

**Part IIId : Risk-weighted Amount for Credit Risk (Securitization Exposures)**

**Division A : Summary of Risk-weighted Amount and Capital Deductions**

(in HK\$'000)

| <b>A. Risk-weighted amount</b>                                                                                                                 | Total amount<br>(1) | Amount incurred as an originating institution<br>(2) |
|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|------------------------------------------------------|
| A1. Under SEC-IRBA                                                                                                                             |                     |                                                      |
| A2. Under SEC-ERBA                                                                                                                             |                     |                                                      |
| A3. Under SEC-SA                                                                                                                               |                     |                                                      |
| (a) of which RWA for re-securitization exposures                                                                                               |                     |                                                      |
| A4. Total (item (A1) + item (A2) + item (A3))                                                                                                  |                     |                                                      |
| A5. Total after adjusted for maximum capital requirement                                                                                       |                     |                                                      |
| (a) under the SEC-IRBA                                                                                                                         |                     |                                                      |
| (b) under the SEC-ERBA and SEC-SA                                                                                                              |                     |                                                      |
| A6. Under SEC-FBA                                                                                                                              |                     |                                                      |
| A7. Adjusted total (item (A5) + item (A6))                                                                                                     |                     |                                                      |
| of which:                                                                                                                                      |                     |                                                      |
| (a) RWA for off-balance sheet exposures whose CCF is not 100%                                                                                  |                     |                                                      |
| (b) RWA for unrated exposures (e.g. liquidity facilities, servicer cash advance facilities and credit enhancements) extended to ABCP programme |                     |                                                      |
| <b>B. Capital deductions</b>                                                                                                                   |                     |                                                      |
| B1. Credit-enhancing interest-only strip                                                                                                       |                     |                                                      |
| B2. Gain-on-sale                                                                                                                               |                     |                                                      |
| B3. Other increase in the CET1 capital                                                                                                         |                     |                                                      |
| B4. Other exposures specified by the Monetary Authority                                                                                        |                     |                                                      |

- Notes:
- a. SEC-IRBA means the securitization internal ratings-based approach.
  - b. SEC-ERBA means the securitization external ratings-based approach.
  - c. SEC-SA means the securitization standardized approach.
  - d. SEC-FBA means the securitization fall-back approach.
  - e. Securitization exposures include re-securitization exposures unless otherwise stated.

Division B :           Securitization Exposures under SEC-IRBA

(in HK\$'000)

|           |                                          | On-balance Sheet Exposures |                           |                      | Off-balance Sheet Exposures |                            |                           |                      | Total Risk-weighted Amount |
|-----------|------------------------------------------|----------------------------|---------------------------|----------------------|-----------------------------|----------------------------|---------------------------|----------------------|----------------------------|
| Item      | Nature of item                           | Exposure Amount before CRM | Exposure Amount after CRM | Risk-weighted Amount | Principal Amount            | Exposure Amount before CRM | Exposure Amount after CRM | Risk-weighted Amount |                            |
|           |                                          | (1)                        | (2)                       | (3)                  | (4)                         | (5)                        | (6)                       | (7)                  |                            |
| <b>1.</b> | <b>Senior exposures</b>                  |                            |                           |                      |                             |                            |                           |                      |                            |
| (a)       | Risk-weight < 15%                        |                            |                           |                      |                             |                            |                           |                      |                            |
| (b)       | Risk-weight = 15%                        |                            |                           |                      |                             |                            |                           |                      |                            |
| (c)       | Risk-weight > 15% - 50%                  |                            |                           |                      |                             |                            |                           |                      |                            |
| (d)       | Risk-weight > 50% - 100%                 |                            |                           |                      |                             |                            |                           |                      |                            |
| (e)       | Risk-weight > 100% - 300%                |                            |                           |                      |                             |                            |                           |                      |                            |
| (f)       | Risk-weight > 300% - 500%                |                            |                           |                      |                             |                            |                           |                      |                            |
| (g)       | Risk-weight > 500% - 800%                |                            |                           |                      |                             |                            |                           |                      |                            |
| (h)       | Risk-weight > 800% - 1000%               |                            |                           |                      |                             |                            |                           |                      |                            |
| (i)       | Risk-weight > 1000% - <1250%             |                            |                           |                      |                             |                            |                           |                      |                            |
| (j)       | Risk-weight = 1250%                      |                            |                           |                      |                             |                            |                           |                      |                            |
| (k)       | Subtotal                                 |                            |                           |                      |                             |                            |                           |                      |                            |
| <b>2.</b> | <b>Non-senior exposures</b>              |                            |                           |                      |                             |                            |                           |                      |                            |
| (a)       | Risk-weight < 15%                        |                            |                           |                      |                             |                            |                           |                      |                            |
| (b)       | Risk-weight = 15%                        |                            |                           |                      |                             |                            |                           |                      |                            |
| (c)       | Risk-weight > 15% - 50%                  |                            |                           |                      |                             |                            |                           |                      |                            |
| (d)       | Risk-weight > 50% - 100%                 |                            |                           |                      |                             |                            |                           |                      |                            |
| (e)       | Risk-weight > 100% - 300%                |                            |                           |                      |                             |                            |                           |                      |                            |
| (f)       | Risk-weight > 300% - 500%                |                            |                           |                      |                             |                            |                           |                      |                            |
| (g)       | Risk-weight > 500% - 800%                |                            |                           |                      |                             |                            |                           |                      |                            |
| (h)       | Risk-weight > 800% - 1000%               |                            |                           |                      |                             |                            |                           |                      |                            |
| (i)       | Risk-weight > 1000% - <1250%             |                            |                           |                      |                             |                            |                           |                      |                            |
| (j)       | Risk-weight = 1250%                      |                            |                           |                      |                             |                            |                           |                      |                            |
| (k)       | Subtotal                                 |                            |                           |                      |                             |                            |                           |                      |                            |
| <b>3.</b> | <b>Total (item (1)(k) + item (2)(k))</b> |                            |                           |                      |                             |                            |                           |                      |                            |

|      |                                                      | On-balance Sheet Exposures |                           |                      | Off-balance Sheet Exposures |                            |                           |                      | (in HK\$'000)              |
|------|------------------------------------------------------|----------------------------|---------------------------|----------------------|-----------------------------|----------------------------|---------------------------|----------------------|----------------------------|
| Item | Nature of item                                       | Exposure Amount before CRM | Exposure Amount after CRM | Risk-weighted Amount | Principal Amount            | Exposure Amount before CRM | Exposure Amount after CRM | Risk-weighted Amount | Total Risk-weighted Amount |
|      |                                                      | (1)                        | (2)                       | (3)                  | (4)                         | (5)                        | (6)                       | (7)                  | (8)=(3)+(7)                |
| 1.   | <b>Senior long-term securitization exposures</b>     |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (a) Risk-weight < 15%                                |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (b) Risk-weight = 15%                                |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (c) Risk-weight > 15% - 50%                          |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (d) Risk-weight > 50% - 100%                         |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (e) Risk-weight > 100% - 300%                        |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (f) Risk-weight > 300% - 500%                        |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (g) Risk-weight > 500% - 800%                        |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (h) Risk-weight > 800% - 1000%                       |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (i) Risk-weight > 1000% - <1250%                     |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (j) Risk-weight = 1250%                              |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (k) Subtotal                                         |                            |                           |                      |                             |                            |                           |                      |                            |
| 2.   | <b>Non-senior long-term securitization exposures</b> |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (a) Risk-weight < 15%                                |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (b) Risk-weight = 15%                                |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (c) Risk-weight > 15% - 50%                          |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (d) Risk-weight > 50% - 100%                         |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (e) Risk-weight > 100% - 300%                        |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (f) Risk-weight > 300% - 500%                        |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (g) Risk-weight > 500% - 800%                        |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (h) Risk-weight > 800% - 1000%                       |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (i) Risk-weight > 1000% - <1250%                     |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (j) Risk-weight = 1250%                              |                            |                           |                      |                             |                            |                           |                      |                            |
|      | (k) Subtotal                                         |                            |                           |                      |                             |                            |                           |                      |                            |
| 3.   | <b>Total (item 1(k) + item 2(k))</b>                 |                            |                           |                      |                             |                            |                           |                      |                            |

(in HK\$'000)

|           |                                                       | On-balance Sheet Exposures |                           |                      | Off-balance Sheet Exposures |                            |                           |                      | Total Risk-weighted Amount |
|-----------|-------------------------------------------------------|----------------------------|---------------------------|----------------------|-----------------------------|----------------------------|---------------------------|----------------------|----------------------------|
| Item      | Nature of item                                        | Exposure Amount before CRM | Exposure Amount after CRM | Risk-weighted Amount | Principal Amount            | Exposure Amount before CRM | Exposure Amount after CRM | Risk-weighted Amount |                            |
|           |                                                       | (1)                        | (2)                       | (3)                  | (4)                         | (5)                        | (6)                       | (7)                  |                            |
| <b>1.</b> | <b>Senior short-term securitization exposures</b>     |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (a) Risk-weight < 15%                                 |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (b) <b>Risk-weight = 15%</b>                          |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (c) Risk-weight > 15% and < 50%                       |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (d) <b>Risk-weight = 50%</b>                          |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (e) Risk-weight > 50% and < 100%                      |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (f) <b>Risk-weight = 100%</b>                         |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (g) Risk-weight > 100% - 300%                         |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (h) Risk-weight > 300% - 500%                         |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (i) Risk-weight > 500% - 800%                         |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (j) Risk-weight > 800% - 1000%                        |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (k) Risk-weight > 1000% - <1250%                      |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (l) <b>Risk-weight = 1250%</b>                        |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (m) Subtotal                                          |                            |                           |                      |                             |                            |                           |                      |                            |
| <b>2.</b> | <b>Non-senior short-term securitization exposures</b> |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (a) Risk-weight < 15%                                 |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (b) <b>Risk-weight = 15%</b>                          |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (c) Risk-weight > 15% and < 50%                       |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (d) <b>Risk-weight = 50%</b>                          |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (e) Risk-weight > 50% and < 100%                      |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (f) <b>Risk-weight = 100%</b>                         |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (g) Risk-weight > 100% - 300%                         |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (h) Risk-weight > 300% - 500%                         |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (i) Risk-weight > 500% - 800%                         |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (j) Risk-weight > 800% - 1000%                        |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (k) Risk-weight > 1000% - <1250%                      |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (l) <b>Risk-weight = 1250%</b>                        |                            |                           |                      |                             |                            |                           |                      |                            |
|           | (m) Subtotal                                          |                            |                           |                      |                             |                            |                           |                      |                            |
| <b>3.</b> | <b>Total (item 1(m) + item 2(m))</b>                  |                            |                           |                      |                             |                            |                           |                      |                            |

Division D1 : Securitization Exposures (other than Re-securitization Exposures) under SEC-SA

| (in HK\$'000)       |                                                                              |                            |                           |                      |                             |                            |                           |                            |
|---------------------|------------------------------------------------------------------------------|----------------------------|---------------------------|----------------------|-----------------------------|----------------------------|---------------------------|----------------------------|
| Item Nature of item |                                                                              | On-balance Sheet Exposures |                           |                      | Off-balance Sheet Exposures |                            |                           | Total Risk-weighted Amount |
|                     |                                                                              | Exposure Amount before CRM | Exposure Amount after CRM | Risk-weighted Amount | Principal Amount            | Exposure Amount before CRM | Exposure Amount after CRM |                            |
|                     |                                                                              | (1)                        | (2)                       | (3)                  | (4)                         | (5)                        | (6)                       | (7)                        |
|                     |                                                                              |                            |                           |                      |                             |                            |                           | (8)=(3)+(7)                |
| 1.                  | Senior securitization exposures (other than re-securitization exposures)     |                            |                           |                      |                             |                            |                           |                            |
|                     | (a) Risk-weight < 15%                                                        |                            |                           |                      |                             |                            |                           |                            |
|                     | (b) Risk-weight = 15%                                                        |                            |                           |                      |                             |                            |                           |                            |
|                     | (c) Risk-weight > 15% - 50%                                                  |                            |                           |                      |                             |                            |                           |                            |
|                     | (d) Risk-weight > 50% - 100%                                                 |                            |                           |                      |                             |                            |                           |                            |
|                     | (e) Risk-weight > 100% - 300%                                                |                            |                           |                      |                             |                            |                           |                            |
|                     | (f) Risk-weight > 300% - 500%                                                |                            |                           |                      |                             |                            |                           |                            |
|                     | (g) Risk-weight > 500% - 800%                                                |                            |                           |                      |                             |                            |                           |                            |
|                     | (h) Risk-weight > 800% - 1000%                                               |                            |                           |                      |                             |                            |                           |                            |
|                     | (i) Risk-weight > 1000% - <1250%                                             |                            |                           |                      |                             |                            |                           |                            |
|                     | (j) Risk-weight = 1250%                                                      |                            |                           |                      |                             |                            |                           |                            |
|                     | (k) Subtotal                                                                 |                            |                           |                      |                             |                            |                           |                            |
| 2.                  | Non-senior securitization exposures (other than re-securitization exposures) |                            |                           |                      |                             |                            |                           |                            |
|                     | (a) Risk-weight < 15%                                                        |                            |                           |                      |                             |                            |                           |                            |
|                     | (b) Risk-weight = 15%                                                        |                            |                           |                      |                             |                            |                           |                            |
|                     | (c) Risk-weight > 15% - 50%                                                  |                            |                           |                      |                             |                            |                           |                            |
|                     | (d) Risk-weight > 50% - 100%                                                 |                            |                           |                      |                             |                            |                           |                            |
|                     | (e) Risk-weight > 100% - 300%                                                |                            |                           |                      |                             |                            |                           |                            |
|                     | (f) Risk-weight > 300% - 500%                                                |                            |                           |                      |                             |                            |                           |                            |
|                     | (g) Risk-weight > 500% - 800%                                                |                            |                           |                      |                             |                            |                           |                            |
|                     | (h) Risk-weight > 800% - 1000%                                               |                            |                           |                      |                             |                            |                           |                            |
|                     | (i) Risk-weight > 1000% - <1250%                                             |                            |                           |                      |                             |                            |                           |                            |
|                     | (j) Risk-weight = 1250%                                                      |                            |                           |                      |                             |                            |                           |                            |
|                     | (k) Subtotal                                                                 |                            |                           |                      |                             |                            |                           |                            |
| 3.                  | Total (item (1)(k) + item (2)(k))                                            |                            |                           |                      |                             |                            |                           |                            |

Division D2 : Re-securitization Exposures under SEC-SA

(in HK\$'000)

| Item    Nature of item                                 |  | On-balance Sheet Exposures |                           |                      | Off-balance Sheet Exposures |                            |                           |                      | Total Risk-weighted Amount |
|--------------------------------------------------------|--|----------------------------|---------------------------|----------------------|-----------------------------|----------------------------|---------------------------|----------------------|----------------------------|
|                                                        |  | Exposure Amount before CRM | Exposure Amount after CRM | Risk-weighted Amount | Principal Amount            | Exposure Amount before CRM | Exposure Amount after CRM | Risk-weighted Amount |                            |
|                                                        |  | (1)                        | (2)                       | (3)                  | (4)                         | (5)                        | (6)                       | (7)                  | (8)=(3)+(7)                |
| <b>1. Re-securitization exposures under the SEC-SA</b> |  |                            |                           |                      |                             |                            |                           |                      |                            |
| (a) Risk-weight < 15%                                  |  |                            |                           |                      |                             |                            |                           |                      |                            |
| (b) Risk-weight = 15%                                  |  |                            |                           |                      |                             |                            |                           |                      |                            |
| (c) Risk-weight > 15% - 50%                            |  |                            |                           |                      |                             |                            |                           |                      |                            |
| (d) Risk-weight > 50% and < 100%                       |  |                            |                           |                      |                             |                            |                           |                      |                            |
| (e) Risk-weight = 100%                                 |  |                            |                           |                      |                             |                            |                           |                      |                            |
| (f) Risk-weight > 100% - 300%                          |  |                            |                           |                      |                             |                            |                           |                      |                            |
| (g) Risk-weight > 300% - 500%                          |  |                            |                           |                      |                             |                            |                           |                      |                            |
| (h) Risk-weight > 500% - 800%                          |  |                            |                           |                      |                             |                            |                           |                      |                            |
| (i) Risk-weight > 800% - 1000%                         |  |                            |                           |                      |                             |                            |                           |                      |                            |
| (j) Risk-weight > 1000% - <1250%                       |  |                            |                           |                      |                             |                            |                           |                      |                            |
| (k) Risk-weight = 1250%                                |  |                            |                           |                      |                             |                            |                           |                      |                            |
| (l) Total                                              |  |                            |                           |                      |                             |                            |                           |                      |                            |

Division E :      Securitization Exposures under SEC-FBA

| (in HK\$'000) |                                                              |                            |                           |                      |                             |                            |                           |                            |
|---------------|--------------------------------------------------------------|----------------------------|---------------------------|----------------------|-----------------------------|----------------------------|---------------------------|----------------------------|
| Item          | Nature of item                                               | On-balance Sheet Exposures |                           |                      | Off-balance Sheet Exposures |                            |                           | Total Risk-weighted Amount |
|               |                                                              | Exposure Amount before CRM | Exposure Amount after CRM | Risk-weighted Amount | Principal Amount            | Exposure Amount before CRM | Exposure Amount after CRM |                            |
|               |                                                              | (1)                        | (2)                       | (3)                  | (4)                         | (5)                        | (6)                       | (7)                        |
| 1.            | Securitization exposures (without CRM)                       |                            |                           |                      |                             |                            |                           |                            |
| 2.            | Securitization exposures (fully or partially covered by CRM) |                            |                           |                      |                             |                            |                           |                            |
|               | (a) Risk-weight < 15%                                        |                            |                           |                      |                             |                            |                           |                            |
|               | (b) Risk-weight = 15%                                        |                            |                           |                      |                             |                            |                           |                            |
|               | (c) Risk-weight > 15% - 50%                                  |                            |                           |                      |                             |                            |                           |                            |
|               | (d) Risk-weight > 50% - 100%                                 |                            |                           |                      |                             |                            |                           |                            |
|               | (e) Risk-weight > 100% - 300%                                |                            |                           |                      |                             |                            |                           |                            |
|               | (f) Risk-weight > 300% - 500%                                |                            |                           |                      |                             |                            |                           |                            |
|               | (g) Risk-weight > 500% - 800%                                |                            |                           |                      |                             |                            |                           |                            |
|               | (h) Risk-weight > 800% - 1000%                               |                            |                           |                      |                             |                            |                           |                            |
|               | (i) Risk-weight > 1000% - <1250%                             |                            |                           |                      |                             |                            |                           |                            |
|               | (j) Risk-weight = 1250%                                      |                            |                           |                      |                             |                            |                           |                            |
|               | (k) Sub-total                                                |                            |                           |                      |                             |                            |                           |                            |
| 3.            | Total (item 1 + item 2(k))                                   |                            |                           |                      |                             |                            |                           |                            |