

General recommendations		Where have we disclosed this? (in Risk management section unless otherwise stated)
Credit risk		
26	<p>Provide information that facilitates the user's understanding of the bank's credit risk profile, including any significant credit risk concentrations.</p> <p>Temporary considerations regarding the impact of expected credit loss approaches:</p> <p>Banks should consider whether existing segmentation for disclosure purposes is sufficiently granular to appropriately understand credit risk through an ECL approach.</p> <p>Once practical and when disclosures are reliable, provide users with a quantitative assessment of the potential impact of applying an ECL approach.</p> <p>Permanent considerations regarding the impact of expected credit loss approaches:</p> <p>Where it aids understanding of credit risk exposures, provide disclosure of vintage.</p>	<p>Section 5.4 Financial Statements Note 41.4</p> <p>Not applicable (quantitative assessment not yet available)</p> <p>Not applicable</p>
27	Describe the policies for identifying impaired or non-performing loans, including how the bank defines impaired or non-performing, restructured and returned-to-performing (cured) loans, as well as explanations for loan forbearance policies.	Section 5.1
28	Provide reconciliation for the opening and closing balances of non-performing or impaired loans in the period and the allowance for loan losses. Disclosures should include an explanation of the effects of loan acquisitions on ratio trends, and qualitative and quantitative information about restructured loans.	Sections 5.1, 5.4 Financial Statements Note 41.2
29	Provide a quantitative and qualitative analysis of the bank's counterparty credit risk, which arises from its derivatives transactions.	Sections 5.1, 5.4
30	Provide qualitative information about credit risk mitigation and collateral held for all sources of credit risk, as well as quantitative information where meaningful.	Sections 5.2, 5.4
Other risk		
31	Describe "other risk" types based on management's classifications and discuss how each one is identified, governed, measured and managed. In addition to risks such as operational risk, reputational risk, fraud risk and legal risk, it may be relevant to include topical risks such as business continuity, regulatory compliance, technology, and outsourcing.	Sections 1, 8.1, 9
32	Discuss publicly known risk events related to other risks, including operational, regulatory, compliance and legal risks, where material or potentially material loss events have occurred. Such disclosures should concentrate on the effect on the business, the lessons learned and the resulting changes to risk processes already implemented or in progress.	Section 8.2