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under the Banking Ordinance

RETURN ON LIQUIDITY MONITORING TOOLS

*** HONG KONG OFFICE / UNCONSOLIDATED / CONSOLIDATED POSITION**

As at .....

(last day of the month)

Name of Authorized Institution	Date of Submission
Is the institution designated by the Monetary Authority as a category 1 institution under rule 3 of the Banking (Liquidity) Rules (BLR)? [Yes / No *]	

* 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 one month after the last day of each 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 1 - CONCENTRATION OF FUNDING SOURCES

Table A - Significant funding providers

(HK$'000)

Significant funding providers (including 10 largest banks, 10 largest non-bank customers, and any other bank or non-bank customer which has provided, on a group basis, 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				
				≦ 1 month	>1 month, up to 3 months	>3 months, up to 6 months	>6 months, up to 12 months	> 12 months
1. Banks								
2. Non-bank customers								

(Supplementary sheets may be attached if necessary)

* In case of a connected party, mark "Yes". Otherwise, mark "No".

PART 1 - CONCENTRATION OF FUNDING SOURCES

Table B - Significant funding instruments

(HK$'000)

Significant 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				
			≤ 1 month	> 1 month, up to 3 months	> 3 months, up to 6 months	> 6 months, up to 12 months	> 12 months
1. Deposits from retail customers [Explanatory note 1]							
(a) ≤ HK$500,000							
(b) > HK$500,000, up to HK$5,000,000							
(c) > HK$5,000,000, up to HK$10,000,000							
(d) > HK$10,000,000							
(e) Total	0	0%	0	0	0	0	0
2. Deposits from other non-bank customers							
(a) ≤ HK$500,000							
(b) > HK$500,000, up to HK$5,000,000							
(c) > HK$5,000,000, up to HK$10,000,000							
(d) > HK$10,000,000							
(e) Total	0	0%	0	0	0	0	0
3. Borrowing from banks [Explanatory note 2]							
4. Capital and debt instruments issued and outstanding [Explanatory note 3]							
(a) Capital instruments							
(b) Certificates of deposit							
(c) Debt securities (senior, unsecured, not structured)							
(d) Convertible securities (which do not fall within sub-item (a))							
(e) Asset-backed securities							
(f) Other capital or debt instruments (structured or otherwise) not included in sub-items (a) to (e)							
5. Other outstanding funding instruments issued by the reporting institution to obtain funds exceeding 1% of total liabilities, but not otherwise included in items 1 to 4 (please specify)							

(Supplementary sheets may be attached if necessary)

Explanatory notes

1. As a modification after the first consultation conducted in April 2014, deposits from non-bank customers are broken down into (1) retail customers and (2) other non-bank customers, with each calibrated by the amount of deposit received from the relevant depositors. This modification is intended to collect information to facilitate on-going review and trend analysis of such deposits, taking into account the type of depositor and the size of deposit.

2. In the 2014 consultation draft, item 3 was broken down into (a) money market borrowing, (b) loans provided by banks and financial institutions, and (c) other borrowings with a view to facilitating analysis on an AI's funding capacity through different types of interbank transactions. On reflection, this item can be simplified as suggested by the industry. The reporting institution is only required to report the gross amount of funds borrowed from other banks.

3. In the 2014 consultation draft, item 4 included a residual sub-item (g) "Other debt instruments not reported above" (i.e. not reported in sub-items (a) to (f)). Sub-item (g) is deleted in this version. Any other funding instruments issued by the reporting institution but not captured elsewhere should be reported in item 5 if the outstanding balance of the funding raised from an instrument (or a group of similar instruments) exceeded 1% of the institution's total liabilities.

PART 2 - UNENCUMBERED ASSETS AVAILABLE FOR SECURED BORROWING

(HK$'000)

Types of unencumbered assets [Explanatory note 4]	Total amount	Location of assets	
		Hong Kong	Overseas
1. Assets which are, or may be, acceptable as collateral under the MA's liquidity facilities and other contingency funding mechanisms			
(a) EF debt securities			
(b) Hong Kong Government bonds			
(c) RMB-denominated assets that can be used as collateral under RMB Liquidity Facility			
(d) US Treasury debt securities			
(e) AAA-rated securities not included in items (a) to (d)			
(f) Other investment grade securities			
(g) Interbank placements after deductions (Note)			
(h) Residential mortgage loans			
(i) Mortgage loans under Home Ownership Schemes or Private Sector Participation Schemes			
(ii) Mortgage loans which satisfy the purchasing criteria of The Hong Kong Mortgage Corporation Limited			
(iii) Other performing residential mortgage loans			
2. Assets which may be used as collateral for borrowing from overseas central banks or governments			
(a) *(For completion by reporting institutions incorporated in Hong Kong)* Assets held by the reporting institution (including its overseas branches or specified associated entities) that can be used as collateral for access to standing facilities offered by central banks or governments in host jurisdictions			
(b) *(For completion by reporting institutions incorporated outside Hong Kong)* Assets held by the Hong Kong branch of the reporting institution that can be used by its Head Office as collateral to borrow from the central bank or government in its home jurisdiction			
3. Other assets not included elsewhere, but may be used as collateral for secured borrowing in wholesale funding markets			
(a) Debt securities assigned with a 0% risk-weight under the standardized (credit risk) approach			
(b) Debt securities assigned with a non-0% risk-weight that is not more than 20% under the standardized (credit risk) approach			
(c) Other assets which are reasonably expected to have potential for use as collateral for secured borrowing purposes			
4. Memorandum item: Assets reported in items 1 to 3, which are posted by customers to the reporting institution as collateral that can be re-hypothecated by the institution (but have not yet been re-hypothecated)			

Note: Exclude any interbank placement which (i) may be the subject of possible set-off claims or (ii) is placed with a connected bank of the reporting institution.

Explanatory notes

4. The original item A "Assets eligible for rediscount at the Discount Window" and item B "Other assets which may be acceptable as collateral under HKMA's contingency funding mechanisms" listed in the 2014 consultation draft are consolidated into item 1 in this version. To alleviate AIs' reporting burden, restricted licence banks, deposit-taking companies and overseas incorporated AIs are not required to report items 1(g) and 1(h). (Please refer to the Completion Instructions for details of the reporting requirements.)

PART 3 - COMMITTED FACILITIES

Table A - Facilities received from the MA, central banks, governments, banks or non-bank financial institutions, or Forward Commitment Facility received from The Hong Kong Mortgage Corporation Limited (if applicable)

Name of facility provider	Connected party (Yes / No)*	Currency	Facility limit (HK$'000)	Expiry date (dd/mm/yy)	Amount drawn (HK$'000)	Secured (S); unsecured (U) or partially secured (P)
Total						

Table B - Facilities granted to banks or non-bank financial institutions

Name of bank or non-bank financial institution to which the facility is granted	Connected party (Yes / No)*	Currency	Facility limit (HK$'000)	Expiry date (dd/mm/yy)	Amount drawn (HK$'000)	Secured (S); unsecured (U) or partially secured (P)
Total						

(Supplementary sheets may be attached if necessary)

* In case of a connected party, mark "Yes". Otherwise, mark "No".

PART 4: MATURITY PROFILE AND SUPPLEMENTARY INFORMATION

A. Contractual maturity profile

(HK$'000)

On-balance sheet liabilities		Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount
			Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	
1	Deposits from non-bank customers												
	(a) Pledged deposits												
	(b) Demand, savings and current account deposits												
	(c) Term, call and notice deposits												
2	Amount payable arising from securities financing transactions (other than securities swap transactions)												
3	Amount payable arising from derivative contracts												
4	Due to MA for a/c of Exchange Fund												
5	Due to overseas central banks												
6	Due to banks												
7	Debt securities, prescribed instruments and structured financial instruments issued and outstanding												
8	Other liabilities												
9	Capital and reserves												
10	**Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Off-balance sheet obligations and unaccrued payables

11	Irrevocable loan commitments or facilities granted												
	(a) With dates and amounts of drawdown ascertained												
	(b) Others (not included in sub-item (a))												
12	Contractual obligations arising from securities financing transactions (not included in item 2)												
13	Contractual obligations arising from derivative contracts (not included in item 3)												
14	Off-balance sheet obligations not included in items 11 to 13												
	(a) With dates and amounts of payment ascertained												
	(b) Others												
15	Unaccrued payables not included elsewhere												
16	**Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

PART 4: MATURITY PROFILE AND SUPPLEMENTARY INFORMATION

A. Contractual maturity profile

(HK$'000)

		Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount
			Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	
On-balance sheet assets													
17	Currency notes and coins												
18	Amount receivable arising from securities financing transactions (other than securities swap transactions)												
19	Amount receivable arising from derivative contracts												
20	Due from MA for a/c of Exchange Fund												
21	Due from overseas central banks												
22	Due from banks												
23	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)												
	(a) Readily monetizable												
	(b) Not readily monetizable												
	(i) Pledged to customers												
	(ii) Others												
24	Acceptances and bills of exchange held												
25	Loans and advances to non-bank customers												
26	Other assets												
27	**Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Off-balance sheet claims and unaccrued receivables													
28	Irrevocable loan commitments or facilities received												
	(a) With dates and amounts of drawdown ascertained												
	(b) Others												
29	Contractual claims arising from securities financing transactions (not included in item 18)												
30	Contractual claims arising from derivative contracts (not included in item 19)												
31	Off-balance sheet claims not included in items 28 to 30												
	(a) With dates and amounts of receipt of payment ascertained												
	(b) Others												
32	Unaccrued receivables not included elsewhere												
33	**Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
34	**Contractual Maturity Mismatch**		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	
35	**Cumulative Contractual Maturity Mismatch**		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	

PART 4: MATURITY PROFILE AND SUPPLEMENTARY INFORMATION

B. Supplementary Information **(HK$'000)**

Table B1

		Total amount	Contractual maturity of securities flows arising from securities financing transactions										Balancing amount
			Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	
36	Securities pledged to the reporting institution as collateral under securities financing transactions (to be returned to customers)												
	(a) Readily monetizable through re-hypothecation												
	(b) Not readily monetizable												
	(i) Re-hypothecated												
	(ii) Others												
	(c) Memorandum item: Securities reported in sub-items (a) and (b) - according to contractual dates of return to customers												
37	Securities purchased by the reporting institution under securities financing transactions (to be repurchased by customers)												
	(a) Readily monetizable through re-hypothecation												
	(b) Not readily monetizable												
	(i) Re-hypothecated												
	(ii) Others												
	(c) Memorandum item: Securities reported in sub-items (a) and (b) - according to contractual dates of repurchase by customers												
38	Securities pledged to customers as collateral under securities financing transactions (to be returned to the reporting institution)												
39	Securities sold to customers under securities financing transactions (to be repurchased by the reporting institution)												

PART 4: MATURITY PROFILE AND SUPPLEMENTARY INFORMATION

(HK$'000)

Table B2

		Total amount	Contractual maturity of securities flows arising from derivative contracts										Balancing amount
			Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	
40	Securities pledged to the reporting institution as collateral under derivative contracts (to be returned to customers)												
	(a) Readily monetizable through re-hypothecation												
	(b) Not readily monetizable												
	(i) Re-hypothecated												
	(ii) Others												
	(c) Memorandum item: Securities reported in sub-items (a) and (b) - according to contractual dates of return to customers												
41	Securities pledged to customers as collateral under derivative contracts (to be returned to the reporting institution)												

(HK$'000)

Table B3

		Total amount	Estimated cash flows arising from selected assets, liabilities and off-balance sheet items (based on behavioural assumptions)										Balancing amount
			Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	
42	Demand, savings and current account deposits (referred to in item 1(b)) - according to the lowest month-end balance recorded in past 12 months												
43	Irrevocable loan commitments or facilities granted (referred to in item 11(b)) - according to estimated dates and amounts of drawdown by customers												
44	Off-balance sheet obligations (referred to in item 14(b)) - according to estimated dates and amounts of payment to customers												
45	Loans and advances to non-bank customers (referred to in item 25) - according to estimated dates and amounts of repayment by customers												

PART 5 - LIQUIDITY COVERAGE RATIO BY SIGNIFICANT CURRENCIES

(to be reported by category 1 institutions only)

(HK$'000)

	A	B	C	D	E	F
	Total HQLA (before adjustments for 15% ceiling and 40% ceiling)	Total HQLA (after adjustments for 15% ceiling and 40% ceiling)	Total expected cash outflows	Total expected cash inflows (before 75% ceiling)	Total expected cash inflows (after 75% ceiling)	LCR (%) (= B ÷ (C – E))
HK dollars						#DIV/0!
US dollars						#DIV/0!
Renminbi						#DIV/0!
Other currencies which are significant to the reporting institution (please specify)						
						#DIV/0!
						#DIV/0!
						#DIV/0!
						#DIV/0!
						#DIV/0!
						#DIV/0!
						#DIV/0!
						#DIV/0!
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