

**Part I: Summary Certificate on Capital Adequacy Ratio**  
**Division A: Calculation of Capital Adequacy Ratio**

Item	Nature of item	Reference	Column 1 HK\$'000	Column 2 HK\$'000	Column 3 HK\$'000
<b>1.</b>	<b>Capital Base</b>	Part II			
<b>2.</b>	<b>Calculation of Total Risk-weighted Amount</b>				
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 under:				
(i)	STC (S) Approach	Part III d - II & V			
(ii)	IRB (S) Approach	Part III d - III & V			
2.5	Total risk-weighted amount for credit risk [Item 2.5 = Item 2.1 + Item 2.2 + Item 2.3 + Item 2.4(i) + Item 2.4(ii)]				
2.6	Risk-weighted amount for market risk	Part IV			
2.7	Risk-weighted amount for operational risk	Part V			
2.8	Additional risk-weighted amount due to application of capital floor (only for AIs using IRB Approach)	Division B			
2.9	Total risk-weighted amount before deductions [Item 2.9 = Item 2.5 + Item 2.6 + Item 2.7 + Item 2.8]				
2.10	Deductions:				
(i)	Portion of regulatory reserve for general banking risks and collective provisions which is not included in Supplementary Capital (only for exposures reported under Part IIIa, Part IIIb & Part III d - II & V)				
(ii)	Net book value of reserves on revaluation of land and buildings in excess of the net book value of such reserves as at end-December 1998 or the relevant date				
(iii)	Total deductions (i) + (ii)				
2.11	Total risk-weighted amount [Item 2.11 = Item 2.9 - Item 2.10(iii)]				
<b>3.</b>	<b>Calculation of Capital Adequacy Ratio</b> [(A) / (B) x 100%] =				%
<b>4</b>	<b>IRB coverage</b> (only for AIs using IRB Approach) [(Item 2.3 + Item 2.4(ii)) / Item 2.5] x 100% =				%

**Division B: Calculation of Capital Floor**  
(Only for authorized institutions using IRB Approach)

This template has been revised

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
<b>1. Calculation of capital charge for the application of capital floor</b>				
(i)	Risk-weighted amount for credit risk			
	(a) under BSC Approach (where applicable)	Part IIIa		
	(b) under STC Approach (where applicable)	Part IIIb		
	(c) under STC (S) Approach (where applicable)	Part III d - II & V		
(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 Core Capital and Supplementary Capital	Part II		
(vii)	<u>Less</u> : Portion of regulatory reserve for general banking risks and collective provisions included in Supplementary 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: <del>95%</del> / <del>90%</del> / <del>80%</del> / 70-100%]			%
(x)	Adjusted capital charge <u>after</u> applying capital floor adjustment factor [Item 1(x) = Item 1(viii) x Item 1(ix)]			
<b>2. Calculation of capital charge under the various approaches in use</b>				
(i)	Risk-weighted amount for credit risk			
	(a) under BSC Approach (where applicable)	Part IIIa		
	(b) under STC Approach (where applicable)	Part IIIb		
	(c) under IRB Approach	Part IIIc		
	(d) under STC (S) Approach (where applicable)	Part III d - II & V		
	(e) under IRB (S) Approach	Part III d - III & V		
(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 Core Capital and Supplementary Capital	Part II		
(vii)	<u>Less</u> : Portion of regulatory reserve for general banking risks and collective provisions included in Supplementary Capital	Part II		
(viii)	<u>Less</u> : Surplus provisions derived from EL-EP calculation	Part II		
(ix)	Adjusted capital charge [Item 2(ix) = Item 2(v) + Item 2(vi) - Item 2(vii) - Item 2(viii)]			
<b>3.</b>	<b>Difference in adjusted capital charge</b> [Item 3 = Item 1(x) - Item 2(ix)]			
<b>4.</b>	<b>Additional risk-weighted amount due to application of capital floor</b> [Item 4 = max(0, Item 3) x 12.5]			