

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	IRB Class	Number of Corresponding Forms Reported under Division B (1)	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) Specialized lending (high-volatility commercial real estate)	() Form IRB_SLSLOT and () Form IRB_CSB			
	(c) Small-and-medium sized corporates	(1) Form IRB_CSB		97,578	
	(d) 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_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			
	(c) Equity exposures not reported in Forms IRB_EQUSRW, IRB_EQUINT and IRB_EQUPDLGD	() Form IRB_EQUO			
6.	Other exposures	() Form IRB_OTHER			
7.	Total risk-weighted amount for credit risk (IRB Approach) before 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) after applying the scaling factor [Item 8 = Item 7 x 1.06]				434,433
9.	Risk-weighted amount for CVA	Part IIIf			0
10.	Total risk-weighted amount for credit risk (IRB Approach plus CVA) [Item 10 = Item 8 + Item 9], of which				434,433
	(a) Risk-weighted amount of default risk exposures in respect of OTC derivative transactions, credit derivative contracts and SFTs not subject to IMM(CCR) Approach				
	(b) Risk-weighted amount of default risk exposures in respect of OTC derivative transactions, credit derivative contracts and SFTs subject to IMM(CCR) Approach				
	(c) Risk-weighted amount of exposures subject to asset value correlation multiplier of 1.25				

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

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 / Specialized lending (high-volatility commercial real estate) /

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, credit derivative contracts and SFTs	OTC derivative transactions, credit derivative contracts and SFTs	(9)	Other than OTC derivative transactions, credit derivative contracts and SFTs	OTC derivative transactions, credit derivative contracts and SFTs	(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	200,000 (A)&(D)	190,000 (A)&(D)			90,000 (A)			90,000 (A)	45.00	2.50	115,596 (A)				1,215 (A)	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	100,000 (F)	100,000 (F)			100,000 (F)			100,000 (F)	45.00	2.50	62,500 (F)				40,000 (F)	1	
Total:					300,000	290,000	-	-	190,000	-	-	190,000			178,096	-	-	-	41,215	2	

(to Division A)

Of which: Exposures subject to asset value correlation multiplier of 1.25																					
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(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_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 / Specialized lending (high-volatility commercial real estate) / 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	Risk-weighted Amount			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		(12) = (9)+(10)+(11)	(%)	(years)		(15)	Of which: Subject to double default framework (a)	Of which: For dilution risk (b)			Of which: For residual value risk (c)
				before netting	after netting	Other than OTC derivative transactions, credit derivative contracts and SFTs	OTC derivative transactions, credit derivative contracts and SFTs		Other than OTC derivative transactions, credit derivative contracts and SFTs	OTC derivative transactions, credit derivative contracts and SFTs				(16)		(17)	(18)			
(1)	(2)	(3)	(4)	(5)	(6)(i)	(6)(ii)	(7)	(8)	(9)	(10)	(11)	(12) = (9)+(10)+(11)	(13)	(14)	(15)	(16)	(17)	(18)	(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
<i>(to Division A)</i>																				
Of which: Exposures subject to asset value correlation multiplier of 1.25																				

(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_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 / Specialized lending (high volatility commercial real estate) /

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, credit derivative contracts and SFTs	OTC derivative transactions, credit derivative contracts and SFTs	(9)	Other than OTC derivative transactions, credit derivative contracts and SFTs	OTC derivative transactions, credit derivative contracts and SFTs	(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					100,000 (E)			100,000 (E)	27.37	2.50	64,233 (E)				411 (E)	1	
5	N	3.00	3.00	3.00								-									
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			64,233	-	-	-	411	1	

(to Division A)

Of which: Exposures subject to asset value correlation multiplier of 1.25																					
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(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

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 / Specialized lending (high volatility commercial real estate) /~~

~~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, credit derivative contracts and SFTs	OTC derivative transactions, credit derivative contracts and SFTs	(9)	Other than OTC derivative transactions, credit derivative contracts and SFTs	OTC derivative transactions, credit derivative contracts and SFTs	(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					40,000 (C)			40,000 (C)	45.00	2.50	19,788 (C)					45 (C)	1	
3	N	0.75	0.75	0.75								-										
4	N	1.50	1.50	1.50								-										
5	N	3.00	3.00	3.00								-										
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:					-	-	-	-	40,000	-	-	40,000			19,788	-	-	-		45	1	

(to Division A)

Of which: Exposures subject to asset value correlation multiplier of 1.25																						
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(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)

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	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		(%)		Of which: For dilution risk (a)	Of which: For residual value risk (b)				
(1)	(2)	(3)	(4)	(5)	(6)(i)	(6)(ii)	(7)	(8)	(9)	(10)	(11)	(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	2.00	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 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_EQUIT

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 (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	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 / Specialized lending (high-volatility commercial real estate) / 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 (to Division B) (%) (12)
Average PD		Total (3) = (4)+(5)+...+(10)+(11)	EAD by facility / collateral type								
(%) (1)	(2)		(i) Exposures with specific wrong-way risk	(ii) Subordinated exposures	(iii) Unsecured senior exposures	(iv) Other recognized IRB collateral	(v) Recognized commercial real estate	(vi) Recognized residential real estate	(vii) Recognized financial receivables	(viii) Recognized financial collateral	
		LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 35%	LGD: 35%	LGD: 35%	LGD: 0%		
		(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
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)

IRB Subclass : Small-and-medium sized Corporates / ~~Other Corporates~~ / ~~Specialized lending (high-volatility commercial real estate)~~ / ~~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 (to Division B) (%) (12)
Average PD		Total (3) = (4)+(5)+...+(10)+(11)	EAD by facility / collateral type								
			(i) Exposures with specific wrong-way risk	(ii) Subordinated exposures	(iii) Unsecured senior exposures	(iv) Other recognized IRB collateral	(v) Recognized commercial real estate	(vi) Recognized residential real estate	(vii) Recognized financial receivables	(viii) Recognized financial collateral	
(%) (1)	(2)		LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 35%	LGD: 35%	LGD: 35%	LGD: 0%	
		(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
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 / Specialized lending (high-volatility commercial real estate) / 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 (to Division B) (%) (12)
Average PD		Total (3) = (4)+(5)+...+(10)+(11)	EAD by facility / collateral type								
			(i) Exposures with specific wrong-way risk	(ii) Subordinated exposures	(iii) Unsecured senior exposures	(iv) Other recognized IRB collateral	(v) Recognized commercial real estate	(vi) Recognized residential real estate	(vii) Recognized financial receivables	(viii) Recognized financial collateral	
(%) (1)	(2)		LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 35%	LGD: 35%	LGD: 35%	LGD: 0%	
		(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
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 / Specialized lending (high-volatility commercial real estate) / 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 (to Division B) (%) (12)
Average PD		Total (3) = (4)+(5)+...+(10)+(11)	EAD by facility / collateral type								
(%)	(2)		(i) Exposures with specific wrong-way risk	(ii) Subordinated exposures	(iii) Unsecured senior exposures	(iv) Other recognized IRB collateral	(v) Recognized commercial real estate	(vi) Recognized residential real estate	(vii) Recognized financial receivables	(viii) Recognized financial collateral	
(1)	(2)	LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 35%	LGD: 35%	LGD: 35%	LGD: 0%		
		(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, Credit Derivative Contracts and SFTs) under IRB Approach

IRB_OBSND

Name of 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)	(%)	(1c)	(1d)	(2a)	(%)	(2c)	(2d)	(3a)	(%)	(3c)	(3d)	(4a)	(%)	(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, Credit Derivative Contracts and SFTs) under IRB Approach

IRB_OBSND

Name of AI:

XYZ Bank

(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, Credit Derivative Contracts and SFTs) under IRB Approach

IRB_OBSND

Name of 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) 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	200 (H)	0	-	-										
Total:	200		-	-										

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

Division F: EL-EP Calculation under IRB Approach

IRB_ELEP
(in HK\$'000)

Name of 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 (other than HVCRE exposures)								
	(b) Specialized lending (high-volatility commercial real estate)								
	(c) Small-and-medium sized corporates	1,350 (B)		1,350	1,032 (B)		1,032		
	(d) 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 CET1 capital [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 Tier 2 capital [Min(Item 7, Item 8)]								-