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

(HK$'000 or %)

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	%
3.	Additional information		
	(a)	Total weighted amounts of tokenised claims from customers or counterparties that are reported under Part 2(I) - available stable funding	
	(b)	Total weighted amounts of cryptoassets that are reported under Part 2(II) - required stable funding	

PART 1 – SUMMARY CERTIFICATE

(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!
4.	Additional information				
	(a)	Total weighted amounts of tokenised claims from customers or counterparties that are reported under Part 3(I) - available core funding			
	(b)	Total weighted amounts of cryptoassets that are reported under Part 3(II) - required core funding			

Part 2 – NET STABLE FUNDING RATIO

(HK$'000)

(I)	AVAILABLE STABLE FUNDING (ASF)	Value Reported 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	ASF factor 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	Weighted amount
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%	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 Reported according to remaining term to maturity				RSF factor Determined according to remaining term to maturity				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 derivative liabilities (before adjustments)**									
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%				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
	(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									
	(i) loans that are subject to a risk-weight of 20% or less under section 55 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					50%				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)**									

Part 2 – NET STABLE FUNDING RATIO

(HK$'000)

(II)	REQUIRED STABLE FUNDING (RSF)	Value: Reported according to remaining term to maturity				RSF factor: Determined according to remaining term to maturity				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) 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!**

Part 3 – CORE FUNDING RATIO

(HK$'000)

(I)	AVAILABLE CORE FUNDING (ACF)	Value: Reported 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	ACF factor: 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	Weighted amount
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: Reported 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	RCF factor: 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	Weighted amount
1	**Currency notes and coins**								0%	0
2	**Gold bullion**								0%	0
3	**Claims on, or reserves maintained with, the Monetary Authority for the account of the Exchange Fund or central banks**					0%				0
4	**Export bills**					0%	50%	100%		0
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%				0
	(b) listed ordinary shares mentioned in item 5(ab) of Table 4 to Schedule 6 to the Banking (Liquidity) Rules					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%				0
	(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%	0
9	**Trade-date receivables**					0%				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%				0
	(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**

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	
1	Currency notes and coins, 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
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									
	(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%				0
	(B) 6 months to less than 12 months					50%				0
	(C) 12 months or more					100%				0
	(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									
	(i) loans that are subject to a risk-weight of 20% or less under section 55 of the Capital Rules, encumbered for -									
	(A) less than 6 months						50%	65%	65%	0
	(B) 6 months to less than 12 months						50%	65%	65%	0
	(C) 12 months or more						100%	100%	100%	0
	(ii) loans not covered by sub-sub-item (i), encumbered for -									
	(A) less than 6 months						50%	85%	85%	0
	(B) 6 months to less than 12 months						50%	85%	85%	0
	(C) 12 months or more						100%	100%	100%	0
3	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%				0
	(B) 6 months to less than 12 months					50%				0
	(C) 12 months or more					100%				0
	(b) level 2A assets, encumbered for -									
	(A) less than 6 months					15%				0
	(B) 6 months to less than 12 months					50%				0
	(C) 12 months or more					100%				0
	(c) level 2B assets, encumbered for -									
	(A) less than 6 months					50%				0
	(B) 6 months to less than 12 months					50%				0
	(C) 12 months or more					100%				0
	(d) debt securities not covered by sub-item (a), (b) or (c), encumbered for -									

Annex 3 – Encumbered assets

(HK$'000)

		Value: Reported according to remaining term to maturity: < 6 months or repayable on demand	Value: 6 months to <12 months	Value: 12 months or more	Value: No specified term to maturity	RSF factor: Determined according to remaining term to maturity: < 6 months or repayable on demand	RSF factor: 6 months to <12 months	RSF factor: 12 months or more	RSF factor: 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 -									
	(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
8	Assets posted by the institution as initial margins or default fund contributions									

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									
	(b) assets not covered by sub-item (a)									
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)