

Regulatory Disclosure Statement For the quarter ended 31 March 2024

ZA Bank Limited Regulatory Disclosure Statement

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Regulatory Disclosure Statement

Introduction

Purpose

The information contained in this document is for ZA Bank Limited ("the Bank"), and prepared in accordance with the Banking (Disclosure) Rules ("BDR") and disclosure templates issued by the Hong Kong Monetary Authority ("HKMA").

This regulatory disclosure statement is governed by the Bank's disclosure policy, which has been approved by the Board of Directors. The disclosure policy sets out the governance, control and assurance requirements for publication of the document. While the regulatory disclosure statement is not required to be externally audited, the document has been subject to independent review in accordance with the Bank's disclosure policy.

The numbers in this document are expressed in thousands of Hong Kong Dollars, unless otherwise stated.

Basis of preparation

The capital adequacy ratio ("CAR") was compiled in accordance with the Banking (Capital) Rules ("BCR") issued by the HKMA. In calculating the risk weighted assets ("RWA"), the Bank adopted the Standardized (Credit Risk) Approach and the Standardized (Market Risk) Approach for credit risk and market risk respectively. For operational risk, the capital requirement is calculated using the basic indicator approach.

Basis of consolidation

As at 31 March 2024, the Bank does not have any subsidiaries to consolidate the financial information in this Regulatory Disclosure Statement.

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KM1 - Key prudential ratios

(HK\$ '0	00)	(a)	(b)	(c)	(d)	(e)	
(1114 000)		31-Mar-24	31-Dec-23	30-Sep-23	30-Jun-23	31-Mar-23	
Regulatory capital (amount)						OT Mai 20	
1	Common Equity Tier 1 (CET1)	1,890,392	1,911,066	1,945,780	2,008,526	2,116,422	
2	Tier 1	1,890,392	1,911,066	1,945,780	2,008,526	2,116,422	
3	Total capital	1,968,946	1,981,346	1,995,605	2,057,874	2,158,851	
	RWA (amount)						
4	Total RWA	8,679,967	8,529,631	8,545,820	8,817,596	8,997,843	
	Risk-based regulatory capital ratios (as	a percentage o	of RWA)				
5	CET1 ratio (%)	21.8%	22.4%	22.8%	22.8%	23.5%	
6	Tier 1 ratio (%)	21.8%	22.4%	22.8%	22.8%	23.5%	
7	Total capital ratio (%)	22.7%	23.2%	23.4%	23.3%	24.0%	
	Additional CET1 buffer requirements (as	a percentage	of RWA)				
8	Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%	2.5%	2.5%	
9	Countercyclical capital buffer requirement (%)	0.8%	0.8%	0.7%	0.7%	0.7%	
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	0.0%	0.0%	0.0%	0.0%	0.0%	
11	Total Al-specific CET1 buffer requirements (%)	3.3%	3.3%	3.2%	3.2%	3.2%	
12	CET1 available after meeting the Al's minimum capital requirements (%)	14.7%	15.2%	15.4%	15.3%	16.0%	
	Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	19,118,916	13,928,166	13,594,603	13,028,614	12,466,984	
14	LR (%)	9.9%	13.7%	14.3%	15.4%	17.0%	
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)						
	Applicable to category 1 institution only:						
15	Total high quality liquid assets (HQLA)	N/A	N/A	N/A	N/A	N/A	
16	Total net cash outflows	N/A	N/A	N/A	N/A	N/A	
17	LCR (%)	N/A	N/A	N/A	N/A	N/A	
	Applicable to category 2 institution only:						
17a	LMR (%) ¹	93.1%	92.2%	84.7%	78.3%	86.3%	
	Net Stable Funding Ratio (NSFR) / Core	Funding Ratio	(CFR)				
	Applicable to category 1 institution only:						
18	Total available stable funding	N/A	N/A	N/A	N/A	N/A	
19	Total required stable funding	N/A	N/A	N/A	N/A	N/A	
20	NSFR (%)	N/A	N/A	N/A	N/A	N/A	
	Applicable to category 2A institution only:						
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A	

The capital ratios and LMR remained above the minimum regulatory requirements.

¹ The LMR disclosed above represent the arithmetic mean of the average value of its LMR for each calendar month within the quarter.

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OV1: Overview of RWA

The following table provides an overview of capital requirements in terms of a detailed breakdown of RWAs for various risks as at 31 March 2024 and 31 December 2023 respectively:

RWS Dec	various	Tisks as at 31 March 2024 and 31 December 2023 respectively.	(a)	(b)	(c)
(HKKS) → 10 mm Credit risk for non-securitization exposures R.105,007 8,044,856 648,40 1 Credit risk for non-securitization exposures 8,105,007 8,044,856 648,40 2 Of which STC approach 8,105,007 8,044,856 648,40 2 Of which STC approach			(α)	(b)	` '
Credit risk for non-securitization exposures	(HK\$ '000)		RWA		-
2			31-Mar-24	31-Dec-23	31-Mar-24
2a Of which BSC approach 3 Of which foundation IRB approach 4 Of which sourcevisory slotting criteria approach 5 Of which supervisory slotting criteria approach 6 Counterparty default risk and default fund contributions 7 Of which SA-CCR approach 6 Counterparty default risk and default fund contributions 7 Of which SA-CCR approach 7 Of which SA-CCR approach 8 Of which IMM(CCR) approach 9 Of which others 10 CVA risk 11 Equity positions in banking book under the simple risk-weight method and internal models method 12 Collective investment scheme (CIS) exposures - LTA N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	1	Credit risk for non-securitization exposures	8,105,067	8,044,856	648,405
Of which foundation IRB approach	2	Of which STC approach	8,105,067	8,044,856	648,405
4 Of which supervisory slotting criteria approach 5 Of which advanced IRB approach 6 Counterparty default risk and default fund contributions 7 Of which A-CCR approach 7 Of which SA-CCR approach 8 Of which IMM(CCR) approach 9 Of which others 10 CVA risk 11 Equity positions in banking book under the simple risk-weight method and internal models method 12 Collective investment scheme (CIS) exposures - LTA NIA NIA NIA NIA 13 CIS exposures - FBA NIA NIA NIA NIA NIA 14 CIS exposures - FBA NIA NIA NIA NIA NIA 15 Settlement risk 16 Securitization exposures in banking book 17 Of which SEC-IRBA NIA NIA NIA NIA 18 Of which SEC-IRBA NIA NIA NIA NIA 19 Of which SEC-ERBA (including IAA) 19 Of which SEC-SA 19 Of which SEC-SA 20 Market risk 21 Of which SIM approach 22 Of which IMM approach 23 Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk 25 Amounts below the thresholds for deduction (subject to 250% RW) 26 Capital floor adjustment 26 Deduction to RWA Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital Of Which portion of cumulative fair value gains arising from the revoluction of land and buildings which is not included in Tier 2 Capital Of Which portion of and and buildings which is not included in Tier 2 Capital Of Univice portion of cumulative fair value gains arising from the revoluction of land and buildings which is not included in Tier 2 Capital	2a	Of which BSC approach	-	-	-
5 Of which advanced IRB approach 6 Counterparty default risk and default fund contributions 7 Of which SA-CCR approach 7 Of which SA-CCR approach 8 Of which CEM 8 Of which IMM(CCR) approach 9 Of which others 10 CVA risk 11 Equity positions in banking book under the simple risk-weight method and internal models method 12 Collective investment scheme (CIS) exposures - LTA 13 CIS exposures - MBA 14 CIS exposures - FBA 15 N/A 16 CIS exposures - FBA 17 N/A 18 N/A 18 N/A 19 Of which SEC-IRBA 10 Of which SEC-IRBA 10 Of which SEC-IRBA 11 Of which SEC-FBA 12 Of which SEC-FBA 13 Of which SEC-FBA 14 Of which SEC-FBA 15 Of which SEC-FBA 16 Of which SEC-FBA 17 Of which SEC-FBA 18 Of which SEC-FBA 19 Of which SEC-FBA 19 Of which SEC-FBA 19 Of which SEC-FBA 19 Of which SEC-FBA 10 Of which SEC-FBA 11 Of which SEC-FBA 11 Of which SEC-FBA 12 Of which SIM approach 14 (225 1,075 1,12 1) 19 Of which SIM approach 10 Of which SIM approach 11 Of which SIM approach 11 Of which SIM approach 12 Of which IMM approach 13 Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk 14 Operational risk 15 ONA 16 ONA 17 ONA 18 ON	3	Of which foundation IRB approach	-	-	-
6 Counterparty default risk and default fund contributions 7 Of which SA-CCR approach 7 Of which SEM-CCR approach 8 Of which IMM(CCR) approach 9 Of which others 10 CVA risk 11 Equity positions in banking book under the simple risk-weight method and internal models method 12 Collective investment scheme (CIS) exposures - LTA N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	4	Of which supervisory slotting criteria approach	-	-	-
7 Of which SA-CCR approach - - 7a Of which DEM - - 8 Of which IMM(CCR) approach - - 9 Of which others - - 10 CVA risk - - 11 Equity positions in banking book under the simple risk-weight method and internal models method - - 12 Collective investment scheme (CIS) exposures - LTA N/A N/A N/A 13 CIS exposures - MBA N/A N/A N/A N/A 14 CIS exposures - EFBA N/A N/A N/A N/A 14 CIS exposures - Combination of approaches N/A N/A N/A 14 CIS exposures - Combination of approaches N/A N/A N/A 15 Settlement risk - - - 16 Securitization exposures in banking book - - - 17 Of which SEC-IRBA - - - 18 Of which SEC-IRBA	5	Of which advanced IRB approach	-	-	-
7a Of which CEM - - - 8 Of which IMM(CCR) approach - - - 9 Of which others - - - 10 CVA risk - - - 11 Equity positions in banking book under the simple risk-weight method and internal models method - - 12 Collective investment scheme (CIS) exposures - LTA N/A N/A N/A 13 CIS exposures - MBA N/A N/A N/A N/A 14 CIS exposures - FBA N/A N/A N/A N/A 14 CIS exposures - Combination of approaches N/A N/A N/A N/A 14 CIS exposures - FBA N/A N/A N/A N/A N/A 15 Settlement risk -	6	Counterparty default risk and default fund contributions	-	-	-
8 Of which IMM(CCR) approach - - - 9 Of which others - - - 10 CVA risk - - - 11 Equity positions in banking book under the simple risk-weight method and internal models method - - 12 Collective investment scheme (CIS) exposures - LTA N/A N/A N/A 13 CIS exposures - MBA N/A N/A N/A 14 CIS exposures - FBA N/A N/A N/A 14 CIS exposures - combination of approaches N/A N/A N/A 14 CIS exposures - Combination of approaches N/A N/A N/A 14 CIS exposures - Combination of approaches N/A N/A N/A 15 Settlement risk - - - 16 Securitization exposures in banking book - - 17 Of which SEC-IRBA - - 18 Of which SEC-IRBA - - 19 Of wh	7	Of which SA-CCR approach	-	-	-
9 Of which others 10 CVA risk 11 Equity positions in banking book under the simple risk-weight method and internal models method 12 Collective investment scheme (CIS) exposures - LTA 13 CIS exposures - MBA 14 CIS exposures - FBA 16 N/A 17 N/A 18 N/A 18 CIS exposures - FBA 18 N/A 19 CIS exposures - combination of approaches 19 Of which SEC-IRBA 10 Of which SEC-IRBA 10 Of which SEC-IRBA 11 Of which SEC-FBA 12 Of which SEC-FBA 13 Of which SEC-FBA 14 Of which SEC-FBA 15 Of which SEC-FBA 16 Of which SEC-FBA 17 Of which SEC-FBA 18 Of which SEC-FBA 19 Of which SEC-FBA 19 Of which SEC-FBA 10 Of which SEC-FBA 10 Of which SEC-FBA 11 Of which SEC-FBA 11 Of which SEC-FBA 12 Of which SEC-FBA 13 Of which SEC-FBA 14 Of which SEC-FBA 15 Of which SEC-FBA 16 Of which SEC-FBA 17 Of which SEC-FBA 18 Of which SEC-FBA 19 Of which SEC-FBA 19 Of which SEC-FBA 10 Of which SEC-FBA 11 Of which SEC-FBA 11 Of which SEC-FBA 12 Of which IMM approach 14 0,025 1,075 1,12 15 Of which IMM approach 16 Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect) 19 Operational risk 10 Operational ri	7a	Of which CEM	-	-	-
To CVA risk Equity positions in banking book under the simple risk-weight method and internal models method Collective investment scheme (CIS) exposures - LTA CIS exposures - MBA N/A CIS exposures - MBA N/A CIS exposures - FBA N/A CIS exposures - Combination of approaches N/A CIS exposures - combination of approaches N/A N/A N/A N/A N/A N/A N/A N/	8	Of which IMM(CCR) approach	-	-	-
Equity positions in banking book under the simple risk-weight method and internal models method Collective investment scheme (CIS) exposures - LTA N/A N/A N/A CIS exposures - MBA N/A N/A N/A N/A N/A N/A N/A N	9	Of which others	-	-	-
method and internal models method Collective investment scheme (CIS) exposures - LTA N/A N/A N/A N/A N/A N/A N/A N	10	CVA risk	-	-	-
CIS exposures – MBA N/A N/A N/A N/A N/A N/A N/A N	11		-	-	-
CIS exposures - FBA	12	Collective investment scheme (CIS) exposures - LTA	N/A	N/A	N/A
CIS exposures – combination of approaches	13	CIS exposures – MBA	N/A	N/A	N/A
15 Settlement risk 16 Securitization exposures in banking book 17 Of which SEC-IRBA 18 Of which SEC-ERBA (including IAA) 19 Of which SEC-ERBA (including IAA) 19 Of which SEC-BRBA 20 Market risk 21 Of which STM approach 22 Of which IMM approach 23 Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk 24 Operational risk 25 Amounts below the thresholds for deduction (subject to 250% RW) 26 Capital floor adjustment 27 Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital 26 Capital 27 Of which portion of land and buildings which is not included in Tier 2 Capital	14	CIS exposures – FBA	N/A	N/A	N/A
16 Securitization exposures in banking book	14a	CIS exposures – combination of approaches	N/A	N/A	N/A
17 Of which SEC-IRBA - - 18 Of which SEC-ERBA (including IAA) - - 19 Of which SEC-SA - - 19a Of which SEC-FBA - - 20 Market risk 14,025 1,075 1,12 21 Of which STM approach - - - 22 Of which IMM approach - - - 23 Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect) N/A N/A N/A 24 Operational risk 560,875 483,700 44,87 24a Sovereign concentration risk N/A N/A N/A 25 Amounts below the thresholds for deduction (subject to 250% RW) - - - 26 Capital floor adjustment - - - 26a Deduction to RWA - - - 26b Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Ca	15	Settlement risk	-	-	-
18 Of which SEC-ERBA (including IAA) 19 Of which SEC-SA 19a Of which SEC-FBA 20 Market risk 14,025 21 Of which STM approach 22 Of which IMM approach 23 Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect) 24 Operational risk 25 Operational risk 26 Capital floor adjustment 27 Capital floor adjustment 28 Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital Of which portion of land and buildings which is not included in Tier 2 Capital floor and collective provisions which is not included in Tier 2 Capital floor and part of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	16	Securitization exposures in banking book	-	-	-
19 Of which SEC-SA	17	Of which SEC-IRBA	-	-	-
19a Of which SEC-FBA 20 Market risk 114,025 1,075 1,12 21 Of which STM approach 22 Of which IMM approach 23 Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect) 24 Operational risk 25 Amounts below the thresholds for deduction (subject to 250% RW) 26 Capital floor adjustment 27 Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital 28 Of which portion of land and buildings which is not included in Tier 2 Capital 29 Capital 20 Market risk 214,075 21,075 22,075 21,0	18	Of which SEC-ERBA (including IAA)	-	-	-
20 Market risk 14,025 1,075 1,12 21 Of which STM approach 14,025 1,075 1,12 22 Of which IMM approach	19	Of which SEC-SA	-	-	-
21 Of which STM approach 22 Of which IMM approach 23 Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect) 24 Operational risk 25 Sovereign concentration risk 26 Capital floor adjustment 27 Capital floor adjustment 28 Deduction to RWA 29 Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital 29 Capital 20 Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 20 Capital	19a	Of which SEC-FBA	-	-	-
22 Of which IMM approach 23 Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect) 24 Operational risk 25 Sovereign concentration risk 26 Capital floor adjustment 27 Capital floor adjustment 28 Deduction to RWA 29 Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital 29 Capital 20 Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 20 Capital	20	Market risk	14,025	1,075	1,122
Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect) 24 Operational risk 560,875 483,700 44,87 24a Sovereign concentration risk N/A	21	Of which STM approach	14,025	1,075	1,122
banking book (not applicable before the revised market risk framework takes effect) N/A N/A N/A N/A N/A N/A N/A N/	22	Of which IMM approach	-	-	-
24 Operational risk 560,875 483,700 44,87 24a Sovereign concentration risk N/A N/A N/A 25 Amounts below the thresholds for deduction (subject to 250% RW) 26 Capital floor adjustment 26a Deduction to RWA 26b Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	23	banking book (not applicable before the revised market risk	N/A	N/A	N/A
Amounts below the thresholds for deduction (subject to 250% RW) Capital floor adjustment Capit	24	,	560,875	483,700	44,870
RW) 26 Capital floor adjustment 26a Deduction to RWA 26b Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	24a	Sovereign concentration risk	N/A	N/A	N/A
Deduction to RWA Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital O Deduction to RWA	25		-	-	-
Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	26	Capital floor adjustment	-	-	-
and collective provisions which is not included in Tier 2 Capital Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	26a	Deduction to RWA	-	-	-
26c revaluation of land and buildings which is not included in Tier 2 - Capital -	26b		-	-	-
27 Total 8,679,967 8,529,631 694,39	26c	revaluation of land and buildings which is not included in Tier 2	-	-	-
	27	Total	8,679,967	8,529,631	694,397

The increase in RWA for market risk under STM approach as of the quarter ended 31 March 2024 was mainly due to the increase in foreign exchange exposure.

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LR2: Leverage ratio ("LR")

		(HK\$ '000)	
		31-Mar-24	31-Dec-23
On-bala	ance sheet exposures		
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	19,243,885	14,041,796
2	Less: Asset amounts deducted in determining Tier 1 capital	(37,285)	(39,074)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	19,206,600	14,002,722
Exposu	ires arising from derivative contracts		
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	-
5	Add-on amounts for PFE associated with all derivative contracts	-	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
7	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	-	-
8	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	Adjusted effective notional amount of written credit-related derivative contracts	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts	-	-
11	Total exposures arising from derivative contracts	-	-
Exposi	ires arising from SFTs		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	-	-
Other o	ff-balance sheet exposures		T
17	Off-balance sheet exposure at gross notional amount	463,186	386,518
18	Less: Adjustments for conversion to credit equivalent amounts	(416,867)	(347,866)
19	Off-balance sheet items	46,319	38,652
Capital	and total exposures		
20	Tier 1 capital	1,890,392	1,911,066
20a	Total exposures before adjustments for specific and collective provisions	19,252,919	14,041,374
20b	Adjustments for specific and collective provisions	(134,003)	(113,208)
21	Total exposures after adjustments for specific and collective provisions	19,118,916	13,928,166
Levera	ge ratio		
22	Leverage ratio	9.9%	13.7%

The increase in on-balance sheet exposures as of the quarter ended 31 March 2024 was due to asset growth.

Regulatory Disclosure Statement

Glossary

<u>Abbreviations</u> <u>Descriptions</u>

Al Authorized Institution

BCR Banking (Capital) Rules

BDR Banking (Disclosure) Rules

BSC Basic Approach

CAR Capital Adequacy Ratio
CCP Central Counterparty
CCR Counterparty Credit Risk
CEM Current Exposure Method
CET1 Common Equity Tier 1
CFR Core Funding Ratio

CIS Collective Investment Scheme
CVA Credit Valuation Adjustment

D-SIB Domestic Systemically Important Banks

FBA Fall-back Approach

G-SIB Global Systemically Important Banks

HKMA Hong Kong Monetary Authority
HQLA High Quality Liquid Assets
IAA Internal Assessment Approach

IMMInternal Models MethodIRBInternal Ratings-BasedLCRLiquidity Coverage Ratio

LR Leverage Ratio

LMR

LTA Look-through Approach

MBA Mandate-based Approach

NSFR Net Stable Funding Ratio

PFE Potential Future Exposure

RW Risk Weight

RWA Risk Weighted Asset

SA-CCR Standardized Approach (Counterparty Credit Risk)
SEC-ERBA Securitization External Ratings-Based Approach

Liquidity Maintenance Ratio

SEC-FBA Securitization Fall-back Approach

SEC-IRBA Securitization Internal Ratings-Based Approach

SEC-SA Securitization Standardized Approach

SFT Securities Financing Transaction

STC Standardized (Credit Risk)
STM Standardized (Market Risk)