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ANNEX: AUTHORIZED INSTITUTIONS AND LOCAL REPRESENTATIVE OFFICES AT 31.12.2004

Licensed Banks

Incorporated in Hong Kong

Asia Commercial Bank Limited
Bank of America (Asia) Limited
Bank of China (Hong Kong) Limited
Bank of East Asia, Limited (The)
Chiyu Banking Corporation Limited
CITIBANK (HONG KONG) LIMITED #
CITIC Ka Wah Bank Limited
Dah Sing Bank Limited
DBS BANK (HONG KONG) LIMITED
Hang Seng Bank, Limited

Hongkong & Shanghai Banking Corporation Limited (The)
Industrial and Commercial Bank of China (Asia) Limited
International Bank of Asia Limited
JIAN SING BANK LIMITED
Liu Chong Hing Bank Limited
MEVAS Bank Limited
Nanyang Commercial Bank, Limited
Shanghai Commercial Bank Limited

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

Deletion in 2004

Chekiang First Bank Limited

Incorporated outside Hong Kong

ABN AMRO Bank N.V.
Agricultural Bank of China
American Express Bank Limited
Australia & New Zealand Banking Group Limited
Baden-Württembergische Bank Aktiengesellschaft
BANCA DI ROMA, SOCIETA' PER AZIONI
Banca Intesa S.p.A.
also known as:
Intesa S.p.A.
Banca Monte dei Paschi di Siena S.p.A.
Banca Nazionale del Lavoro S.p.A.
Banco Bilbao Vizcaya Argentaria S.A.
Bangkok Bank Public Company Limited
Bank Melli Iran
Bank of America, National Association
Bank of China Limited
(formerly known as Bank of China)
Bank of Communications
Bank of India
Bank of Montreal
Bank of New York (The)
Bank of Nova Scotia (The)
BANK OF TAIWAN

Bank of Tokyo-Mitsubishi, Ltd. (The)
Bank SinoPac
Barclays Bank plc
Bayerische Hypo-und Vereinsbank Aktiengesellschaft
Bayerische Landesbank
BELGIAN BANK
(formerly known as FORTIS BANK ASIA HK)
BNP PARIBAS
BNP PARIBAS PRIVATE BANK
Canadian Imperial Bank of Commerce
CALYON
(formerly known as Credit Agricole Indosuez)
CATHAY UNITED BANK COMPANY, LIMITED
Chang Hwa Commercial Bank Ltd.
Chiba Bank, Ltd. (The)
China Construction Bank
China Merchants Bank Co., Ltd.
Chinatrust Commercial Bank, Ltd.
Chugoku Bank, Ltd. (The)
Citibank, N.A.
Commerzbank AG
Commonwealth Bank of Australia

Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.
Coutts Bank von Ernst AG
also known as:
Coutts Bank von Ernst SA
Coutts Bank von Ernst Ltd
(formerly known as Coutts Bank (Schweiz) AG)
Credit Lyonnais
Credit Suisse
DBS BANK LTD.
Deutsche Bank Aktiengesellschaft
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main
E.Sun Commercial Bank, Ltd.
EFG Private Bank SA
Equitable PCI Bank, Inc.
Erste Bank der oesterreichischen Sparkassen AG
First Commercial Bank, Ltd
Fleet National Bank
Fortis Bank
Governor and Company of the Bank of Scotland (The)
Hachijuni Bank, Ltd. (The)
HANA BANK

Addition in 2004

ANNEX: AUTHORIZED INSTITUTIONS AND LOCAL REPRESENTATIVE OFFICES AT 31.12.2004 (cont.)

HONG LEONG BANK BERHAD #	Mitsubishi Trust and Banking Corporation (The)	Svenska Handelsbanken AB (publ)
HSBC BANK INTERNATIONAL LIMITED	Mizuho Corporate Bank, Ltd.	TAIPEIBANK Co., Ltd.
HSBC Bank plc	Natexis Banques Populaires	TAISHIN INTERNATIONAL BANK CO., LTD
HSBC Bank USA	National Australia Bank Limited	Taiwan Business Bank
HSBC Private Bank (Suisse) SA (formerly known as HSBC Republic Bank (Suisse) SA)	National Bank of Pakistan	Toronto-Dominion Bank (The)
HSH Nordbank AG	Oversea-Chinese Banking Corporation Limited	UBS AG
Hua Nan Commercial Bank, Ltd.	Philippine National Bank	also known as:
Indian Overseas Bank	PT. Bank Negara Indonesia (Persero) Tbk.	UBS SA
Industrial and Commercial Bank of China (The)	Public Bank Berhad	UBS Ltd
INTERNATIONAL BANK OF TAIPEI	Royal Bank of Canada	UCO Bank
INTERNATIONAL COMMERCIAL BANK OF CHINA CO., LTD. (THE)	Royal Bank of Scotland public limited company (The)	UFJ Bank Limited
ING Bank N.V.	SANPAOLO IMI S.p.A.	UniCredito Italiano Societa' per Azioni
Iyo Bank, Ltd. (The)	Shiga Bank, Ltd. (The)	UNITED COMMERCIAL BANK
JPMorgan Chase Bank, National Association (formerly known as JPMORGAN CHASE BANK)	Shinkin Central Bank	United Overseas Bank Ltd.
KBC Bank N.V.	Shizuoka Bank, Ltd. (The)	Wells Fargo Bank, National Association
Korea Exchange Bank	Societe Generale	WestLB AG
Malayan Banking Berhad	Standard Chartered Bank	Westpac Banking Corporation
	State Bank of India	Woori Bank
	State Street Bank and Trust Company	
	Sumitomo Mitsui Banking Corporation	
		Deletion in 2004
		Bank One, National Association
		Dresdner Bank AG
		Yamaguchi Bank, Ltd. (The)

Addition in 2004

ANNEX: AUTHORIZED INSTITUTIONS AND LOCAL REPRESENTATIVE OFFICES AT 31.12.2004 (cont.)

Restricted Licence Banks

Incorporated in Hong Kong

ABSA BANK (ASIA) LIMITED
 AIG Finance (Hong Kong) Limited
 ALLIED BANKING CORPORATION (HONG KONG) LIMITED
 Banc of America Securities Asia Limited
 (formerly known as BA Asia Limited)
 Bank of Baroda (Hong Kong) Limited
 BOCI Capital Limited
 Canadian Eastern Finance Limited
 Citicorp Commercial Finance (H.K.) Limited
 Citicorp International Limited
 GE Capital (Hong Kong) Limited

Hang Seng Finance Limited
 Indover bank (Asia) Limited
 Industrial and Commercial International Capital Limited
 J. P. MORGAN SECURITIES (ASIA PACIFIC) LIMITED
 KDB Asia Limited
 KOOKMIN BANK HONG KONG LIMITED
 (formerly known as Kookmin Finance Hong Kong Limited)
 Mitsubishi Securities (HK), Limited
 MIZUHO CORPORATE ASIA (HK) LIMITED

N.M. Rothschild & Sons (Hong Kong) Limited
 ORIX Asia Limited
 Pacific Finance (Hong Kong) Limited
 SCOTIABANK (HONG KONG) LIMITED
 Shinhan Finance Limited
 Societe Generale Asia Limited
 UBAF (Hong Kong) Limited

Deletion in 2004

Manhattan Card Company Limited

Incorporated outside Hong Kong

Bank of Ayudhya Public Company Limited
 Bank of Bermuda, Limited (The)
 Bumiputra-Commerce Bank Berhad
 Dexia Banque Internationale à Luxembourg
 HYPO REAL ESTATE BANK INTERNATIONAL #
 (not yet opened)
 Industrial Bank of Korea
 Lloyds TSB Bank Plc
 Mashreq Bank - Public Shareholding Company
 also known as:
 Mashreqbank psc

NEDBANK LIMITED
 PT. BANK MANDIRI (PERSERO) Tbk
 (formerly known as PT. Bank Mandiri (Persero))
 Siam Commercial Bank Public Company Limited (The)
 Thanakharn Kasikorn Thai Chamkat (Mahachon)
 also known as:
 KASIKORNBANK PUBLIC COMPANY LIMITED

Thai Military Bank Public Company Limited
 Union Bank of California, National Association
 Wachovia Bank, National Association

Deletion in 2004

Citibank International
 CITIBANK KOREA INC.
 (formerly known as KorAm Bank)

Addition in 2004

ANNEX: AUTHORIZED INSTITUTIONS AND LOCAL REPRESENTATIVE OFFICES AT 31.12.2004 (cont.)

Deposit-taking Companies

Incorporated in Hong Kong

Argo Enterprises Company Limited	Hachijuni Asia Limited	Orient First Capital Limited
BCOM Finance (Hong Kong) Limited	HBZ Finance Limited	PrimeCredit Limited
BII Finance Company Limited	Henderson International Finance Limited	Shacom Finance Limited
BPI International Finance Limited	HKCB Finance Limited	Sumitomo Trust Finance (H.K.) Limited (The)
C.F. Finance Company Limited	Hung Kai Finance Company Limited	Vietnam Finance Company Limited
Chau's Brothers Finance Company Limited	IBA Credit Limited	Wing Hang Finance Company Limited
Chohung Finance Limited	Inchroy Credit Corporation Limited	Wing Lung Finance Limited
Commonwealth Finance Corporation Limited	Indo Hong Kong International Finance Limited	
Corporate Finance (D.T.C.) Limited	JCG Finance Company, Limited	Deletion in 2004
Delta Asia Credit Limited	KEXIM ASIA LIMITED #	BCA Finance Limited
Edward Wong Credit Limited	Korea First Finance Limited	Hang Seng Credit Ltd.
First Metro International Investment Company Limited	Liu Chong Hing Finance Limited	Ka Wah International Merchant Finance Limited
Gunma Finance (Hong Kong) Limited	Michinoku Finance (Hong Kong) Limited	Kincheng-Tokyo Finance Company Limited
Habib Finance International Limited	OCTOPUS CARDS LIMITED	Mashreq Asia Limited

Incorporated outside Hong Kong

NIL

Local Representative Offices

AIG Private Bank Ltd.	Banca Popolare di Ancona Societa' per azioni	Banco Popolare di Verona e Novara S.c.r.l.
ANTWERPSE DIAMANTBANK NV also known as: ANTWERP DIAMOND BANK NV	Banca Popolare di Bergamo S.p.A.	Banco Popular Español, S.A.
Arab Bank plc	Banca Popolare di Novara – Società per Azioni	Banco Santander Central Hispano, S.A.
Banca Antoniana-Popolare Veneta S.C.A R.L.	Banca Popolare di Sondrio Soc. Coop. a r.l.	Bank für Arbeit und Wirtschaft Aktiengesellschaft
Banca del Gottardo	Banca Popolare di Vicenza Soc. Coop. a r.l.	Bank Leumi Le-Israel B.M.
Banca Popolare dell'Emilia Romagna Soc. Coop. a r.l.	Banco do Brasil S.A.	Bank of Fukuoka, Ltd. (The)
		Bank of Kyoto, Ltd. (The)

Addition in 2004

ANNEX: AUTHORIZED INSTITUTIONS AND LOCAL REPRESENTATIVE OFFICES AT 31.12.2004 (cont.)

Bank of New York – Inter Maritime Bank, Geneva	GUANGDONG DEVELOPMENT BANK CO., LTD.	Resona Bank, Limited
Bank of Yokohama, Ltd. (The)	Habib Bank A.G. Zurich	Rothschild Bank AG
Banque Cantonale Vaudoise	HSBC Bank Australia Limited	Schroder & Co Bank AG
Banque Privee Edmond de Rothschild S.A.	HSBC Bank Canada	also known as:
BSI Ltd.	HSBC Guyerzeller Bank AG	Schroder & Co Banque SA
CARIPRATO – Cassa di Risparmio di Prato S.p.A.	HSBC Trinkaus & Burkhardt (International) S.A.	Schroder & Co Banca SA
Cathay Bank	Investec Bank Limited	Schroder & Co Bank Ltd
China Development Bank	Japan Bank for International Cooperation	Schroder & Co Banco SA
China Everbright Bank Co., Ltd	Juroku Bank, Ltd. (The)	Shanghai Pudong Development Bank Co., Ltd.
CHINA MINSHENG BANKING CORPORATION LIMITED #	Kagoshima Bank Ltd. (The)	Shenzhen Development Bank Co., Ltd.
Chinese Bank (The)	Korea Development Bank (The)	Shoko Chukin Bank (The)
CITIC Group	Kredietbank S.A. Luxembourgeoise	Standard Bank of South Africa Ltd. (The)
(formerly known as China International Trust and Investment Corporation)	Land Bank of Taiwan	STANDARD CHARTERED (JERSEY) LIMITED
Clariden Bank	LGT Bank in Liechtenstein AG	(formerly known as STANDARD CHARTERED GRINDLAYS (OFFSHORE) LTD)
Clearstream Banking	also known as:	Taiwan Cooperative Bank
Credit Industriel et Commercial Credito Bergamasco S.p.A.	LGT Bank in Liechtenstein Ltd.	UFJ Bank (Schweiz) AG
D.A.H. Hambros Bank (Channel Islands) Limited	LGT Banque de Liechtenstein S.A.	also known as:
DePfa Investment Bank Limited	LGT Banca di Liechtenstein S.A.	UFJ Bank (Switzerland) Ltd.
DVB Bank N.V.	LLOYDS TSB OFFSHORE LIMITED	UFJ Banque (Suisse) SA
(formerly known as NEDSHIP BANK N.V.)	(formerly known as LLOYDS TSB OFFSHORE TREASURY LIMITED)	UFJ Banca (Svizzera) SA
EFG PRIVATE BANK LIMITED #	Merrill Lynch Bank (Suisse) S.A.	Union Bank of Taiwan
(opened on 1 Jan 2005)	Merrill Lynch International Bank Limited	Veneto Banca S.c.a.r.l.
Euroclear Bank	Metropolitan Bank and Trust Company	Yamaguchi Bank, Ltd. (The) #
Far Eastern International Bank	Nanto Bank, Ltd. (The)	Yamanashi Chuo Bank, Ltd.
Fiduciary Trust Company International	National Bank of Canada	
Fuhwa Commercial Bank Co., Ltd.	Nishi-Nippon Bank, Ltd. (The)	Deletion in 2004
GERRARD PRIVATE BANK (JERSEY) LIMITED	Norinchukin Bank (The)	Banco Atlantico S.A.
	Ogaki Kyoritsu Bank, Ltd. (The)	BRADFORD & BINGLEY INTERNATIONAL LIMITED
	Oita Bank, Ltd. (The)	Comerica Bank
	P.T. Bank Central Asia	Export-Import Bank of Korea (The)
	P.T. Bank Rakyat Indonesia (Persero)	F. van Lanschot Bankiers N.V.
	Raiffeisen Zentralbank Osterreich AG	

Addition in 2004

TABLE A: MAJOR ECONOMIC INDICATORS

	2000	2001	2002	2003	2004
I. Gross Domestic Product					
Real GDP growth (%)	10.2	0.5	1.9	3.2	8.1 ^(a)
Nominal GDP growth (%)	3.4	-1.4	-1.7	-2.2	5.1 ^(a)
Real growth of major expenditure components of GDP (%)					
– Private consumption expenditure	5.9	2.0	-1.1	-0.3	6.7 ^(a)
– Government consumption expenditure	2.0	6.1	2.5	1.9	0.5 ^(a)
– Gross domestic fixed capital formation of which	11.0	2.6	-4.5	0.1	4.5 ^(a)
– Building and construction	-7.6	-1.1	-1.1	-7.0	-10.3 ^(a)
– Machinery, equipment and computer software	27.0	6.2	-7.6	6.5	12.2 ^(a)
– Exports	16.6	-1.8	9.2	12.7	15.2 ^(a)
– Imports	16.8	-1.5	7.5	11.3	13.8 ^(a)
GDP at current market prices (US\$ billion)	165.4	162.8	160.0	156.7	164.6 ^(a)
Per capita GDP at current market prices (US\$)	24,811	24,213	23,577	23,030	23,917 ^(a)
II. External Trade (HK\$ billion)					
Merchandise trade ^(b)					
– Domestic exports of goods	181.0	153.5	131.1	122.1	126.4 ^(a)
– Re-exports of goods	1,391.7	1,327.5	1,431.0	1,627.0	1,900.6 ^(a)
– Total imports of goods	1,636.7	1,549.2	1,601.5	1,794.1	2,099.5 ^(a)
– Merchandise trade balance	-64.0	-68.2	-39.4	-45.0	-72.5 ^(a)
Services trade					
– Exports of services	301.8	307.7	335.4	347.4	407.6 ^(a)
– Imports of services	191.5	192.5	199.7	196.1	225.0 ^(a)
– Services trade balance	110.3	115.2	135.7	151.4	182.6 ^(a)
III. Fiscal Expenditure and Revenue (HK\$ million, fiscal year)					
Total government expenditure	232,893	238,890	239,177	247,466	249,741 ^(a)
Total government revenue	225,060	175,559	177,489	207,338	261,694 ^(a)
Consolidated surplus/deficit	-7,833	-63,331	-61,688	-40,128	11,953 ^(a)
Reserve balance as at end of fiscal year ^(c)	430,278	372,503	311,402	275,343	287,296 ^(a)
IV. Prices (annual change, %)					
Consumer Price Index (A)	-3.0	-1.7	-3.2	-2.1	0.0
Composite Consumer Price Index	-3.8	-1.6	-3.0	-2.6	-0.4
Trade Unit Value Indices					
– Domestic exports	-1.0	-4.7	-3.3	0.2	1.5
– Re-exports	-0.1	-2.0	-2.7	-1.5	1.1
– Imports	0.8	-3.1	-3.9	-0.4	2.9
Property Price Indices					
– Residential flats	-10	-12	-11	-12	27 ^(a)
– Office premises	-10	-12	-13	-9	57 ^(a)
– Retail premises	-6	-7	-2	1	39 ^(a)
– Flatted factory premises	-9	-10	-9	-4	22 ^(a)

TABLE A: MAJOR ECONOMIC INDICATORS (cont.)

	2000	2001	2002	2003	2004
V. Labour					
Labour force (annual change, %)	1.6	1.6	1.8	0.3	0.9
Employment (annual change, %)	3.1	1.4	-0.6	-0.4	2.1
Unemployment rate (annual average, %)	4.9	5.1	7.3	7.9	6.8
Underemployment rate (annual average, %)	2.8	2.5	3.0	3.5	3.3
Employment ('000)	3,207	3,252	3,232	3,219	3,288
of which					
- Manufacturing	334	326	290	272	232
- Financing, insurance, real estate and business services	453	478	474	470	480
- Wholesale, retail and import/export trades, restaurants and hotels	982	981	983	992	1,067
VI. Money Supply (HK\$ billion)					
HK\$ money supply					
- M1	204.0	229.8	259.4	354.8	412.6
- M2 ^(d)	1,988.0	1,998.8	1,984.0	2,107.3	2,208.6
- M3 ^(d)	2,002.4	2,016.6	2,004.2	2,122.9	2,219.5
Total money supply					
- M1	243.8	258.1	295.6	413.4	484.5
- M2	3,649.5	3,550.1	3,518.3	3,813.4	4,166.7
- M3	3,692.8	3,594.1	3,561.9	3,858.0	4,189.5
VII. Interest Rates (end of period, %)					
Three-month interbank rate	5.75	1.88	1.41	0.07	0.28
Savings deposit	4.75	0.15	0.03	0.01	0.01
One-month time deposit	5.03	0.54	0.13	0.01	0.02
Banks' 'Best lending rate'	9.50	5.13	5.00	5.00	5.00
VIII. Exchange Rates (end of period)					
HK\$/US\$	7.796	7.797	7.798	7.763	7.774
Trade-weighted Effective Exchange Rate Index (Jan 2000=100)	102.9	105.9	102.0	98.8	96.0
IX. Foreign Currency Reserve Assets (US\$ billion) ^(e)	107.6	111.2	111.9	118.4	123.6
X. Stock Market (end of period figures)					
Hang Seng Index	15,096	11,397	9,321	12,576	14,230
Average price/earning ratio	12.8	12.2	14.9	19.0	18.7
Market capitalisation (HK\$ billion)	4,795.2	3,885.3	3,559.1	5,477.7	6,629.2

(a) The estimates are preliminary.

(b) Includes non-monetary gold.

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

(d) Adjusted to include foreign currency swap deposits.

(e) Excludes unsettled forward transactions but includes gold.

TABLE B: PERFORMANCE RATIOS OF THE BANKING SECTOR ^(a)

	All AIs							2004
	1997	1998	1999	2000	2001	2002	2003	
Asset Quality ^(b)	%	%	%	%	%	%	%	%
As % of total credit exposures ^(c)								
Total outstanding provisions	0.85	1.79	2.32	2.03	1.73	1.40	1.14	0.78
Classified ^(d) exposures:								
Gross	1.08	4.52	5.52	4.34	3.71	2.77	2.25	1.21
Net of specific provisions	0.72	3.29	3.69	2.86	2.47	1.85	1.54	0.80
Net of all provisions	0.22	2.72	3.20	2.31	1.98	1.37	1.10	0.43
Non-performing exposures ^(e)	N.A.	N.A.	3.85	3.18	2.62	1.98	1.66	0.84
As % of total loans								
Total outstanding provisions	1.03	2.17	3.14	2.98	2.82	2.39	1.98	1.42
Classified ^(d) loans:								
Gross	1.23	5.27	7.24	6.08	5.73	4.53	3.74	2.11
Net of specific provisions	0.82	3.79	4.79	3.96	3.75	2.98	2.54	1.39
Net of all provisions	0.20	3.09	4.10	3.11	2.92	2.13	1.76	0.68
Non-performing loans ^(e)	N.A.	N.A.	5.34	4.72	4.37	3.46	2.95	1.56
Overdue > 3 months and rescheduled loans	1.07	4.18	5.72	5.12	4.16	3.41	2.81	1.54
Profitability								
Return on assets (operating profit)	0.69	0.36	0.42	0.84	0.85	0.94	0.93	1.06
Return on assets (post-tax profit)	0.60	0.28	0.39	0.77	0.76	0.81	0.81	0.97
Net interest margin	1.08	1.13	1.34	1.43	1.45	1.52	1.41	1.18
Cost-income ratio	45.9	48.3	44.2	45.5	47.2	46.3	45.8	48.8
Bad debt charge to total assets	0.13	0.45	0.64	0.26	0.23	0.24	0.24	0.01
Liquidity								
Loan to deposit ratio (all currencies)	152.1	110.1	86.5	69.8	64.1	62.6	57.1	55.8
Loan to deposit ^(f) ratio (Hong Kong dollar)	112.3	99.7	90.6	89.3	88.8	88.5	81.5	82.6

Asset Quality

Delinquency ratio of residual mortgage loans
 Credit card receivables ^(g)
 Delinquency ratio
 Charge-off ratio

Profitability

Operating profit to shareholders' funds
 Post-tax profit to shareholders' funds

Capital adequacy

Equity to assets ratio ^(b)

Capital adequacy ratio (consolidated)

- (a) Figures relate to Hong Kong office(s) only except where otherwise stated.
 (b) Figures relate to Hong Kong office(s) and for the locally incorporated AIs included therein, also their overseas branches.
 (c) 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.

- (d) Denotes loans or exposures graded as "substandard", "doubtful" or "loss".
 (e) Denotes loans or exposures on which interest has been placed in suspense or on which interest accrual has ceased.
 (f) Includes swap deposits.
 (g) There is a break in series in 2001 owing to an increase in the number of surveyed institutions.
 N.A. not available

Retail banks

1997	1998	1999	2000	2001	2002	2003	2004
%	%	%	%	%	%	%	%
1.59	2.53	2.68	2.16	1.76	1.41	1.13	0.78
1.63	6.11	6.72	4.70	4.03	3.02	2.32	1.27
1.03	4.48	4.72	3.25	2.85	2.15	1.67	0.90
0.04	3.57	4.04	2.54	2.27	1.61	1.18	0.49
N.A.	N.A.	4.68	3.52	2.92	2.17	1.72	0.85
2.14	3.34	4.25	3.52	3.04	2.49	2.05	1.46
2.09	7.70	10.14	7.26	6.53	5.04	3.94	2.24
1.30	5.57	7.02	4.93	4.51	3.53	2.78	1.58
-0.06	4.35	5.89	3.74	3.48	2.55	1.89	0.78
N.A.	N.A.	7.60	5.87	5.16	3.94	3.17	1.62
2.09	6.47	7.86	6.04	4.57	3.59	2.87	1.48
1.62	0.98	0.98	1.33	1.17	1.35	1.36	1.51
1.39	0.86	0.94	1.16	1.05	1.18	1.18	1.38
2.19	2.01	2.11	2.14	2.03	2.09	1.91	1.65
39.5	42.1	39.0	38.1	42.2	39.3	38.6	41.6
0.19	0.60	0.76	0.44	0.40	0.34	0.29	-0.02
72.3	61.2	55.2	52.6	53.7	53.5	49.5	50.0
83.4	73.8	71.7	73.3	77.2	78.6	71.6	73.2

Surveyed institutions

1997	1998	1999	2000	2001	2002	2003	2004
%	%	%	%	%	%	%	%
N.A.	0.84	1.13	1.32	1.22	1.06	0.86	0.38
0.64	1.16	0.92	0.76	1.28	1.28	0.92	0.44
2.05	3.14	4.92	3.88	5.46	13.25	10.02	4.73

Locally incorporated banks

1997	1998	1999	2000	2001	2002	2003	2004
%	%	%	%	%	%	%	%
17.9	11.0	12.6	17.0	15.4	16.2	16.9	18.6
15.7	9.5	11.6	14.7	14.1	14.0	14.6	17.1
9.9	9.1	8.9	8.6	10.5	10.6	10.5	10.7

All locally incorporated AIs

1997	1998	1999	2000	2001	2002	2003	2004
%	%	%	%	%	%	%	%
17.4	18.5	18.7	17.8	16.5	15.7	15.3	15.4

TABLE C: AUTHORIZED INSTITUTIONS: DOMICILE AND PARENTAGE

	2000	2001	2002	2003	2004
Licensed Banks					
(i) Incorporated in Hong Kong	31	29	26	23	24
(ii) Incorporated outside Hong Kong	123	118	107	111	109
Total	154	147	133	134	133
Restricted Licence Banks					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	2	2	2	1	1
(b) incorporated outside Hong Kong	11	11	12	11	10
(ii) Subsidiaries or branches of foreign banks which are not licensed banks in Hong Kong	29	30	26	24	23
(iii) Bank related	3	3	3	3	3
(iv) Others	3	3	3	3	3
Total	48	49	46	42	40
Deposit-taking Companies					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	16	15	14	9	7
(b) incorporated outside Hong Kong	8	5	4	3	2
(ii) Subsidiaries of foreign banks which are not licensed banks in Hong Kong	23	21	15	15	14
(iii) Bank related	2	2	2	2	2
(iv) Others	12	11	10	10	10
Total	61	54	45	39	35
All Authorized Institutions	263	250	224	215	208
Local Representative Offices	118	111	94	87	85

**TABLE D: AUTHORIZED INSTITUTIONS:
REGION/ECONOMY OF BENEFICIAL OWNERSHIP**

Region/Economy	Licensed Banks					Restricted Licence Banks					Deposit-taking Companies				
	00	01	02	03	04	00	01	02	03	04	00	01	02	03	04
Asia & Pacific															
Hong Kong	16	14	12	13	12	2	2	2	1	1	16	15	14	13	12
Australia	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-
Mainland China	19	19	13	12	13	2	2	2	2	2	3	3	3	3	2
India	4	4	4	4	4	-	-	1	1	1	3	3	2	2	2
Indonesia	2	2	1	1	1	2	2	2	2	2	7	4	2	2	1
Japan	22	20	15	13	12	5	5	4	4	4	8	7	7	5	4
Malaysia	3	1	1	2	3	2	2	2	1	1	2	1	1	1	1
Pakistan	1	1	1	1	1	-	-	-	-	-	2	2	2	2	2
Philippines	2	2	2	2	2	1	1	1	1	1	5	4	3	3	3
Singapore	5	7	6	4	4	1	1	-	-	-	2	3	2	-	-
South Korea	3	3	3	3	3	6	6	5	5	4	2	2	1	1	2
Taiwan	6	7	10	13	14	1	1	2	-	-	-	-	-	-	1
Thailand	1	1	1	1	1	4	4	4	4	4	-	-	-	-	-
Vietnam	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1
Sub-Total	88	85	73	73	74	26	26	25	21	20	51	45	38	33	31
Europe															
Austria	2	2	1	1	1	-	-	-	-	-	-	-	-	-	-
Belgium	4	4	3	3	2	-	-	-	-	-	-	-	-	-	-
Denmark	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
France	6	5	6	6	6	3	3	3	2	2	1	-	-	-	-
Germany	9	9	9	9	8	1	1	-	-	1	-	-	-	-	-
Italy	7	6	6	6	6	-	-	-	-	-	-	-	-	-	-
Netherlands	3	3	3	3	3	-	-	-	-	-	-	-	-	-	-
Spain	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-
Sweden	2	1	1	1	1	-	-	-	-	-	-	-	-	-	-
Switzerland	3	3	3	3	3	1	1	1	1	1	-	-	-	-	-
United Kingdom	8	10	10	9	10	2	2	2	2	1	-	-	-	-	-
Sub-Total	46	44	43	42	41	7	7	6	5	5	1	-	-	-	-
Middle East															
Bahrain	1	1	1	1	0	-	-	-	-	-	1	1	1	1	0
Iran	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-
U.A.E.	-	-	-	-	-	-	-	-	1	1	1	1	1	1	0
Sub-Total	2	2	2	2	1	-	-	-	1	1	2	2	2	2	0
North America															
Canada	5	5	4	5	5	1	2	2	2	2	-	-	-	-	-
United States	13	10	10	11	11	10	9	9	9	8	5	5	3	3	3
Sub-Total	18	15	14	16	16	11	11	11	11	10	5	5	3	3	3
South Africa	-	1	1	1	1	2	3	2	2	2	1	1	1	-	-
Bermuda	-	-	-	-	-	2	2	2	1	1	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1
Grand Total	154	147	133	134	133	48	49	46	42	40	61	54	45	39	35

TABLE E: PRESENCE OF WORLD'S LARGEST 500 BANKS IN HONG KONG

Positions at 31.12.2004	Number of Overseas Banks ^(b)					Licensed Banks ^(c)				
	00	01	02	03	04	00	01	02	03	04
World Ranking^(a)										
1-20	20	20	20	20	20	28	28	30	30	33
21-50	26	24	23	23	22	23	23	22	21	19
51-100	33	32	30	32	28	27	26	27	27	23
101-200	49	47	42	44	42	27	25	21	22	22
201-500	58	53	53	51	45	12	12	15	18	17
Sub-total	186	176	168	170	157	117	114	115	118	114
Others	75	73	51	44	52	37	33	18	16	19
Total	261	249	219	214	209	154	147	133	134	133

(a) Top 500 banks/banking groups in the world ranked by total assets less contra items.

Figures are extracted from The Banker, July 2004 issue.

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

The figures exclude banks incorporated in Hong Kong.

(c) Include subsidiaries of overseas banks, classified in accordance with the world ranking of these overseas banks.

Restricted Licence Banks ^(c)					Deposit-Taking Companies ^(c)					Local Representative Offices				
00	01	02	03	04	00	01	02	03	04	00	01	02	03	04
13	11	12	11	10	7	6	4	3	1	11	8	7	7	7
4	5	3	4	5	-	-	-	-	-	5	8	7	4	4
2	3	4	4	4	3	3	5	2	2	11	11	6	6	5
4	4	2	3	3	9	6	5	5	4	17	17	19	23	22
12	14	13	10	7	6	7	8	7	5	35	30	24	22	20
35	37	34	32	29	25	22	22	17	12	79	74	63	62	58
13	12	12	10	11	36	32	23	22	23	39	37	31	25	27
48	49	46	42	40	61	54	45	39	35	118	111	94	87	85

**TABLE F: BALANCE SHEET:
ALL AUTHORIZED INSTITUTIONS AND RETAIL BANKS**
All Authorized Institutions

(HK\$ bn)	1997			1998			1999		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets									
Loans to customers	1,742	2,379	4,122	1,695	1,609	3,304	1,607	1,206	2,813
Inside Hong Kong ^(a)	1,706	525	2,230	1,665	444	2,110	1,584	349	1,933
Outside Hong Kong ^(b)	37	1,854	1,891	30	1,165	1,195	23	857	880
Interbank lending	712	2,368	3,081	578	2,364	2,942	511	2,414	2,925
Inside Hong Kong	517	254	771	411	218	629	359	177	536
Outside Hong Kong	195	2,114	2,310	167	2,146	2,312	152	2,237	2,389
Negotiable certificates of deposit (NCD)	122	50	173	106	38	144	103	35	138
Negotiable debt instruments, other than NCD	187	448	635	204	342	546	261	322	583
Other assets	170	217	387	169	150	318	200	125	326
Total assets	2,934	5,463	8,397	2,752	4,503	7,254	2,682	4,102	6,784
Liabilities									
Deposits from customers ^(c)	1,552	1,159	2,710	1,700	1,300	3,000	1,773	1,477	3,251
Interbank borrowing	811	3,942	4,753	646	2,780	3,426	539	2,191	2,731
Inside Hong Kong	521	251	772	414	208	622	360	168	529
Outside Hong Kong	290	3,691	3,981	232	2,572	2,803	179	2,023	2,202
Negotiable certificates of deposit	172	48	220	163	46	209	164	36	199
Other liabilities	386	328	714	365	254	619	405	198	604
Total liabilities	2,921	5,476	8,397	2,874	4,380	7,254	2,882	3,903	6,784

Retail Banks

(HK\$ bn)	1997			1998			1999		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets									
Loans to customers	1,171	260	1,431	1,168	239	1,407	1,166	203	1,369
Inside Hong Kong ^(a)	1,156	213	1,369	1,154	198	1,352	1,154	170	1,323
Outside Hong Kong ^(b)	15	47	62	14	41	55	12	34	46
Interbank lending	553	543	1,096	476	790	1,266	412	877	1,289
Inside Hong Kong	408	86	495	345	120	466	299	101	399
Outside Hong Kong	145	456	601	131	670	801	113	777	890
Negotiable certificates of deposit (NCD)	44	10	54	42	10	52	48	10	58
Negotiable debt instruments, other than NCD	98	137	236	127	149	275	188	180	369
Other assets	134	70	205	133	46	180	168	50	218
Total assets	2,001	1,020	3,021	1,946	1,234	3,180	1,982	1,321	3,303
Liabilities									
Deposits from customers ^(c)	1,404	574	1,978	1,583	716	2,299	1,627	854	2,481
Interbank borrowing	262	294	556	194	232	426	162	187	349
Inside Hong Kong	72	31	103	46	39	85	50	33	82
Outside Hong Kong	190	263	453	148	193	341	112	155	267
Negotiable certificates of deposit	120	19	139	116	21	137	112	14	126
Other liabilities	265	83	348	258	60	318	312	34	346
Total liabilities	2,050	971	3,021	2,151	1,029	3,180	2,212	1,091	3,303

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

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

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

2000			2001			2002			2003			2004		
HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
1,652	809	2,461	1,648	537	2,185	1,616	461	2,076	1,573	462	2,035	1,667	489	2,156
1,626	339	1,965	1,626	252	1,879	1,591	243	1,834	1,542	267	1,809	1,631	291	1,922
26	470	496	21	285	306	25	218	243	31	195	226	36	198	233
533	2,469	3,002	397	2,231	2,628	332	1,983	2,315	438	2,175	2,614	447	2,577	3,024
380	171	551	287	182	468	236	159	395	295	177	472	291	184	475
153	2,297	2,450	111	2,049	2,160	96	1,823	1,919	144	1,998	2,142	156	2,392	2,548
98	37	135	87	40	128	90	44	134	86	58	144	74	48	121
329	427	756	355	553	908	395	715	1,109	397	800	1,197	459	870	1,328
202	106	307	231	74	306	255	110	365	289	212	501	296	212	508
2,814	3,847	6,661	2,718	3,436	6,154	2,687	3,312	5,999	2,783	3,708	6,491	2,942	4,195	7,137
1,851	1,677	3,528	1,855	1,552	3,407	1,825	1,493	3,318	1,931	1,636	3,567	2,018	1,848	3,866
601	1,694	2,295	454	1,474	1,929	384	1,404	1,788	428	1,489	1,918	437	1,711	2,148
380	163	543	290	180	470	236	157	394	285	185	470	294	203	497
221	1,530	1,752	164	1,295	1,459	147	1,246	1,394	143	1,305	1,448	143	1,508	1,651
151	26	178	135	37	172	138	73	211	132	110	242	124	132	256
447	213	661	473	173	646	509	173	683	495	268	764	610	256	867
3,051	3,610	6,661	2,917	3,237	6,154	2,856	3,143	5,999	2,987	3,504	6,491	3,190	3,947	7,137
2000			2001			2002			2003			2004		
HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
1,242	189	1,431	1,304	150	1,454	1,307	151	1,459	1,278	172	1,450	1,371	200	1,571
1,227	163	1,390	1,292	128	1,420	1,296	130	1,426	1,266	146	1,412	1,354	159	1,513
14	26	41	12	22	33	11	22	33	12	26	39	17	41	58
446	987	1,433	307	881	1,188	245	765	1,010	330	836	1,166	302	1,022	1,324
325	107	432	239	109	348	190	107	297	247	110	358	235	117	352
121	881	1,002	68	772	840	56	658	713	83	726	809	67	905	972
57	20	77	56	18	74	61	21	82	58	38	96	55	28	83
232	262	494	256	360	616	259	484	744	278	565	843	317	583	900
162	40	202	183	38	221	208	61	269	233	78	312	243	99	342
2,139	1,498	3,637	2,106	1,447	3,553	2,081	1,483	3,564	2,178	1,689	3,867	2,288	1,932	4,219
1,693	1,029	2,722	1,688	1,020	2,708	1,663	1,063	2,726	1,786	1,141	2,927	1,874	1,270	3,144
204	221	425	122	207	329	78	213	291	90	265	354	87	295	382
57	29	86	39	20	58	24	31	55	31	26	58	36	30	66
147	192	339	83	188	271	54	182	236	58	238	296	51	265	316
105	13	118	85	28	113	86	52	138	82	80	162	80	99	179
327	45	372	359	44	402	365	44	409	361	63	424	436	79	515
2,330	1,308	3,637	2,254	1,299	3,553	2,193	1,372	3,564	2,319	1,548	3,867	2,476	1,744	4,219

TABLE G: MAJOR BALANCE SHEET ITEMS BY REGION/ECONOMY OF BENEFICIAL OWNERSHIP OF AUTHORIZED INSTITUTIONS

(HK\$ bn)		Mainland China	Japan	US	Europe	Others	Total
Total Assets	2003	1,079	624	552	1,565	2,671	6,491
	2004	1,146	576	650	1,876	2,888	7,137
Deposits from Customers	2003	784	177	238	489	1,879	3,567
	2004	836	178	291	541	2,019	3,866
Loans to Customers	2003	453	152	118	378	934	2,035
	2004	478	131	124	402	1,020	2,156
Loans to Customers Inside Hong Kong^(a)	2003	427	81	109	295	897	1,809
	2004	446	84	116	310	967	1,922
Loans to Customers Outside Hong Kong^(b)	2003	26	71	8	83	37	226
	2004	32	47	8	93	53	233

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

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

TABLE H: FLOW OF FUNDS FOR ALL AUTHORIZED INSTITUTIONS AND RETAIL BANKS**All Authorized Institutions**

(HK\$ bn)	2003			2004		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Increase/(Decrease) in						
Assets						
Loans to customers	(43)	1	(41)	94	27	121
Inside Hong Kong ^(a)	(49)	24	(25)	89	25	114
Outside Hong Kong ^(b)	6	(22)	(16)	4	2	7
Interbank lending	106	193	299	9	401	410
Inside Hong Kong	59	18	76	(4)	7	4
Outside Hong Kong	48	175	223	12	394	406
All other assets	32	201	234	56	59	116
Total assets	96	395	492	159	488	646
Liabilities						
Deposits from customers ^(c)	106	144	249	87	212	299
Interbank borrowing	44	86	130	9	221	230
Inside Hong Kong	49	28	76	9	18	27
Outside Hong Kong	(4)	58	54	0	203	204
All other liabilities	(20)	132	112	107	10	117
Total liabilities	130	362	492	203	443	646
Net interbank borrowing/(lending)	(62)	(107)	(169)	0	(180)	(180)
Net customer lending/(borrowing)	(148)	(142)	(291)	6	(185)	(178)

Retail Banks

(HK\$ bn)	2003			2004		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Increase/(Decrease) in						
Assets						
Loans to customers	(29)	20	(8)	93	28	120
Inside Hong Kong ^(a)	(30)	16	(14)	88	13	101
Outside Hong Kong ^(b)	2	4	6	5	15	19
Interbank lending	85	71	156	(28)	185	157
Inside Hong Kong	58	3	60	(13)	7	(6)
Outside Hong Kong	27	68	96	(15)	178	163
All other assets	40	115	155	45	29	74
Total assets	96	207	303	110	242	352
Liabilities						
Deposits from customers ^(c)	123	78	201	88	129	217
Interbank borrowing	11	52	63	(3)	31	28
Inside Hong Kong	7	(4)	3	4	4	8
Outside Hong Kong	4	56	60	(7)	27	20
All other liabilities	(8)	47	39	72	35	108
Total liabilities	126	177	303	157	195	352
Net interbank borrowing/(lending)	(74)	(19)	(93)	25	(155)	(130)
Net customer lending/(borrowing)	(152)	(58)	(210)	5	(101)	(96)

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

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

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

TABLE I: LOANS TO AND DEPOSITS FROM CUSTOMERS BY CATEGORY OF AUTHORIZED INSTITUTIONS

(HK\$ bn)	Loans to Customers				Deposits from Customers ^(a)			
	HK\$	F/CY	Total	%	HK\$	F/CY	Total	%
1997								
Licensed banks	1,557	2,319	3,876	94	1,536	1,108	2,644	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	1,552	1,159	2,710	100
1998								
Licensed banks	1,522	1,565	3,087	93	1,689	1,265	2,954	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	1,700	1,300	3,000	100
1999								
Licensed banks	1,456	1,178	2,633	94	1,763	1,447	3,210	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	1,773	1,477	3,251	100
2000								
Licensed banks	1,502	788	2,291	93	1,839	1,652	3,491	99
Restricted licence banks	108	18	126	5	9	22	31	1
Deposit-taking companies	41	3	44	2	3	2	6	-
Total	1,652	809	2,461	100	1,851	1,677	3,528	100
2001								
Licensed banks	1,507	521	2,028	93	1,838	1,528	3,367	99
Restricted licence banks	108	15	122	6	12	21	33	1
Deposit-taking companies	32	2	35	2	4	2	6	-
Total	1,648	537	2,185	100	1,855	1,552	3,407	100
2002								
Licensed banks	1,491	446	1,937	93	1,806	1,470	3,276	99
Restricted licence banks	99	13	112	5	15	21	36	1
Deposit-taking companies	26	2	27	1	4	2	6	-
Total	1,616	461	2,076	100	1,825	1,493	3,318	100
2003								
Licensed banks	1,465	448	1,913	94	1,916	1,608	3,524	99
Restricted licence banks	85	12	97	5	12	27	38	1
Deposit-taking companies	24	1	25	1	3	2	5	-
Total	1,573	462	2,035	100	1,931	1,636	3,567	100
2004								
Licensed banks	1,581	475	2,057	95	2,007	1,839	3,846	99
Restricted licence banks	67	12	79	4	8	7	15	-
Deposit-taking companies	19	2	20	1	3	2	5	-
Total	1,667	489	2,156	100	2,018	1,848	3,866	100

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

A "-" sign denotes a figure of less than 0.5. Figures may not add up to total due to rounding.

TABLE J: LOANS TO CUSTOMERS INSIDE HONG KONG BY ECONOMIC SECTOR

All Authorized Institutions																
(HK\$ bn)																
Sector	1997		1998		1999		2000		2001		2002		2003		2004	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	193	9	149	7	114	6	104	5	89	5	91	5	100	6	130	7
Manufacturing	111	5	95	4	80	4	74	4	71	4	71	4	80	4	99	5
Transport & transport equipment	96	4	106	5	103	5	105	5	102	5	104	6	110	6	121	6
Building, construction & property development and investment	440	20	416	20	384	20	398	20	389	21	379	21	360	20	386	20
Wholesale and retail trade	206	9	180	9	144	7	120	6	101	5	100	5	94	5	99	5
Financial concerns (other than authorized institutions)	260	12	234	11	189	10	170	9	142	8	125	7	147	8	168	9
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	107	6	99	5	87	5	77	4
to purchase other residential property	480	22	515	24	532	28	536	27	540	29	542	30	529	29	534	28
other purposes	154	7	143	7	138	7	148	8	150	8	143	8	137	8	149	8
Others	230	10	196	9	173	9	220	11	188	10	178	10	164	9	158	8
Total^(a)	2,230	100	2,110	100	1,933	100	1,965	100	1,879	100	1,834	100	1,809	100	1,922	100
Retail Banks																
(HK\$ bn)																
Sector	1997		1998		1999		2000		2001		2002		2003		2004	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	128	9	107	8	85	6	78	6	69	5	72	5	80	6	103	7
Manufacturing	61	4	55	4	49	4	47	3	46	3	47	3	53	4	65	4
Transport & transport equipment	33	2	42	3	43	3	48	3	58	4	63	4	68	5	76	5
Building, construction & property development and investment	289	21	276	20	272	21	294	21	307	22	311	22	301	21	331	22
Wholesale and retail trade	110	8	103	8	87	7	76	5	68	5	70	5	65	5	67	4
Financial concerns (other than authorized institutions)	69	5	71	5	72	5	63	5	63	4	56	4	65	5	65	4
Individuals:																
to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	37	3	44	3	45	3	56	4	69	5	65	5	57	4	51	3
to purchase other residential property	385	28	431	32	458	35	482	35	497	35	508	36	501	35	515	34
other purposes	112	8	105	8	105	8	114	8	116	8	111	8	104	7	126	8
Others	144	11	119	9	106	8	132	9	126	9	122	9	117	8	113	7
Total^(a)	1,369	100	1,352	100	1,323	100	1,390	100	1,420	100	1,426	100	1,412	100	1,513	100

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

TABLE K: DEPOSITS FROM CUSTOMERS

(HK\$ bn)	All AIs				Retail banks			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Hong Kong Dollar ^(a)								
1997	108	336	1,108	1,552	97	329	978	1,404
1998	97	414	1,188	1,700	88	408	1,087	1,583
1999	106	452	1,216	1,773	97	445	1,085	1,627
2000	112	493	1,246	1,851	101	486	1,106	1,693
2001	128	614	1,113	1,855	117	608	963	1,688
2002	146	674	1,004	1,825	134	668	861	1,663
2003	227	936	768	1,931	203	927	656	1,786
2004	272	1,033	713	2,018	250	1,023	601	1,874
Foreign Currency								
1997	20	155	984	1,159	15	136	424	574
1998	19	169	1,112	1,300	14	149	553	716
1999	20	192	1,266	1,477	15	168	671	854
2000	40	203	1,433	1,677	20	181	828	1,029
2001	28	238	1,286	1,552	20	214	786	1,020
2002	36	272	1,184	1,493	24	245	794	1,063
2003	59	341	1,236	1,636	38	307	796	1,141
2004	72	399	1,378	1,848	47	357	866	1,270
Total								
1997	128	491	2,092	2,710	112	465	1,401	1,978
1998	116	583	2,300	3,000	102	557	1,640	2,299
1999	126	644	2,481	3,251	111	613	1,756	2,481
2000	152	696	2,680	3,528	121	667	1,934	2,722
2001	156	851	2,399	3,407	137	822	1,749	2,708
2002	182	946	2,189	3,318	158	913	1,656	2,726
2003	286	1,278	2,004	3,567	241	1,234	1,452	2,927
2004	344	1,432	2,090	3,866	297	1,379	1,468	3,144

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

TABLE L: GEOGRAPHICAL BREAKDOWN OF NET EXTERNAL CLAIMS/ (LIABILITIES) OF ALL AUTHORIZED INSTITUTIONS

(HK\$ bn) Region/Economy	2003			2004		
	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	411	(38)	373	573	(122)	451
Singapore	163	(38)	125	276	(48)	228
Japan	134	78	212	185	35	220
Australia	166	24	190	179	26	204
India	6	7	13	9	8	17
South Korea	24	16	40	(3)	20	17
New Zealand	14	3	17	12	1	13
Malaysia	13	8	21	(3)	14	11
Republic of Kazakhstan	0	0	0	0	0	1
Pakistan	(2)	0	(2)	0	0	0
Vietnam	(2)	(1)	(2)	0	(1)	(1)
Sri Lanka	0	0	0	(1)	0	(1)
Vanuatu	(1)	(1)	(2)	0	(1)	(1)
Western Samoa	0	0	0	0	(2)	(2)
Brunei	(1)	0	(1)	(3)	0	(3)
Indonesia	(4)	(3)	(7)	(3)	(3)	(5)
Philippines	(2)	(5)	(7)	(2)	(7)	(9)
Thailand	(5)	1	(4)	(12)	(1)	(13)
Taiwan	17	(42)	(25)	26	(57)	(31)
Macau SAR	(41)	(6)	(48)	(42)	(9)	(51)
Mainland China	(70)	(77)	(147)	(44)	(97)	(140)
Others	0	(1)	(2)	0	(1)	(1)
North America	141	125	266	121	131	252
United States	110	108	218	91	122	213
Canada	31	17	48	30	9	39
Caribbean	(10)	(57)	(67)	11	(39)	(27)
Bermuda	0	2	2	0	4	4
Panama	0	0	0	0	0	1
Netherlands Antilles	1	(6)	(5)	1	(6)	(5)
Bahamas	(2)	(3)	(6)	(8)	(6)	(14)
Cayman Islands	(9)	(46)	(55)	19	(38)	(19)
Others	0	(3)	(4)	0	7	6
Africa	0	(1)	(1)	(3)	(1)	(5)
South Africa	0	1	0	0	0	0
Liberia	0	(1)	(1)	0	(1)	(1)
Mauritius	1	0	0	(3)	(1)	(4)
Others	0	0	0	0	0	0

TABLE L: GEOGRAPHICAL BREAKDOWN OF NET EXTERNAL CLAIMS/ (LIABILITIES) OF ALL AUTHORIZED INSTITUTIONS (cont.)

(HK\$ bn) Region/Economy	2003			2004		
	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	(1)	(1)	2	(1)	0
Chile	0	1	1	0	1	1
Brazil	0	(1)	0	1	0	1
Venezuela	0	(1)	(1)	0	(1)	(1)
Others	0	0	0	0	0	0
Eastern Europe	(1)	1	(1)	1	0	1
Western Europe	668	65	733	790	43	833
United Kingdom	310	17	327	347	1	348
France	56	17	73	132	13	145
Netherlands	79	14	94	66	13	78
Belgium	24	2	26	39	1	40
Italy	25	6	31	32	7	40
Switzerland	38	(2)	36	39	(2)	36
Germany	46	3	49	24	4	29
Sweden	21	3	24	25	3	28
Norway	14	1	15	16	2	18
Luxembourg	10	0	10	17	0	17
Denmark	9	0	10	13	0	13
Austria	12	1	12	11	0	11
Republic of Ireland	14	1	15	11	1	11
Spain	4	1	5	9	0	9
Finland	6	0	6	5	0	5
Portugal	1	0	1	2	0	2
Iceland	1	0	1	2	0	2
Guernsey	0	0	0	(1)	2	1
Greece	(1)	1	0	(1)	1	1
Jersey	0	0	0	0	(1)	(1)
Others	(2)	(1)	(3)	1	(1)	0
Middle East	(2)	0	(2)	9	1	10
Bahrain	2	0	2	10	0	10
United Arab Emirates	(2)	0	(2)	1	1	1
Israel	(1)	0	(1)	0	0	0
Egypt	(1)	0	(1)	0	0	0
Iran	0	0	0	(1)	0	(1)
Others	0	0	0	0	0	0
Others^(a)	0	44	44	36	0	36
Overall Total	1,207	138	1,345	1,539	12	1,551

(a) "Others" include economies not listed in the above and position in relation to international organisations.