

SECRET**Information required under the Banking Ordinance****RETURN OF CURRENT YEAR'S PROFIT & LOSS ACCOUNT**

Position of *local office(s)/overseas branches in

/local offices and overseas branches

.....
 (overseas country/jurisdiction)

Period from

to

.....
(first day of the financial year).....
(31 Mar/ 30 Jun/ 30 Sep/ 31 Dec, as appropriate)

* Delete where inapplicable. Overseas incorporated institutions are required to report this return showing the profit and loss account of the Hong Kong office(s) only.

Name of Authorized Institution	Date of Submission

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 in the manner specified below, unless otherwise advised by the Monetary Authority:

- (a) in the case of Hong Kong offices - within 21 days after each quarter-end;
- (b) in the case of combined position of Hong Kong and overseas offices - not later than one month after each quarter-end; and
- (c) in the case of overseas branches in each overseas country/jurisdiction - not later than one month after 30 June and 31 December; and
- (d) if the submission deadline falls on a public holiday, it will be deferred to the next working day.

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

I. Profit and loss Account

Income	HK\$'000	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		
3.2 Dividend from subsidiary and associated companies and other equity investments		
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	HK\$'000	HK\$'000
18. Dividend declared		
19.1 Dividend from licensed bank subsidiaries/associated companies		
19.2 Dividend from RLB/DTC subsidiaries/associated companies		
19. Total dividend from authorized institution subsidiaries/associated companies		
20. Unrealised and deferred losses in derivatives		

II. Provisions

1. Changes in provision for bad and doubtful debts

	Specific (a)	General (b)	Country risk (c)
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)			

2. Provisions against value of other claims and investments

3. Total provisions (1.9(a)+1.9(b)+1.9(c)+2)

4. Gross value of loans against which specific provisions (as shown in 1.9a) have been made

5. Provisions made by the head office/other overseas branches or by the parent company of the reporting institution against the exposures of the reporting institution

	Head office/ overseas branches (a)	Parent company (b)
5.1 General provisions		
5.2 Specific provisions		
5.3 Country risk provisions		
5.4 Total provisions		
5.5 Gross value of assets against which specific provisions (as shown in 5.2(a) and 5.2(b) respectively) have been made		