

Example of Reporting of Retail Exposures in Form MA(BS)3(IIIb)

This example illustrates the application of the definition of “transactor” at facility level and the reporting of multiple facilities granted to a single obligor in Division A1 of Form MA(BS)3(IIIb).

For illustrative purposes, rows and columns in the reporting template that are not relevant to the example concerned have been omitted.

An AI has granted the following 3 clean credit facilities to an obligor, all of which are regulatory retail exposures and none of the facilities are unhedged credit exposures.

During the previous 12 months, the obligor has not made any drawdown under Facility A and there are 3 scheduled repayment dates of Facility B on which the obligor only paid the minimum payment amounts.

Facilities		On-balance sheet exposure (drawn amount) Principal amount (HK\$'000)	Off-balance sheet exposure (undrawn amount) Credit equivalent amount (HK\$'000)	Transactor in respect of the facility?	Risk-weight	Relevant BCR section
Facility A	Overdraft facility	0	10	Yes	45%	64(1)(b)(i)
Facility B	Credit card facility	200	15	No	75%	64(1)(b)(ii)
Facility C	Personal instalment loan	300	0	Not applicable	75%	64(1)(b)(ii)

Reporting arrangement in Class IX Retail Exposures

- Facility A should be reported in Item 9a(i) (see paragraph 28(b)(i) of Completion Instructions for MA(BS)3 Part IIIb (CIs)).
- Facility B should be reported in Item 9b (see paragraph 28(b)(ii) of CIs).
- Facility C should be reported in Item 9a(ii) (see paragraph 28(b)(iii)(A) of CIs).

Division A1

(in HK\$'000)

		On-balance sheet exposures		Off-balance sheet exposures				
Item	Nature of item	Principal Amount (A1)	Principal Amount after CRM (A2)	Principal Amount / Notional Amount (A3)	Credit Equivalent Amount after CRM (A4)	Default Risk Exposure after CRM (A5)	Risk-weight % (A6)	Risk-weighted Amount (A7) = (A2+A4+A5) x A6
Class IX	Retail Exposures							
9a.	Regulatory retail exposures to transactors							
9a(i).	Risk-weight 45%			100	10		45	5
9a(ii).	Risk-weight 75%	300	300				75	225
9b.	Regulatory retail exposures to obligors other than transactors	200	200	150	15		75	161
9c.	Other retail exposures						100	
9d.	Unhedged credit exposures							
SUBTOTAL		500	500	250	25			391