1. Instructions relating to the completion of the quarterly form BA 210 are furnished with reference to the headings and item descriptions of certain columns and line item numbers appearing on form BA 210, as follows:

***Columns relating to credit risk mitigation: standardised approach, items 1 to 30***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| 1  | **Original credit and counterparty exposure**In respect of the specified asset class this column shall reflect the relevant aggregate 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 relevant credit-conversion factor;
3. exposure in respect of derivative instruments, calculated in accordance with the relevant requirements specified in regulations 23(15) to 23(19);
4. exposure in respect of any repurchase or resale agreement.
 |
| 2 | **Net exposure after netting agreements**In respect of the specified asset class this column shall reflect the reporting bank’s net credit exposure amount 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) has been taken into consideration. |
| 3 | **Unfunded credit protection: guarantees**In respect of the specified asset class this column shall reflect the aggregate amount in respect of guarantees obtained as credit protection, which amount shall include any adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained. |
| 4 | **Unfunded credit protection: credit derivative instruments**In respect of the specified asset class this column shall reflect the aggregate amount in respect of credit derivative instruments obtained as credit protection, which amount shall include any adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained. |

|  |  |
| --- | --- |
| **Column number** | **Description** |
| 5 | **Funded credit protection: Collateral - simple method**In respect of the specified asset class this column shall reflect the aggregate amount in respect of collateral obtained by the reporting bank, which collateral complies with the relevant requirements specified in regulation 23(9)(b).  |
| 7 | **Redistribution of net exposure after netting: inflows**In respect of the specified asset class this column shall reflect the aggregate net amount, that is, the relevant amount after the effect of netting has been taken into consideration, in respect of protected credit exposure that are redistributed to the asset class relating to the protection provider, including any redistribution in similar asset classes or sub-portfolios, or any transfer of exposure from the IRB approach to the standardised approach. |
| 8 | **Redistribution of net exposure after netting: outflows**In respect of the specified asset class this column shall reflect the aggregate net amount, that is, the relevant amount after the effect of netting has been taken into consideration, in respect of protected credit exposure that are deducted or redistributed from the original obligor’s exposure class to the asset class relating to the protection provider, including any redistribution in similar asset classes or sub-portfolios, or any transfer of exposure to the IRB approach. |
| 10 | **Volatility adjustment in respect of exposure**In respect of the specified asset class this column shall reflect the relevant volatility adjustment that relates to the reporting bank’s relevant credit exposure amount. |
| 11 | **Adjusted value of financial collateral**In respect of the specified asset class this column shall reflect the relevant adjusted value of financial collateral obtained by the reporting bank in respect of its exposure to credit risk. |
| 12 to 15 | **Memorandum items in respect of financial collateral** In respect of the specified asset class these columns shall reflect the relevant required adjustments specified on the form BA 210 relating to financial collateral obtained by the reporting bank in respect of its exposure to credit risk. |

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| **Column number** | **Description** |
| 16 | **Credit exposure value post credit risk mitigation**In respect of the specified asset class this column shall reflect the reporting bank’s relevant credit exposure amount, which credit exposure amount-1. shall not incorporate the effect of any relevant credit conversion factor relating to an off-balance-sheet item;
2. shall incorporate the effect of any relevant adjustment relating to financial collateral or other eligible credit risk mitigation instrument obtained by the reporting bank in respect of its said exposure to credit risk.
 |

***Columns relating to credit risk mitigation: IRB approach, items 31 to 60***

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| --- | --- |
| **Column number** | **Description** |
| 5 | **Redistribution of net exposure after netting: inflows**In respect of the specified asset class these columns shall include the aggregate net amount, that is, the relevant amount after the effect of netting has been taken into consideration, in respect of protected credit exposure that are deducted or redistributed from the relevant obligor’s exposure class to the asset class relating to the relevant protection provider, including any redistribution in similar asset classes or sub-portfolios, or any transfer of exposure from the standardised approach to the IRB approach. |
| 6 | **Redistribution of net exposure after netting: outflows**In respect of the specified asset class these columns shall include the aggregate net amount, that is, the relevant amount after the effect of netting has been taken into consideration, in respect of protected credit exposure that are redistributed to the asset class relating to the protection provider, including any redistribution in similar asset classes or sub-portfolios, or any transfer of exposure from the IRB approach to the standardised approach. |
| 8 | **Credit risk mitigation subject to double default: guarantees**In respect of the specified asset class this column shall reflect the aggregate nominal amount in respect of guarantees qualifying as credit protection in accordance with the relevant requirements relating to double default specified in regulation 23(12)(g) or 23(14)(f), which amount shall exclude any adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained and which protection has not already been incorporated into an estimate of LGD. |
| 9 | **Credit risk mitigation subject to double default: credit derivative instruments**In respect of the specified asset class this column shall reflect the aggregate nominal amount in respect of credit derivative instruments qualifying as credit protection in accordance with the relevant requirements relating to double default specified in regulation 23(12)(g) or 23(14)(f), which amount shall exclude any adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained and which protection has not already been incorporated into an estimate of LGD. |
| 11 | **Unfunded credit protection: guarantees**In respect of the specified asset class this column shall reflect the aggregate nominal amount in respect of guarantees obtained as credit protection, other than guarantees obtained that are subject to the provisions of regulation 23(12)(g) or 23(14)(f) relating to double default, which amount shall exclude any adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained and which protection has been incorporated into an estimate of LGD. |
| 12 | **Unfunded credit protection: credit derivative instruments**In respect of the specified asset class this column shall reflect the aggregate nominal amount in respect of credit-derivative instruments obtained as credit protection, other than credit-derivative instruments obtained that are subject to the provisions of regulation 23(12)(g) or 23(14)(f) relating to double default, which amount shall exclude any adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained and which protection has been incorporated into an estimate of LGD. |
| 13 to 15 | **Eligible financial collateral**In respect of the specified asset class, these columns shall reflect the current market value of eligible financial collateral obtained by the reporting bank as protection against an exposure to credit risk, including any eligible financial collateral subject to adjustment due to a maturity or currency mismatch, the respective aggregate amounts of which shall separately be reported as specified on the form BA 210. |
| 16 to 18 | **Other eligible collateral**In respect of the specified asset class, these columns shall reflect the current market value of any eligible collateral, other than eligible financial collateral, obtained by the reporting bank as protection against an exposure to credit risk, including any relevant residential real estate or commercial real estate, the respective aggregate amounts of which shall separately be reported as specified on the form BA 210. |

***Columns relating to restructured credit exposure: standardised and IRB approach, items 61 to 90***

| **Column number** | **Description** |
| --- | --- |
| 1 | **Actual number of restructured credit exposure transactions in this reporting quarter**In respect of the specified asset class, this column shall reflect the aggregate number of transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure. |
| 2 | **Exposure value of restructured credit exposure transactions in this reporting quarter** In respect of the specified asset class, this column shall reflect the aggregate drawn amount relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure. |
| 3 | **Restructured credit exposure as percentage of asset class exposure and total credit exposure**In respect of the specified asset class, this column shall reflect the relevant percentage calculated by dividing the aggregate drawn amount relating to restructured credit exposure by the aggregate gross drawn amount in respect of the relevant asset class. |

***Items relating to credit concentration risk – large exposure to a person: standardised and IRB approach***

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| **Item number** | **Description** |
| 91 to 97 | These items shall reflect the relevant aggregate amount related to the bank’s exposure to a person or counterparty calculated in accordance with the relevant requirements specified in Regulation 24(6) to (8), **before** taking into consideration-1. any relevant credit conversion factor as specified in regulation 23(6)(g);
2. any specific credit impairment raised against the exposure; as well as
3. any eligible credit risk mitigation envisaged in regulation 23(9) to mitigate or reduce the bank’s original exposure

where the amount exceeds 10% of the sum of the bank’s qualifying common equity tier 1 capital and reserve funds and additional tier 1 capital and reserve funds, as reported in item 77 of the form BA 700, as at the end of the reporting date immediately preceding the reporting date to which the current form BA 210 relates. |

***Columns relating to credit concentration risk– large exposure to a person: standardised and IRB approach, items 91 to 97***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| 1 | **On-balance-sheet exposure (Utilised)**This column shall reflect the relevant aggregate amount in respect of the reporting bank’s on-balance-sheet credit exposure to a person, other than any credit exposure arising from a derivative instrument, securities financing transaction or equity exposure, which amount shall be gross of any valuation adjustment or credit impairment. |
| 2 | **Off-balance-sheet exposure: Gross**This column shall reflect the aggregate amount in respect of the reporting bank’s off-balance-sheet credit exposure to a person, other than any credit exposure arising from a derivative instrument or securities financing transaction, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of anyrelevant credit conversion factor. |
| 3 | **Off-balance sheet exposure: after applying CCFs**This column shall reflect the relevant aggregate amount in respect of the reporting bank’s off-balance-sheet credit exposure to a person, other than any credit exposure arising from a derivative instrument or securities financing transaction, including any relevant exposure amount in respect of an irrevocable commitment, **after** the application of any relevant credit conversion factor as specified in regulation 23(6)(g). |
| 4 | **Securities Financing Transactions: EAD**This column shall reflect the relevant aggregate exposure-at- default amount, calculated in terms of the comprehensive approach for credit risk mitigation specified in regulation 23(9)(b), in respect of any credit exposure to a person arising from a securities financing transaction. |
| 5 | **OTC derivative instruments: EAD**This column shall reflect the relevant aggregate exposure-at- default amount in respect of any credit exposure to a person arising from a transaction concluded in respect of an over- the-counter derivative instrument, calculated in accordance with the relevant requirements related to the standardised approach for counterparty credit risk specified in regulation 23(18). |

|  |  |
| --- | --- |
| **Column number** | **Description** |
| 6 | **Equity exposures**This column shall reflect the relevant aggregate amount in respect of any credit exposure to a person arising from transactions concluded in equity instruments. |
| 7 | **Trading book**This column shall reflect the relevant aggregate amount in respect of any exposure to a person arising from any relevant transaction or position held in the bank’s trading book, other than any credit exposure arising from a derivative instrument, securities financing transaction or equityexposure. |
| 8 | **Other**This column shall reflect the relevant aggregate amount in respect of any exposure to a person arising from transactions other than any amount related to a transaction reported in columns 2 to 8, such as, for example, exposure arising from collective investment undertakings orsecuritisation vehicles. |
| 9 | **Gross credit exposure pre CCFs & CRM**This column shall reflect the relevant aggregate amount related to the bank’s exposure **before** taking into consideration-1. any relevant credit conversion factor as specified in regulation 23(6)(g);
2. any specific credit impairment raised against the exposure; as well as

any eligible credit risk mitigation envisaged in regulation 23(9) to mitigate or reduce the bank’s original exposure to a person or counterparty. |
| 10 | **Of which: In default**Based on the definition of default set out in regulation 67, thiscolumn shall reflect the relevant aggregate exposure amount classified as in default. |
| 11 | **Specific credit impairments (Stage 3)**This column shall reflect the relevant aggregate amount relating to any specific credit impairment raised by the reporting bank in accordance with any relevant financial reporting standard issued from time to time, in respect of the bank’s relevant exposure to a person. |
| 12 | **Adjusted exposure post CCFs and specific credit impairments, before CRM**This column shall reflect the relevant aggregate amount related to the bank’s exposure after taking into consideration-1. any relevant credit conversion factor as specified in regulation 23(6)(g); and
2. any specific credit impairment raised against the exposure,

but **before** taking into consideration any eligible credit risk mitigation envisaged in regulation 23(9) to mitigate or reduce the bank’s original exposure to a person or counterparty. |
| 13 | **Eligible financial collateral**This column shall reflect the relevant aggregate amount related to any eligible financial collateral envisaged in regulation 23(9)(b), that mitigates or reduces the bank’soriginal exposure to a person or counterparty. |
| 14 | **Unfunded credit protection: guarantees and credit derivative instruments**This column shall reflect the relevant aggregate amount related to any eligible guarantees and credit derivate instruments respectively envisaged in regulations 23(9)(c) and 23(9)(d), that mitigates or reduces the bank’s original exposure to a person or counterparty. |
| 15 | **Adjusted exposure post CCFs, specific credit impairment and CRM**This column shall reflect the relevant aggregate amount related to the bank’s adjusted exposure after taking into consideration-1. any relevant credit conversion factor as specified in regulation 23(6)(g);
2. any specific credit impairment raised against the exposure; as well as any eligible credit risk mitigation envisaged in regulation 23(9) to mitigate or reduce the bank’s original exposure to a person or counterparty.
 |
| 16 | **Risk weighted exposure**This column shall reflect the risk weighted credit exposure to a person or counterparty calculated in accordance with the relevant requirements specified in these Regulations. |
| 17 | **Additional risk weighted exposure requirement**This column shall reflect the relevant aggregate amount of additional risk weighted exposure in respect of a bank’s credit concentration risk to a person, calculated in accordance with such requirements as may be specified in writing by the Prudential Authority from time to time. |
| 18 | **Gross credit exposure as % of Tier 1 qualifying capital and reserve funds**This column shall reflect the relevant gross credit exposure amount reported in column 9 expressed as a percentage of the bank’s tier 1 qualifying capital and reserve fund. |
| 19 | **Adjusted credit exposure post CCFs, specific credit impairment and CRM as % of Tier 1 qualifying capital and reserve funds**This column shall reflect the relevant adjusted credit exposure amount reported in column 15 expressed as a percentage of the bank or controlling company’s tier 1 qualifying capital and reserve fund. |
| 20 | **PD (%)**For bank that adopted the IRB approach for measurement of its exposure to credit risk, this column shall reflect the relevant average probability of default percentage, calculated in accordance with the relevant requirements specified in these Regulations. |
| 21 | **Expected loss**For bank that adopted the IRB approach for measurement of its exposure to credit risk, this column shall reflect the relevant aggregate expected loss amount in respect of the reporting bank’s exposure to a person. |

***Items relating to credit concentration risk – sectoral distribution: standardised and IRB approach***

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| --- | --- |
| **Item number** | **Description** |
| 98 to 120 | **Sectoral distribution**Based on, amongst others, the relevant specified sectors or industries, read with the relevant directives contained in the Standard Industrial Classification of all Economic Activities issued by Statistics South Africa from time to time, a bank that adopted the standardised approach or IRB approach for the measurement of its exposure to credit risk shall complete the relevant information specified in items 98 to 120. |

***Columns relating to credit concentration risk – sectoral distribution: standardised and IRB approach, items 98 to 120***

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| --- | --- |
| **Column number** | **Description** |
| 1 | **On-balance-sheet exposure (Utilised)**Based on the specified sectors, this column shall reflect the aggregate amount in respect of the reporting bank’s on-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, which amount shall be gross of any valuation adjustment or credit impairment. |
| 2 | **Off-balance-sheet exposure**Based on the specified sectors, this column shall reflect the aggregate amount in respect of the reporting bank’s off-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant credit conversion factor. |
| 3 | **Repurchase and resale agreements**Based on the specified sectors, 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**Based on the specified sectors, this column shall reflect the aggregate amount in respect of any credit exposure arising from derivative instruments. |
| 8 | **Net credit exposure**This column shall reflect the aggregate credit exposure amount related to the bank’s exposure **after** the application of any CCF, CRM and specific credit impairment raised against the exposure. |
| 9 | **Risk weighted exposure** Based on the specified sectors, this column shall reflect the reporting bank’s relevant risk weighted net exposure amount, calculated in accordance with the relevant requirements specified in these Regulations based on the credit risk approach adopted by the bank for the measurement of its exposure to credit risk.  |
| 10 to 12 | **Total impairments**Based on the specified sectors, these columns shall respectively reflect the aggregate amount relating to specific credit impairment and portfolio credit impairment raised by the reporting bank in accordance with the relevant requirements of financial reporting standards issued from time to time. |
| 13 | **EAD weighted average PD (%)**For bank that adopted the IRB approach for measurement of its exposure to credit risk, this column shall reflect the relevant EAD weighted average probability of default percentage, calculated in accordance with the relevant requirements specified in these Regulations. |
| 14 | **EAD weighted average LGD (%)**For bank that adopted the IRB approach for measurement of its exposure to credit risk, this column shall reflect the relevant EAD weighted average loss given default percentage, calculated in accordance with the relevant requirements specified in these Regulations. |

***Items relating to credit concentration risk- Herfindahl-Hirschman Index (HHI): standardised and IRB approach***

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| --- | --- |
| **Item number** | **Description** |
| 121 to 143 | **Wholesale HHI**In order to identify potential concentration in the reporting bank’s relevant credit portfolios, the bank shall, based on its risk weighted assets calculated in accordance with the relevant requirements specified in these Regulations, calculate its relevant Herfindahl-Hirschman Index, which index-1. is defined as HHI = S (proportion of total value)**2**
2. shall in the case of wholesale exposure be based on specified industries;
3. may range in value, with the most diversified portfolio reflecting a calculated value close to zero and the most concentrated portfolio reflecting a calculated value close or equal to 100 per cent.
 |
| 144 to 149 | **Retail HHI**In order to identify potential concentration in the reporting bank’s relevant credit portfolios, the bank shall, based on its risk weighted assets calculated in accordance with the relevant requirements specified in these Regulations, calculate its relevant Herfindahl-Hirschman Index-1. which risk weighted assets shall be divided by the relevant number of clients in order to determine the relevant average amount of risk weighted assets per client;
2. which index is defined as HHI = S (proportion of total value)**2**
3. which index shall in the case of retail exposure be based on specified products;
4. which index may range in value, with the most diversified portfolio reflecting a calculated value close to zero and the most concentrated portfolio reflecting a calculated value close or equal to 100 per cent.
 |

***Columns relating to credit concentration risk – geographical distribution: standardised and IRB approach, items 150 to 206***

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| --- | --- |
| **Column number** | **Description** |
| 1 | **On-balance-sheet exposure (Utilised)**Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank’s on-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, which amount shall be gross of any valuation adjustment or credit impairment. |
| 2 | **Off-balance-sheet exposure**Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank’s off-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant credit conversion factor. |
| 3 | **Repurchase and resale agreements**Based on the specified geographical areas, 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**Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from derivative instruments. |
| 8 | **Net credit exposure**This column shall reflect the aggregate credit exposure amount related to the bank’s exposure **after** the application of any CCF, CRM and specific credit impairment raised against the exposure. |
| 9 | **Risk weighted exposure**Based on the specified geographical areas, this column shall reflect the reporting bank’s relevant risk weighted net exposure amount, calculated in accordance with the relevant requirements specified in these Regulations based on the credit risk approach adopted by the bank for the measurement of its exposure to credit risk.  |
| 10 to 12 | **Total impairments**Based on the specified geographical areas, these columns shall respectively reflect the aggregate amount relating to specific credit impairment and portfolio credit impairment raised by the reporting bank in accordance with the relevant requirements of financial reporting standards issued from time to time. |
| 13 | **EAD weighted average PD (%)**For bank that adopted the IRB approach for measurement of its exposure to credit risk, this column shall reflect the relevant EAD weighted average probability of default percentage, calculated in accordance with the relevant requirements specified in these Regulations. |
| 14 | **EAD weighted average LGD (%)**For bank that adopted the IRB approach for measurement of its exposure to credit risk, this column shall reflect the relevant EAD weighted average loss given default percentage, calculated in accordance with the relevant requirements specified in these Regulations. |

***Items relating to credit concentration risk – 20 largest exposures: standardised and IRB approach***

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| --- | --- |
| **Item number** | **Description** |
| 207 | This item shall reflect the bank’s 20 largest exposures calculated in accordance with the relevant large exposure requirements as specified in Regulation 24(6) to (8), **before** taking into consideration-1. any relevant credit conversion factor as specified in regulation 23(6)(g);
2. any specific credit impairment raised against the exposure; as well as
3. any eligible credit risk mitigation envisaged in regulation 23(9) to mitigate or reduce the bank’s original exposure

irrespective of the values of those exposures relative to the bank’s qualifying Tier 1 capital and reserve funds.  |

***Columns relating to credit concentration risk – 20 largest exposures: standardised and IRB approach, item 207***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| 1 | **Gross credit exposure pre CCF & CRM**This column shall reflect the relevant aggregate amount related to the bank’s exposure **before** taking into consideration-1. any relevant credit conversion factor as specified in regulation 23(6)(g);
2. any specific credit impairment raised against the exposure; as well as
3. any eligible credit risk mitigation envisaged in regulation 23(9) to mitigate or reduce the bank’s original exposure to a person or counterparty.
 |
| 2 | **Of which: In default**Based on the definition of default set out in regulation 67, thiscolumn shall reflect the relevant aggregate exposure amount classified as in default. |
| 3 | **Specific credit impairments (Stage 3)**This column shall reflect the relevant aggregate amount relating to any specific credit impairment raised by the reporting bank in accordance with any relevant financial reporting standard issued from time to time, in respect of thebank’s relevant exposure to a person. |
| 4 | **Adjusted exposure post CCF, specific credit impairment and CRM**This column shall reflect the relevant aggregate amount related to the bank’s adjusted exposure after taking into consideration-1. any relevant credit conversion factor as specified in regulation 23(6)(g);
2. any specific credit impairment raised against the exposure; as well as
3. any eligible credit risk mitigation envisaged in regulation 23(9) to mitigate or reduce the bank’s original exposure to a person or counterparty.
 |
| 5 | **Risk weighted exposure**This column shall reflect the risk weighted credit exposure to a person or counterparty calculated in accordance with the relevant requirements specified in these Regulations. |
| 6 | **Gross credit exposure as % of Tier 1 qualifying capital and reserve funds**This column shall reflect the relevant gross credit exposure amount reported in column 1 expressed as a percentage of the bank’s tier 1 qualifying capital and reserve fund. |
| 7 | **Adjusted credit exposure post CCFs specific credit impairment and CRM as % of Tier 1 qualifying capital and reserve funds**This column shall reflect the relevant adjusted credit exposure amount reported in column 4 expressed as a percentage of the bank or controlling company’s tier 1 qualifying capital andreserve fund. |
| 8 | **PD (%)**For bank that adopted the IRB approach for measurement of its exposure to credit risk, this column shall reflect the relevant average probability of default percentage, calculated in accordance with the relevant requirements specified in these Regulations. |
| 9 | **Expected loss**For bank that adopted the IRB approach for measurement of its exposure to credit risk, this column shall reflect the relevant aggregate expected loss amount in respect of the reporting bank’s exposure to a person. |

***Columns relating to watch list: standardised and IRB approach, item 208***

| **Column number** | **Description** |
| --- | --- |
| 1 | **Gross credit exposure**This column shall reflect the relevant aggregate amount related to the bank’s exposure **before** taking into consideration-1. any relevant credit conversion factor as specified in regulation 23(6)(g);
2. any specific credit impairment raised against the exposure; as well as
3. any eligible credit risk mitigation envisaged in regulation 23(9) to mitigate or reduce the bank’s original exposure to a person or counterparty.
 |
| 2 | **Of which: in default**Based on the definition of default set out in regulation 67, thiscolumn shall reflect the relevant aggregate exposure amount classified as in default |
| 3 | **Credit risk mitigation**This column shall reflect the exposure amount relating to any risk mitigation held against the watch list person or counterparty and not limited to eligible CRM. |
| 4 | **Net credit exposure**This column shall reflect the aggregate credit exposure amount related to the bank’s exposure **after** the application of any CCF, CRM and specific credit impairment raised against the exposure. |
| 5 | **Risk weighted exposure**This column shall reflect the risk weighted credit exposure to a person or counterparty on the bank’s watchlist calculated in accordance with the relevant requirements specified in these Regulations. |

***Items relating to exposures to related parties: standardised and IRB approach***

|  |  |
| --- | --- |
| **Item number** | **Description** |
| 209 to 215  | These items shall reflect the bank’s exposures arising from lending to a related person as defined in regulation 36(6). |

***Items relating to other selected geographical information: standardised and IRB approach***

|  |  |
| --- | --- |
| **Item number** | **Description** |
| 216 to 225 | **Other selected geographical information**These items shall reflect the bank’s credit exposure based on the regional classification contained in the World Economic Outlook Report issued by the International Monetary Fund from time to time. |