(23) Instructions relating to the completion of the monthly form BA 200 are furnished with reference to the headings and item descriptions of specified columns and line items appearing on the form BA 200, as follows:

***Items relating to the summary of selected credit risk related information: standardised approach***

|  |  |
| --- | --- |
| **Item number** | **Description** |
| 2 | **Impaired advances**  This item shall reflect the relevant aggregate amount of impaired advances.  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, that is, the bank raised a specific credit impairment. This item should also include any advance or restructured credit exposures subject to amended terms, conditions or concessions that are not formalised in writing. |
| 3 to 6 | **Assets bought-in**  These items shall reflect the relevant aggregate on-balance sheet carrying value of assets bought-in during the preceding five years to protect an investment,  including a loan or advance, which assets have not been disposed of at the end of the reporting period. |
| 7 to 9 | **Credit impairments**  These items shall reflect the respective 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. |
| 11 | **Total gross credit exposure**  This item shall reflect the relevant required gross amount of credit exposure  before the application of credit risk mitigation (CRM) and any relevant credit conversion factors (CCFs). |
| 12 | **Credit exposure value post CCFs and pre CRM**  This item shall reflect the relevant required aggregate amount of gross credit exposure after the effect of any relevant CCFs have been included but before any relevant CRM has been taken into consideration. |
| 13 | **Credit exposure post CRM and CCFs**  This item shall reflect the relevant required aggregate amount of gross credit exposure after the application of any relevant CCFs and CRM. |

***Columns relating to summary of on-balance-sheet and off-balance-sheet credit exposure: standardised approach, items 14 to 43***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| 1 | **Utilised (On-balance-sheet exposure)**  This column shall reflect the relevant aggregate amount in respect of amounts drawn by clients, that is, utilised amounts, which amounts form part of the current exposure of the reporting bank, before the impact of any relevant CRM has been taken into consideration. |
| 2 | **Off-balance-sheet exposure**  .  This column shall reflect the relevant aggregate amount in respect of-   1. facilities granted to clients but not drawn, that is, unutilised facilities in respect of which no funds have been paid out and no debit balance has been raised; and 2. 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 CCF. |
| 3 | **Repurchase and/ or resale agreements**  This column shall reflect the relevant aggregate amount in respect of any credit exposure arising from a repurchase and/ or resale agreement concluded by the  reporting bank. |
| 4 | **Derivative instruments**  This column shall reflect the relevant aggregate amount in respect of any credit exposure arising from derivative instruments, including any relevant exposure  amount relating to counterparty credit risk calculated in accordance with the relevant requirements specified in sub-regulations (15) to (19). |
| 6 | **Credit exposure post-CCFs & pre-CRM**  This column shall reflect the relevant required aggregate amount of gross credit exposure after the effect of any relevant CCFs have been included but before any relevant CRM has been included. |
| 7 | **Credit exposure post CCFs & CRM**  This column shall reflect the relevant required aggregate amount of gross credit exposure after the effects of any relevant CCFs and CRM have been included. |
| 8 | **Total risk weighted exposures**  This column shall include any relevant risk weighted exposure amount  calculated in terms of the relevant requirements specified in these Regulations for the standardised approach. |
| 13 | **Defaulted exposures**  This column shall reflect the relevant defaulted exposure amount for credit risk calculated in terms of the relevant requirements specified in these Regulations for the standardised approach. |
| 14 | **of which: >90 days overdue**  .  This column shall reflect the relevant defaulted exposure reported in column 13 which is overdue for more than 90 days. |

***Items relating to reconciliation of credit impairment: standardised approach***

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| --- | --- |
| **Item number** | **Description** |
| 49 | **Interest in suspense**  Since interest income related 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. |
| 52 | **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 the analysis of past due exposures – total credit exposure post CCFs: standardised approach items 56 to 85***

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| --- | --- |
| **Column number** | **Description** |
| 1,3,5,7 and 9 | **Days overdue**  Based on the credit exposure amounts after the application of relevant CCFs, these columns shall reflect an analysis of the relevant past due amounts based on days overdue. |
| 2, 4, 6, 8 and 10 | **Of which “in default”**  Based on the credit exposure amounts after the application of relevant CCFs, 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 credit capital requirements based on risk weights: standardised approach, items 86 to119***

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| --- | --- |
| **Column number** | **Description** |
| 1 | **Total gross credit exposure**  This column shall reflect the relevant aggregate gross credit exposure amount  relating to the reporting bank’s-   1. on-balance-sheet exposure, gross of any valuation adjustment or credit impairment; 2. off-balance-sheet exposure, including amounts in respect of irrevocable commitments, prior to the application of any CCF; 3. exposure in respect of any repurchase or resale agreement; 4. exposure in respect of derivative instruments, calculated in accordance with the relevant requirements specified in subregulations (15) to (19). |
| 2 | **Specific credit impairment (stage 3)**  This column shall reflect the relevant aggregate amount relating to any specific credit impairment in respect of the exposure amount reported in column 1. |
| 3 | **Exposure amount post CRM and specific credit impairment**  This column shall reflect the reporting bank’s relevant adjusted exposure  amount, that is, the relevant amount net of any CRM and specific credit impairment, calculated in accordance with the relevant requirements specified in these Regulations. |
| 4 to 9 | **Breakdown of off-balance-sheet exposure based on CCFs**  Based on the relevant CCFs specified in subregulation (6)(g), these columns shall reflect the appropriate breakdown of the reporting bank’s adjusted exposure, that is, amounts included in column 3, relating to off-balance-sheet exposure. |
| 10 | **Credit exposure value post CRM, specific credit impairments and CCF**  This column shall reflect the reporting bank’s relevant adjusted exposure  amount, that is, the relevant amount net of any CRM and  specific credit impairment and CCFs calculated in accordance with the relevant requirements specified in these Regulations. |

***Items relating to real estate exposures analysed per specified loan-to-value (LTV) ratio: standardised approach, items 130 to 145***

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| --- | --- |
| **Item number** | **Description** |
| 130 to 137 | Based on prescribed LTV ratio buckets, these items shall reflect a breakdown of total real estate exposures per different types of loan, that is residential mortgage exposures, commercial mortgage exposures, IPRRE, IPCRE and HVCRE & Land ADC. |
| 138 to 145 | Based on prescribed LTV ratio buckets, these items shall reflect a breakdown of real estate exposures per different types of loan, that is residential mortgage exposures, commercial mortgage exposures, IPRRE, IPCRE and HVCRE & Land ADC, originated during the current reporting month. |

***Columns relating to counterparty credit risk based on specified risk weights: standardised approach, items 146 to 151***

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| --- | --- |
| **Column number** | **Description** |
| 1 | **Replacement cost: OTC derivative instruments - unmargined transactions**  In respect of unmargined transactions in OTC derivative instruments, this column shall reflect the relevant loss amount that would occur if a  counterparty were to default and all relevant transactions were to be closed out immediately. |
| 2 | **Potential future exposure - add on: OTC derivative instruments: unmargined transactions**  In respect of unmargined transactions in OTC derivative instruments, this column shall reflect the potential increase in exposure over a one-year time  horizon from the relevant reporting date. |
| 3 | **Replacement cost: OTC derivative instruments - margined transactions**  In respect of margined transactions in OTC derivative instruments, this column shall reflect the relevant loss amount that would occur if a counterparty were to default, assuming that the closeout and replacement of  transactions occur instantaneously. |
| 4 | **Potential future exposure - add on: OTC derivative instruments: margined transactions**  In respect of margined transactions in OTC derivative instruments, this  column shall reflect the potential change in value of the relevant trades  between the last exchange of collateral before default and replacement of the trades in the market, that is the margin period of risk. |
| 5 | **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. |

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| 6 | **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. |
| 7 | **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. |
| 8 | **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. |
| 9 | **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. |
| 10 | **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. |
| 11 | **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. |
| 12 | **Exposure amount: OTC derivative instruments – unmargined transactions**  This column shall reflect the relevant required exposure or EAD amount in respect of unmargined transactions in OTC derivative instruments, calculated in terms of the relevant requirements specified in these Regulations for the standardised approach or the internal model method, which amount shall be  net of any relevant incurred CVA loss amount. |
| 13 | **Exposure amount: OTC derivative instruments – margined transactions**  This column shall reflect the relevant required exposure or EAD amount in respect of margined transactions in OTC derivative instruments, calculated in terms of the relevant requirements specified in these Regulations for the standardised approach or the internal model method, which amount shall be  net of any relevant incurred CVA loss amount. |
| 14 | **Exposure amount - securities financing transactions**  This column shall reflect the relevant required exposure or EAD amount in respect of securities financing transactions, calculated in terms of the relevant requirements specified in these Regulations for the standardised approach or the internal model method, which amount shall be net of any relevant incurred  CVA loss amount. |
| 15 | **Default risk - OTC derivative instruments – unmargined transactions**  This column shall reflect the relevant required risk weighted exposure amount  in respect of unmargined transactions in OTC derivative instruments, calculated in terms of the relevant requirements specified in these  Regulations for the standardised approach or the internal model method,  which amount shall be net of any relevant incurred CVA loss amount. |
| 16 | **Default risk - OTC derivative instruments – margined transactions**  This column shall reflect the relevant required risk weighted exposure amount in respect of margined transactions in OTC derivative instruments, calculated in terms of the relevant requirements specified in these Regulations for the  standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount. |

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| 17 | **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 standardised approach or the internal model method, which amount shall be net of any relevant incurred  CVA loss amount. |
| 18 | **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 Authority, this column shall include any relevant amount  related to CVA loss exposures arising from securities financing transactions. |
| 19 | **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 Authority, this column shall include any relevant amount  related to CVA loss exposures arising from securities financing transactions. |
| 20 | **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-   1. arising from OTC derivative instruments and securities financing transactions; 2. calculated in terms of the relevant requirements specified in these Regulations for the standardised approach or the internal model method; 3. related to CVA risk; 4. related to central counterparties. |

***Columns relating to counterparty credit risk analysis of standardised CVA risk weighted exposure: standardised approach, items 153 to 160***

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| --- | --- |
| **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 | **Hedging: 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 | **Hedging: 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 relevant requirements  specified in these Regulations for the standardised approach. |

***Columns relating to analysis of central counterparty trade exposure: standardised approach, items 161 to 164***

|  |  |
| --- | --- |
| **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 (16) read with the relevant  requirements respectively specified in subregulations (18) or (19) of these Regulations for the standardised approach or the internal model method. |
| 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 (16) read with the relevant  requirements respectively specified in subregulations (18) or (19) of these Regulations for the standardised approach or the internal model method. |

***Columns relating to analysis of qualifying central counterparty default fund guarantees: standardised approach, item 165***

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| --- | --- |
| **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. |
| 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  standardised approach or the internal model method. |
| 4 | **Risk weighted exposure**  Based on the relevant requirements specified in subregulation (16), this column shall reflect the relevant calculated risk weighted exposure amount. |

***Columns relating to analysis of non-qualifying central counterparty default fund guarantees: standardised approach, item 166***

|  |  |
| --- | --- |
| **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-   1. are required to be paid by a clearing member when required by the relevant central counterparty; 2. 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. |
| 4 | **Risk weighted exposure**  This column shall reflect the relevant aggregate risk weighted exposure amount equivalent to a deduction against capital and reserve funds. |