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## Annex: Authorized Institutions and Local Representative Offices at 31.12.2007

**LICENSED BANKS***Incorporated in Hong Kong*

Bank of China (Hong Kong) Limited  
 Bank of East Asia, Limited (The)  
 China Construction Bank (Asia)  
 Corporation Limited  
 Chiyu Banking Corporation Limited  
 Chong Hing Bank Limited  
 CITIBANK (HONG KONG) LIMITED  
 CITIC Ka Wah Bank Limited  
 Dah Sing Bank Limited  
 DBS BANK (HONG KONG) LIMITED

FUBON BANK (HONG KONG)  
 LIMITED  
 Hang Seng Bank, Limited  
 Hongkong & Shanghai Banking  
 Corporation Limited (The)  
 Industrial and Commercial Bank of  
 China (Asia) Limited  
 MEVAS Bank Limited  
 Nanyang Commercial Bank, Limited  
 PUBLIC BANK (HONG KONG)  
 LIMITED

Shanghai Commercial Bank Limited  
 Standard Bank Asia Limited  
 Standard Chartered Bank  
 (Hong Kong) Limited  
 Tai Sang Bank Limited  
 Tai Yau Bank, Limited  
 WING HANG BANK, LIMITED  
 Wing Lung Bank Limited

**Deletion in 2007**

CHINA CONSTRUCTION BANK (ASIA)  
 LIMITED

*Incorporated outside Hong Kong*

ABN AMRO Bank N.V.  
 Agricultural Bank of China  
 AIG Privat Bank AG  
 also known as:  
 AIG Private Bank Ltd  
 Banque Privée AIG SA  
 Banca Privata AIG SA  
 Allahabad Bank  
 American Express Bank Limited  
 Australia and New Zealand Banking  
 Group Limited  
 Axis Bank Limited (formerly known as  
 UTI Bank Limited)  
 BANCA DI ROMA, SOCIETA' PER  
 AZIONI  
 Banca Monte dei Paschi di Siena  
 S.p.A.  
 Banco Bilbao Vizcaya Argentaria S.A.  
 BANCO DE ORO – EPCI, INC.  
 (Licence transfer from  
 EQUITABLE PCI BANK, INC.)  
 BANCO SANTANDER, S.A.#  
 Bangkok Bank Public Company  
 Limited

Bank of America, National  
 Association  
 Bank of Baroda  
 Bank of China Limited  
 Bank of Communications Co., Ltd.  
 Bank of India  
 Bank of Montreal  
 Bank of New York (The)  
 Bank of Nova Scotia (The)  
 Bank of Scotland plc (formerly known  
 as Governor and Company of the  
 Bank of Scotland (The))  
 BANK OF TAIWAN  
 Bank of Tokyo-Mitsubishi UFJ, Ltd.  
 (The)  
 BANK SINOPAC  
 Barclays Bank PLC  
 Bayerische Hypo- und Vereinsbank  
 Aktiengesellschaft  
 Bayerische Landesbank  
 BNP PARIBAS  
 BNP PARIBAS PRIVATE BANK

CALYON  
 Canadian Imperial Bank of  
 Commerce  
 CANARA BANK  
 CATHAY BANK#  
 CATHAY UNITED BANK COMPANY,  
 LIMITED  
 Chang Hwa Commercial Bank Ltd.  
 Chiba Bank, Ltd. (The)  
 China Construction Bank Corporation  
 China Merchants Bank Co., Ltd.  
 Chinatrust Commercial Bank, Ltd.  
 Chugoku Bank, Ltd. (The)  
 Citibank, N.A.  
 Commerzbank AG  
 Commonwealth Bank of Australia  
 Coöperatieve Centrale Raiffeisen-  
 Boerenleenbank B.A.  
 Coutts Bank von Ernst AG  
 also known as:  
 Coutts Bank von Ernst SA  
 Coutts Bank von Ernst Ltd

# Addition in 2007

## Annex: Authorized Institutions and Local Representative Offices at 31.12.2007 (cont.)

Credit Suisse also known as: Crédit Suisse Credito Svizzero Schweizerische Kreditanstalt	Industrial and Commercial Bank of China Limited	Shinkin Central Bank
DBS BANK LTD.	ING Bank N.V.	Shizuoka Bank, Ltd. (The)
DEPFA BANK plc <sup>#</sup>	INTESA SANPAOLO SPA (formerly known as Banca Intesa S.p.A. also known as: Intesa S.p.A.)	Societe Generale
Deutsche Bank Aktiengesellschaft	Iyo Bank, Ltd. (The)	SOCIETE GENERALE BANK & TRUST
DZ BANK AG Deutsche Zentral- Genossenschaftsbank, Frankfurt am Main	JPMorgan Chase Bank, National Association	Standard Chartered Bank
E.Sun Commercial Bank, Ltd.	KBC Bank N.V.	State Bank of India
EAST WEST BANK	Korea Exchange Bank	State Street Bank and Trust Company
EFG Bank	Land Bank of Taiwan Co., Ltd.	Sumitomo Mitsui Banking Corporation
Erste Bank der oesterreichischen Sparkassen AG	Malayan Banking Berhad	Svenska Handelsbanken AB (publ)
FAR EASTERN INTERNATIONAL BANK	MEGA INTERNATIONAL COMMERCIAL BANK CO., LTD.	TAIPEI FUBON COMMERCIAL BANK CO., LTD.
FIMAT INTERNATIONAL BANQUE SA	MELLI BANK PLC	TAISHIN INTERNATIONAL BANK CO., LTD
First Commercial Bank, Ltd.	Mitsubishi UFJ Trust and Banking Corporation	Taiwan Business Bank
Fortis Bank	Mizuho Corporate Bank, Ltd.	Taiwan Cooperative Bank, Ltd. <sup>#</sup>
Hachijuni Bank, Ltd. (The)	NATIXIS	Toronto-Dominion Bank
HANA BANK	National Australia Bank, Limited	UBS AG also known as: UBS SA UBS Ltd
HONG LEONG BANK BERHAD	National Bank of Pakistan	UCO Bank
HSBC BANK INTERNATIONAL LIMITED	Oversea-Chinese Banking Corporation Limited	UniCredito Italiano Societa' per Azioni
HSBC Bank plc	Philippine National Bank	Union Bank of India <sup>#</sup>
HSBC Bank USA, National Association	PT. Bank Negara Indonesia (Persero) Tbk.	UNITED COMMERCIAL BANK
HSBC Private Bank (Suisse) SA	Public Bank Berhad	United Overseas Bank Ltd.
HSH Nordbank AG	Punjab National Bank <sup>#</sup>	Wells Fargo Bank, National Association
Hua Nan Commercial Bank, Ltd.	Royal Bank of Canada	WestLB AG
ICICI BANK LIMITED	Royal Bank of Scotland public limited company (The)	Westpac Banking Corporation
Indian Overseas Bank	Shanghai Commercial & Savings Bank, Ltd. (The) <sup>#</sup>	Woori Bank
	Shiga Bank, Ltd. (The)	
		<b>Deletion in 2007</b>
		Banca Nazionale del Lavoro S.p.A. SANPAOLO IMI S.p.A.

<sup>#</sup> Addition in 2007

## Annex: Authorized Institutions and Local Representative Offices at 31.12.2007 (cont.)

**RESTRICTED LICENCE BANKS***Incorporated in Hong Kong*

AIG Finance (Hong Kong) Limited  
 ALLIED BANKING CORPORATION  
 (HONG KONG) LIMITED  
 Banc of America Securities Asia  
 Limited  
 BOCI Capital Limited  
 Citicorp International Limited  
 GE Capital (Hong Kong) Limited  
 Indover bank (Asia) Limited

Industrial and Commercial  
 International Capital Limited  
 J.P. MORGAN SECURITIES (ASIA  
 PACIFIC) LIMITED  
 KDB Asia Limited  
 KOOKMIN BANK HONG KONG  
 LIMITED  
 Mitsubishi UFJ Securities (HK)  
 Capital, Limited

ORIX Asia Limited  
 SCOTIABANK (HONG KONG) LIMITED  
 Societe Generale Asia Limited  
 UBAF (Hong Kong) Limited

**Deletion in 2007**

Bank of Baroda (Hong Kong) Limited  
 Shinhan Finance Limited

*Incorporated outside Hong Kong*

Bank of Ayudhya Public Company  
 Limited  
 CIMB BANK BERHAD  
 Credit Agricole (Suisse) SA  
 Industrial Bank of Korea  
 Lloyds TSB Bank Plc

Mashreq Bank – Public Shareholding  
 Company  
 also known as:  
 Mashreqbank psc  
 PT. BANK MANDIRI (PERSERO) Tbk  
 RBC Dexia Investor Services Bank  
 S.A.  
 Shinhan Bank

Siam Commercial Bank Public  
 Company Limited (The)  
 Thanakharn Kasikorn Thai  
 Chamkat (Mahachon)  
 also known as:  
 KASIKORNBANK PUBLIC  
 COMPANY LIMITED  
 TMB Bank Public Company Limited  
 Wachovia Bank, National Association

## Annex: Authorized Institutions and Local Representative Offices at 31.12.2007 (cont.)

**DEPOSIT-TAKING COMPANIES***Incorporated in Hong Kong*

AGRO ENTERPRISES COMPANY LIMITED	Hachijuni Asia Limited	Sumitomo Trust Finance (H.K.) Limited (The)
BCOM Finance (Hong Kong) Limited	HBZ Finance Limited	Vietnam Finance Company Limited
BPI International Finance Limited	Henderson International Finance Limited	Wing Hang Finance Company Limited
Chau's Brothers Finance Company Limited	HKCB Finance Limited	Wing Lung Finance Limited
Chong Hing Finance Limited	Hung Kai Finance Company Limited	WOORI GLOBAL MARKETS ASIA LIMITED
Commonwealth Finance Corporation Limited	Inchroy Credit Corporation Limited	
Corporate Finance (D.T.C.) Limited	KEXIM ASIA LIMITED	<b>Deletion in 2007</b>
Delta Asia Credit Limited	OCTOPUS CARDS LIMITED	BII Finance Company Limited
First Metro International Investment Company Limited	Orient First Capital Limited	Edward Wong Credit Limited
FUBON CREDIT (HONG KONG) LIMITED	PrimeCredit Limited	Indo Hong Kong International Finance Limited
Gunma Finance (Hong Kong) Limited	PUBLIC FINANCE LIMITED	Michinoku Finance (Hong Kong) Limited
Habib Finance International Limited	SHINHAN ASIA LIMITED	

*Incorporated outside Hong Kong*

NIL

**LOCAL REPRESENTATIVE OFFICES**

ANTWERPSE DIAMANTBANK NV also known as: ANTWERP DIAMOND BANK NV	Banca Popolare di Bergamo S.p.A.	Banco Popolare- Societa' Cooperativa#
Arab Bank plc	Banca Popolare di Novara – Societa' per Azioni	Banco Popular Español, S.A.
Banca del Gottardo	Banca Popolare di Sondrio Soc. Coop. a r.l.	Bank Hapoalim (Switzerland) Ltd
BANCA POPOLARE COMMERCIO E INDUSTRIA SPA	BANCA POPOLARE DI VICENZA – Societa' cooperativa per azioni (formerly known as Banca Popolare di Vicenza Soc. Coop. a r.l.)	Bank Julius Baer & Co. Ltd.
Banca Popolare dell'Emilia Romagna Soc. Coop. a r.l.	Banco de Crédito e Inversiones	Bank Leumi Le-Israel B.M.
Banca Popolare di Ancona Societa' per azioni	Banco do Brasil S.A.	Bank of Fukuoka, Ltd. (The)
		Bank of Kyoto, Ltd. (The)
		BANK OF SCOTLAND INTERNATIONAL LIMITED#

# Addition in 2007

## Annex: Authorized Institutions and Local Representative Offices at 31.12.2007 (cont.)

Bank of Yokohama, Ltd. (The)	Japan Bank for International Cooperation	Shenzhen Development Bank Co., Ltd.
Banque Piguet & Cie SA	Juroku Bank, Ltd. (The)	Shoko Chukin Bank (The)
Banque Privee Edmond de Rothschild S.A.	Korea Development Bank (The)	Standard Bank of South Africa Ltd. (The)
BARCLAYS BANK (SUISSE) S.A.	Kredietbank S.A. Luxembourgeoise	STANDARD CHARTERED (JERSEY) LIMITED
BSI Ltd.	Landsbanki Íslands hf#	Union Bank of Taiwan
CARIPRATO – Cassa di Risparmio di Prato S.p.A.	LGT Bank in Liechtenstein AG also known as:	Unione di Banche Italiane Società Cooperativa per Azioni (formerly known as Banche Popolari Unite Società Cooperativa per azioni)
China Development Bank	LGT Bank in Liechtenstein Ltd.	Veneto Banca S.c.a.r.l.
China Everbright Bank Co., Ltd	LGT Banque de Liechtenstein S.A.	Verwaltungs- und Privat-Bank Aktiengesellschaft
CHINA MINSHENG BANKING CORPORATION LIMITED	LGT Banca di Liechtenstein S.A.	Yamaguchi Bank, Ltd. (The)
CITIC Group	LLOYDS TSB OFFSHORE LIMITED	Yamanashi Chuo Bank, Ltd.
CLEARSTREAM BANKING S.A.	Merrill Lynch Bank (Suisse) S.A.	Yuanta Commercial Bank Co., Ltd (formerly known as Fuhwa Commercial Bank Co., Ltd.)
Credit Industriel et Commercial	Metropolitan Bank and Trust Company	
Credito Bergamasco S.p.A.	Nanto Bank, Ltd. (The)	<b>Deletion in 2007</b>
D.A.H. Hambros Bank (Channel Islands) Limited	National Bank of Canada	Banco Popolare di Verona e Novara S.c.r.l.
DePfa Investment Bank Limited	Nishi-Nippon Bank, Ltd. (The)	Banco Santander, S.A. (formerly known as Banco Santander Central Hispano, S.A.)
DVB Bank N.V.	Norinchukin Bank (The)	Cathay Bank
eBANK Corporation	Ogaki Kyoritsu Bank, Ltd. (The)	Chinese Bank (The)
Euroclear Bank	Oita Bank, Ltd. (The)	Clariden Bank
Eurohypo Aktiengesellschaft#	P.T. Bank Central Asia	HSBC Bank Australia Limited
Fiduciary Trust Company International	P.T. Bank Rakyat Indonesia (Persero)	HSH Nordbank Private Banking S.A.
GUANGDONG DEVELOPMENT BANK CO., LTD.	Raiffeisen Zentralbank Osterreich AG	Kagoshima Bank, Ltd. (The)
Habib Bank A.G. Zurich	Resona Bank, Limited	Taiwan Cooperative Bank
HSBC Bank Canada	Rothschild Bank AG	
HSBC Guyerzeller Bank AG	Schroder & Co Bank AG also known as:	
HSBC Trinkaus & Burkhardt (International) S.A.	Schroder & Co Banque SA	
Investec Bank Limited	Schroder & Co Banca SA	
	Schroder & Co Bank Ltd	
	Schroder & Co Banco SA	
	Shanghai Pudong Development Bank Co., Ltd.	

# Addition in 2007

Table A: Major Economic Indicators

	2003	2004	2005	2006	2007
<b>I. Gross Domestic Product</b>					
Real GDP growth (%)	3.0	8.5	7.1	7.0	<b>6.3<sup>[a]</sup></b>
Nominal GDP growth (%)	-3.3	4.6	7.0	6.7	<b>9.3<sup>[a]</sup></b>
Real growth of major expenditure components of GDP (%)					
– Private consumption expenditure	-1.3	7.0	3.0	6.0	<b>7.8<sup>[a]</sup></b>
– Government consumption expenditure	1.8	0.7	-3.2	0.1	<b>2.3<sup>[a]</sup></b>
– Gross domestic fixed capital formation	0.9	2.5	4.1	7.0	<b>6.0<sup>[a]</sup></b>
of which					
– Building and construction	-5.4	-10.7	-7.6	-7.3	<b>0.2<sup>[a]</sup></b>
– Machinery, equipment and computer software	7.0	10.3	12.8	19.1	<b>6.6<sup>[a]</sup></b>
– Exports	12.8	15.4	10.6	9.4	<b>7.9<sup>[a]</sup></b>
– Imports	11.4	13.8	8.0	9.1	<b>8.9<sup>[a]</sup></b>
GDP at current market prices (US\$ billion)	158.6	165.9	177.8	190.0	<b>206.7<sup>[a]</sup></b>
Per capita GDP at current market prices (US\$)	23,558	24,454	26,094	27,707	<b>29,846<sup>[a]</sup></b>
<b>II. External Trade (HK\$ billion)</b>					
Merchandise trade <sup>(b)</sup>					
– Domestic exports of goods	122.1	126.4	136.3	138.8	<b>117.2<sup>[a]</sup></b>
– Re-exports of goods	1,627.0	1,900.6	2,115.4	2,328.6	<b>2,581.7<sup>[a]</sup></b>
– Total imports of goods	1,794.1	2,099.5	2,311.1	2,576.3	<b>2,852.5<sup>[a]</sup></b>
– Merchandise trade balance	-45.0	-72.5	-59.3	-109.0	<b>-153.7<sup>[a]</sup></b>
Services trade					
– Exports of services	362.4	429.6	495.4	565.1	<b>645.3<sup>[a]</sup></b>
– Imports of services	203.4	242.5	264.2	287.9	<b>320.1<sup>[a]</sup></b>
– Services trade balance	159.0	187.1	231.2	277.2	<b>325.2<sup>[a]</sup></b>
<b>III. Fiscal Expenditure and Revenue (HK\$ million, fiscal year)</b>					
Total government expenditure	247,466	242,235	233,071	229,425	<b>237,292<sup>[a]</sup></b>
Total government revenue	207,338	263,591	247,035	288,014	<b>352,967<sup>[a]</sup></b>
Consolidated surplus/deficit	-40,128	21,356	13,964	58,589	<b>115,675<sup>[a]</sup></b>
Reserve balance as at end of fiscal year <sup>(c)</sup>	275,343	295,981	310,663	369,252	<b>484,927<sup>[a]</sup></b>
<b>IV. Prices (annual change, %)</b>					
Consumer Price Index (A)	-2.1	0.0	1.1	1.7	<b>1.3</b>
Composite Consumer Price Index	-2.6	-0.4	1.0	2.0	<b>2.0</b>
Trade Unit Value Indices					
– Domestic exports	0.2	1.5	2.2	-2.1	<b>0.8</b>
– Re-exports	-1.5	1.1	1.2	1.1	<b>2.4</b>
– Imports	-0.4	2.9	2.7	2.1	<b>2.3</b>
Property Price Indices					
– Residential flats	-11.9	26.6	17.9	0.8	<b>11.6<sup>[a]</sup></b>
– Office premises	-8.6	58.9	33.9	4.7	<b>18.0<sup>[a]</sup></b>
– Retail premises	0.6	39.5	25.1	2.8	<b>12.2<sup>[a]</sup></b>
– Flatted factory premises	-4.1	23.6	41.1	26.8	<b>25.5<sup>[a]</sup></b>

	2003	2004	2005	2006	2007
<b>V. Labour</b>					
Labour force (annual change, %)	0.0	1.3	0.6	1.2	<b>1.7</b>
Employment (annual change, %)	-0.7	2.5	2.0	2.1	<b>2.5</b>
Unemployment rate (annual average, %)	7.9	6.8	5.6	4.8	<b>4.0</b>
Underemployment rate (annual average, %)	3.5	3.2	2.7	2.4	<b>2.2</b>
Employment ('000) of which	3,197	3,277	3,341	3,410	<b>3,495</b>
– Manufacturing	268	231	224	217	<b>204</b>
– Financing, insurance, real estate and business services	472	482	506	529	<b>548</b>
– Wholesale, retail and import/export trades, restaurants and hotels	985	1,064	1,094	1,108	<b>1,147</b>
<b>VI. Money Supply (HK\$ billion)</b>					
HK\$ money supply					
– M1	354.8	412.6	348.2	387.9	<b>454.4</b>
– M2 <sup>(d)</sup>	2,107.3	2,208.6	2,329.7	2,777.8	<b>3,281.3</b>
– M3 <sup>(d)</sup>	2,122.9	2,219.6	2,345.8	2,795.7	<b>3,300.8</b>
Total money supply					
– M1	413.4	484.5	434.7	491.7	<b>616.7</b>
– M2	3,813.4	4,166.7	4,379.1	5,054.5	<b>6,106.7</b>
– M3	3,858.0	4,189.5	4,407.2	5,089.9	<b>6,140.1</b>
<b>VII. Interest Rates (end of period, %)</b>					
Three-month interbank rate	0.07	0.28	4.16	3.84	<b>3.31</b>
Savings deposit	0.01	0.01	2.32	2.26	<b>1.26</b>
One-month time deposit	0.01	0.02	2.68	2.52	<b>1.61</b>
Banks' 'Best lending rate'	5.00	5.00	7.75	7.75	<b>6.75</b>
Banks' 'Composite rate'	0.24	0.30	2.88	2.86	<b>2.29</b>
<b>VIII. Exchange Rates (end of period)</b>					
HK\$/US\$	7.763	7.774	7.753	7.775	<b>7.802</b>
Trade-weighted Effective Exchange Rate Index (Jan 2000=100)	98.8	96.0	98.4	94.3	<b>88.6</b>
<b>IX. Foreign Currency Reserve Assets (US\$ billion) <sup>(e)</sup></b>	118.4	123.6	124.3	133.2	<b>152.7</b>
<b>X. Stock Market (end of period figures)</b>					
Hang Seng Index	12,576	14,230	14,876	19,965	<b>27,813</b>
Average price/earning ratio	19.0	18.7	15.6	17.4	<b>22.5</b>
Market capitalisation (HK\$ billion)	5,477.7	6,629.2	8,113.3	13,248.8	<b>20,536.5</b>

(a) The estimates are preliminary.

(b) Includes non-monetary gold.

(c) Includes changes in provision for loss in investments with the Exchange Fund.

(d) Adjusted to include foreign currency swap deposits.

(e) Excludes unsettled forward transactions but includes gold.



Table B: Performance Ratios of the Banking Sector <sup>(a)</sup>

	2003	2004	All AIs 2005	2006	2007
<b>Asset Quality</b> <sup>(b)</sup>	%	%	%	%	%
As % of total credit exposures <sup>(c)</sup>					
Total outstanding provisions/ impairment allowances	1.14	0.78	0.49	0.38	<b>0.33</b>
Classified <sup>(d)</sup> exposures:					
Gross	2.25	1.22	0.81	0.59	<b>0.49</b>
Net of specific provisions/ individual impairment allowances	1.54	0.81	0.54	0.41	<b>0.34</b>
Net of all provisions/impairment allowances	1.10	0.44	0.33	0.21	<b>0.16</b>
As % of total loans					
Total outstanding provisions/ impairment allowances	1.98	1.42	0.87	0.71	<b>0.59</b>
Classified <sup>(d)</sup> loans:					
Gross	3.74	2.11	1.34	1.05	<b>0.76</b>
Net of specific provisions/ individual impairment allowances	2.54	1.40	0.87	0.73	<b>0.53</b>
Net of all provisions/impairment allowances	1.76	0.70	0.47	0.34	<b>0.17</b>
Overdue > 3 months and rescheduled loans	2.81	1.54	0.94	0.76	<b>0.50</b>
<b>Profitability</b>					
Return on assets (operating profit)	0.93	1.06	1.07	1.13	<b>1.41</b>
Return on assets (post-tax profit)	0.81	0.97	0.97	1.01	<b>1.24</b>
Net interest margin	1.41	1.18	1.18	1.29	<b>1.31</b>
Cost-income ratio	45.8	48.7	50.4	50.8	<b>46.6</b>
Bad debt charge to total assets	0.24	0.01	0.01	0.03	<b>0.04</b>
<b>Liquidity</b>					
Loan to deposit ratio (all currencies)	57.1	55.8	56.8	51.9	<b>50.5</b>
Loan to deposit <sup>(e)</sup> ratio (Hong Kong dollar)	81.5	82.6	84.3	74.7	<b>71.0</b>

**Asset quality**

Delinquency ratio of residential mortgage loans

Credit card receivables

Delinquency ratio

Charge-off ratio

**Profitability**

Operating profit to shareholders' funds

Post-tax profit to shareholders' funds

**Capital adequacy**Equity to assets ratio <sup>(b)</sup>Capital adequacy ratio (consolidated) <sup>(f)</sup>

(a) Figures are related to HK office(s) only except where otherwise stated.

(b) Figures are related to HK office(s). For the locally incorporated AIs, figures include their overseas branches.

(c) Credit exposures include loans &amp; advances, acceptances &amp; bills of exchange held, investment debt securities issued by others, accrued interest, and commitments and contingent liabilities to or on behalf of non-banks.

(d) Denotes loans or exposures graded as "substandard", "doubtful" or "loss" in the HKMA's Loan Classification System.

(e) Includes swap deposits.

(f) From 1 January 2007, all locally incorporated AIs started to report their capital adequacy positions according to the Banking (Capital) Rules (i.e. the Basel II framework).

<b>Retail banks</b>				
2003	2004	2005	2006	2007
%	%	%	%	%
1.13	0.77	0.42	0.33	<b>0.30</b>
2.32	1.27	0.82	0.63	<b>0.55</b>
1.67	0.91	0.60	0.48	<b>0.42</b>
1.18	0.50	0.39	0.30	<b>0.25</b>
2.05	1.45	0.78	0.63	<b>0.55</b>
3.94	2.25	1.37	1.11	<b>0.86</b>
2.78	1.59	0.98	0.85	<b>0.66</b>
1.89	0.80	0.59	0.48	<b>0.31</b>
2.87	1.48	0.92	0.80	<b>0.57</b>
1.36	1.52	1.55	1.53	<b>1.72</b>
1.18	1.39	1.40	1.36	<b>1.53</b>
1.91	1.66	1.68	1.80	<b>1.87</b>
38.6	41.4	41.8	42.8	<b>40.4</b>
0.29	-0.02	-0.01	0.01	<b>0.04</b>
49.5	50.0	53.2	47.9	<b>45.5</b>
71.6	73.2	78.8	69.1	<b>65.1</b>
<b>Surveyed Institutions</b>				
2003	2004	2005	2006	2007
%	%	%	%	%
0.86	0.38	0.19	0.20	<b>0.11</b>
0.92	0.44	0.37	0.37	<b>0.35</b>
10.02	4.73	2.81	2.91	<b>2.90</b>
<b>Locally incorporated banks</b>				
2003	2004	2005	2006	2007
%	%	%	%	%
16.9	18.7	18.4	18.9	<b>24.7</b>
14.6	17.2	16.7	16.7	<b>22.0</b>
10.5	10.6	8.1	8.2	<b>8.3</b>
<b>All locally incorporated AIs</b>				
2003	2004	2005	2006	2007
%	%	%	%	%
15.3	15.4	14.8	14.9	<b>13.4</b>

Table C: Authorized Institutions: Domicile and Parentage

	2003	2004	2005	2006	2007
<b>Licensed Banks</b>					
(i) Incorporated in Hong Kong	23	24	24	24	<b>23</b>
(ii) Incorporated outside Hong Kong	111	109	109	114	<b>119</b>
<b>Total</b>	<b>134</b>	<b>133</b>	<b>133</b>	<b>138</b>	<b>142</b>
<b>Restricted Licence Banks</b>					
(i) Subsidiaries of licensed banks :					
(a) incorporated in Hong Kong	1	1	0	0	<b>0</b>
(b) incorporated outside Hong Kong	11	10	8	8	<b>8</b>
(ii) Subsidiaries or branches of foreign banks which are not licensed banks in Hong Kong	24	23	21	20	<b>18</b>
(iii) Bank related	3	3	1	0	<b>0</b>
(iv) Others	3	3	3	3	<b>3</b>
<b>Total</b>	<b>42</b>	<b>40</b>	<b>33</b>	<b>31</b>	<b>29</b>
<b>Deposit-taking Companies</b>					
(i) Subsidiaries of licensed banks :					
(a) incorporated in Hong Kong	9	7	6	5	<b>5</b>
(b) incorporated outside Hong Kong	3	2	2	3	<b>3</b>
(ii) Subsidiaries of foreign banks which are not licensed banks in Hong Kong	15	14	13	13	<b>10</b>
(iii) Bank related	2	2	3	3	<b>3</b>
(iv) Others	10	10	9	9	<b>8</b>
<b>Total</b>	<b>39</b>	<b>35</b>	<b>33</b>	<b>33</b>	<b>29</b>
<b>All Authorized Institutions</b>	<b>215</b>	<b>208</b>	<b>199</b>	<b>202</b>	<b>200</b>
<b>Local Representative Offices</b>	<b>87</b>	<b>85</b>	<b>86</b>	<b>84</b>	<b>79</b>

Table D: Authorized Institutions: Region/Economy of Beneficial Ownership

Region/Economy	Licensed Banks					Restricted Licence Banks					Deposit-taking Companies				
	03	04	05	06	07	03	04	05	06	07	03	04	05	06	07
<b>Asia &amp; Pacific</b>															
Hong Kong	13	12	12	11	11	1	1	1	-	-	13	12	11	10	10
Australia	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-
Mainland China	12	13	12	13	12	2	2	2	2	2	3	2	2	2	2
India	4	4	5	9	11	1	1	1	1	-	2	2	2	2	1
Indonesia	1	1	1	1	1	2	2	2	2	2	2	1	1	1	-
Japan	13	12	12	11	11	4	4	3	2	2	5	4	4	4	3
Malaysia	2	3	3	4	4	1	1	1	1	1	1	1	1	1	1
Pakistan	1	1	1	1	1	-	-	-	-	-	2	2	2	2	2
Philippines	2	2	2	2	2	1	1	1	1	1	3	3	3	3	3
Singapore	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-
South Korea	3	3	3	3	3	5	4	4	5	4	1	2	2	3	3
Taiwan	13	14	15	15	17	-	-	-	-	-	-	1	1	1	1
Thailand	1	1	1	1	1	4	4	4	4	4	-	-	-	-	-
Vietnam	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1
<b>Sub-Total</b>	<b>73</b>	<b>74</b>	<b>75</b>	<b>79</b>	<b>82</b>	<b>21</b>	<b>20</b>	<b>19</b>	<b>18</b>	<b>16</b>	<b>33</b>	<b>31</b>	<b>30</b>	<b>30</b>	<b>27</b>
<b>Europe</b>															
Austria	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-
Belgium	3	2	2	2	2	-	-	-	-	-	-	-	-	-	-
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
France	6	6	5	7	7	2	2	2	3	3	-	-	-	-	-
Germany	9	8	8	7	8	-	1	1	-	-	-	-	-	-	-
Italy	6	6	6	6	4	-	-	-	-	-	-	-	-	-	-
Netherlands	3	3	3	3	3	-	-	-	-	-	-	-	-	-	-
Spain	1	1	1	1	2	-	-	-	-	-	-	-	-	-	-
Sweden	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-
Switzerland	3	3	3	3	3	1	1	-	-	-	-	-	-	-	-
United Kingdom	9	10	10	10	10	2	1	1	1	1	-	-	-	-	-
<b>Sub-Total</b>	<b>42</b>	<b>41</b>	<b>40</b>	<b>41</b>	<b>41</b>	<b>5</b>	<b>5</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Middle East</b>															
Bahrain	1	-	-	-	-	-	-	-	-	-	1	-	-	-	-
Iran	1	1	2	1	1	-	-	-	-	-	-	-	-	-	-
U.A.E.	-	-	-	-	-	1	1	1	1	1	1	-	-	-	-
<b>Sub-Total</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>North America</b>															
Canada	5	5	5	5	5	2	2	1	1	1	-	-	-	-	-
United States	11	11	10	11	12	9	8	6	6	6	3	3	2	2	1
<b>Sub-Total</b>	<b>16</b>	<b>16</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>11</b>	<b>10</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>1</b>
South Africa	1	1	1	1	1	2	2	1	-	-	-	-	-	-	-
Bermuda	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1
<b>Grand Total</b>	<b>134</b>	<b>133</b>	<b>133</b>	<b>138</b>	<b>142</b>	<b>42</b>	<b>40</b>	<b>33</b>	<b>31</b>	<b>29</b>	<b>39</b>	<b>35</b>	<b>33</b>	<b>33</b>	<b>29</b>

Table E: Presence of World's Largest 500 Banks in Hong Kong

Positions at 31.12.2007	Number of Overseas Banks <sup>(b)</sup>					Licensed Banks <sup>(c)</sup>				
	03	04	05	06	07	03	04	05	06	07
<b>World Ranking</b> <sup>(a)</sup>										
1-20	20	20	19	20	<b>20</b>	30	33	28	33	<b>33</b>
21-50	23	22	25	23	<b>22</b>	21	19	25	23	<b>22</b>
51-100	32	28	27	26	<b>26</b>	27	23	23	21	<b>19</b>
101-200	44	42	39	37	<b>38</b>	22	22	19	20	<b>25</b>
201-500	51	45	47	50	<b>46</b>	18	17	22	25	<b>23</b>
Sub-total	170	157	157	156	<b>152</b>	118	114	117	122	<b>122</b>
Others	44	52	51	55	<b>59</b>	16	19	16	16	<b>20</b>
<b>Total</b>	214	209	208	211	<b>211</b>	134	133	133	138	<b>142</b>

(a) Top 500 banks/banking groups in the world ranked by total assets less contra items. Figures are extracted from The Banker, July 2007 issue.

(b) The sum of the number of licensed banks, restricted licence banks, deposit-taking companies and local representative offices is greater than the number of overseas banks with a presence in Hong Kong because of the multiple presence of some overseas banks.

(c) Consist of branches and subsidiaries of overseas banks.

Restricted Licence Banks <sup>(c)</sup>					Deposit-Taking Companies <sup>(c)</sup>					Local Representative Offices				
03	04	05	06	07	03	04	05	06	07	03	04	05	06	07
11	10	5	5	<b>7</b>	3	1	1	1	–	7	7	8	8	<b>6</b>
4	5	5	5	<b>5</b>	–	–	–	–	–	4	4	5	5	<b>5</b>
4	4	4	4	<b>2</b>	2	2	3	5	<b>5</b>	6	5	5	7	<b>9</b>
3	3	2	1	<b>1</b>	5	4	3	3	<b>3</b>	23	22	21	19	<b>15</b>
10	7	5	5	<b>6</b>	7	5	3	3	<b>1</b>	22	20	21	22	<b>19</b>
32	29	21	20	<b>21</b>	17	12	10	12	<b>9</b>	62	58	60	61	<b>54</b>
10	11	12	11	<b>8</b>	22	23	23	21	<b>20</b>	25	27	26	23	<b>25</b>
42	40	33	31	<b>29</b>	39	35	33	33	<b>29</b>	87	85	86	84	<b>79</b>

## Annex and Tables

Table F: Balance Sheet: All Authorized Institutions and Retail Banks

**All Authorized Institutions**

(HK\$ bn)

	2003		
	HK\$	F/CY	Total
<b>Assets</b>			
Loans to customers	1,573	462	2,035
Inside Hong Kong <sup>(a)</sup>	1,542	267	1,809
Outside Hong Kong <sup>(b)</sup>	31	195	226
Interbank lending	438	2,175	2,614
Inside Hong Kong	295	177	472
Outside Hong Kong	144	1,998	2,142
Negotiable certificates of deposit (NCD)	86	58	144
Negotiable debt instruments, other than NCD	397	800	1,197
Other assets	289	212	501
<b>Total assets</b>	<b>2,783</b>	<b>3,708</b>	<b>6,491</b>
<b>Liabilities</b>			
Deposits from customers <sup>(c)</sup>	1,931	1,636	3,567
Interbank borrowing	428	1,489	1,918
Inside Hong Kong	285	185	470
Outside Hong Kong	143	1,305	1,448
Negotiable certificates of deposit	132	110	242
Other liabilities	495	268	764
<b>Total liabilities</b>	<b>2,987</b>	<b>3,504</b>	<b>6,491</b>

**Retail Banks**

(HK\$ bn)

	2003		
	HK\$	F/CY	Total
<b>Assets</b>			
Loans to customers	1,278	172	1,450
Inside Hong Kong <sup>(a)</sup>	1,266	146	1,412
Outside Hong Kong <sup>(b)</sup>	12	26	39
Interbank lending	330	836	1,166
Inside Hong Kong	247	110	358
Outside Hong Kong	83	726	809
Negotiable certificates of deposit (NCD)	58	38	96
Negotiable debt instruments, other than NCD	278	565	843
Other assets	233	78	312
<b>Total assets</b>	<b>2,178</b>	<b>1,689</b>	<b>3,867</b>
<b>Liabilities</b>			
Deposits from customers <sup>(c)</sup>	1,786	1,141	2,927
Interbank borrowing	90	265	354
Inside Hong Kong	31	26	58
Outside Hong Kong	58	238	296
Negotiable certificates of deposit	82	80	162
Other liabilities	361	63	424
<b>Total liabilities</b>	<b>2,319</b>	<b>1,548</b>	<b>3,867</b>

(a) Defined as loans for use in Hong Kong plus trade-financing loans.

(b) Includes "others" (i.e. unallocated).

(c) Hong Kong dollar customer deposits include swap deposits.

Figures may not add up to total due to rounding.

2004			2005			2006			2007		
HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
1,667	489	2,156	1,797	515	2,312	1,917	550	2,468	<b>2,185</b>	<b>777</b>	<b>2,962</b>
1,631	291	1,923	1,749	323	2,072	1,832	294	2,126	<b>2,059</b>	<b>401</b>	<b>2,460</b>
36	198	233	48	192	240	86	256	342	<b>126</b>	<b>376</b>	<b>502</b>
447	2,577	3,024	433	2,457	2,890	647	2,802	3,449	<b>793</b>	<b>3,697</b>	<b>4,490</b>
291	185	476	227	182	410	304	198	502	<b>342</b>	<b>273</b>	<b>615</b>
156	2,392	2,548	206	2,275	2,481	343	2,604	2,947	<b>451</b>	<b>3,424</b>	<b>3,875</b>
74	48	121	66	32	97	60	43	103	<b>66</b>	<b>28</b>	<b>93</b>
459	870	1,328	437	934	1,371	536	1,081	1,617	<b>499</b>	<b>1,212</b>	<b>1,711</b>
296	212	508	314	263	577	347	323	670	<b>527</b>	<b>569</b>	<b>1,096</b>
<b>2,943</b>	<b>4,195</b>	<b>7,138</b>	<b>3,047</b>	<b>4,200</b>	<b>7,247</b>	<b>3,507</b>	<b>4,799</b>	<b>8,306</b>	<b>4,070</b>	<b>6,282</b>	<b>10,352</b>

2,018	1,848	3,866	2,132	1,936	4,068	2,568	2,189	4,757	<b>3,075</b>	<b>2,794</b>	<b>5,869</b>
439	1,711	2,150	412	1,555	1,967	518	1,739	2,257	<b>601</b>	<b>2,357</b>	<b>2,957</b>
296	203	499	231	184	416	309	203	511	<b>349</b>	<b>277</b>	<b>626</b>
143	1,508	1,651	180	1,371	1,551	210	1,536	1,746	<b>251</b>	<b>2,080</b>	<b>2,331</b>
124	132	256	131	132	263	129	110	240	<b>122</b>	<b>49</b>	<b>172</b>
609	256	865	624	325	949	678	374	1,052	<b>856</b>	<b>498</b>	<b>1,354</b>
<b>3,191</b>	<b>3,947</b>	<b>7,138</b>	<b>3,299</b>	<b>3,948</b>	<b>7,247</b>	<b>3,894</b>	<b>4,412</b>	<b>8,306</b>	<b>4,654</b>	<b>5,698</b>	<b>10,352</b>

2004			2005			2006			2007		
HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
1,371	200	1,571	1,510	215	1,725	1,577	218	1,794	<b>1,742</b>	<b>279</b>	<b>2,021</b>
1,354	159	1,513	1,483	160	1,643	1,528	148	1,676	<b>1,675</b>	<b>190</b>	<b>1,865</b>
17	41	58	27	56	83	48	70	118	<b>67</b>	<b>89</b>	<b>156</b>
302	1,022	1,324	266	982	1,247	425	1,023	1,449	<b>471</b>	<b>1,346</b>	<b>1,817</b>
235	117	352	175	101	276	245	103	348	<b>269</b>	<b>155</b>	<b>424</b>
67	905	972	91	881	972	180	920	1,100	<b>201</b>	<b>1,191</b>	<b>1,393</b>
55	28	83	50	20	71	44	16	59	<b>47</b>	<b>13</b>	<b>60</b>
317	583	900	316	640	955	422	755	1,177	<b>378</b>	<b>799</b>	<b>1,178</b>
244	99	343	241	121	362	279	165	444	<b>390</b>	<b>327</b>	<b>717</b>
<b>2,289</b>	<b>1,932</b>	<b>4,220</b>	<b>2,383</b>	<b>1,978</b>	<b>4,361</b>	<b>2,747</b>	<b>2,177</b>	<b>4,924</b>	<b>3,027</b>	<b>2,765</b>	<b>5,792</b>

1,874	1,270	3,144	1,916	1,326	3,242	2,283	1,466	3,749	<b>2,674</b>	<b>1,763</b>	<b>4,437</b>
89	295	384	102	264	366	116	228	344	<b>134</b>	<b>297</b>	<b>431</b>
38	30	68	58	38	95	51	35	86	<b>65</b>	<b>44</b>	<b>110</b>
51	265	316	45	226	271	65	193	258	<b>69</b>	<b>253</b>	<b>322</b>
80	99	179	85	97	182	76	83	159	<b>67</b>	<b>37</b>	<b>104</b>
434	79	513	462	109	571	537	136	673	<b>645</b>	<b>175</b>	<b>820</b>
<b>2,477</b>	<b>1,743</b>	<b>4,220</b>	<b>2,565</b>	<b>1,796</b>	<b>4,361</b>	<b>3,011</b>	<b>1,913</b>	<b>4,924</b>	<b>3,520</b>	<b>2,272</b>	<b>5,792</b>



Table G: Major Balance Sheet Items by Region/Economy of Beneficial Ownership of Authorized Institutions

(HK\$ bn)

		Mainland China	Japan	US	Europe	Others	Total
<b>Total Assets</b>	2006	1,383	590	728	2,110	3,494	8,306
	<b>2007</b>	<b>1,632</b>	<b>603</b>	<b>909</b>	<b>3,041</b>	<b>4,167</b>	<b>10,352</b>
<b>Deposits from Customers</b>	2006	1,017	159	345	778	2,458	4,757
	<b>2007</b>	<b>1,191</b>	<b>179</b>	<b>465</b>	<b>1,107</b>	<b>2,928</b>	<b>5,869</b>
<b>Loans to Customers</b>	2006	571	149	129	454	1,165	2,468
	<b>2007</b>	<b>704</b>	<b>174</b>	<b>135</b>	<b>602</b>	<b>1,347</b>	<b>2,962</b>
<b>Loans to Customers Inside Hong Kong <sup>(a)</sup></b>	2006	488	112	116	335	1,075	2,126
	<b>2007</b>	<b>578</b>	<b>133</b>	<b>121</b>	<b>414</b>	<b>1,214</b>	<b>2,460</b>
<b>Loans to Customers Outside Hong Kong <sup>(b)</sup></b>	2006	83	37	13	119	89	342
	<b>2007</b>	<b>127</b>	<b>42</b>	<b>13</b>	<b>188</b>	<b>132</b>	<b>502</b>

(a) Defined as loans for use in Hong Kong plus trade-financing loans.

(b) Includes "others" (i.e. unallocated).

Figures may not add up to total due to rounding.

Table H: Flow of Funds for All Authorized Institutions and Retail Banks

All Authorized Institutions (HK\$ bn)	2006			2007		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Increase/(Decrease) in						
<b>Assets</b>						
Loans to customers	120	36	156	268	227	494
Inside Hong Kong <sup>(a)</sup>	83	(29)	54	227	107	334
Outside Hong Kong <sup>(b)</sup>	37	64	102	41	120	160
Interbank lending	213	345	558	147	894	1,041
Inside Hong Kong	76	16	92	39	75	113
Outside Hong Kong	137	330	467	108	820	928
All other assets	127	218	345	149	362	511
<b>Total assets</b>	<b>460</b>	<b>599</b>	<b>1,059</b>	<b>564</b>	<b>1,483</b>	<b>2,046</b>
<b>Liabilities</b>						
Deposits from customers <sup>(c)</sup>	437	253	690	507	605	1,112
Interbank borrowing	107	183	290	82	618	701
Inside Hong Kong	77	18	95	41	74	115
Outside Hong Kong	29	165	194	42	544	586
All other liabilities	52	28	79	171	63	234
<b>Total liabilities</b>	<b>595</b>	<b>464</b>	<b>1,059</b>	<b>760</b>	<b>1,286</b>	<b>2,046</b>
<b>Net interbank borrowing/(lending)</b>	<b>(107)</b>	<b>(162)</b>	<b>(269)</b>	<b>(64)</b>	<b>(276)</b>	<b>(341)</b>
<b>Net customer lending/(borrowing)</b>	<b>(317)</b>	<b>(217)</b>	<b>(534)</b>	<b>(239)</b>	<b>(378)</b>	<b>(618)</b>
<b>Retail Banks</b> (HK\$ bn)						
Increase/(Decrease) in						
<b>Assets</b>						
Loans to customers	66	3	69	165	61	227
Inside Hong Kong <sup>(a)</sup>	45	(12)	33	147	42	189
Outside Hong Kong <sup>(b)</sup>	21	15	36	19	19	37
Interbank lending	160	41	201	45	323	368
Inside Hong Kong	71	2	72	24	52	76
Outside Hong Kong	89	40	129	21	271	292
All other assets	138	155	293	70	204	273
<b>Total assets</b>	<b>365</b>	<b>199</b>	<b>563</b>	<b>280</b>	<b>588</b>	<b>868</b>
<b>Liabilities</b>						
Deposits from customers <sup>(c)</sup>	367	140	507	391	297	688
Interbank borrowing	13	(36)	(22)	19	69	88
Inside Hong Kong	(7)	(3)	(10)	14	10	24
Outside Hong Kong	20	(33)	(13)	4	60	64
All other liabilities	66	13	79	99	(8)	92
<b>Total liabilities</b>	<b>446</b>	<b>117</b>	<b>563</b>	<b>509</b>	<b>359</b>	<b>868</b>
<b>Net interbank borrowing/(lending)</b>	<b>(146)</b>	<b>(77)</b>	<b>(224)</b>	<b>(26)</b>	<b>(254)</b>	<b>(280)</b>
<b>Net customer lending/(borrowing)</b>	<b>(301)</b>	<b>(137)</b>	<b>(438)</b>	<b>(226)</b>	<b>(236)</b>	<b>(462)</b>

(a) Defined as loans for use in Hong Kong plus trade-financing loans.

(b) Includes "others" (i.e. unallocated).

(c) Hong Kong dollar customer deposits include swap deposits.

Figures may not add up to total due to rounding.

Table I: Loans to and Deposits from Customers by Category of Authorized Institutions

(HK\$ bn)

	Loans to Customers				Deposits from Customers <sup>(a)</sup>			
	HK\$	F/CY	Total	%	HK\$	F/CY	Total	%
<b>2003</b>								
Licensed banks	1,465	448	1,913	94	1,916	1,608	3,524	99
Restricted licence banks	85	12	97	5	12	27	38	1
Deposit-taking companies	24	1	25	1	3	2	5	-
<b>Total</b>	<b>1,573</b>	<b>462</b>	<b>2,035</b>	<b>100</b>	<b>1,931</b>	<b>1,636</b>	<b>3,567</b>	<b>100</b>
<b>2004</b>								
Licensed banks	1,581	475	2,057	95	2,007	1,839	3,846	99
Restricted licence banks	67	12	79	4	8	7	15	-
Deposit-taking companies	19	2	21	1	3	2	5	-
<b>Total</b>	<b>1,667</b>	<b>489</b>	<b>2,156</b>	<b>100</b>	<b>2,018</b>	<b>1,848</b>	<b>3,866</b>	<b>100</b>
<b>2005</b>								
Licensed banks	1,750	500	2,250	97	2,116	1,927	4,043	99
Restricted licence banks	26	13	39	2	12	7	19	-
Deposit-taking companies	22	1	23	1	3	2	5	-
<b>Total</b>	<b>1,797</b>	<b>515</b>	<b>2,312</b>	<b>100</b>	<b>2,132</b>	<b>1,936</b>	<b>4,068</b>	<b>100</b>
<b>2006</b>								
Licensed banks	1,870	532	2,402	97	2,552	2,174	4,725	99
Restricted licence banks	24	17	41	2	14	13	26	1
Deposit-taking companies	23	1	24	1	3	2	5	-
<b>Total</b>	<b>1,917</b>	<b>550</b>	<b>2,468</b>	<b>100</b>	<b>2,568</b>	<b>2,189</b>	<b>4,757</b>	<b>100</b>
<b>2007</b>								
<b>Licensed banks</b>	<b>2,128</b>	<b>749</b>	<b>2,877</b>	<b>97</b>	<b>3,057</b>	<b>2,782</b>	<b>5,839</b>	<b>99</b>
<b>Restricted licence banks</b>	<b>32</b>	<b>26</b>	<b>59</b>	<b>2</b>	<b>15</b>	<b>9</b>	<b>25</b>	<b>-</b>
<b>Deposit-taking companies</b>	<b>25</b>	<b>2</b>	<b>27</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>-</b>
<b>Total</b>	<b>2,185</b>	<b>777</b>	<b>2,962</b>	<b>100</b>	<b>3,075</b>	<b>2,794</b>	<b>5,869</b>	<b>100</b>

(a) Hong Kong dollar customer deposits include swap deposits.

A "-" sign denotes a figure of less than 0.5.

Figures may not add up to total due to rounding.

Table J: Loans to Customers Inside Hong Kong by Economic Sector

All Authorized institutions (HK\$ bn)	2003		2004		2005		2006		2007	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
<b>Sector</b>										
Hong Kong's visible trade	100	6	130	7	142	7	152	7	<b>183</b>	<b>7</b>
Manufacturing	80	4	99	5	119	6	103	5	<b>122</b>	<b>5</b>
Transport & transport equipment	110	6	121	6	123	6	123	6	<b>145</b>	<b>6</b>
Building, construction & property development and investment	360	20	386	20	451	22	492	23	<b>578</b>	<b>24</b>
Wholesale and retail trade	94	5	99	5	101	5	105	5	<b>117</b>	<b>5</b>
Financial concerns (other than authorized institutions)	147	8	168	9	179	9	185	9	<b>251</b>	<b>10</b>
Individuals:										
to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	87	5	77	4	68	3	60	3	<b>59</b>	<b>2</b>
to purchase other residential property	529	29	534	28	539	26	535	25	<b>564</b>	<b>23</b>
other purposes	137	8	149	8	169	8	182	9	<b>221</b>	<b>9</b>
Others	164	9	158	8	183	9	188	9	<b>220</b>	<b>9</b>
<b>Total</b> <sup>(a)</sup>	<b>1,809</b>	<b>100</b>	<b>1,923</b>	<b>100</b>	<b>2,072</b>	<b>100</b>	<b>2,126</b>	<b>100</b>	<b>2,460</b>	<b>100</b>

Retail banks (HK\$ bn)	2003		2004		2005		2006		2007	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
<b>Sector</b>										
Hong Kong's visible trade	80	6	103	7	115	7	124	7	<b>147</b>	<b>8</b>
Manufacturing	53	4	65	4	75	5	68	4	<b>79</b>	<b>4</b>
Transport & transport equipment	68	5	76	5	81	5	82	5	<b>88</b>	<b>5</b>
Building, construction & property development and investment	301	21	331	22	378	23	397	24	<b>460</b>	<b>25</b>
Wholesale and retail trade	65	5	67	4	69	4	73	4	<b>78</b>	<b>4</b>
Financial concerns (other than authorized institutions)	65	5	65	4	70	4	76	5	<b>88</b>	<b>5</b>
Individuals:										
to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	57	4	51	3	68	4	60	4	<b>59</b>	<b>3</b>
to purchase other residential property	501	35	515	34	526	32	522	31	<b>551</b>	<b>30</b>
other purposes	104	7	126	8	140	9	152	9	<b>178</b>	<b>10</b>
Others	117	8	113	7	120	7	123	7	<b>139</b>	<b>7</b>
<b>Total</b> <sup>(a)</sup>	<b>1,412</b>	<b>100</b>	<b>1,513</b>	<b>100</b>	<b>1,643</b>	<b>100</b>	<b>1,676</b>	<b>100</b>	<b>1,865</b>	<b>100</b>

(a) Defined as loans for use in Hong Kong plus trade-financing loans.  
Figures may not add up to total due to rounding.

Table K: Deposits from Customers

(HK\$ bn)	All Authorized Institutions				Retail banks			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total
<b>Hong Kong Dollar</b> <sup>(a)</sup>								
2003	227	936	768	1,931	203	927	656	1,786
2004	272	1,033	713	2,018	250	1,023	601	1,874
2005	206	742	1,183	2,132	190	734	992	1,916
2006	238	933	1,397	2,568	219	924	1,140	2,283
<b>2007</b>	<b>296</b>	<b>1,110</b>	<b>1,669</b>	<b>3,075</b>	<b>273</b>	<b>1,096</b>	<b>1,305</b>	<b>2,674</b>
<b>Foreign Currency</b>								
2003	59	341	1,236	1,636	38	307	796	1,141
2004	72	399	1,378	1,848	47	357	866	1,270
2005	86	402	1,448	1,936	56	353	917	1,326
2006	104	426	1,659	2,189	70	373	1,024	1,466
<b>2007</b>	<b>162</b>	<b>520</b>	<b>2,112</b>	<b>2,794</b>	<b>112</b>	<b>451</b>	<b>1,200</b>	<b>1,763</b>
<b>Total</b>								
2003	286	1,278	2,004	3,567	241	1,234	1,452	2,927
2004	344	1,432	2,090	3,866	297	1,379	1,468	3,144
2005	292	1,144	2,631	4,068	246	1,087	1,909	3,242
2006	341	1,359	3,057	4,757	289	1,297	2,164	3,749
<b>2007</b>	<b>459</b>	<b>1,629</b>	<b>3,781</b>	<b>5,869</b>	<b>385</b>	<b>1,547</b>	<b>2,506</b>	<b>4,437</b>

(a) Hong Kong dollar customer deposits include swap deposits.  
 Figures may not add up to total due to rounding.

Table L: Geographical Breakdown of Net External Claims/(Liabilities) of All Authorized Institutions

(HK\$ bn) Region/Economy	2006			2007		
	Net Claims on/ (Liabilities to) Banks Outside Hong Kong	Net Claims on/ (Liabilities to) Non-bank Customers Outside Hong Kong	Total Net Claims/ (Liabilities)	Net Claims on/ (Liabilities to) Banks Outside Hong Kong	Net Claims on/ (Liabilities to) Non-bank Customers Outside Hong Kong	Total Net Claims/ (Liabilities)
<b>Asia &amp; Pacific</b>	697	(199)	498	644	(301)	343
South Korea	189	21	210	316	32	348
Australia	275	37	312	301	40	341
Singapore	329	(79)	250	392	(100)	292
India	5	9	14	21	28	50
New Zealand	3	0	3	4	0	4
Maldives	1	0	1	2	0	2
Republic of Kazakhstan	1	0	1	1	0	1
Vietnam	(4)	0	(3)	(1)	2	1
Bangladesh	1	0	1	1	0	1
Sri Lanka	1	0	1	0	0	0
Cambodia	0	0	0	0	0	(1)
Malaysia	0	11	10	(7)	6	(1)
Vanuatu	0	(1)	(1)	0	(2)	(2)
Indonesia	(5)	(4)	(9)	(2)	(4)	(6)
Western Samoa	0	(6)	(6)	0	(8)	(8)
Brunei	(5)	(1)	(6)	(6)	(2)	(8)
Philippines	(18)	(11)	(29)	(26)	(16)	(41)
Thailand	(29)	1	(27)	(35)	(7)	(43)
Japan	(34)	65	31	(109)	62	(46)
Taiwan	59	(97)	(38)	65	(133)	(68)
Macau SAR	(65)	(16)	(82)	(69)	(10)	(79)
Mainland China	(5)	(125)	(130)	(203)	(186)	(389)
Others	(2)	(2)	(4)	(1)	(4)	(5)
<b>North America</b>	158	186	343	139	184	323
United States	127	188	315	109	191	300
Canada	31	(3)	28	31	(7)	24
<b>Caribbean</b>	(5)	9	4	6	(22)	(16)
Cayman Islands	12	16	28	41	(7)	33
Bermuda	0	1	1	0	4	4
Netherlands Antilles	1	(2)	(1)	0	4	4
Panama	0	0	0	0	(1)	(1)
Bahamas	(19)	(7)	(26)	(35)	(9)	(44)
Others	0	1	2	0	(12)	(12)
<b>Africa</b>	(8)	(5)	(13)	(12)	(4)	(15)
Liberia	0	(1)	(1)	0	(1)	(1)
South Africa	0	0	0	(3)	0	(3)
Mauritius	(8)	(2)	(10)	(9)	2	(7)
Others	0	(3)	(3)	0	(5)	(5)

Table L: Geographical Breakdown of Net External Claims/(Liabilities) of All Authorized Institutions (cont.)

(HK\$ bn) Region/Economy	2006			2007		
	Net Claims on/ (Liabilities to) Banks Outside Hong Kong	Net Claims on/ (Liabilities to) Non-bank Customers Outside Hong Kong	Total Net Claims/ (Liabilities)	Net Claims on/ (Liabilities to) Banks Outside Hong Kong	Net Claims on/ (Liabilities to) Non-bank Customers Outside Hong Kong	Total Net Claims/ (Liabilities)
<b>Latin America</b>	0	(3)	(3)	4	(2)	1
Brazil	0	0	0	3	0	3
Chile	0	1	1	0	0	0
Peru	0	(1)	(1)	0	0	0
Venezuela	0	(1)	(1)	0	(1)	(1)
Others	0	(2)	(2)	0	(1)	(1)
<b>Eastern Europe</b>	2	0	1	4	1	5
<b>Western Europe</b>	1,208	16	1,223	1,794	40	1,834
United Kingdom	543	(17)	526	974	(34)	940
France	157	1	158	296	(11)	285
Switzerland	111	(4)	107	137	(3)	134
Netherlands	100	13	113	97	21	118
Germany	46	6	52	65	3	68
Republic of Ireland	26	(5)	21	31	22	53
Belgium	56	2	58	52	1	53
Sweden	31	6	36	37	2	39
Jersey	4	2	6	5	28	33
Denmark	18	0	18	30	0	30
Italy	31	1	33	20	4	24
Norway	20	2	21	19	0	19
Austria	16	0	16	14	0	14
Luxembourg	36	6	42	8	2	10
Finland	3	0	4	7	0	7
Iceland	4	0	4	4	0	5
Turkey	0	0	0	2	0	2
Malta	0	0	0	0	1	1
Greece	0	1	2	0	1	1
Portugal	2	0	2	1	0	1
Guernsey	(1)	2	2	(2)	2	(1)
Spain	4	(1)	3	(4)	0	(4)
Others	1	(1)	0	0	1	1
<b>Middle East</b>	9	11	20	11	18	29
United Arab Emirates	4	10	14	17	15	31
Qatar	0	0	1	1	2	3
Saudi Arabia	2	0	2	2	1	3
Kuwait	0	1	1	0	1	2
Israel	(2)	0	(3)	0	0	0
Egypt	0	0	0	(1)	0	0
Oman	(1)	0	(1)	0	0	0
Bahrain	7	(1)	6	(7)	0	(8)
Others	(1)	0	(1)	0	0	0
<b>Others</b> <sup>(a)</sup>	14	0	14	7	0	6
<b>Overall Total</b>	2,073	15	2,088	2,598	(87)	2,511

(a) "Others" include economies not listed above and positions in relation to international organisations. Figures may not add up to total due to rounding.