

NS

SECRET

Co. No.					MM		YY		CAT.										

(For Official Use Only)

Information required under the Banking Ordinance

STABLE FUNDING POSITION OF AN AUTHORIZED INSTITUTION

* (HONG KONG OFFICE / UNCONSOLIDATED / CONSOLIDATED) BASIS

As at

Name of Authorized Institution	Date of Submission

The institution has been designated by the Monetary Authority under the Banking (Liquidity) Rules as a

Category 1 institution
 Category 2A institution

(Please tick)

The Banking Ordinance

The Monetary Authority requires the submitting Authorized Institution to provide the information specified in this return to the Monetary Authority, in the form set out in the return, in accordance with section 63(2) of the Banking Ordinance.

The information, in the form of the duly completed return, must be submitted to the Monetary Authority not later than one month after each quarter-end unless otherwise advised by the Monetary Authority. If the submission deadline falls on a public holiday, it will be deferred to the next working day.

This return must be completed in accordance with the completion instructions issued by the Monetary Authority to ensure that all requisite information is provided and submitted in the required form.

We certify that the information reported in this Return is, to the best of our knowledge and belief, correct.

Chief Accountant

Chief Executive

Name

Name

Name and telephone number of responsible person who may be contacted by the Monetary Authority in case of any query.

Name

Telephone Number

PART 1 – SUMMARY CERTIFICATE

(I) Reporting of NSFR shortfall by category 1 institutions

1.	Did the institution apply rule 8B to self-rectify NSFR shortfall during the quarter?	[Yes / No]
2.	If the answer to item 1 is "Yes", complete sub-items (a) to (d) below.	
(a)	First shortfall day	[dd/mm/yyyy]
(b)	NSFR on the first shortfall day	%
(c)	NSFR on the expiry day of the self-rectification period	%
(d)	Lowest NSFR during the self-rectification period	%

(II) Reporting of average CFR by category 2A institutions

		(HK\$'000 or %)		
		mm/yyyy	mm/yyyy	mm/yyyy
1.	Average ACF			
2.	Average RCF			
3.	Average CFR	#DIV/0!	#DIV/0!	#DIV/0!

Part 2 – NET STABLE FUNDING RATIO

(HK\$'000)

(I) AVAILABLE STABLE FUNDING (ASF)	Value				ASF factor				Weighted amount
	Reported according to remaining term to maturity				Determined according to remaining term to maturity				
	< 6 months or repayable on demand	6 months to <12 months	12 months or more	No specified term to maturity	< 6 months or repayable on demand	6 months to <12 months	12 months or more	No specified term to maturity	
1 Capital									
(a) Tier 1 capital (before regulatory adjustments)					100%				0
(b) Tier 2 capital (before regulatory adjustments)					0%	50%	100%	100%	0
(c) minority interests not covered by sub-item (a) or (b)					0%	50%	100%	100%	0
(d) capital instruments not covered by sub-item (a), (b) or (c)					0%	50%	100%	100%	0
2 Debt securities or prescribed instruments issued by the institution					0%	50%	100%	100%	0
3 Retail deposits									
(a) stable retail deposits					95%	95%	100%		0
(b) retail deposits not covered by sub-item (a)					90%	90%	100%		0
4 Small business funding									
(a) stable small business funding					95%	95%	100%		0
(b) small business funding not covered by sub-item (a)					90%	90%	100%		0
5 Operational deposits					50%	50%	100%		0
6 Funding (other than operational deposits) provided to the institution by –									
(a) corporates (other than small business customers), sovereigns, multilateral development banks, national development banks and public sector entities					50%	50%	100%		0
(b) the Monetary Authority for the account of the Exchange Fund or central banks					0%	50%	100%		0
(c) financial institutions and other entities not covered by sub-item (a) or (b)					0%	50%	100%		0
7 Funding provided to the institution not covered by items 1 to 6					0%	50%	100%	0%	0
8 Deferred tax liabilities					0%	50%	100%		0
9 Net derivative liabilities (as calculated in Annex 1, item 8)								0%	0
10 Trade-date payables					0%				0
11 Liabilities not covered by items 1 to 10					0%				0
12 TOTAL AMOUNT OF ASF									0

Part 2 – NET STABLE FUNDING RATIO

(HK\$'000)

(II)	REQUIRED STABLE FUNDING (RSF)	Value				RSF factor				Weighted amount
		Reported according to remaining term to maturity				Determined according to remaining term to maturity				
		< 6 months or repayable on demand	6 months to <12 months	12 months or more	No specified term to maturity	< 6 months or repayable on demand	6 months to <12 months	12 months or more	No specified term to maturity	
	(a) loans and funds that are subject to a risk-weight of 35% or less under Division 3 of Part 4 of the Capital Rules					50%	50%	65%	65%	0
	(b) loans and funds not covered by sub-item (a)					50%	50%	85%	85%	0
8	Assets posted by the institution as initial margins or default fund contributions									
	(a) assets that would have been subject to an RSF factor of 100% had it not been posted by the institution					100%				0
	(b) assets not covered by sub-item (a)					85%				0
9	Net derivative assets (as calculated in Annex 1, item 7)				0				100%	0
10	Trade-date receivables					0%				0
11	Assets not covered by items 1 to 10									
	(a) fixed assets, investments in associated entities and other unlisted equities, goodwill and other intangible assets, assets of any defined benefit pension fund or plan, investments in own capital instruments (if not derecognized under applicable accounting standards), insurance assets, retained interests, non-performing assets, and other assets that do not have specified terms to maturity					100%				0
	(b) other assets that have specified terms to maturity					50%	50%	100%		0
12	Off-balance sheet obligations (as calculated in Annex 2, item 5)									0
13	Total derivative liabilities (before adjustments)								5%	0
(B)	Encumbered assets (as calculated in Annex 3)									0
14	TOTAL AMOUNT OF RSF									0

(III)	NET STABLE FUNDING RATIO (%)	#DIV/0!
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Part 3 – CORE FUNDING RATIO

(HK\$'000)

(I) AVAILABLE CORE FUNDING (ACF)	Value				ACF factor				Weighted amount
	Reported according to remaining term to maturity				Determined according to remaining term to maturity				
	< 6 months or repayable on demand	6 months to <12 months	12 months or more	No specified term to maturity	< 6 months or repayable on demand	6 months to <12 months	12 months or more	No specified term to maturity	
1 Capital									
(a) Tier 1 capital (before regulatory adjustments)					100%				0
(b) Tier 2 capital (before regulatory adjustments)					0%	50%	100%	100%	0
(c) minority interests not covered by sub-item (a) or (b)					0%	50%	100%	100%	0
(d) capital instruments not covered by sub-item (a), (b) or (c)					0%	50%	100%	100%	0
2 Debt securities or prescribed instruments issued by the institution					0%	50%	100%	100%	0
3 Deposits					80%	90%	100%		0
4 Funding provided to the institution not covered by item 1, 2 or 3					0%	50%	100%	0%	0
5 Deferred tax liabilities					0%	50%	100%		0
6 Net derivative liabilities (as calculated in Annex 1, item 8)				0				0%	0
7 Trade-date payables					0%				0
8 Liabilities not covered by items 1 to 7					0%				0
9 TOTAL AMOUNT OF ACF									0

Part 3 – CORE FUNDING RATIO

(HK\$'000)

(II) REQUIRED CORE FUNDING (RCF)	Value				RCF factor				Weighted amount
	Reported according to remaining term to maturity				Determined according to remaining term to maturity				
	< 6 months or repayable on demand	6 months to <12 months	12 months or more	No specified term to maturity	< 6 months or repayable on demand	6 months to <12 months	12 months or more	No specified term to maturity	

(III) CORE FUNDING RATIO (%)	#DIV/0!
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Annex 1 – Derivative assets, liabilities and margins

(HK\$'000)

		Value
1	Total derivative assets	
2	Cash variation margin received by the institution under the derivative contracts covered by item 1	
2A	<i>Memorandum item: Non-cash variation margin received by the institution under the derivative contracts covered by item 1</i>	
3	Total derivative assets (after adjustments)	0
4	Total derivative liabilities	
5	Variation margin posted by the institution under the derivative contracts covered by item 4	
6	Total derivative liabilities (after adjustments)	0
7	Net derivative assets (if (item 3 - item 6) is positive)	0
8	Net derivative liabilities (if (item 3 - item 6) is negative)	0

Annex 2 – Off-balance sheet obligations

(HK\$'000)

		Value	RSF / RCF factor	Weighted amount
1	Potential drawdown of undrawn committed facilities		5%	0
2	Potential drawdown of uncommitted facilities		0%	0
3	Trade-related contingencies		0%	0
4	Guarantees and letters of credit unrelated to trade-related contingencies		0%	0
5	TOTAL			0

Annex 3 – Encumbered assets

(HK\$'000)

		Value				RSF factor				Weighted amount
		Reported according to remaining term to maturity				Determined according to remaining term to maturity				
		< 6 months or repayable on demand	6 months to <12 months	12 months or more	No specified term to maturity	< 6 months or repayable on demand	6 months to <12 months	12 months or more	No specified term to maturity	
	(a) assets that would have been subject to an RSF factor of 100% had it not been posted by the institution, encumbered for -									
	(b) assets not covered by sub-item (a), encumbered for -									
9	Net derivative assets									
10	Trade-date receivables, encumbered for -									
	(A) less than 6 months					0%			0	
	(B) 6 months to less than 12 months					50%			0	
	(C) 12 months or more					100%			0	
11	Assets not covered by items 1 to 10									
	(a) fixed assets, investments in associated entities and other unlisted equities, goodwill and other intangible assets, assets of any defined benefit pension fund or plan, investments in own capital instruments (if not derecognized under applicable accounting standards), insurance assets, retained interests, non-performing assets, and other assets that do not have specified terms to maturity, encumbered for -									
	(A) less than 6 months					100%				0
	(B) 6 months to less than 12 months					100%				0
	(C) 12 months or more					100%				0
	(b) other assets that have specified terms to maturity, encumbered for -									
	(A) less than 6 months					50%	50%	100%	0	
	(B) 6 months to less than 12 months					50%	50%	100%	0	
	(C) 12 months or more					100%	100%	100%	0	
12	TOTAL AMOUNT OF ENCUMBERED ASSETS									0

Annex 4 – Interdependent assets and liabilities

(HK\$'000)

Item No.	Type of asset	Type of liability	Value	Date of the Monetary Authority's permission
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

(Additional rows may be added if space provided is insufficient)