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

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| **Item number** | **Description** |
| 168 | **Impaired advances**  This item shall reflect the relevant 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, 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. |
| 169 to 172 | **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. |
| 173 to 175 | **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. |
| 177 | **Total credit extended**  This item shall reflect the relevant 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. |
| 178 | **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. |
| 179 | **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. |
| 180 | **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. |
| 181 | **Total expected loss (EL)**  Based on, amongst others, the relevant requirements specified in  subregulation (21), this item shall reflect the reporting bank's relevant aggregate amount of expected loss. |
| 182 | **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 |

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| **Item number** | **Description** |
|  | amount, which 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 Authority, provide the Authority 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 184 to 213***

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| **Column number** | **Description** |
| 1 | **Utilised (on-balance-sheet exposure)**  This column shall reflect the relevant 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 relevant aggregate amount in respect of-   1. 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 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 credit conversion factor (CCF). |
| 3 | **Repurchase and resale agreements**  This column shall reflect the relevant 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 relevant 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). |
| 13 | **Risk weighted exposure**  This column shall include any relevant risk weighted exposure amount  calculated in terms of the relevant requirements specified in these Regulations for the IRB approach |
| 15 | **Risk weighted exposure in respect of assets not subject to double default adjustment**  This column shall reflect the relevant aggregate amount of credit exposure not subject to any double default adjustment as envisaged in subregulation (12)(g) or (14)(f). |
| 16 | **Risk weighted exposure in respect of assets subject to double default provisions, prior to adjustment**  This column shall reflect the relevant 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. |

***Items relating to reconciliation of credit impairments: IRB approach***

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| **Item number** | **Description** |
| 219 | **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. |
| 222 | **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 226 to 255***

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| **Column number** | **Description** |
| 1,3,5, 7 and 9 | **Days overdue**  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 based on days overdue. |
| 2, 4, 6, 8 and 10 | **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 capital requirement in respect of specialised lending subject to specified risk weights and specified risk grades: IRB approach, items 256 to 265***

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| **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 (stage 3)**  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 real estate exposures analysed per specified loan-to-value (LTV) ratio: IRB approach, items 276 to 291***

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| **Item number** | **Description** |
| 276 to 283 | 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. |
| 284 to 291 | 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: IRB approach, items 333 to 361***

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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. |
| 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. |

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| 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 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. |
| 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. |
| 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: IRB approach, items 363 to 370***

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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: IRB approach, items 371 to 374***

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| **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: IRB approach, item 375***

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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: IRB approach, item 376***

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| **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 liable 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. |

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