Columns relating to analysis of qualifying central counterparty default fund guarantees: standardised approach, items 104 and 105

Column number	Description
2	**Prefunded default fund contribution** This column shall reflect the relevant aggregate amount related to any prefunded default fund contributions made by the clearing member that will be applied upon such clearing member's default, either along with or immediately following such member's initial margin, to reduce any central counterparty loss.
3	**Trade exposure** This column shall reflect the relevant aggregate amount related to the current and potential future exposure of a clearing member or a client to a central counterparty arising from OTC derivatives, exchange traded derivatives transactions or securities financing transactions, calculated in accordance with the relevant requirements specified in these Regulations for the current exposure method, the standardised method or the internal model method.
4	**Risk weighted exposure** Based on the relevant requirements specified in subregulation (15)(d), this column shall reflect the relevant risk weighted exposure amount calculated in terms of either method 1 or method 2.

Columns relating to analysis of non-qualifying central counterparty default fund guarantees: standardised approach, items 106 and 107

Column number	Description
1	**Prefunded default fund contribution** This column shall reflect the relevant aggregate amount related to any prefunded default fund contribution by a clearing member that will be applied upon such clearing member's default, either along with or immediately following such member's initial margin, to reduce any central counterparty loss.
2	**Unfunded default fund contribution** This column shall reflect the relevant aggregate amount related to unfunded default fund contributions, which contributions- (a) are liable to be paid by a clearing member when required by the relevant central counterparty; (b) will be applied upon such clearing member's default, either along with or immediately following such member's initial margin, to reduce any central counterparty loss.

Columns relating to analysis of non-qualifying central counterparty default fund guarantees: standardised approach, items 106 and 107

Column number	Description
3	**Trade exposure** This column shall reflect the relevant aggregate amount related to the current and potential future exposure of a clearing member or a client to a central counterparty, arising from OTC derivatives, exchange traded derivatives transactions or securities financing transactions, calculated in accordance with the relevant requirements specified in these Regulations for the current exposure method, the standardised method or the internal model method.
4	**Risk weighted exposure** This column shall reflect the relevant aggregate risk weighted exposure amount equivalent to a deduction against capital and reserve funds.

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

Item number	Description
113	**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.
114 to 117	**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.
118 to 120	**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.
122	**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.

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

Item number	Description
123	**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.
124	**Average probability of default (PD, EAD weighted)** 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.
125	**Average loss given default (LGD, EAD weighted)** 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.
126	**Total expected loss (EL)** Based on, amongst others, the relevant requirements specified in subregulation (21), this item shall reflect the reporting bank's aggregate expected loss amount.
127	**Best estimate of expected loss (BEEL)** 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.

Columns relating to summary of on-balance-sheet and off-balance-sheet credit exposure: IRB approach, items 129 to 156

Column number	Description
1	**Utilised: on-balance-sheet exposure** 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).
2	**Off-balance-sheet exposure** This column shall reflect the aggregate amount in respect of- (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 (b) other off-balance-sheet items such as guarantees and commitments made by the reporting bank, which amounts form part of the reporting bank's total current exposure,before the application of any risk mitigation or relevant credit conversion factor.
3	**Repurchase and resale agreements** 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.
4	**Derivative instruments** 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).
7	**Total credit exposure (EAD)** 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).
10	**Risk weighted exposure** 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.
12	**Risk weighted exposure in respect of assets not subject to double default adjustment** 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).

Columns relating to summary of on-balance-sheet and off-balance-sheet credit exposure: IRB approach, items 129 to 156

Column number	Description
13	**Risk weighted exposure in respect of assets subject to double default provisions, prior to adjustment** 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.

Columns relating to capital requirement in respect of specialised lending subject to specified risk weights and specified risk grades: IRB approach, items 157 to 166

Column number	Description
1	**Credit exposure** 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).
3	**Expected loss** 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).
4	**Specific credit impairment** 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.
5	**Number of obligors** This column shall reflect the relevant number of obligors included in the specified risk weight category.

Items relating to reconciliation of credit impairments: IRB approach

Item number	Description
217	**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.
220	**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 224 to 251

Column number	Description
2, 4, 6 and 8	**Classified in default** 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.

Columns relating to counterparty credit risk: IRB approach, items 252 to 281

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 OTC 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 OTC 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** In the absence of an eligible master netting agreement, this column shall reflect the current value of all relevant credit exposures arising from securities financing transactions, after the effect of any relevant haircut has been taken into consideration.

Columns relating to counterparty credit risk: IRB approach, items 252 to 281

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 arising from securities financing transactions.
10	**Current market value of portfolio** In respect of all relevant OTC derivative instruments, this column shall reflect the relevant current market value of the relevant portfolio of transactions within the netting set with a particular counterparty, before the impact of any relevant collateral has been taken into consideration.
11	**Current market value of collateral** This column shall reflect the relevant market value of the collateral assigned to the relevant netting set in respect of OTC derivative instruments.
12	**Risk position from transaction** This column shall reflect the relevant required risk positions arising from the relevant hedging sets related to OTC derivative instruments.
13	**Risk position from collateral** This column shall reflect the relevant required risk positions from collateral with respect to the relevant hedging sets related to OTC derivative instruments.
14	**Net absolute risk position after the application of CCF's** In respect of all relevant OTC derivative instruments, this column shall reflect the absolute aggregate amount of the required risk positions related to the relevant hedging sets, after the application of any relevant credit conversion factor.

Columns relating to counterparty credit risk: IRB approach, items 252 to 281

Column number	Description
15	**Credit exposure value** In the absence of an eligible master netting agreement, this column shall reflect the current value of all relevant credit exposures related to securities financing transactions, after the effect of any relevant haircut has been taken into consideration.
16	**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.
17	**Netting benefits** 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 related to securities financing transactions.
18	**Effective expected positive exposure** Based on the relevant requirements specified in subregulation (19)(a), this column shall reflect the relevant required effective expected positive exposure amount related to OTC derivative instruments.
19	**Stressed effective expected positive exposure** Based on the relevant requirements specified in, amongst others, subregulations (15) and (19) of these Regulations, this column shall reflect the relevant required effective expected positive exposure amount related to OTC derivative instruments in terms of a stressed scenario.
20	**Effective expected positive exposure** Based on the relevant requirements specified in subregulation (19)(a), this column shall reflect the relevant required effective expected positive exposure amount related to securities financing transactions.
21	**Stressed effective expected positive exposure** Based on the relevant requirements specified in, amongst others, subregulations (15) and (19) of these Regulations, this column shall reflect the relevant required effective expected positive exposure amount related to securities financing transactions in terms of a stressed scenario.

Columns relating to counterparty credit risk: IRB approach, items 252 to 281

Column number	Description
22	**Adjusted exposure amount - OTC derivative instruments** This column shall reflect the relevant required exposure or EAD amount for OTC derivative instruments, calculated in terms of the relevant requirements specified in these Regulations for the current exposure method, the standardised method or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.
23	**Adjusted exposure amount - securities financing transactions** This column shall reflect the relevant required exposure or EAD amount for securities financing transactions, calculated in terms of the relevant requirements specified in these Regulations for the current exposure method, the standardised method or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.
24	**Default risk - OTC derivative instruments** This column shall reflect the relevant required risk weighted exposure amount for OTC derivative instruments, calculated in terms of the relevant requirements specified in these Regulations for the current exposure method, the standardised method or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.
25	**Default risk - securities financing transactions** This column shall reflect the relevant required risk weighted exposure amount for securities financing transactions, calculated in terms of the relevant requirements specified in these Regulations for the current exposure method, the standardised method or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.
26	**Standardised approach for CVA** Based on the relevant requirements specified in subregulation (15), this column shall reflect the relevant required risk weighted exposure amount for CVA risk, calculated in terms of the standardised approach, provided that, when required by the Registrar, this column shall include any relevant amount related to CVA loss exposures arising from securities financing transactions.

Columns relating to counterparty credit risk: IRB approach, items 252 to 281

Column number	Description
27	**Advanced approach for CVA** Based on the relevant requirements specified in subregulation (19), this column shall reflect the relevant required risk weighted exposure amount for CVA risk, calculated in terms of the advanced approach, provided that, when required by the Registrar, this column shall include any relevant amount related to CVA loss exposures arising from securities financing transactions.
28	**Total risk weighted exposure** This column shall reflect the relevant required aggregate amount of risk weighted exposure for counterparty credit risk, including any relevant amount of risk weighted exposure- (a) arising from OTC derivative instruments and securities financing transactions; (b) calculated in terms of the relevant requirements specified in these Regulations for the current exposure method, the standardised method or the internal model method; (c) related to CVA risk; (d) related to central counterparties.

Items relating to counterparty credit risk analysis of netting: IRB approach

Item number	Description
282	**Replacement cost** This item shall reflect the relevant required netting benefit taken into consideration for calculating the relevant net replacement cost in respect of OTC derivative instruments.
283	**Potential future exposure add-on** This item shall reflect the relevant required netting benefit taken into consideration for calculating the relevant net potential future exposure add-on amount in respect of OTC derivative instruments.
284	**Securities financing transactions** This items shall reflect the relevant required netting benefit taken into consideration in respect of securities financing transactions.
285	**Cross-product netting** This item shall reflect the relevant required cross-product netting amount taken into consideration by a bank that obtained the approval of the Registrar to use the internal model method for counterparty credit risk.

Columns relating to counterparty credit risk analysis of standardised CVA risk weighted exposure: IRB approach, items 287 to 294

Column number	Description
2	**EAD** This column shall reflect the relevant exposure or EAD amount, calculated in terms of the relevant requirements specified in these Regulations, after the application of any relevant discount factor.
3	**Single-name CDS** This column shall reflect the relevant required notional amount, after the application of any relevant discount factor, of a purchased single-name CDS, single-name contingent CDS and/or other eligible instrument used to hedge CVA risk.
4	**Index CDS** This column shall reflect the relevant required notional amount, after the application of any relevant discount factor, of an eligible purchased index CDS used to hedge CVA risk.
5	**Standardised CVA risk weighted exposure** This column shall reflect the relevant required risk weighted exposure amount related to CVA risk, calculated in terms of the the relevant requirements specified in these Regulations for the standardised approach.

Columns relating to analysis of central counterparty trade exposure: IRB approach, items 295 to 298

Column number	Description
1	**Trade exposure** This column shall reflect the current and potential future exposure amount of a clearing member or a client to a central counterparty arising from any relevant OTC derivative instrument, exchange traded derivative transaction or securities financing transaction, calculated in accordance with the relevant requirements specified in subregulation (15) read with the relevant requirements respectively specified in subregulations (17) to (19) of these Regulations for the current exposure method, the standardised method or the internal model method.

Columns relating to analysis of central counterparty trade exposure: IRB approach, items 295 to 298

Column number	Description
3	**Risk weighted exposure** This column shall reflect the relevant required risk weighted exposure amount of a clearing member or a client to a central counterparty arising from any relevant OTC derivative instrument, exchange traded derivative transaction or securities financing transaction, calculated in accordance with the relevant requirements specified in subregulation (15) read with the relevant requirements respectively specified in subregulations (17) to (19) of these Regulations for the current exposure method, the standardised method or the internal model method.
4	**Calculated in terms of the standardised approach** This column shall reflect the relevant required risk weighted exposure amount calculated in terms of the standardised approach for the measurements of the bank's exposure to credit risk with regards to trade exposures to non-qualifying central counterparties.

Columns relating to analysis of qualifying central counterparty default fund guarantees: IRB approach, items 299 and 300

Column number	Description
1	**Initial margin collateral posted with a central counterparty** Based on the relevant requirements specified in these Regulations, this column shall reflect the relevant aggregate amount related to a clearing member's or client's funded collateral posted or provided to a central counterparty to mitigate the potential future exposure of the central counterparty to the clearing member arising from the possible future change in the value of their transactions, provided that, in accordance with the relevant requirements specified in these Regulations, initial margin shall exclude any relevant amount related to contributions to a central counterparty in terms of any mutualised loss sharing arrangement, that is, when a central counterparty uses initial margin to mutualise losses among the clearing members, the relevant amount shall be treated as a default fund exposure.
2	**Prefunded default fund contribution** This column shall reflect the relevant aggregate amount related to any prefunded default fund contributions made by the clearing member that will be applied upon such clearing member's default, either along with or immediately following such member's initial margin, to reduce any central counterparty loss.

Columns relating to analysis of qualifying central counterparty default fund guarantees: IRB approach, items 299 and 300

Column number	Description
3	**Trade exposure** This column shall reflect the relevant aggregate amount related to the current and potential future exposure of a clearing member or a client to a central counterparty arising from OTC derivatives, exchange traded derivatives transactions or securities financing transactions, calculated in accordance with the relevant requirements specified in these Regulations for the current exposure method, the standardised method or the internal model method.
4	**Risk weighted exposure** Based on the relevant requirements specified in subregulation (15)(d), this column shall reflect the relevant risk weighted exposure amount calculated in terms of either method 1 or method 2.

Columns relating to analysis of non-qualifying central counterparty default fund guarantees: IRB approach, items 301 and 302

Column number	Description
1	**Prefunded default fund contribution** This column shall reflect the relevant aggregate amount related to any prefunded default fund contribution by a clearing member that will be applied upon such clearing member's default, either along with or immediately following such member's initial margin, to reduce any central counterparty loss.
2	**Unfunded default fund contribution** This column shall reflect the relevant aggregate amount related to unfunded default fund contributions, which contributions- (a) are liable to be paid by a clearing member when required by the relevant central counterparty; (b) will be applied upon such clearing member's default, either along with or immediately following such member's initial margin, to reduce any central counterparty loss.
3	**Trade exposure** This column shall reflect the relevant aggregate amount related to the current and potential future exposure of a clearing member or a client to a central counterparty, arising from OTC derivatives, exchange traded derivatives transactions or securities financing transactions, calculated in accordance with the relevant requirements specified in these Regulations for the current exposure method, the standardised method or the internal model method.

Columns relating to analysis of non-qualifying central counterparty default fund guarantees: IRB approach, items 301 and 302

Column number	Description
4	**Risk weighted exposure** This column shall reflect the relevant aggregate risk weighted exposure amount equivalent to a deduction against capital and reserve funds.

Columns relating to analysis of performing credit exposure, that is, EAD, analysed by effective maturity, items 318 to 329

Column number	Description
3 to 28	**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 / Asset class	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				
								Total inflow (+)		Total outflow[3] (-)		
				Guarantees	Credit derivative instruments	Collateral: simple method	Collateral pledged on deposit by third party	Standardised approach	IRB approach	Standardised approach	IRB approach	
		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)(ii).
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 Asset class	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	
		1	2	3	4	5	6	7	8	9	10	11
Securitisation and resecuritisation exposure[1]	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 Asset class	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	
		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	17							
unsecured lending[3, 4] ≤ 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 BA500.**

Standardised 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 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	38			
unsecured lending[3, 4] ≤ R30 000	39			
unsecured lending[3] > R30 000	40			
Securitisation and resecuritisation exposure[5]	41			
Total (of items 22, 25 to 30 and 41)	42			

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 BA500.

(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	13
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] ≤ R30 000	60													
unsecured lending[2] > R30 000	61													
Securitisation and resecuritisation exposure[4]	62													
Total (of items 43, 46 to 51 and 62)	63													

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			
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] ≤ R30 000	60			
unsecured lending[2] > R30 000	61			
Securitisation and resecuritisation exposure[4]	62			
Total (of items 43, 46 to 51 and 62)	63			

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.**

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

Standardised approach: Credit concentration risk - large exposure to a person[1] Name of person	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		
		1	2	3	4	5	6	7	8	9	10
Private-sector non bank: total	64										
(Specify)	65										
	66										
	67										
Bank/regulated securities firm: total	68										
(Specify)	69										
	70										
	71										
Other: total	72										
(Specify)	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).

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	64									
(Specify)	65									
	66									
	67									
Bank/regulated securities firm: total	68									
(Specify)	69									
	70									
	71									
Other: total	72									
(Specify)	73									
	74									
	75									
	76									
Total (of items 64, 68 and 72)	77									

1. Refer to section 73 of the Act and regulations24(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: of which: defaulted	Memorandum items: Total equity exposure			specific credit impairment	portfolio credit impairment
		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											
of which: 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 78to 90shall 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[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: of which: defaulted	Memorandum items: 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[1]	Line no.	Original credit and counterparty exposure[2]							Risk weighted value of net exposure	Total impairment		
						Total credit exposure					of which:	
		On-balance sheet exposure	Off-balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total (col. 1 to 4)	Memorandum items: of which: defaulted	Memorandum items: Total equity exposure		Total (col. 10+11)	specific credit impairment	portfolio credit impairment
		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: of which: defaulted	Memorandum items: Total equity exposure			specific credit impairment	portfolio credit impairment
		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[1]	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	
Name of person		1	2	3	4	5
Total (of items 195 to 214)	194					
(Specify)	195					
	196					
	197					
	198					
	199					
	200					
	201					
	202					
	203					
	204					
	205					
	206					
	207					
	208					
	209					
	210					
	211					
	212					
	213					
	214					

1. **This table shall be completed based on the total debt and equity exposures.**

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

Standardised approach: Watch list[1]	Line no.	Asset class[2]	Exposure amount	Risk weighted value of net exposure	Specific impairment	Comments
Name of person		1	2	3	4	5
Total	215					
(Please submit required details on separate list)	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 88 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)

IRB approach: Credit risk mitigation Asset class	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						
						Total inflows[3] (+)		Total outflows[4] (-)				
				Guarantees	Credit derivative instruments	Standardised approach	IRB approach	Standardised approach	IRB approach		Guarantees	Credit derivative instruments
		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)

IRB approach: Credit risk mitigation Asset class	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						
						Total inflows[3] (+)		Total outflows[4] (-)				
				Guarantees	Credit derivative instruments	Standardised approach	IRB approach	Standardised approach	IRB approach		Guarantees	Credit derivative instruments
		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 248 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 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.
6. As defined in regulation 23(11)(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)

IRB approach: Credit risk mitigation Asset class	Line no.	Credit risk mitigation affecting LGD estimates: Total (nominal amounts) (col. 13+14+15+18)	Unfunded credit protection: Guarantees	Unfunded credit protection: Credit derivative instruments	Eligible financial collateral: Total	Eligible financial collateral: of which: subject to maturity mismatch	Eligible financial collateral: of which: subject to currency mismatch	Other eligible collateral: Total	Other eligible collateral: of which: residential real estate	Other eligible collateral: of which: commercial real estate
		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[4]	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			
of which: credit cards	274			
SME retail (total of items 276 and 277)	275			
Secured lending	276			
Unsecured lending	277			
Retail – other	278			
of which: 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 BA500.**

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

IRB approach: Credit concentration risk - large exposure to a person[1] Name of person	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	*Memorandum items:* Total equity exposure				
		1	2	3	4	5	6	7	8	9	10	11	12
Private-sector non bank: total	285												
(Specify)	286												
	287												
	288												
	289												
Bank/regulated securities firm: total	290												
(Specify)	291												
	292												
	293												
	294												
Other: total	295												
(Specify)	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								
					Guarantees	Credit derivative instruments	Outflows (-)	Inflows (+)					
Name of person		13	14	15	16	17	18	19	20	21	22	23	24
Private-sector non bank: total	285												
(Specify)	286												
	287												
	288												
	289												
Bank/regulated securities firm: total	290												
(Specify)	291												
	292												
	293												
	294												
Other: total	295												
(Specify)	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).

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)

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	Memorandum items: 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													
of which: 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]												Credit impairment		
		On-balance sheet exposure	Off-balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total credit 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	Total (of col. 14 and 15)	Memorandum items:	
						Total (col. 1 to 4)	Memorandum items of which: Defaulted	Memorandum items of which: Equity exposure							of which: specific impairment	of which: portfolio impairment
		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[3]	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[3]	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[3]	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		
						Total credit exposure									Memorandum items:	
		On-balance sheet exposure	Off-balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total (col. 1 to 4)	Memorandum items of which:							Total (of col. 14 and 15)	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
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)

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	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: of which: defaulted	Memorandum items: Total equity exposure			specific credit impairment	portfolio credit impairment
		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[1]	Line no.	Debt exposure	Total (of col. 3+4)	Total equity exposure		Total debt and equity exposure (col. 1+2)	PD (%)	Expected loss
				of which: privately held equity exposure	of which: publicly traded equity exposure			
Name of person		1	2	3	4	5	6	7
Total (of items 418 to 437)	417							
(Specify)	418							
	419							
	420							
	421							
	422							
	423							
	424							
	425							
	426							
	427							
	428							
	429							
	430							
	431							
	432							
	433							
	434							
	435							
	436							
	437							

1. **This table shall be completed based on the total debt and equity exposures.**

(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
Name of person		1	2	3	4	5	6	7
Total	438							
(Please submit required details on separate list)	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 88 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)

Standardised and IRB approaches Exposure to related person[1] Exposure to:	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)									
		1	2	3	4	5	6	7	8	9	10	11	12
Significant shareholder	453												
(Specify[1])	454												
	455												
Member of the board of directors	456												
(Specify[1])	457												
	458												
Member of senior management	459												
(Specify[1])	460												
	461												
Company controlled by significant shareholder	462												
(Specify[1])	463												
	464												
Associate of the bank or controlling company	465												
(Specify[1])	466												
	467												
Other related persons	468												
(Specify[1])	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 88 column 1 of the form BA 700. Exposures to related persons individually not equal to or exceeding0.1% 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)

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

IRB approach: Analysis of total credit extended[1], analysed by PD band	Line no.	Prescribed rating scale		Asset class													
				Corporate exposure[1,2]									Public sector entities[1,2]	Local government and municipalities[1,2]	Sovereign[1,2] (including central government and central banks)	Banks[1,2]	Securities firms[1,2]
					Specialised lending					SME corporate	Purchased corporate receivables	Total corporate exposure (total of col. 3 to 10)					
Prescribed PD band		Lower bound (%)	Upper bound (%)	Corporate	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	14	15	16
Performing (total of items 473 to 498)	472																
00	473		0.0000														
01	474	0.0001	0.0120														
02	475	0.0121	0.0170														
03	476	0.0171	0.0240														
04	477	0.0241	0.0340														
05	478	0.0341	0.0480														
06	479	0.0481	0.0670														
07	480	0.0671	0.0950														
08	481	0.0951	0.1350														
09	482	0.1351	0.1900														
10	483	0.1901	0.2690														
11	484	0.2691	0.3810														
12	485	0.3811	0.5380														
13	486	0.5381	0.7610														
14	487	0.7611	1.0760														
15	488	1.0761	1.5220														
16	489	1.5221	2.1530														
17	490	2.1531	3.0440														
18	491	3.0441	4.3050														
19	492	4.3051	6.0890														
20	493	6.0891	8.6110														
21	494	8.6111	12.1770														
22	495	12.1771	17.2220														
23	496	17.2221	24.3550														
24	497	24.3551	34.4430														
25	498	34.4431	99.9999														
Default	499	100.000	100.000														
Total (of items 472 and 499)	500																

1. Not on an EAD basis.
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 total amount of credit extended.

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

IRB approach: Analysis of total credit extended[1], analysed by PD band	Line no.	Asset class												Total credit extended (col. 11 to 17)
		Retail exposure[1, 2]												
		Total retail exposure (total of columns 18, 19, 21, 24 and 28)	Residential mortgage advances	Retail revolving credit		SME retail			Retail other				Purchased retail receivables	
Prescribed PD band				Total	of which: credit cards	Total (of columns 22 and 23)	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		
		17	18	19	20	21	22	23	24	25	26	27	28	29
Performing (total of items 473 to 498)	472													
00	473													
01	474													
02	475													
03	476													
04	477													
05	478													
06	479													
07	480													
08	481													
09	482													
10	483													
11	484													
12	485													
13	486													
14	487													
15	488													
16	489													
17	490													
18	491													
19	492													
20	493													
21	494													
22	495													
23	496													
24	497													
25	498													
Default	499													
Total (of items 472 and 499)	500													

1. Not on an EAD basis.

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 total amount of credit extended.

IRB approach: EAD weighted average LGD (percentage) Prescribed PD band	Line no.	Prescribed rating scale		Asset class													
				Corporate exposure[1]									Public sector entities[1]	Local government and municipalities[1]	Sovereign[1] (including central government and central banks)	Banks[1]	Securities firms[1]
					Specialised lending												
		Lower bound (%)	Upper bound (%)	Corporate	High volatility commercial real estate (property development)	Income producing real estate	Object finance	Commodity finance	Project finance	SME corporate	Purchased corporate receivables	Total corporate exposure average LGD (%)					
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Performing (total of items 502 to 527)	501																
00	502		0.0000														
01	503	0.0001	0.0120														
02	504	0.0121	0.0170														
03	505	0.0171	0.0240														
04	506	0.0241	0.0340														
05	507	0.0341	0.0480														
06	508	0.0481	0.0670														
07	509	0.0671	0.0950														
08	510	0.0951	0.1350														
09	511	0.1351	0.1900														
10	512	0.1901	0.2690														
11	513	0.2691	0.3810														
12	514	0.3811	0.5380														
13	515	0.5381	0.7610														
14	516	0.7611	1.0760														
15	517	1.0761	1.5220														
16	518	1.5221	2.1530														
17	519	2.1531	3.0440														
18	520	3.0441	4.3050														
19	521	4.3051	6.0890														
20	522	6.0891	8.6110														
21	523	8.6111	12.1770														
22	524	12.1771	17.2220														
23	525	17.2221	24.3550														
24	526	24.3551	34.4430														
25	527	34.4431	99.9999														
Default	528	100.000	100.000														
Total (of items 501 and 528)	529																

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.

IRB approach: EAD weighted average LGD (percentage) Prescribed PD band	Line no.	Asset class: Retail exposure[1]: Total retail exposure average LGD (%)	Residential mortgage advances	Retail revolving credit: Total	Retail revolving credit: of which: credit cards	SME retail: Total	SME retail: of which: secured lending	SME retail: of which: unsecured lending	Retail other: Total	Retail other: of which: vehicle and asset finance	Retail other: of which: unsecured lending ≤ R30 000	Retail other: of which: unsecured lending > R30 000	Purchased retail receivables	Total EAD weighted average LGD (%)
		17	18	19	20	21	22	23	24	25	26	27	28	29
Performing (total of items 502 to 527)	501													
00	502													
01	503													
02	504													
03	505													
04	506													
05	507													
06	508													
07	509													
08	510													
09	511													
10	512													
11	513													
12	514													
13	515													
14	516													
15	517													
16	518													
17	519													
18	520													
19	521													
20	522													
21	523													
22	524													
23	525													
24	526													
25	527													
Default	528													
Total (of items 501 and 528)	529													

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 Prescribed PD band	Line no.	Prescribed rating scale: Lower bound (%)	Prescribed rating scale: Upper bound (%)	Asset class: Corporate exposure[1]: Corporate	Corporate exposure[1]: 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	Corporate exposure[1]: SME corporate	Corporate exposure[1]: Purchased corporate receivables	Corporate exposure[1]: Total corporate expected loss (total of col. 3 to 10)	Public sector entities[1]	Local government and municipalities[1]	Sovereign[1] (including central government and central banks)	Banks[1]	Securities firms[1]
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Performing (total of items 531 to 556)	530																
00	531		0.0000														
01	532	0.0001	0.0120														
02	533	0.0121	0.0170														
03	534	0.0171	0.0240														
04	535	0.0241	0.0340														
05	536	0.0341	0.0480														
06	537	0.0481	0.0670														
07	538	0.0671	0.0950														
08	539	0.0951	0.1350														
09	540	0.1351	0.1900														
10	541	0.1901	0.2690														
11	542	0.2691	0.3810														
12	543	0.3811	0.5380														
13	544	0.5381	0.7610														
14	545	0.7611	1.0760														
15	546	1.0761	1.5220														
16	547	1.5221	2.1530														
17	548	2.1531	3.0440														
18	549	3.0441	4.3050														
19	550	4.3051	6.0890														
20	551	6.0891	8.6110														
21	552	8.6111	12.1770														
22	553	12.1771	17.2220														
23	554	17.2221	24.3550														
24	555	24.3551	34.4430														
25	556	34.4431	99.9999														
Default[2]	557	100.000	100.000														
Total expected loss (total of items 530 and 557)	558																

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 amount of expected loss.
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:	Line no.	Asset class												Total expected loss (col. 11 to 17)
		Retail exposure[1]												
Expected loss		Total retail expected loss (total of columns 18, 19, 21, 24 and 28)	Residential mortgage advances	Retail revolving credit		SME retail			Retail other				Purchased retail receivables	
Prescribed PD band				Total	of which: credit cards	Total (of columns 22 and 23)	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		
		17	18	19	20	21	22	23	24	25	26	27	28	29
Performing (total of items 531 to 556)	530													
00	531													
01	532													
02	533													
03	534													
04	535													
05	536													
06	537													
07	538													
08	539													
09	540													
10	541													
11	542													
12	543													
13	544													
14	545													
15	546													
16	547													
17	548													
18	549													
19	550													
20	551													
21	552													
22	553													
23	554													
24	555													
25	556													
Default[2]	557													
Total expected loss (total of items 530 and 557)	558													

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 amount of expected loss.
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:		Prescribed rating scale		Asset class															
				Corporate exposure[1]									Public sector entities[1]	Local government and municipalities[1]	Sovereign[1] (including central government and central banks)	Banks[1]	Securities firms[1]
Analysis of risk weighted exposure, analysed by PD band	Line no.	Lower bound (%)	Upper bound (%)	Corporate	Specialised lending					SME corporate	Purchased corporate receivables	Total corporate risk weighted exposure (total of col. 3 to 10)					
Prescribed PD band					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	14	15	16
Performing (total of items 560 to 585)	559																
00	560		0.0000														
01	561	0.0001	0.0120														
02	562	0.0121	0.0170														
03	563	0.0171	0.0240														
04	564	0.0241	0.0340														
05	565	0.0341	0.0480														
06	566	0.0481	0.0670														
07	567	0.0671	0.0950														
08	568	0.0951	0.1350														
09	569	0.1351	0.1900														
10	570	0.1901	0.2690														
11	571	0.2691	0.3810														
12	572	0.3811	0.5380														
13	573	0.5381	0.7610														
14	574	0.7611	1.0760														
15	575	1.0761	1.5220														
16	576	1.5221	2.1530														
17	577	2.1531	3.0440														
18	578	3.0441	4.3050														
19	579	4.3051	6.0890														
20	580	6.0891	8.6110														
21	581	8.6111	12.1770														
22	582	12.1771	17.2220														
23	583	17.2221	24.3550														
24	584	24.3551	34.4430														
25	585	34.4431	99.9999														
Default	586	100.000	100.000														
Total (of items 559 and 586)	587																

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 amount of risk weighted exposure.

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

IRB approach: Analysis of risk weighted exposure, analysed by PD band Prescribed PD band	Line no.	Asset class												
		Retail exposure[1]												Total risk weighted exposure (col. 11 to 17)
		Total retail risk weighted exposure (total of columns 18 , 19, 21, 24 and 28)	Residential mortgage advances	Retail revolving credit		SME retail			Retail other				Purchased retail receivables	
				Total	of which: credit cards	Total (of columns 22 and 23)	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		
		17	18	19	20	21	22	23	24	25	26	27	28	29
Performing (total of items 560 to 585)	559													
00	560													
01	561													
02	562													
03	563													
04	564													
05	565													
06	566													
07	567													
08	568													
09	569													
10	570													
11	571													
12	572													
13	573													
14	574													
15	575													
16	576													
17	577													
18	578													
19	579													
20	580													
21	581													
22	582													
23	583													
24	584													
25	585													
Default	586													
Total (of items 559 and 586)	587													

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 amount of risk weighted exposure.

IRB approach: Analysis of average effective maturity[1], analysed by PD band	Line no.	Prescribed rating scale: Lower bound (%)	Prescribed rating scale: Upper bound (%)	Asset class[2]: Corporate exposure[1]: 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 corporate receivables	Total corporate	Public sector entities[1]	Local government and municipalities[1]	Sovereign[1] (including central government and central banks)	Banks[1]	Securities firms[1]	Total[3]
Prescribed PD band		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Performing (total of items 589 to 614)	588																	
00	589		0.0000															
01	590	0.0001	0.0120															
02	591	0.0121	0.0170															
03	592	0.0171	0.0240															
04	593	0.0241	0.0340															
05	594	0.0341	0.0480															
06	595	0.0481	0.0670															
07	596	0.0671	0.0950															
08	597	0.0951	0.1350															
09	598	0.1351	0.1900															
10	599	0.1901	0.2690															
11	600	0.2691	0.3810															
12	601	0.3811	0.5380															
13	602	0.5381	0.7610															
14	603	0.7611	1.0760															
15	604	1.0761	1.5220															
16	605	1.5221	2.1530															
17	606	2.1531	3.0440															
18	607	3.0441	4.3050															
19	608	4.3051	6.0890															
20	609	6.0891	8.6110															
21	610	8.6111	12.1770															
22	611	12.1771	17.2220															
23	612	17.2221	24.3550															
24	613	24.3551	34.4430															
25	614	34.4431	99.9999															
Default	615	100.000	100.000															
Total (of items 588 and 615)	616																	

1. In respect of the relevant specified PD bands and asset classes, a bank shall report 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 two decimal places.
2. 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.
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.

24. Credit risk - Directives and interpretations for completion of the quarterly return concerning credit risk (Form BA 210)

(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 BA 210 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 BA 210 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 BA 210 to the said exposure amount.

(5) For purposes of this regulation 24 and the completion of items 43 to 63 of the form BA 210, 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 BA 210, 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 common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 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 item 88 of the form BA 700, as at the month-end preceding the reporting date to which the form BA 210 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 item 88 of the form BA 700, 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 common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 capital and reserve funds of the parent bank in the Republic, as reported in item 88 of the form BA 700, as at the month-end preceding the reporting date to which the form BA 210 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 common equity tier 1 capital and reserve funds, additional tier 1 capital and reserve funds and tier 2 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 item 88 of the form BA 700, as at the month-end preceding the reporting date to which the form BA 210 relates;