

MA(BS)2AH - Monthly survey on asset quality

(Locally-incorporated AIs - Parts I and II: Hong Kong offices plus overseas branches and Mainland subsidiaries,

Part III: Consolidated position for locally-incorporated AIs, unless otherwise specified;

Overseas-incorporated AIs - Parts I to III: Hong Kong offices only for overseas-incorporated AIs)

Name of institution: _____

For the month of: _____

(MM/YYYY)

Name of Contact Person: _____

Telephone No. _____

Part I - Classification

(HK\$mn)	Pass	Special Mention	Substandard	Doubtful	Loss	Classified total	Grand Total
Loans & advances							
1. Hong Kong offices							
2. Overseas branches							
3. Mainland subsidiaries							
4. Total (1 to 3)							
5. Mainland-related lending							
- Commitment & contingent liab.							
Provision							
- General							
- Specific							
Value of security							
Other assets							
- On-balance sheet exp.							
- Commitment & contingent liab.							
Provision							
- General							
- Specific							
Value of security							

Part II - Overdue and rescheduled loans and assets

(HK\$mn)	Loans & advances	Other assets
Overdue:		
(a) 1 - 3 months		
(b) 3 - 6 months		
(c) 6 months - 1 year		
(d) Over 1 year		
Sub-total:		
Rescheduled:		
Of which included in (a) above		
Of which included in (b) to (d)		

Memorandum items - Movements of classified loans

(HK\$mn)	Loans & advances	Mainland-related lending
1. Gross increase in classified loans during the month, of which:		
(a) Downgrades		
(b) New loans		
(c) Others		
2. Gross decrease in classified loans during the month, of which:		
(a) Upgrades		
(b) Repayments		
(c) Write-offs		
(d) Transfer to parent / head office / other group offices		
(e) Disposals		
(f) Others		
3. Net change in classified loans during the month		

Notes:

1. Other assets include due from banks (excluding overseas head office/branches, and Mainland subsidiaries of the reporting institution), acceptances and bills of exchange, debt instruments including NCD etc.

For definitions of other terms, please refer to completion instructions of MA(BS)2A.

2. Please refer to appendix 2.1 in completion instructions of MA(BS)2A on the definition of rescheduled loans and advances.

3. Grand total of Mainland-related lending should tally with the "total" of item 1.1 (i.e. Loans and advances) in Part 3 of the Return of Mainland Activities MA(BS)20 (for the positions of end-Mar, end-Jun, end-Sep and end-Dec).

Part III - List of Special Mention and classified assets

(A) Special Mention Assets

(Report top 30 accounts of credit exposures over HK\$5mn but exclude all residential mortgage loans, personal loans and hire purchase loans to individuals.)

(HK\$mn)	Name of Customer <i>(Please put the preceding word 'The', if any, at the back of a name.)</i>	Name of Customer Group	Amount of Credit Exposures			Value of Security	Type of Security*				Specific Provisions made	HKOs	Memo: Share of total exposures (%) booked in	
			On Balance Sheet Exposures	Commitment & Contingencies	Total		P	S	D	O			Overseas branches All branches outside Hong Kong and all subsidiaries	Mainland subsidiaries
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Total:														

* Please indicate type of security by putting a 'x' under one or more of the column(s):
P: Property S: Shares D: Fixed Deposits O: Others

- Notes:**
- For Part III of this Survey, locally incorporated AIs are required to report the "amount of credit exposures" of their criticised assets based on their consolidated positions under Rule 6 of the Banking (Exposure Limits) Rules (Cap. 155S), or their combined positions covering their local and overseas branches (if any) if the consolidated basis is not applicable.
 - For each customer, the shares of total exposures (%) booked in "HKOs" and "all branches outside Hong Kong and all subsidiaries" should sum up to 100%. The latter includes all subsidiaries inside and outside Hong Kong subject to the HKMA's consolidated supervision.

Part III - List of Special Mention and classified assets

(B) Substandard Assets

(Report top 30 accounts of credit exposures over HK\$5mn but exclude all residential mortgage loans, personal loans and hire purchase loans to individuals.)

(HK\$mn)	Name of Customer <i>(Please put the preceding word 'The', if any, at the back of a name.)</i>	Name of Customer Group	Amount of Credit Exposures			Value of Security	Type of Security*				Specific Provisions made	HKOs	Memo: Share of total exposures (%) booked in	
			On Balance Sheet Exposures	Commitment & Contingencies	Total		P	S	D	O			Overseas branches All branches outside Hong Kong and all subsidiaries	Mainland subsidiaries
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	Total:													

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P: Property S: Shares D: Fixed Deposits O: Others

Part III - List of Special Mention and classified assets

(C) Doubtful Assets

(Report top 30 accounts of credit exposures over HK\$5mm but exclude all residential mortgage loans, personal loans and hire purchase loans to individuals.)

(HK\$mm)	Name of Customer <i>(Please put the preceding word 'The', if any, at the back of a name.)</i>	Name of Customer Group	Amount of Credit Exposures			Value of Security	Type of Security*				Specific Provisions made	HKOs	Memo: Share of total exposures (%) booked in	
			On Balance Sheet Exposures	Commitment & Contingencies	Total		P	S	D	O			Overseas branches All branches outside Hong Kong and all subsidiaries	Mainland subsidiaries
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	Total:													

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Part III - List of Special Mention and classified assets

(D) Loss Assets

(Report top 30 accounts of credit exposures over HK\$5mm but exclude all residential mortgage loans, personal loans and hire purchase loans to individuals.)

(HK\$mm)	Name of Customer <i>(Please put the preceding word 'The', if any, at the back of a name.)</i>	Name of Customer Group	Amount of Credit Exposures			Value of Security	Type of Security*				Specific Provisions made	HKOs	Memo: Share of total exposures (%) booked in	
			On Balance Sheet Exposures	Commitment & Contingencies	Total		P	S	D	O			Overseas branches All branches outside Hong Kong and all subsidiaries	Mainland-subidiaries
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Total:														

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Part III - List of Special Mention and classified assets

(E) Classified Assets of Non-bank Mainland China Exposures[^]

(Report top 10 accounts of credit exposures over HK\$5mn but exclude all residential mortgage loans, personal loans and hire purchase loans to individuals.)

(HK\$mn)	Name of Customer <i>(Please put the preceding word 'The', if any, at the back of a name.)</i>	Name of Customer Group	Classification (SS/DF/LS)	Amount of Credit Exposures			Value of Security	Type of Security [^]				Specific Provisions made	Memo: Share of total exposures (%) booked in	
				On Balance Sheet Exposures	Commitment & Contingencies	Total		P	S	D	O		HKOs	All branches outside Hong Kong and all subsidiaries
1														
2														
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		Total:												

[^] Please refer to completion instructions of MA(BS)20 for the definition of non-bank Mainland China exposures.

* Please indicate type of security by putting a 'x' under one or more of the column(s):

P: Property S: Shares D: Fixed Deposits O: Others