



SECRET

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| Co. No. | | | | | MM | | YY | | CAT. | | | | | | | | | | |

(For Official Use Only)

under the Banking Ordinance

RETURN ON LIQUIDITY MONITORING TOOLS
*** HONG KONG OFFICE / UNCONSOLIDATED / CONSOLIDATED POSITION**

As at
(last day of the month)

| | |
|---|--------------------|
| Name of Authorized Institution Is the institution designated by the Monetary Authority as a category 1 institution under rule 3 of the Banking (Liquidity) Rules (BLR)? [Yes / No *] | Date of Submission |
|---|--------------------|

* Delete where inapplicable.

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 one month after the last day of each 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 query.

Name

Telephone Number

PART 1 - CONCENTRATION OF FUNDING SOURCES

Table A - Significant funding providers

(HK\$'000)

| Significant funding providers (including 10 largest banks, 10 largest non-bank customers, and any other bank or non-bank customer which has provided, on a group basis, funding exceeding 1% of the reporting institution's total liabilities) | Connected party (Yes / No)* | Total amount | As % of total liabilities | Breakdown of total amount by remaining term to maturity | | | | |
|--|-----------------------------|--------------|---------------------------|---|--------------------------|---------------------------|----------------------------|-------------|
| | | | | ≤ 1 month | >1 month, up to 3 months | >3 months, up to 6 months | >6 months, up to 12 months | > 12 months |
| 1. Banks | | | | | | | | |
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| 2. Non-bank customers | | | | | | | | |
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(Supplementary sheets may be attached if necessary)

* In case of a connected party, mark "Yes". Otherwise, mark "No".

PART 1 - CONCENTRATION OF FUNDING SOURCES

Table B - Significant funding instruments

(HK\$'000)

| Significant funding instruments contributing more than 1% of the reporting institution's total liabilities | Total amount | As % of total liabilities | Breakdown of total amount by remaining term to maturity | | | | |
|--|--------------|---------------------------|---|---------------------------|----------------------------|-----------------------------|-------------|
| | | | ≤ 1 month | > 1 month, up to 3 months | > 3 months, up to 6 months | > 6 months, up to 12 months | > 12 months |
| 1. Deposits from retail customers [Explanatory note 1] | | | | | | | |
| (a) ≤ HK\$500,000 | | | | | | | |
| (b) > HK\$500,000, up to HK\$5,000,000 | | | | | | | |
| (c) > HK\$5,000,000, up to HK\$10,000,000 | | | | | | | |
| (d) > HK\$10,000,000 | | | | | | | |
| (e) Total | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 2. Deposits from other non-bank customers | | | | | | | |
| (a) ≤ HK\$500,000 | | | | | | | |
| (b) > HK\$500,000, up to HK\$5,000,000 | | | | | | | |
| (c) > HK\$5,000,000, up to HK\$10,000,000 | | | | | | | |
| (d) > HK\$10,000,000 | | | | | | | |
| (e) Total | 0 | 0% | 0 | 0 | 0 | 0 | 0 |
| 3. Borrowing from banks [Explanatory note 2] | | | | | | | |
| 4. Capital and debt instruments issued and outstanding [Explanatory note 3] | | | | | | | |
| (a) Capital instruments | | | | | | | |
| (b) Certificates of deposit | | | | | | | |
| (c) Debt securities (senior, unsecured, not structured) | | | | | | | |
| (d) Convertible securities (which do not fall within sub-item (a)) | | | | | | | |
| (e) Asset-backed securities | | | | | | | |
| (f) Other capital or debt instruments (structured or otherwise) not included in sub-items (a) to (e) | | | | | | | |
| 5. Other outstanding funding instruments issued by the reporting institution to obtain funds exceeding 1% of total liabilities, but not otherwise included in items 1 to 4 (please specify) | | | | | | | |
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(Supplementary sheets may be attached if necessary)

Explanatory notes

1. As a modification after the first consultation conducted in April 2014, deposits from non-bank customers are broken down into (1) retail customers and (2) other non-bank customers, with each calibrated by the amount of deposit received from the relevant depositors. This modification is intended to collect information to facilitate on-going review and trend analysis of such deposits, taking into account the type of depositor and the size of deposit.
2. In the 2014 consultation draft, item 3 was broken down into (a) money market borrowing, (b) loans provided by banks and financial institutions, and (c) other borrowings with a view to facilitating analysis on an AI's funding capacity through different types of interbank transactions. On reflection, this item can be simplified as suggested by the industry. The reporting institution is only required to report the gross amount of funds borrowed from other banks.
3. In the 2014 consultation draft, item 4 included a residual sub-item (g) "Other debt instruments not reported above" (i.e. not reported in sub-items (a) to (f)). Sub-item (g) is deleted in this version. Any other funding instruments issued by the reporting institution but not captured elsewhere should be reported in item 5 if the outstanding balance of the funding raised from an instrument (or a group of similar instruments) exceeded 1% of the institution's total liabilities.

PART 2 - UNENCUMBERED ASSETS AVAILABLE FOR SECURED BORROWING

(HK\$'000)

| Types of unencumbered assets [Explanatory note 4] | Total amount | Location of assets | |
|--|--------------|--------------------|----------|
| | | Hong Kong | Overseas |
| 1. Assets which are, or may be, acceptable as collateral under the MA's liquidity facilities and other contingency funding mechanisms | | | |
| (a) EF debt securities | | | |
| (b) Hong Kong Government bonds | | | |
| (c) RMB-denominated assets that can be used as collateral under RMB Liquidity Facility | | | |
| (d) US Treasury debt securities | | | |
| (e) AAA-rated securities not included in items (a) to (d) | | | |
| (f) Other investment grade securities | | | |
| (g) Interbank placements after deductions (Note) | | | |
| (h) Residential mortgage loans | | | |
| (i) Mortgage loans under Home Ownership Schemes or Private Sector Participation Schemes | | | |
| (ii) Mortgage loans which satisfy the purchasing criteria of The Hong Kong Mortgage Corporation Limited | | | |
| (iii) Other performing residential mortgage loans | | | |
| 2. Assets which may be used as collateral for borrowing from overseas central banks or governments | | | |
| (a) <i>(For completion by reporting institutions incorporated in Hong Kong)</i> Assets held by the reporting institution (including its overseas branches or specified associated entities) that can be used as collateral for access to standing facilities offered by central banks or governments in host jurisdictions | | | |
| (b) <i>(For completion by reporting institutions incorporated outside Hong Kong)</i> Assets held by the Hong Kong branch of the reporting institution that can be used by its Head Office as collateral to borrow from the central bank or government in its home jurisdiction | | | |
| 3. Other assets not included elsewhere, but may be used as collateral for secured borrowing in wholesale funding markets | | | |
| (a) Debt securities assigned with a 0% risk-weight under the standardized (credit risk) approach | | | |
| (b) Debt securities assigned with a non-0% risk-weight that is not more than 20% under the standardized (credit risk) approach | | | |
| (c) Other assets which are reasonably expected to have potential for use as collateral for secured borrowing purposes | | | |
| 4. <u>Memorandum item:</u> Assets reported in items 1 to 3, which are posted by customers to the reporting institution as collateral that can be re-hypothecated by the institution (but have not yet been re-hypothecated) | | | |

Note: Exclude any interbank placement which (i) may be the subject of possible set-off claims or (ii) is placed with a connected bank of the reporting institution.

Explanatory notes

4. The original item A "Assets eligible for rediscount at the Discount Window" and item B "Other assets which may be acceptable as collateral under HKMA's contingency funding mechanisms" listed in the 2014 consultation draft are consolidated into item 1 in this version. To alleviate AIs' reporting burden, restricted licence banks, deposit-taking companies and overseas incorporated AIs are not required to report items 1(g) and 1(h). (Please refer to the Completion Instructions for details of the reporting requirements.)

PART 3 - COMMITTED FACILITIES

Table A - Facilities received from the MA, central banks, governments, banks or non-bank financial institutions, or Forward Commitment Facility received from The Hong Kong Mortgage Corporation Limited (if applicable)

| Name of facility provider | Connected party (Yes / No)* | Currency | Facility limit (HK\$'000) | Expiry date (dd/mm/yy) | Amount drawn (HK\$'000) | Secured (S); unsecured (U) or partially secured (P) |
|---------------------------|--------------------------------|----------|------------------------------|---------------------------|----------------------------|---|
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| Total | | | | | | |

Table B - Facilities granted to banks or non-bank financial institutions

| Name of bank or non-bank financial institution to which the facility is granted | Connected party (Yes / No)* | Currency | Facility limit (HK\$'000) | Expiry date (dd/mm/yy) | Amount drawn (HK\$'000) | Secured (S); unsecured (U) or partially secured (P) |
|---|--------------------------------|----------|------------------------------|---------------------------|----------------------------|---|
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| Total | | | | | | |

(Supplementary sheets may be attached if necessary)

* In case of a connected party, mark "Yes". Otherwise, mark "No".

