

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

Name of the AI: XYZ Bank

(in HK\$'000)

Item	Exposures	Number of Corresponding Forms Reported under Division B	Risk-weighted Amount		
			(2)	(3)	(4)
1.	Corporate exposures , of which				275,674
	(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	(1) Form IRB_CSB		97,578	
	(c) Other corporates	(1) Form IRB_CSB		178,096	
2.	Sovereign exposures , of which				64,233
	(a) Sovereigns	(1) Form IRB_CSB		64,233	
	(b) Sovereign foreign public sector entities	() Form IRB_CSB			
	(c) Multilateral development banks	() Form IRB_CSB			
3.	Bank exposures , of which				19,788
	(a) Banks	(1) Form IRB_CSB		19,788	
	(b) Securities firms	() Form IRB_CSB			
	(c) Public sector entities (excluding sovereign foreign public sector entities)	() Form IRB_CSB			
4.	Retail exposures , of which				147
	(a) Residential mortgages				
	(i) Individuals	() Form IRB_RETAIL			
	(ii) Property-holding shell companies	() Form IRB_RETAIL			
	(b) Qualifying revolving retail exposures	(1) Form IRB_RETAIL		147	
	(c) Small business retail exposures	() Form IRB_RETAIL			
	(d) Other retail exposures to individuals	() Form IRB_RETAIL			
5.	Equity exposures , of which				50,000
	(a) Market-based approach			50,000	
	(i) Simple risk-weight method	() Form IRB_EQUSRW			
	(ii) Internal models method	(1) Form IRB_EQUINT	50,000		
	(b) PD/LGD approach				
	(i) Publicly traded equity exposures held for long-term investment	() Form IRB_EQUPLGD			
	(ii) Privately owned equity exposures held for long-term investment	() Form IRB_EQUPLGD			
	(iii) Other publicly traded equity exposures	() Form IRB_EQUPLGD			
	(iv) Other equity exposures	() Form IRB_EQUPLGD			
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]				409,842
8.	Total risk-weighted amount for credit risk (IRB Approach) <u>after</u> applying the scaling factor [Item 8 = Item 7 x 1.06]				434,433

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

IRB_CSB

Name of the AI: XYZ Bank

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		
	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)	(13)	(14)	(15)	Of which: Subject to double default framework (a)	Of which: For dilution risk (b)	Of which: For residual value risk (c)	(19)	(20)
1	N	0.03	0.03	0.03								-								
2	N	0.25	0.25	0.25								-								
3	N	0.75	0.75	0.75								-								
4	N	1.50	1.50	1.50								-								
5	N	3.00	3.00	3.00	100,000 (B)	100,000 (B)			60,000 (B)			60,000 (B)	75.00	2.50	97,578 (B)				1,350 (B)	1
6	N	6.00	6.00	6.00								-								
7	N	20.00	20.00	20.00								-								
8	D	100.00	100.00	100.00								-								
												-								
												-								
												-								
												-								
Total:					100,000	100,000	-	-	60,000	-	-	60,000			97,578				1,350	1

(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_RETAIL

Name of the AI: XYZ Bank

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)

Product 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	Of which: For dilution risk (a)	Of which: For residual value risk (b)	Expected loss amount	Number of obligors
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	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)	(13)	(14)	(15)	(16)	(17)	(18)
1	N	0.05	0.05	0.05									30.00					
2	N	0.05	0.05	0.05									60.00					
3	N	0.05	0.05	0.05									85.00					
4	N	0.25	0.25	0.25									30.00					
5	N	0.25	0.25	0.25									60.00					
6	N	0.25	0.25	0.25									85.00					
7	N	0.75	0.75	0.75									30.00					
8	N	0.75	0.75	0.75	800 (H)	800 (H)			800 (H)			800 (H)	60.00	147 (H)			4 (H)	1
9	N	0.75	0.75	0.75									85.00					
10	N	3.00	3.00	3.00									30.00					
11	N	3.00	3.00	3.00									60.00					
12	N	3.00	3.00	3.00									85.00					
13	N	6.00	6.00	6.00									30.00					
14	N	6.00	6.00	6.00									60.00					
15	N	6.00	6.00	6.00									85.00					
16	N	15.00	15.00	15.00									30.00					
17	N	15.00	15.00	15.00									60.00					
18	N	15.00	15.00	15.00									85.00					
19	D	100.00	100.00	100.00									30.00					
20	D	100.00	100.00	100.00									60.00					
21	D	100.00	100.00	100.00									85.00					
22	D	100.00	100.00	100.00									100.00					
Total:					800	800	-	-	800	-	-	800		147	-	-	4	1

(to Division A)

(a) This column is only applicable for 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_EQUINT

Name of the AI: XYZ Bank

IRB Class : Equity Exposures
 IRB Approach : Market-based Approach: Internal Models Method
 IRB Subclass : Equity Exposures under Internal Models Method

(in HK\$'000)

Portfolio	EAD Calculation		Risk-weighted Amount Calculation						Memorandum Item	
	Exposures before netting	Exposures after netting (EAD)	Minimum risk-weights (for exposures where minimum risk-weights apply)			Internal models (for exposures where minimum risk-weights do not apply)			Risk-weighted Amount	Number of equity exposures
EAD			Minimum risk-weight (%)	Risk-weighted amount using minimum risk-weights	EAD	Potential loss	Risk-weighted amount using internal models			
(1)	(2)	(3)	(4)	(5)	(6) = (4)x(5)	(7) = (3)-(4)	(8)	(9) = (8)x12.5	(10) = (6)+(9)	(11)
1 Publicly traded equity exposures	20,000 (G)	20,000 (G)		200		20,000 (G)	4,000 (G)	50,000 (G)	50,000 (G)	1
2 All other equity exposures				300				-	-	
Total :	20,000	20,000	-		-	20,000	4,000	50,000	50,000	1

(to Division A)

Division C: LGD for Corporate, Sovereign and Bank Exposures

IRB_FIRBLGD

Name of the AI: XYZ Bank

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 AI has more than one internal rating system for an exposure type)

(in HK\$'000)

Obligor grade		EAD	LGD							Exposure weighted average LGD (to Division B) (%) (11)
Average PD		Total (3) = (4)+(5)+ ...+(9)+(10)	EAD by facility / collateral type							
			(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	
(%) (1) (2)			LGD: 75%	LGD: 45%	LGD: 40%	LGD: 35%	LGD: 35%	LGD: 35%	LGD: 0%	
			(4)	(5)	(6)	(7)	(8)	(9)	(10)	
1	0.03	-								
2	0.25	-								
3	0.75	-								
4	1.50	-								
5	3.00	90,000 (A)		90,000 (A)					45.00	
6	6.00	-								
7	20.00	-								
8	100.00	100,000 (F)		100,000 (F)					45.00	
		-								
		-								
		-								
		-								
Total :		190,000	-	190,000	-	-	-	-	-	

Division C: LGD for Corporate, Sovereign and Bank Exposures

IRB_FIRBLGD

Name of the AI: XYZ Bank

IRB Approach: Foundation IRB Approach

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

Portfolio Type : 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 AI has more than one internal rating system for an exposure type)

(in HK\$'000)

Obligor grade		EAD	LGD							Exposure weighted average LGD (to Division B) (%) (11)
Average PD		Total (3) = (4)+(5)+ ...+(9)+(10)	EAD by facility / collateral type							
(%)			(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	
(1)	(2)		LGD: 75%	LGD: 45%	LGD: 40%	LGD: 35%	LGD: 35%	LGD: 35%	LGD: 0%	
			(4)	(5)	(6)	(7)	(8)	(9)	(10)	
1	0.03	-								
2	0.25	-								
3	0.75	-								
4	1.50	-								
5	3.00	60,000 (B)	60,000 (B)							75.00
6	6.00	-								
7	20.00	-								
8	100.00	-								
		-								
		-								
		-								
		-								
Total :		60,000	60,000	-	-	-	-	-	-	

Division C: LGD for Corporate, Sovereign and Bank Exposures

IRB_FIRBLGD

Name of the AI: XYZ Bank

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 exposure type)

(in HK\$'000)

Obligor grade		EAD	LGD							
Average PD		Total	EAD by facility / collateral type							Exposure weighted average LGD (to Division B) (%) (11)
(1)	(2)	(3) = (4)+(5)+ ... +(9)+(10)	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	
			Subordinated exposures	Unsecured senior exposures	Other recognized IRB collateral	Recognized commercial real estate	Recognized residential real estate	Recognized financial receivables	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	0.03	-								
2	0.25	-								
3	0.75	-								
4	1.50	100,000 (E)		29,086 (E)	35,714 (E)				35,200 (E)	27.37
5	3.00	-								
6	6.00	-								
7	20.00	-								
8	100.00	-								
		-								
		-								
		-								
		-								
Total :		100,000	-	29,086	35,714	-	-	-	35,200	

Division C: LGD for Corporate, Sovereign and Bank Exposures

IRB_FIRBLGD

Name of the AI: XYZ Bank

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 exposure type)

(in HK\$'000)

Obligor grade		EAD	LGD							Exposure weighted average LGD (to Division B) (%) (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%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	0.03	-								
2	0.25	40,000 (C)		40,000 (C)						45.00
3	0.75	-								
4	1.50	-								
5	3.00	-								
6	6.00	-								
7	20.00	-								
8	100.00	-								
		-								
		-								
		-								
		-								
Total :		40,000	-	40,000	-	-	-	-	-	

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

IRB_OBSND

Name of the AI: XYZ Bank

(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

Name of the AI: XYZ Bank

(in HK\$'000)

IRB Class	5. Forward asset purchases				6. Partly paid-up securities				7. 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

Name of the AI: XYZ Bank

(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) CT = (1c) + (2c) + + (10c) + (11c)	After recognized guarantees / credit derivative contracts (to Division B) DT = (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	200 (H)	0	-	-										
Total:	200		-	-	-		-	-	-		-	-	-	-

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

Division F: EL-EP Calculation under IRB

IRB_ELEP
(in HK\$'000)

Name of the AI: XYZ Bank

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	2,565	40,000	42,565	2,032	40,000	42,032		
	(a) Specialized lending under supervisory slotting criteria approach								
	(b) Small-and-medium sized corporates	1,350 (B)		1,350	1,032 (B)		1,032		
	(c) Other corporates	1,215 (A)	40,000 (F)	41,215	1,000 (A)	40,000 (F)	41,000		
2.	Sovereign exposures , of which	411		411	0		-		
	(a) Sovereigns	411 (E)		411	0 (E)				
	(b) Sovereign foreign public sector entities								
	(c) Multilateral development banks								
3.	Bank exposures , of which	45		45	688		688		
	(a) Banks	45 (C)		45	688 (C)		688		
	(b) Securities firms								
	(c) Public sector entities (excluding sovereign foreign public sector entities)								
4.	Retail exposures , of which	4		4	0				
	(a) Residential mortgages								
	(b) Qualifying revolving retail exposures	4 (H)		4	0				
	(c) Small business retail exposures								
	(d) Other retail exposures to individuals								
5.	Total	3,025	40,000	43,025	2,720	40,000	42,720		
6.	Deduction from capital base [Item 6 = Item 5(c) - Item 5(f)]							305	
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%								2,607
9.	Surplus provisions added to capital base [Min(Item 7, Item 8)]								-