

S1

SECRET

The diagram shows a 16-bit register divided into four 4-bit fields. The first field is labeled 'Co.' and the second 'No.'. The third field is labeled 'MM' and the fourth 'YY'. The 'MM' field contains a blue diagonal line, indicating it is the focus of the example.

(For Official Use Only)

Information required under the Banking Ordinance

RETURN OF CONSOLIDATED ACCOUNTS

(Consolidated position)

for the quarter ended
(last day of the quarter)

Name of Authorized Institution	Date of Submission
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The Banking Ordinance

The Monetary Authority requires the submitting Authorized Institution to provide the information specified in this return to the Monetary Authority, in the form set out in the return, in accordance with section 63(2) of the Banking Ordinance.

The information, in the form of the duly completed return, must be submitted to the Monetary Authority not later than one month after the end of each quarter ending on 31 March, 30 June, 30 September and 31 December, unless otherwise advised by the Monetary Authority.

This return must be completed in accordance with the completion instructions issued by the Monetary Authority to ensure that all requisite information is provided and submitted in the required form.

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

Chief Accountant

Chief Executive

Name

Name

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

Name

Telephone Number

Part I - Assets and Liabilities

	(HK\$'000)
I. LIABILITIES	
1. Capital and reserves	
1.1 Paid up capital	
1.2 Reserves	
1.3 Current profit/loss	
1.4 Total	
2. Non-controlling interests	
3. Qualifying capital instruments	
4. Other capital-type instruments	
5. Notes in circulation	
6. Due to Exchange Fund	
7. Deposits from customers	
7.1 Demand deposits and current accounts	
7.2 Savings deposits	
7.3 Time, call & notice deposits	
7.4 Total deposits from customers	
8. Amounts payable under repos	
8.1 Authorized institutions in Hong Kong	
8.2 Banks outside Hong Kong	
8.3 Non-bank customers (including the Exchange Fund)	
8.4 Total	
9. Due to banks	
9.1 Authorized institutions in Hong Kong connected with the reporting institution	
9.2 Other authorized institutions in Hong Kong	
9.3 Banks outside Hong Kong connected with the reporting institution	
9.4 Other banks outside Hong Kong	
9.5 Total balances due to banks	
10. Negotiable debt instruments issued and outstanding	
10.1 Negotiable certificates of deposit (NCDs)	
10.2 Other negotiable debt instruments	
10.3 Total	
11. Other liabilities	
11.1 Accrued interest payable	
11.2 Suspense items	
11.3 Insurance contract liabilities	
11.4 Others	
11.5 Total	
12. Total liabilities	
II. ASSETS	
13. Cash	
14. Government certificate of indebtedness for notes issued	
15. Due from Exchange Fund	
16. Loans and advances to customers	
16.1 Loans and advances other than trade financing	
16.2 Trade financing	
16.3 Total loans and advances to customers	
17. Amount receivable under reverse repos	
17.1 Authorized institutions in Hong Kong	
17.2 Banks outside Hong Kong	
17.3 Non-bank customers (including the Exchange Fund)	
17.4 Total	
18. Due from banks (other than holdings of negotiable debt instruments)	
18.1 Authorized institutions in Hong Kong connected with the reporting institution	
18.2 Other authorized institutions in Hong Kong	
18.3 Banks outside Hong Kong connected with the reporting institution	
18.4 Other banks outside Hong Kong	
18.5 Total balances due from banks	

Part I - Assets and Liabilities

	(HK\$'000)
19. Negotiable certificates of deposit (NCDs) held	
19.1 Issued by authorized institutions in Hong Kong	
19.2 Issued by banks outside Hong Kong	
19.3 Total NCDs held	
20. All negotiable debt instruments held, other than NCDs	
20.1 Floating rate notes held (other than holdings reported under 20.4)	
a. Issued by authorized institutions in Hong Kong	
b. Issued by other non-bank institutions in Hong Kong	
c. Issued by banks outside Hong Kong	
d. Issued by non-bank institutions outside Hong Kong	
e. Total	
20.2 Acceptance and bills of exchange held	
a. Accepted or payable by banks (including restricted license banks and deposit-taking companies)	
b. Accepted or payable by non-banks	
c. Total	
20.3 Commercial paper held	
a. Issued in Hong Kong	
b. Issued outside Hong Kong	
c. Total	
20.4 Government bills, notes and bonds	
a. Issued in Hong Kong	
b. Issued outside Hong Kong	
c. Total	
20.5 Other debt instruments held	
a. Issued in Hong Kong	
b. Issued outside Hong Kong	
c. Total	
20.6 Total negotiable debt instruments held, other than NCDs (20.1e + 20.2c + 20.3c + 20.4c + 20.5c)	
21. Investments	
21.1 Investments in shareholdings	
a. Listed	
b. Unlisted	
c. Total	
21.2 Investments in associates and joint ventures	
21.3 Other investments	
21.4 Total investments	
22. Interests in land and buildings	
22.1 Bank premises and office premises	
22.2 Other interests in land & buildings	
22.3 Total	
24. Other assets	
24.1 Accrued interest receivable	
24.2 Fixed assets	
24.3 Suspense items	
24.4 Others	
24.5 Total	
25. Total assets	
26. Less: Provisions	
27. Total assets less provisions	

Part II - Profit and Loss Account

I. PROFIT & LOSS ACCOUNT	Consolidated Position		Amount attributable to insurance related subsidiaries
	(HK\$'000)	(HK\$'000)	
INCOME			(HK\$'000)
1.1 Interest income			
1.2 Interest expenses			
1. Net interest income			
2.1A Gains less losses arising from trading in foreign currencies			
2.1B Gains less losses arising from non-trading activities in foreign currencies			
2.2 Gains less losses arising from trading in interest rate derivatives			
2.3 Gains less losses arising from trading in other derivatives			
2. Gains less losses from foreign exchange operations and trading in derivatives			
3.1 Income from investments held for trading			
3.3 Income from non-trading investments			
3. Income from investments			
4. Income from fees and commissions			
5. Profit/(loss) on sale of fixed assets			
6. Other income			
7. Total income			
EXPENSES AND OTHER CHARGES			
8.1 Staff expenses			
8.2 Rental expenses			
8. Staff and rental expenses			
9. Other expenses			
10. Net charge/(credit) for debt provision			
11. Net charge for other provisions			
11A. Deficit/(surplus) on revaluation of land and buildings			
11B. Impairment loss/(reversal of impairment loss) on assets			
12. Total expenses and other charges			
CURRENT PROFIT/(LOSS)			
13. Profit/(loss) before tax			
14. Net charge for tax provision			
15. Profit/(loss) after tax			
16. Extraordinary profit/(loss) net of tax			
17. Profit/(loss) for the period			
OTHER INFORMATION			
19. Dividend declared			
20. Unrealised and deferred losses in derivatives			
II. Provisions	(HK\$'000)	(HK\$'000)	
1. Changes in provision for bad and doubtful debts	Specific (a)	General (b)	
1.1 Previous balance as at _____			
1.2 Adjustments for exchange difference			
1.3 Recoveries			
1.4 New Provisions			
1.4A Net provisions arising from new financial assets originated or acquired			
1.4B Increase in provisions arising from changes in credit risk			
1.4C Others			
1.5 Amount written off			
1.6 Amount released			
1.6A Release of provisions arising from changes in credit risk			
1.6B Others			
1.7 Net charge / release due to changes in estimation methodology			
1.8 Other movements			
1.9 Current balance (=sum of 1.1 to 1.8)			
		(HK\$'000)	
2. Provisions against value of other claims and investments			
4. Gross value of loans against which specific provisions (as shown in 1.9a) have been made			

Return of Consolidated Accounts

Part III - Analysis of Loans and Advances and Provisions

Section (1) - Classification of loans and advances by economic sectors based on internal classification used by individual institutions

Sector code	Subsector code 1	Subsector code 2	Subsector code 3	Subsector code 4	Sector or Subsector name	Total (HK\$'000)
Below is an illustration of how to report of loans by economic sectors:						
(i) Provide a full list of the sectors and sub-sectors adopted by your institution in each reporting period						
(ii) Report the outstanding loan amount against the lowest hierarchy level of each of the sectors						
Note: The final reporting template may vary due to technical limitation of the STET software						
					A. Total Loans and Advances (should equal part I 16.3 and part III (2) item A5)	225,000
100					Chemical Manufacturing	blank
100	1001				Pharmaceutical and Medicine Manufacturing	blank
100	1001	100101			Medicinal and Botanical Manufacturing	0
100	1001	100102			Pharmaceutical Preparation Manufacturing	5,000
100	1001	100103			Biological Product Manufacturing	0
200					Computer and Electronic Product Manufacturing	blank
200	2001				Computer and Peripheral Equipment Manufacturing	blank
200	2001	200101			Electronic Computer Manufacturing	10,000
200	2001	200102			Computer Storage Device Manufacturing	0
200	2001	200103			Computer Terminal and Other Computer Peripheral Equipment Manufacturing	30,000
200	2002				Communications Equipment Manufacturing	0
200	2002	200201			Telephone Apparatus Manufacturing	50,000
200	2002	200202			Radio and Television Broadcasting and Wireless Communications Equipment Manufacturing	0
200	2002	200203			Other Communications Equipment Manufacturing	60,000
200	2003				Audio and Video Equipment Manufacturing	blank
200	2003	200301			Audio and Video Equipment Manufacturing	blank
200	2003	200301	20030101		Television	0
200	2003	200301	20030102		Audio equipments	70,000

Part III - Analysis of Loans and Advances and Provisions

Section (2) - Asset quality and provisions

(HK\$'000)

	Pass (1)	Special Mention (2)	Substandard (3)	Doubtful (4)	Loss (5)	Total (1+2+3+4+5) (6)
A. Loans and advances						
1. Hong Kong office						
2. Overseas branches						
(i) Mainland China						
(ii) Others						
3. Banking subsidiaries of the reporting institution in :						
(i) Hong Kong						
(ii) Mainland China						
(iii) Others						
4. Other non-bank subsidiaries of the reporting institution in :						
(i) Hong Kong						
(ii) Mainland China						
(iii) Others						
5. Total (A.1 to A.4)						
Provisions made against A.5						
6. General provisions						
1. Hong Kong office						
2. Overseas branches						
(i) Mainland China						
(ii) Others						
3. Banking subsidiaries of the reporting institution in :						
(i) Hong Kong						
(ii) Mainland China						
(iii) Others						
4. Other non-bank subsidiaries of the reporting institution in :						
(i) Hong Kong						
(ii) Mainland China						
(iii) Others						
7. Specific provisions						
1. Hong Kong office						
2. Overseas branches						
(i) Mainland China						
(ii) Others						
3. Banking subsidiaries of the reporting institution in :						
(i) Hong Kong						
(ii) Mainland China						
(iii) Others						
4. Other non-bank subsidiaries of the reporting institution in :						
(i) Hong Kong						
(ii) Mainland China						
(iii) Others						
8. Total (A.6 to A.7)						
B. Balances due from banks						
1. Due from banks						
Provisions made against B.1						
2. General provisions						
3. Specific provisions						
4. Total (B.2 to B.3)						

Part III - Analysis of Loans and Advances and Provisions

Section (2) - Asset quality and provisions

(HK\$'000)

	Pass (1)	Special Mention (2)	Substandard (3)	Doubtful (4)	Loss (5)	Total (1+2+3+4+5) (6)
C. Acceptances and bills of exchange held						
1. Accepted or payable by non-banks						
2. Accepted or payable by banks						
3. Total (C.1 to C.2)						
Provisions made against C.3						
4. General provisions						
5. Specific provisions						
6. Total (C.4 to C.5)						
D. Investment debt securities						
1. Issued by banks, governments & international organizations						
2. Issued by others						
3. Total (D.1 to D.2)						
Provisions made against D.3						
4. General provisions						
5. Specific provisions						
6. Total (D.4 to D.5)						
E. Accrued interest						
1. Accrued interest on A.1, B.1, C.3 and D.3						
2. Provisions made against E.1						
F. Commitments and contingent liabilities						
1. To or on behalf of non-banks						
2. To or on behalf of Banks						
3. Total (F.1 to F.2)						
Provisions made against F.3						
4. General provisions						
5. Specific provisions						
6. Total (F.4 to F.5)						
G. Value of security						
1. In support of loans & advances in A.5						
2. In support of other exposures in B.1,C.3,D.3,E.1,F.3						
H. Assets acquired through security enforcement						

Notes:

(HK\$'000)

(1) - Overdue and rescheduled assets	Loans	Other assets
Please indicate the book value of		
(a) assets which have been overdue for more than 1 month and up to 3 months		
(b) assets which have been overdue for more than 3 months and up to 6 months		
(c) assets which have been overdue for more than 6 months and up to 1 year		
(d) assets which have been overdue for more than 1 year		
(e) sub-total (a) to (d)		
(f) total assets which have been rescheduled		
(i) of which rescheduled assets included in (a) above		
(ii) of which rescheduled assets included in (b) to (d) above		