

**Part IIc: 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.	<b>Corporate exposures, of which</b>				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.	<b>Sovereign exposures, of which</b>				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.	<b>Bank exposures, of which</b>				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.	<b>Retail exposures, of which</b>				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.	<b>CIS exposures, of which</b>				
	(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.	<b>Other exposures</b>	( ) Form IRB_OTHER			
7.	<b>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</b>				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				

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								EAD	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												(18)	(19)							
	Lower bound	Upper bound	Average PD	On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures after netting	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)	(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								
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)

Internal Rating System				EAD Calculation								EAD	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												(18)	(19)							
	Lower bound	Upper bound	Average PD	On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures after netting	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)	(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								EAD	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										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	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																		
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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								EAD	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								(%)	(years)	Of which: For dilution risk	Of which: For residual value risk	Expected loss amount	Number of obligors			
	Lower bound	Upper bound	Average PD	On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures	Off-balance sheet exposures	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)	(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																				
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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)

Internal Rating System				EAD Calculation								LGD	Risk-weighted Amount	(in HK\$'000)		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	
	Lower bound	Upper bound	Average PD	On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures	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	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)*

LGD										(in HK\$'000)			
Obligor grade		EAD		EAD by facility / collateral type								Exposure weighted average LGD (to Division B)	
Average PD		Total										(%)	
				(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	(%)	
				(3) = (4)+(5)+ ...+(11)+(12)	LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 25%	LGD: 20%	LGD: 20%	(13)	
(1)	(2)				(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	
<b>Total :</b>		<b>190,000</b>			-	-	-	-	<b>190,000</b>	-	-	-	

**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)*

(please specify where the Reporting AII has more than one internal rating system for an IAI class / subclass)

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)**

LGD											(in HK\$'000)		
Obligor grade		EAD	EAD by facility / collateral type									Exposure weighted average LGD	
Average PD		Total											
(1)	(2)	(3) = (4)+(5)+...+(11)+(12)	(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	(to Division B)	(%)
			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)		(13)
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) /

Severi, T., & S. S. S. (2014). 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)*

Obligor grade	EAD	LGD										(in HK\$'000)
		EAD by facility / collateral type										
Average PD	Total	(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	Exposure weighted average LGD  (to Division B)	
		(%)	(3) = (4)+(5)+ ...+(11)+(12)	LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 25%	LGD: 20%	LGD: 20%	LGD: 0%	
(1)	(2)			(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)**

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

		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	-	-	-	-

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		
<b>Total:</b>																	

(C) Memorandum item

Total of which

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

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					
<b>Total:</b>																

## (C) Memorandum item

Total of which

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

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						
<b>Total:</b>					200		20	20								

## (C) Memorandum item

Total of which

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

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	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	(to Division B)	(to Division B)
	(13a)	(13b)	(13c)	(13d)	(14a)	(14b)	(14c)	(14d)	(15a)	(15b)	(15c)	(15d)	$C_T = (1c) + (2c) + \dots + (14c) + (15c)$	$D_T = (1d) + (2d) + \dots + (14d) + (15d)$
(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	
<b>Total:</b>												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 (a)	Defaulted exposures (b)	Total (c) = (a)+(b)	Non-defaulted exposures (d)	Defaulted exposures (e)	Total (f) = (d)+(e)	Excess of total EL amount over total EP (g)	Excess of total EP over total EL amount (h)
1. <b>Corporate exposures</b> , 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. <b>Sovereign exposures</b> , of which		347		347	350		350		
	(a) Sovereigns	347 (E)		347	350		350		
	(b) Sovereign foreign public sector entities								
	(c) Multilateral development banks								
3. <b>Bank exposures</b> , 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. <b>Retail exposures</b> , 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. <b>Total</b>		2,826	35,000	37,826	2,605	40,000	42,605		
6. <b>Deduction from CET1 capital</b> [Item 6 = Item 5(c) - Item 5(f)]								0	
7. <b>Surplus provisions</b> [Item 7 = Item 5(f) - Item 5(c)]									4,824
8. <b>0.6% of total risk-weighted amount for credit risk (IRB Approach)</b> [Item 8 = Item 7 of Form_IRB_TOTCRWA x 0.6%]									2,023
9. <b>Surplus provisions added to Tier 2 capital</b> [Min(Item 7, Item 8)]									2,023