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**Annex: Authorized Institutions and Local Representative Offices as at 31.12.2001****Licensed Banks****Incorporated in Hong Kong**

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

**Incorporated outside Hong Kong**

Abbey National Treasury Services plc	Bank of America, National Association	Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A. (also called Rabobank Nederland)
ABN AMRO Bank N.V.	Bank of China	Coutts Bank (Schweiz) AG
Agricultural Bank of China (formerly known as Agricultural Bank of China (The))	Bank of Communications	Credit Agricole Indosuez
American Express Bank Limited	Bank of India	Credit Commercial de France*
Asahi Bank, Ltd. (The)	Bank of Montreal	Credit Lyonnais
Australia & New Zealand Banking Group Limited	Bank of New York (The)	Credit Suisse
Baden-Württembergische Bank Aktiengesellschaft	Bank of Nova Scotia (The)	Credit Suisse First Boston*
Banca Commerciale Italiana S.p.A.*	Bank of Scotland	Dai-Ichi Kangyo Bank, Limited (The)
Banca di Roma S.p.A.	Bank of Taiwan	Danske Bank A/S*
Banca Intesa Banca Commerciale Italiana S.p.A. also known as: IntesaBci S.p.A.	Bank of Tokyo-Mitsubishi, Ltd. (The)	Deutsche Bank AG
Banca Intesa Comit S.p.A. (formerly known as Banca Intesa S.p.A.)	Bank One, National Association	Development Bank of Singapore Ltd. (The)
Banca Monte dei Paschi di Siena S.p.A.	Bankers Trust Company*	Dresdner Bank AG
Banca Nazionale del Lavoro S.p.A.	Barclays Bank plc	DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main (formerly known as DG Bank-Deutsche Genossenschaftsbank Aktiengesellschaft)
Banco Bilbao Vizcaya Argentaria S.A.	Bayerische Hypo-und Vereinsbank Aktiengesellschaft	EFG Private Bank SA*
Banco di Napoli S.p.A.*	Bayerische Landesbank Girozentrale	Equitable PCI Bank, Inc.
Bangkok Bank Public Company Ltd.	BNP PARIBAS	Erste Bank der oesterreichischen Sparkassen AG
Bank Austria Aktiengesellschaft	Canadian Imperial Bank of Commerce	First Commercial Bank
Bank Brussels Lambert S.A.	Chang Hwa Commercial Bank Ltd.	Fleet National Bank
Bank Melli Iran	Chiba Bank, Ltd. (The)	Fortis Bank
	China & South Sea Bank, Limited (The)	Fortis Bank Asia HK
	China Construction Bank	Fuji Bank, Limited (The)
	China State Bank, Limited (The)	Hachijuni Bank, Ltd. (The)
	Chinatrust Commercial Bank, Ltd.	
	Chugoku Bank, Ltd. (The)	
	Citibank, N.A.	
	Commerzbank AG	
	Commonwealth Bank of Australia	

\* Addition in 2001

\* Deletion in 2001

**Annex: Authorized Institutions and Local Representative Offices as at 31.12.2001 (cont.)****Incorporated outside Hong Kong**

Hamburgische Landesbank Girozentrale	Natexis Banques Populaires	Standard Chartered Bank
Hanvit Bank	National Australia Bank Limited	State Bank of India
HSBC Bank plc	National Bank of Canada	State Street Bank and Trust Company
HSBC Bank USA	National Bank of Pakistan	Sumitomo Mitsui Banking Corporation (formerly known as Sumitomo Bank, Limited (The))
HSBC Republic Bank (Suisse) SA* (formerly known as HSBC Bank (Suisse) S.A.)	National Commercial Bank, Limited (The)	Svenska Handelsbanken AB (publ)
Hua Nan Commercial Bank, Ltd.	National Westminster Bank plc	Taiwan Business Bank
Indian Overseas Bank	Nishi-Nippon Bank, Ltd. (The)*	Tokai Bank, Limited (The)
Industrial and Commercial Bank of China (The)	Ogaki Kyoritsu Bank, Ltd. (The)	Toronto-Dominion Bank (The)
Industrial Bank of Japan, Limited (The)	Oversea-Chinese Banking Corporation Limited	UBS AG
ING Bank N.V.	Overseas Union Bank Limited	UCO Bank
Iyo Bank, Ltd. (The)	Philippine National Bank	UniCredito Italiano Societa' per Azioni
JPMORGAN CHASE BANK (formerly known as Chase Manhattan Bank (The))	PT. Bank Negara Indonesia (Persero) Tbk.	United Overseas Bank Ltd.
Juroku Bank, Ltd. (The)	Royal Bank of Scotland public limited company#	United World Chinese Commercial Bank, Ltd.*
KBC Bank N.V.	Sakura Bank, Limited (The)*	Wells Fargo Bank, National Association
Kincheng Banking Corporation	SANPAOLO IMI S.p.A.*	Westdeutsche Landesbank Girozentrale
Korea Exchange Bank	Sanwa Bank, Limited (The)	Westpac Banking Corporation
Kwangtung Provincial Bank (The)	SEOULBANK	Yamaguchi Bank, Ltd. (The)
Malayan Banking Berhad	Shiga Bank, Ltd. (The)	Yien Yieh Commercial Bank, Ltd. (The)
Mitsubishi Trust and Banking Corporation (The)	Shinkin Central Bank	
Morgan Guaranty Trust Company of New York*	Shizuoka Bank, Ltd. (The)	
	Sin Hua Bank Limited	
	Skandinaviska Enskilda Banken AB (publ)*	
	Societe Generale	

**Restricted Licence Banks****Incorporated in Hong Kong**

ABSA Asia Limited	Citicorp Commercial Finance (H.K.) Limited	Manhattan Card Company Limited
AIG Finance (Hong Kong) Limited	Citicorp International Limited	N.M. Rothschild & Sons (Hong Kong) Limited
Allied Capital Resources Limited	DKB Asia Limited	Nedcor Asia Limited
BA Asia Limited	East Asia Finance Company, Limited	ORIX Asia Limited
BNP International Financial Services (Hong Kong) Limited	GE Capital (Hong Kong) Limited	Pacific Finance (Hong Kong) Limited
BNS Hong Kong Limited#	Hang Seng Finance Limited	Sanwa International Finance Limited
BOCI Capital Limited	Indover Asia Limited	Shinhan Finance Limited
Canadian Eastern Finance Limited	Industrial and Commercial International Capital Limited	Societe Generale Asia Limited
J. P. MORGAN SECURITIES (ASIA PACIFIC) LIMITED (formerly known as Chase Manhattan Asia Limited)	KDB Asia Limited	Tokyo-Mitsubishi International (HK) Limited
	Kookmin Finance Hong Kong Limited (formerly known as H & CB Finance (Hong Kong) Limited)	UBAF (Hong Kong) Limited

# Addition in 2001

\* Deletion in 2001

**Annex: Authorized Institutions and Local Representative Offices as at 31.12.2001 (cont.)****Incorporated outside Hong Kong**

Bank of Ayudhya Public Company Limited	First Union National Bank	Public Bank Berhad
Bank of Bermuda, Limited (The)	Hana Bank	Siam Commercial Bank Public Company Limited (The)
Bank of Hawaii*	Industrial Bank of Korea	Thai Farmers Bank Public Company Ltd. (The)
Bank of N.T. Butterfield & Son Ltd. (The)	International Bank of Taipei	Thai Military Bank Public Company Ltd.
Bumiputra-Commerce Bank Berhad	Keppel TatLee Bank Limited	Union Bank of California, National Association
Citibank International	KorAm Bank	
Dresdner Kleinwort Wasserstein Limited (formerly known as Kleinwort Benson Limited)	Lloyds TSB Bank Plc	
	Nedcor Bank Limited#	
	PT. Bank Mandiri (Persero)	

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

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

**Incorporated outside Hong Kong**

NIL

\* Addition in 2001

\* Deletion in 2001

**Annex: Authorized Institutions and Local Representative Offices as at 31.12.2001 (cont.)****Local Representative Offices**

Abbey National Treasury International Limited	Bank of Fukuoka, Ltd. (The)	Fransabank S.A.L.
AIG Private Bank Ltd.	Bank of Kyoto, Ltd. (The)	Fukuoka City Bank, Limited (The)
Antwerpse Diamantbank N.V.	Bank of New York-Inter Maritime Bank, Geneva	Grand Commercial Bank
Arab Bank plc <sup>#</sup>	Bank of Scotland Offshore Limited	Guangdong Development Bank
Ashikaga Bank, Ltd. (The)	Bank of Yokohama, Ltd. (The)	Habib Bank A.G. Zurich
Asia Pacific Bank	Bank SinoPac	Handelsfinanz-CCF Bank
Awa Bank, Ltd. (The)*	Bankgesellschaft Berlin AG	Hokkoku Bank, Ltd. (The)
Banca Agricola Mantovana S.p.A.	Banque Cantonale Vaudoise	HSBC Bank Australia Limited
Banca Antoniana-Popolare Veneta S.C.A R.L.	Banque Generale du Luxembourg S.A.*	HSBC Bank Canada
Banca Cassa di Risparmio di Torino S.p.A.*	Banque Generale du Luxembourg (Suisse) S.A.*	HSBC Bank International Limited
Banca del Gottardo	Banque Privee Edmond de Rothschild S.A.	HSBC Guyerzeller Bank AG
Banca Popolare Commercio e Industria Soc. Coop. a r.l.	Banque Sudameris S.A.	HSBC Republic Bank (Luxembourg) S.A.*
Banca Popolare dell'Emilia Romagna Soc. Coop. a r.l.	BSI Ltd.	HSBC Republic Bank (Suisse) S.A.*
Banca Popolare di Ancona Societa' per azioni	Cathay Bank	HSBC Trinkaus & Burkhardt (International) S.A.
Banca Popolare di Bergamo-Credito Varesino Soc. Coop. a r.l.	China Development Bank	IKB Deutsche Industriebank AG
Banca Popolare di Sondrio Soc. Coop. a r.l.	China Everbright Bank Co., Ltd.	International Commercial Bank of China Co., Ltd. (The)
Banca Popolare di Verona-Banco S. Geminiano e S. Prospero-Societa Cooperativa di Credito a responsabilita' limitata	China International Trust and Investment Corporation	Investec Bank Limited
Banca Popolare di Vicenza Soc. Coop. a r.l.	China Merchants Bank	Kagoshima Bank Ltd. (The)
Banca Toscana S.p.A.	Chinese Bank (The)	Korea Development Bank (The)
Banco Atlantico S.A.	Clariden Bank	Kredietbank S.A. Luxembourgeoise
Banco do Brasil S.A.	Clearstream Banking	Land Bank of Taiwan
Banco Nacional Ultramarino, S.A.*	Comerica Bank	Landesbank Hessen-Thüringen Girozentrale
Banco Popular Español, S.A.	Credit Industriel et Commercial	LGT Bank in Liechtenstein Aktiengesellschaft
Banco Santander Central Hispano, S.A.	Credito Bergamasco S.p.A.	Mashreq Bank P.S.C.
Banco Sud Americano*	D.A.H. Hambros Bank (Channel Islands) Limited	Merita Bank Plc*
Bank für Arbeit und Wirtschaft Aktiengesellschaft	Daiwa Bank, Limited (The)	Merrill Lynch Bank (Suisse) S.A.
Bank Julius Baer & Co. Ltd.	Dexia Banque Internationale A Luxembourg (formerly known as Banque Internationale A Luxembourg S.A.)	Merrill Lynch HSBC Limited <sup>#</sup>
Bank Kreiss AG*	DG Diskontbank GmbH	Merrill Lynch International Bank Limited
Bank Leumi Le-Israel B.M.	EFG Private Bank SA*	Metropolitan Bank and Trust Company
Bank Morgan Stanley AG <sup>#</sup>	E.Sun Commercial Bank, Ltd.	Miyazaki Bank, Ltd. (The)
	Euroclear Bank	Nanto Bank, Ltd. (The)
	Far Eastern International Bank	National Bank of New Zealand Limited (The)
	Ferrier Lullin & Cie S.A.	Nedcor Bank Limited*
	Fiduciary Trust Company International	Nedship Bank N.V.
		Nishi-Nippon Bank, Ltd. (The) <sup>#</sup>
		Nordbanken AB (publ)*
		Norinchukin Bank (The)

\* Addition in 2001

\* Deletion in 2001

**Annex: Authorized Institutions and Local Representative Offices as at 31.12.2001 (cont.)****Local Representative Offices**

Offitbank	Shanghai Pudong Development Bank Co., Ltd.*	UFJ Bank (Schweiz) AG also known as:
Oita Bank, Ltd. (The)	Shenzhen Development Bank Limited	UFJ Bank (Switzerland) Ltd.
P.T. Bank Central Asia	Shoko Chukin Bank (The)	UFJ Banque (Suisse) SA
P.T. Bank Rakyat Indonesia (Persero)	Standard Bank of South Africa Ltd. (The)	UFJ Banca (Svizzera) SA (formerly known as Sanwa Bank (Schweiz) AG)
Raiffeisen Zentralbank Osterreich AG	Standard Chartered Bank (CI) Limited (formerly known as Standard Chartered Bank (C.I.) Ltd.)	Union Bancaire Privee, UBP
Rolo Banca 1473 S.p.A.	Taipeibank	Union Bank of Taiwan
Rothschild Bank AG	Taishin International Bank	United Commercial Bank <sup>#</sup>
Schroder & Co Bank AG also known as:	Taiwan Cooperative Bank	United World Chinese Commercial Bank <sup>*</sup>
Schroder & Co Banque SA		Veneto Banca S.C.A.R.L. <sup>#</sup>
Schroder & Co Banca SA		Yamanashi Chuo Bank, Ltd.
Schroder & Co Bank Ltd		Yasuda Trust And Banking Co., Ltd. (The)
Schroder & Co Banco SA (formerly known as J.Henry Schroder Bank AG)		

\* Addition in 2001

\* Deletion in 2001

**Table A: Major Economic Indicators**

	1997	1998	1999	2000	2001	2002 <sup>(a)</sup>
<b>I. Gross Domestic Product</b>						
Real GDP growth (%)	5.0	-5.3	3.0	10.5	<b>0.1<sup>(b)</sup></b>	1.0
Nominal GDP growth (%)	11.1	-4.9	-2.6	3.2	<b>-0.3<sup>(b)</sup></b>	-0.5
Real growth of major expenditure components of GDP (%)						
– Private consumption expenditure	6.2	-7.4	0.6	5.4	<b>2.0<sup>(b)</sup></b>	-0.5
– Government consumption expenditure	2.4	0.8	3.3	2.1	<b>5.1<sup>(b)</sup></b>	4.0
– Gross domestic fixed capital formation of which	12.7	-7.6	-17.5	9.8	<b>2.1<sup>(b)</sup></b>	-5.1
– Construction	4.7	-5.6	-11.0	-7.7	<b>-2.5<sup>(b)</sup></b>	-3.2
– Machinery and equipment	13.1	-8.2	-19.4	25.8	<b>5.2<sup>(b)</sup></b>	-6.4
– Exports	5.3	-4.0	3.9	16.7	<b>-2.1<sup>(b)</sup></b>	0.6
– Imports	6.9	-6.3	-0.2	16.7	<b>-2.2<sup>(b)</sup></b>	-0.6
GDP at current market prices (US\$ billion)	171.0	162.6	158.2	162.6	<b>161.9<sup>(b)</sup></b>	161.1
Per capita GDP at current market prices (US\$)	26,351	24,848	23,940	24,393	<b>24,073<sup>(b)</sup></b>	23,688
<b>II. External Trade (HK\$ billion)</b>						
Merchandise trade						
– Domestic exports of goods	211.4	188.5	170.6	181.0	<b>153.5<sup>(b)</sup></b>	142.2
– Re-exports of goods	1,244.5	1,159.2	1,178.4	1,391.7	<b>1,327.5<sup>(b)</sup></b>	1,307.6
– Total imports of goods <sup>(c)</sup>	1,619.5	1,432.4	1,395.5	1,661.4	<b>1,570.8<sup>(b)</sup></b>	1,513.6
– Merchandise trade balance <sup>(c)</sup>	-163.5	-84.8	-46.5	-88.7	<b>-89.8<sup>(b)</sup></b>	-63.8
Services trade						
– Exports of services	298.2	280.8	288.6	328.6	<b>335.8<sup>(b)</sup></b>	345.5
– Imports of services	180.3	182.1	175.8	179.4	<b>178.9<sup>(b)</sup></b>	178.0
– Services trade balance	117.9	98.7	112.8	149.3	<b>156.8<sup>(b)</sup></b>	167.5
<b>III. Fiscal Expenditure and Revenue (HK\$ million, fiscal year)</b>						
Total government expenditure	194,360	239,356	223,043	232,893	<b>239,690<sup>(b)</sup></b>	259,810
Total government revenue	281,226	216,115	232,995	225,060	<b>174,060<sup>(b)</sup></b>	214,600
Consolidated surplus/deficit	86,866	-23,241	9,952	-7,833	<b>-65,630<sup>(b)</sup></b>	-45,210
Reserve balance as at end of fiscal year <sup>(d)</sup>	457,543	434,302	444,254	430,278	<b>369,760<sup>(b)</sup></b>	325,580
<b>IV. Prices (annual change, %)</b>						
Consumer Price Index (A)	5.7	2.6	-3.3	-3.0	<b>-1.7</b>	N.A.
Composite Consumer Price Index	5.8	2.8	-4.0	-3.8	<b>-1.6</b>	-2.8
Trade Unit Value Indices						
– Domestic exports	-2.3	-2.9	-2.4	-1.0	<b>-4.5</b>	N.A.
– Re-exports	-1.5	-3.9	-2.8	-0.1	<b>-2.3</b>	N.A.
– Imports	-2.3	-4.9	-2.0	0.8	<b>-3.3</b>	N.A.
Property Price Indices						
– Residential flats	40	-28	-15	-10	<b>-13<sup>(b)</sup></b>	N.A.
– Office premises	13	-37	-26	-10	<b>-13<sup>(b)</sup></b>	N.A.
– Retail premises	32	-28	-22	-6	<b>-8<sup>(b)</sup></b>	N.A.
– Flatted factory premises	-1	-22	-24	-9	<b>-10<sup>(b)</sup></b>	N.A.

N.A.: not available



**Table A: Major Economic Indicators (cont.)**

	1997	1998	1999	2000	2001
<b>V. Labour</b>					
Labour force (annual change, %)	2.3	1.3	1.3	1.6	<b>1.5</b>
Employment (annual change, %)	2.9	-1.3	-0.3	3.1	<b>1.3</b>
Unemployment rate (annual average, %)	2.2	4.7	6.2	4.9	<b>5.1</b>
Underemployment rate (annual average, %)	1.1	2.5	2.9	2.8	<b>2.5</b>
Employment ('000)					
– Manufacturing	443	380	354	334	<b>326</b>
– Financing, insurance, real estate and business services	405	410	438	453	<b>478</b>
– Wholesale, retail and import/export trades, restaurants and hotels	961	954	935	982	<b>980</b>
<b>VI. Money Supply (HK\$ billion)</b>					
HK\$ money supply					
– M1	188.1	178.3	205.3	204.0	<b>230.0</b>
– M2 <sup>(e)</sup>	1,652.5	1,814.1	1,911.0	1,984.6	<b>1,995.0</b>
– M3 <sup>(e)</sup>	1,670.4	1,826.2	1,923.0	1,999.0	<b>2,012.9</b>
Total money supply					
– M1	208.1	197.7	225.2	243.8	<b>258.2</b>
– M2	2,743.0	3,066.1	3,313.5	3,604.3	<b>3,500.9</b>
– M3	2,825.6	3,122.3	3,361.8	3,647.5	<b>3,545.0</b>
<b>VII. Interest Rates (end of period, %)</b>					
Three-month interbank rate	9.13	5.06	5.69	5.75	<b>1.88</b>
Savings deposit	4.75	4.25	3.75	4.75	<b>0.15</b>
One-month time deposit	7.08	4.74	4.36	5.03	<b>0.54</b>
Banks' 'Best lending rate'	9.50	9.00	8.50	9.50	<b>5.13</b>
<b>VIII. Exchange Rates (end of period)</b>					
HK\$/US\$	7.746	7.746	7.771	7.796	<b>7.797</b>
Trade-weighted Effective Exchange Rate Index (Nov 1983=100)	137.9	131.8	131.5	136.0	<b>141.1</b>
<b>IX. Foreign Currency Reserve Assets (US\$ billion)<sup>(f)</sup></b>					
	92.8	89.6	96.3	107.6	<b>111.2</b>
<b>X. Stock Market (end of period figures)</b>					
Hang Seng Index	10,723	10,049	16,962	15,096	<b>11,397</b>
Average price/earning ratio	12.1	10.7	26.7	12.8	<b>12.2</b>
Market capitalisation (HK\$ billion)	3,202.6	2,661.7	4,727.5	4,795.2	<b>3,885.3</b>

<sup>(a)</sup> Forecast as at March 2002.

<sup>(b)</sup> The estimates are preliminary.

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

<sup>(d)</sup> Includes changes in provision for loss in investments with the Exchange Fund.

<sup>(e)</sup> Adjusted to include foreign currency swap deposits.

<sup>(f)</sup> Excludes unsettled forward transactions but includes gold.



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

	All AIs		Retail banks	
	2000	2001	2000	2001
<b>Asset Quality<sup>(b)</sup></b>	%	%	%	%
As % of total credit exposures <sup>(c)</sup>				
<i>Total outstanding provisions</i>	2.03	<b>1.69</b>	2.16	<b>1.71</b>
<i>Classified<sup>(d)</sup> exposures:</i>				
<i>Gross</i>	4.34	<b>3.68</b>	4.70	<b>3.99</b>
<i>Net of specific provisions</i>	2.86	<b>2.49</b>	3.25	<b>2.89</b>
<i>Net of all provisions</i>	2.31	<b>1.99</b>	2.54	<b>2.28</b>
<i>Non-performing exposures<sup>(e)</sup></i>	3.18	<b>2.50</b>	3.52	<b>2.74</b>
As % of total loans				
<i>Total outstanding provisions</i>	2.98	<b>2.71</b>	3.52	<b>2.89</b>
<i>Classified<sup>(d)</sup> loans:</i>				
<i>Gross</i>	6.08	<b>5.63</b>	7.26	<b>6.37</b>
<i>Net of specific provisions</i>	3.96	<b>3.76</b>	4.93	<b>4.53</b>
<i>Net of all provisions</i>	3.11	<b>2.92</b>	3.74	<b>3.48</b>
<i>Non-performing loans<sup>(e)</sup></i>	4.72	<b>4.09</b>	5.87	<b>4.74</b>
Overdue > 3 months and rescheduled loans	5.12	<b>4.17</b>	6.04	<b>4.57</b>
<b>Profitability</b>				
Return on assets (operating profit)	0.84	<b>0.87</b>	1.33	<b>1.22</b>
Return on assets (post-tax profit)	0.77	<b>0.80</b>	1.16	<b>1.12</b>
Net interest margin	1.43	<b>1.45</b>	2.14	<b>2.03</b>
Cost-income ratio	45.5	<b>47.8</b>	38.1	<b>42.9</b>
Bad debt charge to total assets	0.26	<b>0.20</b>	0.44	<b>0.33</b>
<b>Liquidity</b>				
Loan to deposit ratio (all currencies)	70.7	<b>65.1</b>	53.1	<b>54.4</b>
Loan to deposit <sup>(f)</sup> ratio (Hong Kong dollar)	89.4	<b>89.0</b>	73.4	<b>77.3</b>
			<b>Surveyed Institutions</b>	
			2000	2001
<b>Asset Quality</b>			%	%
Delinquency ratio of residential mortgage loans			1.32	<b>1.22</b>
Credit card receivables				
Delinquency ratio			0.76	<b>1.28</b>
Charge-off ratio			3.88	<b>5.47</b>

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

	<b>Locally incorporated banks</b>	
	2000	<b>2001</b>
<b>Profitability<sup>(g)</sup></b>	%	%
Operating profit to shareholders' funds	17.0	<b>15.2</b>
Post-tax profit to shareholders' funds	14.7	<b>13.9</b>
<b>Capital adequacy<sup>(g)</sup></b>		
Equity to assets ratio <sup>(b)</sup>	8.6	<b>10.6</b>
	<b>All locally incorporated AIs</b>	
	2000	<b>2001</b>
	%	%
<b>Capital adequacy ratio (consolidated)<sup>(g)</sup></b>	17.8	<b>16.6</b>

<sup>(a)</sup> Figures relate to Hong Kong office(s) only except where otherwise stated.

<sup>(b)</sup> Figures relate to Hong Kong office(s) and for the locally incorporated AIs included therein, also their overseas branches.

<sup>(c)</sup> 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.

<sup>(d)</sup> Denotes loans or exposures graded as "substandard", "doubtful" or "loss".

<sup>(e)</sup> Denotes loans or exposures on which interest has been placed in suspense or on which interest accrual has ceased.

<sup>(f)</sup> Includes swap deposits.

<sup>(g)</sup> The changes in 2001 reflect in part the effect of changes in the reporting population.

**Table C: Authorized Institutions: Domicile and Parentage**

	1997	1998	1999	2000	2001
<b>Licensed Banks</b>					
(i) Incorporated in Hong Kong	31	31	31	31	<b>29</b>
(ii) Incorporated outside Hong Kong	149	141	125	123	<b>118</b>
<b>Total</b>	<b>180</b>	<b>172</b>	<b>156</b>	<b>154</b>	<b>147</b>
<b>Restricted Licence Banks</b>					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	2	2	2	2	<b>2</b>
(b) incorporated outside Hong Kong	15	13	12	11	<b>11</b>
(ii) Subsidiaries or branches of foreign banks which are not licensed banks in Hong Kong	37	35	34	29	<b>30</b>
(iii) Bank related	9	9	6	3	<b>3</b>
(iv) Others	3	1	4	3	<b>3</b>
<b>Total</b>	<b>66</b>	<b>60</b>	<b>58</b>	<b>48</b>	<b>49</b>
<b>Deposit-taking Companies</b>					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	22	21	17	16	<b>15</b>
(b) incorporated outside Hong Kong	44	35	18	8	<b>5</b>
(ii) Subsidiaries of foreign banks which are not licensed banks in Hong Kong	32	28	23	23	<b>21</b>
(iii) Bank related	5	5	2	2	<b>2</b>
(iv) Others	12	12	11	12	<b>11</b>
<b>Total</b>	<b>115</b>	<b>101</b>	<b>71</b>	<b>61</b>	<b>54</b>
<b>All Authorized Institutions</b>	<b>361</b>	<b>333</b>	<b>285</b>	<b>263</b>	<b>250</b>
<b>Local Representative Offices</b>	<b>159</b>	<b>141</b>	<b>127</b>	<b>118</b>	<b>111</b>

**Table D: Authorized Institutions: Country/Region of Beneficial Ownership**

Country/Region	Licensed Banks					Restricted Licence Banks					Deposit-taking Companies				
	97	98	99	00	01	97	98	99	00	01	97	98	99	00	01
<b>Asia &amp; Pacific</b>															
Hong Kong	16	16	15	16	<b>14</b>	2	2	2	2	<b>2</b>	15	14	15	16	<b>15</b>
Australia	4	4	4	4	<b>4</b>	–	–	–	–	–	–	–	–	–	–
Mainland China	18	18	19	19	<b>19</b>	3	3	3	2	<b>2</b>	14	13	10	3	<b>3</b>
India	4	4	4	4	<b>4</b>	–	–	–	–	–	3	3	3	3	<b>3</b>
Indonesia	3	3	3	2	<b>2</b>	2	2	2	2	<b>2</b>	14	13	9	7	<b>4</b>
Japan	44	36	25	22	<b>20</b>	11	7	7	5	<b>5</b>	30	22	9	8	<b>7</b>
Malaysia	3	3	3	3	<b>1</b>	2	2	3	2	<b>2</b>	3	3	2	2	<b>1</b>
Pakistan	1	1	1	1	<b>1</b>	–	–	–	–	–	2	2	2	2	<b>2</b>
Philippines	2	2	2	2	<b>2</b>	1	1	1	1	<b>1</b>	6	6	5	5	<b>4</b>
Singapore	5	5	5	5	<b>7</b>	2	1	1	1	<b>1</b>	2	1	2	2	<b>3</b>
South Korea	3	3	3	3	<b>3</b>	6	6	6	6	<b>6</b>	10	8	4	2	<b>2</b>
Taiwan	4	4	5	6	<b>7</b>	2	2	1	1	<b>1</b>	–	–	–	–	–
Thailand	1	1	1	1	<b>1</b>	4	4	4	4	<b>4</b>	1	1	–	–	–
Vietnam	–	–	–	–	–	–	–	–	–	–	1	1	1	1	<b>1</b>
<b>Sub-Total</b>	108	100	90	88	<b>85</b>	35	30	30	26	<b>26</b>	101	87	62	51	<b>45</b>
<b>Europe</b>															
Austria	2	3	3	2	<b>2</b>	–	–	–	–	–	–	–	–	–	–
Belgium	4	4	4	4	<b>4</b>	–	–	–	–	–	–	–	–	–	–
Denmark	2	2	1	1	–	–	–	–	–	–	–	–	–	–	–
France	8	8	8	6	<b>5</b>	3	3	3	3	<b>3</b>	3	3	1	1	–
Germany	10	10	9	9	<b>9</b>	1	1	1	1	<b>1</b>	1	1	–	–	–
Italy	6	6	6	7	<b>6</b>	–	–	–	–	–	–	–	–	–	–
Netherlands	3	3	3	3	<b>3</b>	2	2	1	–	–	–	–	–	–	–
Spain	3	3	2	1	<b>1</b>	–	–	–	–	–	–	–	–	–	–
Sweden	2	2	2	2	<b>1</b>	–	–	–	–	–	–	–	–	–	–
Switzerland	3	2	2	3	<b>3</b>	1	1	1	1	<b>1</b>	–	–	–	–	–
United Kingdom	7	7	7	8	<b>10</b>	4	3	3	2	<b>2</b>	–	–	–	–	–
<b>Sub-Total</b>	50	50	47	46	<b>44</b>	11	10	9	7	<b>7</b>	4	4	1	1	–
<b>Middle East</b>															
Bahrain	1	1	1	1	<b>1</b>	–	–	–	–	–	1	1	1	1	<b>1</b>
Iran	1	1	1	1	<b>1</b>	–	–	–	–	–	–	–	–	–	–
United Arab Emirates	–	–	–	–	–	1	1	1	–	–	1	1	1	1	<b>1</b>
<b>Sub-Total</b>	2	2	2	2	<b>2</b>	1	1	1	–	–	2	2	2	2	<b>2</b>
<b>North America</b>															
Canada	6	6	5	5	<b>5</b>	1	1	1	1	<b>2</b>	1	1	–	–	–
United States	14	14	12	13	<b>10</b>	13	13	13	10	<b>9</b>	5	5	4	5	<b>5</b>
<b>Sub-Total</b>	20	20	17	18	<b>15</b>	14	14	14	11	<b>11</b>	6	6	4	5	<b>5</b>
South Africa	–	–	–	–	<b>1</b>	3	3	2	2	<b>3</b>	1	1	1	1	<b>1</b>
Bermuda	–	–	–	–	–	2	2	2	2	<b>2</b>	–	–	–	–	–
Others	–	–	–	–	–	–	–	–	–	–	1	1	1	1	<b>1</b>
<b>Grand Total</b>	180	172	156	154	<b>147</b>	66	60	58	48	<b>49</b>	115	101	71	61	<b>54</b>

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

Positions as at 31.12.2001	Number of Overseas Bank <sup>(b)</sup>					Licensed Banks <sup>(c)</sup>				
	97	98	99	00	01	97	98	99	00	01
<b>World Ranking<sup>(a)</sup></b>										
1-20	19	19	20	20	<b>20</b>	21	22	24	28	<b>28</b>
21-50	26	25	25	26	<b>24</b>	24	24	20	23	<b>23</b>
51-100	36	35	33	33	<b>32</b>	29	29	29	27	<b>26</b>
101-200	51	62	46	49	<b>47</b>	37	30	29	27	<b>25</b>
201-500	83	72	62	58	<b>53</b>	20	21	15	12	<b>12</b>
Sub-total	215	213	186	186	<b>176</b>	131	126	117	117	<b>114</b>
Others	122	96	91	75	<b>73</b>	18	46	39	37	<b>33</b>
<b>Total</b>	<b>337</b>	<b>309</b>	<b>277</b>	<b>261</b>	<b>249</b>	<b>149</b>	<b>172</b>	<b>156</b>	<b>154</b>	<b>147</b>

(a) Top 500 banks/banking groups in the world ranked by total assets less contra items. Figures are extracted from *The Bankers*, July 2001 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 <sup>(c)</sup>					Deposit-Taking Companies <sup>(c)</sup>					Local Representative Offices				
97	98	99	00	01	97	98	99	00	01	97	98	99	00	01
13	12	13	13	<b>11</b>	8	7	5	7	<b>6</b>	–	–	12	11	<b>8</b>
10	10	8	4	<b>5</b>	6	4	1	–	<b>–</b>	2	2	5	5	<b>8</b>
–	1	1	2	<b>3</b>	8	7	1	3	<b>3</b>	5	5	7	11	<b>11</b>
–	2	3	4	<b>4</b>	21	10	9	9	<b>6</b>	15	13	12	17	<b>17</b>
13	12	14	12	<b>14</b>	26	18	10	6	<b>7</b>	40	33	32	35	<b>30</b>
36	37	39	35	<b>37</b>	69	46	26	25	<b>22</b>	62	53	68	79	<b>74</b>
16	23	19	13	<b>12</b>	12	55	45	36	<b>32</b>	97	88	59	39	<b>37</b>
52	60	58	48	<b>49</b>	81	101	71	61	<b>54</b>	159	141	127	118	<b>111</b>

**Table F: Balance Sheet: All Authorized Institutions**

(HK\$ bn)	1996			1997		
	HK\$	F/CY	Total	HK\$	F/CY	Total
<b>Assets</b>						
Loans to customers	1,448	2,467	3,915	1,742	2,379	4,122
Inside Hong Kong <sup>(a)</sup>	1,417	405	1,822	1,706	525	2,230
Outside Hong Kong <sup>(b)</sup>	31	2,062	2,093	37	1,854	1,891
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
<b>Total assets</b>	<b>2,503</b>	<b>5,403</b>	<b>7,907</b>	<b>2,934</b>	<b>5,463</b>	<b>8,397</b>
<b>Liabilities</b>						
Deposits from customers <sup>(c)</sup>	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
<b>Total liabilities</b>	<b>2,560</b>	<b>5,347</b>	<b>7,907</b>	<b>2,921</b>	<b>5,476</b>	<b>8,397</b>

<sup>(a)</sup> Defined as loans for use in Hong Kong plus trade financing loans.

<sup>(b)</sup> Includes "others" (i.e. unallocated).

<sup>(c)</sup> Hong Kong dollar customer deposits include swap deposits.



1998			1999			2000			2001		
HK\$	F/CY	Total	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	2,461	<b>1,648</b>	<b>537</b>	<b>2,185</b>
1,665	444	2,110	1,584	349	1,933	1,626	339	1,965	<b>1,626</b>	<b>252</b>	<b>1,879</b>
30	1,165	1,195	23	857	880	26	470	496	<b>21</b>	<b>285</b>	<b>306</b>
578	2,364	2,942	511	2,414	2,925	533	2,469	3,002	<b>397</b>	<b>2,231</b>	<b>2,628</b>
411	218	629	359	177	536	380	171	551	<b>287</b>	<b>182</b>	<b>468</b>
167	2,146	2,312	152	2,237	2,389	153	2,297	2,450	<b>111</b>	<b>2,049</b>	<b>2,160</b>
106	38	144	103	35	138	98	37	135	<b>87</b>	<b>40</b>	<b>128</b>
2	51	53	2	40	41	2	44	45	<b>2</b>	<b>40</b>	<b>42</b>
23	123	146	43	112	155	48	181	229	<b>45</b>	<b>216</b>	<b>261</b>
250	169	420	288	172	460	357	204	562	<b>415</b>	<b>299</b>	<b>714</b>
98	148	246	128	124	252	124	104	227	<b>122</b>	<b>75</b>	<b>196</b>
<b>2,752</b>	<b>4,503</b>	<b>7,254</b>	<b>2,682</b>	<b>4,102</b>	<b>6,784</b>	<b>2,814</b>	<b>3,847</b>	<b>6,661</b>	<b>2,716</b>	<b>3,439</b>	<b>6,154</b>
1,685	1,269	2,954	1,761	1,417	3,178	1,848	1,635	3,483	<b>1,851</b>	<b>1,506</b>	<b>3,357</b>
646	2,780	3,426	539	2,191	2,731	601	1,694	2,295	<b>454</b>	<b>1,474</b>	<b>1,929</b>
414	208	622	360	168	529	380	163	543	<b>290</b>	<b>180</b>	<b>470</b>
232	2,572	2,803	179	2,023	2,202	221	1,530	1,752	<b>164</b>	<b>1,295</b>	<b>1,459</b>
163	46	209	164	36	199	151	26	178	<b>135</b>	<b>37</b>	<b>172</b>
380	286	665	418	259	676	451	255	706	<b>477</b>	<b>218</b>	<b>696</b>
<b>2,874</b>	<b>4,380</b>	<b>7,254</b>	<b>2,882</b>	<b>3,903</b>	<b>6,784</b>	<b>3,051</b>	<b>3,610</b>	<b>6,661</b>	<b>2,917</b>	<b>3,237</b>	<b>6,154</b>

**Table G: Major Balance Sheet Items by Country/Region of Beneficial Ownership of Authorized Institution**

(HK\$ bn)		Mainland China	Japan	US	Europe	Others	Total
<b>Total Assets</b>	2000	1,050	1,310	539	1,294	2,468	6,661
	<b>2001</b>	<b>987</b>	<b>917</b>	<b>497</b>	<b>1,317</b>	<b>2,437</b>	<b>6,154</b>
<b>Deposits from Customers</b>	2000	743	382	276	427	1,655	3,483
	<b>2001</b>	<b>724</b>	<b>304</b>	<b>223</b>	<b>441</b>	<b>1,666</b>	<b>3,357</b>
<b>Loans to Customers</b>	2000	422	491	158	452	938	2,461
	<b>2001</b>	<b>418</b>	<b>322</b>	<b>139</b>	<b>359</b>	<b>948</b>	<b>2,185</b>
<b>Loans to Customers Inside Hong Kong<sup>(a)</sup></b>	2000	399	160	143	360	903	1,965
	<b>2001</b>	<b>398</b>	<b>130</b>	<b>123</b>	<b>311</b>	<b>917</b>	<b>1,879</b>
<b>Loans to Customers Outside Hong Kong<sup>(b)</sup></b>	2000	23	331	15	91	35	496
	<b>2001</b>	<b>20</b>	<b>192</b>	<b>16</b>	<b>48</b>	<b>31</b>	<b>306</b>

<sup>(a)</sup> Defined as loans for use in Hong Kong plus trade financing loans.

<sup>(b)</sup> Includes "others" (i.e. unallocated).

**Table H: Flow of Funds for All Authorized Institutions**

(HK\$ bn) Increase/(Decrease) in	2000			2001		
	HK\$	F/CY	Total	HK\$	F/CY	Total
<b>Loans to customers</b>	45	(397)	(351)	<b>(4)</b>	<b>(272)</b>	<b>(276)</b>
Inside Hong Kong <sup>(a)</sup>	42	(10)	32	<b>0</b>	<b>(87)</b>	<b>(87)</b>
Outside Hong Kong <sup>(b)</sup>	3	(387)	(383)	<b>(5)</b>	<b>(185)</b>	<b>(190)</b>
<b>Interbank lending</b>	22	54	77	<b>(136)</b>	<b>(238)</b>	<b>(374)</b>
Inside Hong Kong	21	(5)	16	<b>(93)</b>	<b>10</b>	<b>(83)</b>
Outside Hong Kong	1	60	61	<b>(42)</b>	<b>(248)</b>	<b>(291)</b>
<b>All other assets</b>	64	87	151	<b>42</b>	<b>101</b>	<b>143</b>
<b>Total assets</b>	132	(255)	(123)	<b>(98)</b>	<b>(409)</b>	<b>(507)</b>
<b>Deposits from customers<sup>(c)</sup></b>	87	217	305	<b>3</b>	<b>(128)</b>	<b>(125)</b>
<b>Interbank borrowing</b>	62	(498)	(436)	<b>(147)</b>	<b>(219)</b>	<b>(366)</b>
Inside Hong Kong	19	(5)	14	<b>(90)</b>	<b>17</b>	<b>(73)</b>
Outside Hong Kong	42	(492)	(450)	<b>(57)</b>	<b>(236)</b>	<b>(293)</b>
<b>All other liabilities</b>	21	(13)	8	<b>10</b>	<b>(26)</b>	<b>(16)</b>
<b>Total liabilities</b>	169	(293)	(123)	<b>(134)</b>	<b>(373)</b>	<b>(507)</b>
<b>Net interbank borrowing/ (lending)</b>	39	(552)	(513)	<b>(11)</b>	<b>19</b>	<b>8</b>
<b>Net customer lending/ (borrowing)</b>	(42)	(614)	(656)	<b>(7)</b>	<b>(144)</b>	<b>(151)</b>

<sup>(a)</sup> Defined as loans for use in Hong Kong plus trade financing loans.

<sup>(b)</sup> Includes "others" (i.e. unallocated).

<sup>(c)</sup> Hong Kong dollar customer deposits include swap deposits.

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

(HK\$ bn)	Loans to Customers				Deposits from Customers <sup>(a)</sup>			
	HK\$	F/CY	Total	%	HK\$	F/CY	Total	%
<b>1997</b>								
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
<b>Total</b>	<b>1,742</b>	<b>2,379</b>	<b>4,122</b>	<b>100</b>	<b>1,538</b>	<b>1,127</b>	<b>2,664</b>	<b>100</b>
<b>1998</b>								
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	–
<b>Total</b>	<b>1,695</b>	<b>1,609</b>	<b>3,304</b>	<b>100</b>	<b>1,685</b>	<b>1,269</b>	<b>2,954</b>	<b>100</b>
<b>1999</b>								
Licensed banks	1,456	1,178	2,633	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	–
<b>Total</b>	<b>1,607</b>	<b>1,206</b>	<b>2,813</b>	<b>100</b>	<b>1,761</b>	<b>1,417</b>	<b>3,178</b>	<b>100</b>
<b>2000</b>								
Licensed banks	1,502	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	41	3	44	2	3	2	6	–
<b>Total</b>	<b>1,652</b>	<b>809</b>	<b>2,461</b>	<b>100</b>	<b>1,848</b>	<b>1,635</b>	<b>3,483</b>	<b>100</b>
<b>2001</b>								
Licensed banks	<b>1,507</b>	<b>521</b>	<b>2,028</b>	<b>93</b>	<b>1,834</b>	<b>1,483</b>	<b>3,317</b>	<b>99</b>
Restricted licence banks	<b>108</b>	<b>15</b>	<b>122</b>	<b>6</b>	<b>12</b>	<b>21</b>	<b>33</b>	<b>1</b>
Deposit-taking companies	<b>32</b>	<b>2</b>	<b>35</b>	<b>2</b>	<b>4</b>	<b>2</b>	<b>6</b>	<b>–</b>
<b>Total</b>	<b>1,648</b>	<b>537</b>	<b>2,185</b>	<b>100</b>	<b>1,851</b>	<b>1,506</b>	<b>3,357</b>	<b>100</b>

<sup>(a)</sup> Hong Kong dollar customer deposits include swap deposits.

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

**Table J: Loans to customers inside Hong Kong by Economic Sector**

(HK\$ bn) Sector	1997 HK\$	%	1998 HK\$	%	1999 HK\$	%	2000 HK\$	%	2001 HK\$	%
Hong Kong's visible trade	193	9	149	7	114	6	104	5	<b>89</b>	<b>5</b>
Manufacturing	111	5	95	4	80	4	74	4	<b>71</b>	<b>4</b>
Transport & transport equipment	96	4	106	5	103	5	105	5	<b>102</b>	<b>5</b>
Building, construction & property development and investment	440	20	416	20	384	20	398	20	<b>389</b>	<b>21</b>
Wholesale and retail trade	206	9	180	9	144	7	120	6	<b>101</b>	<b>5</b>
Financial concerns (other than authorized institutions)	260	12	234	11	189	10	170	9	<b>142</b>	<b>8</b>
Individuals:										
to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	60	3	74	4	76	4	91	5	<b>107</b>	<b>6</b>
to purchase other residential property	480	22	515	24	532	28	536	27	<b>540</b>	<b>29</b>
other purposes	154	7	143	7	138	7	148	8	<b>150</b>	<b>8</b>
Others	230	10	196	9	173	9	220	11	<b>188</b>	<b>10</b>
<b>Total<sup>(a)</sup></b>	<b>2,230</b>	<b>100</b>	<b>2,110</b>	<b>100</b>	<b>1,933</b>	<b>100</b>	<b>1,965</b>	<b>100</b>	<b>1,879</b>	<b>100</b>

<sup>(a)</sup> Defined as loans for use in Hong Kong plus trade financing loans.

**Table K: Deposits from Customers by Type of Deposit and Category of Authorized Institution**

(HK\$ bn)	Licensed Banks			Restricted Licence Banks	Deposit-taking Companies	Total
	Demand	Savings	Time			
<b>Hong Kong Dollar</b> (includes swap deposits)						
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
<b>2001</b>	<b>128</b>	<b>614</b>	<b>1,092</b>	<b>12</b>	<b>4</b>	<b>1,851</b>
<b>Foreign Currency</b> (excludes swap deposits)						
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
<b>2001</b>	<b>28</b>	<b>238</b>	<b>1,217</b>	<b>21</b>	<b>2</b>	<b>1,506</b>
<b>Total</b>						
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
<b>2001</b>	<b>157</b>	<b>851</b>	<b>2,309</b>	<b>33</b>	<b>6</b>	<b>3,357</b>

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

(HK\$ bn) Region/Country	2000			2001		
	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>	226	212	438	<b>253</b>	<b>110</b>	<b>362</b>
Japan	62	281	343	<b>112</b>	<b>178</b>	<b>290</b>
Australia	115	19	134	<b>123</b>	<b>22</b>	<b>145</b>
Singapore	188	(41)	147	<b>148</b>	<b>(40)</b>	<b>108</b>
South Korea	58	17	75	<b>32</b>	<b>18</b>	<b>51</b>
New Zealand	7	7	14	<b>11</b>	<b>4</b>	<b>14</b>
Malaysia	–	1	1	<b>5</b>	<b>2</b>	<b>7</b>
Vanuatu	–	–	–	<b>4</b>	–	<b>4</b>
Sri Lanka	–	–	–	<b>1</b>	–	–
India	–	6	5	<b>(5)</b>	<b>5</b>	–
Bangladesh	1	–	–	–	–	–
Brunei	(3)	–	(3)	<b>(1)</b>	–	<b>(1)</b>
Pakistan	(1)	–	(1)	<b>(2)</b>	–	<b>(2)</b>
Philippines	(14)	(4)	(18)	–	<b>(5)</b>	<b>(5)</b>
Indonesia	1	–	1	<b>(6)</b>	–	<b>(6)</b>
Vietnam	(4)	–	(4)	<b>(7)</b>	–	<b>(7)</b>
Thailand	3	(2)	–	<b>(7)</b>	<b>(3)</b>	<b>(10)</b>
Macau	(32)	(5)	(38)	<b>(32)</b>	<b>(3)</b>	<b>(35)</b>
Taiwan	(11)	(35)	(46)	<b>(14)</b>	<b>(39)</b>	<b>(53)</b>
Mainland China	(141)	(30)	(172)	<b>(109)</b>	<b>(27)</b>	<b>(136)</b>
Others	–	1	1	–	<b>(1)</b>	<b>(1)</b>
<b>North America</b>	86	41	127	<b>74</b>	<b>83</b>	<b>158</b>
United States	79	37	115	<b>64</b>	<b>77</b>	<b>141</b>
Canada	8	4	12	<b>10</b>	<b>6</b>	<b>17</b>
<b>Caribbean</b>	16	(215) <sup>r</sup>	(199) <sup>r</sup>	<b>37</b>	<b>(129)</b>	<b>(93)</b>
Bahamas	10	–	11	<b>39</b>	<b>(1)</b>	<b>38</b>
Panama	–	9	9	–	<b>4</b>	<b>4</b>
Bermuda	–	(4)	(4)	–	–	–
Netherlands Antilles	–	(74)	(74)	<b>1</b>	<b>(64)</b>	<b>(63)</b>
Cayman Islands	6	(156)	(150)	<b>(4)</b>	<b>(81)</b>	<b>(85)</b>
Others	–	11	11	<b>1</b>	<b>13</b>	<b>13</b>
<b>Africa</b>	(2)	9	8	<b>(2)</b>	–	<b>(1)</b>
Liberia	–	10	10	–	<b>1</b>	<b>1</b>
South Africa	–	(1)	–	–	<b>(1)</b>	<b>(1)</b>
Mauritius	(2)	–	(2)	<b>(1)</b>	–	<b>(1)</b>
Others	–	–	–	–	–	–

<sup>r</sup> Revised figures



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

(HK\$ bn) Region/Country	2000			2001		
	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>	–	(1)	–	–	(2)	(2)
Brazil	–	–	–	–	(1)	(1)
Others	–	–	–	–	–	–
<b>Eastern Europe</b>	–	–	(1)	–	(1)	(1)
<b>Western Europe</b>	619	(17)	602	<b>639</b>	<b>(17)</b>	<b>622</b>
United Kingdom	300 <sup>r</sup>	(5)	295	<b>325</b>	<b>(2)</b>	<b>323</b>
Germany	57	18	75	<b>94</b>	<b>3</b>	<b>97</b>
France	98	2	100	<b>39</b>	<b>2</b>	<b>41</b>
Netherlands	61	(45)	16	<b>55</b>	<b>(23)</b>	<b>33</b>
Italy	32	5	36	<b>29</b>	<b>1</b>	<b>30</b>
Belgium	4	3	7	<b>20</b>	<b>2</b>	<b>22</b>
Switzerland	21	(1)	20	<b>21</b>	<b>(1)</b>	<b>20</b>
Sweden	12	1	13	<b>12</b>	<b>1</b>	<b>14</b>
Denmark	8	1	9	<b>10</b>	–	<b>10</b>
Norway	4	2	6	<b>8</b>	<b>1</b>	<b>9</b>
Republic of Ireland	7	–	8	<b>8</b>	–	<b>9</b>
Luxembourg	9	–	10	<b>8</b>	–	<b>8</b>
Austria	4	1	5	<b>7</b>	–	<b>7</b>
Spain	5	–	6	<b>4</b>	<b>1</b>	<b>4</b>
Finland	1	–	1	<b>1</b>	–	<b>1</b>
Portugal	–	–	–	<b>1</b>	–	<b>1</b>
Greece	1	–	1	–	<b>1</b>	<b>1</b>
Others	(5)	(1)	(6)	<b>(3)</b>	<b>(5)</b>	<b>(7)</b>
<b>Middle East</b>	1 <sup>r</sup>	(1)	(1)	<b>(1)</b>	<b>(1)</b>	<b>(2)</b>
Bahrain	6	(1)	5	<b>3</b>	–	<b>3</b>
Saudi Arabia	–	–	1	–	–	–
Israel	–	–	(1)	–	–	–
Kuwait	(2)	–	(2)	<b>(1)</b>	–	<b>(1)</b>
United Arab Emirates	(3)	–	(3)	<b>(3)</b>	–	<b>(3)</b>
Others	(1)	–	(1)	–	–	–
<b>Others</b>	–	48	48	–	<b>54</b>	<b>54</b>
<b>Overall Total</b>	947 <sup>r</sup>	77 <sup>r</sup>	1,024	<b>1,001</b>	<b>97</b>	<b>1,098</b>

<sup>r</sup> Revised figures