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) <u>before</u> applying the scaling factor** [Item 7 = Item 1 + Item 2 + Item 3 + Item 4 + Item 5 + Item 6]				409,842
8.	**Total risk-weighted amount for credit risk (IRB Approach) <u>after</u> applying the scaling factor** [Item 8 = Item 7 x 1.06]				434,433
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** **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												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		EAD						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											
		(%)	(%)	(%)											(%)	(years)						
(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	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													

(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.
Please refer to paragraph 235 of QIS 3 Technical Guidance for details of the RW function for corporate, sovereign and bank exposures. Derivation of RW is dependent on estimates of probability of default

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												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		EAD						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											
		(%)	(%)	(%)										(%)	(years)							
(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

(to Division A)

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.

Please refer to paragraph 235 of QIS 3 Technical Guidance for details of the RW function for corporate, sovereign and bank exposures. Derivation of RW is dependent on estimates of probability of default

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												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		EAD						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											
		(%)	(%)	(%)										(%)	(years)							
(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					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																			

(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.

Please refer to paragraph 235 of QIS 3 Technical Guidance for details of the RW function for corporate, sovereign and bank exposures. Derivation of RW is dependent on estimates of probability of default

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											Memorandum Items		
Obligor grade		PD range			Exposures before recognized guarantees / credit derivative contracts				Exposures after recognized guarantees / credit derivative contracts				Exposure Weighted Average LGD	Exposure Weighted Average Maturity Value	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		EAD				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									
		(%)	(%)	(%)									(%)	(years)						
(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					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																		

(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.
Please refer to paragraph 235 of QIS 3 Technical Guidance for details of the RW function for corporate, sovereign and bank exposures. Derivation of RW is dependent on estimates of probability of default

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

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							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										
					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	EAD					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.

Please refer to paragraph 235 of QIS 3 Technical Guidance for details of the RW function for corporate, sovereign and bank exposures. Derivation of RW is dependent on estimates of probability of default (PD),

Name of the AI: **XYZ Bank**

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

(in HK$'000)

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

(to Division A)

Please refer to paragraph 235 of QIS 3 Technical Guidance for details of the RW function for corporate, sovereign and

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									
Average PD		Total	EAD by facility / collateral type									Exposure weighted average LGD
			(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	*(to Division B)*
	(%)	(3) = (4)+(5)+…+(10)+(11)	LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 35%	LGD: 35%	LGD: 35%	LGD: 0%	(%)
(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)						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									
Average PD		Total	EAD by facility / collateral type									Exposure weighted average LGD
			(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	
											(to Division B)
	(%)	(3) = (4)+(5)+…+(10)+(11)	LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 35%	LGD: 35%	LGD: 35%	LGD: 0%	(%)
(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	60, 000 (B)		60,000 (B)							75.00
6	6.00	-									
7	20.00	-									
8	100.00	-									
		-									
		-									
		-									
		-									
Total :		**60,000**	**-**	**60,000**	**-**	**-**	**-**	**-**	**-**	**-**	

Please refer to paragraph 235 of QIS 3 Technical Guidance for details of the

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									
Average PD		Total	EAD by facility / collateral type									Exposure weighted average LGD
			(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	*(to Division B)*
	(%)	(3) = (4)+(5)+...+(10)+(11)	LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 35%	LGD: 35%	LGD: 35%	LGD: 0%	(%)
(1)	(2)		(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
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**	

Please refer to paragraph 235 of QIS 3 Technical Guidance for details of the

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									
Average PD		Total	EAD by facility / collateral type									Exposure weighted average LGD
			(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	*(to Division B)*
	(%)	(3) = (4)+(5)+…+(10)+(11)	LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 35%	LGD: 35%	LGD: 35%	LGD: 0%	(%)
(1)	(2)		(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
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**	**-**	**-**	**-**	**-**	**-**	

Please refer to paragraph 235 of QIS 3 Technical Guidance for details of the

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 before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts	Principal amount	CCF (%)	Credit equivalent amount before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts	Principal amount	CCF (%)	Credit equivalent amount before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts	Principal amount	CCF (%)	Credit equivalent amount before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(1a)	2,565	(1c)	(1d)	(2a)	(2b)	(2c)	(2d)	(3a)	(3b)	(3c)	(3d)	(4a)	(4b)	(4c)	(4d)
(A1) Foundation IRB Approach:																
(i) Corporate exposures		100				50				20				100		
(ii) Sovereign exposures		100				50				20				100		
(iii) Bank exposures		100				50				20				100		
(A2) Advanced IRB Approach:																
(i) Corporate exposures		100												100		
(ii) Sovereign exposures		100												100		
(iii) Bank exposures		100												100		
(B) Retail exposures																
Total:	-		-	-	-			-	-		-	-	-		-	-

Division D: **Off-Balance Sheet Exposures (Other Than OTC Derivative Transactions, 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 before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts	Principal amount	CCF (%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts	Principal amount	CCF (%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts	Principal amount	CCF (%)	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:	-		-	-	-		-	-	-		-	-	-		-	-

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	CCF (%)	Credit equivalent amount before recognized guarantees / credit derivative contracts	Credit equivalent amount after recognized guarantees / credit derivative contracts	Principal amount	CCF (%)	Credit equivalent amount before recognized guarantees / credit derivative contracts	Credit equivalent amount after recognized guarantees / credit derivative contracts	Principal amount	CCF (a) (%)	Credit equivalent amount before recognized guarantees / credit derivative contracts	Credit equivalent amount after recognized guarantees / credit derivative contracts	Before recognized guarantees / credit derivative contracts (to Division B)	After recognized guarantees / credit derivative contracts (to Division B)
	(9a)	(9b)	(9c)	(9d)	(10a)	(10b)	(10c)	(10d)	(11a)	(11b)	(11c)	(11d)	$C_T = (1c) + (2c)$ $+ \ldots\ldots + (10c)$ $+ (11c)$	$D_T = (1d) + (2d)$ $+ \ldots\ldots + (10d)$ $+ (11d)$
(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

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)]								-