

**Countercyclical Capital Buffer Ratio Standard Disclosure Template –
Explanatory Note**

The table below explains the required information to be reported in each column of the CCyB ratio standard disclosure template and provides the respective cross-references to the equivalent items in the Return of Quarterly Reporting on the Countercyclical Capital Buffer (Form MA(BS)25).

Column reference	Explanatory note	Ref to MA(BS)25
Jurisdiction (J)	Report in this column names of jurisdictions in which the AI has private sector credit exposures (as defined in the Banking (Capital) Rules (“BCR”) section 3N), one jurisdiction for each row, beginning with Hong Kong SAR (row 1), followed by Mainland China (row 2), then by all other jurisdictions in alphabetical order.	“Jurisdiction” column
a Applicable JCCyB ratio in effect	Report in each row of this column the applicable JCCyB ratio (within the meaning of the BCR) in respect of each jurisdiction named in the “Jurisdiction (J)” column which is in effect as of the end date of the reporting period.	Column (8)
b Total RWA used in computation of CCyB ratio of AI	Report in each row of this column the sum of the risk-weighted amounts (“RWA”) for the credit risk and the market risk relating to the AI’s private sector credit exposures in each jurisdiction, calculated in the manner specified in the BCR section 3O(1) for calculating RWA _j , having regard to the guidance provided in the HKMA’s Supervisory Policy Manual module CA-B-3 <i>Countercyclical Capital Buffer (CCyB) – Geographic Allocation of Private Sector Credit Exposures</i> for the purpose of determining the geographic location of the obligors for its private sector credit exposures. Report in the bottom cell of this column (the cell marked ‘X’) the sum of all amounts reported in the preceding rows.	Column (7)

Column reference	Explanatory note	Ref to MA(BS)25
c CCyB ratio of AI	Report in the bottom cell of this column (the cell marked 'Y') the AI-specific CCyB ratio (expressed as a percentage), calculated by summing the product of the figures in column a and column b for each row (jurisdiction), and dividing the sum by the aggregate RWA (i.e. the figure reported in the cell marked "X"). This corresponds to the CCyB ratio calculated in the BCR section 3O(1), Formula 1A.	Column (8), row "CCyB ratio"
d CCyB amount of AI	Report in the bottom cell of this column (the cell marked 'Z') the amount of the AI's minimum CCyB requirement, calculated as the product of the figures reported in the bottom cells of column b and column c.	N/A