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SECRET
高度機密

Co. No. 代號	MM 月	YY 年	CAT 類別

(For Official Use Only)
（只供本局填寫）

under the Banking Ordinance
根據《銀行業條例》

RETURN OF INTEREST RATE RISK EXPOSURES
利率風險承擔申報表

Position of *Local Office(s)/Local Offices and Overseas Branches
*本地辦事處／本地辦事處及分海外分行的狀況

As at ……………………………………………….
截至 (last day of the quarter 該季最後一天)

Total number of selected currencies being reported (minimum 2): _____
選擇申報貨幣的數目（最少兩種）：_____

* Delete where inapplicable. Overseas incorporated institutions are required to report the position of their Hong Kong office(s) only.
請刪去不適用者。海外註冊機構只須填報其香港辦事處的狀況。

Name of Authorized Institution 認可機構名稱	Date of Submission 遞交日期

The Banking Ordinance
《銀行業條例》

Information requested in this return is required under section 63(2) of the Banking Ordinance. The return should be submitted to the Monetary Authority not later than one month after the end of each quarter ending 31 March, 30 June, 30 September and 31 December, unless otherwise advised by the Monetary Authority.

本申報表內的資料是根據《銀行業條例》第 63(2)條所要求的。除金融管理專員另有指示外，本申報表須於每季終結即三月三十一日、六月三十日、九月三十日及十二月三十一日後一個月內交回金融管理專員。

Note: This return is to be prepared in accordance with the completion instructions issued by the Monetary Authority.
註: 本申報表須按金融管理專員發出的填報指示填寫。

We certify that this return is, to the best of our knowledge and belief, correct.
我們據所知及確信，證明本申報表內容均屬正確無誤。

………………………………	………………………………
Chief Accountant *會計主任*	*Chief Executive* *行政總裁*
………………………………	………………………………
Name *姓名*	*Name* *姓名*

Name and telephone number of responsible person who may be contacted by the Monetary Authority in case of any query.
金融管理專員需要查詢時可聯絡的負責人姓名和電話號碼。

………………………………	………………………………
Name *姓名*	*Telephone Number* *電話號碼*

Currency Code 貨幣代號
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Interest Rate Risk Exposures
利率風險承擔

Position of * Banking Book / Trading Book and Banking Book (Note (1))

* 銀行帳冊／自營買賣帳冊的持倉（註(1)）

Currency 貨幣 (Note 註 (2))： ________________

* Delete where inappropriate. 請刪去不適用者。

(In HK$ Million or equivalent 港幣百萬元或等值)

TIME BAND 時段		INTEREST BEARING ASSETS 附息資產 (Note 註 (3))									
		1. Total interest bearing assets 總附息資產				2. Fixed rate assets 定息資產		3. Variable rate assets 浮息資產		4. Managed rate assets 管理利率資產	
		a. Total 總計	b. Residential mortgage loans 住宅按揭貸款	c. Total weighted average yield 總加權平均收益率	d. Weighted average yield (Residential mortgage loans) 加權平均收益率（住宅按揭貸款）	a. Total 總計	b. Residential mortgage loans 住宅按揭貸款	a. Total 總計	b. Residential mortgage loans 住宅按揭貸款	a. Total 總計	b. Residential mortgage loans 住宅按揭貸款
		2a+3a+4a	2b+3b+4b								
Next day or less 翌日或當日	(A)			%	%						
2 to 7 days 2 日至 7 日	(B)			%	%						
8 days to 1 month 8 日至 1 個月	(C)			%	%						
1 to 3 months 1 至 3 個月	(D)			%	%						
3 to 6 months 3 至 6 個月	(E)			%	%						
6 to 12 months 6 至12 個月	(F)			%	%						
1 to 2 years 1 至 2 年	(G)			%	%						
2 to 3 years 2 至 3 年	(H)			%	%						
3 to 4 years 3 至 4 年	(I)			%	%						
4 to 5 years 4 至 5 年	(J)			%	%						
5 to 7 years 5 至 7 年	(K)			%	%						
7 to 10 years 7 至 10 年	(L)			%	%						
10 to 15 years 10 至 15 年	(M)			%	%						
15 to 20 years 15 至 20 年	(N)			%	%						
More than 20 years 20 年以上	(O)			%	%						
Total book value 帳面總值 Total 總計	(A to O)										
Non-interest bearing assets 不附息資產	(P)										
Total assets 總資產 Total 總計	(A to P)										

Notes 註：

(1) Locally incorporated authorized institutions subject to the market risk capital adequacy regime are required to report positions in the banking book only. Other locally incorporated institutions exempted from the market risk capital adequacy regime and overseas incorporated institutions are required to report aggregate positions in the banking book and trading book.
須遵守市場風險資本充足比率制度的本地註冊認可機構，只需填報銀行帳冊的持倉；獲豁免遵守市場風險資本充足比率制度的本地註冊認可機構，以及海外註冊認可機構，則須填報銀行帳冊及自營買賣帳冊的總持倉。

(2) Report interest rate risk exposures in major currencies as defined in the Completion Instructions, including at least Hong Kong dollar and US dollar (nil returns are required for these two currencies). Use the same return form for each currency.
根據「填報指示」的定義填報主要貨幣的利率風險承擔，其中最少包括港元及美元（即使有關數額是「零」，亦需遞交有關申報表）。每種貨幣應採用同一申報表。

(3) Report items under different time bands based on the earliest interest repricing date as specified in the Completion Instructions. Subject to the HKMA's approval, reporting based on behavioural maturity may be allowed for authorized institutions that can meet the criteria set out in the Completion Instructions.
根據「填報指示」所指的最早重訂息率日期填報不同時段的項目。若經金管局批准，符合「填報指示」所述準則的認可機構或可根據習性期限填報有關資料。

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Interest Rate Risk Exposures
利率風險承擔

Position of * Banking Book / Trading Book and Banking Book (Note (1))
* 銀行帳冊／自營買賣帳冊的持倉（註(1)）

Currency 貨幣 (Note 註 (2))： __________________

Page ___ of ___
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* Delete where inappropriate. 請刪去不適用者。

(In HK$ Million or equivalent 港幣百萬元或等值)

	INTEREST BEARING LIABILITIES 附息負債 (Note 註 (3))									
	5. Total interest bearing liabilities 總附息負債				6. Fixed rate liabilities 定息負債		7. Variable rate liabilities 浮息負債		8. Managed rate liabilities 管理利率負債	
TIME BAND 時段	a. Total 總計 6a+7a+8a	b. Deposits 存款 6b+7b+8b	c. Total weighted average interest costs 總加權平均利息成本	d. Weighted average interest costs (Deposits) 加權平均利息成本（存款）	a. Total 總計	b. Deposits 存款	a. Total 總計	b. Deposits 存款	a. Total 總計	b. Deposits 存款
Next day or less 翌日或當日 (A)			%	%						
2 to 7 days 2 日至 7 日 (B)			%	%						
8 days to 1 month 8 日至 1 個月 (C)			%	%						
1 to 3 months 1 至 3 個月 (D)			%	%						
3 to 6 months 3 至 6 個月 (E)			%	%						
6 to 12 months 6 至12 個月 (F)			%	%						
1 to 2 years 1 至 2 年 (G)			%	%						
2 to 3 years 2 至 3 年 (H)			%	%						
3 to 4 years 3 至 4 年 (I)			%	%						
4 to 5 years 4 至 5 年 (J)			%	%						
5 to 7 years 5 至 7 年 (K)			%	%						
7 to 10 years 7 至 10 年 (L)			%	%						
10 to 15 years 10 至 15 年 (M)			%	%						
15 to 20 years 15 至 20 年 (N)			%	%						
More than 20 years 20 年以上 (O)			%	%						
Total book value 帳面總值 Total 總計 (A to O)										
Non-interest bearing assets 不附息資產 (P)+(Q)										
Equity capital 權益資本 (P)										
Others 其他 (Q)										
Total liabilities 總負債 Total 總計 (A to Q)										

Notes 註：

(1) Locally incorporated authorized institutions subject to the market risk capital adequacy regime are required to report positions in the banking book only. Other locally incorporated institutions exempted from the market risk capital adequacy regime and overseas incorporated institutions are required to report aggregate positions in the banking book and trading book.
須遵守市場風險資本充足比率制度的本地註冊認可機構，只需填報銀行帳冊的持倉；獲豁免遵守市場風險資本充足比率制度的本地註冊認可機構，以及海外註冊認可機構，則須填報銀行帳冊及自營買賣帳冊的總持倉。

(2) Report interest rate risk exposures in major currencies as defined in the Completion Instructions, including at least Hong Kong dollar and US dollar (nil returns are required for these two currencies). Use the same return form for each currency.
根據「填報指示」的定義填報主要貨幣的利率風險承擔，其中最少包括港元及美元（即使有關數額是「零」，亦需遞交有關申報表）。每種貨幣應採用同一申報表。

(3) Report items under different time bands based on the earliest interest repricing date as specified in the Completion Instructions. Subject to the HKMA's approval, reporting based on behavioural maturity may be allowed for authorized institutions that can meet the criteria set out in the Completion Instructions.
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Interest Rate Risk Exposures
利率風險承擔

Position of * Banking Book / Trading Book and Banking Book (Note (1))

* 銀行帳冊／自營買賣帳冊的持倉（註(1)）

Currency 貨幣 (Note 註 (2))： __________________

* Delete where inappropriate. 請刪去不適用者。

(In HK$ Million or equivalent 港幣百萬元或等值)

TIME BAND 時段	OFF-BALANCE SHEET POSITIONS 資產負債表外的持倉 (Note 註 (3))													
	9. Total 總計		10. Forward foreign exchange contracts 遠期外匯合約		11. Interest rate swaps 利率掉期合約		12. Cross currency swaps 跨貨幣掉期合約		13. Futures / FRAs 期貨／遠期利率合約		14. Options 期權		15. Others 其他	
	a. Long 長倉	b. Short 短倉	a. Long 長倉	b. Short 短倉	a. Long 長倉	b. Short 短倉	a. Long 長倉	b. Short 短倉	a. Long 長倉	b. Short 短倉	a. Long 長倉	b. Short 短倉	a. Long 長倉	b. Short 短倉
	10a+11a+12a+13a+14a+15a	10b+11b+12b+13b+14b+15b												
Next day or less 翌日或當日 (A)														
2 to 7 days 2 日至 7 日 (B)														
8 days to 1 month 8 日至 1 個月 (C)														
1 to 3 months 1 至 3 個月 (D)														
3 to 6 months 3 至 6 個月 (E)														
6 to 12 months 6 至12 個月 (F)														
1 to 2 years 1 至 2 年 (G)														
2 to 3 years 2 至 3 年 (H)														
3 to 4 years 3 至 4 年 (I)														
4 to 5 years 4 至 5 年 (J)														
5 to 7 years 5 至 7 年 (K)														
7 to 10 years 7 至 10 年 (L)														
10 to 15 years 10 至 15 年 (M)														
15 to 20 years 15 至 20 年 (N)														
More than 20 years 20 年以上 (O)														
Total off-balance sheet positions 總計資產負債表外的持倉 Total 總計 (A to O)														

Notes 註：

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Interest Rate Risk Exposures
利率風險承擔

Position of * Banking Book / Trading Book and Banking Book (Note (1))

* 銀行帳冊／自營買賣帳冊的持倉（註(1)）

Currency 貨幣 (Note 註 (2))： ________________

Page ___ of ___

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* Delete where inappropriate. 請刪去不適用者。

(In HK$ Million or equivalent 港幣百萬元或等值)

TIME BAND 時段		IMPACT / SCENARIO ANALYSIS 影響／情況分析: 16. Net positions 淨持倉 (1a-5a +9a-9b)	17. Earnings perspective 盈利角度: a. Time weight on earnings 盈利的時間加權率	17. b. Impact on earnings over the next 12 months if interest rates rise by 200 basis points 若利率上升200基點，未來12個月盈利所受的影響 (rounded to the nearest HK$ Million)（四捨五入至最接近的港幣百萬元）16 x 17a	18. Economic value perspective 經濟價值角度: a. Weighting factor for standardised interest rate shock 標準利率衝擊的加權率	18. b. Impact on economic value if interest rates rise by 200 basis points 若利率上升200基點，經濟價值所受的影響 (rounded to the nearest HK$ Million)（四捨五入至最接近的港幣百萬元）16 x 18a	19. Basis risk (for both on- and off-balance sheet positions) 息率基準風險（資產負債表內及表外項目的狀況）: Period for which changes in interest rates last 利率變動維持的時間	19. Impact on earnings 對盈利的影響: Scenario (i) All rates except for fixed and managed rates on interest bearing assets rise by 200 basis points 情況 (i) 所有利率（附息資產的固定及管理利率除外）上升200 基點 (rounded to the nearest HK$ Million)（四捨五入至最接近的港幣百萬元）	19. Impact on earnings 對盈利的影響: Scenario (ii) Managed rates on interest bearing assets drop by 200 basis points while other rates remain unchanged 情況 (ii) 附息資產的管理利率下跌200基點，其他息率維持不變 (rounded to the nearest HK$ Million)（四捨五入至最接近的港幣百萬元）
Next day or less 翌日或當日	(A)		1.997%		0.00%		1 month 1個月		
2 to 7 days 2 日至 7 日	(B)		1.975%		0.02%		3 months 3 個月		
8 days to 1 month 8 日至 1 個月	(C)		1.896%		0.10%		6 months 6 個月		
1 to 3 months 1 至 3 個月	(D)		1.667%		0.32%		12 months 12 個月		
3 to 6 months 3 至 6 個月	(E)		1.250%		0.72%				
6 to 12 months 6 至12 個月	(F)		0.500%		1.43%				
1 to 2 years 1 至 2 年	(G)				2.77%				
2 to 3 years 2 至 3 年	(H)				4.49%				
3 to 4 years 3 至 4 年	(I)				6.14%				
4 to 5 years 4 至 5 年	(J)				7.71%				
5 to 7 years 5 至 7 年	(K)				10.15%				
7 to 10 years 7 至 10 年	(L)				13.26%				
10 to 15 years 10 至 15 年	(M)				17.84%				
15 to 20 years 15 至 20 年	(N)				22.43%				
More than 20 years 20 年以上	(O)				26.03%				
			Total 總計 (A to F)		Total 總計 (A to O)				
Total capital base at reporting date (Note (3)) **於申報日期的總資本基礎（註 (3)）**	(P)								
Impact on economic value as % of total capital base 經濟價值所受的影響佔總資本基礎百分比	[Total 總計 (A to O)] / (P)					%			

Notes 註：

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(3) Report the total capital base for all currencies. Overseas incorporated institutions should refer to the total capital base of their head office.

填報所有貨幣的總資本基礎。海外註冊機構應填寫總行的總資本基礎。