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# Annex Authorized Institutions and Local Representative Offices

at 31 December 2009

## LICENSED BANKS

### *Incorporated in Hong Kong*

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

### *Incorporated outside Hong Kong*

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

# Addition in 2009

# Annex Authorized Institutions and Local Representative Offices

at 31 December 2009 (cont.)

ERSTE GROUP BANK AG	KBC Bank N.V.	Standard Chartered Bank
Falcon Private Bank AG also known as: Falcon Private Bank Ltd. Falcon Private Bank SA (formerly known as AIG Privat Bank AG also known as: AIG Private Bank Ltd Banque Privée AIG SA Banca Privata AIG SA)	Korea Exchange Bank Land Bank of Taiwan Co., Ltd. Malayan Banking Berhad MEGA INTERNATIONAL COMMERCIAL BANK CO., LTD. MELLI BANK PLC Mitsubishi UFJ Trust and Banking Corporation	State Bank of India State Street Bank and Trust Company Sumitomo Mitsui Banking Corporation Svenska Handelsbanken AB (publ) TAIPEI FUBON COMMERCIAL BANK CO., LTD. TAISHIN INTERNATIONAL BANK CO., LTD
FAR EASTERN INTERNATIONAL BANK	Mizuho Corporate Bank, Ltd. National Australia Bank, Limited NATIONAL BANK OF ABU DHABI # National Bank of Pakistan NATIXIS NEWEDGE GROUP	Taiwan Business Bank Taiwan Cooperative Bank, Ltd. Toronto-Dominion Bank UBS AG also known as: UBS SA UBS Ltd
First Commercial Bank, Ltd.	Oversea-Chinese Banking Corporation Limited	UCO Bank
Fortis Bank	Philippine National Bank PT. Bank Negara Indonesia (Persero) Tbk.	UNICREDIT, SOCIETA' PER AZIONI Union Bank of India UNITED COMMERCIAL BANK United Overseas Bank Ltd.
Hachijuni Bank, Ltd. (The)	Punjab National Bank	Wells Fargo Bank, National Association
HANA BANK	RBS Coutts Bank AG also known as: RBS Coutts Bank SA RBS Coutts Bank Ltd	WestLB AG Westpac Banking Corporation Woori Bank
HDFC BANK LIMITED #	Royal Bank of Canada Royal Bank of Scotland public limited company (The)	
HONG LEONG BANK BERHAD	Shanghai Commercial & Savings Bank, Ltd. (The)	<b>Deletion in 2009</b> American Express Bank Limited DEPFA BANK plc HSH Nordbank AG Public Bank Berhad Shinkin Central Bank
HSBC BANK INTERNATIONAL LIMITED	Shiga Bank, Ltd. (The)	
HSBC Bank plc	Shinhan Bank	
HSBC Bank USA, National Association	Shizuoka Bank, Ltd. (The)	
HSBC Private Bank (Suisse) SA	Societe Generale	
Hua Nan Commercial Bank, Ltd.	SOCIETE GENERALE BANK & TRUST	
ICICI BANK LIMITED		
Indian Overseas Bank		
Industrial and Commercial Bank of China Limited		
Industrial Bank of Korea		
Industrial Bank of Taiwan Co., Ltd.		
ING ASIA PRIVATE BANK LTD		
ING Bank N.V.		
INTESA SANPAOLO SPA		
Iyo Bank, Ltd. (The)		
JPMorgan Chase Bank, National Association		

# Addition in 2009

# Annex Authorized Institutions and Local Representative Offices

at 31 December 2009 (cont.)

## RESTRICTED LICENCE BANKS

### *Incorporated in Hong Kong*

ALLIED BANKING CORPORATION  
(HONG KONG) LIMITED

Banc of America Securities Asia  
Limited

Bank of China International Limited  
(formerly known as  
BOCI Capital Limited)

CHINA CONSTRUCTION BANK (ASIA)  
FINANCE LIMITED  
(formerly known as  
AIG Finance (Hong Kong) Limited)

Citicorp International Limited

GE Capital (Hong Kong) 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 2009**

Indover Asia Limited  
(formerly known as  
Indover bank (Asia) 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

# Annex Authorized Institutions and Local Representative Offices

at 31 December 2009 (cont.)

## DEPOSIT-TAKING COMPANIES

### *Incorporated in Hong Kong*

AGRO ENTERPRISES COMPANY LIMITED

BCOM Finance (Hong Kong) Limited

BPI International Finance Limited

Chau's Brothers Finance Company Limited

Chong Hing Finance Limited

Commonwealth Finance Corporation Limited

Corporate Finance (D.T.C.) Limited

FUBON CREDIT (HONG KONG) LIMITED

Gunma Finance (Hong Kong) Limited

Habib Finance International Limited

Hachijuni Asia Limited

HBZ Finance Limited

Henderson International Finance Limited

HKCB Finance Limited

Hung Kai Finance Company Limited

Inchroy Credit Corporation Limited

KEB Asia Finance Limited #

KEXIM ASIA LIMITED

OCTOPUS CARDS LIMITED

ORIENT FIRST CAPITAL LIMITED

PrimeCredit Limited

PUBLIC FINANCE LIMITED

SHINHAN ASIA LIMITED

Sumitomo Trust Finance (H.K.) Limited (The)

Vietnam Finance Company Limited

Wing Hang Finance Company Limited

Wing Lung Finance Limited

WOORI GLOBAL MARKETS ASIA LIMITED

### **Deletion in 2009**

First Metro International Investment Company Limited

### *Incorporated outside Hong Kong*

NIL

# Addition in 2009

# Annex Authorized Institutions and Local Representative Offices

at 31 December 2009 (cont.)

## LOCAL REPRESENTATIVE OFFICES

ANTWERPSE DIAMANTBANK NV also known as ANTWERP DIAMOND BANK NV	CHINA MINSHENG BANKING CORPORATION LIMITED	Raiffeisen Zentralbank Osterreich AG
Arab Bank plc	CLEARSTREAM BANKING S.A. Corporation Bank	Resona Bank, Limited
BANCA POPOLARE COMMERCIO E INDUSTRIA SPA	Credit Industriel et Commercial	Rothschild Bank AG
Banca Popolare dell'Emilia Romagna Soc. Coop. a r.l.	Credito Bergamasco S.p.A.	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	D.A.H. Hambros Bank (Channel Islands) Limited	Shanghai Pudong Development Bank Co., Ltd.
Banca Popolare di Bergamo S.p.A.	Fiduciary Trust Company International	Shenzhen Development Bank Co., Ltd.
Banca Popolare di Novara - Societa' per Azioni	GUANGDONG DEVELOPMENT BANK CO., LTD.	Shinkin Central Bank #
Banca Popolare di Sondrio Soc. Coop. a r.l.	Habib Bank A.G. Zurich	Shoko Chukin Bank, Ltd. (The)
BANCA POPOLARE DI VICENZA - Societa' cooperativa per azioni	HSBC Bank Canada	Silicon Valley Bank #
Banca Regionale Europea S.p.A. #	HSBC Trinkaus & Burkhardt (International) S.A.	Union Bank of Taiwan
Banco di Brescia S.p.A. #	HSH Nordbank AG #	Unione di Banche Italiane Societa' Cooperativa per Azioni
Banco do Brasil S.A.	Investec Bank Limited	Veneto Banca S.c.a.r.l.
Banco Popolare- Societa' Cooperativa	Japan Finance Corporation # (traded as Japan Bank for International Cooperation)	Verwaltungs- und Privat-Bank Aktiengesellschaft
BANIF - BANCO INTERNACIONAL DO FUNCHAL, S.A. #	Juroku Bank, Ltd. (The)	Yamaguchi Bank, Ltd. (The)
Bank Hapoalim (Switzerland) Ltd	Korea Development Bank (The)	Yamanashi Chuo Bank, Ltd.
Bank Julius Baer & Co. Ltd.	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.	Yuanta Commercial Bank Co., Ltd
Bank Leumi Le-Israel B.M.	LLOYDS TSB OFFSHORE LIMITED	
BANK OF BEIJING CO., LTD.	Merrill Lynch Bank (Suisse) S.A.	<b>Deletion in 2009</b>
Bank of Fukuoka, Ltd. (The)	Metropolitan Bank and Trust Company	Banco de Crédito e Inversiones
Bank of Kyoto, Ltd. (The)	Nanto Bank, Ltd. (The)	Banco Popular Español, S.A.
Bank of Yokohama, Ltd. (The)	National Bank of Canada	BANK OF SCOTLAND INTERNATIONAL LIMITED
Banque Cantonale de Genève #	Nishi-Nippon City Bank, Ltd. (The)	Banque Piguet & Cie SA
Banque Privee Edmond de Rothschild S.A.	Norinchukin Bank (The)	China Development Bank
BARCLAYS BANK (SUISSE) S.A.	Ogaki Kyoritsu Bank, Ltd. (The)	Eurohypo Aktiengesellschaft
BSI LTD	Oita Bank, Ltd. (The)	HSBC Guyerzeller Bank AG
CARIPRATO - Cassa di Risparmio di Prato S.p.A.	P.T. Bank Central Asia	Landsbanki Íslands hf
China Everbright Bank Co., Ltd	P.T. Bank Rakyat Indonesia (Persero)	

# Addition in 2009

## Table A Major Economic Indicators

	2005	2006	2007	2008	2009
<b>I. Gross Domestic Product</b>					
Real GDP growth (%)	7.1	7.0	6.4	2.1	<b>(2.7)</b> <sup>(a)</sup>
Nominal GDP growth (%)	7.0	6.7	9.5	3.7	<b>(2.5)</b> <sup>(a)</sup>
Real growth of major expenditure components of GDP (%)					
– Private consumption expenditure	3.0	5.9	8.5	2.3	<b>(0.3)</b> <sup>(a)</sup>
– Government consumption expenditure	(3.2)	0.3	3.0	1.8	<b>2.0</b> <sup>(a)</sup>
– Gross domestic fixed capital formation of which	4.1	7.1	3.4	0.8	<b>(2.2)</b> <sup>(a)</sup>
– Building and construction	(7.6)	(7.1)	(0.3)	6.1	<b>0.0</b> <sup>(a)</sup>
– Machinery, equipment and computer software	12.8	19.2	3.0	(0.8)	<b>(3.6)</b> <sup>(a)</sup>
– Exports	10.6	9.4	8.3	2.5	<b>(10.2)</b> <sup>(a)</sup>
– Imports	8.0	9.1	9.1	2.3	<b>(9.1)</b> <sup>(a)</sup>
GDP at current market prices (US\$ billion)	177.8	189.9	207.1	215.1	<b>210.7</b> <sup>(a)</sup>
Per capita GDP at current market prices (US\$)	26,094	27,697	29,899	30,832	<b>30,088</b> <sup>(a)</sup>
<b>II. External Trade (HK\$ billion)</b>					
Merchandise trade <sup>(b)</sup>					
– Domestic exports of goods	136.3	138.8	117.2	101.7	<b>76.4</b> <sup>(a)</sup>
– Re-exports of goods	2,115.4	2,328.6	2,581.7	2,742.3	<b>2,418.3</b> <sup>(a)</sup>
– Total imports of goods	2,311.1	2,576.3	2,852.5	3,024.1	<b>2,703.0</b> <sup>(a)</sup>
– Merchandise trade balance	(59.3)	(109.0)	(153.7)	(180.1)	<b>(208.2)</b> <sup>(a)</sup>
Services trade					
– Exports of services	495.4	565.1	660.7	717.2	<b>670.0</b> <sup>(a)</sup>
– Imports of services	264.2	287.9	332.2	366.5	<b>344.1</b> <sup>(a)</sup>
– Services trade balance	231.2	277.2	328.5	350.8	<b>325.9</b> <sup>(a)</sup>
<b>III. Fiscal Expenditure and Revenue (HK\$ million, fiscal year)</b>					
Total government expenditure <sup>(c)</sup>	233,071	229,413	234,815	315,112	<b>294,689</b> <sup>(a)</sup>
Total government revenue	247,035	288,014	358,465	316,562	<b>308,516</b> <sup>(a)</sup>
Consolidated surplus/deficit	13,964	58,601	123,650	1,450	<b>13,827</b> <sup>(a)</sup>
Reserve balance as at end of fiscal year <sup>(d)</sup>	310,663	369,264	492,914	494,364	<b>508,191</b> <sup>(a)</sup>
<b>IV. Prices (annual change, %)</b>					
Consumer Price Index (A)	1.1	1.7	1.3	3.6	<b>0.4</b>
Composite Consumer Price Index	1.0	2.0	2.0	4.3	<b>0.5</b>
Trade Unit Value Indices					
– Domestic exports	2.2	(2.1)	0.8	5.1	<b>(0.2)</b>
– Re-exports	1.2	1.1	2.4	3.8	<b>1.2</b>
– Imports	2.7	2.1	2.3	4.4	<b>(0.1)</b>
Property Price Indices					
– Residential flats	17.9	0.8	11.7	16.5	<b>0.5</b> <sup>(a)</sup>
– Office premises	33.9	4.7	18.8	20.3	<b>(9.9)</b> <sup>(a)</sup>
– Retail premises	25.1	2.8	12.4	11.4	<b>0.0</b> <sup>(a)</sup>
– Flatted factory premises	41.1	26.8	25.9	18.2	<b>(8.4)</b> <sup>(a)</sup>

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

	2005	2006	2007	2008	2009
<b>V. Labour</b>					
Labour force (annual change, %)	0.6	1.1	1.6	0.5	<b>1.3</b>
Employment (annual change, %)	1.9	1.9	2.4	1.0	<b>(0.5)</b>
Unemployment rate (annual average, %)	5.6	4.8	4.0	3.6	<b>5.2</b>
Underemployment rate (annual average, %)	2.7	2.4	2.2	1.9	<b>2.4</b>
Employment ('000)	3,337	3,401	3,484	3,519	<b>3,502</b>
<b>VI. Money Supply (HK\$ billion)</b>					
HK\$ money supply					
– M1	348.2	387.9	454.3	491.1	<b>671.2</b>
– M2 <sup>(e)</sup>	2,329.7	2,777.7	3,281.0	3,239.9	<b>3,587.7</b>
– M3 <sup>(e)</sup>	2,345.8	2,795.5	3,300.5	3,261.3	<b>3,604.8</b>
Total money supply					
– M1	434.7	491.6	616.7	645.8	<b>901.8</b>
– M2	4,379.1	5,054.3	6,106.3	6,269.6	<b>6,602.3</b>
– M3	4,407.2	5,089.7	6,139.8	6,302.3	<b>6,626.8</b>
<b>VII. Interest Rates (end of period, %)</b>					
Three-month interbank rate	4.16	3.84	3.31	0.89	<b>0.13</b>
Savings deposit	2.32	2.26	1.26	0.01	<b>0.01</b>
One-month time deposit	2.68	2.52	1.61	0.04	<b>0.01</b>
Banks' 'Best lending rate'	7.75	7.75	6.75	5.00	<b>5.00</b>
Banks' 'Composite rate'	2.88	2.86	2.29	0.68	<b>0.11</b>
<b>VIII. Exchange Rates (end of period)</b>					
HK\$/US\$	7.753	7.775	7.802	7.751	<b>7.756</b>
Trade-weighted Effective Exchange Rate Index (Jan 2000 = 100)	98.4	94.3	88.6	88.3	<b>86.7</b>
<b>IX. Foreign Currency Reserve Assets (US\$ billion) <sup>(f)</sup></b>	124.3	133.2	152.7	182.5	<b>255.8</b>
<b>X. Stock Market (end of period figures)</b>					
Hang Seng Index	14,876	19,965	27,813	14,387	<b>21,873</b>
Average price/earnings ratio	15.6	17.4	22.5	7.3	<b>18.1</b>
Market capitalisation (HK\$ billion)	8,113.3	13,248.8	20,536.5	10,253.6	<b>17,769.3</b>

(a) The estimates are preliminary.

(b) Includes non-monetary gold.

(c) Includes repayment of bonds and notes.

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

(e) Adjusted to include foreign currency swap deposits.

(f) Exclude unsettled forward transactions but includes gold.



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

	2005 %	2006 %	All AIs 2007 %	2008 %	2009 %
<b>Asset Quality <sup>(b)</sup></b>					
As % of total credit exposures <sup>(c)</sup>					
Total outstanding provisions/impairment allowances	0.49	0.38	0.35	0.66	<b>0.63</b>
Classified <sup>(d)</sup> exposures:					
– Gross	0.81	0.59	0.48	0.83	<b>1.08</b>
– Net of specific provisions/individual impairment allowances	0.54	0.41	0.32	0.39	<b>0.70</b>
– Net of all provisions/impairment allowances	0.33	0.21	0.13	0.17	<b>0.46</b>
As % of total loans					
Total outstanding provisions/impairment allowances	0.87	0.71	0.59	0.88	<b>0.95</b>
Classified <sup>(d)</sup> loans:					
– Gross	1.34	1.05	0.75	1.23	<b>1.58</b>
– Net of specific provisions/individual impairment allowances	0.87	0.73	0.52	0.75	<b>1.05</b>
– Net of all provisions/impairment allowances	0.47	0.34	0.16	0.35	<b>0.63</b>
Overdue > 3 months and rescheduled loans	0.94	0.76	0.51	0.69	<b>0.92</b>
<b>Profitability</b>					
Return on assets (operating profit)	1.07	1.13	1.37	0.59	<b>0.75</b>
Return on assets (post-tax profit)	0.97	1.01	1.21	0.49	<b>0.65</b>
Net interest margin	1.18	1.29	1.32	1.30	<b>1.11</b>
Cost-to-income ratio	50.4	50.8	46.7	55.6	<b>57.5</b>
Bad debt charge to total assets	0.01	0.03	0.04	0.18	<b>0.13</b>
<b>Liquidity</b>					
Loan to deposit ratio (all currencies)	56.8	51.9	50.5	54.2	<b>51.5</b>
Loan to deposit <sup>(e)</sup> ratio (Hong Kong dollar)	84.3	74.7	71.0	77.6	<b>71.2</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>
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**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 & 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.
- (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>				
2005 %	2006 %	2007 %	2008 %	<b>2009 %</b>
0.42	0.33	0.33	0.64	<b>0.56</b>
0.82	0.63	0.54	0.85	<b>0.99</b>
0.60	0.48	0.38	0.42	<b>0.65</b>
0.39	0.30	0.21	0.21	<b>0.43</b>
0.78	0.63	0.55	0.79	<b>0.83</b>
1.37	1.11	0.85	1.24	<b>1.35</b>
0.98	0.85	0.65	0.84	<b>0.90</b>
0.59	0.48	0.30	0.45	<b>0.51</b>
0.92	0.80	0.57	0.67	<b>0.88</b>
1.55	1.53	1.66	1.02	<b>1.10</b>
1.40	1.36	1.48	0.88	<b>0.98</b>
1.68	1.80	1.90	1.84	<b>1.48</b>
41.8	42.8	40.5	45.3	<b>49.3</b>
(0.01)	0.01	0.04	0.18	<b>0.10</b>
53.2	47.9	45.5	47.3	<b>46.3</b>
78.8	69.1	65.1	69.4	<b>65.2</b>

<b>Surveyed Institutions</b>				
2005 %	2006 %	2007 %	2008 %	<b>2009 %</b>
0.19	0.20	0.11	0.05	<b>0.03</b>
0.37	0.37	0.35	0.34	<b>0.34</b>
2.81	2.91	2.90	2.72	<b>3.71</b>

<b>Locally Incorporated Banks</b>				
2005 %	2006 %	2007 %	2008 %	<b>2009 %</b>
18.4	18.9	23.8	15.1	<b>16.3</b>
16.7	16.7	21.3	13.0	<b>14.4</b>
8.1	8.2	8.2	7.2	<b>8.5</b>

<b>All Locally Incorporated AIs</b>				
2005 %	2006 %	2007 %	2008 %	<b>2009 %</b>
14.8	14.9	13.4	14.7	<b>16.9</b>

## Table C Authorized Institutions: Domicile and Parentage

	2005	2006	2007	2008	2009
<b>Licensed Banks</b>					
(i) Incorporated in Hong Kong	24	24	23	23	<b>23</b>
(ii) Incorporated outside Hong Kong	109	114	119	122	<b>122</b>
<b>Total</b>	133	138	142	145	<b>145</b>
<b>Restricted Licence Banks</b>					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	0	0	0	0	<b>1</b>
(b) incorporated outside Hong Kong	8	8	8	6	<b>5</b>
(ii) Subsidiaries or branches of foreign banks which are not licensed banks in Hong Kong	21	20	18	17	<b>16</b>
(iii) Bank related	1	0	0	0	<b>1</b>
(iv) Others	3	3	3	4	<b>3</b>
<b>Total</b>	33	31	29	27	<b>26</b>
<b>Deposit-taking Companies</b>					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	6	5	5	7	<b>7</b>
(b) incorporated outside Hong Kong	2	3	3	3	<b>4</b>
(ii) Subsidiaries of foreign banks which are not licensed banks in Hong Kong	13	13	10	8	<b>7</b>
(iii) Bank related	3	3	3	2	<b>2</b>
(iv) Others	9	9	8	8	<b>8</b>
<b>Total</b>	33	33	29	28	<b>28</b>
<b>All Authorized Institutions</b>	199	202	200	200	<b>199</b>
<b>Local Representative Offices</b>	86	84	79	71	<b>71</b>

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

Region/Economy	Licensed Banks					Restricted Licence Banks					Deposit-taking Companies				
	05	06	07	08	09	05	06	07	08	09	05	06	07	08	09
<b>Asia and Pacific</b>															
Hong Kong	12	11	11	10	<b>10</b>	1	-	-	-	-	11	10	10	9	<b>9</b>
Australia	4	4	4	4	<b>4</b>	-	-	-	-	-	-	-	-	-	-
Mainland China	12	13	12	13	<b>14</b>	2	2	2	1	<b>2</b>	2	2	2	3	<b>3</b>
India	5	9	11	11	<b>12</b>	1	1	-	-	-	2	2	1	1	<b>1</b>
Indonesia	1	1	1	1	<b>1</b>	2	2	2	2	<b>1</b>	1	1	-	-	-
Japan	12	11	11	11	<b>10</b>	3	2	2	2	<b>2</b>	4	4	3	3	<b>3</b>
Malaysia	3	4	4	4	<b>3</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>2</b>
Singapore	4	4	4	4	<b>4</b>	-	-	-	-	-	-	-	-	-	-
South Korea	3	3	3	5	<b>5</b>	4	5	4	2	<b>2</b>	2	3	3	3	<b>4</b>
Taiwan	15	15	17	18	<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>75</b>	<b>79</b>	<b>82</b>	<b>85</b>	<b>85</b>	<b>19</b>	<b>18</b>	<b>16</b>	<b>13</b>	<b>13</b>	<b>30</b>	<b>30</b>	<b>27</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>	-	-	-	1	<b>1</b>	-	-	-	-	-
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
France	5	7	7	7	<b>8</b>	2	3	3	3	<b>3</b>	-	-	-	-	-
Germany	8	7	8	7	<b>5</b>	1	-	-	-	-	-	-	-	-	-
Italy	6	6	4	4	<b>4</b>	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	1	1	1	1	<b>1</b>	-	-	-	-	-
Netherlands	3	3	3	4	<b>5</b>	-	-	-	-	-	-	-	-	-	-
Spain	1	1	2	2	<b>2</b>	-	-	-	-	-	-	-	-	-	-
Sweden	1	1	1	1	<b>1</b>	-	-	-	-	-	-	-	-	-	-
Switzerland	3	3	3	3	<b>3</b>	-	-	-	-	-	-	-	-	-	-
United Kingdom	10	10	10	11	<b>10</b>	1	1	1	1	<b>1</b>	-	-	-	-	-
<b>Sub-total</b>	<b>40</b>	<b>41</b>	<b>41</b>	<b>42</b>	<b>41</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>6</b>	<b>6</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Middle East</b>															
Bahrain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Iran	2	1	1	1	<b>1</b>	-	-	-	-	-	-	-	-	-	-
United Arab Emirates	-	-	-	-	<b>2</b>	1	1	1	1	<b>1</b>	-	-	-	-	-
<b>Sub-total</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>3</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>	1	1	1	1	<b>1</b>	-	-	-	-	-
United States	10	11	12	11	<b>10</b>	6	6	6	6	<b>5</b>	2	2	1	1	<b>1</b>
<b>Sub-total</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>16</b>	<b>15</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>6</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>
South Africa	1	1	1	1	<b>1</b>	1	-	-	-	-	-	-	-	-	-
Bermuda	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	1	1	1	-	-
<b>Grand Total</b>	<b>133</b>	<b>138</b>	<b>142</b>	<b>145</b>	<b>145</b>	<b>33</b>	<b>31</b>	<b>29</b>	<b>27</b>	<b>26</b>	<b>33</b>	<b>33</b>	<b>29</b>	<b>28</b>	<b>28</b>

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

Positions at 31.12.2009	Number of Overseas Banks <sup>(b)</sup>					Licensed Banks <sup>(c)</sup>				
	05	06	07	08	09	05	06	07	08	09
<b>World Ranking <sup>(a)</sup></b>										
1-20	19	20	20	20	<b>20</b>	28	33	33	35	<b>37</b>
21-50	25	23	22	23	<b>22</b>	25	23	22	22	<b>22</b>
51-100	27	26	26	26	<b>28</b>	23	21	19	23	<b>21</b>
101-200	39	37	38	35	<b>31</b>	19	20	25	21	<b>15</b>
201-500	47	50	46	55	<b>52</b>	22	25	23	27	<b>28</b>
Sub-total	157	156	152	159	<b>153</b>	117	122	122	128	<b>123</b>
Others	51	55	59	46	<b>52</b>	16	16	20	17	<b>22</b>
<b>Total</b>	208	211	211	205	<b>205</b>	133	138	142	145	<b>145</b>

(a) Top 500 banks/banking groups in the world ranked by total assets. Figures are extracted from *The Banker*, July 2009 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				
05	06	07	08	09	05	06	07	08	09	05	06	07	08	09
5	5	7	6	<b>8</b>	1	1	–	–	<b>–</b>	8	8	6	6	<b>5</b>
5	5	5	5	<b>4</b>	–	–	–	–	<b>1</b>	5	5	5	5	<b>4</b>
4	4	2	1	<b>1</b>	3	5	5	6	<b>5</b>	5	7	9	3	<b>14</b>
2	1	1	1	<b>0</b>	3	3	3	2	<b>3</b>	21	19	15	14	<b>15</b>
5	5	6	8	<b>8</b>	3	3	1	1	<b>1</b>	21	22	19	22	<b>18</b>
21	20	21	21	<b>21</b>	10	12	9	9	<b>10</b>	60	61	54	50	<b>56</b>
12	11	8	6	<b>5</b>	23	21	20	19	<b>18</b>	26	23	25	21	<b>15</b>
33	31	29	27	<b>26</b>	33	33	29	28	<b>28</b>	86	84	79	71	<b>71</b>

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

All Authorized Institutions (HK\$ bn)	2005			2006		
	HK\$	F/CY	Total	HK\$	F/CY	Total
<b>Assets</b>						
Loans to customers	1,797	515	2,312	1,917	550	2,468
– Inside Hong Kong <sup>(a)</sup>	1,749	323	2,072	1,832	294	2,126
– Outside Hong Kong <sup>(b)</sup>	48	192	240	86	256	342
Interbank lending	433	2,457	2,890	647	2,802	3,449
– Inside Hong Kong	227	182	410	304	198	502
– Outside Hong Kong	206	2,275	2,481	343	2,604	2,947
Negotiable certificates of deposit (NCDs)	66	32	97	60	43	103
Negotiable debt instruments, other than NCDs	437	934	1,371	536	1,081	1,617
Other assets	314	263	577	347	323	670
<b>Total Assets</b>	<b>3,047</b>	<b>4,200</b>	<b>7,247</b>	<b>3,507</b>	<b>4,799</b>	<b>8,306</b>
<b>Liabilities</b>						
Deposits from customers <sup>(c)</sup>	2,132	1,936	4,068	2,568	2,189	4,757
Interbank borrowing	412	1,555	1,967	518	1,739	2,257
– Inside Hong Kong	231	184	416	309	203	511
– Outside Hong Kong	180	1,371	1,551	210	1,536	1,746
Negotiable certificates of deposit	131	132	263	129	110	240
Other liabilities	624	325	949	678	374	1,052
<b>Total Liabilities</b>	<b>3,299</b>	<b>3,948</b>	<b>7,247</b>	<b>3,894</b>	<b>4,412</b>	<b>8,306</b>
<b>Retail Banks</b>						
Retail Banks (HK\$ bn)	2005			2006		
	HK\$	F/CY	Total	HK\$	F/CY	Total
<b>Assets</b>						
Loans to customers	1,510	215	1,725	1,577	218	1,794
– Inside Hong Kong <sup>(a)</sup>	1,483	160	1,643	1,528	148	1,676
– Outside Hong Kong <sup>(b)</sup>	27	56	83	48	70	118
Interbank lending	266	982	1,247	425	1,023	1,449
– Inside Hong Kong	175	101	276	245	103	348
– Outside Hong Kong	91	881	972	180	920	1,100
Negotiable certificates of deposit (NCDs)	50	20	71	44	16	59
Negotiable debt instruments, other than NCDs	316	640	955	422	755	1,177
Other assets	241	121	362	279	165	444
<b>Total Assets</b>	<b>2,383</b>	<b>1,978</b>	<b>4,361</b>	<b>2,747</b>	<b>2,177</b>	<b>4,924</b>
<b>Liabilities</b>						
Deposits from customers <sup>(c)</sup>	1,916	1,326	3,242	2,283	1,466	3,749
Interbank borrowing	102	264	366	116	228	344
– Inside Hong Kong	58	38	95	51	35	86
– Outside Hong Kong	45	226	271	65	193	258
Negotiable certificates of deposit	85	97	182	76	83	159
Other liabilities	462	109	571	537	136	673
<b>Total Liabilities</b>	<b>2,565</b>	<b>1,796</b>	<b>4,361</b>	<b>3,011</b>	<b>1,913</b>	<b>4,924</b>

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

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

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

Figures may not add up to total because of rounding.

2007			2008			2009		
HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
2,185	777	2,962	2,355	931	3,286	<b>2,401</b>	<b>887</b>	<b>3,289</b>
2,057	400	2,457	2,201	509	2,710	<b>2,249</b>	<b>425</b>	<b>2,674</b>
128	377	504	154	422	575	<b>153</b>	<b>462</b>	<b>614</b>
797	3,714	4,510	542	3,483	4,025	<b>475</b>	<b>3,282</b>	<b>3,757</b>
346	269	615	261	287	548	<b>231</b>	<b>315</b>	<b>546</b>
451	3,444	3,895	281	3,195	3,477	<b>244</b>	<b>2,967</b>	<b>3,211</b>
66	28	93	39	49	88	<b>41</b>	<b>62</b>	<b>102</b>
499	1,190	1,688	392	1,433	1,825	<b>816</b>	<b>1,540</b>	<b>2,356</b>
529	567	1,096	605	926	1,531	<b>667</b>	<b>490</b>	<b>1,156</b>
<b>4,075</b>	<b>6,275</b>	<b>10,350</b>	<b>3,933</b>	<b>6,821</b>	<b>10,754</b>	<b>4,399</b>	<b>6,261</b>	<b>10,661</b>

3,075	2,794	5,869	3,034	3,026	6,060	<b>3,374</b>	<b>3,007</b>	<b>6,381</b>
605	2,357	2,961	447	2,496	2,944	<b>470</b>	<b>2,409</b>	<b>2,879</b>
353	277	630	262	292	555	<b>226</b>	<b>321</b>	<b>547</b>
251	2,080	2,331	185	2,204	2,389	<b>244</b>	<b>2,088</b>	<b>2,332</b>
122	49	172	86	22	108	<b>69</b>	<b>27</b>	<b>96</b>
852	497	1,348	779	864	1,643	<b>768</b>	<b>536</b>	<b>1,304</b>
<b>4,653</b>	<b>5,697</b>	<b>10,350</b>	<b>4,347</b>	<b>6,407</b>	<b>10,754</b>	<b>4,682</b>	<b>5,979</b>	<b>10,661</b>

2007			2008			2009		
HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
1,742	279	2,021	1,870	366	2,236	<b>1,963</b>	<b>352</b>	<b>2,316</b>
1,675	190	1,865	1,787	258	2,044	<b>1,879</b>	<b>235</b>	<b>2,113</b>
67	89	156	83	108	191	<b>84</b>	<b>118</b>	<b>202</b>
470	1,367	1,837	368	1,205	1,574	<b>263</b>	<b>1,162</b>	<b>1,425</b>
269	155	424	200	172	372	<b>168</b>	<b>185</b>	<b>352</b>
201	1,211	1,413	168	1,034	1,201	<b>96</b>	<b>977</b>	<b>1,073</b>
47	13	60	27	25	52	<b>28</b>	<b>30</b>	<b>58</b>
378	778	1,156	293	1,074	1,367	<b>692</b>	<b>1,103</b>	<b>1,795</b>
391	328	719	457	602	1,060	<b>477</b>	<b>292</b>	<b>769</b>
<b>3,029</b>	<b>2,764</b>	<b>5,793</b>	<b>3,014</b>	<b>3,273</b>	<b>6,288</b>	<b>3,424</b>	<b>2,939</b>	<b>6,363</b>

2,674	1,763	4,437	2,695	2,036	4,731	<b>3,012</b>	<b>1,992</b>	<b>5,004</b>
138	297	435	119	356	474	<b>163</b>	<b>265</b>	<b>428</b>
69	44	114	52	72	124	<b>39</b>	<b>83</b>	<b>122</b>
69	253	322	66	284	350	<b>123</b>	<b>182</b>	<b>305</b>
67	37	104	40	13	53	<b>25</b>	<b>11</b>	<b>36</b>
641	176	817	566	464	1,029	<b>627</b>	<b>268</b>	<b>895</b>
<b>3,519</b>	<b>2,274</b>	<b>5,793</b>	<b>3,420</b>	<b>2,868</b>	<b>6,288</b>	<b>3,827</b>	<b>2,536</b>	<b>6,363</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>	2008	1,856	718	789	3,019	4,372	10,754
	<b>2009</b>	<b>2,035</b>	<b>619</b>	<b>734</b>	<b>2,930</b>	<b>4,343</b>	<b>10,661</b>
<b>Deposits from Customers</b>	2008	1,318	187	395	1,152	3,006	6,060
	<b>2009</b>	<b>1,433</b>	<b>163</b>	<b>389</b>	<b>1,225</b>	<b>3,171</b>	<b>6,381</b>
<b>Loans to Customers</b>	2008	836	208	130	647	1,464	3,286
	<b>2009</b>	<b>958</b>	<b>191</b>	<b>93</b>	<b>584</b>	<b>1,463</b>	<b>3,289</b>
<b>Loans to Customers Inside Hong Kong <sup>(a)</sup></b>	2008	672	156	120	451	1,311	2,710
	<b>2009</b>	<b>770</b>	<b>140</b>	<b>86</b>	<b>377</b>	<b>1,300</b>	<b>2,674</b>
<b>Loans to Customers Outside Hong Kong <sup>(b)</sup></b>	2008	164	52	10	196	153	575
	<b>2009</b>	<b>187</b>	<b>50</b>	<b>7</b>	<b>207</b>	<b>163</b>	<b>614</b>

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

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

Figures may not add up to total because of rounding.

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

<b>All Authorized Institutions</b>						
(HK\$ bn)	2008			2009		
Increase/(Decrease) in	HK\$	F/CY	Total	HK\$	F/CY	Total
<b>Assets</b>						
Loans to customers	170	154	324	47	(44)	3
– Inside Hong Kong <sup>(a)</sup>	144	109	253	48	(84)	(36)
– Outside Hong Kong <sup>(b)</sup>	26	45	71	(1)	40	39
Interbank lending	(254)	(231)	(485)	(68)	(200)	(268)
– Inside Hong Kong	(85)	18	(67)	(30)	28	(2)
– Outside Hong Kong	(170)	(249)	(419)	(37)	(229)	(266)
All other assets	(58)	623	566	487	(316)	172
<b>Total Assets</b>	<b>(142)</b>	<b>546</b>	<b>404</b>	<b>466</b>	<b>(560)</b>	<b>(93)</b>
<b>Liabilities</b>						
Deposits from customers <sup>(c)</sup>	(41)	232	191	340	(18)	322
Interbank borrowing	(157)	140	(18)	23	(87)	(64)
– Inside Hong Kong	(91)	16	(75)	(36)	29	(8)
– Outside Hong Kong	(66)	124	58	60	(116)	(57)
All other liabilities	(108)	339	231	(28)	(323)	(351)
<b>Total Liabilities</b>	<b>(307)</b>	<b>711</b>	<b>404</b>	<b>335</b>	<b>(428)</b>	<b>(93)</b>
<b>Net Interbank Borrowing/(Lending)</b>	97	371	468	91	113	204
<b>Net Customer Lending/(Borrowing)</b>	211	(78)	133	(293)	(26)	(319)
<b>Retail Banks</b>						
(HK\$ bn)	2008			2009		
Increase/(Decrease) in	HK\$	F/CY	Total	HK\$	F/CY	Total
<b>Assets</b>						
Loans to customers	128	87	215	93	(14)	80
– Inside Hong Kong <sup>(a)</sup>	112	68	179	92	(23)	69
– Outside Hong Kong <sup>(b)</sup>	16	19	36	1	9	11
Interbank lending	(102)	(161)	(264)	(105)	(43)	(148)
– Inside Hong Kong	(69)	16	(52)	(33)	13	(20)
– Outside Hong Kong	(34)	(178)	(211)	(72)	(56)	(128)
All other assets	(40)	583	543	421	(277)	144
<b>Total Assets</b>	<b>(14)</b>	<b>509</b>	<b>495</b>	<b>409</b>	<b>(334)</b>	<b>75</b>
<b>Liabilities</b>						
Deposits from customers <sup>(c)</sup>	21	273	294	317	(44)	273
Interbank borrowing	(20)	59	39	44	(91)	(47)
– Inside Hong Kong	(17)	27	11	(13)	11	(2)
– Outside Hong Kong	(3)	31	28	57	(102)	(45)
All other liabilities	(102)	263	162	46	(197)	(151)
<b>Total Liabilities</b>	<b>(100)</b>	<b>595</b>	<b>495</b>	<b>407</b>	<b>(332)</b>	<b>75</b>
<b>Net Interbank Borrowing/(Lending)</b>	83	220	303	149	(47)	101
<b>Net Customer Lending/(Borrowing)</b>	106	(185)	(79)	(224)	31	(193)

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

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

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

Figures may not add up to total because of 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>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>								
Licensed banks	2,293	904	3,197	97	3,013	3,015	6,028	99
Restricted licence banks	35	24	59	2	15	9	24	-
Deposit-taking companies	27	3	29	1	6	2	8	-
<b>Total</b>	<b>2,355</b>	<b>931</b>	<b>3,286</b>	<b>100</b>	<b>3,034</b>	<b>3,026</b>	<b>6,060</b>	<b>100</b>
<b>2009</b>								
<b>Licensed banks</b>	<b>2,352</b>	<b>859</b>	<b>3,211</b>	<b>98</b>	<b>3,358</b>	<b>3,000</b>	<b>6,358</b>	<b>100</b>
<b>Restricted licence banks</b>	<b>27</b>	<b>26</b>	<b>53</b>	<b>2</b>	<b>11</b>	<b>6</b>	<b>16</b>	<b>-</b>
<b>Deposit-taking companies</b>	<b>22</b>	<b>3</b>	<b>25</b>	<b>1</b>	<b>5</b>	<b>2</b>	<b>7</b>	<b>-</b>
<b>Total</b>	<b>2,401</b>	<b>887</b>	<b>3,289</b>	<b>100</b>	<b>3,374</b>	<b>3,007</b>	<b>6,381</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 because of rounding.

## Table J Loans to Customers Inside Hong Kong by Economic Sector

<b>All Authorized Institutions</b>										
(HK\$ bn)	2005		2006		2007		2008		2009	
<b>Sector</b>	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	142	7	152	7	183	7	186	7	<b>175</b>	<b>7</b>
Manufacturing	119	6	103	5	121	5	147	5	<b>135</b>	<b>5</b>
Transport & transport equipment	123	6	123	6	145	6	155	6	<b>150</b>	<b>6</b>
Building, construction and property development, and investment	451	22	492	23	578	24	687	25	<b>683</b>	<b>26</b>
Wholesale and retail trade	101	5	105	5	116	5	152	6	<b>155</b>	<b>6</b>
Financial concerns (other than authorized institutions)	179	9	185	9	251	10	283	10	<b>194</b>	<b>7</b>
Individuals										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	68	3	60	3	58	2	57	2	<b>52</b>	<b>2</b>
– to purchase other residential properties	539	26	535	25	564	23	593	22	<b>647</b>	<b>24</b>
– other purposes	169	8	182	9	221	9	226	8	<b>219</b>	<b>8</b>
Others	183	9	188	9	220	9	223	8	<b>265</b>	<b>10</b>
<b>Total (a)</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>2,674</b>	<b>100</b>

  

<b>Retail Banks</b>										
(HK\$ bn)	2005		2006		2007		2008		2009	
<b>Sector</b>	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	115	7	124	7	147	8	147	7	<b>131</b>	<b>6</b>
Manufacturing	75	5	68	4	79	4	97	5	<b>95</b>	<b>5</b>
Transport & transport equipment	81	5	82	5	87	5	92	4	<b>94</b>	<b>4</b>
Building, construction and property development, and investment	378	23	397	24	460	25	536	26	<b>554</b>	<b>26</b>
Wholesale and retail trade	69	4	73	4	78	4	99	5	<b>106</b>	<b>5</b>
Financial concerns (other than authorized institutions)	70	4	76	5	88	5	106	5	<b>90</b>	<b>4</b>
Individuals										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	68	4	60	4	58	3	57	3	<b>52</b>	<b>2</b>
– to purchase other residential properties	526	32	522	31	551	30	579	28	<b>634</b>	<b>30</b>
– other purposes	140	9	152	9	178	10	188	9	<b>183</b>	<b>9</b>
Others	120	7	123	7	139	7	144	7	<b>174</b>	<b>8</b>
<b>Total (a)</b>	<b>1,643</b>	<b>100</b>	<b>1,676</b>	<b>100</b>	<b>1,865</b>	<b>100</b>	<b>2,044</b>	<b>100</b>	<b>2,113</b>	<b>100</b>

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

Figures may not add up to total because of 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>								
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
2008	321	1,254	1,459	3,034	295	1,239	1,161	2,695
<b>2009</b>	<b>477</b>	<b>1,767</b>	<b>1,130</b>	<b>3,374</b>	<b>434</b>	<b>1,744</b>	<b>835</b>	<b>3,012</b>
<b>Foreign Currency</b>								
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
2008	155	691	2,180	3,026	102	610	1,324	2,036
<b>2009</b>	<b>231</b>	<b>932</b>	<b>1,845</b>	<b>3,007</b>	<b>143</b>	<b>828</b>	<b>1,021</b>	<b>1,992</b>
<b>Total</b>								
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
2008	475	1,945	3,639	6,060	397	1,849	2,485	4,731
<b>2009</b>	<b>707</b>	<b>2,699</b>	<b>2,975</b>	<b>6,381</b>	<b>576</b>	<b>2,572</b>	<b>1,856</b>	<b>5,004</b>

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

Figures may not add up to total because of rounding.

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

(HK\$ bn) Region/Economy	2008			2009		
	Net Claims on/ (Liabilities to) Banks Outside Hong Kong	Net Claims on/ (Liabilities to) Non-bank Customers Outside Hong Kong	Total Net Claims/ (Liabilities)	Net Claims on/ (Liabilities to) Banks Outside Hong Kong	Net Claims on/ (Liabilities to) Non-bank Customers Outside Hong Kong	Total Net Claims/ (Liabilities)
<b>Asia &amp; Pacific</b>	692	(169)	523	<b>819</b>	<b>(314)</b>	<b>505</b>
South Korea	248	41	289	<b>295</b>	<b>47</b>	<b>342</b>
Australia	286	19	305	<b>279</b>	<b>46</b>	<b>325</b>
Japan	(77)	177	99	<b>45</b>	<b>63</b>	<b>108</b>
Singapore	316	(92)	224	<b>189</b>	<b>(99)</b>	<b>89</b>
India	21	36	57	<b>38</b>	<b>38</b>	<b>76</b>
New Zealand	4	0	4	<b>3</b>	<b>5</b>	<b>8</b>
Sri Lanka	2	1	3	<b>2</b>	<b>1</b>	<b>3</b>
Maldives	2	0	2	<b>2</b>	<b>0</b>	<b>2</b>
Bangladesh	2	0	2	<b>1</b>	<b>0</b>	<b>1</b>
Malaysia	16	2	18	<b>2</b>	<b>(1)</b>	<b>1</b>
Republic of Kazakhstan	1	0	1	<b>1</b>	<b>0</b>	<b>1</b>
Laos	0	1	1	<b>0</b>	<b>0</b>	<b>0</b>
Cambodia	0	0	0	<b>(1)</b>	<b>0</b>	<b>(1)</b>
Myanmar	(1)	0	(1)	<b>(1)</b>	<b>0</b>	<b>(1)</b>
Vietnam	1	0	1	<b>0</b>	<b>(1)</b>	<b>(1)</b>
Nepal	(1)	0	(1)	<b>(3)</b>	<b>0</b>	<b>(3)</b>
Western Samoa	0	(8)	(8)	<b>0</b>	<b>(9)</b>	<b>(9)</b>
Thailand	(15)	(7)	(22)	<b>(2)</b>	<b>(11)</b>	<b>(12)</b>
Indonesia	(1)	(4)	(5)	<b>(8)</b>	<b>(4)</b>	<b>(12)</b>
Brunei	(9)	(2)	(11)	<b>(7)</b>	<b>(8)</b>	<b>(15)</b>
Philippines	(5)	(11)	(16)	<b>(22)</b>	<b>(14)</b>	<b>(36)</b>
Macau SAR	(78)	0	(77)	<b>(55)</b>	<b>(2)</b>	<b>(57)</b>
Taiwan	48	(148)	(100)	<b>3</b>	<b>(152)</b>	<b>(149)</b>
Mainland China	(67)	(168)	(235)	<b>60</b>	<b>(209)</b>	<b>(149)</b>
Others	(1)	(6)	(7)	<b>(3)</b>	<b>(5)</b>	<b>(8)</b>
<b>North America</b>	168	175	343	<b>79</b>	<b>214</b>	<b>293</b>
United States	138	184	322	<b>55</b>	<b>211</b>	<b>266</b>
Canada	30	(9)	21	<b>25</b>	<b>3</b>	<b>27</b>
<b>Caribbean</b>	22	(41)	(19)	<b>71</b>	<b>(79)</b>	<b>(8)</b>
Bahamas	(13)	(9)	(22)	<b>55</b>	<b>(11)</b>	<b>45</b>
Cayman Islands	35	15	49	<b>15</b>	<b>1</b>	<b>16</b>
Netherlands Antilles	0	2	2	<b>0</b>	<b>3</b>	<b>3</b>
Panama	0	1	1	<b>0</b>	<b>1</b>	<b>1</b>
Bermuda	0	6	6	<b>0</b>	<b>1</b>	<b>1</b>
Others	0	(56)	(56)	<b>0</b>	<b>(74)</b>	<b>(74)</b>
<b>Africa</b>	3	(5)	(2)	<b>(2)</b>	<b>(6)</b>	<b>(8)</b>
Nigeria	0	0	1	<b>0</b>	<b>0</b>	<b>1</b>
South Africa	4	0	4	<b>0</b>	<b>0</b>	<b>0</b>
Mauritius	(1)	2	1	<b>(2)</b>	<b>0</b>	<b>(2)</b>
Liberia	0	(1)	(1)	<b>0</b>	<b>(4)</b>	<b>(4)</b>
Others	0	(6)	(6)	<b>0</b>	<b>(3)</b>	<b>(4)</b>

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

(HK\$ bn) Region/Economy	2008			2009		
	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>	5	(3)	2	9	(3)	6
Chile	2	0	2	7	0	7
Brazil	3	(1)	2	2	(1)	1
Mexico	0	0	1	0	0	1
Venezuela	0	(1)	(1)	0	(1)	(1)
Others	0	(2)	(1)	0	(2)	(2)
<b>Eastern Europe</b>	10	1	10	5	0	5
<b>Western Europe</b>	1,236	40	1,276	945	55	1,000
United Kingdom	793	(25)	768	512	(35)	477
France	202	10	212	178	43	221
Switzerland	92	(2)	90	117	(2)	115
Netherlands	87	(2)	85	68	6	74
Germany	(5)	0	(5)	38	31	68
Luxembourg	24	4	28	20	2	22
Belgium	(8)	0	(8)	19	1	20
Denmark	10	8	18	7	8	15
Sweden	20	2	21	9	2	12
Norway	14	3	17	10	0	10
Jersey	4	31	35	5	2	6
Republic of Ireland	17	2	19	9	(3)	6
Finland	2	1	3	1	1	2
Cyprus	0	2	2	0	2	2
Turkey	1	1	2	1	0	1
Iceland	1	0	1	1	0	1
Greece	0	1	1	0	0	0
Portugal	1	0	1	0	0	0
Gibraltar	0	0	0	0	(1)	(1)
Austria	5	0	5	(3)	0	(3)
Malta	0	4	4	(2)	(6)	(8)
Spain	(13)	(1)	(15)	(12)	3	(8)
Italy	(12)	3	(9)	(33)	2	(32)
Others	0	0	0	1	(1)	0
<b>Middle East</b>	18	29	48	26	31	57
United Arab Emirates	15	24	39	29	26	55
Qatar	1	2	3	1	4	5
Saudi Arabia	3	1	4	2	1	3
Egypt	0	1	0	0	1	1
Kuwait	1	1	1	0	0	0
Oman	0	0	0	(1)	0	(1)
Bahrain	0	0	0	(6)	0	(6)
Others	0	0	0	0	0	(1)
<b>Others <sup>(a)</sup></b>	20	1	21	83	4	87
<b>Overall Total</b>	2,175	27	2,202	2,036	(99)	1,937

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

Figures may not add up to total because of rounding.