

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				262,831
	(a) Specialized lending (project finance)	() Form IRB_SLSLOT and () Form IRB_CSB			
	(b) Specialized lending (object finance)	() Form IRB_SLSLOT and () Form IRB_CSB			
	(c) Specialized lending (commodities finance)	() Form IRB_SLSLOT and () Form IRB_CSB			
	(d) Specialized lending (income-producing real estate)	() Form IRB_SLSLOT and () Form IRB_CSB			
	(e) Specialized lending (high-volatility commercial real estate)	() Form IRB_SLSLOT and () Form IRB_CSB			
	(f) Small-and-medium sized corporates	(1) Form IRB_CSB		97,578	
	(g) Large corporates	() Form IRB_CSB			
	(h) Financial institutions treated as corporates	() Form IRB_CSB			
	(i) Other corporates	(1) Form IRB_CSB		165,253	
2.	Sovereign exposures, of which				54,350
	(a) Sovereigns	(1) Form IRB_CSB		54,350	
	(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 (excluding covered bonds)	(1) Form IRB_CSB		19,788	
	(b) Qualifying non-bank financial institutions	() Form IRB_CSB			
	(c) Public sector entities (excluding sovereign foreign public sector entities)	() Form IRB_CSB			
	(d) Covered bonds	() Form IRB_CSB			
	(e) Unspecified multilateral bodies	() Form IRB_CSB			
4.	Retail exposures, of which				151
	(a) Residential mortgages				
	(i) Individuals	() Form IRB_RETAIL			
	(ii) Property-holding shell companies	() Form IRB_RETAIL			
	(b) Qualifying revolving retail exposures (transactor)	() Form IRB_RETAIL			
	(c) Qualifying revolving retail exposures (revolver)	(1) Form IRB_RETAIL		151	
	(d) Small business retail exposures	() Form IRB_RETAIL			
	(e) Other retail exposures to individuals	() Form IRB_RETAIL			
5.	CIS exposures, of which				
	(a) Look-through approach	() Form IRB_CIS			
	(b) Third-party approach	() Form IRB_CIS			
	(c) Mandate-based approach	() Form IRB_CIS			
	(d) Fall-back approach	() Form IRB_CIS			
	(e) Combination of approaches	() Form IRB_CIS			
6.	Other exposures	() Form IRB_OTHER			
7.	Total risk-weighted amount for credit risk (IRB Approach) [Item 7 = Item 1 + Item 2 + Item 3 + Item 4 + Item 5 + Item 6], of which				337,120
	(a) Risk-weighted amount of default risk exposures in respect of derivative contracts and SFTs not subject to IMM(CCR) Approach				
	(b) Risk-weighted amount of default risk exposures in respect of derivative contracts and SFTs subject to IMM(CCR) Approach				
	(c) Risk-weighted amount of exposures subject to asset value correlation multiplier of 1.25				

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 / Large Corporates / Financial Institutions Treated as Corporates / Specialized Lending (Project Finance) Specialized Lending (Object Finance) / Specialized Lending (Commodities Finance) / Specialized Lending (Income-producing Real Estate) / Specialized Lending (High-volatility Commercial Real Estate) / Sovereigns / Sovereign Foreign Public Sector Entities / Multilateral Development Banks / Banks (Excluding Covered Bonds) / Qualifying Non-bank Financial Institutions / Public Sector Entities (Excluding Sovereign Foreign Public Sector Entities) / Covered Bonds / Unspecified Multilateral Bodies (delete where inapplicable)

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

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
					On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures									
Non-defaulted (N) / Defaulted (D)	Lower bound	Upper bound	Average PD	before netting	after netting	Other than derivative contracts and SFTs	Derivative contracts and SFTs	Other than derivative contracts and SFTs		Derivative contracts and SFTs	(12) = (9)+(10)+(11)	Of which: For dilution risk			Of which: For residual value risk				
(1)	(2)	(3)	(4)	(5)	(6)(i)	(6)(ii)	(7)	(8)	(9)	(10)	(11)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	
1	N	0.05	0.05	0.05															
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)	40.00	2.50	102,753 (A)		1,080 (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)	40.00	2.50	62,500 (F)		35,000 (F)	1	
Total:					300,000	290,000	-	-	190,000	-	-	190,000			165,253			36,080	2
(to Division A)																			
Of which: Exposures subject to asset value correlation multiplier of 1.25																			

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~~ / ~~Large Corporates~~ / ~~Financial Institutions Treated as Corporates~~ / ~~Specialized Lending (Project Finance)~~ / ~~Specialized Lending (Object Finance)~~ / ~~Specialized Lending (Commodities Finance)~~ / ~~Specialized Lending (Income-producing Real Estate)~~ / ~~Specialized Lending (High-volatility Commercial Real Estate)~~ / ~~Sovereigns~~ / ~~Sovereign Foreign Public Sector Entities~~ / ~~Multilateral Development Banks~~ / ~~Banks (Excluding Covered Bonds)~~ / ~~Qualifying Non-bank Financial Institutions~~ / ~~Public Sector Entities (Excluding Sovereign Foreign Public Sector Entities)~~ / ~~Covered Bonds~~ / ~~Unspecified Multilateral Bodies~~ (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
					On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures									
Non-defaulted (N) / Defaulted (D)		Lower bound	Upper bound	Average PD	before netting	after netting	Other than derivative contracts and SFTs	Derivative contracts and SFTs			Other than derivative contracts and SFTs	Derivative contracts and SFTs				Of which: For dilution risk	Of which: For residual value risk		
(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)
1	N	0.05	0.05	0.05															
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)																			

Of which: Exposures subject to asset value correlation multiplier of 1.25																			
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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 / Large Corporates / Financial Institutions Treated as Corporates / Specialized Lending (Project Finance) / Specialized Lending (Object Finance) / Specialized Lending (Commodities Finance) / Specialized Lending (Income-producing Real Estate) / Specialized Lending (High-volatility Commercial Real Estate) / Sovereigns / Sovereign Foreign Public Sector Entities / Multilateral Development Banks / Banks (Excluding Covered Bonds) / Qualifying Non-bank Financial Institutions / Public Sector Entities (Excluding Sovereign Foreign Public Sector Entities) / Covered Bonds / Unspecified Multilateral Bodies (delete where inapplicable)

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

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
					On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures											
Non-defaulted (N) / Defaulted (D)	Lower bound	Upper bound	Average PD	before netting	after netting	Other than derivative contracts and SFTs	Derivative contracts and SFTs	Other than derivative contracts and SFTs		Derivative contracts and SFTs	Of which: For dilution risk	Of which: For residual value risk									
(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)		
1	N	0.05	0.05	0.05																	
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)	23.16	2.50	54,350 (E)			347 (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			54,350			347	1		
(to Division A)																					
Of which: Exposures subject to asset value correlation multiplier of 1.25																					

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 / Large Corporates / Financial Institutions Treated as Corporates / Specialized Lending (Project Finance) / Specialized Lending (Object Finance) / Specialized Lending (Commodities Finance) / Specialized Lending (Income-producing Real Estate) / Specialized Lending (High-volatility Commercial Real Estate) / Sovereigns / Sovereign Foreign Public Sector Entities / Multilateral Development Banks / Banks (Excluding Covered Bonds) / Qualifying Non-bank Financial Institutions / Public Sector Entities (Excluding Sovereign Foreign Public Sector Entities) / Covered Bonds / Unspecified Multilateral Bodies (delete where inapplicable)

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

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
					On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures										
Non-defaulted (N) / Defaulted (D)	Lower bound	Upper bound	Average PD	before netting	after netting	Other than derivative contracts and SFTs	Derivative contracts and SFTs			Other than derivative contracts and SFTs	Derivative contracts and SFTs				Of which: For dilution risk	Of which: For residual value risk				
(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)	
1	N	0.05	0.05	0.05																
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																				

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 (Transactor)
Qualifying Revolving Retail Exposures (Revolver) / 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
					On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures									
					before netting	after netting	Other than derivative contracts and SFTs	Derivative contracts and SFTs		Other than derivative contracts and SFTs	Derivative contracts and SFTs								
(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									50.00						
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									50.00						
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									50.00						
8	N	0.75	0.75	0.75	800 (G)	800 (G)	20 (G)		800 (G)	20 (G)		820 (G)	60.00	151 (G)			4 (G)	1	
9	N	0.75	0.75	0.75									85.00						
10	N	3.00	3.00	3.00									50.00						
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									50.00						
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									50.00						
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									50.00						
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	20	-	800	20	-	820		151	-	-	4	1	

(to Division A)

Division C: LGD for Corporate, Sovereign, Bank and Retail 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~~ / ~~Large Corporates~~ / ~~Financial Institutions Treated as Corporates~~ / ~~Specialized Lending (Project Finance)~~ / ~~Specialized Lending (Object Finance)~~ / ~~Specialized Lending (Commodities Finance)~~ / ~~Specialized Lending (Income-producing Real Estate)~~ / ~~Specialized Lending (High-volatility Commercial Real Estate)~~ / ~~Sovereigns~~ / ~~Sovereign Foreign Public Sector Entities~~ / ~~Multilateral Development Banks~~ / ~~Banks (Excluding Covered Bonds)~~ / ~~Qualifying Non-bank Financial Institutions~~ / ~~Public Sector Entities (Excluding Sovereign Foreign Public Sector Entities)~~ / ~~Covered Bonds~~ / ~~Unspecified Multilateral Bodies~~ *(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									
Average PD (%) (1) (2)		Total (3) = (4)+(5)+ ...+(11)+(12)	EAD by facility / collateral type									Exposure weighted average LGD <i>(to Division B)</i> (%) (13)
			(i) Exposures with specific wrong-way risk	(ii) Subordinated exposures	(iii) Unsecured senior exposures	(iv) Unsecured senior exposures	(v) Other recognized IRB collateral	(vi) Recognized commercial real estate	(vii) Recognized residential real estate	(viii) Recognized financial receivables	(ix) Recognized financial collateral	
			LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 25%	LGD: 20%	LGD: 20%	LGD: 20%	LGD: 0%	
			(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
1	0.03	-										
2	0.25	-										
3	0.75	-										
4	1.50	-										
5	3.00	90, 000 (A)				90,000 (A)						40.00
6	6.00	-										
7	20.00	-										
8	100.00	100,000 (F)				100,000 (F)						40.00
Total :		190,000	-	-	-	190,000	-	-	-	-	-	

Division C: LGD for Corporate, Sovereign, Bank and Retail 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~~ / ~~Large Corporates~~ / ~~Financial Institutions Treated as Corporates~~ / ~~Specialized Lending (Project Finance)~~ / ~~Specialized Lending (Object Finance)~~ / ~~Specialized Lending (Commodities Finance)~~ / ~~Specialized Lending (Income-producing Real Estate)~~ / ~~Specialized Lending (High-volatility Commercial Real Estate)~~ / ~~Sovereigns~~ / ~~Sovereign Foreign Public Sector Entities~~ / ~~Multilateral Development Banks~~ / ~~Banks (Excluding Covered Bonds)~~ / ~~Qualifying Non-bank Financial Institutions~~ / ~~Public Sector Entities (Excluding Sovereign Foreign Public Sector Entities)~~ / ~~Covered Bonds~~ / ~~Unspecified Multilateral Bodies~~ *(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									
Average PD (%) (1) (2)		Total (3) = (4)+(5)+ ...+(11)+(12)	EAD by facility / collateral type									Exposure weighted average LGD <i>(to Division B)</i> (%) (13)
			(i) Exposures with specific wrong-way risk	(ii) Subordinated exposures	(iii) Unsecured senior exposures	(iv) Unsecured senior exposures	(v) Other recognized IRB collateral	(vi) Recognized commercial real estate	(vii) Recognized residential real estate	(viii) Recognized financial receivables	(ix) Recognized financial collateral	
			LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 25%	LGD: 20%	LGD: 20%	LGD: 20%	LGD: 0%	
			(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
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, Bank and Retail 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 / Large Corporates / Financial Institutions Treated as Corporates / Specialized Lending (Project Finance) / Specialized Lending (Object Finance) / Specialized Lending (Commodities Finance) / Specialized Lending (Income-producing Real Estate) / Specialized Lending (High-volatility Commercial Real Estate) / Sovereigns / Sovereign Foreign Public Sector Entities / Multilateral Development Banks / Banks (Excluding Covered Bonds) / Qualifying Non-bank Financial Institutions / Public Sector Entities (Excluding Sovereign Foreign Public Sector Entities) / Covered Bonds / Unspecified Multilateral Bodies (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									
Average PD (%) (1) (2)		Total (3) = (4)+(5)+ ...+(11)+(12)	EAD by facility / collateral type									Exposure weighted average LGD (to Division B) (%) (13)
			(i) Exposures with specific wrong-way risk	(ii) Subordinated exposures	(iii) Unsecured senior exposures	(iv) Unsecured senior exposures	(v) Other recognized IRB collateral	(vi) Recognized commercial real estate	(vii) Recognized residential real estate	(viii) Recognized financial receivables	(ix) Recognized financial collateral	
			LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 25%	LGD: 20%	LGD: 20%	LGD: 20%	LGD: 0%	
			(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
1	0.03	-										
2	0.25	-										
3	0.75	-										
4	1.50	100,000 (E)			34,800 (E)		30,000 (E)				35,200 (E)	23.16
5	3.00	-										
6	6.00	-										
7	20.00	-										
8	100.00	-										
Total :		100,000	-	-	34,800	-	30,000	-	-	-	35,200	

Division C: LGD for Corporate, Sovereign, Bank and Retail 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 / Large Corporates / Financial Institutions Treated as Corporates / Specialized Lending (Project Finance) / Specialized Lending (Object Finance) / Specialized Lending (Commodities Finance) / Specialized Lending (Income-producing Real Estate) / Specialized Lending (High-volatility Commercial Real Estate) / Sovereigns / Sovereign Foreign Public Sector Entities / Multilateral Development Banks / Banks (Excluding Covered Bonds) / Qualifying Non-bank Financial Institutions / Public Sector Entities (Excluding Sovereign Foreign Public Sector Entities) / Covered Bonds / Unspecified Multilateral Bodies (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									
Average PD (%) (1) (2)		Total (3) = (4)+(5)+ ...+(11)+(12)	EAD by facility / collateral type									Exposure weighted average LGD (to Division B) (%) (13)
			(i) Exposures with specific wrong-way risk	(ii) Subordinated exposures	(iii) Unsecured senior exposures	(iv) Unsecured senior exposures	(v) Other recognized IRB collateral	(vi) Recognized commercial real estate	(vii) Recognized residential real estate	(viii) Recognized financial receivables	(ix) Recognized financial collateral	
			LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 25%	LGD: 20%	LGD: 20%	LGD: 20%	LGD: 0%	
			(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
1	0.05											
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 C: LGD for Corporate, Sovereign, Bank and Retail Exposures

IRB_RETAILIRBLGD

Name of the AI: XYZ Bank

IRB Approach: Retail IRB Approach

IRB Class : Retail Exposures

IRB Subclass : Residential Mortgages to Individuals / Residential Mortgages to Property-holding Shell Companies / Qualifying Revolving Retail Exposures (Transactor)
Qualifying Revolving Retail Exposures (Revolver) / 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)			
Pool		EAD	LGD
Average PD			
(%)			(%)
(1)	(2)	(3)	(4)
1	0.05		
2	0.05		
3	0.05		
4	0.25		
5	0.25		
6	0.25		
7	0.75		
8	0.75	820 (G)	60
9	0.75		
10	3.00		
11	3.00		
12	3.00		
13	6.00		
14	6.00		
15	6.00		
16	15.00		
17	15.00		
18	15.00		
19	100.00		
20	100.00		
21	100.00		
22	100.00		
Total :		820	

Selected Breakdown of Exposures		(in HK\$'000)			
		EAD of exposures where the estimated LGD is lower than the LGD floor as set out in section 178 of the BCR (A) = (A1) + (A2) + (A3)	Of which, the estimated LGD is lower than the LGD floor by		
			less than 5% (A1)	5-10% (A2)	more than 10% (A3)
1	Unsecured exposures	-	-	-	-
2	Partially secured exposures	-	-	-	-
3	Fully secured exposures	-	-	-	-
4	Residential mortgages	-	-	-	-

Division D: Off-Balance Sheet Exposures (Other Than Default Risk Exposures in respect of Derivative Contracts and SFTs) 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		
(B) Retail exposures		100												100		
Total:																

(C) Memorandum item

Total of which

(i) Group 1a cryptoassets																
(ii) Group 1b cryptoassets																

Division D:

Off-Balance Sheet Exposures (Other Than Default Risk Exposures in respect of Derivative Contracts and SFTs) 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				50		
(ii) Sovereign exposures		100				100				100				50		
(iii) Bank exposures		100				100				100				50		
(A2) Advanced IRB Approach:																
(i) Corporate exposures		100				100				100						
(ii) Sovereign exposures		100				100				100						
(B) Retail exposures		100				100				100						
Total:																
(C) Memorandum item																
Total of which																
(i) Group 1a cryptoassets																
(ii) Group 1b cryptoassets																

Division D:

Off-Balance Sheet Exposures (Other Than Default Risk Exposures in respect of Derivative Contracts and SFTs) under IRB Approach

IRB_OBSND

IRB Class	9. Commitments eligible for a CCF of 0%				10. Revolving commitments that are unconditionally cancellable without prior notice				11. Non-revolving commitments that are unconditionally cancellable without prior notice				12. Revolving commitments that are not unconditionally cancellable without prior notice			
	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
	(9a)	(9b)	(9c)	(9d)	(10a)	(10b)	(10c)	(10d)	(11a)	(11b)	(11c)	(11d)	(12a)	(12b)	(12c)	(12d)

(A1) Foundation IRB Approach:

(i) Corporate exposures		0				10				10				40		
(ii) Sovereign exposures						10				10				40		
(iii) Bank exposures						10				10				40		

(A2) Advanced IRB Approach:

(i) Corporate exposures		0								10						
(ii) Sovereign exposures										10						
(B) Retail exposures					200 (G)	10	20	20		10						
Total:					200		20	20								

(C) Memorandum item

Total of which

(i) Group 1a cryptoassets																
(ii) Group 1b cryptoassets																

Division D:

Off-Balance Sheet Exposures (Other Than Default Risk Exposures in respect of Derivative Contracts and SFTs) under IRB Approach

IRB_OBSND

(in HK\$'000)

IRB Class	13. Non-revolving commitments that are not unconditionally cancellable without prior notice				14. Sale and repurchase agreements (excluding those that are repo-style transactions)				15. Others				Total 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 (to Division B) $C_T = (1c) + (2c) + \dots + (14c) + (15c)$	After recognized guarantees / credit derivative contracts (to Division B) $D_T = (1d) + (2d) + \dots + (14d) + (15d)$
			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		
	(13a)	(13b)	(13c)	(13d)	(14a)	(14b)	(14c)	(14d)	(15a)	(15b)	(15c)	(15d)		
(A1) Foundation IRB Approach:														
(i) Corporate exposures		40				100								
(ii) Sovereign exposures		40				100								
(iii) Bank exposures		40				100								
(A2) Advanced IRB Approach:														
(i) Corporate exposures		40				100								
(ii) Sovereign exposures		40				100								
(B) Retail exposures		40				100							20	20
Total:													20	20

(C) Memorandum item

Total of which

(i) Group 1a cryptoassets														
(ii) Group 1b cryptoassets														

Division F: EL-EP Calculation under IRB Approach

IRB_ELEP
(in HK\$'000)

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	2,430	35,000	37,430	2,200	40,000	42,200		
	(a) Specialized lending (project finance)								
	(b) Specialized lending (object finance)								
	(c) Specialized lending (commodities finance)								
	(d) Specialized lending (income-producing real estate)								
	(e) Specialized lending (high-volatility commercial real estate)								
	(f) Small-and-medium sized corporates	1,350 (B)		1,350	1,200		1,200		
	(g) Large corporates								
	(h) Financial institutions treated as corporates								
	(i) Other corporates	1,080 (A)	35,000 (F)	36,080	1,000	40,000 (F)	41,000		
2.	Sovereign exposures , of which	347		347	350		350		
	(a) Sovereigns	347 (E)		347	350		350		
	(b) Sovereign foreign public sector entities								
	(c) Multilateral development banks								
3.	Bank exposures , of which	45		45	50		50		
	(a) Banks (excluding covered bonds)	45 (C)		45	50		50		
	(b) Qualifying non-bank financial institutions								
	(c) Public sector entities (excluding sovereign foreign public sector entities)								
	(d) Covered bonds								
	(e) Unspecified multilateral bodies								
4.	Retail exposures , of which	4		4	5		5		
	(a) Residential mortgages								
	(b) Qualifying revolving retail exposures (transactor)								
	(c) Qualifying revolving retail exposures (revolver)	4 (G)		4	5		5		
	(d) Small business retail exposures								
	(e) Other retail exposures to individuals								
5.	Total	2,826	35,000	37,826	2,605	40,000	42,605		
6.	Deduction from CET1 capital [Item 6 = Item 5(c) - Item 5(f)]							0	
7.	Surplus provisions [Item 7 = Item 5(f) - Item 5(c)]								4,824
8.	0.6% of total risk-weighted amount for credit risk (IRB Approach) [Item 8 = Item 7 of Form_IRB_TOTCRWA x 0.6%]								2,023
9.	Surplus provisions added to Tier 2 capital [Min(Item 7, Item 8)]								2,023