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
(in HK$'000)

Item	IRB Class	Number of Corresponding Forms Reported under Division B (1)	Risk-weighted Amount (2)	(3)	(4)
1.	**Corporate exposures**, of which				
	(a) Specialized lending (project finance)	( ) Form IRB_SLSLOT and ( ) Form IRB_CSB			
	(b) Specialized lending (object finance)	( ) Form IRB_SLSLOT and ( ) Form IRB_CSB			
	(c) Specialized lending (commodities finance)	( ) Form IRB_SLSLOT and ( ) Form IRB_CSB			
	(d) Specialized lending (income-producing real estate)	( ) Form IRB_SLSLOT and ( ) Form IRB_CSB			
	(e) Specialized lending (high-volatility commercial real estate)	( ) Form IRB_SLSLOT and ( ) Form IRB_CSB			
	(f) Small-and-medium sized corporates	( ) Form IRB_CSB			
	(g) Large corporates	( ) Form IRB_CSB			
	(h) Financial institutions treated as corporates	( ) Form IRB_CSB			
	(i) Other corporates	( ) Form IRB_CSB			
2.	**Sovereign exposures**, of which				
	(a) Sovereigns	( ) Form IRB_CSB			
	(b) Sovereign foreign public sector entities	( ) Form IRB_CSB			
	(c) Multilateral development banks	( ) Form IRB_CSB			
3.	**Bank exposures**, of which				
	(a) Banks (excluding covered bonds)	( ) Form IRB_CSB			
	(b) Qualifying non-bank financial institutions	( ) Form IRB_CSB			
	(c) Public sector entities (excluding sovereign foreign public sector entities)	( ) Form IRB_CSB			
	(d) Covered bonds	( ) Form IRB_CSB			
	(e) Unspecified multilateral bodies	( ) Form IRB_CSB			
4.	**Retail exposures**, of which				
	(a) Residential mortgages				
	(i) Individuals	( ) Form IRB_RETAIL			
	(ii) Property-holding shell companies	( ) Form IRB_RETAIL			
	(b) Qualifying revolving retail exposures (transactor)	( ) Form IRB_RETAIL			
	(c) Qualifying revolving retail exposures (revolver)	( ) Form IRB_RETAIL			
	(d) Small business retail exposures	( ) Form IRB_RETAIL			
	(e) Other retail exposures to individuals	( ) Form IRB_RETAIL			
5.	**CIS exposures**, of which				
	(a) Look-through approach	( ) Form IRB_CIS			
	(b) Third-party approach	( ) Form IRB_CIS			
	(c) Mandate-based approach	( ) Form IRB_CIS			
	(d) Fall-back approach	( ) Form IRB_CIS			
	(e) Combination of approaches	( ) Form IRB_CIS			
6.	**Other exposures**	( ) Form IRB_OTHER			
7.	**Total risk-weighted amount for credit risk (IRB Approach) [Item 7 = Item 1 + Item 2 + Item 3 + Item 4 + Item 5 + Item 6], of which**				
	(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				

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

IRB_CSB

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 / Large Corporates / Financial Institutions Treated as Corporates / Specialized Lending (Project Finance) / Specialized Lending (Object Finance) / Specialized Lending (Commodities Finance) / Specialized Lending (Income-producing Real Estate) / Specialized Lending (High-volatility Commercial Real Estate) / Sovereigns / Sovereign Foreign Public Sector Entities / Multilateral Development Banks / Banks (Excluding Covered Bonds) / Qualifying Non-bank Financial Institutions / Public Sector Entities (Excluding Sovereign Foreign Public Sector Entities) / Covered Bonds / Unspecified Multilateral Bodies** *(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	Number of obligors
Non-defaulted (N) / Defaulted (D)		Lower bound	Upper bound	Average PD	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: For dilution risk ~~(a)~~	Of which: For residual value risk ~~(b)~~		
		(%)	(%)	(%)									(%)	(years)					
(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)
1																			
2																			
3																			
4																			
5																			
6																			
7																			
8																			
				Total:															
															(to Division A)				
Of which: Exposures subject to asset value correlation multiplier of 1.25																			

~~(a) This column is only applicable to purchased receivables.~~

~~(b) 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_SLSLOT

IRB Class : **Corporate Exposures**

IRB Approach: **Supervisory Slotting Criteria Approach**

IRB Subclass : **Specialized Lending (Project Finance) / Specialized Lending (Object Finance) / Specialized Lending (Commodities Finance) / Specialized Lending (Income-producing Real Estate) / Specialized Lending (High-volatility Commercial Real Estate)** *(delete where inapplicable)*

(in HK$'000)

Internal Rating System		EAD Calculation								Exposure Weighted Average Maturity Value (years)	Risk-weighted Amount	Memorandum Items	
Supervisory rating grades	SRW ~~(b)~~ (%)	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)(i)	(3)(ii)	(4)	(5)	(6)	(7)	(8)	(9) = (6)+(7)+(8)	(10)	(11) = (2) x (9)	(12)	(13)
STRONG ~~(a)~~	50												
STRONG	70												
GOOD ~~(a)~~	70												
GOOD	90												
SATISFACTORY	115												
WEAK	250												
DEFAULT	0												
	Total :												
											(to Division A)		

~~(a) Use of preferential risk-weights. In scenario (b)(i) below, the preferential risk-weights do not apply to "specified ADC exposure" as defined under section 158(5) of the BCR.~~

~~(b) The supervisory risk-weights (SRW) to be automatically displayed in column (2) will vary, depending on the IRB subclass selected by the reporting institution for input:~~

~~(i) When an IRB subclass other than "Specialized lending (high-volatility commercial real estate)" is selected for input, column (2) will show the SRWs applicable to specialized lending (other than HVCRE exposures), as currently set out in the column above;~~

~~(ii) When the IRB subclass of "Specialized lending (high-volatility commercial real estate)" is selected for input, column (2) will show the SRWs applicable to HVCRE exposures, as set out below:~~

~~"STRONG (a)" - 70%; "STRONG" - 95%; "GOOD (a)" - 95%; "GOOD" - 120%; "SATISFACTORY" - 140%; "WEAK" - 250%; "DEFAULT" - 0%.~~

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

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 (Transactor) / Qualifying Revolving Retail Exposures (Revolver) / 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**
Non-defaulted (N) / Defaulted (D)		Lower bound	Upper bound	Average PD	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: For dilution risk ~~(a)~~	Of which: For residual value 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)
1																		
2																		
3																		
4																		
5																		
6																		
7																		
8																		
9																		
10																		
				Total:														

(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_CIS

IRB Class : **CIS Exposures**

IRB Approach: **Look-through approach / Third-party approach / Mandate-based approach / Fall-back approach / Combination of approaches** *(delete where inapplicable)*

IRB Subclass : **CIS exposures**

(in HK$'000)

	Effective risk-weight of CIS exposures (%)	Principal Amount or Credit Equivalent Amount	Risk-weighted Amount
	(1)	(2)	(3)
1	> 0 - 50		
2	> 50 - 100		
3	> 100 - 250		
4	> 250 - 500		
5	> 500 - < 1250		
6	1250		
	Total:		
			(to Division A)

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

IRB_OTHER

IRB Class : Other Exposures
IRB Approach: Specific Risk-weight Approach
IRB Subclass : Cash Items and Other Items

(in HK$'000)

Other Exposures		EAD Calculation		Risk-weighted Amount
	SRW (%)	Exposures before netting	Exposures after netting (EAD)	
(1)	(2)	(3)	(4)	(5) = (2)x(4)
(i) Cash items				
1. Notes and coins	0			
2. Government certificates of indebtedness	0			
3. Gold bullion held in own vault or on an allocated basis, to the extent backed by gold liabilities	0			
4. Gold bullion held not backed by gold liabilities	100			
5. Cash items in the course of collection	20			
6. Unsettled clearing items of the institution being processed through any interbank clearing system in Hong Kong	0			
7. Receivables from transactions in securities, foreign exchange and commodities which are not yet due for settlement	0			
8. Positive current exposures from delivery-versus-payment transactions which remain unsettled after the settlement date				
8a. for up to 4 business days	0			
8b. for 5 to 15 business days	100			
8c. for 16 to 30 business days	625			
8d. for 31 to 45 business days	937.5			
8e. for 46 or more business days	1250			
9. Amount due from transactions which are entered into on a basis other than a delivery-versus-payment basis and remain unsettled for up to 4 business days after the settlement date (for non-significant amount only)	100			
10. Amount due from transactions which are entered into on a basis other than a delivery-versus-payment basis and remain unsettled for 5 or more business days after the settlement date	1250			
	Subtotal (i):			
(ii) Other items				
1. Premises, plant and equipment, other fixed assets for own use, and other interest in land and buildings	100			
2. Exposures subject to the IRB approach which are not elsewhere specified				
2a.				
2b.				
2c.				
2d.				
2e.				
	Subtotal (ii):			
			Total (i) + (ii):	

(to Division A)

Division B: Memorandum Items for Cryptoasset Exposures

(in HK$'000)

Item	Nature of item	EAD Calculation								Risk-weighted Amount	Expected loss amount
		Exposures before recognized guarantees / credit derivative contracts				Exposures after recognized guarantees / credit derivative contracts			EAD		
		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			
		(A1)	(A2)	(A3)	(A4)	(A5)	(A6)	(A7)	(A8) = (A5)+(A6)+(A7)	(A9)	(A10)
1	**Group 1a cryptoasset exposures**										
1a	By IRB subclass in which type of tokenised traditional asset falls:										
1a(i).											
1a(ii).											
1a(iii).											
1a(iv).											
1a(v).											
1b.	**TOTAL OF GROUP 1A CRYPTOASSET EXPOSURES**										
1b(i).	Of which: exposures in default										
1b(ii).	Of which: exposures subject to asset value correlation multiplier of 1.25										
2. Group 1b cryptoasset exposures											
2a.	RWA for exposure to reference assets:										
2a(i).											
2a(ii).											
2a(iii).											
2a(iv).											
2a(v).											
	SUBTOTAL										
2b.	RWA for exposure to redeemer:										
2b(i).											
2b(ii).											
2b(iii).											
2b(iv).											
2b(v).											
	SUBTOTAL										
2c.	Reporting AI as member holder - RWA for obligation to purchase cryptoassets from non-member holders:										
2c(i).											
2c(ii).											
2c(iii).											
2c(iv).											
2c(v).											
	SUBTOTAL										
2d.	Reporting AI as non-member holder - RWA for exposures to member holders:										
2d(i).											
2d(ii).											
2d(iii).											
2d(iv).											
2d(v).											
	SUBTOTAL										
2e.	Other risk identified that does not fall within item 2a, 2b, 2c or 2d:										
2e(i).											
2e(ii).											
2e(iii).											
2e(iv).											
	SUBTOTAL										
2f.	**TOTAL OF GROUP 1B CRYPTOASSET EXPOSURES**										
3. Top 5 Group 1 cryptoassets by RWA											
3a.											
3b.											
3c.											
3d.											
3e.											
3f.	**TOTAL OF TOP 5 GROUP 1 CYPTOASSET EXPOSURES**										

		Current market value (A15)	Covered EAD (A16)
4.	**Total recognized collateral that is group 1a cryptoasset**		

Division C: LGD for Corporate, Sovereign, Bank and Retail Exposures

IRB_FIRBLGD

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 / Large Corporates / Financial Institutions Treated as Corporates / Specialized Lending (Project Finance) / Specialized Lending (Object Finance) / Specialized Lending (Commodities Finance) / Specialized Lending (Income-producing Real Estate) / Specialized Lending (High-volatility Commercial Real Estate) / Sovereigns / Sovereign Foreign Public Sector Entities / Multilateral Development Banks / Banks (Excluding Covered Bonds) / Qualifying Non-bank Financial Institutions / Public Sector Entities (Excluding Sovereign Foreign Public Sector Entities) / Covered Bonds / Unspecified Multilateral Bodies** *(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		Total	EAD by facility / collateral type									Exposure weighted average LGD
			(i) Exposures with specific wrong-way risk	(ii) Subordinated exposures	(iii) Unsecured senior exposures	(iv) Unsecured senior exposures	(v) Other recognized IRB collateral	(vi) Recognized commercial real estate	(vii) Recognized residential real estate	(viii) Recognized financial receivables	(ix) Recognized financial collateral	*(to Division B)*
	(%)	(3) = (4)+(5)+ …+(11)+(12)	LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 25%	LGD: 20%	LGD: 20%	LGD: 20%	LGD: 0%	(%)
(1)	(2)		(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1												
2												
3												
4												
5												
6												
7												
8												
	Total :											

Division C: **LGD for Corporate, Sovereign, Bank and Retail Exposures** IRB_AIRBLGD

IRB Approach: **Advanced IRB Approach**
IRB Class : **Corporate Exposures / Sovereign Exposures** *(delete where inapplicable)*
IRB Subclass : **Small-and-medium Sized Corporates / Other Corporates / Specialized Lending (Project Finance) / Specialized Lending (Object Finance) / Specialized Lending (Commodities Finance) / Specialized Lending (Income-producing Real Estate) / Specialized Lending (High-volatility Commercial Real Estate) / Sovereigns / Sovereign Foreign Public Sector Entities / Multilateral Development Banks** *(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		Total	EAD by facility grade															Exposure weighted average LGD (to Division B)
			(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)	(x)	(xi)	(xii)	(xiii)	(xiv)	(xv)	
	(%)		LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: 100%	(%)
(1)	(2)	(3) = (4)+(5)+ …+(17)+(18)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
1																		
2																		
3																		
4																		
5																		
6																		
7																		
8																		
	Total :																	

Selected Breakdown of Exposures (not applicable to sovereign exposures) (in HK$'000)

		EAD of exposures where the estimated LGD is lower than the LGD floor as set out in section 161 of the BCR (A) = (A1) + (A2) + (A3)	Of which, the estimated LGD is lower than the LGD floor by		
			less than 5% (A1)	5-10% (A2)	more than 10% (A3)
1	Unsecured exposures				
2	Partially secured exposures				
3	Fully secured exposures				

Division C: LGD for Corporate, Sovereign, Bank and Retail Exposures

IRB_RETAILIRBLGD

IRB Approach: Retail IRB Approach
IRB Class : Retail Exposures
IRB Subclass : Residential Mortgages to Individuals / Residential Mortgages to Property-holding Shell Companies / Qualifying Revolving Retail Exposures (Transactor) / Qualifying Revolving Retail Exposures (Revolver) / 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)

Pool		EAD	LGD
Average PD			
	(%)		(%)
(1)	(2)	(3)	(4)
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
	Total :		

Selected Breakdown of Exposures

(in HK$'000)

		EAD of exposures where the estimated LGD is lower than the LGD floor as set out in section 178 of the BCR (A) = (A1) + (A2) + (A3)	Of which, the estimated LGD is lower than the LGD floor by		
			less than 5% (A1)	5-10% (A2)	more than 10% (A3)
1	Unsecured exposures				
2	Partially secured exposures				
3	Fully secured exposures				
4	Residential mortgages				

Division D: **Off-Balance Sheet Exposures (Other Than Default Risk Exposures in respect of Derivative Contracts and SFTs) under IRB Approach** **IRB_OBSND**

(in HK$'000)

IRB Class	**1. Direct credit substitutes**				**2. Transaction-related contingencies**				**3. Trade-related contingencies**				**4. Asset sales with recourse**			
	Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount	
		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(1a)	(1b)	(1c)	(1d)	(2a)	(2b)	(2c)	(2d)	(3a)	(3b)	(3c)	(3d)	(4a)	(4b)	(4c)	(4d)
(A1) Foundation IRB Approach:																
(i) Corporate exposures		100				50				20				100		
(ii) Sovereign exposures		100				50				20				100		
(iii) Bank exposures		100				50				20				100		
(A2) Advanced IRB Approach:																
(i) Corporate exposures		100												100		
(ii) Sovereign exposures		100												100		
(B) Retail IRB Approach:		100												100		
Total:																
(C) Memorandum item																
Total of which																
(i) Group 1a cryptoassets																
(ii) Group 1b cryptoassets																

Division D: **Off-Balance Sheet Exposures (Other Than Default Risk Exposures in respect of Derivative Contracts and SFTs) under IRB Approach** **IRB_OBSND**

(in HK$'000)

IRB Class	5. Forward asset purchases				6. Partly paid-up securities				7. Forward forward deposits placed				8. Note issuance and revolving underwriting facilities			
	Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount	
		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(5a)	(5b)	(5c)	(5d)	(6a)	(6b)	(6c)	(6d)	(7a)	(7b)	(7c)	(7d)	(8a)	(8b)	(8c)	(8d)
(A1) Foundation IRB Approach:																
(i) Corporate exposures		100				100				100				50		
(ii) Sovereign exposures		100				100				100				50		
(iii) Bank exposures		100				100				100				50		
(A2) Advanced IRB Approach:																
(i) Corporate exposures		100				100				100						
(ii) Sovereign exposures		100				100				100						
(B) Retail IRB Approach:		100				100				100						
Total:																

(C) Memorandum item

Total of which

(i) Group 1a cryptoassets																
(ii) Group 1b cryptoassets																

Division D: **Off-Balance Sheet Exposures (Other Than Default Risk Exposures in respect of Derivative Contracts and SFTs) under IRB Approach** IRB_OBSND

IRB Class	9. Commitments eligible for a CCF of 0%				10. Revolving commitments that are unconditionally cancellable without prior notice				11. Non-revolving commitments that are unconditionally cancellable without prior notice				12. Revolving commitments that are not unconditionally cancellable without prior notice			
	Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount	
		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(9a)	(9b)	(9c)	(9d)	(10a)	(10b)	(10c)	(10d)	(11a)	(11b)	(11c)	(11d)	(12a)	(12b)	(12c)	(12d)
(A1) Foundation IRB Approach:																
(i) Corporate exposures		0				10				10				40		
(ii) Sovereign exposures						10				10				40		
(iii) Bank exposures						10				10				40		
(A2) Advanced IRB Approach:																
(i) Corporate exposures		0								10						
(ii) Sovereign exposures										10						
(B) Retail IRB Approach:										10						
Total:																

(C) Memorandum item

Total of which

	(9a)	(9b)	(9c)	(9d)	(10a)	(10b)	(10c)	(10d)	(11a)	(11b)	(11c)	(11d)	(12a)	(12b)	(12c)	(12d)
(i) Group 1a cryptoassets																
(ii) Group 1b cryptoassets																

Division D: **Off-Balance Sheet Exposures (Other Than Default Risk Exposures in respect of Derivative Contracts and SFTs) under IRB Approach** **IRB_OBSND**

(in HK$'000)

IRB Class	13. Non-revolving commitments that are not unconditionally cancellable without prior notice				14. Sale and repurchase agreements (excluding those that are repo-style transactions)				15. Others				Total credit equivalent amount	
	Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF [a]	Credit equivalent amount		**Before recognized guarantees / credit derivative contracts**	**After recognized guarantees / credit derivative contracts**
			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts	(to Division B)	(to Division B)
		(%)				(%)				(%)				
	(13a)	(13b)	(13c)	(13d)	(14a)	(14b)	(14c)	(14d)	(15a)	(15b)	(15c)	(15d)	C_T = (1c) + (2c) + …… + (14c) + (15c)	D_T =(1d) + (2d) + …… + (14d) + (15d)
(A1) Foundation IRB Approach:														
(i) Corporate exposures		40				100								
(ii) Sovereign exposures		40				100								
(iii) Bank exposures		40				100								
(A2) Advanced IRB Approach:														
(i) Corporate exposures		40				100								
(ii) Sovereign exposures		40				100								
(B) Retail IRB Approach:		40				100								
Total:														
(C) Memorandum item														
Total of which														
(i) Group 1a cryptoassets														
(ii) Group 1b cryptoassets														

Division E: **Default Risk Exposures in respect of Derivative Contracts (SA-CCR): Bilateral trades (including centrally cleared trades that are treated as bilateral trades)**

IRB_OBSD_SACCR

(in HK$'000)

IRB Class	**1. Exchange rate contracts**					**2. Interest rate contracts**					**3. Equity-related derivative contracts**				
	Total Notional amount	Total Replacement Cost	Total Potential Future Exposure	Default risk exposure		Total Notional amount	Total Replacement Cost	Total Potential Future Exposure	Default risk exposure		Total Notional amount	Total Replacement Cost	Total Potential Future Exposure	Default risk exposure	
				before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts				before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts				before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(1a)	(1b)	(1c)	(1d(i))	(1d(ii))	(2a)	(2b)	(2c)	(2d(i))	(2d(ii))	(3a)	(3b)	(3c)	(3d(i))	(3d(ii))
(A1) Unmargined Contracts Not Subject to Recognized Netting															
(i) Corporate exposures															
(ii) Sovereign exposures															
(iii) Bank exposures															
(iv) Retail exposures															
Subtotal:															
(A2) Margined Contracts Not Subject to Recognized Netting															
(i) Corporate exposures															
(ii) Sovereign exposures															
(iii) Bank exposures															
(iv) Retail exposures															
Subtotal:															
(A3) Contracts (Margined and Unmargined) Subject to Recognized Netting															
(i) Corporate exposures															
(ii) Sovereign exposures															
(iii) Bank exposures															
(iv) Retail exposures															
Subtotal:															
Total:															

Division E: **Default Risk Exposures in respect of Derivative Contracts (SA-CCR): Bilateral trades (including centrally cleared trades that are treated as bilateral trades)** **IRB_OBSD_SACCR**

(in HK$'000)

IRB Class	4. Credit-related derivative contracts					5. Commodity-related derivative contracts					6. Group 1a cryptoasset derivative contracts				
	Total Notional amount	Total Replacement Cost	Total Potential Future Exposure	Default risk exposure		Total Notional amount	Total Replacement Cost	Total Potential Future Exposure	Default risk exposure		Total Notional amount	Total Replacement Cost	Total Potential Future Exposure	Default risk exposure	
				before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts				before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts				before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(4a)	(4b)	(4c)	(4d(i))	(4d(ii))	(5a)	(5b)	(5c)	(5d(i))	(5d(ii))	(6a)	(6b)	(6c)	(6d(i))	(6d(ii))
(A1) Unmargined Contracts Not Subject to Recognized Netting															
(i) Corporate exposures															
(ii) Sovereign exposures															
(iii) Bank exposures															
(iv) Retail exposures															
Subtotal:															
(A2) Margined Contracts Not Subject to Recognized Netting															
(i) Corporate exposures															
(ii) Sovereign exposures															
(iii) Bank exposures															
(iv) Retail exposures															
Subtotal:															
(A3) Contracts (Margined and Unmargined) Subject to Recognized Netting															
(i) Corporate exposures															
(ii) Sovereign exposures															
(iii) Bank exposures															
(iv) Retail exposures															
Subtotal:															
Total:															

Division E: Default Risk Exposures in respect of Derivative Contracts (SA-CCR): Bilateral trades (including centrally cleared trades that are treated as bilateral trades)

(in HK$'000)

IRB Class	7. Group 1b cryptoasset derivative contracts					8. Group 2a cryptoasset derivative contracts					9. Group 2b cryptoasset derivative contracts					Total default risk exposures (Items 1 to 9)	
	Total Notional amount	Total Replacement Cost	Total Potential Future Exposure	Default risk exposure		Total Notional amount	Total Replacement Cost	Total Potential Future Exposure	Default risk exposure		Total Notional amount	Total Replacement Cost	Total Potential Future Exposure	Default risk exposure		Before recognized guarantees / credit derivative contracts (To Division B)	After recognized guarantees / credit derivative contracts (To Division B)
				before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts				before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts				before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		
	(7a)	(7b)	(7c)	(7d(i))	(7d(ii))	(8a)	(8b)	(8c)	(8d(i))	(8d(ii))	(9a)	(9b)	(9c)	(9d(i))	(9d(ii))	For (A1) and (A2)~~(a)~~: A(i) = (1d(i)) + … + (9d(i))	For (A1) and (A2) ~~(a)~~: A(ii) = (1d(ii)) + … + (9d(ii))
(A1) Unmargined Contracts Not Subject to Recognized Netting																	
(i) Corporate exposures																	
(ii) Sovereign exposures																	
(iii) Bank exposures																	
(iv) Retail exposures																	
Subtotal:																	
(A2) Margined Contracts Not Subject to Recognized Netting																	
(i) Corporate exposures																	
(ii) Sovereign exposures																	
(iii) Bank exposures																	
(iv) Retail exposures																	
Subtotal:																	
(A3) Contracts (Margined and Unmargined) Subject to Recognized Netting																	
(i) Corporate exposures																	
(ii) Sovereign exposures																	
(iii) Bank exposures																	
(iv) Retail exposures																	
Subtotal:																	
Total:																	

~~(a) In case more than one netting set is covered by a single margin agreement, the default risk exposures in columns A(i) and A(ii) under (A2) should include the default risk exposures of such margined transaction in addition to the sum of (1d(i)), (2d(i)), (3d(i)), (4d(i)) and (5d(i)) (for before recognized guarantees / credit derivative contracts) or the sum of (1d(ii)), (2d(ii)), (3d(ii)), (4d(ii)) and (5d(ii)) (for after recognized guarantees / credit derivative contracts).~~

Division E: Default Risk Exposures in respect of Derivative Contracts (SA-CCR): Bilateral trades (including centrally cleared trades that are treated as bilateral trades)

(B1) Selected Breakdown of Exposures Reported in (A1), (A2) and (A3) under Items 1 to 8 **(in HK$'000)**

IRB Class		1. CCP-related transactions (including offsetting transactions)				
		Total notional amount	Total Replacement	Total Potential Future Exposure	Default risk exposure	
					before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
		(10a)	(10b)	(10c)	(10d(i))	(10d(ii))
(i)	Corporate exposures					
(ii)	Sovereign exposures					
(iii)	Bank exposures					
(iv)	Retail exposures					
	Total:					

(B2) Selected Breakdown of Exposures Reported in (A1) under Item 9 **(in HK$'000)**

IRB Class		1. CCP-related transactions (including offsetting transactions)				
		Total notional amount	Total Replacement	Total Potential Future Exposure	Default risk exposure	
					before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
		(11a)	(11b)	(11c)	(11d(i))	(11d(ii))
(i)	Corporate exposures					
(ii)	Sovereign exposures					
(iii)	Bank exposures					
(iv)	Retail exposures					
	Total:					

Division E: **Default Risk Exposures in respect of SFTs (non-IMM(CCR) approach): Bilateral trades (including centrally cleared trades that are treated as bilateral trades)** **IRB_OBSD_SFT_N_IMM**

(in HK$'000)

IRB Class	**1. SFTs not subject to recognized netting**			**2. SFTs subject to recognized netting**			**Total default risk exposures (Items 1 to 2)**	
	Total amount of assets sold, transferred, loaned or paid	Default risk exposure		Total amount of assets sold, transferred, loaned or paid	Default risk exposure			
		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts	before recognized guarantees / credit derivative contracts (To Division B)	after recognized guarantees / credit derivative contracts (To Division B)
	(1a)	(1b(i))	(1b(ii))	(2a)	(2b(i))	(2b(ii))	B(i) = (1b(i)) + (2b(i))	B(ii) = (1b(ii)) + (2b(ii))
(i) Corporate exposures								
(ii) Sovereign exposures								
(iii) Bank exposures								
(iv) Retail exposures								
Total:								

Division E: **Default Risk Exposures in respect of SFTs (non-IMM(CCR) approach): Bilateral trades (including centrally cleared trades that are treated as bilateral trades)**

(in HK$'000)

3. Out of the amount reported in items 1 and 2,						
(A) CCP-related transactions (including offsetting transactions)			(B) Assets delivered are Group 1a, Group 1b or Group 2 cryptoassets			(C) Assets received are Group 1a cryptoassets
Total amount of assets sold, transferred, loaned or paid	Default risk exposure		Total amount of assets sold, transferred, loaned or paid			Total amount of assets sold, transferred, loaned or paid
	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts	Group 1a cryptoassets	Group 1b cryptoassets	Group 2 cyptoassets	
(3a)	(3a(i))	(3a(ii))	(3b(i))	(3b(ii))	(3b(iii))	(3c)

Division E: Default Risk Exposures (IMM(CCR) Approach): Bilateral trades (including centrally cleared trades that are treated as bilateral trades)~~(a)~~

IRB_OBSD_IMM

(in HK$'000)

IRB Class	1. Derivative contracts (other than LSTs) not subject to recognized netting			2. ~~SFTs (other than LSTs) not subject to recognized netting~~ Derivative contracts subject to valid bilateral netting agreement			3. ~~LSTs not subject to recognized netting~~ Derivative contracts and SFTs subject to valid cross-product netting agreements			4. ~~Derivative contracts subject to valid bilateral netting agreement (b)~~ SFTs (other than LSTs) not subject to recognized netting		
	Total notional amount	Default risk exposure		~~Total amount of assets sold, transferred, loaned or paid~~ Total notional amount	Default risk exposure		Total notional amount / Total amount of assets sold, transferred, loaned or paid (where applicable)	Default risk exposure		~~Total notional amount~~ Total amount of assets sold, transferred, loaned or paid	Default risk exposure	
		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(1b(i))	(1b(ii))	(1b(iii))	(2b(i))	(2b(ii))	(2b(iii))	(3b(i))	(3b(ii))	(3b(iii))	(4b(i))	(4b(ii))	(4b(iii))
(A) **All Maturities**												
(i) Corporate exposures												
(ii) Sovereign exposures												
(iii) Bank exposures												
(iv) Retail exposures												
Total:												

(in HK$'000)

IRB Class	1c. Out of the amount reported in item 1			2c. Out of the amount reported in item 2			3c. Out of the amount of derivative contracts reported in item 3		
	Total notional amount	Default risk exposure		Total notional amount	Default risk exposure		Total notional amount / Total amount of assets sold, transferred, loaned or paid (where applicable)	Default risk exposure	
		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(1c(i))	(1c(ii))	(1c(iii))	(2c(i))	(2c(ii))	(2c(iii))	(3c(i))	(3c(ii))	(3c(iii))
All Maturities									
(A1) Of which: Group 1a cryptoasset derivative contracts									
(i) Corporate exposures									
(ii) Sovereign exposures									
(iii) Bank exposures									
(iv) Retail exposures									
Subtotal:									
(A2) Of which: Group 1b cryptoasset derivative contracts									
(i) Corporate exposures									
(ii) Sovereign exposures									
(iii) Bank exposures									
(iv) Retail exposures									
Subtotal:									

~~(a) An AI should refer to the completion instructions and report in this form for different IRB classes the principal amounts and default risk exposures of derivative contracts and SFTs that are associated with the higher of the portfolio-level risk-weighted amount of the relevant exposures (please refer to section 226D of the BCR for details).~~

~~(b) Figures reported in items 4 and 5 should include LST transactions if the derivative contracts (or SFTs) and the LSTs belong to the same netting set.~~

Division E: Default Risk Exposures (IMM(CCR) Approach): Bilateral trades (including centrally cleared trades that are treated as bilateral trades)~~(a)~~

(in HK$'000)

IRB Class	5. SFTs subject to valid bilateral netting agreement ~~(b)~~			6. ~~LSTs~~ ~~subject to valid bilateral netting agreement~~ ~~not reported in items 4 or 5~~ LSTs not subject to recognized netting			7. ~~Derivative contracts and SFTs~~ ~~subject to valid cross-product netting agreements~~ LSTs subject to valid bilateral netting agreement not reported in items 2 or 5			Total default risk exposures (Items 1 to 7)	
	Total amount of assets sold, transferred, loaned or paid	Default risk exposure		Total notional amount / Total amount of assets sold, transferred, loaned or paid (where applicable)	Default risk exposure		Total notional amount / Total amount of assets sold, transferred, loaned or paid (where applicable)	Default risk exposure			
		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		before recognized guarantees / credit derivative contracts but after netting	after recognized guarantees / credit derivative contracts and netting	before recognized guarantees / credit derivative contracts but after netting (to Division B)	after recognized guarantees / credit derivative contracts and netting (to Division B)
	(5b(i))	(5b(ii))	(5b(iii))	(6b(i))	(6b(ii))	(6b(iii))	(7b(i))	(7b(ii))	(7b(iii))	B(ii) = (1b(ii)) + … + (7b(ii))	B(iii) = (1b(iii)) + … + (7b(iii))
(A) **All Maturities**											
(i) Corporate exposures											
(ii) Sovereign exposures											
(iii) Bank exposures											
(iv) Retail exposures											
Total:											

(in HK$'000)

IRB Class	8. Out of the amount reported in items 1 to 7, CCP-related transactions (including offsetting transactions)		
	Total notional amount / Total amount of assets sold, transferred, loaned or paid (where applicable)	Default risk exposure	
		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(8a)	(8b(i))	(8b(ii))
(A) All Maturities			
(i) Corporate exposures			
(ii) Sovereign exposures			
(iii) Bank exposures			
(iv) Retail exposures			
Total:			

Division F: EL-EP Calculation under IRB Approach

IRB_ELEP
(in HK$'000)

Item	IRB Class	Expected Loss Amount (EL Amount)			Eligible Provisions (EP)			EL-EP Calculation	
		Non-defaulted exposures (a)	Defaulted exposures (b)	Total (c) = (a)+(b)	Non-defaulted exposures (d)	Defaulted exposures (e)	Total (f)= (d)+(e)	Excess of total EL amount over total EP (g)	Excess of total EP over total EL amount (h)
1.	**Corporate exposures**, of which								
	(a) Specialized lending (project finance)								
	(b) Specialized lending (object finance)								
	(c) Specialized lending (commodities finance)								
	(d) Specialized lending (income-producing real estate)								
	(e) Specialized lending (high-volatility commercial real estate)								
	(f) Small-and-medium sized corporates								
	(g) Large corporates								
	(h) Financial institutions treated as corporates								
	(i) Other corporates								
2.	**Sovereign exposures**, of which								
	(a) Sovereigns								
	(b) Sovereign foreign public sector entities								
	(c) Multilateral development banks								
3.	**Bank exposures**, of which								
	(a) Banks (excluding covered bonds)								
	(b) Qualifying non-bank financial institutions								
	(c) Public sector entities (excluding sovereign foreign public sector entities)								
	(d) Covered bonds								
	(e) Unspecified multilateral bodies								
4.	**Retail exposures**, of which								
	(a) Residential mortgages								
	(b) Qualifying revolving retail exposures (transactor)								
	(c) Qualifying revolving retail exposures (revolver)								
	(d) Small business retail exposures								
	(e) Other retail exposures to individuals								
5.	**Total**								
6.	**Deduction from CET1 capital** [Item 6 = Item 5(c) - Item 5(f)]								
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 7 of Form_IRB_TOTCRWA x 0.6%]								
9.	**Surplus provisions added to Tier 2 capital** [Min(Item 7, Item 8)]								