

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				
	(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	() Form IRB_CSB			
	(d) Other corporates	() Form IRB_CSB			
2.	Sovereign exposures, of which				
	(a) Sovereigns	() Form IRB_CSB			
	(b) Sovereign foreign public sector entities	() Form IRB_CSB			
	(c) Multilateral development banks	() Form IRB_CSB			
3.	Bank exposures, of which				
	(a) Banks	() Form IRB_CSB			
	(b) Securities firms	() Form IRB_CSB			
	(c) Public sector entities (excluding sovereign foreign public sector entities)	() Form IRB_CSB			
4.	Retail exposures, of which				
	(a) Residential mortgages				
	(i) Individuals	() Form IRB_RETAIL			
	(ii) Property-holding shell companies	() Form IRB_RETAIL			
	(b) Qualifying revolving retail exposures	() Form IRB_RETAIL			
	(c) Small business retail exposures	() Form IRB_RETAIL			
	(d) Other retail exposures to individuals	() Form IRB_RETAIL			
5.	Equity exposures, of which				
	(a) Market-based approach				
	(i) Simple risk-weight method	() Form IRB_EQUSRW			
	(ii) Internal models method	() Form IRB_EQUINT			
	(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]				
8.	Total risk-weighted amount for credit risk (IRB Approach) <u>after</u> applying the scaling factor [Item 8 = Item 7 x 1.06]				
9.	Risk-weighted amount for CVA	Part IIIf			
10.	Total risk-weighted amount for credit risk (IRB Approach plus CVA) [Item 10 = Item 8 + Item 9], of which				
	(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				

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

IRB Approach : Foundation IRB Approach / Advanced IRB Approach *(delete where inapplicable)*

IRB Subclass : Small-and-medium sized Corporates / Other Corporates / Specialized lending (high-volatility commercial real estate) / Sovereigns / Sovereign Foreign Public Sector Entities / Multilateral Development Banks / Banks / Securities Firms / Public Sector Entities (Excluding Sovereign Foreign Public Sector Entities) *(delete where inapplicable)*

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

(in HK\$'000)

Internal Rating System					EAD Calculation								Exposure Weighted Average LGD	Exposure Weighted Average Maturity Value	Risk-weighted Amount				Memorandum Items		
Obligor grade		PD range			Exposures before recognized guarantees / credit derivative contracts				Exposures after recognized guarantees / credit derivative contracts										EAD	Expected loss amount	Number of obligors
					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										
Non-defaulted (N) / Defaulted (D)	Lower bound	Upper bound	Average PD																		
(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																					
2																					
3																					
4																					
5																					
6																					
7																					
8																					
Total:																					
(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.

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

IRB_SL SLOT

IRB Class : Corporate Exposures
 IRB Approach: Supervisory Slotting Criteria Approach
 IRB Subclass : Specialized Lending: Project Finance / Object Finance / Commodities Finance / Income-producing Real Estate / High-volatility commercial real estate *(delete where inapplicable)*

(in HK\$'000)

Internal Rating System		EAD Calculation								Exposure Weighted Average Maturity Value (years)	Risk-weighted Amount (11) = (2) x (9)	Memorandum Items	
Supervisory rating grades	SRW (b) (%)	Exposures before recognized guarantees / credit derivative contracts				Exposures after recognized guarantees / credit derivative contracts			EAD (9) = (6)+(7)+(8)			Expected loss amount (12)	Number of obligors (13)
		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					
(1)	(2)	(3)(i)	(3)(ii)	(4)	(5)	(6)	(7)	(8)	(9) = (6)+(7)+(8)	(10)	(11) = (2) x (9)	(12)	(13)
STRONG (a)	50												
STRONG	70												
GOOD (a)	70												
GOOD	90												
SATISFACTORY	115												
WEAK	250												
DEFAULT	0												
Total :													

(to Division A)

- (a) Use of preferential risk-weights. In scenario (b)(i) below, the preferential risk-weights do not apply to "specified ADC exposure" as defined under section 158(5) of the BCR.
- (b) The supervisory risk-weights (SRW) to be automatically displayed in column (2) will vary, depending on the IRB subclass selected by the reporting institution for input:
- (i) When an IRB subclass other than "Specialized lending (high-volatility commercial real estate)" is selected for input, column (2) will show the SRWs applicable to specialized lending (other than HVCRE exposures), as currently set out in the column above;
- (ii) When the IRB subclass of "Specialized lending (high-volatility commercial real estate)" is selected for input, column (2) will show the SRWs applicable to HVCRE exposures, as set out below:
- "STRONG (a)" - 70%; "STRONG" - 95%; "GOOD (a)" - 95%; "GOOD" - 120%; "SATISFACTORY" - 140%; "WEAK" - 250%; "DEFAULT" - 0%.

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

IRB_RETAIL

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)

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(to Division A)

(a) This column is only applicable to purchased receivables.

(b) This column is only applicable to leasing transactions that expose the AI to residual value risk.

Division B:

Risk-weighted Amount by IRB Class / Subclass

IRB_EQUSRW

IRB Class : Equity Exposures

IRB Approach: Market-based Approach: Simple Risk-weight Method

IRB Subclass : Equity Exposures under Simple Risk-weight Method

(in HK\$'000)

Portfolio		EAD Calculation		Risk-weighted Amount	Memorandum Item
	SRW (%) (1)	Exposures before netting (3)	Exposures after netting (EAD) (4)		Number of equity exposures (6)
1	Publicly traded equity exposures	300			
2	All other equity exposures	400			
Total:					

(to Division A)

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

IRB_EQUINT

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

(to Division A)

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

IRB_EQUPDLGD

IRB Class : Equity Exposures

IRB Approach: PD/LGD Approach

IRB Subclass : Publicly Traded Equity Exposures Held for Long-Term Investment / Privately Owned Equity Exposures Held for Long-Term Investment / Other Publicly Traded Equity Exposures / Other Equity Exposures (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			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 equity exposures
Non-defaulted (N) / Defaulted (D)		Lower bound	Upper bound	Average PD	Before netting	After netting	After netting		Of which the factor of 1.5 in risk-weights applies	Of which the minimum risk-weight applies (a)	Of which the risk-weight of 1250% applies		
(1)	(2)	(3)	(4)	(5)	(6)(i)	(6)(ii)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1													
2													
3													
4													
5													
6													
7													
8													
Total:													

(to Division A)

(a) 100% for publicly traded equity exposures and privately owned equity exposures held for long-term investment, 200% for other publicly traded equity exposures and 300% for other equity exposures.

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

IRB Class :Equity Exposures

IRB Approach:Market-based Approach or PD/LGD Approach

IRB Subclass :Equity Exposures Not Reported in Forms IRB_EQUSRW, IRB_EQUINT and IRB_EQUPDLGD

IRB_EQUO

(in HK\$'000)

Portfolio		EAD Calculation		Risk-weighted Amount	Memorandum Item
	SRW (%) (1)	Exposures before netting (3)	Exposures after netting (EAD) (4)		Number of equity exposures (6)
1	Specified equity exposures to financial sector entities (a)	250			
2	Specified equity exposures to commercial entities (b)	1250			
3	Expected loss amount of equity exposures subject to the PD/LGD approach (c)	1250			
4					
5					
Total:					

(to Division A)

(a) This item is applicable to equity exposures that fall within section 183(7) of the Banking (Capital) Rules.
(b) This item is applicable to equity exposures that fall within section 183(5) and (6) of the Banking (Capital) Rules.
(c) This item is applicable to equity exposures that fall within section 194(1)(ga) of the Banking (Capital) Rules.

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

IRB_OTHER

IRB Class : Other Exposures
IRB Approach: Specific Risk-weight Approach
IRB Subclass : Cash Items and Other Items

Other Exposures		EAD Calculation		Risk-weighted Amount
	SRW (%)	Exposures before netting	Exposures after netting (EAD)	
(1)	(2)	(3)	(4)	(5) = (2)x(4)
(i) Cash items				
1. Notes and coins	0			
2. Government certificates of indebtedness	0			
3. Gold bullion held in own vault or on an allocated basis, to the extent backed by gold liabilities	0			
4. Gold bullion held not backed by gold liabilities	100			
5. Cash items in the course of collection	20			
6. Unsettled clearing items of the institution being processed through any interbank clearing system in Hong Kong	0			
7. Receivables from transactions in securities (other than repo-style transactions), foreign exchange and commodities which are not yet due for settlement	0			
8. Positive current exposures from delivery-versus-payment transactions which remain unsettled after the settlement date				
8a. for up to 4 business days	0			
8b. for 5 to 15 business days	100			
8c. for 16 to 30 business days	625			
8d. for 31 to 45 business days	937.5			
8e. for 46 or more business days	1250			
9. Amount due from transactions which are entered into on a basis other than a delivery-versus-payment basis and remain unsettled for up to 4 business days after the settlement date (for non-significant amount only)	100			
10. Amount due from transactions which are entered into on a basis other than a delivery-versus-payment basis and remain unsettled for 5 or more business days after the settlement date	1250			
Subtotal (i):				
(ii) Other items				
1. Premises, plant and equipment, other fixed assets for own use, and other interest in land and buildings	100			
2. Exposures subject to the IRB approach which are not elsewhere specified				
2a.				
2b.				
2c.				
2d.				
2e.				
Subtotal (ii):				
Total (i) + (ii):				

(to Division A)

Division C: LGD for Corporate, Sovereign and Bank Exposures

IRB_FIRBLGD

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

Division C: LGD for Corporate, Sovereign and Bank Exposures

IRB_AIRBLGD

IRB Approach: Advanced 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 (%) (1) (2)		Total (3) = (4)+(5)+ ... +(17)+(18)	EAD by facility grade														
			(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)	(x)	(xi)	(xii)	(xiii)	(xiv)	(xv)
			LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: 100%
			(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1																	
2																	
3																	
4																	
5																	
6																	
7																	
8																	
Total :																	

Division D:

Off-Balance Sheet Exposures (Other Than OTC Derivative Transactions, Credit Derivative Contracts and SFTs) under IRB Approach

IRB_OBSND

(in HK\$'000)

IRB Class	1. Direct credit substitutes				2. Transaction-related contingencies				3. Trade-related contingencies				4. Asset sales with recourse			
	Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount	
			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
			(%)	(%)			(%)	(%)			(%)	(%)			(%)	(%)
	(1a)	(1b)	(1c)	(1d)	(2a)	(2b)	(2c)	(2d)	(3a)	(3b)	(3c)	(3d)	(4a)	(4b)	(4c)	(4d)
(A1) Foundation IRB Approach:																
(i) Corporate exposures		100				50				20				100		
(ii) Sovereign exposures		100				50				20				100		
(iii) Bank exposures		100				50				20				100		
(A2) Advanced IRB Approach:																
(i) Corporate exposures		100												100		
(ii) Sovereign exposures		100												100		
(iii) Bank exposures		100												100		
(B) Retail exposures																
Total:																

Division D:

Off-Balance Sheet Exposures (Other Than OTC Derivative Transactions, Credit 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				75		
(ii) Sovereign exposures		100				100				100				75		
(iii) Bank exposures		100				100				100				75		
(A2) Advanced IRB Approach:																
(i) Corporate exposures		100				100				100						
(ii) Sovereign exposures		100				100				100						
(iii) Bank exposures		100				100				100						
(B) Retail exposures																
Total:																

Division D:

Off-Balance Sheet Exposures (Other Than OTC Derivative Transactions, Credit Derivative Contracts and SFTs) under IRB Approach

IRB_OBSND

(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		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF ^(a)	Credit equivalent amount		Before recognized guarantees / credit derivative contracts (to Division B) C _T = (1c) + (2c) + + (10c) + (11c)	After recognized guarantees / credit derivative contracts (to Division B) D _T = (1d) + (2d) + + (10d) + (11d)
			before recognized guarantees / credit derivative contracts	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)		
(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														
Total:														

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

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions, Credit Derivative Contracts and SFTs (including centrally cleared trades that are treated as bilateral trades)) under IRB Approach: Default Risk Exposures NOT under IMM(CCR) Approach

IRB_OBSD_N_IMM

(in HK\$'000)

IRB Class	1. Exchange rate contracts (other than LSTs) not subject to recognized netting						2. Interest rate contracts (other than LSTs) not subject to recognized netting						3. Equity contracts (other than LSTs) not subject to recognized netting					
	Principal amount	Current exposure	Potential exposure	CCF	Default risk exposure		Principal amount	Current exposure	Potential exposure	CCF	Default risk exposure		Principal amount	Current exposure	Potential exposure	CCF	Default risk exposure	
					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(iv))	(1a(v))					(2a(iv))	(2a(v))					(3a(iv))	(3a(v))
	(1a(i))	(1a(ii))	(1a(iii))				(2a(i))	(2a(ii))	(2a(iii))				(3a(i))	(3a(ii))	(3a(iii))			
(A1) Maturity: 1 Year or Less																		
(i) Corporate exposures				1%						0%						6%		
(ii) Sovereign exposures				1%						0%						6%		
(iii) Bank exposures				1%						0%						6%		
(iv) Retail exposures				1%						0%						6%		
Subtotal:																		
(A2) Maturity: Over 1 Year to 5 Years																		
(i) Corporate exposures				5%						0.5%						8%		
(ii) Sovereign exposures				5%						0.5%						8%		
(iii) Bank exposures				5%						0.5%						8%		
(iv) Retail exposures				5%						0.5%						8%		
Subtotal:																		
(A3) Maturity: Over 5 Years																		
(i) Corporate exposures				7.5%						1.5%						10%		
(ii) Sovereign exposures				7.5%						1.5%						10%		
(iii) Bank exposures				7.5%						1.5%						10%		
(iv) Retail exposures				7.5%						1.5%						10%		
Subtotal:																		
Total:																		

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions, Credit Derivative Contracts and SFTs (including centrally cleared trades that are treated as bilateral trades)) under IRB Approach: Default Risk Exposures NOT under IMM(CCR) Approach

IRB_OBSD_N_IMM

(in HK\$'000)

IRB Class	4. Precious metals contracts (other than LSTs) not subject to recognized netting						5. Debt security contracts or other commodity contracts (other than LSTs) not subject to recognized netting						Subtotal default risk exposures (Items 1 to 5)	
	Principal amount	Current exposure	Potential exposure	CCF	Default risk exposure		Principal amount	Current exposure	Potential exposure	CCF	Default risk exposure		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		
	(4a(i))	(4a(ii))	(4a(iii))		(4a(iv))	(4a(v))	(5a(i))	(5a(ii))	(5a(iii))		(5a(v))	(5a(v))	A(iv) = (1a(iv)) + ... + (5a(iv))	A(v) = (1a(v)) + ... + (5a(v))
(A1) Maturity: 1 Year or Less														
(i) Corporate exposures				7%						10%				
(ii) Sovereign exposures				7%						10%				
(iii) Bank exposures				7%						10%				
(iv) Retail exposures				7%						10%				
Subtotal:														
(A2) Maturity: Over 1 Year to 5 Years														
(i) Corporate exposures				7%						12%				
(ii) Sovereign exposures				7%						12%				
(iii) Bank exposures				7%						12%				
(iv) Retail exposures				7%						12%				
Subtotal:														
(A3) Maturity: Over 5 Years														
(i) Corporate exposures				8%						15%				
(ii) Sovereign exposures				8%						15%				
(iii) Bank exposures				8%						15%				
(iv) Retail exposures				8%						15%				
Subtotal:														
Total:														

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions, Credit Derivative Contracts and SFTs (including centrally cleared trades that are treated as bilateral trades))
under IRB Approach: Default Risk Exposures NOT under IMM(CCR) Approach

IRB_OBSD_N_IMM

(in HK\$'000)

IRB Class	6. Credit derivative contracts (other than LSTs) not subject to recognized netting					7. SFTs (other than LSTs) not subject to recognized netting			8. LSTs not subject to recognized netting		
	Principal amount	Current exposure	Potential exposure	Default risk exposure		Principal amount	Default risk exposure		Principal amount	Default risk exposure	
				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
	(6a(i))	(6a(ii))	(6a(iii))	(6a(iv))	(6a(v))	(7a(i))	(7a(iv))	(7a(v))	(8a(i))	(8a(iv))	(8a(v))
(A) All Maturities											
(i) Corporate exposures											
(ii) Sovereign exposures											
(iii) Bank exposures											
(iv) Retail exposures											
Total:											

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions, Credit Derivative Contracts and SFTs (including centrally cleared trades that are treated as bilateral trades))
under IRB Approach: Default Risk Exposures NOT under IMM(CCR) Approach

IRB_OBSD_N_IMM

(in HK\$'000)

IRB Class	9. OTC derivative transactions and credit derivative contracts (other than LSTs) subject to valid bilateral netting agreements					10. SFTs (other than LSTs) subject to valid bilateral netting agreements			11. LSTs subject to valid bilateral netting agreements		
	Principal amount	Current exposure	Potential exposure	Default risk exposure		Principal amount	Default risk exposure		Principal amount	Default risk exposure	
				before recognized guarantees / credit derivative contracts but after netting	after recognized guarantees / credit derivative contracts and netting		before recognized guarantees / credit derivative contracts but after netting	after recognized guarantees / credit derivative contracts and netting		before recognized guarantees / credit derivative contracts but after netting	after recognized guarantees / credit derivative contracts and netting
	(9a(i))	(9a(ii))	(9a(iii))	(9a(iv))	(9a(v))	(10a(i))	(10a(iv))	(10a(v))	(11a(i))	(11a(iv))	(11a(v))
(A) All Maturities											
(i) Corporate exposures											
(ii) Sovereign exposures											
(iii) Bank exposures											
(iv) Retail exposures											
Total:											

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions, Credit Derivative Contracts and SFTs (including centrally cleared trades that are treated as bilateral trades)) under IRB Approach: Default Risk Exposures NOT under IMM(CCR) Approach

IRB_OBSD_N_IMM

(in HK\$'000)

IRB Class	12. Other OTC derivative transactions, credit derivative contracts and SFTs			Total default risk exposures (Items 1 to 12)	
	Principal amount	Default risk exposure		Before recognized guarantees / credit derivative contracts but after netting (to Division B)	After recognized guarantees / credit derivative contracts and netting (to Division B)
		before recognized guarantees / credit derivative contracts but after netting	after recognized guarantees / credit derivative contracts and netting		
	(12a(i))	(12a(iv))	(12a(v))	$B(iv) = A(iv) + (6a(iv)) + \dots + (12a(iv))$	$B(v) = A(v) + (6a(v)) + \dots + (12a(v))$
(A) All Maturities					
(i) Corporate exposures					
(ii) Sovereign exposures					
(iii) Bank exposures					
(iv) Retail exposures					
Total:					

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions, Credit Derivative Contracts and SFTs (including centrally cleared trades that are treated as bilateral trades)) under IRB Approach: Default Risk Exposures under IMM(CCR) Approach (a)

IRB_OBSD_IMM

(in HK\$'000)

IRB Class	1. OTC derivative transactions and credit derivative contracts (other than LSTs) not subject to recognized netting			2. SFTs (other than LSTs) not subject to recognized netting			3. LSTs not subject to recognized netting			4. OTC derivative transactions and credit derivative contracts (other than LSTs) subject to valid bilateral netting agreements		
	Principal amount	Default risk exposure		Principal amount	Default risk exposure		Principal amount	Default risk exposure		Principal amount	Default risk exposure	
		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 but after netting	after recognized guarantees / credit derivative contracts and netting
	(1b(i))	(1b(ii))	(1b(iii))	(2b(i))	(2b(ii))	(2b(iii))	(3b(i))	(3b(ii))	(3b(iii))	(4b(i))	(4b(ii))	(4b(iii))
(A) All Maturities												
(i) Corporate exposures												
(ii) Sovereign exposures												
(iii) Bank exposures												
(iv) Retail exposures												
Total:												

(a) An AI should refer to paragraphs 148(a) and 182 to 185 of the completion instructions and report in this form for different IRB classes the principal amounts and default risk exposures of OTC derivative transactions, credit derivative contracts and SFTs that are associated with the *higher* of the portfolio-level risk-weighted amount of the relevant exposures referred to in paragraph 183(i) and (ii) of the completion instructions.

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions, Credit Derivative Contracts and SFTs (including centrally cleared trades that are treated as bilateral trades))
under IRB Approach: Default Risk Exposures under IMM(CCR) Approach (a)

IRB_OBSD_IMM

(in HK\$'000)

IRB Class	5. SFTs (other than LSTs) subject to valid bilateral netting agreements			6. LSTs subject to valid bilateral netting agreements			7. OTC derivative transactions, credit derivative contracts and SFTs subject to valid cross-product netting agreements			Total default risk exposures (Items 1 to 7)	
	Principal amount	Default risk exposure		Principal amount	Default risk exposure		Principal amount	Default risk exposure		before recognized guarantees / credit derivative contracts but after netting (to Division B)	after recognized guarantees / credit derivative contracts and netting (to Division B)
		before recognized guarantees / credit derivative contracts but after netting	after recognized guarantees / credit derivative contracts and netting		before recognized guarantees / credit derivative contracts but after netting	after recognized guarantees / credit derivative contracts and netting		before recognized guarantees / credit derivative contracts but after netting	after recognized guarantees / credit derivative contracts and netting		
		(5b(i))	(5b(ii))		(5b(iii))	(6b(i))		(6b(ii))	(6b(iii))		
(A) All Maturities											
(i) Corporate exposures											
(ii) Sovereign exposures											
(iii) Bank exposures											
(iv) Retail exposures											
Total:											

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								
	(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								
	(d) Other corporates								
2.	Sovereign exposures, of which								
	(a) Sovereigns								
	(b) Sovereign foreign public sector entities								
	(c) Multilateral development banks								
3.	Bank exposures, of which								
	(a) Banks								
	(b) Securities firms								
	(c) Public sector entities (excluding sovereign foreign public sector entities)								
4.	Retail exposures, of which								
	(a) Residential mortgages								
	(b) Qualifying revolving retail exposures								
	(c) Small business retail exposures								
	(d) Other retail exposures to individuals								
5.	Total								
6.	Deduction from CET1 capital [Item 6 = Item 5(c) - Item 5(f)]								
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%]								
9.	Surplus provisions added to Tier 2 capital [Min(Item 7, Item 8)]								