

(For Official Use Only)

under the Banking Ordinance

LIQUIDITY MONITORING TOOLS

*** POSITION OF HONG KONG OFFICE / UNCONSOLIDATED ENTITY / CONSOLIDATED GROUP**

For the month of.....

Name of Authorized Institution	Date of Submission
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* 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 1 month 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:

1. 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

(I) CONCENTRATION OF FUNDING SOURCES¹

A. FUNDING FROM SIGNIFICANT COUNTERPARTIES²

(HK\$'000)

10 largest bank counterparties, 10 largest non-bank counterparties, and any other bank or non-bank counterparty which provides 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					Of which			
				≤ 1 mth	>1 mth to 3mths	> 3mth to 6 mths	> 6 mths to 12 mths	> 12 mths	HK\$	USD	RMB	Other currencies
1. Bank counterparties												
<i>[more rows will be added in the final template in excel format]</i>												
2. Non-bank counterparties												
<i>[more rows will be added in the final template in excel format]</i>												

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

¹ Table (I)A and Table (I)B are to implement the liquidity monitoring tool on “concentration of funding” introduced in paragraphs 188 to 196 of the document *Basel III: Liquidity Coverage Ratio and liquidity risk monitoring tools* issued by the Basel Committee on Banking Supervision (BCBS) in January 2013 (2013 BCBS LCR Document). The benchmark of “1%” for “significant counterparties” and “significant instruments” is based on the Basel requirements.

The BCBS also recommends supervisors to collect “list of asset and liability amounts by significant currency”. Currently, AIs are already required to report assets and liabilities in Hong Kong dollars and US dollars (in the Return “MA(BS)1”) as well as renminbi (in the Return “MA(BS)16”), which should cover the major portion of banking sector assets and liabilities. Therefore, the HKMA does not consider it necessary for AIs to report a further breakdown of their assets and liabilities in other specific currencies on a regular basis. Nevertheless, if an AI has significant exposure to any currency (i.e. having liabilities denominated in a currency exceeding 5% of its total liabilities, as specified in paragraph 211 of the 2013 BCBS LCR Document) other than HKD, USD and RMB, the AI should put in place adequate systems and procedures to ensure its ability to provide relevant details of assets and liabilities in any such currency to the HKMA upon request.

² Currently, AIs are required to report the “10 largest non-bank customer deposits” and “10 largest borrowings from banks”. The relevant reporting requirements are reflected in Table (I)A.

B. BREAKDOWN BY SIGNIFICANT FUNDING INSTRUMENTS

(HK\$'000)

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					Of which			
			≤ 1 mth	>1 mth to 3mths	> 3mth to 6 mths	> 6 mths to 12 mths	> 12 mths	HK\$	USD	RMB	Other currencies
1. Non-bank customer deposits											
2. Borrowing from banks											
(a) money market borrowings											
(b) loans provided by banks and FIs											
(c) other borrowings											
3. Issuance of debt instruments											
(a) Certificates of deposit											
(b) Debt securities (senior, unsecured, vanilla)											
(c) Capital and subordinated debt securities											
(d) Convertible securities											
(e) Residential mortgage-backed securities											
(f) Other structured financial instruments (i.e. other than those under item 3(e))											
(g) Other debt instruments not reported above											
4. Other funding instruments not included above (Please specify)											

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

(II) UNENCUMBERED ASSETS AVAILABLE FOR SECURED BORROWING³

(HK\$'000)

Types of unencumbered assets	Principal amount	Location of assets		Of which			
		Hong Kong	Overseas	HK\$	USD	RMB	Other currencies
A. Assets which are eligible for rediscount at the Discount Window							
1 Exchange Fund Bills and Notes							
2 Other eligible securities, if applicable ⁴							
B. Other assets which may be acceptable as collateral under the HKMA's contingency funding mechanisms							
1 US Treasury debt							
2 AAA rated securities							
3 Other investment grade securities							
4 Net interbank placements							
5 Residential mortgage loans							
(a) HOS / PSPS mortgage loans							
(b) HKMC compliant mortgage loans							
(c) Other mortgage loans							
C. Assets which may be used as collateral for borrowing from overseas central banks / authorities							

³ This Table is to implement the liquidity monitoring tool on “available unencumbered assets” introduced by the BCBS in the 2013 BCBS LCR Document (paragraphs 201-208).

⁴ Historically, some Hong Kong dollar debt securities (other than Exchange Fund Bills and Notes) were eligible for re-discounting at the HKMA's Discount Window. Although this category of assets does not currently exist, item A2 is provided here in case of any change in scope of eligible securities in future.

Types of unencumbered assets	Principal amount	Location of assets		Of which			
		Hong Kong	Overseas	HK\$	USD	RMB	Other currencies
1. Assets held by overseas branches or specified associated entities that can be used by such branches or entities as collateral for access to standing facilities offered by central banks / authorities in host jurisdictions <i>(For completion by reporting institutions incorporated in Hong Kong)</i>							
2. Assets held by the Hong Kong branch that can be used by its Head Office as collateral to borrow from the central bank / authority in its home jurisdiction <i>(For completion by reporting institutions incorporated outside Hong Kong)</i>							
D. Other assets not included elsewhere, but may be used for secured borrowing in secondary markets							
1 Debt securities assigned with a 0% risk-weight under the standardized (credit risk) approach							
2 Debt securities assigned with a non-0% risk-weight that is not more than 20% under the standardized (credit risk) approach							
3 Other assets							
E. Memorandum item: Assets reported above, which are posted by customers or counterparties as collateral that can be re-hypothecated by the reporting institution (but not yet re-hypothecated)							

(III) COMMITTED FACILITIES ⁵

A. Facilities received from central banks (or governments) and relevant banks (including facilities received from connected bank counterparties⁶) and any Forward Commitment Facility issued by The Hong Kong Mortgage Corporation Limited and approved by the Monetary Authority

Name of facility provider	Currency	Facility Limit (HK\$'000)	Expiry date (dd/mm/yy)	Amount drawn (HK\$'000)	Secured (S); unsecured (U) or partially secured (P)
<i>[more rows will be added in the final template in excel format]</i>					
Total					

B. Facilities given to relevant banks (including facilities given to connected bank counterparties)

Name of counterparty to which the facility is granted	Currency	Facility Limit (HK\$'000)	Expiry date (dd/mm/yy)	Amount drawn (HK\$'000)	Secured (S); unsecured (U) or partially secured (P)
<i>[more rows will be added in the final template in excel format]</i>					
Total					

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

⁵ This template is adapted from a template included in the existing Return of Liquidity Position (MA(BS)1E).

⁶ For the purpose of this Return, a “connected bank counterparty” of a reporting institution may include –

- (i) if the institution is incorporated in Hong Kong, its parent bank, associated entity (which is an AI or a bank operating outside Hong Kong), or “sister” bank whose parent is also the parent of the institution;
- (ii) if the institution is the Hong Kong branch of a bank incorporated outside Hong Kong, its Head Office, associated entity (which is an AI or a bank operating outside Hong Kong), or “sister” branch whose Head Office is also the Head Office of the institution.

(IV) [MATURITY MISMATCH PROFILE]

[The industry will be consulted on this metric separately in due course.]

(V) LCR BY SIGNIFICANT CURRENCY

[To be completed by Category 1 institutions only. The industry will be consulted on this metric separately in due course.]