**Form BA 210 Instructions**

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

***Sheet BA210\_STA - Credit risk mitigation per asset class***

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| **Column number** | **Description** |
| C0010 | **Original credit and counterparty exposure**  In respect of the specified asset class this column shall reflect the relevant aggregate credit exposure amount relating to the reporting bank’s-   1. on-balance-sheet exposure, gross of any valuation adjustment or credit impairment; 2. off-balance-sheet exposure, including amounts in respect of irrevocable commitments, prior to the application of any relevant credit-conversion factor (CCF); 3. exposure in respect of derivative instruments, calculated in accordance with the relevant requirements specified in regulations 23(15) to 23(19) of the Regulations relating to Banks (Regulations); 4. exposure in respect of any repurchase or resale agreement. |
| C0020 | **Net exposure after netting agreements**  In respect of the specified asset class this column shall reflect the reporting bank’s net credit exposure amount after the risk reducing effect of any netting agreement that complies with the relevant requirements specified in regulations 23(7)(a), 23(9)(a), 23(17) or 23(18) of the Regulations has been taken into consideration. |
| C0030 | **Unfunded credit protection: guarantees**  In respect of the specified asset class this column shall reflect the aggregate amount in respect of guarantees obtained as credit protection, which amount shall include any adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained. |
| C0050 | **Unfunded credit protection: credit derivative instruments**  In respect of the specified asset class this column shall reflect the aggregate amount in respect of credit derivative instruments obtained as credit protection, which amount shall include any adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained. |
| C0050 | **Funded credit protection: Collateral - simple method**  In respect of the specified asset class this column shall reflect the aggregate amount in respect of collateral obtained by the reporting bank, which collateral complies with the relevant requirements specified in regulation 23(9)(b) of the Regulations. |

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| **Column number** | **Description** |
| C0070 and C0080 | **Redistribution of net exposure after netting: inflows**  In respect of the specified asset class this column shall reflect the aggregate net amount, that is, the relevant amount after the effect of netting has been taken into consideration, in respect of protected credit exposure that are redistributed to the asset class relating to the protection provider, including any redistribution in similar asset classes or sub-portfolios, or any transfer of exposure from the IRB approach to the standardised approach. |
| C0090 and C0010 | **Redistribution of net exposure after netting: outflows**  In respect of the specified asset class this column shall reflect the aggregate net amount, that is, the relevant amount after the effect of netting has been taken into consideration, in respect of protected credit exposure that are deducted or redistributed from the original obligor’s exposure class to the asset class relating to the protection provider, including any redistribution in similar asset classes or sub-portfolios, or any transfer of exposure to the IRB approach. |
| C0120 | **Volatility adjustment in respect of exposure**  In respect of the specified asset class this column shall reflect the relevant volatility adjustment that relates to the reporting bank’s relevant credit exposure amount. |
| C0130 | **Adjusted value of financial collateral**  In respect of the specified asset class this column shall reflect the relevant adjusted value of financial collateral obtained by the reporting bank in respect of its exposure to credit risk. |
| C0140 to C0170 | **Memorandum items in respect of financial collateral**  In respect of the specified asset class these columns shall reflect the relevant required adjustments specified on the form BA 210 relating to financial collateral obtained by the reporting bank in respect of its exposure to credit risk. |
| C0180 | **Credit exposure value post credit risk mitigation**  In respect of the specified asset class this column shall reflect the reporting bank’s relevant credit exposure amount, which credit exposure amount-   1. shall **not** incorporate the effect of any relevant CCF relating to an off-balance-sheet item; 2. shall incorporate the effect of any relevant adjustment relating to financial collateral or other eligible credit risk mitigation (CRM) instrument obtained by the reporting bank in respect of its said exposure to credit risk. |

***Sheet BA210\_STA - Distressed restructured credit exposures***

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| **Column number** | **Description** |
| C0010 | **Number of transactions**  In respect of the specified asset classes, this column shall reflect the aggregate number of transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure during the reporting quarter. |
| C0020 | **Number of transactions classified in default**  In respect of the specified asset classes, this column shall reflect the aggregate number of transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure during the reporting quarter, and which credit exposure is classified in default in terms of regulation 67 of the Regulations. |
| C0030 | **Number of transactions restructured more than once in the last 12 months**  In respect of the specified asset classes, this column shall reflect the aggregate number of transactions in respect of which the reporting bank allowed more than one restructuring, in the last 12 months, of the relevant credit exposure as of the reporting quarter. |
| C0040 | **Total exposures value**  In respect of the specified asset class, this column shall reflect the aggregate drawn amount relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure during the reporting quarter. |
| C0050 | **Total exposure values classified in default**  In respect of the specified asset class, this column shall reflect the aggregate drawn amount relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure, which credit exposure is classified in default in terms of regulation 67 of the Regulations. |
| C0060 | **Total exposures value restructured more than once in last 12 months**  In respect of the specified asset class, this column shall reflect the aggregate drawn amount relating to transactions in respect of which the reporting bank allowed more than one restructuring, in the last 12 months, of the relevant credit exposure as of the reporting quarter. |
| C0070 | **Total number of transactions to date**  In respect of the specified asset classes, this column shall reflect the aggregate number of transactions to date in respect of which the reporting bank allowed a restructuring of the relevant credit exposure. |

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| C0080 | **Total transactions classified in default to date**  In respect of the specified asset classes, this column shall reflect the aggregate number of transactions to date in respect of which the reporting bank allowed a restructuring of the relevant credit exposure, and which credit exposure is classified in default in terms of regulation 67 of the Regulations. |
| C0090 | **Total exposures value to date**  In respect of the specified asset class, this column shall reflect the aggregate drawn amount to date relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure. |
| C0100 | **Total exposures value classified in default to date**  In respect of the specified asset class, this column shall reflect the aggregate drawn amount to date relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure, which credit exposure is classified in default in terms of regulation 67 of the Regulations. |
| C0110 | **Number of transactions migrated**  In respect of each asset class, this column shall reflect the aggregate number of transactions, in respect of distressed restructured credit exposures of the reporting bank, which exited the probation period during the reporting quarter. |
| C0120 | **Number of transactions migrated to performing**  In respect of each asset class, this column shall reflect the aggregate number, of transactions, in respect of distressed restructured credit exposures of the reporting bank, which exited the probation period, and in respect which the reporting bank classified as a performing during the reporting quarter. |
| C0130 | **Number of transactions migrated to default**  In respect of each asset class, this column shall reflect the aggregate number of transactions, in respect of distressed restructured exposures of the reporting bank, which exited the probation period, and in respect which the reporting bank classified in defaulted during the reporting quarter. |
| C0140 | **Total exposures value migrated**  In respect of each asset class, this column shall reflect the aggregate drawn amount, in respect distressed restructured transactions of the reporting bank, which exited the probation period during the reporting quarter. |
| C0150 | **Total exposures value migrated to performing**  In respect of each asset class, this column shall reflect the aggregate drawn amount, in respect of distressed restructured transactions of the reporting bank, which exited the probation period, and in respect which the reporting bank classified as a performing during the reporting quarter. |
| C0160 | **Total exposures value migrated to default**  In respect of each asset class, this column shall reflect the aggregate drawn amount, in respect of distressed restructured transactions of the reporting bank, which exited the probation period, and in respect which the reporting bank classified in during the reporting quarter. |

***Sheet\_BA200\_STA - Credit concentration risk – Sectoral distribution***

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| **Row number** | **Description** |
| R0510 to R0640 | **Sectoral distribution**  Based on, amongst others, the relevant specified sectors or industries, read with the relevant directives contained in the Standard Industrial Classification of all Economic Activities issued by Statistics South Africa from time to time, a bank that adopted the standardised approach for the measurement of its exposure to credit risk shall complete the information specified in R0510 to R0640.  Furthermore, banks’ exposure to the corporation for deposit insurance (CODI) must be reported in R0580 (financial intermediation and insurance). |

***Sheet BA210\_STA : Credit concentration risk – sectoral distribution***

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| **Column number** | **Description** |
| C0010 | **On-balance-sheet exposure**  Based on the specified sectors, this column shall reflect the aggregate amount in respect of the reporting bank’s on-balance sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, which amount shall be gross of any valuation adjustment or credit impairment. |
| C0020 | **Off-balance-sheet exposure**  Based on the specified sectors, this column shall reflect the aggregate amount in respect of the reporting bank’s off-balance sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant CCF. |
| C0030 | **Repurchase and resale agreements**  Based on the specified sectors, this column shall reflect the aggregate amount in respect of any credit exposure arising from a repurchase or resale agreement concluded by the reporting bank. |
| C0040 | **Derivative instruments**  Based on the specified sectors, this column shall reflect the aggregate amount in respect of any credit exposure arising from derivative instruments. |
| C0090 | **Risk weighted exposure**  Based on the specified sectors, this column shall reflect the reporting bank’s relevant risk weighted net exposure amount, that is, the sum of the various types of credit exposure relating to counterparties assigned to the said sector, after the effects of netting, other forms of eligible CRM, redistribution effects or relevant CCFs have been taken into consideration, multiplied by the respective risk weights. |
| C0100 to C0120 | **Credit impairment**  Based on the specified sectors, these columns shall respectively reflect the aggregate amount relating to specific credit impairment and portfolio credit impairment raised by the reporting bank in accordance with the relevant requirements of financial reporting standards issued from time to time. |

***Sheet BA210\_STA: Credit concentration risk - Herfindahl-Hirschman Index (HHI)***

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| **Row number** | **Description** |
| R0650 to R0780 | **Wholesale HHI**  In order to identify potential concentration in the reporting bank’s relevant credit portfolios, the bank shall, based on its risk weighted assets calculated in accordance with the relevant requirements specified in the Regulations, calculate its relevant HHI, which index-   1. is defined as HHI = S (proportion of total value)**2** 2. shall in the case of wholesale exposure be based on specified industries; 3. may range in value, with the most diversified portfolio reflecting a calculated value close to zero and the most concentrated portfolio reflecting a calculated value close or equal to 100 per cent. |
| R0790 to R0850 | **Retail HHI**  In order to identify potential concentration in the reporting bank’s relevant credit portfolios, the bank shall, based on its risk weighted assets calculated in accordance with the relevant requirements specified in the Regulations, calculate its relevant HHI -   1. which risk weighted assets shall be divided by the relevant number of clients in order to determine the relevant average amount of risk weighted assets per client; 2. which index is defined as HHI = S (proportion of total value)**2** 3. which index shall in the case of retail exposure be based on specified products; 4. which index may range in value, with the most diversified portfolio reflecting a calculated value close to zero and the most concentrated portfolio reflecting a calculated value close or equal to 100 per cent. |

***Sheet BA210\_STA - Credit concentration risk - geographical distribution***

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| **Column number** | **Description** |
| C0010 | **On-balance-sheet exposure**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank’s on-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, which amount shall be gross of any valuation adjustment or credit impairment. |
| C0020 | **Off-balance-sheet exposure**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank’s off-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant CCF. |
| C0030 | **Repurchase and resale agreements**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from a repurchase or resale agreement concluded by the reporting bank. |
| C0040 | **Derivative instruments**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from derivative instruments. |
| C0090 | **Risk weighted exposure**  Based on the specified geographical areas, this column shall reflect the reporting bank’s relevant risk weighted net exposure amount, that is, the sum of the various types of credit exposure relating to the relevant counterparties assigned to the specified geographical area, after the effects of netting, other forms of eligible CRM, redistribution effects or relevant CCFs have been taken into consideration, multiplied by the respective risk weights. |
| C0100 to C0120 | **Credit impairment**  Based on the specified geographical areas, these columns shall respectively reflect the aggregate amount relating to specific credit impairment and portfolio credit impairment raised by the reporting bank in accordance with the relevant requirements of financial reporting standards issued from time to time. |

***Sheet BA210\_STA - Other selected geographical information***

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| **Row number** | **Description** |
| R1500 to R1590 | **Other selected geographical information**  Based on the regional classification contained in the World Economic Outlook Report issued by the International Monetary Fund from time to time, and the residence or place of incorporation of the relevant person or counterparty. |

***Sheet BA210\_STA - Other selected geographical information***

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| **Column number** | **Description** |
| C0010 | **On-balance-sheet exposure**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank’s on-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, which amount shall be gross of any valuation adjustment or credit impairment. |
| C0020 | **Off-balance-sheet exposure**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank’s off-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant CCF. |
| C0030 | **Repurchase and resale agreements**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from a repurchase or resale agreement concluded by the reporting bank. |
| C0040 | **Derivative instruments**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from derivative instruments. |

***Sheet BA210\_STA\_LEX - Credit concentration risk - large exposures***

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| **Description** |
| This table shall reflect the relevant aggregate amount related to the bank’s exposure to a person or counterparty calculated in accordance with the relevant requirements specified in regulation 24(6) to 24(8) of the Regulations.  To determine a large exposure, the bank shall base its calculation on the relevant adjusted credit exposure amount reported in column C0220, where the amount is equal to or exceeds 10% of the sum of the bank’s tier 1 qualifying capital and reserve funds as reported in row R0770 of the form BA 700 as at the end of the reporting date immediately preceding the reporting date to which the current form BA 210 relates, that is, the previous reporting quarter. |

**Sheet BA210\_STA\_LEX *- Credit concentration risk – large exposures***

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| **Column number** | **Description** |
| C0070 | **On-balance-sheet exposure (Utilised)**  This column shall reflect the relevant aggregate amount in respect of the reporting bank’s on-balance-sheet credit exposure to a person, other than any credit exposure arising from a derivative instrument, securities financing transaction or equity exposure, which amount shall be gross of any valuation adjustment or credit impairment. |
| C0080 | **Off-balance-sheet exposure: Gross**  This column shall reflect the aggregate amount in respect of the reporting bank’s off-balance-sheet credit exposure to a person, other than any credit exposure arising from a derivative instrument or securities financing transaction, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant CCF. |
| C0090 | **Off-balance sheet exposure: after applying CCFs**  This column shall reflect the relevant aggregate amount in respect of the reporting bank’s off-balance-sheet credit exposure to a person, other than any credit exposure arising from a derivative instrument or securities financing transaction, including any relevant exposure amount in respect of an irrevocable commitment, **after** the application of any relevant CCF as specified in regulation 23(6)(g) of the Regulations, subject to a CCF floor of 10%. |
| C0100 | **Securities Financing Transactions: Gross**  This column shall reflect the relevant aggregate gross amount in respect of any credit exposure to a person arising from securities financing transactions, including-   1. the relevant marked-to-market value related to any repurchase agreement or securities borrowing agreement; and 2. the relevant loan amount related to any resale agreement or securities lending agreement. |

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| **Column number** | **Description** |
| C0110 | **Securities Financing Transactions: EAD**  This column shall reflect the relevant aggregate exposure-at- default amount, calculated in terms of the comprehensive approach for CRM specified in regulation 23(9)(b) of the Regulations, in respect of any credit exposure to a person arising from a securities financing transaction. |
| C0120 | **OTC derivative instruments: Gross**  This column shall reflect the relevant aggregate amount in respect of any credit exposure to a person arising from a transaction concluded in respect of an over-the-counter derivative instrument. |
| C0130 | **OTC derivative instruments: EAD**  This column shall reflect the relevant aggregate exposure-at- default amount in respect of any credit exposure to a person arising from a transaction concluded in respect of an over‑the‑counter derivative instrument, calculated in accordance with the relevant requirements related to the standardised approach for counterparty credit risk specified in regulation 23(18) of the Regulations. |
| C0140 | **Equity exposure**  This column shall reflect the relevant aggregate amount in respect of any credit exposure to a person arising from transactions concluded in equity instruments. |
| C0150 | **Trading book**  This column shall reflect the relevant aggregate amount in respect of any exposure to a person arising from any relevant transaction or position held in the bank’s trading book, as envisaged in regulation 24(6)(c)(i)(E) read with regulation 24(6)(e) of the Regulations. |
| C0160 | **Other**  This column shall reflect the relevant aggregate amount in respect of any exposure to a person arising from transactions other than any amount related to a transaction reported in columns C0080 to C0160. This column shall include exposures specified in regulation 24(6)(c)(i)(G) read with regulation 24(6)(c)(iii)(A)‑(G). For example, but not limited to, exposures arising from collective investment undertakings, securitisations, or other structured vehicles, including exposures arising from the look-through approach/ where there is an exposure to a structure with underlying assets, exposure to third parties constituting an additional risk factor inherent to the structure itself, etc. |

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| **Column number** | **Description** |
| C0170 | **Gross credit exposure pre CCF, specific credit impairments and CRM**  This column shall reflect the relevant aggregate amount related to the bank’s exposure **before** taking into consideration-   1. any relevant CCF as specified in regulation 23(6)(g) of the Regulations; 2. any specific credit impairment raised against the exposure; as well as 3. any eligible CRM envisaged in regulation 23(9) of the Regulations to mitigate or reduce the bank’s original exposure to a person or counterparty. |
| C0180 | **Of which: In default**  Based on the definition of default set out in regulation 67 of the Regulations, this column shall reflect the relevant aggregate exposure amount classified as in default. |
| C0190 | **Specific credit impairments (stage 3)**  This column shall reflect the relevant aggregate amount relating to any specific credit impairment raised by the reporting bank in accordance with the relevant requirements of financial reporting standards issued from time to time. |
| C0200 | **Adjusted credit exposure post CCFs and specific credit impairments, before CRM**  This column shall reflect the relevant aggregate amount related to the bank’s exposure **after** taking into consideration-   1. any relevant CCF as specified in regulation 23(6)(g) of the Regulations, subject to a CCF floor of 10%; and 2. any specific credit impairment raised against the exposure,   but **before** taking into consideration any eligible CRM envisaged in regulation 23(9) of the Regulations to mitigate or reduce the bank’s original exposure to a person or counterparty. |
| C0210 | **Exposure to the counterparty acting as a CRM provider**  This column shall reflect the relevant amount related to an exposure arising from a counterparty acting as a CRM provider, as envisaged in regulation 24(6)(d)(v) of the Regulations. |
| C0220 | **Eligible credit risk mitigation: Eligible financial collateral**  This column shall reflect the relevant aggregate amount related to any eligible financial collateral envisaged in regulation 23(9)(b) of the Regulations, that mitigates or reduces the bank’s original exposure to a person or counterparty. |
| C0230 | **Eligible credit risk mitigation: Guarantees and credit derivative instruments**  This column shall reflect the relevant aggregate amount related to any eligible guarantees and credit derivate instruments respectively envisaged in regulations 23(9)(c) and 23(9)(d) of the Regulations, that mitigates or reduces the bank’s original exposure to a person or counterparty. |

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| **Column number** | **Description** |
| C0240 | **Adjusted credit exposure post CCFs, specific credit impairment and CRM**  This column shall reflect the relevant aggregate amount related to the bank’s adjusted exposure **after** taking into consideration-   1. any relevant CCF as specified in regulation 23(6)(g) of the Regulations; 2. any specific credit impairment raised against the exposure; as well as 3. any eligible CRM envisaged in regulation 23(9) of the Regulations to mitigate or reduce the bank’s original exposure to a person or counterparty. |
| C0250 | **Risk weighted exposure**  This column shall reflect the risk weighted credit exposure to a person or counterparty calculated in accordance with the relevant requirements specified in the Regulations. |
| C0260 | **Additional risk weighted exposure amount**  This column shall reflect the relevant aggregate amount of additional risk weighted exposure in respect of a bank’s credit concentration risk to a person, calculated in accordance with such requirements as may be specified in writing by the Prudential Authority from time to time. |
| C0270 | **Adjusted credit exposure post CCF and specific credit impairments, before CRM as % of Tier 1 qualifying capital and reserve funds**  This column shall reflect the relevant adjusted credit exposure amount reported in column C0220 expressed as a percentage of the bank’s tier 1 qualifying capital and reserve funds as reported in row R0770 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter. |
| C0280 | **Adjusted credit exposure post CCF, specific credit impairment and CRM as % of Tier 1 qualifying capital and reserve funds**  This column shall reflect the relevant adjusted credit exposure amount reported in column C0260 expressed as a percentage of the bank’s tier 1 qualifying capital and reserve funds as reported in row R0770 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter. |

***Sheet BA210\_STA\_LEX20 - Credit concentration risk – 20 largest exposures***

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| **Description** |
| This item shall reflect the bank’s 20 largest exposures calculated in accordance with the relevant large exposure requirements as specified in Regulation 24(6) to 24(8) of the Regulations, **before** taking into consideration-   1. any relevant CCF as specified in regulation 23(6)(g) of the Regulations; 2. any specific credit impairment raised against the exposure; as well as 3. any eligible CRM envisaged in regulation 23(9) of the Regulations to mitigate or reduce the bank’s original exposure ,   **irrespective** of the values of those exposures relative to the bank’s qualifying Tier 1 capital and reserve funds as reported in item R0770 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter. |

***Sheet BA210\_STA\_LEX20 - Credit concentration risk – 20 largest exposures***

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| **Column number** | **Description** |
| C0040 | **Gross credit exposure**  This column shall reflect the relevant aggregate amount related to the bank’s exposure **before** taking into consideration-   1. any relevant CCF as specified in regulation 23(6)(g) of the Regulations; 2. any specific credit impairment raised against the exposure; as well as 3. any eligible CRM envisaged in regulation 23(9) of the Regulations to mitigate or reduce the bank’s original exposure to a person or counterparty. |
| C0050 | **Of which: In default**  Based on the definition of default set out in regulation 67 of the Regulations, this column shall reflect the relevant aggregate exposure amount classified as in default. |
| C0060 | **Specific credit impairments (stage 3)**  This column shall reflect the relevant aggregate amount relating to any specific credit impairment raised by the reporting bank in accordance with any relevant financial reporting standard issued from time to time, in respect of the bank’s relevant exposure to a person. |
| C0070 | **Exposure to the counterparty acting as a CRM provider**  This column shall reflect the relevant amount related to an exposure arising from a counterparty acting as a CRM provider, as envisaged in regulation 24(6)(d)(v) of the Regulations. |
| C0080 | **Eligible credit risk mitigation: financial collateral**  This column shall reflect the relevant aggregate amount related to any eligible financial collateral envisaged in regulation 23(9)(b) of the Regulations, that mitigates or reduces the bank’s original exposure to a person or counterparty. |

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| **Column number** | **Description** |
| C0090 | **Eligible credit risk mitigation: Guarantees and credit derivative instruments**  This column shall reflect the relevant aggregate amount related to any eligible guarantees and credit derivate instruments respectively envisaged in regulations 23(9)(c) and 23(9)(d) of the Regulations, that mitigates or reduces the bank’s original exposure to a person or counterparty. |
| C0100 | **Adjusted exposure post CCF, specific credit impairment and CRM**  This column shall reflect the relevant aggregate amount related to the bank’s adjusted exposure **after** taking into consideration-   1. any relevant CCF as specified in regulation 23(6)(g) of the Regulations; 2. any specific credit impairment raised against the exposure; as well as 3. any eligible CRM envisaged in regulation 23(9) of the Regulations to mitigate or reduce the bank’s original exposure to a person or counterparty. |
| C0110 | **Risk weighted exposure**  This column shall reflect the risk weighted credit exposure to a person or counterparty calculated in accordance with the relevant requirements specified in the Regulations. |
| C0120 | **Gross credit exposure as % of Tier 1 qualifying capital and reserve funds**  This column shall reflect the relevant gross credit exposure amount reported in C0040 expressed as a percentage of the bank’s tier 1 qualifying capital and reserve funds as reported in row R0770 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter. |
| C0130 | **Adjusted credit exposure post CCFs specific credit impairment and CRM as % of Tier 1 qualifying capital and reserve funds**  This column shall reflect the relevant adjusted credit exposure amount reported in C0130 expressed as a percentage of the bank’s tier 1 qualifying capital and reserve funds as reported in row R0770 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter. |

**Sheet BA210\_STA\_WL - Watch list**

| **Column number** | **Description** |
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| C0070 | **Gross credit exposure**  This column shall reflect the aggregate gross credit exposure amount in respect of the relevant obligor included in the reporting bank’s watch list. |
| C0080 | **Credit risk mitigation**  This column shall reflect the aggregate amount of any CRM, not only eligible CRM as envisaged in regulation 23(9) of the Regulations, to mitigate or reduce the bank’s original exposure to a person or counterparty. |
| C0090 | **Net credit exposure**  This column shall reflect the relevant aggregate credit exposure amount after the application of any relevant CCF, specific credit impairments and CRM. |
| C0100 | **Risk weighted exposure**  This column shall reflect the reporting bank’s relevant risk weighted net exposure amount, calculated in accordance with the relevant requirements specified in the Regulations. |
| C0110 | **Commentary**  This column shall contain specific commentary relating to the counterparty identified by the bank for watch list purposes. The commentary must include, as a minimum, the reason for being on the watch list, the status of the concerned counterparty and any other information deemed necessary. |

***Sheet BA210\_IRB - Credit risk mitigation per asset class***

| **Column number** | **Description** |
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| C0010 | **Original credit and counterparty exposure**  In respect of the specified asset class this column shall reflect the relevant aggregate credit exposure amount relating to the reporting bank’s-   1. on-balance-sheet exposure, gross of any valuation adjustment or credit impairment; 2. off-balance-sheet exposure, including amounts in respect of irrevocable commitments, prior to the application of any relevant CCF; 3. exposure in respect of derivative instruments, calculated in accordance with the relevant requirements specified in regulations 23(15) to 23(19) of the Regulations; 4. exposure in respect of any repurchase or resale agreement. |
| C0020 | **Net exposure after netting agreements**  In respect of the specified asset class this column shall reflect the reporting bank’s net credit exposure amount after the risk reducing effect of any netting agreement that complies with the relevant requirements specified in regulations 23(12)(a), 23(14)(a) or 23(17) to 23(19) of the Regulations has been taken into consideration. |
| C0030 | **Unfunded credit protection: guarantees**  In respect of the specified asset class this column shall reflect the relevant aggregate nominal amount in respect of guarantees obtained as credit protection-   1. which amount shall exclude any relevant adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained; 2. which protection has not already been incorporated into an estimate of LGD;   the relevant value of which protection shall in no case exceed the value of the relevant exposure to which it relates. |
| C0040 | **Unfunded credit protection: credit derivative instruments**  In respect of the specified asset class this column shall reflect the relevant aggregate nominal amount in respect of credit-derivative instruments obtained as credit protection-   1. which amount shall exclude any relevant adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained; 2. which protection has not already been incorporated into an estimate of LGD;   the relevant value of which protection shall in no case exceed the value of the relevant exposure to which it relates. |

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| **Column number** | **Description** |
| C0050 and C0060 | **Redistribution of net exposure after netting: inflows**  In respect of the specified asset class these columns shall include the aggregate net amount, that is, the relevant amount after the effect of netting has been taken into consideration, in respect of protected credit exposure that are deducted or redistributed from the relevant obligor’s exposure class to the asset class relating to the relevant protection provider, including any redistribution in similar asset classes or sub-portfolios, or any transfer of exposure from the standardised approach to the IRB approach. |
| C0070 and C0080 | **Redistribution of net exposure after netting: outflows**  In respect of the specified asset class these columns shall include the aggregate net amount, that is, the relevant amount after the effect of netting has been taken into consideration, in respect of protected credit exposure that are redistributed to the asset class relating to the protection provider, including any redistribution in similar asset classes or sub-portfolios, or any transfer of exposure from the IRB approach to the standardised approach. |
| C0110 | **Unfunded credit protection: guarantees**  In respect of the specified asset class this column shall reflect the aggregate nominal amount in respect of guarantees obtained as credit protection, which amount shall exclude any adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained and which protection has been incorporated into an estimate of LGD. |
| C0120 | **Unfunded credit protection: credit derivative instruments**  In respect of the specified asset class this column shall reflect the aggregate nominal amount in respect of credit-derivative instruments obtained as credit protection, which amount shall exclude any adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained and which protection has been incorporated into an estimate of LGD. |
| C0130 to C0150 | **Eligible financial collateral**  In respect of the specified asset class, these columns shall reflect the current market value of eligible financial collateral obtained by the reporting bank as protection against an exposure to credit risk, including any eligible financial collateral subject to adjustment due to a maturity or currency mismatch, the respective aggregate amounts of which shall separately be reported as specified on the form BA 210. |
| C0160 to C0180 | **Other eligible collateral**  In respect of the specified asset class, these columns shall reflect the current market value of any eligible collateral, other than eligible financial collateral, obtained by the reporting bank as protection against an exposure to credit risk, including any relevant residential real estate or commercial real estate, the respective aggregate amounts of which shall separately be reported as specified on the form BA 210. |

***Sheet BA210\_IRB - Distressed restructured credit exposure***

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| --- | --- |
| **Column number** | **Description** |
| C0010 | **Number of transactions**  In respect of the specified asset classes, this column shall reflect the aggregate number of transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure during the reporting quarter. |
| C0020 | **Number of transactions classified in default**  In respect of the specified asset classes, this column shall reflect the aggregate number of transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure during the reporting quarter, and which credit exposure is classified in default in terms of regulation 67 of the Regulations. |
| C0030 | **Number of transactions restructured more than once in the last 12 months**  In respect of the specified asset classes, this column shall reflect the aggregate number of transactions in respect of which the reporting bank allowed more than one restructuring, in the last 12 months, of the relevant credit exposure as of the reporting quarter. |
| C0040 | **Total exposures value**  In respect of the specified asset class, this column shall reflect the aggregate drawn amount relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure during the reporting quarter. |
| C0050 | **Total exposure values classified in default**  In respect of the specified asset class, this column shall reflect the aggregate drawn amount relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure, which credit exposure is classified in default in terms of regulation 67 of the Regulations. |
| C0060 | **Total exposures value restructured more than once in last 12 months**  In respect of the specified asset class, this column shall reflect the aggregate drawn amount relating to transactions in respect of which the reporting bank allowed more than one restructuring, in the last 12 months, of the relevant credit exposure as of the reporting quarter. |
| C0070 | **Total number of transactions to date**  In respect of the specified asset classes, this column shall reflect the aggregate number of transactions to date in respect of which the reporting bank allowed a restructuring of the relevant credit exposure. |
| **Column number** | **Description** |
| C0080 | **Total transactions classified in default to date**  In respect of the specified asset classes, this column shall reflect the aggregate number of transactions to date in respect of which the reporting bank allowed a restructuring of the relevant credit exposure, and which credit exposure is classified in default in terms of regulation 67 of the Regulations. |
| C0090 | **Total exposures value to date**  In respect of the specified asset class, this column shall reflect the aggregate drawn amount to date relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure. |
| C0100 | **Total exposures value classified in default to date**  In respect of the specified asset class, this column shall reflect the aggregate drawn amount to date relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure, which credit exposure is classified in default in terms of regulation 67 of the Regulations. |
| C0110 | **Number of transactions migrated**  In respect of each asset class, this column shall reflect the aggregate number of transactions, in respect of distressed restructured credit exposures of the reporting bank, which exited the probation period during the reporting quarter. |
| C0120 | **Number of transactions migrated to performing**  In respect of each asset class, this column shall reflect the aggregate number, of transactions, in respect of distressed restructured credit exposures of the reporting bank, which exited the probation period, and in respect which the reporting bank classified as a performing during the reporting quarter. |
| C0130 | **Number of transactions migrated to default**  In respect of each asset class, this column shall reflect the aggregate number of transactions, in respect of distressed restructured exposures of the reporting bank, which exited the probation period, and in respect which the reporting bank classified in defaulted during the reporting quarter. |
| C0140 | **Total exposures value migrated**  In respect of each asset class, this column shall reflect the aggregate drawn amount, in respect distressed restructured transactions of the reporting bank, which exited the probation period during the reporting quarter. |

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| **Column number** | **Description** |
| C0150 | **Total exposures value migrated to performing**  In respect of each asset class, this column shall reflect the aggregate drawn amount, in respect of distressed restructured transactions of the reporting bank, which exited the probation period, and in respect which the reporting bank classified as a performing during the reporting quarter. |
| C0160 | **Total exposures value migrated to default**  In respect of each asset class, this column shall reflect the aggregate drawn amount, in respect of distressed restructured transactions of the reporting bank, which exited the probation period, and in respect which the reporting bank classified in during the reporting quarter. |

***Sheet BA210\_IRB - Credit concentration risk – sectoral distribution***

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| **Row number** | **Description** |
| R0570 to R0700 | **Sectoral distribution**  Based on, amongst others, the relevant specified sectors or industries, read with the relevant directives contained in the Standard Industrial Classification of all Economic Activities issued by Statistics South Africa from time to time, a bank that adopted the IRB approach for the measurement of its exposure to credit risk shall complete the relevant information specified in R0570 to R0700.  Furthermore, banks’ exposure to the corporation for deposit insurance (CODI) must be reported in R0640 (financial intermediation and insurance). |

***Sheet BA210\_IRB - Credit concentration risk – sectoral distribution***

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| **Column number** | **Description** |
| C0010 | **On-balance-sheet exposure**  Based on the specified sectors, this column shall reflect the aggregate amount in respect of the reporting bank’s on-balance sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, which amount shall be gross of any valuation adjustment or credit impairment. |
| C0020 | **Off-balance-sheet exposure**  Based on the specified sectors, this column shall reflect the aggregate amount in respect of the reporting bank’s off-balance sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant CCF. |
| C0030 | **Repurchase and resale agreements**  Based on the specified sectors, this column shall reflect the aggregate amount in respect of any credit exposure arising from a repurchase or resale agreement concluded by the reporting bank. |

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| **Column number** | **Description** |
| C0040 | **Derivative instruments**  Based on the specified sectors, this column shall reflect the aggregate amount in respect of any credit exposure arising from derivative instruments. |
| C0090 | **Risk weighted exposure**  Based on the specified sectors, this column shall reflect the reporting bank’s relevant aggregate risk weighted credit exposure amount calculated in accordance with the relevant IRB approach adopted by the bank for the measurement of its exposure to credit risk. |
| C0100 to C0120 | **Total impairments**  This column shall reflect the aggregate amount relating to any credit impairment raised by the reporting bank in accordance with the relevant requirements of financial reporting standards issued from time to time. |

***Sheet BA210\_IRB - Credit concentration risk- Herfindahl-Hirschman Index (HHI)***

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| **Row number** | **Description** |
| R0710 to R0840 | **Wholesale HHI**  In order to identify potential concentration in the reporting bank’s relevant credit portfolios, the bank shall, based on its risk weighted assets calculated in accordance with the relevant requirements specified in the Regulations, calculate its relevant HHI, which index-   1. is defined as HHI = S (proportion of total value)**2** 2. shall in the case of wholesale exposure be based on specified industries; 3. may range in value, with the most diversified portfolio reflecting a calculated value close to zero and the most concentrated portfolio reflecting a calculated value close or equal to 100 per cent. |
| R0850 to R0910 | **Retail HHI**  In order to identify potential concentration in the reporting bank’s relevant credit portfolios, the bank shall, based on its risk weighted assets calculated in accordance with the relevant requirements specified in the Regulations, calculate its relevant HHI-   1. which risk weighted assets shall be divided by the relevant number of clients in order to determine the relevant average amount of risk weighted assets per client; 2. which index is defined as HHI = S (proportion of total value)**2** 3. which index shall in the case of retail exposure be based on specified products; 4. which index may range in value, with the most diversified portfolio reflecting a calculated value close to zero and the most concentrated portfolio reflecting a calculated value close or equal to 100 per cent. |

***Sheet BA210\_IRB - Credit concentration risk – geographical distribution***

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| **Column number** | **Description** |
| C0010 | **On-balance-sheet exposure**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank’s on-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, which amount shall be gross of any valuation adjustment or credit impairment. |
| C0020 | **Off-balance-sheet exposure**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank’s off-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant CCF. |
| C0030 | **Repurchase and resale agreements**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from a repurchase or resale agreement concluded by the reporting bank. |
| C0040 | **Derivative instruments**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from derivative instruments. |
| C0090 | **Risk weighted exposure**  Based on the specified geographical areas, this column shall reflect the reporting bank’s relevant aggregate risk weighted credit exposure amount calculated in accordance with the relevant IRB approach adopted by the bank for the measurement of its exposure to credit risk. |
| C0100 to C0120 | **Total impairments**  Based on the specified geographical areas, these columns shall respectively reflect the relevant aggregate amount relating to specific credit impairment and portfolio credit impairment raised by the reporting bank in accordance with the relevant requirements of Financial Reporting Standards issued from time to time. |

***Sheet BA210\_IRB - Other selected geographical information***

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| **Row number** | **Description** |
| R1560 to R1650 | **Other selected geographical information**  Based on the regional classification contained in the World Economic Outlook Report issued by the International Monetary Fund from time to time, and the residence or place of incorporation of the relevant person or counterparty. |

***Sheet BA210\_IRB - Other selected geographical information***

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| **Column number** | **Description** |
| C0010 | **On-balance-sheet exposure**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank’s on ‑balance sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, which amount shall be gross of any valuation adjustment or credit impairment. |
| C0020 | **Off-balance-sheet exposure**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank’s off ‑balance sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant CCF. |
| C0030 | **Repurchase and resale agreements**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from a repurchase or resale agreement concluded by the reporting bank. |
| C0040 | **Derivative instruments**  Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from derivative instruments. |

***Sheet BA210\_IRB\_LEX - Credit concentration risk – large exposures***

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| **Description** |
| **Credit concentration risk – large exposure to a person**  This table shall reflect the relevant aggregate amount related to the bank’s exposure to a person or counterparty calculated in accordance with the relevant requirements specified in regulations 24(6) to 24(8) of the Regulations.  To determine a large exposure, the bank shall base its calculation on the relevant adjusted credit exposure amount reported in C0200, where the amount is equal to or exceeds 10% of the sum of the bank’s tier 1 qualifying capital and reserve funds as reported in row R0770 of the form BA 700 as at the end of the reporting date immediately preceding the reporting date to which the current form BA 210 relates, that is, the previous reporting quarter. |

***Sheet BA210\_IRB\_LEX - Credit concentration risk – large exposures***

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| **Column number** | **Description** |
| C0070 | **On-balance-sheet exposure (Utilised)**  This column shall reflect the relevant aggregate amount in respect of the reporting bank’s on-balance-sheet credit exposure to a person, other than any credit exposure arising from a derivative instrument, securities financing transaction or equity exposure, which amount shall be gross of any valuation adjustment or credit impairment. |
| C0080 | **Off-balance-sheet exposure: Gross**  This column shall reflect the aggregate amount in respect of the reporting bank’s off-balance-sheet credit exposure to a person, other than any credit exposure arising from a derivative instrument or securities financing transaction, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant CCF. |
| C0090 | **Off-balance sheet exposure: after applying CCFs**  This column shall reflect the relevant aggregate amount in respect of the reporting bank’s off-balance-sheet credit exposure to a person, other than any credit exposure arising from a derivative instrument or securities financing transaction, including any relevant exposure amount in respect of an irrevocable commitment, **after** the application of any relevant CCF as specified in regulation 23(6)(g) of the Regulations, subject to a CCF floor of 10%;. |

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| **Column number** | **Description** |
| C0100 | **Securities Financing Transactions: Gross**  This column shall reflect the relevant aggregate gross amount in respect of any credit exposure to a person arising from securities financing transactions, including-   1. the relevant marked-to-market value related to any repurchase agreement or securities borrowing agreement; and 2. the relevant loan amount related to any resale agreement or securities lending agreement. |
| C0110 | **Securities Financing Transactions: EAD**  This column shall reflect the relevant aggregate exposure at default (EAD) amount, calculated in terms of the comprehensive approach for CRM specified in regulation 23(9)(b) of the Regulations, in respect of any credit exposure to a person arising from a securities financing transaction. |
| C0120 | **OTC derivative instruments: Gross**  This column shall reflect the relevant aggregate amount in respect of any credit exposure to a person arising from a transaction concluded in respect of an over-the-counter derivative instrument. |
| C0130 | **OTC derivative instruments: EAD**  This column shall reflect the relevant aggregate EAD amount in respect of any credit exposure to a person arising from a transaction concluded in respect of an over-‑the-‑counter derivative instrument, calculated in accordance with the relevant requirements related to the standardised approach for counterparty credit risk specified in regulation 23(18) of the Regulations. |
| C0140 | **Equity exposure**  This column shall reflect the relevant aggregate amount in respect of any credit exposure to a person arising from transactions concluded in equity instruments. |
| C0150 | **Trading book**  This column shall reflect the relevant aggregate amount in respect of any exposure to a person arising from any relevant transaction or position held in the bank’s trading book, as envisaged in regulation 24(6)(c)(i)(E) read with regulation 24(6)(e) of the Regulations. |

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| **Column number** | **Description** |
| C0160 | **Other**  This column shall reflect the relevant aggregate amount in respect of any exposure to a person arising from transactions other than any amount related to a transaction reported in C0070 to C0150 as specified in regulation 24(6)(c)(i)(G) read with regulation 24(6)(c)(iii)(A)-(G) of the Regulations. These include for example, but are not limited to, exposure arising from collective investment undertakings, securitisations, or other structured vehicles, including exposures arising from the look-through approach/ where there is an exposure to a structure with underlying assets, exposure to third parties constituting an additional risk factor inherent to the structure itself, etc. |
| C0170 | **Gross credit exposure pre CCF, specific credit impairments and CRM**  This column shall reflect the relevant aggregate amount related to the bank’s exposure **before** taking into consideration-   1. any relevant CCF as specified in regulation 23(6)(g) of the Regulations; 2. any specific credit impairment raised against the exposure; as well as 3. any eligible CRM envisaged in regulation 23(9) of the Regulations to mitigate or reduce the bank’s original exposure to a person or counterparty. |
| C0180 | **Of which: In default**  Based on the definition of default set out in regulation 67 of the Regulations, this column shall reflect the relevant aggregate exposure amount classified as in default. |
| C0190 | **Specific credit impairments (stage 3)**  This column shall reflect the relevant aggregate amount relating to any specific credit impairment raised by the reporting bank in accordance with the relevant requirements of financial reporting standards issued from time to time. |
| C0200 | **Adjusted credit exposure post CCF and specific credit impairments, before CRM**  This column shall reflect the relevant aggregate amount related to the bank’s exposure after taking into consideration-   1. any relevant CCF as specified in regulation 23(6)(g) of the Regulations, subject to a CCF floor of 10%; and 2. any specific credit impairment raised against the exposure,   but **before** taking into consideration any eligible CRM envisaged in regulation 23(9) of the Regulations to mitigate or reduce the bank’s original exposure to a person or counterparty. |

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| **Column number** | **Description** |
| C0210 | **Exposure to the counterparty acting as a credit risk mitigation provider**  This column shall reflect the relevant amount related to an exposure arising from a counterparty acting as a CRM provider, as envisaged in regulation 24(6)(d)(v) of the Regulations. |
| C0220 | **Eligible credit risk mitigation: Eligible financial collateral**  This column shall reflect the relevant aggregate amount related to any eligible financial collateral envisaged in regulation 23(9)(b) of the Regulations, that mitigates or reduces the bank’s original exposure to a person or counterparty. |
| C0230 | **Eligible credit risk mitigation: Guarantees and credit derivative instruments**  This column shall reflect the relevant aggregate amount related to any eligible guarantees and credit derivate instruments respectively envisaged in regulations 23(9)(c) and 23(9)(d) of the Regulations, that mitigates or reduces the bank’s original exposure to a person or counterparty. |
| C0240 | **Adjusted credit exposure post CCF, specific credit impairments and CRM**  This column shall reflect the relevant aggregate amount related to the bank’s adjusted exposure **after** taking into consideration-   1. any relevant CCF as specified in regulation 23(6)(g) of the Regulations; 2. any specific credit impairment raised against the exposure; as well as 3. any eligible CRM envisaged in regulation 23(9) of the Regulations to mitigate or reduce the bank’s original exposure to a person or counterparty. |
| C0250 | **PD (%)**  For a bank that adopted the IRB approach for measurement of its exposure to credit risk, this column shall reflect the average probability of default (PD) percentage, calculated in accordance with the relevant requirements specified in the Regulations. Should the exposure be to a group of connected counterparties, the average PD shall reflect the default probability of the primary risk driver. |
| C0260 | **Expected loss**  This column shall reflect the aggregate expected loss amount in respect of the reporting bank’s exposure to a person or counterparty. |
| C0270 | **Risk weighted exposure**  This column shall reflect the risk weighted credit exposure to a person or counterparty calculated in accordance with the relevant requirements specified in the Regulations. |

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| **Column number** | **Description** |
| C0280 | **Additional risk weighted exposure amount**  This column shall reflect the relevant aggregate amount of additional risk weighted exposure in respect of a bank’s credit concentration risk to a person, calculated in accordance with such requirements as may be specified in writing by the Prudential Authority from time to time. |
| C0290 | **Adjusted credit exposure post CCF and specific credit impairments, before CRM as % of Tier 1 qualifying capital and reserve funds**  This column shall reflect the relevant adjusted gross credit exposure amount reported in C0200 expressed as a percentage of the bank’s tier 1 qualifying capital and reserve funds as reported in row R0770 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter. |
| C0300 | **Adjusted credit exposure post CCF, specific credit impairments and CRM as % of Tier 1 qualifying capital and reserve funds**  This column shall reflect the relevant adjusted credit exposure amount reported in C0240 expressed as a percentage of the bank’s tier 1 qualifying capital and reserve funds as reported in row R0770 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter. |

***Sheet BA210\_IRB\_LEX20 - Credit concentration risk – 20 largest exposures***

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| **Description** |
| This table shall reflect the bank’s 20 largest exposures calculated in accordance with the relevant large exposure requirements as specified in Regulation 24(6) to 24(8) of the Regulations, **before** taking into consideration-   1. any relevant CCF as specified in regulation 23(6)(g) of the Regulations; 2. any specific credit impairment raised against the exposure; as well as 3. any eligible CRM envisaged in regulation 23(9) of the Regulations to mitigate or reduce the bank’s original exposure,   **irrespective** of the values of those exposures relative to the bank’s qualifying Tier 1 capital and reserve funds as reported in row R0770 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter. |

***Sheet BA210\_IRB\_LEX20 - Credit concentration risk – 20 largest exposures***

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| **Column number** | **Description** |
| C0050 | **Gross credit exposure**  This column shall reflect the relevant aggregate amount related to the bank’s exposure **before** taking into consideration-   1. any relevant CCF as specified in regulation 23(6)(g) of the Regulations; 2. any specific credit impairment raised against the exposure; as well as 3. any eligible CRM envisaged in regulation 23(9) of the Regulations to mitigate or reduce the bank’s original exposure to a person or counterparty. |
| C0060 | **Of which: in default**  Based on the definition of default set out in regulation 67 of the Regulations, this column shall reflect the relevant aggregate exposure amount classified as in default. |
| C0070 | **Specific credit impairments (stage 3)**  This column shall reflect the relevant aggregate amount relating to any specific credit impairment raised by the reporting bank in accordance with any relevant financial reporting standard issued from time to time, in respect of the bank’s relevant exposure to a person. |
| C0080 | **Exposure to the counterparty acting as a credit risk mitigation provider**  This column shall reflect the relevant amount related to an exposure arising from a counterparty acting as a CRM provider, as envisaged in regulation 24(6)(d)(v) of the Regulations. |
| C0090 | **Eligible credit risk mitigation: financial collateral**  This column shall reflect the relevant aggregate amount related to any eligible financial collateral envisaged in regulation 23(9)(b) of the Regulations, that mitigates or reduces the bank’s original exposure to a person or counterparty. |
| C0100 | **Eligible credit risk mitigation: Guarantees and credit derivative instruments**  This column shall reflect the relevant aggregate amount related to any eligible guarantees and credit derivate instruments respectively envisaged in regulations 23(9)(c) and 23(9)(d) of the Regulations, that mitigates or reduces the bank’s original exposure to a person or counterparty. |

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| **Column number** | **Description** |
| C0110 | **Adjusted exposure post CCF, specific credit impairment and CRM**  This column shall reflect the relevant aggregate amount related to the bank’s adjusted exposure **after** taking into consideration-   1. any relevant CCF as specified in regulation 23(6)(g) of the Regulations; 2. any specific credit impairment raised against the exposure; as well as 3. any eligible CRM envisaged in regulation 23(9) of the Regulations to mitigate or reduce the bank’s original exposure to a person or counterparty. |
| C0120 | **Risk weighted exposure**  This column shall reflect the risk weighted credit exposure to a person or counterparty calculated in accordance with the relevant requirements specified in the Regulations. |
| C0130 | **PD (%)**  For a bank that adopted the IRB approach for measurement of its exposure to credit risk, this column shall reflect the relevant average PD percentage, calculated in accordance with the relevant requirements specified in the Regulations. |
| C0140 | **Expected loss**  For a bank that adopted the IRB approach for measurement of its exposure to credit risk, this column shall reflect the relevant aggregate expected loss amount in respect of the reporting bank’s exposure to a person. |
| C0150 | **Gross credit exposure as % of Tier 1 qualifying capital and reserve funds**  This column shall reflect the relevant gross credit exposure amount reported in C0050 expressed as a percentage of the bank’s tier 1 qualifying capital and reserve funds as reported in row R0770 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter. |
| C0160 | **Adjusted credit exposure post CCFs specific credit impairment and CRM as % of Tier 1 qualifying capital and reserve funds**  This column shall reflect the relevant adjusted credit exposure amount reported in C0110 expressed as a percentage of the bank’s tier 1 qualifying capital and reserve funds as reported in row R0770 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter. |

***Sheet BA210\_IRB\_WL - Watch list***

| **Column**  **number** | **Description** |
| --- | --- |
| C0090 | **Gross credit exposure**  This column shall reflect the aggregate gross credit exposure amount in respect of the relevant obligor included in the reporting bank’s watch list. |
| C0100 | **Credit risk mitigation**  This column shall reflect the aggregate amount of any CRM, not only eligible CRM as envisaged in regulation 23(9) of the Regulations, to mitigate or reduce the bank’s original exposure to a person or counterparty. |
| C0110 | **Net credit exposure (EAD)**  This column shall reflect the relevant aggregate credit exposure amount after the application of any relevant CCF, specific credit impairments and CRM or EAD for banks applying the IRB approach for credit risk. |
| C0120 | **Risk weighted exposure**  For a bank that adopted the IRB approach for measurement of its exposure to credit risk, this column shall reflect the reporting bank’s relevant risk weighted net exposure amount, calculated in accordance with the relevant requirements specified in the Regulations. |
| C0130 | **Commentary**  This column shall contain specific commentary relating to the counterparty identified by the bank for watch list purposes. The commentary must include, as a minimum, the reason for being on the watch list, the status of the concerned counterparty and any other information deemed necessary. |