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

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

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

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

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

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

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

Counterparty Exposures: Derivative Contracts

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

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

Item	Nature of item	Principal Amount HK$'000	Credit Conversion Factor %	Credit Equivalent Amount HK$'000	Risk-weighted Amount HK$'000
18. ~~17.~~	Other off-balance sheet exposures which are not elsewhere reported ~~specified~~				
18a. ~~17a.~~			100		
18b. ~~17b.~~					
18c. ~~17c.~~					
18d. ~~17d.~~					
	SUBTOTAL				
	Total risk-weighted amount (on-balance sheet) (Total of all items under Division A)		(A)		
	Total risk-weighted amount (off-balance sheet) (Total of all items under Division B)		(B)		
	TOTAL RISK-WEIGHTED AMOUNT FOR CREDIT RISK (STC APPROACH)		(A + B) =		