

Part IIIa: Risk-weighted Amount for Credit Risk (BSC Approach)

Division A1: Risk-weighted Amount by Exposure Class (Other than Cryptoassets)

(in HK\$'000)

		On-balance sheet exposures	Off-balance sheet exposures			
Item	Nature of item	Principal Amount (A1)	Principal Amount / Notional Amount (A2)	Credit Equivalent Amount (A3)	Default Risk Exposure (A4)	Risk-weight % (A5)
						Risk-weighted Amount (A6) = (A1+A3+A4) x A5
Class I Sovereign Exposures						
1a.	Loans to or guaranteed by sovereigns of Tier 1 countries					0
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
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
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	
11i.	Holdings of non-capital LAC liabilities to which s.48(4) applies					0	0
SUBTOTAL							
Class XID	Subordinated Debts						
11j.	Risk-weight 150%					150	
SUBTOTAL							

(in HK\$'000)

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

Division A2: Risk-weighted Amount for Cryptoasset Exposures

(in HK\$'000)

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

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

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

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

(in HK\$'000)

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

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

(in HK\$'000)

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

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

(in HK\$'000)

Item

Nature of item

20. Unmargined contracts not covered by recognized netting

		Total Notional Amount (B20)	Total Replacement Cost (B21)	Total Potential Future Exposure (B22)	Total Default Risk Exposure (B23)	Out of which:				
	Type of Contract					Sovereign exposures (B24)	PSE exposures (B25)	MDB exposures and unspecified multilateral body exposures (B26)	Bank exposures (B27)	Exposures to corporates or individuals (B28)
20a.	Interest rate contracts									
20b.	Exchange rate contracts									
20c.	Credit-related derivative contracts									
20d.	Equity-related derivative contracts									
20e.	Commodity-related derivative contracts									
20f.	Group 1a cryptoasset derivative contracts									
20g.	Group 1b cryptoasset derivative contracts									
20h.	Group 2a cryptoasset derivative contracts									
	SUBTOTAL									

21. Margined contracts not covered by recognized netting

		Total Notional Amount (B20)	Total Replacement Cost (B21)	Total Potential Future Exposure (B22)	Total Default Risk Exposure (B23)	Out of which:				
	Type of Contract					Sovereign exposures (B24)	PSE exposures (B25)	MDB exposures and unspecified multilateral body exposures (B26)	Bank exposures (B27)	Exposures to corporates or individuals (B28)
21a.	Interest rate contracts									
21b.	Exchange rate contracts									
21c.	Credit-related derivative contracts									
21d.	Equity-related derivative contracts									
21e.	Commodity-related derivative contracts									
21f.	Group 1a cryptoasset derivative contracts									
21g.	Group 1b cryptoasset derivative contracts									
21h.	Group 2a cryptoasset derivative contracts									
21i.	Multiple netting sets covered by single variation margin agreement									
	SUBTOTAL									

22. Contracts covered by recognized netting

		Total Notional Amount (B20)	Total Replacement Cost (B21)	Total Potential Future Exposure (B22)	Total Default Risk Exposure (B23)	Out of which:				
	Type of Contract					Sovereign exposures (B24)	PSE exposures (B25)	MDB exposures and unspecified multilateral body exposures (B26)	Bank exposures (B27)	Exposures to corporates or individuals (B28)
22a.	Interest rate contracts									
22b.	Exchange rate contracts									
22c.	Credit-related derivative contracts									
22d.	Equity-related derivative contracts									
22e.	Commodity-related derivative contracts									
22f.	Group 1a cryptoasset derivative contracts									
22g.	Group 1b cryptoasset derivative contracts									
22h.	Group 2a cryptoasset derivative contracts									
	SUBTOTAL									

23. Out of the amounts reported in items 20, 21 and 22, the amounts for offsetting or CCP-related transactions with clearing members or clearing clients

		Total Notional Amount (B20)	Total Replacement Cost (B21)	Total Potential Future Exposure (B22)	Total Default Risk Exposure (B23)	Out of which:				
	Type of Contract					Sovereign exposures (B24)	PSE exposures (B25)	MDB exposures and unspecified multilateral body exposures (B26)	Bank exposures (B27)	Exposures to corporates or individuals (B28)
23a.	Offsetting / CCP-related transactions									
	SUBTOTAL									

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

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

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

(in HK\$'000)

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

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

(in HK\$'000)

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

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