

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

Standing Information

1.	Please state whether your institution has signed the Agreement for Clearing and Settlement of Renminbi Business with the RMB Clearing Bank	Yes / No
2.	Please state whether your institution has entered into correspondent banking agreement with any Mainland bank for effecting RMB business (including RMB trade settlement business): If "Yes", state the name of the Mainland Correspondent Banks below:	Yes / No
1.	Name1	
2.	Name2	
3.	Name3	
4.	Name4	
5.	Name5	
6.	Name6	
7.	Name7	
8.	Name8	
9.	Name9	
10.	Name10	
11.	Name11	
12.	Name12	
13.	Name13	
14.	Name14	
15.	Name15	
16.	Name16	
17.	Name17	
18.	Name18	
19.	Name19	
20.	Name20	

A. Balance Sheet as at the last day of the reporting month		No. of Accounts			RMB '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	Other non-individuals located in Hong Kong							
2.3	Other non-individuals located in Mainland China							
2.4	Other non-individuals located in other places							
3.	Amount payable under repos							
3.1	Exchange Fund							
3.2	AIs							
3.3	Other counterparties							
4.	Due to banks							
4.1	RMB Clearing Bank 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							
4.2	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	Other 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							
4.4	Banks in Mainland China							
	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							
	e. Memorandum: Due to overseas offices							
4.5	Other banks outside 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							
	e. Memorandum: Due to overseas offices							
4.6	Memorandum: Due to connected AIs							
4.7	Memorandum: Due to connected banks outside Hong Kong							
5.	Due to Exchange Fund							
5.1	Repayable or callable within 1 month							
5.2	Between 1 and 3 months							
5.3	Later than 3 months							
6.	RMB negotiable debt instruments (NDIs) issued and outstanding							
6.1	RMB negotiable certificates of deposit							
6.2	Acceptance and bills of exchange payable							
6.3	Other RMB NDIs							
7.	Other liabilities							
7.1	Miscellaneous							
7.2	Balancing figure							
8.	Total liabilities							
9.	Off-balance sheet items							
9.1	Derivatives positions							
	a. Deliverable forwards							
	b. Non-deliverable forwards							
	c. RMB currency futures							
	d. Others							
9.2	Contingent liabilities related to RMB trade finance							
9.3	Other commitments							

A. Balance Sheet as at the last day of the reporting month		No. of Accounts	RMB '000
Assets			
10.	RMB cash		
11.	Amount receivable under reverse repos		
11.1	Exchange Fund		
11.2	Als		
11.3	Other counterparties		
12.	Due from banks		
12.1	People's Bank of China (Fiduciary Account balances)		
12.2	RMB Clearing Bank 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		
12.3	Participating Als 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		
12.4	Other Als 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		
12.5	Banks in Mainland China		
	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		
	e. Memorandum: Due from overseas offices		
12.6	Other banks outside 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		
	e. Memorandum: Due from overseas offices		
12.7	Memorandum: Due from connected Als		
12.8	Memorandum: Due from connected banks outside Hong Kong		
13.	Due from Exchange Fund		
13.1	Repayable or callable within 1 month		
13.2	Between 1 and 3 months		
13.3	Later than 3 months		
14.	Loans and advances to customers		
14.1	Loans and advances to individuals		
	a. for use in Hong Kong		
	b. for use in Mainland China		
	c. for use in other places		
	d. where the place of use is not known		
14.2	Loans and advances to non-individuals		
	a. trade finance		
	b. for use in Hong Kong		
	c. for use in Mainland China		
	d. for use in other places		
	e. where the place of use is not known		
15.	RMB negotiable debt instruments (NDIs) held		
15.1	RMB negotiable certificates of deposit		
15.2	Acceptance and bills of exchange receivable		
15.3	Commercial paper		
15.4	Government bills, notes and bonds		
15.5	Other RMB NDIs		
15.6	Memorandum: Holding of RMB NDIs		
	a. Amortised cost Held-to-maturity		
	b. Fair value through other comprehensive income Available-for-sale		
	c. Others		
15.7	Memorandum: Holding of RMB NDIs issued in Mainland China		
15.8	Memorandum: Holding of RMB NDIs issued in Hong Kong		
16.	Investments		
16.1	Investments in shareholdings		
16.2	Other investments		
16.3	Memorandum: Investments in Mainland China		
17.	Other assets		
17.1	Miscellaneous		
17.2	Balancing figure		
18.	Total assets		
19.	Less: provisions		
20.	Total assets less provisions		
21.	Off-balance sheet items		
21.1	Derivatives positions		
	a. Deliverable forwards		
	b. Non-deliverable forwards		
	c. RMB currency futures		
	d. Others		
21.2	Contingent claims related to RMB trade finance		
21.3	Other claims		

B. Money Exchange

Volume of transactions during the reporting month	No. of counts	RMB '000
1. From RMB into HK\$ and other currencies by customers		
1.1 with individuals conducted through RMB accounts		
a. with Hong Kong residents		
b. with non-Hong Kong residents		
1.2 with individuals not through RMB accounts		
1.3 with Designated Merchants		
1.4 with other AIs		
a. with the RMB Clearing Bank in Hong Kong		
1.5 with banks outside Hong Kong		
a. with Mainland Correspondent Banks for position squaring purpose		
1.6 with other non-individuals for trade settlement purposes		
1.7 with other non-individuals not included in the above items		
2. From HK\$ and other currencies into RMB by customers		
2.1 with individuals conducted through RMB accounts		
a. with Hong Kong residents		
b. with non-Hong Kong residents		
2.2 with individuals not through RMB accounts		
2.3 with other AIs		
a. with the RMB Clearing Bank in Hong Kong		
2.4 with banks outside Hong Kong		
a. with Mainland Correspondent Banks for position squaring purpose		
2.5 with other non-individuals for trade settlement purposes		
2.6 with other non-individuals not included in the above items		

C. RMB Remittances

Volume of transactions during the reporting month	No. of counts	RMB '000
1. Outward remittances to the Mainland		
1.1 by individuals		
a. Hong Kong residents		
b. non-Hong Kong residents		
1.2 by RMB bond issuers or their payment agents		
1.3 by non-individuals for trade settlement purposes		
1.4 by other AIs		
1.5 by banks outside Hong Kong		
1.6 for the reporting AI's own account		
1.7 by non-individuals not included in the above items		
1.8 Memorandum: all remittances reported above		
a. through RMB Clearing Bank in Hong Kong		
b. through Mainland Correspondent Banks		
1.9 Memorandum: all remittances for trade settlement purposes reported above		
a. through RMB Clearing Bank in Hong Kong		
b. through Mainland Correspondent Banks		
2. Inward remittances from the Mainland		
2.1 to individuals		
a. Hong Kong residents		
b. non-Hong Kong residents		
2.2 to RMB bond issuers or their payment agents		
2.3 to non-individuals for trade settlement purposes		
2.4 to other AIs		
2.5 to banks outside Hong Kong		
2.6 for the reporting AI's own account		
2.7 by non-individuals not included in the above items		
2.8 Memorandum: all remittances reported above		
a. through RMB Clearing Bank in Hong Kong		
b. through Mainland Correspondent Banks		
2.9 Memorandum: all remittances for trade settlement purposes reported above		
a. through RMB Clearing Bank in Hong Kong		
b. through Mainland Correspondent Banks		
3. Outward remittances to places outside the Mainland		
4. Inward remittances from places outside the Mainland		
5. Remittances between places not reported in the above items		

D. RMB Credit Cards

	No. of cards	RMB '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 Assets

	Loans and advances to non-individuals	Loans and advances to individuals	Other assets	Specific provisions Individual impairment allowance
Outstanding balance at the end of the reporting month	RMB '000	RMB '000	RMB '000	RMB '000
1. Asset quality classification				
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

	Number	RMB '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 received from Participating AIs in Hong Kong for clearing during the reporting month		
2.1 issued by individuals		
2.2 issued by non-individuals		
3. Number of days during the reporting month on which the aggregate amount of RMB cheques received for clearing from Mainland China in respect of any RMB current account of individuals exceeded RMB80,000		
3.1 The largest number of accounts involved in each of these days		

G. RMB Negotiable Debt Instruments

	NDIs issued in Hong Kong	Total NDIs
	RMB '000	RMB '000
1. Total amount of RMB NDIs bought / sold during the reporting month		
1.1 Bought for own account		
a. subscribed from RMB NDI Issuers		
b. bought from customers		
c. bought from other Participating AIs		
d. Others		
1.2 Sold for own account		
a. sold to customers		
b. sold to other Participating AIs		
c. Others		
1.3 Bought for customers		
1.4 Sold for customers		
2. Total amount of RMB NDI repos and reverse repos during the reporting month		
2.1 Repos		
2.2 Reverse Repos		