

Part IIIc: Risk-weighted Amount for Credit Risk (IRB Approach)

Division A: Summary of Risk-weighted Amount for Credit Risk under IRB Approach

IRB_TOTCRWA

(in HK\$'000)

Item	IRB Class	Number of Corresponding Forms Reported under Division B (1)	Risk-weighted Amount		
			(2)	(3)	(4)
1.	Corporate exposures , of which				
	(a) Specialized lending under supervisory slotting criteria approach				
	(i) Project finance	() Form IRB_SLSLOT			
	(ii) Object finance	() Form IRB_SLSLOT			
	(iii) Commodities finance	() Form IRB_SLSLOT			
	(iv) Income-producing real estate	() Form IRB_SLSLOT			
	(b) Small-and-medium sized corporates	() Form IRB_CSB			
	(c) Other corporates	() Form IRB_CSB			
2.	Sovereign exposures , of which				
	(a) Sovereigns	() Form IRB_CSB			
	(b) Sovereign foreign public sector entities	() Form IRB_CSB			
	(c) Multilateral development banks	() Form IRB_CSB			
3.	Bank exposures , of which				
	(a) Banks	() Form IRB_CSB			
	(b) Securities firms	() Form IRB_CSB			
	(c) Public sector entities (excluding sovereign foreign public sector entities)	() Form IRB_CSB			
4.	Retail exposures , of which				
	(a) Residential mortgages				
	(i) Individuals	() Form IRB_RETAIL			
	(ii) Property-holding shell companies	() Form IRB_RETAIL			
	(b) Qualifying revolving retail exposures	() Form IRB_RETAIL			
	(c) Small business retail exposures	() Form IRB_RETAIL			
	(d) Other retail exposures to individuals	() Form IRB_RETAIL			
5.	Equity exposures , of which				
	(a) Market-based approach				
	(i) Simple risk-weight method	() Form IRB_EQUSRW			
	(ii) Internal models method	() Form IRB_EQUINT			
	(b) PD/LGD approach				
	(i) Publicly traded equity exposures held for long-term investment	() Form IRB_EQUPDLGD			
	(ii) Privately owned equity exposures held for long-term investment	() Form IRB_EQUPDLGD			
	(iii) Other publicly traded equity exposures	() Form IRB_EQUPDLGD			
	(iv) Other equity exposures	() Form IRB_EQUPDLGD			
6.	Other exposures	() Form IRB_OTHER			
7.	Total risk-weighted amount for credit risk (IRB Approach) <u>before</u> applying the scaling factor [Item 7 = Item 1 + Item 2 + Item 3 + Item 4 + Item 5 + Item 6]				
8.	Total risk-weighted amount for credit risk (IRB Approach) <u>after</u> applying the scaling factor [Item 8 = Item 7 x 1.06]				

Division B: Risk-weighted Amount by IRB Class / Subclass

IRB_CSB

IRB Class : Corporate Exposures / Sovereign Exposures / Bank Exposures *(delete where inapplicable)*

IRB Approach : Foundation IRB Approach / Advanced IRB Approach *(delete where inapplicable)*

IRB Subclass : Small-and-medium sized Corporates / Other Corporates /

Sovereigns / Sovereign Foreign Public Sector Entities / Multilateral Development Banks /

Banks / Securities Firms / Public Sector Entities (Excluding Sovereign Foreign Public Sector Entities) *(delete where inapplicable)*

Portfolio Type : *(please specify where the reporting AI has more than one internal rating system for an IRB class / subclass)*

(in HK\$'000)

Internal Rating System					EAD Calculation							Exposure Weighted Average LGD	Exposure Weighted Average Maturity Value	Risk-weighted Amount			Memorandum Items					
Obligor grade	PD range			Exposures before recognized guarantees / credit derivative contracts				Exposures after recognized guarantees / credit derivative contracts			EAD			Expected loss amount	Number of obligors							
	Lower bound	Upper bound	Average PD	On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures													
(1)	(2)	(3)	(4)	(5)	before netting	after netting	Other than OTC derivative transactions and credit derivative contracts	OTC derivative transactions and credit derivative contracts	(9)	Other than OTC derivative transactions and credit derivative contracts	OTC derivative transactions and credit derivative contracts	(11)	(12) = (9)+(10)+(11)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
1																						
2																						
3																						
4																						
5																						
6																						
7																						
8																						
Total:																						

(to Division A)

(a) This column is only applicable to corporate exposures or exposures to public sector entities (excluding sovereign foreign public sector entities).

(b) This column is only applicable to purchased receivables.

(c) This column is only applicable to leasing transactions that expose the reporting AI to residual value risk.

Division B: Risk-weighted Amount by IRB Class / Subclass

IRB_SLSLOT

IRB Class : Corporate Exposures

IRB Approach: Supervisory Slotting Criteria Approach

IRB Subclass : Specialized Lending: Project Finance / Object Finance / Commodities Finance / Income-producing Real Estate *(delete where inapplicable)*

(in HK\$'000)

Internal Rating System		EAD Calculation								Exposure Weighted Average Maturity Value (years)	Risk-weighted Amount (11) = (2) x (9)	Memorandum Items		
Supervisory rating grades (1)	SRW (%) (2)	Exposures before recognized guarantees / credit derivative contracts				Exposures after recognized guarantees / credit derivative contracts						EAD (9) = (6)+(7)+(8)	Expected loss amount (12)	Number of obligors (13)
		On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting (6)	Off-balance sheet exposures							
		before netting (3)(i)	after netting (3)(ii)	Other than OTC derivative transactions and credit derivative contracts (4)	OTC derivative transactions and credit derivative contracts (5)		Other than OTC derivative transactions and credit derivative contracts (7)	OTC derivative transactions and credit derivative contracts (8)						
STRONG (a)	50													
STRONG	70													
GOOD (a)	70													
GOOD	90													
SATISFACTORY	115													
WEAK	250													
DEFAULT	0													
Total:														

(to Division A)

(a) Use of preferential risk-weights.

Division B: Risk-weighted Amount by IRB Class / Subclass

IRB_RETAIL

IRB Class : Retail Exposures
IRB Approach: Retail IRB Approach
IRB Subclass : Residential Mortgages to Individuals / Residential Mortgages to Property-holding Shell Companies / Qualifying Revolving Retail Exposures / Small Business Retail Exposures / Other Retail Exposures to Individuals *(delete where inapplicable)*
Portfolio Type : *(please specify where the reporting AI has more than one internal rating system for an IRB class / subclass)*

(in HK\$'000)

Internal Rating System					EAD Calculation							LGD	Risk-weighted Amount			Memorandum Items	
Pool		PD range			Exposures before recognized guarantees / credit derivative contracts				Exposures after recognized guarantees / credit derivative contracts							EAD	Expected loss amount
Non-defaulted (N) / Defaulted (D)	Lower bound	Upper bound	Average PD	On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures								
(1)	(2)	(3)	(4)	(5)	before netting	after netting	Other than OTC derivative transactions and credit derivative contracts	OTC derivative transactions and credit derivative contracts	(9)	Other than OTC derivative transactions and credit derivative contracts	OTC derivative transactions and credit derivative contracts	(12) = (9)+(10)+(11)	(%)	Of which: For dilution risk (a)	Of which: For residual value risk (b)	(17)	(18)
1																	
2																	
3																	
4																	
5																	
6																	
7																	
8																	
9																	
10																	
Total:																	

(to Division A)

(a) This column is only applicable to purchased receivables.

(b) This column is only applicable to leasing transactions that expose the AI to residual value risk.

Division B:

Risk-weighted Amount by IRB Class / Subclass

IRB_EQUSRW

IRB Class :

Equity Exposures

IRB Approach:

Market-based Approach: Simple Risk-weight Method

IRB Subclass :

Equity Exposures under Simple Risk-weight Method

(in HK\$'000)

Portfolio		EAD Calculation		Risk-weighted Amount	Memorandum Item
(1)	SRW (%) (2)	Exposures before netting (3)	Exposures after netting (EAD) (4)		Number of equity exposures (6)
1	Publicly traded equity exposures	300			
2	All other equity exposures	400			
Total:					

(to Division A)

Division B:

Risk-weighted Amount by IRB Class / Subclass

IRB_EQUINT

IRB Class :

Equity Exposures

IRB Approach:

Market-based Approach: Internal Models Method

IRB Subclass :

Equity Exposures under Internal Models Method

(in HK\$'000)

Portfolio (1)	EAD Calculation		Risk-weighted Amount Calculation						Memorandum Item Number of equity exposures (11)	
	Exposures before netting (2)	Exposures after netting (EAD) (3)	Minimum risk-weights (for exposures where minimum risk-weights apply)			Internal models (for exposures where minimum risk-weights do not apply)				Risk-weighted Amount (10) = (6)+(9)
			EAD (4)	Minimum risk-weight (%) (5)	Risk-weighted amount using minimum risk-weights (6) = (4)x(5)	EAD (7) = (3)-(4)	Potential loss (8)	Risk-weighted amount using internal models (9) = (8)x12.5		
1 Publicly traded equity exposures				200						
2 All other equity exposures				300						
Total :										

(to Division A)

Division B: Risk-weighted Amount by IRB Class / Subclass

IRB_EQUPDLGD

IRB Class : Equity Exposures

IRB Approach: PD/LGD Approach

IRB Subclass : Publicly Traded Equity Exposures Held for Long-Term Investment / Privately Owned Equity Exposures Held for Long-Term Investment / Other Publicly Traded Equity Exposures / Other Equity Exposures (delete where inapplicable)

Portfolio Type : (please specify where the reporting AI has more than one internal rating system for an IRB class / subclass)

(in HK\$'000)

Internal Rating System					EAD Calculation			Risk-weighted Amount				Memorandum Items	
Obligor grade		PD range			Exposures before recognized guarantees / credit derivative contracts		Exposures after recognized guarantees / credit derivative contracts					Expected loss amount	Number of equity exposures
Non-defaulted (N) / Defaulted (D)	Lower bound	Upper bound	Average PD	Before netting	After netting	After netting	Of which the factor of 1.5 in risk-weights applies	Of which the minimum risk-weight applies (a)	Of which the maximum risk-weight of 1250% applies				
(1)	(2)	(3)	(4)	(5)	(6)(i)	(6)(ii)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1													
2													
3													
4													
5													
6													
7													
8													
Total:													

(to Division A)

(a) 100% for publicly traded equity exposures and privately owned equity exposures held for long-term investment, 200% for other publicly traded equity exposures and 300% for other equity exposures.

Division B:

Risk-weighted Amount by IRB Class / Subclass

IRB_OTHER

IRB Class :

Other Exposures

IRB Approach:

Specific Risk-weight Approach

IRB Subclass :

Cash Items and Other Items

(in HK\$'000)

Other Exposures		EAD Calculation		Risk-weighted Amount
(1)	SRW (%) (2)	Exposures before netting (3)	Exposures after netting (EAD) (4)	
(i) Cash items				
1. Notes and coins	0			
2. Government certificates of indebtedness	0			
3. Gold bullion held in own vault or on an allocated basis, to the extent backed by gold liabilities	0			
4. Gold bullion held not backed by gold liabilities	100			
5. Cash items in the course of collection	20			
6. Positive current exposures from delivery-versus-payment transactions which remain unsettled after the settlement date				
6a. for up to 4 business days	0			
6b. for 5 to 15 business days	100			
6c. for 16 to 30 business days	625			
6d. for 31 to 45 business days	937.5			
6e. for 46 or more business days	1250			
7. Amount due from non-delivery-versus-payment transactions which remain unsettled for up to 4 business days after the settlement date (for non-significant amount only)	100			
Subtotal (i):				
(ii) Other items				
1. Premises, plant and equipment, other fixed assets for own use, and other interest in land and buildings	100			
2. Exposures subject to the IRB approach which are not elsewhere specified				
2a.				
2b.				
2c.				
2d.				
2e.				
Subtotal (ii):				
Total (i) + (ii):				

(to Division A)

Division C: LGD for Corporate, Sovereign and Bank Exposures

IRB_FIRBLGD

IRB Approach: Foundation IRB Approach

IRB Class : Corporate Exposures / Sovereign Exposures / Bank Exposures *(delete where inapplicable)*

IRB Subclass : Small-and-medium sized Corporates / Other Corporates /

Sovereigns / Sovereign Foreign Public Sector Entities / Multilateral Development Banks /

Banks / Securities Firms / Public Sector Entities (Excluding Sovereign Foreign Public Sector Entities) *(delete where inapplicable)*

Portfolio Type : *(please specify where the reporting AI has more than one internal rating system for an IRB class / subclass)*

(in HK\$'000)

Obligor grade		EAD	LGD							Exposure weighted average LGD <i>(to Division B)</i> (%) (11)
Average PD		Total (3) = (4)+(5)+ ...+(9)+(10)	EAD by facility / collateral type							
(%) (1) (2)			(i) Subordinated exposures	(ii) Unsecured senior exposures	(iii) Other recognized IRB collateral	(iv) Recognized commercial real estate	(v) Recognized residential real estate	(vi) Recognized financial receivables	(vii) Recognized financial collateral	
			LGD: 75%	LGD: 45%	LGD: 40%	LGD: 35%	LGD: 35%	LGD: 35%	LGD: 0%	
		(4)	(5)	(6)	(7)	(8)	(9)	(10)		
1										
2										
3										
4										
5										
6										
7										
8										
Total :										

Division D:

Off-Balance Sheet Exposures (Other Than OTC Derivative Transactions and Credit Derivative Contracts) under IRB Approach

IRB_OBSND

(in HK\$'000)

IRB Class	1. Direct credit substitutes				2. Transaction-related contingencies				3. Trade-related contingencies				4. Asset sales with recourse			
	Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount	
			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(1a)	(1b)	(1c)	(1d)	(2a)	(2b)	(2c)	(2d)	(3a)	(3b)	(3c)	(3d)	(4a)	(4b)	(4c)	(4d)
(A1) Foundation IRB Approach:																
(i) Corporate exposures		100				50				20				100		
(ii) Sovereign exposures		100				50				20				100		
(iii) Bank exposures		100				50				20				100		
(A2) Advanced IRB Approach:																
(i) Corporate exposures		100												100		
(ii) Sovereign exposures		100												100		
(iii) Bank exposures		100												100		
(B) Retail exposures																
Total:																

Division D:

Off-Balance Sheet Exposures (Other Than OTC Derivative Transactions and Credit Derivative Contracts) under IRB Approach

IRB_OBSND

(in HK\$'000)

IRB Class	5. Forward asset purchases				6. Partly paid-up securities				7. Forward forward deposits placed				8. Note issuance and revolving underwriting facilities			
	Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount	
			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	
(5a)	(5b)	(5c)	(5d)	(6a)	(6b)	(6c)	(6d)	(7a)	(7b)	(7c)	(7d)	(8a)	(8b)	(8c)	(8d)	
(A1) Foundation IRB Approach:																
(i) Corporate exposures		100				100				100				75		
(ii) Sovereign exposures		100				100				100				75		
(iii) Bank exposures		100				100				100				75		
(A2) Advanced IRB Approach:																
(i) Corporate exposures		100				100				100						
(ii) Sovereign exposures		100				100				100						
(iii) Bank exposures		100				100				100						
(B) Retail exposures																
Total:																

Division D:

Off-Balance Sheet Exposures (Other Than OTC Derivative Transactions and Credit Derivative Contracts) under IRB Approach

IRB_OBSND

(in HK\$'000)

IRB Class	9. Commitments that are unconditionally cancellable without prior notice				10. Other commitments				11. Others				Total credit equivalent amount	
	Principal amount (9a)	CCF (%) (9b)	Credit equivalent amount		Principal amount (10a)	CCF (%) (10b)	Credit equivalent amount		Principal amount (11a)	CCF ^(a) (%) (11b)	Credit equivalent amount		Before recognized guarantees / credit derivative contracts (to Division B) C _T = (1c) + (2c) + + (10c) + (11c)	After recognized guarantees / credit derivative contracts (to Division B) D _T = (1d) + (2d) + + (10d) + (11d)
			before recognized guarantees / credit derivative contracts (9c)	after recognized guarantees / credit derivative contracts (9d)			before recognized guarantees / credit derivative contracts (10c)	after recognized guarantees / credit derivative contracts (10d)			before recognized guarantees / credit derivative contracts (11c)	after recognized guarantees / credit derivative contracts (11d)		
(A1) Foundation IRB Approach:														
(i) Corporate exposures		0				75								
(ii) Sovereign exposures		0				75								
(iii) Bank exposures		0				75								
(A2) Advanced IRB Approach:														
(i) Corporate exposures														
(ii) Sovereign exposures														
(iii) Bank exposures														
(B) Retail exposures														
Total:														

(a) CCF of 100% or any percentage specified by the MA.

This template has been revised and a page added

(in HK\$'000)

IRB Class	1. Exchange rate contracts						2. Interest rate contracts						3. Equity contracts					
	Principal amount (1a(i))	Current exposure (1a(ii))	Potential exposure (1a(iii))	CCF	Credit equivalent amount		Principal amount (2a(i))	Current exposure (2a(ii))	Potential exposure (2a(iii))	CCF	Credit equivalent amount		Principal amount (3a(i))	Current exposure (3a(ii))	Potential exposure (3a(iii))	CCF	Credit equivalent amount	
					before recognized guarantees / credit derivative contracts (1a(iv))	after recognized guarantees / credit derivative contracts (1a(v))					before recognized guarantees / credit derivative contracts (2a(iv))	after recognized guarantees / credit derivative contracts (2a(v))					before recognized guarantees / credit derivative contracts (3a(iv))	after recognized guarantees / credit derivative contracts (3a(v))
(A1) Maturity: 1 Year or Less																		
(i) Corporate exposures				1%						0%							6%	
(ii) Sovereign exposures				1%						0%							6%	
(iii) Bank exposures				1%						0%							6%	
(iv) Retail exposures				1%						0%							6%	
Subtotal:																		
(A2) Maturity: Over 1 Year to 5 Years																		
(i) Corporate exposures				5%						0.5%							8%	
(ii) Sovereign exposures				5%						0.5%							8%	
(iii) Bank exposures				5%						0.5%							8%	
(iv) Retail exposures				5%						0.5%							8%	
Subtotal:																		
(A3) Maturity: Over 5 Years																		
(i) Corporate exposures				7.5%						1.5%							10%	
(ii) Sovereign exposures				7.5%						1.5%							10%	
(iii) Bank exposures				7.5%						1.5%							10%	
(iv) Retail exposures				7.5%						1.5%							10%	
Subtotal:																		
Total:																		

The tab name of this worksheet is revised from "Part IIIc-14-16" to "Part IIIc-14-17" (But please note that the centre tab of the footer for the printout of this template has remained unchanged)

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions and Credit Derivative Contracts) under IRB Approach

IRB_OBSD

(in HK\$'000)

IRB Class	4. Precious metals contracts						5. Debt security contracts or other commodity contracts						Subtotal credit equivalent amount (Items 1 to 5)	
	Principal amount (4a(i))	Current exposure (4a(ii))	Potential exposure (4a(iii))	CCF	Credit equivalent amount		Principal amount (5a(i))	Current exposure (5a(ii))	Potential exposure (5a(iii))	CCF	Credit equivalent amount		Before recognized guarantees / credit derivative contracts but after netting A(iv) = (1a(iv)) + ... + (5a(iv))	After recognized guarantees / credit derivative contracts and netting A(v) = (1a(v)) + ... + (5a(v))
					before recognized guarantees / credit derivative contracts (4a(iv))	after recognized guarantees / credit derivative contracts (4a(v))					before recognized guarantees / credit derivative contracts (5a(iv))	after recognized guarantees / credit derivative contracts (5a(v))		
(A1) Maturity: 1 Year or Less														
(i) Corporate exposures				7%						10%				
(ii) Sovereign exposures				7%						10%				
(iii) Bank exposures				7%						10%				
(iv) Retail exposures				7%						10%				
Subtotal:														
(A2) Maturity: Over 1 Year to 5 Years														
(i) Corporate exposures				7%						12%				
(ii) Sovereign exposures				7%						12%				
(iii) Bank exposures				7%						12%				
(iv) Retail exposures				7%						12%				
Subtotal:														
(A3) Maturity: Over 5 Years														
(i) Corporate exposures				8%						15%				
(ii) Sovereign exposures				8%						15%				
(iii) Bank exposures				8%						15%				
(iv) Retail exposures				8%						15%				
Subtotal:														
Total:														

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions and Credit Derivative Contracts) under IRB Approach

IRB_OBSD

This page of the template has been truncated after Item 7, "Credit derivative contracts: Credit default swaps"

(in HK\$'000)

IRB Class	6. Credit derivative contracts: Total return swaps					7. Credit derivative contracts: Credit default swaps				
	Principal amount (6a(i))	Net current exposure (6a(ii))	Net potential exposure (6a(iii))	Credit equivalent amount		Principal amount (7a(i))	Current exposure (7a(ii))	Potential exposure (7a(iii))	Credit equivalent amount	
				before recognized guarantees / credit derivative contracts (6a(iv))	after recognized guarantees / credit derivative contracts (6a(v))				before recognized guarantees / credit derivative contracts (7a(iv))	after recognized guarantees / credit derivative contracts (7a(v))
(A) All Maturities										
(i) Corporate exposures										
(ii) Sovereign exposures										
(iii) Bank exposures										
(iv) Retail exposures										
Total:										

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions and Credit Derivative Contracts) under IRB Approach

This page of the template has been revised

IRB_OBSD

(in HK\$'000)

IRB Class	8. OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements					9. Other OTC derivative transactions and credit derivative contracts					Total credit equivalent amount (Items 1 to 9)	
	Principal amount (8a(i))	Current exposure (8a(ii))	Potential exposure (8a(iii))	Credit equivalent amount		Principal amount (9a(i))	Current exposure (9a(ii))	Potential exposure (9a(iii))	Credit equivalent amount		Before recognized guarantees / credit derivative contracts but after netting (to Division B) B(iv) = A(iv) + (6a(iv)) + ... + (9a(iv))	After recognized guarantees / credit derivative contracts and netting (to Division B) B(v) = A(v) + (6a(v)) + ... + (9a(v))
				before recognized guarantees / credit derivative contracts (8a(iv))	after recognized guarantees / credit derivative contracts (8a(v))				before recognized guarantees / credit derivative contracts (9a(iv))	after recognized guarantees / credit derivative contracts (9a(v))		
(A) All Maturities												
(i) Corporate exposures												
(ii) Sovereign exposures												
(iii) Bank exposures												
(iv) Retail exposures												
Total:												

Division F: EL-EP Calculation under IRB Approach

IRB_ELEP
(in HK\$'000)

The only change in this template is the revision of the tab name of this worksheet from "Part IIIc-17" to "Part IIIc-18"; and the centre tab in the footer for the printout of the template from "- Part IIIc: 17 -" to "- Part IIIc: 18 -"

Item	IRB Class	Expected Loss Amount (EL Amount)			Eligible Provisions (EP)			EL-EP Calculation	
		Non-defaulted exposures	Defaulted exposures	Total	Non-defaulted exposures	Defaulted exposures	Total	Excess of total EL amount over total EP	Excess of total EP over total EL amount
		(a)	(b)	(c) = (a)+(b)	(d)	(e)	(f) = (d)+(e)	(g)	(h)
1.	Corporate exposures , of which								
	(a) Specialized lending under supervisory slotting criteria approach								
	(b) Small-and-medium sized corporates								
	(c) Other corporates								
2.	Sovereign exposures , of which								
	(a) Sovereigns								
	(b) Sovereign foreign public sector entities								
	(c) Multilateral development banks								
3.	Bank exposures , of which								
	(a) Banks								
	(b) Securities firms								
	(c) Public sector entities (excluding sovereign foreign public sector entities)								
4.	Retail exposures , of which								
	(a) Residential mortgages								
	(b) Qualifying revolving retail exposures								
	(c) Small business retail exposures								
	(d) Other retail exposures to individuals								
5.	Total								
6.	Deduction from capital base [Item 6 = Item 5(c) - Item 5(f)]								
7.	Surplus provisions [Item 7 = Item 5(f) - Item 5(c)]								
8.	0.6% of total risk-weighted amount for credit risk (IRB Approach) [Item 8 = Item 8 of Form_IRB_TOTCRWA x 0.6%]								
9.	Surplus provisions added to capital base [Min(Item 7, Item 8)]								