

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

Information requested in this return is required under section 63(2) of the Banking Ordinance. The return should be submitted to the Monetary Authority not later than 1 month after the end of each period, unless otherwise advised by the Monetary Authority.

Note: This return is to be prepared in accordance with the completion instructions issued by the Monetary Authority.

We certify that:

1. This return is, to the best of our knowledge and belief, correct.
2. The capital adequacy ratio, was at any time not less than that specified under section 98, as varied under section 101.

.....
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 Ratio
Division A: Calculation of Capital Adequacy Ratio

Item	Nature of item	Reference	Column 1 HK\$'000	Column 2 HK\$'000	Column 3 HK\$'000	
1.	Capital Base	Part II				(A)
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 under:					
(i)	STC (S) Approach	Part III d - II & V				
(ii)	IRB (S) Approach	Part III d - III & V				
2.5	Total risk-weighted amount for credit risk [Item 2.5 = Item 2.1 + Item 2.2 + Item 2.3 + Item 2.4(i) + Item 2.4(ii)]					
2.6	Risk-weighted amount for market risk	Part IV				
2.7	Risk-weighted amount for operational risk	Part V				
2.8	Additional risk-weighted amount due to application of capital floor (only for AIs using IRB Approach)	Division B				
2.9	Total risk-weighted amount before deductions [Item 2.9 = Item 2.5 + Item 2.6 + Item 2.7 + Item 2.8]					
2.10	Deductions:					
(i)	Portion of regulatory reserve for general banking risks and collective provisions which is not included in Supplementary Capital (only for exposures reported under Part IIIa, Part IIIb & Part III d - II & V)					
(ii)	Net book value of reserves on revaluation of land and buildings in excess of the net book value of such reserves as at end-December 1998 or the relevant date					
(iii)	Total deductions (i) + (ii)					
2.11	Total risk-weighted amount [Item 2.11 = Item 2.9 - Item 2.10(iii)]					(B)
3.	Calculation of Capital Adequacy Ratio [(A) / (B) x 100%] =					%
4	IRB coverage (only for AIs using IRB Approach) [(Item 2.3 + Item 2.4(ii)) / Item 2.5] x 100% =					%

Division B: Calculation of Capital Floor
(Only for authorized institutions using IRB Approach)

Is the authorized institution subject to capital floor? (If yes, proceed to the table below; if no, go directly to Part II)

- / Yes / No

Item	Nature of item	Reference	Column 1 HK\$'000	Column 2 HK\$'000
1. Calculation of capital charge for the application of capital floor				
(i)	Risk-weighted amount for credit risk			
(a)	under BSC Approach <i>(where applicable)</i>	Part IIIa		
(b)	under STC Approach <i>(where applicable)</i>	Part IIIb		
(c)	under STC (S) Approach <i>(where applicable)</i>	Part III d - II & V		
(ii)	Risk-weighted amount for market risk	Part IV		
(iii)	Risk-weighted amount for operational risk	Part V		
(iv)	Total risk-weighted amount [Item 1(iv) = Item 1(i) + Item 1(ii) + Item 1(iii)]			
(v)	8% of total risk-weighted amount [Item 1(v) = Item 1(iv) x 8%]			
(vi)	<u>Plus</u> : Deductions from Core Capital and Supplementary Capital	Part II		
(vii)	<u>Less</u> : Portion of regulatory reserve for general banking risks and collective provisions included in Supplementary Capital	Part II		
(viii)	Adjusted capital charge <u>before</u> applying capital floor adjustment factor [Item 1(viii) = Item 1(v) + Item 1(vi) - Item 1(vii)]			
(ix)	Capital floor adjustment factor [Please specify: 70-100%]			%
(x)	Adjusted capital charge <u>after</u> applying capital floor adjustment factor [Item 1(x) = Item 1(viii) x Item 1(ix)]			
2. Calculation of capital charge under the various approaches in use				
(i)	Risk-weighted amount for credit risk			
(a)	under BSC Approach <i>(where applicable)</i>	Part IIIa		
(b)	under STC Approach <i>(where applicable)</i>	Part IIIb		
(c)	under IRB Approach	Part IIIc		
(d)	under STC (S) Approach <i>(where applicable)</i>	Part III d - II & V		
(e)	under IRB (S) Approach	Part III d - III & V		
(ii)	Risk-weighted amount for market risk	Part IV		
(iii)	Risk-weighted amount for operational risk	Part V		
(iv)	Total risk-weighted amount [Item 2(iv) = Item 2(i) + Item 2(ii) + Item 2(iii)]			
(v)	8% of total risk-weighted amount [Item 2(v) = Item 2(iv) x 8%]			
(vi)	<u>Plus</u> : Deductions from Core Capital and Supplementary Capital	Part II		
(vii)	<u>Less</u> : Portion of regulatory reserve for general banking risks and collective provisions included in Supplementary Capital	Part II		
(viii)	<u>Less</u> : Surplus provisions derived from EL-EP calculation	Part II		
(ix)	Adjusted capital charge [Item 2(ix) = Item 2(v) + Item 2(vi) - Item 2(vii) - Item 2(viii)]			
3.	Difference in adjusted capital charge [Item 3 = Item 1(x) - Item 2(ix)]			
4.	Additional risk-weighted amount due to application of capital floor [Item 4 = max(0, Item 3) x 12.5]			

Part II (a): Capital Base

Item	Nature of item	Column 1 HK\$'000	Column 2 HK\$'000
Category I Core Capital			
(a)	Paid-up ordinary share capital		
(b)	Paid-up irredeemable non-cumulative preference shares		
(c)	Share premium		
(d)	Published reserves		
(e)	Profit and loss account		
	(i) Unrealized fair value gains arising from holdings of equities and debt securities designated at fair value through profit or loss (in Core Capital)		
(f)	Minority interests (in Core Capital)		
(g)	Deduct: (i) Goodwill		
	(ii) Other intangible assets		
	(iii) Net deferred tax assets		
	(iv) Securitization exposures subject to deduction		
	(v) Valuation adjustments		
CORE CAPITAL (A)			
Less: 50% of total amount of Deductible Items (TDI) reported in Part II (b), and the amount of 50% of TDI under Part II (b) which has exceeded (D) if (D) is not negative (B)			
TOTAL CORE CAPITAL (A) - (B) = (C)			
Category II Supplementary Capital			
(h)	Reserves attributable to fair value gains on revaluation of holdings of land and buildings		
(i)	(i) Reserves attributable to fair value gains on revaluation of holdings of available-for-sale equities and debt securities		
	(ii) Unrealized fair value gains arising from holdings of equities and debt securities designated at fair value through profit or loss (in Supplementary Capital)		
(j)	Regulatory reserve for general banking risks (For the portion apportioned to BSC approach and/or STC approach, and STC(S) approach)		
(k)	Collective provisions (For the portion apportioned to BSC approach and/or STC approach, and STC(S) approach)		
(l)	Total of (j) & (k) (Limited to 1.25% of total risk-weighted amount for relevant risks)		

Item	Nature of item	Column 1 HK\$'000	Column 2 HK\$'000
(m)	Surplus provisions (For exposures calculated by using IRB approach)		
(n)	Perpetual subordinated debt		
(o)	Paid-up irredeemable cumulative preference shares		
(p)	Total of (n) + (o)		
(q)	Term subordinated debt		
(r)	Paid-up term preference shares		
(s)	Total term capital instruments ((q) + (r))		
(t)	Eligible value of term capital instruments (Limited to 50% of Core Capital (A))		
(u)	Minority interests (in Supplementary Capital)		
SUPPLEMENTARY CAPITAL (D) (Limited to 100% of Core Capital (A))			
Less: 50% of total amount of Deductible Items (TDI) reported in Part II (b) (Limited to 100% of (D), if (D) is not negative, with the excess amount to be deducted from Core Capital (A)) (E)			
TOTAL SUPPLEMENTARY CAPITAL (D) - (E) = (F)			
CAPITAL BASE (C) + (F) = (G) (The aggregate of Total Core Capital and Total Supplementary Capital)			

Part II (b): Deductible Items

Breakdown of Deductible Items	Column 1 HK\$'000	Column 2 HK\$'000
(1) Shareholdings in holding companies		
(2)(i) Investments in subsidiaries and significant investments in non-subsidiary companies		
(2)(ii) Investments in subsidiary undertakings		
(3) Investments in other banks		
(4) Exposures to connected companies		
(5) Other significant investments in shares		
(6) Capital shortfall of regulated non-bank subsidiaries		
(7) Excess of total EL amount over total eligible provisions under the IRB Approach		
(8) EL amount of equity exposures under the PD/LGD Approach		
(9) Other amounts deductible from Core Capital and Supplementary Capital		
(i) First loss portion of credit protection (applicable to BSC approach or STC approach)		
(ii) Amounts related to non-Delivery versus Payment failed transactions subject to deduction (applicable to BSC approach, STC approach or IRB approach)		
(iii) Securitization exposures subject to deduction		
TOTAL DEDUCTIBLE ITEMS (TDI) (To be deducted from Core Capital and Supplementary Capital i.e. (A) & (D) on a 50% / 50% basis, and if 50% of TDI exceeds (D) where (D) is not negative, the excess amount to be deducted from (A))		

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

Division A: Risk-weighted Amount (On-balance Sheet)

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

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

Item	Nature of item	Principal Amount HK\$'000	x Risk-weight %	= Risk-weighted Amount HK\$'000
Class VI Residential Mortgage Loans (RMLs)				
27a.	Eligible RMLs		50	
27b.	RMLs that are risk-weighted according to the standard of an overseas regulatory authority			
27c.	Other RMLs		100	
SUBTOTAL				
Class VII Other Exposures				
28a.	Exposures to corporates or individuals not elsewhere reported		100	
28b.	Investments in equity or other capital instruments of other banks and financial institutions (other than where deducted from the capital base)		100	
28c.	Investments in equity of other entities and holding of collective investment schemes		100	
28d.	Premises, plant and equipment, other fixed assets for own use, and other interest in land		100	
28e.	Multiple-name credit-linked notes			
28f.	Other on-balance sheet exposures which are not elsewhere reported		100	
28g(1)				
28g(2)				
28g(3)				
28g(4)				
SUBTOTAL				

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

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

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

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

Item	Nature of item	Principal Amount HK\$'000	Credit Conversion Factor %	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
18a.	Other off-balance sheet exposures which are not elsewhere reported		100		
18b(1)					
18b(2)					
18b(3)					
18b(4)					
SUBTOTAL					
Total risk-weighted amount (on-balance sheet) (Total of all items under Division A)			(A)		
Total risk-weighted amount (off-balance sheet) (Total of all items under Division B)			(B)		
TOTAL RISK-WEIGHTED AMOUNT FOR CREDIT RISK (BSC APPROACH)			(A + B) =		

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

Item	Nature of item	Principal Amount HK\$'000	Principal Amount after CRM HK\$'000	x Risk-weight %	= Risk-weighted Amount HK\$'000
Class I Sovereign Exposures					
1.	Domestic currency exposures to the Government				
1a.	Risk-weight 0%			0	0
1b.	Risk-weight 10%			10	
2.	Other exposures to sovereigns				
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	
3.	Exposures to relevant international organizations			0	0
SUBTOTAL					
Class II Public Sector Entity (PSE) Exposures					
4.	Domestic PSEs				
4a.	Risk-weight 20%			20	
4b.	Risk-weight 50%			50	
4c.	Risk-weight 100%			100	
4d.	Risk-weight 150%			150	
SUBTOTAL					
5.	Foreign PSEs				
5a.	Risk-weight 0%			0	0
5b.	Risk-weight 10%			10	
5c.	Risk-weight 20%			20	
5d.	Risk-weight 50%			50	
5e.	Risk-weight 100%			100	
5f.	Risk-weight 150%			150	
SUBTOTAL					
Class III Multilateral Development Bank (MDB) Exposures					
6.	Exposures to MDBs			0	0
SUBTOTAL					

Item	Nature of item	Principal Amount HK\$'000	Principal Amount after CRM HK\$'000	x Risk-weight %	= Risk-weighted Amount HK\$'000
Class IV Bank Exposures					
7a.	Exposures with original maturity of more than three months:				
7a(i)	Risk-weight 20%			20	
7a(ii)	Risk-weight 50%			50	
7a(iii)	Risk-weight 100%			100	
7a(iv)	Risk-weight 150%			150	
7b.	Exposures with original maturity of three months or less:				
7b(i)	Risk-weight 20%			20	
7b(ii)	Risk-weight 50%			50	
7b(iii)	Risk-weight 100%			100	
7b(iv)	Risk-weight 150%			150	
SUBTOTAL					
Class V Securities Firm Exposures					
8a.	Risk-weight 20%			20	
8b.	Risk-weight 50%			50	
8c.	Risk-weight 100%			100	
8d.	Risk-weight 150%			150	
SUBTOTAL					
Class VI Corporate Exposures					
9a.	Risk-weight 20%			20	
9b.	Risk-weight 30%			30	
9c.	Risk-weight 50%			50	
9d.	Risk-weight 100%			100	
9e.	Risk-weight 150%			150	
SUBTOTAL					
Class VII Collective Investment Scheme Exposures					
10a.	Risk-weight 20%			20	
10b.	Risk-weight 50%			50	
10c.	Risk-weight 100%			100	
10d.	Risk-weight 150%			150	
SUBTOTAL					

Item	Nature of item	Principal Amount HK\$'000	Principal Amount after CRM HK\$'000	x Risk-weight %	Risk-weighted = Amount HK\$'000
Class VIII Cash Items					
11.	Notes and coins			0	0
12.	Government certificates of indebtedness			0	0
13.	Gold bullion held in own vault or on an allocated basis, to the extent backed by gold liabilities			0	0
14.	Gold bullion held not backed by gold liabilities			100	
15.	Cash items in the course of collection			20	
16.	Positive current exposures from delivery-versus-payment transactions which remain unsettled after the settlement date				
16a.	for up to 4 business days			0	0
16b.	for 5 to 15 business days			100	
16c.	for 16 to 30 business days			625	
16d.	for 31 to 45 business days			937.5	
16e.	for 46 or more business days			1250	
17a.	Exposures collateralized by cash deposits - risk-weight 20%			20	
17b.	Exposures collateralized by cash deposits - risk-weight 10%			10	
17c.	Exposures collateralized by cash deposits - risk-weight 0%			0	0
SUBTOTAL					
Class IX Regulatory Retail Exposures					
18a.	Qualifying exposures to individuals			75	
18b.	Qualifying exposures to small businesses			75	
SUBTOTAL					
Class X Residential Mortgage Loans					
19a.	Risk-weight 35%			35	
19b.	Risk-weight 75%			75	
19c.	Risk-weight 100%			100	
19d.	Other risk-weights not specified above				
SUBTOTAL					

Item	Nature of item	Principal Amount HK\$'000	Principal Amount after CRM HK\$'000	x Risk-weight %	Risk-weighted Amount = Amount HK\$'000
Class XI Other Exposures which are not Past Due Exposures					
20a.	Exposures to individuals not elsewhere reported			100	
20b.	Investments in equity or other capital instruments of other banks and financial institutions (other than where deducted from the capital base)			100	
20c.	Investments in equity of other entities			100	
20d.	Premises, plant and equipment, other fixed assets for own use, and other interest in land			100	
20e.	Multiple-name credit-linked notes				
20f.	Other on-balance sheet exposures which are not elsewhere reported				
20f(i)				100	
20f(ii)					
20f(iii)					
20f(iv)					
SUBTOTAL					
Class XII Past Due Exposures					
21a.	Risk-weight 0%			0	
21b.	Risk-weight 10%			10	
21c.	Risk-weight 20%			20	
21d.	Risk-weight 30%			30	
21e.	Risk-weight 50%			50	
21f.	Risk-weight 75%			75	
21g.	Risk-weight 100%			100	
21h.	Risk-weight 150%			150	
21i.	Other risk-weights not specified above				
SUBTOTAL					

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

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

Counterparty Exposures: Derivative Contracts

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

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

Item	Nature of item	Principal Amount HK\$'000	Credit Conversion Factor %	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
18.	Other off-balance sheet exposures which are not elsewhere reported				
18a.			100		
18b.					
18c.					
18d.					
SUBTOTAL					
Total risk-weighted amount (on-balance sheet) (Total of all items under Division A)			(A)		
Total risk-weighted amount (off-balance sheet) (Total of all items under Division B)			(B)		
TOTAL RISK-WEIGHTED AMOUNT FOR CREDIT RISK (STC APPROACH)			(A + B) =		

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 under supervisory slotting criteria approach				
	(i) Project finance	() Form IRB_SLSLOT			
	(ii) Object finance	() Form IRB_SLSLOT			
	(iii) Commodities finance	() Form IRB_SLSLOT			
	(iv) Income-producing real estate	() Form IRB_SLSLOT			
	(b) Small-and-medium sized corporates	() Form IRB_CSB			
	(c) 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	() Form IRB_CSB			
	(b) Securities firms	() Form IRB_CSB			
	(c) Public sector entities (excluding sovereign foreign public sector entities)	() Form IRB_CSB			
4.	Retail exposures , of which				
	(a) Residential mortgages				
	(i) Individuals	() Form IRB_RETAIL			
	(ii) Property-holding shell companies	() Form IRB_RETAIL			
	(b) Qualifying revolving retail exposures	() Form IRB_RETAIL			
	(c) Small business retail exposures	() Form IRB_RETAIL			
	(d) Other retail exposures to individuals	() Form IRB_RETAIL			
5.	Equity exposures , of which				
	(a) Market-based approach				
	(i) Simple risk-weight method	() Form IRB_EQUSRW			
	(ii) Internal models method	() Form IRB_EQUINT			
	(b) PD/LGD approach				
	(i) Publicly traded equity exposures held for long-term investment	() Form IRB_EQUPDLGD			
	(ii) Privately owned equity exposures held for long-term investment	() Form IRB_EQUPDLGD			
	(iii) Other publicly traded equity exposures	() Form IRB_EQUPDLGD			
	(iv) Other equity exposures	() Form IRB_EQUPDLGD			
6.	Other exposures	() Form IRB_OTHER			
7.	Total risk-weighted amount for credit risk (IRB Approach) <u>before</u> applying the scaling factor [Item 7 = Item 1 + Item 2 + Item 3 + Item 4 + Item 5 + Item 6]				
8.	Total risk-weighted amount for credit risk (IRB Approach) <u>after</u> applying the scaling factor [Item 8 = Item 7 x 1.06]				

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

IRB_CSB

IRB Class : Corporate Exposures / Sovereign Exposures / Bank Exposures (delete where inapplicable)
IRB Approach : Foundation IRB Approach / Advanced IRB Approach (delete where inapplicable)
IRB Subclass : Small-and-medium sized Corporates / Other Corporates /
Sovereigns / Sovereign Foreign Public Sector Entities / Multilateral Development Banks /
Banks / Securities Firms / Public Sector Entities (Excluding Sovereign Foreign Public Sector Entities) (delete where inapplicable)
Portfolio Type : (please specify where the reporting AI has more than one internal rating system for an IRB class / subclass)

(in HK\$'000)

Internal Rating System					EAD Calculation								Exposure Weighted Average LGD	Exposure Weighted Average Maturity Value	Risk-weighted Amount				Memorandum Items	
Obligor grade	PD range			Exposures before recognized guarantees / credit derivative contracts				Exposures after recognized guarantees / credit derivative contracts				EAD							Expected loss amount	Number of obligors
	Non-defaulted (N) / Defaulted (D)	Lower bound	Upper bound	Average PD	On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures										
					before netting	after netting	Other than OTC derivative transactions and credit derivative contracts	OTC derivative transactions and credit derivative contracts		Other than OTC derivative transactions and credit derivative contracts	OTC derivative transactions and credit derivative contracts				Of which: Subject to double default framework (a)	Of which: For dilution risk (b)	Of which: For residual value risk (c)			
(1)	(2)	(3)	(4)	(5)	(6)(i)	(6)(ii)	(7)	(8)	(9)	(10)	(11)	(12) = (9)+(10)+(11)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1																				
2																				
3																				
4																				
5																				
6																				
7																				
8																				
Total:																				

(to Division A)

(a) This column is only applicable to corporate exposures or exposures to public sector entities (excluding sovereign foreign public sector entities).
(b) This column is only applicable to purchased receivables.
(c) This column is only applicable to leasing transactions that expose the reporting AI to residual value risk.

IRB Class :Corporate Exposures

IRB Approach:Supervisory Slotting Criteria Approach

IRB Subclass :Specialized Lending: Project Finance / Object Finance / Commodities Finance / Income-producing 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	Exposures before recognized guarantees / credit derivative contracts				Exposures after recognized guarantees / credit derivative contracts			EAD			Expected loss amount	Number of obligors
		On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures						
		before netting	after netting	Other than OTC derivative transactions and credit derivative contracts	OTC derivative transactions and credit derivative contracts		Other than OTC derivative transactions and credit derivative contracts	OTC derivative transactions and credit derivative contracts					
(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.

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 / Small Business Retail Exposures / Other Retail Exposures to Individuals (delete where inapplicable)
Portfolio Type : (please specify where the reporting AI has more than one internal rating system for an IRB class / subclass)

(in HK\$'000)

Internal Rating System					EAD Calculation								LGD	Risk-weighted Amount			Memorandum Items		
Pool		PD range			Exposures before recognized guarantees / credit derivative contracts				Exposures after recognized guarantees / credit derivative contracts								EAD	Expected loss amount	Number of obligors
					On-balance sheet exposures		Off-balance sheet exposures		On-balance sheet exposures after netting	Off-balance sheet exposures									
					before netting	after netting	Other than OTC derivative transactions and credit derivative contracts	OTC derivative transactions and credit derivative contracts		Other than OTC derivative transactions and credit derivative contracts	OTC derivative transactions and credit derivative contracts								
Non-defaulted (N) / Defaulted (D)	Lower bound	Upper bound	Average PD										(%)		Of which: For dilution risk (a)	Of which: For residual value risk (b)			
(1)	(2)	(3)	(4)	(5)	(6)(i)	(6)(ii)	(7)	(8)	(9)	(10)	(11)	(12) = (9)+(10)+(11)	(13)	(14)	(15)	(16)	(17)	(18)	
1																			
2																			
3																			
4																			
5																			
6																			
7																			
8																			
9																			
10																			
Total:																			

(to Division A)

(a) This column is only applicable to purchased receivables.
(b) This column is only applicable to leasing transactions that expose the AI to residual value risk.

IRB Class :
IRB Approach:
IRB Subclass :

Equity Exposures
Market-based Approach: Simple Risk-weight Method
Equity Exposures under Simple Risk-weight Method

(in HK\$'000)

Portfolio		EAD Calculation		Risk-weighted Amount	Memorandum Item
	SRW (%) (1)	Exposures before netting (3)	Exposures after netting (EAD) (4)		Number of equity exposures (6)
1	Publicly traded equity exposures	300			
2	All other equity exposures	400			
Total:					

(to Division A)

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

IRB_EQUINT

IRB Class : Equity Exposures
IRB Approach: Market-based Approach: Internal Models Method
IRB Subclass : Equity Exposures under Internal Models Method

(in HK\$'000)

Portfolio		EAD Calculation		Risk-weighted Amount Calculation						Memorandum Item
	Exposures before netting	Exposures after netting (EAD)	Minimum risk-weights (for exposures where minimum risk-weights apply)			Internal models (for exposures where minimum risk-weights do not apply)			Risk-weighted Amount	Number of equity exposures
			EAD	Minimum risk-weight (%)	Risk-weighted amount using minimum risk-weights	EAD	Potential loss	Risk-weighted amount using internal models		
(1)	(2)	(3)	(4)	(5)	(6) = (4)x(5)	(7) = (3)-(4)	(8)	(9) = (8)x12.5	(10) = (6)+(9)	(11)
1	Publicly traded equity exposures			200						
2	All other equity exposures			300						
Total :										

(to Division A)

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

IRB_EQUPDLGD

IRB Class : Equity Exposures
IRB Approach: PD/LGD Approach
IRB Subclass : Publicly Traded Equity Exposures Held for Long-Term Investment / Privately Owned Equity Exposures Held for Long-Term Investment /
Other Publicly Traded Equity Exposures / Other Equity Exposures (delete where inapplicable)
Portfolio Type : (please specify where the reporting AI has more than one internal rating system for an IRB class / subclass)

(in HK\$'000)

Internal Rating System					EAD Calculation			Risk-weighted Amount				Memorandum Items	
Obligor grade		PD range			Exposures before recognized guarantees / credit derivative contracts		Exposures after recognized guarantees / credit derivative contracts					Expected loss amount	Number of equity exposures
Non-defaulted (N) / Defaulted (D)		Lower bound	Upper bound	Average PD	Before netting	After netting	After netting						
		(%)	(%)	(%)			(EAD)		Of which the factor of 1.5 in risk-weights applies	Of which the minimum risk-weight applies (a)	Of which the maximum risk-weight of 1250% applies		
(1)	(2)	(3)	(4)	(5)	(6)(i)	(6)(ii)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1													
2													
3													
4													
5													
6													
7													
8													
Total:													

(to Division A)

(a) 100% for publicly traded equity exposures and privately owned equity exposures held for long-term investment, 200% for other publicly traded equity exposures and 300% for other equity exposures.

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

IRB_OTHER

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

(in HK\$'000)

Other Exposures		EAD Calculation		Risk-weighted Amount
	SRW (%)	Exposures before netting	Exposures after netting (EAD)	
(1)	(2)	(3)	(4)	(5) = (2)x(4)
(i) Cash items				
1. Notes and coins	0			
2. Government certificates of indebtedness	0			
3. Gold bullion held in own vault or on an allocated basis, to the extent backed by gold liabilities	0			
4. Gold bullion held not backed by gold liabilities	100			
5. Cash items in the course of collection	20			
6. Positive current exposures from delivery-versus-payment transactions which remain unsettled after the settlement date				
6a. for up to 4 business days	0			
6b. for 5 to 15 business days	100			
6c. for 16 to 30 business days	625			
6d. for 31 to 45 business days	937.5			
6e. for 46 or more business days	1250			
7. Amount due from non-delivery-versus-payment transactions which remain unsettled for up to 4 business days after the settlement date (for non-significant amount only)	100			
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 and Bank Exposures

IRB_FIRBLGD

IRB Approach: Foundation IRB Approach
IRB Class : Corporate Exposures / Sovereign Exposures / Bank Exposures (delete where inapplicable)
IRB Subclass : Small-and-medium sized Corporates / Other Corporates /
Sovereigns / Sovereign Foreign Public Sector Entities / Multilateral Development Banks /
Banks / Securities Firms / Public Sector Entities (Excluding Sovereign Foreign Public Sector Entities) (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)+ ...+(9)+(10)	EAD by facility / collateral type							Exposure weighted average LGD (to Division B) (%) (11)
			(i) Subordinated exposures	(ii) Unsecured senior exposures	(iii) Other recognized IRB collateral	(iv) Recognized commercial real estate	(v) Recognized residential real estate	(vi) Recognized financial receivables	(vii) Recognized financial collateral	
			LGD: 75%	LGD: 45%	LGD: 40%	LGD: 35%	LGD: 35%	LGD: 35%	LGD: 0%	
			(4)	(5)	(6)	(7)	(8)	(9)	(10)	
1										
2										
3										
4										
5										
6										
7										
8										
Total :										

IRB AIRBLGD

IRB Class : **Corporate Exposures / Sovereign Exposures / Bank Exposures** *(delete where inapplicable)*

Sovereigns / Sovereign Foreign Public Sector Entities / Multilateral Development Banks /

Portfolio Type : *(please specify where the reporting AI has more than one internal rating system for an IRB class / subclass)*

- Part IIIc: 10 -

Division D:

Off-Balance Sheet Exposures (Other Than OTC Derivative Transactions and Credit Derivative Contracts) 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		
(iii) Bank exposures		100												100		
(B) Retail exposures																
Total:																

Division D:

Off-Balance Sheet Exposures (Other Than OTC Derivative Transactions and Credit Derivative Contracts) 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				75		
(ii) Sovereign exposures		100				100				100				75		
(iii) Bank exposures		100				100				100				75		
(A2) Advanced IRB Approach:																
(i) Corporate exposures		100				100				100						
(ii) Sovereign exposures		100				100				100						
(iii) Bank exposures		100				100				100						
(B) Retail exposures																
Total:																

Division D:

Off-Balance Sheet Exposures (Other Than OTC Derivative Transactions and Credit Derivative Contracts) under IRB Approach

IRB_OBSND

(in HK\$'000)

IRB Class	9. Commitments that are unconditionally cancellable without prior notice				10. Other commitments				11. Others				Total credit equivalent amount	
	Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF ^(a)	Credit equivalent amount		Before recognized guarantees / credit derivative contracts	After recognized guarantees / credit derivative contracts
			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts			before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		
	(9a)	(9b)	(9c)	(9d)	(10a)	(10b)	(10c)	(10d)	(11a)	(11b)	(11c)	(11d)	(to Division B) $C_T = (1c) + (2c) + \dots + (10c) + (11c)$	(to Division B) $D_T = (1d) + (2d) + \dots + (10d) + (11d)$
(A1) Foundation IRB Approach:														
(i) Corporate exposures		0				75								
(ii) Sovereign exposures		0				75								
(iii) Bank exposures		0				75								
(A2) Advanced IRB Approach:														
(i) Corporate exposures														
(ii) Sovereign exposures														
(iii) Bank exposures														
(B) Retail exposures														
Total:														

(a) CCF of 100% or any percentage specified by the MA.

(in HK\$'000)

IRB Class	1. Exchange rate contracts						2. Interest rate contracts						3. Equity contracts					
	Principal amount	Current exposure	Potential exposure	CCF	Credit equivalent amount		Principal amount	Current exposure	Potential exposure	CCF	Credit equivalent amount		Principal amount	Current exposure	Potential exposure	CCF	Credit equivalent amount	
					before	after					before	after					before	after
					recognized guarantees / credit derivative contracts	recognized guarantees / credit derivative contracts					recognized guarantees / credit derivative contracts	recognized guarantees / credit derivative contracts					recognized guarantees / credit derivative contracts	recognized guarantees / credit derivative contracts
	(1a(i))	(1a(ii))	(1a(iii))		(1a(iv))	(1a(v))	(2a(i))	(2a(ii))	(2a(iii))		(2a(iv))	(2a(v))	(3a(i))	(3a(ii))	(3a(iii))		(3a(iv))	(3a(v))
(A1) Maturity: 1 Year or Less																		
(i) Corporate exposures				1%						0%						6%		
(ii) Sovereign exposures				1%						0%						6%		
(iii) Bank exposures				1%						0%						6%		
(iv) Retail exposures				1%						0%						6%		
Subtotal:																		
(A2) Maturity: Over 1 Year to 5 Years																		
(i) Corporate exposures				5%						0.5%						8%		
(ii) Sovereign exposures				5%						0.5%						8%		
(iii) Bank exposures				5%						0.5%						8%		
(iv) Retail exposures				5%						0.5%						8%		
Subtotal:																		
(A3) Maturity: Over 5 Years																		
(i) Corporate exposures				7.5%						1.5%						10%		
(ii) Sovereign exposures				7.5%						1.5%						10%		
(iii) Bank exposures				7.5%						1.5%						10%		
(iv) Retail exposures				7.5%						1.5%						10%		
Subtotal:																		
Total:																		

(in HK\$'000)

IRB Class		4. Precious metals contracts						5. Debt security contracts or other commodity contracts						Subtotal credit equivalent amount (Items 1 to 5)	
		Principal amount (4a(i))	Current exposure (4a(ii))	Potential exposure (4a(iii))	CCF	Credit equivalent amount		Principal amount (5a(i))	Current exposure (5a(ii))	Potential exposure (5a(iii))	CCF	Credit equivalent amount		Before recognized guarantees / credit derivative contracts but after netting A(iv) = (1a(iv)) + ... + (5a(iv))	After recognized guarantees / credit derivative contracts and netting A(v) = (1a(v)) + ... + (5a(v))
						before recognized guarantees / credit derivative contracts (4a(iv))	after recognized guarantees / credit derivative contracts (4a(v))					before recognized guarantees / credit derivative contracts (5a(iv))	after recognized guarantees / credit derivative contracts (5a(v))		
(A1) Maturity: 1 Year or Less															
(i)	Corporate exposures				7%						10%				
(ii)	Sovereign exposures				7%						10%				
(iii)	Bank exposures				7%						10%				
(iv)	Retail exposures				7%						10%				
Subtotal:															
(A2) Maturity: Over 1 Year to 5 Years															
(i)	Corporate exposures				7%						12%				
(ii)	Sovereign exposures				7%						12%				
(iii)	Bank exposures				7%						12%				
(iv)	Retail exposures				7%						12%				
Subtotal:															
(A3) Maturity: Over 5 Years															
(i)	Corporate exposures				8%						15%				
(ii)	Sovereign exposures				8%						15%				
(iii)	Bank exposures				8%						15%				
(iv)	Retail exposures				8%						15%				
Subtotal:															
Total:															

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions and Credit Derivative Contracts) under IRB Approach

IRB_OBSD

(in HK\$'000)

IRB Class	6. Credit derivative contracts: Total return swaps					7. Credit derivative contracts: Credit default swaps				
	Principal amount	Net current exposure	Net potential exposure	Credit equivalent amount		Principal amount	Current exposure	Potential exposure	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
	(6a(i))	(6a(ii))	(6a(iii))	(6a(iv))	(6a(v))	(7a(i))	(7a(ii))	(7a(iii))	(7a(iv))	(7a(v))
(A) All Maturities										
(i) Corporate exposures										
(ii) Sovereign exposures										
(iii) Bank exposures										
(iv) Retail exposures										
Total:										

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions and Credit Derivative Contracts) under IRB Approach

IRB_OBSD

(in HK\$'000)

IRB Class	8. OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements					9. Other OTC derivative transactions and credit derivative contracts					Total credit equivalent amount (Items 1 to 9)	
	Principal amount	Current exposure	Potential exposure	Credit equivalent amount		Principal amount	Current exposure	Potential exposure	Credit equivalent amount		Before recognized guarantees / credit derivative contracts but after netting (to Division B)	After recognized guarantees / credit derivative contracts and netting (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		
	(8a(i))	(8a(ii))	(8a(iii))	(8a(iv))	(8a(v))	(9a(ii))	(9a(iii))	(9a(iii))	(9a(iv))	(9a(v))	B(iv) = A(iv) + (6a(iv)) + ... + (9a(iv))	B(v) = A(v) + (6a(v)) + ... + (9a(v))
(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 under supervisory slotting criteria approach								
	(b) Small-and-medium sized corporates								
	(c) 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								
	(b) Securities firms								
	(c) Public sector entities (excluding sovereign foreign public sector entities)								
4.	Retail exposures , of which								
	(a) Residential mortgages								
	(b) Qualifying revolving retail exposures								
	(c) Small business retail exposures								
	(d) Other retail exposures to individuals								
5.	Total								
6.	Deduction from capital base [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 8 of Form_IRB_TOTCRWA x 0.6%]								
9.	Surplus provisions added to capital base [Min(Item 7, Item 8)]								

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

Division I : 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)
1. Under STC(S) approach		
(a) Rated securitization exposures		
(b) Unrated securitization exposures		
(c) Investors' interest		
(d) Total		
(e) Adjustments due to maximum capital requirement		
(f) Adjusted total (item 1(d) - item 1(e))		
2. Under IRB(S) approach		
(a) Rated securitization exposures		
(b) Unrated securitization exposures		
(c) Investors' interest		
(d) Total		
(e) Adjustments due to maximum capital requirement		
(f) Adjusted total (item 2(d) - item 2(e))		
(g) Adjusted total multiplied by scaling factor 1.06		
3. Total		
(a) Rated securitization exposures		
(b) Unrated securitization exposures		
(c) Investors' interest		
(d) Total (item 1(f) + item 2(g))		
B. Capital deductions		
1. Rated securitization exposures		
of which: (a) rated re-securitization exposures		
2. Unrated securitization exposures		
of which: (a) unrated re-securitization exposures (excluding those reported in (b) below)		
(b) rated securitization exposures that are treated as unrated due to self-guarantees		
3. Credit-enhancing interest-only strips (net of gain-on-sale)		
4. Gain-on-sale		
5. Other exposures as specified by the Monetary Authority		
6. Total		
(a) from core capital only		
(b) from core capital and supplementary capital on a 50%/50% basis		

- Notes: a. STC(S) approach means the method of calculating credit risk for securitization exposures under the standardized (securitization) approach
b. IRB(S) approach means the method of calculating credit risk for securitization exposures under the internal ratings-based (securitization) approach
c. "Rated securitization exposures" means exposures with an ECAI issue specific rating under STC(S) approach and IRB(S) approach, or in the absence of an ECAI issue specific rating, an inferred rating under IRB(S) approach
d. "Unrated securitization exposures" means exposures other than rated securitization exposures
e. Securitization exposures include re-securitization exposures unless otherwise stated

Division IIA : Securitization Exposures under STC(S) Approach (excluding exposures reported in Divisions IIB, IIC & V)

Item	Nature of item	On-balance Sheet Exposures				Off-balance Sheet Exposures					Total Risk-weighted Amount HK\$'000 (10) = (4)+(9)
		Principal Amount HK\$'000 (1)	Principal Amount after CRM HK\$'000 (2)	x Risk-weight % (3)	= Risk-weighted Amount HK\$'000 (4)	Principal Amount HK\$'000 (5)	Principal Amount after CRM HK\$'000 (6)	x Credit Conversion Factor % (7)	x Risk-weight % (8)	= Risk-weighted Amount HK\$'000 (9)	
1.	Rated securitization exposures										
	(a) Risk-weight 0%			0	0			100	0	0	0
	(b) Risk-weight 10%			10				100	10		
	(c) Risk-weight 20%			20				100	20		
	(d) Risk-weight 30%			30				100	30		
	(e) Risk-weight 40%			40				100	40		
	(f) Risk-weight 50%			50				100	50		
	(g) Risk-weight 100%			100				100	100		
	(h) Risk-weight 225%			225				100	225		
	(i) Risk-weight 350% (Only for AIs as investors)			350				100	350		
	(j) Total rated securitization exposures										
2.	Unrated securitization exposures										
	(a) Most senior securitization exposures/ drawn portion of eligible liquidity facilities or eligible servicer cash advance facilities										
	(i) Risk-weight ≤ 20%							100			
	(ii) Risk-weight > 20% - 50%							100			
	(iii) Risk-weight > 50% - 75%							100			
	(iv) Risk-weight > 75% - 100%							100			
	(v) Risk-weight > 100% - 150%							100			
	(b) Exposures in a second loss position or better in asset-backed commercial paper programmes										
	(i) Risk-weight 0%			0	0			100	0	0	0
	(ii) Risk-weight 10%			10				100	10		
	(iii) Risk-weight 20%			20				100	20		
	(iv) Risk-weight 30%			30				100	30		
	(v) Risk-weight 40%			40				100	40		
	(vi) Risk-weight 50%			50				100	50		
	(vii) Risk-weight 100%			100				100	100		
	(viii) Risk-weight 150%			150				100	150		
	(c) Total unrated securitization exposures										
3.	Liquidity facilities and servicer cash advance facilities reported in item 1 or 2										

Division IIB : Re-securitization Exposures under STC(S) Approach (excluding exposures reported in Divisions IIC & V)

Item Nature of item		On-balance Sheet Exposures				Off-balance Sheet Exposures					Total Risk-weighted Amount HK\$'000 (10) = (4)+(9)
		Principal Amount HK\$'000 (1)	Principal Amount after CRM HK\$'000 (2)	x Risk-weight % (3)	= Risk-weighted Amount HK\$'000 (4)	Principal Amount HK\$'000 (5)	Principal Amount after CRM HK\$'000 (6)	x Credit Conversion % (7)	x Risk-weight % (8)	= Risk-weighted Amount HK\$'000 (9)	
1.	Rated re-securitization exposures										
(a)	Risk-weight 0%			0	0			100	0	0	0
(b)	Risk-weight 10%			10				100	10		
(c)	Risk-weight 20%			20				100	20		
(d)	Risk-weight 30%			30				100	30		
(e)	Risk-weight 40%			40				100	40		
(f)	Risk-weight 50%			50				100	50		
(g)	Risk-weight 100%			100				100	100		
(h)	Risk-weight 225%			225				100	225		
(i)	Risk-weight 350% (Only for Als as investors)			350				100	350		
(j)	Risk-weight 650% (Only for Als as investors)			650				100	650		
(k)	Total rated re-securitization exposures										
2.	Unrated re-securitization exposures										
(a)	Most senior re-securitization exposures / drawn portion of eligible liquidity facilities or eligible servicer cash advance facilities										
(i)	Risk-weight ≤ 20%							100			
(ii)	Risk-weight > 20% - 50%							100			
(iii)	Risk-weight > 50% - 75%							100			
(iv)	Risk-weight > 75% - 100%							100			
(v)	Risk-weight > 100% - 150%							100			
(vi)	Risk-weight > 150% - 250%							100			
(vii)	Risk-weight > 250% - 350%							100			
(viii)	Risk-weight > 350%							100			
(b)	Exposures in a second loss position or better in asset-backed commercial paper programmes										
(i)	Risk-weight 0%			0	0			100	0	0	0
(ii)	Risk-weight 10%			10				100	10		
(iii)	Risk-weight 20%			20				100	20		
(iv)	Risk-weight 30%			30				100	30		
(v)	Risk-weight 40%			40				100	40		
(vi)	Risk-weight 50%			50				100	50		
(vii)	Risk-weight 100%			100				100	100		
(viii)	Risk-weight > 100% - 150%							100			
(ix)	Risk-weight > 150% - 250%							100			
(x)	Risk-weight > 250% - 350%							100			
(xi)	Risk-weight > 350%							100			
(c)	Total unrated re-securitization exposures										
3.	Liquidity facilities and servicer cash advance facilities reported in item 1 or 2										

Division IIC : Eligible Liquidity Facilities and Eligible Servicer Cash Advance Facilities under STC(S) Approach

Item	Nature of item	Principal Amount HK\$'000 (1)	Principal Amount after CRM HK\$'000 (2)	Credit Conversion Factor % (3)	x Risk-weight % (4)	= Risk-weighted Amount HK\$'000 (5)
1.	Unrated eligible liquidity facilities/ eligible servicer cash advance facilities that are not re-securitization exposures					
(i)	Risk-weight 0%			50	0	0
(ii)	Risk-weight 10%			50	10	
(iii)	Risk-weight 20%			50	20	
(iv)	Risk-weight 30%			50	30	
(v)	Risk-weight 35%			50	35	
(vi)	Risk-weight 40%			50	40	
(vii)	Risk-weight 50%			50	50	
(viii)	Risk-weight 75%			50	75	
(ix)	Risk-weight 100%			50	100	
(x)	Risk-weight 150%			50	150	
	TOTAL					
2.	Unrated eligible liquidity facilities / eligible servicer cash advance facilities that are re-securitization exposures					
(i)	Risk-weight ≤ 20%			50		
(ii)	Risk-weight > 20% - 50%			50		
(iii)	Risk-weight > 50% - 75%			50		
(iv)	Risk-weight > 75% - 100%			50		
(v)	Risk-weight > 100% - 150%			50		
(vi)	Risk-weight > 150% - 250%			50		
(vii)	Risk-weight > 250% - 350%			50		
(viii)	Risk-weight > 350%			50		
	TOTAL					
3.	Eligible servicer cash advance facilities that are subject to 0% CCF					
(i)	Eligible-servicer cash advance facilities that are unconditionally cancellable without prior notice			0		0

Division IIIA : Rated Securitization Exposures calculated by Ratings-based Method under IRB(S) Approach (excluding exposures reported in Divisions IIIB & V)

Item Rating Category	On-balance Sheet Exposures					Off-balance Sheet Exposures						Total Adjusted Risk-weighted Amount HK\$'000 (12)=(5)+(11)
	Principal Amount HK\$'000 (1)	Principal Amount after CRM HK\$'000 (2)	x Risk-weight % (3)	= Risk-weighted Amount HK\$'000 (4)	Adjusted Risk-weighted Amount HK\$'000 (5)	Principal Amount HK\$'000 (6)	Principal Amount after CRM HK\$'000 (7)	x Credit Conversion Factor % (8)	x Risk-weight % (9)	= Risk-weighted Amount HK\$'000 (10)	Adjusted Risk-weighted Amount HK\$'000 (11)	
I. Securitization exposures rated with investment grade												
(a) Senior positions backed by granular pools												
(i) LTCQG1 and STCQG1			7					100	7			
(ii) LTCQG2			8					100	8			
(iii) LTCQG3			10					100	10			
(iv) LTCQG4 and STCQG2			12					100	12			
(v) LTCQG5			20					100	20			
(vi) LTCQG6			35					100	35			
(vii) LTCQG7 and STCQG3			60					100	60			
(viii) LTCQG8			100					100	100			
(ix) Sub-total												
(b) Mezzanine positions* backed by granular pools												
(i) LTCQG1 and STCQG1			12					100	12			
(ii) LTCQG2			15					100	15			
(iii) LTCQG3			18					100	18			
(iv) LTCQG4 and STCQG2			20					100	20			
(v) LTCQG5			35					100	35			
(vi) LTCQG6			50					100	50			
(vii) LTCQG7 and STCQG3			75					100	75			
(viii) LTCQG8			100					100	100			
(ix) Sub-total												
(c) Positions backed by non-granular pools												
(i) LTCQG1 and STCQG1			20					100	20			
(ii) LTCQG2			25					100	25			
(iii) LTCQG3			35					100	35			
(iv) LTCQG4 and STCQG2			35					100	35			
(v) LTCQG5			35					100	35			
(vi) LTCQG6			50					100	50			
(vii) LTCQG7 and STCQG3			75					100	75			
(viii) LTCQG8			100					100	100			
(ix) Sub-total												
2. Securitization exposures rated below investment grade												
(i) LTCQG9			250					100	250			
(ii) LTCQG10			425					100	425			
(iii) LTCQG11			650					100	650			
(iv) LTCQG12 and STCQG4 [#]								100				
(v) Sub-total												
3. Securitization exposures covered by CRM and subject to risk-weights other than those listed above												
4. Eligible servicer cash advance facilities that are unconditionally cancellable without prior notice												
5. Total rated securitization exposures												
(i) of which liquidity facilities and servicer cash advance facilities												

Note: * Mezzanine positions refer to securitization positions which are not senior positions.

[#] Exposures rated LTCQ12 and STCQ4 are subject to capital deduction, no risk-weight is applicable.

Division IIIB : Rated Re-securitization Exposures calculated by Ratings-based Method under IRB(S) Approach (excluding exposures reported in Division V)

Item Rating Category	On-balance Sheet Exposures					Off-balance Sheet Exposures						Total Adjusted Risk-weighted Amount HK\$'000 (12)=(5)+(11)
	Principal Amount HK\$'000 (1)	Principal Amount after CRM HK\$'000 (2)	x Risk-weight % (3)	= Risk-weighted Amount HK\$'000 (4)	Adjusted Risk-weighted Amount HK\$'000 (5)	Principal Amount HK\$'000 (6)	Principal Amount after CRM HK\$'000 (7)	x Credit Conversion Factor % (8)	x Risk-weight % (9)	= Risk-weighted Amount HK\$'000 (10)	Adjusted Risk-weighted Amount HK\$'000 (11)	
1. Senior re-securitization exposures												
(a) Re-securitization exposures rated with investment grade												
(i) LTCQG1 and STCQG1			20					100	20			
(ii) LTCQG2			25					100	25			
(iii) LTCQG3			35					100	35			
(iv) LTCQG4 and STCQG2			40					100	40			
(v) LTCQG5			60					100	60			
(vi) LTCQG6			100					100	100			
(vii) LTCQG7 and STCQG3			150					100	150			
(viii) LTCQG8			200					100	200			
(ix) Sub-total												
(b) Re-securitization exposures rated below investment grade												
(i) LTCQG9			300					100	300			
(ii) LTCQG10			500					100	500			
(iii) LTCQG11			750					100	750			
(iv) LTCQG12 and STCQG4 [#]								100				
(v) Sub-total												
(c) Total												
2. Non-senior re-securitization exposures												
(a) Re-securitization exposures rated with investment grade												
(i) LTCQG1 and STCQG1			30					100	30			
(ii) LTCQG2			40					100	40			
(iii) LTCQG3			50					100	50			
(iv) LTCQG4 and STCQG2			65					100	65			
(v) LTCQG5			100					100	100			
(vi) LTCQG6			150					100	150			
(vii) LTCQG7 and STCQG3			225					100	225			
(viii) LTCQG8			350					100	350			
(ix) Sub-total												
(b) Re-securitization exposures rated below investment grade												
(i) LTCQG9			500					100	500			
(ii) LTCQG10			650					100	650			
(iii) LTCQG11			850					100	850			
(iv) LTCQG12 and STCQG4 [#]								100				
(v) Sub-total												
(c) Total												
3. Re-securitization exposures covered by CRM and subject to risk-weights other than those listed above												
4. Eligible servicer cash advance facilities that are unconditionally cancellable without prior notice												
5. Total rated re-securitization exposures												
(i) of which liquidity facilities and servicer cash advance facilities												

Note: [#] Exposures rated LTCQ12 and STCQ4 are subject to capital deduction, no risk-weight is applicable.

Division III C : Unrated Securitization Exposures calculated by Supervisory Formula Method or the method specified in section 277(3) of the Rules ("fallback option") under IRB(S) Approach (excluding exposures reported in Division V)

		On-balance Sheet Exposures				Off-balance Sheet Exposures				Total Adjusted Risk-weighted Amount HK\$'000 (9)=(4)+(8)
Item	Rating Category	Principal Amount	Principal Amount after CRM	Risk- weighted Amount	Adjusted Risk- weighted Amount	Principal Amount	Principal Amount after CRM	Risk- weighted Amount	Adjusted Risk- weighted Amount	
		HK\$'000 (1)	HK\$'000 (2)	HK\$'000 (3)	HK\$'000 (4)	HK\$'000 (5)	HK\$'000 (6)	HK\$'000 (7)	HK\$'000 (8)	
1.	Securitization exposures calculated by Supervisory Formula Method / eligible liquidity facilities or eligible servicer cash advance facilities calculated by fallback option									
	(a) Effective risk-weight $\geq 7\%$ - 20%									
	(b) Effective risk-weight > 20% - 50%									
	(c) Effective risk-weight > 50% - 75%									
	(d) Effective risk-weight > 75% - 100%									
	(e) Effective risk-weight > 100% - 250%									
	(f) Effective risk-weight > 250% - 425%									
	(g) Effective risk-weight > 425% - 650%									
	(h) Effective risk-weight > 650% - < 1250%									
	(i) Effective risk-weight $\geq 1250\%^{\#}$									
	(j) Sub-total									
2.	Re-securitization exposures calculated by Supervisory Formula Method / eligible liquidity facilities or eligible servicer cash advance facilities calculated by fallback option									
	(a) Effective risk-weight $\geq 20\%$ - 50%									
	(b) Effective risk-weight > 50% - 75%									
	(c) Effective risk-weight > 75% - 100%									
	(d) Effective risk-weight > 100% - 250%									
	(e) Effective risk-weight > 250% - 425%									
	(f) Effective risk-weight > 425% - 650%									
	(g) Effective risk-weight > 650% - < 1250%									
	(h) Effective risk-weight $\geq 1250\%^{\#}$									
	(i) Sub-total									
3.	Eligible servicer cash advance facilities that are unconditionally cancellable without prior notice									
4.	Total									
	(i) of which liquidity facilities and servicer cash advance facilities									

Notes: [#] Exposures with effective risk-weight $\geq 1250\%$ are subject to capital deduction.

Division IV : Memorandum Items on Liquidity Facilities and Servicer Cash Advance Facilities under STC(S) Approach and IRB(S) Approach

(in HK\$'000)

Item	Nature of item	Under STC(S) approach (1)	Under IRB(S) approach (2)	Remarks
1.	Liquidity facilities and servicer cash advance facilities subject to capital deduction			principal amount not covered by CRM
2.	Liquidity facilities and servicer cash advance facilities extended to ABCP programme			principal amount before CRM

Division V : Investors' Interest for Securitization Exposures of Originating AIs subject to Early Amortization Provision under STC(S) Approach and IRB(S) Approach

Item	Nature of item	Controlled early amortization					Non-controlled early amortization					Total Adjusted Risk-weighted Amount HK\$'000 (11) = (5) + (10)
		Principal Amount HK\$'000 (1)	Principal Amount after CRM HK\$'000 (2)	Credit Conversion Factor % (3)	Risk-weighted Amount HK\$'000 (4)	Adjusted risk-weighted Amount HK\$'000 (5)	Principal Amount HK\$'000 (6)	Principal Amount after CRM HK\$'000 (7)	Credit Conversion Factor % (8)	Risk-weighted Amount HK\$'000 (9)	Adjusted risk-weighted Amount HK\$'000 (10)	
1. Retail credit lines												
(a)	Committed			90					100			
(b)	Uncommitted - 3 months average excess spread level											
(i)	≥ 133.33% of trapping point			0	0	0			0	0	0	0
(ii)	< 133.33% - 100% of trapping point			1					5			
(iii)	< 100% - 75% of trapping point			2					15			
(iv)	< 75% - 50% of trapping point			10					50			
(v)	< 50% - 25% of trapping point			20					100			
(vi)	< 25% of trapping point			40					100			
2. Non-retail credit lines												
(a)	Committed			90					100			
(b)	Uncommitted			90					100			
3. Total												

Part IV: Risk-weighted Amount for Market Risk

Division A: STM Approach - Interest Rate Exposures (Trading Book)

A.1 Interest rate exposures - specific risk

(a) Non-securitization exposures that do not fall within a correlation trading portfolio and that are not nth-to-default credit derivative contracts

(HK\$'000)

Item	Classes (Note (1))	Positions	Exposures by market risk capital charge factor for specific risk							Total market risk capital charge for specific risk
			(0.00%)	Residual maturity			(8.00%)	(12.00%)	To be specified (%)	
				6 months or less	Over 6 months to 24 months	Over 24 months				
			(0.00%)	(0.25%)	(1.00%)	(1.60%)				
Sovereign (including sovereign foreign public sector entities)										
1.1	Credit quality grade 1	Long								
		Short								
1.2	Credit quality grade 2 or 3	Long								
		Short								
1.3	Credit quality grade 4 or 5	Long								
		Short								
1.4	Credit quality grade 6	Long								
		Short								
1.5	Unrated	Long								
		Short								
Qualifying										
1.6	Issued by multilateral development banks	Long								
		Short								
1.7	Issued by public sector entities (excluding sovereign foreign public sector entities)	Long								
		Short								
1.8	Issued by banks	Long								
		Short								
1.9	Issued by securities firms	Long								
		Short								
1.10	Issued by corporates	Long								
		Short								
Non-qualifying										
1.11	Credit quality grade 4	Long								
		Short								
1.12	Credit quality grade 5	Long								
		Short								
1.13	Unrated	Long								
		Short								
1.14	TOTAL (Items 1.1 to 1.13)	Long								
		Short								
1.15	Market risk capital charge factor		0.00%	0.25%	1.00%	1.60%	8.00%	12.00%	_____%	
1.16	TOTAL MARKET RISK CAPITAL CHARGE FOR SPECIFIC RISK FOR INTEREST RATE EXPOSURES (ON GROSS POSITIONS - LONG PLUS SHORT)									

Note: (1) For debt-related option contracts, the delta-weighted positions should be reported above or, if the reporting institution engages only in the purchase of option contracts as defined in the completion instructions, such option contracts can be carved out and reported in Division E.1.

A.1

Interest rate exposures - specific risk

(b)

Securitization exposures that do not fall within a correlation trading portfolio (Note (1))

(HK\$'000)

A. Market risk capital charge calculations

		Credit quality grades		Positions incurred as an investing institution		Positions incurred as an originating institution		Market risk capital charge factor for specific risk		Market risk capital charge for specific risk		
Securitization Exposures		Long-term	Short-term	Long	Short	Long	Short	For investing institutions	For originating institutions	For long positions	For short positions	Applicable amount (Note (2))
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. Under STC(S) approach												
1.1 Rated securitization exposures (exclude re-securitization exposures)	(a)	1	1					1.60%	1.60%			
	(b)	2	2					4.00%	4.00%			
	(c)	3	3					8.00%	8.00%			
	(d)	4						28.00%	Deduction			
	(e)	5	4					Deduction	Deduction			
Sub-total		(f)										
1.2 Rated re-securitization exposures	(a)	1	1					3.20%	3.20%			
	(b)	2	2					8.00%	8.00%			
	(c)	3	3					18.00%	18.00%			
	(d)	4						52.00%	Deduction			
	(e)	5	4					Deduction	Deduction			
Sub-total		(f)										
1.3 All other securitization exposures that are not subject to capital deductions												
1.4 Total (item 1.1(f) + item 1.2(f) + Item 1.3)												
2. Under IRB(S) approach												
2.1 Rated securitization exposures (exclude re-securitization exposures) - Senior and granular	(a)	1	1					0.56%	0.56%			
	(b)	2						0.64%	0.64%			
	(c)	3						0.80%	0.80%			
	(d)	4	2					0.96%	0.96%			
	(e)	5						1.60%	1.60%			
	(f)	6						2.80%	2.80%			
	(g)	7	3					4.80%	4.80%			
	(h)	8						8.00%	8.00%			
	(i)	9						20.00%	20.00%			
	(j)	10						34.00%	34.00%			
	(k)	11						52.00%	52.00%			
	(l)	12	4					Deduction	Deduction			
Sub-total		(m)										
2.2 Rated securitization exposures (exclude re-securitization exposures) - Non-senior, granular	(a)	1	1					0.96%	0.96%			
	(b)	2						1.20%	1.20%			
	(c)	3						1.44%	1.44%			
	(d)	4	2					1.60%	1.60%			
	(e)	5						2.80%	2.80%			
	(f)	6						4.00%	4.00%			
	(g)	7	3					6.00%	6.00%			
	(h)	8						8.00%	8.00%			
	(i)	9						20.00%	20.00%			
	(j)	10						34.00%	34.00%			
	(k)	11						52.00%	52.00%			
	(l)	12	4					Deduction	Deduction			
Sub-total		(m)										
2.3 Rated securitization exposures (exclude re-securitization exposures) - Non-granular	(a)	1	1					1.60%	1.60%			
	(b)	2						2.00%	2.00%			
	(c)	3						2.80%	2.80%			
	(d)	4	2					2.80%	2.80%			

A.1

Interest rate exposures - specific risk

(b)

Securitization exposures that do not fall within a correlation trading portfolio (Note (1))

(HK\$'000)

A. Market risk capital charge calculations

		Credit quality grades		Positions incurred as an investing institution		Positions incurred as an originating institution		Market risk capital charge factor for specific risk		Market risk capital charge for specific risk		
Securitization Exposures		Long-term	Short-term	Long	Short	Long	Short	For investing institutions	For originating institutions	For long positions	For short positions	Applicable amount (Note (2))
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	(e)	5						2.80%	2.80%			
	(f)	6						4.00%	4.00%			
	(g)	7	3					6.00%	6.00%			
	(h)	8						8.00%	8.00%			
	(i)	9						20.00%	20.00%			
	(j)	10						34.00%	34.00%			
	(k)	11						52.00%	52.00%			
	(l)	12	4					Deduction	Deduction			
Sub-total		(m)										
2.4 Rated re-securitization exposures - Senior	(a)	1	1					1.60%	1.60%			
	(b)	2						2.00%	2.00%			
	(c)	3						2.80%	2.80%			
	(d)	4	2					3.20%	3.20%			
	(e)	5						4.80%	4.80%			
	(f)	6						8.00%	8.00%			
	(g)	7	3					12.00%	12.00%			
	(h)	8						16.00%	16.00%			
	(i)	9						24.00%	24.00%			
	(j)	10						40.00%	40.00%			
	(k)	11						60.00%	60.00%			
	(l)	12	4					Deduction	Deduction			
Sub-total		(m)										
2.5 Rated re-securitization exposures - Non-senior	(a)	1	1					2.40%	2.40%			
	(b)	2						3.20%	3.20%			
	(c)	3						4.00%	4.00%			
	(d)	4	2					5.20%	5.20%			
	(e)	5						8.00%	8.00%			
	(f)	6						12.00%	12.00%			
	(g)	7	3					18.00%	18.00%			
	(h)	8						28.00%	28.00%			
	(i)	9						40.00%	40.00%			
	(j)	10						52.00%	52.00%			
	(k)	11						68.00%	68.00%			
	(l)	12	4					Deduction	Deduction			
Sub-total		(m)										
2.6 All other securitization exposures that are not subject to capital deductions												
2.7 Total (Item 2.7 = sum of (row (m) of items 2.1 to 2.5) + item 2.6)												
(a) Of which securitization (exclude re-securitization) exposures												
(i) rated												
(ii) unrated												
(b) Of which re-securitization exposures												
(i) rated												
(ii) unrated												
2.8 Total market risk capital charge for specific risk (Item 2.8(9) / 2.8(10) = Item 2.7(9) / 2.7(10) multiplied by scaling factor 1.06)												

A.1 Interest rate exposures - specific risk

(b) **Securitization exposures that do not fall within a correlation trading portfolio (Note (1))**

(HK\$'000)

A. Market risk capital charge calculations

	Credit quality grades		Positions incurred as an investing institution		Positions incurred as an originating institution		Market risk capital charge factor for specific risk		Market risk capital charge for specific risk		
Securitization Exposures	Long-term	Short-term	Long	Short	Long	Short	For investing institutions	For originating institutions	For long positions	For short positions	Applicable amount (Note (2))
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
3. Total - Position col. (3) to (6): Item 1.4 + item 2.7 - Market risk capital charge col. (9) & (10): Item 1.4 + item 2.8											

B. Capital deductions

	Positions incurred as an investing institution	Positions incurred as an originating institution	Total
	(a)	(b)	(c)
1. Rated securitization exposures			
2. Securitization exposures that are unrated or treated as unrated			
3. Other exposures as specified by the Monetary Authority			
4. Total deductions			
(a) from core capital only			
(b) from core capital and supplementary capital on a 50%/50% basis			

- Note: (1) Securitization exposures include re-securitization exposures unless otherwise stated.
(2) During the transitional period (securitization) of 1 January 2012 to 31 December 2013, both dates inclusive, the applicable total market risk capital charge for specific risk (i.e. column (11)) for the interest rate exposures of a reporting institution is calculated as the larger of the market risk capital charge for the long positions (i.e. column (9)) or the market risk capital charge for the short positions (i.e. column (10)). Upon the expiry of the transitional period (securitization), the applicable total market risk capital charge for specific risk (i.e. column (11)) of the institution is calculated as the sum of the market risk capital charge for the gross (i.e. long + short) positions (i.e. column (9) + column (10)).
(3) STC(S) approach means the method of calculating credit risk for securitization exposures under the standardized (securitization) approach.
(4) IRB(S) approach means the method of calculating credit risk for securitization exposures under the internal ratings-based (securitization) approach.
(5) "Rated securitization exposures" means exposures with an ECAI issue specific rating under STC(S) approach and IRB(S) approach, or in the absence of an ECAI issue specific rating, an inferred rating under IRB(S) approach.
(6) "Unrated" securitization exposures means securitization exposures other than rated securitization exposures and those treated as if not rated for regulatory capital purposes.

A.1 Interest rate exposures - specific risk

(c) Correlation trading portfolio

(HK\$'000)					
	Positions		Market risk capital charge for specific risk		
	Long	Short	For long positions	For short positions	Applicable amount
	(1)	(2)	(3)	(4)	(5) = Higher of (3) or (4)
Correlation trading portfolio (Note (1))					

Note: (1) For debt-related option contracts, the delta-weighted positions should be reported above or, if the reporting institution engages only in the purchase of option contracts as defined in the completion instructions, such option contracts can be carved out and reported in Division E.1.

A.1 Interest rate exposures - specific risk
(d) Non-securitization exposures that are nth-to-default credit derivative contracts (excluding those that fall within a correlation trading portfolio)

(HK\$'000)

Item	Classes (Note (1))	Positions	Exposures by market risk capital charge factor for specific risk							Total market risk capital charge for specific risk
			(0.00%)	Residual maturity			(8.00%)	(12.00%)	To be specified (%)	
				6 months or less	Over 6 months to 24 months	Over 24 months				
			(0.25%)	(1.00%)	(1.60%)					
Sovereign (including sovereign foreign public sector entities)										
1.1	Credit quality grade 1	Long								
		Short								
1.2	Credit quality grade 2 or 3	Long								
		Short								
1.3	Credit quality grade 4 or 5	Long								
		Short								
1.4	Credit quality grade 6	Long								
		Short								
1.5	Unrated	Long								
		Short								
Qualifying										
1.6	Issued by multilateral development banks	Long								
		Short								
1.7	Issued by public sector entities (excluding sovereign foreign public sector entities)	Long								
		Short								
1.8	Issued by banks	Long								
		Short								
1.9	Issued by securities firms	Long								
		Short								
1.10	Issued by corporates	Long								
		Short								
Non-qualifying										
1.11	Credit quality grade 4	Long								
		Short								
1.12	Credit quality grade 5	Long								
		Short								
1.13	Unrated	Long								
		Short								
1.14	TOTAL (Items 1.1 to 1.13)	Long								
		Short								
1.15	Market risk capital charge factor		0.00%	0.25%	1.00%	1.60%	8.00%	12.00%	____%	
1.16	MARKET RISK CAPITAL CHARGE FOR SPECIFIC RISK FOR INTEREST RATE EXPOSURES	Long								
		Short								
1.17	APPLICABLE TOTAL MARKET RISK CAPITAL CHARGE FOR SPECIFIC RISK FOR INTEREST RATE EXPOSURES (Note (2))									

Note: (1) For debt-related option contracts, the delta-weighted positions should be reported above or, if the reporting institution engages only in the purchase of option contracts as defined in the completion instructions, such option contracts can be carved out and reported in Division E.1.

(2) During the transitional period (securitization) of 1 January 2012 to 31 December 2013, both dates inclusive, the applicable market risk capital charge for specific risk (i.e. Item 1.17) for the interest rate exposures of a reporting institution is calculated as the larger of the total market risk capital charge for the long positions or the total market risk capital charge for the short positions reported in the last column of Item 1.16. Upon the expiry of the transitional period (securitization), the applicable market risk capital charge for specific risk (i.e. Item 1.17) of the institution is calculated as the sum of the market risk capital charge for the gross (i.e. long + short) positions reported in the last column of Item 1.16.

A.2

Interest rate exposures - general market risk

Currency : _____ (separate form for each currency)

Maturity method

(HK\$'000)

Zone	Time band	Coupon		Individual positions						Risk-weight	Risk-weighted positions		
		Coupon of not less than 3% per annum	Coupon of less than 3% per annum	Debt securities & debt-related derivative contracts		Interest rate derivative contracts		Total			Long	Short	
				Long	Short	Long	Short	Long	Short				
1	1	≤1 month	≤1 month							0.00%			
	2	>1 to 3 months	>1 to 3 months							0.20%			
	3	>3 to 6 months	>3 to 6 months							0.40%			
	4	>6 to 12 months	>6 to 12 months							0.70%			
2	5	>1 to 2 years	>1.0 to 1.9 years							1.25%			
	6	>2 to 3 years	>1.9 to 2.8 years							1.75%			
	7	>3 to 4 years	>2.8 to 3.6 years							2.25%			
3	8	>4 to 5 years	>3.6 to 4.3 years							2.75%			
	9	>5 to 7 years	>4.3 to 5.7 years							3.25%			
	10	>7 to 10 years	>5.7 to 7.3 years							3.75%			
	11	>10 to 15 years	>7.3 to 9.3 years							4.50%			
	12	>15 to 20 years	>9.3 to 10.6 years							5.25%			
	13	>20 years	>10.6 to 12 years							6.00%			
	14		>12 to 20 years							8.00%			
	15		>20 years							12.50%			
TOTAL													
OVERALL NET OPEN RISK-WEIGHTED POSITION													

Calculation	Vertical disallowance	Horizontal disallowance in			Horizontal disallowance between			Overall net open risk-weighted position	Total market risk capital charge for general market risk
		Zone 1	Zone 2	Zone 3	Zones 1 & 2	Zones 2 & 3	Zones 1 & 3		
TOTAL MARKET RISK CAPITAL CHARGE FOR GENERAL MARKET RISK FOR INTEREST RATE EXPOSURES									

Note: For debt-related option contracts, the delta-weighted positions should be reported above or, if the reporting institution engages only in the purchase of option contracts as defined in the completion instructions, such option contracts can be carved out and reported in Division E.1.

Division B: STM Approach - Equity Exposures (Trading Book)

(HK\$'000)

Item	Nature of item	Positions	Stock or futures exchanges						Total
			Hong Kong	Outside Hong Kong (Note (1))					
1.	Common stocks	Long							
		Short							
2.	Convertible securities	Long							
		Short							
3.	Commitments to buy or sell equities and equity forward contracts	Long							
		Short							
4.	Equity swap contracts (Note (2))	Long							
		Short							
5.	Futures contracts relating to equity indices	Long							
		Short							
6.	Futures contracts relating to individual equities	Long							
		Short							
7.	Option contracts relating to equity indices (Note (3))	Long							
		Short							
8.	Option contracts relating to individual equities (Note (3))	Long							
		Short							
9.	Others	Long							
		Short							
TOTAL		Long							
		Short							

Calculation

(A)	Gross (long plus short) positions							
		Market risk capital charge factor	8%	8%	8%	8%	8%	
	Market risk capital charge for specific risk							
(B)	Net long or short positions (in absolute value)							
		Market risk capital charge factor	8%	8%	8%	8%	8%	
	Market risk capital charge for general market risk							
TOTAL MARKET RISK CAPITAL CHARGE FOR EQUITY EXPOSURES								

- Note: (1) The reporting institution should report its equity exposures on an exchange-by-exchange basis (i.e. separate column for each stock or futures exchange) and use separate reporting form(s) if the columns of this form are not enough.
- (2) Where an equity swap contract involves a leg requiring the receipt or payment of fixed or floating rate interest, that leg should be regarded as an interest rate exposure and reported in Division A.2.
- (3) For equity-related option contracts, the delta-weighted positions should be reported above or, if the reporting institution engages only in the purchase of option contracts as defined in the completion instructions, such option contracts can be carved out and reported in Division E.1.

Division C: STM Approach - Foreign Exchange Exposures

(HK\$'000)

Currency		Net long (short) position excluding option contracts			Option contracts	Total net long (short) position
		Hong Kong offices Note (1)	Overseas branches Note (1)	Subsidiaries Note (1)	Net delta-weighted positions of option contracts Note (2)	
US dollars	USD					
Pound sterling	GBP					
Japanese yen	JPY					
Euro	EUR					
Chinese renminbi	CNY					
Canadian dollars	CAD					
Swiss francs	CHF					
Australian dollars	AUD					
Singapore dollars	SGD					
New Zealand dollars	NZD					
Gold	GOL					
Foreign currencies not separately specified above						
Hong Kong dollars	HKD					
Sum of net long / short positions						
USD / HKD position						
Adjusted sum of net long / short positions						

Calculation

1.	Adjusted sum of net long / short positions	
2.	Net position in gold (in absolute value)	
3.	Total net open position (Item 3 = Item 1 + Item 2)	
4.	Market risk capital charge factor	8%
TOTAL MARKET RISK CAPITAL CHARGE FOR FOREIGN EXCHANGE EXPOSURES		

- Note:
- (1) Figures are extracted from Part I columns 5, 7 and 8 (where applicable) of the Return of Foreign Currency Position (MA(BS)6) but reported in HK\$'000, subject to any applicable adjustments specified in paragraphs 6(b), 79 and 80 of the completion instructions.
 - (2) For exchange rate-related option contracts, the delta-weighted positions are reported above or, if the reporting institution engages only in the purchase of option contracts as defined in the completion instructions, such option contracts can be carved out and reported in Division E.1.

Division D: STM Approach - Commodity Exposures

(HK\$'000)

Item	Nature of items	Long position	Short position	Net long or short position (in absolute value)	Gross long plus short positions	Market risk capital charge factor		Total market risk capital charge for commodity exposures
						Net position	Gross position	
		(1)	(2)	(3) = (1) - (2)	(4) = (1) + (2)	(5)	(6)	(7) = (3) x (5) + (4) x (6)
1.	Platinum					15%	3%	
2.	Silver					15%	3%	
3.	Other precious metals (excluding gold) _____					15%	3%	
4.	Other precious metals (excluding gold) _____					15%	3%	
5.	Base metals and non-precious metals _____					15%	3%	
6.	Base metals and non-precious metals _____					15%	3%	
7.	Energy _____					15%	3%	
8.	Energy _____					15%	3%	
9.	Agricultural assets _____					15%	3%	
10.	Agricultural assets _____					15%	3%	
TOTAL MARKET RISK CAPITAL CHARGE FOR COMMODITY EXPOSURES								

- Note:
- (1) Where a commodity swap contract involves a leg requiring the receipt or payment of fixed or floating rate interest, that leg should be regarded as an interest rate exposure and reported in Division A.2, with the commodity exposure being included in the particular commodity above.
 - (2) For commodity-related option contracts, the delta-weighted positions should be reported above or, if the reporting institution engages only in the purchase of option contracts as defined in the completion instructions, such option contracts can be carved out and reported in Division E.1.
 - (3) The reporting institution should use separate form(s) for reporting of items 3 to 10 above if the rows of this form are not enough.

Division E: STM Approach - Option Exposures

E.1 Simplified approach *(For reporting institutions which purchase only option contracts as defined in the completion instructions.)*

1(a) Long option contract with a related position in the underlying exposure of the option contract

Report the market risk capital charge for each option contract as well as the related position in the underlying exposure below.

Market risk capital charge = (Fair value of the underlying exposure of the option contract) x (Sum of the market risk capital charge factors for general market risk and specific risk for the underlying exposure) – (The amount by which the option contract is in-the-money)

(HK\$'000)

Item	Nature of the underlying exposure	Market risk capital charge factor		Long underlying exposure & long put option contract	Short underlying exposure & long call option contract	Total market risk capital charge
		Specific risk	General market risk			
1.1	Debt instruments (Note (1))	0.00% (Note(2))	Note (3)			
		0.25% (Note(2))	Note (3)			
		1.00% (Note(2))	Note (3)			
		1.60% (Note(2))	Note (3)			
		8.00% (Note(2))	Note (3)			
		12.00% (Note(2))	Note (3)			
		To be specified (Note(2))	Note (3)			
1.2	Interest rate, i.e. non-debt related (Note (1))	0.00%	Note (3)			
1.3	Equity (Note(1))	8.00%	8.00%			
1.4	Foreign exchange	0.00%	8.00%			
1.5	Commodity	0.00%	15.00%			
TOTAL MARKET RISK CAPITAL CHARGE FOR OPTION EXPOSURES						

Note: (1) Only trading book positions should be reported.

(2) The classes are same as those in Division A.1 (a).

(3) The general market risk capital charge should be calculated as per the risk-weights according to the time bands set out in Division A.2.

E.1 Simplified approach *(For reporting institutions which purchase only option contracts as defined in the completion instructions.)*

1(b) Long call or long put option contracts

Report the market risk capital charge for each option contract below. Such market risk capital charge should be the lesser of (i) the fair value of the underlying exposure of the option contract multiplied by the sum of the market risk capital charge factors for general market risk and specific risk for the underlying exposure of the option contract and (ii) the fair value of the option contract.

				(HK\$'000)		
Item	Nature of the underlying exposure	Market risk capital charge factor		Long put option contract	Long call option contract	Total market risk capital charge
		Specific risk	General market risk			
1.1	Debt instruments (Note (1))	0.00% (Note(2))	Note (3)			
		0.25% (Note(2))	Note (3)			
		1.00% (Note(2))	Note (3)			
		1.60% (Note(2))	Note (3)			
		8.00% (Note(2))	Note (3)			
		12.00% (Note(2))	Note (3)			
		To be specified (Note(2))	Note (3)			
1.2	Interest rate, i.e. non-debt related (Note (1))	0.00%	Note (3)			
1.3	Equity (Note(1))	8.00%	8.00%			
1.4	Foreign exchange	0.00%	8.00%			
1.5	Commodity	0.00%	15.00%			
TOTAL MARKET RISK CAPITAL CHARGE FOR OPTION EXPOSURES						

- Note:
- (1) Only trading book positions should be reported.
 - (2) The classes are same as those in Division A.1(a).
 - (3) The general market risk capital charge should be calculated as per the risk-weights according to the time bands set out in Division A.2.

E.2 Delta-plus approach - gamma and vega risks *(For reporting institutions which use the delta-plus approach to report option contracts)*

2(c) Foreign exchange and gold option contracts

(HK\$'000)

Types of underlying exposure	Market risk capital charge for gamma risk (negative gamma impact)	Market risk capital charge for vega risk
Total 2(c)		

2(d) Commodity option contracts

(HK\$'000)

Types of underlying exposure	Market risk capital charge for gamma risk (negative gamma impact)	Market risk capital charge for vega risk
Total 2(d)		

Note: Report the delta-weighted position of option contracts into Divisions A to D as appropriate.

Division F: IMM Approach (Note (1a))

F.1 Market risk capital charge under the IMM approach

(HK\$'000)

Item	Nature of items	VaR / Stressed VaR		Number of back-testing exceptions		Multiplication factor for VaR (m _c) / Stressed VaR (m _s) (Note (2))	Total market risk capital charge
		End of quarter VaR / Stressed VaR (Note (2a))	Average VaR / Stressed VaR over last 60 trading days	Based on actual profit & loss	Based on hypothetical profit & loss		
		(a)	(b)	(c)	(d)	(e)	(f)
(a) General market risk - VaR and stressed VaR							
1.	VaR						
1.1	Interest rate						
1.2	Equity						
1.3	Foreign exchange						
1.4	Commodity						
1.5	Aggregate of all risk categories (Note (1))						
1.6	Average VaR x multiplication factor m _c (Item 1.6 = Item 1.5 (b) x Item 1.5 (e))						
1.7	Market risk capital charge for general market risk calculated by internal models (Item 1.5(a) or item 1.6, whichever is higher)						
2.	Stressed VaR						
2.1	Interest rate						
2.2	Equity						
2.3	Foreign exchange						
2.4	Commodity						
2.5	Aggregate of all risk categories (Note (1))						
2.6	Average stressed VaR x multiplication factor m _s (Item 2.6 = Item 2.5 (b) x item 2.5 (e))						
2.7	Market risk capital charge for general market risk calculated by internal models (Item 2.5(a) or item 2.6, whichever is higher)						
3.	Total market risk capital charge for general market risk calculated by internal models - VaR and stressed VaR (Item 1.7 + item 2.7)						
(b) Specific risk - VaR and stressed VaR							
1.	VaR						
1.1	Specific risk calculated by internal models (Note (3))						
1.2	Average VaR x multiplication factor m _c (Item 1.2 = Item 1.1 (b) x Item 1.1 (e))						
1.3	Market risk capital charge for specific risk calculated by internal models (Item 1.1(a) or item 1.2, whichever is higher)						
2.	Stressed VaR						
2.1	Specific risk calculated by internal models (Note (3))						
2.2	Average stressed VaR x multiplication factor m _s (Item 2.2 = Item 2.1 (b) x item 2.1 (e))						
2.3	Market risk capital charge for specific risk calculated by internal models (Item 2.1(a) or item 2.2, whichever is higher)						
3.	Total market risk capital charge for specific risk calculated by internal models - VaR and stressed VaR (Item 1.3 + Item 2.3)						

F.1 Market risk capital charge under the IMM approach

(HK\$'000)

(c) Specific risk - Incremental risk charge (IRC), comprehensive risk charge (CRC) and supplemental capital charge (SCC)				
Item	Nature of items	IRC / CRC		Scaling factor for IRC (S _i) / CRC (S _c) (Note (4))
		Latest	Average over last 12 weeks	
		(a)	(b)	(c)
1.	IRC			
1.1	IRC - Interest rate			
1.2	IRC - Equity			
1.3	Aggregate of risk categories			
1.4	Market risk capital charge for specific risk calculated by internal models (Item 1.4 = Item 1.3 (c)(Si) x the higher of (Item 1.3 (a) or Item 1.3 (b))			
2.	CRC - Correlation trading portfolio			
2.1	CRC			
2.2	CRC calculated by internal models (Item 2.1 (c) (Sc) x the higher of (Item 2.1 (a) or Item 2.1 (b))			
2.3.1	Market risk capital charge for specific risk for long positions calculated under the STM approach			
2.3.2	Market risk capital charge for specific risk for short positions calculated under the STM approach			
2.3	Floor for CRC (Item 2.3 = 8% x the higher of (Item 2.3.1 or Item 2.3.2))			
2.4	Market risk capital charge for specific risk (Item 2.4 = the higher of Item 2.2 or Item 2.3)			
3.	Supplemental capital charge arising from the correlation trading portfolio			
4.	Total market risk capital charge for specific risk calculated by internal models - IRC, CRC and SCC (Item 1.4 + item 2.4 + item 3)			
(d)	Total market risk capital charge for specific risk calculated by internal models (Item F.1(b)3 + item F.1(c)4)			
(e)	TOTAL MARKET RISK CAPITAL CHARGE UNDER THE IMM APPROACH (Item F.1(a)3 + item F.1(d))			

F.2 Largest daily losses over the quarter

(HK\$'000)

Date (DD/MM/YYYY)	Amount of loss (absolute value)	VaR

- Note:
- (1a) A reporting institution must use the STM approach to calculate the market risk capital charge for specific risk for the following specific risk interest rate exposures irrespective of the approach it adopts for calculating the VaR and stressed VaR for general market risk and (where applicable) specific risk for those exposures:
 - (a) securitization exposures which fall within section 286(a)(ii) of the Banking (Capital) Rules;
 - (b) exposures which fall within section 286(a)(iii) of the Banking (Capital) Rules (i.e. correlation trading portfolio) but for which the institution does not have the approval of the MA to calculate a comprehensive risk charge; and
 - (c) nth-to-default credit derivative contracts which fall within section 286(a)(iv) of the Banking (Capital) Rules.
 - (1) For VaR and stressed VaR, the total reported under the individual items is not necessarily equal to the sum of their respective components because of the correlation across the risk categories.
 - (2a) If the stressed VaR as at the end of the reporting quarter is not available, reporting institutions should report the latest available stressed VaR in the relevant cells.
 - (2) The multiplication factor is the sum of (i) the value of three; (ii) the plus factor based on the number of back-testing exceptions for the last 250 trading days based on the VaR (but not the stressed VaR); and (iii) any additional plus factor assigned to the institution by the MA.
 - (3) If a reporting institution uses one internal model to calculate both the market risk capital charge for general market risk and market risk capital charge for specific risk, the institution does not need to report its calculation for general market risk and specific risk separately. The figures reported in Section (a) in respect of general market risk can cover both general market risk and specific risk, and the institution is not required to complete Section (b) in respect of specific risk.
 - (4) The scaling factor is 1 or such other value as the MA may specify in a notice in writing given to the institution.

Division G: Risk-weighted Amount for Market Risk

(HK\$'000)

1. Total market risk capital charges under the STM approach

Division A.1		Division A.2 (Note (1))	Division B	Division C	Division D	Division E		Total
(a)						1(a)		
(b)A						1(b)		
(c)						2(a) (Note (1))		
(d)						2(b)		
						2(c)		
						2(d)		

2. Total market risk capital charges under the IMM approach (Item Division F.1(e))

3. TOTAL RISK-WEIGHTED AMOUNT FOR MARKET RISK [(Item A + Item B) x 12.5]

Note: (1) The sum of the market risk capital charges for all currencies should be reported.

Part V: Risk-weighted Amount for Operational Risk

			Gross Income/Loans & Advances HK\$'000			Capital Charges HK\$'000		
Item	Nature of item	Capital Charge Factor %	First Year	Second Year	Third Year	First Year	Second Year	Third Year
1.	BIA Approach	15						
2.	STO Approach							
2.1	a. Corporate finance	18						
	b. Trading and sales	18						
	c. Retail banking	12						
	d. Commercial banking	15						
	e. Payment and settlement	18						
	f. Agency services	15						
	g. Asset management	12						
	h. Retail brokerage	12						
	i. Unclassified	18						
2.2	TOTAL							
3.	ASA Approach							
3.1	a. Retail banking	12						
	b. Commercial banking	15						
	c. SUBTOTAL							
3.2	a. Corporate finance	18						
	b. Trading and sales	18						
	c. Payment and settlement	18						
	d. Agency services	15						
	e. Asset management	12						
	f. Retail brokerage	12						
	g. Unclassified	18						
	h. SUBTOTAL							
3.3	3.1a & 3.1b as one business line	15						
3.4	3.2a to 3.2g as one business line	18						
3.5	TOTAL							
4.	Capital charge for operational risk							
5.	RISK-WEIGHTED AMOUNT FOR OPERATIONAL RISK (5 = 4 x 12.5)							