

金管局就財經事務委員會在2008年1月29日會議上通過的有關“住宅物業七成按揭上限”的議案的回應

正如在財經事務委員會1月29日的會議中指出,金管局的監管重點是認可機構的整體風險管理制度,及機構向客戶貸款時所作的具體風險管理安排,而並不是個別客戶的背景及有關詳情。此外,由於《銀行業條例》的保密規定,金管局亦不宜評論個別認可機構的事宜或披露有關的資料。

香港金融管理局
2008年2月21日

The HKMA's response to the motion on "the 70% mortgage cap on residential property" passed by the Panel on Financial Affairs at its meeting on 29 January 2008

As indicated at the meeting of the Panel on Financial Affairs on 29 January 2008, the supervisory focus of the Hong Kong Monetary Authority (HKMA) is on the overall risk management systems of, and the specific risk management arrangements in relation to, loans granted by authorized institutions, rather than the background and details of individual customers. Furthermore, given the secrecy provision of the Banking Ordinance, the HKMA is also not in a position to comment on matters concerning individual authorized institutions or disclose the relevant information.

Hong Kong Monetary Authority
21 February 2008