

NS

**SECRET**

Co. No. MM YY CAT.

(For Official Use Only)

**under the Banking Ordinance**

## STABLE FUNDING POSITION OF AN AUTHORIZED INSTITUTION

\* (HONG KONG OFFICE / UNCONSOLIDATED / CONSOLIDATED) BASIS

For the quarter ended on .....

|                                |                    |
|--------------------------------|--------------------|
| Name of Authorized Institution | Date of Submission |
|--------------------------------|--------------------|

The institution has been designated by the Monetary Authority under the Banking (Liquidity) Rules as a

- ☐ Category 1 institution
- ☐ Category 2A institution

(Please tick)

## The Banking Ordinance

This Return is reported under section 63(2) of the Banking Ordinance. The Return should be submitted to the Monetary Authority quarterly within the timeline specified in the Completion Instructions (CIs).

**Note:** This Return should be prepared in accordance with the CIs. An authorized institution designated by the Monetary Authority as a category 1 institution, or a category 2A institution, must complete the relevant parts of the Return where applicable.

We certify that the information reported in this Return is, to the best of our knowledge and belief, correct.

*Chief Accountant*

Chief Executive

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*Name*

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*Name*

Name and telephone number of responsible person who may be contacted by the Monetary Authority in case of any query.

## PART 1 – SUMMARY CERTIFICATE

### (I) Reporting of NSFR shortfall by category 1 institutions

|     |                                                                                      |              |
|-----|--------------------------------------------------------------------------------------|--------------|
| 1.  | Did the institution apply rule 8B to self-rectify NSFR shortfall during the quarter? | [Yes / No]   |
| 2.  | If the answer to item 1 is "Yes", complete sub-items (a) to (d) below.               |              |
| (a) | First shortfall day                                                                  | [dd/mm/yyyy] |
| (b) | NSFR on the first shortfall day                                                      | %            |
| (c) | NSFR on the expiry day of the self-rectification period                              | %            |
| (d) | Lowest NSFR during the self-rectification period                                     | %            |

### (II) Reporting of average CFR by category 2A institutions

|    |             | (HK\$'000 or %) |         |         |
|----|-------------|-----------------|---------|---------|
|    |             | mm/yyyy         | mm/yyyy | mm/yyyy |
| 1. | Average ACF |                 |         |         |
| 2. | Average RCF |                 |         |         |
| 3. | Average CFR | #DIV/0!         | #DIV/0! | #DIV/0! |

Part 2 – NET STABLE FUNDING RATIO

(HK\$'000)

| (I) | AVAILABLE STABLE FUNDING (ASF)                                                                                                                          | Value                                            |                           |                   |                                  | ASF factor                                         |                           |                   |                                  | Weighted amount |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------|-------------------|----------------------------------|----------------------------------------------------|---------------------------|-------------------|----------------------------------|-----------------|
|     |                                                                                                                                                         | Reported according to remaining term to maturity |                           |                   |                                  | Determined according to remaining term to maturity |                           |                   |                                  |                 |
|     |                                                                                                                                                         | < 6 months or<br>repayable on demand             | 6 months to <12<br>months | 12 months or more | No specified term to<br>maturity | < 6 months or<br>repayable on demand               | 6 months to <12<br>months | 12 months or more | No specified term to<br>maturity |                 |
| 1   | Capital                                                                                                                                                 |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|     | (a) Tier 1 capital (before regulatory adjustments)                                                                                                      |                                                  |                           |                   |                                  | 100%                                               |                           |                   |                                  | 0               |
|     | (b) Tier 2 capital (before regulatory adjustments)                                                                                                      |                                                  |                           |                   |                                  | 0%                                                 | 50%                       | 100%              | 100%                             | 0               |
|     | (c) minority interests not covered by sub-item (a) or (b)                                                                                               |                                                  |                           |                   |                                  | 0%                                                 | 50%                       | 100%              | 100%                             | 0               |
|     | (d) capital instruments not covered by sub-item (a), (b) or (c)                                                                                         |                                                  |                           |                   |                                  | 0%                                                 | 50%                       | 100%              | 100%                             | 0               |
| 2   | Debt securities or prescribed instruments issued by the institution                                                                                     |                                                  |                           |                   |                                  | 0%                                                 | 50%                       | 100%              | 100%                             | 0               |
| 3   | Retail deposits                                                                                                                                         |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|     | (a) stable retail deposits                                                                                                                              |                                                  |                           |                   |                                  | 95%                                                | 95%                       | 100%              |                                  | 0               |
|     | (b) retail deposits not covered by sub-item (a)                                                                                                         |                                                  |                           |                   |                                  | 90%                                                | 90%                       | 100%              |                                  | 0               |
| 4   | Small business funding                                                                                                                                  |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|     | (a) stable small business funding                                                                                                                       |                                                  |                           |                   |                                  | 95%                                                | 95%                       | 100%              |                                  | 0               |
|     | (b) small business funding not covered by sub-item (a)                                                                                                  |                                                  |                           |                   |                                  | 90%                                                | 90%                       | 100%              |                                  | 0               |
| 5   | Operational deposits                                                                                                                                    |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 100%              |                                  | 0               |
| 6   | Funding (other than operational deposits) provided to the institution by –                                                                              |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|     | (a) corporates (other than small business customers), sovereigns, multilateral development banks, national development banks and public sector entities |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 100%              |                                  | 0               |
|     | (b) the Monetary Authority for the account of the Exchange Fund or central banks                                                                        |                                                  |                           |                   |                                  | 0%                                                 | 50%                       | 100%              |                                  | 0               |
|     | (c) financial institutions and other entities not covered by sub-item (a) or (b)                                                                        |                                                  |                           |                   |                                  | 0%                                                 | 50%                       | 100%              |                                  | 0               |
| 7   | Funding provided to the institution not covered by items 1 to 6                                                                                         |                                                  |                           |                   |                                  | 0%                                                 | 50%                       | 100%              | 0%                               | 0               |
| 8   | Deferred tax liabilities                                                                                                                                |                                                  |                           |                   |                                  | 0%                                                 | 50%                       | 100%              |                                  | 0               |
| 9   | Net derivative liabilities (as calculated in Annex 1, item 8)                                                                                           |                                                  |                           |                   | 0                                |                                                    |                           |                   | 0%                               | 0               |
| 10  | Trade-date payables                                                                                                                                     |                                                  |                           |                   |                                  | 0%                                                 |                           |                   |                                  | 0               |
| 11  | Liabilities not covered by items 1 to 10                                                                                                                |                                                  |                           |                   |                                  | 0%                                                 |                           |                   |                                  | 0               |
| 12  | TOTAL AMOUNT OF ASF                                                                                                                                     |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  | 0               |

## Part 2 – NET STABLE FUNDING RATIO

(HK\$'000)

| (II) | REQUIRED STABLE FUNDING (RSF)                                                                                                                                                                                  | Value                                            |                           |                   |                                  | RSF factor                                         |                           |                   |                                  | Weighted amount |
|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------|-------------------|----------------------------------|----------------------------------------------------|---------------------------|-------------------|----------------------------------|-----------------|
|      |                                                                                                                                                                                                                | Reported according to remaining term to maturity |                           |                   |                                  | Determined according to remaining term to maturity |                           |                   |                                  |                 |
|      |                                                                                                                                                                                                                | < 6 months or<br>repayable on demand             | 6 months to <12<br>months | 12 months or more | No specified term to<br>maturity | < 6 months or<br>repayable on demand               | 6 months to <12<br>months | 12 months or more | No specified term to<br>maturity |                 |
| (A)  | Unencumbered assets and off-balance sheet obligations                                                                                                                                                          |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
| 1    | Currency notes and coins                                                                                                                                                                                       |                                                  |                           |                   |                                  |                                                    |                           |                   | 0%                               |                 |
| 2    | Claims on the Monetary Authority for the account of the Exchange Fund or central banks                                                                                                                         |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|      | (a) funds placed with the institution's HKD CHATS Account, or with central banks to meet reserve requirements                                                                                                  |                                                  |                           |                   |                                  | 0%                                                 |                           |                   |                                  |                 |
|      | (b) claims on the Monetary Authority for the account of the Exchange Fund or central banks not covered by sub-item (a), having a remaining term to maturity of less than 6 months or being repayable on demand |                                                  |                           |                   |                                  | 0%                                                 |                           |                   |                                  |                 |
|      | (c) loans provided by the institution to the Monetary Authority for the account of the Exchange Fund or central banks, having a remaining term to maturity of 6 months or more                                 |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|      | (i) loans that are subject to a risk-weight of 20% or less under section 55(2) of the Capital Rules                                                                                                            |                                                  |                           |                   |                                  |                                                    | 50%                       | 65%               | 65%                              |                 |
|      | (ii) loans not covered by sub-sub-item (i)                                                                                                                                                                     |                                                  |                           |                   |                                  |                                                    | 50%                       | 85%               | 85%                              |                 |
| 3    | Securities held by the institution (other than securities representing the institution's claims covered by item 2(b))                                                                                          |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|      | (a) level 1 assets                                                                                                                                                                                             |                                                  |                           |                   |                                  | 5%                                                 |                           |                   |                                  |                 |
|      | (b) level 2A assets                                                                                                                                                                                            |                                                  |                           |                   |                                  | 15%                                                |                           |                   |                                  |                 |
|      | (c) level 2B assets                                                                                                                                                                                            |                                                  |                           |                   |                                  | 50%                                                |                           |                   |                                  |                 |
|      | (d) debt securities not covered by sub-item (a), (b) or (c)                                                                                                                                                    |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 85%               | 85%                              |                 |
|      | (e) listed equities                                                                                                                                                                                            |                                                  |                           |                   |                                  |                                                    |                           |                   | 85%                              |                 |
| 4    | Physical traded commodities held by the institution                                                                                                                                                            |                                                  |                           |                   |                                  |                                                    |                           |                   | 85%                              |                 |
| 5    | Operational deposits placed by the institution at other financial institutions                                                                                                                                 |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 100%              | 100%                             |                 |
| 6    | Loans and funds (other than operational deposits) provided by the institution to other financial institutions                                                                                                  |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|      | (a) loans and funds secured by level 1 assets                                                                                                                                                                  |                                                  |                           |                   |                                  | 10%                                                | 50%                       | 100%              | 100%                             |                 |
|      | (b) loans and funds not covered by sub-item (a)                                                                                                                                                                |                                                  |                           |                   |                                  | 15%                                                | 50%                       | 100%              | 100%                             |                 |
| 7    | Loans and funds provided by the institution to retail customers and wholesale customers (other than the Monetary Authority for the account of the Exchange Fund, central banks and financial institutions)     |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |

**Part 2 – NET STABLE FUNDING RATIO**

(HK\$'000)

| (II) | REQUIRED STABLE FUNDING (RSF)                                                                                                                                                                                                                                                                                                                                                                              | Value                                            |                           |                   |                                  | RSF factor                                         |                           |                   |                                  | Weighted amount |
|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------|-------------------|----------------------------------|----------------------------------------------------|---------------------------|-------------------|----------------------------------|-----------------|
|      |                                                                                                                                                                                                                                                                                                                                                                                                            | Reported according to remaining term to maturity |                           |                   |                                  | Determined according to remaining term to maturity |                           |                   |                                  |                 |
|      |                                                                                                                                                                                                                                                                                                                                                                                                            | < 6 months or<br>repayable on demand             | 6 months to <12<br>months | 12 months or more | No specified term to<br>maturity | < 6 months or<br>repayable on demand               | 6 months to <12<br>months | 12 months or more | No specified term to<br>maturity |                 |
|      | (a) loans and funds that are subject to a risk-weight of 35% or less under Division 3 of Part 4 of the Capital Rules                                                                                                                                                                                                                                                                                       |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 65%               | 65%                              | 0               |
|      | (b) loans and funds not covered by sub-item (a)                                                                                                                                                                                                                                                                                                                                                            |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 85%               | 85%                              | 0               |
| 8    | Assets posted by the institution as initial margins or default fund contributions                                                                                                                                                                                                                                                                                                                          |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|      | (a) assets that would have been subject to an RSF factor of 100% had it not been posted by the institution                                                                                                                                                                                                                                                                                                 |                                                  |                           |                   |                                  | 100%                                               |                           |                   |                                  | 0               |
|      | (b) assets not covered by sub-item (a)                                                                                                                                                                                                                                                                                                                                                                     |                                                  |                           |                   |                                  | 85%                                                |                           |                   |                                  | 0               |
| 9    | Net derivative assets (as calculated in Annex 1, item 7)                                                                                                                                                                                                                                                                                                                                                   |                                                  |                           |                   | 0                                |                                                    |                           |                   | 100%                             | 0               |
| 10   | Trade-date receivables                                                                                                                                                                                                                                                                                                                                                                                     |                                                  |                           |                   |                                  | 0%                                                 |                           |                   |                                  | 0               |
| 11   | Assets not covered by items 1 to 10                                                                                                                                                                                                                                                                                                                                                                        |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|      | (a) fixed assets, investments in associated entities and other unlisted equities, goodwill and other intangible assets, assets of any defined benefit pension fund or plan, investments in own capital instruments (if not derecognized under applicable accounting standards), insurance assets, retained interests, non-performing assets, and other assets that do not have specified terms to maturity |                                                  |                           |                   |                                  | 100%                                               |                           |                   |                                  | 0               |
|      | (b) other assets that have specified terms to maturity                                                                                                                                                                                                                                                                                                                                                     |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 100%              |                                  | 0               |
| 12   | Off-balance sheet obligations (as calculated in Annex 2, item 5)                                                                                                                                                                                                                                                                                                                                           |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  | 0               |
| (B)  | Encumbered assets (as calculated in Annex 3)                                                                                                                                                                                                                                                                                                                                                               |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  | 0               |
| 13   | TOTAL AMOUNT OF RSF                                                                                                                                                                                                                                                                                                                                                                                        |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  | 0               |

|       |                              |         |
|-------|------------------------------|---------|
| (III) | NET STABLE FUNDING RATIO (%) | #DIV/0! |
|-------|------------------------------|---------|

Part 3 – CORE FUNDING RATIO

(HK\$'000)

| (I) | AVAILABLE CORE FUNDING (ACF)                                        | Value                                            |                        |                   |                               | ACF factor                                         |                        |                   |                               | Weighted amount |
|-----|---------------------------------------------------------------------|--------------------------------------------------|------------------------|-------------------|-------------------------------|----------------------------------------------------|------------------------|-------------------|-------------------------------|-----------------|
|     |                                                                     | Reported according to remaining term to maturity |                        |                   |                               | Determined according to remaining term to maturity |                        |                   |                               |                 |
|     |                                                                     | < 6 months or repayable on demand                | 6 months to <12 months | 12 months or more | No specified term to maturity | < 6 months or repayable on demand                  | 6 months to <12 months | 12 months or more | No specified term to maturity |                 |
| 1   | Capital                                                             |                                                  |                        |                   |                               |                                                    |                        |                   |                               |                 |
|     | (a) Tier 1 capital (before regulatory adjustments)                  |                                                  |                        |                   |                               | 100%                                               |                        |                   |                               | 0               |
|     | (b) Tier 2 capital (before regulatory adjustments)                  |                                                  |                        |                   |                               | 0%                                                 | 50%                    | 100%              | 100%                          | 0               |
|     | (c) minority interests not covered by sub-item (a) or (b)           |                                                  |                        |                   |                               | 0%                                                 | 50%                    | 100%              | 100%                          | 0               |
|     | (d) capital instruments not covered by sub-item (a), (b) or (c)     |                                                  |                        |                   |                               | 0%                                                 | 50%                    | 100%              | 100%                          | 0               |
| 2   | Debt securities or prescribed instruments issued by the institution |                                                  |                        |                   |                               | 0%                                                 | 50%                    | 100%              | 100%                          | 0               |
| 3   | Deposits                                                            |                                                  |                        |                   |                               | 80%                                                | 90%                    | 100%              |                               | 0               |
| 4   | Funding provided to the institution not covered by item 1, 2 or 3   |                                                  |                        |                   |                               | 0%                                                 | 50%                    | 100%              | 0%                            | 0               |
| 5   | Deferred tax liabilities                                            |                                                  |                        |                   |                               | 0%                                                 | 50%                    | 100%              |                               | 0               |
| 6   | Net derivative liabilities (as calculated in Annex 1, item 8)       |                                                  |                        |                   | 0                             |                                                    |                        |                   | 0%                            | 0               |
| 7   | Trade-date payables                                                 |                                                  |                        |                   |                               | 0%                                                 |                        |                   |                               | 0               |
| 8   | Liabilities not covered by items 1 to 7                             |                                                  |                        |                   |                               | 0%                                                 |                        |                   |                               | 0               |
| 9   | TOTAL AMOUNT OF ACF                                                 |                                                  |                        |                   |                               |                                                    |                        |                   |                               | 0               |

**Part 3 – CORE FUNDING RATIO**

(HK\$'000)

| (II) | REQUIRED CORE FUNDING (RCF)                                                                                                                                                                                                                                                                                                                                                                                | Value                                            |                        |                   |                               | RCF factor                                         |                        |                   |                               | Weighted amount |
|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|------------------------|-------------------|-------------------------------|----------------------------------------------------|------------------------|-------------------|-------------------------------|-----------------|
|      |                                                                                                                                                                                                                                                                                                                                                                                                            | Reported according to remaining term to maturity |                        |                   |                               | Determined according to remaining term to maturity |                        |                   |                               |                 |
|      |                                                                                                                                                                                                                                                                                                                                                                                                            | < 6 months or repayable on demand                | 6 months to <12 months | 12 months or more | No specified term to maturity | < 6 months or repayable on demand                  | 6 months to <12 months | 12 months or more | No specified term to maturity |                 |
| 1    | Currency notes and coins                                                                                                                                                                                                                                                                                                                                                                                   |                                                  |                        |                   |                               |                                                    |                        |                   | 0%                            | 0               |
| 2    | Gold bullion                                                                                                                                                                                                                                                                                                                                                                                               |                                                  |                        |                   |                               |                                                    |                        |                   | 0%                            | 0               |
| 3    | Claims on, or reserves maintained with, the Monetary Authority for the account of the Exchange Fund or central banks                                                                                                                                                                                                                                                                                       |                                                  |                        |                   |                               | 0%                                                 |                        |                   |                               | 0               |
| 4    | Export bills                                                                                                                                                                                                                                                                                                                                                                                               |                                                  |                        |                   |                               | 0%                                                 | 50%                    | 100%              |                               | 0               |
| 5    | Securities or prescribed instruments held by the institution                                                                                                                                                                                                                                                                                                                                               |                                                  |                        |                   |                               |                                                    |                        |                   |                               |                 |
|      | (a) securities or prescribed instruments mentioned in item 6 of Table A in section 2 of Schedule 5 to the Banking (Liquidity) Rules                                                                                                                                                                                                                                                                        |                                                  |                        |                   |                               | 0%                                                 |                        |                   |                               | 0               |
|      | (b) securities or prescribed instruments not covered by sub-item (a)                                                                                                                                                                                                                                                                                                                                       |                                                  |                        |                   |                               | 0%                                                 | 50%                    | 100%              | 100%                          | 0               |
| 6    | Loans and funds provided by the institution to banks                                                                                                                                                                                                                                                                                                                                                       |                                                  |                        |                   |                               | 0%                                                 | 50%                    | 100%              | 100%                          | 0               |
| 7    | Loans and funds provided by the institution to customers (other than the Monetary Authority for the account of the Exchange Fund, central banks and banks)                                                                                                                                                                                                                                                 |                                                  |                        |                   |                               |                                                    |                        |                   |                               |                 |
|      | (a) residential mortgage loans mentioned in item 7 of Table A in section 2 of Schedule 5 to the Banking (Liquidity) Rules                                                                                                                                                                                                                                                                                  |                                                  |                        |                   |                               | 0%                                                 |                        |                   |                               | 0               |
|      | (b) loans and funds provided to customers not covered by sub-item (a)                                                                                                                                                                                                                                                                                                                                      |                                                  |                        |                   |                               | 0%                                                 | 50%                    | 100%              | 100%                          | 0               |
| 8    | Net derivative assets (as calculated in Annex 1, item 7)                                                                                                                                                                                                                                                                                                                                                   |                                                  |                        |                   | 0                             |                                                    |                        |                   | 100%                          | 0               |
| 9    | Trade-date receivables                                                                                                                                                                                                                                                                                                                                                                                     |                                                  |                        |                   |                               | 0%                                                 |                        |                   |                               | 0               |
| 10   | Assets not covered by items 1 to 9                                                                                                                                                                                                                                                                                                                                                                         |                                                  |                        |                   |                               |                                                    |                        |                   |                               |                 |
|      | (a) fixed assets, investments in associated entities and other unlisted equities, goodwill and other intangible assets, assets of any defined benefit pension fund or plan, investments in own capital instruments (if not derecognized under applicable accounting standards), insurance assets, retained interests, non-performing assets, and other assets that do not have specified terms to maturity |                                                  |                        |                   |                               | 100%                                               |                        |                   |                               | 0               |
|      | (b) other assets that have specified terms to maturity                                                                                                                                                                                                                                                                                                                                                     |                                                  |                        |                   |                               | 0%                                                 | 50%                    | 100%              |                               | 0               |
| 11   | Off-balance sheet obligations (as calculated in Annex 2, item 5)                                                                                                                                                                                                                                                                                                                                           |                                                  |                        |                   |                               |                                                    |                        |                   |                               | 0               |
| 12   | TOTAL AMOUNT OF RCF                                                                                                                                                                                                                                                                                                                                                                                        |                                                  |                        |                   |                               |                                                    |                        |                   |                               | 0               |

|       |                        |         |
|-------|------------------------|---------|
| (III) | CORE FUNDING RATIO (%) | #DIV/0! |
|-------|------------------------|---------|

## Annex 1 – Derivative assets, liabilities and margins

(HK\$'000)

|    |                                                                                                                                | Value    |
|----|--------------------------------------------------------------------------------------------------------------------------------|----------|
| 1  | Total derivative assets                                                                                                        |          |
| 2  | Cash variation margin received by the institution under the derivative contracts covered by item 1                             |          |
| 2A | <i>Memorandum item: Non-cash variation margin received by the institution under the derivative contracts covered by item 1</i> |          |
| 3  | Total derivative assets (after adjustments)                                                                                    | 0        |
| 4  | Total derivative liabilities                                                                                                   |          |
| 5  | Variation margin posted by the institution under the derivative contracts covered by item 4                                    |          |
| 6  | Total derivative liabilities (after adjustments)                                                                               | 0        |
| 7  | <b>Net derivative assets (if (item 3 - item 6) is positive)</b>                                                                | <b>0</b> |
| 8  | <b>Net derivative liabilities (if (item 3 - item 6) is negative)</b>                                                           | <b>0</b> |

**Annex 2 – Off-balance sheet obligations****(HK\$'000)**

|   |                                                                           | <b>Value</b> | <b>RSF / RCF factor</b> | <b>Weighted amount</b> |
|---|---------------------------------------------------------------------------|--------------|-------------------------|------------------------|
| 1 | Potential drawdown of undrawn committed facilities                        |              | 5%                      | 0                      |
| 2 | Potential drawdown of uncommitted facilities                              |              | 0%                      | 0                      |
| 3 | Trade-related contingencies                                               |              | 0%                      | 0                      |
| 4 | Guarantees and letters of credit unrelated to trade-related contingencies |              | 0%                      | 0                      |
| 5 | TOTAL                                                                     |              |                         | <b>0</b>               |

### Annex 3 – Encumbered assets

(HK\$'000)

|                                                                               |                                                                                                                                                                                                                                  | Value                                                                                                                 |                           |                   |                                  | RSF factor                                         |                           |                   |                                  | Weighted amount |  |
|-------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|---------------------------|-------------------|----------------------------------|----------------------------------------------------|---------------------------|-------------------|----------------------------------|-----------------|--|
|                                                                               |                                                                                                                                                                                                                                  | Reported according to remaining term to maturity                                                                      |                           |                   |                                  | Determined according to remaining term to maturity |                           |                   |                                  |                 |  |
|                                                                               |                                                                                                                                                                                                                                  | < 6 months or<br>repayable on<br>demand                                                                               | 6 months to <12<br>months | 12 months or more | No specified term<br>to maturity | < 6 months or<br>repayable on<br>demand            | 6 months to <12<br>months | 12 months or more | No specified term<br>to maturity |                 |  |
| 1                                                                             | Currency notes and coins, encumbered for -                                                                                                                                                                                       |                                                                                                                       |                           |                   |                                  |                                                    |                           |                   |                                  |                 |  |
|                                                                               | (A) less than 6 months                                                                                                                                                                                                           |                                                                                                                       |                           |                   |                                  |                                                    |                           |                   | 0%                               | 0               |  |
|                                                                               | (B) 6 months to less than 12 months                                                                                                                                                                                              |                                                                                                                       |                           |                   |                                  |                                                    |                           |                   | 50%                              | 0               |  |
|                                                                               | (C) 12 months or more                                                                                                                                                                                                            |                                                                                                                       |                           |                   |                                  |                                                    |                           |                   | 100%                             | 0               |  |
| 2                                                                             | Claims on the Monetary Authority for the account of the Exchange Fund or central banks                                                                                                                                           |                                                                                                                       |                           |                   |                                  |                                                    |                           |                   |                                  |                 |  |
|                                                                               | (a) funds placed with the institution's HKD CHATS Account, or with central banks to meet reserve requirements                                                                                                                    |                                                                                                                       |                           |                   |                                  |                                                    |                           |                   |                                  |                 |  |
|                                                                               | (b) claims on the Monetary Authority for the account of the Exchange Fund or central banks not covered by sub-item (a), having a remaining term to maturity of less than 6 months or being repayable on demand, encumbered for - |                                                                                                                       |                           |                   |                                  |                                                    |                           |                   |                                  |                 |  |
|                                                                               | (A) less than 6 months                                                                                                                                                                                                           |                                                                                                                       |                           |                   |                                  | 0%                                                 |                           |                   |                                  | 0               |  |
|                                                                               | (B) 6 months to less than 12 months                                                                                                                                                                                              |                                                                                                                       |                           |                   |                                  | 50%                                                |                           |                   |                                  | 0               |  |
|                                                                               | (C) 12 months or more                                                                                                                                                                                                            |                                                                                                                       |                           |                   |                                  | 100%                                               |                           |                   |                                  | 0               |  |
|                                                                               | (c) loans provided by the institution to the Monetary Authority for the account of the Exchange Fund or central banks, having a remaining term to maturity of 6 months or more                                                   |                                                                                                                       |                           |                   |                                  |                                                    |                           |                   |                                  |                 |  |
|                                                                               | (i) loans that are subject to a risk-weight of 20% or less under section 55(2) of the Capital Rules, encumbered for -                                                                                                            |                                                                                                                       |                           |                   |                                  |                                                    |                           |                   |                                  |                 |  |
|                                                                               | (A) less than 6 months                                                                                                                                                                                                           |                                                                                                                       |                           |                   |                                  |                                                    | 50%                       | 65%               | 65%                              | 0               |  |
|                                                                               | (B) 6 months to less than 12 months                                                                                                                                                                                              |                                                                                                                       |                           |                   |                                  |                                                    | 50%                       | 65%               | 65%                              | 0               |  |
|                                                                               | (C) 12 months or more                                                                                                                                                                                                            |                                                                                                                       |                           |                   |                                  |                                                    | 100%                      | 100%              | 100%                             | 0               |  |
|                                                                               | (ii) loans not covered by sub-sub-item (i), encumbered for -                                                                                                                                                                     |                                                                                                                       |                           |                   |                                  |                                                    |                           |                   |                                  |                 |  |
|                                                                               | (A) less than 6 months                                                                                                                                                                                                           |                                                                                                                       |                           |                   |                                  |                                                    | 50%                       | 85%               | 85%                              | 0               |  |
|                                                                               | (B) 6 months to less than 12 months                                                                                                                                                                                              |                                                                                                                       |                           |                   |                                  |                                                    | 50%                       | 85%               | 85%                              | 0               |  |
|                                                                               | (C) 12 months or more                                                                                                                                                                                                            |                                                                                                                       |                           |                   |                                  |                                                    | 100%                      | 100%              | 100%                             | 0               |  |
|                                                                               | 3                                                                                                                                                                                                                                | Securities held by the institution (other than securities representing the institution's claims covered by item 2(b)) |                           |                   |                                  |                                                    |                           |                   |                                  |                 |  |
|                                                                               |                                                                                                                                                                                                                                  | (a) level 1 assets, encumbered for -                                                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |  |
| (A) less than 6 months                                                        |                                                                                                                                                                                                                                  |                                                                                                                       |                           |                   |                                  | 5%                                                 |                           |                   | 0                                |                 |  |
| (B) 6 months to less than 12 months                                           |                                                                                                                                                                                                                                  |                                                                                                                       |                           |                   |                                  | 50%                                                |                           |                   | 0                                |                 |  |
| (C) 12 months or more                                                         |                                                                                                                                                                                                                                  |                                                                                                                       |                           |                   |                                  | 100%                                               |                           |                   | 0                                |                 |  |
| (b) level 2A assets, encumbered for -                                         |                                                                                                                                                                                                                                  |                                                                                                                       |                           |                   |                                  |                                                    |                           |                   |                                  |                 |  |
| (A) less than 6 months                                                        |                                                                                                                                                                                                                                  |                                                                                                                       |                           |                   |                                  | 15%                                                |                           |                   | 0                                |                 |  |
| (B) 6 months to less than 12 months                                           |                                                                                                                                                                                                                                  |                                                                                                                       |                           |                   |                                  | 50%                                                |                           |                   | 0                                |                 |  |
| (C) 12 months or more                                                         |                                                                                                                                                                                                                                  |                                                                                                                       |                           |                   |                                  | 100%                                               |                           |                   | 0                                |                 |  |
| (c) level 2B assets, encumbered for -                                         |                                                                                                                                                                                                                                  |                                                                                                                       |                           |                   |                                  |                                                    |                           |                   |                                  |                 |  |
| (A) less than 6 months                                                        |                                                                                                                                                                                                                                  |                                                                                                                       |                           |                   |                                  | 50%                                                |                           |                   | 0                                |                 |  |
| (B) 6 months to less than 12 months                                           |                                                                                                                                                                                                                                  |                                                                                                                       |                           |                   |                                  | 50%                                                |                           |                   | 0                                |                 |  |
| (C) 12 months or more                                                         |                                                                                                                                                                                                                                  |                                                                                                                       |                           |                   |                                  | 100%                                               |                           |                   | 0                                |                 |  |
| (d) debt securities not covered by sub-item (a), (b) or (c), encumbered for - |                                                                                                                                                                                                                                  |                                                                                                                       |                           |                   |                                  |                                                    |                           |                   |                                  |                 |  |

**Annex 3 – Encumbered assets**

(HK\$'000)

|   |                                                                                                                                                                                                            | Value                                            |                           |                   |                                  | RSF factor                                         |                           |                   |                                  | Weighted amount |
|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------|-------------------|----------------------------------|----------------------------------------------------|---------------------------|-------------------|----------------------------------|-----------------|
|   |                                                                                                                                                                                                            | Reported according to remaining term to maturity |                           |                   |                                  | Determined according to remaining term to maturity |                           |                   |                                  |                 |
|   |                                                                                                                                                                                                            | < 6 months or<br>repayable on<br>demand          | 6 months to <12<br>months | 12 months or more | No specified term<br>to maturity | < 6 months or<br>repayable on<br>demand            | 6 months to <12<br>months | 12 months or more | No specified term<br>to maturity |                 |
|   | (A) less than 6 months                                                                                                                                                                                     |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 85%               | 85%                              | 0               |
|   | (B) 6 months to less than 12 months                                                                                                                                                                        |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 85%               | 85%                              | 0               |
|   | (C) 12 months or more                                                                                                                                                                                      |                                                  |                           |                   |                                  | 100%                                               | 100%                      | 100%              | 100%                             | 0               |
|   | (e) listed equities, encumbered for -                                                                                                                                                                      |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|   | (A) less than 6 months                                                                                                                                                                                     |                                                  |                           |                   |                                  |                                                    |                           |                   | 85%                              | 0               |
|   | (B) 6 months to less than 12 months                                                                                                                                                                        |                                                  |                           |                   |                                  |                                                    |                           |                   | 85%                              | 0               |
|   | (C) 12 months or more                                                                                                                                                                                      |                                                  |                           |                   |                                  |                                                    |                           |                   | 100%                             | 0               |
| 4 | Physical traded commodities held by the institution, encumbered for -                                                                                                                                      |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|   | (A) less than 6 months                                                                                                                                                                                     |                                                  |                           |                   |                                  |                                                    |                           |                   | 85%                              | 0               |
|   | (B) 6 months to less than 12 months                                                                                                                                                                        |                                                  |                           |                   |                                  |                                                    |                           |                   | 85%                              | 0               |
|   | (C) 12 months or more                                                                                                                                                                                      |                                                  |                           |                   |                                  |                                                    |                           |                   | 100%                             | 0               |
| 5 | Operational deposits placed by the institution at other financial institutions, encumbered for -                                                                                                           |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|   | (A) less than 6 months                                                                                                                                                                                     |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 100%              | 100%                             | 0               |
|   | (B) 6 months to less than 12 months                                                                                                                                                                        |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 100%              | 100%                             | 0               |
|   | (C) 12 months or more                                                                                                                                                                                      |                                                  |                           |                   |                                  | 100%                                               | 100%                      | 100%              | 100%                             | 0               |
| 6 | Loans and funds (other than operational deposits) provided by the institution to other financial institutions                                                                                              |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|   | (a) loans and funds secured by level 1 assets, encumbered for -                                                                                                                                            |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|   | (A) less than 6 months                                                                                                                                                                                     |                                                  |                           |                   |                                  | 10%                                                | 50%                       | 100%              | 100%                             | 0               |
|   | (B) 6 months to less than 12 months                                                                                                                                                                        |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 100%              | 100%                             | 0               |
|   | (C) 12 months or more                                                                                                                                                                                      |                                                  |                           |                   |                                  | 100%                                               | 100%                      | 100%              | 100%                             | 0               |
|   | (b) loans and funds not covered by sub-item (a), encumbered for -                                                                                                                                          |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|   | (A) less than 6 months                                                                                                                                                                                     |                                                  |                           |                   |                                  | 15%                                                | 50%                       | 100%              | 100%                             | 0               |
|   | (B) 6 months to less than 12 months                                                                                                                                                                        |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 100%              | 100%                             | 0               |
|   | (C) 12 months or more                                                                                                                                                                                      |                                                  |                           |                   |                                  | 100%                                               | 100%                      | 100%              | 100%                             | 0               |
| 7 | Loans and funds provided by the institution to retail customers and wholesale customers (other than the Monetary Authority for the account of the Exchange Fund, central banks and financial institutions) |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|   | (a) loans and funds that are subject to a risk-weight of 35% or less under Division 3 of Part 4 of the Capital Rules, encumbered for -                                                                     |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|   | (A) less than 6 months                                                                                                                                                                                     |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 65%               | 65%                              | 0               |
|   | (B) 6 months to less than 12 months                                                                                                                                                                        |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 65%               | 65%                              | 0               |
|   | (C) 12 months or more                                                                                                                                                                                      |                                                  |                           |                   |                                  | 100%                                               | 100%                      | 100%              | 100%                             | 0               |
|   | (b) loans and funds not covered by sub-item (a), encumbered for -                                                                                                                                          |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|   | (A) less than 6 months                                                                                                                                                                                     |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 85%               | 85%                              | 0               |
|   | (B) 6 months to less than 12 months                                                                                                                                                                        |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 85%               | 85%                              | 0               |
|   | (C) 12 months or more                                                                                                                                                                                      |                                                  |                           |                   |                                  | 100%                                               | 100%                      | 100%              | 100%                             | 0               |

### Annex 3 – Encumbered assets

(HK\$'000)

|    |                                                                                                                                                                                                                                                                                                                                                                                                                              | Value                                            |                           |                   |                                  | RSF factor                                         |                           |                   |                                  | Weighted amount |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------|-------------------|----------------------------------|----------------------------------------------------|---------------------------|-------------------|----------------------------------|-----------------|
|    |                                                                                                                                                                                                                                                                                                                                                                                                                              | Reported according to remaining term to maturity |                           |                   |                                  | Determined according to remaining term to maturity |                           |                   |                                  |                 |
|    |                                                                                                                                                                                                                                                                                                                                                                                                                              | < 6 months or<br>repayable on<br>demand          | 6 months to <12<br>months | 12 months or more | No specified term<br>to maturity | < 6 months or<br>repayable on<br>demand            | 6 months to <12<br>months | 12 months or more | No specified term<br>to maturity |                 |
| 8  | Assets posted by the institution as initial margins or default fund contributions                                                                                                                                                                                                                                                                                                                                            |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|    | (a) assets that would have been subject to an RSF factor of 100% had it not been posted by the institution, encumbered for -                                                                                                                                                                                                                                                                                                 |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|    | (b) assets not covered by sub-item (a), encumbered for -                                                                                                                                                                                                                                                                                                                                                                     |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
| 9  | Net derivative assets                                                                                                                                                                                                                                                                                                                                                                                                        |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
| 10 | Trade-date receivables, encumbered for -                                                                                                                                                                                                                                                                                                                                                                                     |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|    | (A) less than 6 months                                                                                                                                                                                                                                                                                                                                                                                                       |                                                  |                           |                   |                                  | 0%                                                 |                           |                   |                                  | 0               |
|    | (B) 6 months to less than 12 months                                                                                                                                                                                                                                                                                                                                                                                          |                                                  |                           |                   |                                  | 50%                                                |                           |                   |                                  | 0               |
|    | (C) 12 months or more                                                                                                                                                                                                                                                                                                                                                                                                        |                                                  |                           |                   |                                  | 100%                                               |                           |                   |                                  | 0               |
| 11 | Assets not covered by items 1 to 10                                                                                                                                                                                                                                                                                                                                                                                          |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|    | (a) fixed assets, investments in associated entities and other unlisted equities, goodwill and other intangible assets, assets of any defined benefit pension fund or plan, investments in own capital instruments (if not derecognized under applicable accounting standards), insurance assets, retained interests, non-performing assets, and other assets that do not have specified terms to maturity, encumbered for - |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|    | (A) less than 6 months                                                                                                                                                                                                                                                                                                                                                                                                       |                                                  |                           |                   |                                  | 100%                                               |                           |                   |                                  | 0               |
|    | (B) 6 months to less than 12 months                                                                                                                                                                                                                                                                                                                                                                                          |                                                  |                           |                   |                                  | 100%                                               |                           |                   |                                  | 0               |
|    | (C) 12 months or more                                                                                                                                                                                                                                                                                                                                                                                                        |                                                  |                           |                   |                                  | 100%                                               |                           |                   |                                  | 0               |
|    | (b) other assets that have specified terms to maturity, encumbered for -                                                                                                                                                                                                                                                                                                                                                     |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  |                 |
|    | (A) less than 6 months                                                                                                                                                                                                                                                                                                                                                                                                       |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 100%              |                                  | 0               |
|    | (B) 6 months to less than 12 months                                                                                                                                                                                                                                                                                                                                                                                          |                                                  |                           |                   |                                  | 50%                                                | 50%                       | 100%              |                                  | 0               |
|    | (C) 12 months or more                                                                                                                                                                                                                                                                                                                                                                                                        |                                                  |                           |                   |                                  | 100%                                               | 100%                      | 100%              |                                  | 0               |
| 12 | TOTAL AMOUNT OF ENCUMBERED ASSETS                                                                                                                                                                                                                                                                                                                                                                                            |                                                  |                           |                   |                                  |                                                    |                           |                   |                                  | 0               |

## Annex 4 – Interdependent assets and liabilities

(HK\$'000)

| Item No. | Type of asset | Type of liability | Value | Date of the Monetary Authority's permission |
|----------|---------------|-------------------|-------|---------------------------------------------|
| 1        |               |                   |       |                                             |
| 2        |               |                   |       |                                             |
| 3        |               |                   |       |                                             |
| 4        |               |                   |       |                                             |
| 5        |               |                   |       |                                             |
| 6        |               |                   |       |                                             |
| 7        |               |                   |       |                                             |
| 8        |               |                   |       |                                             |
| 9        |               |                   |       |                                             |
| 10       |               |                   |       |                                             |

(Additional rows may be added if space provided is insufficient)