SECRET



(For Official Use Only)

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 Bank	king Ordinance
The Monetary Authority requires the submitting Authorized Institu Authority, in the form set out in the return, in accordance with section	ution to provide the information specified in this return to the Monetary on 63(2) of the Banking Ordinance.
	submitted to the Monetary Authority not later than one month after the authority. If the submission deadline falls on a public holiday, it will be
This return must be completed in accordance with the completion information is provided and submitted in the required form.	instructions issued by the Monetary Authority to ensure that all requisite
We certify that this Return is, to the best of our knowledge and belief, co	orrect.
Chief Accountant	Chief Executive
Name	
Name and telephone number of responsible person who may be contacte	d by the Monetary Authority in case of any query.
Name	Telephone Number

MA(BS)28 (Rev. 03/2025)

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

	HK\$'000	HK\$'000
1 Tier 1 capital		
2 Locally incorporated Als reporting as/ Overseas incorporated Als reporting 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	<u> </u>	
(c) Alternative method for calculating the default risk exposures for an intragroup counterparty		
(d) Alternative measurement approach of indirect exposure from recognized collateral for an AI which has adopted the SA-CCR approach / SA(CCR) approach		
(e) Alternative treatment of credit risk adjustment and risk transfer mechanism in home jurisdiction		

(i) Locally incorporated Als

(ii) Overseas incorporated Als

Name of entity	Maximum exposure						Exposures	at reporting date					
	before CRM in reporting period	Exposure before CRM							As % of Tier 1 capital	Total exposure after CRM	Memorandum item: Deductions	Memorandum item: Economic sector	Memorandum item: Al's relationship with
	ex t (ex	On-balance sheet exposures in the banking book (excluding those in relation to column (6))	Trading book exposures (excluding those in relation to column (6))	Off-balance sheet exposures (excluding those in relation to column (6))	Default risk exposures arising from derivative contracts and SFTs	Exposures arising from investment with additional risk factor	Indirect exposures	= Sum of columns (3) to (8)	(%)		(amount of deduction according to rule 57 of BELR excluded from columns (3) to (8))		the connected party
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
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Memorandum Items	Amount	Amount	As % of Tier 1	As % of Tier 1
	(in HK\$'000)	(in HK\$'000)	capital (%)	capital (%)
	Before CRM	After CRM	Before CRM	After CRM
Aggregate exposure to connected parties			#DIV/0!	#DIV/0!
Aggregate exposure to connected natural persons			#DIV/0!	#DIV/0!

Name of entity / LC group	Maximum exposure	Exposures at reporting date												
	before CRM in reporting period			Exposure b	efore CRM			Total exposure before CRM	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		
		On-balance sheet exposures in the banking book (excluding those in relation to column (6))	Trading book exposures (excluding those in relation to column (6))	Off-balance sheet exposures (excluding those in relation to column (6))	Default risk exposures arising from derivative contracts and SFTs	Exposures arising from investment with additional risk factor	Indirect exposures	= Sum of columns (3) to (8)						
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Name of entity / LC group	Maximum exposure					Exposures at	reporting date					(1111104000)
	after CRM in reporting period			Exposure	after CRM			Total exposure after CRM	As % of Tier 1 capital (%)	Total exposure before CRM	Memorandum item: Deductions	Memorandum item: Economic sector
		On-balance sheet exposures in the banking book (excluding those in relation to column (6))	Trading book exposures (excluding those in relation to column (6))	Off-balance sheet exposures (excluding those in relation to column (6))	Default risk exposures arising from derivative contracts and SFTs	Exposures arising from investment with additional risk factor	Indirect exposures	= Sum of columns (3) to (8)	·		(amount of deduction according to rule 57 of BELR excluded from columns (3) to (8))	
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Memorandum Item	Amount	As % of Tier 1 capital
memoranaam tem	(in HK\$'000)	(%)
For monitoring of clustering limit:	After CRM	After CRM
Aggregate amount of large exposure excluding banks		#DIV/0!

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				Exposures at	reporting date				Provision(s) under
	before CRM in			Exempted Expos	ure before CRM				As % of Tier 1 capital (%)	which exemption is
	reporting period									granted
		On-balance sheet exposures in the	Trading book exposures	Off-balance sheet exposures (excluding	Default risk exposures arising	Exposures arising from investment with	Indirect exposures	CRM = Sum of columns (3)		
		banking book	(excluding those in		from derivative	additional risk factor		to (8)		
		(excluding those in	relation to column	column (6))	contracts and SFTs	l additional flox lactor		10 (0)		
		relation to column	(6))							
		(6))								
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Total		0	0	0	0	0	0	0	#DIV/0!	

Name of entity	Maximum exposure						Exposures at reporting	ng date				(111 HK\$ 000
	before CRM in reporting period			Exempted Expos	ure before CRM			Total exempted exposure before	As % of Tier 1 capital (%)	Total exempted exposure after CRM	Memorandum item: Deductions	Memorandum item: Economic sector
		On-balance sheet exposures in the banking book (excluding those in relation to column (6))	Trading book exposures (excluding those in relation to column (6))	Off-balance sheet exposures (excluding those in relation to column (6))	Default risk exposures arising from derivative contracts and SFTs	Exposures arising from investment with additional risk factor	Indirect exposures	CRM = Sum of columns (3) to (8)			(amount of deduction according to rule 57 of BELR excluded from columns (3) to (8))	
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Total	0	0	0	0	0	0	0	0	#DIV/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 exposures			#DIV/0!	#DIV/0!