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ANNEX: AUTHORIZED INSTITUTIONS AND LOCAL REPRESENTATIVE OFFICES at 31.12.2005

Licensed Banks

Incorporated in Hong Kong

Asia Commercial Bank Limited	Dah Sing Bank Limited	MEVAS Bank Limited
Bank of America (Asia) Limited	DBS BANK (HONG KONG) LIMITED	Nanyang Commercial Bank, Limited
Bank of China (Hong Kong) Limited	FUBON BANK (HONG KONG) LIMITED (formerly known as: International Bank of Asia Limited)	Shanghai Commercial Bank Limited
Bank of East Asia, Limited (The)	Hang Seng Bank, Limited	Standard Bank Asia Limited
CHINA CONSTRUCTION BANK (ASIA) LIMITED (formerly known as: JIAN SING BANK LIMITED)	Hongkong & Shanghai Banking Corporation Limited (The)	Standard Chartered Bank (Hong Kong) Limited
Chiyu Banking Corporation Limited	Industrial and Commercial Bank of China (Asia) Limited	Tai Sang Bank Limited
CITIBANK (HONG KONG) LIMITED	Liu Chong Hing Bank Limited	Tai Yau Bank, Limited
CITIC Ka Wah Bank Limited		WING HANG BANK, LIMITED
		Wing Lung Bank Limited

Incorporated outside Hong Kong

ABN AMRO Bank N.V.	Bank of India	Chiba Bank, Ltd. (The)
Agricultural Bank of China	Bank of Montreal	China Construction Bank Corporation
American Express Bank Limited	Bank of New York (The)	China Merchants Bank Co., Ltd.
Australia & New Zealand Banking Group Limited	Bank of Nova Scotia (The)	Chinatrust Commercial Bank, Ltd.
BANCA DI ROMA, SOCIETA' PER AZIONI	BANK OF TAIWAN	Chugoku Bank, Ltd. (The)
Banca Intesa S.p.A. also known as: Intesa S.p.A.	Bank of Tokyo-Mitsubishi, Ltd. (The)	Citibank, N.A.
Banca Monte dei Paschi di Siena S.p.A.	Bank SinoPac	Commerzbank AG
Banca Nazionale del Lavoro S.p.A.	Barclays Bank plc	Commonwealth Bank of Australia
Banco Bilbao Vizcaya Argentaria S.A.	Bayerische Hypo-und Vereinsbank Aktiengesellschaft	Coöperatieve Centrale Raiffeisen- Boerenleenbank B.A.
Bangkok Bank Public Company Limited	Bayerische Landesbank	Coutts Bank von Ernst AG also known as: Coutts Bank von Ernst SA Coutts Bank von Ernst Ltd
Bank Melli Iran	BNP PARIBAS	Credit Suisse also known as: Crédit Suisse Credito Svizzero Schweizerische Kreditanstalt
Bank of America, National Association	BNP PARIBAS PRIVATE BANK	DBS BANK LTD.
Bank of China Limited	Canadian Imperial Bank of Commerce	
Bank of Communications Co., Ltd. (formerly known as: Bank of Communications)	CALYON	
	CATHAY UNITED BANK COMPANY, LIMITED	
	Chang Hwa Commercial Bank Ltd.	

ANNEX: AUTHORIZED INSTITUTIONS AND LOCAL REPRESENTATIVE OFFICES at 31.12.2005 (cont.)

Deutsche Bank Aktiengesellschaft	ING Bank N.V.	State Bank of India
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main	Iyo Bank, Ltd. (The)	State Street Bank and Trust Company
E.Sun Commercial Bank, Ltd.	JPMorgan Chase Bank, National Association	Sumitomo Mitsui Banking Corporation
EFG Private Bank SA	KBC Bank N.V.	Svenska Handelsbanken AB (publ)
Equitable PCI Bank, Inc.	Korea Exchange Bank	TAIPEI FUBON COMMERCIAL BANK CO., LTD. (formerly known as: TAIPEIBANK Co., Ltd.)
Erste Bank der oesterreichischen Sparkassen AG	Landesbank Baden-Württemberg (Licence transfer from Baden-Württembergische Bank Aktiengesellschaft)	TAISHIN INTERNATIONAL BANK CO., LTD
FAR EASTERN INTERNATIONAL BANK#	Malayan Banking Berhad	Taiwan Business Bank
First Commercial Bank, Ltd.	MELLI BANK PLC#	Toronto-Dominion Bank (The)
Fortis Bank	Mitsubishi UFJ Trust and Banking Corporation (formerly known as Mitsubishi Trust and Banking Corporation (The))	UBS AG also known as: UBS SA UBS Ltd
Governor and Company of the Bank of Scotland (The)	Mizuho Corporate Bank, Ltd.	UCO Bank
Hachijuni Bank, Ltd. (The)	Natexis Banques Populaires	UFJ Bank Limited
HANA BANK	National Australia Bank Limited	UniCredito Italiano Societa' per Azioni
HONG LEONG BANK BERHAD	National Bank of Pakistan	UNITED COMMERCIAL BANK
HSBC BANK INTERNATIONAL LIMITED	Oversea-Chinese Banking Corporation Limited	United Overseas Bank Ltd.
HSBC Bank plc	Philippine National Bank	Wells Fargo Bank, National Association
HSBC Bank USA, National Association	PT. Bank Negara Indonesia (Persero) Tbk.	WestLB AG
HSBC Private Bank (Suisse) SA	Public Bank Berhad	Westpac Banking Corporation
HSH Nordbank AG	Royal Bank of Canada	Woori Bank
Hua Nan Commercial Bank, Ltd.	Royal Bank of Scotland public limited company (The)	
ICICI BANK LIMITED#	SANPAOLO IMI S.p.A.	Deletion in 2005
Indian Overseas Bank	Shiga Bank, Ltd. (The)	BELGIAN BANK
Industrial and Commercial Bank of China Limited (formerly known as: Industrial and Commercial Bank of China (The))	Shinkin Central Bank	Credit Lyonnais
INTERNATIONAL BANK OF TAIPEI	Shizuoka Bank, Ltd. (The)	Fleet National Bank
INTERNATIONAL COMMERCIAL BANK OF CHINA CO., LTD. (THE)	Societe Generale	
	Standard Chartered Bank	

ANNEX: AUTHORIZED INSTITUTIONS AND LOCAL REPRESENTATIVE OFFICES at 31.12.2005 (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
Bank of Baroda (Hong Kong)
Limited
BOCI Capital Limited
Citicorp International Limited
GE Capital (Hong Kong) 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
Mitsubishi UFJ Securities (HK)
Capital, Limited
(formerly known as: Mitsubishi
Securities (HK), 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 2005

Canadian Eastern Finance
Limited
Citicorp Commercial Finance
(H.K.) Limited
Hang Seng Finance Limited
MIZUHO CORPORATE ASIA (HK)
LIMITED
N. M. ROTHSCHILD & SONS
(HONG KONG) LIMITED

Incorporated outside Hong Kong

Bank of Ayudhya Public Company
Limited
Bumiputra-Commerce Bank
Berhad
Dexia Banque Internationale à
Luxembourg
HYPO REAL ESTATE BANK
INTERNATIONAL
Industrial Bank of Korea
Lloyds TSB Bank Plc
Mashreq Bank – Public
Shareholding Company
also known as:
Mashreqbank psc

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

Union Bank of California, National
Association
Wachovia Bank, National
Association

Deletion in 2005

Bank of Bermuda, Limited (The)
NEDBANK LIMITED

ANNEX: AUTHORIZED INSTITUTIONS AND LOCAL REPRESENTATIVE OFFICES at 31.12.2005 (cont.)

Deposit-taking Companies

Incorporated in Hong Kong

Argo Enterprises Company Limited	Gunma Finance (Hong Kong) Limited	Michinoku Finance (Hong Kong) Limited
BCOM Finance (Hong Kong) Limited	Habib Finance International Limited	OCTOPUS CARDS LIMITED
BII Finance Company Limited	Hachijuni Asia Limited	Orient First Capital Limited
BPI International Finance Limited	HBZ Finance Limited	PrimeCredit Limited
Chau's Brothers Finance Company Limited	Henderson International Finance Limited	Shacom Finance Limited
Chohung Finance Limited	HKCB Finance Limited	Sumitomo Trust Finance (H.K.) Limited (The)
Commonwealth Finance Corporation Limited	Hung Kai Finance Company Limited	Vietnam Finance Company Limited
Corporate Finance (D.T.C.) Limited	Inchroy Credit Corporation Limited	Wing Hang Finance Company Limited
Delta Asia Credit Limited	Indo Hong Kong International Finance Limited	Wing Lung Finance Limited
Edward Wong Credit Limited	JCG Finance Company, Limited	
First Metro International Investment Company Limited	KEXIM ASIA LIMITED	Deletion in 2005
FUBON CREDIT (HONG KONG) LIMITED (formerly known as: IBA Credit Limited)	Liu Chong Hing Finance Limited	C.F. Finance Company Limited
		Korea First Finance Limited

Incorporated outside Hong Kong

NIL

Local Representative Offices

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

ANNEX: AUTHORIZED INSTITUTIONS AND LOCAL REPRESENTATIVE OFFICES at 31.12.2005 (cont.)

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

Deletion in 2005

Banque Cantonale Vaudoise
EFG PRIVATE BANK LIMITED
Far Eastern International Bank
GERRARD PRIVATE BANK
(JERSEY) LIMITED

TABLE A: MAJOR ECONOMIC INDICATORS

	2001	2002	2003	2004	2005
I. Gross Domestic Product					
Real GDP growth (%)	0.6	1.8	3.2	8.6	7.3 ^(a)
Nominal GDP growth (%)	-1.2	-1.7	-3.4	4.7	7.0 ^(a)
Real growth of major expenditure components of GDP (%)					
– Private consumption expenditure	2.1	-1.0	-0.9	7.3	3.7 ^(a)
– Government consumption expenditure	6.0	2.5	1.9	0.7	-3.0 ^(a)
– Gross domestic fixed capital formation of which	2.6	-4.5	0.9	3.0	3.9 ^(a)
– Building and construction	-1.1	-1.1	-5.6	-11.7	-6.8 ^(a)
– Machinery, equipment and computer software	6.2	-7.6	6.7	11.0	10.7 ^(a)
– Exports	-1.7	9.1	13.1	15.8	10.7 ^(a)
– Imports	-1.5	7.5	11.5	14.2	8.1 ^(a)
GDP at current market prices (US\$ billion)	166.5	163.7	158.5	165.8	177.7 ^(a)
Per capita GDP at current market prices (US\$)	24,764	24,121	23,293	24,096	25,625 ^(a)
II. External Trade (HK\$ billion)					
Merchandise trade ^(b)					
– Domestic exports of goods	153.5	131.1	122.1	126.4	136.3 ^(a)
– Re-exports of goods	1,327.5	1,431.0	1,627.0	1,900.6	2,115.4 ^(a)
– Total imports of goods	1,549.2	1,601.5	1,794.1	2,099.5	2,311.1 ^(a)
– Merchandise trade balance	-68.2	-39.4	-45.0	-72.5	-59.3 ^(a)
Services trade					
– Exports of services	320.8	347.8	362.4	429.6	479.5 ^(a)
– Imports of services	194.2	202.5	203.4	242.5	252.4 ^(a)
– Services trade balance	126.6	145.3	159.0	187.1	227.1 ^(a)
III. Fiscal Expenditure and Revenue (HK\$ million, fiscal year)					
Total government expenditure	238,890	239,177	247,466	242,235	237,609 ^(a)
Total government revenue	175,559	177,489	207,338	263,591	241,666 ^(a)
Consolidated surplus/deficit	-63,331	-61,688	-40,128	21,356	4,057 ^(a)
Reserve balance as at end of fiscal year ^(c)	372,503	311,402	275,343	295,981	300,756 ^(a)
IV. Prices (annual change, %)					
Consumer Price Index (A)	-1.7	-3.2	-2.1	0.0	1.2
Composite Consumer Price Index	-1.6	-3.0	-2.6	-0.4	1.1
Trade Unit Value Indices					
– Domestic exports	-4.7	-3.3	0.2	1.5	2.2
– Re-exports	-2.0	-2.7	-1.5	1.1	1.2
– Imports	-3.1	-3.9	-0.4	2.9	2.7
Property Price Indices					
– Residential flats	-12	-11	-12	27	18 ^(a)
– Office premises	-12	-13	-9	59	34 ^(a)
– Retail premises	-7	-2	1	40	23 ^(a)
– Flatted factory premises	-10	-9	-4	24	40 ^(a)

TABLE A: MAJOR ECONOMIC INDICATORS (cont.)

	2001	2002	2003	2004	2005
V. Labour					
Labour force (annual change, %)	1.6	1.8	0.3	1.6	1.0
Employment (annual change, %)	1.4	-0.6	-0.4	2.8	2.3
Unemployment rate (annual average, %)	5.1	7.3	7.9	6.8	5.6
Underemployment rate (annual average, %)	2.5	3.0	3.5	3.3	2.8
Employment ('000)	3,252	3,232	3,219	3,309	3,386
of which					
– Manufacturing	326	290	272	236	228
– Financing, insurance, real estate and business services	478	474	470	482	506
– Wholesale, retail and import/export trades, restaurants and hotels	981	983	992	1,074	1,111
VI. Money Supply (HK\$ billion)					
HK\$ money supply					
– M1	229.8	259.4	354.8	412.6	348.2
– M2 ^(d)	1,998.8	1,984.0	2,107.3	2,208.6	2,329.7
– M3 ^(d)	2,016.6	2,004.2	2,122.9	2,219.6	2,345.9
Total money supply					
– M1	258.1	295.6	413.4	484.5	434.7
– M2	3,550.1	3,518.3	3,813.4	4,166.7	4,379.1
– M3	3,594.1	3,561.9	3,858.0	4,189.5	4,407.2
VII. Interest Rates (end of period, %)					
Three-month interbank rate	1.88	1.41	0.07	0.28	4.16
Savings deposit	0.15	0.03	0.01	0.01	2.32
One-month time deposit	0.54	0.13	0.01	0.02	2.68
Banks' 'Best lending rate'	5.13	5.00	5.00	5.00	7.75
Banks' 'Composite rate'	N.A.	N.A.	0.24	0.30	2.88
VIII. Exchange Rates (end of period)					
HK\$/US\$	7.797	7.798	7.763	7.774	7.753
Trade-weighted Effective Exchange Rate Index (Jan 2000=100)	105.9	102.0	98.8	96.0	98.4
IX. Foreign Currency Reserve Assets (US\$ billion) ^(e)					
	111.2	111.9	118.4	123.6	124.3
X. Stock Market (end of period)					
Hang Seng Index	11,397	9,321	12,576	14,230	14,876
Average price/earning ratio	12.2	14.9	19.0	18.7	15.6
Market capitalisation (HK\$ billion)	3,885.3	3,559.1	5,477.7	6,629.2	8,113.3

(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.

N.A. Not Applicable

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

	All AIs				
	2001	2002	2003	2004	2005
Asset Quality ^(b)	%	%	%	%	%
As % of total credit exposures ^(c)					
Total outstanding provisions/impairment allowances	1.73	1.40	1.14	0.78	0.49
Classified ^(d) exposures:					
Gross	3.71	2.77	2.25	1.22	0.82
Net of specific provisions/individual impairment allowances	2.47	1.85	1.54	0.81	0.54
Net of all provisions/impairment allowances	1.98	1.37	1.10	0.44	0.33
As % of total loans					
Total outstanding provisions/impairment allowances	2.82	2.39	1.98	1.42	0.87
Classified ^(d) loans:					
Gross	5.73	4.53	3.74	2.11	1.35
Net of specific provisions/individual impairment allowances	3.75	2.98	2.54	1.40	0.87
Net of all provisions/impairment allowances	2.92	2.13	1.76	0.70	0.48
Overdue > 3 months and rescheduled loans	4.16	3.41	2.81	1.54	0.94
Profitability					
Return on assets (operating profit)	0.85	0.94	0.93	1.06	1.07
Return on assets (post-tax profit)	0.76	0.81	0.81	0.97	0.96
Net interest margin	1.45	1.52	1.41	1.18	1.18
Cost-income ratio	47.2	46.3	45.8	48.7	50.6
Bad debt charge to total assets	0.23	0.24	0.24	0.01	0.01
Liquidity					
Loan to deposit ratio (all currencies)	64.1	62.6	57.1	55.8	56.8
Loan to deposit ^(e) ratio (Hong Kong dollar)	88.8	88.5	81.5	82.6	84.3

Asset Quality

Delinquency ratio of residential mortgage loans
Credit card receivables
 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" in the HKMA's Loan Classification System.

(e) Includes swap deposits.

Retail Banks				
2001	2002	2003	2004	2005
%	%	%	%	%
1.76	1.41	1.13	0.77	0.43
4.03	3.02	2.32	1.27	0.82
2.85	2.15	1.67	0.91	0.60
2.27	1.61	1.18	0.50	0.39
3.04	2.49	2.05	1.45	0.78
6.53	5.04	3.94	2.25	1.38
4.51	3.53	2.78	1.59	0.98
3.48	2.55	1.89	0.80	0.59
4.57	3.59	2.87	1.48	0.92
1.17	1.35	1.36	1.52	1.55
1.05	1.18	1.18	1.39	1.40
2.03	2.09	1.91	1.66	1.68
42.2	39.3	38.6	41.4	41.9
0.40	0.34	0.29	-0.02	-0.01
53.7	53.5	49.5	50.0	53.2
77.2	78.6	71.6	73.2	78.8
Surveyed Institutions				
2001	2002	2003	2004	2005
%	%	%	%	%
1.22	1.06	0.86	0.38	0.19
1.28	1.28	0.92	0.44	0.37
5.46	13.25	10.02	4.73	2.81
Locally Incorporated Banks				
2001	2002	2003	2004	2005
%	%	%		
15.4	16.2	16.9	18.7	18.4
14.1	14.0	14.6	17.2	16.6
10.5	10.6	10.5	10.6	8.2
Locally Incorporated AIs				
2001	2002	2003	2004	2005
%	%	%	%	%
16.5	15.7	15.3	15.4	14.9

TABLE C: AUTHORIZED INSTITUTIONS: DOMICILE AND PARENTAGE

	2001	2002	2003	2004	2005
Licensed Banks					
(i) Incorporated in Hong Kong	29	26	23	24	24
(ii) Incorporated outside Hong Kong	118	107	111	109	109
Total	147	133	134	133	133
Restricted Licence Banks					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	2	2	1	1	0
(b) incorporated outside Hong Kong	11	12	11	10	8
(ii) Subsidiaries or branches of foreign banks which are not licensed banks in Hong Kong	30	26	24	23	21
(iii) Bank related	3	3	3	3	1
(iv) Others	3	3	3	3	3
Total	49	46	42	40	33
Deposit-taking Companies					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	15	14	9	7	6
(b) incorporated outside Hong Kong	5	4	3	2	2
(ii) Subsidiaries of foreign banks which are not licensed banks in Hong Kong	21	15	15	14	13
(iii) Bank related	2	2	2	2	3
(iv) Others	11	10	10	10	9
Total	54	45	39	35	33
All Authorized Institutions	250	224	215	208	199
Local Representative Offices	111	94	87	85	86

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

Region/Economy	Licensed Banks					Restricted Licence Banks					Deposit-taking Companies				
	01	02	03	04	05	01	02	03	04	05	01	02	03	04	05
Asia & Pacific															
Hong Kong	14	12	13	12	12	2	2	1	1	1	15	14	13	12	11
Australia	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-
Mainland China	19	13	12	13	12	2	2	2	2	2	3	3	3	2	2
India	4	4	4	4	5	-	1	1	1	1	3	2	2	2	2
Indonesia	2	1	1	1	1	2	2	2	2	2	4	2	2	1	1
Japan	20	15	13	12	12	5	4	4	4	3	7	7	5	4	4
Malaysia	1	1	2	3	3	2	2	1	1	1	1	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	4	3	3	3	3
Singapore	7	6	4	4	4	1	-	-	-	-	3	2	-	-	-
South Korea	3	3	3	3	3	6	5	5	4	4	2	1	1	2	2
Taiwan	7	10	13	14	15	1	2	-	-	-	-	-	-	1	1
Thailand	1	1	1	1	1	4	4	4	4	4	-	-	-	-	-
Vietnam	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1
Sub-Total	85	73	73	74	75	26	25	21	20	19	45	38	33	31	30
Europe															
Austria	2	1	1	1	1	-	-	-	-	-	-	-	-	-	-
Belgium	4	3	3	2	2	-	-	-	-	-	-	-	-	-	-
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
France	5	6	6	6	5	3	3	2	2	2	-	-	-	-	-
Germany	9	9	9	8	8	1	-	-	1	1	-	-	-	-	-
Italy	6	6	6	6	6	-	-	-	-	-	-	-	-	-	-
Netherlands	3	3	3	3	3	-	-	-	-	-	-	-	-	-	-
Spain	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-
Sweden	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-
Switzerland	3	3	3	3	3	1	1	1	1	0	-	-	-	-	-
United Kingdom	10	10	9	10	10	2	2	2	1	1	-	-	-	-	-
Sub-Total	44	43	42	41	40	7	6	5	5	4	-	-	-	-	-
Middle East															
Bahrain	1	1	1	0	0	-	-	-	-	-	1	1	1	0	0
Iran	1	1	1	1	2	-	-	-	-	-	-	-	-	-	-
U.A.E.	-	-	-	-	-	-	-	1	1	1	1	1	1	0	0
Sub-Total	2	2	2	1	2	-	-	1	1	1	2	2	2	0	0
North America															
Canada	5	4	5	5	5	2	2	2	2	1	-	-	-	-	-
United States	10	10	11	11	10	9	9	9	8	6	5	3	3	3	2
Sub-Total	15	14	16	16	15	11	11	11	10	7	5	3	3	3	2
South Africa	1	1	1	1	1	3	2	2	2	1	1	1	-	-	-
Bermuda	-	-	-	-	-	2	2	1	1	0	-	-	-	-	-
Others	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1
Grand Total	147	133	134	133	133	49	46	42	40	33	54	45	39	35	33

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

Positions at 31.12.2005	Number of Overseas Bank ^(b)					Licensed Banks ^(c)				
	01	02	03	04	05	01	02	03	04	05
World Ranking ^(a)										
1-20	20	20	20	20	19	28	30	30	33	28
21-50	24	23	23	22	25	23	22	21	19	25
51-100	32	30	32	28	27	26	27	27	23	23
101-200	47	42	44	42	39	25	21	22	22	19
201-500	53	53	51	45	47	12	15	18	17	22
Sub-total	176	168	170	157	157	114	115	118	114	117
Others	73	51	44	52	51	33	18	16	19	16
Total	249	219	214	209	208	147	133	134	133	133

(a) Top 500 banks/banking groups in the world ranked by total assets less contra items. Figures are extracted from The Banker, July 2005 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				
01	02	03	04	05	01	02	03	04	05	01	02	03	04	05
11	12	11	10	5	6	4	3	1	1	8	7	7	7	8
5	3	4	5	5	–	–	–	–	–	8	7	4	4	5
3	4	4	4	4	3	5	2	2	3	11	6	6	5	5
4	2	3	3	2	6	5	5	4	3	17	19	23	22	21
14	13	10	7	5	7	8	7	5	3	30	24	22	20	21
37	34	32	29	21	22	22	17	12	10	74	63	62	58	60
12	12	10	11	12	32	23	22	23	23	37	31	25	27	26
49	46	42	40	33	54	45	39	35	33	111	94	87	85	86

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

(HK\$ bn)

	2001		
	HK\$	F/CY	Total
Assets			
Loans to customers	1,648	537	2,185
Inside Hong Kong ^(a)	1,626	252	1,879
Outside Hong Kong ^(b)	21	285	306
Interbank lending	397	2,231	2,628
Inside Hong Kong	287	182	468
Outside Hong Kong	111	2,049	2,160
Negotiable certificates of deposit (NCD)	87	40	128
Negotiable debt instruments, other than NCD	355	553	908
Other assets	231	74	306
Total assets	2,718	3,436	6,154
Liabilities			
Deposits from customers ^(c)	1,855	1,552	3,407
Interbank borrowing	454	1,474	1,929
Inside Hong Kong	290	180	470
Outside Hong Kong	164	1,295	1,459
Negotiable certificates of deposit	135	37	172
Other liabilities	473	173	646
Total liabilities	2,917	3,237	6,154

Retail Banks

(HK\$ bn)

	2001		
	HK\$	F/CY	Total
Assets			
Loans to customers	1,304	150	1,454
Inside Hong Kong ^(a)	1,292	128	1,420
Outside Hong Kong ^(b)	12	22	33
Interbank lending	307	881	1,188
Inside Hong Kong	239	109	348
Outside Hong Kong	68	772	840
Negotiable certificates of deposit (NCD)	56	18	74
Negotiable debt instruments, other than NCD	256	360	616
Other assets	183	38	221
Total assets	2,106	1,447	3,553
Liabilities			
Deposits from customers ^(c)	1,688	1,020	2,708
Interbank borrowing	122	207	329
Inside Hong Kong	39	20	58
Outside Hong Kong	83	188	271
Negotiable certificates of deposit	85	28	113
Other liabilities	359	44	402
Total liabilities	2,254	1,299	3,553

(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.

2002			2003			2004			2005		
HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
1,616	461	2,076	1,573	462	2,035	1,667	489	2,156	1,797	515	2,312
1,591	243	1,834	1,542	267	1,809	1,631	291	1,923	1,749	323	2,072
25	218	243	31	195	226	36	198	233	48	192	240
332	1,983	2,315	438	2,175	2,614	447	2,577	3,024	434	2,457	2,891
236	159	395	295	177	472	291	185	476	227	182	410
96	1,823	1,919	144	1,998	2,142	156	2,392	2,548	206	2,275	2,481
90	44	134	86	58	144	74	48	121	66	32	97
395	715	1,109	397	800	1,197	459	870	1,328	436	934	1,370
255	110	365	289	212	501	296	212	508	314	264	578
2,687	3,312	5,999	2,783	3,708	6,491	2,943	4,195	7,138	3,047	4,202	7,248

1,825	1,493	3,318	1,931	1,636	3,567	2,018	1,848	3,866	2,132	1,936	4,068
384	1,404	1,788	428	1,489	1,918	439	1,711	2,150	409	1,555	1,965
236	157	394	285	185	470	296	203	499	229	184	414
147	1,246	1,394	143	1,305	1,448	143	1,508	1,651	180	1,371	1,551
138	73	211	132	110	242	124	132	256	131	132	263
509	173	683	495	268	764	609	256	865	626	327	952
2,856	3,143	5,999	2,987	3,504	6,491	3,191	3,947	7,138	3,298	3,950	7,248

2002			2003			2004			2005		
HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
1,307	151	1,459	1,278	172	1,450	1,371	200	1,571	1,510	215	1,725
1,296	130	1,426	1,266	146	1,412	1,354	159	1,513	1,483	160	1,643
11	22	33	12	26	39	17	41	58	27	55	83
245	765	1,010	330	836	1,166	302	1,022	1,324	266	982	1,248
190	107	297	247	110	358	235	117	352	175	101	276
56	658	713	83	726	809	67	905	972	91	881	972
61	21	82	58	38	96	55	28	83	50	20	71
259	484	744	278	565	843	317	583	900	315	639	954
208	61	269	233	78	312	244	99	343	242	122	364
2,081	1,483	3,564	2,178	1,689	3,867	2,289	1,932	4,220	2,383	1,979	4,362

1,663	1,063	2,726	1,786	1,141	2,927	1,874	1,270	3,144	1,916	1,326	3,242
78	213	291	90	265	354	89	295	384	100	264	364
24	31	55	31	26	58	38	30	68	55	38	93
54	182	236	58	238	296	51	265	316	45	226	271
86	52	138	82	80	162	80	99	179	85	97	182
365	44	409	361	63	424	434	79	513	464	111	575
2,193	1,372	3,564	2,319	1,548	3,867	2,477	1,743	4,220	2,565	1,797	4,362

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

(HK\$ bn)

		Mainland					Total
		China	Japan	US	Europe	Others	
Total Assets	2004	1,146	576	650	1,877	2,889	7,138
	2005	1,181	550	681	1,803	3,033	7,248
Deposits from Customers	2004	836	178	291	541	2,019	3,866
	2005	842	155	315	642	2,114	4,068
Loans to Customers	2004	478	131	124	402	1,020	2,156
	2005	510	134	139	420	1,108	2,312
Loans to Customers Inside Hong Kong ^(a)	2004	446	84	116	310	967	1,923
	2005	468	102	130	331	1,041	2,072
Loans to Customers Outside Hong Kong ^(b)	2004	32	47	8	93	53	233
	2005	42	32	9	89	67	240

(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)	2004			2005		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Increase/(Decrease) in						
Assets						
Loans to customers	94	27	121	131	26	156
Inside Hong Kong ^(a)	89	25	114	118	31	149
Outside Hong Kong ^(b)	4	2	7	13	(6)	7
Interbank lending	9	401	410	(14)	(119)	(133)
Inside Hong Kong	(4)	8	4	(64)	(2)	(66)
Outside Hong Kong	12	394	406	50	(117)	(67)
All other assets	57	59	116	(13)	100	87
Total assets	159	488	647	104	6	110
Liabilities						
Deposits from customers ^(c)	87	212	299	114	88	202
Interbank borrowing	11	222	233	(30)	(156)	(186)
Inside Hong Kong	11	18	29	(67)	(19)	(86)
Outside Hong Kong	0	203	204	37	(137)	(100)
All other liabilities	106	9	115	24	70	94
Total liabilities	204	443	647	108	3	110
Net interbank borrowing/(lending)	2	(180)	(177)	(16)	(36)	(53)
Net customer lending/(borrowing)	7	(185)	(178)	17	(63)	(46)

Retail Banks

(HK\$ bn)	2004			2005		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Increase/(Decrease) in						
Assets						
Loans to customers	93	28	121	139	16	154
Inside Hong Kong ^(a)	88	13	102	129	1	130
Outside Hong Kong ^(b)	5	15	19	10	15	25
Interbank lending	(28)	185	157	(36)	(39)	(76)
Inside Hong Kong	(13)	7	(6)	(60)	(16)	(76)
Outside Hong Kong	(15)	178	163	24	(23)	0
All other assets	46	29	75	(9)	72	63
Total assets	111	242	353	94	48	142
Liabilities						
Deposits from customers ^(c)	88	129	217	42	56	98
Interbank borrowing	(1)	31	30	11	(32)	(21)
Inside Hong Kong	6	4	10	17	7	25
Outside Hong Kong	(7)	27	20	(6)	(39)	(45)
All other liabilities	71	35	106	35	30	64
Total liabilities	158	195	353	88	54	142
Net interbank borrowing/(lending)	27	(155)	(127)	48	8	55
Net customer lending/(borrowing)	5	(101)	(96)	97	(41)	56

(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	%
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	21	1	3	2	5	-
Total	1,667	489	2,156	100	2,018	1,848	3,866	100
2005								
Licensed banks	1,750	500	2,250	97	2,116	1,927	4,043	99
Restricted licence banks	26	13	39	2	12	7	19	-
Deposit-taking companies	22	1	23	1	3	2	5	-
Total	1,797	515	2,312	100	2,132	1,936	4,068	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)	2001		2002		2003		2004		2005	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Sector										
Hong Kong's visible trade	89	5	91	5	100	6	130	7	142	7
Manufacturing	71	4	71	4	80	4	99	5	119	6
Transport & transport equipment	102	5	104	6	110	6	121	6	123	6
Building, construction & property development and investment	389	21	379	21	360	20	386	20	450	22
Wholesale and retail trade	101	5	100	5	94	5	99	5	101	5
Financial concerns (other than authorized institutions)	142	8	125	7	147	8	168	9	179	9
Individuals:										
to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	107	6	99	5	87	5	77	4	68	3
to purchase other residential property	540	29	542	30	529	29	534	28	539	26
other purposes	150	8	143	8	137	8	149	8	169	8
Others	188	10	178	10	164	9	158	8	183	9
Total ^(a)	1,879	100	1,834	100	1,809	100	1,923	100	2,072	100

Retail Banks

(HK\$ bn)	2001		2002		2003		2004		2005	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Sector										
Hong Kong's visible trade	69	5	72	5	80	6	103	7	115	7
Manufacturing	46	3	47	3	53	4	65	4	75	5
Transport & transport equipment	58	4	63	4	68	5	76	5	81	5
Building, construction & property development and investment	307	22	311	22	301	21	331	22	378	23
Wholesale and retail trade	68	5	70	5	65	5	67	4	69	4
Financial concerns (other than authorized institutions)	63	4	56	4	65	5	65	4	70	4
Individuals:										
to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	69	5	65	5	57	4	51	3	68	4
to purchase other residential property	497	35	508	36	501	35	515	34	526	32
other purposes	116	8	111	8	104	7	126	8	140	9
Others	126	9	122	9	117	8	113	7	120	7
Total ^(a)	1,420	100	1,426	100	1,412	100	1,513	100	1,643	100

(a) Defined as loans for use in Hong Kong plus trade-financing loans. Figures may not add up to total due to rounding.

TABLE K: DEPOSITS FROM CUSTOMERS

(HK\$ bn)	All Authorized Institutions				Retail Banks			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Hong Kong Dollar ^(a)								
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
2005	206	742	1,183	2,132	190	734	992	1,916
Foreign Currency								
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
2005	86	402	1,448	1,936	56	353	917	1,326
Total								
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
2005	292	1,144	2,631	4,068	246	1,087	1,909	3,242

(a) Hong Kong dollar customer deposits include swap deposits.
Figures may not add up to total due to rounding.

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

(HK\$ bn) Region/Economy	2004			2005		
	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	573	(122)	451	531	(158)	373
Singapore	276	(48)	228	299	(53)	246
Australia	179	26	204	186	24	210
Japan	185	35	220	84	23	107
South Korea	(3)	20	17	57	20	76
India	9	8	17	10	6	16
New Zealand	12	1	13	10	2	12
Malaysia	(3)	14	11	(5)	12	7
Republic of Kazakhstan	0	0	1	1	0	1
Bangladesh	0	0	0	1	0	1
Sri Lanka	(1)	0	(1)	1	0	1
Vietnam	0	(1)	(1)	0	0	0
Pakistan	0	0	0	(1)	0	0
Laos	0	0	0	0	(1)	(1)
Vanuatu	0	(1)	(1)	0	(1)	(1)
Western Samoa	0	(2)	(2)	0	(3)	(3)
Philippines	(2)	(7)	(9)	(4)	(5)	(9)
Indonesia	(3)	(3)	(5)	(7)	(3)	(10)
Brunei	(3)	0	(3)	(10)	(1)	(10)
Thailand	(12)	(1)	(13)	(12)	(3)	(16)
Taiwan	26	(57)	(31)	34	(70)	(36)
Macau SAR	(42)	(9)	(51)	(51)	(12)	(63)
Mainland China	(44)	(97)	(140)	(61)	(90)	(151)
Others	0	(1)	(1)	0	(2)	(2)
North America	121	131	252	143	120	263
United States	91	122	213	110	118	228
Canada	30	9	39	33	2	36
Caribbean	11	(39)	(27)	4	0	4
Cayman Islands	19	(38)	(19)	17	5	22
Bermuda	0	4	4	0	2	2
Panama	0	0	1	0	(1)	(1)
Netherlands Antilles	1	(6)	(5)	2	(3)	(2)
Bahamas	(8)	(6)	(14)	(14)	(7)	(22)
Others	0	7	6	0	4	5
Africa	(3)	(1)	(5)	(13)	(2)	(15)
Liberia	0	(1)	(1)	0	0	0
Mauritius	(3)	(1)	(4)	(13)	(1)	(14)
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	2004			2005		
	Net Claims on/ (Liabilities to)		Total Net Claims/ (Liabilities)	Net Claims on/ (Liabilities to)		Total Net Claims/ (Liabilities)
	Net Claims on/ (Liabilities to) Banks Outside Hong Kong	Non-bank Customers Outside Hong Kong		Net Claims on/ (Liabilities to) Banks Outside Hong Kong	Non-bank Customers Outside Hong Kong	
Latin America	2	(1)	0	2	(2)	0
Brazil	1	0	1	2	(1)	1
Chile	0	1	1	0	1	1
Venezuela	0	(1)	(1)	0	(1)	(1)
Others	0	0	0	0	(1)	(1)
Eastern Europe	1	0	1	1	0	1
Western Europe	790	43	833	916	48	965
United Kingdom	347	1	348	403	(2)	401
France	132	13	145	149	5	154
Netherlands	66	13	78	90	15	105
Switzerland	39	(2)	36	58	(2)	56
Belgium	39	1	40	51	(1)	50
Germany	24	4	29	34	4	39
Italy	32	7	40	27	12	39
Denmark	13	0	13	27	0	27
Sweden	25	3	28	17	4	21
Republic of Ireland	11	1	11	21	(5)	17
Norway	16	2	18	14	2	15
Austria	11	0	11	14	0	14
Finland	5	0	5	7	0	7
Luxembourg	17	0	17	(7)	13	6
Spain	9	0	9	5	0	5
Iceland	2	0	2	4	0	4
Portugal	2	0	2	2	0	2
Greece	(1)	1	1	0	1	1
Guernsey	(1)	2	1	(1)	2	1
Jersey	0	(1)	(1)	0	1	1
Others	1	(1)	0	0	0	0
Middle East	9	1	10	(6)	4	(1)
United Arab Emirates	1	1	1	0	4	4
Saudi Arabia	0	0	0	1	0	1
Kuwait	0	0	0	0	1	1
Iran	(1)	0	(1)	(1)	0	(1)
Oman	0	0	0	(1)	0	(1)
Israel	0	0	0	(2)	0	(2)
Bahrain	10	0	10	(4)	0	(4)
Others	0	0	0	0	0	0
Others ^(a)	36	0	36	14	0	14
Overall Total	1,539	12	1,551	1,593	11	1,604

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