

# Credit Risk

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# How did the BA 200 change?

- **Downsizing the BA200**
  - Less tables, more compact
- **Additions**
  - Counterparty credit risk – AVC, CVA, CCP
  - Footnotes to clarify reporting requirements
  - Rectifications from Basel 2.5
- **Deletions**
  - Key ratio – will be calculated internally
  - LGDs and EL per PD bucket (moved to BA210)



# Summary of on- & off- balance sheet

<b>Standardised approach / IRB Approach:</b> Summary of on-balance sheet and off-balance sheet credit exposure  Asset class	Line no.	Utilised (On-balance-sheet exposure)	Off-balance-sheet exposure	Repurchase and resale agreements <sup>1</sup>	Derivative instruments <sup>2</sup>	Total credit extended <sup>3</sup> (col. 1 to 4)
		1	2	3	4	5
<b>Corporate exposure</b> (total of items) ... ... <b>Public sector entities</b> <b>Local government and municipalities</b> <b>Sovereign</b> (including central government and central bank) <b>Banks</b> <b>Securities firms</b> <b>Retail exposure</b> (total of items) ... ... <b>Securitisation and resecuritisation exposure<sup>7</sup></b> <b>Total (of items)</b>	STA: Lines 14 to 34 IRB: lines 129 to 156			<b>1. Marked-to-market value.</b>	GROSS (Before any netting and CRM)  <div style="border: 1px solid black; padding: 5px; margin: 10px auto; width: 80%;">                         Gross replacement cost                           PLUS                           Gross add-on                     </div>	



# Summary of on- & off- balance sheet

<b>Standardised approach</b> Summary of on-balance sheet and off-balance sheet credit exposure	Line no.	<b>Total risk weighted exposure</b>
Asset class		16
<b>Corporate exposure</b> (total of items)	STA: Lines 14 to 34	
...		
...		
<b>Public sector entities</b>		
<b>Local government and municipalities</b>		
<b>Sovereign</b> (including central government and central bank)		
<b>Banks</b>		
<b>Securities firms</b>		
<b>Retail exposure</b> (total of items)		
...		
...		
<b>Securitisation and resecuritisation exposure<sup>7</sup></b>		
<b>Total (of items)</b>		

<b>IRB Approach:</b> Summary of on-balance sheet and off-balance sheet credit exposure	Line no.	<b>Total risk weighted exposure</b>
Asset class		10
<b>Corporate exposure</b> (total of items)	IRB: lines 129 to 156	
...		
...		
<b>Public sector entities</b>		
<b>Local government and municipalities</b>		
<b>Sovereign</b> (including central government and central bank)		
<b>Banks</b>		
<b>Securities firms</b>		
<b>Retail exposure</b> (total of items)		
...		
...		
<b>Securitisation and resecuritisation exposure<sup>7</sup></b>		
<b>Total (of items)</b>		

This column should include **all** risk weighted exposure held against credit risk i.e. shall include the risk weighted exposure for CCR (default risk, CVA, CCP)

# Analysis of LTV ratio

<b>Standardised approach: Residential mortgage exposure</b>  <b>Analysed per specified loan-to-value (LTV) ratio<sup>1,2</sup></b>	<b>Line no</b>
<b>Total</b> (of items 109 to 111)	108
LTV ratio $\leq$ 80%	109
80% < LTV ratio <100%	110
LTV ratio $\geq$ 100%	111

<b>IRB approach: Residential mortgage exposure</b>  <b>Analysed per specified loan-to-value (LTV) ratio<sup>1,2</sup></b>	<b>Line no</b>
<b>Total</b> (of items 304 to 306)	303
LTV ratio $\leq$ 80%	304
80% < LTV ratio <100%	305
LTV ratio $\geq$ 100%	306

1. Calculated as specified in regulation 23(6)(c).

**2. An exposure shall be reported in only one of the relevant specified LTV-ratio buckets.**



# IRB Approach

## Summary of selected credit risk information

IRB approach: Summary of selected credit risk related information	Line no.	
Total gross loans and advances (item 24 of form BA 100)	112	
Impaired advances <sup>1</sup>	113	
Assets bought in (total of items 115 to 117)	114	
Immovable property (item 6, column 5, of form BA 220)	115	
Movable property	116	
Companies acquired (item 1, column 5, of form BA 220)	117	
Total credit impairments related to total gross loans and advances (item 25 of form BA 100)	118	
Total specific credit impairments (item 216, column 2, of form BA 200)	119	
Total portfolio credit impairments (item 216, column 3, of form BA 200)	120	
Credit losses charge to income statement (item 66, column 3 of form BA 120; item 222, column 1, of form BA 200)	121	
Total credit extended <sup>2</sup> (item 156, column 5, of form BA 200)	122	
Exposure at default (EAD) (item 156, column 7, of form BA 200)	123	
Average probability of default <sup>3</sup> (PD, EAD weighted) (item 205, column 3, of form BA 200)	124	
Average loss given default <sup>3</sup> (LGD, EAD weighted) (item 208, column 27, of form BA 200)	125	
Total expected loss (EL) (item 156, column 8)	126	
Best estimate of expected loss (BEEL)	127	Removal of line reference This line should reflect the bank's best estimate of expected loss
Net excess <sup>4</sup> /(deficit <sup>5</sup> ) of total credit impairments compared to expected loss	128	Removal of line reference Footnote added

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

2. Not on an EAD basis.

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

4. Refer to item 85 of form BA 700 and regulation 23(22)(d)(i)(B)(ii) when positive.

5. Refer to items 48 of form BA 700 and regulation 23(22)(d)(i)(B)(i) when negative.



# IRB Approach

## Summary of on- & off- balance sheet

<b>IRB approach:</b> <b>Summary of on-balance sheet and off-balance sheet credit</b>  <b>Asset class</b>	Line no.	Utilised (On-balance-sheet exposure)	Off-balance-sheet exposure	Repurchase and resale agreements <sup>1</sup>	Derivative instruments <sup>2</sup>	Total credit extended <sup>3</sup> (col. 1 to 4)	of which: classified "in default" <sup>4</sup>
		1	2	3	4	5	6
<b>Corporate exposure (total of items 130 to 137)</b>	129						
Corporate	130						
Specialised lending - high volatility commercial real estate (property development)	131						
Specialised lending - income producing real estate	132						
Specialised lending - object finance	133						
Specialised lending - commodities finance	134						
Specialised lending - project finance	135						
SME corporate	136						
Purchased receivables - corporate	137						
<b>Public sector entities</b>	138						
<b>Local governments and municipalities</b>	139						
<b>Sovereign</b> (including central government and central bank)	140						
<b>Banks</b>	141						
<b>Securities firms</b>	142						
<b>Retail exposure (total of items 144, 145, 147, 150 and 154)</b>	143						
Residential mortgage advances	144						
Retail revolving credit <sup>6</sup>	145						
of which: credit cards	146						
SME retail (total of items 148 and 149)	147						
Secured lending	148						
Unsecured lending	149						
Retail - other	150						
of which: vehicle and asset finance	151						
unsecured lending <sup>7,8</sup> ≤ R30 000	152						
unsecured lending <sup>7</sup> > R30 000	153						
Purchased receivables - retail	154						
<b>Securitisation and resecuritisation exposure<sup>9</sup></b>	155						
<b>Total (of items 129, 138 to 143 and 155)</b>	156						

**NEW**

**4. Refer to the definition of default in regulation 67**

# IRB Approach EAD weighted average LGD

IRB approach: EAD weighted average LGD (percentage)	Line no.	Asset class							
		Corporate	Public sector	Local Government	Sovereign	Banks	Securities Firms	Retail	Total EAD weighted LGD
		1 to 9	10	11	12	13	14	15 to 26	27
Performing	206	<p style="text-align: center; font-size: 24px; color: white;">Per PD bucket info moved to BA210 (quarterly return)</p>							
Default	207								
Total average LGD	208								





# IRB Approach Expected loss

IRB approach: Expected loss	Line no.	Asset class							
		Corporate	Public sector	Local Government	Sovereign	Banks	Securities Firms	Retail	Total expected loss
		1 to 9	10	11	12	13	14	15 to 26	27
Performing	209	Per PD bucket info moved to BA210 (quarterly return)							
Default <sup>2</sup>	210								
Total expected loss (total of items 209 and 210)	211								

1. In respect of the relevant specified asset classes, based on the relevant requirements specified in these Regulations, a bank shall report its relevant aggregate expected loss amount.
2. Means the reporting bank's best estimate of the relevant expected loss amount.

Model output



# IRB Approach

## Analysis of past due exposure (EAD)

IRB approach: Analysis of past due exposure (EAD)	Asset class	Line no.	Days overdue							
			1 - 30 days		31 - 60 days		61 - 90 days		>90 days	
			Total EAD		Total EAD		Total EAD		Total EAD	
				Of which: classified "in default" <sup>1</sup>		Of which: classified "in default" <sup>1</sup>		Of which: classified "in default" <sup>1</sup>		Of which: classified "in default" <sup>1</sup>
	1	2	3	4	5	6	7	8		
<b>Corporate exposure</b> (total of items 225 to 232)	224									
...										
...										
<b>Public sector entities</b>	233									
<b>Local government and municipalities</b>	234									
<b>Sovereign</b> (including central government and central bank)	235									
<b>Banks</b>	236									
<b>Securities firms</b>	237									
<b>Retail exposure</b> (total of items 239, 240, 242, 245 and 249)	238									
...										
...										
<b>Securitisation exposure</b>	250									
<b>Total credit exposure (EAD)</b> (total of items 217, 226 to 231 and 243)	251									



# IRB Approach EAD analysed per LGD band

IRB approach: Analysis of total credit exposure, that is, <b>EAD, analysed by LGD band</b>	Line no.	Specified LGD band		Asset class							Total EAD weighted LGD	
		Lower Bound (%)	Upper Bound (%)	Corporate	Public sector	Local Government	<b>Sovereign</b>	Banks	Securities Firms	Retail		
		1	2	3 to 11	12	13	14	15	16	17 to 28		29
00	307		10.0000									
01	308	10.0001	20.0000									
02	309	20.0001	30.0000									
03	310	30.0001	40.0000									
04	311	40.0001	50.0000									
05	312	50.0001	60.0000									
06	313	60.0001	70.0000									
07	314	70.0001	80.0000									
08	315	80.0001	90.0000									
09	316	90.0001	100.0000									
10	317	100.0001	and more									

**Column 28**  
Purchase receivables retail

Incorporation of D2/2012: Matters related to the form BA200 of the "Amended Regulations relating to Banks"



# IRB Approach

## EAD analysed per effective maturity

Advanced IRB approach: Analysis of performing credit exposure, that is, EAD, analysed by effective maturity	Line no.	Specified maturity band <sup>1</sup>		Asset class							Total EAD weighted LGD		
		Lower bound (Years) <sup>2</sup>	Upper bound (Years) <sup>2</sup>	Corporate	Public sector	Local Government	Sovereign	Banks	Securities Firms	Retail			
		1	2	3 to 11	12	13	14	15	16	17 to 28		29	
00	318		0.5000										
01	319	0.5001	1.0000										
02	320	1.0001	1.5000										
03	321	1.5001	2.0000										
04	322	2.0001	2.5000										
05	323	2.5001	3.0000										
06	324	3.0001	3.5000										
07	325	3.5001	4.0000										
08	326	4.0001	4.5000										
09	327	4.5001	5.0000										
10	328	5.0001	and longer										
Total EAD weighted average effective maturity <sup>2</sup> (without the 1 year regulatory floor and the 5 year maximum)	329												
Total EAD weighted average effective maturity <sup>5,6</sup> (with the 1 year regulatory floor and the 5 year maximum)	330												

**Column 28**  
Purchase receivables retail

Incorporation of D2/2012: Matters related to the form BA200 of the "Amended Regulations relating to Banks"

# IRB approach

## Specified additional information

IRB approach: Specified additional information	Line no.	Asset class							
		Corporate	Public sector	Local Government	Sovereign	Banks	Securities Firms	Retail	Total
		1 to 9	10	11	12	13	14	15 to 26	27
EAD weighted average PD	331								
EAD weighted average PD excluding defaulted exposures	332								
Number <sup>1</sup> weighted average PD	333								
Number <sup>1</sup> weighted average PD excluding defaulted exposures	334								
EAD weighted average PD, excluding defaulted exposures, 12 months ago	335								
Number <sup>1</sup> weighted average PD excluding defaulted exposures, 12 months ago	336								
<b>Number<sup>1</sup> of performing counterparties<sup>2</sup> 12 months ago</b>	<b>337</b>								<b>Basel 2.5 line 522</b>
of which									
<b>Number<sup>1</sup> of defaulted counterparties<sup>2</sup> during the 12 months preceding the reporting month</b>	338								<b>Basel 2.5 line 521</b>
<b>Number<sup>1</sup> of defaulted counterparties<sup>2</sup> during current reporting month</b>	<b>339</b>								<b>Basel 2.5 line 520</b>
EAD of defaults during reporting month	340								
Total number <sup>1</sup> of counterparties <sup>2</sup> in default at the end of the reporting month	341								<b>“Cumulative” changed to “Total”</b>

# How did the BA 210 change?

## ■ Additions

- Footnotes to clarify reporting requirements
- Per PD bucket / per asset class information

Total credit extended

LGD

EL

RWE

Maturity



# 20 largest exposures in debt and with equity exposure

Standardised approach / IRB Approach:  Credit concentration risk - 20 largest exposures in debt and with equity exposure <sup>1</sup>	Line no.	Debt exposure	Total equity exposure			Total debt and equity exposure (col. 1+2)
			Total (of col. 3+4)	of which: privately held equity exposure	of which: publicly traded equity exposure	
Name of person		1	2	3	4	5
Total (of items) (Specify)	STA: lines 194 to 214 IRB: lines 417 to 437					

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

# IRB Approach

## Analysis of Total Credit Extended

IRB approach: Analysis of Total Credit Extended <sup>1</sup> , analysed by PD band Prescribed PD band	Line no.	Prescribed rating scale		Asset class							Total credit extended (col. 11 to 17)	
		Lower bound (%)	Upper bound (%)	Corporate	Public sector	Local Government	Sovereign	Banks	Securities Firms	Retail		
		1	2	3 to 11	12	13	14	15	16	17 to 28		29
<b>Performing</b> (total of items 473	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									
<b>Default</b>	499	100.0000	100.0000									
<b>Total</b> (of items 472 and 499)	500											

NEW  
DATA

1. Not on an EAD basis



# IRB Approach EAD weighted average LGD

IRB approach: EAD weighted average LGD (percentage)	Line no.	Prescribed rating scale		Asset class							
		Lower bound (%)	Upper bound (%)	Corporate	Public sector	Local Government	Sovereign	Banks	Securities Firms	Retail	Total EAD weighted LGD %
		1	2	3 to 11	12	13	14	15	16	17 to 28	29
<b>Prescribed PD band</b>											
<b>Performing</b> (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								
<b>Default</b>	528	100.0000	100.0000								
<b>Total average LGD</b> (total of items 501 and 528)	529										

Moved from BA200

# IRB Approach Expected Loss

IRB approach: <b>Expected loss</b>	Line no.	Prescribed rating scale		Asset class							
		Lower bound (%)	Upper bound (%)	Corporate	Public sector	Local Government	Sovereign	Banks	Securities Firms	Retail	Total expected loss
		1	2	3 to 11	12	13	14	15	16	17 to 28	29
<b>Prescribed PD band</b>											
<b>Performing</b> (total of items 531 to 556)	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								
<b>Default<sup>2</sup></b>	528	100.0000	100.0000								
<b>Total expected loss</b> (total of items 530 and 557)	529										

Moved from BA200

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

Model output

# IRB Approach

## Risk weighted exposure

IRB approach: Analysis of risk weighted exposure, analysed by PD band	Line no.	Prescribed rating scale		Asset class							
		Lower bound (%)	Upper bound (%)	Corporate	Public sector	Local Government	Sovereign	Banks	Securities Firms	Retail	Total risk weighted exposure
		1	2	3 to 11	12	13	14	15	16	17 to 28	29
<b>Performing</b> (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								
<b>Default</b>	586	100.0000	100.0000								
<b>Total</b> (of items 559 and 586)	587										

NEW DATA

# IRB Approach Average Effective Maturity

IRB approach: <b>Analysis of average effective maturity<sup>1</sup> analysed by PD band</b>	Line no.	Prescribed rating scale		Asset class						
		Lower bound (%)	Upper bound (%)	Corporate	Public sector	Local Government	Sovereign	Banks	Securities Firms	Total
		1	2	3 to 11	12	13	14	15	16	17
<b>Prescribed PD band</b>										
<b>Performing</b> (total of items 589 to 614)	588									
0	589		0.0000							
1	590	0.0001	0.0120							
2	591	0.0121	0.0170							
3	592	0.0171	0.0240							
4	593	0.0241	0.0340							
5	594	0.0341	0.0480							
6	595	0.0481	0.0670							
7	596	0.0671	0.0950							
8	597	0.0951	0.1350							
9	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							
<b>Default</b>	615	100.0000	100.0000							
<b>Total</b> (of items 588 and 616)	616									

**NEW DATA**



# How did the BA 610 change?

- **Refinements**

- Rectifications from Basel 2.5

- **Additions**

- Counterparty credit risk – AVC, CVA, CCP



# Standardised Approach

## Credit exposure and risk weighted exposure

Standardised approach: Summary of credit exposure and risk weighted exposure <sup>1</sup>	Line no.	Credit Risk Exposure						Credit impairment		Credit risk classification				
		On-balance sheet exposure	Off-balance sheet exposure	Repurchase and resale agreements	Derivative instruments	Total credit exposure (total of columns 1 to 4)	Total credit exposure post CRM	Risk weighted exposure	Impaired Advances	Specific credit impairments	Special mention	Sub-standard	Doubtful	Loss
Based on asset class		1	2	3	4	5	6	7	8	9	10	11	12	13
Corporate exposure (total of items 189 and 190)	188	1. Including all relevant amounts reported in item 237.												
Corporate	189													
SME corporate	190													
Public sector entities	191													
Local governments and municipalities	192													
Sovereign (including central government and central bank)	193													
Banks	194													
Securities firms	195													
Retail exposure (total of items 197 to 200)	196													
Residential mortgages (including any home equity line of credit)	197													
Retail - revolving credit	198													
Retail - other	199													
SME retail	200													
Other assets	201													
Securitisation exposures	202													
Total (total of items 188,191 to 196, 201 and 202 )	203													

1. Including all relevant amounts reported in item 237.

Counterparty credit data should be included in this table

Repurchase and resale agreements: Greyed out for retail exposures

Other assets: Greyed out columns not applicable

Only report  
- Exposure amount &  
- Risk weighted exposure amount

# IRB Approach

## Credit exposure and risk weighted exposure

IRB approach : Summary of credit exposure and risk weighted exposure  Based on asset class	Line no.	Credit Risk Exposure <sup>1</sup>										Credit Impairments		
		On-balance sheet exposure	Off-balance sheet exposure	Repurchase and resale agreements	Derivative Instruments	Total credit extended <sup>2</sup> (column 1 to 4)	Total credit exposure (EAD)	Of which: Defaulted EAD	Ave PD %	Ave LGD %	Risk weighted exposure <sup>3</sup>	Expected loss	Impaired advances	Specific credit Impairments
		1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Corporate exposure (total of items 219 to 222)</b>	218	<b>1. Including all relevant amounts reported in item 237.</b> <b>2. Not on a EAD basis.</b> <b>3. After the application of a scaling factor of 1.06.</b>												
Corporate	219													
Specialised lending	220													
SME corporate	221													
Purchased receivables - corporate	222													
<b>Public sector entities</b>	223	<b>Repurchase and resale agreements: Greyed out for retail exposures</b>												
Local governments and municipalities	224													
Sovereign (including central government and central bank)	225													
Banks	226													
Securities firms	227													
<b>Retail exposure (total of items 229 to 233)</b>	228													
Residential mortgages (including any home equity line of credit)	229													
Retail revolving credit	230													
Retail - other	231													
SME retail	232													
Purchased receivables - retail	233													
<b>Other assets</b>	234													
<b>Securitisation exposures</b>	235													
<b>Total (of items 218, 223 to 228, 234, 235)</b>	236													

Heading changes

1. Including all relevant amounts reported in item 237.  
2. Not on a EAD basis.  
3. After the application of a scaling factor of 1.06.

Counterparty credit data should be included in this table

Repurchase and resale agreements:  
Greyed out for retail exposures

Only report  
- Exposure amount = EAD &  
- Risk weighted exposure amount

Other assets:  
Greyed out columns not applicable

Securitisation:  
Greyed out columns not applicable

# Parallel run

Form	September 2012	October 2012	November 2012	December 2012
<b>BA 200</b>	12 November 2012	10 December 2012		
<b>BA 210</b>	12 November 2012			
<b>BA610</b>				5 February 2013

