**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 column and row numbers appearing on the form BA 200, as follows:

***Sheet BA200\_STA - Summary of selected credit risk related information***

|  |  |
| --- | --- |
| **Row number** | **Description** |
| R0020 | **Impaired advances**  This item shall reflect the relevant aggregate amount of impaired advances in respect of which the bank raised a specific impairment.  As a minimum, an advance is considered to be impaired when objective evidence exists that the bank is unlikely to collect the total amount due, that is, the bank raised a specific credit impairment. This item should also include any advance or restructured credit exposures subject to amended terms, conditions or concessions that are not formalised in writing. |
| R0030 to R0060 | **Assets bought-in**  These items shall reflect the relevant aggregate on-balance sheet carrying value of assets bought-in during the preceding five years to protect an investment, including a loan or advance, which assets have not been disposed of at the end of the reporting period. |
| R0070 to R0090 | **Credit impairments**  These items shall reflect the respective relevant required aggregate amounts of specific credit impairments and portfolio credit impairments raised by the reporting bank in accordance with the relevant requirements specified in Financial Reporting Standards issued from time to time. |
| R0110 | **Total gross credit exposure**  This item shall reflect the relevant required gross amount of credit exposure  before the application of credit risk mitigation (CRM) and any relevant credit conversion factors (CCFs). |
| R0120 | **Credit exposure value post CCFs and pre-CRM**  This item shall reflect the relevant required aggregate amount of gross credit exposure after the effect of any relevant CCFs have been included but before any relevant CRM has been taken into consideration. |
| R0130 | **Credit exposure post CRM and CCFs**  This item shall reflect the relevant required aggregate amount of gross credit exposure after the application of any relevant CCFs and CRM. |

***Sheet BA200\_STA - Summary of on-balance-sheet and off-balance-sheet credit exposure***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0010 | **Utilised (On-balance-sheet exposure)**  This column shall reflect the relevant aggregate amount in respect of amounts drawn by clients, that is, utilised amounts, which amounts form part of the current exposure of the reporting bank, before the impact of any relevant CRM has been taken into consideration. |
| C0020 | **Off-balance-sheet exposure**  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. |
| C0030 | **Repurchase and/ or resale** **agreements**  This column shall reflect the relevant aggregate amount in respect of any credit exposure arising from a repurchase and/or resale agreement concluded by the reporting bank. |
| C0040 | **Derivative instruments**  This column shall reflect the relevant aggregate amount in respect of any credit exposure arising from derivative instruments, including any relevant exposure amount relating to counterparty credit risk calculated in accordance with the relevant requirements specified in regulations 23(15) to 23(19) of the Regulations relating to Banks (Regulations). |
| C0060 | **Credit exposure post-CCFs & pre-CRM**  This column shall reflect the relevant required aggregate amount of gross credit exposure after the effect of any relevant CCFs but before any relevant CRM. |
| C0070 | **Credit exposure post CCFs & CRM**  This column shall reflect the relevant required aggregate amount of gross credit exposure after the effects of any relevant CCFs and CRM. |
| C0080 | **Total risk weighted exposures**  This column shall include any relevant risk weighted exposure amount  calculated in terms of the relevant requirements specified in regulation 23 of the Regulations for the standardised approach. |
| C0099 to C0119 | **Credit impairments**  These items shall reflect the respective relevant required aggregate amounts of specific credit impairments and portfolio credit impairments raised by the reporting bank in accordance with the relevant requirements specified in Financial Reporting Standards issued from time to time. |
| C0130 | **Defaulted exposures**  This column shall reflect the relevant defaulted exposure amount for credit risk calculated in terms of the relevant requirements specified in regulation 23, read with regulation 67 of the Regulations for the standardised approach. |

***Sheet BA200\_STA - Reconciliation of credit impairment***

|  |  |
| --- | --- |
| **Row number** | **Description** |
| R0470 | **Interest in suspense at end of period**  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. |
| R0500 | **Recoveries**  This item shall reflect the relevant aggregate amount in respect of recoveries net of any relevant amount relating to specific credit impairment and/ or portfolio credit impairment. |
| R0520 and R0530 | **Modification gains and losses**  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. |

***Sheet BA200\_STA - Analysis of past due exposures – total credit exposure post CCFs***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0010, C0030, C0050, C0070 and C0090 | **Days overdue**  Based on the total credit exposure amounts after the application of relevant CCFs, these columns shall reflect an analysis of the relevant past due amounts based on number of days overdue. |
| C0020, C0040, C0060, C0080 and C0100 | **Of which “in default”**  Based on the total 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. |

***Sheet BA200\_STA - Credit capital requirements based on risk weights***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0010 | **Total gross credit exposure**  This column shall reflect the relevant aggregate gross credit exposure amount relating to the reporting bank’s-  on-balance-sheet exposure, gross of any valuation adjustment or credit impairment;  off-balance-sheet exposure, including amounts in respect of irrevocable commitments, prior to the application of any CCF;  exposure in respect of any repurchase or resale agreement;  exposure in respect of derivative instruments, calculated in accordance with the relevant requirements specified in regulations 23 (15) to (19) of the Regulations. |
| C0020 | **Specific credit impairment (stage 3)**  This column shall reflect the relevant aggregate amount relating to any specific credit impairment in respect of the exposure amount reported in C0010. |
| C0030 | **Exposure amount post CRM and specific credit impairment**  This column shall reflect the reporting bank’s relevant adjusted exposure  amount, that is, the relevant amount net of any CRM and specific credit impairment, calculated in accordance with the relevant requirements specified in the Regulations. |
| C0040 to C0090 | **Breakdown of off-balance-sheet exposure based on CCFs**  Based on the relevant CCFs specified in regulation 23(6)(g) of the Regulations, these columns shall reflect the appropriate breakdown of the reporting bank’s adjusted exposure, that is, amounts included in C0030, relating to off-balance-sheet exposure. |
| C0100 | **Credit exposure value post CRM, specific credit impairments and CCF**  This column shall reflect the reporting bank’s relevant adjusted exposure  amount, that is, the relevant amount net of any CRM, specific credit impairment and CCFs calculated in accordance with the relevant requirements specified in the Regulations. |

***Sheet BA200\_STA - Real estate exposures analysed per specified loan-to-value (LTV) ratio***

|  |  |
| --- | --- |
| **Row number** | **Description** |
| R1250 to R1320 | 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. |
| R1330 to R1400 | 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**. |

***Sheet BA200\_STA - Analysis of counterparty credit risk exposures based on specified risk weights***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0010 | **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. |
| C0020 | **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. |
| C0030 | **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. |
| C0040 | **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. |
| C0050 | **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** | |
| C0060 | **Collateral** **value**  In the absence of an eligible master netting agreement, this column shall reflect the current value of eligible financial collateral obtained by the reporting bank in respect of all relevant securities financing transactions, after the effect of any relevant haircut has been taken into consideration. | |
| C0070 | **Netting benefit**  This column shall reflect the aggregate amount of all relevant netting benefits arising from eligible master netting agreements taken into consideration in the calculation of the reporting bank’s relevant adjusted credit exposure amount  arising from securities financing transactions. | |
| C0080 | **Effective expected positive exposure**  Based on the relevant requirements specified in regulation 23(19)(a) of the Regulations, this column shall reflect the relevant required effective expected positive exposure amount related to OTC derivative instruments. | |
| C0090 | **Stressed effective expected positive exposure**  Based on the relevant requirements specified in, amongst others, regulations 23(15) and 23(19) of the Regulations, this column shall reflect the relevant required effective expected positive exposure amount related to OTC derivative instruments in terms of a stressed scenario. |
| C0100 | **Effective expected positive exposure**  Based on the relevant requirements specified in regulation 23(19)(a) of the Regulations, this column shall reflect the relevant required effective expected positive exposure amount related to securities financing transactions. |
| C0110 | **Stressed effective expected positive exposure**  Based on the relevant requirements specified in, amongst others, regulations 23(15) and 23(19) of the Regulations, this column shall reflect the relevant required effective expected positive exposure amount related to securities financing transactions in terms of a stressed scenario. |
| C0120 | **Exposure amount: OTC derivative instruments – unmargined transactions**  This column shall reflect the relevant required exposure or EAD amount in respect of unmargined transactions in OTC derivative instruments, calculated in terms of the relevant requirements specified in the Regulations for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount. |
| C0130 | **Exposure amount: OTC derivative instruments – margined transactions**  This column shall reflect the relevant required exposure or EAD amount in respect of margined transactions in OTC derivative instruments, calculated in terms of the relevant requirements specified in the Regulations for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount. |

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0140 | **Exposure amount - securities financing transactions**  This column shall reflect the relevant required exposure or EAD amount in respect of securities financing transactions, calculated in terms of the relevant requirements specified in the Regulations, for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount. |
| C0150 | **Default risk - OTC derivative instruments – unmargined transactions**  This column shall reflect the relevant required risk weighted exposure amount in respect of unmargined transactions in OTC derivative instruments, calculated in terms of the relevant requirements specified in the  Regulations for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount. |
| C0160 | **Default risk - OTC derivative instruments – margined transactions**  This column shall reflect the relevant required risk weighted exposure amount in respect of margined transactions in OTC derivative instruments, calculated in terms of the relevant requirements specified in the Regulations for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount. |
| C0170 | **Default risk - securities financing transactions**  This column shall reflect the relevant required risk weighted exposure amount for securities financing transactions, calculated in terms of the relevant requirements specified in the Regulations for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount. |
| C0180 | **Total risk weighted exposure**  This column shall reflect the relevant required aggregate amount of risk weighted exposure for counterparty credit risk, including any relevant amount of risk weighted exposure arising from OTC derivative instruments and securities financing transactions; calculated in terms of the relevant requirements specified in the Regulations for the standardised approach or the internal model method; related to central counterparties. |

***Sheet BA200\_STA - Analysis of central counterparty trade exposure***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0010 | **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 for the standardised approach or the internal model method. |
| C0030 | **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 for the standardised approach or the internal model method. |

***Sheet BA200\_STA100 - Analysis of qualifying central counterparty default fund guarantees***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0040 | **Initial margin collateral posted with a central counterparty**  Based on the relevant requirements specified in the Regulations, this column shall reflect the relevant aggregate amount related to a clearing member’s or client’s funded collateral posted or provided to a central counterparty to mitigate the potential future exposure of the central counterparty to the clearing member arising from the possible future change in the value of their transactions, provided that, in accordance with the relevant requirements specified in the Regulations, initial margin shall exclude any relevant amount related to contributions to a central counterparty in terms of any mutualised loss sharing arrangement, that is, when a central counterparty uses initial margin to mutualise losses among the clearing members, the relevant amount shall be treated as a default fund exposure. |
| C0050 | **Prefunded default fund contribution**  This column shall reflect the relevant aggregate amount related to any prefunded default fund contributions made by the clearing member that will be applied upon such clearing member’s default, either along with or immediately following such member’s initial margin, to reduce any central  counterparty loss. |
| C0060 | **Trade exposure**  This column shall reflect the relevant aggregate amount related to the current and potential future exposure of a clearing member or a client to a central counterparty arising from OTC derivatives, exchange traded derivatives transactions or securities financing transactions, calculated in accordance with the relevant requirements specified in the Regulations for the standardised approach or the internal model method. |
| C0070 | **Risk weighted exposure**  Based on the relevant requirements specified in regulation 23(16) of the Regulations, this column shall reflect the relevant calculated risk weighted exposure amount. |

***Sheet BA200\_STA200 - Analysis of non-qualifying central counterparty default fund guarantees***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0040 | **Prefunded default fund contribution**  This column shall reflect the relevant aggregate amount related to any prefunded default fund contribution by a clearing member that will be applied upon such clearing member’s default, either along with or immediately following such member’s initial margin, to reduce any central counterparty loss. |
| C0050 | **Unfunded default fund contribution**  This column shall reflect the relevant aggregate amount related to unfunded default fund contributions, which contributions-  are required to be paid by a clearing member when required by the relevant central counterparty;  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. |
| C0070 | **Risk weighted exposure**  This column shall reflect the relevant aggregate risk weighted exposure amount equivalent to a deduction against capital and reserve funds. |

***Sheet BA200\_IRB - Summary of selected credit risk related information***

|  |  |
| --- | --- |
| **Item number** | **Description** |
| R0020 | **Impaired advances**  This item shall reflect the relevant aggregate amount of advances in respect of which the bank raised a specific impairment.  As a minimum, an advance is considered to be impaired when objective evidence exists that the bank is unlikely to collect the total amount due, that is, the bank raised a specific credit impairment. This item should also include any advance or restructured credit exposures subject to amended terms, conditions or concessions that are not formalised in writing. |
| R0030 to R0060 | **Assets bought-in**  These items shall reflect the relevant aggregate on-balance sheet carrying value of assets bought-in during the preceding five years to protect an investment, including a loan or advance, which assets have not been disposed of at the end of the reporting period. |
| R0070 to R0090 | **Credit impairments**  These items shall reflect the relevant required aggregate amounts of specific credit impairments and portfolio credit impairments raised by the reporting bank in accordance with the relevant requirements specified in financial reporting standards issued from time to time. |
| R0110 | **Total** **credit** **extended**  This item shall reflect the relevant aggregate outstanding credit exposure amount due to the reporting bank in respect of loans, advances, off-balance-  sheet exposure, derivative instruments and repurchase or resale agreements, before the effect of CRM has been taken into consideration. |
| R0120 | **Exposure at default (EAD)**  This item shall reflect the reporting bank's relevant aggregate EAD amount, calculated in accordance with the relevant requirements specified in the Regulations. |
| R0130 | **Average probability of default (PD, EAD weighted)**  This item shall reflect the reporting bank’s relevant EAD weighted average probability of default percentage, calculated in accordance with the relevant requirements specified in the Regulations. |
| R0140 | **Average loss given default (LGD, EAD weighted)**  This item shall reflect the reporting bank’s relevant EAD weighted average LGD percentage relating to credit exposure, calculated in accordance with the relevant requirements specified in the Regulations. |
| R0150 | **Total expected loss (EL)**  Based on, amongst others, the relevant requirements specified in Regulation 23(21) of the Regulations, this item shall reflect the reporting bank's relevant aggregate amount of expected loss. |

|  |  |
| --- | --- |
| R0160 | **Best estimate of expected loss (BEEL)**  Based on a PD of 100 per cent in respect of any relevant defaulted exposure, this item shall reflect the reporting bank's best estimate of expected loss 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. |

***Sheet BA200\_IRB – Summary of on-balance sheet and off-balance sheet credit exposure***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0010 | **Utilised (on-balance-sheet exposure)**  This column shall reflect the relevant aggregate amount in respect of amounts drawn by clients, which amounts form part of the reporting bank’s current on-‑balance sheet exposure before the application of any CRM. |
| C0020 | **Off-balance-sheet exposure**  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 CCF. |
| C0030 | **Repurchase and resale agreements**  This column shall reflect the relevant aggregate amount in respect of any credit exposure arising from a repurchase or resale agreement concluded by the reporting bank. |
| C0040 | **Derivative instruments**  This column shall reflect the relevant aggregate amount in respect of any credit exposure arising from derivative instruments, including any relevant amount in respect of exposure to counterparty credit risk calculated in accordance with the relevant requirements specified in regulation 23(15) to 23(19) of the Regulations. |
| C0070 | **Total credit exposure (EAD)**  This column shall reflect the aggregate amount in respect of the reporting bank’s relevant exposure weighted EAD amount, calculated in accordance with the relevant requirements specified in regulations 23(11) and 23(13) of the Regulations. |
| C0090 – C0110 | **Credit impairments**  These items shall reflect the respective relevant required aggregate amounts of specific credit impairments and portfolio credit impairments raised by the reporting bank in accordance with the relevant requirements specified in Financial Reporting Standards issued from time to time. |

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0130 | **Risk weighted exposure**  This column shall include any relevant risk weighted exposure amount  calculated in terms of the relevant requirements specified in the Regulations for the IRB approach. |

***Sheet BA200\_IRB- Reconciliation of credit impairments***

|  |  |
| --- | --- |
| **Item number** | **Description** |
| R0540 | **Interest in suspense**  Since interest income related to impaired loans may not ultimately contribute to income when doubt exists regarding the recovery of the relevant loan amount or related interest amount due, this item shall reflect the relevant amount of interest in suspense, that is, irrespective of the accounting treatment of interest income from time to time, this item shall reflect the difference between the relevant amount of interest contractually due to the reporting bank by its clients up to the end of the reporting month and the relevant amount of interest income actually included in the operating profit or  loss of the bank. |
| R0570 | **Recoveries**  This item shall reflect the relevant aggregate amount in respect of recoveries,  net of any relevant amount relating to specific credit impairment and/ or portfolio credit impairment. |
| R0590 and R0600 | **Modification gains and losses**  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. |

***Sheet BA200\_IRB - Analysis of past due exposure (EAD)***

|  |  |  |
| --- | --- | --- |
| **Column number** | **Description** | |
| C0010, C0030, C0050, C0070 and C0090 | **Days overdue**  Based on the respective EAD amounts and in respect of the relevant specified asset classes, these columns shall reflect an analysis of the relevant past due amounts based on days overdue. |
| C0020, C0040, C0060, C0080, C010 | **Classified in default**  Based on the respective EAD amounts and in respect of the relevant specified asset classes, these columns shall reflect an analysis of the relevant past due amounts classified as being in default, that is, due to matters such as, for example, early warning signs, an exposure may be classified as being in default even when the said exposure, for example, may not be legally overdue or overdue for more than 90 days. |

***Sheet BA200\_IRB - Capital requirement i.r.o specialised lending subject to specified risk weights and specified risk grades***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0010 | **Credit exposure**  This column shall reflect the relevant current exposure amount of the reporting bank in respect of any specialised lending subject to the risk weights and risk grades specified in regulation 23(11)(d)(iii) of the Regulations. |
| C0030 | **Expected loss**  This column shall reflect the relevant expected loss amount in respect of specialised lending, calculated in accordance with the relevant requirements specified in regulation 23(21)(c) of the Regulations. |
| C0040 | **Specific credit impairment (stage 3)**  This column shall reflect the relevant amounts in respect of specific credit impairment raised by the reporting bank in respect of specialised lending, calculated in accordance with the relevant requirements specified in financial reporting standards issued from time to time. |
| C0050 | **Number of obligors**  This column shall reflect the relevant number of obligors included in the specified risk weight category. |

***Sheet BA200\_IRBReal estate exposures analysed per specified loan-‑to-‑value (LTV) ratio***

|  |  |
| --- | --- |
| **Item number** | **Description** |
| R1110 to 1180 | 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. |
| R1190 to R1260 | 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. |

***Sheet BA200\_IRB - Analysis of OTC derivative instruments and SFT based on prescribed PD bands***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0010 | **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. |
| C0020 | **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. |
| C0030 | **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. |
| C0040 | **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. |
| C0050 | **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. |
| C0060 | **Collateral value**  In the absence of an eligible master netting agreement, this column shall reflect the current value of eligible financial collateral obtained by the reporting bank in respect of all relevant securities financing transactions, after the effect of any relevant haircut has been taken into consideration. |
| C0070 | **Netting benefit**  This column shall reflect the aggregate amount of all relevant netting benefits arising from eligible master netting agreements taken into consideration in the calculation of the reporting bank’s relevant adjusted credit exposure amount arising from securities financing transactions. |
| C0080 | **Effective expected positive exposure**  Based on the relevant requirements specified in regulation 23(19)(a) of the Regulations, this column shall reflect the relevant required effective expected positive exposure amount related to OTC derivative instruments. |

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0090 | **Stressed effective expected positive exposure**  Based on the relevant requirements specified in, amongst others, regulations 23(15) and 23(19) of the Regulations, this column shall reflect the relevant required effective expected positive exposure amount related to OTC derivative instruments in terms of a stressed scenario. |
| C0100 | **Effective expected positive exposure**  Based on the relevant requirements specified in regulation 23(19)(a) of the Regulations, this column shall reflect the relevant required effective expected positive exposure amount related to securities financing transactions. |
| C0110 | **Stressed effective expected positive exposure**  Based on the relevant requirements specified in, amongst others, regulations 23(15) and 23(19) of the Regulations, this column shall reflect the relevant required effective expected positive exposure amount related to securities financing transactions in terms of a stressed scenario. |
| C0120 | **Exposure amount: OTC derivative instruments – unmargined transactions**  This column shall reflect the relevant required exposure or EAD amount in respect of unmargined transactions in OTC derivative instruments, calculated in terms of the relevant requirements specified in the Regulations for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount. |
| C0130 | **Exposure amount: OTC derivative instruments – margined transactions**  This column shall reflect the relevant required exposure or EAD amount in respect of margined transactions in OTC derivative instruments, calculated in terms of the relevant requirements specified in the Regulations for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount. |
| C0140 | **Exposure amount - securities financing transactions**  This column shall reflect the relevant required exposure or EAD amount for securities financing transactions, calculated in terms of the relevant requirements specified in the Regulations for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount. |
| C0150 | **Default risk - OTC derivative instruments – unmargined transactions**  This column shall reflect the relevant required risk weighted exposure amount in respect of unmargined transactions in OTC derivative instruments, calculated in terms of the relevant requirements specified in the Regulations for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount. |

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0160 | **Default risk - OTC derivative instruments – margined transactions**  This column shall reflect the relevant required risk weighted exposure amount in respect of margined transactions in OTC derivative instruments, calculated in terms of the relevant requirements specified in the Regulations for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount. |
| C0170 | **Default risk - securities financing transactions**  This column shall reflect the relevant required risk weighted exposure amount for securities financing transactions, calculated in terms of the relevant requirements specified in the Regulations for the standardised approach or the internal model method, which amount shall be net of any relevant incurred CVA loss amount. |
| C0180 | **Total risk weighted exposure**  This column shall reflect the relevant required aggregate amount of risk weighted exposure for counterparty credit risk, including any relevant amount of risk weighted exposure – arising from OTC derivative instruments and securities financing transactions; calculated in terms of the relevant requirements specified in the Regulations for the standardised approach or the internal model method; related to central counterparties. |

***Sheet BA200\_IRB - Analysis of central counterparty trade exposure***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0010 | **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 for the standardised approach or the internal model method. |
| C0030 | **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 for the standardised approach or the internal model method. |

***Sheet BA200\_IRB100 - Analysis of qualifying central counterparty default fund guarantees***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0040 | **Initial margin collateral posted with a central counterparty**  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, 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. |
| C0050 | **Prefunded default fund contribution**  This column shall reflect the relevant aggregate amount related to any prefunded default fund contributions made by the clearing member that will be applied upon such clearing member’s default, either along with or immediately following such member’s initial margin, to reduce any central counterparty loss. |
| C0060 | **Trade exposure**  This column shall reflect the relevant aggregate amount related to the current and potential future exposure of a clearing member or a client to a central counterparty arising from OTC derivatives, exchange traded derivatives transactions or securities financing transactions, calculated in accordance with the relevant requirements specified in the Regulations for the standardised approach or the internal model method. |
| C0070 | **Risk weighted exposure**  Based on the relevant requirements specified in regulation 23(16) of the Regulations, this column shall reflect the relevant calculated risk weighted exposure amount. |

***Sheet BA200\_IRB200 - Analysis of non-qualifying central counterparty default fund*** ***guarantees***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0040 | **Prefunded default fund contribution**  This column shall reflect the relevant aggregate amount related to any prefunded default fund contribution by a clearing member that will be applied upon such clearing member’s default, either along with or immediately following such member’s initial margin, to reduce any central counterparty loss. |
| C0050 | **Unfunded default fund contribution**  This column shall reflect the relevant aggregate amount related to unfunded default fund contributions, which contributions-  are liable to be paid by a clearing member when required by the relevant central counterparty;  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. |
| C0070 | **Risk weighted exposure**  This column shall reflect the relevant aggregate risk weighted exposure amount equivalent to a deduction against capital and reserve funds. |