	-	3 250 041
5 <i>Stable deposits</i>					
6 <i>Less stable deposits</i>		3 611 157			3 250 041
7 Wholesale funding:	-	-	-	-	-
8 <i>Operational deposits</i>					
9 <i>Other wholesale funding</i>		-			-
10 Liabilities with matching interdependent assets					
11 Other liabilities:	-	256 498	-	-	-
12 <i>NSFR derivative liabilities</i>					
13 <i>All other liabilities and equity not included in the above</i>	-	256 498	-	-	-
14 Total ASF					9 772 663
Required stable funding (RSF) item					
15 Total NSFR high-quality liquid assets (HQLA)		1 103 244	747 518	1 035 051	144 291
16 Deposits held at other financial institutions for operational purposes	-	84 005	-	-	4 200
17 Performing loans and securities:	-	221 355	15 059	-	40 788
<i>Performing loans to financial institutions secured by Level 1</i>					
18 HQLA					
<i>Performing loans to financial institutions secured by non-Level 1</i>					
19 HQLA and unsecured performing loans to financial institutions		221 197	15 059	-	40 709
<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>					
20 <i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>		158			79
21 <i>Performing residential mortgages, of which:</i>					
22 <i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>					
23 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>					-
25 Assets with matching interdependent liabilities					
26 Other assets:	6 088 362			260 892	6 349 254
27 <i>Physical traded commodities, including gold</i>					
28 <i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>					
29 <i>NSFR derivative assets</i>					
30 <i>NSFR derivative liabilities before deduction of variation margin posted</i>					
31 <i>All other assets not included in the above categories</i>	6 088 362			260 892	6 349 254
32 Off-balance sheet items					
33 Total RSF					6 538 533
34 Net Stable Funding Ratio (%)					149.46

LIQ2 (Bank): Net Stable Funding Ratio

At 30 September 2022
R'000

	Bank				
	Unweighted value by residual maturity				
	No maturity*	<6 months	6 months to <1 year	≥1 year	Weighted value
Available stable funding (ASF) item					
1 Capital:	6 451 495	-	-	-	6 451 495
2 <i>Regulatory capital</i>	6 451 495				6 451 495
3 <i>Other capital instruments</i>		-			-
4 Retail deposits and deposits from small business customers:	-	3 611 157	-	-	3 250 041
5 <i>Stable deposits</i>		3 611 157			3 250 041
6 <i>Less stable deposits</i>					
7 Wholesale funding:	-	-	-	-	-
8 <i>Operational deposits</i>					
9 <i>Other wholesale funding</i>					
10 <i>Liabilities with matching interdependent assets</i>					
11 Other liabilities:	-	256 498	-	-	-
12 <i>NSFR derivative liabilities</i>		256 498			
13 <i>All other liabilities and equity not included in the above categories</i>					
14 Total ASF					9 701 536
Required stable funding (RSF) item					
15 <i>Total NSFR high-quality liquid assets (HQLA)</i>		1 103 244	747 518	1 035 051	144 291
16 <i>Deposits held at other financial institutions for operational purposes</i>	-	84 005			4 200
17 Performing loans and securities:	-	221 355	15 059	-	40 788
18 <i>Performing loans to financial institutions secured by Level 1 HQLA</i>					
19 <i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>		221 197	15 059	-	40 709
20 <i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks</i>		158			79
21 <i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>					
22 <i>Performing residential mortgages, of which:</i>					
23 <i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>					
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>					-
25 <i>Assets with matching interdependent liabilities</i>					
26 Other assets:	6 042 276			260 892	6 303 168
27 <i>Physical traded commodities, including gold</i>					
28 <i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>					
29 <i>NSFR derivative assets</i>					
30 <i>NSFR derivative liabilities before deduction of variation margin posted</i>					
31 <i>All other assets not included in the above categories</i>	6 042 276			260 892	6 303 168
32 <i>Off-balance sheet items</i>					
33 Total RSF					6 492 447
34 Net Stable Funding Ratio (%)					149.43

During the period under review, the bank's NSFR remained relatively stable and above the minimum regulatory requirement of 100%.

6. Appendices

To assist readers, key terms and abbreviations, as they apply to Tyme Bank and are used in this report, are set out below.

Appendix A - Abbreviations

Key Abbreviations

Abbreviation	Description
BCP	Business continuity plan
CET1	Common Equity Tier 1 capital
CFP	Contingency funding plan
EWI	Early warning indicator
EXCO	Executive committee of Tyme Bank
FX	Foreign Exchange
HQLA	High quality liquid assets
IFRS	International Financial Reporting Standard
LCR	Liquidity coverage ratio
NSFR	Net stable funding ratio
OV	Overview
PA	Prudential Authority
QCR	Qualifying Capital and Reserve
RAS	Risk appetite statement
RSF	Required stable funding
RWA	Risk-weighted asset
SARB	South African Reserve Bank
SFT	Securities financing transactions
TB	Treasury Bill

Appendix B - Terms

Key Terms

Term	Description
Board	The Board of Directors of the Bank
Executives	Key management personnel who are members of the Tyme Bank executive committee
Group	Tyme Bank Limited