

**Mapping the Key Financial Information in the Disclosure Statement
to the Banking Returns**

<u>Number</u>	<u>Name of return</u>
MA(BS)1	Return of Assets and Liabilities
MA(BS)1C	Return of Current Year's Profit and Loss Account
MA(BS)1E	Return of Liquidity Position
MA(BS)1G	Maturity Profile Return
MA(BS)2A	Return of Loans and Advances and Provisions

Disclosure statement		Banking returns	
Item	Description	Return/Item	Description
Balance sheet data – Assets			
(i)	Cash and short term funds	MA(BS)1 II.12 II.14(a) II.17.1(a) II.17.1(b) II.17.2(a) II.17.2(b) II.17.4(a) II.17.4(b)	Cash Due from Exchange Fund - repayable or callable within 1 month <u>Due from banks</u> Connected AIs – payable on demand & money at call Connected AIs – repayable or callable within 1 month Other AIs – payable on demand & money at call Other AIs – repayable or callable within 1 month Other banks outside HK – payable on demand or money at call Other banks outside HK – repayable or callable within 1 month
(ii)	Placements with banks and financial institutions maturing between one and twelve months	MA(BS)1G 10(a)	Due from AIs & other banks – total within 1 year [Disclosed amount = Reported amount minus balances due from overseas office of the reporting institution payable within 1 year; and short terms funds due from AIs and other banks included under item (i) of the disclosure statement.]
(iii)	Amount due from overseas offices of the institution	MA(BS)1 II. 17.3(e)	Due from overseas offices of the reporting institution – total
(iv)	Trade bills	MA(BS)1 II.19.2 (c)	Acceptance & bills of exchange held – total [Disclosed amount = Reported amount minus non trade-related items reported in the above item]
(v)	Certificates of deposit held	MA(BS) II.18.6	Total NCD held
(vi)	Securities held for dealing purposes	MA(BS)1 II.19.1(e) II.19.3(c) II.19.4(c) II.19.5(c) II.20.1(a)	<u>Dealing securities reported in the following items</u> Floating rate notes held – total Commercial paper held – total Government bills, notes & bonds – total Other debt instruments held – total Listed shares
(vii)	Advances and other accounts		See additional information

Disclosure statement		Banking returns	
Item	Description	Return/Item	Description
Balance sheet data – Assets			
(viii)	Investment securities	MA(BS)1 II.19.1(e) II.19.3(c) II.19.4(c) II.19.5(c) II.20.1(a)	<u>Investment securities reported in the following items</u> Floating rate notes held – total Commercial paper held – total Government bills, notes & bonds – total Other debt instruments held – total Listed shares
(ix)	Other investments	MA(BS)1 II.20.1(b) II.20.2	Unlisted shareholdings Other investments
(x)	Fixed assets	MA(BS)1 II.21.3 II.22.2	Interest in land & building Fixed assets
(xi)	Total assets	MA(BS)1 II.23	Total assets
Balance sheet data – Liabilities			
(i)	Deposits and balances of other banks and financial institutions (except those included in item (iii))	MA(BS)1 I.5(d) I.8.1(e) I.8.2(e) I.8.4(e)	Due to Exchange Fund – total <u>Due to banks</u> Connected AIs – total Other AIs – total Banks outside HK – total
(ii)	Current, fixed, savings and other deposits of customers	MA(BS)1 I.6	Deposits from customers
(iii)	Amount due to overseas offices of the institution	MA(BS)1 I.8.3(e)	Due to overseas offices of the reporting institution – total
(iv)	Certificates of deposit issued	MA(BS)1 I.9.1(e)	Total liabilities on NCDs
(v)	Issued debt securities	MA(BS)1 I.9.2(d)	Other negotiable debt instruments issued – total
(vi)	Other accounts and provisions	MA(BS)1 I.1.3 I.4 I.7.4 I.10.4 II.24	Current profit/(loss) Notes in circulation Amount payable under repos – total Other liabilities – total Provisions
(vii)	Total liabilities	MA(BS)1 I.11 II.24	Total liabilities Provisions

Disclosure statement		Banking returns	
Item	Description	Return/Item	Description
Additional balance sheet information			
(i)	Advances and other accounts - Advances to customers	MA(BS)1 II.15.7(g)	Loans and advances to customers – total
	- Advances to banks and financial institutions	MA(BS)1G 10(a)	Total [Disclosed amount = Reported amount minus balances due from overseas offices of the reporting institution; and amount due from AIs and banks within 1 year.]
	- Accrued interest and other accounts	MA(BS)1 II.13 II.16.4 II.19.2 II.22.1 II.22.3 II.22.4	Government certificate of indebtedness for notes issued Amount receivable under repos – total Acceptances and bills of exchange held [non trade-related items] Accrued interest receivable Suspense items Others
(ii)	Provision for bad and doubtful debts	MA(BS)2A Part II.A4 Part II A5	General provision Specific provision
	Provisions booked at Head Office	MA(BS)1C Part II 5.1 Part II 5.2	General provision Specific Provision
(iii)	Aggregate amount of suspended interest	MA(BS)2A Part II note 4(a) & (b)	Interest in suspense
(iv)	Aggregate amount of advances on which interest is being placed in suspense or on which interest accrual has ceased and the aggregate amount of specific provisions made in respect of such advances		Please refer to the HKMA's guideline on recognition of interest
(v)	Analysis of gross amount of advances to customers classified into the following industry categories	MA(BS)2A Part 1	Loans and advances and provisions
(vi)	Analysis of overdue loans - six months or less but more than three months	MA(BS)2A Part II Note (3)(b)	Assets which have been overdue for more three months and up to six months [Disclosed amount = Reported amount minus assets other than loans to customers and banks]
	- one year or less but more than six months	MA(BS)2A Part II Note (3)(c)	Assets which have been overdue for more than six months (breaking down into the time bands specified for the disclosure statement)
	- more than one year		[Disclosed amount = Reported amount minus assets other than loans to customers and banks]
Disclosure statement		Banking returns	

Item	Description	Return/Item	Description
Additional balance sheet information			
(vii)	The aggregate amount of rescheduled advances (net of those which have been overdue for over three months and reported in item (vi) above) as at the end of the financial period	MA(BS)2A Part II Note (3)(e)	Assets which have been rescheduled [Disclosed amount = Reported amount minus assets other than loans to customers and banks; and the amount of loans which have also been reported as overdue for more than 3 months]
Off-balance sheet exposures – Contingent liabilities and commitments			
	- Direct credit substitutes	MA(BS)1 VIII(a)	Direct credit substitutes
	- Transaction-related contingencies	MA(BS)1 VIII(b)	Transaction-related contingent items
	- Trade-related contingencies	MA(BS)1 VIII(c)	Trade-related contingent items
	- Note issuance and revolving underwriting facilities	MA(BS)1 VIII(e)	Notes issuance and revolving underwriting facilities
	- Other commitments	MA(BS)1 VIII(f)	Other commitments
	- Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward deposits placed, asset sales or other transactions with recourse)	MA(BS)1 VIII(d)	Sale and repurchase agreements; asset sales or other transactions with recourse; forward asset purchases; amounts owing on partly paid shares and securities; and forward deposits placed [Disclosed amount = Reported amount minus the amount of sale of repurchase agreements]
Off-balance sheet exposures – Derivatives			
	- Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	MA(BS)1 VIII(g)	Exchange rate and gold contracts [Amount disclosed = Reported amount minus foreign exchange contracts arising from swap deposit arrangements and gold contracts]
	- Interest rate contracts	MA(BS)1 VIII(h)	Interest rate contracts
	- Others	MA(BS)1 VIII(g) VIII(i) VIII(j) VIII(k)	Exchange rate and gold contracts (gold contracts only) Equity contracts Precious metals other than gold contracts Commodities other than precious metals and gold contracts
Liquidity			
	The average liquidity ratio for the financial period	MA(BS)1E Part I - 2	Average liquidity ratio [Disclosed ratio = Simple average of the ratios reported in the financial period]