



HONG KONG MONETARY AUTHORITY
香港金融管理局

Banking Policy Department

Our Ref: B1/15C
B9/75C
S4/3C

1 March 2019

The Chief Executive
All locally incorporated authorized institutions

Dear Sir/Madam,

Revised Return of Capital Adequacy Ratio (Form MA(BS)3) (“CAR Return”)

I am writing to inform you that, following recent industry consultation, we have finalised the revised CAR Return, together with the accompanying Completion Instructions (“CIs”), as enclosed. Changes since the last version in use are highlighted for ease of reference.

The electronic files for the CAR Return and its accompanying CIs are available for downloading from the HKMA’s supervisory communication website (<http://www.stet.iclnet.hk>). Reporting institutions should submit the Return to the HKMA, via the STET system, starting from the reporting period ending 31 March 2019. However, as the new regulatory capital treatments on institution’s holdings of non-capital LAC liabilities will take effect on 1 April 2019, the reporting of the relevant items in the Return reflecting such treatments will only be required from the reporting period ending 30 June 2019.

Should you have any questions regarding the technical aspect of the return templates or STET submission, please feel free to contact our STET helpdesk at 2878-1800.

Yours faithfully,

Daryl Ho
Executive Director (Banking Policy)

Encl

cc: The Chairperson, The Hong Kong Association of Banks
The Chairman, The DTC Association
FSTB (Attn: Ms Eureka Cheung)