



Habib Bank Zurich (Hong Kong) Limited

Pillar 3 Regulatory Disclosures

For the period ended

30 June 2017

Table of contents

1. Key Capital Ratio
2. Template OV1 : Overview of RWA
3. Template CR1 : Credit quality of exposures
4. Template CR2 : Changes in defaulted loans and debt securities
5. Template CR4 : Credit risk exposures and effects of recognized credit risk mitigation – for BSC approach
6. Template CR5 : Credit risk exposures by asset classes and by risk weights – for BSC approach
7. Template CCR1 : Analysis of counterparty default risk exposures (other than those to CCPs) by approaches
8. Template CCR2 : CVA capital charge
9. Template CCR3 : Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights – for BSC approach
10. Template CCR6 : Credit-related derivatives contracts
11. Template CCR8 : Exposures to CCPs
12. Template SEC1 : Securitization exposures in banking book
13. Template SEC2 : Securitization exposures in trading book
14. Template SEC3 : Securitization exposures in banking book and associated capital requirements – where AI acts as originator
15. Template SEC4 : Securitization exposures in banking book and associated capital requirements – where AI acts as investor

KEY CAPITAL RATIOS

	Amount (in HKD'000)	Ratio (%)
Common Equity Tier 1 ("CET1") Capital Ratio		
CET1 Capital	510,329	
Risk-weighted amount	1,674,541	
CET1 Capital Ratio		30.48%
Tier 1 Capital Ratio		
Tier 1 Capital	510,329	
Risk-weighted amount	1,674,541	
Tier 1 Capital Ratio		30.48%
Total Capital Ratio		
Total Capital	534,176	
Risk-weighted amount	1,674,541	
Total Capital Ratio		31.90%
Leverage Ratio		
Tier 1 Capital	510,329	
Exposure Measure	2,382,061	
Leverage Ratio		21.42%

主要資本比率

	港幣千元	比率
一級普通股權益資本比率		
一級普通股權益資本	510,329	
風險加權數額	1,674,541	
一級普通股權益資本比率		30.48%
一級資本比率		
一級資本	510,329	
風險加權數額	1,674,541	
一級資本比率		30.48%
總資本比率		
總資本	534,176	
風險加權數額	1,674,541	
總資本比率		31.90%
槓桿比率		
一級資本	510,329	
風險承擔	2,382,061	
槓桿比率		21.42%

Template OV1: Overview of RWA

(HK\$'000)

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Jun-17	31-Mar-17	30-Jun-17
1	Credit risk for non-securitization exposures	1,502,710	1,393,548	120,217
2	Of which STC approach			
2a	Of which BSC approach	1,502,710	1,393,548	120,217
3	Of which IRB approach			
4	Counterparty credit risk	274	70	22
5	Of which SA-CCR			
5a	Of which CEM	274	70	22
6	Of which IMM(CCR) approach			
7	Equity exposures in banking book under the market-based approach			
8	CIS exposures – LTA			
9	CIS exposures – MBA			
10	CIS exposures – FBA			
11	Settlement risk			
12	Securitization exposures in banking book			
13	Of which IRB(S) approach – ratings-based method			
14	Of which IRB(S) approach – supervisory formula method			
15	Of which STC(S) approach			
16	Market risk			
17	Of which STM approach			
18	Of which IMM approach			
19	Operational risk	185,600	190,425	14,848
20	Of which BIA approach	185,600	190,425	14,848
21	Of which STO approach			
21a	Of which ASA approach			
22	Of which AMA approach	N/A	N/A	N/A
23	Amounts below the thresholds for deduction (subject to 250% RW)			
24	Capital floor adjustment			
24a	Deduction to RWA	14,043	16,490	1,124
24b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	7,859	10,306	629
24c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	6,184	6,184	495
25	Total	1,674,541	1,567,553	133,963

N/A: Not applicable in the case of Hong Kong

Note: There were no material changes to RWA during the quarterly reporting period. Any changes were due to normal business activities.

模版 OV1：風險加權數額概覽

(HK\$'000)

		(a)	(b)	(c)
		風險加權數額		最低資本規定
		30-06-17	31-03-17	30-06-17
1	非證券化類別風險承擔的信用風險	1,502,710	1,393,548	120,217
2	其中 STC 計算法			
2a	其中 BSC 計算法	1,502,710	1,393,548	120,217
3	其中 IRB 計算法			
4	對手方信用風險	274	70	22
5	其中 SA-CCR 計算法			
5a	其中現行風險承擔方法	274	70	22
6	其中 IMM(CCR)計算法			
7	使用市場基準計算法的銀行帳內股權風險承擔			
8	集體投資計劃風險承擔 – LTA			
9	集體投資計劃風險承擔 – MBA			
10	集體投資計劃風險承擔 – FBA			
11	交收風險			
12	銀行帳內的證券化類別風險承擔			
13	其中 IRB(S)計算法 – 評級基準方法			
14	其中 IRB(S)計算法 – 監管公式方法			
15	其中 STC(S)計算法			
16	市場風險			
17	其中 STM 計算法			
18	其中 IMM 計算法			
19	業務操作風險	185,600	190,425	14,848
20	其中 BIA 計算法	185,600	190,425	14,848
21	其中 STO 計算法			
21a	其中 ASA 計算法			
22	其中 AMA 計算法	N/A	N/A	N/A
23	低於扣減門檻的數額（須計算 250%風險權重）			
24	資本下限調整			
24a	風險加權數額扣減	14,043	16,490	1,124
24b	其中不包括在二級資本內的一般銀行業務風險監管儲備及集體準備金的部分	7,859	10,306	629
24c	其中不包括在二級資本內的土地及建築物因價值重估而產生的累積公平價值收益的部分	6,184	6,184	495
25	總計	1,674,541	1,567,553	133,963

N/A：不適用於香港情況

附註：風險加權數額於此季度報告期內沒有重大變化。 所有變化都是基於正常業務。

Template CR1: Credit quality of exposures

(HK\$'000)

		(a)	(b)	(c)	(d)
		Gross carrying amounts of		Allowances / impairments	Net values
		Defaulted exposures	Non-defaulted exposures		
1	Loans	42,150	1,244,462	35,960	1,250,652
2	Debt securities	-	430,136	-	430,136
3	Off-balance sheet exposures	2,191	470,929	-	473,120
4	Total	44,341	2,145,527	35,960	2,153,908

模版 CR1：風險承擔的信用質素

(HK\$'000)

		(a)	(b)	(c)	(d)
		以下項目的總帳面數額		備抵/減值	淨值
		違責風險的風險承擔	非違責風險的風險承擔		
1	貸款	42,150	1,244,462	35,960	1,250,652
2	債務證券	-	430,136	-	430,136
3	資產負債表外風險承擔	2,191	470,929	-	473,120
4	總計	44,341	2,145,527	35,960	2,153,908

Template CR2: Changes in defaulted loans and debt securities

(HK\$'000)

		(a)
		Amount
1	Defaulted loans and debt securities at end of the previous reporting period	58,012
2	Loans and debt securities that have defaulted since the last reporting period	6,032
3	Returned to non-defaulted status	(21,894)
4	Amounts written off	-
5	Other changes	-
6	Defaulted loans and debt securities at end of the current reporting period	42,150

Note: There were no material changes to the amount of defaulted exposures during the current reporting period. Any changes were due to normal business activities.

模版 CR2：違責貸款及債務證券的改變

(HK\$'000)

		(a)
		數額
1	於上一個報告期末違責貸款及債務證券結餘	58,012
2	期內發生的違責貸款及債務證券	6,032
3	轉回至非違責狀況	(21,894)
4	撤帳額	-
5	其他變動	-
6	於現行報告期末違責貸款及債務證券結餘	42,150

附註：違責貸款及債務證券結餘於此報告期內沒有重大變化。 所有變化都是基於正常業務。

Template CR4: Credit risk exposures and effects of recognized credit risk mitigation – for BSC approach

(HK\$'000)

Version for AIs using BSC approach ("BSC version")

	Exposure classes	(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign exposures	7,945	-	7,945	-	7,945	100%
2	PSE exposures	-	-	-	-	-	N/A
3	Multilateral development bank exposures	-	-	-	-	-	N/A
4	Bank exposures	695,273	95,262	695,273	19,052	177,796	25%
5	Cash items	177,185	-	177,185	-	-	0%
6	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	-	-	-	-	-	N/A
7	Residential mortgage loans	-	-	-	-	-	N/A
8	Other exposures	1,257,820	1,905,460	1,257,820	75,572	1,316,969	99%
9	Significant exposures to commercial entities	-	-	-	-	-	N/A
10	Total	2,138,223	2,000,722	2,138,223	94,624	1,502,710	67%

模版 CR4：信用風險承擔及認可減低信用風險措施的影響——BSC 計算法

(HK\$'000)

供使用 BSC 計算法的認可機構使用的版本（「BSC 版本」）

	風險承擔類別	(a)		(b)		(c)		(d)		(e)		(f)	
		未將 CCF 及減低信用風險措施計算在內的風險承擔		已將 CCF 及減低信用風險措施計算在內的風險承擔		風險加權數額及風險加權數額密度							
		資產負債表內數額	資產負債表外數額	資產負債表內數額	資產負債表外數額	風險加權數額	風險加權數額密度						
1	官方實體風險承擔	7,945	-	7,945	-	7,945	100%						
2	公營單位風險承擔	-	-	-	-	-	N/A						
3	多邊發展銀行風險承擔	-	-	-	-	-	N/A						
4	銀行風險承擔	695,273	95,262	695,273	19,052	177,796	25%						
5	現金項目	177,185	-	177,185	-	-	0%						
6	以貨銀對付形式以外的形式進行的交易交付失敗所涉的風險承擔	-	-	-	-	-	N/A						
7	住宅按揭貸款	-	-	-	-	-	N/A						
8	其他風險承擔	1,257,820	1,905,460	1,257,820	75,572	1,316,969	99%						
9	對商業實體的重大風險承擔	-	-	-	-	-	N/A						
10	總計	2,138,223	2,000,722	2,138,223	94,624	1,502,710	67%						

Template CR5: Credit risk exposures by asset classes and by risk weights – for BSC approach

(HK\$'000)

Version for AIs using BSC approach (“BSC version”)

	Exposure class	Risk Weight								(i) Total credit risk exposures amount (post CCF and post CRM)
		(a) 0%	(b) 10%	(c) 20%	(d) 35%	(e) 50%	(f) 100%	(g) 250%	(h) Others	
1	Sovereign exposures	-	-	-	-	-	7,945	-	-	7,945
2	PSE exposures	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	670,661	-	-	43,664	-	-	714,325
5	Cash items	177,185	-	-	-	-	-	-	-	177,185
6	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	-	-	-	-	-	-	-	-	-
7	Residential mortgage loans	-	-	-	-	-	-	-	-	-
8	Other exposures	16,423	-	-	-	-	1,316,969	-	-	1,333,392
9	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-
10	Total	193,608	-	670,661	-	-	1,368,578	-	-	2,232,847

模版 CR5：按資產類別和按風險權重劃分的信用風險承擔——BSC 計算法

(HK\$'000)

供使用 BSC 計算法的認可機構使用的版本（「BSC 版本」）

	風險承擔類別	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
		0%	10%	20%	35%	50%	100%	250%	其他	總信用風險承擔額（已將 CCF 及減低信用風險措施計算在內）
1	官方實體風險承擔	-	-	-	-	-	7,945	-	-	7,945
2	公營單位風險承擔	-	-	-	-	-	-	-	-	-
3	多邊發展銀行風險承擔	-	-	-	-	-	-	-	-	-
4	銀行風險承擔	-	-	670,661	-	-	43,664	-	-	714,325
5	現金項目	177,185	-	-	-	-	-	-	-	177,185
6	以貨銀對付形式以外的形式進行的交易交付失敗所涉的風險承擔	-	-	-	-	-	-	-	-	-
7	住宅按揭貸款	-	-	-	-	-	-	-	-	-
8	其他風險承擔	16,423	-	-	-	-	1,316,969	-	-	1,333,392
9	對商業實體的重大風險承擔	-	-	-	-	-	-	-	-	-
10	總計	193,608	-	670,661	-	-	1,368,578	-	-	2,232,847

Template CCR1: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches

(HK\$'000)

		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
1	SA-CCR (for derivative contracts)	-	-		-	-	-
1a	CEM	-	1,371		-	1,371	274
2	IMM (CCR) approach			-	-	-	-
3	Simple Approach (for SFTs)					-	-
4	Comprehensive Approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	Total						274

模版 CCR1：按計算法劃分的對手方違責風險的風險承擔（對中央交易對手方的風險承擔除外）
分析

(HK\$'000)

		(a)	(b)	(c)	(d)	(e)	(f)
		重置成本	潛在未來風險承擔	有效預期正風險承擔	用作計算違責風險的風險承擔的 α	已將減低信用風險措施計算在內的違責風險的風險承擔	風險加權數額
1	SA-CCR 計算法（對於衍生工具合約）	-	-		-	-	-
1a	現行風險承擔方法	-	1,371		-	1,371	274
2	IMM(CCR)計算法			-	-	-	-
3	簡易方法（對於證券融資交易）					-	-
4	全面方法（對於證券融資交易）					-	-
5	風險值（對於證券融資交易）					-	-
6	總計						274

Template CCR2: CVA capital charge

(HK\$'000)

		(a)	(b)
		EAD post CRM	RWA
	Netting sets for which CVA capital charge is calculated by the advanced CVA method	-	-
1	(i) VaR (after application of multiplication factor if applicable)		-
2	(ii) Stressed VaR (after application of multiplication factor if applicable)		-
3	Netting sets for which CVA capital charge is calculated by the standardized CVA method	-	-
4	Total	-	-

模版 CCR2：信用估值調整（CVA）資本要求

(HK\$'000)

		(a)	(b)
		已將減低信用風險措施效果計算在內的 EAD	風險加權數額
	使用高級 CVA 方法計算 CVA 資本要求的淨額計算組合	-	-
1	(i) 風險值（使用倍增因數（如適用）後）		-
2	(ii) 受壓風險值（使用倍增因數（如適用）後）		-
3	使用標準 CVA 方法計算 CVA 資本要求的淨額計算組合	-	-
4	總計	-	-

Template CCR3: Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights – for BSC approach

(HK\$'000)

Version for AIs using the BSC approach ("BSC version")

	Exposure class	(a)	(b)	(c)	(ca)	(d)	(f)	(ga)	(h)	(i)
		0%	10%	20%	35%	50%	100%	250%	Others	Total default risk exposure after CRM
1	Sovereign exposures	-	-	-	-	-	-	-	-	-
2	PSE exposures	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	1,371	-	-	-	-	-	1,371
5	CIS exposures ²	-	-	-	-	-	-	-	-	-
6	Other exposures	-	-	-	-	-	-	-	-	-
7	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-
8	Total	-	-	1,371	-	-	-	-	-	1,371

模版 CCR3：按資產類別和按風險權重劃分的對手方違責風險的風險承擔（對中央交易對手方的風險承擔除外）——BSC 計算法

(HK\$'000)

供使用 BSC 計算法的認可機構使用的版本（「BSC 版本」）

	風險承擔類別	風險權重								(i) 已將減低信用風險措施計算在內的總違責風險的風險承擔
		(a) 0%	(b) 10%	(c) 20%	(ca) 35%	(d) 50%	(f) 100%	(ga) 250%	(h) 其他	
1	官方實體風險承擔	-	-	-	-	-	-	-	-	-
2	公營單位風險承擔	-	-	-	-	-	-	-	-	-
3	多邊發展銀行風險承擔	-	-	-	-	-	-	-	-	-
4	銀行風險承擔	-	-	1,371	-	-	-	-	-	1,371
5	集體投資計劃風險承擔	-	-	-	-	-	-	-	-	-
6	其他風險承擔	-	-	-	-	-	-	-	-	-
7	對商業實體的重大風險承擔	-	-	-	-	-	-	-	-	-
8	總計	-	-	1,371	-	-	-	-	-	1,371

Template CCR6: Credit-related derivatives contracts

(HK\$'000)

	(a)	(b)
	Protection bought	Protection sold
Notional amounts		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit-related options	-	-
Other credit-related derivative contracts	-	-
Total notional amounts	-	-
Fair values		
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

模版 CCR6：信用相關衍生工具合約

(HK\$'000)

	(a)	(b)
	購買的保障	出售的保障
名義數額		
單一名稱信用違責掉期	-	-
指數信用違責掉期	-	-
總回報掉期	-	-
信用相關期權	-	-
其他信用相關衍生工具合約	-	-
總名義數額	-	-
公平價值		
正公平價值（資產）	-	-
負公平價值（負債）	-	-

Template CCR8: Exposures to CCPs

(HK\$'000)

		(a)	(b)
		Exposure after CRM	RWA
1	Exposures of the AI as clearing member or client to qualifying CCPs (total)		-
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	-	-
3	(i) OTC derivative transactions	-	-
4	(ii) Exchange-traded derivative contracts	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets subject to valid cross-product netting agreements	-	-
7	Segregated initial margin	-	
8	Unsegregated initial margin	-	-
9	Funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	Exposures of the AI as clearing member or client to non-qualifying CCPs (total)		-
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	-	-
13	(i) OTC derivative transactions	-	-
14	(ii) Exchange-traded derivative contracts	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets subject to valid cross-product netting agreements	-	-
17	Segregated initial margin	-	
18	Unsegregated initial margin	-	-
19	Funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

模版 CCR8：對中央交易對手方的風險承擔

(HK\$'000)

		(a)	(b)
		已將減低信用風險措施計算在內的風險承擔	風險加權數額
1	認可機構作為結算成員或客戶對合資格中央交易對手方的風險承擔（總額）		-
2	對合資格中央交易對手方的違責風險的風險承擔（不包括於第 7 至 10 行披露的項目），其中：	-	-
3	(i) 場外衍生工具交易	-	-
4	(ii) 交易所買賣衍生工具合約	-	-
5	(iii) 證券融資交易	-	-
6	(iv) 受有效跨產品淨額結算協議規限的淨額計算組合	-	-
7	分隔的開倉保證金	-	
8	非分隔的開倉保證金	-	-
9	以資金支持的違責基金承擔	-	-
10	非以資金支持的違責基金承擔	-	-
11	認可機構作為結算成員或客戶對不合資格中央交易對手方的風險承擔（總額）		-
12	對不合資格中央交易對手方的違責風險的風險承擔（不包括於第 17 至 20 行披露的項目），其中：	-	-
13	(i) 場外衍生工具交易	-	-
14	(ii) 交易所買賣衍生工具合約	-	-
15	(iii) 證券融資交易	-	-
16	(iv) 受有效跨產品淨額結算協議規限的淨額計算組合	-	-
17	分隔的開倉保證金	-	
18	非分隔的開倉保證金	-	-
19	以資金支持的違責基金承擔	-	-
20	非以資金支持的違責基金承擔	-	-

Template SEC3: Securitization exposures in banking book and associated capital requirements – where AI acts as originator

(HK\$'000)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWAs (by regulatory approach)				Capital charges after cap			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRB(S) RBM	IRB(S) SFM	STC(S)	1250%	IRB(S) RBM	IRB(S) SFM	STC(S)	1250%	IRB(S) RBM	IRB(S) SFM	STC(S)	1250%
1	Total exposures																
2	Traditional securitization																
3	Of which securitization																
4	Of which retail																
5	Of which wholesale																
6	Of which re-securitization																
7	Of which senior																
8	Of which non-senior																
9	Synthetic securitization																
10	Of which securitization																
11	Of which retail																
12	Of which wholesale																
13	Of which re-securitization																
14	Of which senior																
15	Of which non-senior																

N/A

模版 SEC3：銀行帳內的證券化類別風險承擔及相關資本規定——當認可機構作為發起人

(HK\$'000)

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)
		風險承擔值（按風險權重(RW)組別）					風險承擔值 （按監管計算法）				風險加權數額 （按監管計算法）				應用上限後的資本要求			
		≤20% RW	>20%至 50% RW	>50%至 100% RW	>100%至 <1250% RW	1250% RW	IRB(S) 計 算法 RBM	IRB(S) 計 算法 SFM	STC(S) 計算法	1250%	IRB(S) 計 算法 RBM	IRB(S) 計 算法 SFM	STC(S) 計算法	1250%	IRB(S) 計 算法 RBM	IRB(S) 計 算法 SFM	STC(S) 計算法	1250%
1	風險承擔總額																	
2	傳統證券化																	
3	其中證券化																	
4	其中零售																	
5	其中批發																	
6	其中再證券化																	
7	其中高級																	
8	其中非高級																	
9	合成證券化																	
10	其中證券化																	
11	其中零售																	
12	其中批發																	
13	其中再證券化																	
14	其中高級																	
15	其中非高級																	

N/A

Template SEC4: Securitization exposures in banking book and associated capital requirements – where AI acts as investor

(HK\$'000)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)
	Exposure values (by RW bands)				Exposure values (by regulatory approach)				RWAs (by regulatory approach)				Capital charges after cap				
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRB(S) RBM	IRB(S) SFM	STC(S)	1250%	IRB(S) RBM	IRB(S) SFM	STC(S)	1250%	IRB(S) RBM	IRB(S) SFM	STC(S)	1250%
1	Total exposures																
2	Traditional securitization																
3	Of which securitization																
4	Of which retail																
5	Of which wholesale																
6	Of which re-securitization																
7	Of which senior																
8	Of which non-senior																
9	Synthetic securitization																
10	Of which securitization																
11	Of which retail																
12	Of which wholesale																
13	Of which re-securitization																
14	Of which senior																
15	Of which non-senior																

N/A

模版 SEC4：銀行帳內的證券化類別風險承擔及相關資本規定——當認可機構作為投資者

(HK\$'000)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)
	風險承擔值（按風險權重(RW)組別）					風險承擔值 （按監管計算法）				風險加權數額（按監管計算法）				應用上限後的資本要求			
	≤20% RW	>20%至 50% RW	>50%至 100% RW	>100%至 <1250% RW	1250% RW	IRB(S) 計 算法 RBM	IRB(S) 計 算法 SFM	STC(S) 計 算法	1250%	IRB(S) 計 算法 RBM	IRB(S) 計 算法 SFM	STC(S) 計 算法	1250%	IRB(S) 計 算法 RBM	IRB(S) 計 算法 SFM	STC(S) 計 算法	1250%
1	風險承擔總額																
2	傳統證券化																
3	其中證券化																
4	其中零售																
5	其中批發																
6	其中再證券化																
7	其中高級																
8	其中非高級																
9	合成證券化																
10	其中證券化																
11	其中零售																
12	其中批發																
13	其中再證券化																
14	其中高級																
15	其中非高級																

N/A