

R1

Co. No. M M / Y Y CAT.
(For Official Use Only)

SECRET

Information required under the Banking Ordinance

CAPITAL ADEQUACY RATIO OF AN AUTHORIZED INSTITUTION INCORPORATED IN HONG KONG

***COMBINED / CONSOLIDATED RETURN**

As at _____

* Delete which is not appropriate. Combined and consolidated returns are defined in the completion instructions.

Name of Authorized Institution	Date of Submission
--------------------------------	--------------------

The Banking Ordinance

The Monetary Authority requires the submitting Authorized Institution to provide the information specified in this return to the Monetary Authority, in the form set out in the return, in accordance with section 63(2) of the Banking Ordinance.

The information, in the form of the duly completed return, must be submitted to the Monetary Authority:

- in the case of a combined return – within 1 month after the end of each quarter; and
- in the case of a consolidated return – within 1 month after the end of each quarter unless otherwise advised by the Monetary Authority; and
- if the submission deadline falls on a public holiday, it will be deferred to the next working day.

This return must be completed in accordance with the completion instructions issued by the Monetary Authority to ensure that all requisite information is provided and submitted in the required form.

We certify that:

- This return is, to the best of our knowledge and belief, correct.
- The capital adequacy ratio was not at any time less than that specified under section ~~3A~~ or 3B of the Banking (Capital) Rules or, if applicable, specified by the Monetary Authority in a notice served on the institution under section 97F(1) of the Banking Ordinance.

Chief Accountant

Chief Executive

Name

Name

Name and telephone number of responsible person who may be contacted by the Monetary Authority in case of any query

Name

Telephone Number

Part I: Summary Certificate on Capital Adequacy Ratios
Division A: Calculation of Capital Adequacy Ratios

Item	Nature of item	Reference	Column 1 HK\$'000	Column 2 HK\$'000	Column 3 HK\$'000
1.	Capital Base	Part II			
1.1	Tier 1 Capital				
1.1(i)	Common Equity Tier 1 Capital				
1.1(ii)	Additional Tier 1 Capital				
1.2	Tier 2 Capital				
1.3	Total Capital				
2.	Calculation of Total Risk-weighted Amount				
2.1	Risk-weighted amount for credit risk (BSC Approach)	Part IIIa			
2.2	Risk-weighted amount for credit risk (STC Approach)	Part IIIb			
2.3	Risk-weighted amount for credit risk (IRB Approach)	Part IIIc			
2.4	Risk-weighted amount for credit risk (CCP)	Part IIIe			
~~2.5~~	~~Risk-weighted amount for credit risk (CVA)- (only for AIs not using IRB approach)~~	~~Part IIIf~~			
2.6	Risk-weighted amount for credit risk for securitization exposures under:				
(i)	SEC-IRBA [Item 2.6(i) = Part IIId: Item A5(a)]	Part IIId			
(ii)	SEC-ERBA, SEC-SA and SEC-FBA [Item 2.6(ii) = Part IIId: Item A5(b) + Item A6]	Part IIId			
2.7	Total risk-weighted amount for credit risk [Item 2.7 = Item 2.1 + Item 2.2 + Item 2.3 + Item 2.4 + ~~Item 2.5~~ + Item 2.6(i) + Item 2.6(ii)]				
2.8	Risk-weighted amount for market risk	MA(BS)3A Part I			
~~2.8a~~	~~Risk-weighted amount for CVA risk~~	~~MA(BS)3A Part II~~			
2.9	Risk-weighted amount for operational risk	Part V			
2.9a	Risk-weighted amount for sovereign concentration risk	Part VI			
2.10	Additional risk-weighted amount due to application of output floor (for an AI using a model-based approach to calculate its credit risk or market risk or both)	Division B			
2.11	Total risk-weighted amount before deductions [Item 2.11 = Item 2.7 + Item 2.8 + ~~Item 2.8a~~ + Item 2.9 + Item 2.9a + Item 2.10]				
2.12	Deductions:				
(i)	Portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital (only for exposures that are risk-weighted under BSC approach, STC approach, SEC-ERBA, SEC-SA and SEC-FBA)				
(ii)	Portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital				
(iii)	Total deductions (i) + (ii)				
2.13	Total risk-weighted amount [Item 2.13 = Item 2.11 - Item 2.12(iii)]				
3.	Calculation of Common Equity Tier 1 Capital Ratio [(B) / (D)] x 100% =				%
4.	Calculation of Tier 1 Capital Ratio [(A) / (D)] x 100% =				%
5.	Calculation of Total Capital Ratio [(C) / (D)] x 100% =				%

Division B: Calculation of Output Floor

(for an AI using a model-based approach to calculate its credit risk or market risk or both)

Is the authorized institution subject to the output floor? (If yes, proceed to the table below; if no, go directly to Part I Division C)

- / Yes / No

Item	Nature of item	Reference	Column 1 HK\$'000	Column 2 HK\$'000
1. Calculation of risk-weighted amount for the application of output floor				
(i)	Risk-weighted amount for credit risk			
(a)	under BSC Approach	Part IIIa		
(b)	under STC Approach	Part IIIb		
(c)	under SEC-ERBA, SEC-SA and SEC-FBA	Part IIId		
(d)	under Division 4 of Part 6A - CCP exposures	Part IIIe		
(ii)	Risk-weighted amount for market risk			
(a)	under SSTM Approach	MA(BS)3A Part I		
(b)	under STM Approach	MA(BS)3A Part I		
(iii)	Risk-weighted amount for CVA risk			
(a)	under full Basic CVA Approach or reduced Basic CVA Approach	MA(BS)3A Part II		
(b)	under Standardized CVA Approach	MA(BS)3A Part II		
(c)	aggregate of IMM(CCR) / SA-CCR / CEM / SFT risk-weighted amounts	MA(BS)3A Part II		
(iv)	Risk-weighted amount for operational risk	Part V		
(v)	Total risk-weighted amount [Item 1(v) = Item 1(i) + Item 1(ii) + Item 1(iii) + Item 1(iv)]			
(vi)	Output floor level [Please specify: %]			%
(vii)	Adjusted risk-weighted amount <u>after</u> applying output floor level [Item 1(vii) = Item 1(v) x Item 1(vi)]			
2. Calculation of risk-weighted amount under the various approaches in use				
(i)	Risk-weighted amount for credit risk			
(a)	under BSC Approach	Part IIIa		
(b)	under STC Approach	Part IIIb		
(c)	under IRB Approach	Part IIIc		
(d)	under SEC-ERBA, SEC-SA and SEC-FBA	Part IIId		
(e)	under SEC-IRBA	Part IIId		
(f)	under Division 4 of Part 6A - CCP exposures	Part IIIe		
(ii)	Risk-weighted amount for market risk			
(a)	under SSTM Approach	MA(BS)3A Part I		
(b)	under STM Approach (alone)	MA(BS)3A Part I		
(c)	under IMA (alone or in combination with the STM Approach)	MA(BS)3A Part I		
(iii)	Risk-weighted amount for CVA risk			
(a)	under full Basic CVA Approach or reduced Basic CVA Approach	MA(BS)3A Part II		
(b)	under Standardized CVA Approach	MA(BS)3A Part II		
(c)	aggregate of IMM(CCR) / SA-CCR / CEM / SFT risk-weighted amounts	MA(BS)3A Part II		
(iv)	Risk-weighted amount for operational risk	Part V		
(v)	Total risk-weighted amount [Item 2(iv) = Item 2(i) + Item 2(ii) + Item 2(iii) + Item 2(iv)]			
3.	Difference in adjusted risk-weighted amount [Item 3 = Item 1(vii) - Item 2(v)]			
4.	Additional risk-weighted amount due to application of output floor [Item 4 = max(0, Item 3)]			
Memorandum items: [in relation to Item 1(i)(b)]				
5.	Concerned exposures subject to the loan classification method under section 356(4) of the BCR (if applicable)			
6.	Risk-weighted amount of concerned exposures subject to the loan classification method			

Division C: Capital Buffer Requirements

Item	Nature of item	Column 1
1.	Net CET1 capital ratio	%
2	Buffer level [Item 2 = Item 2.1 + Item 2.2 + Item 2.3]	%
	<i>of which:</i>	
2.1	Capital conservation buffer ratio	%
2.2	Countercyclical capital buffer ratio	%
2.3	Higher loss absorbency ratio (applicable if the institution is a G-SIB or a D-SIB)	%

Part II: Capital Base

Item	Nature of item	Column 1 HK\$'000	Column 2 HK\$'000
Category I - Common Equity Tier 1 ("CET1") Capital			
(a)	CET1 capital instruments		
(b)	Share premium arising from item (a)		
(c)	Retained earnings		
(i)	of which: unaudited profit or loss of the current financial year and profit or loss of the immediately preceding financial year pending audit completion		
(d)	Disclosed reserves		
(i)	of which: fair value through other comprehensive income - financial assets		
(e)	Minority interests arising from CET1 capital instruments issued by the consolidated bank subsidiaries and held by third parties		
CET1 CAPITAL BEFORE DEDUCTIONS (A)			
(f)	Deduct:		
(i)	Cumulative cash flow hedge reserves that relate to the hedging of financial instruments that are not fair valued on the balance sheet		
(ii)	Cumulative fair value gains or losses on liabilities of the institution that are fair-valued and result from changes in the own credit risk (excluding any debt valuation adjustments referred to in item (xii))		
(iii)	Cumulative fair value gains arising from the revaluation of land and buildings (covering both own-use and investment properties)		
(iv)	Regulatory reserve for general banking risks		
(v)	Goodwill (net of related deferred tax liability)		
(vi)	Other intangible assets (net of related deferred tax liability)		
(1)	of which: Mortgage servicing rights		
(vii)	Defined benefit pension fund assets (net of related deferred tax liability)		
(viii)	Deferred tax assets in excess of deferred tax liabilities		
(ix)	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions		
(x)	Securitization exposures specified in a notice given by the MA		
(xi)	Valuation adjustments		
(xii)	Debit valuation adjustments in respect of derivative contracts		
(xiii)	Excess of total EL amount over total eligible provisions under the IRB Approach		
(xiv)	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings		
(xv)	Capital shortfall of regulated non-bank subsidiaries		
(xvi)	Investments in own CET1 capital instruments		
(xvii)	Reciprocal cross holdings in CET1 capital instruments issued by any financial sector entities		

Item	Nature of item	Column 1 HK\$'000	Column 2 HK\$'000
(xviii)	Capital investment in a connected company which is a commercial entity (amount of the net book value of such investment in excess of 15% of the institution's capital base)		
(1)	of which: any amount of loans, facilities or other credit exposures that is required by section 46(1) of BCR to be aggregated with item (f)(xviii)		
(xix)	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement and not covered by the 10% threshold		
(1)	of which: any amount of loans, facilities or other credit exposures that is required by section 46(2) of BCR to be aggregated with item (f)(xix)		
(xx)	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement and not covered by the 10% threshold		
(1)	of which: any amount of loans, facilities or other credit exposures that is required by section 46(2) of BCR to be aggregated with item (f)(xx)		
<u>For completion of return on a solo / solo-consolidated basis:</u>			
(xxi)	Direct holdings of CET1 capital instruments issued by financial sector entities that are members of the institution's consolidation group		
(1)	of which: any loans, facilities or other credit exposures that is required by section 46(2) of BCR to be aggregated with item (f)(xxi)		
(xxii)	Regulatory deductions applied to CET1 capital due to insufficient Additional Tier 1 capital to cover the required deductions		
CET1 CAPITAL AFTER DEDUCTIONS (B)			
Category II - Additional Tier 1 capital			
(g)	Additional Tier 1 capital instruments issued and share premium, if any		
(h)	Applicable amount of capital instruments issued by the consolidated bank subsidiaries and held by third parties		
ADDITIONAL TIER 1 CAPITAL BEFORE DEDUCTIONS (C)			
(i)	Deduct:		
(i)	Investments in own Additional Tier 1 capital instruments		
(ii)	Reciprocal cross holdings in Additional Tier 1 capital instruments issued by financial sector entities		
(iii)	Insignificant LAC investments in Additional Tier 1 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement and not covered by the 10% threshold		
(iv)	Significant LAC investments in Additional Tier 1 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement		
<u>For completion of return on a solo / solo-consolidated basis:</u>			
(v)	Direct holdings of Additional Tier 1 capital instruments issued by financial sector entities that are members of the institution's consolidation group		
(vi)	Regulatory deductions applied to Additional Tier 1 capital due to insufficient Tier 2 capital to cover the required deductions		
ADDITIONAL TIER 1 CAPITAL AFTER DEDUCTIONS (D)			
TIER 1 CAPITAL AFTER DEDUCTIONS (B) + (D) = (E)			

Item	Nature of item	Column 1 HK\$'000	Column 2 HK\$'000
Category III - Tier 2 capital			
(j)	Tier 2 capital instruments issued and share premium, if any		
(k)	Applicable amount of capital instruments issued by the consolidated bank subsidiaries and held by third parties		
(l)	Reserves attributable to fair value gains on revaluation of holdings of land and buildings		
(m)	Regulatory reserve for general banking risks (For the portion apportioned to BSC approach or STC approach, and SEC-ERBA, SEC-SA and SEC-FBA)		
(n)	Collective provisions (For the portion apportioned to BSC approach or STC approach, and SEC-ERBA, SEC-SA and SEC-FBA)		
(o)	Total of (m) & (n) included in Tier 2 Capital (Limited to 1.25% of risk-weighted amount for credit risk calculated by using BSC approach or STC approach, and SEC-ERBA, SEC-SA and SEC-FBA)		
(p)	Surplus provisions for exposures calculated by using IRB approach		
(q)	Regulatory reserve for general banking risks and collective provisions apportioned to SEC-IRBA (Limited to 0.6% of risk-weighted amount for credit risk calculated by using SEC-IRBA)		
TIER 2 CAPITAL BEFORE DEDUCTIONS (F)			
(r)	Deduct:		
(i)	Investments in own Tier 2 capital instruments		
(ii)	Reciprocal cross holdings in Tier 2 capital instruments issued by and non-capital LAC liabilities of financial sector entities		
(iii)	Insignificant LAC investments in Tier 2 capital instruments issued by and non-capital LAC liabilities of financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement and not covered by either the 5% or the 10% threshold		
(iv)	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities previously designated for the 5% threshold but no longer able to meet the conditions set out in section 2(3)(a) of Schedule 4F to BCR (For institutions defined as "section 2 institution" under section 2(1) of Schedule 4F to BCR)		
(v)	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement		
(vi)	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement		
For completion of return on a solo / solo-consolidated basis:			
(vii)	Direct holdings of Tier 2 capital instruments issued by financial sector entities that are members of the institution's consolidation group		
(viii)	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within section 48(1)(g) of BCR		
TIER 2 CAPITAL AFTER DEDUCTIONS (G)			
CAPITAL BASE (E) + (G) = (H)			

Part IIIa: Risk-weighted Amount for Credit Risk (BSC Approach)
Division A: Risk-weighted Amount by Exposure Class

(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)

		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 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							

		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 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	
SUBTOTAL							
Class XID	Subordinated Debts						
11i.	Risk-weight 150%					150	
SUBTOTAL							

(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 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) (A7)	
Total risk-weighted amount (off-balance sheet) (A8)	
TOTAL RISK-WEIGHTED AMOUNT FOR CREDIT RISK (BSC APPROACH) (A9) = (A7) + (A8)	

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)	Other exposures (B10)
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							
	Type of Contract	Total Notional Amount (B11)	Total Default Risk Exposure (B12)	Out of which:				
				Sovereign exposures (B13)	PSE exposures (B14)	MDB exposures and unspecified multilateral body exposures (B15)	Bank exposures (B16)	Exposures to corporates or individuals (B17)
12.	Interest rate contracts							
13.	Exchange rate contracts							
14.	Credit-related derivative contracts							
15.	Equity-related derivative contracts							
16.	Commodity-related derivative contracts							
17.	Other derivative contracts not specified above							
	SUBTOTAL							
18.	Of which: Offsetting or CCP-related transactions with clearing members or clearing clients							

III. 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									
19.	Unmargined contracts not covered by recognized netting									
	Type of Contract	Total Notional Amount (B18)	Total Replacement Cost (B19)	Total Potential Future Exposure (B20)	Total Default Risk Exposure (B21)	Out of which:				
						Sovereign exposures (B22)	PSE exposures (B23)	MDB exposures and unspecified multilateral body exposures (B24)	Bank exposures (B25)	Exposures to corporates or individuals (B26)
19a.	Interest rate contracts									
19b.	Exchange rate contracts									
19c.	Credit-related derivative contracts									
19d.	Equity-related derivative contracts									
19e.	Commodity-related derivative contracts									
	SUBTOTAL									
20.	Margined contracts not covered by recognized netting									
	Type of Contract	Total Notional Amount (B18)	Total Replacement Cost (B19)	Total Potential Future Exposure (B20)	Total Default Risk Exposure (B21)	Out of which:				
						Sovereign exposures (B22)	PSE exposures (B23)	MDB exposures and unspecified multilateral body exposures (B24)	Bank exposures (B25)	Exposures to corporates or individuals (B26)
20a.	Interest rate contracts									
20b.	Exchange rate contracts									
20c.	Credit-related derivative contracts									
20d.	Equity-related derivative contracts									
20e.	Commodity-related derivative contracts									
20f.	Multiple netting sets covered by single variation margin agreement									
	SUBTOTAL									
21.	Contracts covered by recognized netting									
	Type of Contract	Total Notional Amount (B18)	Total Replacement Cost (B19)	Total Potential Future Exposure (B20)	Total Default Risk Exposure (B21)	Out of which:				
						Sovereign exposures (B22)	PSE exposures (B23)	MDB exposures and unspecified multilateral body exposures (B24)	Bank exposures (B25)	Exposures to corporates or individuals (B26)
21a.	Interest rate contracts									
21b.	Exchange rate contracts									
21c.	Credit-related derivative contracts									
21d.	Equity-related derivative contracts									
21e.	Commodity-related derivative contracts									
	SUBTOTAL									
22.	Out of the amounts reported in items 19, 20 and 21, the amounts for offsetting or CCP-related transactions with clearing members or clearing clients									
	Type of Contract	Total Notional Amount (B18)	Total Replacement Cost (B19)	Total Potential Future Exposure (B20)	Total Default Risk Exposure (B21)	Out of which:				
						Sovereign exposures (B22)	PSE exposures (B23)	MDB exposures and unspecified multilateral body exposures (B24)	Bank exposures (B25)	Exposures to corporates or individuals (B26)
22a.	Offsetting / CCP-related transactions									
	SUBTOTAL									

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						
23.	SFTs						
	Type of Contract	Total Default Risk Exposure (B27)	Out of which:				
			Sovereign exposures (B28)	PSE exposures (B29)	MDB exposures and unspecified multilateral body exposures (B30)	Bank exposures (B31)	Exposures to corporates or individuals (B32)
23a.	SFTs						
	SUBTOTAL						
23b.	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 (B33)
24.	Based on current market data	
25.	Based on stress calibration	

Item	Nature of item							
26.	Netting sets (not subject to recognized netting)				Out of which:			
	Type of Contract	Total Notional Amount (B34)	Total Principal Amount (B35)	Total Default Risk Exposure (B36)	Sovereign exposures (B37)	PSE exposures (B38)	MDB exposures and unspecified multilateral body exposures (B39)	Exposures to corporates or individuals (B41)
26a.	Derivative contracts (excluding LSTs)							
26b.	SFTs (excluding LSTs)							
26c.	Long settlement transactions (LSTs)							
	SUBTOTAL							
27.	Netting sets (subject to valid bilateral netting agreements)				Out of which:			
	Type of Contract	Total Notional Amount (B34)	Total Principal Amount (B35)	Total Default Risk Exposure (B36)	Sovereign exposures (B37)	PSE exposures (B38)	MDB exposures and unspecified multilateral body exposures (B39)	Exposures to corporates or individuals (B41)
27a.	Derivative contracts							
27b.	SFTs							
27c.	Long settlement transactions							
	SUBTOTAL							
28.	Netting sets (subject to valid cross-product netting agreements)				Out of which:			
	Type of Contract	Total Notional Amount (B34)	Total Principal Amount (B35)	Total Default Risk Exposure (B36)	Sovereign exposures (B37)	PSE exposures (B38)	MDB exposures and unspecified multilateral body exposures (B39)	Exposures to corporates or individuals (B41)
28a.	Derivative contracts							
28b.	Repo-style transactions							
28c.	Margin lending transactions							
	SUBTOTAL							
29.	Out of the amounts reported in items 26, 27 and 28, the amounts for offsetting or CCP-related transactions with clearing members or clearing clients				Out of which:			
	Type of Contract	Total Notional Amount (B34)	Total Principal Amount (B35)	Total Default Risk Exposure (B36)	Sovereign exposures (B37)	PSE exposures (B38)	MDB exposures and unspecified multilateral body exposures (B39)	Exposures to corporates or individuals (B41)
29a.	Offsetting / CCP-related transactions							
	SUBTOTAL							

		On-balance sheet exposures		Off-balance sheet exposures			Risk-weight % (A6)	Risk-weighted Amount (A7) = (A2+A4+A5) x A6
Item	Nature of item	Principal Amount (A1)	Principal Amount after CRM (A2)	Principal Amount / Notional Amount (A3)	Credit Equivalent Amount after CRM (A4)	Default Risk Exposure after CRM (A5)		
Class I	Sovereign Exposures							
1a.	Domestic currency exposures to the Government							
1a(i).	Risk-weight 0%						0	0
1a(ii).	Risk-weight 10%						10	
1a(iii).	Risk-weight 20%						20	
1b.	Other exposures to the Government and exposures to other sovereigns							
1b(i).	Risk-weight 0%						0	0
1b(ii).	Risk-weight 10%						10	
1b(iii).	Risk-weight 20%						20	
1b(iv).	Risk-weight 50%						50	
1b(v).	Risk-weight 100%						100	
1b(vi).	Risk-weight 150%						150	
1c.	Exposures to relevant international organizations						0	0
SUBTOTAL								
Class II	Public Sector Entity Exposures							
2a.	Risk-weight 0%						0	0
2b.	Risk-weight 10%						10	
2c.	Risk-weight 20%						20	
2d.	Risk-weight 50%						50	
2e.	Risk-weight 100%						100	
2f.	Risk-weight 150%						150	
SUBTOTAL								
Class III	Multilateral Development Bank (MDB) Exposures							
3a.	Risk-weight 0%						0	0
3b.	Risk-weight 30%						30	
3c.	Risk-weight 50%						50	
3d.	Risk-weight 100%						100	
3e.	Risk-weight 150%						150	
SUBTOTAL								
Class IV	Unspecified Multilateral Body Exposures							
4a.	Risk-weight 20%						20	
4b.	Risk-weight 30%						30	
4c.	Risk-weight 50%						50	
4d.	Risk-weight 100%						100	
4e.	Risk-weight 150%						150	
SUBTOTAL								
Class V	Bank Exposures							
5a.	Under external credit risk assessment approach							
5a(i).	Risk-weight 20%						20	
5a(ii).	Risk-weight 30%						30	
5a(iii).	Risk-weight 50%						50	
5a(iv).	Risk-weight 100%						100	
5a(v).	Risk-weight 150%						150	
5b.	Under standardized credit risk assessment approach							
5b(i).	Risk-weight 20%						20	
5b(ii).	Risk-weight 30%						30	
5b(iii).	Risk-weight 40%						40	
5b(iv).	Risk-weight 50%						50	
5b(v).	Risk-weight 75%						75	
5b(vi).	Risk-weight 150%						150	
SUBTOTAL								

(in HK\$'000)

		On-balance sheet exposures		Off-balance sheet exposures				
Item	Nature of item	Principal Amount (A1)	Principal Amount after CRM (A2)	Principal Amount / Notional Amount (A3)	Credit Equivalent Amount after CRM (A4)	Default Risk Exposure after CRM (A5)	Risk-weight % (A6)	Risk-weighted Amount (A7) = (A2+A4+A5) x A6
Class VI	Eligible Covered Bond Exposures							
6a.	Risk-weight 10%						10	
6b.	Risk-weight 15%						15	
6c.	Risk-weight 20%						20	
6d.	Risk-weight 25%						25	
6e.	Risk-weight 35%						35	
6f.	Risk-weight 50%						50	
6g.	Risk-weight 100%						100	
SUBTOTAL								
Class VII	Qualifying Non-bank Financial Institution (QNBFI) Exposures							
7a.	Under external credit risk assessment approach							
7a(i).	Risk-weight 20%						20	
7a(ii).	Risk-weight 30%						30	
7a(iii).	Risk-weight 50%						50	
7a(iv).	Risk-weight 100%						100	
7a(v).	Risk-weight 150%						150	
7b.	Under standardized credit risk assessment approach							
7b(i).	Risk-weight 20%						20	
7b(ii).	Risk-weight 30%						30	
7b(iii).	Risk-weight 40%						40	
7b(iv).	Risk-weight 50%						50	
7b(v).	Risk-weight 75%						75	
7b(vi).	Risk-weight 150%						150	
SUBTOTAL								
Class VIII	Corporate Exposures							
8a.	Rated general corporate exposures							
8a(i).	Risk-weight 20%						20	
8a(ii).	Risk-weight 30%						30	
8a(iii).	Risk-weight 50%						50	
8a(iv).	Risk-weight 75%						75	
8a(v).	Risk-weight 100%						100	
8a(vi).	Risk-weight 150%						150	
8b.	Unrated general corporate exposures							
8b(i).	Risk-weight 85%						85	
8b(ii).	Risk-weight 100%						100	
8b(iii).	Risk-weight 150%						150	
8c.	Rated specialized lending exposures							
8c(i).	Risk-weight 20%						20	
8c(ii).	Risk-weight 50%						50	
8c(iii).	Risk-weight 75%						75	
8c(iv).	Risk-weight 100%						100	
8c(v).	Risk-weight 150%						150	
8d.	Unrated specialized lending exposures							
8d(i).	Risk-weight 80%						80	
8d(ii).	Risk-weight 100%						100	
8d(iii).	Risk-weight 130%						130	
SUBTOTAL								
8e.	Breakdown of amounts reported in items 8c and 8d							
8e(i).	Commodities finance							
8e(ii).	Object finance							
8e(iii).	Project finance							
Class IX	Retail Exposures							
9a.	Regulatory retail exposures to transactors							
9a(i).	Risk-weight 45%						45	
9a(ii).	Risk-weight 75%						75	
9b.	Regulatory retail exposures to obligors other than transactors						75	
9c.	Other retail exposures						100	
9d.	Unhedged credit exposures							
SUBTOTAL								
Class X	IPO Financing							
10.	Risk-weight 0%						0	0
SUBTOTAL								0

(in HK\$'000)

		On-balance sheet exposures		Off-balance sheet exposures				
Item	Nature of item	Principal Amount (A1)	Principal Amount after CRM (A2)	Principal Amount / Notional Amount (A3)	Credit Equivalent Amount after CRM (A4)	Default Risk Exposure after CRM (A5)	Risk-weight % (A6)	Risk-weighted Amount (A7) = (A2+A4+A5) x A6
Class XIA	Regulatory Residential Real Estate Exposures							
11a.	Not materially dependent on cash flows generated by mortgaged properties							
11a(i).	Risk-weight 20%						20	
11a(ii).	Risk-weight 25%						25	
11a(iii).	Risk-weight 30%						30	
11a(iv).	Risk-weight 40%						40	
11a(v).	Risk-weight 50%						50	
11a(vi).	Risk-weight 70%						70	
11b.	Materially dependent on cash flows generated by mortgaged properties							
11b(i).	Risk-weight 30%						30	
11b(ii).	Risk-weight 35%						35	
11b(iii).	Risk-weight 45%						45	
11b(iv).	Risk-weight 60%						60	
11b(v).	Risk-weight 75%						75	
11b(vi).	Risk-weight 105%						105	
11c.	Unhedged credit exposures							
11d.	Exposures subject to risk-weights specified by overseas regulators							
SUBTOTAL								
Class XIB	Regulatory Commercial Real Estate (CRE) Exposures							
11e.	Not materially dependent on cash flows generated by mortgaged properties							
11e(i).	Risk-weight ≤ 20%							
11e(ii).	Risk-weight > 20% - 60%							
11e(iii).	Risk-weight > 60% - 100%							
11e(iv).	Risk-weight > 100%							
11f.	Materially dependent on cash flows generated by mortgaged properties							
11f(i).	Risk-weight 70%						70	
11f(ii).	Risk-weight 90%						90	
11f(iii).	Risk-weight 110%						110	
SUBTOTAL								
Class XIC	Real Estate Exposures other than Regulatory Real Estate Exposures							
11g.	Not materially dependent on cash flows generated by mortgaged properties							
11g(i).	Individuals						75	
11g(ii).	Small businesses						85	
11g(iii).	Other obligors							
11h.	Materially dependent on cash flows generated by mortgaged properties						150	
11i.	Exposures subject to risk-weights specified by overseas regulators							
SUBTOTAL								
Class XID	Land Acquisition, Development and Construction Exposures							
11j.	Risk-weight 100%						100	
11k.	Risk-weight 150%						150	
11l.	Other risk-weights specified by overseas regulators							
SUBTOTAL								
Class XIAA	Equity Exposures							
12a.	Risk-weight 250%						250	
12b.	Risk-weight 400%						400	
SUBTOTAL								
Class XIIB	Significant Capital Investments in Commercial Entities							
12c.	Risk-weight 250%						250	
12d.	Risk-weight 400%						400	
12e.	Risk-weight 1250%						1250	
SUBTOTAL								
Class XIIC	Insignificant and Significant LAC Investments							
12f.	Insignificant LAC Investments							
12f(i).	Risk-weight 150%						150	
12f(ii).	Risk-weight 250%						250	
12f(iii).	Risk-weight 400%						400	
12g.	Significant LAC investments							
12g(i).	Risk-weight 150%						150	
12g(ii).	Risk-weight 250%						250	
12g(iii).	Risk-weight 400%						400	
12h.	Holdings of non-capital LAC liabilities						150	
SUBTOTAL								
Class XIID	Subordinated Debts							
12i.	Risk-weight 150%						150	
SUBTOTAL								

(in HK\$'000)

Item	Nature of item	On-balance sheet exposures		Off-balance sheet exposures			Risk-weight % (A6)	Risk-weighted Amount (A7) = (A2+A4+A5) x A6
		Principal Amount (A1)	Principal Amount after CRM (A2)	Principal Amount / Notional Amount (A3)	Credit Equivalent Amount after CRM (A4)	Default Risk Exposure after CRM (A5)		
Class XIII	Cash and Gold							
13a.	Notes and coins						0	0
13b.	Government certificates of indebtedness						0	0
13c.	Gold bullion held by AI, or held by others on an allocated basis, to the extent backed by gold liabilities						0	0
13d.	Gold bullion held on an unallocated basis for AI by another person, to the extent backed by gold liabilities							
13e.	Gold bullion held not backed by gold liabilities						100	
13f.	Exposures collateralized by cash collateral - risk-weight 20%						20	
13g.	Exposures collateralized by cash collateral - risk-weight 10%						10	
13h.	Exposures collateralized by cash collateral - risk-weight 0%						0	0
SUBTOTAL								
Class XIV	Exposures to Items in the Process of Clearing or Settlement							
14a.	Unsettled clearing items being processed through HK interbank clearing system						0	0
14b.	Receivables from transactions in securities, foreign exchange and commodities not yet due for settlement						0	0
14c.	Cheques, drafts, etc. in the process of collection						20	
14d.	Positive current exposures from delivery-versus-payment (DVP) transactions which remain unsettled after the settlement date							
14d(i).	for up to 4 business days						0	0
14d(ii).	for 5 to 15 business days						100	
14d(iii).	for 16 to 30 business days						625	
14d(iv).	for 31 to 45 business days						937.5	
14d(v).	for 46 or more business days						1250	
14e.	Payments made, things delivered, and positive current exposures from non-DVP transactions which remain unsettled after the settlement date							
14e(i).	for up to 4 business days							
14e(ii).	for 5 or more business days						1250	
SUBTOTAL								
Class XV	Other Exposures which are not Defaulted Exposures							
15a.	Premises, plant and equipment, other fixed assets for own use, and other interest in land						100	
15b.	Multiple-name credit-linked notes / sold credit protection to basket of exposures							
15c.	First loss portion of credit protection						1250	
15d.	Exposures subject to risk-weights specified by the MA							
15e.	Other exposures not elsewhere reported							
15e(i).							100	
15e(ii).								
15e(iii).								
15e(iv).								
SUBTOTAL								
Class XVI	Defaulted Exposures							
16a.	Risk-weight 100%						100	
16b.	Risk-weight 150%						150	
16c.	Risk-weight of CRM							
16c(i).	Risk-weight ≤ 20%							
16c(ii).	Risk-weight > 20% - 50%							
16c(iii).	Risk-weight > 50% - 100%							
16c(iv).	Risk-weight > 100% - 150%							
SUBTOTAL								

(in HK\$'000)

Item	Nature of item	On-balance sheet exposures		Off-balance sheet exposures			Risk-weight % (A6)	Risk-weighted Amount (A7) = (A2+A4+A5) x A6
		Principal Amount (A1)	Principal Amount after CRM (A2)	Principal Amount / Notional Amount (A3)	Credit Equivalent Amount after CRM (A4)	Default Risk Exposure after CRM (A5)		
Class XVII	Collective Investment Scheme Exposures (CIS exposures)							
17a.	Look-through approach / third-party approach							
17a(i).	Risk-weight ≤ 20%							
17a(ii).	Risk-weight > 20% - 50%							
17a(iii).	Risk-weight > 50% - 100%							
17a(iv).	Risk-weight > 100% - 250%							
17a(v).	Risk-weight > 250% - 650%							
17a(vi).	Risk-weight > 650% - 1250%							
17b.	Mandate-based approach							
17b(i).	Risk-weight ≤ 20%							
17b(ii).	Risk-weight > 20% - 50%							
17b(iii).	Risk-weight > 50% - 100%							
17b(iv).	Risk-weight > 100% - 250%							
17b(v).	Risk-weight > 250% - 650%							
17b(vi).	Risk-weight > 650% - 1250%							
17c.	Fall-back approach							
17c(i).	Risk-weight 1250%						1250	
17d.	Combination of approaches							
17d(i).	Risk-weight ≤ 20%							
17d(ii).	Risk-weight > 20% - 50%							
17d(iii).	Risk-weight > 50% - 100%							
17d(iv).	Risk-weight > 100% - 250%							
17d(v).	Risk-weight > 250% - 650%							
17d(vi).	Risk-weight > 650% - 1250%							
SUBTOTAL								

Total risk-weighted amount (on-balance sheet) (A8)	
Total risk-weighted amount (off-balance sheet) (A9)	
TOTAL RISK-WEIGHTED AMOUNT FOR CREDIT RISK (STC APPROACH) (A10) = (A8) + (A9)	

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)	QNBFI exposures (B8)	Corporate exposures (B9)	Retail exposures (B10)	Real estate exposures (B11)	CIS 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	50											
10a.	Exempt commitments	0		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 (SA-CCR approach): Bilateral Trades (including centrally cleared trades that are treated as bilateral trades)

(in HK\$'000)

Item	Nature of item											
12.	Unmargined contracts not covered by recognized netting											
	Type of Contract	Total Notional Amount (B13)	Total Replacement Cost (B14)	Total Potential Future Exposure (B15)	Total Default Risk Exposure (B16)	Out of which:						
						Sovereign exposures (B17)	PSE exposures (B18)	MDB exposures and unspecified multilateral body exposures (B19)	Bank exposures (B20)	QNBFI exposures (B21)	Corporate exposures (B22)	Retail exposures (B23)
	12a.	Interest rate contracts										
	12b.	Exchange rate contracts										
	12c.	Credit-related derivative contracts										
	12d.	Equity-related derivative contracts										
	12e.	Commodity-related derivative contracts										
	SUBTOTAL											
13.	Margined contracts not covered by recognized netting											
	Type of Contract	Total Notional Amount (B13)	Total Replacement Cost (B14)	Total Potential Future Exposure (B15)	Total Default Risk Exposure (B16)	Out of which:						
						Sovereign exposures (B17)	PSE exposures (B18)	MDB exposures and unspecified multilateral body exposures (B19)	Bank exposures (B20)	QNBFI exposures (B21)	Corporate exposures (B22)	Retail exposures (B23)
	13a.	Interest rate contracts										
	13b.	Exchange rate contracts										
	13c.	Credit-related derivative contracts										
	13d.	Equity-related derivative contracts										
	13e.	Commodity-related derivative contracts										
	13f.	Multiple netting sets covered by single variation margin agreement										
	SUBTOTAL											
14.	Contracts covered by recognized netting											
	Type of Contract	Total Notional Amount (B13)	Total Replacement Cost (B14)	Total Potential Future Exposure (B15)	Total Default Risk Exposure (B16)	Out of which:						
						Sovereign exposures (B17)	PSE exposures (B18)	MDB exposures and unspecified multilateral body exposures (B19)	Bank exposures (B20)	QNBFI exposures (B21)	Corporate exposures (B22)	Retail exposures (B23)
	14a.	Interest rate contracts										
	14b.	Exchange rate contracts										
	14c.	Credit-related derivative contracts										
	14d.	Equity-related derivative contracts										
	14e.	Commodity-related derivative contracts										
	SUBTOTAL											
15.	Out of the amounts reported in items 12, 13 and 14, the amounts for offsetting or CCP-related transactions with clearing members or clearing clients											
	Type of Contract	Total Notional Amount (B13)	Total Replacement Cost (B14)	Total Potential Future Exposure (B15)	Total Default Risk Exposure (B16)	Out of which:						
						Sovereign exposures (B17)	PSE exposures (B18)	MDB exposures and unspecified multilateral body exposures (B19)	Bank exposures (B20)	QNBFI exposures (B21)	Corporate exposures (B22)	Retail exposures (B23)
	15a.	Offsetting / CCP-related transactions										
	SUBTOTAL											

III. 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							
16.	SFTs							
	Type of Contract	Total Amount of Assets Sold, Transferred, Loaned or Paid (B24)	Total Default Risk Exposure (B25)	Out of which:				
				Sovereign exposures (B26)	PSE exposures (B27)	MDB exposures and unspecified multilateral body exposures (B28)	Bank exposures (B29)	QNBFI exposures (B30)
16a.	SFTs not covered by, or treated as if not covered by, recognized netting							
16b.	SFTs covered by recognized netting							
	SUBTOTAL							
16c.	Of which: Offsetting or CCP-related transactions with clearing members or clearing clients							

IV. 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 (B32)
17.	Based on current market data	
18.	Based on stress calibration	

Item	Nature of item									
19.	Netting sets (not subject to recognized netting)									
	Type of Contract	Total Notional Amount (B33)	Total Principal Amount (B34)	Total Default Risk Exposure (B35)	Out of which:					
					Sovereign exposures (B36)	PSE exposures (B37)	MDB exposures and unspecified multilateral body exposures (B38)	Bank exposures (B39)	QNBFI exposures (B40)	Corporate exposures (B41)
19a.	Derivative contracts (excluding LSTs)									
19b.	SFTs (excluding LSTs)									
19c.	Long settlement transactions (LSTs)									
	SUBTOTAL									
20.	Netting sets (subject to valid bilateral netting agreements)									
	Type of Contract	Total Notional Amount (B33)	Total Principal Amount (B34)	Total Default Risk Exposure (B35)	Out of which:					
					Sovereign exposures (B36)	PSE exposures (B37)	MDB exposures and unspecified multilateral body exposures (B38)	Bank exposures (B39)	QNBFI exposures (B40)	Corporate exposures (B41)
20a.	Derivative contracts									
20b.	SFTs									
20c.	Long settlement transactions									
	SUBTOTAL									
21.	Netting sets (subject to valid cross-product netting agreements)									
	Type of Contract	Total Notional Amount (B33)	Total Principal Amount (B34)	Total Default Risk Exposure (B35)	Out of which:					
					Sovereign exposures (B36)	PSE exposures (B37)	MDB exposures and unspecified multilateral body exposures (B38)	Bank exposures (B39)	QNBFI exposures (B40)	Corporate exposures (B41)
21a.	Derivative contracts									
21b.	Repo-style transactions									
21c.	Margin lending transactions									
	SUBTOTAL									
22.	Out of the amounts reported in items 19, 20 and 21, the amounts for offsetting or CCP-related transactions with clearing members or clearing clients									
	Type of Contract	Total Notional Amount (B33)	Total Principal Amount (B34)	Total Default Risk Exposure (B35)	Out of which:					
					Sovereign exposures (B36)	PSE exposures (B37)	MDB exposures and unspecified multilateral body exposures (B38)	Bank exposures (B39)	QNBFI exposures (B40)	Corporate exposures (B41)
22a.	Offsetting / CCP-related transactions									
	SUBTOTAL									

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		[new item]	
	(b) Specialized lending (object finance)	() Form IRB_SLSLOT and () Form IRB_CSB		[new item]	
	(c) Specialized lending (commodities finance)	() Form IRB_SLSLOT and () Form IRB_CSB		[new item]	
	(d) Specialized lending (income-producing real estate)	() Form IRB_SLSLOT and () Form IRB_CSB		[new item]	
	(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		[new item]	
	(h) Financial institutions treated as corporates	() Form IRB_CSB		[new item]	
	(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		[new item]	
	(e) Unspecified multilateral bodies	() Form IRB_CSB		[new item]	
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		[new item]	
	(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		[new item]	
	(b) Third-party approach	() Form IRB_CIS		[new item]	
	(c) Mandate-based approach	() Form IRB_CIS		[new item]	
	(d) Fall-back approach	() Form IRB_CIS		[new item]	
	(e) Combination of approaches	() Form IRB_CIS		[new item]	
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				

RB_CSB

(in HK\$'000)

(to Division A)

(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 (11) = (2) x (9)	Memorandum Items		
Supervisory rating grades	SRW (b) (%)	Exposures before recognized guarantees / credit derivative contracts				Exposures after recognized guarantees / credit derivative contracts						EAD (9) = (6)+(7)+(8)	Expected loss amount (12)	Number of obligors (13)
		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)*

</

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

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

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 (%) (1) (2)		Total (3) = (4)+(5)+ ...+(11)+(12)	EAD by facility / collateral type									Exposure weighted average LGD (to Division B) (%) (13)
			(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	
			LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 25%	LGD: 20%	LGD: 20%	LGD: 20%	LGD: 0%	
			(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
1						[new item]						
2						[new item]						
3						[new item]						
4						[new item]						
5						[new item]						
6						[new item]						
7						[new item]						
8						[new item]						
						[new item]						
						[new item]						
						[new item]						
						[new item]						
Total :						[new item]						

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 (%) (1) (2)		Total (3) = (4)+(5)+ ...+(17)+(18)	EAD by facility grade															Exposure weighted average LGD (to Division B) (%) (19)
			(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: %	
			(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
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	[new item]	[new item]	[new item]	[new item]
2	Partially secured exposures	[new item]	[new item]	[new item]	[new item]
3	Fully secured exposures	[new item]	[new item]	[new item]	[new item]

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	[new item]	[new item]	[new item]
2	[new item]	[new item]	[new item]
3	[new item]	[new item]	[new item]
4	[new item]	[new item]	[new item]
5	[new item]	[new item]	[new item]
6	[new item]	[new item]	[new item]
7	[new item]	[new item]	[new item]
8	[new item]	[new item]	[new item]
9	[new item]	[new item]	[new item]
10	[new item]	[new item]	[new item]
	[new item]	[new item]	[new item]
	[new item]	[new item]	[new item]
Total :		[new item]	

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	[new item]	[new item]	[new item]	[new item]
2	Partially secured exposures	[new item]	[new item]	[new item]	[new item]
3	Fully secured exposures	[new item]	[new item]	[new item]	[new item]
4	Residential mortgages	[new item]	[new item]	[new item]	[new item]

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 exposures		100												100		
Total:																

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 exposures		100				100				100						
Total:																

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

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			[new item]	10	[new item]	[new item]	[new item]	40	[new item]	[new item]
(ii) Sovereign exposures						10			[new item]	10	[new item]	[new item]	[new item]	40	[new item]	[new item]
(iii) Bank exposures						10			[new item]	10	[new item]	[new item]	[new item]	40	[new item]	[new item]
(A2) Advanced IRB Approach:																
(i) Corporate exposures		0							[new item]	10	[new item]	[new item]	[new item]	[new item]	[new item]	[new item]
(ii) Sovereign exposures									[new item]	10	[new item]	[new item]	[new item]	[new item]	[new item]	[new item]
(B) Retail exposures									[new item]	10	[new item]	[new item]	[new item]	[new item]	[new item]	[new item]
Total:																

(in HK\$'000)

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 (to Division B) $C_T = (1c) + (2c) + \dots + (14c) + (15c)$	After recognized guarantees / credit derivative contracts (to Division B) $D_T = (1d) + (2d) + \dots + (14d) + (15d)$
		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		
(13a)	(13b)	(13c)	(13d)	(14a)	(14b)	(14c)	(14d)	(15a)	(15b)	(15c)	(15d)		
[new item]	40	[new item]	[new item]	[new item]	100	[new item]	[new item]						
[new item]	40	[new item]	[new item]	[new item]	100	[new item]	[new item]						
[new item]	40	[new item]	[new item]	[new item]	100	[new item]	[new item]						
[new item]	40	[new item]	[new item]	[new item]	100	[new item]	[new item]						
[new item]	40	[new item]	[new item]	[new item]	100	[new item]	[new item]						
[new item]	40	[new item]	[new item]	[new item]	100	[new item]	[new item]						

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					Total default risk exposures (Items 1 to 5)	
	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		
(4a)	(4b)	(4c)	(4d(i))	(4d(ii))	(5a)	(5b)	(5c)	(5d(i))	(5d(ii))	For (A1) and (A2)(a): A(i) = (1d(i)) + ... + (5d(i))	For (A1) and (A2) (a): A(ii) = (1d(ii)) + ... + (5d(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)

IRB_OBSD_SACCR

(B1) Selected Breakdown of Exposures Reported in (A1), (A2) and (A3) (in HK\$'000)

1. CCP-related transactions (including offsetting transactions)					
IRB Class	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
	(6a)	(6b)	(6c)	(6d(i))	(6d(ii))
(i) Corporate exposures					
(ii) Sovereign exposures					
(iii) Bank exposures					
(iv) Retail exposures					
Total:					

(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)		3. Out of the amount reported in items 1 and 2, CCP-related transactions (including offsetting transactions)		
	Total amount of assets sold, transferred, loaned or paid <										

(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			3. LSTs not subject to recognized netting			4. Derivative contracts subject to valid bilateral netting agreement (b)		
	Total notional amount	Default risk exposure		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	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:												

(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)

IRB_OBSD_IMM

(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			7. Derivative contracts and SFTs subject to valid cross-product netting agreements			Total default risk exposures (Items 1 to 7)	
	Total amount of assets sold, transferred, loaned or paid <										

(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	Defaulted exposures	Total	Non-defaulted exposures	Defaulted exposures	Total	Excess of total EL amount over total EP	Excess of total EP over total EL amount
		(a)	(b)	(c) = (a)+(b)	(d)	(e)	(f) = (d)+(e)	(g)	(h)
1.	Corporate exposures, of which								
	(a) Specialized lending (project finance)								
	(b) Specialized lending (object finance)	[new item]	[new item]	[new item]	[new item]	[new item]	[new item]		
	(c) Specialized lending (commodities finance)	[new item]	[new item]	[new item]	[new item]	[new item]	[new item]		
	(d) Specialized lending (income-producing real estate)	[new item]	[new item]	[new item]	[new item]	[new item]	[new item]		
	(e) Specialized lending (high-volatility commercial real estate)								
	(f) Small-and-medium sized corporates								
	(g) Large corporates	[new item]	[new item]	[new item]	[new item]	[new item]	[new item]		
	(h) Financial institutions treated as corporates	[new item]	[new item]	[new item]	[new item]	[new item]	[new item]		
	(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	[new item]	[new item]	[new item]	[new item]	[new item]	[new item]		
	(e) Unspecified multilateral bodies	[new item]	[new item]	[new item]	[new item]	[new item]	[new item]		
4.	Retail exposures, of which								
	(a) Residential mortgages								
	(b) Qualifying revolving retail exposures (transactor)								
	(c) Qualifying revolving retail exposures (revolver)	[new item]	[new item]	[new item]	[new item]	[new item]	[new item]		
	(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)]								

Part IIId : Risk-weighted Amount for Credit Risk (Securitization Exposures)

Division A : Summary of Risk-weighted Amount and Capital Deductions

(in HK\$'000)

A. Risk-weighted amount	Total amount (1)	Amount incurred as an originating institution (2)
A1. Under SEC-IRBA		
A2. Under SEC-ERBA		
A3. Under SEC-SA		
(a) of which RWA for re-securitization exposures		
A4. Total (item (A1) + item (A2) + item (A3))		
A5. Total after adjusted for maximum capital requirement		
(a) under the SEC-IRBA		
(b) under the SEC-ERBA and SEC-SA		
A6. Under SEC-FBA		
A7. Adjusted total (item (A5) + item (A6))		
of which:		
(a) RWA for off-balance sheet exposures whose CCF is not 100%		
(b) RWA for unrated exposures (e.g. liquidity facilities, servicer cash advance facilities and credit enhancements) extended to ABCP programme		
B. Capital deductions		
B1. Credit-enhancing interest-only strip		
B2. Gain-on-sale		
B3. Other increase in the CET1 capital		
B4. Other exposures specified by the Monetary Authority		

- Notes:
- a. SEC-IRBA means the securitization internal ratings-based approach.
 - b. SEC-ERBA means the securitization external ratings-based approach.
 - c. SEC-SA means the securitization standardized approach.
 - d. SEC-FBA means the securitization fall-back approach.
 - e. Securitization exposures include re-securitization exposures unless otherwise stated.

Division B : Securitization Exposures under SEC-IRBA

(in HK\$'000)

		On-balance Sheet Exposures			Off-balance Sheet Exposures				Total Risk-weighted Amount
Item	Nature of item	Exposure Amount before CRM	Exposure Amount after CRM	Risk-weighted Amount	Principal Amount	Exposure Amount before CRM	Exposure Amount after CRM	Risk-weighted Amount	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1.	Senior exposures								
(a)	Risk-weight < 15%								
(b)	Risk-weight = 15%								
(c)	Risk-weight > 15% - 50%								
(d)	Risk-weight > 50% - 100%								
(e)	Risk-weight > 100% - 300%								
(f)	Risk-weight > 300% - 500%								
(g)	Risk-weight > 500% - 800%								
(h)	Risk-weight > 800% - 1000%								
(i)	Risk-weight > 1000% - <1250%								
(j)	Risk-weight = 1250%								
(k)	Subtotal								
2.	Non-senior exposures								
(a)	Risk-weight < 15%								
(b)	Risk-weight = 15%								
(c)	Risk-weight > 15% - 50%								
(d)	Risk-weight > 50% - 100%								
(e)	Risk-weight > 100% - 300%								
(f)	Risk-weight > 300% - 500%								
(g)	Risk-weight > 500% - 800%								
(h)	Risk-weight > 800% - 1000%								
(i)	Risk-weight > 1000% - <1250%								
(j)	Risk-weight = 1250%								
(k)	Subtotal								
3.	Total (item (1)(k) + item (2)(k))								

(in HK\$'000)

Item Nature of item		On-balance Sheet Exposures				Off-balance Sheet Exposures					Total Risk-weighted Amount
		Exposure Amount before CRM	Exposure Amount after CRM	Risk-weighted Amount	RWA under IAA	Principal Amount	Exposure Amount before CRM	Exposure Amount after CRM	Risk-weighted Amount	RWA under IAA	
		(1)	(2)	(3)	(3a)	(4)	(5)	(6)	(7)	(7a)	(8)=(3)+(7)
1.	Senior long-term securitization exposures										
	(a) Risk-weight < 15%										
	(b) Risk-weight = 15%										
	(c) Risk-weight > 15% - 50%										
	(d) Risk-weight > 50% - 100%										
	(e) Risk-weight > 100% - 300%										
	(f) Risk-weight > 300% - 500%										
	(g) Risk-weight > 500% - 800%										
	(h) Risk-weight > 800% - 1000%										
	(i) Risk-weight > 1000% - <1250%										
	(j) Risk-weight = 1250%										
	(k) Subtotal										
2.	Non-senior long-term securitization exposures										
	(a) Risk-weight < 15%										
	(b) Risk-weight = 15%										
	(c) Risk-weight > 15% - 50%										
	(d) Risk-weight > 50% - 100%										
	(e) Risk-weight > 100% - 300%										
	(f) Risk-weight > 300% - 500%										
	(g) Risk-weight > 500% - 800%										
	(h) Risk-weight > 800% - 1000%										
	(i) Risk-weight > 1000% - <1250%										
	(j) Risk-weight = 1250%										
	(k) Subtotal										
3.	Total (item 1(k) + item 2(k))										

Note: a. Column (3a) is a subset of column (3), which is the RWA calculated by using the risk-weights determined under the IAA. Similarly, column (7a) is a subset of column (7).

(in HK\$'000)

Item Nature of item		On-balance Sheet Exposures				Off-balance Sheet Exposures					Total Risk-weighted Amount
		Exposure Amount before CRM	Exposure Amount after CRM	Risk-weighted Amount	RWA under IAA	Principal Amount	Exposure Amount before CRM	Exposure Amount after CRM	Risk-weighted Amount	RWA under IAA	
		(1)	(2)	(3)	(3a)	(4)	(5)	(6)	(7)	(7a)	
1. Senior short-term securitization exposures											
(a) Risk-weight < 15%											
(b) Risk-weight = 15%											
(c) Risk-weight > 15% and < 50%											
(d) Risk-weight = 50%											
(e) Risk-weight > 50% and < 100%											
(f) Risk-weight = 100%											
(g) Risk-weight > 100% - 300%											
(h) Risk-weight > 300% - 500%											
(i) Risk-weight > 500% - 800%											
(j) Risk-weight > 800% - 1000%											
(k) Risk-weight > 1000% - <1250%											
(l) Risk-weight = 1250%											
(m) Subtotal											
2. Non-senior short-term securitization exposures											
(a) Risk-weight < 15%											
(b) Risk-weight = 15%											
(c) Risk-weight > 15% and < 50%											
(d) Risk-weight = 50%											
(e) Risk-weight > 50% and < 100%											
(f) Risk-weight = 100%											
(g) Risk-weight > 100% - 300%											
(h) Risk-weight > 300% - 500%											
(i) Risk-weight > 500% - 800%											
(j) Risk-weight > 800% - 1000%											
(k) Risk-weight > 1000% - <1250%											
(l) Risk-weight = 1250%											
(m) Subtotal											
3. Total (item 1(m) + item 2(m))											

Note: a. Column (3a) is a subset of column (3), which is the RWA calculated by using the risk-weights determined under the IAA. Similarly, column (7a) is a subset of column (7).

Division D1 : Securitization Exposures (other than Re-securitization Exposures) under SEC-SA

(in HK\$'000)									
		On-balance Sheet Exposures			Off-balance Sheet Exposures				
Item	Nature of item	Exposure Amount before CRM	Exposure Amount after CRM	Risk-weighted Amount	Principal Amount	Exposure Amount before CRM	Exposure Amount after CRM	Risk-weighted Amount	Total Risk-weighted Amount
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(3)+(7)
1.	Senior securitization exposures (other than re-securitization exposures)								
	(a) Risk-weight < 15%								
	(b) Risk-weight = 15%								
	(c) Risk-weight > 15% - 50%								
	(d) Risk-weight > 50% - 100%								
	(e) Risk-weight > 100% - 300%								
	(f) Risk-weight > 300% - 500%								
	(g) Risk-weight > 500% - 800%								
	(h) Risk-weight > 800% - 1000%								
	(i) Risk-weight > 1000% - <1250%								
	(j) Risk-weight = 1250%								
(k)	Subtotal								
2.	Non-senior securitization exposures (other than re-securitization exposures)								
	(a) Risk-weight < 15%								
	(b) Risk-weight = 15%								
	(c) Risk-weight > 15% - 50%								
	(d) Risk-weight > 50% - 100%								
	(e) Risk-weight > 100% - 300%								
	(f) Risk-weight > 300% - 500%								
	(g) Risk-weight > 500% - 800%								
	(h) Risk-weight > 800% - 1000%								
	(i) Risk-weight > 1000% - <1250%								
	(j) Risk-weight = 1250%								
(k)	Subtotal								
3.	Total (item (1)(k) + item (2)(k))								

Division D2 : Re-securitization Exposures under SEC-SA

(in HK\$'000)

Item Nature of item		On-balance Sheet Exposures			Off-balance Sheet Exposures				Total Risk-weighted Amount
		Exposure Amount before CRM	Exposure Amount after CRM	Risk-weighted Amount	Principal Amount	Exposure Amount before CRM	Exposure Amount after CRM	Risk-weighted Amount	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(3)+(7)
1.	Re-securitization exposures under the SEC-SA								
(a)	Risk-weight < 15%								
(b)	Risk-weight = 15%								
(c)	Risk-weight > 15% - 50%								
(d)	Risk-weight > 50% and < 100%								
(e)	Risk-weight = 100%								
(f)	Risk-weight > 100% - 300%								
(g)	Risk-weight > 300% - 500%								
(h)	Risk-weight > 500% - 800%								
(i)	Risk-weight > 800% - 1000%								
(j)	Risk-weight > 1000% - <1250%								
(k)	Risk-weight = 1250%								
(l)	Total								

Division E : Securitization Exposures under SEC-FBA

(in HK\$'000)								
Item	Nature of item	On-balance Sheet Exposures			Off-balance Sheet Exposures			Total Risk-weighted Amount
		Exposure Amount before CRM	Exposure Amount after CRM	Risk-weighted Amount	Principal Amount	Exposure Amount before CRM	Exposure Amount after CRM	
		(1)	(2)	(3)	(4)	(5)	(6)	(8)=-(3)+(7)
1.	Securitization exposures (without CRM)							
2.	Securitization exposures (fully or partially covered by CRM)							
	(a) Risk-weight < 15%							
	(b) Risk-weight = 15%							
	(c) Risk-weight > 15% - 50%							
	(d) Risk-weight > 50% - 100%							
	(e) Risk-weight > 100% - 300%							
	(f) Risk-weight > 300% - 500%							
	(g) Risk-weight > 500% - 800%							
	(h) Risk-weight > 800% - 1000%							
	(i) Risk-weight > 1000% - <1250%							
	(j) Risk-weight = 1250%							
	(k) Sub-total							
3.	Total (item 1 + item 2(k))							

Part III: Risk-weighted Amount for Exposures to Central Counterparties (CCP)

(in HK\$'000)

Division A: Default Fund Contribution

	Default fund contribution (A1)	Capital Charge (A2)	Risk-weight % (A3)	Risk-weighted Amount (A4)
1. Qualifying CCPs				
2. Non-qualifying CCPs				
2a. Covering settlement-risk-only products			0	0
2b. Others			1250	
SUBTOTAL				

Division B: Default Risk Exposures

Clearing member's exposures								
		Derivative Contracts and SFTs			Collateral posted	Total Exposure After CRM (B5)	Risk-weight % (B6)	Risk-weighted Amount (B7)
		Principal Amount (B1)	Non-IMM(CCR) Default Risk Exposure (B2)	IMM(CCR) Default Risk Exposure (B3)	Principal Amount (B4)			
1.	Qualifying CCPs							
1a.	Risk-weight 0%						0	0
1b.	Risk-weight 2%						2	
1c.	Other risk-weights not specified above							
2.	Non-qualifying CCPs							
2a.	Risk-weight 0%						0	0
2b.	Risk-weight 10%						10	
2c.	Risk-weight 20%						20	
2d.	Risk-weight 30%						30	
2e.	Risk-weight 50%						50	
2f.	Risk-weight 100%						100	
2g.	Risk-weight 150%						150	
2h.	Other risk-weights not specified above							
	SUBTOTAL							

Clearing client's exposures								
		Derivative Contracts and SFTs			Collateral posted	Total Exposure After CRM (B5)	Risk-weight % (B6)	Risk-weighted Amount (B7)
		Principal Amount (B1)	Non-IMM(CCR) Default Risk Exposure (B2)	IMM(CCR) Default Risk Exposure (B3)	Principal Amount (B4)			
3.	Qualifying CCPs							
3a.	Risk-weight 0%						0	0
3b.	Risk-weight 2%						2	
3c.	Risk-weight 4%						4	
3d.	Other risk-weights not specified above							
4.	Non-qualifying CCPs							
4a.	Risk-weight 0%						0	0
4b.	Risk-weight 20%						20	
4c.	Risk-weight 30%						30	
4d.	Risk-weight 50%						50	
4e.	Risk-weight 100%						100	
4f.	Risk-weight 150%						150	
4g.	Other risk-weights not specified above							
SUBTOTAL								

5.	TOTAL RISK-WEIGHTED AMOUNT FOR EXPOSURES TO CCPs (before applying the cap)	
6.	TOTAL ADJUSTED RISK-WEIGHTED AMOUNT FOR EXPOSURES TO CCPs (after applying the cap)	

Part V: Risk-weighted Amount for Operational Risk

Division A: Calculation of Risk-weighted Amount

		(HK\$'000)
Item	Nature of item	Value Column 1
1. Business indicator component (item 1 = item 8a x 12% + item 8b x 15% + item 8c x 18%)		
2. Internal loss multiplier		
3. Capital charge for operational risk (item 3 = item 1 x item 2)		
4. Total risk-weighted amount for operational risk (item 4 = item 3 x 12.5)		

Division B: Calculation of Business Indicator

Q1 Years of operation of the AI (a:<18 months / b:>=18 months but <2.5 years / c:>=2.5 years)

a / b / c

		(HK\$'000)			
Item	Nature of item	Value Column 1	First Year Column 2	Second Year Column 3	Third Year Column 4
5. Interest, leases and dividend component (item 5 = min(item 5a, 2.25% x item 5b) + item 5c)					
5a. average of absolute value of net interest income (item 5a = $\overline{(\text{Abs}(\text{item } 5a(i) - \text{item } 5a(ii)))}$)					
(i) interest income, including interest income from finance and operating leases					
(ii) interest expenses, including interest expenses from finance and operating leases					
5b. average of interest earning assets (item 5b = $\overline{(\text{item } 5b(i))}$)					
(i) interest earning assets					
5c. average of dividend income (item 5c = $\overline{(\text{item } 5c(i))}$)					
(i) dividend income					
6. Services component (item 6 = max(item 6a, item 6b) + max(item 6c, item 6d))					
6a. average of fee and commission income (item 6a = $\overline{(\text{item } 6a(i))}$)					
(i) fee and commission income					
6b. average of fee and commission expenses (item 6b = $\overline{(\text{item } 6b(i))}$)					
(i) fee and commission expenses					
6c. average of other operating income (item 6c = $\overline{(\text{item } 6c(i))}$)					
(i) other operating income					
6d. average of other operating expenses (item 6d = $\overline{(\text{item } 6d(i))}$)					
(i) other operating expenses					
7. Financial component (item 7 = item 7a + item 7b)					
7a. average of absolute value of net P&L on trading book (item 7a = $\overline{(\text{Abs}(\text{item } 7a(i)))}$)					
(i) net P&L on trading book					
7b. average of absolute value of net P&L on banking book (item 7b = $\overline{(\text{Abs}(\text{item } 7b(i)))}$)					
(i) net P&L on banking book					
8. Business indicator (BI) (item 8 = item 5 + item 6 + item 7 = item 8a + item 8b + item 8c)					
8a. amount of BI ≤\$10bn					
8b. amount of BI >\$10bn but ≤ \$300bn					
8c. amount of BI >\$300bn					

Division C: Calculation of Loss Component

Q2 Are loss data used for determining ILM?

Yes / No

Q3 Years of high quality operational loss data maintained (0 to 10, 10 denotes 10 or more than 10)

(HK\$'000)												
Item	Nature of item	Value Column 1	First Year (t) Column 2	t-1 Column 3	t-2 Column 4	t-3 Column 5	t-4 Column 6	t-5 Column 7	t-6 Column 8	t-7 Column 9	t-8 Column 10	t-9 Column 11
9.	Loss component (item 9 = 15 x average of columns applicable to item 9e)											
9a.	Amount of losses, out of which due to											
(i)	- internal fraud											
(ii)	- external fraud											
(iii)	- employment practices and workplace safety											
(iv)	- clients, products and business practices											
(v)	- damage to physical assets											
(vi)	- business disruption and system failures											
(vii)	- execution, delivery and process management											
9b.	Amount of recoveries											
9c.	Amount of losses net of recoveries (item 9c = item 9a - item 9b)											
9d.	Amount of excluded losses											
9e.	Amount of losses net of recoveries and excluded losses (item 9e = item 9c - item 9d)											

Part VI: Risk-weighted Amount for Sovereign Concentration Risk

Item	Jurisdictions	Risk-weighted amount HK\$'000
1. Jurisdictions to which the AI Has Concentrated Sovereign Exposure		
1(a)		
1(b)		
1(c)		
1(d)		
1(e)		
1(f)		
1(g)		
1(h)		
1(i)		
1(j)		
2. Total Risk-weighted Amount for Sovereign Concentration Risk		