



SECRET

Co. No.					MM		YY		CAT.						

(For Official Use Only)

under the Banking Ordinance

RETURN ON LIQUIDITY MONITORING TOOLS
*** HONG KONG OFFICE / UNCONSOLIDATED / CONSOLIDATED POSITION**

As at
(last day of the month)

Name of Authorized Institution	Date of Submission
Is the institution designated by the Monetary Authority as a category 1 institution under rule 3 of the Banking (Liquidity) Rules (BLR)? [Yes / No *]	

* Delete where inapplicable.

The Banking Ordinance

Information requested in this Return is required under section 63(2) of the Banking Ordinance. The Return should be submitted to the Monetary Authority not later than one month after the last day of each month, unless otherwise advised by the Monetary Authority.

Note : This Return is to be prepared in accordance with the Completion Instructions issued by the Monetary Authority.

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

Chief Accountant

Name

Chief Executive

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 - CONCENTRATION OF FUNDING SOURCES

Table A - Significant funding providers

(HK\$'000)

Significant funding providers (including 10 largest banks, 10 largest non-bank customers, and any other bank or non-bank customer which has provided, on a group basis, funding exceeding 1% of the reporting institution's total liabilities)	Connected party of the reporting institution (Yes / No)*	Total amount	As % of total liabilities	Breakdown of total amount by remaining term to maturity				
				up to 1 month	exceed 1 month, up to 3 months	exceed 3 months, up to 6 months	exceed 6 months, up to 12 months	exceed 12 months
1. Banks								
2. Non-bank customers								

(Supplementary sheets may be attached if necessary)

* In case of a connected party of the reporting institution, mark "Yes". Otherwise, mark "No".

PART 1 - CONCENTRATION OF FUNDING SOURCES

Table B - Significant funding instruments

(HK\$'000)

Significant funding instruments	Total amount	As % of total liabilities	Breakdown of total amount by remaining term to maturity				
			up to 1 month	exceed 1 month, up to 3 months	exceed 3 months, up to 6 months	exceed 6 months, up to 12 months	exceed 12 months
1. Deposits from retail customers							
(a) up to (and including) HK\$500,000							
(b) exceed HK\$500,000, up to (and including) HK\$10,000,000							
(c) exceed HK\$10,000,000							
(d) Total	0	0%	0	0	0	0	0
2. Deposits from other non-bank customers							
(a) up to (and including) HK\$500,000							
(b) exceed HK\$500,000, up to (and including) HK\$10,000,000							
(c) exceed HK\$10,000,000							
(d) Total	0	0%	0	0	0	0	0
3. Funding raised from banks							
4. Capital and debt instruments issued and outstanding							
(a) Capital instruments							
(b) Certificates of deposit							
(c) Debt securities (senior, unsecured, not structured)							
(d) Convertible securities (which do not fall within sub-item (a))							
(e) Asset-backed securities							
(f) Other capital or debt instruments (structured or otherwise) not included in sub-items (a) to (e)							
5. Other outstanding funding instruments used by the reporting institution to obtain funds exceeding 1% of total liabilities, but not otherwise included in items 1 to 4 (please specify)							

(Supplementary sheets may be attached if necessary)

PART 2 - UNENCUMBERED ASSETS AVAILABLE FOR SECURED BORROWING

(HK\$'000)

Types of unencumbered assets	Total amount	Location of assets	
		Hong Kong	Overseas
1. Assets which are, or may be, acceptable as collateral under the MA's liquidity facilities and other contingency funding mechanisms			
(a) EF debt securities			
(b) Hong Kong Government bonds			
(c) RMB-denominated assets that can be used as collateral under RMB Liquidity Facility			
(d) US Treasury debt securities			
(e) AAA-rated securities not included in items (a) to (d)			
(f) Other investment grade securities			
(g) Interbank placements after deductions (<u>Note</u>)			
(h) Residential mortgage loans			
(i) Mortgage loans under Home Ownership Schemes or Private Sector Participation Schemes			
(ii) Mortgage loans which satisfy the purchasing criteria of The Hong Kong Mortgage Corporation Limited			
(iii) Other performing residential mortgage loans			
2. Assets which may be used as collateral for borrowing from overseas central banks or governments			
(a) <i>(For completion by reporting institutions incorporated in Hong Kong)</i> Assets held by the reporting institution (including its overseas branches or specified associated entities) that can be used as collateral for access to standing facilities offered by central banks or governments in host jurisdictions			
(b) <i>(For completion by reporting institutions incorporated outside Hong Kong)</i> Assets held by the Hong Kong branch of the reporting institution that can be used by its Head Office as collateral to borrow from the central bank or government in its home jurisdiction			
3. Other assets not included elsewhere, but may be used as collateral for secured borrowing in wholesale funding markets			
(a) Debt securities assigned with a 0% risk-weight under the standardized (credit risk) approach			
(b) Debt securities assigned with a non-0% risk-weight that is not more than 20% under the standardized (credit risk) approach			
(c) Other assets which are reasonably expected to have potential for use as collateral for secured borrowing purposes			
4. Memorandum item: Assets reported in items 1 to 3, which are posted by customers to the reporting institution as collateral that can be re-hypothecated by the institution (but have not yet been re-hypothecated)			

Note: Exclude any interbank placement which (i) may be the subject of possible set-off claims or (ii) is placed with a connected bank of the reporting institution.

PART 3 - COMMITTED FACILITIES

Table A - Committed facilities received from the MA, central banks, governments, banks or non-bank financial institutions, or Forward Commitment Facility received from The Hong Kong Mortgage Corporation Limited (if applicable) that are significant (10 largest of such facilities and any exceeding 1% of the reporting institution's total liabilities)

Name of facility provider	Connected party (Yes / No)*	Total contractual facility limit (HK\$'000)	Irrevocable undrawn commitment (HK\$'000)	Total amount drawn (HK\$'000)
Total				

Table B - Committed facilities granted to banks or non-bank financial institutions that are significant (10 largest of such facilities and any exceeding 1% of the reporting institution's total liabilities)

Name of bank or non-bank financial institution to which the facility is granted	Connected party (Yes / No)*	Total contractual facility limit (HK\$'000)	Irrevocable undrawn commitment (HK\$'000)	Total amount drawn (HK\$'000)
Total				

(Supplementary sheets may be attached if necessary)

* In case of a connected party of the reporting institution, mark "Yes". Otherwise, mark "No".

PART 4: MATURITY PROFILE AND SUPPLEMENTARY INFORMATION

A. Contractual maturity profile

(HK\$'000)

	Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount	
		Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years		
On-balance sheet liabilities													
1 Deposits from non-bank customers													
(a) Pledged deposits													
(b) Demand, savings and current account deposits													
(c) Term, call and notice deposits													
2 Amount payable arising from securities financing transactions (other than securities swap transactions)													
3 Amount payable arising from derivative contracts													
4 Due to MA for a/c of Exchange Fund													
5 Due to overseas central banks													
6 Due to banks													
7 Debt securities, prescribed instruments and structured financial instruments issued and outstanding													
8 Other liabilities													
9 Capital and reserves													
10 Total	0	0	0	0	0	0	0	0	0	0	0	0	0

Off-balance sheet obligations

11 Irrevocable loan commitments or facilities granted													
(a) With dates and amounts of drawdown ascertained													
(b) Others (not included in sub-item (a))													
12 Contractual obligations arising from securities financing transactions (not included in item 2)													
13 Contractual obligations arising from derivative contracts (not included in item 3)													
14 Off-balance sheet obligations not included in items 11 to 13													
(a) With dates and amounts of payment ascertained													
(b) Others													
15 Total	0	0	0	0	0	0	0	0	0	0	0	0	0

PART 4: MATURITY PROFILE AND SUPPLEMENTARY INFORMATION

A. Contractual maturity profile

(HK\$'000)

	Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount	
		Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years		
On-balance sheet assets													
16 Currency notes and coins													
17 Amount receivable arising from securities financing transactions (other than securities swap transactions)													
18 Amount receivable arising from derivative contracts													
19 Due from MA for a/c of Exchange Fund													
20 Due from overseas central banks													
21 Due from banks													
22 Debt securities, prescribed instruments and structured financial instruments held (net of short positions)													
(a) Readily monetizable													
(b) Not readily monetizable													
(i) Pledged to customers													
(ii) Others													
23 Acceptances and bills of exchange held													
24 Loans and advances to non-bank customers													
25 Other assets													
26 Total	0	0	0	0	0	0	0	0	0	0	0	0	0

Off-balance sheet claims

27 Irrevocable loan commitments or facilities received													
(a) With dates and amounts of drawdown ascertained													
(b) Others													
28 Contractual claims arising from securities financing transactions (not included in item 17)													
29 Contractual claims arising from derivative contracts (not included in item 18)													
30 Off-balance sheet claims not included in items 27 to 29													
(a) With dates and amounts of receipt of payment ascertained													
(b) Others													
31 Total	0	0	0	0	0	0	0	0	0	0	0	0	0

32 Contractual Maturity Mismatch		0	0	0	0	0	0	0	0	0	0	0	
33 Cumulative Contractual Maturity Mismatch		0	0	0	0	0	0	0	0	0	0	0	

PART 4: MATURITY PROFILE AND SUPPLEMENTARY INFORMATION

B. Supplementary Information

(HK\$'000)

Table B1

	Total amount	Contractual maturity of securities flows arising from securities financing transactions										Balancing amount	
		Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years		
34	Securities pledged to the reporting institution as collateral under securities financing transactions (to be returned to customers)												
	(a) Readily monetizable through re-hypothecation												
	(b) Not readily monetizable												
	(i) Re-hypothecated												
	(ii) Others												
	(c) <u>Memorandum item</u> : Securities reported in sub-items (a) and (b) - according to contractual dates of return to customers												
35	Securities purchased by the reporting institution under securities financing transactions (to be repurchased by customers)												
	(a) Readily monetizable through re-hypothecation												
	(b) Not readily monetizable												
	(i) Re-hypothecated												
	(ii) Others												
	(c) <u>Memorandum item</u> : Securities reported in sub-items (a) and (b) - according to contractual dates of repurchase by customers												
36	Securities pledged to customers as collateral under securities financing transactions (to be returned to the reporting institution)												
37	Securities sold to customers under securities financing transactions (to be repurchased by the reporting institution)												

PART 4: MATURITY PROFILE AND SUPPLEMENTARY INFORMATION

(HK\$'000)

Table B2

	Total amount	Contractual maturity of securities flows arising from derivative contracts										Balancing amount	
		Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years		
38 Securities pledged to the reporting institution as collateral under derivative contracts (to be returned to customers)													
(a) Readily monetizable through re-hypothecation													
(b) Not readily monetizable													
(i) Re-hypothecated													
(ii) Others													
(c) <u>Memorandum item</u> : Securities reported in sub-items (a) and (b) - according to contractual dates of return to customers													
39 Securities pledged to customers as collateral under derivative contracts (to be returned to the reporting institution)													

(HK\$'000)

Table B3

	Total amount	Estimated cash flows arising from selected assets, liabilities and off-balance sheet items (based on behavioural assumptions)										Balancing amount	
		Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years		
40 Demand, savings and current account deposits (referred to in item 1(b)) - according to the lowest month-end balance recorded in past 12 months													
41 Irrevocable loan commitments or facilities granted (referred to in item 11(b)) - according to estimated dates and amounts of drawdown by customers													
42 Off-balance sheet obligations (referred to in item 14(b)) - according to estimated dates and amounts of payment to customers													
43 Loans and advances to non-bank customers (referred to in item 24) - according to estimated dates and amounts of repayment by customers													

PART 5 - LIQUIDITY COVERAGE RATIO BY SIGNIFICANT CURRENCIES

(to be reported by category 1 institutions only)

(HK\$'000)

	A	B	C	D	E	F
	Total HQLA (before adjustments for 15% ceiling and 40% ceiling)	Total HQLA (after adjustments for 15% ceiling and 40% ceiling)	Total expected cash outflows	Total expected cash inflows (before 75% ceiling)	Total expected cash inflows (after 75% ceiling)	LCR (%) (= B ÷ (C – E))
HK dollars					0	#DIV/0!
US dollars					0	#DIV/0!
Renminbi					0	#DIV/0!
Other currencies which are significant to the reporting institution (please specify)						
					0	#DIV/0!
					0	#DIV/0!
					0	#DIV/0!
					0	#DIV/0!
					0	#DIV/0!
					0	#DIV/0!
					0	#DIV/0!
					0	#DIV/0!
					0	#DIV/0!
					0	#DIV/0!
					0	#DIV/0!
					0	#DIV/0!

(Supplementary sheets may be attached if necessary)