

SECRET



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Information required under the Banking Ordinance

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

		As at	
		Parts reported in this submission Part 1 to Part 3 Part 4 and Part 5 (where applicable)	(please tick)
Name of Authorize Is the institution de (Liquidity) Rules (B)	signated by the Monetary Authority as a c	ategory 1 institution under rule 3 of the Banking	Date of Submission
* Delete where in	applicable.		
		The Banking Ordinance	
The information, in i) in respect of Parii) in respect of Parunless otherwise a	n, in accordance with section 63(2) of the n the form of the duly completed return, t 1 to Part 3, not later than one month aft rt 4 and Part 5 (where applicable), not la dvised by the Monetary Authority. If the	e Banking Ordinance. must be submitted to the Monetary Authority: ter each month-end; and ter than one month after each quarter-end, e submission deadline falls on a public holiday	Tied in this return to the Monetary Authority, in the form of the state of the next working day. The state of the next working day. The state of the next working day. The state of the next working day.
We certify that the	information reported in this Return is, to	o the best of our knowledge and belief, correct	t.
_	Chief Accountant		Chief Executive
	Name		Name
Name and telephor	ne number of responsible person who ma	ay be contacted by the Monetary Authority in o	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-	Connected party of the		As % of		Breakdown of total	l amount by remaini	ng term to maturity	,
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)	reporting institution (Yes / No)*	Total amount	total liabilities	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								

^{*} 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)

		As % of		Breakdown of tota	l amount by remain	ing term to maturity	
Significant funding instruments	Total amount	total liabilities	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)							

PART 2 - UNENCUMBERED ASSETS AVAILABLE FOR SECURED BORROWING

(HK\$'000)

Turner of an annual constant		Total amount	Location	of assets
Types of unencumbered assets		Total amount	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 (Note)				
(h) Residential mortgage loans				
(i) Mortgage loans under Home Ownership Schemes or Private Sector Participation S	hemes			
(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 go	vernments			
(a) (For completion by reporting institutions incorporated in Hong Kong) Assets held by the or specified associated entities) that can be used as collateral for access to standing facility jurisdictions	e reporting institution (including its overseas branches ites offered by central banks or governments in host			
(b) (For completion by reporting institutions incorporated outside Hong Kong) Assets held that can be used by its Head Office as collateral to borrow from the central bank or gove				
3. Other assets not included elsewhere, but may be used as collateral for secured borrowin	g in wholesale funding markets			
(a) Debt securities assigned with a 0% risk-weight under the standardized (credit risk) appre	ach			
(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 sec	red borrowing purposes			
4. Memorandum item: Assets reported in items 1 to 3, which are posted by customers to the hypothecated by the institution (but have not yet been re-hypothecated)	e reporting institution as collateral that can be re-			

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				

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

A. Contractual maturity profile (HK\$'000)

			Contr	actual matui	rity of cash f	lows and sec	urities flows	arising from	the relevan	t items		
On-balance sheet liabilities	Total 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			> 3 years up to 5 years	Over 5 years	Balancing amount
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

Off-balance sheet obligations

	in 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

A. Contractual maturity profile (HK\$'000)

											(HK\$'000)
		Contr	actual matu	rity of cash f	lows and sec	urities flows	arising from	the relevant	t items		
Total amount	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3	> 3 months up to 6	> 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	Balancing amount
				HIOHHIS	Hollins						
0	0	0	0	0	0	0	0	0	0	0	0
	-										=
0	0	0	0	0	0	0	0	0	0	0	(
		•					•				
	0	0	0	0	0	0	0	0	0	0	
	1	0	0	1	0	0	0	0	0	0	
		amount Next day	Total amount Next day 2 to 7 days	Total amount Next day 2 to 7 days 8 days to 1 month 1	Total amount Next day 2 to 7 days 8 days to 1 wonth up to 3 months 1	Next day	Next day	Next day	Next day	Next day 2 to 7 days 8 days to 1 month month	Total amount Next day 2 to 7 days 8 days to 1 month up to 3 months up to 6 months > 6 months > 6 months > 1 year up > 2 years up > 3 years up to 5 years years up > 6 years years up > 6 years y

B. Supplementary Information (HK\$'000)

				Contr	actual matu	rity of securi	ities flows ar	ising from se	ecurities fina	ncing transa	ctions		
<u>Ta</u>	ble B1	Total 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		Over 5 years	Balancing amount
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) Memorandum item: 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) Memorandum item: 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)												

(HK\$'000)

		Total			Contractual	maturity of	securities flo	ws arising f	rom derivati	ve contracts			
<u>Ta</u>	ole B2	Total amount	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	un to 6	> 6 months			> 3 years up to 5 years	Over 5 years	Balancing amount
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) Memorandum item: 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)

									, ,				
			Estimate	d cash flows a	arising from s	elected assets	, liabilities an	d off-balance	e sheet items ((based on beh	avioural assu	mptions)	
<u>T</u>	able B3	Total amount	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	un to 6	> 6 months up to 1 year		> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount
4(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	В	С	D	Е	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)	$LCR (\%)$ $(= B \div (C - E))$
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!