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LICENSED BANKS

Incorporated in Hong Kong

Bank of China (Hong Kong) Limited

Bank of East Asia, Limited (The) China Construction Bank (Asia)

China Construction Bank (Asia)

Corporation Limited

Chiyu Banking Corporation Limited

Chong Hing Bank Limited

CITIBANK (HONG KONG) LIMITED

CITIC Bank International Limited (formerly known as CITIC Ka Wah Bank Limited) Dah Sing Bank Limited

DBS BANK (HONG KONG) LIMITED

FUBON BANK (HONG KONG) LIMITED

Hang Seng Bank, Limited

Hongkong & Shanghai Banking Corporation Limited (The)

Industrial and Commercial Bank of China (Asia) Limited

MEVAS Bank Limited

Nanyang Commercial Bank, Limited

PUBLIC BANK (HONG KONG) LIMITED

Shanghai Commercial Bank Limited

Standard Bank Asia Limited

Standard Chartered Bank (Hong Kong) Limited

Tai Sang Bank Limited

Tai Yau Bank, Limited

WING HANG BANK, LIMITED

Wing Lung Bank Limited

Incorporated outside Hong Kong

ABN AMRO Bank N.V.#

AGRICULTURAL BANK OF CHINA LIMITED

Allahabad Bank

Australia and New Zealand Banking Group Limited

Axis Bank Limited

Banca Monte dei Paschi di Siena S.p.A.

Banco Bilbao Vizcaya Argentaria S.A.

BANCO DE ORO UNIBANK, INC.

BANCO SANTANDER, S.A.

Bangkok Bank Public Company Limited

Bank of America, National Association

Bank of Baroda

Bank of China Limited

Bank of Communications Co., Ltd.

Bank of India

Bank of Montreal

BANK OF NEW YORK MELLON (THE)

Bank of Nova Scotia (The)

BANK OF SINGAPORE LIMITED (formerly known as ING ASIA PRIVATE BANK LTD) BANK OF TAIWAN

Bank of Tokyo-Mitsubishi UFJ, Ltd.

(1110)

Bank Julius Baer & Co. Ltd.#

Bank Sarasin & Cie AG

BANK SINOPAC

Barclays Bank PLC

BNP PARIBAS

BNP PARIBAS SECURITIES SERVICES

BNP PARIBAS WEALTH MANAGEMENT

Canadian Imperial Bank of Commerce

CANARA BANK

CATHAY BANK

CATHAY UNITED BANK COMPANY, LIMITED

Chang Hwa Commercial Bank Ltd.

Chiba Bank, Ltd. (The)

China Construction Bank Corporation

CHINA DEVELOPMENT BANK CORPORATION

China Merchants Bank Co., Ltd.

Chinatrust Commercial Bank, Ltd.

Chugoku Bank, Ltd. (The)

Citibank, N.A.

Commerzbank AG

Commonwealth Bank of Australia

Coöperatieve Centrale

Raiffeisen-Boerenleenbank B.A.

CREDIT AGRICOLE CORPORATE AND

INVESTMENT BANK

(formerly known as CALYON)

Credit Suisse AG

DBS BANK LTD.

Deutsche Bank Aktiengesellschaft

DZ BANK AG Deutsche

Zentral-Genossenschaftsbank,

Frankfurt am Main

E.Sun Commercial Bank, Ltd.

EAST WEST BANK

EFG Bank AG

also known as:

EFG Bank SA

EFG Bank Ltd

ERSTE GROUP BANK AG

Falcon Private Bank AG

also known as:

Falcon Private Bank Ltd. Falcon Private Bank SA

FAR EASTERN INTERNATIONAL BANK

First Commercial Bank, Ltd.

[#] Addition in 2010

Fortis Bank

Hachijuni Bank, Ltd. (The)

HANA BANK

HDFC BANK LIMITED

HONG LEONG BANK BERHAD

HSBC BANK INTERNATIONAL LIMITED

HSBC Bank plc

HSBC Bank USA, National Association

HSBC Private Bank (Suisse) SA

Hua Nan Commercial Bank, Ltd.

ICICI BANK LIMITED

Indian Overseas Bank

Industrial and Commercial Bank of

China Limited

Industrial Bank of Korea

Industrial Bank of Taiwan Co., Ltd.

ING Bank N.V.

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.

LLOYDS TSB BANK plc#

Malayan Banking Berhad

MEGA INTERNATIONAL

COMMERCIAL BANK CO., LTD.

MELLI BANK PLC

Mitsubishi UFJ Trust and Banking

Corporation

Mizuho Corporate Bank, Ltd.

National Australia Bank, Limited

NATIONAL BANK OF ABU DHABI

National Bank of Pakistan

NATIXIS

NEWEDGE GROUP

Oversea-Chinese Banking Corporation Limited

Philippine National Bank

PT. Bank Negara Indonesia

(Persero) Tbk.

Punjab National Bank

RBS Coutts Bank AG

also known as:

RBS Coutts Bank SA

RBS Coutts Bank Ltd

Royal Bank of Canada

Royal Bank of Scotland N.V. (The)

(formerly known as

ABN AMRO Bank N.V.)

Royal Bank of Scotland public limited

company (The)

Shanghai Commercial & Savings

Bank, Ltd. (The)

Shiga Bank, Ltd. (The)

Shinhan Bank

Shizuoka Bank, Ltd. (The)

Societe Generale

SOCIETE GENERALE BANK & TRUST

Standard Chartered Bank

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

Taiwan Business Bank

Taiwan Cooperative Bank, Ltd.

Taiwan Shin Kong Commercial

Bank Co., Ltd.#

Toronto-Dominion Bank

UBS AG

also known as:

UBS SA

UBS Ltd

UCO Bank

UniCredit Bank AG

(formerly known as

Bayerische Hypo- und Vereinsbank

Aktiengesellschaft)

UNICREDIT, SOCIETA' PER AZIONI

Union Bank of India

United Overseas Bank Ltd.

Wells Fargo Bank, National

Association

WestLB AG

Westpac Banking Corporation

Woori Bank

Deletion in 2010

Bank of Scotland plc

Bayerische Landesbank

UNITED COMMERCIAL BANK

[#] Addition in 2010

RESTRICTED LICENCE BANKS

Incorporated in Hong Kong

ALLIED BANKING CORPORATION (HONG KONG) LIMITED

Banc of America Securities Asia Limited

Bank of China International Limited

CHINA CONSTRUCTION BANK (ASIA) FINANCE LIMITED

Citicorp International Limited

J.P. MORGAN SECURITIES (ASIA PACIFIC) LIMITED

KDB Asia Limited

KOOKMIN BANK HONG KONG LIMITED

ORIX ASIA LIMITED

SCOTIABANK (HONG KONG) LIMITED

Societe Generale Asia Limited

UBAF (Hong Kong) Limited

Deletion in 2010

GE Capital (Hong Kong) Limited Mitsubishi UFJ Securities (HK) Capital, Limited

Incorporated outside Hong Kong

Bank of Ayudhya Public Company Limited

Credit Agricole (Suisse) SA

EUROCLEAR BANK

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

Deletion in 2010

CIMB BANK BERHAD LLOYDS TSB BANK plc

Wachovia Bank, National Association

DEPOSIT-TAKING COMPANIES

Incorporated in Hong Kong

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

WOORI GLOBAL MARKETS ASIA LIMITED

Deletion in 2010

AGRO ENTERPRISES COMPANY LIMITED

Wing Lung Finance Limited

Incorporated outside Hong Kong

NIL

LOCAL REPRESENTATIVE OFFICES

ANTWERPSE DIAMANTBANK NV also known as

ANTWERP DIAMOND BANK NV

BANCA POPOLARE COMMERCIO E INDUSTRIA SPA

Banca Popolare dell'Emilia Romagna Soc. Coop. a r.l.

Banca Popolare di Ancona Societa' per azioni

Banca Popolare di Bergamo S.p.A.

Banca Popolare di Sondrio Soc. Coop.

BANCA POPOLARE DI VICENZA -Società cooperativa per azioni

Banca Regionale Europea S.p.A.

Banco di Brescia S.p.A.

Banco do Brasil S.A.

Banco Popolare-Societa' Cooperativa

BANIF - BANCO INTERNACIONAL DO FUNCHAL, S.A.

Bank Hapoalim (Switzerland) Ltd

Bank Leumi Le-Israel B.M.

BANK OF BEIJING CO., LTD.

Bank of Fukuoka, Ltd. (The)

Bank of Kyoto, Ltd. (The)

Bank of Yokohama, Ltd. (The)

Banque Cantonale de Genève

Banque Privee Edmond de Rothschild S.A.

BARCLAYS BANK (SUISSE) S.A.

BSI LTD

China Everbright Bank Co., Ltd

CHINA MINSHENG BANKING CORPORATION LIMITED

CLEARSTREAM BANKING S.A.

Corporation Bank

Credit Industriel et Commercial

Credito Bergamasco S.p.A.

D.A.H. Hambros Bank (Channel Islands) Limited

Fiduciary Trust Company International

GUANGDONG DEVELOPMENT BANK CO., LTD.

Habib Bank A.G. Zurich

HSBC Bank Canada

HSBC Trinkaus & Burkhardt (International) S.A.

HSH Nordbank AG

Investec Bank Limited

Japan Finance Corporation (traded as Japan Bank for International Cooperation)

Juroku Bank, Ltd. (The)

Korea Development 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.

LLOYDS TSB OFFSHORE LIMITED

Merrill Lynch Bank (Suisse) S.A.

Metropolitan Bank and Trust Company

Nanto Bank, Ltd. (The)

National Bank of Canada

Nishi-Nippon City Bank, Ltd. (The)

Norinchukin Bank (The)

Ogaki Kyoritsu Bank, Ltd. (The)

Oita Bank, Ltd. (The)

P.T. Bank Central Asia

P.T. Bank Rakyat Indonesia (Persero)

Raiffeisen Bank International AG

(formerly known as

Raiffeisen Zentralbank Osterreich AG)

Resona Bank, Limited

Rothschild Bank AG

Schroder & Co Bank AG

also known as:

Schroder & Co Banque SA

Schroder & Co Banca SA

Schroder & Co Bank Ltd

Schroder & Co Banco SA

Shanghai Pudong Development Bank Co., Ltd.

Shenzhen Development Bank Co., Ltd.

Shinkin Central Bank

Shoko Chukin Bank, Ltd. (The)

Silicon Valley Bank

Union Bank of Taiwan

Unione di Banche Italiane Società Cooperativa per Azioni

Veneto Banca S.c.a.r.l.

Verwaltungs- und Privat-Bank Aktiengesellschaft

Yamaguchi Bank, Ltd. (The)

Yamanashi Chuo Bank, Ltd.

Yuanta Commercial Bank Co., Ltd

Deletion in 2010

Arab Bank plc

Banca Popolare di Novara - Società per Azioni

Bank Julius Baer & Co. Ltd.

CARIPRATO - Cassa di Risparmio di Prato S.p.A.

Table A Major Economic Indicators

| | | 2006 | 2007 | 2008 | 2009 | 2010 |
|------|---|---------|---------|---------|---------|------------------------------|
| ı. | Gross Domestic Product | | | | | |
| | Real GDP growth (%) | 7.0 | 6.4 | 2.3 | (2.7) | 6.8 ^[a] |
| | Nominal GDP growth (%) | 6.7 | 9.5 | 3.8 | (3.3) | 7.8 ^[a] |
| | Real growth of major expenditure components of GDP (%) | | | | | |
| | - Private consumption expenditure | 5.9 | 8.5 | 2.4 | 0.6 | 5.8 [a] |
| | Government consumption expenditure | 0.3 | 3.0 | 1.8 | 2.3 | 2.7 [a] |
| | Gross domestic fixed capital formation of which | 7.1 | 3.4 | 1.0 | (3.9) | 8.1 ^[a] |
| | Building and construction | (7.1) | (0.3) | 6.8 | (5.5) | 6.7 [a] |
| | Machinery, equipment and computer software | 19.2 | 3.0 | (0.7) | (3.0) | 6.3 (a) |
| | - Exports | 9.4 | 8.3 | 2.6 | (10.1) | 16.8 ^[a] |
| | - Imports | 9.1 | 9.1 | 2.3 | (9.0) | 17.3 ^[a] |
| | GDP at current market prices (US\$ billion) | 189.9 | 207.1 | 215.4 | 209.3 | 225.0 ^[a] |
| | Per capita GDP at current market prices (US\$) | 27,697 | 29,901 | 30,866 | 29,880 | 31,835 ^[a] |
| II. | External Trade (HK\$ billion) | | | | | |
| | Merchandise trade (b) | | | | | |
| | Domestic exports of goods | 138.8 | 117.2 | 101.7 | 76.4 | 82.2 [a] |
| | Re-exports of goods | 2,328.6 | 2,581.7 | 2,742.3 | 2,418.3 | 2,979.1 ^[a] |
| | Total imports of goods | 2,576.3 | 2,852.5 | 3,024.1 | 2,703.0 | 3,395.1 ^[a] |
| | Merchandise trade balance | (109.0) | (153.7) | (180.1) | (208.2) | (333.8) ^[a] |
| | Services trade | | | | | |
| | Exports of services | 565.1 | 660.8 | 718.6 | 670.2 | 835.0 ^[a] |
| | - Imports of services | 287.9 | 332.2 | 366.5 | 340.6 | 396.6 ^[a] |
| | - Services trade balance | 277.2 | 328.6 | 352.1 | 329.5 | 438.4 ^(a) |
| III. | Fiscal Expenditure and Revenue (HK\$ million, fiscal year) | | | | | |
| | Total government expenditure (c) | 229,413 | 234,815 | 315,112 | 289,025 | 303,490 ^[a] |
| | Total government revenue | 288,014 | 358,465 | 316,562 | 318,442 | 374,761 ^(a) |
| | Consolidated surplus/deficit | 58,601 | 123,650 | 1,450 | 29,417 | 71,271 ^(a) |
| | Reserve balance as at end of fiscal year ^(d) | 369,264 | 492,914 | 494,364 | 520,281 | 591,552 ^(a) |
| IV. | Prices (annual change, %) | | | | | |
| | Consumer Price Index (A) | 1.7 | 1.3 | 3.6 | 0.4 | 2.7 |
| | Composite Consumer Price Index | 2.0 | 2.0 | 4.3 | 0.5 | 2.4 |
| | Trade Unit Value Indices | | | | | |
| | - Domestic exports | (2.1) | 0.8 | 5.1 | (0.2) | 5.5 |
| | - Re-exports | 1.1 | 2.4 | 3.8 | 1.2 | 4.6 |
| | - Imports | 2.1 | 2.3 | 4.4 | (0.1) | 6.4 |
| | Property Price Indices | | | | | |
| | - Residential flats | 0.8 | 11.7 | 16.5 | 0.6 | 24.4 (a) |
| | - Office premises | 4.7 | 18.8 | 20.3 | (9.7) | 27.9 [a] |
| | - Retail premises | 2.8 | 12.4 | 11.4 | 0.5 | 33.0 (a) |
| | - Flatted factory premises | 26.8 | 25.9 | 18.2 | (8.3) | 31.2 ^[a] |

Table A Major Economic Indicators (continued)

| | | 2006 | 2007 | 2008 | 2009 | 2010 |
|-------|--|----------|----------|----------|----------|----------|
| ٧. | Labour | | | | | |
| | Labour force (annual change, %) | 1.1 | 1.6 | 0.5 | 0.8 | (0.6) |
| | Employment (annual change, %) | 1.9 | 2.4 | 1.0 | (1.1) | 0.4 |
| | Unemployment rate (annual average, %) | 4.8 | 4.0 | 3.6 | 5.4 | 4.4 |
| | Underemployment rate (annual average, %) | 2.4 | 2.2 | 1.9 | 2.3 | 2.0 |
| | Employment ('000) | 3,401 | 3,484 | 3,519 | 3,480 | 3,493 |
| VI. | Money Supply (HK\$ billion) | | | | | |
| | HK\$ money supply | | | | | |
| | - M1 | 387.9 | 454.3 | 491.1 | 671.2 | 730.1 |
| | - M2 ^[e] | 2,777.7 | 3,281.0 | 3,239.9 | 3,587.7 | 3,866.8 |
| | - M3 ^[e] | 2,795.5 | 3,300.5 | 3,261.3 | 3,604.8 | 3,878.2 |
| | Total money supply | | | | | |
| | - M1 | 491.6 | 616.7 | 645.8 | 901.8 | 1,017.2 |
| | - M2 | 5,054.3 | 6,106.3 | 6,268.1 | 6,602.3 | 7,136.2 |
| | - M3 | 5,089.7 | 6,139.8 | 6,300.8 | 6,626.8 | 7,156.2 |
| VII. | Interest Rates (end of period, %) | | | | | |
| | Three-month interbank rate | 3.84 | 3.31 | 0.89 | 0.13 | 0.33 |
| | Savings deposit | 2.26 | 1.26 | 0.01 | 0.01 | 0.01 |
| | One-month time deposit | 2.52 | 1.61 | 0.04 | 0.01 | 0.01 |
| | Banks' 'Best lending rate' | 7.75 | 6.75 | 5.00 | 5.00 | 5.00 |
| | Banks' 'Composite rate' | 2.86 | 2.29 | 0.68 | 0.11 | 0.21 |
| VIII. | Exchange Rates (end of period) | | | | | |
| | HK\$/US\$ | 7.775 | 7.802 | 7.751 | 7.756 | 7.775 |
| | Trade-weighted Effective Exchange Rate Index (Jan 2000=100) | 94.3 | 88.6 | 88.3 | 86.7 | 83.6 |
| IX. | Foreign Currency Reserve Assets (US\$ billion) | 133.2 | 152.7 | 182.5 | 255.8 | 268.7 |
| X. | Stock Market (end of period figures) | | | | | |
| | Hang Seng Index | 19,965 | 27,813 | 14,387 | 21,873 | 23,035 |
| | Average price/earnings ratio | 17.4 | 22.5 | 7.3 | 18.1 | 16.7 |
| | Market capitalisation (HK\$ billion) | 13,248.8 | 20,536.5 | 10,253.6 | 17,769.3 | 20,942.3 |

⁽a) The estimates are preliminary.

⁽b) Includes non-monetary gold.

⁽c) Includes repayment of bonds and notes issued in July 2004.

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

⁽e) Adjusted to include foreign currency swap deposits.

⁽f) Excludes unsettled forward transactions but includes gold.

Table B Performance Ratios of the Banking Sector (a)

| | | All A | Authorized Inst | itutions | |
|--|------|-------|-----------------|----------|------|
| | 2006 | 2007 | 2008 | 2009 | 2010 |
| | % | % | % | % | % |
| Asset Quality (b) | | | | | |
| As % of total credit exposures ^[c] | | | | | |
| Total outstanding provisions/impairment allowances | 0.38 | 0.35 | 0.66 | 0.63 | 0.46 |
| Classified ^(d) exposures: | | | | | |
| – Gross | 0.59 | 0.48 | 0.83 | 1.10 | 0.60 |
| Net of specific provisions/individual impairment allowances | 0.41 | 0.32 | 0.39 | 0.71 | 0.34 |
| Net of all provisions/impairment allowances | 0.21 | 0.13 | 0.17 | 0.47 | 0.13 |
| As % of total loans | | | | | |
| Total outstanding provisions/impairment allowances Classified ^(d) loans: | 0.71 | 0.59 | 0.88 | 0.96 | 0.71 |
| - Gross | 1.05 | 0.75 | 1.23 | 1.61 | 0.83 |
| Net of specific provisions/individual impairment allowances | 0.73 | 0.52 | 0.75 | 1.07 | 0.46 |
| Net of all provisions/impairment allowances | 0.34 | 0.16 | 0.35 | 0.65 | 0.13 |
| Overdue > 3 months and rescheduled loans | 0.76 | 0.51 | 0.69 | 0.92 | 0.58 |
| Profitability | | | | | |
| Return on assets (operating profit) | 1.13 | 1.37 | 0.59 | 0.74 | 0.82 |
| Return on assets (post-tax profit) | 1.01 | 1.21 | 0.49 | 0.65 | 0.77 |
| Net interest margin | 1.29 | 1.32 | 1.30 | 1.11 | 1.02 |
| Cost-to-income ratio | 50.8 | 46.7 | 55.6 | 57.8 | 57.9 |
| Bad debt charge to total assets | 0.03 | 0.04 | 0.18 | 0.13 | 0.05 |
| Liquidity | | | | | |
| Loan to deposit ratio (all currencies) | 51.9 | 50.5 | 54.2 | 51.5 | 61.6 |
| Loan to deposit ^[e] ratio (Hong Kong dollar) | 74.7 | 71.0 | 77.6 | 71.2 | 78.1 |

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) [f]

- (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 Als, 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 Als started to report their capital adequacy positions according to the Banking (Capital) Rules (i.e. the Basel II framework).

| | | Retail Banks | ; | |
|--------------|-----------------|---------------------------|--------------------------|--------------|
| 2006 | 2007 | 2008 | 2009 | 2010 |
| % | % | % | % | % |
| | | | | |
| 0.33 | 0.33 | 0.64 | 0.56 | 0.39 |
| | | | | |
| 0.63 | 0.54 | 0.85 | 1.00 | 0.57 |
| 0.48 | 0.38 | 0.42 | 0.66 | 0.33 |
| 0.30 | 0.21 | 0.21 | 0.44 | 0.18 |
| | | | | |
| 0.63 | 0.55 | 0.79 | 0.84 | 0.59 |
| 1 11 | 0.05 | 1.07 | 1.20 | 0.77 |
| 1.11 0.85 | 0.85 0.65 | 1.24 0.84 | 1.38 0.92 | 0.77 0.45 |
| 0.00 | 0.00 | 5.04 | 0.72 | J70 |
| 0.48 | 0.30 | 0.45 | 0.54 | 0.18 |
| 0.80 | 0.57 | 0.67 | 0.88 | 0.60 |
| | | | | |
| 1.53 | 1.66 | 1.02 | 1.09 | 1.12 |
| 1.36 | 1.48 | 0.88 | 0.97 | 1.01 |
| 1.80 | 1.90 | 1.84 | 1.48 | 1.32 |
| 42.8 | 40.5 | 45.3 | 49.7 | 49.8 |
| 0.01 | 0.04 | 0.18 | 0.11 | 0.03 |
| | | | | |
| 47.9 | 45.5 | 47.3 | 46.3 | 52.8 |
| 69.1 | 65.1 | 69.4 | 65.2 | 70.5 |
| | | C | | |
| 2006 | 2007 | Surveyed Institut 2008 | 2009 | 2010 |
| % | % | 2008 % | % | % |
| ,,, | ,, | 70 | 70 | 70 |
| 0.20 | 0.11 | 0.05 | 0.03 | 0.01 |
| | | | | |
| 0.37 | 0.35 | 0.34 | 0.34 | 0.20 |
| 2.91 | 2.90 | 2.72 | 3.71 | 1.91 |
| | Locally I | ncorporated Lice | ensed Banks | |
| 2006 | 2007 | 2008 | 2009 | 2010 |
| % | % | % | % | % |
| 10.0 | 00.0 | 1 - 1 | 1/1 | 45.7 |
| 18.9 16.7 | 23.8 21.3 | 15.1 13.0 | 16.1 14.4 | 15.6 14.2 |
| 10./ | ۷۱.۵ | 13.0 | 14.4 | 14.2 |
| 8.2 | 8.2 | 7.2 | 8.5 | 8.3 |
| | | : | : | |
| 2006 | All Locally Inc | corporated Author 2008 | orized Instituti 2009 | ons 2010 |
| 2006 % | 2007 % | 2008 % | 2009 % | 2010 % |
| 14.9 | 13.4 | 14.7 | 16.8 | 15.9 |
| ==== | 10.7 | 17.7 | 10.0 | 1017 |

Table C Authorized Institutions: Domicile and Parentage

| | | 2006 | 2007 | 2008 | 2009 | 2010 |
|-------|---|------|------|------|------|------|
| Lice | nsed Banks | | | | | |
| (i) | Incorporated in Hong Kong | 24 | 23 | 23 | 23 | 23 |
| (ii) | Incorporated outside Hong Kong | 114 | 119 | 122 | 122 | 123 |
| Tota | al | 138 | 142 | 145 | 145 | 146 |
| Res | tricted Licence Banks | | | | | |
| (i) | Subsidiaries of licensed banks: | | | | | |
| | (a) incorporated in Hong Kong | 0 | 0 | 0 | 1 | 1 |
| | (b) incorporated outside Hong Kong | 8 | 8 | 6 | 5 | 5 |
| (ii) | Subsidiaries or branches of foreign banks which are not licensed banks in Hong Kong | 20 | 18 | 17 | 16 | 13 |
| (iii) | Bank related | 0 | 0 | 0 | 1 | 1 |
| (iv) | Others | 3 | 3 | 4 | 3 | 1 |
| Tota | al | 31 | 29 | 27 | 26 | 21 |
| Dep | osit-taking Companies | | | | | |
| (i) | Subsidiaries of licensed banks: | | | | | |
| | (a) incorporated in Hong Kong | 5 | 5 | 7 | 7 | 6 |
| | (b) incorporated outside Hong Kong | 3 | 3 | 3 | 4 | 4 |
| (ii) | Subsidiaries of foreign banks which are not licensed banks in Hong Kong | 13 | 10 | 8 | 7 | 7 |
| (iii) | Bank related | 3 | 3 | 2 | 2 | 2 |
| (iv) | Others | 9 | 8 | 8 | 8 | 7 |
| Tota | al | 33 | 29 | 28 | 28 | 26 |
| All A | Authorized Institutions | 202 | 200 | 200 | 199 | 193 |
| Loca | al Representative Offices | 84 | 79 | 71 | 71 | 67 |

Table D Authorized Institutions: Region/Economy of Beneficial Ownership

| Region/Economy | | Licer | nsed Ba | anks | | | | stricte nce Ba | | | Deposit-taking Companies | | | | |
|----------------------|-----|-------|---------|------|-----|----|----|-------------------|----|----|-----------------------------|----|----|----|----|
| | 06 | 07 | 08 | 09 | 10 | 06 | 07 | 08 | 09 | 10 | 06 | 07 | 08 | 09 | 10 |
| Asia and Pacific | | | | | | | | | | | | | | | |
| Hong Kong | 11 | 11 | 10 | 10 | 10 | _ | _ | _ | _ | _ | 10 | 10 | 9 | 9 | 7 |
| Australia | 4 | 4 | 4 | 4 | 4 | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ |
| Mainland China | 13 | 12 | 13 | 14 | 14 | 2 | 2 | 1 | 2 | 2 | 2 | 2 | 3 | 3 | 2 |
| India | 9 | 11 | 11 | 12 | 12 | 1 | _ | _ | _ | _ | 2 | 1 | 1 | 1 | 1 |
| Indonesia | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 1 | 1 | 1 | _ | _ | _ | - |
| Japan | 11 | 11 | 11 | 10 | 10 | 2 | 2 | 2 | 2 | 1 | 4 | 3 | 3 | 3 | 3 |
| Malaysia | 4 | 4 | 4 | 3 | 3 | 1 | 1 | 1 | 1 | 0 | 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 | 3 | 3 | 3 | 2 | 2 |
| Singapore | 4 | 4 | 4 | 4 | 5 | _ | - | - | - | - | _ | - | - | - | - |
| South Korea | 3 | 3 | 5 | 5 | 5 | 5 | 4 | 2 | 2 | 2 | 3 | 3 | 3 | 4 | 4 |
| Taiwan | 15 | 17 | 18 | 18 | 19 | _ | _ | _ | - | - | 1 | 1 | 1 | 1 | 1 |
| Thailand | 1 | 1 | 1 | 1 | 1 | 4 | 4 | 4 | 4 | 4 | _ | - | - | _ | - |
| Vietnam | _ | _ | _ | - | - | - | - | _ | - | - | 1 | 1 | 1 | 1 | 1 |
| Sub-total | 79 | 82 | 85 | 85 | 87 | 18 | 16 | 13 | 13 | 11 | 30 | 27 | 27 | 27 | 24 |
| Europe | | | | | | | | | | | | | | | |
| Austria | 1 | 1 | 1 | 1 | 1 | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ |
| Belgium | 2 | 2 | 2 | 2 | 1 | _ | _ | 1 | 1 | 1 | _ | _ | _ | _ | _ |
| Denmark | _ | _ | _ | _ | - | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ |
| France | 7 | 7 | 7 | 8 | 9 | 3 | 3 | 3 | 3 | 3 | _ | _ | _ | _ | _ |
| Germany | 7 | 8 | 7 | 5 | 4 | _ | _ | _ | _ | - | _ | _ | _ | _ | - |
| Italy | 6 | 4 | 4 | 4 | 4 | _ | _ | _ | _ | - | _ | _ | _ | _ | - |
| Luxembourg | - | - | - | - | - | 1 | 1 | 1 | 1 | 1 | _ | - | - | - | - |
| Netherlands | 3 | 3 | 4 | 5 | 4 | _ | _ | _ | - | - | _ | - | - | _ | - |
| Spain | 1 | 2 | 2 | 2 | 2 | _ | _ | _ | - | - | _ | - | - | - | - |
| Sweden | 1 | 1 | 1 | 1 | 1 | _ | _ | _ | - | - | _ | - | - | - | - |
| Switzerland | 3 | 3 | 3 | 3 | 4 | _ | _ | _ | - | - | _ | - | - | _ | - |
| United Kingdom | 10 | 10 | 11 | 10 | 11 | 1 | 1 | 1 | 1 | 0 | _ | _ | _ | _ | 1 |
| Sub-total | 41 | 41 | 42 | 41 | 41 | 5 | 5 | 6 | 6 | 5 | _ | _ | _ | _ | 1 |
| Middle East | | | | | | | | | | | | | | | |
| Bahrain | _ | _ | _ | _ | - | _ | _ | _ | _ | - | _ | - | _ | _ | - |
| Iran | 1 | 1 | 1 | 1 | 1 | _ | _ | _ | - | - | _ | - | - | _ | - |
| United Arab Emirates | _ | _ | _ | 2 | 2 | 1 | 1 | 1 | 1 | 1 | _ | _ | _ | - | - |
| Sub-total | 1 | 1 | 1 | 3 | 3 | 1 | 1 | 1 | 1 | 1 | _ | _ | _ | _ | - |
| North America | | | | | | | | | | | | | | | |
| Canada | 5 | 5 | 5 | 5 | 5 | 1 | 1 | 1 | 1 | 1 | _ | _ | _ | _ | _ |
| United States | 11 | 12 | 11 | 10 | 9 | 6 | 6 | 6 | 5 | 3 | 2 | 1 | 1 | 1 | 1 |
| Sub-total | 16 | 17 | 16 | 15 | 14 | 7 | 7 | 7 | 6 | 4 | 2 | 1 | 1 | 1 | 1 |
| South Africa | 1 | 1 | 1 | 1 | 1 | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ |
| Bermuda | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ |
| Others | _ | _ | _ | _ | - | _ | _ | _ | _ | - | 1 | 1 | _ | _ | - |
| Grand Total | 138 | 142 | 145 | 145 | 146 | 31 | 29 | 27 | 26 | 21 | 33 | 29 | 28 | 28 | 26 |

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

| Positions at 31.12.2010 | Nun | nber of | Overse | as Bank | (S ^[b] | | Licen | sed Bar | nks ^[c] | |
|-------------------------|-----|---------|--------|---------|-------------------|-----|-------|---------|--------------------|-----|
| | 06 | 07 | 08 | 09 | 10 | 06 | 07 | 08 | 09 | 10 |
| World Ranking [a] | | | | | | | | | | |
| 1-20 | 20 | 20 | 20 | 20 | 20 | 33 | 33 | 35 | 37 | 38 |
| 21-50 | 23 | 22 | 23 | 22 | 23 | 23 | 22 | 22 | 22 | 24 |
| 51-100 | 26 | 26 | 26 | 28 | 27 | 21 | 19 | 23 | 21 | 17 |
| 101-200 | 37 | 38 | 35 | 31 | 30 | 20 | 25 | 21 | 15 | 17 |
| 201-500 | 50 | 46 | 55 | 52 | 51 | 25 | 23 | 27 | 28 | 30 |
| Sub-total | 156 | 152 | 159 | 153 | 151 | 122 | 122 | 128 | 123 | 126 |
| Others | 55 | 59 | 46 | 52 | 48 | 16 | 20 | 17 | 22 | 20 |
| Total | 211 | 211 | 205 | 205 | 199 | 138 | 142 | 145 | 145 | 146 |

⁽a) Top 500 banks/banking groups in the world ranked by total assets. Figures are extracted from *The Banker*, July 2010 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.

| Res | tricted | Licence | Banks | (c) | De | posit-Tal | king Coı | mpanie | s ^(c) | Local Representative Offices | | | | |
|-----|---------|---------|-------|-----|----|-----------|----------|--------|-------------------------|------------------------------|----|----|----|----|
| 06 | 07 | 08 | 09 | 10 | 06 | 07 | 08 | 09 | 10 | 06 | 07 | 08 | 09 | 10 |
| | | | | | | | | | | | | | | |
| 5 | 7 | 6 | 8 | 6 | 1 | _ | _ | _ | - | 8 | 6 | 6 | 5 | 5 |
| 5 | 5 | 5 | 4 | 3 | _ | _ | _ | 1 | 2 | 5 | 5 | 5 | 4 | 3 |
| 4 | 2 | 1 | 1 | 1 | 5 | 5 | 6 | 5 | 3 | 7 | 9 | 3 | 14 | 16 |
| 1 | 1 | 1 | 0 | 0 | 3 | 3 | 2 | 3 | 3 | 19 | 15 | 14 | 15 | 12 |
| 5 | 6 | 8 | 8 | 6 | 3 | 1 | 1 | 1 | 1 | 22 | 19 | 22 | 18 | 16 |
| 20 | 21 | 21 | 21 | 16 | 12 | 9 | 9 | 10 | 9 | 61 | 54 | 50 | 56 | 52 |
| 11 | 8 | 6 | 5 | 5 | 21 | 20 | 19 | 18 | 17 | 23 | 25 | 21 | 15 | 15 |
| 31 | 29 | 27 | 26 | 21 | 33 | 29 | 28 | 28 | 26 | 84 | 79 | 71 | 71 | 67 |

Table F Balance Sheet: All Authorized Institutions and Retail Banks

All Authorized Institutions

| | | 2006 | | | 2007 | | |
|--|-------|-------|-------|-------|-------|--------|--|
| (HK\$ billion) | HK\$ | F/CY | Total | HK\$ | F/CY | Total | |
| Assets | | | | | | | |
| Loans to customers | 1,917 | 550 | 2,468 | 2,185 | 777 | 2,962 | |
| – Inside Hong Kong ^[a] | 1,832 | 294 | 2,126 | 2,057 | 400 | 2,457 | |
| – Outside Hong Kong ^(b) | 86 | 256 | 342 | 128 | 377 | 504 | |
| Interbank lending | 647 | 2,802 | 3,449 | 797 | 3,714 | 4,510 | |
| – Inside Hong Kong | 304 | 198 | 502 | 346 | 269 | 615 | |
| – Outside Hong Kong | 343 | 2,604 | 2,947 | 451 | 3,444 | 3,895 | |
| Negotiable certificates of deposit (NCDs) | 60 | 43 | 103 | 66 | 28 | 93 | |
| Negotiable debt instruments, other than NCDs | 536 | 1,081 | 1,617 | 499 | 1,190 | 1,688 | |
| Other assets | 347 | 323 | 670 | 529 | 567 | 1,096 | |
| Total Assets | 3,507 | 4,799 | 8,306 | 4,075 | 6,275 | 10,350 | |
| Liabilities | | | | | | | |
| Deposits from customers (c) | 2,568 | 2,189 | 4,757 | 3,075 | 2,794 | 5,869 | |
| Interbank borrowing | 518 | 1,739 | 2,257 | 605 | 2,357 | 2,961 | |
| – Inside Hong Kong | 309 | 203 | 511 | 353 | 277 | 630 | |
| – Outside Hong Kong | 210 | 1,536 | 1,746 | 251 | 2,080 | 2,331 | |
| Negotiable certificates of deposit | 129 | 110 | 240 | 122 | 49 | 172 | |
| Other liabilities | 678 | 374 | 1,052 | 852 | 497 | 1,348 | |
| Total Liabilities | 3,894 | 4,412 | 8,306 | 4,653 | 5,697 | 10,350 | |

Retail Banks

| | | 2006 | | | 2007 | | |
|--|-------|-------|-------|-------|-------|-------|--|
| (HK\$ billion) | HK\$ | F/CY | Total | HK\$ | F/CY | Total | |
| Assets | | | | | | | |
| Loans to customers | 1,577 | 218 | 1,794 | 1,742 | 279 | 2,021 | |
| – Inside Hong Kong ^[a] | 1,528 | 148 | 1,676 | 1,675 | 190 | 1,865 | |
| – Outside Hong Kong ^(b) | 48 | 70 | 118 | 67 | 89 | 156 | |
| Interbank lending | 425 | 1,023 | 1,449 | 470 | 1,367 | 1,837 | |
| – Inside Hong Kong | 245 | 103 | 348 | 269 | 155 | 424 | |
| – Outside Hong Kong | 180 | 920 | 1,100 | 201 | 1,211 | 1,413 | |
| Negotiable certificates of deposit (NCDs) | 44 | 16 | 59 | 47 | 13 | 60 | |
| Negotiable debt instruments, other than NCDs | 422 | 755 | 1,177 | 378 | 778 | 1,156 | |
| Other assets | 279 | 165 | 444 | 391 | 328 | 719 | |
| Total Assets | 2,747 | 2,177 | 4,924 | 3,029 | 2,764 | 5,793 | |
| Liabilities | | | | | | | |
| Deposits from customers (c) | 2,283 | 1,466 | 3,749 | 2,674 | 1,763 | 4,437 | |
| Interbank borrowing | 116 | 228 | 344 | 138 | 297 | 435 | |
| – Inside Hong Kong | 51 | 35 | 86 | 69 | 44 | 114 | |
| – Outside Hong Kong | 65 | 193 | 258 | 69 | 253 | 322 | |
| Negotiable certificates of deposit | 76 | 83 | 159 | 67 | 37 | 104 | |
| Other liabilities | 537 | 136 | 673 | 641 | 176 | 817 | |
| Total Liabilities | 3,011 | 1,913 | 4,924 | 3,519 | 2,274 | 5,793 | |

⁽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.

| | 2008 | | | 2009 | | | 2010 | |
|-------|-------|--------|-------|-------|--------|-------|-------|--------|
| HK\$ | F/CY | Total | HK\$ | F/CY | Total | НК\$ | F/CY | Total |
| | | | | | | | | |
| 2,355 | 931 | 3,286 | 2,401 | 887 | 3,288 | 2,824 | 1,403 | 4,227 |
| 2,201 | 509 | 2,710 | 2,231 | 419 | 2,650 | 2,602 | 714 | 3,316 |
| 154 | 422 | 575 | 170 | 468 | 638 | 222 | 689 | 911 |
| 542 | 3,483 | 4,025 | 475 | 3,282 | 3,757 | 398 | 3,731 | 4,130 |
| 261 | 287 | 548 | 231 | 317 | 548 | 181 | 473 | 654 |
| 281 | 3,195 | 3,477 | 244 | 2,966 | 3,209 | 217 | 3,258 | 3,475 |
| 39 | 49 | 88 | 41 | 62 | 102 | 80 | 53 | 133 |
| 392 | 1,433 | 1,825 | 816 | 1,541 | 2,357 | 893 | 1,753 | 2,647 |
| 605 | 926 | 1,531 | 666 | 465 | 1,131 | 549 | 611 | 1,160 |
| 3,933 | 6,821 | 10,754 | 4,399 | 6,236 | 10,635 | 4,745 | 7,552 | 12,296 |
| | | - | | | | | | |
| 3,034 | 3,024 | 6,058 | 3,374 | 3,007 | 6,381 | 3,617 | 3,245 | 6,862 |
| 447 | 2,498 | 2,945 | 473 | 2,409 | 2,882 | 463 | 3,222 | 3,686 |
| 262 | 292 | 555 | 228 | 321 | 549 | 176 | 478 | 654 |
| 185 | 2,205 | 2,390 | 245 | 2,088 | 2,332 | 288 | 2,744 | 3,032 |
| 86 | 22 | 108 | 69 | 27 | 96 | 114 | 61 | 175 |
| 779 | 864 | 1,643 | 762 | 515 | 1,277 | 847 | 726 | 1,573 |
| 4,347 | 6,407 | 10,754 | 4,678 | 5,958 | 10,635 | 5,042 | 7,255 | 12,296 |

| 2008 | | | | 2009 | | | 2010 | | |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|
| HK\$ | F/CY | Total | HK\$ | F/CY | Total | HK\$ | F/CY | Total | |
| | | | | | | | | | |
| 1,870 | 366 | 2,236 | 1,963 | 352 | 2,315 | 2,310 | 622 | 2,932 | |
| 1,787 | 258 | 2,044 | 1,861 | 229 | 2,090 | 2,185 | 408 | 2,592 | |
| 83 | 108 | 191 | 102 | 124 | 226 | 126 | 214 | 340 | |
| 368 | 1,205 | 1,573 | 263 | 1,162 | 1,425 | 172 | 1,437 | 1,610 | |
| 200 | 172 | 372 | 168 | 186 | 353 | 112 | 284 | 396 | |
| 168 | 1,034 | 1,201 | 96 | 976 | 1,072 | 60 | 1,153 | 1,213 | |
| 27 | 25 | 52 | 28 | 30 | 58 | 54 | 27 | 81 | |
| 293 | 1,074 | 1,367 | 692 | 1,104 | 1,795 | 620 | 1,262 | 1,882 | |
| 457 | 602 | 1,060 | 477 | 292 | 769 | 431 | 399 | 830 | |
| 3,014 | 3,273 | 6,288 | 3,424 | 2,940 | 6,364 | 3,587 | 3,747 | 7,334 | |
| | | | | | | | | | |
| 2,695 | 2,036 | 4,731 | 3,012 | 1,992 | 5,004 | 3,276 | 2,280 | 5,556 | |
| 118 | 356 | 474 | 165 | 265 | 430 | 133 | 486 | 620 | |
| 52 | 72 | 124 | 42 | 83 | 124 | 38 | 291 | 330 | |
| 66 | 284 | 350 | 123 | 182 | 305 | 95 | 195 | 290 | |
| 40 | 13 | 53 | 25 | 11 | 36 | 41 | 22 | 63 | |
| 566 | 464 | 1,029 | 625 | 269 | 894 | 683 | 413 | 1,096 | |
| 3,420 | 2,868 | 6,288 | 3,827 | 2,536 | 6,364 | 4,133 | 3,201 | 7,334 | |

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

| (HK\$ billion) | | Mainland China | Japan | US | Europe | Others | Total |
|--|-------------|-------------------|------------|------------|--------------|--------------|--------------|
| Total Assets | 2009 | 2,035 | 619 | 734 | 2,920 | 4,327 | 10,635 |
| | 2010 | 2,748 | 756 | 834 | 3,026 | 4,932 | 12,296 |
| Deposits from Customers ^[a] | 2009 | 1,433 | 163 | 389 | 1,226 | 3,170 | 6,381 |
| | 2010 | 1,701 | 151 | 361 | 1,181 | 3,469 | 6,862 |
| Loans to Customers | 2009 | 958 | 191 | 93 | 589 | 1,459 | 3,288 |
| | 2010 | 1,191 | 258 | 107 | 768 | 1,903 | 4,227 |
| Loans to Customers Inside Hong Kong (b) | 2009 | 747 | 140 | 86 | 381 | 1,296 | 2,650 |
| | 2010 | 919 | 175 | 98 | 486 | 1,639 | 3,316 |
| Loans to Customers Outside Hong Kong (c) | 2009 | 211 | 50 | 7 | 207 | 163 | 638 |
| | 2010 | 272 | 83 | 10 | 282 | 264 | 911 |

⁽a) Figures have been revised to include deposits from the Exchange Fund with maturity less than one month.

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

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

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

All Authorized Institutions

| Increase/(Decrease) in | | 2009 | | | 2010 | |
|--|-------|-------|-------|------|-------|-------|
| (HK\$ billion) | HK\$ | F/CY | Total | HK\$ | F/CY | Total |
| Assets | | | | | | |
| Loans to customers | 47 | (44) | 3 | 423 | 516 | 939 |
| – Inside Hong Kong ^[a] | 30 | (90) | (60) | 371 | 295 | 666 |
| – Outside Hong Kong ^(b) | 17 | 46 | 63 | 52 | 221 | 273 |
| Interbank lending | (68) | (200) | (268) | (76) | 449 | 373 |
| – Inside Hong Kong | (30) | 29 | (1) | (50) | 157 | 107 |
| – Outside Hong Kong | (37) | (230) | (267) | (27) | 293 | 266 |
| All other assets | 487 | (341) | 146 | (1) | 351 | 350 |
| Total Assets | 466 | (585) | (119) | 345 | 1,316 | 1,661 |
| Liabilities | | | | | | |
| Deposits from customers ^[c] | 340 | (17) | 323 | 244 | 238 | 481 |
| Interbank borrowing | 25 | (89) | (64) | (9) | 813 | 804 |
| – Inside Hong Kong | (34) | 29 | (5) | (52) | 157 | 105 |
| – Outside Hong Kong | 60 | (118) | (58) | 43 | 656 | 699 |
| All other liabilities | (34) | (344) | (378) | 130 | 246 | 376 |
| Total Liabilities | 331 | [449] | (119) | 364 | 1,297 | 1,661 |
| Net Interbank Borrowing/(Lending) | 93 | 112 | 204 | 67 | 364 | 432 |
| Net Customer Lending/(Borrowing) | (293) | (27) | (320) | 180 | 278 | 458 |

Retail Banks

| Increase/(Decrease) in | 2009 | | | | 2010 | |
|--|-------|-------|-------|------|------|-------|
| (HK\$ billion) | HK\$ | F/CY | Total | HK\$ | F/CY | Total |
| Assets | | | | | | |
| Loans to customers | 93 | (14) | 80 | 347 | 269 | 617 |
| – Inside Hong Kong ^(a) | 74 | (29) | 45 | 324 | 179 | 503 |
| – Outside Hong Kong ^(b) | 19 | 15 | 34 | 24 | 91 | 114 |
| Interbank lending | (105) | (43) | (148) | (91) | 275 | 184 |
| – Inside Hong Kong | (33) | 14 | (19) | (55) | 98 | 43 |
| – Outside Hong Kong | (72) | (58) | (130) | (36) | 177 | 142 |
| All other assets | 421 | (277) | 144 | (93) | 263 | 169 |
| Total Assets | 410 | (334) | 76 | 163 | 808 | 971 |
| Liabilities | | | | | | |
| Deposits from customers ^[c] | 317 | (44) | 273 | 264 | 288 | 552 |
| Interbank borrowing | 46 | (91) | (45) | (32) | 221 | 190 |
| – Inside Hong Kong | (11) | 11 | 0 | (3) | 208 | 205 |
| – Outside Hong Kong | 57 | (102) | (45) | (28) | 13 | (15) |
| All other liabilities | 44 | (197) | (153) | 74 | 155 | 229 |
| Total Liabilities | 408 | (332) | 76 | 306 | 665 | 971 |
| Net Interbank Borrowing/(Lending) | 151 | (47) | 104 | 59 | (54) | 5 |
| Net Customer Lending/(Borrowing) | (224) | 31 | (193) | 84 | (19) | 65 |

⁽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

| | ı | Loans to Cu | ustomers | | Dep | osits from | Customers | (a) |
|--------------------------|-------|-------------|----------|-----|-------|------------|-----------|-----|
| (HK\$ billion) | HK\$ | F/CY | Total | % | HK\$ | F/CY | Total | % |
| 2006 | | | | | | | | |
| 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 | - |
| Total | 1,917 | 550 | 2,468 | 100 | 2,568 | 2,189 | 4,757 | 100 |
| 2007 | | | | | | | | |
| 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 | - |
| Total | 2,185 | 777 | 2,962 | 100 | 3,075 | 2,794 | 5,869 | 100 |
| 2008 | | | | | | | | |
| Licensed banks | 2,293 | 904 | 3,197 | 97 | 3,013 | 3,013 | 6,027 | 99 |
| Restricted licence banks | 35 | 24 | 59 | 2 | 15 | 9 | 24 | - |
| Deposit-taking companies | 27 | 3 | 29 | 1 | 6 | 2 | 8 | - |
| Total | 2,355 | 931 | 3,286 | 100 | 3,034 | 3,024 | 6,058 | 100 |
| 2009 | | | | | | | | |
| Licensed banks | 2,352 | 859 | 3,211 | 98 | 3,358 | 3,000 | 6,358 | 100 |
| Restricted licence banks | 27 | 26 | 53 | 2 | 11 | 6 | 16 | - |
| Deposit-taking companies | 22 | 3 | 25 | 1 | 5 | 2 | 7 | - |
| Total | 2,401 | 887 | 3,288 | 100 | 3,374 | 3,007 | 6,381 | 100 |
| 2010 | | | | | | | | |
| Licensed banks | 2,785 | 1,385 | 4,170 | 99 | 3,607 | 3,236 | 6,844 | 100 |
| Restricted licence banks | 17 | 14 | 31 | 1 | 6 | 7 | 13 | - |
| Deposit-taking companies | 23 | 4 | 26 | 1 | 4 | 2 | 6 | - |
| Total | 2,824 | 1,403 | 4,227 | 100 | 3,617 | 3,245 | 6,862 | 100 |

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

A "-" sign denotes a figure of less than 0.5.

Table J Loans to Customers Inside Hong Kong by Economic Sector

All Authorized Institutions

| Sector | 200 | 06 | 200 | 07 | 200 | 08 | 200 | 19 | 201 | 0 |
|--|-------|-----|-------|-----|-------|-----|-------|-----|-------|-----|
| (HK\$ billion) | HK\$ | % |
| Hong Kong's visible trade | 152 | 7 | 183 | 7 | 186 | 7 | 175 | 7 | 274 | 8 |
| Manufacturing | 103 | 5 | 121 | 5 | 147 | 5 | 128 | 5 | 170 | 5 |
| Transport and transport equipment | 123 | 6 | 145 | 6 | 155 | 6 | 152 | 6 | 171 | 5 |
| Building, construction and property development, and investment | 492 | 23 | 578 | 24 | 687 | 25 | 684 | 26 | 846 | 26 |
| Wholesale and retail trade | 105 | 5 | 116 | 5 | 152 | 6 | 154 | 6 | 235 | 7 |
| Financial concerns (other than authorized institutions) | 185 | 9 | 251 | 10 | 283 | 10 | 191 | 7 | 244 | 7 |
| Individuals – to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme | 60 | 3 | 58 | 2 | 57 | 2 | 52 | 2 | 51 | 2 |
| – to purchase other residential property | 535 | 25 | 564 | 23 | 593 | 22 | 647 | 24 | 745 | 22 |
| – other purposes | 182 | 9 | 221 | 9 | 226 | 8 | 222 | 8 | 256 | 8 |
| Others | 188 | 9 | 220 | 9 | 223 | 8 | 247 | 9 | 324 | 10 |
| Total [a] | 2,126 | 100 | 2,457 | 100 | 2,710 | 100 | 2,650 | 100 | 3,316 | 100 |

Retail Banks

| Sector | 200 |)6 | 200 |)7 | 200 | 08 | 200 | 19 | 201 | 0 |
|--|-------|-----|-------|-----|-------|-----|-------|-----|-------|-----|
| (HK\$ billion) | HK\$ | % |
| Hong Kong's visible trade | 124 | 7 | 147 | 8 | 147 | 7 | 131 | 6 | 208 | 8 |
| Manufacturing | 68 | 4 | 79 | 4 | 97 | 5 | 88 | 4 | 122 | 5 |
| Transport and transport equipment | 82 | 5 | 87 | 5 | 92 | 4 | 95 | 5 | 104 | 4 |
| Building, construction and property development, and investment | 397 | 24 | 460 | 25 | 536 | 26 | 555 | 27 | 682 | 26 |
| Wholesale and retail trade | 73 | 4 | 78 | 4 | 99 | 5 | 105 | 5 | 169 | 7 |
| Financial concerns (other than authorized institutions) | 76 | 5 | 88 | 5 | 106 | 5 | 87 | 4 | 111 | 4 |
| Individuals – to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme | 60 | 4 | 58 | 3 | 57 | 3 | 52 | 2 | 51 | 2 |
| – to purchase other residential property | 522 | 31 | 551 | 30 | 579 | 28 | 634 | 30 | 734 | 28 |
| – other purposes | 152 | 9 | 178 | 10 | 188 | 9 | 186 | 9 | 209 | 8 |
| Others | 123 | 7 | 139 | 7 | 144 | 7 | 156 | 7 | 202 | 8 |
| Total ^(a) | 1,676 | 100 | 1,865 | 100 | 2,044 | 100 | 2,089 | 100 | 2,592 | 100 |

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

Table K Deposits from Customers

| | Al | ll Authorized | Institutions | | | Retail b | anks | |
|----------------------|--------|---------------|--------------|-------|--------|----------|-------|-------|
| (HK\$ billion) | Demand | Savings | Time | Total | Demand | Savings | Time | Total |
| Hong Kong Dollar [a] | | | | | | | | |
| 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 |
| 2009 | 477 | 1,767 | 1,130 | 3,374 | 434 | 1,744 | 835 | 3,012 |
| 2010 | 511 | 1,835 | 1,270 | 3,617 | 462 | 1,811 | 1,002 | 3,276 |
| Foreign Currency | | | | | | | | |
| 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 | 2,178 | 3,024 | 102 | 610 | 1,324 | 2,036 |
| 2009 | 231 | 932 | 1,845 | 3,007 | 143 | 828 | 1,021 | 1,992 |
| 2010 | 287 | 1,078 | 1,880 | 3,245 | 181 | 956 | 1,143 | 2,280 |
| Total | | | | | | | | |
| 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 | 3,637 | 6,058 | 397 | 1,849 | 2,485 | 4,731 |
| 2009 | 707 | 2,699 | 2,975 | 6,381 | 576 | 2,572 | 1,856 | 5,004 |
| 2010 | 798 | 2,913 | 3,151 | 6,862 | 643 | 2,768 | 2,145 | 5,556 |

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

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

| | | 2009 | | | 2010 | |
|----------------------------------|--|---|---------------------------------------|--|---|---------------------------------------|
| Region/Economy (HK\$ billion) | 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 and Pacific | 819 | (314) | 505 | 1,214 | (237) | 977 |
| Mainland China | 60 | (209) | (149) | 762 | (177) | 585 |
| Australia | 279 | 46 | 325 | 247 | 54 | 301 |
| South Korea | 295 | 47 | 342 | 218 | 60 | 277 |
| India | 38 | 38 | 76 | 77 | 57 | 134 |
| New Zealand | 3 | 5 | 8 | 13 | 5 | 18 |
| Malaysia Sri Lanka | 2 2 | (1) 1 | 1 | 16 | (5) | 11 |
| Vietnam | 0 | (1) | 3 (1) | 3 | 2 0 | 4 3 |
| Bangladesh | 1 | 0 | 1 | 2 | 0 | 2 |
| Republic of Kazakhstan | 1 | 0 | 1 | 1 | 1 | 2 |
| Maldives | 2 | 0 | 2 | 1 | 0 | 2 |
| Cambodia | [1] | 0 | [1] | 0 | 0 | (1) |
| Myanmar | [1] | 0 | [1] | (1) | 0 | (1) |
| Papua New Guinea | 0 | 0 | 0 | 0 | (2) | (2) |
| Nepal | (3) | 0 | (3) | (3) | 0 | (3) |
| Thailand | (2) | (11) | (12) | 6 | (14) | (8) |
| Indonesia Western Samoa | (8) 0 | (4) (9) | (12) (9) | (7) 0 | (2) (10) | (10) (10) |
| Brunei | (7) | (8) | (15) | (7) | (4) | (10) |
| Philippines | (22) | (14) | (36) | (14) | (7) | (21) |
| Macau SAR | (55) | (2) | (57) | (36) | (4) | (40) |
| Singapore | 189 | (99) | 89 | 53 | (95) | (41) |
| Japan | 45 | 63 | 108 | (166) | 82 | (84) |
| Taiwan | 3 | (152) | (149) | 51 | (174) | (122) |
| Others | (3) | (5) | (7) | (4) | (5) | (9) |
| North America | 79 | 214 | 293 | (103) | 203 | 100 |
| United States | 55 | 211 | 266 | (109) | 195 | 85 |
| Canada | 25 | 3 | 27 | 6 | 9 | 15 |
| Caribbean | 71 | (79) | (8) | 35 | (65) | (30) |
| Bahamas | 55 | (11) | 45 | 61 | (7) | 54 |
| Panama | 0 | 1 | 1 | 1 | 4 | 4 |
| Netherlands Antilles | 0 | 3 | 3 | 0 | 1 | 1 |
| Barbados | 0 | 0 | 0 | 0 | (2) | (2) |
| Bermuda | 0 | 1 | 1 | 0 | (2) | (2) |
| Cayman Islands | 15 | 1 | 17 | (26) | 12 | (14) |
| Others | 0 | (74) | (74) | 0 | (71) | (71) |
| Africa | (2) | (6) | (8) | 0 | (4) | (4) |
| South Africa | 0 | 0 | 0 | 2 | 0 | 3 |
| Nigeria | 0 | 0 | 1 | 0 | 0 | 0 |
| Mauritius | (2) | 0 | (2) | (2) | 1 | (1) |
| Liberia | 0 | (4) | (4) | 0 | (3) | (3) |
| Others | 0 | (3) | (4) | 0 | (3) | (3) |

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

| | | 2009 | | | 2010 | |
|----------------------------------|--|---|---------------------------------------|--|---|---------------------------------------|
| Region/Economy (HK\$ billion) | Net Claims on/ (Liabilities to) Banks Outside Hong Kong | Net Claims on/ (Liabilities to) Non-bank Customers Outside Hong Kong | Total Net Claims/ (Liabilities) | Net Claims on/ (Liabilities to) Banks Outside Hong Kong | Net Claims on/ (Liabilities to) Non-bank Customers Outside Hong Kong | Total Net Claims/ (Liabilities) |
| Latin America | 9 | (3) | 6 | 4 | 1 | 5 |
| Mexico | 0 | 0 | 1 | 0 | 3 | 3 |
| Brazil | 2 | (1) | 1 | 3 | (1) | 2 |
| Peru | 0 | 0 | 0 | 0 | 1 | 1 |
| Chile Venezuela | 7 0 | 0 (1) | 7 (1) | 0 | 1 0 | 1 0 |
| Others | 0 | (2) | (2) | 0 | (3) | (3) |
| | | | | | | |
| Eastern Europe | 5 | 0 | 5 | 7 | 0 | 7 |
| Western Europe | 945 | 55 | 1,000 | 437 | 102 | 540 |
| United Kingdom | 512 | (35) | 477 | 219 | (19) | 200 |
| France | 178 | 43 31 | 221 | 136 | 44 44 | 180 |
| Germany Switzerland | 38 117 | (2) | 68 115 | 59 92 | (1) | 103 90 |
| Jersey | 5 | 2 | 6 | 14 | 0 | 14 |
| Denmark | 7 | 8 | 15 | 4 | 8 | 12 |
| Luxembourg | 20 | 2 | 22 | 6 | 3 | 9 |
| Netherlands | 68 | 6 | 74 | (7) | 15 | 9 |
| Sweden | 9 | 2 | 12 | 5 | 3 | 8 |
| Norway | 10 | 0 | 10 | 5 | 0 | 5 |
| Turkey | 1 0 | 0 2 | 1 2 | 2 0 | 0 1 | 3 |
| Cyprus Iceland | 1 | 0 | <u>Z</u> | 1 | 0 | 1 |
| Finland | 1 | 1 | 2 | 0 | 0 | 0 |
| Republic of Ireland | 9 | (3) | 6 | 1 | (1) | 0 |
| Guernsey | 0 | 0 | 0 | (1) | 0 | (1) |
| Isle of Man | 0 | 0 | 0 | 0 | (1) | (1) |
| Liechtenstein | 0 | 0 | 0 | 0 | (1) | (1) |
| Gibraltar | 0 | [1] | (1) | 0 | (1) | (1) |
| Malta Austria | (2) (3) | (6) 0 | (8) | (4) (5) | 0 | (4) (5) |
| Belgium | 19 | 1 | 20 | (8) | 0 | (7) |
| Spain | (12) | 3 | (8) | (37) | 3 | (34) |
| Italy | (33) | 2 | (32) | (44) | 4 | (40) |
| Others | 1 | (1) | 0 | 0 | (1) | (1) |
| Middle East | 26 | 31 | 57 | 9 | 57 | 65 |
| United Arab Emirates | 29 | 26 | 55 | 7 | 25 | 32 |
| Qatar | 1 | 4 | 5 | 2 | 28 | 30 |
| Saudi Arabia | 2 | 1 | 3 | 1 | 1 | 3 |
| Kuwait | 0 | 0 | 0 | 1 | 1 | 2 |
| Egypt Bahrain | 0 (6) | 1 0 | (6) | 0 (1) | 1 1 | 1 0 |
| Israel | 0 | 0 | 0 | 0 | (1) | (1) |
| Oman | (1) | 0 | (1) | (1) | 0 | (1) |
| Others | 0 | 0 | 0 | 0 | (1) | (1) |
| Others [a] | 83 | 4 | 87 | 89 | 4 | 93 |
| Overall Total | 2,036 | (98) | 1,937 | 1,692 | 61 | 1,753 |

⁽a) "Others" include economies not listed above and positions in relation to international organisations. Figures may not add up to total because of rounding.