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 (Additional amount for cryptoasset exposures)	Part IIIf				
2.6	Risk-weighted amount for credit risk for securitization exposures under:					
(i)	SEC-IRBA [Item 2.6(i) = Part IIId: Item A5(a)]	Part IIId				
(ii)	SEC-ERBA, SEC-SA and SEC-FBA [Item 2.6(ii) = Part IIId: Item A5(b) + Item A6]	Part IIId				
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	MA(BS)3A Part I				
2.8a	Risk-weighted amount for CVA risk	MA(BS)3A Part II				
2.9	Risk-weighted amount for operational risk	Part V				
2.9a	Risk-weighted amount for sovereign concentration risk	Part VI				
2.10	Additional risk-weighted amount due to application of output floor (for an AI-using a model-based approach to calculate credit risk or market risk or both)	Division B				
2.11	Total risk-weighted amount before deductions [Item 2.11 = Item 2.7 + Item 2.8 + Item 2.8a + Item 2.9 + Item 2.9a + 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 that are risk-weighted under BSC approach, STC approach, SEC-ERBA, SEC-SA and SEC-FBA)					
(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% =				**%**	

Division B: Calculation of Output Floor

(for an AI using a model-based approach to calculate its credit risk or market risk or both)

Is the authorized institution subject to the output floor? (If yes, proceed to the table below; if no, go directly to Part I Division C) | - / Yes / No |

Item	Nature of item	Reference	Column 1 HK$'000	Column 2 HK$'000
1.	**Calculation of risk-weighted amount for the application of output floor**			
(i)	Risk-weighted amount for credit risk			
	(a) under BSC Approach	Part IIIa		
	(b) under STC Approach	Part IIIb		
	(c) under SEC-ERBA, SEC-SA and SEC-FBA	Part IIId		
	(d) under Division 4 of Part 6A - CCP exposures	Part IIIe		
	(e) additional risk-weighted amount for credit risk for cryptoasset exposures (using STC Approach for applicable components)	Part IIIf		
(ii)	Risk-weighted amount for market risk			
	(a) under SSTM Approach	MA(BS)3A Part I		
	(b) under STM Approach	MA(BS)3A Part I		
	(c) infrastructure risk add-on for group 1 cryptoasset exposures in trading book	MA(BS)3A Part I		
(iii)	Risk-weighted amount for CVA risk			
	(a) under Full Basic CVA Approach or Reduced Basic CVA Approach	MA(BS)3A Part II		
	(b) under Standardized CVA Approach	MA(BS)3A Part II		
	(c) aggregate of IMM(CCR) / SA-CCR / CEM / SFT risk-weighted amounts	MA(BS)3A Part II		
(iv)	Risk-weighted amount for operational risk	Part V		
(v)	Total risk-weighted amount [Item 1(v) = Item 1(i) + Item 1(ii) + Item 1(iii) + Item 1(iv)]			
(vi)	Output floor level [Please specify: %]			%
(vii)	Adjusted risk-weighted amount after applying output floor level [Item 1(vii) = Item 1(v) x Item 1(vi)]			
2.	**Calculation of risk-weighted amount under the various approaches in use**			
(i)	Risk-weighted amount for credit risk			
	(a) under BSC Approach	Part IIIa		
	(b) under STC Approach	Part IIIb		
	(c) under IRB Approach	Part IIIc		
	(d) under SEC-ERBA, SEC-SA and SEC-FBA	Part IIId		
	(e) under SEC-IRBA	Part IIId		
	(f) under Division 4 of Part 6A - CCP exposures	Part IIIe		
	(g) additional risk-weighted amount for credit risk for cryptoasset exposures	Part IIIf		
(ii)	Risk-weighted amount for market risk			
	(a) under SSTM Approach	MA(BS)3A Part I		
	(b) under STM Approach (alone)	MA(BS)3A Part I		
	(c) under IMA (alone or in combination with the STM Approach)	MA(BS)3A Part I		
	(d) infrastructure risk add-on for group 1 cryptoasset exposures in trading book	MA(BS)3A Part I		
(iii)	Risk-weighted amount for CVA risk			
	(a) under Full Basic CVA Approach ~~and~~ or Reduced Basic CVA Approach	MA(BS)3A Part II		
	(b) under Standardized CVA Approach	MA(BS)3A Part II		
	(c) aggregate of IMM(CCR) / SA-CCR / CEM / SFT risk-weighted amounts	MA(BS)3A Part II		
(iv)	Risk-weighted amount for operational risk	Part V		
(v)	Total risk-weighted amount [Item 2(iv) = Item 2(i) + Item 2(ii) + Item 2(iii) + Item 2(iv)]			
3.	**Difference in adjusted risk-weighted amount** [Item 3 = Item 1(vii) - Item 2(v)]			
4.	**Additional risk-weighted amount due to application of output floor** [Item 4 = max(0, Item 3)]			
	Memorandum items: [in relation to Item 1(i)(b)]			
5.	Concerned exposures subject to the loan classification method under section 356(4) of the BCR (if applicable)			
6.	Risk-weighted amount of concerned exposures subject to the loan classification method			