

## Banking Statistics

(HK\$ million, unless otherwise specified)

| As at end of | Number of authorized institutions (AIs) | Assets and liabilities of all AIs |                       |                            | Customer deposits of all AIs    |                                   |           |
|--------------|---|-----------------------------------|-----------------------|----------------------------|---------------------------------|-----------------------------------|-----------|
|              |   | Total assets (liabilities)        | Total external claims | Total external liabilities | Hong Kong dollar <sup>1,3</sup> | Foreign currencies <sup>2,3</sup> | Total     |
| 1994         | 380                                     | 7,320,583                         | 4,757,310             | 4,506,078                  | 1,016,203                       | 929,369                           | 1,945,572 |
| 1995         | 380                                     | 7,839,220                         | 5,068,929             | 4,796,954                  | 1,171,627                       | 1,054,612                         | 2,226,238 |
| 1996         | 368                                     | 7,906,532                         | 4,708,305             | 4,485,738                  | 1,400,077                       | 1,058,180                         | 2,458,256 |
| 1997         | 361                                     | 8,397,182                         | 4,652,473             | 4,626,728                  | 1,551,555                       | 1,158,728                         | 2,710,282 |
| 1998         | 333                                     | 7,254,475                         | 3,882,071             | 3,465,156                  | 1,699,726                       | 1,300,302                         | 3,000,027 |
| 1999         | 285                                     | 6,784,377                         | 3,697,310             | 2,889,782                  | 1,773,169                       | 1,477,448                         | 3,250,617 |
| 2000         | 263                                     | 6,661,006                         | 3,511,949             | 2,488,127                  | 1,851,177                       | 1,676,670                         | 3,527,847 |
| 2001         | 250                                     | 6,153,957                         | 3,159,512             | 2,061,418                  | 1,854,651                       | 1,551,852                         | 3,406,502 |
| 2002         | 224                                     | 5,999,078                         | 3,075,646             | 1,908,475                  | 1,824,911                       | 1,492,631                         | 3,317,542 |
| 2003         | 215                                     | 6,490,721                         | 3,417,926             | 2,072,929                  | 1,930,790                       | 1,636,227                         | 3,567,018 |
| 2002 Dec     | 224                                     | 5,999,078                         | 3,075,646             | 1,908,475                  | 1,824,911                       | 1,492,631                         | 3,317,542 |
| 2003 Mar     | 221                                     | 5,975,717                         | 3,049,639             | 1,879,691                  | 1,803,842                       | 1,479,744                         | 3,283,585 |
| Jun          | 218                                     | 6,048,142                         | 3,091,377             | 1,851,508                  | 1,842,095                       | 1,508,468                         | 3,350,563 |
| Sep          | 215                                     | 6,170,385                         | 3,169,159             | 1,849,973                  | 1,885,882                       | 1,547,363                         | 3,433,245 |
| Dec          | 215                                     | 6,490,721                         | 3,417,926             | 2,072,929                  | 1,930,790                       | 1,636,227                         | 3,567,018 |
| 2004 Mar     | 217                                     | 6,672,901                         | 3,562,871             | 2,225,597                  | 1,887,172                       | 1,668,959                         | 3,556,131 |
| Jun          | 214                                     | 6,801,547                         | 3,674,786             | 2,380,952                  | 1,883,625                       | 1,685,935                         | 3,569,560 |
| Sep          | 211                                     | 6,786,846                         | 3,699,590             | 2,342,114                  | 1,881,039                       | 1,751,346                         | 3,632,385 |

(HK\$ million, unless otherwise specified)

| As at end of | Loans and advances of all AIs           |  |           |   | Asset quality of AIs                  |  |  |
|--------------|---|--|-----------|---|---------------------------------------|--|--|
|              | Loans for use in Hong Kong <sup>4</sup> | Loans for use outside Hong Kong <sup>5</sup> | Total     | Of which: residential mortgage lending <sup>6</sup> | Classified loans (gross) <sup>7</sup> | Delinquency ratio of residential mortgage lending <sup>8</sup> | Charge-off ratio of credit card receivables <sup>9</sup> |
| 1994         | 1,403,931                               | 1,860,618                                    | 3,264,549 | 237,061   | 2.64                                  | —  | —  |
| 1995         | 1,571,808                               | 2,166,750                                    | 3,738,558 | 272,695   | 2.40                                  | —  | —  |
| 1996         | 1,822,194                               | 2,092,695                                    | 3,914,890 | 330,426   | 2.53                                  | —  | 2.33   |
| 1997         | 2,230,228                               | 1,891,442                                    | 4,121,670 | 425,469   | 2.09                                  | —  | 2.15   |
| 1998         | 2,109,589                               | 1,194,837                                    | 3,304,427 | 459,338   | 7.70                                  | 0.84   | 3.14   |
| 1999         | 1,933,391                               | 879,519                                      | 2,812,910 | 478,244   | 10.14                                 | 1.13   | 4.92   |
| 2000         | 1,965,289                               | 496,161                                      | 2,461,450 | 521,701   | 7.26                                  | 1.32   | 3.88   |
| 2001         | 1,878,679                               | 306,306                                      | 2,184,986 | 528,518   | 6.53                                  | 1.22   | 5.46   |
| 2002         | 1,833,744                               | 242,582                                      | 2,076,325 | 533,730   | 5.04                                  | 1.06   | 13.25  |
| 2003         | 1,808,639                               | 226,439                                      | 2,035,079 | 522,237   | 3.94                                  | 0.86   | 10.02  |
| 2002 Dec     | 1,833,744                               | 242,582                                      | 2,076,325 | 533,730   | 5.04                                  | 1.06   | 13.45  |
| 2003 Mar     | 1,825,426                               | 234,277                                      | 2,059,704 | 528,567   | 5.03                                  | 1.11   | 11.82  |
| Jun          | 1,819,279                               | 233,843                                      | 2,053,122 | 523,500   | 4.83                                  | 1.12   | 11.60  |
| Sep          | 1,792,353                               | 225,573                                      | 2,017,926 | 520,698   | 4.59                                  | 1.05   | 9.85   |
| Dec          | 1,808,639                               | 226,439                                      | 2,035,079 | 522,237   | 3.94                                  | 0.86   | 8.19   |
| 2004 Mar     | 1,814,498                               | 226,876                                      | 2,041,374 | 525,313   | 3.66                                  | 0.70   | 6.34   |
| Jun          | 1,849,696                               | 225,486                                      | 2,075,182 | 524,218   | 3.00                                  | 0.57   | 5.37   |
| Sep          | 1,863,634                               | 215,135                                      | 2,078,769 | 523,626   | 2.67                                  | 0.47   | 4.51   |

1. Adjusted to include foreign currency swap deposits.
2. Adjusted to exclude foreign currency swap deposits.
3. There is a break in data series due to the inclusion of short-term Exchange Fund placements of less than one month since 1997.
4. Include loans for trade financing.
5. Include loans where the place of use is not known.

6. Based on the monthly survey of residential mortgage lending. There is a break in data series at December 2000 due to an increase in the number of surveyed institutions.
7. Percent of total loans of retail banks.
8. Percent of total residential mortgage loans of surveyed institutions.
9. Percent of total credit card receivables of surveyed institutions. Figures are annual and annualised quarterly data respectively.
- Not applicable