

## Abbreviations used in the following illustrative regulatory reports table

BA (returns)	Banks Act (returns)
C	Column number
Cons	Controlling company
CVA	Credit Valuation Adjustment
IAA	Internal Assessment Approach
IMA	Institute of Management Accountants
IMM	Internal Model Method
IRB	Internal Ratings-Based (IRB) Approach
IRBA	Independent Regulatory Board for Auditors
Non-STC	STC requirements not applied
PVA	Prudent Valuation Adjustment
R	Row number
SEC-ERBA	Securitisation exposure subject to the External Rating-Based Approach
SEC-IRBA	Securitisation exposure subject to the Internal Rating-Based Approach
SEC-SA	Securitisation exposure subject to the Standardised Approach
SSTA	Simplified Standardised Approach
STA	Standardised Approach
STC	Simple, Transparent and Comparable

## South African operations

Return	Label	Part A returns	Part B returns	Part C <sup>1</sup> returns	Part D <sup>2</sup> returns	Part E returns
BA100	BA100 <b>Bank, Cons and/or Group</b>	R0010 to R0880	R0890 to R1270			
BA110	BA110 <b>Bank, Cons and/or Group</b>	R0010 to R0090	R0100 to R0220			

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

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

Return	Label	Part A returns	Part B returns	Part C <sup>1</sup> returns	Part D <sup>2</sup> returns	Part E returns
BA120	BA120 <b>Bank, Cons and/or Group</b>	R0010 to R0890 (excluding C0010 to C0030) R0920 to R1060 R1220 to R1230 R1260 to R1300	R0900 to R0910	If STA is used for credit risk, market risk, equity risk and operational risk, where all entities are on this approach: R1070 to R1210 R1240 to R1250	If one or more of the following apply: IRBA for credit risk or equity risk, or IMA for market risk: R1070 to R1210 R1240 to R1250	
BA130	BA130		R0010 to R0170			
	BA130_LA		Total row only			
BA200	BA200_IRB <b>Bank</b>	R0010 R0070 to R0090 R0530 R1010 to R1100		R1980 to R2010	R0020 to R0060 R0110 to R0480 R0630 to R1000 R1110 to R1970	
	BA200_STA <b>Bank</b>	R0010 R0070 to R0090 R0460 R1150 to R1240		R0020 to R0060 R0110 to R0130 R1250 to R1400 R1480 to R1510  If IMM not used: R0140 to R0410 R0560 to R1140 R1410 to R1460	R1470  If IMM is used: R0140 to R0410 R0560 to R1140 R1410 to R1460	
	BA200_IRB <b>Cons and/or Group</b>	R0010 R0070 to R0090 R0530 R1010 to R1100		R1980 to R2010	R0020 to R0060 R0100 to R0480 R0630 to R1000 R1680 to R1960	
	BA200_STA <b>Cons and/or Group</b>	R0010 R0070 to R0090 R0460 R1150 to R1240		R0020 to R0060 R0110 to R0130 R1480 to R1510  If IMM not used: R0140 to R0410 R0560 to R1140 R1410 to R1460	If IMM is used: R0140 to R0410 R0560 to R1140 R1410 to R1460	
	BA200_STA100 <b>Bank, Cons and/or Group</b>			Total row only		
	BA200_STA200 <b>Bank, Cons and/or Group</b>			Total row only		
	BA200_IRB100 <b>Bank, Cons and/or Group</b>			Total row only		
	BA200_IRB200 <b>Bank, Cons and/or Group</b>			Total row only		

Return	Label	Part A returns	Part B returns	Part C <sup>1</sup> returns	Part D <sup>2</sup> returns	Part E returns
	BA210_STA <b>Bank</b>			R0260 to R0500 (excluding C0110 to C0160 of rows R0260 to R0500) R0790 to R0850 R1500 to R1590  <u>If IMM is not used:</u> R0010 to R0250 R0510 to R0780 R0860 to R1490	<u>If IMM is used:</u> R0010 to R0250 R0510 to R0780 R0860 to R1490	
BA210	BA210_STA <b>Cons and/or Group</b>			R0260 to R0500  <u>If IMM is not used:</u> R0860 to R1590	<u>If IMM is used:</u> R0860 to R1590	
	BA210_STA_LEX <b>Bank</b>			Total row only		
	BA210_STA_LEX20 <b>Bank, Cons and/or Group</b>			Total row only		
	BA210_STA_WL <b>Bank</b>			Total row only		
	BA210_RP <b>Bank, Cons and/or Group</b>			Total row only		
	BA210_IRB <b>Bank</b>			R0290 to R0560 (excluding C0110 to C0160 of rows R0290 to R0560) R1560 to R1650  <u>If IMM is not used:</u> R0010 to R0280	R0570 to R1550 R1660 to R3120  <u>If IMM is used:</u> R0010 to R0280	
	BA210_IRB <b>Cons and/or Group</b>			R0290 to R0560 R1560 to R1650	R0920 to R1550	
	BA210_IRB_LEX <b>Bank</b>				Total row only	
	BA210_IRB_LEX20 <b>Bank, Cons and/or Group</b>				Total row only	
	BA210_IRB_WL <b>Bank</b>				Total row only	
BA220	BA220		Whole return			
BA300	BA300		R0010 to R0170 R0680 to R0870	<u>If not derived from models:</u> R0980 to R2830	R0180 to R0670  <u>If derived from models:</u> R1250	

Return	Label	Part A returns	Part B returns	Part C <sup>1</sup> returns	Part D <sup>2</sup> returns	Part E returns
					R1290 to R1340 R1700 R1880 R1900 to R1910 R1960 to R2080 R2160 R2630 R2670 R2810 to R2830	
	BA300_LCROutflows		Total Row only			
	BA300_OtherHQLA		Total Row only			
	BA300_Concentration		Total Row only			
BA 310	BA310	For C0010: R0010 to R0090 R0240 to R0310	For C0020: R0010 to R0180 R0240 to R0310  For C0020 to C0040: R0190 to R0230			
	BA310_HQLAOther		Total Row only			
BA 325	BA325 <b>Year-end</b>			R0360 to R0770 R0780 to R0790  <u>If Prudential Notice 4 of 2025 apply:</u> R0010 to R0060, to be completed with a zero value  <u>If STA for credit risk is used:</u> R0070 to R0100  <u>If liquidity risk is not derived from models:</u> R0110 to R0170	<u>If IRB Approach for credit risk is used:</u> R0070 to R0100  <u>If liquidity risk is derived from models:</u> R0160 to R0170  If Prudential Notice 4 of 2025 apply: R0180 to R0350, to be completed with a zero value	
	BA325 <b>Other than year-end</b> (until 30 June 2025)					Lines 7–10 (credit risk – STA) Lines 7–10 (credit risk – IRB approaches) Lines 1–6, 18–23 (market risk – STA)

Return	Label	Part A returns	Part B returns	Part C <sup>1</sup> returns	Part D <sup>2</sup> returns	Part E returns
						Lines 1–6, 24–35 (market risk – IMA) Lines 11–17 (liquidity risk – not modelled) Lines 16–17 (liquidity risk – derived from models) Lines 36–77 (foreign currency exposure) and lines 78–81 (interbank information)
	BA325 <b>Other than year-end</b> (from 1 July 2025)					R0070 to R0100 (Counterparty credit risk – STA) R0070 to R0100 (Counterparty credit risk – IRB approaches) R0110 to R0170 (liquidity risk – not modelled) R0160 to R0170 (liquidity risk – derived from models) R0360 to R0770 (foreign currency exposure) R0780 to R0790 (interbank information)
BA 330	BA 330			R0010 to R0220 R1040 to R1250	R0230 to R0990 R1260 to R2010	
BA 340	<b>Other than year-end</b> (from 1 July 2025)			<u>If STA is used:</u> R0010 to R0020 R0021 R0370 to R0460  <u>If IRB Approach is used:</u> R0030 to R0050 R0400 to R0460	<u>If IRB Approach is used:</u> R0060 to R0360 R0370 to R0460	
BA 350			Whole return			
BA 400	BA400 <b>Bank, Cons and/or Group</b>		R0030 to R0180	R0010 to R0020 R0190 to R0500		
BA410	BA410_S1 <b>Bank, Cons and/or Group</b>			Whole return		

Return	Label	Part A returns	Part B returns	Part C <sup>1</sup> returns	Part D <sup>2</sup> returns	Part E returns
	BA410_S2					
BA420	BA420 <b>Bank, Cons and/or Group</b>			Whole return		
BA500	BA500			R0010 (SEC-SA, SEC-ERBA) R0030 (SEC-ERBA) R0040 (SEC-SA) R0050 and R0070 (All approaches) R0060 (SEC-SA, SEC-ERBA) R0080 to R0440 (All approaches) R0450 to R0590 (SEC-SA, SEC-ERBA) R1010 to R1200 (SEC-ERBA where no inferred rating occurs) R1310 to R1470 (SEC-SA)	R0010 R0020 (SEC-IRBA) R0030 (SEC-ERBA) R0040 (SEC SA) R0060 (SEC-SA <sup>3</sup> , SEC-ERBA <sup>4</sup> , SEC-IAA, SEC-IRBA)  R0450 to R0500 and R0540 to R0590 (SEC- IRBA, SEC-IAA) R0600 to R0800 (SEC- IRBA) R0810 to R1000 (SEC- ERBA, where inferred rating occurs or SEC- IAA) R1010 to R1200 (SEC- IAA) R1210 to R1300 (SEC- SA)	
BA600	BA600			R0010 to R0410 (including STAs for credit, counterparty credit risk, SSTA for market risk, standardised and IRB market-based approaches for equity risk, excluding securitisation SA-STC and ERBA-STC) R0420 to R0460	R0010 to R0030 R0050 to R0410 (including securitisation SA-STC and ERBA- STC, IRB approach for credit risk or equity risk, and STA/IMA for market risk and for any entity <i>Column number</i> excluding C0140 and C0150.)	
	BA600_CAP			Total row only		
	BA600_IG			Total row only		
	BA600_MIN			Total row only		

<sup>3</sup> Where the approach adopted is SEC-SA or SEC-ERBA and STC criteria have been applied, the audit requirements must be in terms of Part D.

<sup>4</sup> Where the approach adopted is SEC-SA or SEC-ERBA and STC criteria have been applied, the audit requirements must be in terms of Part D.

Return	Label	Part A returns	Part B returns	Part C <sup>1</sup> returns	Part D <sup>2</sup> returns	Part E returns
	BA600_LEX			Total row only		
	BA600_LEX20			Total row only		
	BA600_LIQ			<u>If liquidity risk is not derived from models:</u> Total row only	<u>If liquidity risk is derived from models:</u> Total row only	
BA700	BA700	R0290 to R0410 R0450 to R0490 R0510 to R0540 R0570 R0590 to R0610 R0650 R0670 to R0720 R0790 to R0800  <u>If limit is not triggered:</u> R0820	R0880 to R0940 R0970 to R1250 R1290 to R1360 R1380 R2060 [No or simplified PVA]	R0010 to R0280 (STAs for credit, counterparty credit risk, simplified standardised approach for market risk, standardised and IRB market-based approaches for equity risk, excluding Securitisation SA - STC and ERBA STC, BA-CVA)  R0420 to R0440 R2070 to R2170 R2270 R2280 to R2700  If STA: R0560 R0580 R0730 to R0780 R0840 to R0870 R0950 to R0960 R2710  <u>If limit is triggered:</u> R0820	R0010 to R0280 (IRB approach for credit risk and SA-STC, ERBA-STC, SEC-IAA and SEC-IRBA securitisation approaches, IMM for counterparty credit risk, STA/IMA for market risk, and IRB internal models and PD/LGD approaches for equity risk, SA-CVA)  <u>If IRBA:</u>  R0420 to R0440 R0500 R0550 R0560 R0580 R0620 to R0640 R0660 R0730 to R0780 R0810 R0830 to R0870 R0950 to R0960 R1260 to R1280 R1370 R2180 to R2260 R2660 to R2710 R2040 R2060 (Core PVA).	
	BA700_OtherReserves	Total row only				
	BA700_OtherREG100				Total row only	
	BA700_OtherREG200		Total row only			
	BA700_DISTRIBUTE			Total row only		

## Foreign operations

Return	Label	Part A returns	Part B returns	Part C <sup>5</sup> returns	Part D <sup>6</sup> returns	Part E returns
BA610	BA610	R0050 to R0710 R0900 to R0970 R1010 to R1580 (except columns C0010–C00303) R1860 to R1880	R0720 to R0890 R0980 to R1000 R1890 to R1900 R2310 to R2350 R2470 R4380 to R4530	R1590 to R1670 R1690 to R1710 R1790 to R1850 (excluding R1810 to R1850 Col 0040 to Col 0060) R1890 to R1900 (STAs for credit, counterparty credit risk, operational risk, SSTA for market risk, standardised and IRB market-based approaches for equity risk, excluding securitisation SA-STC, and ERBA-STC and/or general impairment limit not triggered)  R1720 to R1780 (col 0010 – 0030 only)  <u>If IMM is not used:</u> R1910 to R2090 R2300  <u>If not derived from models:</u> R2480 to R2640  R2650 to R2680 R2730 to R2770 R2800 to R3020 R3040 to R3060 R3080 to R3170 R4230 to R4300	R1590 to R1670 R1690 to R1710 R1790 to R1850 (excluding R1810 to R1850 Col 0040 to Col 0060) R1890 to R1900 (credit risk IRB approaches and securitisation SA-STC and ERBA-STC approaches, IMM approach for counterparty credit risk, STA/IMA for market risk, equity risk IRB internal model approach and/or core PVA and or general impairment limit not triggered)  <u>If IMM is used:</u> R1910 to R2090 R2300  R2080 (where securitisation SA-STC and ERBA-STC approaches)  R2100 to R2290 R2360 to R2460  <u>If derived from models:</u> R2520	

<sup>5</sup> In relation to securitisation exposures where the exposures are risk weighted in terms of the SEC-SA and SEC-ERBA, with no STC criteria applied.

<sup>6</sup> In relation to securitisation exposures where the exposures are risk-weighted in terms of the SEC-SA and SEC-ERBA, with STC criteria applied and for those exposures risk-weighted in terms of IAA, and SEC-IRBA are applicable, these items are specifically identified in the Part D reports and would not be included as part of the conclusion for Part C.

Return	Label	Part A returns	Part B returns	Part C <sup>5</sup> returns	Part D <sup>6</sup> returns	Part E returns
				R3210 to R3420 R4200 to R4220  R4230 to R4300 (C0010 to C0030 only)  R4310 to R4330 R4350 to R4370 R4380 to R4630 R4540 to R4630  <u>CVA line where Simplified CVA or BA-CVA:</u> R4640	R2540 R2630 to R2640 R2690 to R2720 R2780 R3030 R3070 R3180 to R3200  R3430 to R4190 R4230 to R4300 (excluding C0010 to C0030) R4340  <u>CVA line where SA-CVA:</u> R4640	
	BA610_LEX			<u>If STA for credit risk and for SSTA for market risk:</u> Total row only	<u>If other than STA for credit risk and SSTA for market risk:</u> Total row only	
	BA610_LCR			Total row only	Total row only	