

RETURN REGARDING SHAREHOLDERS

(Confidential and not available for inspection by the public)

Name of bank/ controlling company.....

As at 31 December (yyyy)

BA 125
Annually

(All amounts to be rounded off to the nearest '000)

Class of share	Line no.	Number of shareholders ¹				Number of shares				Nominal value of shares			
		Less than 1%	Domestic	Foreign	Total	Less than 1%	Domestic	Foreign	Total	Less than 1%	Domestic	Foreign	Total
		1	2	3	4	5	6	7	8	9	10	11	12
Shares with voting rights (total of items 2 and 3)	1												
Ordinary shares	2												
Other	3												
Shares with potential voting rights	4												
Cumulative preference shares	5												
Shares with no voting rights	6												
Non-cumulative preference shares	7												
TOTAL SHARES (total of items 1, 4 and 6)	8												
Memorandum item:													
Instruments with future voting rights (total of items 10 and 11)	9												
Convertible debentures	10												
Other instruments	11												

1. Actual number, not thousands.

21. Shareholders of a bank/controlling company - Directives and interpretations for completion of the annual return concerning shareholders of a bank/controlling company (Form BA 125)

(1) The content of the relevant return is confidential and not available for inspection by the public.

(2) The purpose of the return, amongst other things, is to obtain from the relevant bank or controlling company's shareholder register selected information in respect of significant domestic and foreign shareholders, including selected information relating to significant or associated shareholders that control or may potentially control the relevant bank or controlling company.

(3) Subject to the provisions of subregulations (4) and (5) below, in respect of every relevant class of shares, that is, shares with voting rights, shares with potential voting rights and shares with no voting rights, the return shall contain or be accompanied by detailed separate lists of domestic and foreign shareholders, separately providing the relevant required details in respect of shareholders holding 1 per cent or more of the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, the issued shares in respect of the specific class of share, or the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, all the relevant classes of issued shares, which lists-

- (a) shall be compiled from the relevant bank or controlling company's shareholder register;
- (b) shall be compiled in alphabetical order according to the names of the respective shareholders, stating opposite each relevant shareholder name-
 - (i) the address of the relevant shareholder;
 - (ii) the number of shares registered in the name of that shareholder;
 - (iii) the nominal value of the shares registered in the name of that shareholder;
 - (iv) in all relevant cases, the exercisable voting rights attached to the shares registered in the name of that shareholder;
 - (v) the total number and nominal value of, or in relevant cases the exercisable voting rights attached to, shares issued in respect of the relevant class of shares;
 - (vi) the percentage which the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, those shares registered in the name of that shareholder represents of the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, the issued shares of the bank or controlling company in respect of the relevant class of shares;

- (vii) the percentage which the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, those shares registered in the name of that shareholder represents of the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, all the issued shares of the bank or controlling company; and
 - (viii) when the shareholder is a bank, controlling company or, in the case of a foreign shareholder, an institution conducting business similar to the business of a bank, the fact that it is such a bank, controlling company or institution, as the case may be.
 - (c) shall in the case of two or more domestic or foreign shareholders that are associates, in alphabetical order according to their names and listed as a group under the name of one of the said associates, in addition to the particulars referred to in paragraph (b), indicate-
 - (i) the fact that the said shareholders are associates;
 - (ii) the total number and nominal value of, or in relevant cases the exercisable voting rights attached to, all the shares registered in the names of the respective shareholders;
 - (iii) the percentage which the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, those shares registered in the names of the said shareholders represents of the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, the issued shares of the bank or controlling company in respect of the relevant class of shares;
 - (iv) the percentage which the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, those shares registered in the names of the said shareholders represents of the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, all the issued shares of the bank or controlling company,
 - (d) shall separately specify the aggregate number and nominal value of, and in relevant cases the exercisable voting rights attached to, shares respectively registered in the names of all domestic and foreign shareholders.
- (4) When a domestic or foreign shareholder holds less than 1 per cent of the total number or nominal value of, or in relevant cases the exercisable voting rights attached to-
- (a) issued shares relating to a specific class of shares; or
 - (b) all the classes of issued shares,

the respective lists envisaged in subregulation (3) shall instead of the required individual names and other details of the said shareholders specify-

- (i) the aggregate number of such domestic or foreign shareholders;
- (ii) the aggregate number of shares registered in the name of the relevant shareholders;
- (iii) the total nominal value of such shares;
- (iv) in relevant cases, the exercisable voting rights attached to such shares;
- (v) the percentage which the total nominal value of such shares represents of the total nominal value of the issued shares of the bank or controlling company in respect of the relevant class of shares;
- (vi) the percentage which the total nominal value of such shares represents of the total nominal value of all the issued shares of the bank or controlling company;
- (vii) in relevant cases, the percentage which the exercisable voting rights attached to such shares represents of the total exercisable voting rights attached to the issued shares of the bank or controlling company in respect of the relevant class of shares; and
- (viii) in relevant cases, the percentage which the exercisable voting rights attached to such shares represents of the total exercisable voting rights attached to all the issued shares of the bank or controlling company.

(5) When the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, shares in a bank or controlling company registered in the name of a shareholder is less than one per cent of the total number or nominal value of, or in relevant cases the exercisable voting rights attached to, issued shares in respect of a specific class of shares or all the issued shares of the bank or controlling company concerned, such bank or controlling company, for the purposes of this regulation, unless it has knowledge to the contrary, may accept that the shareholder concerned-

- (a) is a domestic shareholder when the address entered in respect of such shareholder in the register of members referred to in section 105 of the Companies Act, No 61 of 1973, or section 50 of the Companies Act, No 71 of 2008, as amended, is an address in the Republic; and
- (b) is not an associate of any other shareholder of the bank or controlling company.

(6) In addition to the relevant required information relating to shares, specified in subregulations (3) and (4) above, a bank or controlling company shall in respect of any instrument convertible into shares report to the Registrar-

- (a) the relevant number of persons holding the said instruments;
- (b) the relevant number of such instruments issued;
- (c) the relevant value of such instruments issued; and
- (d) whether or not the holders of the said convertible instruments are associates.

(7) For the purposes of this regulation 21 "associate" means an associate as defined in section 37(7) of the Act.

(8) Instructions relating to the completion of the return are furnished with reference to certain item descriptions and line item numbers appearing on the form BA 125, as follows:

*Line item
number*

- 1 to 3 These items shall reflect the relevant required aggregate amounts relating to shares with voting rights, such as ordinary shares.
- 4 and 5 These items shall reflect the relevant required aggregate amounts relating to shares with potential voting rights, such as cumulative preference shares.
- 6 and 7 These items shall reflect the relevant required aggregate amounts relating to shares with no voting rights, such as certain classes of non-cumulative preference shares.
- 9 to 11 These items shall reflect the relevant required aggregate amounts relating to convertible instruments, such as convertible debentures.

INVESTMENTS, LOANS AND ADVANCES**Page no.**

1. Form BA 130 - Restriction on investments, loans and advances63
2. Regulation 22 - Directives and interpretations for completion of the
quarterly return concerning investments, loans and
advances (Form BA 130)64

RESTRICTION ON INVESTMENTS, LOANS AND ADVANCES

(Confidential and not available for inspection by the public)

Name of bank.....

Quarter ended.....(yyyy-mm-dd)

BA 130

Quarterly

(All amounts to be rounded off to the nearest R'000)

Restriction on investments in immovable property and shares, and on loans and advances	Line no.	Total
		1
Total (of items 2 to 4)	1	
Investment in immovable property	2	
Investment in shares, excluding preference shares that are not convertible into ordinary shares	3	
Loans and advances to subsidiaries investing in and/or developing immovable property	4	
Less: Investment in immovable property bought-in and shares acquired during the preceding five years in order to protect an investment, including loans and advances	5	
Investments as reduced (item 1 less item 5)	6	
Qualifying primary and secondary capital and reserve funds relating to risks other than market risk	7	
Amount by which the bank's reported qualifying primary and secondary capital and reserve funds exceed its investments in immovable property and shares and loans and advances to specified subsidiaries (item 7 less item 6)	8	
Restriction on investments in and loans and advances to certain associates	Line no.	Total
		1
Total (of items 10 to 12)	9	
Total amount of the bank's investments in specified debentures and preference shares	10	
Total amount owing to the bank in respect of loans and advances to associates	11	
Total amount of guarantees and/or other instruments, relating to the liabilities or contingent liabilities of associates	12	
Less: Amount by which the bank's qualifying primary and secondary capital and reserve funds exceed its investments in immovable property and shares, and loans and advances to certain subsidiaries (item 8)	13	
Adjusted amount of investments, loans and advances (item 9 less item 13)	14	
10 per cent of specified liabilities to the public (10 per cent of item 55 of the form BA 100)	15	
Excess/(deficiency) (item 15 less item 14)	16	
Memorandum item		
Loans and advances to associates not conducted on an arm's-length basis (Please provide details on a separate schedule)	17	

22. Restriction on investments, loans and advances - Directives and interpretations for completion of the quarterly return concerning investments, loans and advances (Form BA 130)

(1) The content of the relevant return is confidential and not available for inspection by the public.

(2) The purpose of the return, amongst other things, is to determine the reporting bank's-

(a) investments in immovable property and shares, and on loans and advances to certain subsidiaries; and

(b) investments with, and loans and advances to certain associates.

(3) Based on, amongst others, the relevant requirements specified in section 76(1) of the Act, a bank shall manage its business in such a manner that the aggregate amount of its-

(a) investment in immovable property; **plus**

(b) investment in shares (excluding preference shares that are not convertible into ordinary shares); **plus**

(c) loans and advances to subsidiaries of which the main object is the acquisition and holding or development of immovable property; **less**

(d) investment in immovable property bought in and shares acquired during the preceding five years in order to protect an investment, including loans and advances,

does not at any time exceed its qualifying amount of primary and secondary capital and reserve funds relating to risks other than market risk reported in item 105 of the form BA 700, as at the latest reporting date for which the relevant statement was submitted.

(4) Notwithstanding the provisions of subregulation (3) above, based on, amongst others, the relevant requirements specified in section 77(1) of the Act, a bank shall manage its business in such a manner that the aggregate amount of-

(a) its investments in debentures or preference shares of any of its associates, excluding such an associate that is a subsidiary referred to in subregulation (3), a bank or mutual bank, which debentures or preference shares are not convertible into ordinary shares; **plus**

(b) its advances to any such associates; **plus**

(c) its guarantees and/or other instrument relating to the liabilities or contingent liabilities of such associates; **less**

- (d) the excess amount of qualifying primary and secondary capital and reserve funds determined in terms of subregulation (3),

does not at any time exceed ten per cent of the bank's aggregate amount of deposits, current accounts and other creditors as reported in item 55 of the form BA 100 as at the latest reporting date for which the relevant statement was submitted.

CREDIT RISK

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CREDIT RISK

(Confidential and not available for inspection by the public)

Name of bank:

Month ended:.....(yyyy/mm/dd)

BA 200

Monthly

Country:

(All amounts to be rounded off to the nearest R'000)

Standardised approach: Summary of selected credit risk related information	Line no.	Total
		1
Total gross loans and advances (item 24 of form BA 100)	1	
Impaired advances ¹	2	
Assets bought-in (total of items 4 to 6)	3	
Immovable property (item 6, column 5, of form BA 220)	4	
Movable property	5	
Companies acquired (item 1, column 5, of form BA 220)	6	
Total credit impairments related to total gross loans and advances (item 25 of form BA 100)	7	
Total specific credit impairments (item 44, column 2, of form BA 200)	8	
Total portfolio credit impairments (item 44, column 3, of form BA 200)	9	
Credit losses charge to income statement (item 66 of form BA 120; item 50, column 1, of form BA 200)	10	
Total gross credit exposure (item 39, column 5, of form BA 200)	11	
Credit exposure post credit risk mitigation (item 39, column 14, of form BA 200)	12	
Credit exposure post credit risk mitigation and credit conversion factors (item 52, column 11, of form BA 200)	13	

Standardised approach: Key ratios relating to asset quality	Line no.	Total (%)
		1
Percentage growth in total gross loans and advances during the reporting month ²	14	
Impaired advances as % of total gross loans and advances ³	15	
Specific credit impairments as % of impaired advances ⁴	16	
Total credit impairments as % of total gross loans and advances ⁵	17	
Credit losses charge as % of total gross loans and advances ⁶	18	

1. Means advances in respect of which the bank raised a specific impairment.

2. ((Item 1 minus item 1, previous month) divided by item 1, previous month)

3. Item 2 divided by item 1

4. Item 8 divided by item 2

5. Item 7 divided by item 1

6. Item 10 divided by item 1

(All amounts to be rounded off to the nearest R'000)

Standardised approach: Summary of on-balance sheet and off-balance sheet credit exposure	Line no.	On- balance sheet exposure	Off- balance sheet exposure	Repurchase and resale agreements ¹	Derivative instruments ²	Total credit exposure pre CRM (col. 1 to 4)	Classification of total credit exposure ³ pre CRM							
							Special mention ⁴		Sub-standard ⁵		Doubtful ⁶		Loss ⁷	
							Total	of which: 60 < overdue days ≤ 90	Total	of which: overdue > 90 days	Total	of which: overdue > 90 days	Total	of which: overdue > 90 days
Asset class		1	2	3	4	5	6	7	8	9	10	11	12	13
Corporate exposure (total of items 20 and 21)	19													
Corporate	20													
SME corporate	21													
Public sector entities	22													
Local government and municipalities	23													
Sovereign (including central government and central bank)	24													
Banks	25													
Securities firms	26													
Retail exposure (total of items 28, 29, 31 and 34)	27													
Residential mortgage advances	28													
Retail revolving credit ⁴	29													
of which: credit cards	30													
SME retail (total of items 32 and 33)	31													
Secured lending	32													
Unsecured lending	33													
Retail – other	34													
of which: vehicle and asset finance	35													
unsecured lending ^{5, 6}														
≤ R30 000	36													
unsecured lending ⁵														
> R30 000	37													
Securitisation and securitisation exposure⁷	38													
Total (of items 19, 22 to 27 and 38)	39													

1. Marked-to-market value.
2. In accordance with the relevant requirements specified in regulation 23.
3. In accordance with the relevant requirements specified in regulation 24(5).
4. As defined in regulation 23(11)(c)(iv)(B)(II).
5. Relates to the relevant original exposure amount, excluding relevant retail revolving credit exposure and/or SME retail exposure.
6. Including loans in respect of which the maximum NCA rate applies.
7. Also refer to regulation 35 and the form BA500.

(All amounts to be rounded off to the nearest R'000)

Standardised approach: Summary of on-balance sheet and off-balance sheet credit exposure			
Asset class	Line no.	Credit exposure post CRM	Specific credit impairment
		14	15
Corporate exposure (total of items 20 and 21)	19		
Corporate	20		
SME corporate	21		
Public sector entities	22		
Local government and municipalities	23		
Sovereign (including central government and central bank)	24		
Banks	25		
Securities firms	26		
Retail exposure (total of items 28, 29, 31 and 34)	27		
Residential mortgage advances	28		
Retail revolving credit ⁴	29		
of which: credit cards	30		
SME retail (total of items 32 and 33)	31		
Secured lending	32		
Unsecured lending	33		
Retail – other	34		
of which: vehicle and asset finance	35		
unsecured lending ^{5, 6}			
≤ R30 000	36		
unsecured lending ⁵			
> R30 000	37		
Securitisation and resecuritisation exposure⁷	38		
Total (of items 19, 22 to 27 and 38)	39		

1. Marked-to-market value.

2. In accordance with the relevant requirements specified in regulation 23.

3. In accordance with the relevant requirements specified in regulation 24(5).

4. As defined in regulation 23(11)(c)(iv)(B)(II).

5. Relates to the relevant original exposure amount, excluding relevant retail revolving credit exposure and/or SME retail exposure.

6. Including loans in respect of which the maximum NCA rate applies.

7. Also refer to regulation 35 and the form BA500.

(All amounts to be rounded off to the nearest R'000)

Standardised approach: Reconciliation of credit impairments	Line no.	Total credit impairments (col 2 + col 3)	Specific credit impairments	Portfolio credit impairments
Balance sheet		1	2	3
Credit impairments: balance at beginning of period	40			
Income statement charge/ (reversal)	41			
Amounts written off against credit impairments	42			
Acquisition / disposal of subsidiary and other	43			
Credit impairments: balance at end of period	44			
Memorandum item:				
Interest in suspense at end of period	45			

(All amounts to be rounded off to the nearest R'000)

Standardised approach: Reconciliation of credit impairments	Line no.	Movement during reporting month (col 2 + col 3)	Specific credit impairments	Portfolio credit impairments
Income statement		1	2	3
Credit impairments provision raised	46			
Credit impairments provision released	47			
Recoveries	48			
Suspended interest charge	49			
Total (of items 46 to 49)	50			
Memorandum item:				
Write offs not applied directly against the balance sheet, that is, provision not previously raised - when relevant	51			

(All amounts to be rounded off to the nearest R'000)

Standardised approach: Credit capital requirements	Line no.	Total gross credit exposure ¹	Specific credit impairment	Exposure amount post CRM and specific credit impairment	Breakdown of off-balance sheet exposure based on credit conversion factors (CCF)							
					0% ≤ CCF ≤ 5%	5% < CCF ≤ 15%	15% < CCF ≤ 20%	20% < CCF ≤ 40%	50%	90%	100%	
					1	2	3	4	5	6	7	8
Based on risk weights												
Total (of items 53 to 58 and 61, 62, 65 and 68 to 71)	52											
0% risk weight	53											
10% risk weight	54											
20% risk weight	55											
35% risk weight	56											
40% risk weight	57											
50% risk weight	58											
of which ² : past due	59											
without credit assessment by an eligible external credit assessment institution	60											
75% risk weight	61											
100% risk weight	62											
of which ² : past due	63											
without credit assessment by an eligible external credit assessment institution	64											
150% risk weight	65											
of which ² : past due	66											
without credit assessment by an eligible external credit assessment institution	67											
225% risk weight	68											
350% risk weight	69											
650% risk weight	70											
Other prescribed risk weights	71											
of which ² : past due	72											
without credit assessment by an eligible external credit assessment institution	73											

1. Exposure value before the application of any credit conversion factor (CCF), credit risk mitigation (CRM) and any volatility adjustment.

2. When any exposure is both past due and unrated then the said exposure shall be included in BOTH categories.

(All amounts to be rounded off to the nearest R'000)

Standardised approach: Credit capital requirements Based on risk weights	Line no.	Credit exposure value post CRM and CCF	Risk weighted exposure (col. 11 * risk weight)	Credit capital requirement (col.12 * prescribed capital adequacy ratio)
		11	12	13
Total (of items 53 to 58 and 61, 62, 65 and 68 to 71)	52			
0% risk weight	53			
10% risk weight	54			
20% risk weight	55			
35% risk weight	56			
40% risk weight	57			
50% risk weight	58			
of which ² :				
past due	59			
without credit assessment by an eligible external credit assessment institution	60			
75% risk weight	61			
100% risk weight	62			
of which ² :				
past due	63			
without credit assessment by an eligible external credit assessment institution	64			
150% risk weight	65			
of which ² :				
past due	66			
without credit assessment by an eligible external credit assessment institution	67			
225% risk weight	68			
350% risk weight	69			
650% risk weight	70			
Other prescribed risk weights	71			
of which ¹ :				
past due	72			
without credit assessment by an eligible external credit assessment institution	73			

1. When any exposure is both past due and unrated then the said exposure shall be included in BOTH categories.

(All amounts to be rounded off to the nearest R'000)

Standardised approach: Credit capital requirements	Line no.	Approach adopted by bank ^{1,2}	Total gross credit exposure	Total risk weighted exposure	Total credit capital requirements (col. 3 * prescribed capital ratio)	Credit capital ratio (%) (col. 4/col. 2)
Based on asset class		1	2	3	4	5
Corporate exposure (total of items 75 and 76)	74					
Corporate	75					
SME corporate	76					
Public sector entities	77					
Local government and municipalities	78					
Sovereign (including central government and central bank)	79					
Banks	80					
Securities firms	81					
Retail exposure (total of items 83, 84, 86 and 89)	82					
Residential mortgage advances	83					
Retail revolving credit	84					
<i>of which:</i> credit cards	85					
SME retail (total of items 87 and 88)	86					
Secured lending	87					
Unsecured lending	88					
Retail – other	89					
<i>of which:</i> vehicle and asset finance	90					
unsecured lending ^{3,4}						
≤ R30 000	91					
unsecured lending ⁴						
> R30 000	92					
Securitisation and securitisation exposure⁵	93					
Total (of items 74, 77 to 82 and 93)	94					

1 Based on the relevant keys specified in this note 1, in respect of each relevant asset class, the reporting bank shall indicate the approach adopted by the bank for the measurement of its exposure to credit risk. Standardised approach = 1; Foundation IRB approach = 2; Advanced IRB approach = 3.

2 When the reporting bank adopted the IRB approach in respect of a particular asset class, the bank shall indicate the said adopted approach in respect of the said asset class in column 1 and complete the relevant sections of the form BA200 that relate to the said IRB approach and leave open the relevant lines under the standardised approach.

3 Relates to the relevant original exposure amount, excluding relevant retail revolving credit exposure and/or SME retail exposure.

4 Including loans in respect of which the maximum NCA rate applies.

5 Also refer to regulation 35 and the form BA500.

(All amounts to be rounded off to the nearest R'000)

Standardised approach: Other assets ¹	Line no.	Amount	Specified risk weight (%)	Risk weighted exposure (col. 1* col.2)	Capital requirement (col. 3 * prescribed capital ratio)
		1	2	3	4
Cash and balances with the central bank	95		0%		
Cash items in process of collection	96		20%		
Goodwill	97		Deduction ²		
Intangibles other than goodwill	98		Deduction ²		
Fixed assets (excl. assets bought-in)	99		100%		
Movable assets (excl. assets bought-in)	100		100%		
Assets bought-in	101		100%		
Lease residuals	102		100%		
Other assets	103		100%		
Total (of items 95 to 103)	104				

1. Other assets are unrelated to credit risk but in order to calculate the reporting bank's relevant aggregate required amount of capital and reserve funds, for reconciliation to the form BA700, such other assets are included in the form BA200. When the majority of the reporting bank's credit exposure is subject to the IRB approach the bank shall complete the relevant required information specified in items 213 to 222 of the form BA200 and leave open the relevant items under the standardised approach.

2. Relates to assets the relevant amounts of which are to be deducted from the reporting bank's capital and reserve funds.

(All amounts to be rounded off to the nearest R'000)														
Standardised approach: Counterparty credit risk ¹ Analysis of OTC derivative instruments and SFT ² Based on specified risk weights	Line no.	Current exposure method								Standardised method				
		OTC derivative instruments						SFT ²			OTC derivative instruments			
		Total notional principal amount	Gross replace- ment cost	Net replace- ment cost	Gross potential future exposure add-on	Net potential future exposure add-on	Collateral value after haircut	Credit exposure value	Collateral value	Netting benefits	Current market value of portfolio	Current market value of collateral	Risk position for transaction	Net absolute risk position after the application of CCFs
		1	2	3	4	5	6	7	8	9	10	11	12	13
Total (of items 106 to 110)	105													
0%	106													
20%	107													
50%	108													
100%	109													
150%	110													
Memorandum items: Maximum counterparty credit exposure during the month	111													
		Standardised method			Internal model			Aggregate totals across all relevant approaches						
		SFT ²			OTC derivative instruments		SFT ²		OTC derivative instruments		SFT ²			
		Credit exposure value	Collateral value	Netting benefit	Effective expected positive exposure		Effective expected positive exposure		Adjusted exposure amount		Risk weighted exposure	Adjusted exposure amount	Risk weighted exposure	
		15	16	17	18		19		20		21	22	23	
Total (of items 106 to 110)	105													
0%	106													
20%	107													
50%	108													
100%	109													
150%	110													
Memorandum items: Maximum counterparty credit exposure during the month	111													
													Margin amount (Credit exposure)	
													1	
Exchange traded margined transactions Initial margin placed with a recognised exchange	112													

1. Refer to regulations 23(15) to 23(19) for the relevant directives related to the measurement of a bank's exposure to counterparty credit risk.

2. Means Securities Financing Transactions. In accordance with the relevant requirements specified in regulation 23(15), a bank that did not obtain the approval of the Registrar to adopt the Internal Model Method, shall calculate its exposure to credit risk arising from securities financing transactions in accordance with the relevant requirements specified in regulations 23(8) and 23(9).

(All amounts to be rounded off to the nearest R'000)

Analysis of netting	Line no.	ISDA	ISMA	Netting in terms of relevant requirements specified in regulation 23	Other ²	Total (col. 1 to 4)
		1	2	3	4	5
Current netting benefits	113					
OTC derivative instruments	114					
SFT ¹	115					
Expected positive exposure netting	116					
OTC derivative instruments	117					
SFT ¹	118					
						Alpha value
						1
Own estimate of alpha ³	119					

1. Means Securities Financing Transactions. In accordance with the relevant requirements specified in regulation 23(15), a bank that did not obtain the approval of the Registrar to adopt the Internal Model Method, shall calculate its exposure to credit risk arising from securities financing transactions in accordance with the relevant requirements specified in regulations 23(8) and 23(9).

2. Please provide relevant details separately.

3. Relates to internal model method only.

(All amounts to be rounded off to the nearest R'000)

Standardised approach:	Line no.	Total exposure				of which: New business during the current reporting month			
Residential mortgage exposure		On-balance sheet exposure	Off-balance sheet exposure	Total gross credit exposure	Credit exposure value post CCF	On-balance sheet exposure	Off-balance sheet exposure	Total gross credit exposure	Credit exposure value post CCF
Analysed per specified loan-to-value (LTV) ratio		1	2	3	4	5	6	7	8
Total (of items 121 to 123)	120								
LTV ratio ≤ 80%	121								
80% < LTV ratio < 100%	122								
LTV ratio ≥ 100%	123								

1. Calculated based on the amount envisaged in regulation 23(6)(c).

(All amounts to be rounded off to the nearest R'000²)

IRB approach: Summary of selected credit risk related information		Total
Line no.		1
	Total gross loans and advances (item 24 of form BA 100)	124
	Impaired advances ¹	125
	Assets bought-in (total of items 127 to 129)	126
	Immovable property (item 6, column 5, of form BA 220)	127
	Movable property	128
	Companies acquired (item 1, column 5, of form BA 220)	129
	Total credit impairments related to total gross loans and advances (item 25 of form BA 100)	130
	Total specific credit impairments (item 385, column 2, of form BA 200)	131
	Total portfolio credit impairments (item 385, column 3, of form BA 200)	132
	Credit losses charge to income statement (item 66 of form BA 120; item 391, column 1, of form BA 200)	133
	Total credit extended ³ (item 174, column 5, of form BA 200)	134
	Exposure at default (EAD) (item 174, column 6, of form BA 200)	135
	Average probability of default ² (PD, EAD weighted) (item 251, column 3, of form BA 200)	136
	Average loss given default ² (LGD, EAD weighted) (item 280, column 30, of form BA 200)	137
	Total expected loss (EL) (item 309, column 30, plus item 212, column 4, of form BA 200)	138
	Best estimate of expected loss (BEEL) (item 308, column 30, of form BA 200)	139
	Net excess/(deficit) of total credit impairments compared to expected loss (item 380, column 5, of form BA 200)	140

IRB approach: Key ratio's relating to asset quality		Total ² (%)
Line no.		1
	Percentage growth in total gross loans and advances during the reporting month ⁴	141
	Impaired advances as % of total gross loans and advances ⁵	142
	Specific credit impairments as % of impaired advances ⁶	143
	Total credit impairments as % of total gross loans and advances ⁷	144
	Credit losses charge as % of total gross loans and advances ⁸	145
	Expected loss as % of total credit exposure (on EAD basis) ⁹	146

1. Means advances in respect of which the bank raised a specific impairment.

2. Specified items require percentages instead of amounts to be reported, which percentages shall be rounded to two decimal places.

3. Not on an EAD basis.

4. (Item 124 minus item 124 of previous month) divided by item 124 of previous month

5. Item 125 divided by item 124

6. Item 131 divided by item 125

7. Item 130 divided by item 124

8. Item 133 divided by item 124

9. Item 138 divided by item 135

(All amounts to be rounded off to the nearest R'000)

IRB approach: Summary of on-balance sheet and off-balance sheet credit	Line no.	Utilised (On-balance- sheet exposure)	Off-balance- sheet exposure	Repurchase and resale agreements ¹	Derivative instruments ²	Total credit extended ³ (col. 1 to 4)	Total credit exposure (EAD)
Asset class		1	2	3	4	5	6
Corporate exposure (total of items 148 to 155)	147						
Corporate	148						
Specialised lending - high volatility commercial real estate (property development)	149						
Specialised lending - income producing real estate	150						
Specialised lending - object finance	151						
Specialised lending - commodities finance	152						
Specialised lending - project finance	153						
SME corporate	154						
Purchased receivables - corporate	155						
Public sector entities	156						
Local governments and municipalities	157						
Sovereign (including central government and central bank)	158						
Banks	159						
Securities firms	160						
Retail exposure (total of items 162, 163, 165, 166 and 172)	161						
Residential mortgage advances	162						
Retail revolving credit ⁴	163						
<i>of which:</i> credit cards	164						
SME retail (total of items 166 and 167)	165						
Secured lending	166						
Unsecured lending	167						
Retail – other	168						
<i>of which:</i> vehicle and asset finance	169						
unsecured lending ^{5,6} ≤ R30 000	170						
unsecured lending ⁵ > R30 000	171						
Purchased receivables - retail	172						
Securitisation and securitisation exposure ⁷	173						
Total (of items 147, 156 to 161 and 173)	174						

1. Marked-to-market value.
2. In accordance with the relevant requirements specified in regulation 23.
3. Not on an EAD basis.
4. As defined in regulation 23(11)(c)(iv)(B)(ii).
5. Relates to the relevant original exposure amount, excluding relevant retail revolving credit exposure and/or SME retail exposure.
6. Including loans in respect of which the maximum NCA rate applies.
7. Also refer to regulation 35 and the form BA500.

IRB approach: Credit capital requirement Based on asset class	Line no.	Approach adopted by bank ^{1, 2}	Total credit exposure (EAD)	Total			
				Risk weighted exposure ³	of which: attributed to defaulted assets	of which: not subject to double default adjustment	of which: subject to double default provisions prior to adjustment
		1	2	3	4	5	6
Corporate exposure (total of items 176 to 183)	175						
Corporate	176						
Specialised lending - high volatility commercial real estate (property development)	177						
Specialised lending - income producing real estate	178						
Specialised lending - object finance	179						
Specialised lending - commodities finance	180						
Specialised lending - project finance	181						
SME corporate	182						
Purchased receivables - corporate	183						
Public sector entities	184						
Local government and municipalities	185						
Sovereign (including central government and central bank)	186						
Banks	187						
Securities firms	188						
Retail exposure (total of items 190, 191, 193, 196 and 200)	189						
Residential mortgage advances	190						
Retail revolving credit	191						
<i>of which: credit cards</i>	192						
SME retail (total of items 194 and 195)	193						
Secured lending	194						
Unsecured lending	195						
Retail – other	196						
<i>of which: vehicle and asset finance</i>	197						
unsecured lending ≤ R30 000 (see item 170 description)	198						
unsecured lending > R30 000 (see item 171 description)	199						
Purchased receivables – retail	200						
Securitisation and resecuritisation exposure	201						
Total (of items 175, 184 to 189 and 201)	202						

1. Based on the relevant keys specified in this note 1, in respect of each relevant asset class, the reporting bank shall indicate the approach adopted by the bank for the measurement of its exposure to credit risk. Standardised approach = 1; Foundation IRB approach = 2; Advanced IRB approach = 3.
2. When the reporting bank adopted the standardised approach in respect of a particular assets class, the bank shall indicate the said adopted approach in respect of the said asset class in column 1 and complete the relevant sections of the form BA200 that relate to the said standardised approach and leave open the relevant lines under the IRB approach.
3. After the application of a scaling factor of 1.06.

IRB approach: Credit capital requirement Based on asset class	Line no.	Total credit capital requirement (col. 3 * prescribed capital ratio)	Credit capital ratio (%) (col. 7/col. 2)
		7	8
Corporate exposure (total of items 176 to 183)	175		
Corporate	176		
Specialised lending - high volatility commercial real estate (property development)	177		
Specialised lending - income producing real estate	178		
Specialised lending - object finance	179		
Specialised lending - commodities finance	180		
Specialised lending - project finance	181		
SME corporate	182		
Purchased receivables - corporate	183		
Public sector entities	184		
Local government and municipalities	185		
Sovereign (including central government and central bank)	186		
Banks	187		
Securities firms	188		
Retail exposure (total of items 190, 191, 193, 196 and 200)	189		
Residential mortgage advances	190		
Retail revolving credit	191		
<i>of which:</i> credit cards	192		
SME retail (total of items 194 and 195)	193		
Secured lending	194		
Unsecured lending	195		
Retail – other	196		
<i>of which:</i> vehicle and asset finance	197		
unsecured lending ≤ R30 000 (see item 170 description)	198		
unsecured lending > R30 000 (see item 171 description)	199		
Purchased receivables – retail	200		
Securitisation and resecuritisation exposure	201		
Total (of items 175, 184 to 189 and 201)	202		

(All amounts to be rounded off to the nearest R'000)

IRB approach: Capital requirement i.r.o specialised lending subject to specified risk weights and specified risk grades ¹	Line no.	Credit exposure	Risk weighted exposure ² (col. 1* specified risk weight * scaling factor of 1.06)	Capital requirement (col. 2 * prescribed capital ratio)	Memorandum items:		
					Expected loss	Specific credit impairment	Number of obligors
					4	5	6
Specified risk weights							
0%	203						
50%	204						
70%	205						
90%	206						
95%	207						
115%	208						
120%	209						
140%	210						
250%	211						
Total (of items 203 to 211)	212						

1. Also included in Items 177 to 181.

2. After the application of a scaling factor of 1.06.

(All amounts to be rounded off to the nearest R'000)

IRB approach: Other assets ¹	Line no.	Amount	Specified risk weight (%)	Risk weighted exposure (col. 1* col.2)	Capital requirement (col. 3 * prescribed capital ratio)
		1	2	3	4
Cash and balances with the central bank	213		0%		
Cash items in process of collection	214		20%		
Goodwill	215		Deduction ²		
Intangibles other than goodwill	216		Deduction ²		
Fixed assets (excl. assets bought-in)	217		100%		
Movable assets (excl. assets bought-in)	218		100%		
Assets bought-in	219		100%		
Lease residuals	220		100%		
Other assets	221		100%		
Total (of items 213 to 221)	222				

1. Other assets are unrelated to credit risk but in order to calculate the reporting bank's relevant aggregate required amount of capital and reserve funds, for reconciliation to the form BA700, such other assets are included in the form BA200. When the majority of the reporting bank's credit exposure is subject to the standardised approach the bank shall complete the relevant required information specified in items 95 to 104 of the form BA200 and leave open the relevant items under the IRB approach.

2. Relates to assets the relevant amounts of which are to be deducted from the reporting bank's capital and reserve funds.

(All amounts to be rounded off to the nearest R'000)

IRB approach: Analysis of total credit exposure, that is, EAD, analysed by PD band	Line no.	Prescribed rating scale		Average PD of reporting bank ¹ (%)	Asset class										
		Lower bound (%)	Upper bound (%)		Corpora te	Corporate exposure ²								Public sector entities ²	Local government and municipaliti es ²
						Specialised lending					SME corporate	Purchased receivable s - corporate	Total corporate exposure (total of col. 4 to 11)		
						high volatility commercial real estate (property development)	income producing real estate	object finance	commodity finance	project finance					
Prescribed PD band		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Performing (total of items 224 to 249)	223														
	224		0.0000												
	01	225	0.0001	0.0120											
	02	226	0.0121	0.0170											
	03	227	0.0171	0.0240											
	04	228	0.0241	0.0340											
	05	229	0.0341	0.0480											
	06	230	0.0481	0.0670											
	07	231	0.0671	0.0950											
	08	232	0.0951	0.1350											
	09	233	0.1351	0.1900											
	10	234	0.1901	0.2690											
	11	235	0.2691	0.3810											
	12	236	0.3811	0.5380											
	13	237	0.5381	0.7610											
	14	238	0.7611	1.0760											
	15	239	1.0761	1.5220											
	16	240	1.5221	2.1530											
	17	241	2.1531	3.0440											
	18	242	3.0441	4.3050											
	19	243	4.3051	6.0890											
	20	244	6.0891	8.6110											
	21	245	8.6111	12.1770											
	22	246	12.1771	17.2220											
	23	247	17.2221	24.3550											
24	248	24.3551	34.4430												
25	249	34.4431	99.9999												
Default	250	100.000	100.000												
Total (of items 223 and 250)	251														

1. Means the EAD weighted average probability of default (PD), calculated in accordance with the reporting bank's internal master rating scale and mapped to the relevant specified PD band.

2. In respect of the relevant specified PD bands and asset classes, a bank shall report the aggregate amount of its total credit exposure, that is, the relevant EAD amount, calculated in accordance with the relevant requirements specified in these Regulations.

(All amounts to be rounded off to the nearest R'000)

(All amounts to be rounded off to the nearest R 000)																	
IRB approach: Analysis of total credit exposure, that is, EAD, analysed by PD band	Line no.	Asset class															Total credit exposure (EAD) (col. 12 to 18)
		Sovereign ¹ (including central government and central banks)	Banks ¹	Securities firms ¹	Total retail exposure (total of columns 19 , 20, 22, 25 and 29)	Residential mortgage advances	Retail exposure ¹										
							Retail revolving credit		SME retail			Retail other				Purchased receivables retail	
							Total	of which: credit cards	Total	of which: secured lending	of which: unsecure d lending	Total	of which: vehicle and asset finance	of which: unsecured lending ≤ R30 000	of which: unsecured lending > R30 000		
Prescribed PD band		15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Performing (total of items 224 to 249)	223																
00	224																
01	225																
02	226																
03	227																
04	228																
05	229																
06	230																
07	231																
08	232																
09	233																
10	234																
11	235																
12	236																
13	237																
14	238																
15	239																
16	240																
17	241																
18	242																
19	243																
20	244																
21	245																
22	246																
23	247																
24	248																
25	249																
Default	250																
Total (of items 223 and 250)	251																

1. In respect of the relevant specified PD bands and asset classes, a bank shall report the aggregate amount of its total credit exposure, that is, the relevant EAD amount, calculated in accordance with the relevant requirements specified in these Regulations.

IRB approach: EAD weighted average LGD (percentage)	Line no.	Prescribed rating scale		Average PD of reporting bank ¹ (%)	Asset class										Public sector entities ²	Local government and municipalities ²
		Lower bound (%)	Upper bound (%)		Corporate exposure ²											
					Corpor ate	Specialised lending					SME corporate	Purchased receivables - corporate	Total corporate exposure average LGD (%)			
						high volatility commercial real estate (property development)	income producing real estate	object finance	commodity finance	project finance						
Prescribed PD band		1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Performing (total of items 253 to 278)	252															
	253		0.0000													
	01	254	0.0001	0.0120												
	02	255	0.0121	0.0170												
	03	256	0.0171	0.0240												
	04	257	0.0241	0.0340												
	05	258	0.0341	0.0480												
	06	259	0.0481	0.0670												
	07	260	0.0671	0.0950												
	08	261	0.0951	0.1350												
	09	262	0.1351	0.1900												
	10	263	0.1901	0.2690												
	11	264	0.2691	0.3810												
	12	265	0.3811	0.5380												
	13	266	0.5381	0.7610												
	14	267	0.7611	1.0760												
	15	268	1.0761	1.5220												
	16	269	1.5221	2.1530												
	17	270	2.1531	3.0440												
	18	271	3.0441	4.3050												
	19	272	4.3051	6.0890												
	20	273	6.0891	8.6110												
	21	274	8.6111	12.1770												
	22	275	12.1771	17.2220												
	23	276	17.2221	24.3550												
24	277	24.3551	34.4430													
25	278	34.4431	99.9999													
Default	279	100.000	100.000													
Total average LGD	280															

1. Means the EAD weighted average probability of default (PD), calculated in accordance with the reporting bank's internal master rating scale and mapped to the relevant specified PD band.

2. In respect of the relevant specified PD bands and asset classes, a bank shall report the EAD weighted average LGD percentage relating to the relevant credit exposure, calculated in accordance with the relevant requirements specified in these Regulations.

IRB approach: EAD weighted average LGD (percentage)	Line no.	Asset class														Total EAD weighted average LGD (%)	
		Sovereign ¹ (including central government and central banks)	Banks ¹	Securities firms ¹	Total retail exposure average LGD (%)	Residential mortgage advances	Retail exposure ¹										
							Retail revolving credit		SME retail			Retail other					Purchased receivables retail
							Total	of which: credit cards	Total	of which: secured lending	of which: unsecured lending	Total	of which: vehicle and asset finance	of which: unsecured lending ≤ R30 000	of which: unsecured lending > R30 000		
Prescribed PD band		15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Performing (total of items 253 to 278)	252																
	253																
	00	254															
	01	255															
	02	256															
	03	257															
	04	258															
	05	259															
	06	260															
	07	261															
	08	262															
	09	263															
	10	264															
	11	265															
	12	266															
	13	267															
	14	268															
	15	269															
	16	270															
	17	271															
	18	272															
	19	273															
	20	274															
	21	275															
	22	276															
23	277																
24	278																
25	279																
Default																	
Total average LGD	280																

1. In respect of the relevant specified PD bands and asset classes, a bank shall report the EAD weighted average LGD percentage relating to the relevant credit exposure, calculated in accordance with the relevant requirements specified in these Regulations.

(All amounts to be rounded off to the nearest R'000)

IRB approach: Expected loss	Line no.	Prescribed rating scale		Average PD of reporting bank ¹ (%)	Asset class										Public sector entities ²	Local government and municipalities ²
		Lower bound (%)	Upper bound (%)		Corporate exposure ²											
					Corporate	Specialised lending					SME corporate	Purchased receivables - corporate	Total corporate exposure (total of col. 4 to 11)			
						high volatility commercial real estate (property development)	Income producing real estate	object finance	commodity finance	project finance						
Prescribed PD band		1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Performing (total of items 282 to 307)	281															
00	282		0.0000													
01	283	0.0001	0.0120													
02	284	0.0121	0.0170													
03	285	0.0171	0.0240													
04	286	0.0241	0.0340													
05	287	0.0341	0.0480													
06	288	0.0481	0.0670													
07	289	0.0671	0.0950													
08	290	0.0951	0.1350													
09	291	0.1351	0.1900													
10	292	0.1901	0.2690													
11	293	0.2691	0.3810													
12	294	0.3811	0.5380													
13	295	0.5381	0.7610													
14	296	0.7611	1.0760													
15	297	1.0761	1.5220													
16	298	1.5221	2.1530													
17	299	2.1531	3.0440													
18	300	3.0441	4.3050													
19	301	4.3051	6.0890													
20	302	6.0891	8.6110													
21	303	8.6111	12.1770													
22	304	12.1771	17.2220													
23	305	17.2221	24.3550													
24	306	24.3551	34.4430													
25	307	34.4431	99.9999													
Default ³	308	100.000	100.000													
Total expected loss (total of items 281 and 308)	309															

1. Means the EAD weighted average probability of default (PD), calculated in accordance with the reporting bank's internal master rating scale and mapped to the relevant specified PD band.

2. In respect of the relevant specified PD bands and asset classes, based on the relevant requirements specified in these Regulations, a bank shall report its relevant aggregate expected loss amount.

3. Means the reporting bank's best estimate of the relevant expected loss amount.

(All amounts to be rounded off to the nearest R'000)

(All amounts to be rounded on to the nearest R 000)																	
IRB approach: Expected loss	Line no.	Asset class															Total expected loss (col. 12 to 18)
		Sovereign ¹ (including central government and central banks)	Banks ¹	Securities firms ¹	Total retail exposure (total of columns 19 , 20, 22, 25 and 29)	Residential mortgage advances	Retail exposure ¹										
							Retail revolving credit		SME retail			Retail other				Purchased receivables retail	
							Total	of which: credit cards	Total	of which: secured lending	of which: unsecured lending	Total	of which: vehicle and asset finance	of which: unsecured lending ≤ R30 000	of which: unsecured lending > R30 000		
Prescribed PD band		15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Performing (total of items 282 to 307) 00 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25	281																
	282																
	283																
	284																
	285																
	286																
	287																
	288																
	289																
	290																
	291																
	292																
	293																
	294																
	295																
	296																
	297																
	298																
	299																
	300																
	301																
	302																
	303																
	304																
	305																
	306																
307																	
Default ²	308																
Total expected loss (total of items 281 and 308)	309																

1. In respect of the relevant specified PD bands and asset classes, based on the relevant requirements specified in these Regulations, a bank shall report its relevant aggregate expected loss amount.

2. Means the reporting bank's best estimate of the relevant expected loss amount.

(All amounts to be rounded off to the nearest R'000)

IRB approach: EAD and credit conversion factors	Line no.	Utilised facility (drawn exposure) ^{1, 2}	Limit	EAD	Credit conversion factor (%)
Asset class		1	2	3	4
Corporate exposure (total of items 311 to 318)	310				
Corporate	311				
Specialised lending - high volatility commercial real estate (property development)	312				
Specialised lending - income producing real estate	313				
Specialised lending - object finance	314				
Specialised lending - commodities finance	315				
Specialised lending - project finance	316				
SME corporate	317				
Purchased receivables - corporate	318				
Public sector entities	319				
Local government and municipalities	320				
Sovereign (including central government and central bank)	321				
Banks	322				
Securities firms	323				
Retail exposure (total of items 325, 326, 328, 331 and 335)	324				
Residential mortgage advances	325				
Retail revolving credit	326				
<i>of which:</i> credit cards	327				
SME retail (total of items 329 and 330)	328				
Secured lending	329				
Unsecured lending	330				
Retail – other	331				
<i>of which:</i> vehicle and asset finance	332				
unsecured lending ≤ R30 000 (see item 170 description)	333				
unsecured lending > R30 000 (see item 171 description)	334				
Purchased receivables – retail	335				
Securitisation and resecuritisation exposure ³	336				
Total (of items 310, 319 to 324 and 336)	337				

1. For purposes of calculating the relevant required credit conversion factors, a bank shall use the relevant month-end balance.

2. Includes drawn instruments such as letters of credit or guarantees.

3. Also refer to regulation 35 and the form BA 500.

IRB approach: Average effective maturity (EAD weighted) Asset class ¹	Line no.	Average effective maturity ²
		1
Corporate exposure (average of items 339 to 346, EAD weighted)	338	
Corporate	339	
Specialised lending - high volatility commercial real estate (property development)	340	
Specialised lending - income producing real estate	341	
Specialised lending - object finance	342	
Specialised lending - commodities finance	343	
Specialised lending - project finance	344	
SME corporate	345	
Purchased receivables - corporate	346	
Public sector entities	347	
Local government and municipalities	348	
Sovereign (including central government and central bank)	349	
Banks	350	
Securities firms	351	
Securitisation and resecuritisation exposures	352	
Total³	353	

1. Excluding retail exposure to which an effective maturity of 2.5 years applies and any exposure other than retail exposure in respect of which a specific maturity is specified in these Regulations, in which case the said specified maturity shall be reported.

2. Means the EAD weighted effective maturity of the relevant asset class calculated in accordance with the relevant requirements specified in regulation 23(13)(d)(ii)(B), which average effective maturity shall be expressed in years and rounded to one decimal place.

3. Means the total EAD weighted average effective maturity in respect of all relevant asset classes, including retail exposure (refer note 1), but excluding securitisation exposure.

(All amounts to be rounded off to the nearest R'000)

IRB approach Analysis of expected loss and credit impairments	Line no.	Expected loss	Specific credit impairments	Portfolio credit impairments	Total credit impairments (total of col. 2 and 3)	Qualifying secondary reserve fund ¹ / prescribed deduction ² (col. 4 minus 1)
Asset class		1	2	3	4	5
Corporate exposure (total of items 355 to 362)	354					
Corporate	355					
Specialised lending - high volatility commercial real estate (property development)	356					
Specialised lending - income producing real estate	357					
Specialised lending - object finance	358					
Specialised lending - commodities finance	359					
Specialised lending - project finance	360					
SME corporate	361					
Purchased receivables - corporate	362					
Public sector entities	363					
Local government and municipalities	364					
Sovereign (including central government and central bank)	365					
Banks	366					
Securities firms	367					
Retail exposure (total of items 369, 370, 372, 375 and 379)	368					
Residential mortgage advances	369					
Retail revolving credit	370					
<i>of which:</i> credit cards	371					
SME retail (total of items 373 and 374)	372					
Secured lending	373					
Unsecured lending	374					
Retail – other	375					
<i>of which:</i> vehicle and asset finance	376					
unsecured lending ≤ R30 000 (see item 170 description)	377					
unsecured lending > R30 000 (see item 171 description)	378					
Purchased receivables – retail	379					
Total (of items 354 and 363 to 368)	380					

1. Refer to item 75 of form BA 700 and regulation 23(22)(d)(i)(B)(ii) when positive (positive amount limited to 0.6% of specified risk weighted exposure).

2. Refer to items 53 and 89 of form BA 700 and regulation 23(22)(d)(i)(B)(i) when negative.

(All amounts to be rounded off to the nearest R'000)

IRB approach: Reconciliation of credit impairments	Line no.	Balance sheet		
		Total credit impairments (col. 2 + col. 3)	Specific credit impairments	Portfolio credit impairments
		1	2	3
Balance sheet				
Credit impairments: balance at beginning of period	381			
Income statement charge/ (reversal)	382			
Amounts written off against credit impairments	383			
Acquisition/disposal of subsidiary and other	384			
Credit impairments: balance at end of period	385			
Memorandum item:				
Interest in suspense at end of period	386			
IRB approach: Reconciliation of credit impairments		Income statement		
		Movement during reporting month (col. 2 + col. 3)	Specific credit impairments	Portfolio credit impairments
		1	2	3
Income statement				
Credit impairments provision raised	387			
Credit impairments provision released	388			
Recoveries	389			
Suspended interest charge	390			
Total (of items 387 to 390)	391			
Memorandum item:				
Write offs not applied directly against the balance sheet, that is, provision not previously raised – when relevant	392			

(All amounts to be rounded off to the nearest R'000)								
IRB approach: Analysis of past due exposure (EAD) Asset class	Line no.	Days overdue						
		Less than 30 days		31 - 60 days		61 - 90 days		>90 days
		Total EAD		Total EAD		Total EAD		Total EAD
			Of which: classified "in default"¹		Of which: classified "in default"¹		Of which: classified "in default"¹	Of which: classified "in default"¹
		1	2	3	4	5	6	7
Corporate exposure (total of items 394 to 401)	393							
Corporate	394							
Specialised lending - high volatility commercial real estate (property development)	395							
Specialised lending - income producing real estate	396							
Specialised lending - object finance	397							
Specialised lending - commodities finance	398							
Specialised lending - project finance	399							
SME corporate	400							
Purchased receivables - corporate	401							
Public sector entities	402							
Local government and municipalities	403							
Sovereign (including central government and central bank)	404							
Banks	405							
Securities firms	406							
Retail exposure (total of items 408, 409, 411, 414 and 418)	407							
Residential mortgage advances	408							
Retail revolving credit	409							
<i>of which:</i> credit cards	410							
SME retail (total of items 412 and 413)	411							
Secured lending	412							
Unsecured lending	413							
Retail – other	414							
<i>of which:</i> vehicle and asset finance	415							
unsecured lending ≤ R30 000 (see item 170 description)	416							
unsecured lending > R30 000 (see item 171 description)	417							
Purchased receivables - retail	418							
Securitisation and resecuritisation exposure	419							
Total credit exposure (EAD) (total of items 393, 402 to 407 and 419)	420							

1. Refer to definition of default specified in regulation 67.

IRB approach: Analysis of credit exposure (EAD) in respect of which the reporting bank obtained approval from the Registrar to deviate from the definition of default ¹		Line no.	Credit exposure (EAD) not compliant with definition of default R'000	Non-compliant credit exposure (EAD) as % of asset class total credit exposure (EAD) (%)
Asset class			1	2
Corporate exposure (total of items 422 to 429)		421		
Corporate		422		
Specialised lending - high volatility commercial real estate (property development)		423		
Specialised lending - income producing real estate		424		
Specialised lending - object finance		425		
Specialised lending - commodities finance		426		
Specialised lending - project finance		427		
SME corporate		428		
Purchased receivables - corporate		429		
Public sector entities		430		
Local government and municipalities		431		
Sovereign (including central government and central bank)		432		
Banks		433		
Securities firms		434		
Retail exposure (total of items 436, 437, 439, 442 and 446)		435		
Residential mortgage advances		436		
Retail revolving credit		437		
<i>of which:</i> credit cards		438		
SME retail (total of items 440 and 441)		439		
Secured lending		440		
Unsecured lending		441		
Retail – other		442		
<i>of which:</i> vehicle and asset finance		443		
unsecured lending ≤ R30 000 (see item 170 description)		444		
unsecured lending > R30 000 (see item 171 description)		445		
Purchased receivables - retail		446		
Securitisation and resecuritisation exposure		447		
Total (of items 421, 430 to 435 and 447)		448		

1. Refer to definition of default specified in regulation 67.

(All amounts to be rounded off to the nearest R'000)

IRB approach: Counterparty credit risk ¹	Line no.	Current exposure method									Standardised method				
		OTC derivative instruments						SFT ²			OTC derivative instruments				
		Total notional principal amount	Gross replace- ment cost	Net replace- ment cost	Gross potential future exposure add-on	Net potential future exposure add-on	Collateral value after haircut	Credit exposure value	Collateral value	Netting benefits	Current market value of portfolio	Current market value of collateral	Risk position for transac- tion	Risk position from collateral	Net absolute risk position after the application of CCFs
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Performing (total of items 450 to 475)	449														
00	450														
01	451														
02	452														
03	453														
04	454														
05	455														
06	456														
07	457														
08	458														
09	459														
10	460														
11	461														
12	462														
13	463														
14	464														
15	465														
16	466														
17	467														
18	468														
19	469														
20	470														
21	471														
22	472														
23	473														
24	474														
25	475														
Default	476														
Total counterparty credit risk (total of items 449 and 476)	477														
Memorandum Items: Maximum counterparty credit exposure during the month	478														

1. Refer to regulations 23(15) to 23(19) for the relevant directives related to the measurement of a bank's exposure to counterparty credit risk.
2. Means Securities Financing Transactions. In accordance with the relevant requirements specified in regulation 23(15), a bank that did not obtain the approval of the Registrar to adopt the Internal Model Method, shall calculate its exposure to credit risk arising from securities financing transactions in accordance with the relevant requirements specified in regulations 23(8) and 23(9).

(All amounts to be rounded off to the nearest R'000)										
IRB approach: Counterparty credit risk ¹ Analysis of OTC derivative instruments and SFT ² Based on prescribed PD bands	Line no.	Standardised method			Internal model		Aggregate totals across all relevant approaches			
		SFT ²			OTC derivative instruments	SFT ²	OTC derivative instruments		SFT ²	
		Credit exposure value	Collateral value	Netting benefit	Effective expected positive exposure	Effective expected positive exposure	Adjusted exposure amount	Risk weighted exposure ³	Adjusted exposure amount	Risk weighted exposure ³
		15	16	17	18	19	20	21	22	23
Performing (total of items 450 to 475)	449									
00	450									
01	451									
02	452									
03	453									
04	454									
05	455									
06	456									
07	457									
08	458									
09	459									
10	460									
11	461									
12	462									
13	463									
14	464									
15	465									
16	466									
17	467									
18	468									
19	469									
20	470									
21	471									
22	472									
23	473									
24	474									
25	475									
Default	476									
Total counterparty credit risk (total of items 449 and 476)	477									

1. Refer to regulations 23(15) to 23(19) for the relevant directives related to the measurement of a bank's exposure to counterparty credit risk.
2. Means Securities Financing Transactions. In accordance with the relevant requirements specified in regulation 23(15), a bank that did not obtain the approval of the Registrar to adopt the Internal Model Method, shall calculate its exposure to credit risk arising from securities financing transactions in accordance with the relevant requirements specified in regulations 23(8) and 23(9).
3. After the application of a scaling factor of 1.06.

(All amounts to be rounded off to the nearest R'000)

IRB approach: Counterparty credit risk ¹ Analysis of OTC derivative instruments and SFT ² Based on prescribed PD bands	Line no.	Standardised method			Internal model		Aggregate totals across all relevant approaches			
		SFT ²			OTC derivative instruments	SFT ²	OTC derivative instruments		SFT ²	
		Credit exposure value	Collateral value	Netting benefit	Effective expected positive exposure	Effective expected positive exposure	Adjusted exposure amount	Risk weighted exposure ³	Adjusted exposure amount	Risk weighted exposure ³
		15	16	17	18	19	20	21	22	23
Memorandum items: Maximum counterparty credit exposure during the month Exchange traded margined transactions Initial margin placed with a recognised exchange	478									
	479									Margin amount (EAD)
										1

1. Refer to regulations 23(15) to 23(19) for the relevant directives related to the measurement of a bank's exposure to counterparty credit risk.
2. Means Securities Financing Transactions. In accordance with the relevant requirements specified in regulation 23(15), a bank that did not obtain the approval of the Registrar to adopt the Internal Model Method, shall calculate its exposure to credit risk arising from securities financing transactions in accordance with the relevant requirements specified in regulations 23(8) and 23(9).
3. After the application of a scaling factor of 1.06.

(All amounts to be rounded off to the nearest R'000)

Analysis of netting	Line no.	ISDA	ISMA	Netting in terms of relevant requirements specified in regulation 23	Other ²	Total (col. 1 to 4)
		1	2	3	4	5
Current netting benefits	480					
OTC derivative instruments	481					
SFT ¹	482					
Expected positive exposure netting	483					
OTC derivative instruments	484					
SFT ¹	485					
Own estimate of alpha ³	486					Alpha value
						1

1. Means Securities Financing Transactions. In accordance with the relevant requirements specified in regulation 23(15), a bank that did not obtain the approval of the Registrar to adopt the Internal Model Method, shall calculate its exposure to credit risk arising from securities financing transactions in accordance with the relevant requirements specified in regulations 23(8) and 23(9).
2. Please provide relevant details separately.
3. Relates to Internal model method only.

(All amounts to be rounded off to the nearest R'000)

IRB approach: Residential mortgage exposure Analysed per specified loan-to-value (LTV) ratio ¹	Line no.	Total exposure					of which: New business during the current reporting month				
		On-balance sheet exposure	Off-balance sheet exposure	Total gross credit exposure	EAD	Risk weighted exposure ²	On-balance sheet exposure	Off-balance sheet exposure	Total gross credit exposure	EAD	Risk weighted exposure ²
		1	2	3	4	5	6	7	8	9	10
Total (of items 488 to 490)	487										
LTV ratio ≤ 80%	488										
80% < LTV ratio < 100%	489										
LTV ratio ≥ 100%	490										

1. Calculated based on the amount envisaged in regulation 23(5)(c).

2. After the application of a scaling factor of 1.06.

(All amounts to be rounded off to the nearest R'000)

IRB approach: Analysis of total credit exposure, that is, EAD, analysed by LGD band Specified LGD band ¹	Line no.	Specified LGD band ¹		Asset class ¹										Public sector entities	Local government and municipalities
				Corporate exposure											
		Lower bound (%)	Upper bound (%)	Corporate	Specialised lending - high volatility commercial real estate (property development)	Specialised lending - income producing real estate	Specialised lending - object finance	Specialised lending - commodity finance	Specialised lending - project finance	SME corporate	Purchased receivables - corporate	Total corporate exposure (total of col. 3 to 10)			
		1	2	3	4	5	6	7	8	9	10	11	12		
00	491		10.0000												
01	492	10.0001	20.0000												
02	493	20.0001	30.0000												
03	494	30.0001	40.0000												
04	495	40.0001	50.0000												
05	496	50.0001	60.0000												
06	497	60.0001	70.0000												
07	498	70.0001	80.0000												
08	499	80.0001	90.0000												
09	500	90.0001	100.0000												
10	501	100.0001	and more												

1. In respect of the relevant specified LGD bands and asset classes, a bank shall report the aggregate amount of its total credit exposure, that is, the relevant EAD amount, calculated in accordance with the relevant requirements specified in these Regulations.

(All amounts to be rounded off to the nearest R'000)

IRB approach: Analysis of total credit exposure, that is, EAD, analysed by LGD band Specifled LGD band ¹	Line no.	Asset class												
		Banks	Securities firms	Total retail exposure (total of col 17 , 18, 20 and 23)	Residential mortgage advances	Retail exposure								
						Retail revolving credit		SME retail			Retail other			
						Total	of which: credit cards	Total	of which: secured lending	of which: unsecured lending	Total	of which: vehicle and asset finance	of which: unsecured lending ≤ R30 000	of which: unsecured lending > R30 000
		14	15	16	17	18	19	20	21	22	23	24	25	26
00	491													
01	492													
02	493													
03	494													
04	495													
05	496													
06	497													
07	498													
08	499													
09	500													
10	501													

1. In respect of the relevant specified LGD bands and asset classes, a bank shall report the aggregate amount of its total credit exposure, that is, the relevant EAD amount, calculated in accordance with the relevant requirements specified in these Regulations.

(All amounts to be rounded off to the nearest R'000)

(All amounts to be rounded on to the nearest R 000)

Advanced IRB approach: Analysis of performing credit exposure, that is, EAD, analysed by effective maturity	Line no.	Specified maturity band ¹		Asset class ¹										Public sector entities ³	Local government and municipalities ³	
				Corporate exposure ³								Total corporate exposure (total of col. 3 to 10)				
				Corporate	Specialised lending - high volatility commercial real estate (property development)	Specialised lending - income producing real estate	Specialised lending - object finance	Specialised lending - commodity finance	Specialised lending - project finance	SME corporate	Purchased receivables - corporate					
		Specified maturity band ¹		Lower bound (years) ²	Upper bound (years) ²											
		1	2	3	4	5	6	7	8	9	10	11	12	13		
00	502		0.5000													
01	503	0.5001	1.0000													
02	504	1.0001	1.5000													
03	505	1.5001	2.0000													
04	506	2.0001	2.5000													
05	507	2.5001	3.0000													
06	508	3.0001	3.5000													
07	509	3.5001	4.0000													
08	510	4.0001	4.5000													
09	511	4.5001	5.0000													
10	512	5.0001	and longer													
Total EAD weighted average effective maturity ² (of items 502 to 512)	513															

1. In respect of the relevant specified maturity bands and asset classes, a bank shall report the aggregate amount of its total credit exposure, that is, the relevant EAD amount, calculated in accordance with the relevant requirements specified in these Regulations, including the relevant principles contained in regulation 23(13)(d)(ii)(B).
2. The 1 year regulatory floor and the 5 year specified maximum effective maturity used for the calculation of minimum required capital and reserve funds shall be disregarded for purposes of the completion of line items 502 to 513.
3. Based on the same method used for the calculation of minimum required capital and reserve funds, such as the cash-flow formula or maximum remaining time, without taking into consideration the relevant specified 1 year regulatory floor and 5 year maximum effective maturity limit.

(All amounts to be rounded off to the nearest R'000)

Advanced IRB approach: Analysis of performing credit exposure, that is, EAD, analysed by effective maturity Specified maturity band ¹	Line no.	Asset class ¹												
		Banks ³	Securities firms ³	Total retail exposure (total of col 17, 18, 20 and 23)	Residential mortgage advances	Retail exposure ²								
						Retail revolving credit		SME retail			Retail other			
						Total	of which: credit cards	Total	of which: secured lending	of which: unsecured lending	Total	of which: vehicle and asset finance	of which: unsecured lending ≤ R30 000	of which: unsecured lending > R30 000
		14	15	16	17	18	19	20	21	22	23	24	25	26
00	502													
01	503													
02	504													
03	505													
04	506													
05	507													
06	508													
07	509													
08	510													
09	511													
10	512													
Total EAD weighted average effective maturity ² (of items 502 to 512)	513													

1. In respect of the relevant specified maturity bands and asset classes, a bank shall report the aggregate amount of its total credit exposure, that is, the relevant EAD amount, calculated in accordance with the relevant requirements specified in these Regulations, including the relevant principles contained in regulation 23(13)(d)(II)(B).
2. The 1 year regulatory floor and the 5 year specified maximum effective maturity used for the calculation of minimum required capital and reserve funds shall be disregarded for purposes of the completion of line items 502 to 513.
3. Based on the same method used for the calculation of minimum required capital and reserve funds, such as the cash-flow formula or maximum remaining time, without taking into consideration the relevant specified 1 year regulatory floor and 5 year maximum effective maturity limit.
4. Based on the maximum remaining time, without taking into consideration any relevant specified floor or maximum effective maturity limit.

(All amounts to be rounded off to the nearest R'000)

IRB approach: Specified additional information	Line no.	Asset class												
		Corporate exposure								Public sector entities	Local government and municipaliti es	Sovereign (including central government and central banks)	Banks	
		Corpo rate	Specialised lending					SME corporate	Purchased receivables - corporate					Total corporate exposure (total of col. 1 to 8)
			high volatility commercial real estate (property development)	Income producing real estate	object finance	commodity finance	project finance							
		1	2	3	4	5	6	7	8	9	10	11	12	13
EAD weighted average PD	514													
EAD weighted average PD excluding defaulted exposures	515													
Number ¹ weighted average PD	516													
Number ¹ weighted average PD excluding defaulted exposures	517													
EAD weighted average PD, excluding defaulted exposures, 12 months ago	518													
Number ¹ weighted average PD, excluding defaulted exposures, 12 months ago	519													
Number ¹ of defaulted counterparties ² during reporting month	520													
Number ¹ of defaulted counterparties ² during the 12 months preceding the reporting month	521													
Number ¹ of performing counterparties 12 months ago	522													
EAD of defaults during the reporting month	523													
Cumulative number ¹ of counterparties ² in default at the end of the reporting month	524													

1. The number of counterparties shall be based on the PD assignment level.

2. Multiple defaults on the same facility (retail exposure) or counterparty (non-retail exposure) shall be counted in the same way as in the PD estimation.

(All amounts to be rounded off to the nearest R'000)

IRB approach: Specified additional information	Line no.	Asset class ¹												Total	
		Securities firms	Total retail exposure (total of col 16 , 17, 19, 22 and 26)	Residential mortgage advances	Retail exposure										Purchased receivables retail
					Retail revolving credit		SME retail			Retail other					
					Total	of which: credit cards	Total	of which: secured lending	of which: unsecured lending	Total	of which: vehicle and asset finance	of which: unsecured lending ≤ R30 000	of which: unsecur ed lending > R30 000		
		14	15	16	17	18	19	20	21	22	23	24	25	26	27
EAD weighted average PD	514														
EAD weighted average PD excluding defaulted exposures	515														
Number weighted ¹ average PD	516														
Number weighted ¹ average PD excluding defaulted exposures	517														
EAD weighted average PD, excluding defaulted exposures, 12 months ago	518														
Number weighted average PD, excluding defaulted exposures, 12 months ago	519														
Number ¹ of defaulted counterparties ² during reporting month	520														
Number ¹ of defaulted counterparties ² during the 12 months preceding the reporting month	521														
EAD of defaults during reporting month	522														
Number of performing counterparties	523														
Cumulative number ¹ of counterparties ² in default at the end of the reporting month	524														

1. The number of counterparties shall be based on the PD assignment level.

2. Multiple defaults on the same facility (retail exposure) or counterparty (non-retail exposure) shall be counted in the same way as in the PD estimation.