

### **SECRET**



#### under the Banking Ordinance

# STABLE FUNDING POSITION OF AN AUTHORIZED INSTITUTION $\rm ^*$ (Hong kong office / unconsolidated / consolidated) basis

For the quarter ended	on
Name of Authorized Institution	Date of Submission
The institution has been designated by the Monetary Authority under the	he Banking (Liquidity) Rules as a  Category 1 institution Category 2A institution  (Please tick)
The Bankin	ng Ordinance
This Return is reported under section 63(2) of the Banking Ordinance the timeline specified in the Completion Instructions (CIs).	e. The Return should be submitted to the Monetary Authority quarterly within
<i>Note</i> : This Return should be prepared in accordance with the CIs. institution, or a category 2A institution, must complete the relevant part	An authorized institution designated by the Monetary Authority as a category 1 rts of the Return where applicable.
We certify that the information reported in this Return is, to the best of	f our knowledge and belief, correct.
Chief Accountant	Chief Executive
Name	Name
Name and telephone number of responsible person who may be contact	eted 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 1	the institution apply rule 8B to self-rectify NSFR shortfall during the quarter?	[Yes / No]
2.	If the	e answer to item 1 is "Yes", complete sub-items (a) to (d) below.	
	(a)	First shortfall day	[dd/mm/yyyy]
	(b)	%	
	(c)	NSFR on the expiry day of the self-rectification period	%
	(d)	%	

### (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!

(I)	AVAILABLE STABLE FUNDING (ASF)	Value ASF factor								
. ,	, ,			maining term to maturit			termined according to 1	emaining term to matu		Weighted amount
		< 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				,	1 3			,	
	(a) Tier 1 capital (before regulatory adjustments)						10	0%		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 –									
	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%	0
10	Trade-date payables					0%				0
11	Liabilities not covered by items 1 to 10						0	%		0
12	TOTAL AMOUNT OF ASF									0

(II)	REQUIRED STABLE FUNDING (RSF)		Va	alue			RSF	factor		
		R	eported according to re	emaining term to maturi	ty	De	etermined according to	remaining term to matur	ity	Weighted amount
		< 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)	Unencumbered assets, off-balance sheet obligations and total derivative lia	abilities (before adju	stments)							
1	Currency notes and coins								0%	0
2	Claims on the Monetary Authority for the account of the Exchange Fund or central banks									
	(a) funds placed with the institution's HKD CHATS Account, or with central banks to meet reserve requirements						(	)%		0
	(b) claims on the Monetary Authority for the account of the Exchange Fund or central banks not covered by sub-item (a), having a remaining term to maturity of less than 6 months or being repayable on demand					0%				0
	loans provided by the institution to the Monetary Authority for the account of the Exchange Fund or central banks, having a remaining term to maturity of 6 months or more									
	(i) loans that are subject to a risk-weight of 20% or less under section 55(2) of the Capital Rules						50%	65%	65%	0
	(ii) loans not covered by sub-sub-item (i)						50%	85%	85%	0
3	Securities held by the institution (other than securities representing the institution's claims covered by item 2(b))									
	(a) level 1 assets							5%		0
	(b) level 2A assets					15%				0
	(c) level 2B assets							0		
	(d) debt securities not covered by sub-item (a), (b) or (c)					50%	50%	85%	85%	0
	(e) listed equities not covered by sub-item (c)								85%	0
4	Physical traded commodities held by the institution								85%	0
5	Operational deposits placed by the institution at other financial institutions					50%	50%	100%	100%	0
6	Loans and funds (other than operational deposits) provided by the institution to other financial institutions									
	(a) loans and funds secured by level 1 assets					10%	50%	100%	100%	0
	(b) loans and funds not covered by sub-item (a)					15%	50%	100%	100%	0
7	Loans and funds provided by the institution to retail customers and wholesale customers (other than the Monetary Authority for the account of the Exchange Fund, central banks and financial institutions)									

(II)	REQUIRED STABLE FUNDING (RSF)		Va	lue			RSF	factor		
		R	eported according to re	emaining term to maturit	у	De	etermined according to	remaining term to matur	rity	Weighted amount
		< 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	Weighted amount
	(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						10	00%		0
	(b) assets not covered by sub-item (a)							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							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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			Va	llue			ACF	factor			
(I)	AVAILABLE CORE FUNDING (ACF)	R	eported according to re	emaining term to maturit	у	De	etermined according to	remaining term to matur	ity	Weighted	
		< 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	amount	
1	Capital										
	(a) Tier 1 capital (before regulatory adjustments)						10		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	
	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	
	Trade-date payables					0%				0	
8	Liabilities not covered by items 1 to 7					0%				0	
9	TOTAL AMOUNT OF ACF									0	

			Va	alue			RCF	factor		
(II)	REQUIRED CORE FUNDING (RCF)			emaining term to maturi				remaining term to matur		Weighted amount
		< 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	amount
1	Currency notes and coins								0%	0
2	Gold bullion								0%	(
3	Claims on, or reserves maintained with, the Monetary Authority for the account of the Exchange Fund or central banks							0%		(
4	Export bills					0%	50%	100%		(
5	Securities or prescribed instruments held by the institution									
	(a) securities or prescribed instruments mentioned in item 6 of Table A in section 2 of Schedule 5 to the Banking (Liquidity) Rules					0%				(
	(b) listed ordinary shares mentioned in item 5(ab) of Table 4 to Schedule 6 to the Banking (Liquidity) Rules						1	0%		0
	(c) securities or prescribed instruments not covered by sub-items (a) and (b)					0%	50%	100%	100%	0
6	Loans and funds provided by the institution to banks					0%	50%	100%	100%	0
7	Loans and funds provided by the institution to customers (other than the Monetary Authority for the account of the Exchange Fund, central banks and banks)									
	(a) residential mortgage loans mentioned in item 7 of Table A in section 2 of Schedule 5 to the Banking (Liquidity) Rules						0%			C
	(b) loans and funds provided to customers not covered by sub-item (a)					0%	50%	100%	100%	0
8	Net derivative assets (as calculated in Annex 1, item 7)				0				100%	(
9	Trade-date receivables					0%				(
10	Assets not covered by items 1 to 9									
	(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%				(
	(b) other assets that have specified terms to maturity					0%	50%	100%		0
11	Off-balance sheet obligations (as calculated in Annex 2, item 5)									0
12	Total derivative liabilities (before adjustments)								5%	0
13	TOTAL AMOUNT OF RCF									0
(III)	CORE FUNDING RATIO (%)									#DIV/0

# **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	Memorandum item: Non-cash variation margin received by the institution under the derivative contracts covered by item 1	
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

			Value						
		oorted according to	remaining term to ma	turity		ermined according to	remaining term to m	aturity	
	< 6 months or repayable on demand	6 months to <12	2 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	Weighted amoun
Currency notes and coins, encumbered for -									
(A) less than 6 months								0%	(
(B) 6 months to less than 12 months								50%	
(C) 12 months or more								100%	(
Claims on the Monetary Authority for the account of the Exchange Fund or central banks									
(a) funds placed with the institution's HKD CHATS Account, or with central banks to meet reserve requirements									
(b) claims on the Monetary Authority for the account of the Exchange Fund or central banks not covered by sub-item (a), having a remaining term to maturity of less than 6 months or being repayable on demand, encumbered for -									
(A) less than 6 months					0%				
(B) 6 months to less than 12 months					50%				
(C) 12 months or more					100%				
(c) loans provided by the institution to the Monetary Authority for the account of the Exchange Fund or central banks, having a remaining term to maturity of 6 months or more									
<ul> <li>(i) loans that are subject to a risk-weight of 20% or less under section 55(2) of the Capital Rules, encumbered for -</li> </ul>									
(A) less than 6 months						50%	65%	65%	
(B) 6 months to less than 12 months						50%	65%	65%	
(C) 12 months or more						100%	100%	100%	
(ii) loans not covered by sub-sub-item (i), encumbered for -									
(A) less than 6 months						50%	85%	85%	
(B) 6 months to less than 12 months						50%	85%	85%	
(C) 12 months or more						100%	100%	100%	
Securities held by the institution (other than securities representing the institution's claims covered by item 2(b))									
(a) level 1 assets, encumbered for -									
(A) less than 6 months						5	5%		
(B) 6 months to less than 12 months						50%         65%         65%           100%         100%         100%           50%         85%         85%           50%         85%         85%			
(C) 12 months or more						10	00%		
(b) level 2A assets, encumbered for -									
(A) less than 6 months						1	5%		
(B) 6 months to less than 12 months						50%         65%         65%           50%         65%         65%           100%         100%         100%           50%         85%         85%           50%         85%         85%           100%         100%         100%           50%         50%         100%           50%         50%         50%           50%         50%         50%           50%         50%         50%			
(C) 12 months or more						10	00%		
(c) level 2B assets, encumbered for -									
(A) less than 6 months						5	0%		
(B) 6 months to less than 12 months						5	0%		
(C) 12 months or more						10	65% 65% 100% 100% 100% 85% 85% 85% 100% 100% 100% 100% 100% 100% 100% 10		
(d) debt securities not covered by sub-item (a), (b) or (c), encumbered for -									

		Value  Reported according to remaining term to maturity			RSF factor						
					turity	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	Weighted amount	
	(A) less than 6 months					50%	50%	85%	85%	0	
	(B) 6 months to less than 12 months					50%	50%	85%	85%	0	
	(C) 12 months or more					100%	100%	100%	100%	0	
	(e) listed equities not covered by sub-item (c), encumbered for -										
	(A) less than 6 months								85%	0	
	(B) 6 months to less than 12 months								85%	0	
	(C) 12 months or more								100%	0	
4	Physical traded commodities held by the institution, encumbered for -										
	(A) less than 6 months								85%	0	
	(B) 6 months to less than 12 months								85%	0	
	(C) 12 months or more								100%	0	
5	Operational deposits placed by the institution at other financial institutions, encumbered for -										
	(A) less than 6 months					50%	50%	100%	100%	0	
	(B) 6 months to less than 12 months					50%	50%	100%	100%	0	
	(C) 12 months or more					100%	100%	100%	100%	0	
6	Loans and funds (other than operational deposits) provided by the institution to other financial institutions										
	(a) loans and funds secured by level 1 assets, encumbered for -										
	(A) less than 6 months					10%	50%	100%	100%	0	
	(B) 6 months to less than 12 months					50%	50%	100%	100%	0	
	(C) 12 months or more					100%	100%	100%	100%	0	
	(b) loans and funds not covered by sub-item (a), encumbered for -							<u>'</u>			
	(A) less than 6 months					15%	50%	100%	100%	0	
	(B) 6 months to less than 12 months					50%	50%	100%	100%	0	
	(C) 12 months or more					100%	100%	100%	100%	0	
7	Loans and funds provided by the institution to retail customers and wholesale customers (other than the Monetary Authority for the account of the Exchange Fund, central banks and financial institutions)										
	(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, encumbered for -										
	(A) less than 6 months					50%	50%	65%	65%	0	
	(B) 6 months to less than 12 months					50%	50%	65%	65%	0	
	(C) 12 months or more					100%	100%	100%	100%	0	
	(b) loans and funds not covered by sub-item (a), encumbered for -										
	(A) less than 6 months					50%	50%	85%	85%	0	
	(B) 6 months to less than 12 months					50%	50%	85%	85%	0	
	(C) 12 months or more					100%	100%	100%	100%	0	

		Value		RSF factor						
		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	Weighted amount
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, 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						10	00%		0
	(B) 6 months to less than 12 months						10	00%		0
	(C) 12 months or more						10	00%		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)