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SECRET

Information required under the Banking Ordinance

CAPITAL ADEQUACY RATIO OF AN AUTHORIZED INSTITUTION INCORPORATED IN HONG KONG

***COMBINED / CONSOLIDATED RETURN**

As at _____

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

Name of Authorized Institution	Date of Submission

The Banking Ordinance

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

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

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

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

We certify that:

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

Chief Accountant | *Chief Executive*

Name | *Name*

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

Name | *Telephone Number*

Part I: Summary Certificate on Capital Adequacy Ratios

Division A: Calculation of Capital Adequacy Ratios

Item	Nature of item	Reference	Column 1 HK$'000	Column 2 HK$'000	Column 3 HK$'000	
1.	**Capital Base**	Part II				
1.1	Tier 1 Capital					**(A)**
1.1(i)	Common Equity Tier 1 Capital					**(B)**
1.1(ii)	Additional Tier 1 Capital					
1.2	Tier 2 Capital					
1.3	Total Capital					**(C)**
2.	**Calculation of Total Risk-weighted Amount**					
2.1	Risk-weighted amount for credit risk (BSC Approach)	Part IIIa				
2.2	Risk-weighted amount for credit risk (STC Approach)	Part IIIb				
2.3	Risk-weighted amount for credit risk (IRB Approach)	Part IIIc				
2.4	Risk-weighted amount for credit risk (CCP)	Part IIIe				
2.5	Risk-weighted amount for credit risk (CVA) (only for AIs not using IRB approach)	Part IIIf				
2.6	Risk-weighted amount for credit risk for securitization exposures under:					
(i)	SEC-IRBA [Item 2.6(i) = Part IIId: Item A5(a)]	Part IIId				
(ii)	SEC-ERBA, SEC-SA and SEC-FBA [Item 2.6(ii) = Part IIId: Item A5(b) + Item A6]	Part IIId				
2.7	Total risk-weighted amount for credit risk [Item 2.7 = Item 2.1 + Item 2.2 + Item 2.3 + Item 2.4 + Item 2.5 + Item 2.6(i) + Item 2.6(ii)]					
2.8	Risk-weighted amount for market risk	Part IV				
2.9	Risk-weighted amount for operational risk	Part V				
2.9a	Risk-weighted amount for sovereign concentration risk	Part VI				
2.10	Additional risk-weighted amount due to application of capital floor (only for AIs using IRB Approach)	Division B				
2.11	Total risk-weighted amount before deductions [Item 2.11 = Item 2.7 + Item 2.8 + Item 2.9 + Item 2.9a + Item 2.10]					
2.12	Deductions:					
(i)	Portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital (only for exposures that are risk-weighted under BSC approach, STC approach, SEC-ERBA, SEC-SA and SEC-FBA)					
(ii)	Portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital					
(iii)	Total deductions (i) + (ii)					
2.13	Total risk-weighted amount [Item 2.13 = Item 2.11 - Item 2.12(iii)]					**(D)**
3.	**Calculation of Common Equity Tier 1 Capital Ratio** [(B) / (D)] x 100% =				**%**	
4.	**Calculation of Tier 1 Capital Ratio** [(A) / (D)] x 100% =				**%**	
5.	**Calculation of Total Capital Ratio** [(C) / (D)] x 100% =				**%**	
6.	**IRB coverage** (only for AIs using IRB Approach) [(Item 2.3 + Item 2.6(i)) / (Item 2.7 - Item 2.4)] 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 I Division C) | - / 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 *(where applicable)*	Part IIIa		
	(b) under STC Approach *(where applicable)*	Part IIIb		
	(c) under SEC-ERBA, SEC-SA and SEC-FBA *(where applicable)*	Part IIId		
	(d) under Division 4 of Part 6A - CCP exposures *(where applicable)*	Part IIIe		
	(e) under Division 3 of Part 6A - CVA *(where applicable)*	Part IIIf		
(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)	Plus: Deductions from Common Equity Tier 1 Capital, Additional Tier 1 Capital and Tier 2 Capital	Part II		
(vii)	Less: Portion of regulatory reserve for general banking risks and collective provisions included in Tier 2 Capital	Part II		
(viii)	Adjusted capital charge before applying capital floor adjustment factor [Item 1(viii) = Item 1(v) + Item 1(vi) - Item 1(vii)]			
(ix)	Capital floor adjustment factor [Please specify: %]			%
(x)	Adjusted capital charge after 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 *(where applicable)*	Part IIIa		
	(b) under STC Approach *(where applicable)*	Part IIIb		
	(c) under IRB Approach	Part IIIc		
	(d) under SEC-ERBA, SEC-SA and SEC-FBA *(where applicable)*	Part IIId		
	(e) under SEC-IRBA	Part IIId		
	(f) under Division 4 of Part 6A - CCP exposures *(where applicable)*	Part IIIe		
(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(iv) x 8%]			
(vi)	Plus: Deductions from Common Equity Tier 1 Capital, Additional Tier 1 Capital and Tier 2 Capital	Part II		
(vii)	Less: Portion of regulatory reserve for general banking risks and collective provisions included in Tier 2 Capital	Part II		
(viii)	Less: Surplus provisions derived from EL-EP calculation under the IRB approach and the portion of its total regulatory reserve for general banking risks and collective provisions relevant to the SEC-IRBA approach	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]			

Division C: Capital Buffer Requirements

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

Part II: **Capital Base**

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

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

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

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

(in HK$'000)

		On-balance sheet exposures	Off-balance sheet exposures				
Item	Nature of item	Principal Amount (A1)	Principal Amount / Notional Amount (A2)	Credit Equivalent Amount (A3)	Default Risk Exposure (A4)	Risk-weight % (A5)	Risk-weighted Amount (A6) = (A1+A3+A4) x A5
Class I	**Sovereign Exposures**						
1.	Loans to or guaranteed by sovereigns of Tier 1 countries					0	0
2.	Fixed rate debt securities with residual maturity of less than 1 year or floating rate debt securities of any maturity issued by sovereigns of Tier 1 countries					10	
3.	Fixed rate debt securities with residual maturity of not less than 1 year issued by sovereigns of Tier 1 countries					20	
4.	Fixed rate debt securities with residual maturity of less than 1 year or floating rate debt securities of any maturity guaranteed by sovereigns of Tier 1 countries					10	
5.	Fixed rate debt securities with residual maturity of not less than 1 year guaranteed by sovereigns of Tier 1 countries					20	
6.	Loans to or guaranteed by sovereigns of Tier 2 countries which are domestic currency exposures					0	0
7.	Fixed rate debt securities with residual maturity of less than 1 year or floating rate debt securities of any maturity issued by sovereigns of Tier 2 countries, which are domestic currency exposures					10	
8.	Fixed rate debt securities with residual maturity of not less than 1 year issued by sovereigns of Tier 2 countries, which are domestic currency exposures					20	
9.	Fixed rate debt securities with residual maturity of less than 1 year, or floating rate debt securities of any maturity, which are domestic currency exposures guaranteed by sovereigns of Tier 2 countries					10	
10.	Fixed rate debt securities with residual maturity of not less than 1 year which are domestic currency exposures guaranteed by sovereigns of Tier 2 countries					20	
11.	Other exposures to sovereigns of Tier 2 countries					100	
12.	Exposures to relevant international organizations					0	0
	SUBTOTAL						

(in HK$'000)

Item	Nature of item	On-balance sheet exposures	Off-balance sheet exposures				
		Principal Amount (A1)	Principal Amount / Notional Amount (A2)	Credit Equivalent Amount (A3)	Default Risk Exposure (A4)	Risk-weight % (A5)	Risk-weighted Amount (A6) = (A1+A3+A4) x A5
Class 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 residual maturity of less than 1 year					20	
19.	Exposures to banks incorporated in Tier 2 countries with 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					1250	
26.	Exposures collateralized by cash collateral					0	0
	SUBTOTAL						

(in HK$'000)

Item	Nature of item	On-balance sheet exposures	Off-balance sheet exposures				
		Principal Amount (A1)	Principal Amount / Notional Amount (A2)	Credit Equivalent Amount (A3)	Default Risk Exposure (A4)	Risk-weight % (A5)	Risk-weighted Amount (A6) = (A1+A3+A4) x A5
Class 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	**Collective Investment Scheme Exposures (CIS exposures)**[#]						
28a.	***Look-through approach / third-party approach***						
28a(i).	Risk-weight ≤20%						
28a(ii).	Risk-weight > 20% - 50%						
28a(iii).	Risk-weight > 50% - 100%						
28a(iv).	Risk-weight > 100% - 250%						
28a(v).	Risk-weight > 250% - 650%						
28a(vi).	Risk-weight > 650% - 1250%						
28b.	***Mandate-based approach***						
28b(i).	Risk-weight ≤20%						
28b(ii).	Risk-weight > 20% - 50%						
28b(iii).	Risk-weight > 50% - 100%						
28b(iv).	Risk-weight > 100% - 250%						
28b(v).	Risk-weight > 250% - 650%						
28b(vi).	Risk-weight > 650% - 1250%						
28c.	***Fall-back approach***						
28c(i).	Risk-weight 1250%					1250	
28d.	***Combination of approaches***						
28d(i).	Risk-weight ≤20%						
28d(ii).	Risk-weight > 20% - 50%						
28d(iii).	Risk-weight > 50% - 100%						
28d(iv).	Risk-weight > 100% - 250%						
28d(v).	Risk-weight > 250% - 650%						
28d(vi).	Risk-weight > 650% - 1250%						
	SUBTOTAL						

[#] ~~This class is not yet available for reporting. CIS exposures should be reported in item 29c.~~

(in HK$'000)

Item	Nature of item	On-balance sheet exposures	Off-balance sheet exposures				
		Principal Amount (A1)	Principal Amount / Notional Amount (A2)	Credit Equivalent Amount (A3)	Default Risk Exposure (A4)	Risk-weight % (A5)	Risk-weighted Amount (A6) = (A1+A3+A4) x A5
Class VIII Other Exposures							
29a.	Exposures to corporates or individuals not elsewhere reported					100	
29b.	Holdings of equity or other forms of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities subject to 100% risk-weight					100	
29c.	Investments in equity of entities (other than financial sector entities) subject to 100% risk-weight ~~and exposures to collective investment schemes~~					100	
29d.	Premises, plant and equipment, other fixed assets for own use, and other interest in land					100	
29e.	Holdings of equity or other forms of capital instruments issued by financial sector entities subject to 250% risk-weight					250	
29f.	Multiple-name credit-linked notes / sold credit protection to basket of exposures						
29g.	Other exposures not elsewhere reported whose risk-weight is 100%					100	
29h.	Other exposures not elsewhere reported						
29h(1).							
29h(2).							
29h(3).							
29h(4).							
	SUBTOTAL						
Class IX	**Exposures subject to 1250% risk-weight**						
30a.	First loss portion of credit protection					1250	
30b.	Significant exposures to commercial entities					1250	
30c.	Non-DVP transactions remain unsettled for 5 or more business days					1250	
	SUBTOTAL						

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

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

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

(in HK$'000)

Item	Nature of item	Credit Conversion Factor % (B1)	Total Principal Amount (net of specific provisions) (B2)	Total Credit Equivalent Amount (B3)	Out of which: Sovereign exposures (B4)	PSE exposures (B5)	MDB exposures (B6)	Bank exposures (B7)	Residential mortgage loans (B8)	Other exposures (B9)
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	100								
9a.	Commitments that are unconditionally cancellable without prior notice	0		0	0	0	0	0	0	0
9b.	Other commitments (CCF at 20%)	20								
9c.	Other commitments (CCF at 50%)	50								
10.	Off-balance sheet exposures not specified above									
10a.		100								
10b.										
10c.										
10d.										
	SUBTOTAL									

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

(in HK$'000)

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

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

(in HK$'000)

Item	Nature of item

18. Unmargined contracts not covered by recognized netting

	Type of Contract	Total Notional Amount (B17)	Total Replacement Cost (B18)	Total Potential Future Exposure (B19)	Total Default Risk Exposure (B20)	Out of which: Sovereign exposures (B21)	PSE exposures (B22)	MDB exposures (B23)	Bank exposures (B24)	Exposures to corporates or individuals (B25)
18a.	Interest rate contracts									
18b.	Exchange rate contracts									
18c.	Credit-related derivative contracts									
18d.	Equity-related derivative contracts									
18e.	Commodity-related derivative contracts									
	SUBTOTAL									

19. Margined contracts not covered by recognized netting

	Type of Contract	Total Notional Amount (B17)	Total Replacement Cost (B18)	Total Potential Future Exposure (B19)	Total Default Risk Exposure (B20)	Out of which: Sovereign exposures (B21)	PSE exposures (B22)	MDB exposures (B23)	Bank exposures (B24)	Exposures to corporates or individuals (B25)
19a.	Interest rate contracts									
19b.	Exchange rate contracts									
19c.	Credit-related derivative contracts									
19d.	Equity-related derivative contracts									
19e.	Commodity-related derivative contracts									
19f.	Multiple netting sets covered by single variation margin agreement									
	SUBTOTAL									

20. Contracts covered by recognized netting

	Type of Contract	Total Notional Amount (B17)	Total Replacement Cost (B18)	Total Potential Future Exposure (B19)	Total Default Risk Exposure (B20)	Out of which: Sovereign exposures (B21)	PSE exposures (B22)	MDB exposures (B23)	Bank exposures (B24)	Exposures to corporates or individuals (B25)
20a.	Interest rate contracts									
20b.	Exchange rate contracts									
20c.	Credit-related derivative contracts									
20d.	Equity-related derivative contracts									
20e.	Commodity-related derivative contracts									
	SUBTOTAL									

21. Out of the amounts reported in items 18, 19 and 20, the amounts for offsetting or CCP-related transactions with clearing members or clearing clients

	Type of Contract	Total Notional Amount (B17)	Total Replacement Cost (B18)	Total Potential Future Exposure (B19)	Total Default Risk Exposure (B20)	Out of which: Sovereign exposures (B21)	PSE exposures (B22)	MDB exposures (B23)	Bank exposures (B24)	Exposures to corporates or individuals (B25)
21a.	Offsetting / CCP-related transactions									
	SUBTOTAL									

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

(in HK$'000)

Item	Nature of item						
			Out of which:				
	Type of Contract	Total Default Risk Exposure (B26)	Sovereign exposures (B27)	PSE exposures (B28)	MDB exposures (B29)	Bank exposures (B30)	Exposures to corporates or individuals (B31)
22a.	SFTs						
	SUBTOTAL						
22b.	Of which: Offsetting or CCP-related transactions with clearing members or clearing clients						

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

(in HK$'000)

Item	Nature of item	Portfolio-level Risk-weighted Amount (B32)
23.	Based on current market data	
24.	Based on stress calibration	

Item	Nature of item								
25.	Netting sets (not subject to recognized netting)								
					Out of which:				
	Type of Contract	Total Notional Amount (B33)	Total Principal Amount (B34)	Total Default Risk Exposure (B35)	Sovereign exposures (B36)	PSE exposures (B37)	MDB exposures (B38)	Bank exposures (B39)	Exposures to corporates or individuals (B40)
25a.	Derivative contracts (excluding LSTs)								
25b.	SFTs (excluding LSTs)								
25c.	Long settlement transactions (LSTs)								
	SUBTOTAL								
26.	Netting sets (subject to valid bilateral netting agreements)								
					Out of which:				
	Type of Contract	Total Notional Amount (B33)	Total Principal Amount (B34)	Total Default Risk Exposure (B35)	Sovereign exposures (B36)	PSE exposures (B37)	MDB exposures (B38)	Bank exposures (B39)	Exposures to corporates or individuals (B40)
26a.	Derivative contracts								
26b.	SFTs								
26c.	Long settlement transactions								
	SUBTOTAL								
27.	Netting sets (subject to valid cross-product netting agreements)								
					Out of which:				
	Type of Contract	Total Notional Amount (B33)	Total Principal Amount (B34)	Total Default Risk Exposure (B35)	Sovereign exposures (B36)	PSE exposures (B37)	MDB exposures (B38)	Bank exposures (B39)	Exposures to corporates or individuals (B40)
27a.	Derivative contracts								
27b.	Repo-style transactions								
27c.	Margin lending transactions								
	SUBTOTAL								
28.	Out of the amounts reported in items 25, 26 and 27, the amounts for offsetting or CCP-related transactions with clearing members or clearing clients								
					Out of which:				
	Type of Contract	Total Notional Amount (B33)	Total Principal Amount (B34)	Total Default Risk Exposure (B35)	Sovereign exposures (B36)	PSE exposures (B37)	MDB exposures (B38)	Bank exposures (B39)	Exposures to corporates or individuals (B40)
28a.	Offsetting / CCP-related transactions								
	SUBTOTAL								

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

(in HK$'000)

Item	Nature of item	On-balance sheet exposures: Principal Amount (A1)	On-balance sheet exposures: Principal Amount after CRM (A2)	Off-balance sheet exposures: Principal Amount / Notional Amount (A3)	Off-balance sheet exposures: Credit Equivalent Amount after CRM (A4)	Off-balance sheet exposures: Default Risk Exposure after CRM (A5)	Risk-weight % (A6)	Risk-weighted Amount (A7) = (A2+A4+A5) x A6
Class I	**Sovereign Exposures**							
1.	Domestic currency exposures to the Government							
1a.	Risk-weight 0%						0	0
1b.	Risk-weight 10%						10	
1c.	Risk-weight 20%						20	
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							0

(in HK$'000)

Item	Nature of item	On-balance sheet exposures: Principal Amount (A1)	On-balance sheet exposures: Principal Amount after CRM (A2)	Off-balance sheet exposures: Principal Amount / Notional Amount (A3)	Off-balance sheet exposures: Credit Equivalent Amount after CRM (A4)	Off-balance sheet exposures: Default Risk Exposure after CRM (A5)	Risk-weight % (A6)	Risk-weighted Amount (A7) = (A2+A4+A5) x A6
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 (CIS exposures)**[#]							
10a.	***Look-through approach / third-party approach***							
10a(i).	Risk-weight ≤20%							
10a(ii).	Risk-weight > 20% - 50%							
10a(iii).	Risk-weight > 50% - 100%							
10a(iv).	Risk-weight > 100% - 250%							
10a(v).	Risk-weight > 250% - 650%							
10a(vi).	Risk-weight > 650% - 1250%							
10b.	***Mandate-based approach***							
10b(i).	Risk-weight ≤20%							
10b(ii).	Risk-weight > 20% - 50%							
10b(iii).	Risk-weight > 50% - 100%							
10b(iv).	Risk-weight > 100% - 250%							
10b(v).	Risk-weight > 250% - 650%							
10b(vi).	Risk-weight > 650% - 1250%							
10c.	***Fall-back approach***							
10c(i).	Risk-weight 1250%						1250	
10d.	***Combination of approaches***							
10d(i).	Risk-weight ≤20%							
10d(ii).	Risk-weight > 20% - 50%							
10d(iii).	Risk-weight > 50% - 100%							
10d(iv).	Risk-weight > 100% - 250%							
10d(v).	Risk-weight > 250% - 650%							
10d(vi).	Risk-weight > 650% - 1250%							
	SUBTOTAL							

[#] ~~This class is not yet available for reporting. CIS exposures should be reported in item 20g.~~

(in HK$'000)

Item	Nature of item	On-balance sheet exposures: Principal Amount (A1)	On-balance sheet exposures: Principal Amount after CRM (A2)	Off-balance sheet exposures: Principal Amount / Notional Amount (A3)	Off-balance sheet exposures: Credit Equivalent Amount after CRM (A4)	Off-balance sheet exposures: Default Risk Exposure after CRM (A5)	Risk-weight % (A6)	Risk-weighted Amount (A7) = (A2+A4+A5) x A6
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 collateral - risk-weight 20%						20	
17b.	Exposures collateralized by cash collateral - risk-weight 10%						10	
17c.	Exposures collateralized by cash collateral - 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							

(in HK$'000)

Item	Nature of item	On-balance sheet exposures: Principal Amount (A1)	On-balance sheet exposures: Principal Amount after CRM (A2)	Off-balance sheet exposures: Principal Amount / Notional Amount (A3)	Off-balance sheet exposures: Credit Equivalent Amount after CRM (A4)	Off-balance sheet exposures: Default Risk Exposure after CRM (A5)	Risk-weight % (A6)	Risk-weighted Amount (A7) = (A2+A4+A5) x A6
Class XI	**Other Exposures which are not Past Due Exposures**							
20a.	Exposures to individuals not elsewhere reported						100	
20b.	Holdings of equity or other forms of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities subject to 100% risk-weight						100	
20c.	Investments in equity of entities (other than financial sector entities) subject to 100% risk-weight						100	
20d.	Premises, plant and equipment, other fixed assets for own use, and other interest in land						100	
20e.	Holdings of equity or other forms of capital instruments issued by financial sector entities subject to 250% risk-weight						250	
20f.	Multiple-name credit-linked notes / sold credit protection to basket of exposures							
20g.	Other exposures not elsewhere reported ~~(including any exposures to collective investment schemes)~~							
20g(i).							100	
20g(ii).								
20g(iii).								
20g(iv).								
	SUBTOTAL							
Class XII	**Past Due Exposures**							
21a.	Risk-weight 0%						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							
Class XIII	**Exposures subject to 1250% risk-weight**							
22a.	First loss portion of credit protection						1250	
22b.	Significant exposures to commercial entities						1250	
22c.	Non-DVP transactions remain unsettled for 5 or more business days						1250	
	SUBTOTAL							

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

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

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

(in HK$'000)

Item	Nature of item	Credit Conversion Factor % (B1)	Total Principal Amount (net of specific provisions) (B2)	Total Credit Equivalent Amount (B3)	Out of which: Sovereign exposures (B4)	PSE exposures (B5)	MDB exposures (B6)	Bank exposures (B7)	Securities firm exposures (B8)	Corporate exposures (B9)	CIS exposures (B10)	Regulatory retail exposures (B11)	Residential mortgage loans (B12)
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	0	0	0	0	0	0	0	0
9b.	Other commitments (CCF at 20%)	20											
9c.	Other commitments (CCF at 50%)	50											
10.	Off-balance sheet exposures not specified above												
10a.		100											
10b.													
10c.													
10d.													
	SUBTOTAL												

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

(in HK$'000)

Item	Nature of item											
11.	Unmargined contracts not covered by recognized netting											
						Out of which:						
	Type of Contract	Total Notional Amount (B13)	Total Replacement Cost (B14)	Total Potential Future Exposure (B15)	Total Default Risk Exposure (B16)	Sovereign exposures (B17)	PSE exposures (B18)	MDB exposures (B19)	Bank exposures (B20)	Securities firm exposures (B21)	Corporate exposures (B22)	Regulatory retail exposures (B23)
11a.	Interest rate contracts											
11b.	Exchange rate contracts											
11c.	Credit-related derivative contracts											
11d.	Equity-related derivative contracts											
11e.	Commodity-related derivative contracts											
	SUBTOTAL											
12.	Margined contracts not covered by recognized netting											
						Out of which:						
	Type of Contract	Total Notional Amount (B13)	Total Replacement Cost (B14)	Total Potential Future Exposure (B15)	Total Default Risk Exposure (B16)	Sovereign exposures (B17)	PSE exposures (B18)	MDB exposures (B19)	Bank exposures (B20)	Securities firm exposures (B21)	Corporate exposures (B22)	Regulatory retail exposures (B23)
12a.	Interest rate contracts											
12b.	Exchange rate contracts											
12c.	Credit-related derivative contracts											
12d.	Equity-related derivative contracts											
12e.	Commodity-related derivative contracts											
12f.	Multiple netting sets covered by single variation margin agreement											
	SUBTOTAL											
13.	Contracts covered by recognized netting											
						Out of which:						
	Type of Contract	Total Notional Amount (B13)	Total Replacement Cost (B14)	Total Potential Future Exposure (B15)	Total Default Risk Exposure (B16)	Sovereign exposures (B17)	PSE exposures (B18)	MDB exposures (B19)	Bank exposures (B20)	Securities firm exposures (B21)	Corporate exposures (B22)	Regulatory retail exposures (B23)
13a.	Interest rate contracts											
13b.	Exchange rate contracts											
13c.	Credit-related derivative contracts											
13d.	Equity-related derivative contracts											
13e.	Commodity-related derivative contracts											
	SUBTOTAL											
14.	Out of the amounts reported in items 11, 12 and 13, the amounts for offsetting or CCP-related transactions with clearing members or clearing clients											
						Out of which:						
	Type of Contract	Total Notional Amount (B13)	Total Replacement Cost (B14)	Total Potential Future Exposure (B15)	Total Default Risk Exposure (B16)	Sovereign exposures (B17)	PSE exposures (B18)	MDB exposures (B19)	Bank exposures (B20)	Securities firm exposures (B21)	Corporate exposures (B22)	Regulatory retail exposures (B23)
14a.	Offsetting / CCP-related transactions											
	SUBTOTAL											

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

(in HK$'000)

Item	Nature of item								
15.	SFTs								
				Out of which:					
	Type of Contract	Total Amount of Assets Sold, Transferred, Loaned or Paid (B24)	Total Default Risk Exposure (B25)	Sovereign exposures (B26)	PSE exposures (B27)	MDB exposures (B28)	Bank exposures (B29)	Securities firm exposures (B30)	Corporate exposures (B31)
15a.	SFTs not covered by, or treated as if not covered by, recognized netting								
15b.	SFTs covered by recognized netting								
	SUBTOTAL								
15c.	Of which: Offsetting or CCP-related transactions with clearing members or clearing clients								

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

(in HK$'000)

Item	Nature of item	Portfolio-level Risk-weighted Amount (B32)
16.	Based on current market data	
17.	Based on stress calibration	

Item	Nature of item									
18.	Netting sets (not subject to recognized netting)									
					Out of which:					
	Type of Contract	Total Notional Amount (B33)	Total Principal Amount (B34)	Total Default Risk Exposure (B35)	Sovereign exposures (B36)	PSE exposures (B37)	MDB exposures (B38)	Bank exposures (B39)	Securities firm exposures (B40)	Corporate exposures (B41)
18a.	Derivative contracts (excluding LSTs)									
18b.	SFTs (excluding LSTs)									
18c.	Long settlement transactions (LSTs)									
	SUBTOTAL									
19.	Netting sets (subject to valid bilateral netting agreements)									
					Out of which:					
	Type of Contract	Total Notional Amount (B33)	Total Principal Amount (B34)	Total Default Risk Exposure (B35)	Sovereign exposures (B36)	PSE exposures (B37)	MDB exposures (B38)	Bank exposures (B39)	Securities firm exposures (B40)	Corporate exposures (B41)
19a.	Derivative contracts									
19b.	SFTs									
19c.	Long settlement transactions									
	SUBTOTAL									
20.	Netting sets (subject to valid cross-product netting agreements)									
					Out of which:					
	Type of Contract	Total Notional Amount (B33)	Total Principal Amount (B34)	Total Default Risk Exposure (B35)	Sovereign exposures (B36)	PSE exposures (B37)	MDB exposures (B38)	Bank exposures (B39)	Securities firm exposures (B40)	Corporate exposures (B41)
20a.	Derivative contracts									
20b.	Repo-style transactions									
20c.	Margin lending transactions									
	SUBTOTAL									
21.	Out of the amounts reported in items 18, 19 and 20, the amounts for offsetting or CCP-related transactions with clearing members or clearing clients									
					Out of which:					
	Type of Contract	Total Notional Amount (B33)	Total Principal Amount (B34)	Total Default Risk Exposure (B35)	Sovereign exposures (B36)	PSE exposures (B37)	MDB exposures (B38)	Bank exposures (B39)	Securities firm exposures (B40)	Corporate exposures (B41)
21a.	Offsetting / CCP-related transactions									
	SUBTOTAL									

Part IIIc: Risk-weighted Amount for Credit Risk (IRB Approach)
Division A: Summary of Risk-weighted Amount for Credit Risk under IRB Approach

IRB_TOTCRWA
(in HK$'000)

Item	IRB Class	Number of Corresponding Forms Reported under Division B (1)	Risk-weighted Amount (2)	(3)	(4)
1.	**Corporate exposures**, of which				
	(a) Specialized lending 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) Specialized lending (high-volatility commercial real estate)	( ) Form IRB_SLSLOT and ( ) Form IRB_CSB			
	(c) Small-and-medium sized corporates	( ) Form IRB_CSB			
	(d) 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			
	(c) CIS calculation approach				
	(i) Look-through approach	( ) Form IRB_EQUCIS			
	(ii) Third-party approach	( ) Form IRB_EQUCIS			
	(iii) Mandate-based approach	( ) Form IRB_EQUCIS			
	(iv) Fall-back approach	( ) Form IRB_EQUCIS			
	(v) Combination of approaches	( ) Form IRB_EQUCIS			
	(d) Equity exposures not reported in IRB_EQUSRW, IRB_EQUINT, IRB_EQUPDLGD or IRB_EQUCIS	( ) Form IRB_EQUO			
6.	**Other exposures**	( ) Form IRB_OTHER			
7.	**Total risk-weighted amount for credit risk (IRB Approach) before 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) after applying the scaling factor** [Item 8 = Item 7 x 1.06]				
9.	**Risk-weighted amount for CVA**	Part IIIf			
10.	**Total risk-weighted amount for credit risk (IRB Approach plus CVA) [Item 10 = Item 8 + Item 9], of which**				
	(a) Risk-weighted amount of default risk exposures in respect of derivative contracts and SFTs not subject to IMM(CCR) Approach				
	(b) Risk-weighted amount of default risk exposures in respect of derivative contracts and SFTs subject to IMM(CCR) Approach				
	(c) Risk-weighted amount of exposures subject to asset value correlation multiplier of 1.25				

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 / Specialized lending (high-volatility commercial real estate) / 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														Memorandum Items	
Obligor grade		**PD range**			**Exposures before recognized guarantees / credit derivative contracts**				**Exposures after recognized guarantees / credit derivative contracts**			**EAD**	**Exposure Weighted Average LGD**	**Exposure Weighted Average Maturity Value**	**Risk-weighted Amount**				**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 derivative contracts and SFTs	Derivative contracts and SFTs		Other than derivative contracts and SFTs	Derivative contracts and SFTs		**(%)**	**(years)**		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)

Of which: Exposures subject to asset value correlation multiplier of 1.25																			

(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.

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

IRB Class : **Corporate Exposures**
IRB Approach: **Supervisory Slotting Criteria Approach**
IRB Subclass : **Specialized Lending: Project Finance / Object Finance / Commodities Finance / Income-producing Real Estate / High-volatility commercial real estate** *(delete where inapplicable)*

(in HK$'000)

Internal Rating System		EAD Calculation										Memorandum Items	
Supervisory rating grades	**SRW** (b)	**Exposures before recognized guarantees / credit derivative contracts**				**Exposures after recognized guarantees / credit derivative contracts**			**EAD**	**Exposure Weighted Average Maturity Value**	**Risk-weighted Amount**	**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 derivative contracts and SFTs	Derivative contracts and SFTs		Other than derivative contracts and SFTs	Derivative contracts and SFTs					
	(%)									**(years)**			
(1)	(2)	(3)(i)	(3)(ii)	(4)	(5)	(6)	(7)	(8)	(9) = (6)+(7)+(8)	(10)	(11) = (2) x (9)	(12)	(13)
STRONG (a)	50												
STRONG	70												
GOOD (a)	70												
GOOD	90												
SATISFACTORY	115												
WEAK	250												
DEFAULT	0												
	Total :												

(to Division A)

(a) Use of preferential risk-weights. In scenario (b)(i) below, the preferential risk-weights do not apply to "specified ADC exposure" as defined under section 158(5) of the BCR.
(b) The supervisory risk-weights (SRW) to be automatically displayed in column (2) will vary, depending on the IRB subclass selected by the reporting institution for input:
(i) When an IRB subclass other than "Specialized lending (high-volatility commercial real estate)" is selected for input, column (2) will show the SRWs applicable to specialized lending (other than HVCRE exposures), as currently set out in the column above;
(ii) When the IRB subclass of "Specialized lending (high-volatility commercial real estate)" is selected for input, column (2) will show the SRWs applicable to HVCRE exposures, as set out below:
"STRONG (a)" - 70%; "STRONG" - 95%; "GOOD (a)" - 95%; "GOOD" - 120%; "SATISFACTORY" - 140%; "WEAK" - 250%; "DEFAULT" - 0%.

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

IRB Class : **Retail Exposures**
IRB Approach: **Retail IRB Approach**
IRB Subclass : **Residential Mortgages to Individuals / Residential Mortgages to Property-holding Shell Companies / Qualifying Revolving Retail Exposures / 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												Memorandum Items	
Pool		PD range			Exposures before recognized guarantees / credit derivative contracts				Exposures after recognized guarantees / credit derivative contracts			EAD	LGD	Risk-weighted Amount			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 derivative contracts and SFTs	Derivative contracts and SFTs		Other than derivative contracts and SFTs	Derivative contracts and SFTs				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.

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

IRB Class : **Equity Exposures**
IRB Approach: **Market-based Approach: Simple Risk-weight Method**
IRB Subclass : **Equity Exposures under Simple Risk-weight Method**

(in HK$'000)

Portfolio		**EAD Calculation**		**Risk-weighted Amount**	**Memorandum Item**
	SRW **(%)**	Exposures before netting	Exposures after netting (EAD)		**Number of equity exposures**
(1)	(2)	(3)	(4)	(5) = (2)x(4)	(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 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_EQUCIS**

IRB Class : **Equity Exposures**

IRB Approach: **Look-through approach / Third-party approach / Mandate-based approach / Fall-back approach / Combination of approaches** *(delete where inapplicable)*

IRB Subclass : **Equity Exposures (CIS exposures)**

(in HK$'000)

	Effective risk-weight of CIS exposures (%) (1)	**Principal Amount or Credit Equivalent Amount** (2)	**Risk-weighted Amount** (3)
1	> 0 - 50		
2	> 50 - 100		
3	> 100 - 250		
4	> 250 - 500		
5	> 500 - < 1250		
6	1250		
	Total:		

(to Division A)

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

IRB Class : **Equity Exposures**
IRB Approach: **Market-based Approach or PD/LGD Approach**
IRB Subclass : **Equity exposures not reported in IRB_EQUSRW, IRB_EQUINT, IRB_EQUPDLGD or IRB_EQUCIS**

(in HK$'000)

Portfolio		**EAD Calculation**		**Risk-weighted Amount**	**Memorandum Item**
	SRW **(%)**	Exposures before netting	Exposures after netting (EAD)		**Number of equity exposures**
(1)	(2)	(3)	(4)	(5) = (2)x(4)	(6)
1 Specified equity exposures to financial sector entities (a)	250				
2 Specified equity exposures to commercial entities (b)	1250				
3 Expected loss amount of equity exposures subject to the PD/LGD approach (c)	1250				
4					
5					
	Total:				

(to Division A)

(a) This item is applicable to equity exposures that fall within section 183(7) of the Banking (Capital) Rules.
(b) This item is applicable to equity exposures that fall within section 183(5) and (6) of the Banking (Capital) Rules.
(c) This item is applicable to equity exposures that fall within section 194(1)(ga) of the Banking (Capital) Rules.

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. Unsettled clearing items of the institution being processed through any interbank clearing system in Hong Kong	0			
7. Receivables from transactions in securities (other than repo-style transactions), foreign exchange and commodities which are not yet due for settlement	0			
8. Positive current exposures from delivery-versus-payment transactions which remain unsettled after the settlement date				
8a. for up to 4 business days	0			
8b. for 5 to 15 business days	100			
8c. for 16 to 30 business days	625			
8d. for 31 to 45 business days	937.5			
8e. for 46 or more business days	1250			
9. Amount due from transactions which are entered into on a basis other than a delivery-versus-payment basis and remain unsettled for up to 4 business days after the settlement date (for non-significant amount only)	100			
10. Amount due from transactions which are entered into on a basis other than a delivery-versus-payment basis and remain unsettled for 5 or more business days after the settlement date	1250			
	Subtotal (i):			
(ii) Other items				
1. Premises, plant and equipment, other fixed assets for own use, and other interest in land and buildings	100			
2. Exposures subject to the IRB approach which are not elsewhere specified				
2a.				
2b.				
2c.				
2d.				
2e.				
	Subtotal (ii):			
			Total (i) + (ii):	

(to Division A)

Division C: **LGD for Corporate, Sovereign 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 / Specialized lending (high-volatility commercial real estate) / 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		**Total**	**EAD by facility / collateral type**								**Exposure weighted average LGD** *(to Division B)*
			(i) Exposures with specific wrong-way risk	(ii) Subordinated exposures	(iii) Unsecured senior exposures	(iv) Other recognized IRB collateral	(v) Recognized commercial real estate	(vi) Recognized residential real estate	(vii) Recognized financial receivables	(viii) Recognized financial collateral	
	(%)	(3) = (4)+(5)+ …+(10)+(11)	LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 35%	LGD: 35%	LGD: 35%	LGD: 0%	**(%)**
(1)	(2)		(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1											
2											
3											
4											
5											
6											
7											
8											
	Total :										

Division C: **LGD for Corporate, Sovereign and Bank Exposures** **IRB_AIRBLGD**

IRB Approach: **Advanced IRB Approach**
IRB Class : **Corporate Exposures / Sovereign Exposures / Bank Exposures** *(delete where inapplicable)*
IRB Subclass : **Small-and-medium sized Corporates / Other Corporates / Specialized lending (high-volatility commercial real estate) / 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		**Total**	**EAD by facility grade**															**Exposure weighted average LGD** *(to Division B)*
			(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)	(x)	(xi)	(xii)	(xiii)	(xiv)	(xv)	
	(%)		LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: 100%	**(%)**
(1)	(2)	(3) = (4)+(5)+ …+(17)+(18)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
1																		
2																		
3																		
4																		
5																		
6																		
7																		
8																		
	Total :																	

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

IRB_OBSND

(in HK$'000)

IRB Class	1. Direct credit substitutes				2. Transaction-related contingencies				3. Trade-related contingencies				4. Asset sales with recourse			
	Principal amount	CCF (%)	Credit equivalent amount: before recognized guarantees / credit derivative contracts	Credit equivalent amount: after recognized guarantees / credit derivative contracts	Principal amount	CCF (%)	Credit equivalent amount: before recognized guarantees / credit derivative contracts	Credit equivalent amount: after recognized guarantees / credit derivative contracts	Principal amount	CCF (%)	Credit equivalent amount: before recognized guarantees / credit derivative contracts	Credit equivalent amount: after recognized guarantees / credit derivative contracts	Principal amount	CCF (%)	Credit equivalent amount: before recognized guarantees / credit derivative contracts	Credit equivalent amount: 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 Default Risk Exposures in respect of Derivative Contracts and SFTs) under IRB Approach**

IRB_OBSND

(in HK$'000)

IRB Class	5. Forward asset purchases				6. Partly paid-up securities				7. Forward forward deposits placed				8. Note issuance and revolving underwriting facilities			
	Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount		Principal amount	CCF	Credit equivalent amount	
		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		(%)	before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(5a)	(5b)	(5c)	(5d)	(6a)	(6b)	(6c)	(6d)	(7a)	(7b)	(7c)	(7d)	(8a)	(8b)	(8c)	(8d)
(A1) Foundation IRB Approach:																
(i) Corporate exposures		100				100				100				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 Default Risk Exposures in respect of Derivative Contracts and SFTs) 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	(to Division B)	(to Division B)
	(9a)	(9b)	(9c)	(9d)	(10a)	(10b)	(10c)	(10d)	(11a)	(11b)	(11c)	(11d)	C_T = (1c) + (2c) + …… + (10c) + (11c)	D_T =(1d) + (2d) + …… + (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.

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

IRB_OBSD_SACCR

(in HK$'000)

IRB Class	1. Exchange rate contracts					2. Interest rate contracts					3. Equity-related derivative contracts				
	Total Notional amount	Total Replacement Cost	Total Potential Future Exposure	Default risk exposure		Total Notional amount	Total Replacement Cost	Total Potential Future Exposure	Default risk exposure		Total Notional amount	Total Replacement Cost	Total Potential Future Exposure	Default risk exposure	
				before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts				before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts				before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(1a)	(1b)	(1c)	(1d(i))	(1d(ii))	(2a)	(2b)	(2c)	(2d(i))	(2d(ii))	(3a)	(3b)	(3c)	(3d(i))	(3d(ii))
(A1) Unmargined Contracts Not Subject to Recognized Netting															
(i) Corporate exposures															
(ii) Sovereign exposures															
(iii) Bank exposures															
(iv) Retail exposures															
Subtotal:															
(A2) Margined Contracts Not Subject to Recognized Netting															
(i) Corporate exposures															
(ii) Sovereign exposures															
(iii) Bank exposures															
(iv) Retail exposures															
Subtotal:															
(A3) Contracts (Margined and Unmargined) Subject to Recognized Netting															
(i) Corporate exposures															
(ii) Sovereign exposures															
(iii) Bank exposures															
(iv) Retail exposures															
Subtotal:															
Total:															

Division E: **Default Risk Exposures in respect of Derivative Contracts (SA-CCR): Bilateral trades (including centrally cleared trades that are treated as bilateral trades)**

IRB_OBSD_SACCR

(in HK$'000)

IRB Class	4. Credit-related derivative contracts					5. Commodity-related derivative contracts					Total default risk exposures (Items 1 to 5)	
	Total Notional amount	Total Replacement Cost	Total Potential Future Exposure	Default risk exposure		Total Notional amount	Total Replacement Cost	Total Potential Future Exposure	Default risk exposure		Before recognized guarantees / credit derivative contracts (To Division B)	After recognized guarantees / credit derivative contracts (To Division B)
				before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts				before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		
	(4a)	(4b)	(4c)	(4d(i))	(4d(ii))	(5a)	(5b)	(5c)	(5d(i))	(5d(ii))	For (A1) and (A2)(a): A(i) = (1d(i)) + … + (5d(i))	For (A1) and (A2)(a): A(ii) = (1d(ii)) + … + (5d(ii))
(A1) Unmargined Contracts Not Subject to Recognized Netting												
(i) Corporate exposures												
(ii) Sovereign exposures												
(iii) Bank exposures												
(iv) Retail exposures												
Subtotal:												
(A2) Margined Contracts Not Subject to Recognized Netting												
(i) Corporate exposures												
(ii) Sovereign exposures												
(iii) Bank exposures												
(iv) Retail exposures												
Subtotal:												
(A3) Contracts (Margined and Unmargined) Subject to Recognized Netting												
(i) Corporate exposures												
(ii) Sovereign exposures												
(iii) Bank exposures												
(iv) Retail exposures												
Subtotal:												
Total:												

(a) In case more than one netting set is covered by a single margin agreement, the default risk exposures in columns A(i) and A(ii) under (A2) should include the default risk exposures of such margined transaction in addition to the sum of (1d(i)), (2d(i)), (3d(i)), (4d(i)) and (5d(i)) (for before recognized guarantees / credit derivative contracts) or the sum of (1d(ii)), (2d(ii)), (3d(ii)), (4d(ii)) and (5d(ii)) (for after recognized guarantees / credit derivative contracts).

Division E: **Default Risk Exposures in respect of Derivative Contracts (SA-CCR): Bilateral trades (including centrally cleared trades that are treated as bilateral trades)**

IRB_OBSD_SACCR

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

IRB Class	1. CCP-related transactions (including offsetting transactions)				
	Total notional amount	Total Replacement Cost	Total Potential Future Exposure	Default risk exposure	
				before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(6a)	(6b)	(6c)	(6d(i))	(6d(ii))
(i) Corporate exposures					
(ii) Sovereign exposures					
(iii) Bank exposures					
(iv) Retail exposures					
Total:					

Division E: **Default Risk Exposures in respect of SFTs (non-IMM(CCR) approach): Bilateral trades (including centrally cleared trades that are treated as bilateral trades)**

IRB_OBSD_SFT_N_IMM

(in HK$'000)

IRB Class	1. SFTs not subject to recognized netting			2. SFTs subject to recognized netting			Total default risk exposures (Items 1 to 2)		3. Out of the amount reported in items 1 and 2, CCP-related transactions (including offsetting transactions)		
	Total amount of assets sold, transferred, loaned or paid	Default risk exposure		Total amount of assets sold, transferred, loaned or paid	Default risk exposure				Total amount of assets sold, transferred, loaned or paid	Default risk exposure	
		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts	before recognized guarantees / credit derivative contracts (To Division B)	after recognized guarantees / credit derivative contracts (To Division B)		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(1a)	(1b(i))	(1b(ii))	(2a)	(2b(i))	(2b(ii))	B(i) = (1b(i)) + (2b(i))	B(ii) = (1b(ii)) + (2b(ii))	(3a)	(3b(i))	(3b(ii))
(i) Corporate exposures											
(ii) Sovereign exposures											
(iii) Bank exposures											
(iv) Retail exposures											
Total:											

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

IRB_OBSD_IMM

(in HK$'000)

IRB Class	1. Derivative contracts (other than LSTs) not subject to recognized netting			2. SFTs (other than LSTs) not subject to recognized netting			3. LSTs not subject to recognized netting			4. Derivative contracts subject to valid bilateral netting agreement (b)		
	Total notional amount	Default risk exposure		Total amount of assets sold, transferred, loaned or paid	Default risk exposure		Total notional amount / Total amount of assets sold, transferred, loaned or paid (where applicable)	Default risk exposure		Total notional amount	Default risk exposure	
		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(1b(i))	(1b(ii))	(1b(iii))	(2b(i))	(2b(ii))	(2b(iii))	(3b(i))	(3b(ii))	(3b(iii))	(4b(i))	(4b(ii))	(4b(iii))
(A) **All Maturities**												
(i) Corporate exposures												
(ii) Sovereign exposures												
(iii) Bank exposures												
(iv) Retail exposures												
Total:												

(a) An AI should refer to paragraphs 149(a) and 174 to 177 of the completion instructions and report in this form for different IRB classes the principal amounts and default risk exposures of derivative contracts and SFTs that are associated with the *higher* of the portfolio-level risk-weighted amount of the relevant exposures referred to in paragraph 175(i) and (ii) of the completion instructions.

(b) Figures reported in items 4 and 5 should include LST transactions if the derivative contracts (or SFTs) and the LSTs belong to the same netting set.

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

IRB_OBSD_IMM

(in HK$'000)

IRB Class	5. SFTs ~~(other than LSTs)~~ subject to valid bilateral netting agreement (b)			6. LSTs subject to valid bilateral netting agreement not reported in items 4 or 5			7. Derivative contracts and SFTs subject to valid cross-product netting agreements			Total default risk exposures (Items 1 to 7)	
	Total amount of assets sold, transferred, loaned or paid	Default risk exposure		Total notional amount / Total amount of assets sold, transferred, loaned or paid (where applicable)	Default risk exposure		Total notional amount / Total amount of assets sold, transferred, loaned or paid (where applicable)	Default risk exposure			
		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts		before recognized guarantees / credit derivative contracts but after netting	after recognized guarantees / credit derivative contracts and netting	before recognized guarantees / credit derivative contracts but after netting (to Division B)	after recognized guarantees / credit derivative contracts and netting (to Division B)
	(5b(i))	(5b(ii))	(5b(iii))	(6b(i))	(6b(ii))	(6b(iii))	(7b(i))	(7b(ii))	(7b(iii))	B(ii) = (1b(ii)) + … + (7b(ii))	B(iii) = (1b(iii)) + … + (7b(iii))
(A) **All Maturities**											
(i) Corporate exposures											
(ii) Sovereign exposures											
(iii) Bank exposures											
(iv) Retail exposures											
Total:											

(in HK$'000)

IRB Class	8. Out of the amount reported in items 1 to 7, CCP-related transactions (including offsetting transactions)		
	Total notional amount / Total amount of assets sold, transferred, loaned or paid (where applicable)	Default risk exposure	
		before recognized guarantees / credit derivative contracts	after recognized guarantees / credit derivative contracts
	(8a)	(8b(i))	(8b(ii))
(A) All Maturities			
(i) Corporate exposures			
(ii) Sovereign exposures			
(iii) Bank exposures			
(iv) Retail exposures			
Total:			

Division F: EL-EP Calculation under IRB Approach

IRB_ELEP
(in HK$'000)

Item	IRB Class	Expected Loss Amount (EL Amount)			Eligible Provisions (EP)			EL-EP Calculation	
		Non-defaulted exposures (a)	Defaulted exposures (b)	Total (c) = (a)+(b)	Non-defaulted exposures (d)	Defaulted exposures (e)	Total (f)= (d)+(e)	Excess of total EL amount over total EP (g)	Excess of total EP over total EL amount (h)
1.	**Corporate exposures**, of which								
	(a) Specialized lending under supervisory slotting criteria approach (other than HVCRE exposures)								
	(b) Specialized lending (high-volatility commercial real estate)								
	(c) Small-and-medium sized corporates								
	(d) 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 CET1 capital** [Item 6 = Item 5(c) - Item 5(f)]								
7.	**Surplus provisions** [Item 7 = Item 5(f) - Item 5(c)]								
8.	**0.6% of total risk-weighted amount for credit risk (IRB Approach)** [Item 8 = Item 8 of Form_IRB_TOTCRWA x 0.6%]								
9.	**Surplus provisions added to Tier 2 capital** [Min(Item 7, Item 8)]								

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

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

(in HK$'000)

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

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

Division B : **Securitization Exposures under SEC-IRBA**

(in HK$'000)

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

Division C1 : Long-term Securitization Exposures under SEC-ERBA

(in HK$'000)

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

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

Division C2 : Short-term Securitization Exposures under SEC-ERBA

(in HK$'000)

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

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

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

(in HK$'000)

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

Division D2 : Re-securitization Exposures under SEC-SA

(in HK$'000)

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

Division E : Securitization Exposures under SEC-FBA

(in HK$'000)

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

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

(in HK$'000)

Division A: Default Fund Contribution

		Default fund contribution (A1)	Capital Charge (A2)	Risk-weight % (A3)	Risk-weighted Amount (A4)
1.	Qualifying CCPs				
2.	Non-qualifying CCPs			1250	
	SUBTOTAL				

Division B: Default Risk Exposures

Clearing member's exposures

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

Clearing client's exposures

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

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

Part IIIf: Risk-weighted Amount for CVA

Division A: Advanced CVA Method

Item	Nature of item	End of quarter HK$'000	Latest available HK$'000	Average VaR / Stressed VaR HK$'000	Multiplication factor for VaR / Stressed VaR	Risk-weighted Amount HK$'000
1.	VaR					
2.	Stressed VaR					
TOTAL						

Division B: Standardized CVA Method

Item	Default Risk Exposures HK$'000	Capital Charge HK$'000	Risk-weighted Amount HK$'000
3.			

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
				Residual maturity						
				6 months or less	Over 6 months to 24 months	Over 24 months			To be specified (%)	
			(0.00%)	(0.25%)	(1.00%)	(1.60%)	(8.00%)	(12.00%)		
	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%	100.00%			
	(e)	5	4					100.00%	100.00%			
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%	100.00%			
	(e)	5	4					100.00%	100.00%			
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					100.00%	100.00%			
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					100.00%	100.00%			
Sub-total	(m)											

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)
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%			
	(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					100.00%	100.00%			
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					100.00%	100.00%			
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					100.00%	100.00%			
Sub-total	(m)											
2.6 All other securitization exposures that are not subject to capital deductions												

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)
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)											

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. Gain-on-sale arising from securitization transaction as an originating institution			
2. Other exposures as specified by the Monetary Authority			
3. Total deductions			

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
				Residual maturity						
				6 months or less	Over 6 months to 24 months	Over 24 months			To be specified (%)	
			(0.00%)	(0.25%)	(1.00%)	(1.60%)	(8.00%)	(12.00%)		
	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 c alculated 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%	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%	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(a) **Debt-related and interest rate option contracts**

Currency: _____ (separate form for each currency)

(HK$'000)

Time band		Market risk capital charge for gamma risk (negative gamma impact)	Market risk capital charge for vega risk
Coupon of not less than 3% per annum	Coupon of less than 3% per annum		
≤1 month	≤1 month		
>1 to 3 months	>1 to 3 months		
>3 to 6 months	>3 to 6 months		
>6 to 12 months	>6 to 12 months		
>1 to 2 years	>1.0 to 1.9 years		
>2 to 3 years	>1.9 to 2.8 years		
>3 to 4 years	>2.8 to 3.6 years		
>4 to 5 years	>3.6 to 4.3 years		
>5 to 7 years	>4.3 to 5.7 years		
>7 to 10 years	>5.7 to 7.3 years		
>10 to 15 years	>7.3 to 9.3 years		
>15 to 20 years	>9.3 to 10.6 years		
>20 years	>10.6 to 12 years		
	>12 to 20 years		
	>20 years		
Total 2(a)			

2(b) **Equity 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(b)		

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

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))	Total market risk capital charge
		Latest	Average over last 12 weeks		
		(a)	(b)	(c)	(d)
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) n^{th}-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)			
										(A)
2.	Total market risk capital charges under the IMM approach (Item Division F.1(e))									(B)
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

Item	Nature of item	Capital Charge Factor %	Gross Income/Loans & Advances HK$'000			Capital Charges HK$'000		
			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)**							

Part VI: Risk-weighted Amount for Sovereign Concentration Risk

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