

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

Item	IRB Class	Number of Corresponding Forms Reported under Division B (1)	Risk-weighted Amount (in HK\$'000)		
			(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) Approaches for CIS exposures				
	(i) Look-through approach	() Form IRB_EQUCIS			
	(ii) Third-party approach	() Form IRB_EQUCIS			
	(iii) Mandate-based approach	() Form IRB_EQUCIS			
	(iv) Fall-back approach	() Form IRB_EQUCIS			
	(v) Combination of approaches	() Form IRB_EQUCIS			
	(d) Equity exposures not reported in IRB_EQUSRW, IRB_EQUINT, IRB_EQUPDLGD or IRB_EQUCIS	() 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 derivative contracts and SFTs not subject to IMM(CCR) Approach				
	(b) Risk-weighted amount of default risk exposures in respect of derivative contracts and SFTs subject to IMM(CCR) Approach				
	(c) Risk-weighted amount of exposures subject to asset value correlation multiplier of 1.25				

Name of the AI:XYZ Bank

IRB Class :Corporate Exposures /~~Sovereign Exposures~~ /~~Bank Exposures~~ (delete where inapplicable)
IRB Approach :Foundation IRB Approach /~~Advanced IRB Approach~~ (delete where inapplicable)
IRB Subclass :~~Small and medium-sized Corporates~~ / Other Corporates /~~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
					On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures										
					before netting	after netting	Other than derivative contracts and SFTs	Derivative contracts and SFTs		Other than derivative contracts and SFTs	Derivative contracts and SFTs	Of which: Subject to double default framework (a)			Of which: For dilution risk (b)	Of which: For residual value risk (c)				
(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.

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										EAD	Expected loss amount
					On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures										
Non-defaulted (N) / Defaulted (D)	Lower bound	Upper bound	Average PD	before netting	after netting	Other than derivative contracts and SFTs	Derivative contracts and SFTs			Other than derivative contracts and SFTs	Derivative contracts and SFTs				Of which: Subject to double default framework (a)	Of which: For dilution risk (b)	Of which: For residual value risk (c)			
(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.

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										EAD	Expected loss amount
					On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures										
Non-defaulted (N) / Defaulted (D)	Lower bound	Upper bound	Average PD	before netting	after netting	Other than derivative contracts and SFTs	Derivative contracts and SFTs			Other than derivative contracts and SFTs	Derivative contracts and SFTs				Of which: Subject to double default framework (a)	Of which: For dilution risk (b)	Of which: For residual value risk (c)			
(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.

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										EAD	Expected loss amount
					On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures										
Non-defaulted (N) / Defaulted (D)	Lower bound	Upper bound	Average PD	before netting	after netting	Other than derivative contracts and SFTs	Derivative contracts and SFTs	Other than derivative contracts and SFTs		Derivative contracts and SFTs	(12) = (9)+(10)+(11)	(13)			(14)	(15)	Of which: Subject to double default framework (a)	Of which: For dilution 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)	(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.

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

IRB_RETAIL

Name of the AI: XYZ Bank

IRB Class : Retail Exposures

IRB Approach: Retail IRB Approach

IRB Subclass : Residential Mortgages to Individuals / Residential Mortgages to Property-holding Shell Companies / Qualifying Revolving Retail Exposures / Small Business Retail Exposures / Other Retail Exposures to Individuals (delete where inapplicable)

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

(in HK\$'000)

Internal Rating System					EAD Calculation								LGD	Risk-weighted Amount			Memorandum Items		
Pool		PD range			Exposures before recognized guarantees / credit derivative contracts				Exposures after recognized guarantees / credit derivative contracts								EAD	Expected loss amount	Number of obligors
					On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures									
					before netting	after netting	Other than derivative contracts and SFTs	Derivative contracts and SFTs		Other than derivative contracts and SFTs	Derivative contracts and SFTs								
(1)	(2)	(3)	(4)	(5)	(6)(i)	(6)(ii)	(7)	(8)	(9)	(10)	(11)	(12) = (9)+(10)+(11)	(13)	(14)	(15)	(16)	(17)	(18)	
1	N	0.05	0.05	0.05									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.

Division B:

Risk-weighted Amount by IRB Class / Subclass

IRB_EQUINT

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 (EAD)	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	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)

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 (%) (1) (2)		Total (3) = (4)+(5)+...+(10)+(11)	EAD by facility / collateral type								Exposure weighted average LGD <i>(to Division B)</i> (%) (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	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 : (delete 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	0.03	-									
2	0.25	-									
3	0.75	-									
4	1.50	-									
5	3.00	60, 000 (B)		60,000 (B)							75.00
6	6.00	-									
7	20.00	-									
8	100.00	-									
		-									
		-									
		-									
		-									
Total :		60,000	-	60,000	-	-	-	-	-	-	

Division C: LGD for Corporate, Sovereign 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 (%) (1) (2)		Total (3) = (4)+(5)+...+(10)+(11)	EAD by facility / collateral type							
			(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	0.03	-								
2	0.25	-								
3	0.75	-								
4	1.50	100,000 (E)			29,086 (E)	35,714 (E)				35,200 (E)
5	3.00	-								
6	6.00	-								
7	20.00	-								
8	100.00	-								
		-								
		-								
		-								
		-								
Total :		100,000	-	-	29,086	35,714	-	-	-	35,200

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 (%) (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	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	-	-	-	-	-	

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)]								-