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Co. No. MM/YY

under the Banking Ordinance

RETURN OF RENMINBI (RMB) BUSINESS ACTIVITIES

For Position of the Hong Kong Office(s) of an Authorized Institution

For the month ended ______________________(dd/mm/yyyy)
(last day of the month)

Name of Authorized Institution	Date of Submission

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 21 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 enquiry.

____________________ ____________________
Name *Telephone Number*

MA(BS)16 (Rev. 8/2009)

Monthly Return of Renminbi (RMB) Business Activities
For Position of the Hong Kong Office(s) of an Authorized Institution

Standing Information

1. Please state whether your institution has entered into the <u>Agreement for Settlement of Renminbi Banking Business in Hong Kong</u> with the RMB Clearing Bank : **Yes / No**

2. Please state whether your institution has entered into the <u>Agreement for Clearing and Settlement of Renminbi Trade Settlement Business</u> with the RMB Clearing Bank : **Yes / No**

3. Please state whether your institution has entered into <u>correspondent banking agreement</u> with any Mainland bank for effecting RMB trade settlement : **Yes / No**

If yes, state the name of the Mainland Correspondent Banks below:

1.
2.
3.
4.
5.
6.
7.

4. If any answer to Question 1,2 or 3 is "Yes", please indicate below the types of RMB services offered to customers during the reporting period:

RMB Current Account Deposits	**Yes / No**
RMB Savings and Time Deposits	**Yes / No**
Money Exchange involving RMB	**Yes / No**
Remittances of RMB	**Yes / No**
RMB Credit Cards	**Yes / No**
RMB Bond Issuance and/or Secondary Market Operations	**Yes / No**
RMB trade settlement services (including trade financing)	**Yes / No**

And please provide the details in the applicable parts of this return.

5. Please indicate whether your institution has been offering any RMB banking products and services that are outside the RMB business scheme to customers during the reporting period: **Yes / No**

If **"Yes"**, please provide information on the type and nature of the products and services offered:

1.
2.
3.
4.
5.

If all answers to Questions 1, 2 and 3 above are "No", please complete Part A below.

A. Balance Sheet *as at the last day of the reporting month*	**No. of Accounts**			**CNY '000**			
Liabilities							
	Current Account Deposits	**Savings Deposits**	**Time Deposits**	**Current Account Deposits**	**Savings Deposits**	**Time Deposits**	**Total**
1. Deposits from individual customers							
1.1 Hong Kong Residents							
1.2 Non-Hong Kong Residents							
2. Deposits from non-individual customers							
2.1 Designated Merchants							
2.2 RMB Bond Issuers and Underwriters							
2.3 RMB Trade Settlement Enterprises located in Hong Kong							
2.4 RMB Trade Settlement Enterprises located in Mainland China							
2.5 RMB Trade Settlement Enterprises located in other places							
2.6 Other non-individuals in Hong Kong							
2.7 Other non-individuals outside Hong Kong							
3. Amount payable under RMB Bond repos							
3.1 AIs in Hong Kong							
3.2 Other counterparties							
4. Due to banks							
4.1 RMB Clearing Bank							
a. Payable on demand and money at call							
b. Repayable or callable within 1 month, other than (a)							
c. Between 1 and 3 months							
d. Later than 3 months							
4.2 Participating AIs in Hong Kong							
a. Payable on demand and money at call							
b. Repayable or callable within 1 month, other than (a)							
c. Between 1 and 3 months							
d. Later than 3 months							
4.3 Mainland Correspondent Banks							
a. Payable on demand and money at call							
b. Repayable or callable within 1 month, other than (a)							
c. Between 1 and 3 months							
d. Later than 3 months							
4.4 Other banks							
a. Payable on demand and money at call							
b. Repayable or callable within 1 month, other than (a)							
c. Between 1 and 3 months							
d. Later than 3 months							
5. Other liabilities							
5.1 Trade finance liabilities							
5.2 Others							
5.3 Balancing figure							
6. Total liabilities							
7. Off-balance sheet items (=7.1+7.2+7.3)							
7.1 Derivatives positions							
a. Forwards							
b. Others							
c. Balancing figure							
7.2 Contingent liabilities related to RMB trade finance							
7.3 Other commitments							
Assets							
8. RMB cash							
9. Amount receivable under RMB Bond reverse repos							
9.1 o/w AIs in Hong Kong							
9.2 Other counterparties							
10. Due from banks							
10.1 RMB Clearing Bank							
a. Payable on demand and money at call							
b. Repayable or callable within 1 month, other than (a)							
c. Between 1 and 3 months							
d. Later than 3 months							
10.2 Participating AIs in Hong Kong							
a. Payable on demand and money at call							
b. Repayable or callable within 1 month, other than (a)							
c. Between 1 and 3 months							
d. Later than 3 months							
10.3 Mainland Correspondent Banks							
a. Payable on demand and money at call							
b. Repayable or callable within 1 month, other than (a)							
c. Between 1 and 3 months							
d. Later than 3 months							
10.4 Other banks							
a. Payable on demand and money at call							
b. Repayable or callable within 1 month, other than (a)							
c. Between 1 and 3 months							
d. Later than 3 months							
11. Loans and advances to customers							
11.1 RMB Trade Settlement Enterprises located in Hong Kong for RMB trade settlement							
11.2 RMB Trade Settlement Enterprises located in Mainland China for RMB trade settlement							
11.3 RMB Trade Settlement Enterprises located in other places for RMB trade settlement							
11.4 Other loans and advances							
12. RMB Bonds held							
12.1 Held-to-maturity							
12.2 Available-for-sale							
12.3 Others							
13. Investments							
14. Other assets							
14.1 Trade finance assets other than items 11.1 to 11.3							
14.2 Others							
14.3 Balancing figure							
15. Total assets							
16. Less: provisions							
17 Total assets less provisions							
18. Off-balance sheet items (=18.1+18.2+18.3)							
18.1 Derivatives positions							
a. Forwards							
b. Others							
c. Balancing figure							
18.2 Contingent claims related to RMB trade finance							
18.3 Other claims							

B. Money Exchange

Please tick the box on the right and leave the rest of the part blank if there was no position to report for this reporting period			
		No. of counts	**CNY '000**
1.	**Volume of business during the reporting month : from RMB into HK$ and other currencies by customers**		
1.1	with individuals conducted through RMB accounts		
1.2	with individuals not through RMB accounts		
1.3	with Designated Merchants conducted through RMB accounts		
1.4	with Designated Merchants not through RMB accounts		
1.5	with RMB Trade Settlement Enterprises conducted through RMB accounts		
1.6	with RMB Trade Settlement Enterprises not through RMB accounts		
1.7	with RMB Bond Issuers		
1.8	with others		
2.	**Size of transactions : from RMB into HK$ and other currencies by customers**		
2.1	over RMB 20,000		
2.2	over RMB 10,000 and up to RMB 20,000		
2.3	up to RMB 10,000		
3.	**Volume of business during the reporting month : from HK$ and other currencies into RMB by customers**		
3.1	with individuals conducted through RMB accounts		
3.2	with individuals not through RMB accounts		
3.3	with RMB Trade Settlement Enterprises conducted through RMB accounts		
3.4	with RMB Trade Settlement Enterprises not through RMB accounts		
3.5	with others		
4.	**Size of transactions : from HK$ and other currencies into RMB by customers**		
4.1	over RMB 20,000		
4.2	over RMB 10,000 and up to RMB 20,000		
4.3	up to RMB 10,000		

C. RMB Remittances

Please tick the box on the right and leave the rest of the part blank if there was no position to report for this reporting period			
		No. of counts	**CNY '000**
1.	**Volume of transactions during the reporting month**		
1.1	**Outward remittance**		
a)	by individuals through their RMB accounts		
b)	by RMB Bond Issuers to their bank accounts in Mainland China		
c)	by RMB Trade Settlement Enterprises		
	(i) through RMB Clearing Bank		
	(ii) through Mainland Correspondent Banks		
d)	by others		
1.2	**Inward remittance**		
a)	to individual beneficiaries		
b)	to RMB Bond Issuers or their payment agents' bank accounts in Hong Kong		
c)	to RMB Trade Settlement Enterprises		
	(i) through RMB Clearing Bank		
	(ii) through Mainland Correspondent Banks		
d)	to others		
2.	**Size of outward remittance transactions**		
2.1	over RMB 80,000		
2.2	over RMB 50,000 and up to RMB 80,000		
2.3	over RMB 20,000 and up to RMB 50,000		
2.4	over RMB 10,000 and up to RMB 20,000		
2.5	up to RMB 10,000		
3.	**Size of inward remittance transactions**		
3.1	over RMB 80,000		
3.2	over RMB 50,000 and up to RMB 80,000		
3.3	over RMB 20,000 and up to RMB 50,000		
3.4	over RMB 10,000 and up to RMB 20,000		
3.5	up to RMB 10,000		

D. RMB Credit Cards

Please tick the box on the right and leave the rest of the part blank if there was no position to report for this reporting period			
		No. of cards	**CNY '000**
1.	**Total no. of credit cards and outstanding receivables at the end of the reporting month**		
2.	**Delinquent accounts**		
2.1	overdue for 1 - 30 days		
2.2	overdue for 31 - 60 days		
2.3	overdue for 61 - 90 days		
2.4	overdue for over 90 days		
3.	**Charge-off for the reporting month**		

E. Quality of RMB Trade Finance Assets

Please tick the box on the right and leave the rest of the part blank if there was no position to report for this reporting period				
Outstanding balance at the end of the reporting month		**Loans and advances**	**Other trade finance assets**	**Provisions**
1.	**Asset quality classification**	**CNY'000**	**CNY'000**	**CNY'000**
1.1	Pass			
1.2	Special Mention			
1.3	Substandard			
1.4	Doubtful			
1.5	Loss			
1.6	Total			
2.	**Overdue assets**			
2.1	overdue for more than 1 month and up to 3 months			
2.2	overdue for more than 3 months and up to 6 months			
2.3	overdue for more than 6 months and up to 1 year			
2.4	overdue for more than 1 year			
2.5	Total overdue assets			
3.	**Rescheduled assets**			

F. RMB Current Accounts

Please tick the box on the right and leave the rest of the part blank if there was no position to report for this reporting period			
		No. of cheques / counts / accounts	**CNY '000**
1.	**Aggregate number and value of RMB cheques received for clearing from Mainland China during the reporting month**		
2.	**Aggregate number and value of RMB cheques out of item 1 that have been bounced**		
3.	**Aggregate value of cheques under item 1 that have been cleared with fund transfers into the respective RMB current accounts due to the RMB80,000 daily limit being exceeded**		
3.1	Number of counts of fund transfers mentioned above:		
3.2	Number of RMB current accounts involved:		
4.	**Aggregate number and value of RMB cheques received from Participating AIs in Hong Kong for clearing during the reporting month**		
4.1	issued by individuals		
4.2	issued by RMB Trade Settlement Enterprises		

G. RMB Bonds

Please tick the box on the right and leave the rest of the part blank if there was no position to report for this reporting period			
			CNY '000
1.	**Total amount of RMB Bonds bought / sold during the reporting month**		
1.1	Bought for own account		
a)	subscribed from RMB Bond Issuers		
b)	bought from customers		
c)	bought from other Participating AIs		
1.2	Sold for own account		
a)	sold to customers		
b)	sold to other Participating AIs		
1.3	Bought for customers		
1.4	Sold for customers		
2.	**Total amount of RMB Bond repos and reverse repos during the reporting month**	2.1 **Repos:**	
		2.2 **Reverse Repos:**	

H. Memorandum Items		CNY '000
1. (a)	Please provide the open position limit for RMB obtained by your institution	
(i)	from RMB Clearing Bank	
(ii)	from Mainland Correspondent Banks	
(b)	Please provide the largest day-end RMB open position of your institution	
	Date on which the largest day-end RMB open position was recorded:	
(c)	Please provide the gross aggregate amount of RMB bought-and sold-during the reporting month:	
(c)(1)	For Personal & Designated Business Customer RMB business position squaring	
(i)	bought from RMB Clearing Bank	
(ii)	sold to RMB Clearing Bank	
(c)(2)	For RMB trade settlement business position squaring	
(i)	bought from RMB Clearing Bank	
(ii)	sold to RMB Clearing Bank	
(c)(3)	bought from Mainland Correspondent Banks	
(c)(4)	sold to Mainland Correspondent Banks	
2.	Please provide, as of the reporting date, the aggregate amount of deposits for those RMB deposit accounts (opened by any customers) which had an outstanding balance of RMB100,000 or more.	
	Total number of accounts:	
3.	Please provide, for the reporting month, the aggregate amount of RMB deposits received in the form of cash RMB (i.e. other than those converted from HK$ and other currencies) from customers.	
4.	Please provide, for the reporting period, the aggregate amount of RMB deposits received through the conversion of HK$ and other currencies (either cash or bank balances) into RMB from customers.	
5.	Please state the highest credit limit per RMB credit card granted by your institution during the reporting month.	
	Total number of RMB credit cards as of the reporting date with credit limit exceeding RMB100,000:	
6.	Please provide the following information:	
(a)	Average day-end balance of RMB cash during the reporting month	
(b)	Average day-end balance of settlement account opened with RMB Clearing Bank during the reporting month	
(c)	Average day-end aggregate balance of settlement accounts opened with Mainland Correspondent Banks during the reporting month	
(d)	Average day-end balance of RMB deposits during the reporting month	
(e)	Average day-end balance of total interbank funding in RMB during the reporting month	
(f)	Average day-end balance of trade finance liabilities in RMB during the reporting month	
(g)	Daily average ratio ------ (a + b) / (d)	%
(g)(1)	Lowest day-end ratio during the reporting month	%
(g)(2)	Number of calendar days during the reporting month on which the day-end ratio was below 25%	day(s)
(h)	Daily average ratio ------ (a + b + c) / (d + e + f)	%
(h)(1)	Lowest day-end ratio during the reporting month	%
(h)(2)	Number of calendar days during the reporting month on which the day-end ratio was below 25%	day(s)
(i)	Number of calendar days during the reporting month on which total interbank funding in RMB exceeded total RMB deposits	day(s)
7.	Where the reporting institution engages in RMB business for the first time during the reporting month: please provide the amount of RMB cash in hand on the first day of the immediate preceding month prior to the start of this line of business.	

I. Certificate

1. For AIs providing RMB money exchange services to individual customers, please state whether or not, during the reporting period, the institution was in compliance with the requirement that, in relation to money exchange transactions conducted by any single individual customer through his/her account(s) with your institution, the daily aggregate amount of transactions did not exceed the specified sum of RMB 20,000 EACH for transactions from RMB into HK$/other currencies and for transactions from HK$/other currencies into RMB :

Please tick : Yes ( ) No ( )

If **"No"**, please provide the following :

	Name of customer	Account number	Date of transaction(s)	Amount (CNY)	
				From RMB into HK$/other currencies	From HK$/other currencies into RMB
(1)					
(2)					
(3)					
⋮					

2. For AIs providing RMB money exchange services to individual customers, please state whether or not, during the reporting period, the institution was in compliance with the requirement that each money exchange transaction conducted with any individual customer, other than those conducted through RMB deposit account(s) with your institution, did not exceed the specified sum of RMB 20,000 :

Please tick : Yes ( ) No ( )

If **"No"**, please provide the following :

	Name of customer	Date of transaction(s)	Amount (CNY)	
			From RMB into HK$/other currencies	From HK$/other currencies into RMB
(1)				
(2)				
(3)				
⋮				

3. For AIs providing RMB remittance services to individual customers, please state whether or not, during the reporting period, the institution was in compliance with the requirement that the daily aggregate amount of outward remittance of RMB conducted for any single individual customer through transfers from his/her RMB account(s) with your institution did not exceed the specified sum of RMB 80,000 :

Please tick : Yes ( ) No ( )

If **"No"**, please provide the following :

	Name of customer	Account number	Date of transaction(s)	Amount (CNY)
(1)				
(2)				
(3)				
⋮				

4. Please state whether or not, during the reporting period, the institution was in compliance with other requirements stipulated in the respective a greemen with the Clearing Bank and Mainland Correspondent Banks:

Please tick : Yes ( ) No ( )

If **"No"**, please provide the details of each non-compliance issue as following :

	Details of breach	Period of non-compliance		Date of reporting to Clearing Bank or Mainland Correspondent Banks	Event(s) status (Rectified / Pending)*	Date of rectification (dd/mm/yyyy)
		From (dd/mm/yyyy)	To (dd/mm/yyyy)			
(1)						
(2)						
(3)						
⋮						

*** If a case of non-compliance reported in Part I item 4 has been rectified as of the return reporting date, a letter "R" should be typed in this column and a date should be provided in the "Date of rectification" column. If a case is still pending rectification as of the return reporting date, a "P" letter should be typed in this column and the "Date of rectification" column should leave blank.**