

Form BA 200 Instructions

Instructions relating to the completion of the monthly form BA 200 are furnished with reference to the headings and item descriptions of certain columns and line item numbers appearing on the form BA 200, as follows:

Table 1 - Items relating to the summary of selected credit risk related information: standardised approach

Item number	Description
2	<p>Impaired advances</p> <p>This item shall reflect the relevant aggregate amount of impaired advances in respect of which the bank raised a specific impairment.</p> <p>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.</p>
3 to 6	<p>Assets bought-in</p> <p>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.</p>
7 to 9	<p>Credit impairments</p> <p>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.</p>
11	<p>Total gross credit exposure</p> <p>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).</p>
12	<p>Credit exposure value post CCFs and pre-CRM</p> <p>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.</p>
13	<p>Credit exposure post CRM and CCFs</p> <p>This item shall reflect the relevant required aggregate amount of gross credit exposure after the application of any relevant CCFs and CRM.</p>

Table 2 - Columns relating to summary of on-balance-sheet and off-balance-sheet credit exposure: standardised approach

Column number	Description
1	<p>Utilised (On-balance-sheet exposure)</p> <p>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.</p>
2	<p>Off-balance-sheet exposure</p> <p>This column shall reflect the relevant aggregate amount in respect of 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 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.</p>
3	<p>Repurchase and/ or resale agreements</p> <p>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.</p>
4	<p>Derivative instruments</p> <p>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 regulations 23(15) to (19) of the Regulations relating to Banks.</p>
6	<p>Credit exposure post-CCFs & pre-CRM</p> <p>This column shall reflect the relevant required aggregate amount of gross credit exposure after the effect of any relevant CCFs but before any relevant CRM.</p>
7	<p>Credit exposure post CCFs & CRM</p> <p>This column shall reflect the relevant required aggregate amount of gross credit exposure after the effects of any relevant CCFs and CRM.</p>
8	<p>Total risk weighted exposures</p> <p>This column shall include any relevant risk weighted exposure amount calculated in terms of the relevant requirements specified in Regulation 23 of the Regulations relating to Banks for the standardised approach.</p>
9 to 11	<p>Credit impairments</p> <p>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.</p>
13	<p>Defaulted exposures</p> <p>This column shall reflect the relevant defaulted exposure amount for credit risk calculated in terms of the relevant requirements specified Regulation 23 of the Regulations relating to Banks for the standardised approach.</p>

Tables 3 and 4 - Items relating to reconciliation of credit impairment: standardised approach

Item number	Description
47	<p>Interest in suspense at end of period</p> <p>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.</p>
50	<p>Recoveries</p> <p>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.</p>
52 and 53	<p>Modification gains and losses</p> <p>For the reconciliation of credit impairments through the income statement, these items shall reflect the gains and/or losses related to the modification of the contractual cash flows calculated in accordance with the relevant requirements specified in Financial Reporting Standards issued from time to time.</p>

Table 5 - Columns relating to the analysis of past due exposures – total credit exposure post CCFs: standardised approach

Column number	Description
1, 3, 5, 7 and 9	<p>Days overdue</p> <p>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.</p>
2, 4, 6, 8 and 10	<p>Of which “in default”</p> <p>Based on the credit exposure amounts after the application of relevant CCFs but before any credit risk mitigation and specific credit impairments, 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.</p>

Table 6 - Columns relating to credit capital requirements based on risk weights: standardised approach

Column number	Description
1	<p>Total gross credit exposure</p> <p>This column shall reflect the relevant aggregate gross credit exposure amount relating to the reporting bank's-</p> <p>on-balance-sheet exposure, gross of any valuation adjustment or credit impairment;</p> <p>off-balance-sheet exposure, including amounts in respect of irrevocable commitments, prior to the application of any CCF;</p> <p>exposure in respect of any repurchase or resale agreement;</p> <p>exposure in respect of derivative instruments, calculated in accordance with the relevant requirements specified in regulations 23 (15) to (19) of the Regulations relating to Banks.</p>
2	<p>Specific credit impairment (stage 3)</p> <p>This column shall reflect the relevant aggregate amount relating to any specific credit impairment in respect of the exposure amount reported in column 1.</p>
3	<p>Exposure amount post CRM and specific credit impairment</p> <p>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 the Regulations relating to Banks.</p>
4 to 9	<p>Breakdown of off-balance-sheet exposure based on CCFs</p> <p>Based on the relevant CCFs specified in regulation 23(6)(g) of the Regulations relating to Banks, 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.</p>
10	<p>Credit exposure value post CRM, specific credit impairments and CCF</p> <p>This column shall reflect the reporting bank's relevant adjusted exposure amount, that is, the relevant amount net of any CRM, specific credit impairment and CCFs calculated in accordance with the relevant requirements specified in the Regulations relating to Banks.</p>

Tables 8 and 9 - Items relating to real estate exposures analysed per specified loan-to-value (LTV) ratio: standardised approach

Item number	Description
125 to 132	Based on prescribed LTV ratio buckets, these items shall reflect a breakdown of total real estate exposures per different types, that is residential mortgage exposures, commercial real estate and income producing real estate (residential and commercial), excluding any exposures to land acquisition, development and construction.
133 to 140	Based on prescribed LTV ratio buckets, these items shall reflect a breakdown of real estate exposures per different types, that is residential mortgage exposures, commercial real estate and income producing real estate (residential and commercial), excluding any exposures to land acquisition, development and construction, originated during the current reporting month.

Tables 10 and 11 - Columns relating to counterparty credit risk based on specified risk weights: standardised approach

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.

Column number	Description
6	<p>Collateral value</p> <p>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.</p>
7	<p>Netting benefit</p> <p>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.</p>
8	<p>Effective expected positive exposure</p> <p>Based on the relevant requirements specified in regulation 23(19)(a) of the Regulations relating to Banks, this column shall reflect the relevant required effective expected positive exposure amount related to OTC derivative instruments.</p>
9	<p>Stressed effective expected positive exposure</p> <p>Based on the relevant requirements specified in, amongst others, regulations 23(15) and 23(19) of the Regulations relating to Banks, this column shall reflect the relevant required effective expected positive exposure amount related to OTC derivative instruments in terms of a stressed scenario.</p>
10	<p>Effective expected positive exposure</p> <p>Based on the relevant requirements specified in regulation 23(19)(a) of the Regulations relating to Banks, this column shall reflect the relevant required effective expected positive exposure amount related to securities financing transactions.</p>
11	<p>Stressed effective expected positive exposure</p> <p>Based on the relevant requirements specified in, amongst others, regulations 23(15) and 23(19) of the Regulations relating to Banks, this column shall reflect the relevant required effective expected positive exposure amount related to securities financing transactions in terms of a stressed scenario.</p>
12	<p>Exposure amount: OTC derivative instruments – unmargined transactions</p> <p>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 the Regulations relating to Banks for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.</p>
13	<p>Exposure amount: OTC derivative instruments – margined transactions</p> <p>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 the Regulations relating to Banks for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.</p>

Column number	Description
14	<p>Exposure amount - securities financing transactions</p> <p>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 the Regulations relating to Banks, for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.</p>
15	<p>Default risk - OTC derivative instruments – unmargined transactions</p> <p>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 the Regulations relating to Banks for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.</p>
16	<p>Default risk - OTC derivative instruments – margined transactions</p> <p>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 the Regulations relating to Banks for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.</p>
17	<p>Default risk - securities financing transactions</p> <p>This column shall reflect the relevant required risk weighted exposure amount for securities financing transactions, calculated in terms of the relevant requirements specified in the Regulations relating to Banks for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.</p>
18	<p>Standardised approach for CVA</p> <p>Based on the relevant requirements specified in regulation 23(15) of the Regulations relating to Banks, 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.</p>
19	<p>Advanced approach for CVA</p> <p>Based on the relevant requirements specified in regulation 23(19) of the Regulations relating to Banks, 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.</p>
<u>2018</u>	<p>Total risk weighted exposure</p> <p>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 arising from OTC derivative instruments and securities financing transactions; calculated in terms of the relevant requirements specified in the Regulations relating to Banks for the standardised approach or the internal model method; related to CVA risk; related to central counterparties.</p>

Table 13 – Columns relating to counterparty credit risk analysis of standardised CVA risk weighted exposure: standardised approach

Column number	Description
2	EAD This column shall reflect the relevant exposure or EAD amount, calculated in terms of the relevant requirements specified in the Regulations relating to Banks, 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 the Regulations relating to Banks for the standardised approach.

Table 13 - relating to analysis of central counterparty trade exposure: standardised approach

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 regulation 23(16) read with the relevant requirements respectively specified in regulations 23(18) or 23(19) of the Regulations relating to Banks 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 regulation 23(16) read with the relevant requirements respectively specified in regulations 23(18) or 23(19) of the Regulations relating to Banks for the standardised approach or the internal model method.

Table 14 - Columns relating to analysis of qualifying central counterparty default fund guarantees: standardised approach

Column number	Description
1	<p>Initial margin collateral posted with a central counterparty</p> <p>Based on the relevant requirements specified in the Regulations relating to Banks, 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 the Regulations relating to Banks, 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.</p>
2	<p>Prefunded default fund contribution</p> <p>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.</p>
3	<p>Trade exposure</p> <p>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 the Regulations relating to Banks for the standardised approach or the internal model method.</p>
4	<p>Risk weighted exposure</p> <p>Based on the relevant requirements specified in regulation 23(16) of the Regulations relating to Banks, this column shall reflect the relevant calculated risk weighted exposure amount.</p>

Table 15 - Columns relating to analysis of non-qualifying central counterparty default fund guarantees: standardised approach

Column number	Description
1	<p>Prefunded default fund contribution</p> <p>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.</p>
2	<p>Unfunded default fund contribution</p> <p>This column shall reflect the relevant aggregate amount related to unfunded default fund contributions, which contributions-</p> <p>are required to be paid by a clearing member when required by the relevant central counterparty;</p> <p>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.</p>
4	<p>Risk weighted exposure</p> <p>This column shall reflect the relevant aggregate risk weighted exposure amount equivalent to a deduction against capital and reserve funds.</p>

Table 16 - Items relating to summary of selected credit risk related information: IRB approach

Item number	Description
154	<p>Impaired advances</p> <p>This item shall reflect the relevant aggregate amount of advances in respect of which the bank raised a specific impairment.</p> <p>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.</p>
156 to 159	<p>Assets bought-in</p> <p>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.</p>
160 to 162	<p>Credit impairments</p> <p>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.</p>
164	<p>Total credit extended</p> <p>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 (CRM) has been taken into consideration.</p>
165	<p>Exposure at default (EAD)</p> <p>This item shall reflect the reporting bank's relevant aggregate EAD amount, calculated in accordance with the relevant requirements specified in the Regulations relating to Banks.</p>
166	<p>Average probability of default (PD, EAD weighted)</p> <p>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 the Regulations relating to Banks.</p>
167	<p>Average loss given default (LGD, EAD weighted)</p> <p>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 the Regulations relating to Banks.</p>
168	<p>Total expected loss (EL)</p> <p>Based on, amongst others, the relevant requirements specified in Regulation 23(21) of the Regulations relating to Banks., this item shall reflect the reporting bank's relevant aggregate amount of expected loss.</p>

169	<p>Best estimate of expected loss (BEEL)</p> <p>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 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.</p>
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Table 17 - Columns relating to summary of on-balance-sheet and off-balance-sheet credit exposure: IRB approach

Column number	Description
1	<p>Utilised (on-balance-sheet exposure)</p> <p>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).</p>
2	<p>Off-balance-sheet exposure</p> <p>This column shall reflect the relevant aggregate amount in respect of 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 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).</p>
3	<p>Repurchase and resale agreements</p> <p>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.</p>
4	<p>Derivative instruments</p> <p>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 regulation 23(15) to (19) of the Regulations relating to Banks.</p>
7	<p>Total credit exposure (EAD)</p> <p>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 regulations 23(11) and 23(13) of the Regulations relating to Banks.</p>
9 to 11	<p>Credit impairments</p> <p>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.</p>

Column number	Description
13	<p>Risk weighted exposure</p> <p>This column shall include any relevant risk weighted exposure amount calculated in terms of the relevant requirements specified in the Regulations relating to Banks for the IRB approach.</p>

Table 18 and 19 - Items relating to reconciliation of credit impairments: IRB approach

Item number	Description
207	<p>Interest in suspense</p> <p>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.</p>
210	<p>Recoveries</p> <p>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.</p>
212 and 213	<p><u>Modification gains and losses</u></p> <p><u>For the reconciliation of credit impairments through the income statement, these items shall reflect the gains and/or losses related to the modification of the contractual cash flows calculated in accordance with the relevant requirements specified in Financial Reporting Standards issued from time to time.</u></p>

Table 20 - Columns relating to analysis of past due exposure (EAD): IRB approach

Column number	Description
1, 3, 5, 7 and 9	<p>Days overdue</p> <p>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.</p>
2, 4, 6, 8 and 10	<p>Classified in default</p> <p>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.</p>

Table 21 - Columns relating to capital requirement in respect of specialised lending subject to specified risk weights and specified risk grades: IRB approach

Column number	Description
1	<p>Credit exposure</p> <p>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 Regulation 23(11)(d)(iii) of the Regulations relating to Banks.</p>
3	<p>Expected loss</p> <p>This column shall reflect the relevant expected loss amount in respect of specialised lending, calculated in accordance with the relevant requirements specified in Regulation 23(21)(c) of the Regulations relating to Banks.</p>
4	<p>Specific credit impairment (stage 3)</p> <p>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.</p>
5	<p>Number of obligors</p> <p>This column shall reflect the relevant number of obligors included in the specified risk weight category.</p>

Tables 23 and 24 - Items relating to real estate exposures analysed per specified loan-to-value (LTV) ratio: IRB approach

Item number	Description
265 to 271	Based on prescribed LTV ratio buckets, these items shall reflect a breakdown of total real estate exposures per different types, that is residential mortgage exposures, commercial real estate, income producing real estate (residential and commercial) and high-volatility commercial real estate, excluding any exposures to land acquisition, development and construction.
272 to 279	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 real estate, income producing real estate (residential and commercial) and high-volatility commercial real estate, excluding any exposures to land acquisition, development and construction, originated during the current reporting month.

Tables [29](#) and [30](#) - Columns relating to counterparty credit risk: IRB approach

Column number	Description
1	<p>Replacement cost: OTC derivative instruments - unmargined transactions</p> <p>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.</p>
2	<p>Potential future exposure - add on: OTC derivative instruments: unmargined transactions</p> <p>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.</p>
3	<p>Replacement cost: OTC derivative instruments - margined transactions</p> <p>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.</p>
4	<p>Potential future exposure - add on: OTC derivative instruments: margined transactions</p> <p>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.</p>
5	<p>Credit exposure value</p> <p>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.</p>
6	<p>Collateral value</p> <p>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.</p>
7	<p>Netting benefit</p> <p>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.</p>
8	<p>Effective expected positive exposure</p> <p>Based on the relevant requirements specified in regulation 23(19)(a) of the Regulations relating to Banks, this column shall reflect the relevant required effective expected positive exposure amount related to OTC derivative instruments.</p>

Column number	Description
9	<p>Stressed effective expected positive exposure</p> <p>Based on the relevant requirements specified in, amongst others, regulations 23(15) and 23(19) of the Regulations relating to Banks, this column shall reflect the relevant required effective expected positive exposure amount related to OTC derivative instruments in terms of a stressed scenario.</p>
10	<p>Effective expected positive exposure</p> <p>Based on the relevant requirements specified in regulation 23(19)(a) of the Regulations relating to Banks, this column shall reflect the relevant required effective expected positive exposure amount related to securities financing transactions.</p>
11	<p>Stressed effective expected positive exposure</p> <p>Based on the relevant requirements specified in, amongst others, regulations 23(15) and 23(19) of the Regulations relating to Banks, this column shall reflect the relevant required effective expected positive exposure amount related to securities financing transactions in terms of a stressed scenario.</p>
12	<p>Exposure amount: OTC derivative instruments – unmargined transactions</p> <p>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 the Regulations relating to Banks for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.</p>
13	<p>Exposure amount: OTC derivative instruments – margined transactions</p> <p>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 the Regulations relating to Banks for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.</p>
14	<p>Exposure amount - securities financing transactions</p> <p>This column shall reflect the relevant required exposure or EAD amount for securities financing transactions, calculated in terms of the relevant requirements specified in the Regulations relating to Banks for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.</p>
15	<p>Default risk - OTC derivative instruments – unmargined transactions</p> <p>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 the Regulations relating to Banks for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.</p>

Column number	Description
16	<p>Default risk - OTC derivative instruments – margined transactions</p> <p>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 the Regulations relating to Banks for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.</p>
17	<p>Default risk - securities financing transactions</p> <p>This column shall reflect the relevant required risk weighted exposure amount for securities financing transactions, calculated in terms of the relevant requirements specified in the Regulations relating to Banks for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount.</p>
18	<p>Standardised approach for CVA</p> <p>Based on the relevant requirements specified in regulation 23(15) of the Regulations relating to Banks, 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.</p>
19	<p>Advanced approach for CVA</p> <p>Based on the relevant requirements specified in regulation 23(19) of the Regulations relating to Banks, 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.</p>
<u>1820</u>	<p>Total risk weighted exposure</p> <p>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 – arising from OTC derivative instruments and securities financing transactions; calculated in terms of the relevant requirements specified in the Regulations relating to Banks for the standardised approach or the internal model method; related to CVA risk; related to central counterparties.</p>

Table 33 – Columns relating to counterparty credit risk analysis of standardised CVA risk weighted exposure: IRB approach

Column number	Description
2	<p>EAD</p> <p>This column shall reflect the relevant exposure or EAD amount, calculated in terms of the relevant requirements specified in the Regulations relating to Banks, after the application of any relevant discount factor.</p>
3	<p>Hedging: Single-name CDS</p> <p>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.</p>
4	<p>Hedging: Index CDS</p> <p>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.</p>
5	<p>Standardised CVA risk weighted exposure</p> <p>This column shall reflect the relevant required risk weighted exposure amount related to CVA risk, calculated in terms of the relevant requirements specified in the Regulations relating to Banks for the standardised approach.</p>

Table 32 - Columns relating to analysis of central counterparty trade exposure: IRB approach

Column number	Description
1	<p>Trade exposure</p> <p>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 regulation 23(16) read with the relevant requirements respectively specified in regulations 23(18) or 23(19) of the Regulations relating to Banks for the standardised approach or the internal model method.</p>
3	<p>Risk weighted exposure</p> <p>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 regulation 23(16) read with the relevant requirements respectively specified in regulations 23(18) or 23(19) of the Regulations relating to Banks for the standardised approach or the internal model method.</p>

Table 33 - Columns relating to analysis of qualifying central counterparty default fund guarantees: IRB approach

Column number	Description
1	<p>Initial margin collateral posted with a central counterparty</p> <p>Based on the relevant requirements specified in the Regulations relating to Banks, 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 the Regulations relating to Banks, 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.</p>
2	<p>Prefunded default fund contribution</p> <p>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.</p>
3	<p>Trade exposure</p> <p>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 the Regulations relating to Banks for the standardised approach or the internal model method.</p>
4	<p>Risk weighted exposure</p> <p>Based on the relevant requirements specified in regulation 23(16) of the Regulations relating to Banks, this column shall reflect the relevant calculated risk weighted exposure amount.</p>

Table 34 - Columns relating to analysis of non-qualifying central counterparty default fund guarantees: IRB approach

Column number	Description
1	<p>Prefunded default fund contribution</p> <p>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.</p>
2	<p>Unfunded default fund contribution</p> <p>This column shall reflect the relevant aggregate amount related to unfunded default fund contributions, which contributions-</p> <p>are liable to be paid by a clearing member when required by the relevant central counterparty;</p> <p>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.</p>
4	<p>Risk weighted exposure</p> <p>This column shall reflect the relevant aggregate risk weighted exposure amount equivalent to a deduction against capital and reserve funds.</p>