

CONFIDENTIAL

Report on Stable Funding Requirement ("SFR")

For the quarter ended (mmm/yyyy): _____

Name of reporting institution: _____

The report should be submitted to the HKMA within 14 calendar days after each quarter end.

	(HKD'000)
(1) Total loans as at end of (current quarter end)	
(a) of which IPO loans	
(b) of which loans with remaining maturity of ≤ 6 months and supported by matched-term funds from its Head Office or overseas offices on a back-to-back basis (subject to a cap of 25% of total loans)	
(2) Total loans as at end of (previous quarter end)	
(a) of which IPO loans	
(3) Total customer deposits as at	
(4) Loan growth as at (current quarter end)	
(a) quarter-on-quarter excluding IPO loans (equivalent to applicable SFR ratio, subject to a cap of 100%) [((1)-(1)(a) / (2)-(2)(a)) - 1] x 100%	
(b) average of latest 8 quarters (annualised and based on actual total loans)	
(5) Total stable funding required = [(2) - (2)(a)] x (4)(a) - (1)(b) <i>If [(3) x 70% - (1)+(1)(a)] is positive, then the formula for calculating total stable funding required is [(2) - (2)(a)] x (4)(a) - (1)(b) - [(3) x 70% - (1) + (1)(a)]</i>	
(6) Available stable funding	
(a) <i>Net due to / (from) Head Office, overseas offices and related banks repayable later than 6 months</i>	
(b) <i>Other stable funding:</i>	
(i) Capital base (less interests in land and buildings and fixed assets)	
(ii) 50% of net due to other banks with remaining maturities over 6 months	
(iii) 50% of term funding (e.g. NDIs issued) with remaining maturities over 6 months	
(iv) Others (subject to the HKMA's consent)	
(c) <i>Other funding support from Head Office (subject to the HKMA's consent)</i>	
(i) Head Office's irrevocable committed liquidity facility (subject to a cap of 25% of total loans)	
(ii) NDIs held by Head Office placed at Central Moneymarkets Unit	
(7) Stable funding to be obtained [(5) - 6(a) - 6(b) - 6(c)]	
(8) Deadline to obtain the stable funding	