

Columns relating to counterparty credit risk: standardised approach, items 105 to 111

Column number	Description
1	<p>Total notional principal amount</p> <p>This column shall reflect the relevant effective nominal or notional amounts underlying the reported OTC derivative instruments or contracts.</p>
2	<p>Gross replacement cost</p> <p>This column shall reflect the respective gross positive fair value amounts of the reported OTC derivative instruments, before the risk reducing effect of any netting agreement that complies with the relevant requirements specified in regulation 23(7)(a), 23(9)(a), 23(17) or 23(18), or any relevant collateral, has been taken into consideration.</p>
3	<p>Net replacement cost</p> <p>This column shall reflect the respective gross positive fair value amounts of the reported OTC derivative instruments, after the risk reducing effect of any netting agreement that complies with the relevant requirements specified in regulations 23(7)(a), 23(9)(a), 23(17) or 23(18), but before the effect of any relevant collateral, has been taken into consideration.</p>
4	<p>Gross potential future exposure add-on</p> <p>Based on the relevant derivative instruments' or contracts' notional principal amounts, this column shall reflect the potential future exposure add-on amount, before the impact of any netting or collateral has been taken into consideration.</p>
5	<p>Net potential future exposure add-on</p> <p>Based on the relevant derivative instruments' or contracts' notional principal amounts, this column shall reflect the adjusted add-on amount for all relevant contracts subject to eligible bilateral netting agreements or contracts.</p>
6	<p>Collateral value after haircut</p> <p>This column shall reflect the current value of eligible financial collateral obtained by the reporting bank in respect of OTC derivative instruments, after the effect of any relevant haircut has been taken into consideration.</p>
7	<p>Credit exposure value</p> <p>This column shall reflect the current value of all relevant credit exposures after the effect of any relevant haircut has been taken into consideration.</p>

Columns relating to counterparty credit risk: standardised approach, Items 105 to 111

Column number	Description
9	Netting benefit This column shall reflect the aggregate amount of all relevant netting benefits arising from eligible master netting agreements taken into consideration in the calculation of the reporting bank's relevant adjusted credit exposure amount.

Items relating to summary of selected credit risk related information: IRB approach

Item number	Description
125	Impaired advances This item shall reflect the aggregate amount of advances in respect of which the bank raised a specific impairment. As a minimum, an advance is considered to be impaired when objective evidence exists that the bank is unlikely to collect the total amount due.
126 to 129	Assets bought-in These items shall reflect the on-balance sheet carrying value of assets bought-in during the preceding five years to protect an investment, including a loan or advance, which asset has not been disposed of at the end of the reporting period.
130 to 132	Credit impairments These items shall reflect the relevant required aggregate amounts of specific credit impairments and portfolio credit impairments raised by the reporting bank in accordance with the relevant requirements specified in financial reporting standards issued from time to time.
134	Total credit extended This item shall reflect the aggregate outstanding credit exposure amount due to the reporting bank in respect of loans, advances, off-balance-sheet exposure, derivative instruments and repurchase or resale agreements, before the effect of credit risk mitigation has been taken into consideration.
135	Exposure at default (EAD) This item shall reflect the reporting bank's relevant aggregate EAD amount, calculated in accordance with the relevant requirements specified in these Regulations.

Item number	Description
136	<p>Average probability of default (PD, EAD weighted)</p> <p>This item shall reflect the reporting bank's relevant EAD weighted average probability of default percentage, calculated in accordance with the relevant requirements specified in these Regulations.</p>
137	<p>Average loss given default (LGD, EAD weighted)</p> <p>This item shall reflect the reporting bank's relevant EAD weighted average LGD percentage relating to credit exposure, calculated in accordance with the relevant requirements specified in these Regulations.</p>
138	<p>Total expected loss (EL)</p> <p>Based on, amongst others, the relevant requirements specified in subregulation (21), this item shall reflect the reporting bank's aggregate expected loss amount.</p>
139	<p>Best estimate of expected loss (BEEL)</p> <p>Based on a PD of 100 per cent in respect of any relevant defaulted exposure, this item shall reflect the reporting bank's best estimate of expected loss amount, which best estimate of expected loss amount is expected to be an amount equal to or higher than the amount raised by the reporting bank in respect of specific credit impairment in accordance with the relevant requirements specified in financial reporting standards issued from time to time, provided that when the aforesaid two amounts differ the reporting bank shall at the written request of the Registrar provide the Registrar with a detailed reconciliation in writing between the two said amounts, which reconciliation shall duly explain the relevant reconciliation differences.</p>

Columns relating to summary of on-balance-sheet and off-balance-sheet credit exposure: IRB approach, Items 147 to 174

Column number	Description
1	<p>Utilised: on-balance-sheet exposure</p> <p>This column shall reflect the aggregate amount in respect of amounts drawn by clients, which amounts form part of the reporting bank's current on-balance-sheet exposure before the application of any credit risk mitigation (CRM).</p>

Column number	Description
2	<p>Off-balance-sheet exposure</p> <p>This column shall reflect the aggregate amount in respect of-</p> <p>(a) facilities granted to clients but not drawn, that is, unutilized facilities in respect of which no funds have been paid out and no debit balance has been raised; and</p> <p>(b) other off-balance-sheet items such as guarantees and commitments made by the reporting bank,</p> <p>which amounts form part of the reporting bank's total current exposure, before the application of any risk mitigation or relevant credit conversion factor.</p>
3	<p>Repurchase and resale agreements</p> <p>This column shall reflect the aggregate amount in respect of any credit exposure arising from a repurchase or resale agreement concluded by the reporting bank.</p>
4	<p>Derivative instruments</p> <p>This column shall reflect the aggregate amount in respect of any credit exposure arising from derivative instruments, including any relevant amount in respect of exposure to counterparty credit risk calculated in accordance with the relevant requirements specified in subregulations (15) to (19).</p>
6	<p>Total credit exposure (EAD)</p> <p>This column shall reflect the aggregate amount in respect of the reporting bank's relevant exposure weighted EAD amount, calculated in accordance with the relevant requirements specified in subregulations (11) and (13).</p>

Columns relating to credit capital requirement based on asset class: IRB approach, items 175 to 202

Column number	Description
3	<p>Risk weighted exposure</p> <p>This column shall include any relevant risk weighted exposure amount calculated in respect of the reporting bank's exposure to credit risk, after the application of a scaling factor of 1.06.</p>
5	<p>Risk weighted exposure in respect of assets not subject to double default adjustment</p> <p>This column shall reflect the aggregate amount of credit exposure not subject to any double default adjustment as envisaged in subregulation (12)(g) or (14)(f).</p>

Columns relating to credit capital requirement based on asset class: IRB approach, items 175 to 202

Column number	Description
6	<p>Risk weighted exposure in respect of assets subject to double default provisions, prior to adjustment</p> <p>This column shall reflect the aggregate amount of credit exposure subject to the requirements of double default envisaged in subregulation (12)(g) or (14)(f), prior to any relevant adjustment in respect of the said double default.</p>

Columns relating to capital requirement in respect of specialised lending subject to specified risk weights and specified risk grades: IRB approach, items 203 to 212

Column number	Description
1	<p>Credit exposure</p> <p>This column shall reflect the relevant current exposure amount of the reporting bank in respect of any specialised lending subject to the risk weights and risk grades specified in subregulation (11)(d)(iii).</p>
4	<p>Expected loss</p> <p>This column shall reflect the relevant expected loss amount in respect of specialised lending, calculated in accordance with the relevant requirements specified in subregulation (21)(c).</p>
5	<p>Specific credit impairment</p> <p>This column shall reflect the relevant amounts in respect of specific credit impairment raised by the reporting bank in respect of specialised lending, calculated in accordance with the relevant requirements specified in financial reporting standards issued from time to time.</p>
6	<p>Number of obligors</p> <p>This column shall reflect the relevant number of obligors included in the specified risk weight category.</p>

Columns relating to EAD and credit conversion factors: IRB approach, items 310 to 337

Column number	Description
1	Utilised facility (drawn exposure) In respect of the relevant specified asset classes, this column shall reflect the reporting bank's relevant aggregate outstanding credit exposure amounts due in respect of any drawn exposure.
2	Limit This column shall reflect the total credit exposure amount in respect of committed facilities that may be drawn by a client of the reporting bank.
3	EAD In respect of the relevant specified asset classes, this column shall reflect the reporting bank's estimated EAD amounts.
4	Credit conversion factor (%) In respect of the relevant specified asset classes, this column shall reflect the relevant imputed or specified credit conversion factor respectively applied by a bank that adopted the advanced IRB approach or foundation IRB approach in order to calculate the relevant EAD amounts.

Items relating to reconciliation of credit impairments: IRB approach

Item number	Description
386	Interest in suspense Since interest relating to impaired loans may not ultimately contribute to income when doubt exists regarding the recovery of the relevant loan amount or related interest amount due, this item shall reflect the relevant amount of interest in suspense, that is, irrespective of the accounting treatment of interest income from time to time, this item shall reflect the difference between the relevant amount of interest contractually due to the reporting bank by its clients up to the end of the reporting month and the relevant amount of interest income actually included in the operating profit or loss of the bank.
389	Recoveries This item shall reflect the relevant aggregate amount in respect of recoveries, net of any relevant amount relating to specific credit impairment and/ or portfolio credit impairment.

Columns relating to analysis of past due exposure (EAD): IRB approach, Items 393 to 420

Column number	Description
2, 4, 6 and 8	<p>Classified In default</p> <p>Based on the respective EAD amounts and in respect of the relevant specified asset classes, these columns shall reflect an analysis of the relevant past due amounts classified as being in default, that is, due to matters such as, for example, early warning signs, an exposure may be classified as being in default even when the said exposure, for example, may not be legally overdue or overdue for more than 90 days.</p>

Columns relating to analysis of credit exposure (EAD) in respect of which the reporting bank obtained approval from the Registrar to deviate from the definition of default: IRB approach, items 421 to 448

Column number	Description
1	<p>Credit exposure (EAD) not compliant with definition of default</p> <p>In respect of the relevant specified asset classes, this column shall reflect the aggregate amount relating to credit exposure, that is, EAD, in respect of which the reporting bank obtained approval from the Registrar to deviate from the definition of default contained in regulation 67.</p>
2	<p>Non-compliant credit exposure (EAD) as percentage of asset class total credit exposure</p> <p>In respect of the relevant specified asset classes, this column shall reflect the percentage of credit exposure in respect of which the reporting bank obtained approval from the Registrar to deviate from the definition of default in relation to the reporting bank's respective total credit exposure amounts.</p>

Columns relating to counterparty credit risk: IRB approach, Items 449 to 478

Column number	Description
1	Total notional principal amount This column shall reflect the relevant effective nominal or notional amounts underlying the reported OTC derivative instruments or contracts.
2	Gross replacement cost This column shall reflect the respective gross positive fair value amounts of the reported OTC derivative instruments, before the risk reducing effect of any netting agreement that complies with the relevant requirements specified in regulation 23(7)(a), 23(9)(a), 23(17) or 23(18), or any relevant collateral, has been taken into consideration.
3	Net replacement cost This column shall reflect the respective gross positive fair value amounts of the reported OTC derivative instruments, after the risk reducing effect of any netting agreement that complies with the relevant requirements specified in regulations 23(7)(a), 23(9)(a), 23(17) or 23(18), but before the effect of any relevant collateral, has been taken into consideration.
4	Gross potential future exposure add-on Based on the relevant derivative instruments' or contracts' notional principal amounts, this column shall reflect the potential future exposure add-on amount, before the impact of any netting or collateral has been taken into consideration.
5	Net potential future exposure add-on Based on the relevant derivative instruments' or contracts' notional principal amounts, this column shall reflect the adjusted add-on amount for all relevant contracts subject to eligible bilateral netting agreements or contracts.
6	Collateral value after haircut This column shall reflect the current value of eligible financial collateral obtained by the reporting bank in respect of OTC derivative instruments, after the effect of any relevant haircut has been taken into consideration.
7	Credit exposure value This column shall reflect the current value of all relevant credit exposures after the effect of any relevant haircut has been taken into consideration.

Columns relating to counterparty credit risk: IRB approach, items 449 to 478

Column number	Description
8	Collateral value In the absence of an eligible master netting agreement, this column shall reflect the current value of eligible financial collateral obtained by the reporting bank in respect of all relevant securities financing transactions, after the effect of any relevant haircut has been taken into consideration.
9	Netting benefit This column shall reflect the aggregate amount of all relevant netting benefits arising from eligible master netting agreements taken into consideration in the calculation of the reporting bank's relevant adjusted credit exposure amount.

Columns relating to analysis of performing credit exposure, that is, EAD, analysed by effective maturity, items 502 to 512

Column number	Description
3 to 26	EAD per specified asset class and effective maturity Based on the relevant principles contained in, and the relevant requirements specified in, regulation 23(13)(d)(ii)(B), but disregarding any specified prudential floor or ceiling, these columns shall reflect the bank's performing credit exposure, that is, the relevant EAD amounts, according to the specified effective maturity bands.

CREDIT RISK

(Confidential and not available for inspection by the public)

Name of bank:

Quarter ended:(yyyy/mm/dd)

BA 210

Quarterly

Country:

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

Standardised approach: Credit risk mitigation	Line no.	Original credit and counterparty exposure ¹	Net exposure after netting agreements	Credit risk mitigation ²								Net exposure after netting and credit risk mitigation redistribution effects (col 2+7+8 -9 -10)
				Unfunded credit protection		Funded credit protection		Redistribution of net exposure after netting				
				Guarantees	Credit derivative instruments	Collateral: simple method	Collateral pledged on deposit by third party	Total inflow (+)		Total outflow ³ (-)		
								Standardise d approach	IRB approach	Standardised approach	IRB approach	
Asset class		1	2	3	4	5	6	7	8	9	10	11
Corporate exposure (total of items 2 and 3)	1											
Corporate	2											
SME corporate	3											
Public sector entities	4											
Local government and municipalities	5											
Sovereign (including central governments and central bank)	6											
Banks	7											
Securities firms	8											
Retail exposure (total of items 10, 11, 13 and 16)	9											
Residential mortgage advances	10											
Retail revolving credit ⁴	11											
of which: credit cards	12											
SME retail (total of items 14 and 15)	13											
Secured lending	14											
Unsecured lending	15											
Retail – other	16											
of which: vehicle and asset finance	17											
unsecured lending ^{5, 6}												
≤ R30 000	18											
unsecured lending ⁵												
> R30 000	19											

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

2. Including redistribution effects.

3. The aggregate amount of total outflows shall be equal to the sum of amounts reported in columns 3 to 6.

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

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

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

Standardised approach: Credit risk mitigation	Line no.	Original credit and counterparty exposure ¹	Net exposure after netting agreements	Credit risk mitigation ²								Net exposure after netting and credit risk mitigation redistribution effects (col 2+7+8 -9 -10)
				Unfunded credit protection		Funded credit protection		Redistribution of net exposure after netting				
				Guarantees	Credit derivative Instruments	Collateral: simple method	Collateral pledged on deposit by third party	Total inflow (+)		Total outflow ³ (-)		
								Standardised approach	IRB approach	Standardised approach	IRB approach	
Asset class		1	2	3	4	5	6	7	8	9	10	11
Securitisation and resecuritisation exposure	20											
Total (of items 1, 4 to 9 and 20)	21											

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

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

Standardised approach: Credit risk mitigation	Line no.	Credit risk mitigation affecting exposure amount						Credit exposure value post credit risk mitigation ¹ (E*) (col 11+12-13)
		Funded credit protection: financial collateral i.t.o comprehensive method						
		Volatility adjustment in respect of exposure	Adjusted value of financial collateral	Memorandum items: volatility and maturity adjustments				
				Total (col 15+16+17)	In respect of collateral	Currency mismatch	Maturity mismatch	
Asset class		12	13	14	15	16	17	18
Corporate exposure (total of items 2 and 3)	1							
Corporate	2							
SME corporate	3							
Public sector entities	4							
Local government and municipalities	5							
Sovereign (including central governments and central bank)	6							
Banks	7							
Securities firms	8							
Retail exposure (total of items 10, 11, 13 and 16)	9							
Residential mortgage advances	10							
Retail revolving credit ²	11							
of which: credit cards	12							
SME retail (total of items 14 and 15)	13							
Secured lending	14							
Unsecured lending	15							
Retail – other	16							
of which: vehicle and asset finance unsecured lending ^{3,4}	17							
≤ R30 000	18							
unsecured lending ³ > R30 000	19							
Securitisation and resecuritisation exposure ⁵	20							
Total (of items 1, 4 to 9 and 20)	21							

1. Before the application of any relevant credit conversion factor (CCF).

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

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

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

5. Also refer to regulation 35 and the form BAS00.

Standardised approach: Restructured credit exposure ¹	Line no.	Actual number of restructured credit exposure transactions in this reporting quarter	Exposure value of restructured credit exposure transactions in this reporting quarter (R'000)	Restructured credit exposure as percentage of asset class exposure (%)
Asset class		1	2	3
Corporate exposure (total of items 23 and 24)	22			
Corporate	23			
SME corporate	24			
Public sector entities	25			
Local government and municipalities	26			
Sovereign (including central governments and central bank)	27			
Banks	28			
Securities firms	29			
Retail exposure (total of items 31, 32, 34 and 37)	30			
Residential mortgage advances	31			
Retail revolving credit ²	32			
of which: credit cards	33			
SME retail (total of items 35 and 36)	34			
Secured lending	35			
Unsecured lending	36			
Retail – other	37			
of which: vehicle and asset finance unsecured lending ^{3, 4}	38			
≤ R30 000	39			
unsecured lending ⁵	40			
> R30 000	41			
Securitisation and resecuritisation exposure⁵	42			
Total (of items 22, 25 to 30 and 41)				

1. As defined in regulation 57. When new terms, conditions or concessions are not formalised in writing, the relevant exposure or facility shall be regarded as impaired.

2. As defined in regulation 23(11)(c)(iv)(B)(ii).

3. Relates to the relevant original exposure amount, excluding relevant retail revolving credit exposure and 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)

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

Standardised approach: Credit risk classification and Impairment Asset class	Line no.	Total gross credit exposure, collateral and specific impairment											Total gross credit exposure (col. 1+4+7+10)	
		Special mention			Sub-standard			Doubtful			Loss			
		Gross exposure	Collateral	Specific credit impairment	Gross exposure	Collateral	Specific credit impairment	Gross exposure	Collateral	Specific credit impairment	Gross exposure	Collateral		Specific credit impairment
		1	2	3	4	5	6	7	8	9	10	11		12
Corporate exposure (total of items 44 and 45)	43													
Corporate	44													
SME corporate	45													
Public sector entities	46													
Local government and municipalities	47													
Sovereign (including central governments and central bank)	48													
Banks	49													
Securities firms	50													
Retail exposure (total of items 52, 53, 55 and 58)	51													
Residential mortgage advances	52													
Retail revolving credit ¹	53													
of which: credit cards	54													
SME retail (total of items 56 and 57)	55													
Secured lending	56													
Unsecured lending	57													
Retail – other	58													
of which: vehicle and asset finance	59													
unsecured lending ^{2,3}	60													
≤ R30 000	61													
unsecured lending ⁴	62													
> R30 000	63													
Securitisation and resecuritisation exposure ⁴														
Total (of items 43, 46 to 51 and 62)														

1. As defined in regulation 23(11)(c)(iv)(B)(ii).

2. Relates to the relevant original exposure amount, excluding relevant retail revolving credit exposure and SME retail exposure.

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

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

Standardised approach: Credit risk classification and impairment Asset class	Line no.	Total Impairment		
		Total (col. 15+16)	of which: specific credit impairment (col. 3+6+9+12)	of which: portfolio credit impairment
		14	15	16
Corporate exposure (total of items 44 and 45)	43			
Corporate	44			
SME corporate	45			
Public sector entities	46			
Local government and municipalities	47			
Sovereign (including central governments and central bank)	48			
Banks	49			
Securities firms	50			
Retail exposure (total of items 52, 53, 55 and 58)	51			
Residential mortgage advances	52			
Retail revolving credit ¹	53			
<i>of which: credit cards</i>	54			
SME retail (total of items 56 and 57)	55			
Secured lending	56			
Unsecured lending	57			
Retail – other	58			
<i>of which: vehicle and asset finance</i>	59			
unsecured lending ^{2, 3}				
≤ R30 000	60			
unsecured lending ⁴				
> R30 000	61			
Securitisation and resecuritisation exposure⁴	62			
Total (of items 43, 46 to 51 and 62)	63			

1. As defined in regulation 23(1)(c)(iv)(B)(ii).

2. Relates to the relevant original exposure amount, excluding relevant retail revolving credit exposure and SME retail exposure.

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

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

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

Standardised approach: Credit concentration risk - large exposure to a person ¹	Line no.	Asset class ²	Original credit and counterparty exposure ³							Total credit exposure as % of qualifying capital and reserve funds	Additional capital requirement
			On-balance sheet exposure	Off- balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total credit exposure				
							Total (col. 2 to 5)	Memorandum items:			
								of which: defaulted	Total equity exposure		
Name of person		1	2	3	4	5	6	7	8	9	10
Private-sector non bank: total (Specify)	64										
	65										
	66										
	67										
Bank/regulated securities firm: total (Specify)	68										
	69										
	70										
	71										
Other: total (Specify)	72										
	73										
	74										
	75										
Total (of items 64, 68 and 72)	76										
	77										

1. Refer to section 73 of the Act and regulations 24(6) to 24(8).

2. Based on the following specified keys: 1 = Corporate; 2 = SME corporate; 3 = Public sector entities; 4 = Local government and municipalities; 5 = Sovereign (including central governments and central bank); 6 = Banks; 7 = Securities firms; 8 = Retail; 9 = SME retail 10 = Securitisation exposure

3. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.

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

Standardised approach: Credit concentration risk - large exposure to a person ¹	Line no.	Credit risk mitigation			Redistribution of reduced exposures		Specific credit impairment	Net exposure after credit risk mitigation	Risk weighted value of net exposure	Risk weighted value as % of qualifying capital and reserve funds
		Eligible financial collateral	Unfunded credit protection		Outflows (-)	Inflows (+)				
			Guarantees	Credit derivative instruments						
Name of person		11	12	13	14	15	16	17	18	19
Private-sector non bank: total (Specify)	64									
	65									
	66									
	67									
Bank/regulated securities firm: total (Specify)	68									
	69									
	70									
	71									
Other: total (Specify)	72									
	73									
	74									
	75									
	76									
Total (of items 64, 68 and 72)	77									

1. Refer to section 73 of the Act and regulations 24(6) to 24(8).

Approved by:

Board of Directors

Date

Approved by*:

Registrar of Banks*

Date

* solely relates to the relevant deduction from capital and reserve funds

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

Standardised approach: Credit concentration risk - sectoral distribution ¹	Line no.	Original credit and counterparty exposure ²						Risk weighted value of net exposure	Total impairment			
		On- balance sheet exposure	Off- balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total credit exposure			Total (col. 10+11)	of which:		
						Total (col. 1 to 4)	Memorandum items:			specific credit impairment	portfolio credit impairment	
							of which: defaulted	Total equity exposure				
		1	2	3	4	5	6	7	8	9	10	11
Agriculture, hunting, forestry and fishing	78											
Mining and quarrying	79											
Manufacturing	80											
Electricity, gas and water supply	81											
Construction	82											
Wholesale and retail trade, repair of specified items, hotels and restaurants	83											
Transport, storage and communication	84											
Financial intermediation and insurance	85											
Real estate	86											
Business services	87											
Community, social and personal services	88											
Private households	89											
Other	90											
Total (of items 78 to 90)	91											
<i>of which:</i>												
Sovereign (central government and central bank)	92											
Public sector entities	93											
Local government and municipalities	94											

1. The classification of credit exposure according to the sectors or industries specified in items 78 to 90 shall be based on the directives and industries specified in the Standard Industrial Classification of all Economic Activities, issued by Statistics South Africa from time to time.

2. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.

Standardised approach: Credit concentration risk Herfindahl-Hirschman Index (HHI) Wholesale - Industry ¹	Line no.	Risk weighted exposure (R'000)	Risk weighted exposure as % of total risk weighted exposure (col. 1/ total RWE) (%)	Squared value (%) (col. 2)*(col.2) ²	
		1	2	3	
Total (of items 96 to 108)	95				
Agriculture, hunting, forestry and fishing	96				
Mining and quarrying	97				
Manufacturing	98				
Electricity, gas and water supply	99				
Construction	100				
Wholesale and retail trade, repair of specified items, hotels and restaurants	101				
Transport, storage and communication	102				
Financial intermediation and insurance	103				
Real estate	104				
Business services	105				
Community, social and personal services	106				
Private households	107				
Other	108				
of which total:					
Sovereign (central government and central bank)	109				
Public sector entities	110				
Local government and municipalities	111				
Herfindahl-Hirschman Index (HHI) Retail - Product ³		Risk weighted exposure (R'000)	Number of clients	Average risk weighted exposure per client as % of total RWE ⁴ (%)	Squared value (%) * number of clients (col. 3)*(col.3) *(col.2) ⁵
		1	2	3	4
Total (of items 113 to 117)	112				
Credit cards	113				
Current accounts	114				
Mortgages	115				
Instalment sales	116				
Personal and term loans	117				

1. The wholesale HHI shall be based on specified industries.

2. Means the squared value of the percentage reported in column 2.

3. The retail HHI shall be based on specified products.

4. Means (the amount reported in column 1 divided by the number reported in column 2) divided by the total risk weighted exposure amount in column 1.

5. Means the squared value of the percentage reported in column 3, multiplied with the number of clients reported in column 2.

(All amounts to be rounded off to the nearest R'000)												
Standardised approach: Credit concentration risk ; geographical distribution	Line no.	Original credit and counterparty exposure ²							Risk weighted value of net exposure	Total impairment		
		On-balance sheet exposure	Off-balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total credit exposure				Total (col. 10+11)	of which:	
						Total (col. 1 to 4)	Memorandum items:					
							of which: defaulted	Total equity exposure			specific credit impairment	portfolio credit impairment
1	2	3	4	5	6	7	8	9	10	11		
South Africa	118											
Other African countries (total of items 120 to 126)	119											
AAA to AA-	120											
A+ to A-	121											
BBB+ to BBB-	122											
BB+ to B-	123											
Below B-	124											
Unrated ³	125											
In default	126											
Europe (total of items 128 to 134)	127											
AAA to AA-	128											
A+ to A-	129											
BBB+ to BBB-	130											
BB+ to B-	131											
Below B-	132											
Unrated ³	133											
In default	134											
Asia (total of items 136 to 142)	135											
AAA to AA-	136											
A+ to A-	137											
BBB+ to BBB-	138											
BB+ to B-	139											
Below B-	140											
Unrated ³	141											
In default	142											

1. Based on the rating assigned to the relevant country in which the relevant obligor is domiciled.
2. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.
3. Not to include any exposure in default.

(All amounts to be rounded off to the nearest R'000)												
Standardised approach: Credit concentration risk; geographical distribution	Line no.	Original credit and counterparty exposure ⁴							Risk weighted value of net exposure	Total impairment		
		On-balance sheet exposure	Off-balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total credit exposure				Total (col. 10+11)	of which:	
						Total (col. 1 to 4)	Memorandum items:					
							of which: defaulted	Total equity exposure				
		1	2	3	4	5	6	7	8	9	10	11
North America (total of items 144 to 150)	143											
AAA to AA-	144											
A+ to A-	145											
BBB+ to BBB-	146											
BB+ to B-	147											
Below B-	148											
Unrated ³	149											
In default	150											
South America (total of items 152 to 158)	151											
AAA to AA-	152											
A+ to A-	153											
BBB+ to BBB-	154											
BB+ to B-	155											
Below B-	156											
Unrated ³	157											
In default	158											
Other (total of items 160 to 166)	159											
AAA to AA-	160											
A+ to A-	161											
BBB+ to BBB-	162											
BB+ to B-	163											
Below B-	164											
Unrated ³	165											
In default	166											

1. Based on the rating assigned to the relevant country in which the relevant obligor is domiciled.
2. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.
3. Not to include any exposure in default.

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

Standardised approach: Credit concentration risk - geographical distribution ¹	Line no.	Original credit and counterparty exposure ²						Risk weighted value of net exposure	Total Impairment			
		On-balance sheet exposure	Off-balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total credit exposure			Total (col. 10+11)	of which:		
						Total (col. 1 to 4)	Memorandum items:			specific credit Impairment	portfolio credit Impairment	
							of which: defaulted					Total equity exposure
1	2	3	4	5	6	7	8	9	10	11		
Total, including South Africa (of items 168 to 174)	167											
AAA to AA-	168											
A+ to A-	169											
BBB+ to BBB-	170											
BB+ to B-	171											
Below B-	172											
Unrated ³	173											
In default	174											

1. Based on the rating assigned to the relevant country in which the relevant obligor is domiciled.
2. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.
3. Not to include any exposure in default.

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

Standardised approach: Other selected geographical information ^{1, 2}	Line no.	Original credit and counterparty exposure ²							Total impairment		
		On-balance sheet exposure	Off-balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total credit exposure			Total (col. 9 plus 10)	of which:	
						Total (col. 1 to 4)	Memorandum items:			specific credit impairment	portfolio credit impairment raised in respect of specific country
							of which: defaulted	Total equity exposure			
		1	2	3	4	5	6	7	8	9	10
Advanced economies, excluding China	175										
of which: United Kingdom	176										
Emerging market and developing countries, including China (total of items 178, 179, 185 to 187 and 190 to 192)	177										
South Africa	178										
African countries, excluding South Africa	179										
of which:											
Sub-Saharan Africa	180										
of which:											
Nigeria	181										
Kenya	182										
Namibia	183										
Mozambique	184										
Central and Eastern Europe	185										
Commonwealth of Independent States and Mongolia	186										
Developing Asia, including China	187										
of which:											
People's Republic of China	188										
India	189										
Middle East	190										
Western Hemisphere	191										
Other ³	192										
(Specify)											
Total (of items 175 and 177)	193										

1. Based on the regional classification contained in the World Economic Outlook Report issued by the International Monetary Fund from time to time, and the residence or place of incorporation of the relevant person or counterparty.

2. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.

3. Means any country other than the countries specified above and in the World Economic Outlook Report issued by the International Monetary Fund from time to time.

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

Standardised approach: Credit concentration risk - 20 largest exposures in debt and with equity exposure Name of person	Line no.	Debt exposure	Total (of col. 3+4)	Total equity exposure		Total debt and equity exposure (col. 1+2)
				of which: privately held equity exposure	of which: publicly traded equity exposure	
		1	2	3	4	5
Total (of items 195 to 214) (Specify)	194					
	195					
	196					
	197					
	198					
	199					
	200					
	201					
	202					
	203					
	204					
	205					
	206					
	207					
	208					
	209					
	210					
	211					
	212					
	213					
	214					

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

Standardised approach: Watch list ¹		Asset class ²	Exposure amount	Risk weighted value of net exposure	Specific impairment	Comments
Name of person		1	2	3	4	5
Total (Please submit required details on separate list)	215					
	216					
	217					
	218					
	219					
	220					
	221					
	222					
	223					
	224					
	225					
	226					
	227					
	228					

1. Means credit exposures in excess of 1% of qualifying capital and reserve funds reported in Item 104 of form BA 700, which credit exposures are not in default but categorised as at least special mention due to particular circumstances that warrant more than normal attention from the reporting bank's senior management.

2. Based on the following specified keys: 1 = Corporate; 2 = SME corporate; 3 = Public sector entities; 4 = Local government and municipalities; 5 = Sovereign (including central governments and central bank); 6 = Banks; 7 = Securities firms; 8 = Retail; 9 = SME retail; 10 = Securitisation exposure

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

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

IRB approach: Credit risk mitigation	Line no.	Original credit and counterparty exposure ¹	Net exposure after netting agreement	Credit risk mitigation ²						Net exposure after netting and credit risk mitigation redistribution effects ⁵ (col. 2+5+6 minus 7 and 8)	Credit risk mitigation subject to requirements of double default	
				Unfunded credit protection not subject to double default		Redistribution of net exposure after netting					Guarantees	Credit derivative instruments
				Guarantees	Credit derivative instruments	Total inflows ³ (+)		Total outflows ⁴ (-)				
						Standardised approach	IRB approach	Standardised approach	IRB approach			
Asset class		1	2	3	4	5	6	7	8	9	10	11
Corporate exposure (total of items 230 to 237)	229											
Corporate	230											
Specialised lending - high volatility commercial real estate (property development)	231											
Specialised lending - income producing real estate	232											
Specialised lending - object finance	233											
Specialised lending - commodities Finance	234											
Specialised lending - project Finance	235											
SME corporate	236											
Purchased receivables - corporate	237											
Public sector entities	238											
Local government and municipalities	239											
Sovereign (including central government and central bank)	240											
Banks	241											
Securities firms	242											

1. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.

2. Including redistribution effects.

3. Column 6 shall be equal to outflows under the standardised approach.

4. The aggregate amount of outflows reported in columns 7 and 8 shall be equal to the aggregate amount of items reported in columns 3 and 4.

5. Before the application of any relevant credit conversion factor.

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

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

IRB approach: Credit risk mitigation	Line no.	Original credit and counterparty exposure ¹	Net exposure after netting agreement	Credit risk mitigation ²						Net exposure after netting and credit risk mitigation redistribution effects ⁵ (col. 2+5+6 minus 7 and 8)	Credit risk mitigation subject to requirements of double default	
				Unfunded credit protection not subject to double default		Redistribution of net exposure after netting					Guarantees	Credit derivative instruments
				Guarantees	Credit derivative instruments	Total inflows ³ (+)		Total outflows ⁴ (-)				
						Standardised approach	IRB approach	Standardised approach	IRB approach			
Asset class		1	2	3	4	5	6	7	8	9	10	11
Retail exposure (total of items 244, 245, 247, 250 and 254)	243											
Residential mortgage advances	244											
Retail revolving credit ⁶	245											
of which: credit cards	246											
SME retail (total of items 246 and 249)	247											
Secured lending	248											
Unsecured lending	249											
Retail – other	250											
of which: vehicle and asset finance	251											
unsecured lending ^{7, 8} ≤ R30 000	252											
unsecured lending ⁷ > R30 000	253											
Purchased receivables – retail	254											
Securitisation and resecuritisation exposures ⁹	255											
Total (of items 229, 238 to 243, and 255)	256											

1. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.

2. Including redistribution effects.

3. Column 8 shall be equal to outflows under the standardised approach.

4. The aggregate amount of outflows reported in columns 7 and 8 shall be equal to the aggregate amount of items reported in columns 3 and 4.

5. Before the application of any relevant credit conversion factor.

6. As defined in regulation 23(1)(c)(iv)(B)(ii).

7. Relates to the relevant original exposure amount, excluding relevant retail revolving credit exposure and SME retail exposure.

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

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

		(All amounts to be rounded off to the nearest R'000)								
		Credit risk mitigation affecting LGD estimates								
IRB approach: Credit risk mitigation	Line no.	Total (nominal amounts) (col. 13+14+15+18)	Unfunded credit protection		Eligible financial collateral		Other eligible collateral			
			Guarantees	Credit derivative instruments	Total	of which: subject to maturity mismatch	of which: subject to currency mismatch	Total	of which: residential real estate	of which: commercial real estate
Asset class		12	13	14	15	16	17	18	19	20
Corporate exposure (total of items 230 to 237)	229									
Corporate	230									
Specialised lending - high volatility commercial real estate (property development)	231									
Specialised lending - income producing real estate	232									
Specialised lending - object finance	233									
Specialised lending - commodities finance	234									
Specialised lending - project finance	235									
SME corporate	236									
Purchased receivables - corporate	237									
Public sector entities	238									
Local government and municipalities	239									
Sovereign (including central government and central bank)	240									
Banks	241									
Securities firms	242									
Retail exposure (total of items 244, 245, 247, 250 and 254)	243									
Residential mortgage advances	244									
Retail revolving credit ¹	245									
of which: credit cards	246									
SME retail (total of items 248 and 249)	247									
Secured lending	248									
Unsecured lending	249									
Retail – other	250									
of which: vehicle and asset finance	251									
unsecured lending ^{2, 3}										
≤ R30 000	252									
unsecured lending ²										
> R30 000	253									
Purchased receivables - retail	254									
Securitisation and resecuritisation exposures*	255									
Total (of items 229, 238 to 243, and 255)	256									

1. As defined in regulation 23(11)(c)(iv)(B)(ii).

2. Relates to the relevant original exposure amount, excluding relevant retail revolving credit exposure and SME retail exposure.

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

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

IRB approach: Restructured credit exposure ¹ Asset class	Line no.	Actual number of restructured credit exposure transactions in this reporting quarter	Exposure value of restructured credit exposure transactions in this reporting quarter (R'000)	Restructured credit exposure as percentage of asset class exposure (%)
		1	2	3
Corporate exposure (total of items 258 to 265)	257			
Corporate	258			
Specialised lending - high volatility commercial real estate (property development)	259			
Specialised lending - income producing real estate	260			
Specialised lending - object finance	261			
Specialised lending - commodities finance	262			
Specialised lending - project finance	263			
SME corporate	264			
Purchased receivables - corporate	265			
Public sector entities	266			
Local government and municipalities	267			
Sovereign (including central government and central bank)	268			
Banks	269			
Securities firms	270			
Retail exposure (total of items 272, 273, 275, 278 and 282)	271			
Residential mortgage advances	272			
Retail revolving credit ²	273			
<i>of which:</i> credit cards	274			
SME retail (total of items 276 and 277)	275			
Secured lending	276			
Unsecured lending	277			
Retail – other	278			
<i>of which:</i> vehicle and asset finance	279			
unsecured lending ^{3, 4} ≤ R30 000	280			
unsecured lending ³ > R30 000	281			
Purchased receivables – retail	282			
Securitisation and resecuritisation exposures ⁵	283			
Total (of items 257, 266 to 271, and 283)	284			

1. As defined in regulation 67. When new terms, conditions or concessions are not formalised in writing, the relevant exposure or facility shall be regarded as impaired.

2. As defined in regulation 23(11)(c)(iv)(B)(ii).

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

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

5. Also refer to regulation 35 and the form BAS00.

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

(All amounts to be rounded off to the nearest A 000)														
IRB approach: Credit concentration risk - large exposure to a person ¹	Line no.	Asset class ²	Original credit and counterparty exposure ³						Total credit exposure as % of qualifying capital and reserve fund	Exposure value (EAD)	PD (%)	LGD (%)		
			On- balance sheet exposure	Off- balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total credit exposure							
							Total (col. 2 to 5)	Memorandum items:						
								of which: defaulted					Total equity exposure	
Name of person			1	2	3	4	5	6	7	8	9	10	11	12
Private-sector non bank: total (Specify)	285													
	286													
	287													
	288													
	289													
Bank/regulated securities firm: total (Specify)	290													
	291													
	292													
	293													
	294													
Other: total (Specify)	295													
	296													
	297													
	298													
	299													
Total (of items 285, 290 and 295)	300													

1. Refer to section 73 of the Act and regulations 24(6) to 24(8).

2. Based on the following specified keys: 1 = Corporate; 2 = Specialised lending – high volatility commercial real estate (property development); 3 = Specialised lending – income producing real estate; 4 = Specialised lending – object finance; 5 = Specialised lending – commodities finance; 6 = Specialised lending – project finance; 7 = SME corporate; 8 = Purchased receivables – corporate; 9 = Public sector entities; 10 = Local government and municipalities; 11 = Sovereign (including central government and central bank); 12 = Banks; 13 = Securities firms; 14 = Retail mortgages (including any home equity line of credit); 15 = Retail revolving credit; 16 = Retail – other; 17 = SME retail; 18 = Purchased receivables – retail; 19 = Securitisation exposure.

3. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.

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

IRB approach: Credit concentration risk - large exposure to a person ¹	Line no.	Credit risk mitigation					Redistribution of reduced exposures		Specific credit impairment	Expected loss	Risk weighted value of net exposure	Risk weighted value as % of qualifying capital and reserve fund	Additional capital requirement
		Total (col. 14 to 17)	Eligible financial collateral	Other eligible collateral	Unfunded credit protection		Outflows (-)	Inflows (+)					
					Guarantees	Credit derivative instruments							
Name of person		13	14	15	16	17	18	19	20	21	22	23	24
Private-sector non bank: total (Specify)	285												
	286												
	287												
	288												
	289												
Bank/regulated securities firm: total (Specify)	290												
	291												
	292												
	293												
	294												
Other: total (Specify)	295												
	296												
	297												
	298												
	299												
Total (of items 285, 290 and 295)	300												

1. Refer to section 73 of the Act and regulations 24(8) to 24(8).

Approved by:

Approved by*:

Board of Directors

Registrar of Banks*

Date

Date

* solely relates to the relevant deduction from capital and reserve funds

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

IRB approach: Credit concentration risk - sectoral distribution ¹	Line no.	Original credit and counterparty exposure ²							Exposure value (EAD)	EAD weighted average PD (%)	EAD weighted average LGD (%)	Risk weighted value	Risk weighted value as % of qualifying capital and reserve fund	Specific credit impairment
		On- balance sheet exposure	Off- balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total credit exposure								
						Total (col. 1 to 4)	Memorandum items:							
							of which: defaulted	Total equity exposure						
		1	2	3	4	5	6	7	8	9	10	11	12	13
Agriculture, hunting, forestry and fishing	301													
Mining and quarrying	302													
Manufacturing	303													
Electricity, gas and water supply	304													
Construction	305													
Wholesale and retail trade, repair of specified items, hotels and restaurants	306													
Transport, storage and communication	307													
Financial intermediation and insurance	308													
Real estate	309													
Business services	310													
Community, social and personal services	311													
Private households	312													
Other	313													
Total (of items 301 to 313)	314													
<i>of which:</i>														
Sovereign (central government and central bank)	315													
Public sector entities	316													
Local government and municipalities	317													

1. The classification of credit exposure according to the sectors or industries specified in items 301 to 313 shall be based on the directives and industries specified in the Standard Industrial Classification of all Economic Activities, issued by Statistics South Africa from time to time.

2. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.

IRB approach: Credit concentration risk Herfindahl-Hirschman Index (HHI) Wholesale - Industry ¹	Line no.	Risk weighted exposure (R'000)	Risk weighted exposure as % of total risk weighted exposure (col. 1/ total RWE) (%)	Squared value (%) (col. 2)*(col.2) ²	
		1	2	3	
Total (of items 319 to 331)	318				
Agriculture, hunting, forestry and fishing	319				
Mining and quarrying	320				
Manufacturing	321				
Electricity, gas and water supply	322				
Construction	323				
Wholesale and retail trade, repair of specified items, hotels and restaurants	324				
Transport, storage and communication	325				
Financial intermediation and insurance	326				
Real estate	327				
Business services	328				
Community, social and personal services	329				
Private households	330				
Other	331				
of which total:					
Sovereign (central government and central bank)	332				
Public sector entities	333				
Local government and municipalities	334				
Herfindahl-Hirschman Index (HHI) Retail - Product ³		Risk weighted exposure (R'000)	Number of clients	Average risk weighted exposure per client as % of total RWE ⁴ (%)	Squared value (%) * number of clients (col. 3)*(col.3) * (col.2) ⁵
		1	2	3	4
Total (of items 336 to 340)	335				
Credit cards	336				
Current accounts	337				
Mortgages	338				
Instalment sales	339				
Personal and term loans	340				

1. The wholesale HHI shall be based on specified industries.

2. Means the squared value of the percentage reported in column 2.

3. The retail HHI shall be based on specified products.

4. Means (the amount reported in column 1 divided by the number reported in column 2) divided by the total risk weighted exposure amount in column 1.

5. Means the squared value of the percentage reported in column 3, multiplied with the number of clients reported in column 2.

(All amounts to be rounded off to the nearest R'000)																
IRB approach: Credit concentration risk — geographical distribution	Line no.	Original credit and counterparty exposure ¹							Exposure value (EAD)	EAD weighted average PD (%)	EAD weighted average LGD (%)	Risk weighted value	Risk weighted value as % of qualifying capital and reserve funds	Credit impairment		
		On-balance sheet exposure	Off-balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total credit exposure		Total (of col. 14 and 15)						Memorandum items:		
						Total (col. 1 to 4)	Memorandum items of which:							of which: specific impairment	of which: portfolio impairment	
																Defaulted
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
South Africa	341															
Other African countries (items 343 to 349)	342															
AAA to AA-	343															
A+ to A-	344															
BBB+ to BBB-	345															
BB+ to B-	346															
Below B-	347															
Unrated ²	348															
In default	349															
Europe (items 351 to 357)	350															
AAA to AA-	351															
A+ to A-	352															
BBB+ to BBB-	353															
BB+ to B-	354															
Below B-	355															
Unrated ²	356															
In default	357															
Asia (items 359 to 365)	358															
AAA to AA-	359															
A+ to A-	360															
BBB+ to BBB-	361															
BB+ to B-	362															
Below B-	363															
Unrated ²	364															
In default	365															

1. Based on the rating assigned to the relevant country in which the relevant obligor is domiciled.
2. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.
3. Not to include any exposure in default.

(All amounts to be rounded off to the nearest R'000)																
IRB approach: Credit concentration risk – geographical distribution	Line no.	Original credit and counterparty exposure ¹							Exposure value (EAD)	EAD weighted average PD (%)	EAD weighted average LGD (%)	Risk weighted value	Risk weighted value as % of qualifying capital and reserve funds	Credit Impairment		
		On-balance sheet exposure	Off-balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total credit exposure		Total (of col. 14 and 15)						Memorandum items:		
						Total (col. 1 to 4)	Memorandum items of which:							of which: specific impairment	of which: portfolio impairment	
																Defaulted
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
North America (Items 367 to 373)	366															
AAA to AA-	367															
A+ to A-	368															
BBB+ to BBB-	369															
BB+ to B-	370															
Below B-	371															
Unrated ³	372															
In default	373															
South America (Items 375 to 381)	374															
AAA to AA-	375															
A+ to A-	376															
BBB+ to BBB-	377															
BB+ to B-	378															
Below B-	379															
Unrated ³	380															
In default	381															
Other (Items 383 to 389)	382															
AAA to AA-	383															
A+ to A-	384															
BBB+ to BBB-	385															
BB+ to B-	386															
Below B-	387															
Unrated ³	388															
In default	389															

1. Based on the rating assigned to the relevant country in which the relevant obligor is domiciled.
2. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.
3. Not to include any exposure in default.

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

(All amounts to be rounded off to the nearest R 000)																
IRB approach: Credit concentration risk – geographical distribution	Line no.	Original credit and counterparty exposure							Exposure value (EAD)	EAD weighted average PD (%)	EAD weighted average LGD (%)	Risk weighted value	Risk weighted value as % of qualifying capital and reserve funds	Credit Impairment		
		On-balance sheet exposure	Off-balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total credit exposure								Total (of col. 14 and 15)	Memorandum Items:	
						Total (col. 1 to 4)	Memorandum Items of which:								of which: specific Impairment	of which: portfolio Impairment
							Defaulted	Equity exposure								
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Total, including South Africa (of items 391 to 397)	390															
AAA to AA-	391															
A+ to A-	392															
BBB+ to BBB-	393															
BB+ to B-	394															
Below B-	395															
Unrated ³	396															
In default	397															

1. Based on the rating assigned to the relevant country in which the relevant obligor is domiciled.
2. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.
3. Not to include any exposure in default.

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

IRB approach: Other selected geographical information ^{1,2}	Line no.	Original credit and counterparty exposure ²							Exposure value (EAD)	Total Impairment		
		On-balance sheet exposure	Off-balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total credit exposure				Total (col. 10 plus 11)	of which:	
						Total (col. 1 to 4)	Memorandum items:				specific credit impairment	portfolio credit impairment
							of which: defaulted	Total equity exposure				
		1	2	3	4	5	6	7	8	9	10	11
Advanced economies, excluding China	398											
of which: United Kingdom	399											
Emerging market and developing countries, including China (total of items 401, 402, 408 to 410 and 413 to 415)	400											
South Africa	401											
African countries, excluding South Africa	402											
of which:												
Sub-Saharan Africa	403											
of which:												
Nigeria	404											
Kenya	405											
Namibia	406											
Mozambique	407											
Central and Eastern Europe	408											
Commonwealth of Independent States and Mongolia	409											
Developing Asia, including China	410											
of which:												
People's Republic of China	411											
India	412											
Middle East	413											
Western Hemisphere	414											
Other ³	415											
(Specify)												
Total (of items 398 and 400)	416											

1. Based on the regional classification contained in the World Economic Outlook Report issued by the International Monetary Fund from time to time, and the residence or place of incorporation of the relevant person or counterparty.

2. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.

3. Means any country other than the countries specified above and in the World Economic Outlook Report issued by the International Monetary Fund from time to time.

(All amounts to be rounded off to the nearest R'000)								
IRB approach: Credit concentration risk - 20 largest exposures in debt and with equity exposure Name of person Total (of items 418 to 437) (Specify)	Line no.	Debt exposure	Total equity exposure		Total debt and equity exposure (col. 1+2)	PD (%)	Expected loss	
			Total (of col. 3+4)	of which: privately held equity exposure				
			1	2	3	4	5	6
	417							
	418							
	419							
	420							
	421							
	422							
	423							
	424							
	425							
	426							
	427							
	428							
	429							
	430							
	431							
	432							
	433							
	434							
	435							
	436							
	437							

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

IRB approach: Watch list ¹	Line no.	Asset class ²	PD rating ³ (%)	Credit exposure ⁴	Expected loss	Risk weighted value of EAD	Specific impairment	Comment
		1	2	3	4	5	6	7
Name of person Total (Please submit required details on separate list)	438							
	439							
	440							
	441							
	442							
	443							
	444							
	445							
	446							
	447							
	448							
	449							
	450							
	451							
	452							

1. Includes credit exposure in respect of which the expected loss exceeds 1% of qualifying capital and reserve funds reported in item 104 of form BA 700, which credit exposure is not yet classified as being in default.
2. Based on the following specified keys: 1 = Corporate; 2 = Specialised lending – high volatility commercial real estate (property development); 3 = Specialised lending – income producing real estate; 4 = Specialised lending – object finance; 5 = Specialised lending – commodities finance; 6 = Specialised lending – project finance; 7 = SME corporate; 8 = Purchased receivables – corporate; 9 = Public sector entities; 10 = Local government and municipalities; 11 = Sovereign (including central government and central bank); 12 = Banks; 13 = Securities firms; 14 = Retail mortgages (including any home equity line of credit); 15 = Retail revolving credit; 16 = Retail – other; 17 = SME retail; 18 = Purchased receivables – retail; 19 = Securitisation exposure.
3. Means the relevant PD rating (%) assigned by the reporting bank.
4. Before the application of any credit conversion factor, credit risk mitigation or volatility adjustment.

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

(All amounts to be rounded off to the nearest R100)													
Standardised and IRB approaches	Line no.	Current period exposure					Prior period exposure		Variance in exposure (col. 5 minus 7)	Current exposure as % of qualifying capital and reserve funds ¹	Responses to questions in notes 2a to 2c		
		On-balance sheet exposure			Off-balance sheet exposure	Total (col. 3+4)	On-balance sheet exposure	Total exposure			2a. At arms-length	2b. Board monitoring	2c. Risk mitigation
		Investments and loans	Other	Total (col. 1+2)									
Exposure to related person ¹		1	2	3	4	5	6	7	8	9	10	11	12
Exposure to:													
Significant shareholder (Specify ¹)	453												
	454												
	455												
Member of the board of directors (Specify ¹)	456												
	457												
	458												
Member of senior management (Specify ¹)	459												
	460												
	461												
Company controlled by significant shareholder (Specify ¹)	462												
	463												
	464												
Associate of the bank or controlling company (Specify ¹)	465												
	466												
	467												
Other related persons (Specify ¹)	468												
	469												
	470												
Total (of items 453, 456, 459, 462, 465 and 468)	471												

Notes:

- ¹ The required details shall be reported separately in respect of an exposure to a related person equal to or exceeding 0.1% of qualifying capital and reserve funds as reported in item 104 column 1 of the form BA700. Exposures to related persons individually not equal to or exceeding 0.1% of the said amount of qualifying capital and reserve funds may be grouped together and the aggregate amount reported under "other".
- 2a. Are loans and advances to related persons conducted on an arm's-length basis? (Yes = 1; no = 2)
When no, a separate schedule of all exposure to related persons not at arm's length shall on request be submitted in writing.
- 2b. Does the board of directors of the relevant bank or controlling company effectively monitor extension of credit to related persons? (Yes = 1; no = 2)
- 2c. Are appropriate steps taken to control or mitigate the risks relating to related person exposure? (Yes = 1; no = 2)

24. Credit risk - Directives and interpretations for completion of the quarterly return concerning credit risk (Form BA210)

- (1) The content of the return is confidential and not available for inspection by the public.
- (2) The purpose of the return is to obtain selected information in respect of-
 - (a) credit risk mitigation;
 - (b) restructured credit exposure;
 - (c) credit risk classification and related credit impairment or allowance for credit impairment raised by a bank that adopted the standardised approach for the measurement of the bank's exposure to credit risk;
 - (d) credit concentration risk;
 - (e) large exposure to a person;
 - (f) exposures included on a watch list of the reporting bank in order to duly manage the said exposures due to particular circumstances that warrant more than normal attention from the reporting bank's senior management;
 - (g) connected lending or lending to a related person.
- (3) Unless specifically otherwise provided or specified in writing by the Registrar, a bank shall in all cases other than the items specified below complete the form BA210 based on the outstanding amount at the end of the reporting month, provided that in respect of the items specified below and any related eligible credit risk mitigation in respect of that specified item, instead of the outstanding amount at the end of the reporting month, the bank shall report the average daily balance of the said specified item and the average daily balance related to any eligible credit risk mitigation in respect of that specified item in respect of the reporting month.
 - (a) Any credit card or overdraft facility.
 - (b) Any corporate exposure related to working capital or an overdraft facility.
 - (c) Any SME working capital facility or overdraft.
 - (d) Any money market exposure to a financial institution.
 - (e) Any call or overnight loan.

(4) Matters relating to valuation of security/ collateral

(a) *Tangible security*

(i) The value of tangible security means the net realisable value of the security, that is, the current market value of the security less any realisation costs. The reporting bank shall base the market value on a reliable valuation, that is, the price at which the relevant asset might be sold on the valuation date assuming-

- a willing buyer and seller;
- the transaction is conducted at arm's length;
- a reasonable period for the sale has been allowed; and
- the asset is freely exposed to the market.

(ii) The reporting bank-

(A) shall on a regular basis but not less frequently than once a year monitor the value of its collateral received, provided that the bank shall on a more frequent basis than once a year monitor the value of its collateral received when the market value of the said collateral is subject to significant change;

(B) may apply statistical methods of evaluation such as reference to house price indices or sampling-

- (i) to update its valuation estimates; or
- (ii) to identify collateral in respect of which the value materially may have declined and which collateral value may need to be re-assessed,

provided that the bank shall make use of a duly qualified professional person to evaluate any relevant property when relevant information indicates that the value of the said collateral materially may have declined relative to general market prices, or when a credit event such as default occurs.

(b) *Intangible security*

The reporting bank shall include intangible security only when certainty exists in respect of the legal enforceability and value of the relevant security.

(c) *Principles that may influence the value of tangible and intangible security*

Principles that may influence the value of tangible and intangible security to be reported on the form BA210 include the matters specified below.

(i) *Prudence*

Prudence is the inclusion of a degree of caution in the exercise of the judgements needed in making the estimates required under conditions of uncertainty, such that assets or income are not overstated and liabilities or expenses are not understated.

(ii) *Reliability*

In order to be useful, information must also be **reliable**. Information has the quality of reliability when it is free of material error and bias and can be depended upon by users to represent faithfully that which it either purports to represent or could reasonably be expected to represent. Information may be relevant but so unreliable in nature or representation that its recognition potentially may be misleading.

(iii) *Completeness*

In order to be reliable, the information reported in the risk returns shall be **complete** within the bounds of materiality and cost. An omission may cause information to be false or misleading and thus unreliable and deficient in terms of its relevance.

(d) When the value of any relevant security or collateral exceeds the relevant exposure value to which it relates, the reporting bank shall limit the said valuation amount to be reported on the form BA210 to the said exposure amount.

(5) For purposes of this regulation 24 and the completion of items 43 to 63 of the form BA210, a bank that adopted the standardised approach for the measurement of the bank's exposure to credit risk shall classify all relevant exposures in accordance with the relevant requirements specified below.

(a) Any credit exposure, including on-balance-sheet items, off-balance-sheet items or credit exposure arising from repo-style transactions or derivative instruments-

(i) shall in the case of exposures other than retail exposures be classified per person and not per account;

(ii) may in the case of retail exposures be classified per account.

- (b) Classification of any relevant credit exposure amount shall take into account-
- (i) the current financial condition and payment capacity of the relevant obligor;
 - (ii) the payment record of the relevant obligor;
 - (iii) the current value of any relevant collateral; and
 - (iv) other factors that affect the prospects for the collection of principal and interest amounts due.

(c) *Classification categories*

(i) **Special mention**

Included in the category of special mention are credit exposures in respect of which the obligor is experiencing difficulties that may threaten the bank's position. Ultimate loss is not expected, but may occur if adverse conditions persist.

As a minimum, credit exposure that exhibits one or more of the characteristics specified below shall be included in the category of special mention.

- (A) Early signs of liquidity problems exist, such as delay in the servicing of loans.
- (B) Loan information is inadequate or incomplete. For example, the reporting bank is unable to obtain from the relevant obligor annual audited financial statements or such statements are not available.
- (C) The condition of and control over collateral is questionable.
- (D) The bank fails to obtain proper documentation from or co-operation by the obligor or finds it difficult to maintain contact with the obligor.
- (E) There is a slowdown in business activity or an adverse trend in the obligor's operations that signals a potential weakness in the financial strength of the obligor, but which may not necessarily have reached a point that threatens the ongoing servicing of the relevant exposure.
- (F) Volatility in economic or market conditions is likely to negatively affect the obligor in the future.
- (G) Poor performance persists in the industry in which the obligor conducts business.

- (H) The relevant obligor, or, in the case of a corporate borrower, a key executive, is in ill health.
- (I) The obligor is subject to litigation that is likely to have a significant impact on the financial position of the said obligor.
- (J) The obligor is experiencing difficulty with the servicing of other loans from either the reporting bank or other banks.

Provided that any relevant credit exposure amount that is overdue for more than 60 days shall as a minimum be classified as special mention.

(II) Substandard

Any credit exposure that reflects an underlying, well defined weakness that may lead to probable loss if not corrected should be included in the category of substandard. The risk that such credit exposure may become an impaired asset is probable, and the bank is relying, to a large extent, on available security.

The primary sources of repayment are insufficient to service the remaining contractual principal and interest amounts, and the bank has to rely on secondary sources for repayment, which secondary sources may include collateral, the sale of a fixed asset, refinancing and further capital.

Credit exposures classified as substandard are likely to exhibit one or more of the characteristics specified below.

- (A) Repayment of the principal amount and/or accrued interest has been overdue for more than 90 days, and the net realisable value of security is insufficient to cover the payment of the principal amount and accrued interest.
- (B) The principal amount and accrued interest are fully secured, but the repayment of the principal amount and/or accrued interest has been overdue for more than 12 months.
- (C) Significant deficiencies exist that threaten the obligor's business, cash flow or payment capability, which deficiencies may include the items specified below.
 - (i) The credit history or performance record of the obligor is not satisfactory.
 - (ii) Labour disputes or unresolved management problems may affect the business, production or profitability of the obligor.

- (iii) Increased borrowings are not in proportion with the obligor's business.
- (iv) The obligor is experiencing difficulty with the repayment of obligations to other creditors.
- (v) Construction delays or other unplanned adverse events resulting in cost overruns are likely to require loan restructuring.
- (vi) The obligor is unemployed.

(III) Doubtful

Credit exposure in the category of doubtful is considered to be impaired, but is not yet considered final loss due to some pending factors, such as a merger, new financing or capital injection, which factors may strengthen the quality of the relevant exposure.

Doubtful credit exposures exhibit not only all the weaknesses inherent in credit exposures classified as substandard but also have the added characteristics that the said exposures are not duly secured. The said weaknesses make collection in full, on the basis of currently existing facts, conditions and values, highly questionable and improbable. The possibility of loss is high, but due to certain important and reasonably specific factors that may strengthen the asset, the classification of the asset as an estimated loss is deferred until a more exact status may be determined.

Credit exposures classified as doubtful exhibit one or more of the characteristics specified below.

- (A) Repayment of the principal amount and/or accrued interest has been overdue for more than 180 days, and the net realisable value of security is insufficient to cover the payment of the principal amount and accrued interest.
- (B) In the case of unsecured or partially secured credit exposures that have been overdue for less than 180 days, other serious deficiencies, such as default, death, bankruptcy or liquidation of the obligor, are detected or the obligor's whereabouts are unknown.

Credit exposures that have been overdue for 180 days and longer are usually classified as doubtful unless the said exposures are well secured, legal action has actually commenced, and timely realisation of the collateral or enforcement of guarantees obtained will result in the repayment of the relevant principal and interest amounts due, including payments in respect of amounts overdue.

When an account is classified as doubtful, unless particular circumstances pertaining to the relevant obligor dictate otherwise, interest shall no longer be accrued or accrued interest shall be impaired.

(iv) Loss

Credit exposures classified as loss are considered to be uncollectable once collection efforts, such as realisation of collateral and institution of legal proceedings, have been unsuccessful. The relevant exposures are considered of such little value that the said exposures should no longer be included in the net assets of the bank.

This classification does not necessarily mean that the asset has no recovery value. Instead, it is neither practical nor desirable to defer writing off this basically worthless asset even though partial recovery may be effected in the future, that is, banks should not retain exposures on their books while attempting long-term recoveries.

Non-performing credit exposures that have been overdue for at least one year shall be classified as loss unless such exposures are well secured, legal action has actually commenced, and timely realisation of the collateral or enforcement of guarantees obtained will result in the repayment of the relevant principal and interest amounts due, including payment in respect of amounts overdue.

When an account is classified as loss, unless particular circumstances pertaining to the relevant obligor dictate otherwise, interest shall no longer be accrued or accrued interest shall be impaired.

(6) *Matters specifically related to credit concentration risk*

The purpose of items 64 to 77 and 285 to 300 of the form BA210, amongst other things, is-

- (a) to obtain the approval of the Registrar, as contemplated in section 73(2)(a) of the Act, of any transaction in the form of an investment with or a loan, advance or other direct or indirect credit facility granted to a private-sector non-bank person, as defined in regulation 67, which transaction results in the reporting bank, controlling company, branch or branch of a bank being exposed to that person to an amount exceeding an amount representing the percentage of capital and reserve funds specified in subregulation (7)(b);
- (b) to inform the Registrar, as contemplated in section 73(2)(b) of the Act, of any transaction in the form of an investment with or a loan, advance or other direct or indirect credit facility granted to a person other than a person referred to in paragraph (a), which transaction results in the reporting bank, controlling company, branch or branch of a bank being exposed to that person to an amount exceeding an amount representing the percentage of capital and reserve funds specified in subregulation (7)(b).

(7) Prescribed percentages relating to specified concentration risk

The prescribed percentage of a specified amount contemplated in-

- (a)** section 73(1)(a) of the Act shall in the case of a bank, controlling company, branch or branch of a bank be 10 per cent of the respective amounts specified in subparagraphs (i) to (iv) below.

 - (i)** In the case of a bank, joint venture or foreign subsidiary of a bank reporting on a solo basis, the specified amount shall be 10 per cent of the qualifying primary and secondary capital and reserve funds of the said reporting bank, joint venture or foreign subsidiary of the bank, as the case may be, as reported in items 23 and 62 of the form BA700, as at the month-end preceding the reporting date to which the form BA210 relates;
 - (ii)** In the case of a bank or controlling company reporting on a consolidated basis, the specified amount shall be 10 per cent of the consolidated net amount of qualifying capital and reserve funds of the said reporting bank or controlling company, as the case may be, as reported in items 23 and 62 of the form BA700, at the latest date for which the relevant statement was submitted;
 - (iii)** In the case of a foreign institution that conducts the business of a bank through a branch in the Republic, the specified amount shall be 10 per cent of the qualifying capital and reserve funds of the said foreign institution that conducts the business of a bank through its branch in the Republic;
 - (iv)** In the case of a branch of a bank, the specified amount shall be 10 per cent of the qualifying primary and secondary capital and reserve funds of the parent bank in the Republic, as reported in items 23 and 62 of the form BA700, as at the month-end preceding the reporting date to which the form BA210 relates.
- (b)** section 73(2) of the Act shall in the case of a bank, controlling company, branch or branch of a bank be 25 per cent of the respective amounts specified in subparagraphs (i) to (iv) below.

 - (i)** In the case of a bank, joint venture or foreign subsidiary of a bank reporting on a solo basis, the specified amount shall be 25 per cent of the qualifying primary and secondary capital and reserve funds of the said reporting bank, joint venture or foreign subsidiary of the bank, as the case may be, as reported in items 23 and 62 of the form BA700, as at the month-end preceding the reporting date to which the form BA210 relates;
 - (ii)** In the case of a bank or controlling company reporting on a consolidated basis, the specified amount shall be 25 per cent of the consolidated net amount of qualifying capital and reserve funds of the said reporting bank or controlling company, as the case may be, as reported in items 23 and 62 of the form BA700, at the latest date for which the relevant statement was submitted;

- (iii) In the case of a foreign institution that conducts the business of a bank through a branch in the Republic, the specified amount shall be 25 per cent of the qualifying capital and reserve funds of the said foreign institution that conducts the business of a bank through its branch in the Republic;
- (iv) In the case of a branch of a bank, the specified amount shall be 25 per cent of the qualifying primary and secondary capital and reserve funds of the parent bank in the Republic, as reported in items 23 and 62 of the form BA700, as at the month-end preceding the reporting date to which the form BA210 relates.

(8) *Matters specifically related to exempt exposure*

For purposes of this regulation 24, exempt exposure includes any exposure specified in writing by the Registrar, which exempt exposure shall be reported under "other exposures", in item 72 or 295, as the case may be, of the form BA210.

(9) *Matters specifically related to connected lending or lending to a related person*

- (a) In order to prevent any potential abuse arising from connected lending or lending to a related person, every bank and every controlling company shall have in place robust processes, procedures, systems and board-approved policies to ensure, among other things, that-
 - (i) the bank or controlling company, as the case may be, lends money to a related person on an arm's-length basis, that is, no exposure to a connected or related person of a bank or controlling company shall be extended on terms or under conditions more favourable than a corresponding loan or exposure to a person not related or connected to the said reporting bank or controlling company, which terms or conditions may relate to matters such as credit assessment, tenor, interest rate or a requirement for collateral, unless the related person is an employee of the bank or controlling company and the relevant loan or exposure that is granted on beneficial terms forms part of that person's remuneration package;
 - (ii) no person benefiting from a particular loan or exposure is responsible for the preparation of the loan assessment or credit decision, or the subsequent management of the exposure or any relevant matter related to that exposure;
 - (iii) the monitoring and the reporting of individual and aggregate exposure(s) to related persons are subject to an independent credit review process;

- (iv) any transaction with a related person and the write-off of any related-party exposure exceeding one per cent of the bank or controlling company's qualifying primary share capital and reserve funds, as reported in item 23 of the form BA700, or otherwise posing special risks, is subject to the prior written approval of the board of directors of that bank or controlling company;
 - (v) any extension of credit to a related person is duly documented and monitored;
 - (vi) the bank or controlling company takes appropriate steps to control or mitigate any risk arising from an exposure granted to a related person.
- (b) When the Registrar is of the opinion that the bank or controlling company's policies, processes, procedures and systems related to connected lending or lending to a related person are inadequate, the Registrar may require the relevant bank or controlling company-
 - (i) to deduct from its capital and reserve funds such amount relating to the said transactions or exposure as may be specified in writing by the Registrar; and/or
 - (ii) to obtain adequate collateral in respect of the relevant exposure.
- (c) For the purposes of this regulation 24 "related person" means a related person as defined in regulation 36(6).