

South African operations

Return (Bank, unless otherwise stated)	Part A returns	Part B returns	Part C ¹ returns	Part D ² returns	Part E returns
BA 100 (all levels)	Lines 1–88	Lines 89–127			
BA 110 (all levels)	Lines 1–8	Lines 9–22			
BA 120 (all levels)	Lines 1–89 (excluding col 1–3), Lines 92–106, Lines 122–123, Lines 126–130	Lines 90–91	Lines 107–121, 124–125 (standardised approach for credit risk, market risk, equity risk and standardised/basic indicator approach for operational risk where all entities are on these approaches)	Lines 107–121, 124–125 (Where one or more of the following apply: internal ratings-based approach for credit risk or equity risk, or internal models approach for market risk or advanced measurement approach for operational risk for any entity)	
BA 130		Whole return			
BA 200 – Bank	Line 1, 7–9, 39, 70–79 (standardised approaches) Line 107, 113–115, 162–171 and 211 (advanced approaches)		Lines 2–6, 11–34, 47–69, 80–106 (standardised approaches) Lines 276–292 (internal ratings-based approaches)	Lines 33, 47 - 69 (standardised approaches), Lines 108–112, 117–161, 172–206, 219–275 and 293–331 (internal ratings-based approaches)	

¹ In relation to securitisation exposures where the exposures are risk weighted in terms of the SEC-SA and SEC-ERBA, with no STC criteria applied.

² In relation to securitisation exposures where the exposures are risk-weighted in terms of the SEC-SA and SEC-ERBA, with STC criteria applied and for those exposures risk-weighted in terms of IAA, and SEC-IRBA are applicable, these items are specifically identified in the Part D reports and would not be included as part of the conclusion for Part C.

Return (Bank, unless otherwise stated)	Part A returns	Part B returns	Part C ¹ returns	Part D ² returns	Part E returns
BA 200 – Cons and/or Group	Line 1, 7–9, 39–40, 70–79 (standardised approaches) Line 107, 113–115, 162–171, 211 and 212 (advanced approaches)		Lines 2–6, 11–34, 47–69, 80–85, 87–102 (standardised approach), 277–292 (internal ratings-based approaches)	Lines 33, 47 – 69 (standardised approach) Lines 108–112, 117–161, 172–200, 219–275 and 321–324 (internal ratings-based approaches)	
BA 210 – Bank			Lines 1–228 and 453–471 (excluding columns 6–8) (standardised approach) and lines 229–284, 453–471 (excluding columns 6–8) (internal ratings-based approaches)	Lines 1–228 (excluding columns 6–8) (standardised approach) Lines 285–452, 472–616 (internal ratings-based approaches)	
BA 210 – Cons and/or Group			Lines 22–42, 118–214 and 453–471 (excluding columns 6–8) (standardised approach) and lines 257–284 and 453–471 (excluding columns 6–8) (internal ratings-based approaches)	Lines 118–214 471 (excluding columns 6–8) (standardised approach) And Lines 341–437, 472–616 (internal ratings-based approaches)	
BA 220		Whole return			
BA 300		Lines 1–17 Lines 68–87	Lines 98–283 (other non-modelled)	Lines 18–67, 125, 129–134, 170, 188, 190–191 (derived from models) 196–208, 216, 263, 267, 281–283	
BA 310	Lines 1–9 (Column 1)	Lines 1–9 (Column 2), 10–31			

Return (Bank, unless otherwise stated)	Part A returns	Part B returns	Part C ¹ returns	Part D ² returns	Part E returns
BA 320			Lines 1– 24 and 35–99 (standardised approach – Simplified, Delta Plus and Scenario Matrix approaches to options)	Lines 25–34 and 100–110 (internal models approach)	
BA 325 – Year-end			Lines 7–10 (credit risk – standardised approach); lines 1–6 and 18–23 (market risk – standardised approach); lines 11–17 (liquidity risk – other non-modelled approach); lines 36–77 and lines 78–81	Lines 7–10 (credit risk internal ratings-based approaches); lines 1–6, lines 16–17 (liquidity risk – derived from models); lines 24–35 (market risk internal models approach)	
BA 325 – Other than year-end					Lines 7–10 (credit risk – standardised approach), lines 7–10 (credit risk – internal ratings-based approaches); lines 1–6, 18–23) (market risk – standardised approach); lines 1–6, 24–35 (market risk – internal models approaches); lines 11–17 (liquidity risk – not modelled); lines 16–17 (liquidity risk – derived from models); lines 36–77 (foreign currency exposure) and lines 78–81 (interbank information)
BA 330 (until 31 December 2022)			Lines 1–22	Lines 23–36 (net interest income and economic value of equity)	
BA 330 (from 31 January 2023)			Lines 1–22, lines 103–124	Lines 23–99, lines 125–199	

Return (Bank, unless otherwise stated)	Part A returns	Part B returns	Part C ¹ returns	Part D ² returns	Part E returns
BA 340			Lines 1–2 and 37–46 (standardised approach) and lines (3–5, 37–39 and 40–46 (internal ratings-based approaches))	Lines 6–36 (internal ratings-based approaches)	
BA 350		Whole return			
BA 400		Lines 1–10	Lines 11–25, 27–28 (basic indicator and standardised approaches)	Lines 26–39 (advanced measurement approach)	
BA 410 – All levels			Whole return		
BA 500*			Line 1 (SEC-SA, SEC-ERBA) Line 3 (SEC-ERBA) Line 4 (SEC-SA) Line 5, 7 (All approaches) Line 6 (SEC-SA, SEC-ERBA) Lines 8 – 44 (All approaches) Lines 45 –59 (SEC-SA, SEC-ERBA) Lines 101 – 120 (SEC-ERBA where no inferred rating occurs) Lines 131 – 147 (SEC-SA)	Line 1 Line 2 (SEC-IRBA) Line 3 (SEC-ERBA) Line 4 (SEC SA) Line 6 (SEC-SA**, SEC-ERBA**, SEC-IAA, SEC-IRBA) Lines 45 – 50, 54 – 59 (SEC-IRBA, SEC-IAA) Lines 60 – 80 (SEC-IRBA) Lines 81 – 100 (SEC-ERBA, where inferred rating occurs or SEC-IAA) Line 101 – 120 (SEC-IAA) Lines 121 – 130 (SEC-SA)	

* Abbreviations to the BA 500 can be found on Page 8 of this Annexure.

** Where the approach adopted is SEC-SA or SEC-ERBA and STC criteria have been applied, the audit requirements must be in terms of Part D.

Return (Bank, unless otherwise stated)	Part A returns	Part B returns	Part C ¹ returns	Part D ² returns	Part E returns
BA 600			<p>Lines: 1–39 including Standardised approaches for credit (excluding securitisation SA-STC and ERBA-STC), counterparty credit and market risks, basic Indicator, standardised or alternative standardised approach for operational risk, standardised approach for market risk, standardised and IRB market based approaches for Equity risk), 40–46 (excluding column 6 to 8), 47–58 (standardised approach for credit risk, market risk, equity risk and standardised/basic indicator approach for operational risk where all entities are on these approaches), 47–58 (where one or more of the following apply: internal ratings-based approach for credit risk or equity risk, or internal models approach for market risk or advanced measurement approach for operational risk for any entity), and lines 59–63 (liquidity risk – other non-modelled approach)</p>	<p>Lines 1–39 (including securitisation SA-STC and ERBA-STC, internal ratings-based approach for credit risk or equity risk, or internal models approach for market risk or advanced measurement approach for operational risk for any entity), lines 59–63 (liquidity risk – derived from models)</p>	

Return (Bank, unless otherwise stated)	Part A returns	Part B returns	Part C ¹ returns	Part D ² returns	Part E returns
BA 700	<p>Lines 27–39 (excluding columns 2 and 3), Lines 43–47 (excluding columns 2 and 3), Lines 49–52 (excluding columns 2 and 3), Lines 55, 57–59 (excluding columns 2 and 3), Lines 63 (excluding columns 2 and 3), Lines 65–72 (excluding columns 2 and 3), Lines 79–82 (excluding columns 2 and 3), Line 84 (limit is not triggered) (excluding columns 2 and 3), Line 200</p>	<p>Lines 90–96 (excluding column 2), Lines 99–127, Lines 131–138, Lines 140–198, Line 199, Lines 201–205, Line 206 and 208 [No or simplified PVA], Line 207, Lines 209–213</p>	<p>Lines: 1–26 (standardised approaches for credit (excluding Securitisation SA - STC and ERBA STC), standardised approach for counterparty credit risk, basic indicator, standardised or alternative standardised approaches for operational risk, standardised approach for market risk, standardised and IRB market based approaches for equity risk); 40–42, 54 and 56 (excluding columns 2 and 3) (standardised approaches); 73–78 (excluding columns 2 and 3) (standardised approaches); 84 (excluding columns 2 and 3) (limit is triggered); 86–88 (excluding columns 2 and 3) (standardised approaches); Lines 89 (excluding columns 2 and 3) (standardised approaches); 97 (standardised approaches); 214–229, 239–272, 273–274</p>	<p>Lines 1–26 (internal ratings based approach for credit risk and SA-STC, ERBA-STC, SEC-IAA and SEC-IRBA securitisation approaches, internal model method for counterparty credit risk, advanced measurement approach for operational risk, internal model approach for market risk, and IRB internal models and PD/LGD approaches for equity risk), 40–42 (excluding columns 2 and 3), 48 (excluding columns 2 and 3), 53 (excluding columns 2 and 3), 54 and 56 (excluding columns 2 and 3) 60–62 (excluding columns 2 and 3), 64 (excluding columns 2 and 3), 73–78 (excluding columns 2 and 3), 83 (excluding columns 2 and 3), 85–89 (excluding columns 2 and 3), 97, 128–130, 139, 230–238, 273–274 Line 206 and 208 [Core PVA]</p>	

Foreign operations

BA 610 Lines	Part A lines	Part B lines	Part C ³ returns	Part D ⁴ returns
BA 610	Balance sheet (lines 1–67), off balance sheet (lines 86–93), income statement (lines 97–154 [except columns 1–3]) and capital adequacy (lines 177–179)	Balance sheet (lines 68–85), off balance sheet (lines 94–96), capital adequacy (lines 180–181 [No or simplified PVA]), liquidity risk (lines 232–236 and 248) and operational risk (lines 310–319)	Capital adequacy (lines 155–163 and 171 - 176 [standardised approaches for credit (excluding securitisation SA-STC, and ERBA-STC), standardised approach for counterparty credit risk and basic indicator, standardised or alternative standardised approach for operational risk, standardised approach for market risk, standardised and IRB market based approaches for equity risk], 164 – 170 and 172–176), credit risk (lines 182–211, 231 [standardised approach]), liquidity risk (lines 249 – 265 [not based on models]), market risk (lines 266–272 [columns 1–3] [standardised approach], interest rate risk in the banking book (lines 273–276), equity risk in the banking book (lines 277–278 [standardised approach], 289–291 [investment in funds]), equity risk in the banking book (lines 279–281 [IRB approaches]), operational risk (lines 292–306, 308–309 [basic indicator and standardised approaches])	Capital adequacy (lines 155 – 163, 171–176, lines 180–181) [credit risk internal ratings based approaches and securitisation SA-STC and ERBA-STC approaches, advanced measurement approach for Operational Risk, internal model method for counterparty credit risk, internal model approach for market risk, equity risk IRB internal model approach and PD/LGD approaches and/or core PVA]), Credit risk (lines 196 (standardised approach, lines 198–231) [internal ratings-based approach and/or core PVA]), Liquidity risk (lines 237–247 and 249–265 [based on models]), Market Risk (lines 266–272 [columns 4–8] [internal models approaches]), Equity risk in the banking book (lines 282–288 [IRB approach]), operational risk (lines 307–309 [advanced measurement approach])

³ In relation to securitisation exposures where the exposures are risk weighted in terms of the SEC-SA and SEC-ERBA, with no STC criteria applied.

⁴ In relation to securitisation exposures where the exposures are risk-weighted in terms of the SEC-SA and SEC-ERBA, with STC criteria applied and for those exposures risk-weighted in terms of IAA, and SEC-IRBA are applicable, these items are specifically identified in the Part D reports and would not be included as part of the conclusion for Part C.

Abbreviations

IAA	-	Internal Assessment Approach
SEC-ERBA	-	Securitisation exposure subject to the External Rating Based Approach
SEC-IRBA	-	Securitisation exposure subject to the Internal Rating Based Approach
SEC-SA	-	Securitisation exposure subject to the Standardised Approach
STC	-	Simple, Transparent and Comparable
Non-STC	-	STC requirements not applied