

# Annex and Tables

197	Annex	Authorized Institutions and Local Representative Offices
202	Table A	Major Economic Indicators
204	Table B	Performance Ratios of the Banking Sector
206	Table C	Authorized Institutions: Domicile and Parentage
207	Table D	Authorized Institutions: Region/Economy of Beneficial Ownership
208	Table E	Presence of World's Largest 500 Banks in Hong Kong
210	Table F	Balance Sheet: All Authorized Institutions and Retail Banks
212	Table G	Major Balance Sheet Items by Region/Economy of Beneficial Ownership of Authorized Institutions
213	Table H	Flow of Funds for All Authorized Institutions and Retail Banks
214	Table I	Loans to and Deposits from Customers by Category of Authorized Institutions
215	Table J	Loans to Customers Inside Hong Kong by Economic Sector
216	Table K	Deposits from Customers
217	Table L	Geographical Breakdown of Net External Claims/(Liabilities) of All Authorized Institutions

# Annex Authorized Institutions and Local Representative Offices

at 31 December 2008

## LICENSED BANKS

### *Incorporated in Hong Kong*

Bank of China (Hong Kong) Limited	FUBON BANK (HONG KONG) LIMITED	Standard Bank Asia Limited
Bank of East Asia, Limited (The)	Hang Seng Bank, Limited	Standard Chartered Bank (Hong Kong) Limited
China Construction Bank (Asia) Corporation Limited	Hongkong & Shanghai Banking Corporation Limited (The)	Tai Sang Bank Limited
Chiyu Banking Corporation Limited	Industrial and Commercial Bank of China (Asia) Limited	Tai Yau Bank, Limited
Chong Hing Bank Limited	MEVAS Bank Limited	WING HANG BANK, LIMITED
CITIBANK (HONG KONG) LIMITED	Nanyang Commercial Bank, Limited	Wing Lung Bank Limited
CITIC Ka Wah Bank Limited	PUBLIC BANK (HONG KONG) LIMITED	
Dah Sing Bank Limited	Shanghai Commercial Bank Limited	
DBS BANK (HONG KONG) LIMITED		

### *Incorporated outside Hong Kong*

ABN AMRO Bank N.V.	Bank of Communications Co., Ltd.	CATHAY UNITED BANK COMPANY, LIMITED
Agricultural Bank of China	Bank of India	Chang Hwa Commercial Bank Ltd.
AIG Privat Bank AG also known as: AIG Private Bank Ltd Banque Privée AIG SA Banca Privata AIG SA	Bank of Montreal	Chiba Bank, Ltd. (The)
Allahabad Bank	BANK OF NEW YORK MELLON (THE) (formerly known as Bank of New York (The))	China Construction Bank Corporation
American Express Bank Limited	Bank of Nova Scotia (The)	China Merchants Bank Co., Ltd.
Australia and New Zealand Banking Group Limited	Bank of Scotland plc	Chinatrust Commercial Bank, Ltd.
Axis Bank Limited	BANK OF TAIWAN	Chugoku Bank, Ltd. (The)
Banca Monte dei Paschi di Siena S.p.A.	Bank of Tokyo-Mitsubishi UFJ, Ltd. (The)	Citibank, N.A.
Banco Bilbao Vizcaya Argentaria S.A.	BANK SINOPAC	Commerzbank AG
BANCO DE ORO UNIBANK, INC. (formerly known as BANCO DE ORO - EPCI, INC.)	Barclays Bank PLC	Commonwealth Bank of Australia
BANCO SANTANDER, S.A.	Bayerische Hypo- und Vereinsbank Aktiengesellschaft	Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.
Bangkok Bank Public Company Limited	Bayerische Landesbank	Credit Suisse also known as: Crédit Suisse Credito Svizzero Schweizerische Kreditanstalt
Bank of America, National Association	BNP PARIBAS	DBS BANK LTD.
Bank of Baroda	BNP PARIBAS WEALTH MANAGEMENT (formerly known as BNP PARIBAS PRIVATE BANK)	DEPFA BANK plc
Bank of China Limited	CALYON	Deutsche Bank Aktiengesellschaft
	Canadian Imperial Bank of Commerce	DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main
	CANARA BANK	
	CATHAY BANK	

# Annex Authorized Institutions and Local Representative Offices

at 31 December 2008 (cont.)

E.Sun Commercial Bank, Ltd.	Malayan Banking Berhad	SOCIETE GENERALE BANK & TRUST
EAST WEST BANK	MEGA INTERNATIONAL COMMERCIAL BANK CO., LTD.	Standard Chartered Bank
EFG Bank	MELLI BANK PLC	State Bank of India
ERSTE GROUP BANK AG (formerly known as Erste Bank der oesterreichischen Sparkassen AG)	Mitsubishi UFJ Trust and Banking Corporation	State Street Bank and Trust Company
FAR EASTERN INTERNATIONAL BANK	Mizuho Corporate Bank, Ltd.	Sumitomo Mitsui Banking Corporation
First Commercial Bank, Ltd.	NATIXIS	Svenska Handelsbanken AB (publ)
Fortis Bank	National Australia Bank, Limited	TAIPEI FUBON COMMERCIAL BANK CO., LTD.
Hachijuni Bank, Ltd. (The)	National Bank of Pakistan	TAISHIN INTERNATIONAL BANK CO., LTD
HANA BANK	NEWEDGE GROUP (formerly known as FIMAT INTERNATIONAL BANQUE SA)	Taiwan Business Bank
HONG LEONG BANK BERHAD	Oversea-Chinese Banking Corporation Limited	Taiwan Cooperative Bank, Ltd.
HSBC BANK INTERNATIONAL LIMITED	Philippine National Bank	Toronto-Dominion Bank
HSBC Bank plc	PT. Bank Negara Indonesia (Persero) Tbk.	UBS AG also known as: UBS SA UBS Ltd
HSBC Bank USA, National Association	Public Bank Berhad	UCO Bank
HSBC Private Bank (Suisse) SA	Punjab National Bank	UNICREDIT, SOCIETA' PER AZIONI (formerly known as UniCredito Italiano Societa' per Azioni)
HSH Nordbank AG	RBS Coutts Bank AG also known as: RBS Coutts Bank SA RBS Coutts Bank Ltd (formerly known as Coutts Bank von Ernst AG also known as: Coutts Bank von Ernst SA Coutts Bank von Ernst Ltd)	Union Bank of India
Hua Nan Commercial Bank, Ltd.	Royal Bank of Canada	UNITED COMMERCIAL BANK
ICICI BANK LIMITED	Royal Bank of Scotland public limited company (The)	United Overseas Bank Ltd.
Indian Overseas Bank	Shanghai Commercial & Savings Bank, Ltd. (The)	Wells Fargo Bank, National Association
Industrial and Commercial Bank of China Limited	Shiga Bank, Ltd. (The)	WestLB AG
Industrial Bank of Korea #	Shinhan Bank #	Westpac Banking Corporation
Industrial Bank of Taiwan Co., Ltd. #	Shinkin Central Bank	Woori Bank
ING ASIA PRIVATE BANK LTD #	Shizuoka Bank, Ltd. (The)	
ING Bank N.V.	Societe Generale	
INTESA SANPAOLO SPA		
Iyo Bank, Ltd. (The)		
JPMorgan Chase Bank, National Association		
KBC Bank N.V.		
Korea Exchange Bank		
Land Bank of Taiwan Co., Ltd.		

## Deletion in 2008

UNICREDIT BANCA DI ROMA, S.P.A.  
(formerly known as  
BANCA DI ROMA, SOCIETA' PER  
AZIONI)

# Addition in 2008

# Annex Authorized Institutions and Local Representative Offices

at 31 December 2008 (cont.)

## RESTRICTED LICENCE BANKS

### *Incorporated in Hong Kong*

AIG Finance (Hong Kong) Limited  
 ALLIED BANKING CORPORATION  
 (HONG KONG) LIMITED  
 Banc of America Securities Asia  
 Limited  
 BOCI Capital Limited  
 Citicorp International Limited  
 GE Capital (Hong Kong) Limited  
 Indover bank (Asia) Limited

J.P. MORGAN SECURITIES (ASIA  
 PACIFIC) LIMITED  
 KDB Asia Limited  
 KOOKMIN BANK HONG KONG  
 LIMITED  
 Mitsubishi UFJ Securities (HK)  
 Capital, Limited  
 ORIX Asia Limited  
 SCOTIABANK (HONG KONG) LIMITED

Societe Generale Asia Limited  
 UBAF (Hong Kong) Limited

### **Deletion in 2008**

ICBC International Holdings Limited  
 (formerly known as  
 Industrial and Commercial  
 International Capital Limited)

### *Incorporated outside Hong Kong*

Bank of Ayudhya Public Company  
 Limited  
 CIMB BANK BERHAD  
 Credit Agricole (Suisse) SA  
 EUROCLEAR BANK #  
 Lloyds TSB Bank Plc  
 Mashreq Bank - Public Shareholding  
 Company  
 also known as:  
 Mashreqbank psc

PT. BANK MANDIRI (PERSERO) Tbk  
 RBC Dexia Investor Services Bank S.A.  
 Siam Commercial Bank Public  
 Company Limited (The)  
 Thanakharn Kasikorn Thai Chamkat  
 (Mahachon)  
 also known as:  
 KASIKORNBANK PUBLIC  
 COMPANY LIMITED

TMB Bank Public Company Limited  
 Wachovia Bank, National Association

### **Deletion in 2008**

Industrial Bank of Korea (upgraded to  
 a Licensed bank)  
 Shinhan Bank (upgraded to a  
 Licensed bank)

# Addition in 2008

# Annex Authorized Institutions and Local Representative Offices

at 31 December 2008 (cont.)

## DEPOSIT-TAKING COMPANIES

### *Incorporated in Hong Kong*

AGRO ENTERPRISES COMPANY LIMITED	Gunma Finance (Hong Kong) Limited	PrimeCredit Limited
BCOM Finance (Hong Kong) Limited	Habib Finance International Limited	PUBLIC FINANCE LIMITED
BPI International Finance Limited	Hachijuni Asia Limited	SHINHAN ASIA LIMITED
Chau's Brothers Finance Company Limited	HBZ Finance Limited	Sumitomo Trust Finance (H.K.) Limited (The)
Chong Hing Finance Limited	Henderson International Finance Limited	Vietnam Finance Company Limited
Commonwealth Finance Corporation Limited	HKCB Finance Limited	Wing Hang Finance Company Limited
Corporate Finance (D.T.C.) Limited	Hung Kai Finance Company Limited	Wing Lung Finance Limited
First Metro International Investment Company Limited	Inchroy Credit Corporation Limited	WOORI GLOBAL MARKETS ASIA LIMITED
FUBON CREDIT (HONG KONG) LIMITED	KEXIM ASIA LIMITED	
	OCTOPUS CARDS LIMITED	
	Orient First Capital Limited	
		<b>Deletion in 2008</b>
		Delta Asia Credit Limited

### *Incorporated outside Hong Kong*

NIL

# Annex Authorized Institutions and Local Representative Offices

at 31 December 2008 (cont.)

## LOCAL REPRESENTATIVE OFFICES

ANTWERPSE DIAMANTBANK NV also known as: ANTWERP DIAMOND BANK NV	China Everbright Bank Co., Ltd	Raiffeisen Zentralbank Osterreich AG
Arab Bank plc	CHINA MINSHENG BANKING CORPORATION LIMITED	Resona Bank, Limited
BANCA POPOLARE COMMERCIO E INDUSTRIA SPA	CLEARSTREAM BANKING S.A.	Rothschild Bank AG
Banca Popolare dell'Emilia Romagna Soc. Coop. a r.l.	Corporation Bank #	Schroder & Co Bank AG also known as: Schroder & Co Banque SA Schroder & Co Banca SA Schroder & Co Bank Ltd Schroder & Co Banco SA
Banca Popolare di Ancona Societa' per azioni	Credit Industriel et Commercial	Shanghai Pudong Development Bank Co., Ltd.
Banca Popolare di Bergamo S.p.A.	Credito Bergamasco S.p.A.	Shenzhen Development Bank Co., Ltd.
Banca Popolare di Novara - Societa' per Azioni	D.A.H. Hambros Bank (Channel Islands) Limited	Shoko Chukin Bank, Ltd. (The) (formerly known as Shoko Chukin Bank (The))
Banca Popolare di Sondrio Soc. Coop. a r.l.	Eurohypo Aktiengesellschaft	Union Bank of Taiwan
BANCA POPOLARE DI VICENZA - Società cooperativa per azioni	Fiduciary Trust Company International	Unione di Banche Italiane Società Cooperativa per Azioni
Banco de Crédito e Inversiones	GUANGDONG DEVELOPMENT BANK CO., LTD.	Veneto Banca S.c.a.r.l.
Banco do Brasil S.A.	Habib Bank A.G. Zurich	Verwaltungs- und Privat-Bank Aktiengesellschaft
Banco Popolare- Societa' Cooperativa	HSBC Bank Canada	Yamaguchi Bank, Ltd. (The)
Banco Popular Español, S.A.	HSBC Guyerzeller Bank AG	Yamanashi Chuo Bank, Ltd.
Bank Hapoalim (Switzerland) Ltd	HSBC Trinkaus & Burkhardt (International) S.A.	Yuanta Commercial Bank Co., Ltd
Bank Julius Baer & Co. Ltd.	Investec Bank Limited	
Bank Leumi Le-Israel B.M.	Juroku Bank, Ltd. (The)	<b>Deletion in 2008</b>
BANK OF BEIJING CO., LTD.#	Korea Development Bank (The)	Banca del Gottardo
Bank of Fukuoka, Ltd. (The)	Landsbanki Íslands hf	CITIC Group
Bank of Kyoto, Ltd. (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.	DePfa Investment Bank Limited
BANK OF SCOTLAND INTERNATIONAL LIMITED	LLOYDS TSB OFFSHORE LIMITED	DVB Bank N.V.
Bank of Yokohama, Ltd. (The)	Merrill Lynch Bank (Suisse) S.A.	eBANK Corporation
Banque Piguet & Cie SA	Metropolitan Bank and Trust Company	EUROCLEAR BANK
Banque Privee Edmond de Rothschild S.A.	Nanto Bank, Ltd. (The)	Japan Bank for International Cooperation
BARCLAYS BANK (SUISSE) S.A.	National Bank of Canada	Kredietbank S.A. Luxembourgeoise
BSI LTD	Nishi-Nippon Bank, Ltd. (The)	Standard Bank of South Africa Ltd. (The)
CARIPRATO - Cassa di Risparmio di Prato S.p.A.	Norinchukin Bank (The)	STANDARD CHARTERED (JERSEY) LIMITED
China Development Bank	Ogaki Kyoritsu Bank, Ltd. (The)	
	Oita Bank, Ltd. (The)	
	P.T. Bank Central Asia	
	P.T. Bank Rakyat Indonesia (Persero)	

# Addition in 2008

## Table A Major Economic Indicators

	2004	2005	2006	2007	2008
<b>I. Gross Domestic Product</b>					
Real GDP growth (%)	8.5	7.1	7.0	6.4	<b>2.5</b> <sup>(a)</sup>
Nominal GDP growth (%)	4.6	7.0	6.7	9.5	<b>3.9</b> <sup>(a)</sup>
Real growth of major expenditure components of GDP (%)					
– Private consumption expenditure	7.0	3.0	5.9	8.5	<b>1.8</b> <sup>(a)</sup>
– Government consumption expenditure	0.7	(3.2)	0.3	3.0	<b>2.0</b> <sup>(a)</sup>
– Gross domestic fixed capital formation	2.5	4.1	7.1	3.4	<b>(0.3)</b> <sup>(a)</sup>
of which					
– Building and construction	(10.7)	(7.6)	(7.1)	(0.2)	<b>0.3</b> <sup>(a)</sup>
– Machinery, equipment and computer software	10.3	12.8	19.2	3.0	<b>0.6</b> <sup>(a)</sup>
– Exports	15.4	10.6	9.4	8.3	<b>2.7</b> <sup>(a)</sup>
– Imports	13.8	8.0	9.1	9.1	<b>2.1</b> <sup>(a)</sup>
GDP at current market prices (US\$ billion)	165.9	177.8	189.9	207.0	<b>215.6</b> <sup>(a)</sup>
Per capita GDP at current market prices (US\$)	24,454	26,094	27,697	29,891	<b>30,893</b> <sup>(a)</sup>
<b>II. External Trade (HK\$ billion)</b>					
Merchandise trade <sup>(b)</sup>					
– Domestic exports of goods	126.4	136.3	138.8	117.2	<b>101.7</b> <sup>(a)</sup>
– Re-exports of goods	1,900.6	2,115.4	2,328.6	2,581.7	<b>2,742.3</b> <sup>(a)</sup>
– Total imports of goods	2,099.5	2,311.1	2,576.3	2,852.5	<b>3,024.1</b> <sup>(a)</sup>
– Merchandise trade balance	(72.5)	(59.3)	(109.0)	(153.7)	<b>(180.1)</b> <sup>(a)</sup>
Services trade					
– Exports of services	429.6	495.4	565.1	660.7	<b>719.9</b> <sup>(a)</sup>
– Imports of services	242.5	264.2	287.9	332.2	<b>357.3</b> <sup>(a)</sup>
– Services trade balance	187.1	231.2	277.2	328.5	<b>362.6</b> <sup>(a)</sup>
<b>III. Fiscal Expenditure and Revenue (HK\$ million, fiscal year)</b>					
Total government expenditure	242,235	233,071	229,413	234,815	<b>317,766</b> <sup>(a)</sup>
Total government revenue	263,591	247,035	288,014	358,465	<b>312,885</b> <sup>(a)</sup>
Consolidated surplus/deficit	21,356	13,964	58,601	123,650	<b>(4,881)</b> <sup>(a)</sup>
Reserve balance as at end of fiscal year <sup>(c)</sup>	295,981	310,663	369,264	492,914	<b>488,033</b> <sup>(a)</sup>
<b>IV. Prices (annual change, %)</b>					
Consumer Price Index (A)	0.0	1.1	1.7	1.3	<b>3.6</b>
Composite Consumer Price Index	(0.4)	1.0	2.0	2.0	<b>4.3</b>
Trade Unit Value Indices					
– Domestic exports	1.5	2.2	(2.1)	0.8	<b>5.1</b>
– Re-exports	1.1	1.2	1.1	2.4	<b>3.8</b>
– Imports	2.9	2.7	2.1	2.3	<b>4.4</b>
Property Price Indices					
– Residential flats	26.6	17.9	0.8	11.7	<b>16.4</b> <sup>(a)</sup>
– Office premises	58.9	33.9	4.7	18.8	<b>20.3</b> <sup>(a)</sup>
– Retail premises	39.5	25.1	2.8	12.4	<b>11.4</b> <sup>(a)</sup>
– Flatted factory premises	23.6	41.1	26.8	25.9	<b>18.1</b> <sup>(a)</sup>

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

	2004	2005	2006	2007	2008
<b>V. Labour</b>					
Labour force (annual change, %)	1.4	0.6	1.1	1.6	<b>0.5</b>
Employment (annual change, %)	2.6	1.9	1.9	2.4	<b>1.0</b>
Unemployment rate (annual average, %)	6.8	5.6	4.8	4.0	<b>3.6</b>
Underemployment rate (annual average, %)	3.3	2.7	2.4	2.2	<b>1.9</b>
Employment ('000)	3,274	3,337	3,401	3,484	<b>3,519</b>
of which					
– Manufacturing	232	224	217	202	<b>191</b>
– Financing, insurance, real estate and business services	480	503	526	548	<b>580</b>
– Wholesale, retail and import/export trades, restaurants and hotels	1,062	1,094	1,105	1,144	<b>1,146</b>
<b>VI. Money Supply (HK\$ billion)</b>					
HK\$ money supply					
– M1	412.6	348.2	387.9	454.3	<b>491.1</b> <sup>(a)</sup>
– M2 <sup>(d)</sup>	2,208.6	2,329.7	2,777.7	3,281.0	<b>3,239.9</b> <sup>(a)</sup>
– M3 <sup>(d)</sup>	2,219.6	2,345.8	2,795.5	3,300.5	<b>3,261.4</b> <sup>(a)</sup>
Total money supply					
– M1	484.5	434.7	491.6	616.7	<b>645.8</b> <sup>(a)</sup>
– M2	4,166.7	4,379.1	5,054.3	6,106.3	<b>6,269.8</b> <sup>(a)</sup>
– M3	4,189.5	4,407.2	5,089.7	6,139.8	<b>6,302.5</b> <sup>(a)</sup>
<b>VII. Interest Rates (end of period, %)</b>					
Three-month interbank rate	0.28	4.16	3.84	3.31	<b>0.89</b>
Savings deposit	0.01	2.32	2.26	1.26	<b>0.01</b>
One-month time deposit	0.02	2.68	2.52	1.61	<b>0.04</b>
Banks' 'Best lending rate'	5.00	7.75	7.75	6.75	<b>5.00</b>
Banks' 'Composite rate'	0.30	2.88	2.86	2.29	<b>0.68</b>
<b>VIII. Exchange Rates (end of period)</b>					
HK\$/US\$	7.774	7.753	7.775	7.802	<b>7.751</b>
Trade-weighted Effective Exchange Rate Index (Jan 2000 = 100)	96.0	98.4	94.3	88.6	<b>88.3</b>
<b>IX. Foreign Currency Reserve Assets (US\$ billion)</b> <sup>(e)</sup>	123.6	124.3	133.2	152.7	<b>182.5</b>
<b>X. Stock Market (end of period figures)</b>					
Hang Seng Index	14,230	14,876	19,965	27,813	<b>14,387</b>
Average price/earning ratio	18.7	15.6	17.4	22.5	<b>7.3</b>
Market capitalisation (HK\$ billion)	6,629.2	8,113.3	13,248.8	20,536.5	<b>10,253.6</b>

(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) Exclude unsettled forward transactions but include gold.



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

	2004 %	2005 %	All AIs 2006 %	2007 %	2008 %
<b>Asset Quality <sup>(b)</sup></b>					
As % of total credit exposures <sup>(c)</sup>					
Total outstanding provisions/impairment allowances	0.78	0.49	0.38	0.35	<b>0.68</b>
Classified <sup>(d)</sup> exposures:					
Gross	1.22	0.81	0.59	0.48	<b>0.84</b>
Net of specific provisions/individual impairment allowances	0.81	0.54	0.41	0.32	<b>0.38</b>
Net of all provisions/impairment allowances	0.44	0.33	0.21	0.13	<b>0.16</b>
As % of total loans					
Total outstanding provisions/impairment allowances	1.42	0.87	0.71	0.59	<b>0.88</b>
Classified <sup>(d)</sup> loans:					
Gross	2.11	1.34	1.05	0.75	<b>1.23</b>
Net of specific provisions/individual impairment allowances	1.40	0.87	0.73	0.52	<b>0.75</b>
Net of all provisions/impairment allowances	0.70	0.47	0.34	0.16	<b>0.35</b>
Overdue > 3 months and rescheduled loans	1.54	0.94	0.76	0.51	<b>0.69</b>
<b>Profitability</b>					
Return on assets (operating profit)	1.06	1.07	1.13	1.37	<b>0.57</b>
Return on assets (post-tax profit)	0.97	0.97	1.01	1.21	<b>0.47</b>
Net interest margin	1.18	1.18	1.29	1.32	<b>1.30</b>
Cost-to-income ratio	48.7	50.4	50.8	46.7	<b>55.6</b>
Bad debt charge to total assets	0.01	0.01	0.03	0.04	<b>0.18</b>
<b>Liquidity</b>					
Loan to deposit ratio (all currencies)	55.8	56.8	51.9	50.5	<b>54.2</b>
Loan to deposit <sup>(e)</sup> ratio (Hong Kong dollar)	82.6	84.3	74.7	71.0	<b>77.6</b>

**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 <sup>(b)</sup>

**Capital Adequacy Ratio (Consolidated) <sup>(f)</sup>**

- (a) Figures are related to Hong Kong office(s) only unless otherwise stated.  
 (b) Figures are related to Hong Kong office(s). For the locally incorporated AIs, figures include their overseas branches.  
 (c) Credit exposures include loans and advances, acceptances and 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.  
 (f) From 1 January 2007, all locally incorporated AIs started to report their capital adequacy positions according to the Banking (Capital) Rules (i.e. the Basel II framework).

<b>Retail Banks</b>				
2004 %	2005 %	2006 %	2007 %	<b>2008 %</b>
0.77	0.42	0.33	0.33	<b>0.67</b>
1.27	0.82	0.63	0.54	<b>0.87</b>
0.91	0.60	0.48	0.38	<b>0.40</b>
0.50	0.39	0.30	0.21	<b>0.20</b>
1.45	0.78	0.63	0.55	<b>0.79</b>
2.25	1.37	1.11	0.85	<b>1.24</b>
1.59	0.98	0.85	0.65	<b>0.84</b>
0.80	0.59	0.48	0.30	<b>0.46</b>
1.48	0.92	0.80	0.57	<b>0.68</b>
1.52	1.55	1.53	1.66	<b>0.99</b>
1.39	1.40	1.36	1.48	<b>0.85</b>
1.66	1.68	1.80	1.90	<b>1.84</b>
41.4	41.8	42.8	40.5	<b>45.1</b>
-0.02	-0.01	0.01	0.04	<b>0.18</b>
50.0	53.2	47.9	45.5	<b>47.2</b>
73.2	78.8	69.1	65.1	<b>69.4</b>
<b>Surveyed Institutions</b>				
2004 %	2005 %	2006 %	2007 %	<b>2008 %</b>
0.38	0.19	0.20	0.11	<b>0.05</b>
0.44	0.37	0.37	0.35	<b>0.34</b>
4.73	2.81	2.91	2.90	<b>2.72</b>
<b>Locally Incorporated Banks</b>				
2004 %	2005 %	2006 %	2007 %	<b>2008 %</b>
18.7	18.4	18.9	23.8	<b>14.7</b>
17.2	16.7	16.7	21.3	<b>12.6</b>
10.6	8.1	8.2	8.2	<b>7.3</b>
<b>All Locally Incorporated AIs</b>				
2004 %	2005 %	2006 %	2007 %	<b>2008 %</b>
15.4	14.8	14.9	13.4	<b>14.8</b>

## Table C Authorized Institutions: Domicile and Parentage

	2004	2005	2006	2007	2008
<b>Licensed Banks</b>					
(i) Incorporated in Hong Kong	24	24	24	23	<b>23</b>
(ii) Incorporated outside Hong Kong	109	109	114	119	<b>122</b>
<b>Total</b>	133	133	138	142	<b>145</b>
<b>Restricted Licence Banks</b>					
(i) Subsidiaries of licensed banks :					
(a) incorporated in Hong Kong	1	0	0	0	<b>0</b>
(b) incorporated outside Hong Kong	10	8	8	8	<b>6</b>
(ii) Subsidiaries or branches of foreign banks which are not licensed banks in Hong Kong	23	21	20	18	<b>17</b>
(iii) Bank related	3	1	0	0	<b>0</b>
(iv) Others	3	3	3	3	<b>4</b>
<b>Total</b>	40	33	31	29	<b>27</b>
<b>Deposit-taking Companies</b>					
(i) Subsidiaries of licensed banks :					
(a) incorporated in Hong Kong	7	6	5	5	<b>7</b>
(b) incorporated outside Hong Kong	2	2	3	3	<b>3</b>
(ii) Subsidiaries of foreign banks which are not licensed banks in Hong Kong	14	13	13	10	<b>8</b>
(iii) Bank related	2	3	3	3	<b>2</b>
(iv) Others	10	9	9	8	<b>8</b>
<b>Total</b>	35	33	33	29	<b>28</b>
<b>All Authorized Institutions</b>	208	199	202	200	<b>200</b>
<b>Local Representative Offices</b>	85	86	84	79	<b>71</b>

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

Region/Economy	Licensed Banks					Restricted Licence Banks					Deposit-taking Companies				
	04	05	06	07	08	04	05	06	07	08	04	05	06	07	08
<b>Asia and Pacific</b>															
Hong Kong	12	12	11	11	<b>10</b>	1	1	-	-	-	12	11	10	10	<b>9</b>
Australia	4	4	4	4	<b>4</b>	-	-	-	-	-	-	-	-	-	-
Mainland China	13	12	13	12	<b>13</b>	2	2	2	2	<b>1</b>	2	2	2	2	<b>3</b>
India	4	5	9	11	<b>11</b>	1	1	1	-	-	2	2	2	1	<b>1</b>
Indonesia	1	1	1	1	<b>1</b>	2	2	2	2	<b>2</b>	1	1	1	-	-
Japan	12	12	11	11	<b>11</b>	4	3	2	2	<b>2</b>	4	4	4	3	<b>3</b>
Malaysia	3	3	4	4	<b>4</b>	1	1	1	1	<b>1</b>	1	1	1	1	<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>	3	3	3	3	<b>3</b>
Singapore	4	4	4	4	<b>4</b>	-	-	-	-	-	-	-	-	-	-
South Korea	3	3	3	3	<b>5</b>	4	4	5	4	<b>2</b>	2	2	3	3	<b>3</b>
Taiwan	14	15	15	17	<b>18</b>	-	-	-	-	-	1	1	1	1	<b>1</b>
Thailand	1	1	1	1	<b>1</b>	4	4	4	4	<b>4</b>	-	-	-	-	-
Vietnam	-	-	-	-	-	-	-	-	-	-	1	1	1	1	<b>1</b>
<b>Sub-total</b>	<b>74</b>	<b>75</b>	<b>79</b>	<b>82</b>	<b>85</b>	<b>20</b>	<b>19</b>	<b>18</b>	<b>16</b>	<b>13</b>	<b>31</b>	<b>30</b>	<b>30</b>	<b>27</b>	<b>27</b>
<b>Europe</b>															
Austria	1	1	1	1	<b>1</b>	-	-	-	-	-	-	-	-	-	-
Belgium	2	2	2	2	<b>2</b>	-	-	-	-	<b>1</b>	-	-	-	-	-
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
France	6	5	7	7	<b>7</b>	2	2	3	3	<b>3</b>	-	-	-	-	-
Germany	8	8	7	8	<b>7</b>	1	1	-	-	-	-	-	-	-	-
Italy	6	6	6	4	<b>4</b>	-	-	-	-	-	-	-	-	-	-
Netherlands	3	3	3	3	<b>4</b>	-	-	-	-	-	-	-	-	-	-
Spain	1	1	1	2	<b>2</b>	-	-	-	-	-	-	-	-	-	-
Sweden	1	1	1	1	<b>1</b>	-	-	-	-	-	-	-	-	-	-
Switzerland	3	3	3	3	<b>3</b>	1	-	-	-	-	-	-	-	-	-
United Kingdom	10	10	10	10	<b>11</b>	1	1	1	1	<b>1</b>	-	-	-	-	-
<b>Sub-total</b>	<b>41</b>	<b>40</b>	<b>41</b>	<b>41</b>	<b>42</b>	<b>5</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Middle East</b>															
Bahrain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Iran	1	2	1	1	<b>1</b>	-	-	-	-	-	-	-	-	-	-
United Arab Emirates	-	-	-	-	-	1	1	1	1	<b>1</b>	-	-	-	-	-
<b>Sub-total</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>North America</b>															
Canada	5	5	5	5	<b>5</b>	2	1	1	1	<b>1</b>	-	-	-	-	-
United States	11	10	11	12	<b>11</b>	8	6	6	6	<b>6</b>	3	2	2	1	<b>1</b>
<b>Sub-total</b>	<b>16</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>16</b>	<b>10</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>1</b>
South Africa	1	1	1	1	<b>1</b>	2	1	-	-	-	-	-	-	-	-
Bermuda	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	1	1	1	1	<b>1</b>	1	1	1	1	-
<b>Grand Total</b>	<b>133</b>	<b>133</b>	<b>138</b>	<b>142</b>	<b>145</b>	<b>40</b>	<b>33</b>	<b>31</b>	<b>29</b>	<b>27</b>	<b>35</b>	<b>33</b>	<b>33</b>	<b>29</b>	<b>28</b>

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

Positions at 31 December 2008	Number of Overseas Banks <sup>(b)</sup>					Licensed Banks <sup>(c)</sup>				
	04	05	06	07	08	04	05	06	07	08
<b>World Ranking <sup>(a)</sup></b>										
1-20	20	19	20	20	<b>20</b>	33	28	33	33	<b>35</b>
21-50	22	25	23	22	<b>23</b>	19	25	23	22	<b>22</b>
51-100	28	27	26	26	<b>26</b>	23	23	21	19	<b>23</b>
101-200	42	39	37	38	<b>35</b>	22	19	20	25	<b>21</b>
201-500	45	47	50	46	<b>55</b>	17	22	25	23	<b>27</b>
Sub-total	157	157	156	152	<b>159</b>	114	117	122	122	<b>128</b>
Others	52	51	55	59	<b>46</b>	19	16	16	20	<b>17</b>
<b>Total</b>	209	208	211	211	<b>205</b>	133	133	138	142	<b>145</b>

(a) Top 500 banks/banking groups in the world ranked by total assets. Figures are extracted from *The Banker*, July 2008 issue.

(b) The sum of the number of licensed banks, restricted licence banks, deposit-taking companies and local representative offices exceeds the number of overseas banks with presence in Hong Kong due to the multiple presence of some of the overseas banks.

(c) Consist of branches and subsidiaries of overseas banks.

Restricted Licence Banks <sup>(c)</sup>					Deposit-taking Companies <sup>(c)</sup>					Local Representative Offices				
04	05	06	07	08	04	05	06	07	08	04	05	06	07	08
10	5	5	7	<b>6</b>	1	1	1	-	-	7	8	8	6	<b>6</b>
5	5	5	5	<b>5</b>	-	-	-	-	-	4	5	5	5	<b>5</b>
4	4	4	2	<b>1</b>	2	3	5	5	<b>6</b>	5	5	7	9	<b>3</b>
3	2	1	1	<b>1</b>	4	3	3	3	<b>2</b>	22	21	19	15	<b>14</b>
7	5	5	6	<b>8</b>	5	3	3	1	<b>1</b>	20	21	22	19	<b>22</b>
29	21	20	21	<b>21</b>	12	10	12	9	<b>9</b>	58	60	61	54	<b>50</b>
11	12	11	8	<b>6</b>	23	23	21	20	<b>19</b>	27	26	23	25	<b>21</b>
40	33	31	29	<b>27</b>	35	33	33	29	<b>28</b>	85	86	84	79	<b>71</b>

## Table F Balance Sheet: All Authorized Institutions and Retail Banks

All Authorized Institutions (HK\$ bn)	2004			2005		
	HK\$	F/CY	Total	HK\$	F/CY	Total
<b>Assets</b>						
Loans to customers	1,667	489	2,156	1,797	515	2,312
Inside Hong Kong <sup>(a)</sup>	1,631	291	1,923	1,749	323	2,072
Outside Hong Kong <sup>(b)</sup>	36	198	233	48	192	240
Interbank lending	447	2,577	3,024	433	2,457	2,890
Inside Hong Kong	291	185	476	227	182	410
Outside Hong Kong	156	2,392	2,548	206	2,275	2,481
Negotiable certificates of deposit (NCD)	74	48	121	66	32	97
Negotiable debt instruments, other than NCD	459	870	1,328	437	934	1,371
Other assets	296	212	508	314	263	577
<b>Total Assets</b>	<b>2,943</b>	<b>4,195</b>	<b>7,138</b>	<b>3,047</b>	<b>4,200</b>	<b>7,247</b>
<b>Liabilities</b>						
Deposits from customers <sup>(c)</sup>	2,018	1,848	3,866	2,132	1,936	4,068
Interbank borrowing	439	1,711	2,150	412	1,555	1,967
Inside Hong Kong	296	203	499	231	184	416
Outside Hong Kong	143	1,508	1,651	180	1,371	1,551
Negotiable certificates of deposit	124	132	256	131	132	263
Other liabilities	609	256	865	624	325	949
<b>Total Liabilities</b>	<b>3,191</b>	<b>3,947</b>	<b>7,138</b>	<b>3,299</b>	<b>3,948</b>	<b>7,247</b>
<b>Retail Banks</b>						
Retail Banks (HK\$ bn)	2004			2005		
	HK\$	F/CY	Total	HK\$	F/CY	Total
<b>Assets</b>						
Loans to customers	1,371	200	1,571	1,510	215	1,725
Inside Hong Kong <sup>(a)</sup>	1,354	159	1,513	1,483	160	1,643
Outside Hong Kong <sup>(b)</sup>	17	41	58	27	56	83
Interbank lending	302	1,022	1,324	266	982	1,247
Inside Hong Kong	235	117	352	175	101	276
Outside Hong Kong	67	905	972	91	881	972
Negotiable certificates of deposit (NCD)	55	28	83	50	20	71
Negotiable debt instruments, other than NCD	317	583	900	316	640	955
Other assets	244	99	343	241	121	362
<b>Total Assets</b>	<b>2,289</b>	<b>1,932</b>	<b>4,220</b>	<b>2,383</b>	<b>1,978</b>	<b>4,361</b>
<b>Liabilities</b>						
Deposits from customers <sup>(c)</sup>	1,874	1,270	3,144	1,916	1,326	3,242
Interbank borrowing	89	295	384	102	264	366
Inside Hong Kong	38	30	68	58	38	95
Outside Hong Kong	51	265	316	45	226	271
Negotiable certificates of deposit	80	99	179	85	97	182
Other liabilities	434	79	513	462	109	571
<b>Total Liabilities</b>	<b>2,477</b>	<b>1,743</b>	<b>4,220</b>	<b>2,565</b>	<b>1,796</b>	<b>4,361</b>

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

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

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

Figures may not add up to total due to rounding.

2006			2007			2008		
HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
1,917	550	2,468	2,185	777	2,962	<b>2,355</b>	<b>929</b>	<b>3,284</b>
1,832	294	2,126	2,057	400	2,457	<b>2,201</b>	<b>509</b>	<b>2,710</b>
86	256	342	128	377	504	<b>154</b>	<b>420</b>	<b>574</b>
647	2,802	3,449	797	3,714	4,510	<b>542</b>	<b>3,484</b>	<b>4,026</b>
304	198	502	346	269	615	<b>261</b>	<b>287</b>	<b>548</b>
343	2,604	2,947	451	3,444	3,895	<b>281</b>	<b>3,197</b>	<b>3,478</b>
60	43	103	66	28	93	<b>39</b>	<b>49</b>	<b>88</b>
536	1,081	1,617	499	1,190	1,688	<b>392</b>	<b>1,434</b>	<b>1,825</b>
347	323	670	529	567	1,096	<b>604</b>	<b>901</b>	<b>1,505</b>
<b>3,507</b>	<b>4,799</b>	<b>8,306</b>	<b>4,075</b>	<b>6,275</b>	<b>10,350</b>	<b>3,932</b>	<b>6,797</b>	<b>10,729</b>
2,568	2,189	4,757	3,075	2,794	5,869	<b>3,034</b>	<b>3,026</b>	<b>6,060</b>
518	1,739	2,257	605	2,357	2,961	<b>444</b>	<b>2,496</b>	<b>2,940</b>
309	203	511	353	277	630	<b>259</b>	<b>292</b>	<b>551</b>
210	1,536	1,746	251	2,080	2,331	<b>185</b>	<b>2,204</b>	<b>2,389</b>
129	110	240	122	49	172	<b>86</b>	<b>22</b>	<b>108</b>
678	374	1,052	852	497	1,348	<b>781</b>	<b>841</b>	<b>1,622</b>
<b>3,894</b>	<b>4,412</b>	<b>8,306</b>	<b>4,653</b>	<b>5,697</b>	<b>10,350</b>	<b>4,345</b>	<b>6,384</b>	<b>10,729</b>
2006			2007			2008		
HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
1,577	218	1,794	1,742	279	2,021	<b>1,870</b>	<b>365</b>	<b>2,234</b>
1,528	148	1,676	1,675	190	1,865	<b>1,787</b>	<b>258</b>	<b>2,045</b>
48	70	118	67	89	156	<b>83</b>	<b>107</b>	<b>190</b>
425	1,023	1,449	470	1,367	1,837	<b>368</b>	<b>1,205</b>	<b>1,573</b>
245	103	348	269	155	424	<b>200</b>	<b>172</b>	<b>372</b>
180	920	1,100	201	1,211	1,413	<b>168</b>	<b>1,034</b>	<b>1,201</b>
44	16	59	47	13	60	<b>27</b>	<b>25</b>	<b>52</b>
422	755	1,177	378	778	1,156	<b>293</b>	<b>1,076</b>	<b>1,369</b>
279	165	444	391	328	719	<b>457</b>	<b>578</b>	<b>1,035</b>
<b>2,747</b>	<b>2,177</b>	<b>4,924</b>	<b>3,029</b>	<b>2,764</b>	<b>5,793</b>	<b>3,014</b>	<b>3,250</b>	<b>6,264</b>
2,283	1,466	3,749	2,674	1,763	4,437	<b>2,695</b>	<b>2,036</b>	<b>4,731</b>
116	228	344	138	297	435	<b>115</b>	<b>356</b>	<b>471</b>
51	35	86	69	44	114	<b>49</b>	<b>72</b>	<b>121</b>
65	193	258	69	253	322	<b>66</b>	<b>284</b>	<b>350</b>
76	83	159	67	37	104	<b>40</b>	<b>13</b>	<b>53</b>
537	136	673	641	176	817	<b>568</b>	<b>441</b>	<b>1,009</b>
<b>3,011</b>	<b>1,913</b>	<b>4,924</b>	<b>3,519</b>	<b>2,274</b>	<b>5,793</b>	<b>3,418</b>	<b>2,846</b>	<b>6,264</b>



**Table G Major Balance Sheet Items by Region/Economy of Beneficial Ownership of Authorized Institutions**

(HK\$ bn)		Mainland					Total
		China	Japan	US	Europe	Others	
<b>Total Assets</b>	2007	1,632	603	909	3,039	4,167	10,350
	<b>2008</b>	<b>1,859</b>	<b>718</b>	<b>789</b>	<b>3,019</b>	<b>4,345</b>	<b>10,729</b>
<b>Deposits from Customers</b>	2007	1,191	179	465	1,107	2,928	5,869
	<b>2008</b>	<b>1,318</b>	<b>187</b>	<b>395</b>	<b>1,152</b>	<b>3,007</b>	<b>6,060</b>
<b>Loans to Customers</b>	2007	704	174	135	602	1,347	2,962
	<b>2008</b>	<b>836</b>	<b>208</b>	<b>130</b>	<b>647</b>	<b>1,463</b>	<b>3,284</b>
<b>Loans to Customers Inside Hong Kong <sup>(a)</sup></b>	2007	577	133	121	414	1,212	2,457
	<b>2008</b>	<b>672</b>	<b>156</b>	<b>120</b>	<b>451</b>	<b>1,311</b>	<b>2,710</b>
<b>Loans to Customers Outside Hong Kong <sup>(b)</sup></b>	2007	127	42	13	188	135	504
	<b>2008</b>	<b>164</b>	<b>52</b>	<b>10</b>	<b>196</b>	<b>152</b>	<b>574</b>

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

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

Figures may not add up to total due to rounding.

## Table H Flow of Funds for All Authorized Institutions and Retail Banks

<b>All Authorized Institutions</b>						
(HK\$ bn)	2007			2008		
Increase/(Decrease) in	HK\$	F/CY	Total	HK\$	F/CY	Total
<b>Assets</b>						
Loans to customers	267	227	494	170	152	323
Inside Hong Kong <sup>(a)</sup>	225	106	331	144	109	253
Outside Hong Kong <sup>(b)</sup>	42	121	163	26	44	70
Interbank lending	150	912	1,062	(254)	(230)	(484)
Inside Hong Kong	42	71	113	(85)	18	(67)
Outside Hong Kong	108	840	948	(170)	(247)	(417)
All other assets	151	338	489	(58)	599	541
<b>Total Assets</b>	568	1,476	2,044	(143)	522	379
<b>Liabilities</b>						
Deposits from customers <sup>(c)</sup>	507	605	1,112	(41)	232	191
Interbank borrowing	86	618	704	(161)	140	(21)
Inside Hong Kong	44	74	118	(94)	16	(79)
Outside Hong Kong	42	544	586	(66)	124	58
All other liabilities	167	62	228	(106)	316	210
<b>Total Liabilities</b>	760	1,285	2,044	(308)	688	379
<b>Net Interbank Borrowing/(Lending)</b>	(64)	(294)	(357)	93	369	463
<b>Net Customer Lending/(Borrowing)</b>	(239)	(378)	(618)	211	(79)	132
<b>Retail Banks</b>						
(HK\$ bn)	2007			2008		
Increase/(Decrease) in	HK\$	F/CY	Total	HK\$	F/CY	Total
<b>Assets</b>						
Loans to customers	165	61	226	128	86	214
Inside Hong Kong <sup>(a)</sup>	147	42	189	112	68	180
Outside Hong Kong <sup>(b)</sup>	19	19	37	16	18	34
Interbank lending	45	343	388	(102)	(161)	(264)
Inside Hong Kong	24	52	76	(69)	16	(52)
Outside Hong Kong	21	291	312	(34)	(178)	(211)
All other assets	71	183	254	(40)	561	521
<b>Total Assets</b>	281	587	869	(14)	485	471
<b>Liabilities</b>						
Deposits from customers <sup>(c)</sup>	391	297	688	22	273	294
Interbank borrowing	22	69	92	(23)	59	35
Inside Hong Kong	18	10	28	(20)	27	7
Outside Hong Kong	4	60	64	(3)	31	28
All other liabilities	95	(6)	89	(99)	241	141
<b>Total Liabilities</b>	508	361	869	(101)	572	471
<b>Net Interbank Borrowing/(Lending)</b>	(23)	(274)	(297)	79	220	299
<b>Net Customer Lending/(Borrowing)</b>	(226)	(236)	(462)	107	(187)	(81)

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

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

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

Figures may not add up to total due to rounding.

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

(HK\$ bn)	Loans to Customers				Deposits from Customers <sup>(a)</sup>			
	HK\$	F/CY	Total	%	HK\$	F/CY	Total	%
<b>2004</b>								
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	-
<b>Total</b>	<b>1,667</b>	<b>489</b>	<b>2,156</b>	<b>100</b>	<b>2,018</b>	<b>1,848</b>	<b>3,866</b>	<b>100</b>
<b>2005</b>								
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	-
<b>Total</b>	<b>1,797</b>	<b>515</b>	<b>2,312</b>	<b>100</b>	<b>2,132</b>	<b>1,936</b>	<b>4,068</b>	<b>100</b>
<b>2006</b>								
Licensed banks	1,870	532	2,402	97	2,551	2,174	4,725	99
Restricted licence banks	24	17	41	2	14	13	26	1
Deposit-taking companies	23	1	24	1	3	2	5	-
<b>Total</b>	<b>1,917</b>	<b>550</b>	<b>2,468</b>	<b>100</b>	<b>2,568</b>	<b>2,189</b>	<b>4,757</b>	<b>100</b>
<b>2007</b>								
Licensed banks	2,127	749	2,876	97	3,056	2,782	5,839	99
Restricted licence banks	32	26	59	2	15	9	25	-
Deposit-taking companies	25	2	27	1	3	2	5	-
<b>Total</b>	<b>2,185</b>	<b>777</b>	<b>2,962</b>	<b>100</b>	<b>3,075</b>	<b>2,794</b>	<b>5,869</b>	<b>100</b>
<b>2008</b>								
<b>Licensed banks</b>	<b>2,293</b>	<b>902</b>	<b>3,196</b>	<b>97</b>	<b>3,014</b>	<b>3,015</b>	<b>6,028</b>	<b>99</b>
<b>Restricted licence banks</b>	<b>35</b>	<b>24</b>	<b>59</b>	<b>2</b>	<b>15</b>	<b>9</b>	<b>24</b>	<b>-</b>
<b>Deposit-taking companies</b>	<b>27</b>	<b>3</b>	<b>29</b>	<b>1</b>	<b>6</b>	<b>2</b>	<b>8</b>	<b>-</b>
<b>Total</b>	<b>2,355</b>	<b>929</b>	<b>3,284</b>	<b>100</b>	<b>3,034</b>	<b>3,026</b>	<b>6,060</b>	<b>100</b>

(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

<b>All Authorized Institutions</b>										
(HK\$ bn)	2004		2005		2006		2007		2008	
<b>Sector</b>	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	130	7	142	7	152	7	183	7	<b>186</b>	<b>7</b>
Manufacturing	99	5	119	6	103	5	121	5	<b>147</b>	<b>5</b>
Transport and transport equipment	121	6	123	6	123	6	145	6	<b>155</b>	<b>6</b>
Building, construction and property development, and investment	386	20	451	22	492	23	578	24	<b>687</b>	<b>25</b>
Wholesale and retail trade	99	5	101	5	105	5	116	5	<b>152</b>	<b>6</b>
Financial concerns (other than authorized institutions)	168	9	179	9	185	9	251	10	<b>283</b>	<b>10</b>
Individuals:										
to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	77	4	68	3	60	3	58	2	<b>57</b>	<b>2</b>
to purchase other residential properties	534	28	539	26	535	25	564	23	<b>593</b>	<b>22</b>
other purposes	149	8	169	8	182	9	221	9	<b>226</b>	<b>8</b>
Others	158	8	183	9	188	9	220	9	<b>223</b>	<b>8</b>
<b>Total <sup>(a)</sup></b>	<b>1,923</b>	<b>100</b>	<b>2,072</b>	<b>100</b>	<b>2,126</b>	<b>100</b>	<b>2,457</b>	<b>100</b>	<b>2,710</b>	<b>100</b>

  

<b>Retail Banks</b>										
(HK\$ bn)	2004		2005		2006		2007		2008	
<b>Sector</b>	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	103	7	115	7	124	7	147	8	<b>147</b>	<b>7</b>
Manufacturing	65	4	75	5	68	4	79	4	<b>98</b>	<b>5</b>
Transport and transport equipment	76	5	81	5	82	5	87	5	<b>92</b>	<b>4</b>
Building, construction and property development, and investment	331	22	378	23	397	24	460	25	<b>536</b>	<b>26</b>
Wholesale and retail trade	67	4	69	4	73	4	78	4	<b>99</b>	<b>5</b>
Financial concerns (other than authorized institutions)	65	4	70	4	76	5	88	5	<b>106</b>	<b>5</b>
Individuals:										
to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	51	3	68	4	60	4	58	3	<b>57</b>	<b>3</b>
to purchase other residential properties	515	34	526	32	522	31	551	30	<b>579</b>	<b>28</b>
other purposes	126	8	140	9	152	9	178	10	<b>188</b>	<b>9</b>
Others	113	7	120	7	123	7	139	7	<b>144</b>	<b>7</b>
<b>Total <sup>(a)</sup></b>	<b>1,513</b>	<b>100</b>	<b>1,643</b>	<b>100</b>	<b>1,676</b>	<b>100</b>	<b>1,865</b>	<b>100</b>	<b>2,045</b>	<b>100</b>

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

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
<b>Hong Kong Dollar <sup>(a)</sup></b>								
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
2006	238	933	1,397	2,568	219	924	1,140	2,283
2007	296	1,110	1,669	3,075	273	1,096	1,305	2,674
<b>2008</b>	<b>321</b>	<b>1,254</b>	<b>1,459</b>	<b>3,034</b>	<b>295</b>	<b>1,239</b>	<b>1,161</b>	<b>2,695</b>
<b>Foreign Currency</b>								
2004	72	399	1,378	1,848	47	357	866	1,270
2005	86	402	1,448	1,936	56	353	917	1,326
2006	104	426	1,659	2,189	70	373	1,024	1,466
2007	162	520	2,112	2,794	112	451	1,200	1,763
<b>2008</b>	<b>155</b>	<b>691</b>	<b>2,180</b>	<b>3,026</b>	<b>102</b>	<b>610</b>	<b>1,324</b>	<b>2,036</b>
<b>Total</b>								
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
2006	341	1,359	3,057	4,757	289	1,297	2,163	3,749
2007	459	1,629	3,781	5,869	385	1,547	2,506	4,437
<b>2008</b>	<b>475</b>	<b>1,945</b>	<b>3,639</b>	<b>6,060</b>	<b>397</b>	<b>1,849</b>	<b>2,486</b>	<b>4,731</b>

(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	2007			2008		
	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 and Pacific</b>	644	(301)	343	<b>702</b>	<b>(169)</b>	<b>532</b>
Australia	301	40	341	<b>286</b>	<b>19</b>	<b>305</b>
South Korea	316	32	348	<b>248</b>	<b>41</b>	<b>289</b>
Singapore	392	(100)	292	<b>316</b>	<b>(92)</b>	<b>224</b>
Japan	(109)	62	(46)	<b>(77)</b>	<b>177</b>	<b>99</b>
India	21	28	50	<b>21</b>	<b>36</b>	<b>57</b>
Malaysia	(7)	6	(1)	<b>16</b>	<b>2</b>	<b>18</b>
New Zealand	4	0	4	<b>4</b>	<b>0</b>	<b>4</b>
Sri Lanka	0	0	0	<b>2</b>	<b>1</b>	<b>3</b>
Maldives	2	0	2	<b>2</b>	<b>0</b>	<b>2</b>
Bangladesh	1	0	1	<b>2</b>	<b>0</b>	<b>2</b>
Republic of Kazakhstan	1	0	1	<b>1</b>	<b>0</b>	<b>1</b>
Vietnam	(1)	2	1	<b>1</b>	<b>0</b>	<b>1</b>
Laos	0	0	0	<b>0</b>	<b>1</b>	<b>1</b>
Vanuatu	0	(2)	(2)	<b>0</b>	<b>0</b>	<b>0</b>
Cambodia	0	0	(1)	<b>0</b>	<b>0</b>	<b>0</b>
Myanmar	0	0	0	<b>(1)</b>	<b>0</b>	<b>(1)</b>
Nepal	0	0	0	<b>(1)</b>	<b>0</b>	<b>(1)</b>
Indonesia	(2)	(4)	(6)	<b>(1)</b>	<b>(4)</b>	<b>(5)</b>
Western Samoa	0	(8)	(8)	<b>0</b>	<b>(8)</b>	<b>(8)</b>
Brunei	(6)	(2)	(8)	<b>(9)</b>	<b>(2)</b>	<b>(11)</b>
Philippines	(26)	(16)	(41)	<b>(5)</b>	<b>(11)</b>	<b>(16)</b>
Thailand	(35)	(7)	(43)	<b>(15)</b>	<b>(7)</b>	<b>(22)</b>
Macau SAR	(69)	(10)	(79)	<b>(78)</b>	<b>0</b>	<b>(77)</b>
Taiwan	65	(133)	(68)	<b>48</b>	<b>(148)</b>	<b>(100)</b>
Mainland China	(203)	(186)	(389)	<b>(57)</b>	<b>(168)</b>	<b>(226)</b>
Others	0	(5)	(5)	<b>(1)</b>	<b>(6)</b>	<b>(7)</b>
<b>North America</b>	139	184	324	<b>168</b>	<b>176</b>	<b>345</b>
United States	109	191	300	<b>138</b>	<b>186</b>	<b>324</b>
Canada	31	(7)	24	<b>30</b>	<b>(9)</b>	<b>21</b>
<b>Caribbean</b>	6	(22)	(16)	<b>22</b>	<b>(41)</b>	<b>(19)</b>
Cayman Islands	41	(8)	33	<b>35</b>	<b>15</b>	<b>50</b>
Bermuda	0	4	4	<b>0</b>	<b>6</b>	<b>6</b>
Netherlands Antilles	0	4	4	<b>0</b>	<b>2</b>	<b>2</b>
Panama	0	(1)	(1)	<b>0</b>	<b>1</b>	<b>1</b>
Bahamas	(35)	(9)	(44)	<b>(13)</b>	<b>(9)</b>	<b>(22)</b>
Others	0	(12)	(12)	<b>0</b>	<b>(56)</b>	<b>(56)</b>
<b>Africa</b>	(12)	(4)	(15)	<b>3</b>	<b>(5)</b>	<b>(2)</b>
South Africa	(3)	0	(3)	<b>4</b>	<b>0</b>	<b>4</b>
Mauritius	(9)	2	(7)	<b>(1)</b>	<b>2</b>	<b>1</b>
Nigeria	0	0	0	<b>0</b>	<b>0</b>	<b>1</b>
Liberia	0	(1)	(1)	<b>0</b>	<b>(1)</b>	<b>(1)</b>
Others	0	(5)	(5)	<b>0</b>	<b>(6)</b>	<b>(6)</b>

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

(HK\$ bn) Region/Economy	2007			2008		
	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>	4	(2)	1	5	(3)	2
Brazil	3	0	3	3	(1)	2
Chile	0	0	0	2	0	2
Mexico	0	0	0	0	0	1
Venezuela	0	(1)	(1)	0	(1)	(1)
Others	0	(2)	(1)	0	(2)	(1)
<b>Eastern Europe</b>	4	1	5	10	1	10
<b>Western Europe</b>	1,794	40	1,834	1,236	40	1,276
United Kingdom	974	(34)	940	793	(25)	769
France	296	(11)	285	201	10	212
Switzerland	137	(3)	134	92	(2)	90
Netherlands	97	21	118	87	(2)	85
Jersey	5	28	33	4	31	35
Luxembourg	8	2	10	24	4	28
Sweden	37	2	39	20	2	21
Republic of Ireland	31	22	53	17	2	19
Denmark	30	0	30	10	8	18
Norway	19	0	19	14	3	17
Austria	14	0	14	5	0	5
Malta	0	1	1	0	4	4
Finland	7	0	7	2	1	3
Turkey	2	0	2	1	1	2
Cyprus	0	0	0	0	2	2
Iceland	4	0	5	1	0	1
Portugal	1	0	1	1	0	1
Greece	0	1	1	0	1	1
Guernsey	(2)	2	(1)	0	0	0
Germany	65	3	68	(5)	0	(5)
Belgium	52	1	53	(8)	0	(8)
Italy	20	4	24	(12)	3	(9)
Spain	(4)	0	(4)	(13)	(1)	(15)
Others	0	0	1	1	(1)	0
<b>Middle East</b>	11	18	29	18	29	48
United Arab Emirates	17	15	31	15	24	39
Saudi Arabia	2	1	3	3	1	4
Qatar	1	2	3	1	2	3
Kuwait	0	1	2	1	1	1
Bahrain	(7)	0	(8)	0	0	0
Egypt	(1)	0	0	0	1	0
Others	(1)	0	(1)	(1)	0	(1)
<b>Others<sup>(a)</sup></b>	7	0	6	20	1	21
<b>Overall Total</b>	2,598	(87)	2,510	2,185	29	2,213

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

Figures may not add up to total due to rounding.