E1

SECRET

Information required under the Banking Ordinance

RETURN OF LARGE EXPOSURES
* LOCAL OFFICE(S) / LOCAL OFFICES AND OVERSEAS BRANCHES / CONSOLIDATED POSITION

As at ....

* Delete where inapplicable

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 not later than one month after the end of each quarter, unless otherwise advised by the Monetary Authority. If the submission deadline falls on a public holiday, it will be deferred to the next working day.

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

We certify that this Return is, to the best of our knowledge and belief, correct.

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*

MA(BS)28 (Rev. 3/2024*)*

IA. General information of the AI in relation to the reporting of MA(BS)28

	Locally incorporated AIs HK$'000	Overseas incorporated AIs HK$'000
1 Tier 1 capital		

2 AI reporting as/ (in the case of overseas incorporated AI) as if

    (a) Category A institution

    (b) Category B institution

3 For the purpose of MA(BS)28, the adoption of selected measurement approach (if applicable):

    (a) The SA-CCR approach

    (b) The SA(CCR) approach

    (c) Alternative method for calculating the default risk exposures for an intragroup counterparty

    (d) Alternative measurement approach for indirect exposure from recognized collateral for an AI which adopts the SA-CCR approach/ SA(CCR) approach

    (e) Alternative treatment of credit risk adjustment and risk transfer mechanism in home jurisdiction

2

I. Exposures to any ~~non-bank~~ connected party equal to or exceeding 5% of Tier 1 capital during the reporting period

(in HK$'000)

Name of entity	Maximum exposure before CRM in reporting period	Exposure before CRM						Total exposure before CRM = Sum of columns (3) to (8)	As % of Tier 1 capital (%)	Total exposure after CRM	Memorandum item: Deductions (amount of deduction according to rule 57 of BELR excluded from columns (3) to (8))	Memorandum item: Economic sector	Memorandum item: AI's relationship with the connected party
		On-balance sheet exposures in the banking book (excluding those in relation to columns ~~(5) and~~ (6))	Trading book exposures (excluding those in relation to column (6))	Off-balance sheet exposures ~~arising from commitments and contingent liabilities~~	Default risk exposures arising from derivative contracts and SFTs	Exposures arising from investment with additional risk factor	Indirect exposures						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
								0					
								0					
								0					
								0					
								0					
								0					
								0					
								0					
								0					
								0					
								0					
								0					
								0					
								0					
								0					
								0					
								0					
								0					
Total	0	0	0	0	0	0	0	0	0	0	0		

Memorandum Items	Amount (in HK$'000) Before CRM	Amount (in HK$'000) After CRM	As % of Tier 1 capital (%) Before CRM	As % of Tier 1 capital (%) After CRM
Aggregate exposure to ~~non-bank~~ connected parties				
Aggregate exposure to connected natural persons				

II. Twenty largest exposures (and all those equal to or exceeding 10% of Tier 1 capital) before CRM during the reporting period

(in HK$'000)

Name of entity / LC group	Maximum exposure before CRM in reporting period	Exposures at reporting date						Total exposure before CRM = Sum of columns (3) to (8)	As % of Tier 1 capital (%)	Total exposure after CRM	Memorandum item: Deductions (amount of deduction according to rule 57 of BELR excluded from columns (3) to (8))	Memorandum item: Economic sector
		Exposure before CRM										
		On-balance sheet exposures in the banking book (excluding those in relation to columns (5) and (6))	Trading book exposures (excluding those in relation to column (6))	Off-balance sheet exposures arising from commitments and contingent liabilities	Default risk exposures arising from derivative contracts and SFTs	Exposures arising from investment with additional risk factor	Indirect exposures					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
Total	0	0	0	0	0	0	0	0	0	0	0	

III. Twenty largest exposures (and all those equal to or exceeding 10% of Tier 1 capital) after CRM during the reporting period

(in HK$'000)

Name of entity / LC group	Maximum exposure after CRM in reporting period	Exposures at reporting date						Total exposure after CRM = Sum of columns (3) to (8)	As % of Tier 1 capital (%)	Total exposure before CRM	Memorandum item: Deductions (amount of deduction according to rule 57 of BELR excluded from columns (3) to (8))	Memorandum item: Economic sector
		Exposure after CRM										
		On-balance sheet exposures in the banking book (excluding those in relation to columns (5) and (6))	Trading book exposures (excluding those in relation to column (6))	Off-balance sheet exposures arising from commitments and contingent liabilities	Default risk exposures arising from derivative contracts and SFTs	Exposures arising from investment with additional risk factor	Indirect exposures					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
Total	**0**	0	0	0	0	0	0	0		0	0	

Memorandum Items	Amount (in HK$'000) After CRM	As % of Tier 1 capital (%) After CRM
For monitoring of clustering exposureslimit: Aggregate amount of large exposure excluding banks		

5

IV. Exempted exposures before CRM (other than intragroup exposures) equal to or exceeding 10% of Tier 1 capital

(in HK$'000)

Name of entity / LC group	Maximum exposure before CRM in reporting period	Exposures at reoprting date						Total exempted exposure before CRM = Sum of columns (3) to (8)	As % of Tier 1 capital (%)	Provision(s) under which exemption is granted
		Exempted Exposure before CRM								
		On-balance sheet exposures in the banking book (excluding those in relation to columns (5) and (6))	Trading book exposures (excluding those in relation to column (6))	Off-balance sheet exposures arising from commitments and contingent liabilities	Default risk exposures arising from derivative contracts and SFTs	Exposures arising from investment with additional risk factor	Indirect exposures			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
								0		
								0		
								0		
								0		
								0		
								0		
								0		
								0		
								0		
								0		
								0		
								0		
								0		
								0		
								0		
								0		
								0		
								0		
Total		0	0	0	0	0	0	0	0	

V. Intragroup exposures equal to or exceeding 5% of Tier 1 capital (local AIs) or 20 largest intragroup exposures (overseas AIs) during the reporting period

(in HK$'000)

Name of entity	Maximum exposure before CRM in reporting period	Exposures at reporting date						Total exempted exposure before CRM = Sum of columns (3) to (8)	As % of Tier 1 capital (%)	Total exempted exposure after CRM	Memorandum item: Deductions (amount of deduction according to rule 57 of BELR excluded from columns (3) to (8))	Memorandum item: Economic sector
		Exempted Exposure before CRM										
		On-balance sheet exposures in the banking book (excluding those in relation to columns (5) and (6))	Trading book exposures (excluding those in relation to column (6))	Off-balance sheet exposures arising from commitments and contingent liabilities	Default risk exposures arising from derivative contracts and SFTs	Exposures arising from investment with additional risk factor	Indirect exposures					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
								0				
Total	**0**	0	0	0	0	0	0	0	0	0	0	

Memorandum Items	Amount (in HK$'000) Before CRM	Amount (in HK$'000) After CRM	As % of Tier 1 capital (%) Before CRM	As % of Tier 1 capital (%) After CRM
Internal aggregate intragroup exposure limit				
Internal limit on exposure to each non-bank group entity				
Aggregate intragroup exposure				