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SECRET

Co. No. MM YY CAT

(For Official Use Only)

under the Banking Ordinance

LIQUIDITY POSITION OF AN AUTHORIZED INSTITUTION
*LOCAL OFFICE(S)/CONSOLIDATED RETURN

For the month of..

*Delete where inapplicable. Overseas incorporated institutions are required to report this return showing the liquidity position of the Hong Kong office(s) only.

Name of Authorized Institution	Date of Submission

The Banking Ordinance

Return required under section 63(2) of the Banking Ordinance to be submitted to the Monetary Authority not later than 14 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 query.

Name *Telephone Number*

PART I – LIQUIDITY RATIO

(Calculation to be made in accordance with the Fourth Schedule to the Banking Ordinance)

1. LIQUIDITY POSITION AS AT THE LAST DAY OF THE MONTH

(HK$'000)

LIQUEFIABLE ASSETS	Principal amount	Liquidity conversion factor (%)	Weighted amount	Of which	
				HK$ + US$	Other currencies
(1) Currency notes and coins		100			
(2) Gold		100			
(3) *(a)* Total one-month liabilities of relevant banks to the authorized institution		100			
(b) Total one-month liabilities of the authorized institution to relevant banks		100			
(c) The amount, if any, by which the total one-month liabilities of the authorized institution to relevant banks are exceeded by the total one-month liabilities of relevant banks to it [(3)*(a)*-(3)*(b)*≥ 0]		100			
(4) Export bills – *(a)* payable within 1 month and which are either drawn under letters of credit issued by relevant banks or accepted and payable by relevant banks		100			
(b) covered by irrevocable re-discounting facilities approved by the Monetary Authority		100			
(5) Marketable debt securities or prescribed instruments - *(a)* issued or guaranteed by– (i) the Hong Kong Government, the Exchange Fund, a public sector entity in Hong Kong or multilateral development bank with a remaining term to maturity of – (A) not more than 1 year		100			
(B) more than 1 year		95			
(ii) an authorized institution incorporated in Hong Kong or the Hong Kong branch of an authorized institution incorporated overseas with a remaining term to maturity of – (A) not more than 1 month		100			
(B) more than 1 month but not more than 1 year		95			
(C) more than 1 year		90			
(b) with a qualifying credit rating, issued or guaranteed by – (i) the central bank or central government of any country with a remaining term to maturity of - (A) not more than 1 year		100			
(B) more than 1 year		95			

(HK$'000)

LIQUEFIABLE ASSETS (CONTINUED)	Principal amount	Liquidity conversion factor (%)	Weighted amount	Of which	
				HK$ + US$	Other currencies
(ii) a relevant bank, other than one included in item (5)*(a)*(ii), with a remaining term to maturity of – (A) not more than 1 month		100			
(B) more than 1 month but not more than 1 year		95			
(C) more than 1 year		90			
(iii) a regional government of any country or other institution with a remaining term to maturity of – (A) not more than 1 year		90			
(B) more than 1 year but not more than 5 years		85			
(C) more than 5 years		80			
(c) without a qualifying credit rating, issued or guaranteed by a relevant bank, other than one included in item (5)*(a)*(ii), with a remaining term to maturity of not more than 1 month		100			
(d) approved for inclusion by the Monetary Authority		80			
(e) not included elsewhere in this item with a remaining term to maturity of not more than 1 month		80			
(6) Eligible loan repayments		80			
(7) Residential mortgage loans in respect of which there has been issued by The Hong Kong Mortgage Corporation Limited an irrevocable commitment to purchase which is approved by the Monetary Authority		***90***			
(8) DEDUCTION: Debt securities or prescribed instruments with a remaining term to maturity of not more than 1 month issued by the authorized institution		100			
(9) TOTAL LIQUEFIABLE ASSETS AFTER DEDUCTION					

QUALIFYING LIABILITIES	Principal amount	Of which	
		HK$ + US$	Other currencies
(10) The amount, if any, by which the total one-month liabilities of relevant banks to the authorized institution are exceeded by its total one-month liabilities to relevant banks [(3)*(b)*-(3)*(a)*>0]			
(11) The total of its other one-month liabilities			
(12) TOTAL QUALIFYING LIABILITIES			
(13) LIQUIDITY RATIO (weighted amount of item (9)/principal amount of item (12))	%		

2. AVERAGE LIQUIDITY RATIO FOR THE MONTH (HK$'000)

Average liquefiable assets (A)	
Average qualifying liabilities (B)	
Average liquidity ratio (A/B)	%

3.	LOWEST LIQUIDITY RATIO DURING THE MONTH	Date: (dd/mm/yy)	%

4.	AMOUNT OF PLEDGED DEPOSITS EXCLUDED FROM ITEM (11) OF PART I.1	

5.	ADDITIONAL INFORMATION ON LIQUEFIABLE ASSETS AS AT THE LAST DAY OF THE MONTH		Principal amount	Liquidity conversion factor (%)	Weighted amount	Of which	
						HK$ + US$	Other currencies
(1)	*(a)*	Total seven-day liabilities of relevant banks to the authorized institution		100			
	(b)	Total seven-day liabilities of the authorized institution to relevant banks		100			
	(c)	The amount, if any, by which the total seven-day liabilities of the authorized institution to relevant banks are exceeded by the total seven-day liabilities of relevant banks to it [(1)*(a)*-(1)*(b)*$\geq$ 0]		100			
(2)	Export bills –						
	(a)	payable within 7 days and which are either drawn under letters of credit issued by relevant banks or accepted and payable by relevant banks		100			
	(b)	re-discountable within 7 days under irrevocable re-discounting facilities approved by the Monetary Authority		100			
(3)	Marketable debt securities or prescribed instruments with a remaining term to maturity of not more than 7 days –						
	(a)	included in Part I.1(5)*(c)*		100			
	(b)	included in Part I.1(5)*(e)*		80			
(4)	Eligible loan repayments falling due within 7 days			80			
(5)	Debt securities or prescribed instruments with a remaining term to maturity of not more than 7 days issued by the authorized institution			100			

PART II - SUPPLEMENTARY INFORMATION (FOR POSITION AS AT THE END OF THE MONTH) (HK$'000)

1. INTER-OFFICE/INTRA-GROUP TRANSACTIONS INCLUDED IN PART I.1

	Within 7 days	8 days to 1 month	Total
CLAIMS ON Head Office and overseas offices			
Connected authorized institutions in Hong Kong			
Connected banks outside Hong Kong			
Total claims			
LIABILITIES TO Head Office and overseas offices			
Connected authorized institutions in Hong Kong			
Connected banks outside Hong Kong			
Total liabilities			
NET CLAIMS/(LIABILITIES)			

2. DEPOSITS FROM CONNECTED CUSTOMERS

DEPOSITS FROM CONNECTED CUSTOMERS	

3. BACK-TO-BACK TRANSACTIONS INCLUDED IN THE COMPUTATION OF LIQUIDITY RATIO
(Supplementary sheets may be attached if space provided is insufficient)

Counterparty	Claims			Liabilities		
	Amount	Interest rate	Maturity date (dd/mm/yy)	Amount	Interest rate	Maturity date (dd/mm/yy)
Total						

4. IRREVOCABLE STANDBY FACILITIES AND LARGE DEPOSITS

(Supplementary sheets may be attached if space provided is insufficient)

A. *Facilities received from banks and authorized institutions and* ***forward commitment facility issued by The Hong Kong Mortgage Corporation Limited and approved by the Monetary Authority***

Name	Type of facilities	Limit (HK$'000)	Expiry date (dd/mm/yy)	Amount drawn (HK$'000)	Secured (S) or unsecured (U)
Total					

B. Facilities given to banks and authorized institutions

Total					

C. 10 largest deposits from non-bank customers

Customers	Amount (HK$'000)	As % of total non-bank deposits
Total		

D. 10 largest borrowings from banks (other than head office and overseas branches)

Banks	Amount (HK$'000)	As % of total liabilities	Secured (S) or unsecured (U)
Total			