Instructions relating to the completion of the monthly form BA500 are furnished with reference to the headings and row descriptions of certain columns and row numbers appearing on the form BA 500, as follows -

***Sheet BA500 - Columns and rows relating to the summary of risk weighted exposure and supervisory deductions, rows R0010 to R0070***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0010 of row R0020 | This item shall be equal to the sum of amounts reported in row R0600 column C0070 and row R0710 column C0070 of the form BA 500. |
| C0020 of row R0020 | This item shall be equal to the sum of amounts reported in row R0700 column C0070 and row R0800 column C0070 of the form BA 500. |
| C0010 of row R0030 | This item shall be equal to the sum of amounts reported in row R0810 column C0070, row R0910 column C0070, row R1010 column C0070 and row R1110 column C0070 of the form BA 500. |
| C0020 of row R0030 | This item shall be equal to the sum of amounts reported in row R0900 column C0070, row R1000 column C0070, row R1100 column C0070 and row R1200 column C0070 of the form BA 500. |
| C0010 of row R0040 | This item shall be equal to the sum of amounts reported in row R1190 column C0070 and row R1290 column C0070 of the form BA 500. |
| C0020 of row R0040 | This item shall be equal to the sum of amounts reported in row R1280 column C0070 and row R1370 column C0070 of the form BA 500. |
| C0010 and C0030 of row R0050 | Based on the relevant requirements specified in regulation 38(5), a bank shall report in column C0020 any amount included in its common equity tier 1 capital and reserve funds, which amount resulted from the recognition of any gain-on-sale in respect of a securitisation or re-securitisation transaction, such as the recognition of future margin income. |
| C0010 to C0030 of row R0060 | This item shall reflect both credit enhancing and non-credit enhancing interest-only strips, provided that, for any credit enhancing interest-only strip, the relevant requirements specified in regulation 38(5) of the Regulations, read with the relevant requirements specified in table 7 in regulation 23(6)(j), must be met. |
| C0010 and C0040 of row R0070 | These items shall reflect the relevant aggregate amount of credit impairments raised by the reporting bank against securitisation and re-securitisation exposures. |

***Sheet BA500 - Rows relating to turnover activity in respect of new securitisations or re-securitisations during the reporting month***

|  |  |
| --- | --- |
| **Row number** | **Description** |
| R0080 to R0220 | These rows shall reflect the relevant required information in respect of new securitisation or re-securitisation activity conducted by the reporting bank during the reporting month, that is, based on notional amounts, the new market activity in respect of securitisation or re-securitisation transactions conducted during the reporting month.  Rows R0080 to R0220 are not intended to reflect risk related information and no negative amounts shall be reported in rows R0080 to R0210.  For example, during the reporting month a bank securitised mortgage advances of R3,5 billion, invested in senior commercial paper of R500 million issued in respect of an asset finance securitisation scheme and also acts as a servicing  agent in respect of the said securitisation of mortgage advances.  The bank shall report the amounts specified below in the form BA 500 (R’000) -   |  |  | | --- | --- | | Row R0100, C0030: | R3 500 000 | | Row R0170, C0050: | R 500 000 | | Row R0210, C0030: | R3 500 000 | |

***Sheet BA500 - Columns relating to turnover activity in respect of new securitisations or re-securitisations during the reporting month, rows R0080 to R0220***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0010 to C0070 of row R0090 | These items shall reflect all amounts relating to new traditional or synthetic securitisation or re-securitisation schemes conducted during the reporting month in respect of which schemes the reporting bank acts as an originator, other than an asset-backed commercial paper programme or other schemes in respect of which the reporting bank is deemed to be an originator, which amounts shall be reported in row R0120. |
| C0010 to C0070 of row R0140 | These items shall reflect all amounts relating to new securitisation or re-securitisation schemes conducted during the reporting month in respect of which schemes the reporting bank acts as a sponsor, other than an asset-backed commercial paper programme in respect of which a bank that acts as a sponsor is deemed to be an originator. |
| C0010 to C0070 of row R0170 | These items shall reflect all relevant amounts relating to a securitisation or re-securitisation scheme in respect of which scheme the reporting bank purchased or invested in commercial paper issued by the relevant special-purpose institution, other than an instrument issued that relate to a first-loss or second-loss credit-enhancement position in respect of which the relevant amount shall be reported in row R0190. |
| C0010 to C0070 of row R0220 | These items shall reflect any amount relating to a profit or loss made by the reporting bank in respect of the securitisation or re-securitisation of the bank’s own assets during the reporting month. |

***Sheet BA500 - Rows relating to securitisation or re-securitisation exposure and balances at month-end***

|  |  |
| --- | --- |
| **Row number** | **Description** |
| R0230 to R0410 | These rows shall reflect the relevant required information in respect of the month-end balances of the reporting bank, that is, the aggregate or cumulative securitisation or re-securitisation exposure amounts of the reporting bank at the end of the reporting month.  For example, during the reporting month a bank securitised mortgage advances of R3,5 billion, invested in senior commercial paper of R500 million issued in respect of an asset finance securitisation scheme that is unrelated to the banking group of which the reporting bank is a member and also acts as a servicing agent in respect of the said securitisation of mortgage advances.  The bank shall report the amounts specified below in the form BA 500 (R’000) -   |  |  | | --- | --- | | Row R0260, C0050: | R 500 000 | |

***Sheet BA500 - Columns relating to securitisation or re-securitisation exposure and balances at month-end, rows R0230 to R0410***

|  |  |
| --- | --- |
| **Column number** | **Description** |
| C0010 to C0070 of row R0250 | These items shall reflect any outstanding amounts in respect of exposures retained by the reporting bank in respect of assets that were securitised or re-securitised by said bank in terms of a traditional securitisation or re-securitisation scheme, that is, retained exposures in respect of assets previously included in the balance sheet of the reporting bank but subsequently transferred by the reporting bank to a special-purpose institution in terms of a traditional securitisation or re-securitisation scheme, which securitised or re-securitised assets have been de-recognised and no longer form part of the assets of the reporting bank. |
| C0010 to C0070 of rows R0300 to R0330 | These items shall reflect any outstanding amounts at month-end in respect of exposures or assets that were securitised or re-securitised by the reporting bank in terms of a securitisation or re-securitisation scheme, but in respect of which securitised or re-securitised exposures or assets the reporting bank has not achieved de-recognition, and said exposures or assets are still required to be included under the relevant exposure or asset class items, as was the case prior to said securitisation or re-securitisation scheme. |

***Sheet BA500 - Columns relating to the summary of exposure at month-end: rows R0420 to R0590***

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| --- | --- |
| **Column number** | **Description** |
| C0010 to C0070 of rows R0420 to R0440 | These items shall reflect the respective gross securitisation exposure amounts, before the effect of any credit conversion factor has been taken into consideration. |
| C0010 to C0070 of rows R0450 to R0470 | These items shall reflect the respective gross securitisation exposure amounts,  before the effect of credit risk mitigation, but after the effect of any credit conversion factor, has been taken into consideration. |
| C0010 to C0070 of rows R0480 to R0500 | These items shall reflect the respective securitisation exposure amounts after the effects of credit risk mitigation and credit conversion factors have been taken into consideration. |
| C0010 to C0070 of rows R0510 to R0530 | These items shall reflect the respective gross re-securitisation exposure amounts, before the effect of any credit conversion factor has been taken into  consideration. |
| C0010 to C0070 of rows R0540 to R0560 | These items shall reflect the respective gross re-securitisation exposure amounts, before the effect of credit risk mitigation, but after the effect of any credit conversion factor, has been taken into consideration. |
| C0010 to C0070 of rows R0570 to R0590 | These items shall reflect the respective re-securitisation exposure amounts after the effects of credit risk mitigation and credit conversion factors have been taken into consideration. |

***Sheet BA500 - Columns relating to Securitisation exposure subject to the internal ratings -based approach (SEC-IRBA): rows R0600 to R0800***

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| --- | --- |
| **Column number** | **Description** |
| C0010 to C0070 of rows R0600 to R0690 | These items shall reflect the respective securitisation exposure amounts where the risk-weighted exposure amount is calculated in accordance with the SEC-IRBA as specified in regulation 23(11),where the securitisation exposure complies with simple, transparent and comparable (STC) securitisation requirements. |
| C0010 to C0070 of row R0700 | These items shall reflect the respective risk-weighted exposure amount of all securitisation exposures calculated in accordance with SEC-IRBA as specified in regulation 23(11), where the securitisation exposure complies with STC securitisation requirements. The amount reported must be after the application of caps for securitisation exposures. |
| C0010 to C0070 of rows R0710 to R0790 | These items shall reflect the respective securitisation exposure amounts where the risk-weighted exposure amount is calculated in accordance with the SEC-IRBA as specified in regulation 23(11) where the securitisation exposure does not comply with STC securitisation requirements. |
| C0010 to C0070 of row R0800 | These items shall reflect the respective risk-weighted exposure amount of all securitisation exposures calculated in accordance with the SEC-IRBA as specified in regulation 23(11), where the securitisation exposure does not comply with STC securitisation requirements. The amount reported must be after the application of caps for securitisation exposures. |

***Sheet BA500 - Columns relating to STC securitisation exposure subject to the external ratings-based approach (SEC-ERBA) and the internal assessment approach (IAA): rows R0810 to R01000***

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| --- | --- |
| **Column number** | **Description** |
| C0010 to C0070 of rows R0810 to R0890 | These items shall reflect the respective senior tranche securitisation exposure amounts where the risk-weighted exposure amount is calculated in accordance with the (SEC- ERBA) or the IAA as specified in regulation 23(11), where the securitisation exposure complies with STC securitisation requirements. |
| C0010 to C0070 of row R0900 | These items shall reflect the respective risk-weighted exposure amount of all senior tranche securitisation exposures calculated in accordance with the SEC-IRBA or the IAA as specified in regulation 23(11), where the securitisation exposure complies with STC securitisation requirements. The amount reported must be after the application of caps for securitisation exposures. |
| C0010 to C0070 of rows R0910 to R0990 | These items shall reflect the respective non-senior (thin) tranche securitisation exposure amounts where the risk-weighted exposure amount is calculated in accordance with the SEC-ERBA or the IAA as specified in regulation 23(11), where the securitisation exposure complies with STC securitisation requirements. |
| C0010 to C0070 of row R1000 | These items shall reflect the respective risk-weighted exposure amount of all non-senior (thin) tranche securitisation exposures calculated in accordance with SEC-ERBA or IAA as specified in regulation 23(11), where the securitisation exposure complies with STC securitisation requirements. The amount reported must be after the application of caps for securitisation exposures. |

***Sheet BA500 - Columns relating to non-STC securitisation exposure subject to the SEC-ERBA and the IAA: rows R1010 to R1200***

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| --- | --- |
| **Column number** | **Description** |
| C0010 to C0070 of rows R1010 to R1090 | These items shall reflect the respective senior tranche securitisation exposure amounts where the risk-weighted exposure amount is calculated in accordance with the SEC-ERBA or the IAA as specified in regulation 23(11), where the securitisation exposure does not comply with STC securitisation requirements. |
| C0010 to C0070 of row R1100 | These items shall reflect the respective risk-weighted exposure amount of all senior tranche securitisation exposures calculated in accordance with the SEC-ERBA or the IAA as specified in regulation 23(11), where the securitisation exposure does not comply with STC securitisation requirements. The amount reported must be after the application of caps for securitisation exposures. |
| C0010 to C0070 of rows R1110 to R1190 | These items shall reflect the respective non-senior (thin) tranche securitisation exposure amounts where the risk-weighted exposure amount is calculated in accordance with the SEC-ERBA or the IAA as specified in regulation 23(11), where the securitisation exposure does not comply with STC securitisation requirements. |
| C0010 to C0070 of row R1200 | These items shall reflect the respective risk-weighted exposure amount of all non-senior (thin) tranche securitisation exposures calculated in accordance with the SEC-ERBA or the IAA as specified in regulation 23(11), where the securitisation exposure does not comply with STC securitisation requirements. The amount reported must be after the application of caps for securitisation exposures. |

***Sheet BA500 - Columns relating to securitisation exposure subject to the standardised approach (SEC-SA): rows R1210 to R1400***

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| --- | --- |
| **Column number** | **Description** |
| C0010 to C0070 of rows R1210 to R1290 | These items shall reflect the respective securitisation exposure amounts where the risk-weighted exposure amount is calculated in accordance with the SEC-SA as specified in regulation 23(6), where the securitisation exposure complies with STC securitisation requirements. |
| C0010 to C0070 of row R1300 | These items shall reflect the respective risk-weighted exposure amount of all securitisation exposures calculated in accordance with the SEC-SA as specified in regulation 23(6), where the securitisation exposure complies with STC securitisation requirements. The amount reported must be after the application of caps for securitisation exposures. |
| C0010 to C0070 of rows R1310 to R1390 | These items shall reflect the respective securitisation exposure amounts where the risk-weighted exposure amount is calculated in accordance with the SEC-SA as specified in regulation 23(6), where the securitisation exposure does not comply with STC securitisation requirements. |
| C0010 to C0070 of row R1400 | These items shall reflect the respective risk-weighted exposure amount of all securitisation exposures calculated in accordance with the SEC-SA as specified in regulation 23(6), where the securitisation exposure does not comply with STC securitisation requirements. The amount reported must be after the application of caps for securitisation. |
| C0010 to C0070 of rows R1410 to R1480 | These items shall reflect the respective re-securitisation exposure amounts where the risk-weighted exposure amount is calculated in accordance with the SEC-SA as specified in regulation 23(6). |
| C0010 to C0070 of row R1490 | These items shall reflect the respective risk-weighted exposure amount of all re-securitisation exposures calculated in accordance with the SEC-SA as specified in regulation 23(6)(h), where a floor risk weight of 100% must be applied and the caps for securitisation exposures may not be applied. |