Part IIIa: Risk-weighted Amount for Credit Risk (BSC Approach)
Division A1: Risk-weighted Amount by Exposure Class (Other than Cryptoassets)

(in HK$'000)

		On-balance sheet exposures	Off-balance sheet exposures				
Item	Nature of item	Principal Amount (A1)	Principal Amount / Notional Amount (A2)	Credit Equivalent Amount (A3)	Default Risk Exposure (A4)	Risk-weight % (A5)	Risk-weighted Amount (A6) = (A1+A3+A4) x A5
Class I	**Sovereign Exposures**						
1a.	Loans to or guaranteed by sovereigns of Tier 1 countries					0	0
1b.	Fixed rate debt securities with residual maturity of less than 1 year or floating rate debt securities of any maturity issued by sovereigns of Tier 1 countries					10	
1c.	Fixed rate debt securities with residual maturity of not less than 1 year issued by sovereigns of Tier 1 countries					20	
1d.	Fixed rate debt securities with residual maturity of less than 1 year or floating rate debt securities of any maturity guaranteed by sovereigns of Tier 1 countries					10	
1e.	Fixed rate debt securities with residual maturity of not less than 1 year guaranteed by sovereigns of Tier 1 countries					20	
1f.	Loans to or guaranteed by sovereigns of Tier 2 countries which are domestic currency exposures					0	0
1g.	Fixed rate debt securities with residual maturity of less than 1 year or floating rate debt securities of any maturity issued by sovereigns of Tier 2 countries, which are domestic currency exposures					10	
1h.	Fixed rate debt securities with residual maturity of not less than 1 year issued by sovereigns of Tier 2 countries, which are domestic currency exposures					20	
1i.	Fixed rate debt securities with residual maturity of less than 1 year, or floating rate debt securities of any maturity, which are domestic currency exposures guaranteed by sovereigns of Tier 2 countries					10	
1j.	Fixed rate debt securities with residual maturity of not less than 1 year which are domestic currency exposures guaranteed by sovereigns of Tier 2 countries					20	
1k.	Other exposures to sovereigns of Tier 2 countries					100	
1l.	Exposures to relevant international organizations					0	0
	SUBTOTAL						
Class II	**Public Sector Entity (PSE) Exposures**						
2a.	Exposures to PSEs of Tier 1 countries					20	
2b.	Exposures to PSEs of Tier 2 countries					100	
	SUBTOTAL						

(in HK$'000)

Item	Nature of item	On-balance sheet exposures Principal Amount (A1)	Off-balance sheet exposures Principal Amount / Notional Amount (A2)	Credit Equivalent Amount (A3)	Default Risk Exposure (A4)	Risk-weight % (A5)	Risk-weighted Amount (A6) = (A1+A3+A4) x A5
Class III	**Multilateral Development Bank (MDB) Exposures**						
3.	Risk-weight 0%					0	0
	SUBTOTAL						0
Class IV	**Unspecified Multilateral Body Exposures**						
4.	Risk-weight 50%					50	
	SUBTOTAL						
Class V	**Bank Exposures**						
5a.	Exposures to authorized institutions					20	
5b.	Exposures to banks incorporated in Tier 1 countries					20	
5c.	Exposures to banks incorporated in Tier 2 countries with residual maturity of less than 1 year					20	
5d.	Exposures to banks incorporated in Tier 2 countries with residual maturity of not less than 1 year					100	
	SUBTOTAL						
Class VI	**Eligible Covered Bond Exposures**						
6a.	Risk-weight 10%					10	
6b.	Risk-weight 50%					50	
	SUBTOTAL						
Class VII	**IPO Financing**						
7.	Risk-weight 0%					0	0
	SUBTOTAL						0
Class VIII	**Cash and Gold**						
8a.	Notes and coins					0	0
8b.	Government certificates of indebtedness					0	0
8c.	Gold bullion held by AI, or held by others on an allocated basis, to the extent backed by gold liabilities					0	0
8d.	Gold bullion held on an unallocated basis for AI by another person, to the extent backed by gold liabilities						
8e.	Gold bullion held not backed by gold liabilities					100	
8f.	Exposures collateralized by cash collateral					0	0
	SUBTOTAL						
Class IX	**Exposures to Items in the Process of Clearing or Settlement**						
9a.	Unsettled clearing items processed through HK interbank clearing system					0	0
9b.	Receivables from transactions in securities, foreign exchange and commodities that are not yet due for settlement					0	0
9c.	Cheques, drafts, etc. in the process of collection					20	
9d.	Positive current exposures from delivery-versus-payment (DVP) transactions which remain unsettled after the settlement date						
9d(i).	for up to 4 business days					0	0
9d(ii).	for 5 to 15 business days					100	
9d(iii).	for 16 to 30 business days					625	
9d(iv).	for 31 to 45 business days					937.5	
9d(v).	for 46 or more business days					1250	
9e.	Payments made, things delivered, and positive current exposures from non-DVP transactions which remain unsettled after the settlement date						
9e(i).	for up to 4 business days						
9e(ii).	for 5 or more business days					1250	
	SUBTOTAL						

(in HK$'000)

Item	Nature of item	On-balance sheet exposures Principal Amount (A1)	Off-balance sheet exposures Principal Amount / Notional Amount (A2)	Credit Equivalent Amount (A3)	Default Risk Exposure (A4)	Risk-weight % (A5)	Risk-weighted Amount (A6) = (A1+A3+A4) x A5
Class XA	**Regulatory Residential Real Estate Exposures**						
10a.	Not materially dependent on cash flows generated by mortgaged properties						
10a(i).	Risk-weight 40%					40	
10a(ii).	Risk-weight 50%					50	
10a(iii).	Risk-weight 100%					100	
10b.	Materially dependent on cash flows generated by mortgaged properties						
10b(i).	Risk-weight 50%					50	
10b(ii).	Risk-weight 70%					70	
10b(iii).	Risk-weight 120%					120	
10c.	Exposures subject to risk-weights specified by overseas regulators						
	SUBTOTAL						
Class XB	**Other Real Estate Exposures**						
10d.	Exposures for land acquisition or properties development and construction					150	
10e.	Exposures that are not regulatory residential real estate exposures					150	
10f.	Exposures subject to risk-weights specified by overseas regulators						
	SUBTOTAL						
Class XIA	**Equity Exposures**						
11a.	Risk-weight 250%					250	
11b.	Risk-weight 400%					400	
	SUBTOTAL						
Class XIB	**Significant Capital Investments in Commercial Entities**						
11c.	Risk-weight 250%					250	
11d.	Risk-weight 400%					400	
11e.	Risk-weight 1250%					1250	
	SUBTOTAL						
Class XIC	**Insignificant and Significant LAC Investments**						
11f.	Insignificant LAC investment						
11f(i).	Risk-weight 150%					150	
11f(ii).	Risk-weight 250%					250	
11f(iii).	Risk-weight 400%					400	
11g.	Significant LAC investment						
11g(i).	Risk-weight 150%					150	
11g(ii).	Risk-weight 250%					250	
11g(iii).	Risk-weight 400%					400	
11h.	Holdings of non-capital LAC liabilities					150	
11i.	Holdings of non-capital LAC liabilities to which s.48(4) applies					0	0
	SUBTOTAL						
Class XID	**Subordinated Debts**						
11j.	Risk-weight 150%					150	
	SUBTOTAL						

(in HK$'000)

Item	Nature of item	On-balance sheet exposures: Principal Amount (A1)	Off-balance sheet exposures: Principal Amount / Notional Amount (A2)	Off-balance sheet exposures: Credit Equivalent Amount (A3)	Off-balance sheet exposures: Default Risk Exposure (A4)	Risk-weight % (A5)	Risk-weighted Amount (A6) = (A1+A3+A4) x A5
Class XII	**Other Exposures**						
12a.	Exposures to corporates or individuals not elsewhere reported					100	
12b.	Premises, plant and equipment, other fixed assets for own use, and other interest in land					100	
12c.	Multiple-name credit-linked notes / sold credit protection to basket of exposures						
12d.	First loss portion of credit protection					1250	
12e.	Other exposures not elsewhere reported whose risk-weight is 100%					100	
12f.	Other exposures not elsewhere reported						
12f(i).							
12f(ii).							
12f(iii).							
12f(iv).							
	SUBTOTAL						
Class XIII	**Collective Investment Scheme Exposures (CIS exposures)**						
13a.	***Look-through approach / third-party approach***						
13a(i).	Risk-weight ≤20%						
13a(ii).	Risk-weight > 20% - 50%						
13a(iii).	Risk-weight > 50% - 100%						
13a(iv).	Risk-weight > 100% - 250%						
13a(v).	Risk-weight > 250% - 650%						
13a(vi).	Risk-weight > 650% - 1250%						
13b.	***Mandate-based approach***						
13b(i).	Risk-weight ≤20%						
13b(ii).	Risk-weight > 20% - 50%						
13b(iii).	Risk-weight > 50% - 100%						
13b(iv).	Risk-weight > 100% - 250%						
13b(v).	Risk-weight > 250% - 650%						
13b(vi).	Risk-weight > 650% - 1250%						
13c.	***Fall-back approach***						
13c(i).	Risk-weight 1250%					1250	
13d.	***Combination of approaches***						
13d(i).	Risk-weight ≤20%						
13d(ii).	Risk-weight > 20% - 50%						
13d(iii).	Risk-weight > 50% - 100%						
13d(iv).	Risk-weight > 100% - 250%						
13d(v).	Risk-weight > 250% - 650%						
13d(vi).	Risk-weight > 650% - 1250%						
	SUBTOTAL						

Total risk-weighted amount (on-balance sheet, Division A1) (A7)	
Total risk-weighted amount (off-balance sheet, Division A1) (A8)	
TOTAL RISK-WEIGHTED AMOUNT FOR CREDIT RISK (BSC APPROACH) (A9) = (A7) + (A7a) + (A8) + (A8a)	

Division A2: Risk-weighted Amount for Cryptoasset Exposures

(in HK$'000)

Item	Nature of item	On-balance sheet exposures: Principal Amount (A1)	Off-balance sheet exposures: Principal Amount / Notional Amount (A2)	Off-balance sheet exposures: Credit Equivalent Amount (A3)	Risk-weight % (A4)	Risk-weighted Amount (A5) = (A1+A3) x A4
1. Group 1a cryptoasset exposures						
1a.	Cryptoassets issued by HKSAR Government					
1b.	Cryptoassets issued by DPSEs					
1c.	Cryptoassets issued by other issuers				1250	
	SUBTOTAL					
2. Group 1b cryptoasset exposures						
2a.	Risk-weight 1250%				1250	
	SUBTOTAL					
3. Top 5 Group 1 cryptoassets by RWA						
3a.						
3b.						
3c.						
3d.						
3e.						
	SUBTOTAL					

Total risk-weighted amount (on-balance sheet, Division A2) (A7a)	
Total risk-weighted amount (off-balance sheet, Division A2) (A8a)	

Division B: Breakdown of Off-balance Sheet Exposures by Types of Transaction and Obligor

I. Off-balance Sheet Exposures other than Default Risk Exposures in respect of Derivative Contracts and SFTs

(in HK$'000)

Item	Nature of item	Credit Conversion Factor % (B1)	Total Principal Amount (net of specific provisions) (B2)	Total Credit Equivalent Amount (B3)	Out of which:								
					Sovereign exposures (B4)	PSE exposures (B5)	MDB exposures and unspecified multilateral body exposures (B6)	Bank exposures (B7)	Real estate exposures (B8)	CIS exposures (B9)	Group 1a cryptoasset exposures (B10)	Group 1b cryptoasset exposures (B11)	Other exposures (B12)
1.	Direct credit substitutes	100											
2.	Transaction-related contingencies	50											
3.	Trade-related contingencies	20											
4.	Asset sales with recourse	100											
5.	Sale and repurchase agreements (excluding repo-style transactions)	100											
6.	Forward asset purchases	100											
7.	Partly paid-up shares and securities	100											
8.	Forward forward deposits placed	100											
9.	Note issuance and revolving underwriting facilities	100											
10a.	Exempt commitments	0		0									0
10b.	Other commitments (CCF at 10%)	10											
10c.	Other commitments (CCF at 40%)	40											
11.	Off-balance sheet exposures not specified above												
11a.		100											
11b.													
11c.													
11d.													
	SUBTOTAL												

II. Default Risk Exposures in respect of Derivative Contracts (Current Exposure Method): Bilateral Trades (including centrally cleared trades that are treated as bilateral trades)

(in HK$'000)

Item	Nature of item							
				Out of which:				
	Type of Contract	Total Notional Amount (B13)	Total Default Risk Exposure (B14)	Sovereign exposures (B15)	PSE exposures (B16)	MDB exposures and unspecified multilateral body exposures (B17)	Bank exposures (B18)	Exposures to corporates or individuals (B19)
12.	Interest rate contracts							
13.	Exchange rate contracts							
14.	Credit-related derivative contracts							
15.	Equity-related derivative contracts							
16.	Commodity-related derivative contracts							
17a.	Group 1a cryptoasset derivative contracts							
17b.	Group 1b cryptoasset derivative contracts							
17c.	Group 2a cryptoasset derivative contracts							
18.	Other derivative contracts not specified above							
	SUBTOTAL							
19.	Of which: Offsetting or CCP-related transactions with clearing members or clearing clients							

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

(in HK$'000)

Item	Nature of item									
20.	Unmargined contracts not covered by recognized netting									
						Out of which:				
	Type of Contract	Total Notional Amount (B20)	Total Replacement Cost (B21)	Total Potential Future Exposure (B22)	Total Default Risk Exposure (B23)	Sovereign exposures (B24)	PSE exposures (B25)	MDB exposures and unspecified multilateral body exposures (B26)	Bank exposures (B27)	Exposures to corporates or individuals (B28)
20a.	Interest rate contracts									
20b.	Exchange rate contracts									
20c.	Credit-related derivative contracts									
20d.	Equity-related derivative contracts									
20e.	Commodity-related derivative contracts									
20f.	Group 1a cryptoasset derivative contracts									
20g.	Group 1b cryptoasset derivative contracts									
20h.	Group 2a cryptoasset derivative contracts									
	SUBTOTAL									
21.	Margined contracts not covered by recognized netting									
						Out of which:				
	Type of Contract	Total Notional Amount (B20)	Total Replacement Cost (B21)	Total Potential Future Exposure (B22)	Total Default Risk Exposure (B23)	Sovereign exposures (B24)	PSE exposures (B25)	MDB exposures and unspecified multilateral body exposures (B26)	Bank exposures (B27)	Exposures to corporates or individuals (B28)
21a.	Interest rate contracts									
21b.	Exchange rate contracts									
21c.	Credit-related derivative contracts									
21d.	Equity-related derivative contracts									
21e.	Commodity-related derivative contracts									
21f.	Group 1a cryptoasset derivative contracts									
21g.	Group 1b cryptoasset derivative contracts									
21h.	Group 2a cryptoasset derivative contracts									
21i.	Multiple netting sets covered by single variation margin agreement									
	SUBTOTAL									
22.	Contracts covered by recognized netting									
						Out of which:				
	Type of Contract	Total Notional Amount (B20)	Total Replacement Cost (B21)	Total Potential Future Exposure (B22)	Total Default Risk Exposure (B23)	Sovereign exposures (B24)	PSE exposures (B25)	MDB exposures and unspecified multilateral body exposures (B26)	Bank exposures (B27)	Exposures to corporates or individuals (B28)
22a.	Interest rate contracts									
22b.	Exchange rate contracts									
22c.	Credit-related derivative contracts									
22d.	Equity-related derivative contracts									
22e.	Commodity-related derivative contracts									
22f.	Group 1a cryptoasset derivative contracts									
22g.	Group 1b cryptoasset derivative contracts									
22h.	Group 2a cryptoasset derivative contracts									
	SUBTOTAL									
23.	Out of the amounts reported in items 20, 21 and 22, the amounts for offsetting or CCP-related transactions with clearing members or clearing clients									
						Out of which:				
	Type of Contract	Total Notional Amount (B20)	Total Replacement Cost (B21)	Total Potential Future Exposure (B22)	Total Default Risk Exposure (B23)	Sovereign exposures (B24)	PSE exposures (B25)	MDB exposures and unspecified multilateral body exposures (B26)	Bank exposures (B27)	Exposures to corporates or individuals (B28)
23a.	Offsetting / CCP-related transactions									
	SUBTOTAL									

IIIB. Default Risk Exposures in respect of Group 2b Cryptoasset Derivative Contracts: Bilateral Trades (including centrally cleared trades that are treated as bilateral trades)

Item						Out of which:				
24.	Type of Contract	Total Notional Amount (B20)	Total Replacement Cost (B21)	Total Potential Future Exposure (B22)	Total Default Risk Exposure (B23)	Sovereign exposures (B24)	PSE exposures (B25)	MDB exposures and unspecified multilateral body exposures (B26)	Bank exposures (B27)	Exposures to corporates or individuals (B28)
24a.	Group 2b cryptoasset derivative contracts									
	SUBTOTAL									
24b.	Of which: Offsetting or CCP-related transactions with clearing members or clearing clients									

IV. 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)

Item	Nature of item						
25.	SFTs						
			Out of which:				
	Type of Contract	Total Default Risk Exposure (B29)	Sovereign exposures (B30)	PSE exposures (B31)	MDB exposures and unspecified multilateral body exposures (B32)	Bank exposures (B33)	Exposures to corporates or individuals (B34)
25a.	SFTs						
25b.	Of which:						
25b(i).	Assets delivered are Group 1 cryptoassets						
25b(ii).	Assets delivered are Group 2 cryptoassets						
	SUBTOTAL						
25c.	Of which: Offsetting or CCP-related transactions with clearing members or clearing clients						

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

(in HK$'000)

Item	Nature of item	Portfolio-level Risk-weighted Amount (B35)
26.	Based on current market data	
27.	Based on stress calibration	

Item	Nature of item				Out of which:				
28.	Netting sets (not subject to recognized netting)								
	Type of Contract	Total Notional Amount (B36)	Total Principal Amount (B37)	Total Default Risk Exposure (B38)	Sovereign exposures (B39)	PSE exposures (B40)	MDB exposures and unspecified multilateral body exposures (B41)	Bank exposures (B42)	Exposures to corporates or individuals (B43)
28a.	Derivative contracts (excluding LSTs)								
	Of which:								
28a(i).	Group 1a cryptoasset derivative contracts								
28a(ii).	Group 1b cryptoasset derivative contracts								
28b.	SFTs (excluding LSTs)								
28c.	Long settlement transactions (LSTs)								
	SUBTOTAL								
29.	Netting sets (subject to valid bilateral netting agreements)								
	Type of Contract	Total Notional Amount (B36)	Total Principal Amount (B37)	Total Default Risk Exposure (B38)	Sovereign exposures (B39)	PSE exposures (B40)	MDB exposures and unspecified multilateral body exposures (B41)	Bank exposures (B42)	Exposures to corporates or individuals (B43)
29a.	Derivative contracts								
	Of which:								
29a(i).	Group 1a cryptoasset derivative contracts								
29a(ii).	Group 1b cryptoasset derivative contracts								
29b.	SFTs								
29c.	Long settlement transactions								
	SUBTOTAL								
30.	Netting sets (subject to valid cross-product netting agreements)								
	Type of Contract	Total Notional Amount (B36)	Total Principal Amount (B37)	Total Default Risk Exposure (B38)	Sovereign exposures (B39)	PSE exposures (B40)	MDB exposures and unspecified multilateral body exposures (B41)	Bank exposures (B42)	Exposures to corporates or individuals (B43)
30a.	Derivative contracts								
	Of which:								
30a(i).	Group 1a cryptoasset derivative contracts								
30a(ii).	Group 1b cryptoasset derivative contracts								
30b.	Repo-style transactions								
30c.	Margin lending transactions								
	SUBTOTAL								
31.	Out of the amounts reported in items 28, 29 and 30, the amounts for offsetting or CCP-related transactions with clearing members or clearing clients								
	Type of Contract	Total Notional Amount (B36)	Total Principal Amount (B37)	Total Default Risk Exposure (B38)	Sovereign exposures (B39)	PSE exposures (B40)	MDB exposures and unspecified multilateral body exposures (B41)	Bank exposures (B42)	Exposures to corporates or individuals (B43)
31a.	Offsetting / CCP-related transactions								
	SUBTOTAL								