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(For Official Use Only)

# SECRET

## Information required under the Banking Ordinance and the Monetary Statistics Ordinance

### QUARTERLY ANALYSIS OF LOANS AND ADVANCES AND PROVISION

Position of \*local office(s)/local offices and overseas branches

As at .....  
(last day of the quarter)

Parts reported in this submission \_\_\_\_\_ (please tick)

Parts I and Notes (1) & (2)

Parts II and Notes (3),(4),(5),(6) & (7)

\* Delete where inapplicable. Overseas incorporated institutions are required to report the position of their Hong Kong Office(s) only.

Name of Authorized Institution	Date of Submission

### The Banking Ordinance and the Monetary Statistics 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 sections 63(1)(b) and 63(2) of the Banking Ordinance and sections 3(2) of the Monetary Statistics Ordinance.

The information, in the form of the duly completed return, must be submitted to the Monetary Authority not later than 14 days after each quarter-end and in the case of an institution incorporated in Hong Kong with overseas branches, the information required under Part II and Notes (3), (4), (5), (6) & (7) of the return may be separately submitted 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 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 I - CLASSIFICATION OF LOANS AND ADVANCES BY ECONOMIC SECTORS (for position of Hong Kong offices)		HK\$  (1)	US\$  (HK\$ equivalent)  (2)	Other Currencies  (3)	Total  (1+2+3)  (4)	Provisions made	
						Specific  (5)	General*  (6)
<b>A.</b>	<b>Manufacturing</b>						
	1. Textiles						
	a. cotton						
	b. others						
	c. sub-total						
	2. Footwear & wearing apparel						
	3. Metal products & engineering						
	4. Rubber, plastic & chemicals						
	5. Electrical & electronic						
	a. telecommunication equipment						
	b. others						
	c. sub-total						
	6. Food						
	7. Beverages & tobacco						
	8. Printing & publishing						
	9. Miscellaneous						
	10. Total						
<b>B.</b>	<b>Building and construction, property development and investment</b>						
	1. Property development (by types of properties)						
	a. industrial						
	b. residential						
	c. commercial						
	d. others						
	e. sub-total						
	2. Property investment (by types of properties)						
	a. industrial						
	b. residential						
	c. commercial						
	d. others						
	e. sub-total						
	3. Civil engineering works						
	4. Total						

(HK\$ '000)

PART I - CLASSIFICATION OF LOANS AND ADVANCES BY ECONOMIC SECTORS (for position of Hong Kong offices)	HK\$	US\$	Other Currencies	Total	Provisions made	
	(1)	(2)	(HK\$ equivalent) (3)	(1+2+3) (4)	Specific (5)	General* (6)
<b>C. Electricity and gas</b>						
<b>D. Recreational activities</b>						
<b>E. Information technology</b>						
1. Telecommunications						
2. Others						
3. Total						
<b>F. Wholesale and retail trade</b>						
<b>G. Transport and transport equipment</b>						
1. Shipping						
2. Air transport						
3. Taxis						
4. Public light buses						
5. Others						
6. Total						
<b>H. Miscellaneous</b>						
1. Hotels, boarding houses & catering						
2. Financial concerns						
a. investment companies						
b. insurance companies						
c. futures brokers						
d. finance companies & others						
e. sub-total						
3. Stockbrokers						
a. margin lending						
b. others						
c. sub-total						
4. Non-stockbroking companies & individuals for the purchase of shares						
a. margin lending						
b. others						
c. sub-total						

(HK\$ '000)

PART I -	CLASSIFICATION OF LOANS AND ADVANCES BY ECONOMIC SECTORS (for position of Hong Kong offices)	HK\$  (1)	US\$  (2)	Other Currencies (HK\$ equivalent)  (3)	Total (1+2+3)  (4)	Provisions made	
						Specific  (5)	General*  (6)
	5. Professional & private individuals						
	a. for the purchase of flats covered by the guarantee issued by the Housing Authority under Home Ownership Scheme, Private Sector Participation Scheme & Tenants Purchase Scheme						
	b. for the purchase of other residential properties						
	c. for credit card advances						
	d. for other business purposes						
	e. for other private purposes						
	f. sub-total						
	6. All others						
	7. Total						
<b>I.</b>	<b>LOANS AND ADVANCES FOR USE IN HONG KONG (A to H)</b>						
<b>J.</b>	<b>TRADE FINANCING</b>						
<b>K.</b>	<b>OTHER LOANS AND ADVANCES</b>						
<b>L.</b>	<b>TOTAL LOANS AND ADVANCES (I+J+K)</b>						

\* General provisions reported under items A to H should be provisions established for exposures to various economic sectors

(HK\$ '000)

<b>PART II - ASSET QUALITY AND PROVISIONS</b>		Pass (1)	Special Mention (2)	Substandard (3)	Doubtful (4)	Loss (5)	Total (1+2+3+4+5) (6)
<b>A.</b>	<b>Loans and advances of</b>						
	1. Hong Kong offices						
	2. Overseas branches						
	3. Total (A.1 to A.2)						
	4. Banking subsidiary in Mainland China (this item is only applicable to licensed banks incorporated in Hong Kong)						
	Provisions made against A.3						
	5. General provisions						
	6. Specific provisions						
7. Country risk provisions							
8. Total (A.5 to A.7)							
<b>B.</b>	<b>Balances due from banks</b>						
	1. Due from banks						
	Provisions made against B.1						
	2. General provisions						
	3. Specific provisions						
4. Country risk provisions							
5. Total (B.2 to B.4)							
<b>C.</b>	<b>Acceptances and bills of exchange held</b>						
	1. Accepted or payable by non-banks						
	2. Accepted or payable by banks						
	3. Total (C.1 to C.2)						
	Provisions made against C.3						
	4. General provisions						
	5. Specific provisions						
6. Country risk provisions							
7. Total (C.4 to C.6)							
<b>D.</b>	<b>Investment debt securities</b>						
	1. Issued by banks, governments & international organizations						
	2. Issued by others						
	3. Total (D.1 to D.2)						
	Provisions made against D.3						
	4. Specific provisions						
5. Country risk provisions							
6. Total (D.4 to D.5)							
<b>E.</b>	<b>Accrued interest</b>						
	1. Accrued interest on A.3, B.1, C.3 and D.3						
	2. Provisions made against E.1						

(HK\$ '000)

<b>PART II - ASSET QUALITY AND PROVISIONS</b>		Pass (1)	Special Mention (2)	Substandard (3)	Doubtful (4)	Loss (5)	Total (1+2+3+4+5) (6)
<b>F.</b>	<b>Commitments and contingent liabilities</b>						
	1. To or on behalf of non-banks						
	2. To or on behalf of banks						
	3. Total (F.1 to F.2)						
	Provisions made against F.3						
	4. General provisions						
	5. Specific provisions						
	6. Country risk provisions						
	7. Total (F.4 to F.6)						
<b>G.</b>	<b>Value of security</b>						
	1. In support of loans and advances in A.3						
	2. In support of other exposures in B.1, C.3, D.3, E.1 & F.3						
<b>H.</b>	<b>Assets acquired through security enforcement</b>						

Note : Institutions incorporated in Hong Kong with overseas branches are required to report the combined position of their Hong Kong offices and overseas branches in Part II .  
For other institutions, report the positions of Hong Kong offices only.

Notes:

(1) For items H2a + H2d in Part I, please indicate the amount of loans to the group companies of property developers

(2) For items H3a and H4a in Part I, please indicate the amount of

Item H3a  
(stockbrokers)

Item H4a  
(non-stockbroking  
companies)

Item H4a  
(individuals)

(a) loans for subscribing for new shares in initial public offerings

(b) other margin lending

For other margin lending reported under Note(2)(b), please indicate

(i) the closing market value of the shares pledged on the reporting date:

(ii) the total amount of loans which exceeds 50% of  
the closing market value of the shares pledged:

(3) Overdue and rescheduled assets

Please indicate the book value of

Hong Kong Offices

Overseas Branches

Total

loans

other assets

loans

other assets

loans

other assets

(a) assets which have been overdue for more than 1 month  
and up to 3 months

(b) assets which have been overdue for more than 3  
months and up to 6 months

(c) assets which have been overdue for more than 6  
months and up to 1 year

(d) assets which have been overdue for more than 1 year

(e) sub-total (a) to (d)

(f) total assets which have been rescheduled

(i) of which rescheduled assets included in (a) above

(ii) of which rescheduled assets included in (b) to (d)  
above

(4) Assets on which interest no longer accrues to the profit and loss account

(HK\$ '000)

	Hong Kong Offices	Overseas Branches	Total
Report the total amount of assets on which the interest no longer accrues to the profit and loss account	<input type="text"/>	<input type="text"/>	<input type="text"/>
- of which:(a) loans and advances reported under item A3 in Part II	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b) other assets not reported under item (a) above	<input type="text"/>	<input type="text"/>	<input type="text"/>

(5) Interest in suspense

Report the amount of interest in suspense where the corresponding accrued interest has

(a) been capitalised but netted from the exposures reported under items A3, B1 and C3 in Part II	<input type="text"/>
(b) not been capitalised but netted from the accrued interest under item E1 in Part II	<input type="text"/>



(6) Non-bank China exposures

(HK\$ '000)

Types of counterparties (please classify according to the following order of priority)	Total direct exposures					
	On-balance sheet exposure	Contingent liabilities	Irrevocable undrawn commitments	FX and derivatives contract	Total (2) to (5)	Specific provisions
(1)	(2)	(3)	(4)	(5)	(6)	
(a) ITICs and their subsidiaries						
(b) Red-chip companies and their subsidiaries						
(c) H-shares companies and their subsidiaries						
(d) Other state, provincial or municipal government owned entities and their subsidiaries						
(e) Other entities incorporated or established in China						
(f) Companies and individuals outside China where the credit is granted for use in China						
(g) Other counterparties where the exposure is considered by the reporting institution to be non-bank China exposure						
Total (a) to (g)						
Memorandum item: Companies and individuals for purchasing properties in China under (a) to (g)						
(h) Exposures incurred by banking subsidiary in Mainland China (this item is only applicable to licensed banks incorporated in Hong Kong)						

(7) Ten largest criticised assets

(a) Special mention assets

(HK\$ '000)

	Name of customer	Amount of credit exposures			Value of security	Specific provisions made
		On-balance sheet exposures	Commitments & contingencies	Total		
1.						
	Total:					

(b) Substandard assets

(HK\$ '000)

	Name of customer	Amount of credit exposures			Value of security	Specific provisions made
		On-balance sheet exposures	Commitments & contingencies	Total		
1.						
	Total:					

(c) Doubtful assets

(HK\$ '000)

	Name of customer	Amount of credit exposures			Value of security	Specific provisions made
		On-balance sheet exposures	Commitments & contingencies	Total		
1.						
	Total:					

(d) Loss assets

(HK\$ '000)

	Name of customer	Amount of credit exposures			Value of security	Specific provisions made
		On-balance sheet exposures	Commitments & contingencies	Total		
1.						
	Total:					

**Supplementary information to Note (3)**

Overdue and rescheduled loans

(HK\$ '000)

Country/jurisdiction of overseas branches		Overdue and rescheduled loans of overseas branches					
		Overdue for > 1 month & up to 3 months (a)	Overdue for > 3 months & up to 6 months (b)	Overdue for > 6 months & up to 1 year (c)	Overdue for > 1 year (d)	Sub-total (a) to (d) (e)	Rescheduled loans (f)
Name	Code*						
Total:							

\*Please refer to Form MA(BS)21 for code reference

**Supplementary information to Note (3)**

Other overdue and rescheduled assets

(HK\$ '000)

Country/jurisdiction of overseas branches		Other overdue and rescheduled assets of overseas branches					Rescheduled assets
		Overdue for > 1 month & up to 3 months (a)	Overdue for > 3 months & up to 6 months (b)	Overdue for > 6 months & up to 1 year (c)	Overdue for > 1 year (d)	Sub-total (a) to (d) (e)	
Name	Code*						(f)
Total:							

\*Please refer to Form MA(BS)21 for code reference