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**SECRET**

Co. No. MM YY CAT Pt.

(For Official Use Only)

**under the Banking Ordinance and  
the Monetary Statistics Ordinance**

**QUARTERLY ANALYSIS OF LOANS AND ADVANCES AND PROVISIONS**

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

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

Parts reported in this submission (please tick)  
Part I and Notes (1) & (2)   
Part II and Notes (3), (4), (5) & (6)

\* 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
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**The Banking Ordinance and the Monetary Statistics Ordinance**

Information requested in this return is required under sections 63(1)(b) and 63(2) of the Banking Ordinance and section 3(2) of the Monetary Statistics Ordinance. The return should be submitted to the Monetary Authority not later than 14 days after the end of each quarter ending on 31 March, 30 June, 30 September and 31 December, 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 query.

\_\_\_\_\_  
*Name*

\_\_\_\_\_  
*Telephone Number*

PART I - LOANS AND ADVANCES AND PROVISIONS (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						
	6. Food						
	7. Beverages & tobacco						
	8. Printing & publishing						
	9. Miscellaneous						
	10. Total						
<b>B.</b>	<b>Agriculture and fisheries</b>						
<b>C.</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						
<b>D.</b>	<b>Electricity, gas and telecommunications</b>						
<b>E.</b>	<b>Wholesale and retail trade</b>						

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

PART I - LOANS AND ADVANCES AND PROVISIONS (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>F.</b>	<b>Mining and quarrying</b>						
<b>G.</b>	<b>Transport and transport equipment</b>						
	1. Shipping						
	2. Taxis & public light buses						
	3. Others						
	4. Total						
<b>H.</b>	<b>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						
	5. Professional & private individuals						
	a. for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme & <i>Tenants Purchase Scheme</i>						
	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 - LOAN CLASSIFICATION AND PROVISIONS</b>		Pass (1)	Special Mention (2)	Substandard (3)	Doubtful (4)	Loss (5)	Total (1+2+3+4+5) (6)
<b>A. Loans and advances of</b>	1. Hong Kong offices						
	2. Overseas branches						
	3. Total (A.1 to A.2)						
	Provisions made against A.3						
	4. General provisions						
	5. Specific provisions						
	6. Country debt provisions						
7. Total (A.4 to A.6)							
<b>B. Balances due from banks</b>	1. Due from banks						
	Provisions made against B.1						
	2. General provisions						
	3. Specific provisions						
	4. Country debt provisions						
5. Total (B.2 to B.4)							
<b>C. 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 debt provisions						
7. Total (C.4 to C.6)							
<b>D. 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 debt provisions						
6. Total (D.4 to D.5)							
<b>E. Accrued interest</b>	1. Accrued interest on A.3, B.1, C.3 and D3						
	2. Provisions made against E.1						

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 this part.  
For other institutions, report the positions of Hong Kong offices only.

<b>PART II - LOAN CLASSIFICATION 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 debt provisions							
7. Total (F.4 to F.6)							
<b>G.</b>	<b>Value of security</b>						
	1. <i>In support of loans and advances in A3</i>						
	2. <i>In support of other exposures in B1, C3, D3, E1 &amp; F3</i>						
<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 this part.  
For other institutions, report the positions of Hong Kong offices only.

Notes:

(HK\$'000)

(1) For items H.2a + H.2d in Part I, please indicate the amount of loans to the group companies of property developers

(2) For items H.3a and H.4a in Part I, please indicate  
 (a) the closing market value of the shares on the reporting date:

Item H.3a

Item H.4a

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

Item H.3a

Item H.4a

(3) Overdue and rescheduled assets  
 Please indicate the book value of

	<u>Hong Kong Offices</u>		<u>Overseas Branches</u>		<u>Total</u>	
	<i>loans</i>	<i>other assets</i>	<i>loans</i>	<i>other assets</i>	<i>loans</i>	<i>other assets</i>
(a) <i>assets which have been overdue for more than 1 month and up to 3 months</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b) <i>assets which have been overdue for more than 3 months and up to 6 months</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(c) <i>assets which have been overdue for more than 6 months and up to 1 year</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(d) <i>assets which have been overdue for more than 1 year</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(e) <i>sub-total (a) to (d)</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(f) <i>total assets which have been rescheduled</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(i) <i>of which rescheduled assets included in (a) above</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(ii) <i>of which rescheduled assets included in (b) to (d) above</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

Report the total amount of assets on which the interest no longer accrues to the profit and loss

	<u>Hong Kong Offices</u>	<u>Overseas Branches</u>	<u>Total</u>
	<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"/>
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(b) other assets not reported under item (a) above

<input type="text"/>	<input type="text"/>	<input type="text"/>
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(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

(b) not been capitalised but netted from the accrued interest under item E1 in Part II

Supplementary information to Note (3)

Overdue and rescheduled loans

(HK\$'000)

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

\*Please refer to Form MA(BS)2 for code reference



Supplementary information to Note (3)

Other Overdue and rescheduled assets

(HK\$'000)

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

\*Please refer to Form MA(BS)2 for code reference

(6) Ten largest special mention and classified 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.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
	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.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
	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.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
	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.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
	Total:					