

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 ^{1,3}	Foreign currencies ^{2,3}	Total
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
2004	208	7,137,816	3,949,504	2,398,474	2,017,911	1,848,145	3,866,056
2005	199	7,248,166	3,974,237	2,369,823	2,131,607	1,936,323	4,067,931
2004 Mar	217	6,672,901	3,562,871	2,225,597	1,887,172	1,668,959	3,556,131
Jun	214	6,801,520	3,674,786	2,380,952	1,883,625	1,685,935	3,569,560
Sep	211	6,786,715	3,699,588	2,336,010	1,881,039	1,751,226	3,632,265
Dec	208	7,137,816	3,949,504	2,398,474	2,017,911	1,848,145	3,866,056
2005 Mar	207	6,969,070	3,731,955	2,198,301	2,004,436	1,848,632	3,853,068
Jun	203	7,019,330	3,694,449	2,241,584	2,017,544	1,837,973	3,855,517
Sep	202	7,092,244	3,720,143	2,229,467	2,080,347	1,845,628	3,925,974
Dec	199	7,248,166	3,974,237	2,369,823	2,131,607	1,936,323	4,067,931

(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 ⁴	Loans for use outside Hong Kong ⁵	Total	Of which: residential mortgage lending ⁶	Classified loans (gross) ⁷	Delinquency ratio of residential mortgage lending ⁸	Charge-off ratio of credit card receivables ⁹
1996	1,822,194	2,092,695	3,914,889	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
2004	1,922,504	233,199	2,155,704	527,868	2.25	0.38	4.73
2005	2,071,929	239,951	2,311,880	533,069	1.38	0.19	2.81
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
Dec	1,922,504	233,199	2,155,704	527,868	2.25	0.38	3.76
2005 Mar	1,952,636	229,119	2,181,755	533,240	1.95	0.29	3.18
Jun	2,034,208	222,463	2,256,671	543,319	1.74	0.22	3.27
Sep	2,034,882	234,233	2,269,115	538,566	1.49	0.18	2.95
Dec	2,071,929	239,951	2,311,880	533,069	1.38	0.19	2.72

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 or annualized quarterly data.
- Not applicable.