

Annex and Tables

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Annex Authorized Institutions and Local Representative Offices

at 31 December 2015

LICENSED BANKS

Incorporated in Hong Kong

Bank of China (Hong Kong) Limited	Chong Hing Bank Limited	Nanyang Commercial Bank, Limited
BANK OF COMMUNICATIONS (HONG KONG) LIMITED [#] (formerly known as BOCOM Hong Kong Limited)	CITIBANK (HONG KONG) LIMITED	PUBLIC BANK (HONG KONG) LIMITED
Bank of East Asia, Limited (The)	Dah Sing Bank Limited	Shanghai Commercial Bank Limited
China CITIC Bank International Limited	DBS BANK (HONG KONG) LIMITED	Standard Chartered Bank (Hong Kong) Limited
China Construction Bank (Asia) Corporation Limited	FUBON BANK (HONG KONG) LIMITED	Tai Sang Bank Limited
Chiyu Banking Corporation Limited	Hang Seng Bank, Limited	Tai Yau Bank, Limited
	Hongkong & Shanghai Banking Corporation Limited (The)	OCBC Wing Hang Bank Limited
	Industrial and Commercial Bank of China (Asia) Limited	Wing Lung Bank Limited

Incorporated outside Hong Kong

ABN AMRO Bank N.V.	BANK OF SINGAPORE LIMITED	Chiba Bank, Ltd. (The)
AGRICULTURAL BANK OF CHINA LIMITED	BANK OF TAIWAN	China Construction Bank Corporation
Allahabad Bank	Bank of Tokyo-Mitsubishi UFJ, Ltd. (The)	CHINA DEVELOPMENT BANK CORPORATION
Australia and New Zealand Banking Group Limited	BANK SINOPAC	China Everbright Bank Co., Ltd
Axis Bank Limited	Barclays Bank PLC	China Merchants Bank Co., Ltd.
Banca Monte dei Paschi di Siena S.p.A.	BDO UNIBANK, INC. also known as: BDO BDO Unibank Banco De Oro Banco De Oro Unibank BDO Banco De Oro	CHINA MINSHENG BANKING CORP., LTD.
Banco Bilbao Vizcaya Argentaria S.A.		Chugoku Bank, Ltd. (The)
BANCO SANTANDER, S.A.		CIMB Bank Berhad
Bangkok Bank Public Company Limited		Citibank, N.A.
Bank J. Safra Sarasin AG also known as: Banque J. Safra Sarasin SA Banca J. Safra Sarasin SA Bank J. Safra Sarasin Ltd	BNP PARIBAS BNP PARIBAS SECURITIES SERVICES BNP PARIBAS WEALTH MANAGEMENT	Commerzbank AG
Bank Julius Baer & Co. Ltd.	BSI LTD also known as: BSI AG BSI SA	Commonwealth Bank of Australia
Bank of America, National Association		Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.
Bank of Baroda		Coutts & Co AG also known as: Coutts & Co SA Coutts & Co Ltd
Bank of China Limited	Canadian Imperial Bank of Commerce	CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK
Bank of Communications Co., Ltd.	CANARA BANK	Crédit Agricole (Suisse) SA
Bank of India	CATHAY BANK	Credit Suisse AG
Bank of Montreal	CATHAY UNITED BANK COMPANY, LIMITED	CTBC Bank Co., Ltd
BANK OF NEW YORK MELLON (THE)		DBS BANK LTD.
Bank of Nova Scotia (The)	Chang Hwa Commercial Bank Ltd.	

[#] Addition in 2015

Annex Authorized Institutions and Local Representative Offices

at 31 December 2015 (continued)

Deutsche Bank Aktiengesellschaft	JPMorgan Chase Bank, National Association	Shanghai Pudong Development Bank Co., Ltd.
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main	KBC Bank N.V.	Shiga Bank, Ltd. (The)
E.Sun Commercial Bank, Ltd.	KEB Hana Bank (formerly known as Korea Exchange Bank)	Shinhan Bank
EAST WEST BANK	Land Bank of Taiwan Co., Ltd.	Shizuoka Bank, Ltd. (The)
Edmond de Rothschild (Suisse) S.A.	LGT Bank AG also known as: LGT Bank Ltd. LGT Bank SA	Skandinaviska Enskilda Banken AB Societe Generale
EFG Bank AG also known as: EFG Bank SA EFG Bank Ltd	MACQUARIE BANK LIMITED	SOCIETE GENERALE BANK & TRUST
ERSTE GROUP BANK AG	Malayan Banking Berhad	Standard Chartered Bank
Falcon Private Bank AG also known as: Falcon Private Bank Ltd. Falcon Private Bank SA	Mashreq Bank – Public Shareholding Company also known as Mashreqbank psc	State Bank of India
FAR EASTERN INTERNATIONAL BANK	MEGA INTERNATIONAL COMMERCIAL BANK CO., LTD.	State Street Bank and Trust Company
First Commercial Bank, Ltd.	MELLI BANK PLC	Sumitomo Mitsui Banking Corporation
Hachijuni Bank, Ltd. (The)	Mitsubishi UFJ Trust and Banking Corporation	Sumitomo Mitsui Trust Bank, Limited
HDFC BANK LIMITED	Mizuho Bank, Ltd.	Svenska Handelsbanken AB (publ)
HONG LEONG BANK BERHAD	National Australia Bank Limited	Ta Chong Bank, Ltd.
HSBC BANK INTERNATIONAL LIMITED	NATIONAL BANK OF ABU DHABI	TAIPEI FUBON COMMERCIAL BANK CO., LTD.
HSBC Bank plc	National Bank of Pakistan	TAISHIN INTERNATIONAL BANK CO., LTD
HSBC Bank USA, National Association	NATIXIS	Taiwan Business Bank
HSBC Private Bank (Suisse) SA	Oversea-Chinese Banking Corporation Limited	Taiwan Cooperative Bank, Ltd.
Hua Nan Commercial Bank, Ltd.	Philippine National Bank	Taiwan Shin Kong Commercial Bank Co., Ltd.
ICBC STANDARD BANK PLC (formerly known as STANDARD BANK PLC)	Pictet & Cie (Europe) S.A.	Toronto-Dominion Bank
ICICI BANK LIMITED	Portigon AG	UBS AG
Indian Overseas Bank	PT. Bank Negara Indonesia (Persero) Tbk.	UCO Bank
Industrial and Commercial Bank of China Limited	Punjab National Bank	UniCredit Bank AG
Industrial Bank Co., Ltd.	Raiffeisen Bank International AG	Union Bank of India
Industrial Bank of Korea	Royal Bank of Canada	United Overseas Bank Ltd.
Industrial Bank of Taiwan Co., Ltd.	Royal Bank of Scotland N.V. (The)	Wells Fargo Bank, National Association
ING Bank N.V.	Royal Bank of Scotland public limited company (The)	Westpac Banking Corporation
INTESA SANPAOLO SPA	Shanghai Commercial & Savings Bank, Ltd. (The)	Woori Bank
Iyo Bank, Ltd. (The)		
		Deletion in 2015
		HANA BANK
		LLOYDS BANK PLC
		NEWEDGE GROUP

Annex Authorized Institutions and Local Representative Offices

at 31 December 2015 (continued)

RESTRICTED LICENCE BANKS

Incorporated in Hong Kong

ALLIED BANKING CORPORATION (HONG KONG) LIMITED	Habib Bank Zurich (Hong Kong) Limited [#] (formerly known as HBZ Finance Limited)	Morgan Stanley Asia International Limited
Banc of America Securities Asia Limited		Nippon Wealth Limited [#]
Bank of China International Limited	J.P. MORGAN SECURITIES (ASIA PACIFIC) LIMITED	ORIX ASIA LIMITED
Bank of Shanghai (Hong Kong) Limited	KDB Asia Limited	RBC Capital Markets (Hong Kong) Limited
Citicorp International Limited	KOOKMIN BANK HONG KONG LIMITED	SCOTIABANK (HONG KONG) LIMITED
Goldman Sachs Asia Pacific Company Limited [#]		Societe Generale Asia Limited
		UBAF (Hong Kong) Limited

Incorporated outside Hong Kong

Bank of Ayudhya Public Company Limited	PT. BANK MANDIRI (PERSERO) Tbk	Thanakharn Kasikorn Thai Chamkat (Mahachon)
EUROCLEAR BANK	RBC Investor Services Bank S.A.	also known as KASIKORNBANK PUBLIC COMPANY LIMITED
MORGAN STANLEY (SWITZERLAND) AG (formerly known as BANK MORGAN STANLEY AG)	Siam Commercial Bank Public Company Limited (The)	

[#] Addition in 2015

Annex Authorized Institutions and Local Representative Offices

at 31 December 2015 (continued)

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

Henderson International Finance Limited
HKCB Finance Limited
KEB Hana Global Finance Limited (formerly known as KEB Asia Finance Limited)
KEXIM ASIA LIMITED
OCTOPUS CARDS LIMITED
PUBLIC FINANCE LIMITED
SHINHAN ASIA LIMITED
Vietnam Finance Company Limited
WOORI GLOBAL MARKETS ASIA LIMITED

Upgraded to a Restricted Licence Bank

HBZ Finance Limited

Deletion in 2015

Hung Kai Finance Company Limited
OCBC Inchroy Credit Corporation Limited
OCBC Wing Hang Finance Company Limited
PrimeCredit Limited

Incorporated outside Hong Kong

NIL

Annex Authorized Institutions and Local Representative Offices

at 31 December 2015 (continued)

LOCAL REPRESENTATIVE OFFICES

AS Expobank	Doha Bank Q.S.C.	Shinkin Central Bank
Ashikaga Bank, Ltd. (The)	Dukascopy Bank SA	Shoko Chukin Bank, Ltd. (The)
BANCA POPOLARE COMMERCIO E INDUSTRIA SPA	Fiduciary Trust Company International	Silicon Valley Bank
Banca Popolare dell'Emilia Romagna Soc. Coop. a r.l.	FIRST GULF BANK	Standard Bank of South Africa Limited (The) [#]
Banca Popolare di Ancona Società per azioni	Habib Bank A.G. Zurich	Swissquote Bank SA also known as: Swissquote Bank AG Swissquote Bank Inc. Swissquote Bank Ltd
Banca Popolare di Bergamo S.p.A.	HSH Nordbank AG	Union Bank of Taiwan
Banca Popolare di Sondrio Soc. Coop. a r.l.	HUA XIA BANK CO., Limited [#]	Unione di Banche Italiane S.p.A. [formerly known as Unione di Banche Italiane Società Cooperativa per Azioni]
BANCA POPOLARE DI VICENZA – Società cooperativa per azioni	Investec Bank Limited	Veneto Banca S.c.a.r.l.
Banca Regionale Europea S.p.A.	JAPAN POST BANK CO., LTD.	VP Bank Ltd also known as: VP Bank AG VP Bank SA
Banco di Brescia S.p.A.	JIH SUN INTERNATIONAL Bank, Ltd.	Yamaguchi Bank, Ltd. (The)
Banco Popolare- Società Cooperativa	Juroku Bank, Ltd. (The)	Yamanashi Chuo Bank, Ltd.
Banco Security	Korea Development Bank (The)	Yuantia Commercial Bank Co., Ltd
BANK OF BEIJING CO., LTD.	Manulife Bank of Canada [#]	
BANK OF DONGGUAN CO., LTD.	Metropolitan Bank and Trust Company	
Bank of Fukuoka, Ltd. (The)	Nanto Bank, Ltd. (The)	
Bank of Kyoto, Ltd. (The)	National Bank of Canada	
Bank of Yokohama, Ltd. (The)	Nishi-Nippon City Bank, Ltd. (The)	
Banque Cantonale de Genève	Norinchukin Bank (The)	
BANQUE DEGROOF LUXEMBOURG S.A.	Ogaki Kyoritsu Bank, Ltd. (The)	
Banque Transatlantique S.A.	Oita Bank, Ltd. (The)	
Central Bank of India	P.T. Bank Central Asia	
CHINA BOHAI BANK CO., LTD. [#]	P.T. Bank Rakyat Indonesia (Persero)	
CHINA GUANGFA BANK CO., LTD.	Ping An Bank Co., Ltd.	
CLEARSTREAM BANKING S.A.	Resona Bank, Limited	
Corporation Bank	Rothschild Bank AG	
Credit Industriel et Commercial	Schroder & Co Bank AG also known as: Schroder & Co Banque SA Schroder & Co Banca SA Schroder & Co Bank Ltd Schroder & Co Banco SA	Deletion in 2015 ANTWERPSE DIAMANTBANK NV also known as ANTWERP DIAMOND BANK NV Bank Hapoalim (Switzerland) Ltd Joint Stock Company TRASTA KOMERCBANKA

[#] Addition in 2015

Table A: Major Economic Indicators

	2011	2012	2013	2014	2015
I. Gross Domestic Product					
Real GDP growth (%)	4.8	1.7	3.1	2.6	2.4 ^(a)
Nominal GDP growth (%)	8.9	5.3	5.0	5.6	6.4 ^(a)
Real growth of major expenditure components of GDP (%)					
– Private consumption expenditure	8.4	4.1	4.6	3.3	4.8 ^(a)
– Government consumption expenditure	2.5	3.6	2.7	3.0	3.4 ^(a)
– Gross domestic fixed capital formation of which	10.2	6.8	2.6	[0.1]	(2.2) ^(a)
– Building and construction	15.7	7.2	[4.3]	9.3	2.8 ^(a)
– Machinery, equipment and computer software	12.3	10.2	11.3	[8.6]	(5.8) ^(a)
– Exports	3.9	1.9	6.2	0.9	(1.5) ^(a)
– Imports	4.6	2.9	6.6	1.0	(1.8) ^(a)
GDP at current market prices (US\$ billion)	248.5	262.6	275.7	291.2	309.9 ^(a)
Per capita GDP at current market prices (US\$)	35,142	36,708	38,353	40,216	42,423 ^(a)
II. External Trade (HK\$ billion)					
Merchandise trade ^(b)					
– Domestic exports of goods	89.6	100.6	92.4	89.1	72.2 ^(a)
– Re-exports of goods	3,330.5	3,491.2	3,724.0	3,788.3	3,707.1 ^(a)
– Imports of goods	3,848.2	4,116.4	4,394.9	4,471.8	4,289.7 ^(a)
– Merchandise trade balance	[428.1]	[524.6]	[578.5]	[594.4]	(510.5) ^(a)
Services trade					
– Exports of services	941.2	1,003.0	1,058.3	1,077.9	1,053.6 ^(a)
– Imports of services	438.6	455.4	467.2	481.0	486.4 ^(a)
– Services trade balance	502.6	547.7	591.1	596.9	567.3 ^(a)
III. Fiscal Expenditure and Revenue (HK\$ million, fiscal year)					
Total government expenditure ^(c)	364,037	377,324	433,543	405,871	426,981 ^(a)
Total government revenue	437,723	442,150	455,346	478,668	457,465 ^(a)
Consolidated surplus/deficit	73,686	64,825	21,803	72,797	30,484 ^(a)
Reserve balance as at end of fiscal year ^(d)	669,088	733,914	755,717	828,514	858,998 ^(a)
IV. Prices (annual change, %)					
Consumer Price Index (A)	5.6	3.6	5.1	5.6	4.0
Composite Consumer Price Index	5.3	4.1	4.3	4.4	3.0
Trade Unit Value Indices					
– Domestic exports	5.7	2.4	2.5	0.2	(3.0)
– Re-exports	8.0	3.4	1.3	2.0	0.1
– Imports	8.1	3.3	0.9	1.9	(0.4)
Property Price Indices					
– Residential flats	20.6	13.3	17.5	6.0	15.6 ^(a)
– Office premises	29.3	12.3	22.5	3.2	6.1 ^(a)
– Retail premises	27.3	28.5	20.5	2.8	7.3 ^(a)
– Flatted factory premises	35.4	27.2	33.8	1.9	8.4 ^(a)

Table A: Major Economic Indicators (continued)

	2011	2012	2013	2014	2015
V. Labour					
Labour force (annual change, %)	2.0	2.2	1.9	0.5	0.9
Employment (annual change, %)	2.9	2.4	1.8	0.6	0.8
Unemployment rate (annual average, %)	3.4	3.3	3.4	3.3	3.3
Underemployment rate (annual average, %)	1.7	1.5	1.5	1.5	1.4
Employment ('000)	3,576	3,661	3,728	3,749	3,781
VI. Money Supply (HK\$ billion)					
HK\$ money supply					
– M1	794.7	920.9	1,000.3	1,116.7	1,253.4
– M2 ^(e)	4,046.2	4,537.4	4,795.1	5,225.8	5,765.6
– M3 ^(e)	4,055.4	4,545.6	4,806.0	5,236.2	5,778.8
Total money supply					
– M1	1,127.3	1,377.4	1,510.9	1,708.7	1,971.2
– M2	8,057.5	8,950.0	10,056.4	11,011.4	11,618.5
– M3	8,081.1	8,970.4	10,085.2	11,048.9	11,655.0
VII. Interest Rates (end of period, %)					
Three-month interbank rate ^(f)	0.38	0.40	0.38	0.38	0.39
Savings deposit	0.01	0.01	0.01	0.01	0.01
One-month time deposit	0.01	0.01	0.01	0.01	0.01
Banks' 'Best lending rate'	5.00	5.00	5.00	5.00	5.00
Banks' 'Composite rate'	0.53	0.32	0.39	0.39	0.26
VIII. Exchange Rates (end of period)					
HK\$/US\$	7.766	7.751	7.754	7.756	7.751
Trade-weighted Effective Exchange Rate Index (Jan 2010=100)	94.9	94.2	94.8	99.0	104.9
IX. Foreign Currency Reserve Assets (US\$ billion) ^(g)	285.4	317.4	311.2	328.5	358.8
X. Stock Market (end of period figures)					
Hang Seng Index	18,434	22,657	23,306	23,605	21,914
Average price/earnings ratio	9.7	10.5	11.2	10.9	9.9
Market capitalisation (HK\$ billion)	17,452.7	21,871.7	23,908.8	24,892.4	24,425.6

(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) Refers to three-month Hong Kong Dollar Interest Settlement Rates.

(g) Excludes unsettled forward transactions but includes gold.

Table B Performance Ratios of the Banking Sector ^(a)

	All Authorized Institutions					Retail Banks				
	2011 %	2012 %	2013 %	2014 %	2015 %	2011 %	2012 %	2013 %	2014 %	2015 %
Asset Quality ^(b)										
As % of total credit exposures ^(c)										
Total outstanding provisions/impairment allowances	0.42	0.39	0.35	0.38	0.44	0.33	0.25	0.22	0.24	0.27
Classified ^(d) exposures:										
– Gross	0.49	0.40	0.36	0.38	0.50	0.42	0.34	0.31	0.33	0.43
– Net of specific provisions/individual impairment allowances	0.28	0.24	0.22	0.23	0.31	0.24	0.23	0.22	0.23	0.31
– Net of all provisions/impairment allowances	0.07	0.01	0.00	0.00	0.06	0.09	0.09	0.08	0.09	0.16
As % of total loans ^(e)										
Total outstanding provisions/impairment allowances	0.63	0.60	0.55	0.55	0.65	0.50	0.39	0.35	0.35	0.45
Classified ^(d) loans:										
– Gross	0.69	0.58	0.54	0.52	0.73	0.59	0.48	0.48	0.46	0.70
– Net of specific provisions/individual impairment allowances	0.41	0.35	0.35	0.32	0.47	0.34	0.32	0.34	0.32	0.50
– Net of all provisions/impairment allowances	0.06	(0.02)	(0.01)	(0.03)	0.08	0.09	0.09	0.12	0.12	0.25
Overdue > 3 months and rescheduled loans ^(e)	0.47	0.42	0.36	0.34	0.47	0.49	0.39	0.33	0.29	0.45
Profitability										
Return on assets (operating profit)	0.80	0.84	1.03	0.97	0.88	1.11	1.18	1.30	1.19	1.06
Return on assets (post-tax profit)	0.72	0.74	1.05	0.81	0.84	1.02	1.06	1.39	0.99	1.05
Net interest margin	0.98	1.08	1.12	1.14	1.07	1.24	1.36	1.40	1.40	1.32
Cost-to-income ratio	55.4	54.8	49.1	48.9	50.4	46.6	45.8	42.4	43.4	45.4
Loan impairment charges to total assets	0.07	0.08	0.06	0.06	0.09	0.04	0.04	0.04	0.05	0.08
Liquidity										
Loan to deposit ratio (all currencies)	66.9	67.1	70.3	72.2	70.1	55.3	54.8	56.2	57.5	56.5
Loan to deposit ^(f) ratio (Hong Kong dollar)	84.5	79.8	82.1	83.3	78.2	76.2	72.3	74.8	74.6	71.5
						Surveyed Institutions				
						2011 %	2012 %	2013 %	2014 %	2015 %
Asset Quality										
Delinquency ratio of residential mortgage loans						0.01	0.02	0.02	0.03	0.03
Credit card receivables										
– Delinquency ratio						0.19	0.20	0.20	0.20	0.25
– Charge-off ratio						1.49	1.70	1.84	1.83	1.82
						Locally Incorporated Licensed Banks				
						2011 %	2012 %	2013 %	2014 %	2015 %
Profitability										
Operating profit to shareholders' funds						15.5	15.0	14.1	13.1	11.5
Post-tax profit to shareholders' funds						14.2	13.5	15.3	11.1	11.5
Capital Adequacy										
Equity to assets ratio ^(b)						7.9	8.5	8.5	8.8	9.3
						All Locally Incorporated Authorized Institutions				
						2011 %	2012 %	2013 %	2014 %	2015 %
Capital Adequacy ^(g)										
Common Equity Tier 1 capital ratio						N.A.	N.A.	13.2	13.7	14.6
Tier 1 capital ratio						12.4	13.3	13.3	13.9	15.3
Total capital ratio						15.8	15.7	15.9	16.8	18.3

(a) Figures are related to Hong Kong offices only unless otherwise stated.

(b) Figures are related to Hong Kong offices and locally incorporated AIs' overseas branches unless otherwise stated.

(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) Starting from 2015, the coverage was expanded to include locally incorporated AIs' major overseas subsidiaries. Under the expanded coverage, retail banks' classified loan ratio (gross) was 0.52% at end-December 2014.

(f) Includes swap deposits.

(g) The ratios are on a consolidated basis. With effect from 1 January 2013, a revised capital adequacy framework (Basel III) was introduced for locally incorporated AIs. The capital adequacy ratios from 2013 onwards are therefore not directly comparable with those up to 2012.

Table C Authorized Institutions: Domicile and Parentage

	2011	2012	2013	2014	2015
Licensed Banks					
(i) Incorporated in Hong Kong	23	22	21	21	22
(ii) Incorporated outside Hong Kong	129	133	135	138	135
Total	152	155	156	159	157
Restricted Licence Banks					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	1	1	1	1	1
(b) incorporated outside Hong Kong	5	6	6	6	6
(ii) Subsidiaries or branches of foreign banks which are not licensed banks in Hong Kong	12	12	12	11	11
(iii) Bank related	1	1	1	1	3
(iv) Others	1	1	1	2	3
Total	20	21	21	21	24
Deposit-taking Companies					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	6	6	6	6	4
(b) incorporated outside Hong Kong	4	3	3	3	3
(ii) Subsidiaries of foreign banks which are not licensed banks in Hong Kong	7	7	7	6	6
(iii) Bank related	2	2	2	2	–
(iv) Others	7	6	6	6	5
Total	26	24	24	23	18
All Authorized Institutions	198	200	201	203	199
Local Representative Offices	61	60	62	63	64

Table D Authorized Institutions: Region/Economy of Beneficial Ownership

Region/Economy	Licensed Banks					Restricted Licence Banks					Deposit-taking Companies				
	11	12	13	14	15	11	12	13	14	15	11	12	13	14	15
Asia & Pacific															
Hong Kong	10	9	9	7	7	–	–	–	–	–	7	7	7	4	3
Australia	5	5	5	5	5	–	–	–	–	–	–	–	–	–	–
Mainland China	15	17	17	19	21	2	2	2	2	2	2	2	2	3	3
India	12	12	12	12	12	–	–	–	–	–	1	1	1	1	1
Indonesia	1	1	1	1	1	1	1	1	1	1	–	–	–	–	–
Japan	10	10	11	11	11	1	1	1	1	2	3	2	2	1	1
Malaysia	3	3	4	4	4	–	–	–	–	–	1	1	1	1	1
Pakistan	1	1	1	1	1	–	–	–	–	1	2	2	2	2	1
Philippines	2	2	2	2	2	1	1	1	1	1	2	2	2	2	2
Singapore	5	5	5	6	6	–	–	–	–	–	–	–	–	2	–
South Korea	5	5	5	5	4	2	2	2	2	2	4	4	4	4	4
Taiwan	19	19	19	19	19	–	–	–	–	–	1	1	1	1	1
Thailand	1	1	1	1	1	3	3	3	3	3	–	–	–	–	–
Vietnam	–	–	–	–	–	–	–	–	–	–	1	1	1	1	1
Sub-Total	89	90	92	93	94	10	10	10	10	12	24	23	23	22	18
Europe															
Austria	1	2	2	2	2	–	–	–	–	–	–	–	–	–	–
Belgium	1	1	1	1	1	1	1	1	1	1	–	–	–	–	–
France	9	9	9	9	8	2	2	2	2	2	–	–	–	–	–
Germany	4	4	4	4	4	–	–	–	–	–	–	–	–	–	–
Italy	4	4	4	4	3	–	–	–	–	–	–	–	–	–	–
Liechtenstein	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
Luxembourg	–	–	–	–	–	1	–	–	–	–	–	–	–	–	–
Netherlands	4	3	3	3	3	–	–	–	–	–	–	–	–	–	–
Spain	2	2	2	2	2	–	–	–	–	–	–	–	–	–	–
Sweden	2	2	2	2	2	–	–	–	–	–	–	–	–	–	–
Switzerland	5	6	6	6	6	–	–	–	–	–	–	–	–	–	–
United Kingdom	11	11	11	11	10	–	–	–	–	–	1	1	1	1	–
Sub-Total	44	45	45	45	42	4	3	3	3	3	1	1	1	1	–
Middle East															
Iran	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
United Arab Emirates	2	2	2	3	3	1	1	1	–	–	–	–	–	–	–
Sub-Total	3	3	3	4	4	1	1	1	–	–	–	–	–	–	–
North America															
Canada	5	5	5	5	5	1	3	3	3	3	–	–	–	–	–
United States	9	9	9	10	10	4	4	4	5	6	1	–	–	–	–
Sub-Total	14	14	14	15	15	5	7	7	8	9	1	–	–	–	–
Brazil	–	1	1	1	2	–	–	–	–	–	–	–	–	–	–
South Africa	2	2	1	1	–	–	–	–	–	–	–	–	–	–	–
Grand Total	152	155	156	159	157	20	21	21	21	24	26	24	24	23	18

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

Positions at 31 December 2015	Number of Overseas Banks ^(b)					Licensed Banks ^(c)					Restricted Licence Banks ^(c)					Deposit-Taking Companies ^(c)					Local Representative Offices				
	11	12	13	14	15	11	12	13	14	15	11	12	13	14	15	11	12	13	14	15	11	12	13	14	15
World Ranking ^(a)																									
1 – 20	20	20	20	20	20	40	39	40	39	39	6	6	5	5	5	–	–	–	–	–	3	2	–	–	–
21 – 50	26	26	26	25	26	21	23	24	24	25	3	3	3	4	5	2	2	2	2	1	5	5	4	3	3
51 – 100	27	24	24	26	28	21	22	23	25	23	1	1	2	2	2	3	3	3	4	3	14	3	4	5	7
101 – 200	40	40	43	38	34	23	25	24	23	22	–	–	3	3	2	4	3	2	1	1	14	21	22	18	15
201 – 500	43	48	47	52	57	24	25	26	28	30	5	5	4	3	3	2	3	3	4	4	14	17	16	19	22
Sub-total	156	158	160	161	165	129	134	137	139	139	15	15	17	17	17	11	11	10	11	9	50	48	46	45	47
Others	43	42	45	47	41	23	21	19	20	18	5	6	4	4	7	15	13	14	12	9	11	12	16	18	17
Total	199	200	205	208	206	152	155	156	159	157	20	21	21	21	24	26	24	24	23	18	61	60	62	63	64

(a) Top 500 banks/banking groups in the world ranked by total assets. Figures are extracted from The Banker, July 2015 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.

Table F Balance Sheet: All Authorized Institutions and Retail Banks

All Authorized Institutions

(HK\$ billion)	2011			2012			2013			2014			2015		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets															
Loans to customers	3,160	1,921	5,081	3,333	2,234	5,567	3,606	2,851	6,457	4,000	3,276	7,276	4,153	3,382	7,535
– Inside Hong Kong ^(a)	2,809	902	3,711	2,934	1,046	3,980	3,119	1,410	4,529	3,462	1,596	5,058	3,650	1,604	5,254
– Outside Hong Kong ^(b)	351	1,018	1,369	399	1,188	1,587	487	1,441	1,928	538	1,680	2,218	503	1,778	2,281
Interbank lending	351	4,120	4,471	390	3,999	4,389	424	4,372	4,795	431	4,948	5,379	561	4,577	5,138
– Inside Hong Kong	205	444	649	234	424	658	255	528	783	254	598	852	362	672	1,034
– Outside Hong Kong	146	3,676	3,822	157	3,575	3,731	169	3,843	4,012	176	4,351	4,527	199	3,905	4,104
Negotiable certificates of deposit (NCDs)	90	104	194	133	159	291	134	173	306	123	144	267	152	269	422
Negotiable debt instruments, other than NCDs	862	1,865	2,727	822	2,117	2,939	912	2,676	3,588	884	2,620	3,505	962	2,722	3,684
Other assets	566	704	1,270	775	897	1,672	726	1,069	1,795	850	1,165	2,015	1,053	1,349	2,402
Total assets	5,029	8,713	13,742	5,453	9,406	14,859	5,801	11,141	16,941	6,288	12,154	18,442	6,881	12,300	19,180
Liabilities															
Deposits from customers ^(c)	3,740	3,851	7,591	4,176	4,120	8,296	4,391	4,789	9,180	4,800	5,273	10,073	5,312	5,437	10,750
Interbank borrowing	547	3,479	4,026	576	3,393	3,969	612	4,103	4,715	694	4,293	4,986	805	4,011	4,816
– Inside Hong Kong	201	450	651	236	434	670	310	602	912	328	688	1,016	455	743	1,198
– Outside Hong Kong	346	3,029	3,375	340	2,959	3,299	302	3,502	3,803	365	3,605	3,971	351	3,267	3,618
Negotiable certificates of deposit	144	239	383	210	426	636	222	616	838	213	631	845	240	592	832
Other liabilities	910	831	1,741	1,033	924	1,957	1,133	1,075	2,208	1,205	1,333	2,537	1,323	1,460	2,782
Total liabilities	5,341	8,401	13,742	5,996	8,863	14,859	6,357	10,584	16,941	6,912	11,530	18,442	7,680	11,500	19,180

Retail Banks

(HK\$ billion)	2011			2012			2013			2014			2015		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets															
Loans to customers	2,567	784	3,351	2,724	906	3,630	2,966	1,195	4,161	3,264	1,397	4,660	3,376	1,432	4,808
– Inside Hong Kong ^(a)	2,346	462	2,808	2,477	519	2,996	2,664	750	3,414	2,939	830	3,768	3,091	817	3,908
– Outside Hong Kong ^(b)	221	322	543	248	386	634	302	445	747	325	567	892	285	616	900
Interbank lending	172	1,639	1,811	200	1,449	1,648	207	1,764	1,972	236	2,099	2,335	303	1,643	1,946
– Inside Hong Kong	123	205	329	152	186	337	148	174	322	156	257	413	227	260	488
– Outside Hong Kong	49	1,433	1,482	48	1,263	1,311	59	1,590	1,649	80	1,843	1,923	75	1,383	1,458
Negotiable certificates of deposit (NCDs)	57	47	104	90	90	180	101	112	213	96	80	177	113	127	240
Negotiable debt instruments, other than NCDs	620	1,314	1,934	618	1,509	2,127	709	1,791	2,500	677	1,722	2,398	772	1,985	2,757
Other assets	438	470	908	589	600	1,189	580	722	1,302	671	814	1,485	781	935	1,716
Total assets	3,855	4,253	8,108	4,220	4,554	8,774	4,563	5,584	10,148	4,944	6,112	11,055	5,344	6,123	11,466
Liabilities															
Deposits from customers ^(c)	3,368	2,692	6,059	3,768	2,854	6,622	3,967	3,432	7,398	4,374	3,734	8,108	4,719	3,787	8,506
Interbank borrowing	165	523	687	183	475	658	238	768	1,006	294	698	992	329	586	915
– Inside Hong Kong	55	246	301	59	181	240	133	364	497	150	350	500	200	281	481
– Outside Hong Kong	109	277	386	123	294	417	105	404	510	144	347	491	130	304	434
Negotiable certificates of deposit	64	99	163	45	123	168	57	175	232	64	176	239	62	123	185
Other liabilities	720	478	1,198	825	501	1,326	915	596	1,511	956	760	1,716	1,059	802	1,860
Total liabilities	4,316	3,792	8,108	4,820	3,954	8,774	5,177	4,971	10,148	5,688	5,367	11,055	6,169	5,297	11,466

(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 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	2014	5,772	1,380	977	2,936	7,377	18,442
	2015	6,431	1,341	1,017	2,736	7,656	19,180
Deposits from Customers	2014	3,359	180	447	1,380	4,707	10,073
	2015	3,620	301	488	1,402	4,938	10,750
Loans to Customers	2014	2,366	512	248	1,121	3,030	7,276
	2015	2,730	504	238	1,024	3,039	7,535
Loans to Customers Inside Hong Kong ^(a)	2014	1,572	289	206	720	2,271	5,058
	2015	1,802	306	191	644	2,311	5,254
Loans to Customers Outside Hong Kong ^(b)	2014	794	223	42	401	758	2,218
	2015	927	199	47	380	728	2,281

(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

All Authorized Institutions

Increase/(Decrease) in (HK\$ billion)	2014			2015		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets						
Loans to customers	394	425	819	152	106	258
– Inside Hong Kong ^(a)	343	186	529	188	8	196
– Outside Hong Kong ^(b)	52	239	290	(35)	98	62
Interbank lending	7	576	583	130	(371)	(241)
– Inside Hong Kong	(1)	69	68	108	74	182
– Outside Hong Kong	8	507	515	22	(446)	(423)
All other assets	85	12	97	311	411	721
Total assets	487	1,013	1,500	593	146	739
Liabilities						
Deposits from customers ^(c)	409	484	893	512	165	677
Interbank borrowing	82	189	271	111	(282)	(171)
– Inside Hong Kong	18	86	104	126	56	182
– Outside Hong Kong	64	103	167	(15)	(338)	(353)
All other liabilities	63	272	336	145	88	233
Total liabilities	555	945	1,500	768	(29)	739
Net Interbank Borrowing/(Lending)	75	(387)	(312)	(19)	89	70
Net Customer Lending/(Borrowing)	(15)	(59)	(74)	(360)	(59)	(418)

Retail Banks

Increase/(Decrease) in (HK\$ billion)	2014			2015		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets						
Loans to customers	298	202	499	112	36	148
– Inside Hong Kong ^(a)	275	79	354	153	(13)	139
– Outside Hong Kong ^(b)	23	122	145	(41)	49	8
Interbank lending	29	335	364	67	(456)	(390)
– Inside Hong Kong	7	83	90	72	3	75
– Outside Hong Kong	21	252	273	(5)	(460)	(465)
All other assets	54	(9)	44	222	432	653
Total assets	380	527	908	400	11	411
Liabilities						
Deposits from customers ^(c)	408	303	710	345	53	398
Interbank borrowing	56	(71)	(15)	36	(112)	(76)
– Inside Hong Kong	17	(14)	3	50	(69)	(19)
– Outside Hong Kong	39	(57)	(18)	(14)	(43)	(58)
All other liabilities	48	164	213	101	(11)	90
Total liabilities	512	396	908	481	(70)	411
Net Interbank Borrowing/(Lending)	27	(406)	(379)	(31)	344	313
Net Customer Lending/(Borrowing)	(110)	(101)	(211)	(233)	(17)	(250)

(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\$ billion)	Loans to Customers				Deposits from Customers ^(a)			
	HK\$	F/CY	Total	%	HK\$	F/CY	Total	%
2011								
Licensed banks	3,123	1,897	5,020	99	3,731	3,837	7,568	100
Restricted licence banks	15	19	34	1	5	12	17	–
Deposit-taking companies	21	4	26	1	4	2	6	–
Total	3,160	1,921	5,081	100	3,740	3,851	7,591	100
2012								
Licensed banks	3,290	2,213	5,504	99	4,168	4,108	8,276	100
Restricted licence banks	20	16	35	1	3	10	13	–
Deposit-taking companies	23	5	27	–	5	2	7	–
Total	3,333	2,234	5,567	100	4,176	4,120	8,296	100
2013								
Licensed banks	3,561	2,823	6,384	99	4,380	4,772	9,152	100
Restricted licence banks	21	22	43	1	5	16	21	–
Deposit-taking companies	24	5	29	–	6	2	7	–
Total	3,606	2,851	6,457	100	4,391	4,789	9,180	100
2014								
Licensed banks	3,954	3,241	7,195	99	4,790	5,249	10,039	100
Restricted licence banks	22	29	51	1	5	22	27	–
Deposit-taking companies	24	6	31	–	5	2	7	–
Total	4,000	3,276	7,276	100	4,800	5,273	10,073	100
2015								
Licensed banks	4,118	3,342	7,460	99	5,299	5,420	10,720	100
Restricted licence banks	23	34	57	1	8	17	25	–
Deposit-taking companies	12	6	18	–	5	1	6	–
Total	4,153	3,382	7,535	100	5,312	5,437	10,750	100

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

The 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

All Authorized Institutions

Sector (HK\$ billion)	2011		2012		2013		2014		2015	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	351	9	383	10	550	12	543	11	454	9
Manufacturing	189	5	184	5	216	5	266	5	244	5
Transport and transport equipment	193	5	216	5	247	5	261	5	275	5
Building, construction and property development, and investment	918	25	928	23	994	22	1,060	21	1,139	22
Wholesale and retail trade	314	8	351	9	418	9	473	9	444	8
Financial concerns (other than authorized institutions)	264	7	273	7	327	7	388	8	453	9
Individuals:										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	46	1	42	1	42	1	42	1	41	1
– to purchase other residential properties	805	22	873	22	909	20	988	20	1,078	21
– other purposes	292	8	333	8	390	9	450	9	490	9
Others	340	9	397	10	437	10	588	12	637	12
Total ^(a)	3,711	100	3,980	100	4,529	100	5,058	100	5,254	100

Retail Banks

Sector (HK\$ billion)	2011		2012		2013		2014		2015	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	242	9	257	9	349	10	316	8	294	8
Manufacturing	129	5	121	4	139	4	163	4	160	4
Transport and transport equipment	115	4	129	4	156	5	176	5	185	5
Building, construction and property development, and investment	719	26	734	24	786	23	829	22	856	22
Wholesale and retail trade	207	7	222	7	266	8	310	8	262	7
Financial concerns (other than authorized institutions)	113	4	118	4	169	5	203	5	224	6
Individuals:										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	46	2	42	1	42	1	42	1	41	1
– to purchase other residential properties	794	28	860	29	896	26	976	26	1,070	27
– other purposes	245	9	270	9	320	9	362	10	398	10
Others	199	7	243	8	291	9	393	10	416	11
Total ^(a)	2,808	100	2,996	100	3,414	100	3,768	100	3,908	100

(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\$ billion)	All Authorized Institutions				Retail banks			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Hong Kong Dollar ^(a)								
2011	546	1,671	1,523	3,740	497	1,648	1,223	3,368
2012	639	2,011	1,526	4,176	577	1,982	1,209	3,768
2013	686	2,077	1,628	4,391	610	2,048	1,309	3,967
2014	787	2,242	1,772	4,800	700	2,206	1,468	4,374
2015	904	2,490	1,918	5,312	803	2,436	1,480	4,719
Foreign Currency								
2011	333	1,234	2,284	3,851	205	1,089	1,398	2,692
2012	456	1,380	2,284	4,120	293	1,191	1,370	2,854
2013	511	1,619	2,659	4,789	305	1,401	1,726	3,432
2014	592	1,723	2,957	5,273	349	1,514	1,871	3,734
2015	718	2,005	2,715	5,437	396	1,706	1,685	3,787
Total								
2011	879	2,905	3,807	7,591	702	2,737	2,621	6,059
2012	1,095	3,392	3,809	8,296	869	3,173	2,579	6,622
2013	1,197	3,696	4,287	9,180	914	3,449	3,035	7,398
2014	1,379	3,965	4,729	10,073	1,049	3,721	3,339	8,108
2015	1,622	4,495	4,633	10,750	1,199	4,142	3,165	8,506

(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

Region/Economy ^(a) (HK\$ billion)	2014			2015		
	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)
Developed Countries	(440)	475	36	575	877	1,452
United States of America	60	246	307	296	421	717
United Kingdom	38	8	46	188	21	209
Australia	85	28	113	143	25	168
Japan	(382)	85	(297)	(65)	208	143
France	(39)	41	2	70	53	123
Germany	49	34	83	25	52	77
Canada	(20)	31	12	14	56	70
Luxembourg	15	3	18	48	8	56
Norway	6	1	8	5	12	17
Sweden	3	1	4	1	10	11
Ireland	(0)	6	6	(0)	10	9
Finland	(0)	1	1	(0)	4	4
Malta	(4)	0	(4)	(0)	1	1
New Zealand	3	(5)	(2)	3	(3)	1
Denmark	1	0	1	1	0	1
Austria	(8)	0	(8)	0	1	1
Slovenia	–	–	–	(0)	(1)	(1)
Liechtenstein	0	(0)	(0)	(0)	(0)	(1)
Cyprus	(0)	(1)	(1)	(0)	(1)	(1)
Portugal	0	(0)	(0)	0	(1)	(1)
Greece	(0)	(1)	(1)	(0)	(2)	(2)
Belgium	(4)	(0)	(4)	(7)	(1)	(7)
Spain	(18)	(1)	(19)	(8)	(1)	(9)
Switzerland	(14)	(15)	(29)	(7)	(14)	(20)
Italy	(58)	(4)	(63)	(36)	(4)	(40)
Netherlands	(152)	16	(136)	(95)	20	(75)
Others	–	–	–	0	1	1
Offshore centres	(131)	(123)	(254)	(190)	(48)	(238)
West Indies UK	–	–	–	(0)	45	45
Bahrain	16	(0)	15	20	3	23
Mauritius	11	1	12	1	5	6
Panama	(0)	(6)	(6)	(2)	4	2
Isle of Man	(0)	0	0	(0)	1	1
Barbados	0	(6)	(6)	0	(1)	(1)
Vanuatu	0	(1)	(1)	(0)	(1)	(1)
Jersey	4	(3)	1	1	(3)	(2)
Bahamas	(9)	8	(1)	(6)	1	(5)
Bermuda	(0)	(10)	(10)	(0)	(5)	(5)
Guernsey	0	(3)	(3)	1	(7)	(6)
Cayman Islands	(19)	13	(6)	(47)	27	(19)
Samoa	0	(22)	(22)	(0)	(20)	(20)
Macao SAR	(139)	3	(136)	(126)	5	(121)
Singapore	5	(97)	(92)	(31)	(103)	(134)
Others	–	–	–	0	0	1

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

Region/Economy ^(a) (HK\$ billion)	2014			2015		
	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)
Developing Europe	1	(6)	(4)	(2)	(6)	(8)
Turkey	2	0	3	3	1	4
Hungary	(0)	(1)	(1)	2	1	3
Poland	0	(0)	(0)	0	(1)	(1)
Russia	(1)	(5)	(6)	(1)	(6)	(7)
Others	–	–	–	(6)	(1)	(7)
Developing Latin America and Caribbean	15	9	24	14	2	16
Venezuela	13	(1)	12	10	(1)	9
Brazil	2	(0)	2	3	4	7
Mexico	1	4	5	1	5	6
Peru	0	6	7	0	5	5
Argentina	(0)	(1)	(1)	0	(1)	(1)
Chile	0	(0)	(0)	0	(3)	(3)
Others	–	–	–	0	(7)	(7)
Developing Africa and Middle East	(11)	5	(6)	28	(65)	(37)
United Arab Emirates	24	1	25	47	9	56
Qatar	0	3	3	10	3	13
South Africa	(0)	(1)	(2)	4	(1)	3
Iraq	0	1	1	0	2	2
Oman	(0)	1	1	0	1	1
Egypt	(0)	1	1	(0)	1	1
Kenya	0	1	1	(1)	1	0
Algeria	(0)	(0)	(0)	(0)	(0)	(1)
Ghana	(0)	0	0	(1)	0	(1)
Israel	(1)	(2)	(3)	1	(2)	(1)
Liberia	0	(1)	(1)	0	(2)	(2)
Nigeria	(4)	0	(4)	(2)	0	(2)
Saudi Arabia	(21)	8	(13)	(25)	8	(18)
Kuwait	(8)	(8)	(16)	(3)	(18)	(20)
Others	–	–	–	(1)	(68)	(70)

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

Region/Economy ^(a) (HK\$ billion)	2014			2015		
	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)
Developing Asia and Pacific	2,654	(141)	2,513	1,013	(334)	679
Mainland China	2,127	119	2,247	693	(97)	595
Republic of Korea	167	(25)	142	147	(12)	135
India	32	102	134	27	98	125
Malaysia	55	(21)	34	33	(12)	21
Indonesia	16	13	29	5	16	20
Bangladesh	10	1	11	12	(1)	12
Sri Lanka	7	1	9	7	2	9
Laos	4	1	4	2	0	2
Papua New Guinea	(0)	2	1	0	1	1
Thailand	41	(67)	(26)	34	(33)	1
Pakistan	2	1	2	1	(2)	(0)
Mongolia	–	–	–	0	(1)	(1)
Vietnam	(1)	4	3	(4)	1	(2)
Cambodia	(2)	(2)	(4)	(2)	(1)	(3)
Kazakhstan	(0)	(5)	(6)	(0)	(5)	(5)
Brunei Darussalam	(4)	(2)	(6)	(4)	(2)	(6)
Nepal	(10)	(2)	(11)	(11)	(1)	(12)
Philippines	(6)	(2)	(9)	(30)	(5)	(35)
Taiwan	216	(257)	(42)	105	(285)	(180)
Others	–	–	–	(4)	4	(0)
Others ^(b)	57	(93)	(37)	0	76	76
Overall Total	2,145	127	2,272	1,438	502	1,940

(a) Regions and economies are classified according to the Bank for International Settlements' (BIS) Guidelines for Reporting the BIS International Banking Statistics.

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

A "–" sign denotes data not available.

Figures may not add up to total because of rounding.