

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 <u>not</u> using IRB approach)	Part IIIf			
2.6	Risk-weighted amount for credit risk under:				
(i)	STC (S) Approach	Part III d - II & V			
(ii)	IRB (S) Approach	Part III d - III & V			
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			
2.10	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 2.10]				
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 reported under Part IIIa, Part IIIb, Part III d - II & V)				
(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(ii)) / (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 II)

- / 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 <i>(where applicable)</i>	Part IIIa		
	(b) under STC Approach <i>(where applicable)</i>	Part IIIb		
	(c) under STC (S) Approach <i>(where applicable)</i>	Part III d - II & V		
	(d) under Division 4 of Part 6A - CCP exposures <i>(where applicable)</i>	Part IIIe		
	(e) under Division 3 of Part 6A - CVA <i>(where applicable)</i>	Part III f		
(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)	<u>Plus:</u> Deductions from Common Equity Tier 1 Capital, Additional Tier 1 Capital and Tier 2 Capital	Part II		
(vii)	<u>Less:</u> Portion of regulatory reserve for general banking risks and collective provisions included in Tier 2 Capital	Part II		
(viii)	Adjusted capital charge <u>before</u> 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 <u>after</u> 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 <i>(where applicable)</i>	Part IIIa		
	(b) under STC Approach <i>(where applicable)</i>	Part IIIb		
	(c) under IRB Approach	Part IIIc		
	(d) under STC (S) Approach <i>(where applicable)</i>	Part III d - II & V		
	(e) under IRB (S) Approach	Part III d - III & V		
	(f) under Division 4 of Part 6A - CCP exposures <i>(where applicable)</i>	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(v) = Item 2(iv) x 8%]			
(vi)	<u>Plus:</u> Deductions from Common Equity Tier 1 Capital, Additional Tier 1 Capital and Tier 2 Capital	Part II		
(vii)	<u>Less:</u> Portion of regulatory reserve for general banking risks and collective provisions included in Tier 2 Capital	Part II		
(viii)	<u>Less:</u> 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 IRB(S) 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]	%
	<i>of which:</i>	
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 (a): 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: available-for-sale investment reserve		
(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 risk		
(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)	Gain-on-sale 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 Capital Rules to be aggregated with item (f)(xviii)		
(xix)	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement		
(1)	of which: any amount of loans, facilities or other credit exposures that is required by section 46(2) of Capital Rules to be aggregated with item (f)(xix)		
(xx)	Significant capital investments in CET1 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement		
(1)	of which: any amount of loans, facilities or other credit exposures that is required by section 46(2) of Capital Rules 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 Capital Rules 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		
(i)	of which: amount that is subject to phase out		
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 capital investments in Additional Tier 1 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement		
(iv)	Significant capital investments in Additional Tier 1 capital instruments issued by financial sector entities that are <u>not</u> 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)	50% of the total deductible amount applied to Tier 1 capital under transitional arrangements reported in Part II(b)		
(vii)	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		
(i)	of which: amount that is subject to phase out		
(l)	Reserve 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 and/or STC approach, and STC(S) approach)		
(n)	Collective provisions (For the portion apportioned to BSC approach and/or STC approach, and STC(S) approach)		
(o)	Total of (m) & (n) included in Tier 2 Capital (Limited to 1.25% of risk-weighted amount for credit risks related to BSC approach and/or STC approach, and STC(S) approach)		
(p)	Surplus provisions for exposures calculated by using IRB approach		
(q)	The portion of an AI's total regulatory reserve for general banking risks and collective provisions that is apportioned to the IRB(S) approach		
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 financial sector entities		
(iii)	Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement		
(iv)	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement		
For completion of return on a solo / solo-consolidated basis:			
(v)	Direct holdings of Tier 2 capital instruments issued by financial sector entities that are members of the institution's consolidation group		
(vi)	50% of the total deductible amount applied to Tier 2 capital under transitional arrangements reported in Part II(b)		
TIER 2 CAPITAL AFTER DEDUCTIONS		(G)	
CAPITAL BASE		(E) + (G) =	(H)

Part II (b): Breakdown of deductible items during transitional period

		Column 1 HK\$'000	Column 2 HK\$'000	Column 3 HK\$'000	Column 4 HK\$'000
Item	Nature of item	Amount transitioned	Amount not yet transitioned		Total
			Risk-weight	50:50 deduction	
Common Equity Tier 1 Capital					
(1)	Mortgage servicing rights				
(2)	Defined benefit pension fund assets				
(3)	Debit valuation adjustments in respect of derivative contracts				
(4)	Excess of total EL amount over total eligible provisions under the IRB Approach				
(5)	Capital shortfall of regulated non-bank subsidiaries				
(6)	Investments in own CET1 capital instruments				
(7)	Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities				
(8)	Capital investment in a connected company that is a commercial entity (amount of net book value of such investment in excess of 15% of the institution's capital base)				
(8)(a)	<i>of which: any amount of loans, facilities or other credit exposures that is required by section 46(1) of Capital Rules to be aggregated with item (8)</i>				
(9)	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement				
(9)(a)	<i>of which: any amount of loans, facilities or other credit exposures that is required by section 46(2) of Capital Rules to be aggregated with item (9)</i>				
(10)	Significant capital investments in CET1 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement				
(10)(a)	<i>of which: any amount of loans, facilities or other credit exposures that is required by section 46(2) of Capital Rules to be aggregated with item (10)</i>				
(11)	For completion of return on a solo / solo-consolidated basis: Direct holdings of CET1 capital instruments issued by financial sector entities that are members of the institution's consolidation group				
(11)(a)	<i>of which: any amount of loans, facilities or other credit exposures that is required by section 46(2) of Capital Rules to be aggregated with item (11)</i>				
Additional Tier 1 Capital					
(12)	Investments in own Additional Tier 1 capital instruments				
(13)	Reciprocal cross holdings in Additional Tier 1 capital instruments issued by financial sector entities				
(14)	Insignificant capital investments in Additional Tier 1 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement				
(15)	Significant capital investments in Additional Tier 1 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement				

<p>For completion of return on a solo / solo-consolidated basis:</p> <p>(16) Direct holdings of Additional Tier 1 capital instruments issued by financial sector entities that are members of the institution's consolidation group</p>				
Tier 2 Capital				
(17) Investments in own Tier 2 capital instruments				
(18) Reciprocal cross holdings in Tier 2 capital instruments issued by financial sector entities				
(19) Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement				
(20) Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are <u>not</u> subject to consolidation under a section 3C requirement				
<p>For completion of return on a solo / solo-consolidated basis:</p> <p>(21) Direct holdings of Tier 2 capital instruments issued by financial sector entities that are members of the institution's consolidation group</p>				

<p>(22) The total deductible amount of items subject to 50:50 deduction during the transitional period [The sum of items (4) to (21) in Column 3, except items (8)(a), (9)(a), (10)(a) and (11)(a)]</p>			
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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 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 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 issued by financial sector entities (other than those subject to capital deduction or 250% risk-weight)			100	
28c.	Investments in equity of other entities (other than those subject to 1250% risk-weight) 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.	Investments in capital instruments issued by financial sector entities (other than those subject to capital deduction)			250	
28f.	Multiple-name credit-linked notes				
28g.	Other on-balance sheet exposures which are not elsewhere reported			100	
28h(1)					
28h(2)					
28h(3)					
28h(4)					
SUBTOTAL					
Class VIII Exposures subject to 1250% risk-weight					
29a.	First loss portion of credit protection			1250	
29b.	Significant exposures to commercial entities			1250	
29c.	Non-DVP transactions remain unsettled for 5 or more business days			1250	
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					

Default Risk Exposures (Current Exposure Method): Bilateral Trades - Derivative Contracts (including centrally cleared trades that are treated as bilateral trades)

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.	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 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						

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

18.	SFTs	Principal Amount HK\$'000	Risk-weighted Amount HK\$'000

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

Item	Nature of item	Portfolio-level Risk-weighted Amount HK\$'000
19.	Based on current market data	
20.	Based on stress calibration	

Item	Nature of item		
21.	Netting sets (not subject to recognized netting)		
	Type of Contract	Principal Amount HK\$'000	Default Risk Exposure HK\$'000
21a.	Derivative contracts		
21b.	SFTs		
21c.	Long settlement transactions		
SUBTOTAL			
22.	Netting sets (subject to valid bilateral netting agreements)		
	Type of Contract	Principal Amount HK\$'000	Default Risk Exposure HK\$'000
22a.	Derivative contracts		
22b.	SFTs		
22c.	Long settlement transactions		
SUBTOTAL			
23.	Netting sets (subject to valid cross-product netting agreements)		
	Cross-product netting	Principal Amount HK\$'000	Default Risk Exposure HK\$'000

Item	Nature of item	Principal Amount HK\$'000	Credit Conversion Factor %	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
24a.	Other off-balance sheet exposures which are not elsewhere reported		100		
24b(1)					
24b(2)					
24b(3)					
24b(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) =		

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	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.	Risk-weight 50%			50	
9d.	Risk-weight 100%			100	
9e.	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 issued by financial sector entities (other than those subject to capital deduction or 250% risk-weight)			100	
20c.	Investments in equity of other entities (other than those subject to 1250% risk-weight)			100	
20d.	Premises, plant and equipment, other fixed assets for own use, and other interest in land			100	
20e.	Investments in capital instruments issued by financial sector entities (other than those subject to capital deduction)			250	
20f.	Multiple-name credit-linked notes				
20g.	Other on-balance sheet exposures which are not elsewhere reported				
20g(i)				100	
20g(ii)					
20g(iii)					
20g(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.	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					

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					

Default Risk Exposures (Current Exposure Method): Bilateral Trades - Derivative Contracts (including centrally cleared trades that are treated as bilateral trades)

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.	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 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						

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

18.	SFTs	Principal Amount HK\$'000	Principal Amount after CRM HK\$'000	Risk-weighted Amount HK\$'000

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

Item	Nature of item	Portfolio-level Risk-weighted Amount HK\$'000
19.	Based on current market data	
20.	Based on stress calibration	

Item	Nature of item			
21.	Netting sets (not subject to recognized netting)			
	Type of Contract	Principal Amount HK\$'000	Default Risk Exposure HK\$'000	Risk-weighted Amount HK\$'000
21a.	Derivative contracts			
21b.	SFTs			
21c.	Long settlement transactions			
SUBTOTAL				
22.	Netting sets (subject to valid bilateral netting agreements)			
	Type of Contract	Principal Amount HK\$'000	Default Risk Exposure HK\$'000	Risk-weighted Amount HK\$'000
22a.	Derivative contracts			
22b.	SFTs			
22c.	Long settlement transactions			
SUBTOTAL				
23.	Netting sets (subject to valid cross-product netting agreements)			
	Cross-product netting	Principal Amount HK\$'000	Default Risk Exposure HK\$'000	Risk-weighted Amount HK\$'000

Item	Nature of item	Principal Amount HK\$'000	Credit Conversion Factor %	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
24.	Other off-balance sheet exposures which are not elsewhere reported				
24a.			100		
24b.					
24c.					
24d.					
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) =		

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) Equity exposures not reported in Forms IRB_EQUSRW, IRB_EQUINT and IRB_EQUPDLGD	() 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 OTC derivative transactions, credit derivative contracts and SFTs not subject to IMM(CCR) Approach				
	(b) Risk-weighted amount of default risk exposures in respect of OTC derivative transactions, credit 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								Exposure Weighted Average LGD		Exposure Weighted Average Maturity Value		Risk-weighted Amount			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 (years)	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 OTC derivative transactions, credit derivative contracts and SFTs	OTC derivative transactions, credit derivative contracts and SFTs		Other than OTC derivative transactions, credit derivative contracts and SFTs	OTC derivative transactions, credit derivative contracts and SFTs											
(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							Exposure Weighted Average Maturity Value (years)	Risk-weighted Amount	Memorandum Items		
Supervisory rating grades	SRW (b) (%)	Exposures before recognized guarantees / credit derivative contracts				Exposures after recognized guarantees / credit derivative contracts					EAD	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 OTC derivative transactions, credit derivative contracts and SFTs	OTC derivative transactions, credit derivative contracts and SFTs		Other than OTC derivative transactions, credit derivative contracts and SFTs	OTC derivative transactions, credit derivative contracts and SFTs					
(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							LGD	Risk-weighted Amount			Memorandum Items		
Pool	PD range			Exposures before recognized guarantees / credit derivative contracts				Exposures after recognized guarantees / credit derivative contracts			EAD					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								
(1)	(2)	(3)	(4)	(5)	before netting	after netting	Other than OTC derivative transactions, credit derivative contracts and SFTs	OTC derivative transactions, credit derivative contracts and SFTs	(9)	Other than OTC derivative transactions, credit derivative contracts and SFTs	OTC derivative transactions, credit derivative contracts and SFTs	(12) = (9)+(10)+(11)	(13)	(14)	Of which: For dilution risk (a)	Of which: For residual value risk (b)	(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
(1)	SRW (%) (2)	Exposures before netting (3)	Exposures after netting (EAD) (4)		Number of equity exposures (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 (1)	EAD Calculation		Risk-weighted Amount Calculation						Memorandum Item (11)	
	Exposures before netting (2)	Exposures after netting (EAD) (3)	Minimum risk-weights (for exposures where minimum risk-weights apply)			Internal models (for exposures where minimum risk-weights do not apply)				Risk-weighted Amount (10) = (6)+(9)
			EAD (4)	Minimum risk-weight (%) (5)	Risk-weighted amount using minimum risk-weights (6) = (4)x(5)	EAD (7) = (3)-(4)	Potential loss (8)	Risk-weighted amount using internal models (9) = (8)x12.5		
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_EQUPLDGD

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	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_EQUO

IRB Class :

Equity Exposures

IRB Approach:

Market-based Approach or PD/LGD Approach

IRB Subclass :

Equity Exposures Not Reported in Forms IRB_EQUSRW, IRB_EQUINT and IRB_EQUPDLGD

(in HK\$'000)

Portfolio		EAD Calculation		Risk-weighted Amount	Memorandum Item
(1)	SRW (%) (2)	Exposures before netting (3)	Exposures after netting (EAD) (4)		Number of equity exposures (6)
1	Specified equity exposures to financial sector entities (a)	250		(5) = (2)x(4)	
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								Exposure weighted average LGD <i>(to Division B)</i> (%) (12)
Average PD		Total (3) = (4)+(5)+ ...+(10)+(11)	EAD by facility / collateral type								
(%) (1)	(2)		(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	
		LGD: 100%	LGD: 75%	LGD: 45%	LGD: 40%	LGD: 35%	LGD: 35%	LGD: 35%	LGD: 0%		
		(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
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														Exposure weighted average LGD <i>(to Division B)</i> (%) (19)	
Average PD		Total	EAD by facility grade															
(%)			(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)	(x)	(xi)	(xii)	(xiii)	(xiv)		(xv)
(1)	(2)	(3) = (4)+(5)+ ... +(17)+(18)	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %	LGD: %		LGD: 100%
			(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
1																		
2																		
3																		
4																		
5																		
6																		
7																		
8																		
Total :																		

Division D:

Off-Balance Sheet Exposures (Other Than OTC Derivative Transactions, Credit 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		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
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	
(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 OTC Derivative Transactions, Credit 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 OTC Derivative Transactions, Credit 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		
	(9a)	(%)	(9c)	(9d)	(10a)	(%)	(10c)	(10d)	(11a)	(%)	(11c)	(11d)	(to Division B)	(to Division B)
(9a)	(9b)	(9c)	(9d)	(10a)	(10b)	(10c)	(10d)	(11a)	(11b)	(11c)	(11d)	$C_T = (1c) + (2c) + \dots + (10c) + (11c)$	$D_T = (1d) + (2d) + \dots + (10d) + (11d)$	
(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: Off-Balance Sheet Exposures (OTC Derivative Transactions, Credit Derivative Contracts and SFTs (including centrally cleared trades that are treated as bilateral trades)) under IRB Approach: Default Risk Exposures NOT under IMM(CCR) Approach

IRB_OBSD_N_IMM

(in HK\$'000)

IRB Class	1. Exchange rate contracts (other than LSTs) not subject to recognized netting					2. Interest rate contracts (other than LSTs) not subject to recognized netting					3. Equity contracts (other than LSTs) not subject to recognized netting							
	Principal amount (1a(i))	Current exposure (1a(ii))	Potential exposure (1a(iii))	CCF	Default risk exposure		Principal amount (2a(i))	Current exposure (2a(ii))	Potential exposure (2a(iii))	CCF	Default risk exposure		Principal amount (3a(i))	Current exposure (3a(ii))	Potential exposure (3a(iii))	CCF	Default risk exposure	
					before recognized guarantees / credit derivative contracts (1a(iv))	after recognized guarantees / credit derivative contracts (1a(v))					before recognized guarantees / credit derivative contracts (2a(iv))	after recognized guarantees / credit derivative contracts (2a(v))					before recognized guarantees / credit derivative contracts (3a(iv))	after recognized guarantees / credit derivative contracts (3a(v))
(A1) Maturity: 1 Year or Less																		
(i)	Corporate exposures			1%					0%						6%			
(ii)	Sovereign exposures			1%					0%						6%			
(iii)	Bank exposures			1%					0%						6%			
(iv)	Retail exposures			1%					0%						6%			
	Subtotal:																	
(A2) Maturity: Over 1 Year to 5 Years																		
(i)	Corporate exposures			5%					0.5%						8%			
(ii)	Sovereign exposures			5%					0.5%						8%			
(iii)	Bank exposures			5%					0.5%						8%			
(iv)	Retail exposures			5%					0.5%						8%			
	Subtotal:																	
(A3) Maturity: Over 5 Years																		
(i)	Corporate exposures			7.5%					1.5%						10%			
(ii)	Sovereign exposures			7.5%					1.5%						10%			
(iii)	Bank exposures			7.5%					1.5%						10%			
(iv)	Retail exposures			7.5%					1.5%						10%			
	Subtotal:																	
	Total:																	

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions, Credit Derivative Contracts and SFTs (including centrally cleared trades that are treated as bilateral trades)) under IRB Approach: Default Risk Exposures NOT under IMM(CCR) Approach

IRB_OBSD_N_IMM

(in HK\$'000)

IRB Class	4. Precious metals contracts (other than LSTs) not subject to recognized netting					5. Debt security contracts or other commodity contracts (other than LSTs) not subject to recognized netting					Subtotal default risk exposures (Items 1 to 5)			
	Principal amount (4a(i))	Current exposure (4a(ii))	Potential exposure (4a(iii))	CCF	Default risk exposure		Principal amount (5a(i))	Current exposure (5a(ii))	Potential exposure (5a(iii))	CCF	Default risk exposure		Before recognized guarantees / credit derivative contracts A(iv) = (1a(iv)) + ... + (5a(iv))	After recognized guarantees / credit derivative contracts A(v) = (1a(v)) + ... + (5a(v))
					before recognized guarantees / credit derivative contracts (4a(iv))	after recognized guarantees / credit derivative contracts (4a(v))					before recognized guarantees / credit derivative contracts (5a(iv))	after recognized guarantees / credit derivative contracts (5a(v))		
(A1) Maturity: 1 Year or Less														
(i)	Corporate exposures			7%						10%				
(ii)	Sovereign exposures			7%						10%				
(iii)	Bank exposures			7%						10%				
(iv)	Retail exposures			7%						10%				
	Subtotal:													
(A2) Maturity: Over 1 Year to 5 Years														
(i)	Corporate exposures			7%						12%				
(ii)	Sovereign exposures			7%						12%				
(iii)	Bank exposures			7%						12%				
(iv)	Retail exposures			7%						12%				
	Subtotal:													
(A3) Maturity: Over 5 Years														
(i)	Corporate exposures			8%						15%				
(ii)	Sovereign exposures			8%						15%				
(iii)	Bank exposures			8%						15%				
(iv)	Retail exposures			8%						15%				
	Subtotal:													
	Total:													

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions, Credit Derivative Contracts and SFTs (including centrally cleared trades that are treated as bilateral trades))
under IRB Approach: Default Risk Exposures NOT under IMM(CCR) Approach

IRB_OBSD_N_IMM

(in HK\$'000)

IRB Class	6. Credit derivative contracts (other than LSTs) not subject to recognized netting					7. SFTs (other than LSTs) not subject to recognized netting			8. LSTs not subject to recognized netting		
	Principal amount (6a(i))	Current exposure (6a(ii))	Potential exposure (6a(iii))	Default risk exposure		Principal amount (7a(i))	Default risk exposure		Principal amount (8a(i))	Default risk exposure	
				before recognized guarantees / credit derivative contracts (6a(iv))	after recognized guarantees / credit derivative contracts (6a(v))		before recognized guarantees / credit derivative contracts (7a(iv))	after recognized guarantees / credit derivative contracts (7a(v))		before recognized guarantees / credit derivative contracts (8a(iv))	after recognized guarantees / credit derivative contracts (8a(v))
	(A) All Maturities										
(i) Corporate exposures											
(ii) Sovereign exposures											
(iii) Bank exposures											
(iv) Retail exposures											
Total:											

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions, Credit Derivative Contracts and SFTs (including centrally cleared trades that are treated as bilateral trades)) under IRB Approach: Default Risk Exposures NOT under IMM(CCR) Approach

IRB_OBSD_N_IMM

(in HK\$'000)

IRB Class	9. OTC derivative transactions and credit derivative contracts (other than LSTs) subject to valid bilateral netting agreements					10. SFTs (other than LSTs) subject to valid bilateral netting agreements			11. LSTs subject to valid bilateral netting agreements		
	Principal amount (9a(i))	Current exposure (9a(ii))	Potential exposure (9a(iii))	Default risk exposure		Principal amount (10a(i))	Default risk exposure		Principal amount (11a(i))	Default risk exposure	
				before recognized guarantees / credit derivative contracts but after netting (9a(iv))	after recognized guarantees / credit derivative contracts and netting (9a(v))		before recognized guarantees / credit derivative contracts but after netting (10a(iv))	after recognized guarantees / credit derivative contracts and netting (10a(v))		before recognized guarantees / credit derivative contracts but after netting (11a(iv))	after recognized guarantees / credit derivative contracts and netting (11a(v))
(A) All Maturities											
(i)	Corporate exposures										
(ii)	Sovereign exposures										
(iii)	Bank exposures										
(iv)	Retail exposures										
	Total:										

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions, Credit Derivative Contracts and SFTs (including centrally cleared trades that are treated as bilateral trades)) under IRB Approach: Default Risk Exposures NOT under IMM(CCR) Approach

IRB_OBSD_N_IMM

(in HK\$'000)

IRB Class	12. Other OTC derivative transactions, credit derivative contracts and SFTs			Total default risk exposures (Items 1 to 12)	
	Principal amount (12a(i))	Default risk exposure		Before recognized guarantees / credit derivative contracts but after netting (to Division B) B(i) = A(i) + (6a(i)) + ... + (12a(i))	After recognized guarantees / credit derivative contracts and netting (to Division B) B(v) = A(v) + (6a(v)) + ... + (12a(v))
		before recognized guarantees / credit derivative contracts but after netting (12a(iv))	after recognized guarantees / credit derivative contracts and netting (12a(v))		
(A) All Maturities					
(i) Corporate exposures					
(ii) Sovereign exposures					
(iii) Bank exposures					
(iv) Retail exposures					
Total:					

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions, Credit Derivative Contracts and SFTs (including centrally cleared trades that are treated as bilateral trades)) under IRB Approach: Default Risk Exposures under IMM(CCR) Approach (a)

IRB_OBSD_IMM

(in HK\$'000)

IRB Class	1. OTC derivative transactions and credit 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. OTC derivative transactions and credit derivative contracts (other than LSTs) subject to valid bilateral netting agreements		
	Principal amount	Default risk exposure		Principal amount	Default risk exposure		Principal amount	Default risk exposure		Principal 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 but after netting	after recognized guarantees / credit derivative contracts and netting
	(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 148(a) and 182 to 185 of the completion instructions and report in this form for different IRB classes the principal amounts and default risk exposures of OTC derivative transactions, credit 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 183(i) and (ii) of the completion instructions.

Division E: Off-Balance Sheet Exposures (OTC Derivative Transactions, Credit Derivative Contracts and SFTs (including centrally cleared trades that are treated as bilateral trades))
 under IRB Approach: Default Risk Exposures under IMM(CCR) Approach (a)

IRB_OBSD_IMM

(in HK\$'000)

IRB Class	5. SFTs (other than LSTs) subject to valid bilateral netting agreements			6. LSTs subject to valid bilateral netting agreements			7. OTC derivative transactions, credit derivative contracts and SFTs subject to valid cross-product netting agreements			Total default risk exposures (Items 1 to 7)	
	Principal amount (5b(i))	Default risk exposure		Principal amount (6b(i))	Default risk exposure		Principal amount (7b(i))	Default risk exposure		before recognized guarantees / credit derivative contracts but after netting (to Division B) B(ii) = (1b(ii)) + ... + (7b(ii))	after recognized guarantees / credit derivative contracts and netting (to Division B) B(iii) = (1b(iii)) + ... + (7b(iii))
		before recognized guarantees / credit derivative contracts but after netting (5b(ii))	after recognized guarantees / credit derivative contracts and netting (5b(iii))		before recognized guarantees / credit derivative contracts but after netting (6b(ii))	after recognized guarantees / credit derivative contracts and netting (6b(iii))		before recognized guarantees / credit derivative contracts but after netting (7b(ii))	after recognized guarantees / credit derivative contracts and netting (7b(iii))		
(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 III d : Risk-weighted Amount for Credit Risk (Securitization Exposures)

Division I : 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)
1. Under STC(S) approach		
(a) Rated securitization exposures		
(b) Unrated securitization exposures		
(c) Investors' interest		
(d) Total		
(e) Adjustments due to maximum capital requirement		
(f) Adjusted total (item 1(d) - item 1(e))		
2. Under IRB(S) approach		
(a) Rated securitization exposures		
(b) Unrated securitization exposures		
(c) Investors' interest		
(d) Total		
(e) Adjustments due to maximum capital requirement		
(f) Adjusted total (item 2(d) - item 2(e))		
(g) Adjusted total multiplied by scaling factor 1.06		
3. Total		
(a) Rated securitization exposures		
(b) Unrated securitization exposures		
(c) Investors' interest		
(d) Total (item 1(f) + item 2(g))		
B. Capital deductions		
1. Gain-on-sale		
2. Other exposures as specified by the Monetary Authority		

- Notes:
- a. STC(S) approach means the method of calculating credit risk for securitization exposures under the standardized (securitization) approach
 - b. IRB(S) approach means the method of calculating credit risk for securitization exposures under the internal ratings-based (securitization) approach
 - c. "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
 - d. "Unrated securitization exposures" means exposures other than rated securitization exposures
 - e. Securitization exposures include re-securitization exposures unless otherwise stated

Division IIA : Securitization Exposures under STC(S) Approach (excluding exposures reported in Divisions IIB, IIC & V)

Item	Nature of item	On-balance Sheet Exposures				Off-balance Sheet Exposures					Total Risk-weighted Amount HK\$'000 (10) = (4)+(9)
		Principal Amount HK\$'000 (1)	Principal Amount after CRM HK\$'000 (2)	x Risk-weight % (3)	= Risk-weighted Amount HK\$'000 (4)	Principal Amount HK\$'000 (5)	Principal Amount after CRM HK\$'000 (6)	x Credit Conversion Factor % (7)	x Risk-weight % (8)	= Risk-weighted Amount HK\$'000 (9)	
1.	Rated securitization exposures										
	(a) Risk-weight 0%			0	0			100	0	0	0
	(b) Risk-weight 10%			10				100	10		
	(c) Risk-weight 20%			20				100	20		
	(d) Risk-weight 30%			30				100	30		
	(e) Risk-weight 40%			40				100	40		
	(f) Risk-weight 50%			50				100	50		
	(g) Risk-weight 100%			100				100	100		
	(h) Risk-weight 225%			225				100	225		
	(i) Risk-weight 350% (Only for AIs as investors)			350				100	350		
	(j) Risk-weight 1250%			1250				100	1250		
	(k) Total rated securitization exposures										
2.	Unrated securitization exposures										
	(a) Most senior securitization exposures/ drawn portion of liquidity facilities or servicer cash advance facilities										
	(i) Risk-weight ≤ 20%							100			
	(ii) Risk-weight > 20% - 50%							100			
	(iii) Risk-weight > 50% - 75%							100			
	(iv) Risk-weight > 75% - 100%							100			
	(v) Risk-weight > 100% - 150%							100			
	(vi) Risk-weight 1250%			1250				100	1250		
	(b) Exposures in a second loss position or better in asset-backed commercial paper programmes										
	(i) Risk-weight 0%			0	0			100	0	0	0
	(ii) Risk-weight 10%			10				100	10		
	(iii) Risk-weight 20%			20				100	20		
	(iv) Risk-weight 30%			30				100	30		
	(v) Risk-weight 40%			40				100	40		
	(vi) Risk-weight 50%			50				100	50		
	(vii) Risk-weight 100%			100				100	100		
	(viii) Risk-weight 150%			150				100	150		
	(ix) Risk-weight 1250%			1250				100	1250		
	(c) Other unrated securitization exposures			1250				100	1250		
	(d) Total unrated securitization exposures										
3.	Liquidity facilities and servicer cash advance facilities reported in item 1 or 2										

Division IIB : Re-securitization Exposures under STC(S) Approach (excluding exposures reported in Divisions IIC & V)

Item	Nature of item	On-balance Sheet Exposures				Off-balance Sheet Exposures					Total Risk-weighted Amount HK\$'000 (10) = (4)+(9)
		Principal Amount HK\$'000 (1)	Principal Amount after CRM HK\$'000 (2)	x Risk-weight % (3)	= Risk-weighted Amount HK\$'000 (4)	Principal Amount HK\$'000 (5)	Principal Amount after CRM HK\$'000 (6)	x Credit Conversion Factor % (7)	x Risk-weight % (8)	= Risk-weighted Amount HK\$'000 (9)	
1.	Rated re-securitization exposures										
	(a) Risk-weight 0%			0	0			100	0	0	0
	(b) Risk-weight 10%			10				100	10		
	(c) Risk-weight 20%			20				100	20		
	(d) Risk-weight 30%			30				100	30		
	(e) Risk-weight 40%			40				100	40		
	(f) Risk-weight 50%			50				100	50		
	(g) Risk-weight 100%			100				100	100		
	(h) Risk-weight 225%			225				100	225		
	(i) Risk-weight 350% (Only for AIs as investors)			350				100	350		
	(j) Risk-weight 650% (Only for AIs as investors)			650				100	650		
	(k) Risk-weight 1250%			1250				100	1250		
	(l) Total rated re-securitization exposures										
2.	Unrated re-securitization exposures										
	(a) Most senior re-securitization exposures / drawn portion of liquidity facilities or servicer cash advance facilities										
	(i) Risk-weight ≤ 20%							100			
	(ii) Risk-weight > 20% - 50%							100			
	(iii) Risk-weight > 50% - 75%							100			
	(iv) Risk-weight > 75% - 100%							100			
	(v) Risk-weight > 100% - 150%							100			
	(vi) Risk-weight > 150% - 250%							100			
	(vii) Risk-weight > 250% - 350%							100			
	(viii) Risk-weight > 350% but < 1250%							100			
	(ix) Risk-weight 1250%			1250				100	1250		
	(b) Exposures in a second loss position or better in asset-backed commercial paper programmes										
	(i) Risk-weight 0%			0	0			100	0	0	0
	(ii) Risk-weight 10%			10				100	10		
	(iii) Risk-weight 20%			20				100	20		
	(iv) Risk-weight 30%			30				100	30		
	(v) Risk-weight 40%			40				100	40		
	(vi) Risk-weight 50%			50				100	50		
	(vii) Risk-weight 100%			100				100	100		
	(viii) Risk-weight > 100% - 150%							100			
	(ix) Risk-weight > 150% - 250%							100			
	(x) Risk-weight > 250% - 350%							100			
	(xi) Risk-weight > 350% but < 1250%							100			
	(xii) Risk-weight 1250%			1250				100	1250		
	(c) Other unrated re-securitization exposures			1250				100	1250		
	(d) Total unrated re-securitization exposures										
3.	Liquidity facilities and servicer cash advance facilities reported in item 1 or 2										

Division IIC : Liquidity Facilities and Servicer Cash Advance Facilities under STC(S) Approach

Item	Nature of item	Principal Amount HK\$'000 (1)	Principal Amount after CRM HK\$'000 (2)	Credit Conversion Factor % (3)	x Risk-weight % (4)	= Risk-weighted Amount HK\$'000 (5)
1.	Undrawn portion of unrated eligible liquidity facilities/ eligible servicer cash advance facilities that are not re-securitization exposures					
(i)	Risk-weight 0%			50	0	0
(ii)	Risk-weight 10%			50	10	
(iii)	Risk-weight 20%			50	20	
(iv)	Risk-weight 30%			50	30	
(v)	Risk-weight 35%			50	35	
(vi)	Risk-weight 40%			50	40	
(vii)	Risk-weight 50%			50	50	
(viii)	Risk-weight 75%			50	75	
(ix)	Risk-weight 100%			50	100	
(x)	Risk-weight 150%			50	150	
(xi)	Risk-weight 1250%			50	1250	
	TOTAL					
2.	Undrawn portion of unrated eligible liquidity facilities / eligible servicer cash advance facilities that are re-securitization exposures					
(i)	Risk-weight ≤ 20%			50		
(ii)	Risk-weight > 20% - 50%			50		
(iii)	Risk-weight > 50% - 75%			50		
(iv)	Risk-weight > 75% - 100%			50		
(v)	Risk-weight > 100% - 150%			50		
(vi)	Risk-weight > 150% - 250%			50		
(vii)	Risk-weight > 250% - 350%			50		
(viii)	Risk-weight > 350% but < 1250%			50		
(ix)	Risk-weight 1250%			50	1250	
	TOTAL					
3.	Undrawn portion of unrated non-eligible liquidity facilities / non-eligible servicer cash advance facilities					
(i)	Risk-weight 1250%			100	1250	
4.	Undrawn portion of eligible servicer cash advance facilities that are subject to 0% CCF					
(i)	Eligible-servicer cash advance facilities that are unconditionally cancellable without prior notice			0		0

Division IIIA : Rated Securitization Exposures calculated by Ratings-based Method under IRB(S) Approach (excluding exposures reported in Divisions IIIB & V)

Item	Rating Category	On-balance Sheet Exposures					Off-balance Sheet Exposures						Total Adjusted Risk-weighted Amount HK\$'000 (12)=(5)+(11)
		Principal Amount HK\$'000 (1)	Principal Amount after CRM HK\$'000 (2)	x Risk-weight %	= Risk-weighted Amount HK\$'000 (4)	Adjusted Risk-weighted Amount HK\$'000 (5)	Principal Amount HK\$'000 (6)	Principal Amount after CRM HK\$'000 (7)	x Credit Conversion Factor %	x Risk-weight %	= Risk-weighted Amount HK\$'000 (10)	Adjusted Risk-weighted Amount HK\$'000 (11)	
I. Securitization exposures rated with investment grade													
(a) Senior positions backed by granular pools													
	(i) LTCQG1 and STCQG1			7				100	7				
	(ii) LTCQG2			8				100	8				
	(iii) LTCQG3			10				100	10				
	(iv) LTCQG4 and STCQG2			12				100	12				
	(v) LTCQG5			20				100	20				
	(vi) LTCQG6			35				100	35				
	(vii) LTCQG7 and STCQG3			60				100	60				
	(viii) LTCQG8			100				100	100				
	(ix) Sub-total												
(b) Mezzanine positions* backed by granular pools													
	(i) LTCQG1 and STCQG1			12				100	12				
	(ii) LTCQG2			15				100	15				
	(iii) LTCQG3			18				100	18				
	(iv) LTCQG4 and STCQG2			20				100	20				
	(v) LTCQG5			35				100	35				
	(vi) LTCQG6			50				100	50				
	(vii) LTCQG7 and STCQG3			75				100	75				
	(viii) LTCQG8			100				100	100				
	(ix) Sub-total												
(c) Positions backed by non-granular pools													
	(i) LTCQG1 and STCQG1			20				100	20				
	(ii) LTCQG2			25				100	25				
	(iii) LTCQG3			35				100	35				
	(iv) LTCQG4 and STCQG2			35				100	35				
	(v) LTCQG5			35				100	35				
	(vi) LTCQG6			50				100	50				
	(vii) LTCQG7 and STCQG3			75				100	75				
	(viii) LTCQG8			100				100	100				
	(ix) Sub-total												
2. Securitization exposures rated below investment grade													
	(i) LTCQG9			250				100	250				
	(ii) LTCQG10			425				100	425				
	(iii) LTCQG11			650				100	650				
	(iv) LTCQG12 and STCQG4			1250				100	1250				
	(v) Sub-total												
3. Securitization exposures covered by CRM and subject to risk-weights other than those listed above													
4. Eligible servicer cash advance facilities that are unconditionally cancellable without prior notice													
5. Total rated securitization exposures													
(i) of which liquidity facilities and servicer cash advance facilities													

Note: * Mezzanine positions refer to securitization positions which are not senior positions.

Division IIIB : Rated Re-securitization Exposures calculated by Ratings-based Method under IRB(S) Approach (excluding exposures reported in Division V)

Item Rating Category	On-balance Sheet Exposures					Off-balance Sheet Exposures						Total Adjusted Risk-weighted Amount HK\$'000 (12)=(5)+(11)
	Principal Amount HK\$'000 (1)	Principal Amount after CRM HK\$'000 (2)	x Risk-weight % (3)	= Risk-weighted Amount HK\$'000 (4)	Adjusted Risk-weighted Amount HK\$'000 (5)	Principal Amount HK\$'000 (6)	Principal Amount after CRM HK\$'000 (7)	x Credit Conversion Factor % (8)	x Risk-weight % (9)	= Risk-weighted Amount HK\$'000 (10)	Adjusted Risk-weighted Amount HK\$'000 (11)	
1. Senior re-securitization exposures												
(a) Re-securitization exposures rated with investment grade												
(i) LTCQG1 and STCQG1			20					100	20			
(ii) LTCQG2			25					100	25			
(iii) LTCQG3			35					100	35			
(iv) LTCQG4 and STCQG2			40					100	40			
(v) LTCQG5			60					100	60			
(vi) LTCQG6			100					100	100			
(vii) LTCQG7 and STCQG3			150					100	150			
(viii) LTCQG8			200					100	200			
(ix) Sub-total												
(b) Re-securitization exposures rated below investment grade												
(i) LTCQG9			300					100	300			
(ii) LTCQG10			500					100	500			
(iii) LTCQG11			750					100	750			
(iv) LTCQG12 and STCQG4			1250					100	1250			
(v) Sub-total												
(c) Total												
2. Non-senior re-securitization exposures												
(a) Re-securitization exposures rated with investment grade												
(i) LTCQG1 and STCQG1			30					100	30			
(ii) LTCQG2			40					100	40			
(iii) LTCQG3			50					100	50			
(iv) LTCQG4 and STCQG2			65					100	65			
(v) LTCQG5			100					100	100			
(vi) LTCQG6			150					100	150			
(vii) LTCQG7 and STCQG3			225					100	225			
(viii) LTCQG8			350					100	350			
(ix) Sub-total												
(b) Re-securitization exposures rated below investment grade												
(i) LTCQG9			500					100	500			
(ii) LTCQG10			650					100	650			
(iii) LTCQG11			850					100	850			
(iv) LTCQG12 and STCQG4			1250					100	1250			
(v) Sub-total												
(c) Total												
3. Re-securitization exposures covered by CRM and subject to risk-weights other than those listed above												
4. Eligible servicer cash advance facilities that are unconditionally cancellable without prior notice												
5. Total rated re-securitization exposures												
(i) of which liquidity facilities and servicer cash advance facilities												

Division III C : Unrated Securitization Exposures calculated by Supervisory Formula Method or the method specified in section 277(3) of the Rules ("fallback option") under IRB(S) Approach (excluding exposures reported in Division V)

Item	Rating Category	On-balance Sheet Exposures				Off-balance Sheet Exposures				Total Adjusted Risk-weighted Amount HK\$'000 (9)=(4)+(8)
		Principal Amount	Principal Amount after CRM	Risk-weighted Amount	Adjusted Risk-weighted Amount	Principal Amount	Principal Amount after CRM	Risk-weighted Amount	Adjusted Risk-weighted Amount	
		HK\$'000 (1)	HK\$'000 (2)	HK\$'000 (3)	HK\$'000 (4)	HK\$'000 (5)	HK\$'000 (6)	HK\$'000 (7)	HK\$'000 (8)	
1.	Securitization exposures calculated by Supervisory Formula Method / eligible liquidity facilities or eligible servicer cash advance facilities calculated by fallback option									
	(a) Risk-weight \geq 7% - 20%									
	(b) Risk-weight > 20% - 50%									
	(c) Risk-weight > 50% - 75%									
	(d) Risk-weight > 75% - 100%									
	(e) Risk-weight > 100% - 250%									
	(f) Risk-weight > 250% - 425%									
	(g) Risk-weight > 425% - 650%									
	(h) Risk-weight > 650% - < 1250%									
	(i) Risk-weight = 1250%									
	(j) Sub-total									
2.	Re-securitization exposures calculated by Supervisory Formula Method / eligible liquidity facilities or eligible servicer cash advance facilities calculated by fallback option									
	(a) Risk-weight \geq 20% - 50%									
	(b) Risk-weight > 50% - 75%									
	(c) Risk-weight > 75% - 100%									
	(d) Risk-weight > 100% - 250%									
	(e) Risk-weight > 250% - 425%									
	(f) Risk-weight > 425% - 650%									
	(g) Risk-weight > 650% - < 1250%									
	(h) Risk-weight = 1250%									
	(i) Sub-total									
3.	Eligible servicer cash advance facilities that are unconditionally cancellable without prior notice									
4.	Total									
	(i) of which liquidity facilities and servicer cash advance facilities									

Division IV : Memorandum Items on Liquidity Facilities and Servicer Cash Advance Facilities under STC(S) Approach and IRB(S) Approach

(in HK\$'000)

Item	Nature of item	Under STC(S) approach (1)	Under IRB(S) approach (2)	Remarks
1.	Liquidity facilities and servicer cash advance facilities subject to a risk-weight of 1250%			principal amount not covered by CRM
2.	Liquidity facilities and servicer cash advance facilities extended to ABCP programme			principal amount before CRM

Division V : Investors' Interest for Securitization Exposures of Originating Als subject to Early Amortization Provision under STC(S) Approach and IRB(S) Approach

Item	Nature of item	Controlled early amortization					Non-controlled early amortization					Total Adjusted Risk-weighted Amount HK\$'000 (11) = (5) + (10)
		Principal Amount HK\$'000 (1)	Principal Amount after CRM HK\$'000 (2)	Credit Conversion Factor % (3)	Risk-weighted Amount HK\$'000 (4)	Adjusted risk-weighted Amount HK\$'000 (5)	Principal Amount HK\$'000 (6)	Principal Amount after CRM HK\$'000 (7)	Credit Conversion Factor % (8)	Risk-weighted Amount HK\$'000 (9)	Adjusted risk-weighted Amount HK\$'000 (10)	
1. Retail credit lines												
(a)	Committed			90				100				
(b)	Uncommitted - 3 months average excess spread level											
(i)	≥ 133.33% of trapping point			0	0	0		0	0	0	0	
(ii)	< 133.33% - 100% of trapping point			1				5				
(iii)	< 100% - 75% of trapping point			2				15				
(iv)	< 75% - 50% of trapping point			10				50				
(v)	< 50% - 25% of trapping point			20				100				
(vi)	< 25% of trapping point			40				100				
2. Non-retail credit lines												
(a)	Committed			90				100				
(b)	Uncommitted			90				100				
3. Total												

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

Division A: Default Fund Contribution

	Default fund contribution HK\$'000	Capital Charge HK\$'000	Risk-weight %	Risk-weighted Amount HK\$'000	Adjusted Risk- weighted Amount HK\$'000
1. Qualifying CCPs					
1a. Option 1			1250		
1b. Option 2					
2. Non-qualifying CCPs			1250		
SUBTOTAL					

Division B: Default Risk Exposures

Clearing member's exposures							
	Derivative Contracts and SFTs			Collateral posted	Total Exposure After CRM HK\$'000	Risk- weight %	Risk- weighted Amount HK\$'000
	Principal Amount HK\$'000	Non-IMM(CCR) Default Risk Exposure HK\$'000	IMM(CCR) Default Risk Exposure HK\$'000	Principal Amount HK\$'000			
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							

Client's exposures							
	Derivative Contracts and SFTs			Collateral posted	Total Exposure After CRM HK\$'000	Risk- weight %	Risk- weighted Amount HK\$'000
	Principal Amount HK\$'000	Non-IMM(CCR) Default Risk Exposure HK\$'000	IMM(CCR) Default Risk Exposure HK\$'000	Principal Amount HK\$'000			
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 10%						10	
4c. Risk-weight 20%						20	
4d. Risk-weight 30%						30	
4e. Risk-weight 50%						50	
4f. Risk-weight 100%						100	
4g. Risk-weight 150%						150	
4h. Other risk-weights not specified above							
SUBTOTAL							

5. TOTAL RISK-WEIGHTED AMOUNT FOR EXPOSURES TO CCPs	
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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	
			(0.00%)	Residual maturity			(8.00%)	(12.00%)		To be specified (%)
				6 months or less (0.25%)	Over 6 months to 24 months (1.00%)	Over 24 months (1.60%)				
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

Securitization Exposures	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		
	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

Securitization Exposures	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		
	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

Securitization Exposures	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		
	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	
			(0.00%)	Residual maturity			(8.00%)	(12.00%)		To be specified (%)
				6 months or less (0.25%)	Over 6 months to 24 months (1.00%)	Over 24 months (1.60%)				
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 calculated 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 Market risk capital charge for specific risk	8%	8%	8%	8%	8%	8%	
(B)	Net long or short positions (in absolute value) Market risk capital charge factor Market risk capital charge for general market risk	8%	8%	8%	8%	8%	8%	
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

2(b) Equity option contracts

Currency: _____ (separate form for each currency)

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)			

(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)		

(HK\$'000)

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_a) / Stressed VaR (m_b) (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)		
(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_a (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_b (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_a (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_b (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)		
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) nth-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)							