

Annex and Tables		
Annex	: Authorized Institutions and Local Representative Offices	129
Table A	: Major Economic Indicators	135
Table B	: Performance Ratios of the Banking Sector	137
Table C	: Authorized Institutions: Country / Region of Beneficial Ownership	138
Table D	: Presence of World's Largest 500 Banks in Hong Kong	140
Table E	: Flow of Funds for All Authorized Institutions	142
Table F	: Total loans and Deposits by Category of Authorized Institution	143
Table G	: Balance Sheet: All Authorized Institutions	144
Table H	: Total deposits from Customers by Type and Category of Authorized Institution	146
Table I	: Authorized Institutions: Domicile and Parentage	147
Table J	: Geographical Breakdown of Net External Claims / (Liabilities) of All Authorized Institutions	148
Table K	: Assets by Country / Region of Beneficial Ownership of Authorized Institution	150
Table L	: Deposits from Customers by Country / Region of Beneficial Ownership of Authorized Institution	151
Table M	: Loans and Advances to Customers by Country / Region of Beneficial Ownership of Authorized Institution	152
Table N	: Total Loans for Use in Hong Kong by Country / Region of Beneficial Ownership of Authorized Institution	153
Table O	: Other Loans for Use Outside Hong Kong By Country / Region of Beneficial Ownership of Authorized Institution	154
Table P	: Total Loans for Use in Hong Kong by Economic Sector	155

All amounts in this Report are in Hong Kong dollars unless otherwise stated.

Annex : Authorized Institutions and Local Representative Offices as at 31.12.2000

Licensed Banks**Incorporated in Hong Kong**

Asia Commercial Bank Limited	Hang Seng Bank, Limited	Liu Chong Hing Bank Limited
Bank of America (Asia) Limited	Hongkong Chinese Bank, Limited (The)	Nanyang Commercial Bank, Limited
Bank of East Asia, Limited (The)	Hongkong & Shanghai Banking Corporation Limited (The)	Overseas Trust Bank, Limited
Chekiang First Bank Limited	HSBC Investment Bank Asia Limited	Po Sang Bank Limited
Chiyu Banking Corporation Limited	Hua Chiao Commercial Bank Limited	Shanghai Commercial Bank Limited
CITIC Ka Wah Bank Limited	Industrial and Commercial Bank of China (Asia) Limited (formerly known as Union Bank of Hong Kong Limited)	Tai Sang Bank Limited
D.A.H. Private Bank Limited	International Bank of Asia Limited	Tai Yau Bank, Limited
Dah Sing Bank Limited	Jardine Fleming Bank Limited	United Chinese Bank Limited
Dao Heng Bank Limited	Jian Sing Bank Limited	Wayfoong Finance Limited
DBS Kwong On Bank, Limited (formerly known as Kwong On Bank, Limited)		Wing Hang Bank, Limited
First Pacific Bank Limited		Wing Lung Bank Limited

Incorporated outside Hong Kong

Abbey National Treasury Services plc #	Bank of India	Commerzbank AG
ABN AMRO Bank N.V.	Bank of Montreal	Commonwealth Bank of Australia
Agricultural Bank of China (The)	Bank of New York (The)	Coöperatieve Centrale Raiffeisen – Boerenleenbank B.A. (also called Rabobank Nederland)
American Express Bank Limited	Bank of Nova Scotia (The)	Coutts Bank (Schweiz) AG
Asahi Bank, Ltd. (The)	Bank of Scotland	Credit Agricole Indosuez
Australia & New Zealand Banking Group Limited	Bank of Taiwan	Credit Commercial de France
Baden-Württembergische Bank Aktiengesellschaft	Bank of Tokyo-Mitsubishi, Ltd. (The)	Credit Lyonnais
Banca Commerciale Italiana S.p.A.	Bank One, National Association	Credit Suisse #
Banca di Roma S.p.A.	Bankers Trust Company	Credit Suisse First Boston
Banca Intesa S.p.A. #	Banque Worms *	Dai-ichi Kangyo Bank, Limited (The)
Banca Monte dei Paschi di Siena S.p.A. #	Barclays Bank plc	Daishi Bank, Ltd. (The) *
Banca Nazionale del Lavoro S.p.A.	Bayerische Hypo-und Vereinsbank Aktiengesellschaft	Daiwa Bank, Limited (The) *
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (formerly known as Argentaria, Caja Postal y Banco Hipotecario, S.A.)	Bayerische Landesbank Girozentrale	Danske Bank A/S (formerly known as Den Danske Bank Aktieselskab)
Banco di Napoli S.p.A.	BNP PARIBAS (formerly known as Banque Nationale de Paris)	Deutsche Bank AG
Banco Santander Central Hispano, S.A. *	Canadian Imperial Bank of Commerce	Development Bank of Singapore Ltd. (The)
Bangkok Bank Public Company Ltd.	CARIPLO-Cassa di Risparmio delle Provincie Lombarde S.p.A. *	DG Bank - Deutsche Genossenschaftsbank Aktiengesellschaft
Bank Austria Aktiengesellschaft * (now known as BA Holding AG)	Chang Hwa Commercial Bank Ltd.	Dresdner Bank AG
Bank Austria Aktiengesellschaft (formerly known as Bank Austria Creditanstalt International AG)	Chase Manhattan Bank (The)	EQUITABLE PCI BANK, INC. (formerly known as Equitable Banking Corporation)
Bank Brussels Lambert S.A.	Chiba Bank, Ltd. (The)	Erste Bank der oesterreichischen Sparkassen AG
Bank Mellī Iran	China & South Sea Bank, Ltd. (The)	First Commercial Bank
Bank of America, National Association	China Construction Bank	Fleet National Bank (formerly known as BankBoston, National Association)
Bank of China	China State Bank, Ltd. (The)	Fortis Bank
Bank of Communications	Chinatrust Commercial Bank, Ltd.	
	Chugoku Bank, Ltd. (The)	
	Citibank, N.A.	

Annex : Authorized Institutions and Local Representative Offices as at 31.12.2000 (cont.)

Incorporated outside Hong Kong

Fortis Bank Asia HK (formerly known as Generale Belgian Bank abbr. To Belgian Bank)	Natexis Banques Populaires (formerly known as Natexis Banque)	Skandinaviska Enskilda Banken AB (publ) Societe Generale
Fuji Bank, Limited (The)	National Australia Bank Limited	Standard Chartered Bank
Hachijuni Bank, Ltd. (The)	National Bank of Canada	State Bank of India
Hamburgische Landesbank Girozentrale	National Bank of Pakistan	State Street Bank and Trust Company
Hanvit Bank	National Commercial Bank, Limited (The)	Sumitomo Bank, Limited (The)
HSBC Bank plc #	National Westminster Bank plc	Sumitomo Trust & Banking Co., Ltd. (The) *
HSBC Bank USA	Nishi-Nippon Bank, Ltd. (The)	Svenska Handelsbanken AB (publ)
Hua Nan Commercial Bank, Ltd.	Ogaki Kyoritsu Bank, Ltd. (The)	Taiwan Business Bank #
Indian Overseas Bank	Oversea-Chinese Banking Corporation Limited	Tokai Bank, Limited (The)
Industrial and Commercial Bank of China (The)	Overseas Union Bank Limited	Toronto-Dominion Bank (The)
Industrial Bank of Japan, Limited (The)	PARIBAS *	UBS AG
ING Bank N.V.	Philippine National Bank	UCO Bank
Iyo Bank, Ltd. (The)	PT. Bank Negara Indonesia (Persero) Tbk.	UniCredito Italiano Societa' per Azioni
Juroku Bank, Ltd. (The)	Sakura Bank, Limited (The)	United Overseas Bank Ltd.
KBC Bank N.V.	Sanwa Bank, Limited (The)	Wells Fargo Bank Minnesota, N.A. * (formerly known as Norwest Bank Minnesota, N.A.)
Kincheng Banking Corporation	SEOULBANK	Wells Fargo Bank, National Association #
Korea Exchange Bank	Shiga Bank, Ltd. (The)	Westdeutsche Landesbank Girozentrale
Kwangtung Provincial Bank (The)	Shinkin Central Bank (formerly known as Zenshinren Bank (The))	Westpac Banking Corporation
Malayan Banking Berhad	Shizuoka Bank, Ltd. (The)	Yamaguchi Bank, Ltd. (The)
Mitsubishi Trust and Banking Corporation (The)	Sin Hua Bank Limited	Yien Yieh Commercial Bank, Ltd. (The)

Addition in 2000

* Deletion in 2000

Annex : Authorized Institutions and Local Representative Offices as at 31.12.2000 (cont.)

Restricted Licence Banks**Incorporated in Hong Kong**

ABSA Asia Limited	Fuji International Finance (HK) Limited *	N.M. Rothschild & Sons (Hong Kong) Limited
AIG Finance (Hong Kong) Limited	GE Capital (Hong Kong) Limited (formerly known	ORIX Asia Limited
Allied Capital Resources Limited	as GE Capital Finance Limited)	Pacific Finance (Hong Kong) Limited
BA Asia Limited	H & CB Finance (Hong Kong) Limited	Salomon Smith Barney Asia Limited * (formerly
BNP International Financial Services (Hong Kong) Limited	Hang Seng Finance Limited	known as Schroders Asia Limited)
BOCI Capital Limited	Indover Asia Limited	Sanwa International Finance Limited
Canadian Eastern Finance Limited	Industrial and Commercial International	Shinhan Finance Limited
CCIC Finance Limited *	Capital Limited	Societe Generale Asia Limited
Chase Manhattan Asia Limited	KDB Asia Limited	Tokyo-Mitsubishi International (HK) Limited
Citicorp Commercial Finance (H.K.) Limited	Kincheng-Tokyo Finance Company Limited *	UBAF (Hong Kong) Limited
Citicorp International Limited	Lehman Brothers Finance Limited *	
DKB Asia Limited	Manhattan Card Company Limited (formerly known	
East Asia Finance Company, Limited	as Chase Manhattan Card Company Limited)	
	Nedcor Asia Limited	

Incorporated outside Hong Kong

Bank Bumiputra Malaysia Berhad *	First Union National Bank	PT. Bank Mandiri (Persero)
Bank of Ayudhya Public Company Limited	Hana Bank	Public Bank Berhad
Bank of Bermuda, Limited (The)	Industrial Bank of Korea	Siam Commercial Bank Public Company
Bank of Hawaii	International Bank of Taipei	Limited (The)
Bank of N.T. Butterfield & Son Ltd. (The)	Keppel TatLee Bank Limited	Thai Farmers Bank Public Company Ltd. (The)
Bankers Trust Australia Limited *	Kleinwort Benson Limited	Thai Military Bank Public Company Ltd.
Bumiputra-Commerce Bank Berhad	KorAm Bank	Union Bank of California, National Association
Citibank International	Lloyds TSB Bank Plc	
Emirates Bank International (Public Joint Stock	MeesPierson N.V. *	
Company) *	Pacific Bank, N.A. (The) *	

Addition in 2000

* Deletion in 2000

Annex : Authorized Institutions and Local Representative Offices as at 31.12.2000 (cont.)

Deposit-taking Companies**Incorporated in Hong Kong**

ACB Finance Limited	Delta Asia Credit Limited	Korea First Finance Limited
Argo Enterprises Company Limited	Dharmala International Finance Limited	Liu Chong Hing Finance Limited
Asahi Finance (Hong Kong) Limited *	East Asia Credit Company Limited	Mashreq Asia Limited
Associates Financial Services (Asia) Limited	Edward Wong Credit Limited	Michinoku Finance (Hong Kong) Limited
BA Finance (Hong Kong) Limited	First Metro International Investment Company Limited	Nanyang Finance Company, Limited *
Bali International Finance Limited	Five Rams Finance Company Limited *	Niaga Finance Company Limited *
BCA Finance Limited	Gunma Finance (Hong Kong) Limited	Nishi-Nippon Finance (Hong Kong) Limited
BCOM Finance (Hong Kong) Limited	Habib Finance International Limited	Orient First Capital Limited
BII Finance Company Limited	Hachijuni Asia Limited	OUB Finance (H.K.) Limited
BOB International Finance Limited	Hang Seng Credit Ltd.	PNB International Finance Limited
BPI International Finance Limited	HBZ Finance Limited	PrimeCredit Limited (formerly known as Charoen Pokphand Finance Company Limited)
BRI Finance Limited	Henderson International Finance Limited	RCBC International Finance Limited
C.F. Finance Company Limited	HKCB Finance Limited	Shacom Finance Limited
Chau' s Brothers Finance Company Limited	Hung Kai Finance Company Limited	Sin Hua Finance Company Limited *
Che Hsing Finance Company Limited *	IBA Credit Limited	Standard London (Asia) Limited
Chohung Finance Limited	ICBC (Asia) Finance Limited (formerly known as Union Finance Limited)	Sumitomo Trust Finance (H.K.) Limited (The)
Chung Nan Finance Company Limited *	Inchroy Credit Corporation Limited	Toyo Trust Asia Limited *
Commonwealth Finance Corporation Limited	Indo Hong Kong International Finance Limited	Vietnam Finance Company Limited
Corporate Finance (D.T.C.) Limited	Iyo Finance (Hong Kong) Limited	Wayfoong Credit Limited
Cosmos Finance Limited	JCG Finance Company, Limited	Wing Hang Finance Company Limited
Creative Star Limited #	Ka Wah International Merchant Finance Limited	Wing Lung Finance Limited
Credit Lyonnais Hongkong (Finance) Limited	Kexim Asia Limited *	Yien Yieh Finance Company Ltd. (The) *
Dah Sing Finance Limited	Kincheng Finance (H.K.) Limited *	
Danamon Finance Company (Hong Kong) Limited *	Kincheng-Tokyo Finance Company Limited #	
Dao Heng Finance Limited	Kookmin Finance Asia Limited	
DBS Kwong On Finance Limited (formerly known as Kwong On Finance Limited)		

Incorporated outside Hong Kong

NIL

Addition in 2000

* Deletion in 2000

Annex : Authorized Institutions and Local Representative Offices as at 31.12.2000 (cont.)

Local Representative Offices

Abbey National Treasury International Limited	Bank of New York – Inter Maritime Bank, Geneva	Fiduciary Trust Company International
Abbey National Treasury Services plc *	Bank of Scotland Offshore Limited	Fransbank S.A.L.
Aichi Bank Ltd. (The) *	Bank of Yokohama, Ltd. (The)	Fukuoka City Bank, Limited (The)
AIG Private Bank Ltd.	Bank SinoPac	Grand Commercial Bank #
Ansbacher (Jersey) Limited *	Bankgesellschaft Berlin AG	Guangdong Development Bank
Antwerpse Diamantbank N.V. #	Banque Cantonale Vaudoise	Habib Bank A.G. Zurich
Ashikaga Bank, Ltd. (The)	Banque Generale du Luxembourg S.A.	Handelsfinanz-CCF Bank
Asia Pacific Bank #	Banque Generale du Luxembourg (Suisse) S.A.	Hiroshima Bank, Ltd. (The) *
Awa Bank, Ltd. (The)	Banque Internationale A Luxembourg S.A.	Hokkoku Bank, Ltd. (The)
Banca Agricola Mantovana S.p.A.	Banque Privee Edmond de Rothschild S.A.	HSBC Bank Australia Limited
Banca Antoniana-Popolare Veneta S.C.A R.L.	Banque Sudameris S.A.	HSBC Bank Canada
Banca Cassa di Risparmio di Torino S.p.A.	BSI Ltd.	HSBC Bank International Limited
Banca del Gottardo (formerly known as Gotthard Bank)	Caisse Centrale des Banques Populaires *	HSBC Bank Plc *
Banca Popolare Commercio e Industria Soc. Coop. a r.l.	Cater Allen Bank (Isle of Man) Ltd. *	HSBC Guyerzeller Bank AG
Banca Popolare dell' Emilia Romagna Soc. Coop. a r.l.	Cathay Bank	HSBC Republic Bank (Luxembourg) S.A. (formerly known as Republic National Bank of N. Y. (Luxembourg) S.A.)
Banca Popolare di Ancona Societa' per azioni	China Development Bank	HSBC Republic Bank (Suisse) S.A. (formerly known as Republic National Bank of New York (Suisse) S.A.)
Banca Popolare di Bergamo-Credito Varesino Soc. Coop. a r.l.	China Everbright Bank	HSBC Trinkaus & Burkhardt (International) S.A.
Banca Popolare di Crema Soc. Coop. a r.l. *	China International Trust and Investment Corporation	IKB Deutsche Industriebank AG
Banca Popolare di Cremona Soc. Coop. a r.l. *	China Merchants Bank	International Commercial Bank of China Co., Ltd. (The) #
Banca Popolare di Lodi Soc. Coop. a r.l. *	Chinese Bank (The) #	Investec Bank Limited
Banca Popolare di Ravenna S.p.A. *	City National Bank # *	J.Henry Schroder Bank AG #
Banca Popolare di Sondrio Soc. Coop. a r.l.	Clariden Bank	Kagoshima Bank Ltd. (The)
Banca Popolare di Verona – Banco S. Geminiano e S. Prospero – Societa Cooperativa di Credito a responsabilita' limitata	Clearstream Banking (formerly known as Cedel Bank)	Korea Development Bank (The)
Banca Popolare di Vicenza Soc. Coop. a r.l.	Comerica Bank	Kredietbank S.A. Luxembourgeoise
Banca Toscana S.p.A.	Cooperbanca S.p.A. *	Land Bank of Taiwan
Banco Atlantico S.A.	Credit Agricole Indosuez Luxembourg *	Landesbank Baden-Württemberg *
Banco do Brasil S.A.	Credit Industriel et Commercial (formerly known as Compagnie Financiere de CIC et de L' Union Europeenne)	Landesbank Hessen – Thüringen Girozentrale
Banco Nacional Ultramarino, S.A.	Credit Suisse *	LGT Bank in Liechtenstein Aktiengesellschaft
Banco Popular Espanol, S.A.	Credito Bergamasco S.p.A.	Mashreq Bank P.S.C.
Banco Santander Central Hispano, S.A. #	D.A.H. Hambros Bank (Channel Islands) Limited	Merita Bank Plc
Banco Sud Americano	Daiwa Bank, Limited (The) #	Merrill Lynch Bank (Suisse) S.A.
Bank fur Arbeit und Wirtschaft Aktiengesellschaft	DG Diskontbank GmbH	Merrill Lynch International Bank Limited
Bank Julius Baer & Co. Ltd.	EFG Private Bank S.A. #	Metropolitan Bank and Trust Company
Bank Kreiss AG	E.Sun Commercial Bank, Ltd.	Michinoku Bank, Ltd. (The) *
Bank Leumi Le-Israel B.M.	Euroclear Bank #	Miyazaki Bank, Ltd. (The)
Bank of Fukuoka, Ltd. (The)	Far Eastern International Bank	
Bank of Kyoto, Ltd. (The)	Ferrier Lullin & Cie S.A.	

Annex : Authorized Institutions and Local Representative Offices as at 31.12.2000 (cont.)

Local Representative Offices

Nanto Bank, Ltd. (The)	Raiffeisen Zentralbank Osterreich AG	Taiwan Cooperative Bank #
National Bank of New Zealand Limited (The)	Rolo Banca 1473 S.p.A.	Unibank A/S *
Nedcor Bank Limited	Rothschild Bank AG	Union Bancaire Privee, UBP
Nedship Bank N.V.	Sanwa Bank (Schweiz) AG	Union Bank of Taiwan
Nordbanken AB (publ)	Shenzhen Development Bank Limited	United World Chinese Commercial Bank
Norinchukin Bank (The)	Shoko Chukin Bank (The)	Wells Fargo Bank, N.A. *
Offitbank	Standard Bank of South Africa Ltd. (The)	Yamanashi Chuo Bank, Ltd.
Oita Bank, Ltd. (The)	Standard Chartered Bank (C.I.) Ltd.	Yasuda Trust And Banking Co., Ltd. (The)
P.T. Bank Central Asia	Taipeibank	
P.T. Bank Danamon Indonesia *	Taishin International Bank	
P.T. Bank Rakyat Indonesia (Persero)	Taiwan Business Bank *	

Addition in 2000

* Deletion in 2000

Table A: Major Economic Indicators

	1996	1997	1998	1999	2000	2001 ^(a)
I. Gross Domestic Product						
Real GDP growth (%)	4.5	5.0	-5.3	3.1	10.5^(b)	4.0
Nominal GDP growth (%)	10.7	11.1	-4.9	-2.2	3.3^(b)	2.9
Real growth of major expenditure components of GDP (%)						
– Private consumption expenditure	4.7	6.2	-7.4	0.7	5.4^(b)	2.5
– Government consumption expenditure	4.0	2.4	0.8	3.3	2.1^(b)	2.5
– Gross domestic fixed capital formation	10.8	12.7	-7.6	-17.4	8.8^(b)	3.6
of which						
– Construction	8.7	4.7	-5.6	-11.4	-8.5^(b)	-0.8
– Machinery and equipment	11.8	13.1	-8.2	-18.9	24.6^(b)	7.0
– Exports	5.5	5.3	-4.0	4.2	16.7^(b)	5.6
– Imports	4.4	6.9	-6.3	0.1	16.7^(b)	4.8
GDP at current market prices (US\$ billion)	154.1	171.0	162.6	158.7	163.2^(b)	167.8
Per capita GDP at current market prices (US\$)	23,767	26,050	24,467	23,617	24,016^(b)	24,417
II. External Trade (HK\$ billion)						
Merchandise trade						
– Domestic exports of goods	212.2	211.4	188.5	170.6	181.0	169.1
– Re-exports of goods	1,185.8	1,244.5	1,159.2	1,178.4	1,391.7	1,489.0
– Total Imports of goods ^(c)	1,539.9	1,619.5	1,432.4	1,395.5	1,661.4	1,740.9
– Merchandise trade balance ^(c)	-141.9	-163.5	-84.8	-46.5	-88.7	-82.7
Services trade						
– Exports of services	296.2	298.2	280.8	293.7	334.0^(b)	355.9
– Imports of services	170.9	180.3	182.1	180.9	185.5^(b)	187.4
– Services trade balance	125.3	117.9	98.7	112.8	148.5^(b)	168.5
III. Fiscal Expenditure and Revenue (HK\$ million, fiscal year)						
Total government expenditure	182,680	194,360	239,356	223,043	234,210^(b)	254,670
Total government revenue	208,358	281,226	216,115	232,995	222,860^(b)	251,700
Consolidated surplus/deficit	25,678	86,866	-23,241	9,952	-11,350^(b)	-2,970
Reserve balance as at end of fiscal year ^(d)	173,605	457,543	434,302	444,254	432,904^(b)	429,934
IV. Prices (annual change,%)						
Consumer Price Index (A)	6.0	5.7	2.6	-3.3	-2.8	N.A.
Composite Consumer Price Index	6.3	5.8	2.8	-4.0	-3.7	0.0
Trade Unit Value Indices						
– Domestic exports	0.3	-2.4	-2.8	-2.4	-1.0	N.A.
– Re-exports	-0.5	-1.5	-3.9	-2.8	-0.1	N.A.
– Imports	-1.3	-2.3	-4.9	-2.0	0.8	N.A.
Property Price Indices						
– Residential flats	9	40	-28	-15	-11^(b)	N.A.
– Office premises	-3	13	-37	-26	-11^(b)	N.A.
– Retail premises	3	32	-28	-22	-8^(b)	N.A.
– Flatted factory premises	-14	-1	-22	-24	-9^(b)	N.A.

Note: Because of rounding, the figures set out in Tables A to P may not add up.
N.A.: not available

Table A: Major Economic Indicators (cont.)

	1996	1997	1998	1999	2000
V. Labour					
Labour force (annual change,%)	3.1	2.6	1.3	1.1	1.2
Employment (annual change,%)	3.5	3.2	-1.3	-0.5	2.6
Unemployment rate (annual average,%)	2.8	2.2	4.7	6.3	5.0
Underemployment rate (annual average,%)	1.7	1.2	2.5	3.0	2.8
Employment ('000)					
– Manufacturing	496	451	386	359	338
– Financing, insurance, real estate and business services	363	405	412	438	449
– Wholesale, retail and import/export trades, restaurants and hotels	913	968	962	941	985
VI. Money Supply (HK\$ billion)					
HK\$ money supply					
– M1	198.3	188.1	178.3	205.3	204.0
– M2 ^(e)	1,503.6	1,652.5	1,814.1	1,911.0	1,984.8
– M3 ^(e)	1,520.5	1,670.4	1,826.2	1,923.0	1,999.2
Total money supply					
– M1	217.5	208.1	197.7	225.2	243.8
– M2	2,532.2	2,743.0	3,066.1	3,313.5	3,605.2
– M3	2,611.6	2,825.6	3,122.3	3,361.8	3,648.5
VII. Interest Rates (end of period,%)					
Three-month interbank rate	5.50	9.13	5.06	5.69	5.75
Savings deposit	3.75	4.75	4.25	3.75	4.75
One-month time deposit	4.69	7.08	4.74	4.36	5.03
Banks' 'Best lending rate'	8.50	9.50	9.00	8.50	9.50
VIII. Exchange Rates (end of period)					
HK\$/US\$	7.736	7.746	7.746	7.771	7.796
Trade-weighted Effective Exchange Rate Index (Nov 1983=100)	125.3	137.9	131.8	131.5	136.0
IX. Foreign Currency Reserve Assets (US\$ billion) ^(f)					
	63.8	92.8	89.6	96.3	107.6
X. Stock Market (end of period figures)					
Hang Seng Index	13,451	10,723	10,049	16,962	15,096
Average price/earning ratio	16.7	12.1	10.7	26.7	12.8
Market capitalisation (HK\$ billion)	3,476.0	3,202.6	2,661.7	4,727.5	4,795.2

(a) Forecast as at March 2001.

(b) The estimates are preliminary.

(c) Adjusted to include an estimate of imports of gold for industrial and commercial use.

(d) Includes the Hong Kong SAR Government Land Fund balance since 1 July 1997.

(e) Adjusted to include foreign currency swap deposits.

(f) Excludes unsettled forward transactions but includes gold.

Table B: Performance Ratios of the Banking Sector ⁽¹⁾

	All Authorized Institutions		All local banks	
	1999	2000	1999	2000
Profitability	%	%	%	%
Operating profit to shareholders' funds	N.A.	N.A.	12.6	17.0
Post-tax profit to shareholders' funds	N.A.	N.A.	11.6	14.7
Return on assets (operating profit)	0.42	0.84	1.29	1.67
Return on assets (post-tax profit)	0.39	0.77	1.19	1.44
Net interest margin	1.34	1.42	2.29	2.33
Cost-income ratio	44.3	45.6	37.8	36.4
Asset Quality ⁽²⁾				
Bad debt charge to average total assets	0.64	0.26	0.59	0.29
As % of total credit exposures ⁽³⁾				
Provisions ⁽⁴⁾	2.32	2.03	2.60	2.06
Classified ⁽⁵⁾ exposures:				
Gross	5.52	4.33	6.38	4.54
Net of specific provisions	3.69	2.85	4.39	3.12
Net of all provisions	3.20	2.30	3.78	2.47
Non-performing exposures ⁽⁶⁾	3.85	3.18	4.21	3.06
As % of total loans				
Provisions ⁽⁴⁾	3.14	2.97	4.27	3.50
Classified ⁽⁵⁾ loans:				
Gross	7.24	6.06	9.81	7.18
Net of specific provisions	4.79	3.94	6.59	4.82
Net of all provisions	4.10	3.09	5.54	3.68
Non-performing loans ⁽⁶⁾	5.34	4.71	7.14	5.37
Overdue > 3 months and rescheduled loans ⁽⁷⁾	5.72	5.12	6.96	5.49
Credit card charge-off ratio ⁽⁸⁾	4.9	3.9	N.A.	N.A.
Capital Adequacy				
Equity to assets ratio ⁽²⁾	N.A.	N.A.	8.89	8.68
Capital adequacy ratio ⁽⁹⁾	N.A.	N.A.	18.7	17.9
Liquidity				
Loan to deposit ratio (all currencies)	88.5	70.7	52.8	50.1
HK dollar loan to deposit ⁽¹⁰⁾ ratio	91.3	89.4	68.4	69.8

(1) Figures relate to Hong Kong office(s) only except where otherwise stated.

(2) Figures relate to Hong Kong office(s) and in the case of local AIs, include overseas branches except for the bad debt charge and credit card charge-off ratio.

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

(4) Amount of total provisions outstanding.

(5) Those loans or exposures graded as "substandard", "doubtful" or "loss".

(6) Loans on which interest has been placed in suspense or on which interest accrual has ceased.

(7) Exclude those rescheduled loans which have also been reported under loans overdue for more than 3 months.

(8) Based on a monthly credit card survey.

(9) Consolidated ratios for all locally incorporated institutions.

(10) Include swap deposits.

N.A.: not available

Table C: Authorized Institutions : Country/Region of Beneficial Ownership

Country/Region	Licensed Banks					Restricted Licence Banks					Deposit-Taking Companies				
	96	97	98	99	00	96	97	98	99	00	96	97	98	99	00
Asia & Pacific															
Hong Kong	16	16	16	15	16	2	2	2	2	2	16	15	14	15	16
Australia	4	4	4	4	4	–	–	–	–	–	–	–	–	–	–
Mainland China	18	18	18	19	19	3	3	3	3	2	14	14	13	10	3
India	4	4	4	4	4	–	–	–	–	–	3	3	3	3	3
Indonesia	3	3	3	3	2	2	2	2	2	2	14	14	13	9	7
Japan	46	44	36	25	22	11	11	7	7	5	35	30	22	9	8
Malaysia	3	3	3	3	3	2	2	2	3	2	3	3	3	2	2
Pakistan	1	1	1	1	1	–	–	–	–	–	2	2	2	2	2
Philippines	2	2	2	2	2	1	1	1	1	1	6	6	6	5	5
Singapore	5	5	5	5	5	2	2	1	1	1	2	2	1	2	2
South Korea	3	3	3	3	3	6	6	6	6	6	10	10	8	4	2
Thailand	1	1	1	1	1	4	4	4	4	4	1	1	1	–	–
Taiwan	4	4	4	5	6	–	2	2	1	1	–	–	–	–	–
Vietnam	–	–	–	–	–	–	–	–	–	–	1	1	1	1	1
Sub-Total	110	108	100	90	88	33	35	30	30	26	107	101	87	62	51
Europe															
Austria	2	2	3	3	2	–	–	–	–	–	–	–	–	–	–
Belgium	3	4	4	4	4	–	–	–	–	–	–	–	–	–	–
Denmark	2	2	2	1	1	–	–	–	–	–	–	–	–	–	–
France	9	8	8	8	6	3	3	3	3	3	4	3	3	1	1
Germany	10	10	10	9	9	1	1	1	1	1	1	1	1	–	–
Italy	6	6	6	6	7	–	–	–	–	–	–	–	–	–	–
Netherlands	3	3	3	3	3	2	2	2	1	–	–	–	–	–	–
Spain	3	3	3	2	1	–	–	–	–	–	–	–	–	–	–
Sweden	2	2	2	2	2	–	–	–	–	–	–	–	–	–	–
Switzerland	3	3	2	2	3	1	1	1	1	1	–	–	–	–	–
United Kingdom	7	7	7	7	8	4	4	3	3	1	1	–	–	–	–
Sub-Total	50	50	50	47	46	11	11	10	9	6	6	4	4	1	1
Middle East															
Bahrain	1	1	1	1	1	–	–	–	–	–	1	1	1	1	1
Iran	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
United Arab Emirates	–	–	–	–	–	1	1	1	1	–	1	1	1	1	1
Sub-Total	2	2	2	2	2	1	1	1	1	–	2	2	2	2	2

Table C: Authorized Institutions : Country/Region of Beneficial Ownership (cont.)

Country/Region	Licensed Banks					Restricted Licence Banks					Deposit-Taking Companies				
	96	97	98	99	00	96	97	98	99	00	96	97	98	99	00
North America															
Canada	6	6	6	5	5	1	1	1	1	1	1	1	1	–	–
United States	14	14	14	12	13	11	13	13	13	11	7	5	5	4	5
Sub-Total	20	20	20	17	18	12	14	14	14	12	8	6	6	4	5
South Africa	–	–	–	–	–	3	3	3	2	2	1	1	1	1	1
Bermuda	–	–	–	–	–	2	2	2	2	2	–	–	–	–	–
Others	–	–	–	–	–	–	–	–	–	–	–	1	1	1	1
Grand Total	182	180	172	156	154	62	66	60	58	48	124	115	101	71	61

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

Positions as at 31.12.2000	Number of Overseas Bank ^(b)					Licensed Banks ^(c)				
	96	97	98	99	00	96	97	98	99	00
World Ranking ^(a)										
1-20	19	19	19	20	20	18	21	22	24	28
21-50	26	26	25	25	26	25	24	24	20	23
51-100	36	36	35	33	33	29	29	29	29	27
101-200	57	51	62	46	49	42	37	30	29	27
201-500	75	83	72	62	58	19	20	21	15	12
Sub-total	213	215	213	186	186	133	131	126	117	117
Others	121	122	96	91	75	18	18	46	39	37
Total	334	337	309	277	261	151	149	172	156	154

(a) To 500 banks/banking groups in the world ranked by total assets less contra items.
Figures are extracted from The Bankers, July 2000 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 banks with a presence in Hong Kong because of the multiple presence of some banks.
The figures exclude banks incorporated in Hong Kong.

(c) Including restricted licence banks and deposit-taking companies which are subsidiaries of Overseas banks, classified in accordance with the world ranking of these overseas banks.

Restricted Licence Banks ^(c)

96 97 98 99 00

10	13	12	13	13
6	10	10	8	4
3	–	1	1	2
1	–	2	3	4
12	13	12	14	12
32	36	37	39	35
17	16	23	19	13
49	52	60	58	48

Deposit-Taking Companies ^(c)

96 97 98 99 00

10	8	7	5	7
7	6	4	1	–
10	8	7	1	3
17	21	10	9	9
9	26	18	10	6
53	69	46	26	25
34	12	55	45	36
87	81	101	71	61

Local Representative Offices

96 97 98 99 00

3	–	–	12	11
4	2	2	5	5
9	5	5	7	11
17	15	13	12	17
44	40	33	32	35
77	62	53	68	79
80	97	88	59	39
157	159	141	127	118

Table E: Flow of Funds for All Authorized Institutions

(HK\$bn) Increase/(Decrease) in	1999			2000		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Loans to customers	(88)	(404)	(491)	45	(397)	(351)
Inside Hong Kong ^(a)	(79)	(91)	(171)	42	(9)	33
Outside Hong Kong	(6)	(304)	(310)	2	(382)	(380)
Others	(3)	(8)	(11)	1	(5)	(4)
Interbank lending	(67)	51	(17)	22	54	77
Inside Hong Kong	(52)	(41)	(93)	21	(5)	16
Outside Hong Kong	(15)	92	77	1	60	61
All other assets	86	(47)	38	64	87	151
Total assets	(70)	(400)	(470)	132	(255)	(123)
Deposits from customers ^(b)	76	148	224	87	217	305
Interbank borrowing	(106)	(588)	(695)	62	(498)	(436)
Inside Hong Kong	(54)	(39)	(94)	19	(5)	14
Outside Hong Kong	(52)	(549)	(601)	42	(492)	(450)
All other liabilities	38	(37)	1	21	(13)	8
Total liabilities	7	(478)	(470)	169	(293)	(123)
Net interbank borrowing/(lending)	(39)	(639)	(678)	39	(552)	(513)
Net customer lending/(borrowing)	(163)	(552)	(715)	(42)	(614)	(656)

(a) Include trade financing loans but exclude loans to finance trade not touching Hong Kong.

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

Table F: Total Loans and Deposits by Category of Authorized Institution

(HK\$bn)	Total Loans & Advances				Deposits from Customers ^(a)			
	HK\$	F/CY	Total	%	HK\$	F/CY	Total	%
1996								
Licensed banks	1,302	2,406	3,708	95	1,385	1,015	2,400	98
Restricted licence banks	91	38	129	3	8	34	43	2
Deposit-taking companies	55	24	78	2	6	9	16	1
Total	1,448	2,467	3,915	100	1,400	1,058	2,458	100
1997								
Licensed banks	1,557	2,319	3,876	94	1,522	1,076	2,598	98
Restricted licence banks	127	37	163	4	9	43	52	2
Deposit-taking companies	59	24	82	2	6	8	15	1
Total	1,742	2,379	4,122	100	1,538	1,127	2,664	100
1998								
Licensed banks	1,522	1,565	3,087	93	1,675	1,233	2,908	98
Restricted licence banks	121	29	150	5	6	31	36	1
Deposit-taking companies	52	15	67	2	5	5	10	–
Total	1,695	1,609	3,304	100	1,685	1,269	2,954	100
1999								
Licensed banks	1,456	1,178	2,634	94	1,751	1,387	3,137	99
Restricted licence banks	108	23	130	5	6	29	35	1
Deposit-taking companies	44	5	49	2	4	2	6	–
Total	1,607	1,206	2,813	100	1,761	1,417	3,178	100
2000								
Licensed banks	1,503	788	2,291	93	1,835	1,610	3,445	99
Restricted licence banks	108	18	126	5	9	22	31	1
Deposit-taking companies	42	3	44	2	3	2	6	–
Total	1,652	809	2,462	100	1,848	1,635	3,483	100

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

A “–” sign denotes a figure of less than 0.5.

Table G: Balance Sheet: All Authorized Institutions

(HK\$bn)	1996			1997		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets						
Loans to customers	1,448	2,467	3,915	1,742	2,379	4,122
Inside Hong Kong ^(a)	1,413	389	1,802	1,701	508	2,210
Outside Hong Kong	24	2,028	2,052	30	1,813	1,844
Others	10	50	61	11	57	68
Interbank lending	664	2,324	2,988	712	2,368	3,081
Inside Hong Kong	487	283	770	517	254	771
Outside Hong Kong	177	2,041	2,218	195	2,114	2,310
Negotiable certificates of deposit	90	51	141	122	50	173
Bank acceptances and bank bills of exchange	5	85	90	4	98	102
FRN and commercial paper	24	164	188	26	166	192
Securities and investments	176	171	348	233	187	419
Other assets	96	141	237	95	214	309
Total assets	2,503	5,403	7,907	2,934	5,463	8,397
Liabilities						
Deposits from customers ^(b)	1,400	1,058	2,458	1,538	1,127	2,664
Interbank borrowing	722	3,983	4,705	811	3,942	4,753
Inside Hong Kong	487	281	768	521	251	772
Outside Hong Kong	235	3,702	3,936	290	3,691	3,981
Negotiable certificates of deposit	131	49	180	172	48	220
Other liabilities	307	257	564	400	359	760
Total liabilities	2,560	5,347	7,907	2,921	5,476	8,397

(a) Include trade financing loans but exclude loans to finance trade not touching Hong Kong.

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

1998			1999			2000		
HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
1,695	1,609	3,304	1,607	1,206	2,813	1,652	809	2,462
1,662	431	2,093	1,582	340	1,922	1,624	331	1,955
26	1,141	1,167	20	837	857	23	455	477
7	37	44	4	29	33	5	24	29
578	2,364	2,942	511	2,414	2,925	533	2,468	3,001
411	218	629	359	177	536	380	172	551
167	2,146	2,312	152	2,237	2,389	153	2,297	2,450
106	38	144	103	35	138	98	37	135
2	51	53	2	40	41	2	44	45
23	123	146	43	112	155	48	181	229
250	169	420	288	172	460	357	204	562
98	148	246	128	124	252	124	103	227
2,752	4,503	7,254	2,682	4,102	6,784	2,814	3,847	6,661
1,685	1,269	2,954	1,761	1,417	3,178	1,848	1,635	3,483
646	2,780	3,426	539	2,191	2,731	601	1,694	2,295
414	208	622	360	168	529	380	163	543
232	2,572	2,803	179	2,023	2,202	221	1,530	1,752
163	46	209	164	36	199	152	27	179
380	286	665	418	259	676	451	255	705
2,874	4,380	7,254	2,882	3,903	6,784	3,051	3,610	6,661

Table H: Total Deposits from Customers by Type and Category of Authorized Institution

(HK\$bn)	Demand	Licensed Banks Savings	Time	Restricted Licence Banks	Deposit- Taking Companies	Total
Hong Kong Dollar (includes swap deposits)						
1996	122	366	897	8	6	1,400
1997	108	336	1,078	9	6	1,538
1998	97	414	1,163	6	5	1,685
1999	106	452	1,193	6	4	1,761
2000	112	493	1,231	9	3	1,848
Foreign Currency (excludes swap deposits)						
1996	19	154	841	34	9	1,058
1997	20	155	901	43	8	1,127
1998	19	169	1,045	31	5	1,269
1999	20	192	1,175	29	2	1,417
2000	40	203	1,367	22	2	1,635
Total						
1996	141	521	1,738	43	16	2,458
1997	128	491	1,979	52	15	2,664
1998	116	583	2,208	36	10	2,954
1999	126	644	2,368	35	6	3,178
2000	152	696	2,597	31	6	3,483

Table I : Authorized Institutions: Domicile and Parentage

	1996	1997	1998	1999	2000
Licensed Banks					
(i) Incorporated in Hong Kong	31	31	31	31	31
(ii) Incorporated outside Hong Kong	151	149	141	125	123
Total	182	180	172	156	154
Restricted Licence Banks					
(l) Subsidiaries of licensed banks Incorporated :					
(a) in Hong Kong	2	2	2	2	2
(b) outside Hong Kong	15	15	13	12	11
(ii) Subsidiaries or branches of foreign banks which are not licensed in Hong Kong	34	37	35	34	29
(iii) Bank related	8	9	9	6	3
(iv) Others	3	3	1	4	3
Total	62	66	60	58	48
Deposit-taking Companies					
(l) Subsidiaries of licensed banks Incorporated :					
(a) in Hong Kong	23	22	21	17	16
(b) outside Hong Kong	48	44	35	18	8
(ii) Subsidiaries or branches of foreign banks which are not licensed in Hong Kong	32	32	28	23	23
(iii) Bank related	7	5	5	2	2
(iv) Others	14	12	12	11	12
Total	124	115	101	71	61
All Authorized Institutions	368	361	333	285	263
Local Representative Offices	157	159	141	127	118

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

(HK\$bn) Region/Country	1999			2000		
	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)
Asia & Pacific	(153)	653	500	226	212	438
Japan	(391)	667	276	62	281	343
Singapore	138	(37)	102	188	(41)	147
Australia	74	15	90	115	19	134
South Korea	51	18	69	58	17	75
New Zealand	6	2	8	7	7	14
India	(1)	7	5	–	6	5
Malaysia	(1)	(2)	(2)	–	1	1
Indonesia	–	1	–	1	–	1
Thailand	15	2	17	3	(2)	–
Bangladesh	1	–	–	1	–	–
Nepal	(1)	–	(1)	–	–	–
Vanuatu	–	(1)	(1)	–	–	–
Laos	–	–	1	–	–	–
North Korea	–	–	(1)	–	–	–
Pakistan	–	–	–	(1)	–	(1)
Brunei	(1)	(1)	(2)	(3)	–	(3)
Vietnam	(1)	–	(1)	(4)	–	(4)
Philippines	(9)	(2)	(11)	(14)	(4)	(18)
Macau	(25)	(5)	(30)	(32)	(5)	(38)
Taiwan	24	(25)	(1)	(11)	(35)	(46)
Mainland China	(29)	12	(17)	(141)	(30)	(172)
Others	(2)	–	(1)	–	1	1
North America	58	28	86	86	41	127
Canada	5	(3)	3	8	4	12
United States	52	31	83	79	37	115
Caribbean	11	(228)	(216)	16	(214)	(198)
Bahamas	1	–	1	10	–	11
Panama	–	10	10	–	9	9
Bermuda	–	6	6	–	(4)	(4)
Netherlands Antilles	1	(81)	(80)	–	(74)	(74)
Cayman Islands	10	(177)	(167)	6	(156)	(150)
Others	–	14	14	–	11	11
Africa	–	10	10	(2)	9	8
Liberia	–	11	11	–	10	10
South Africa	–	–	–	–	(1)	–
Mauritius	(1)	–	(1)	(2)	–	(2)
Others	–	–	–	–	–	–

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

(HK\$bn) Region/Country	1999			2000		
	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)
Latin America	–	–	–	–	(1)	–
Eastern Europe	–	–	–	–	–	(1)
Western Europe	434	(37)	397	619	(17)	602
United Kingdom	220	(10)	210	299	(5)	295
France	76	3	79	98	2	100
Germany	44	21	65	57	18	75
Italy	19	2	21	32	5	36
Switzerland	9	(1)	8	21	(1)	20
Netherlands	38	(58)	(21)	61	(45)	16
Sweden	4	1	5	12	1	13
Luxembourg	(3)	1	(3)	9	–	10
Denmark	7	1	8	8	1	9
Republic of Ireland	2	1	3	7	–	8
Belgium	7	1	8	4	3	7
Spain	6	–	6	5	–	6
Norway	2	1	3	4	2	6
Austria	4	–	5	4	1	5
Finland	(2)	–	(2)	1	–	1
Greece	1	–	1	1	–	1
Portugal	2	–	2	–	–	–
Malta	–	1	1	–	–	–
Others	(3)	–	(3)	(5)	(1)	(6)
Middle East	(1)	(1)	(2)	–	(1)	(1)
Bahrain	4	(1)	3	6	(1)	5
Saudi Arabia	–	–	–	–	–	1
Egypt	(1)	–	(1)	–	–	–
Iran	(1)	–	(1)	–	–	–
Qatar	(1)	–	(1)	–	–	–
Israel	–	–	–	–	–	(1)
Kuwait	–	–	–	(2)	–	(2)
United Arab Emirates	(2)	(1)	(2)	(3)	–	(3)
Others	–	–	–	(1)	–	(1)
Others	–	33	33	–	48	48
Overall Total	348	459	808	946	78	1,024

Table K: Assets by Country/Region of Beneficial Ownership of Authorized Institution

(HK\$bn)		Country/Region of Ownership					Total
		Mainland China	Japan	US	Europe	Others	
1996	HK\$	582	286	148	395	1,092	2,503
	F/CY	288	3,229	274	771	841	5,403
	Total	870	3,516	422	1,166	1,933	7,907
1997	HK\$	672	298	186	480	1,298	2,934
	F/CY	284	3,003	338	946	892	5,463
	Total	957	3,301	524	1,425	2,190	8,397
1998	HK\$	680	219	183	461	1,209	2,752
	F/CY	324	2,011	333	872	963	4,503
	Total	1,004	2,230	516	1,332	2,172	7,254
1999	HK\$	625	148	173	458	1,277	2,682
	F/CY	332	1,633	313	818	1,007	4,102
	Total	957	1,781	486	1,276	2,284	6,784
2000	HK\$	666	132	169	475	1,372	2,814
	F/CY	384	1,178	370	819	1,096	3,847
	Total	1,050	1,310	539	1,295	2,468	6,661

Table L: Deposits from Customers ^(a) by Country/Region of Beneficial Ownership of Authorized Institution

(HK\$bn)		Country/Region of Ownership					Total
		Mainland China	Japan	US	Europe	Others	
1996	HK\$	399	49	51	148	753	1,400
	F/CY	165	331	87	126	350	1,058
	Total	563	380	138	274	1,103	2,458
1997	HK\$	431	48	56	177	825	1,538
	F/CY	160	361	98	138	371	1,127
	Total	591	409	154	314	1,196	2,664
1998	HK\$	502	49	72	182	880	1,685
	F/CY	179	382	122	138	448	1,269
	Total	681	430	194	321	1,329	2,954
1999	HK\$	481	31	90	210	948	1,761
	F/CY	195	378	132	176	537	1,417
	Total	676	409	222	387	1,485	3,178
2000	HK\$	499	35	98	210	1,007	1,848
	F/CY	244	347	178	217	648	1,635
	Total	743	382	276	427	1,655	3,483

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

Table M: Loans and Advances to Customers by Country/Region of Beneficial Ownership of Authorized Institution

(HK\$bn)		Country/Region of Ownership					Total
		Mainland China	Japan	US	Europe	Others	
1996	HK\$	284	203	105	224	633	1,448
	F/CY	70	1,975	60	187	175	2,467
	Total	354	2,177	165	411	807	3,915
1997	HK\$	361	203	123	276	780	1,742
	F/CY	75	1,750	74	248	232	2,379
	Total	436	1,954	197	523	1,012	4,122
1998	HK\$	353	163	132	284	762	1,695
	F/CY	80	1,090	59	200	181	1,609
	Total	433	1,254	191	484	943	3,304
1999	HK\$	342	109	124	275	759	1,607
	F/CY	64	770	47	183	143	1,206
	Total	405	879	171	457	901	2,813
2000	HK\$	358	100	113	280	801	1,652
	F/CY	64	391	45	172	137	809
	Total	422	491	158	452	938	2,462

Table N: Total Loans for Use in Hong Kong ^(a) by Country/Region of Beneficial Ownership of Authorized Institution

(HK\$bn)		Country/Region of Ownership					Total
		Mainland China	Japan	US	Europe	Others	
1996	HK\$	272	198	104	214	625	1,413
	F/CY	40	105	39	95	110	389
	Total	313	303	143	309	735	1,802
1997	HK\$	348	197	121	264	771	1,701
	F/CY	44	118	49	134	163	508
	Total	393	315	169	398	934	2,210
1998	HK\$	341	159	130	276	755	1,662
	F/CY	51	100	41	107	132	431
	Total	392	259	171	383	888	2,093
1999	HK\$	333	106	122	268	753	1,582
	F/CY	40	66	35	89	109	340
	Total	373	173	157	358	862	1,922
2000	HK\$	349	98	112	272	794	1,624
	F/CY	46	61	31	86	107	331
	Total	395	159	143	358	901	1,955

(a) Include trade financing loans but exclude loans to finance trade not touching Hong Kong.

Table O: Other Loans for Use Outside Hong Kong by Country/Region of Beneficial Ownership of Authorized Institution

(HK\$bn)		Country/Region of Ownership					Total
		Mainland China	Japan	US	Europe	Others	
1996	HK\$	8	4	1	6	5	24
	F/CY	23	1,845	18	84	58	2,028
	Total	31	1,849	19	90	63	2,052
1997	HK\$	9	6	2	7	7	30
	F/CY	24	1,606	19	102	63	1,813
	Total	33	1,612	21	109	69	1,844
1998	HK\$	10	4	2	5	6	26
	F/CY	23	976	12	87	43	1,141
	Total	33	980	14	92	48	1,167
1999	HK\$	7	2	1	5	5	20
	F/CY	19	691	11	87	30	837
	Total	25	694	12	92	35	857
2000	HK\$	7	2	2	5	7	23
	F/CY	14	320	13	82	27	455
	Total	21	321	14	87	34	477

Table P: Total Loans for Use in Hong Kong by Economic Sector

(HK\$bn) Sector	1996		1997		1998		1999		2000	
	HK\$	%								
Hong Kong's visible trade	165	9	172	8	133	6	103	5	94	5
Manufacturing	108	6	111	5	95	5	80	4	74	4
Transport & transport equipment	83	5	96	4	106	5	103	5	105	5
Building, construction & property development and investment	333	18	440	20	416	20	384	20	398	20
Wholesale and retail trade	176	10	206	9	180	9	144	7	120	6
Financial concerns (other than authorized institutions)	207	12	260	12	234	11	189	10	170	9
Individuals:										
to purchase flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	51	3	60	3	74	4	76	4	91	5
to purchase other residential property	371	21	480	22	515	25	532	28	536	27
other purposes	127	7	154	7	143	7	138	7	148	8
Others	181	10	230	10	196	9	173	9	220	11
Total (a)	1,802	100	2,210	100	2,093	100	1,922	100	1,955	100

(a) Include trade financing loans but exclude loans to finance trade not touching Hong Kong.