

## Annex and Tables

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# Annex Authorized Institutions and Local Representative Offices

at 31 December 2016

## LICENSED BANKS

### *Incorporated in Hong Kong*

Bank of China (Hong Kong) Limited	CITIBANK (HONG KONG) LIMITED	Nanyang Commercial Bank, Limited
BANK OF COMMUNICATIONS (HONG KONG) LIMITED	DAH SING BANK, LIMITED	OCBC Wing Hang Bank Limited
Bank of East Asia, Limited (The)	DBS BANK (HONG KONG) LIMITED	PUBLIC BANK (HONG KONG) LIMITED
China CITIC Bank International Limited	FUBON BANK (HONG KONG) LIMITED	Shanghai Commercial Bank Limited
China Construction Bank (Asia) Corporation Limited	Hang Seng Bank, Limited	Standard Chartered Bank (Hong Kong) Limited
Chiyu Banking Corporation Limited	Hongkong and Shanghai Banking Corporation Limited (The)	Tai Sang Bank Limited
Chong Hing Bank Limited	Industrial and Commercial Bank of China (Asia) Limited	Tai Yau Bank, Limited
		Wing Lung Bank Limited

### *Incorporated outside Hong Kong*

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

<sup>#</sup> Addition in 2016

# Annex Authorized Institutions and Local Representative Offices

at 31 December 2016 (continued)

EFG Bank AG also known as: EFG Bank SA EFG Bank Ltd	MEGA INTERNATIONAL COMMERCIAL BANK CO., LTD.	Taiwan Business Bank
ERSTE GROUP BANK AG	MELLI BANK PLC	Taiwan Cooperative Bank, Ltd.
FAR EASTERN INTERNATIONAL BANK	Mitsubishi UFJ Trust and Banking Corporation	Taiwan Shin Kong Commercial Bank Co., Ltd.
First Commercial Bank, Ltd.	Mizuho Bank, Ltd.	Toronto-Dominion Bank
Hachijuni Bank, Ltd. (The)	National Australia Bank Limited	UBS AG
HDFC BANK LIMITED	NATIONAL BANK OF ABU DHABI	UCO Bank
HONG LEONG BANK BERHAD	National Bank of Pakistan	UniCredit Bank AG
HSBC BANK INTERNATIONAL LIMITED	NATIXIS	UNION BANCAIRE PRIVÉE, UBP SA# also known as UNITED PRIVATE BANK, UBP LTD
HSBC Bank plc	Oversea-Chinese Banking Corporation Limited	Union Bank of India
HSBC Bank USA, National Association	Philippine National Bank	United Overseas Bank Ltd.
HSBC Private Bank (Suisse) SA	Pictet & Cie (Europe) S.A.	Wells Fargo Bank, National Association
Hua Nan Commercial Bank, Ltd.	Portigon AG	Westpac Banking Corporation
ICBC STANDARD BANK PLC	PT. Bank Negara Indonesia (Persero) Tbk.	Woori Bank
ICICI BANK LIMITED	Punjab National Bank	
Indian Overseas Bank	Royal Bank of Canada	<b>Deletion in 2016</b>
Industrial and Commercial Bank of China Limited	Royal Bank of Scotland N.V. (The)	BNP PARIBAS WEALTH MANAGEMENT
Industrial Bank Co., Ltd.	Royal Bank of Scotland public limited company (The)	Falcon Private Bank AG also known as: Falcon Private Bank Ltd. Falcon Private Bank SA
Industrial Bank of Korea	Shanghai Commercial & Savings Bank, Ltd. (The)	Raiffeisen Bank International AG
Industrial Bank of Taiwan Co., Ltd.	Shanghai Pudong Development Bank Co., Ltd.	SOCIETE GENERALE BANK & TRUST
ING Bank N.V.	Shiga Bank, Ltd. (The)	
INTESA SANPAOLO SPA	Shinhan Bank	
Iyo Bank, Ltd. (The)	Shizuoka Bank, Ltd. (The)	
JPMorgan Chase Bank, National Association	Skandinaviska Enskilda Banken AB	
KBC Bank N.V.	Societe Generale	
KEB Hana Bank	Standard Chartered Bank	
Kookmin Bank#	State Bank of India	
Land Bank of Taiwan Co., Ltd.	State Street Bank and Trust Company	
LGT Bank AG also known as: LGT Bank Ltd. LGT Bank SA	Sumitomo Mitsui Banking Corporation	
MACQUARIE BANK LIMITED	Sumitomo Mitsui Trust Bank, Limited	
Malayan Banking Berhad	Svenska Handelsbanken AB (publ)	
Mashreq Bank–Public Shareholding Company also known as Mashreqbank psc	Ta Chong Bank, Ltd.	
	TAIPEI FUBON COMMERCIAL BANK CO., LTD.	
	TAISHIN INTERNATIONAL BANK CO., LTD	

# Addition in 2016

# Annex Authorized Institutions and Local Representative Offices

at 31 December 2016 (continued)

## RESTRICTED LICENCE BANKS

### *Incorporated in Hong Kong*

ALLIED BANKING CORPORATION (HONG KONG) LIMITED	J.P. MORGAN SECURITIES (ASIA PACIFIC) LIMITED	SCOTIABANK (HONG KONG) LIMITED
Banc of America Securities Asia Limited	KDB Asia Limited	Societe Generale Asia Limited
Bank of China International Limited	KOOKMIN BANK HONG KONG LIMITED	UBAF (Hong Kong) Limited
Bank of Shanghai (Hong Kong) Limited	Morgan Stanley Asia International Limited	
Citicorp International Limited	Nippon Wealth Limited	<b>Deletion in 2016</b>
Goldman Sachs Asia Bank Limited (formerly known as Goldman Sachs Asia Pacific Company Limited)	ORIX ASIA LIMITED	RBC Capital Markets (Hong Kong) Limited
Habib Bank Zurich (Hong Kong) Limited		

### *Incorporated outside Hong Kong*

Bank of Ayudhya Public Company Limited	Siam Commercial Bank Public Company Limited (The)	
EUROCLEAR BANK	Thanakharn Kasikorn Thai Chamkat (Mahachon) also known as KASIKORNBANK PUBLIC COMPANY LIMITED	<b>Deletion in 2016</b>
PT. BANK MANDIRI (PERSERO) Tbk		MORGAN STANLEY (SWITZERLAND) AG
RBC Investor Services Bank S.A.		

# Annex Authorized Institutions and Local Representative Offices

at 31 December 2016 (continued)

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## 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

KEXIM ASIA LIMITED

PUBLIC FINANCE LIMITED

SHINHAN ASIA LIMITED

Vietnam Finance Company Limited

WOORI GLOBAL MARKETS ASIA LIMITED

### **Deletion in 2016**

OCTOPUS CARDS LIMITED

### *Incorporated outside Hong Kong*

NIL

# Annex Authorized Institutions and Local Representative Offices

at 31 December 2016 (continued)

## LOCAL REPRESENTATIVE OFFICES

AS Expobank	Investec Bank Limited	Shinkin Central Bank
Ashikaga Bank, Ltd. (The)	JAPAN POST BANK CO., LTD.	Shoko Chukin Bank, Ltd. (The)
Banco Popolare-Societa' Cooperativa	JIH SUN INTERNATIONAL Bank, Ltd.	Silicon Valley Bank
Banco Security	Juroku Bank, Ltd. (The)	Standard Bank of South Africa Limited (The)
BANK OF BEIJING CO., LTD.	Korea Development Bank (The)	Swissquote Bank SA also known as: Swissquote Bank AG Swissquote Bank Inc. Swissquote Bank Ltd
BANK OF DONGGUAN CO., LTD.	Manulife Bank of Canada	Union Bank of Taiwan
Bank of Fukuoka, Ltd. (The)	Metropolitan Bank and Trust Company	Unione di Banche Italiane S.p.A.
Bank of Kyoto, Ltd. (The)	Nanto Bank, Ltd. (The)	VP Bank Ltd also known as: VP Bank AG VP Bank SA
Bank of Yokohama, Ltd. (The)	National Bank of Canada	Yamaguchi Bank, Ltd. (The)
Banque Cantonale de Genève	Nishi-Nippon City Bank, Ltd. (The)	Yamanashi Chuo Bank, Ltd.
Banque Transatlantique S.A.	Norinchukin Bank (The)	Yuanta Commercial Bank Co., Ltd
CAIXABANK S.A.#	Ogaki Kyoritsu Bank, Ltd. (The)	
Central Bank of India	Oita Bank, Ltd. (The)	
CHINA BOHAI BANK CO., LTD.	P.T. Bank Central Asia	
CHINA GUANGFA BANK CO., LTD.	P.T. Bank Rakyat Indonesia (Persero)	
CLEARSTREAM BANKING S.A.	Ping An Bank Co., Ltd.	
Corporation Bank	Resona Bank, Limited	
Doha Bank Q.S.C.	Rothschild Bank AG	
Dukascopy Bank SA	Schroder & Co Bank AG also known as: Schroder & Co Banque SA Schroder & Co Banca SA Schroder & Co Bank Ltd Schroder & Co Banco SA	
Export-Import Bank of China (The)# also known as China Exim Bank		
FIRST GULF BANK		
Habib Bank A.G. Zurich		
HSH Nordbank AG		
HUA XIA BANK CO., Limited		
		<b>Deletion in 2016</b>
		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. a r.l.
		BANCA POPOLARE DI VICENZA SOCIETA' PER AZIONI (formerly known as BANCA POPOLARE DI VICENZA–Società cooperativa per azioni)
		Banca Regionale Europea S.p.A.
		Banco di Brescia S.p.A.
		BANQUE DEGROOF PETERCAM LUXEMBOURG S.A. (formerly known as BANQUE DEGROOF LUXEMBOURG S.A.)
		Credit Industriel et Commercial
		Fiduciary Trust Company International
		Veneto Banca S.c.a.r.l.

# Addition in 2016

Table A Major Economic Indicators

	2012	2013	2014	2015	2016
<b>I. Gross Domestic Product</b>					
Real GDP growth (%)	1.7	3.1	2.8	2.4	<b>1.9</b> <sup>(a)</sup>
Nominal GDP growth (%)	5.3	5.0	5.7	6.1	<b>3.8</b> <sup>(a)</sup>
Real growth of major expenditure components of GDP (%)					
– Private consumption expenditure	4.1	4.6	3.3	4.8	<b>1.6</b> <sup>(a)</sup>
– Government consumption expenditure	3.6	2.7	3.1	3.5	<b>3.3</b> <sup>(a)</sup>
– Gross domestic fixed capital formation of which	6.8	2.6	(0.1)	(3.2)	<b>(0.5)</b> <sup>(a)</sup>
– Building and construction	7.2	(4.3)	9.3	2.2	<b>3.6</b> <sup>(a)</sup>
– Machinery, equipment and computer software	10.2	11.3	(8.7)	(7.7)	<b>(4.6)</b> <sup>(a)</sup>
– Exports <sup>(b)</sup>	3.2	7.8	1.0	(1.4)	<b>0.9</b> <sup>(a)</sup>
– Imports <sup>(b)</sup>	4.2	8.3	1.0	(1.8)	<b>1.2</b> <sup>(a)</sup>
GDP at current market prices (US\$ billion)	262.6	275.7	291.5	309.4	<b>320.7</b> <sup>(a)</sup>
Per capita GDP at current market prices (US\$)	36,731	38,404	40,316	42,434	<b>43,709</b> <sup>(a)</sup>
<b>II. External Trade (HK\$ billion) <sup>(b)</sup></b>					
Trade in goods <sup>(c)</sup>					
– Exports of goods	3,633.0	3,926.1	3,986.8	3,889.2	<b>3,900.2</b> <sup>(a)</sup>
– Imports of goods	3,779.7	4,142.7	4,237.7	4,066.5	<b>4,036.2</b> <sup>(a)</sup>
– Balance of trade in goods	(146.7)	(216.6)	(250.9)	(177.3)	<b>(136.0)</b> <sup>(a)</sup>
Trade in services					
– Exports of services	764.0	812.6	829.1	808.9	<b>764.0</b> <sup>(a)</sup>
– Imports of services	594.3	583.2	573.5	574.3	<b>578.0</b> <sup>(a)</sup>
– Balance of trade in services	169.8	229.4	255.6	234.6	<b>186.1</b> <sup>(a)</sup>
<b>III. Fiscal Expenditure and Revenue (HK\$ million, fiscal year)</b>					
Total government expenditure <sup>(d)</sup>	377,324	433,543	405,871	435,633	<b>466,686</b> <sup>(a)</sup>
Total government revenue	442,150	455,346	478,668	450,007	<b>559,521</b> <sup>(a)</sup>
Consolidated surplus/deficit	64,825	21,803	72,797	14,374	<b>92,835</b> <sup>(a)</sup>
Reserve balance as at end of fiscal year <sup>(e)</sup>	733,914	755,717	828,514	842,888	<b>935,723</b> <sup>(a)</sup>
<b>IV. Prices (annual change, %)</b>					
Consumer Price Index (A)	3.6	5.1	5.6	4.0	<b>2.8</b>
Composite Consumer Price Index	4.1	4.3	4.4	3.0	<b>2.4</b>
Trade Unit Value Indices					
– Domestic exports	2.4	2.5	0.2	(3.0)	<b>(1.4)</b>
– Re-exports	3.4	1.3	2.0	0.1	<b>(1.7)</b>
– Imports	3.3	0.9	1.9	(0.4)	<b>(1.7)</b>
Property Price Indices					
– Residential flats	13.3	17.5	6.0	15.5	<b>(3.6)</b> <sup>(a)</sup>
– Office premises	12.3	22.5	3.2	6.1	<b>(5.1)</b> <sup>(a)</sup>
– Retail premises	28.5	20.5	2.8	7.4	<b>(5.9)</b> <sup>(a)</sup>
– Flatted factory premises	27.2	33.8	1.9	8.4	<b>(4.4)</b> <sup>(a)</sup>

Table A Major Economic Indicators (continued)

	2012	2013	2014	2015	2016
<b>V. Labour</b>					
Labour force (annual change, %)	2.1	1.9	0.4	0.8	<b>0.4</b>
Employment (annual change, %)	2.3	1.8	0.5	0.8	<b>0.4</b>
Unemployment rate (annual average, %)	3.3	3.4	3.3	3.3	<b>3.4</b>
Underemployment rate (annual average, %)	1.5	1.5	1.5	1.4	<b>1.4</b>
Employment ('000)	3,658	3,724	3,744	3,774	<b>3,787</b>
<b>VI. Money Supply (HK\$ billion)</b>					
HK\$ money supply					
– M1	920.9	1,000.3	1,116.7	1,253.4	<b>1,428.8</b>
– M2 <sup>(f)</sup>	4,537.4	4,795.1	5,225.8	5,765.5	<b>6,280.2</b>
– M3 <sup>(f)</sup>	4,545.6	4,806.0	5,236.2	5,778.8	<b>6,292.6</b>
Total money supply					
– M1	1,377.4	1,510.9	1,708.7	1,971.1	<b>2,214.0</b>
– M2	8,950.0	10,056.4	11,011.4	11,618.4	<b>12,508.0</b>
– M3	8,970.4	10,085.2	11,048.9	11,655.0	<b>12,551.2</b>
<b>VII. Interest Rates (end of period, %)</b>					
Three-month interbank rate <sup>(g)</sup>	0.40	0.38	0.38	0.39	<b>1.02</b>
Savings deposit	0.01	0.01	0.01	0.01	<b>0.01</b>
One-month time deposit	0.01	0.01	0.01	0.01	<b>0.01</b>
Banks' 'Best lending rate'	5.00	5.00	5.00	5.00	<b>5.00</b>
Banks' 'Composite rate'	0.32	0.39	0.39	0.26	<b>0.31</b>
<b>VIII. Exchange Rates (end of period)</b>					
HK\$/US\$	7.751	7.754	7.756	7.751	<b>7.754</b>
Trade-weighted Effective Exchange Rate Index (Jan 2010=100)	94.2	94.8	99.0	104.9	<b>108.8</b>
<b>IX. Foreign Currency Reserve Assets (US\$ billion) <sup>(h)</sup></b>	317.4	311.2	328.5	358.8	<b>386.3</b>
<b>X. Stock Market (end of period figures)</b>					
Hang Seng Index	22,657	23,306	23,605	21,914	<b>22,001</b>
Average price/earnings ratio	10.5	11.2	10.9	9.9	<b>10.5</b>
Market capitalisation (HK\$ billion)	21,871.7	23,908.8	24,892.4	24,425.6	<b>24,450.4</b>

(a) The estimates are preliminary.

(b) Compiled based on the change of ownership principle in recording goods sent abroad for processing and merchandising.

(c) Includes non-monetary gold.

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

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

(f) Adjusted to include foreign currency swap deposits.

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

(h) Excludes unsettled forward transactions but includes gold.



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

	All Authorized Institutions					Retail Banks				
	2012 %	2013 %	2014 %	2015 %	2016 %	2012 %	2013 %	2014 %	2015 %	2016 %
<b>Asset Quality <sup>(b)</sup></b>										
As % of total credit exposures <sup>(c)</sup>										
Total outstanding provisions/impairment allowances	0.39	0.35	0.38	0.44	<b>0.49</b>	0.25	0.22	0.24	0.28	<b>0.29</b>
Classified <sup>(d)</sup> exposures:										
– Gross	0.40	0.36	0.38	0.49	<b>0.58</b>	0.34	0.31	0.33	0.43	<b>0.45</b>
– Net of specific provisions/individual impairment allowances	0.24	0.22	0.23	0.31	<b>0.34</b>	0.23	0.22	0.23	0.30	<b>0.31</b>
– Net of all provisions/impairment allowances	0.01	0.00	0.00	0.05	<b>0.09</b>	0.09	0.08	0.09	0.15	<b>0.17</b>
As % of total loans <sup>(e)</sup>										
Total outstanding provisions/impairment allowances	0.60	0.55	0.55	0.66	<b>0.76</b>	0.39	0.35	0.35	0.46	<b>0.51</b>
Classified <sup>(d)</sup> loans:										
– Gross	0.58	0.54	0.52	0.73	<b>0.85</b>	0.48	0.48	0.46	0.69	<b>0.72</b>
– Net of specific provisions/individual impairment allowances	0.35	0.35	0.32	0.46	<b>0.50</b>	0.32	0.34	0.32	0.49	<b>0.48</b>
– Net of all provisions/impairment allowances	(0.02)	(0.01)	(0.03)	0.07	<b>0.10</b>	0.09	0.12	0.12	0.23	<b>0.21</b>
Overdue > 3 months and rescheduled loans <sup>(e)</sup>	0.42	0.36	0.34	0.47	<b>0.67</b>	0.39	0.33	0.29	0.45	<b>0.53</b>
<b>Profitability</b>										
Return on assets (operating profit)	0.84	1.03	0.97	0.88	<b>0.82</b>	1.18	1.30	1.19	1.05	<b>1.10</b>
Return on assets (post-tax profit)	0.74	1.05	0.81	0.83	<b>1.01</b>	1.06	1.39	0.99	1.04	<b>1.44</b>
Net interest margin	1.08	1.12	1.14	1.07	<b>1.04</b>	1.36	1.40	1.40	1.32	<b>1.32</b>
Cost-to-income ratio	54.8	49.1	48.9	50.3	<b>50.2</b>	45.8	42.4	43.4	45.3	<b>43.0</b>
Loan impairment charges to total assets	0.08	0.06	0.06	0.09	<b>0.10</b>	0.04	0.04	0.05	0.09	<b>0.07</b>
<b>Liquidity</b>										
Loan to deposit ratio (all currencies)	67.1	70.3	72.2	70.1	<b>68.4</b>	54.8	56.2	57.5	56.5	<b>57.0</b>
Loan to deposit <sup>(f)</sup> ratio (Hong Kong dollar)	79.8	82.1	83.3	78.2	<b>77.1</b>	72.3	74.8	74.6	71.5	<b>71.2</b>
						Surveyed Institutions				
						2012 %	2013 %	2014 %	2015 %	2016 %
<b>Asset Quality</b>										
Delinquency ratio of residential mortgage loans						0.02	0.02	0.03	0.03	<b>0.03</b>
Credit card receivables										
– Delinquency ratio						0.20	0.20	0.20	0.25	<b>0.24</b>
– Charge-off ratio						1.70	1.84	1.83	1.82	<b>1.92</b>
						Locally Incorporated Licensed Banks				
						2012 %	2013 %	2014 %	2015 %	2016 %
<b>Profitability</b>										
Operating profit to shareholders' funds						15.0	14.1	13.1	11.4	<b>10.9</b>
Post-tax profit to shareholders' funds						13.5	15.3	11.1	11.4	<b>14.7</b>
<b>Capital Adequacy</b>										
Equity to assets ratio <sup>(b)</sup>						8.5	8.5	8.8	9.3	<b>9.6</b>
						All Locally Incorporated Authorized Institutions				
						2012 %	2013 %	2014 %	2015 %	2016 %
<b>Capital Adequacy <sup>(g)</sup></b>										
Common Equity Tier 1 capital ratio						N.A.	13.2	13.7	14.6	<b>15.4</b>
Tier 1 capital ratio						13.3	13.3	13.9	15.3	<b>16.4</b>
Total capital ratio						15.7	15.9	16.8	18.3	<b>19.2</b>

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

(b) Figures are related to Hong Kong offices. For the locally incorporated AIs, figures include their overseas branches.

(c) Credit exposures include loans and advances, acceptances and bills of exchange held, investment debt securities issued by others, accrued interest, and commitments and contingent liabilities to or on behalf of non-banks.

(d) Denotes loans or exposures graded as "substandard", "doubtful" or "loss" in the HKMA's Loan Classification System.

(e) Starting from 2015, the coverage was expanded to include locally incorporated AIs' major overseas subsidiaries.

(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

	2012	2013	2014	2015	2016
<b>Licensed Banks</b>					
(i) Incorporated in Hong Kong	22	21	21	22	22
(ii) Incorporated outside Hong Kong	133	135	138	135	134
<b>Total</b>	155	156	159	157	156
<b>Restricted Licence Banks</b>					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	1	1	1	1	1
(b) incorporated outside Hong Kong	6	6	6	6	5
(ii) Subsidiaries or branches of foreign banks which are not licensed banks in Hong Kong	12	12	11	11	10
(iii) Bank related	1	1	1	3	3
(iv) Others	1	1	2	3	3
<b>Total</b>	21	21	21	24	22
<b>Deposit-taking Companies</b>					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	6	6	6	4	4
(b) incorporated outside Hong Kong	3	3	3	3	3
(ii) Subsidiaries of foreign banks which are not licensed banks in Hong Kong	7	7	6	6	6
(iii) Bank related	2	2	2	0	0
(iv) Others	6	6	6	5	4
<b>Total</b>	24	24	23	18	17
<b>All Authorized Institutions</b>	200	201	203	199	195
<b>Local Representative Offices</b>	60	62	63	64	54

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

Region/Economy	Licensed Banks					Restricted Licence Banks					Deposit-taking Companies				
	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016
<b>Asia &amp; Pacific</b>															
Hong Kong	9	9	7	7	7	–	–	–	–	–	7	7	4	3	2
Australia	5	5	5	5	5	–	–	–	–	–	–	–	–	–	–
Mainland China	17	17	19	21	21	2	2	2	2	2	2	2	3	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	11	11	11	11	1	1	1	2	2	2	2	1	1	1
Malaysia	3	4	4	4	4	–	–	–	–	–	1	1	1	1	1
Pakistan	1	1	1	1	1	–	–	–	1	1	2	2	2	1	1
Philippines	2	2	2	2	2	1	1	1	1	1	2	2	2	2	2
Singapore	5	5	6	6	6	–	–	–	–	–	–	–	2	–	–
South Korea	5	5	5	4	5	2	2	2	2	2	4	4	4	4	4
Taiwan	19	19	19	19	20	–	–	–	–	–	1	1	1	1	1
Thailand	1	1	1	1	1	3	3	3	3	3	–	–	–	–	–
Vietnam	–	–	–	–	–	–	–	–	–	–	1	1	1	1	1
<b>Sub-Total</b>	90	92	93	94	96	10	10	10	12	12	23	23	22	18	17
<b>Europe</b>															
Austria	2	2	2	2	1	–	–	–	–	–	–	–	–	–	–
Belgium	1	1	1	1	1	1	1	1	1	1	–	–	–	–	–
France	9	9	9	8	7	2	2	2	2	2	–	–	–	–	–
Germany	4	4	4	4	4	–	–	–	–	–	–	–	–	–	–
Italy	4	4	4	3	3	–	–	–	–	–	–	–	–	–	–
Liechtenstein	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
Netherlands	3	3	3	3	3	–	–	–	–	–	–	–	–	–	–
Spain	2	2	2	2	2	–	–	–	–	–	–	–	–	–	–
Sweden	2	2	2	2	2	–	–	–	–	–	–	–	–	–	–
Switzerland	6	6	6	6	8	–	–	–	–	–	–	–	–	–	–
United Kingdom	11	11	11	10	10	–	–	–	–	–	1	1	1	–	–
<b>Sub-Total</b>	45	45	45	42	42	3	3	3	3	3	1	1	1	0	0
<b>Middle East</b>															
Iran	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
United Arab Emirates	2	2	3	3	2	1	1	–	–	–	–	–	–	–	–
<b>Sub-Total</b>	3	3	4	4	3	1	1	0	0	0	0	0	0	0	0
<b>North America</b>															
Canada	5	5	5	5	5	3	3	3	3	2	–	–	–	–	–
United States	9	9	10	10	9	4	4	5	6	5	–	–	–	–	–
<b>Sub-Total</b>	14	14	15	15	14	7	7	8	9	7	0	0	0	0	0
Brazil	1	1	1	2	1	–	–	–	–	–	–	–	–	–	–
South Africa	2	1	1	–	–	–	–	–	–	–	–	–	–	–	–
<b>Grand Total</b>	155	156	159	157	156	21	21	21	24	22	24	24	23	18	17

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

Positions at 31 December 2016	Number of Overseas Banks <sup>(b)</sup>					Licensed Banks <sup>(c)</sup>					Restricted Licence Banks <sup>(c)</sup>					Deposit-Taking Companies <sup>(c)</sup>					Local Representative Offices				
	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016
	<b>World Ranking<sup>(a)</sup></b>																								
1 – 20	20	20	20	20	<b>20</b>	39	40	39	39	<b>36</b>	6	5	5	5	<b>6</b>	–	–	–	–	–	2	–	–	–	–
21 – 50	26	26	25	26	<b>27</b>	23	24	24	25	<b>27</b>	3	3	4	5	<b>4</b>	2	2	2	1	<b>2</b>	5	4	3	3	<b>2</b>
51 – 100	24	24	26	28	<b>28</b>	22	23	25	23	<b>21</b>	1	2	2	2	<b>3</b>	3	3	4	3	<b>3</b>	3	4	5	7	<b>8</b>
101 – 200	40	43	38	34	<b>32</b>	25	24	23	22	<b>22</b>	–	3	3	2	–	3	2	1	1	<b>1</b>	21	22	18	15	<b>10</b>
201 – 500	48	47	52	57	<b>56</b>	25	26	28	30	<b>32</b>	5	4	3	3	<b>3</b>	3	3	4	4	<b>4</b>	17	16	19	22	<b>19</b>
Sub-total	158	160	161	165	<b>163</b>	134	137	139	139	<b>138</b>	15	17	17	17	<b>16</b>	11	10	11	9	<b>10</b>	48	46	45	47	<b>39</b>
Others	42	45	47	41	<b>31</b>	21	19	20	18	<b>18</b>	6	4	4	7	<b>6</b>	13	14	12	9	<b>7</b>	12	16	18	17	<b>15</b>
<b>Total</b>	200	205	208	206	<b>194</b>	155	156	159	157	<b>156</b>	21	21	21	24	<b>22</b>	24	24	23	18	<b>17</b>	60	62	63	64	<b>54</b>

(a) Top 500 banks/banking groups in the world ranked by total assets. Figures are extracted from The Banker, July 2016 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)	2012			2013			2014			2015			2016		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
<b>Assets</b>															
Loans to customers	3,333	2,234	5,567	3,606	2,851	6,457	4,000	3,276	7,276	4,153	3,382	7,535	4,479	3,544	8,023
– Inside Hong Kong <sup>(a)</sup>	2,934	1,046	3,980	3,119	1,410	4,529	3,462	1,596	5,058	3,650	1,604	5,254	3,988	1,652	5,640
– Outside Hong Kong <sup>(b)</sup>	399	1,188	1,587	487	1,441	1,928	538	1,680	2,218	503	1,778	2,281	491	1,893	2,383
Interbank lending	390	3,999	4,389	424	4,372	4,795	431	4,948	5,379	561	4,577	5,138	720	4,515	5,235
– Inside Hong Kong	234	424	658	255	528	783	254	598	852	362	672	1,034	401	674	1,076
– Outside Hong Kong	157	3,575	3,731	169	3,843	4,012	176	4,351	4,527	199	3,905	4,104	318	3,841	4,159
Negotiable certificates of deposit (NCDs)	133	159	291	134	173	306	123	144	267	152	269	422	209	355	564
Negotiable debt instruments, other than NCDs	822	2,117	2,939	912	2,676	3,588	884	2,620	3,505	962	2,722	3,684	1,160	2,906	4,067
Other assets	775	897	1,672	726	1,069	1,795	850	1,165	2,015	1,053	1,349	2,403	1,049	1,716	2,765
<b>Total assets</b>	<b>5,453</b>	<b>9,406</b>	<b>14,859</b>	<b>5,801</b>	<b>11,141</b>	<b>16,941</b>	<b>6,288</b>	<b>12,154</b>	<b>18,442</b>	<b>6,881</b>	<b>12,300</b>	<b>19,181</b>	<b>7,617</b>	<b>13,037</b>	<b>20,654</b>
<b>Liabilities</b>															
Deposits from customers <sup>(c)</sup>	4,176	4,120	8,296	4,391	4,789	9,180	4,800	5,273	10,073	5,312	5,437	10,750	5,809	5,918	11,727
Interbank borrowing	576	3,393	3,969	612	4,103	4,715	694	4,293	4,986	805	4,011	4,816	886	3,846	4,732
– Inside Hong Kong	236	434	670	310	602	912	328	688	1,016	455	743	1,198	531	742	1,274
– Outside Hong Kong	340	2,959	3,299	302	3,502	3,803	365	3,605	3,971	351	3,267	3,618	355	3,104	3,459
Negotiable certificates of deposit	210	426	636	222	616	838	213	631	845	240	592	832	265	525	790
Other liabilities	1,033	924	1,957	1,133	1,075	2,208	1,205	1,333	2,537	1,322	1,461	2,783	1,565	1,840	3,405
<b>Total liabilities</b>	<b>5,996</b>	<b>8,863</b>	<b>14,859</b>	<b>6,357</b>	<b>10,584</b>	<b>16,941</b>	<b>6,912</b>	<b>11,530</b>	<b>18,442</b>	<b>7,680</b>	<b>11,501</b>	<b>19,181</b>	<b>8,525</b>	<b>12,129</b>	<b>20,654</b>

## Retail Banks

(HK\$ billion)	2012			2013			2014			2015			2016		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
<b>Assets</b>															
Loans to customers	2,724	906	3,630	2,966	1,195	4,161	3,264	1,397	4,660	3,376	1,432	4,808	3,611	1,601	5,212
– Inside Hong Kong <sup>(a)</sup>	2,477	519	2,996	2,664	750	3,414	2,939	830	3,768	3,091	817	3,908	3,340	907	4,247
– Outside Hong Kong <sup>(b)</sup>	248	386	634	302	445	747	325	567	892	285	616	900	271	694	965
Interbank lending	200	1,449	1,648	207	1,764	1,972	236	2,099	2,335	303	1,643	1,946	372	1,685	2,056
– Inside Hong Kong	152	186	337	148	174	322	156	257	413	227	260	488	264	357	621
– Outside Hong Kong	48	1,263	1,311	59	1,590	1,649	80	1,843	1,923	75	1,383	1,458	108	1,328	1,436
Negotiable certificates of deposit (NCDs)	90	90	180	101	112	213	96	80	177	113	127	240	153	124	277
Negotiable debt instruments, other than NCDs	618	1,509	2,127	709	1,791	2,500	677	1,722	2,398	772	1,985	2,757	931	2,047	2,978
Other assets	589	600	1,189	580	722	1,302	671	814	1,485	781	935	1,716	772	1,217	1,989
<b>Total assets</b>	<b>4,220</b>	<b>4,554</b>	<b>8,774</b>	<b>4,563</b>	<b>5,584</b>	<b>10,148</b>	<b>4,944</b>	<b>6,112</b>	<b>11,055</b>	<b>5,344</b>	<b>6,123</b>	<b>11,467</b>	<b>5,838</b>	<b>6,674</b>	<b>12,512</b>
<b>Liabilities</b>															
Deposits from customers <sup>(c)</sup>	3,768	2,854	6,622	3,967	3,432	7,398	4,374	3,734	8,108	4,719	3,787	8,506	5,073	4,072	9,145
Interbank borrowing	183	475	658	238	768	1,006	294	698	992	329	586	915	364	539	903
– Inside Hong Kong	59	181	240	133	364	497	150	350	500	200	281	481	249	244	493
– Outside Hong Kong	123	294	417	105	404	510	144	347	491	130	304	434	115	296	411
Negotiable certificates of deposit	45	123	168	57	175	232	64	176	239	62	123	185	50	85	136
Other liabilities	825	501	1,326	915	596	1,511	956	760	1,716	1,058	803	1,861	1,236	1,092	2,328
<b>Total liabilities</b>	<b>4,820</b>	<b>3,954</b>	<b>8,774</b>	<b>5,177</b>	<b>4,971</b>	<b>10,148</b>	<b>5,688</b>	<b>5,367</b>	<b>11,055</b>	<b>6,169</b>	<b>5,298</b>	<b>11,467</b>	<b>6,723</b>	<b>5,788</b>	<b>12,512</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.

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

(HK\$ billion)		Mainland China	Japan	US	Europe	Others	Total
<b>Total Assets</b>	2015	6,431	1,341	1,017	2,736	7,656	19,181
	<b>2016</b>	<b>7,260</b>	<b>1,311</b>	<b>1,079</b>	<b>2,679</b>	<b>8,325</b>	<b>20,654</b>
<b>Deposits from Customers</b>	2015	3,620	301	488	1,402	4,938	10,750
	<b>2016</b>	<b>3,929</b>	<b>436</b>	<b>524</b>	<b>1,477</b>	<b>5,361</b>	<b>11,727</b>
<b>Loans to Customers</b>	2015	2,730	504	238	1,024	3,039	7,535
	<b>2016</b>	<b>3,132</b>	<b>526</b>	<b>230</b>	<b>1,030</b>	<b>3,105</b>	<b>8,023</b>
<b>Loans to Customers Inside Hong Kong <sup>(a)</sup></b>	2015	1,802	306	191	644	2,311	5,254
	<b>2016</b>	<b>2,082</b>	<b>327</b>	<b>188</b>	<b>637</b>	<b>2,406</b>	<b>5,640</b>
<b>Loans to Customers Outside Hong Kong <sup>(b)</sup></b>	2015	927	199	47	380	728	2,281
	<b>2016</b>	<b>1,051</b>	<b>199</b>	<b>42</b>	<b>393</b>	<b>699</b>	<b>2,383</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

### All Authorized Institutions

Increase/(Decrease) in (HK\$ billion)	2015			2016		
	HK\$	F/CY	Total	HK\$	F/CY	Total
<b>Assets</b>						
Loans to customers	152	106	258	327	162	489
– Inside Hong Kong <sup>(a)</sup>	188	8	196	339	47	386
– Outside Hong Kong <sup>(b)</sup>	(35)	98	62	(12)	115	103
Interbank lending	130	(371)	(241)	159	(62)	97
– Inside Hong Kong	108	74	182	39	2	42
– Outside Hong Kong	22	(445)	(423)	120	(64)	55
All other assets	311	411	722	251	637	888
<b>Total assets</b>	593	146	740	736	737	1,473
<b>Liabilities</b>						
Deposits from customers <sup>(c)</sup>	512	165	677	497	481	977
Interbank borrowing	111	(282)	(171)	81	(165)	(83)
– Inside Hong Kong	126	56	182	77	(1)	76
– Outside Hong Kong	(15)	(338)	(353)	5	(164)	(159)
All other liabilities	144	89	234	267	312	579
<b>Total liabilities</b>	768	(28)	740	845	628	1,473
<b>Net Interbank Borrowing/(Lending)</b>	(19)	89	70	(77)	(103)	(180)
<b>Net Customer Lending/(Borrowing)</b>	(360)	(58)	(418)	(170)	(318)	(489)

### Retail Banks

Increase/(Decrease) in (HK\$ billion)	2015			2016		
	HK\$	F/CY	Total	HK\$	F/CY	Total
<b>Assets</b>						
Loans to customers	112	36	148	235	169	404
– Inside Hong Kong <sup>(a)</sup>	153	(13)	139	249	90	339
– Outside Hong Kong <sup>(b)</sup>	(41)	49	8	(14)	79	64
Interbank lending	67	(456)	(389)	69	41	110
– Inside Hong Kong	72	3	75	36	97	133
– Outside Hong Kong	(5)	(459)	(464)	33	(56)	(23)
All other assets	222	432	654	190	341	531
<b>Total assets</b>	401	11	412	494	551	1,045
<b>Liabilities</b>						
Deposits from customers <sup>(c)</sup>	345	53	398	354	285	639
Interbank borrowing	36	(112)	(76)	34	(46)	(12)
– Inside Hong Kong	50	(69)	(19)	49	(38)	11
– Outside Hong Kong	(14)	(43)	(58)	(14)	(9)	(23)
All other liabilities	100	(10)	91	166	252	418
<b>Total liabilities</b>	481	(69)	412	555	490	1,045
<b>Net Interbank Borrowing/(Lending)</b>	(31)	344	313	(35)	(88)	(122)
<b>Net Customer Lending/(Borrowing)</b>	(233)	(17)	(250)	(119)	(116)	(235)

(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 <sup>(a)</sup>			
	HK\$	F/CY	Total	%	HK\$	F/CY	Total	%
<b>2012</b>								
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	–
<b>Total</b>	<b>3,333</b>	<b>2,234</b>	<b>5,567</b>	<b>100</b>	<b>4,176</b>	<b>4,120</b>	<b>8,296</b>	<b>100</b>
<b>2013</b>								
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	–
<b>Total</b>	<b>3,606</b>	<b>2,851</b>	<b>6,457</b>	<b>100</b>	<b>4,391</b>	<b>4,789</b>	<b>9,180</b>	<b>100</b>
<b>2014</b>								
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	–
<b>Total</b>	<b>4,000</b>	<b>3,276</b>	<b>7,276</b>	<b>100</b>	<b>4,800</b>	<b>5,273</b>	<b>10,073</b>	<b>100</b>
<b>2015</b>								
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	–
<b>Total</b>	<b>4,153</b>	<b>3,382</b>	<b>7,535</b>	<b>100</b>	<b>5,312</b>	<b>5,437</b>	<b>10,750</b>	<b>100</b>
<b>2016</b>								
<b>Licensed banks</b>	<b>4,447</b>	<b>3,507</b>	<b>7,954</b>	<b>99</b>	<b>5,797</b>	<b>5,893</b>	<b>11,689</b>	<b>100</b>
<b>Restricted licence banks</b>	<b>20</b>	<b>33</b>	<b>52</b>	<b>1</b>	<b>7</b>	<b>25</b>	<b>32</b>	<b>–</b>
<b>Deposit-taking companies</b>	<b>12</b>	<b>5</b>	<b>17</b>	<b>–</b>	<b>5</b>	<b>1</b>	<b>6</b>	<b>–</b>
<b>Total</b>	<b>4,479</b>	<b>3,544</b>	<b>8,023</b>	<b>100</b>	<b>5,809</b>	<b>5,918</b>	<b>11,727</b>	<b>100</b>

(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)	2012		2013		2014		2015		2016	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	383	10	550	12	543	11	454	9	455	8
Manufacturing	184	5	216	5	266	5	244	5	247	4
Transport and transport equipment	216	5	247	5	261	5	275	5	295	5
Building, construction and property development, and investment	928	23	994	22	1,060	21	1,139	22	1,261	22
Wholesale and retail trade	351	9	418	9	473	9	444	8	413	7
Financial concerns (other than authorized institutions)	273	7	327	7	388	8	453	9	546	10
Individuals:										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	42	1	42	1	42	1	41	1	43	1
– to purchase other residential properties	873	22	909	20	988	20	1,078	21	1,122	20
– other purposes	333	8	390	9	450	9	490	9	519	9
Others	397	10	437	10	588	12	637	12	741	13
<b>Total<sup>(a)</sup></b>	<b>3,980</b>	<b>100</b>	<b>4,529</b>	<b>100</b>	<b>5,058</b>	<b>100</b>	<b>5,254</b>	<b>100</b>	<b>5,640</b>	<b>100</b>

## Retail Banks

Sector (HK\$ billion)	2012		2013		2014		2015		2016	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	257	9	349	10	316	8	294	8	312	7
Manufacturing	121	4	139	4	163	4	160	4	171	4
Transport and transport equipment	129	4	156	5	176	5	185	5	192	5
Building, construction and property development, and investment	734	24	786	23	829	22	856	22	949	22
Wholesale and retail trade	222	7	266	8	310	8	262	7	255	6
Financial concerns (other than authorized institutions)	118	4	169	5	203	5	224	6	284	7
Individuals:										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	42	1	42	1	42	1	41	1	43	1
– to purchase other residential properties	860	29	896	26	976	26	1,070	27	1,115	26
– other purposes	270	9	320	9	362	10	398	10	430	10
Others	243	8	291	9	393	10	417	11	498	12
<b>Total<sup>(a)</sup></b>	<b>2,996</b>	<b>100</b>	<b>3,414</b>	<b>100</b>	<b>3,768</b>	<b>100</b>	<b>3,908</b>	<b>100</b>	<b>4,247</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\$ billion)	All Authorized Institutions				Retail banks			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total
<b>Hong Kong Dollar <sup>(a)</sup></b>								
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
<b>2016</b>	<b>1,038</b>	<b>2,715</b>	<b>2,055</b>	<b>5,809</b>	<b>925</b>	<b>2,669</b>	<b>1,479</b>	<b>5,073</b>
<b>Foreign Currency</b>								
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
<b>2016</b>	<b>785</b>	<b>2,224</b>	<b>2,909</b>	<b>5,918</b>	<b>448</b>	<b>1,939</b>	<b>1,684</b>	<b>4,072</b>
<b>Total</b>								
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
<b>2016</b>	<b>1,824</b>	<b>4,939</b>	<b>4,964</b>	<b>11,727</b>	<b>1,373</b>	<b>4,608</b>	<b>3,164</b>	<b>9,145</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**

Region/Economy <sup>(a)</sup> (HK\$ billion)	2015			2016		
	Net Claims on/ (Liabilities to)		Total Net Claims/ (Liabilities)	Net Claims on/ (Liabilities to)		Total Net Claims/ (Liabilities)
	Net Claims on/ (Liabilities to) Banks Outside Hong Kong	Non-Bank Customers Outside Hong Kong		Net Claims on/ (Liabilities to) Banks Outside Hong Kong	Non-Bank Customers Outside Hong Kong	
<b>Developed Countries</b>	575	877	1452	929	1047	1976
United States of America	296	421	717	239	412	651
Japan	(65)	208	143	213	342	555
Australia	143	25	168	214	61	275
France	70	53	123	105	73	178
Germany	26	52	77	61	76	137
Canada	14	56	70	51	55	106
Luxembourg	48	8	56	51	19	71
United Kingdom	188	21	209	119	(61)	57
New Zealand	3	(3)	1	11	17	28
Ireland	(0)	10	9	(0)	19	18
Norway	5	12	17	4	7	11
Sweden	1	10	11	3	6	10
Finland	(0)	4	4	1	4	5
Denmark	1	0	1	1	3	4
Switzerland	(7)	(14)	(20)	8	(5)	3
Liechtenstein	(0)	(0)	(1)	2	(0)	1
Belgium	(7)	(1)	(7)	(1)	2	1
Malta	(0)	1	1	(0)	1	1
Austria	0	1	1	(0)	1	0
Portugal	0	(1)	(1)	(0)	(1)	(1)
Cyprus	(0)	(1)	(1)	0	(1)	(1)
Slovenia	(0)	(1)	(1)	(0)	(1)	(1)
Greece	(0)	(2)	(2)	(0)	(1)	(1)
Spain	(8)	(1)	(9)	(21)	(2)	(22)
Italy	(36)	(4)	(40)	(32)	(3)	(35)
Netherlands	(95)	20	(75)	(99)	21	(78)
Others	0	1	1	(0)	1	1
<b>Offshore centres</b>	(190)	(48)	(238)	(111)	19	(92)
West Indies UK	(0)	45	45	(0)	69	69
Bahrain	20	3	23	16	1	17
Mauritius	1	5	6	4	0	5
Panama	(2)	4	2	(1)	4	3
Jersey	1	(3)	(2)	(0)	1	1
Vanuatu	(0)	(1)	(1)	(0)	(1)	(1)
Bermuda	(0)	(5)	(5)	0	(1)	(1)
Barbados	0	(1)	(1)	0	(1)	(1)
Bahamas	(6)	1	(5)	(4)	2	(2)
Guernsey	1	(7)	(6)	0	(5)	(5)
Cayman Islands	(47)	27	(19)	(67)	51	(16)
Samoa	(0)	(20)	(20)	(0)	(25)	(25)
Singapore	(31)	(103)	(134)	34	(77)	(43)
Macao SAR	(126)	5	(121)	(94)	2	(92)
Others	0	1	1	0	(0)	0

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

Region/Economy <sup>(a)</sup> (HK\$ billion)	2015			2016		
	Net Claims on/ (Liabilities to)		Total Net Claims/ (Liabilities)	Net Claims on/ (Liabilities to)		Total Net Claims/ (Liabilities)
	Net Claims on/ (Liabilities to) Banks Outside Hong Kong	Non-Bank Customers Outside Hong Kong		Net Claims on/ (Liabilities to) Banks Outside Hong Kong	Non-Bank Customers Outside Hong Kong	
<b>Developing Europe</b>	(2)	(6)	(8)	1	(13)	(11)
Turkey	3	1	4	9	1	10
Hungary	2	1	3	2	(0)	1
Poland	0	(1)	(1)	0	(4)	(4)
Russia	(1)	(6)	(7)	(0)	(5)	(5)
Others	(6)	(1)	(7)	(9)	(5)	(14)
<b>Developing Latin America and Caribbean</b>	14	2	16	23	9	32
Venezuela	10	(1)	9	12	0	12
Brazil	3	4	7	8	2	10
Mexico	1	5	6	0	5	6
Peru	0	5	5	1	5	6
Argentina	0	(1)	(1)	1	(1)	(0)
Chile	0	(3)	(3)	0	(5)	(4)
Others	0	(7)	(7)	0	2	2
<b>Developing Africa and Middle East</b>	28	(65)	(37)	60	(48)	12
United Arab Emirates	47	9	56	67	15	83
Qatar	10	3	13	14	10	24
Saudi Arabia	(25)	8	(18)	(11)	19	8
Egypt	(0)	1	1	0	1	2
Oman	0	1	1	0	2	2
Iraq	0	2	2	0	1	1
Algeria	(0)	(0)	(1)	(0)	(0)	(1)
Ghana	(1)	0	(1)	(1)	0	(1)
Israel	1	(2)	(1)	0	(2)	(1)
Nigeria	(2)	0	(2)	(2)	0	(2)
Liberia	0	(2)	(2)	0	(3)	(3)
South Africa	4	(1)	3	(3)	(2)	(5)
Kuwait	(3)	(18)	(20)	(2)	(13)	(15)
Others	(2)	(67)	(69)	(2)	(76)	(78)

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

Region/Economy <sup>(a)</sup> (HK\$ billion)	2015			2016		
	Net Claims on/ (Liabilities to)		Total Net Claims/ (Liabilities)	Net Claims on/ (Liabilities to)		Total Net Claims/ (Liabilities)
	Net Claims on/ (Liabilities to) Banks Outside Hong Kong	Non-Bank Customers Outside Hong Kong		Net Claims on/ (Liabilities to) Banks Outside Hong Kong	Non-Bank Customers Outside Hong Kong	
<b>Developing Asia and Pacific</b>	1,013	(334)	679	792	(632)	160
Republic of Korea	147	(12)	135	200	10	209
India	27	98	125	6	90	96
Indonesia	5	16	20	11	17	28
Mainland China	693	(97)	595	393	(368)	25
Sri Lanka	7	2	9	9	2	11
Bangladesh	12	(1)	12	12	(2)	10
Malaysia	33	(12)	21	18	(13)	5
Pakistan	1	(2)	(0)	6	(1)	5
Mongolia	0	(1)	(1)	0	2	2
Laos	2	0	2	1	0	1
Papua New Guinea	0	1	1	0	1	1
Maldives	0	0	0	0	(1)	(0)
Cambodia	(2)	(1)	(3)	(2)	1	(1)
Brunei Darussalam	(4)	(2)	(6)	(1)	(3)	(4)
Thailand	34	(33)	1	48	(52)	(4)
Kazakhstan	(0)	(5)	(5)	0	(5)	(5)
Vietnam	(4)	1	(2)	(8)	2	(5)
Nepal	(11)	(1)	(12)	(10)	(0)	(10)
Philippines	(30)	(5)	(35)	(21)	(9)	(30)
Taiwan	105	(285)	(180)	133	(309)	(177)
Others	(4)	4	(0)	(4)	5	2
<b>International organisations</b>	0	76	76	0	102	102
<b>Overall Total</b>	1,438	502	1,940	1,695	484	2,179

(a) Regions and economies are classified according to the Bank for International Settlements' (BIS) Guidelines for Reporting the BIS International Banking Statistics issued in March 2013.

Figures may not add up to total because of rounding.