JA

SECRET
高度機密

CAT 類別 | Co. No. 代號 | MM 月 | YY 年

(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 IN THE BANKING BOOK
銀行帳內的利率風險申報表

Position of *Local Office(s)/Local Offices and Overseas Branches/Consolidated Basis
* 本地辦事處 / 本地辦事處及海外分行/ 綜合基礎的持倉

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持倉。

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 six weeks 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 3 月 31 日、6 月 30 日、9 月 30 日及 12 月 31 日後 6 個星期內遞交金融管理專員。

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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<u>Interest Rate Risk in the Banking Book (Form 1)</u>
<u>銀行帳內的利率風險(表格 1)</u>

Position of * Banking Book / Trading Book and Banking Book (Note (1))
* 銀行帳 / 交易帳及銀行帳的持倉（註(1)）

Currency 貨幣 (Note 註(2)):____________________

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

(In HK$ Million or equivalent
百萬港元或等值)

		INTEREST RATE-SENSITIVE ASSETS 利率敏感資產 (Note 註(3))											
		1. Total interest rate-sensitive assets 總計利率敏感資產				2. Fixed rate assets 定息資產				3. Floating rate assets 浮息資產		4. Managed rate assets 管理利率資產	
TIME BAND 時段		**a. Total 總計** 2a+3a+4a	**b. Residential mortgage loans 住宅按揭貸款** 2b+3b+4b	**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	c. Retail loans subject to prepayment risk 承受提早還款風險的零售貸款	d. Non-retail loans subject to prepayment risk 承受提早還款風險的非零售貸款	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
Next day or less 翌日或當日	(A)			%	%								
2 days to 1 month 2 日至 1 個月	(B)			%	%								
1 to 3 months 1 至 3 個月	(C)			%	%								
3 to 6 months 3 至 6 個月	(D)			%	%								
6 to 9 months 6 至 9 個月	(E)			%	%								
9 to 12 months 9 至 12 個月	(F)			%	%								
1 to 1.5 years 1 至 1.5 年	(G)			%	%								
1.5 to 2 years 1.5 至 2 年	(H)			%	%								
2 to 3 years 2 至 3 年	(I)			%	%								
3 to 4 years 3 至 4 年	(J)			%	%								
4 to 5 years 4 至 5 年	(K)			%	%								
5 to 6 years 5 至 6 年	(L)			%	%								
6 to 7 years 6 至 7 年	(M)			%	%								
7 to 8 years 7 至 8 年	(N)			%	%								
8 to 9 years 8 至 9 年	(O)			%	%								
9 to 10 years 9 至 10 年	(P)			%	%								
10 to 15 years 10 至 15 年	(Q)			%	%								
15 to 20 years 15 至 20 年	(R)			%	%								
More than 20 years 20 年以上	(S)			%	%								
Total interest rate-sensitive assets 總計利率敏感資產	Total 總計 (A to 至 S)												

Total interest rate-sensitive assets (book value) 總計利率敏感資產 (帳面值)	(T)	
Total non-interest rate-sensitive assets (book value) 總計非利率敏感資產 (帳面值)	(U)	
Total Assets (book value) **總計資產 (帳面值)**	Total 總計 (T to 至 U)	

Notes 註：

(1) Locally incorporated Authorized Institutions (AIs) subject to the market risk capital adequacy regime are required to report positions in the banking book only. Other locally incorporated AIs exempted from the market risk capital adequacy regime and overseas incorporated AIs required to complete MA(BS)12A have to report aggregate positions in the banking book and trading book.
須遵守市場風險資本充足制度的本地註冊認可機構，只須填報銀行帳的持倉；獲豁免遵守市場風險資本充足制度的其他本地註冊認可機構，以及須填報 MA(BS)12A 的海外註冊認可機構，則須填報銀行帳及交易帳的總計持倉。

(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.
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。

Currency Code 貨幣代號
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Interest Rate Risk in the Banking Book (Form 2)
銀行帳內的利率風險 (表格 2)

Position of * Banking Book / Trading Book and Banking Book (Note (1))
* 銀行帳 / 交易帳及銀行帳的持倉（註(1)）
Currency 貨幣 (Note 註 (2)): ___________________ 、

Page ___ of ___
___ 頁的第___ 頁

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

(In HK$ Million or equivalent)
(百萬港元或等值)

INTEREST RATE-SENSITIVE LIABILITIES 利率敏感負債 (Note 註(3))

TIME BAND 時段	**5. Total interest rate-sensitive liabilities 總計利率敏感負債**				6. Fixed rate liabilities 定息負債				7. Floating rate liabilities 浮息負債		8. Managed rate liabilities 管理利率負債	
	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	c. Retail deposits subject to early redemption risk 承受提早贖回風險的零售存款	d. Non-retail liabilities subject to early redemption risk 承受提早贖回風險的非零售負債	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 days to 1 month 2 日至 1 個月 (B)			%	%								
1 to 3 months 1 至 3 個月 (C)			%	%								
3 to 6 months 3 至 6 個月 (D)			%	%								
6 to 9 months 6 至 9 個月 (E)			%	%								
9 to 12 months 9 至 12 個月 (F)			%	%								
1 to 1.5 years 1 至 1.5 年 (G)			%	%								
1.5 to 2 years 1.5 至 2 年 (H)			%	%								
2 to 3 years 2 至 3 年 (I)			%	%								
3 to 4 years 3 至 4 年 (J)			%	%								
4 to 5 years 4 至 5 年 (K)			%	%								
5 to 6 years 5 至 6 年 (L)			%	%								
6 to 7 years 6 至 7 年 (M)			%	%								
7 to 8 years 7 至 8 年 (N)			%	%								
8 to 9 years 8 至 9 年 (O)			%	%								
9 to 10 years 9 至 10 年 (P)			%	%								
10 to 15 years 10 至 15 年 (Q)			%	%								
15 to 20 years 15 至 20 年 (R)			%	%								
More than 20 years 20 年以上 (S)			%	%								
Total interest rate-sensitive liabilities 總計利率敏感負債 Total 總計 (A to 至 S)												

Total interest rate-sensitive liabilities (book value) 總計利率敏感負債 (帳面值)	(T)	
Total non-interest rate-sensitive liabilities (book value) **總計非利率敏感負債 (帳面值)**	(U)+(V)	
Equity capital (book value) 權益資本 (帳面值)	(U)	
Others (book value) 其他 (帳面值)	(V)	
Total liabilities (book value) **總計負債 (帳面值)**	Total 總計 (T to 至 V)	

Notes 註：

(1) Locally incorporated Authorized Institutions (AIs) subject to the market risk capital adequacy regime are required to report positions in the banking book only. Other locally incorporated AIs exempted from the market risk capital adequacy regime and overseas incorporated AIs required to complete MA(BS)12A have to report aggregate positions in the banking book and trading book.
須遵守市場風險資本充足制度的本地註冊認可機構，只須填報銀行帳的持倉；獲豁免遵守市場風險資本充足制度的其他本地註冊認可機構，以及須填報 MA(BS)12A 的海外註冊認可機構，則須填報銀行帳及交易帳的總計持倉。

(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.
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。

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Interest Rate Risk in the Banking Book (Form 3)
銀行帳內的利率風險 (表格 3)
Position of * Banking Book / Trading Book and Banking Book (Note (1))
* 銀行帳 / 交易帳及銀行帳的持倉（註(1)）
Currency 貨幣 (Note 註 (2)): ___________________

Page ___ of ___
___ 頁的第___ 頁

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

(In HK$ Million or equivalent)
(百萬港元或等值)

TIME BAND 時段			OFF-BALANCE SHEET POSITIONS 資產負債表外持倉 (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 (Note 註 4)		15. Others 其他	
			a. Long 長倉 10a+11a+12a+13a+14a+15a	**b. Short 短倉** 10b+11b+12b+13b+14b+15b	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
Next day or less	翌日或當日	(A)														
2 days to 1 month	2 日至 1 個月	(B)														
1 to 3 months	1 至 3 個月	(C)														
3 to 6 months	3 至 6 個月	(D)														
6 to 9 months	6 至 9 個月	(E)														
9 to 12 months	9 至 12 個月	(F)														
1 to 1.5 years	1 至 1.5 年	(G)														
1.5 to 2 years	1.5 至 2 年	(H)														
2 to 3 years	2 至 3 年	(I)														
3 to 4 years	3 至 4 年	(J)														
4 to 5 years	4 至 5 年	(K)														
5 to 6 years	5 至 6 年	(L)														
6 to 7 years	6 至 7 年	(M)														
7 to 8 years	7 至 8 年	(N)														
8 to 9 years	8 至 9 年	(O)														
9 to 10 years	9 至 10 年	(P)														
10 to 15 years	10 至 15 年	(Q)														
15 to 20 years	15 至 20 年	(R)														
More than 20 years	20 年以上	(S)														
Total Options 總計期權		(T)														
Total off-balance sheet positions 總計資產負債表外持倉		Total 總計 (A to 至 T)														

Notes:
(1) Locally incorporated Authorized Institutions (AIs) subject to the market risk capital adequacy regime are required to report positions in the banking book only. Other locally incorporated AIs exempted from the market risk capital adequacy regime and overseas incorporated AIs required to complete MA(BS)12A have to report aggregate positions in the banking book and trading book.
須遵守市場風險資本充足制度的本地註冊認可機構，只須填報銀行帳的持倉；獲豁免遵守市場風險資本充足制度的其他本地註冊認可機構，以及須填報 MA(BS)12A 的海外註冊認可機構，則須填報銀行帳及交易帳的總計持倉。

(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.
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。

(4) Option contracts should be reported from the perspective of the option holder by using the delta equivalent value as outlined in paragraph 39 of the Completion Instructions.
期權合約應使用「填報指示」第 39 段所載得爾塔等值從期權持有人的角度填報。

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Interest Rate Risk in the Banking Book (Form 4)
銀行帳內的利率風險 (表格 4)
Position of * Banking Book / Trading Book and Banking Book (Note (1))
* 銀行帳 / 交易帳及銀行帳的持倉 (註(1))
Currency 貨幣 (Note 註 (2)): ________________

* Delete where inappropriate.請刪去不適用者。

(In HK$ Million or equivalent)
(百萬港元或等值)

TIME BAND 時段	IMPACT / SCENARIO ANALYSIS 影響 / 情境分析														
	16. Net positions 淨持倉		**17. Earnings perspective 盈利角度**			**18. Economic value perspective 經濟價值角度**							**19. Basis risk 息率基準風險**		
	a. Excluding coupon cash flows 不包括票息現金流 1a-5a +9a-9b	**b. Including coupon cash flows** 包括票息現金流	**a. Time band mid-point (years)** 時段中間點 **(年)**	**b. Impact on earnings over the next 12 months (parallel up)** 未來 **12** 個月對盈利的影響 **(**平行向上**)**	**c. Impact on earnings over the next 12 months (parallel down)** 未來 **12** 個月對盈利的影響 **(**平行向下**)**	**a. Current EVE** 當前 **EVE**	**b. Impact on EVE (parallel up)** 對 **EVE** 的影響 **(**平行向上**)**	**c. Impact on EVE (parallel down)** 對 **EVE** 的影響 **(**平行向下**)**	**d. Impact on EVE (steepener)** 對 **EVE** 的影響 **(**較傾斜**)**	**e. Impact on EVE (flattener)** 對 **EVE** 的影響 **(**較橫向**)**	**f. Impact on EVE (short rates up)** 對 **EVE** 的影響 **(**短期利率上升**)**	**g. Impact on EVE (short rates down)** 對 **EVE** 的影響 **(**短期利率下跌**)**	**Period for which changes in interest rates last** 利率變動持續時間	**Scenario (i) All rates except for fixed and managed rates on interest rate-sensitive assets are subject to the parallel up shock 情境 (i)** 所有利率（利率敏感資產的固定及管理利率除外）承受平行向上震盪	**Scenario (ii) Managed rates on interest rate-sensitive assets are subject to the parallel down shock while other rates remain unchanged 情境 (ii)** 利率敏感資產的管理利率承受平行向下震盪，其他息率則維持不變
Next day or less 翌日或當日 (A)													1 month 1 個月		
2 days to 1 month 2 日至 1 個月 (B)													3 months 3 個月		
1 to 3 months 1 至 3 個月 (C)			0.1667										6 months 6 個月		
3 to 6 months 3 至 6 個月 (D)			0.375										12 months 12 個月		
6 to 9 months 6 至 9 個月 (E)			0.625												
9 to 12 months 9 至 12 個月 (F)			0.875												
1 to 1.5 years 1 至 1.5 年 (G)			1.25												
1.5 to 2 years 1.5 至 2 年 (H)			1.75												
2 to 3 years 2 至 3 年 (I)			2.5												
3 to 4 years 3 至 4 年 (J)			3.5												
4 to 5 years 4 至 5 年 (K)			4.5												

5 to 6 years 5 至 6 年 (L)			5.5												
6 to 7 years 6 至 7 年 (M)			6.5												
7 to 8 years 7 至 8 年 (N)			7.5												
8 to 9 years 8 至 9 年 (O)			8.5												
9 to 10 years 9 至 10 年 (P)			9.5												
10 to 15 years 10 至 15 年 (Q)			12.5												
15 to 20 years 15 至 20 年 (R)			17.5												
More than 20 years 20 年以上 (S)			25												
Options 期權 (Note 註 4) (T)															
Total 總計 (A to T) (A 至 T)															
Tier 1 capital at reporting date (book value) 於申報日期的一級資本 **(帳面值)** (Note 註(3)) (U)															
Impact on EVE as % of Tier 1 capital 對 EVE 的影響與一級資本的比率 (A to T) / (U)							%	%	%	%	%	%			
Total positions as % of total on-balance sheet interest rate-sensitive assets or liabilities, whichever is the larger, across all currencies **總計持倉佔所有貨幣的總計資產負債表內利率敏感資產或負債** **(以較大者為準)的比率** (V)							%								

Notes:

(1) Locally incorporated Authorized Institutions (AIs) subject to the market risk capital adequacy regime are required to report positions in the banking book only. Other locally incorporated AIs exempted from the market risk capital adequacy regime and overseas incorporated AIs required to complete MA(BS)12A have to report aggregate positions in the banking book and trading book.
須遵守市場風險資本充足制度的本地註冊認可機構，只須填報銀行帳的持倉；獲豁免遵守市場風險資本充足制度的其他本地註冊認可機構，以及須填報 MA(BS)12A 的海外註冊認可機構，則須填報銀行帳及交易帳的總計持倉。

(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 the Tier 1 capital for all currencies. Overseas incorporated institutions should refer to the Tier 1 capital of their head office.
填報所有貨幣的一級資本。海外註冊認可機構應填寫總行的一級資本。

(4) Report the net (fair) value of interest rate options and its changes as outlined in paragraph 43 of the Completion Instructions.
填報「填報指示」第 43 段所指利率期權淨(公平)值及其變動。