**Part IIIa: Risk-weighted Amount for Credit Risk (BSC Approach)**
**Division A: Risk-weighted Amount (On-balance Sheet)**

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

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

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

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

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

| Item | Nature of item |
|---|---|
| 10. | Exchange rate contracts |

| Item | Residual Maturity | Principal Amount HK$'000 | Current Exposure HK$'000 | Potential Exposure HK$'000 | Credit Equivalent Amount HK'000 | Risk-weighted Amount HK$'000 |
|---|---|---|---|---|---|---|
| 10a. | 1 year or less | | | | | |
| 10b. | Over 1 year to 5 years | | | | | |
| 10c. | Over 5 years | | | | | |
| **SUBTOTAL** | | | | | | |

| Item | Nature of item |
|---|---|
| 11. | Interest rate contracts |

| Item | Residual Maturity | Principal Amount HK$'000 | Current Exposure HK$'000 | Potential Exposure HK$'000 | Credit Equivalent Amount HK$'000 | Risk-weighted Amount HK$'000 |
|---|---|---|---|---|---|---|
| 11a. | 1 year or less | | | | | |
| 11b. | Over 1 year to 5 years | | | | | |
| 11c. | Over 5 years | | | | | |
| **SUBTOTAL** | | | | | | |

| Item | Nature of item |
|---|---|
| 12. | Equity contracts |

| Item | Residual Maturity | Principal Amount HK$'000 | Current Exposure HK$'000 | Potential Exposure HK$'000 | Credit Equivalent Amount HK$'000 | Risk-weighted Amount HK$'000 |
|---|---|---|---|---|---|---|
| 12a. | 1 year or less | | | | | |
| 12b. | Over 1 year to 5 years | | | | | |
| 12c. | Over 5 years | | | | | |
| **SUBTOTAL** | | | | | | |

| Item | Nature of item |
|---|---|
| 13. | Precious metal contracts |

| Item | Residual Maturity | Principal Amount HK$'000 | Current Exposure HK$'000 | Potential Exposure HK$'000 | Credit Equivalent Amount HK$'000 | Risk-weighted Amount HK$'000 |
|---|---|---|---|---|---|---|
| 13a. | 1 year or less | | | | | |
| 13b. | Over 1 year to 5 years | | | | | |
| 13c. | Over 5 years | | | | | |
| **SUBTOTAL** | | | | | | |

| Item | Nature of item |
|---|---|
| 14. | Debt security contracts or other commodity contracts |

| | Residual Maturity | Principal Amount HK$'000 | Current Exposure HK$'000 | Potential Exposure HK$'000 | Credit Equivalent Amount HK$'000 | Risk-weighted Amount HK$'000 |
|---|---|---|---|---|---|---|
| 14a. | 1 year or less | | | | | |
| 14b. | Over 1 year to 5 years | | | | | |
| 14c. | Over 5 years | | | | | |
| **SUBTOTAL** | | | | | | |

| | |
|---|---|
| 15. | Credit derivative contracts |

| | Type of Contract | Principal Amount HK$'000 | Current Exposure HK$'000 | Potential Exposure HK$'000 | Credit Equivalent Amount HK$'000 | Risk-weighted Amount HK$'000 |
|---|---|---|---|---|---|---|
| 15a. | Total return swaps | | | | | |
| 15b. | Credit default swaps | | | | | |
| **SUBTOTAL** | | | | | | |

| | |
|---|---|
| 16. | OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements |

| | Netted exposures of derivative contracts subject to bilateral netting agreements | Principal Amount HK$'000 | Net Current Exposure HK$'000 | Net Potential Exposure HK$'000 | Credit Equivalent Amount HK$'000 | Risk-weighted Amount HK$'000 |
|---|---|---|---|---|---|---|
| | | | | | | |

| | |
|---|---|
| 17. | Other OTC derivative transactions and credit derivative contracts not specified above |

| | Residual Maturity | Principal Amount HK$'000 | Current Exposure HK$'000 | Potential Exposure HK$'000 | Credit Equivalent Amount HK$'000 | Risk-weighted Amount HK$'000 |
|---|---|---|---|---|---|---|
| 17a. | 1 year or less | | | | | |
| 17b. | Over 1 year to 5 years | | | | | |
| 17c. | Over 5 years | | | | | |
| **SUBTOTAL** | | | | | | |

| Item | | Nature of item | Principal Amount HK$'000 | Credit Conversion Factor % | Credit Equivalent Amount HK$'000 | Risk-weighted Amount HK$'000 |
|---|---|---|---|---|---|---|
| 18a. | ~~17a.~~ | Other off-balance sheet exposures which are not elsewhere reported ~~specified~~ | | 100 | | |
| 18b(1) | ~~17b(1)~~ | | | | | |
| 18b(2) | ~~17b(2)~~ | | | | | |
| 18b(3) | ~~17b(3)~~ | | | | | |
| 18b(4) | ~~17b(4)~~ | | | | | |
| | | **SUBTOTAL** | | | | |

| | | | |
|---|---|---|---|
| | Total risk-weighted amount (on-balance sheet) (Total of all items under Division A) | (A) | |
| | Total risk-weighted amount (off-balance sheet) (Total of all items under Division B) | (B) | |
| | **TOTAL RISK-WEIGHTED AMOUNT FOR CREDIT RISK (BSC APPROACH)** | (A + B) = | |