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Co. No. MM/YY

under the Banking Ordinance

RETURN OF RENMINBI (RMB) BUSINESS ACTIVITIES

For Position of the Hong Kong Office(s) of an Authorized Institution

For the month ended _____(dd/mm/yyyy)
(last day of the month)

Name of Authorized Institution	Date of Submission
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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 21 days after the last day of each calendar 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

Chief Executive

Name

Name

Name and telephone number of responsible person who may be contacted by the Monetary Authority in case of any enquiry.

Name

Telephone Number

**Monthly Return of Renminbi (RMB) Business Activities
For Position of the Hong Kong Office(s) of an Authorized Institution**

Standing Information

1. Please state whether your institution has signed the Agreement for Clearing and Settlement of Renminbi Business with the RMB Clearing Bank	Yes / No
2. Please state whether your institution has entered into correspondent banking agreement with any Mainland bank for effecting RMB business (including RMB trade settlement business) :	Yes / No
If "Yes", state the name of the Mainland Correspondent Banks below:	
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

A. Balance Sheet as at the last day of the reporting month	No. of Accounts			CNY '000			
Liabilities							
	Current Account Deposits	Savings Deposits	Time Deposits	Current Account Deposits	Savings Deposits	Time Deposits	Total
1. Deposits from individual customers							
1.1 Hong Kong Residents							
1.2 Non-Hong Kong Residents							
2. Deposits from non-individual customers							
2.1 Designated Merchants							
2.2 Other non-individuals located in Hong Kong							
2.3 Other non-individuals located in Mainland China							
2.4 Other non-individuals located in other places							
3. Amount payable under repos							
3.1 Exchange Fund							
3.2 Als							
3.3 Other counterparties							
4. Due to banks							
4.1 RMB Clearing Bank							
a. Payable on demand and money at call							
b. Repayable or callable within 1 month, other than (a)							
c. Between 1 and 3 months							
d. Later than 3 months							
4.2 Participating Als in Hong Kong							
a. Payable on demand and money at call							
b. Repayable or callable within 1 month, other than (a)							
c. Between 1 and 3 months							
d. Later than 3 months							
4.3 Other Als in Hong Kong							
a. Payable on demand and money at call							
b. Repayable or callable within 1 month, other than (a)							
c. Between 1 and 3 months							
d. Later than 3 months							
4.4 Mainland Correspondent Banks							
a. Payable on demand and money at call							
b. Repayable or callable within 1 month, other than (a)							
c. Between 1 and 3 months							
d. Later than 3 months							
4.5 Other banks outside Hong Kong							
a. Payable on demand and money at call							
b. Repayable or callable within 1 month, other than (a)							
c. Between 1 and 3 months							
d. Later than 3 months							
4.6 Memorandum: Due to connected Als							
4.7 Memorandum: Due to connected banks outside Hong Kong							
5. Due to Exchange Fund							
5.1 Repayable or callable within 1 month							
5.2 Between 1 and 3 months							
5.3 Later than 3 months							
6. RMB negotiable debt instruments (NDIs) issued and outstanding							
6.1 RMB negotiable certificates of deposits							
6.2 Acceptance and bills of exchange payable							
6.3 Other RMB NDIs							
7. Other liabilities							
7.1 Miscellaneous							
7.2 Balancing figure							
8. Total liabilities							
9. Off-balance sheet items							
9.1 Derivatives positions							
a. Forwards							
b. Others							
c. Balancing figure							
9.2 Contingent liabilities related to RMB trade finance							
9.3 Other commitments							
Assets							
10. RMB cash							
11. Amount receivable under reverse repos							
11.1 Exchange Fund							
11.2 Als							
11.3 Other counterparties							

A. Balance Sheet as at the last day of the reporting month	No. of Accounts	CNY '000
12. Due from banks 12.1 RMB Clearing Bank a. Payable on demand and money at call b. Repayable or callable within 1 month, other than (a) c. Between 1 and 3 months d. Later than 3 months 12.2 Participating AIs in Hong Kong a. Payable on demand and money at call b. Repayable or callable within 1 month, other than (a) c. Between 1 and 3 months d. Later than 3 months 12.3 Other AIs in Hong Kong a. Payable on demand and money at call b. Repayable or callable within 1 month, other than (a) c. Between 1 and 3 months d. Later than 3 months 12.4 Mainland Correspondent Banks a. Payable on demand and money at call b. Repayable or callable within 1 month, other than (a) c. Between 1 and 3 months d. Later than 3 months 12.5 Other banks outside Hong Kong a. Payable on demand and money at call b. Repayable or callable within 1 month, other than (a) c. Between 1 and 3 months d. Later than 3 months 12.6 Memorandum: Due from connected AIs 12.7 Memorandum: Due from connected banks outside Hong Kong		
13. Due from Exchange Fund 13.1 Repayable or callable within 1 month 13.2 Between 1 and 3 months 13.3 Later than 3 months		
14. Loans and advances to customers 14.1 Loans and advances to individuals a. for use in Hong Kong b. for use in Mainland China c. for use in other places d. where the place of use is not known 14.2 Loans and advances to non-individuals a. trade finance b. for use in Hong Kong c. for use in Mainland China d. for use in other places e. where the place of use is not known		
15. RMB negotiable debt instruments (NDIs) held 15.1 RMB negotiable certificates of deposits 15.2 Acceptance and bills of exchange receivable 15.3 Commercial paper 15.4 Government bills, notes and bonds 15.5 Other RMB NDIs 15.6 Memorandum: Holding of RMB NDIs a. Held-to-maturity b. Available-for-sale c. Others 15.7 Memorandum: Holding of RMB NDIs issued in Mainland China 15.8 Memorandum: Holding of RMB NDIs issued in Hong Kong a. RMB NDIs approved by Mainland authorities for issue in Hong Kong		
16. Investments 16.1 Investments in shareholdings 16.2 Other investments 16.3 Memorandum: Investments in Mainland China		
17. Other assets 17.1 Miscellaneous 17.2 Balancing figure		
18. Total assets		
19. Less: provisions		
20. Total assets less provisions		
21. Off-balance sheet items (=21.1+21.2+21.3)		
21.1 Derivatives positions a. Forwards b. Others c. Balancing figure		
21.2 Contingent claims related to RMB trade finance		
21.3 Other claims		

B. Money Exchange

Does your institution offer RMB money exchange service to customers?		Yes/No
		CNY '000
		No. of counts
1. Volume of business during the reporting month : from RMB into HK\$ and other currencies by customers		
1.1 with individuals conducted through RMB accounts		
1.2 with individuals not through RMB accounts		
1.3 with Designated Merchants		
1.4 with other AIs (excluding the RMB Clearing Bank)		
1.5 with banks outside Hong Kong (excluding Mainland Correspondent Banks)		
1.6 with other non-individuals for trade settlement purposes		
1.7 with other non-individuals not included in the above items		
2. Volume of business during the reporting month : from HK\$ and other currencies into RMB by customers		
2.1 with individuals conducted through RMB accounts		
2.2 with individuals not through RMB accounts		
2.3 with other AIs (excluding the RMB Clearing Bank)		
2.4 with banks outside Hong Kong (excluding Mainland Correspondent Banks)		
2.5 with other non-individuals for trade settlement purposes		
2.6 with other non-individuals not included in the above items		

C. RMB Remittances

Does your institution offer RMB remittance service to customers?		Yes/No
		CNY '000
		No. of counts
Volume of transactions during the reporting month		
1. Outward remittances to the Mainland		
1.1 by individuals through their RMB accounts		
1.2 by RMB Bond Issuers		
1.3 by non-individuals for trade settlement purposes		
a. through RMB Clearing Bank		
b. through Mainland Correspondent Banks		
1.4 by other AIs		
a. through RMB Clearing Bank		
b. through Mainland Correspondent Banks		
1.5 by banks outside Hong Kong		
a. through RMB Clearing Bank		
b. through Mainland Correspondent Banks		
1.6 for the reporting AI's own account		
1.7 by other non-individuals not included in the above items		
a. through RMB Clearing Bank		
b. through Mainland Correspondent Banks		
2. Inward remittances from the Mainland		
2.1 to individuals		
2.2 to RMB Bond Issuers or their payment agents' bank accounts in Hong Kong		
2.3 to other non-individuals for trade settlement purposes		
a. through RMB Clearing Bank		
b. through Mainland Correspondent Banks		
2.4 to other AIs		
a. through RMB Clearing Bank		
b. through Mainland Correspondent Banks		
2.5 to banks outside Hong Kong		
a. through RMB Clearing Bank		
b. through Mainland Correspondent Banks		
2.6 for the reporting AI's own account		
2.7 to other non-individuals not included in the above items		
a. through RMB Clearing Bank		
b. through Mainland Correspondent Banks		
3. Outward remittances to places outside the Mainland		
4. Inward remittances from places outside the Mainland		

D. RMB Credit Cards

Does your institution offer RMB credit card service to customers?		Yes/No
	No. of cards	CNY '000
1. Total no. of credit cards and outstanding receivables at the end of the reporting month		
2. Delinquent accounts		
2.1 overdue for 1 - 30 days		
2.2 overdue for 31 - 60 days		
2.3 overdue for 61 - 90 days		
2.4 overdue for over 90 days		
3. Charge-off for the reporting month		

E. Quality of RMB Assets

Does your institution offer RMB loans to customers?				Yes/No
Outstanding balance at the end of the reporting month	Trade finance	Other loans & advances to non-individuals	Other assets	Individual impairment allowance
	CNY'000	CNY'000	CNY'000	CNY'000
1. Asset quality classification				
1.1 Pass				
1.2 Special Mention				
1.3 Substandard				
1.4 Doubtful				
1.5 Loss				
1.6 Total				
2. Overdue assets				
2.1 overdue for more than 1 month and up to 3 months				
2.2 overdue for more than 3 months and up to 6 months				
2.3 overdue for more than 6 months and up to 1 year				
2.4 overdue for more than 1 year				
2.5 Total overdue assets				
3. Rescheduled assets				

F. RMB Current Accounts

Does your institution offer RMB current account service to customers?		Yes/No
	Number	CNY '000
1. Aggregate number and value of RMB cheques received for clearing from Mainland China during the reporting month		
2. Aggregate number and value of RMB cheques received from Participating AIs in Hong Kong for clearing during the reporting month		
2.1 issued by individuals		
2.2 issued by non-individuals		
3. Number of days during the reporting month on which the aggregate amount of RMB cheques received for clearing from Mainland China in respect of any RMB current account of individuals exceeded CNY80,000		
3.1 The largest number of accounts involved in each of these days		

G. RMB Negotiable Debt Instruments

Does your institution have transactions in RMB negotiable debt instruments (NDIs)?		Yes/No
	NDIs issued in Hong Kong	Total NDIs
	CNY '000	CNY '000
1. Total amount of RMB NDIs bought / sold during the reporting month		
1.1 Bought for own account		
a. subscribed from RMB NDI Issuers		
b. bought from customers		
c. bought from other Participating AIs		
d. Others		
1.2 Sold for own account		
a. sold to customers		
b. sold to other Participating AIs		
c. Others		
1.3 Bought for customers		
1.4 Sold for customers		
2. Total amount of RMB NDI repos and reverse repos during the reporting month		
2.1 Repos		
2.2 Reverse Repos		

H. Memorandum Items

		CNY '000
1.(a)(1)	The largest day-end RMB open position of your institution	
(a)(2)	Date on which the largest day-end RMB open position was recorded	
(b)	Gross aggregate amount of RMB bought and sold during the reporting month:	
(b)(1)	bought from RMB Clearing Bank	
(b)(1)(i)	of which, for Personal & Designated Business Customer RMB business position squaring	
(b)(1)(ii)	for RMB trade settlement business position squaring	
(b)(1)(iii)	for other purposes	
(b)(2)	sold to RMB Clearing Bank	
(b)(2)(i)	of which, for Personal & Designated Business Customer RMB business position squaring	
(b)(2)(ii)	for RMB trade settlement business position squaring	
(b)(2)(iii)	for other purposes	
(b)(3)	bought from Mainland Correspondent Banks	
(b)(4)	sold to Mainland Correspondent Banks	
2.	The aggregate amount of RMB deposits received during the reporting month in the form of cash RMB (i.e. other than those converted from HK\$ and other currencies) from customers.	
3.	The aggregate amount of RMB deposits received during the reporting month through the conversion of HK\$ and other currencies (either cash or bank balances) into RMB from customers.	
4. (a)	Average day-end balance of RMB cash during the reporting month	
(b)	Average day-end balance of settlement account opened with RMB Clearing Bank during the reporting month	
(c)	Average day-end balance of RMB deposits during the reporting month	
(d)	Daily average ratio ----- (a + b) / (c)	%
(d)(1)	Lowest day-end ratio during the reporting month	%
(d)(2)	Number of calendar days during the reporting month on which the day-end ratio was below 25%	day(s)
(e)	Average day-end aggregate balance of settlement accounts opened with Mainland Correspondent Banks during the reporting month	
(f)	Average day-end balance of total interbank funding in RMB during the reporting month	
5.	Where the reporting institution engages in RMB business for the first time during the reporting month, please provide the amount of RMB cash in hand on the first day of the immediate preceding month prior to the start of this line of business.	

I. Certificate

1. For AIs providing RMB money exchange services to individual customers, please state whether or not, during the reporting period, the institution was in compliance with the requirement that, in relation to money exchange transactions conducted by any single individual customer through his/her account(s) with your institution, the daily aggregate amount of transactions did not exceed the specified sum of RMB 20,000 EACH for transactions from RMB into HK\$/other currencies and for transactions from HK\$/other currencies into RMB :

Please tick : Yes () No ()

If "No", please provide the following :

	<u>Name of customer</u>	<u>Account number</u>	<u>Date of transaction(s)</u>	<u>Amount (CNY)</u>	
				<u>From RMB into HK\$/other currencies</u>	<u>From HK\$/other currencies into RMB</u>
(1)					
(2)					
(3)					
:					

2. For AIs providing RMB money exchange services to individual customers, please state whether or not, during the reporting period, the institution was in compliance with the requirement that each money exchange transaction conducted with any individual customer, other than those conducted through RMB deposit account(s) with your institution, did not exceed the specified sum of RMB 20,000 :

Please tick : Yes () No ()

If "No", please provide the following :

	<u>Name of customer</u>	<u>Date of transaction(s)</u>	<u>Amount (CNY)</u>	
			<u>From RMB into HK\$/other currencies</u>	<u>From HK\$/other currencies into RMB</u>
(1)				
(2)				
(3)				
:				

3. For AIs providing RMB remittance services to individual customers, please state whether or not, during the reporting period, the institution was in compliance with the requirement that the daily aggregate amount of outward remittance of RMB conducted for any single individual customer through transfers from his/her RMB account(s) with your institution did not exceed the specified sum of RMB 80,000 :

Please tick : Yes () No ()

If "No", please provide the following :

	<u>Name of customer</u>	<u>Account number</u>	<u>Date of transaction(s)</u>	<u>Amount (CNY)</u>
(2)				
(3)				
:				

4. Please state whether or not, during the reporting period, the institution was in compliance with other requirements stipulated in the respective agreements with the Clearing Bank and Mainland Correspondent Banks:

Please tick : Yes () No ()

If "No", please provide the details of each non-compliance issue as following :

	<u>Details of breach</u>	<u>Period of non-compliance</u>		<u>Date of reporting to Clearing Bank or Mainland Correspondent Banks</u>	<u>Event(s) status (Rectified / Pending)*</u>	<u>Date of rectification (dd/mm/yyyy)</u>
		<u>From (dd/mm/yyyy)</u>	<u>To (dd/mm/yyyy)</u>			
(1)						
(2)						
(3)						
:						

* If a case of non-compliance reported in Part I item 4 has been rectified as of the return reporting date, a letter "R" should be typed in this column and a date should be provided in the "Date of rectification" column. If a case is still pending rectification as of the return reporting date, a "P" letter should be typed in this column and the "Date of rectification" column should leave blank.