Part IIIa: Risk-weighted Amount for Credit Risk (BSC Approach)
Division A: Risk-weighted Amount (On-balance Sheet)

Item	Nature of item	Principal Amount HK$'000	x Risk-weight %	= Risk-weighted Amount HK$'000
Class I	**Sovereign Exposures**			
1.	Loans to or guaranteed by the sovereigns of Tier 1 countries		0	0
2.	Holding of fixed rate debt securities with a residual maturity of less than 1 year or floating rate debt securities of any maturity issued by the sovereigns of Tier 1 countries		10	
3.	Holding of fixed rate debt securities with a residual maturity of not less than 1 year issued by the sovereigns of Tier 1 countries		20	
4.	Holding of fixed rate debt securities with a residual maturity of less than 1 year or floating rate debt securities of any maturity guaranteed by the sovereigns of Tier 1 countries		10	
5.	Holding of fixed rate debt securities with a residual maturity of not less than 1 year guaranteed by the sovereigns of Tier 1 countries		20	
6.	Loans to or guaranteed by the sovereigns of Tier 2 countries which are domestic currency exposures		0	0
7.	Holding of fixed rate debt securities with a residual maturity of less than 1 year or floating rate debt securities of any maturity issued by the sovereigns of Tier 2 countries, which are domestic currency exposures		10	
8.	Holding of fixed rate debt securities with a residual maturity of not less than 1 year issued by the sovereigns of Tier 2 countries, which are domestic currency exposures		20	
9.	Holding of fixed rate debt securities with a residual maturity of less than 1 year or floating rate debt securities of any maturity where: (i) the securities are guaranteed by the sovereigns of Tier 2 countries and (ii) the securities are domestic currency exposures		10	
10.	Holding of fixed rate debt securities with a residual maturity of not less than 1 year where: (i) the securities are guaranteed by the sovereigns of Tier 2 countries and (ii) the securities are domestic currency exposures		20	
11.	Other exposures to the sovereigns of Tier 2 countries		100	
12.	Exposures to relevant international organizations		0	0
	SUBTOTAL			

Item	Nature of item	Principal Amount HK$'000	x Risk-weight %	= Risk-weighted Amount HK$'000
Class II	**Public Sector Entity (PSE) Exposures**			
13.	Exposures to PSEs of Tier 1 countries		20	
14.	Exposures to PSEs of Tier 2 countries		100	
	SUBTOTAL			
Class III	**Multilateral Development Bank (MDB) Exposures**			
15.	Exposures to MDBs		0	0
	SUBTOTAL			0
Class IV	**Bank Exposures**			
16.	Exposures to authorized institutions		20	
17.	Exposures to banks incorporated in Tier 1 countries		20	
18.	Exposures to banks incorporated in Tier 2 countries with a residual maturity of less than 1 year		20	
19.	Exposures to banks incorporated in Tier 2 countries with a residual maturity of not less than 1 year		100	
	SUBTOTAL			
Class V	**Cash Items**			
20.	Notes and coins		0	0
21.	Government certificates of indebtedness		0	0
22.	Gold bullion held in own vault or on an allocated basis, to the extent backed by gold liabilities		0	0
23.	Gold bullion held not backed by gold liabilities		100	
24.	Cash items in the course of collection		20	
25.	Positive current exposures from delivery-versus-payment transactions which remain unsettled after the settlement date			
25a.	for up to 4 business days		0	0
25b.	for 5 to 15 business days		100	
25c.	for 16 to 30 business days		625	
25d.	for 31 to 45 business days		937.5	
25e.	for 46 or more business days		1,250	
26.	Exposures collateralized by cash deposits		0	0
	SUBTOTAL			

Item	Nature of item	Principal Amount HK$'000	x Risk-weight %	= Risk-weighted Amount HK$'000
Class VI	**Residential Mortgage Loans (RMLs)**			
27a.	Eligible RMLs		50	
27b.	RMLs that are risk-weighted according to the standard of an overseas regulatory authority			
27c.	Other RMLs		100	
	SUBTOTAL			
Class VII	**Other Exposures**			
28a.	Exposures to corporates or individuals not elsewhere reported		100	
28b.	Investments in equity or other capital instruments issued by financial sector entities (other than those subject to capital deduction or 250% risk-weight)		100	
28c.	Investments in equity of other entities (other than those subject to 1250% risk-weight) and holding of collective investment schemes		100	
28d.	Premises, plant and equipment, other fixed assets for own use, and other interest in land		100	
28e.	Investments in capital instruments issued by financial sector entities (other than those subject to capital deduction)		250	
28f.	Multiple-name credit-linked notes			
28g.	Other on-balance sheet exposures which are not elsewhere reported		100	
28h(1)				
28h(2)				
28h(3)				
28h(4)				
	SUBTOTAL			
Class VIII	**Exposures subject to 1250% risk-weight**			
29a.	First loss portion of credit protection		1250	
29b.	Significant exposures to commercial entities		1250	
29c.	Non-DVP transactions remain unsettled for 5 or more business days		1250	
	SUBTOTAL			

Division B: Risk-weighted Amount (Off-balance Sheet)

Item	Nature of item	Principal Amount HK$'000 x	Credit Conversion Factor % =	Credit Equivalent Amount HK$'000	Risk-weighted Amount HK$'000
1.	Direct credit substitutes		100		
2.	Transaction-related contingencies		50		
3.	Trade-related contingencies		20		
4.	Asset sales with recourse		100		
5.	Forward asset purchases		100		
6.	Partly paid-up shares and securities		100		
7.	Forward forward deposits placed		100		
8.	Note issuance and revolving underwriting facilities		50		
9a.	Commitments that are unconditionally cancellable without prior notice		0	0	0
9b.	Other commitments (CCF at 20%)		20		
9c.	Other commitments (CCF at 50%)		50		
	SUBTOTAL				

Default Risk Exposures (Current Exposure Method): Bilateral Trades - Derivative Contracts (including centrally cleared trades that are treated as bilateral trades)

Item	Nature of item						
10.	Exchange rate contracts						
	Residual Maturity		Principal Amount HK$'000	Current Exposure HK$'000	Potential Exposure HK$'000	Credit Equivalent Amount HK'000	Risk-weighted Amount HK$'000
10a.	1 year or less						
10b.	Over 1 year to 5 years						
10c.	Over 5 years						
SUBTOTAL							
11.	Interest rate contracts						
	Residual Maturity		Principal Amount HK$'000	Current Exposure HK$'000	Potential Exposure HK$'000	Credit Equivalent Amount HK$'000	Risk-weighted Amount HK$'000
11a.	1 year or less						
11b.	Over 1 year to 5 years						
11c.	Over 5 years						
SUBTOTAL							
12.	Equity contracts						
	Residual Maturity		Principal Amount HK$'000	Current Exposure HK$'000	Potential Exposure HK$'000	Credit Equivalent Amount HK$'000	Risk-weighted Amount HK$'000
12a.	1 year or less						
12b.	Over 1 year to 5 years						
12c.	Over 5 years						
SUBTOTAL							
13.	Precious metal contracts						
	Residual Maturity		Principal Amount HK$'000	Current Exposure HK$'000	Potential Exposure HK$'000	Credit Equivalent Amount HK$'000	Risk-weighted Amount HK$'000
13a.	1 year or less						
13b.	Over 1 year to 5 years						
13c.	Over 5 years						
SUBTOTAL							

Item	Nature of item					
14.	Debt security contracts or other commodity contracts					
	Residual Maturity	Principal Amount HK$'000	Current Exposure HK$'000	Potential Exposure HK$'000	Credit Equivalent Amount HK$'000	Risk-weighted Amount HK$'000
14a.	1 year or less					
14b.	Over 1 year to 5 years					
14c.	Over 5 years					
SUBTOTAL						
15.	Credit derivative contracts					
	Type of Contract	Principal Amount HK$'000	Current Exposure HK$'000	Potential Exposure HK$'000	Credit Equivalent Amount HK$'000	Risk-weighted Amount HK$'000
15a.	Total return swaps					
15b.	Credit default swaps					
SUBTOTAL						
16.	Derivative contracts subject to valid bilateral netting agreements					
	Netted exposures of derivative contracts subject to bilateral netting agreements	Principal Amount HK$'000	Net Current Exposure HK$'000	Net Potential Exposure HK$'000	Credit Equivalent Amount HK$'000	Risk-weighted Amount HK$'000
17.	Other derivative contracts not specified above					
	Residual Maturity	Principal Amount HK$'000	Current Exposure HK$'000	Potential Exposure HK$'000	Credit Equivalent Amount HK$'000	Risk-weighted Amount HK$'000
17a.	1 year or less					
17b.	Over 1 year to 5 years					
17c.	Over 5 years					
SUBTOTAL						

Default Risk Exposures (Non-IMM(CCR) Approach): Bilateral Trades - SFTs (including centrally cleared trades that are treated as bilateral trades)

18.	SFTs	Principal Amount HK$'000	Risk-weighted Amount HK$'000

Default Risk Exposures (IMM(CCR) Approach): Bilateral Trades (including centrally cleared trades that are treated as bilateral trades)

Item	Nature of item	Portfolio-level Risk-weighted Amount HK$'000
19.	Based on current market data	
20.	Based on stress calibration	

Item	Nature of item			
21.	Netting sets (not subject to recognized netting)			
	Type of Contract	Principal Amount HK$'000	Default Risk Exposure HK$'000	Risk-weighted Amount HK$'000
21a.	Derivative contracts			
21b.	SFTs			
21c.	Long settlement transactions			
SUBTOTAL				
22.	Netting sets (subject to valid bilateral netting agreements)			
	Type of Contract	Principal Amount HK$'000	Default Risk Exposure HK$'000	Risk-weighted Amount HK$'000
22a.	Derivative contracts			
22b.	SFTs			
22c.	Long settlement transactions			
SUBTOTAL				
23.	Netting sets (subject to valid cross-product netting agreements)			
	Cross-product netting	Principal Amount HK$'000	Default Risk Exposure HK$'000	Risk-weighted Amount HK$'000

Item	Nature of item	Principal Amount HK$'000	Credit Conversion Factor %	Credit Equivalent Amount HK$'000	Risk-weighted Amount HK$'000
24a.	Other off-balance sheet exposures which are not elsewhere reported		100		
24b(1)					
24b(2)					
24b(3)					
24b(4)					
	SUBTOTAL				
	Total risk-weighted amount (on-balance sheet) (Total of all items under Division A)		(A)		
	Total risk-weighted amount (off-balance sheet) (Total of all items under Division B)		(B)		
	TOTAL RISK-WEIGHTED AMOUNT FOR CREDIT RISK (BSC APPROACH)		(A + B) =		