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Annex Authorized Institutions and Local Representative Offices

at 31 December 2017

LICENSED BANKS

Incorporated in Hong Kong

Bank of China (Hong Kong) Limited

BANK OF COMMUNICATIONS (HONG KONG) LIMITED

Bank of East Asia, Limited (The)

China CITIC Bank International Limited

China Construction Bank (Asia) Corporation Limited

Chiyu Banking Corporation Limited

Chong Hing Bank Limited

CITIBANK (HONG KONG) LIMITED

DAH SING BANK, LIMITED

DBS BANK (HONG KONG) LIMITED

FUBON BANK (HONG KONG) LIMITED

Hang Seng Bank, Limited

Hongkong and Shanghai Banking Corporation Limited (The)

Industrial and Commercial Bank of China (Asia) Limited Nanyang Commercial Bank, Limited

PUBLIC BANK (HONG KONG) LIMITED

Shanghai Commercial Bank Limited

Standard Chartered Bank

(Hong Kong) Limited

Tai Sang Bank Limited

Tai Yau Bank, Limited

OCBC 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 Santander, S.A.

Bangkok Bank Public Company Limited

Bank J. Safra Sarasin AG

also known as:

Banque J. Safra Sarasin SA Banca J. Safra Sarasin SA

Bank J. Safra Sarasin Ltd

Bank Julius Baer & Co. Ltd.

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

BANK OF TAIWAN

Bank of Tokyo-Mitsubishi UFJ, Ltd. (The)

BANK SINOPAC

Barclays Bank PLC

BDO UNIBANK, INC.

also known as:

BDO

BDO Unibank

Banco De Oro

Banco De Oro Unibank

BDO Banco De Oro

BNP PARIBAS

BNP PARIBAS SECURITIES SERVICES

CA Indosuez (Switzerland) SA

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 (formerly known as China

Development Bank Corporation)

CHINA MINSHENG BANKING CORP., LTD.

China Everbright Bank Co., Ltd.

China Merchants Bank Co., Ltd.

China Zheshang Bank Co., Ltd.#

Chugoku Bank, Ltd. (The)

CIMB Bank Berhad

Citibank, N.A.

Commerzbank AG

Commonwealth Bank of Australia

Coöperatieve Rabobank U.A.

Coutts & Co AG

also known as:

Coutts & Co SA

Coutts & Co Ltd

CREDIT AGRICOLE CORPORATE AND

INVESTMENT BANK

CREDIT INDUSTRIEL ET COMMERCIAL

Credit Suisse AG

CTBC Bank Co., Ltd

DBS BANK LTD.

Deutsche Bank Aktiengesellschaft

DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt

am Main

E.Sun Commercial Bank, Ltd.

EAST WEST BANK

Edmond de Rothschild (Suisse) S.A.

EFG Bank AG

also known as:

EFG Bank SA

EFG Bank Ltd

^{*} Addition in 2017

Annex Authorized Institutions and Local Representative Offices at 31 December 2017 (continued)

ERSTE GROUP BANK AG

FAR EASTERN INTERNATIONAL BANK

First Abu Dhabi Bank PJSC

(formerly known as National Bank

of Abu Dhabi)

First Commercial Bank, Ltd.

Hachijuni Bank, Ltd. (The)

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.

ICBC STANDARD BANK PLC

ICICI BANK LIMITED

Indian Overseas Bank

Industrial and Commercial Bank of

China Limited

Industrial Bank Co., Ltd.

Industrial Bank of Korea

ING Bank N.V.

INTESA SANPAOLO SPA

Iyo Bank, Ltd. (The)

JPMorgan Chase Bank, National

Association

KBC Bank N.V.

KEB Hana Bank

Kookmin Bank

Land Bank of Taiwan Co., Ltd.

LGT Bank AG

also known as: LGT Bank Ltd.

LGT Bank SA

MACQUARIE BANK LIMITED

Malayan Banking Berhad

Mashreq Bank – Public Shareholding

Company

also known as Mashreqbank psc

MEGA INTERNATIONAL COMMERCIAL

BANK CO., LTD.

MELLI BANK PLC

Mitsubishi UFJ Trust and Banking

Corporation

Mizuho Bank, Ltd.

National Australia Bank Limited

National Bank of Pakistan

NATIXIS

O-Bank Co., Ltd.

(formerly known as Industrial Bank

of Taiwan Co., Ltd.)

Oversea-Chinese Banking Corporation

Limited

Philippine National Bank

Pictet & Cie (Europe) S.A.

PT. Bank Negara Indonesia (Persero) Tbk.

Punjab National Bank

Royal Bank of Canada

Royal Bank of Scotland N.V. (The)

Royal Bank of Scotland public limited

company (The)

Shanghai Commercial & Savings Bank,

Ltd. (The)

Shanghai Pudong Development Bank

Co., Ltd.

Shiga Bank, Ltd. (The)

Shinhan Bank

Shizuoka Bank, Ltd. (The)

Skandinaviska Enskilda Banken AB

Societe Generale

Standard Chartered Bank

State Bank of India

State Street Bank and Trust Company

Sumitomo Mitsui Banking Corporation

Sumitomo Mitsui Trust Bank, Limited

Svenska Handelsbanken AB (publ)

Ta Chong Bank, Ltd.

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

UCO Bank

UniCredit Bank AG

UNION BANCAIRE PRIVÉE, UBP SA

Union Bank of India

United Overseas Bank Ltd.

Wells Fargo Bank, National Association

Westpac Banking Corporation

Woori Bank

Deletion in 2017

BSI LTD

also known as:

BSI AG

BSI SA

Portigon AG

Annex Authorized Institutions and Local Representative Offices at 31 December 2017 (continued)

RESTRICTED LICENCE BANKS

Incorporated in Hong Kong

ALLIED BANKING CORPORATION (HONG KONG) LIMITED

Banc of America Securities Asia Limited

Bank of China International Limited

Bank of Shanghai (Hong Kong) Limited

Citicorp International Limited

Goldman Sachs Asia Bank Limited

Habib Bank Zurich (Hong Kong) Limited

J.P. MORGAN SECURITIES (ASIA PACIFIC)

LIMITED

KDB Asia Limited

Morgan Stanley Asia International

Limited

Nippon Wealth Limited

ORIX ASIA LIMITED

SCOTIABANK (HONG KONG) LIMITED

Societe Generale Asia Limited

Deletion in 2017

KOOKMIN BANK HONG KONG LIMITED

UBAF (Hong Kong) Limited

Incorporated outside Hong Kong

EUROCLEAR BANK

PT. BANK MANDIRI (PERSERO) Tbk

RBC Investor Services Bank S.A.

Siam Commercial Bank Public Company

Limited (The)

Thanakharn Kasikorn Thai Chamkat

(Mahachon)

also known as KASIKORNBANK

PUBLIC COMPANY LIMITED

Deletion in 2017

Bank of Ayudhya Public Company

Limited

Annex Authorized Institutions and Local Representative Offices at 31 December 2017 (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

FUBON CREDIT (HONG KONG) LIMITED Gunma Finance (Hong Kong) Limited

Habib Finance International Limited

Corporate Finance (D.T.C.) 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

Incorporated outside Hong Kong

NIL

LOCAL REPRESENTATIVE OFFICES

ABC BANKING CORPORATION LTD#

Ashikaga Bank, Ltd. (The)

BANCO BPM SOCIETA' PER AZIONI

(formerly known as Banco

Popolare-Societa' Cooperativa)

Banco Security

BANK OF BEIJING CO., LTD.

BANK OF DONGGUAN CO., LTD.

Bank of Fukuoka, Ltd. (The)

Bank of Kyoto, Ltd. (The)

Bank of Yokohama, Ltd. (The)

Banque Cantonale de Genève

Banque Transatlantique S.A.

CAIXABANK S.A.

CHINA BOHAI BANK CO., LTD.

CHINA GUANGFA BANK CO., LTD.

CLEARSTREAM BANKING S.A.

Corporation Bank

Doha Bank Q.S.C.

Dukascopy Bank SA

Export-Import Bank of China (The)

Habib Bank A.G. Zurich

HSH Nordbank AG

HUA XIA BANK CO., Limited

JAPAN POST BANK CO., LTD.

JIH SUN INTERNATIONAL Bank, Ltd.

Korea Development Bank (The)

Manulife Bank of Canada

Metropolitan Bank and Trust Company

Nanto Bank, Ltd. (The)

National Bank of Canada

Nishi-Nippon City Bank, Ltd. (The)

Norinchukin Bank (The)

Oita Bank, Ltd. (The)

P.T. Bank Central Asia

P.T. Bank Rakyat Indonesia (Persero)

Ping An Bank Co., Ltd.

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

Shinkin Central Bank

Shoko Chukin Bank, Ltd. (The)

Silicon Valley Bank

Standard Bank of South Africa Limited (The)

Swissquote Bank SA

also known as:

Swissquote Bank AG

Swissquote Bank Inc.

Swissquote Bank Ltd

Union Bank of Taiwan

Unione di Banche Italiane S.p.A.

VP Bank Ltd

also known as:

VP Bank AG

VP Bank SA

Yamaguchi Bank, Ltd. (The)

Yamanashi Chuo Bank, Ltd.

Yuanta Commercial Bank Co., Ltd

Deletion in 2017

AS Expobank

Central Bank of India

FIRST GULF BANK

Investec Bank Limited

Juroku Bank, Ltd. (The)

Ogaki Kyoritsu Bank, Ltd. (The)

Table A Major Economic Indicators

		2013	2014	2015	2016	2017
I.	Gross Domestic Product					
	Real GDP growth (%)	3.1	2.8	2.4	2.1	3.8 ^(a)
	Nominal GDP growth (%)	5.0	5.7	6.1	3.9	6.9 ^(a)
	Real growth of major expenditure					
	components of GDP (%)					
	– Private consumption expenditure	4.6	3.3	4.8	1.9	5.4 (a)
	- Government consumption expenditure	2.7	3.1	3.4	3.3	3.4 (a)
	- Gross domestic fixed capital formation	2.6	(0.1)	(3.2)	(0.1)	4.2 (a)
	of which					
	 Building and construction 	(4.3)	9.3	2.2	5.9	3.0 ^(a)
	 Machinery, equipment and 					
	intellectual property products	11.3	(8.7)	(7.7)	(6.3)	1.9 ^(a)
	– Exports ^(b)	7.8	1.0	(1.4)	0.7	5.5 ^(a)
	– Imports ^(b)	8.3	1.0	(1.8)	0.9	6.3 (a)
	GDP at current market prices (US\$ billion)	275.7	291.5	309.4	320.9	341.6 ^(a)
	Per capita GDP at current market prices (US\$)	38,404	40,316	42,432	43,737	46,218 ^(a)
II.	External Trade (HK\$ billion) (b)					
	Trade in goods ^(c)					
	- Exports of goods	3,926.1	3,986.8	3,889.2	3,892.9	4,190.2 (a)
	– Imports of goods	4,142.7	4,237.7	4,066.5	4,022.6	4,377.2 (a)
	– Balance of trade in goods	(216.6)	(250.9)	(177.3)	(129.7)	(187.0) ^(a)
	Trade in services					
	– Exports of services	812.6	829.1	808.9	764.8	810.3 (a)
	– Imports of services	583.2	573.5	574.3	578.1	602.3 ^(a)
	– Balance of trade in services	229.4	255.6	234.6	186.7	208.1 ^(a)
III.	Fiscal Expenditure and Revenue					
	(HK\$ million, fiscal year)					
	Total government expenditure (d)	433,543	405,871	435,633	462,052	474,406 ^(a)
	Total government revenue	455,346	478,668	450,007	573,125	612,385 ^(a)
	Consolidated surplus/(deficit)	21,803	72,797	14,374	111,073	137,979 (a)
	Reserve balance as at end of fiscal year (e)	755,717	828,514	842,888	953,960	1,091,939 (a)
IV.	Prices (annual change, %)					
	Consumer Price Index (A)	5.1	5.6	4.0	2.8	1.5
	Composite Consumer Price Index	4.3	4.4	3.0	2.4	1.5
	Trade Unit Value Indices					
	– Domestic exports	2.5	0.2	(3.0)	(1.4)	2.0
	– Re-exports	1.3	2.0	0.1	(1.7)	1.8
	– Imports	0.9	1.9	(0.4)	(1.7)	1.9
	Property Price Indices					
	– Residential flats	17.5	6.0	15.5	(3.6)	16.7 (a)
	– Office premises	22.5	3.2	6.1	(4.9)	14.1 (a)
	– Retail premises	20.5	2.8	7.4	(5.8)	6.0 ^(a)
	– Flatted factory premises	33.8	1.9	8.4	(4.3)	12.4 ^(a)

Table A Major Economic Indicators (continued)

		2013	2014	2015	2016	2017
V.	Labour					
	Labour force (annual change, %)	1.9	0.4	0.8	0.4	0.7
	Employment (annual change, %)	1.8	0.5	0.8	0.4	1.2
	Unemployment rate (annual average, %)	3.4	3.3	3.3	3.4	3.1
	Underemployment rate (annual average, %)	1.5	1.5	1.4	1.4	1.2
	Employment ('000)	3,724	3,744	3,774	3,787	3,823
VI.	Money Supply (HK\$ billion)					
	HK\$ money supply					
	-M1	1,000.3	1,116.7	1,253.4	1,428.8	1,598.0
	-M2 ^(f)	4,795.1	5,225.8	5,765.5	6,280.2	7,010.3
	-M3 ^(f)	4,806.0	5,236.2	5,778.8	6,292.7	7,024.5
	Total money supply					
	-M1	1,510.9	1,708.7	1,971.1	2,214.0	2,431.5
	-M2	10,056.4	11,011.4	11,618.4	12,508.1	13,755.3
	-M3	10,085.2	11,048.9	11,655.0	12,551.3	13,803.8
VII.	Interest Rates (end of period, %)					
	Three-month interbank rate (g)	0.38	0.38	0.39	1.02	1.31
	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'	0.39	0.39	0.26	0.31	0.38
VIII.	Exchange Rates (end of period)					
	HK\$/US\$	7.754	7.756	7.751	7.754	7.814
	Trade-weighted Effective Exchange Rate					
	Index (Jan 2010=100)	94.8	99.0	104.9	108.8	100.9
IX.	Foreign Currency Reserve Assets					
	(US\$ billion) ^(h)	311.2	328.5	358.8	386.3	431.4
Х.	Stock Market (end of period figures)					
	Hang Seng Index	23,306	23,605	21,914	22,001	29,919
	Average price/earnings ratio	11.2	10.9	9.9	10.5	16.3
	Market capitalisation (HK\$ billion)	23,908.8	24,892.4	24,425.6	24,450.4	33,718.0

⁽a) The estimates are preliminary.

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

⁽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^(a)

		All Autho	rized Institu	utions				Retail Banks		
	2013	2014	2015	2016	2017	2013	2014	2015	2016	201
Asset Quality (b)	%	%	%	%	%	%	%	%	%	Ç
As % of total credit exposures (c)										
Total outstanding provisions/impairment allowances	0.35	0.38	0.44	0.49	0.48	0.22	0.24	0.28	0.29	0.2
Classified (d) exposures:										
- Gross	0.36	0.38	0.49	0.58	0.47	0.31	0.33	0.43	0.45	0.3
 Net of specific provisions/individual impairment allowances 	0.22	0.23	0.31	0.35	0.25	0.22	0.23	0.30	0.31	0.2
 Net of all provisions/impairment allowances As % of total loans (e) 	0.00	0.00	0.05	0.09	(0.01)	0.08	0.09	0.15	0.17	0.1
Total outstanding provisions/impairment allowances Classified ^(d) loans:	0.55	0.55	0.66	0.76	0.71	0.35	0.35	0.46	0.51	0.4
- Gross	0.54	0.52	0.73	0.85	0.67	0.48	0.46	0.69	0.72	0.5
– Net of specific provisions/individual impairment allowances	0.35	0.32	0.46	0.51	0.35	0.34	0.32	0.49	0.48	0.3
- Net of all provisions/impairment allowances Output to 2.2 reactife and track to the least to the second	(0.01)	(0.03)	0.07	0.10	(0.04)	0.12	0.12	0.23	0.21	0.1
Overdue > 3 months and rescheduled loans	0.36	0.34	0.47	0.67	0.52	0.33	0.29	0.45	0.53	0.4
Profitability										
Return on assets (operating profit)	1.03	0.97	0.88	0.81	0.91	1.30	1.19	1.05	1.09	1.1
Return on assets (post-tax profit)	1.05	0.81	0.83	1.00	0.83	1.39	0.99	1.04	1.44	1.0
Net interest margin	1.12	1.14	1.07	1.04	1.12	1.40	1.40	1.32	1.32	1.4
Cost-to-income ratio	49.1 0.06	48.9 0.06	50.3 0.09	50.4 0.10	47.0 0.10	42.4 0.04	43.4 0.05	45.3 0.09	43.2 0.07	41. 0.0
Loan impairment charges to total assets	0.00	0.00	0.09	0.10	0.10	0.04	0.05	0.09	0.07	0.0
Liquidity	70.0	70.0	70.4	60.4		560	-7-	54.5	57.0	
Loan to deposit ratio (all currencies)	70.3	72.2	70.1	68.4	73.0	56.2	57.5	56.5 71.5	57.0	59.
Loan to deposit ^(f) ratio (Hong Kong dollar)	82.1	83.3	78.2	77.1	82.7	74.8	74.6	/1.5	71.2	73.
						2013 %	2014 %	rveyed Institution 2015 %	ons 2016 %	201
Asset Quality						/0	70	70	70	
Delinquency ratio of residential mortgage loans Credit card receivables						0.02				0.0
							0.03	0.03	0.03	0.0
- Delinquency ratio - Charge-off ratio						0.20 1.84	0.03 0.20 1.83	0.03 0.25 1.82	0.03 0.24 1.92	0.0 0.2 1.7
– Delinquency ratio						0.20	0.20 1.83	0.25 1.82	0.24 1.92	0.2 1.7
– Delinquency ratio						0.20	0.20 1.83	0.25 1.82 corporated Licer	0.24 1.92	0.2 1.7
Delinquency ratioCharge-off ratio Profitability						0.20 1.84 2013 %	0.20 1.83 Locally Inc 2014	0.25 1.82 corporated Licer 2015 %	0.24 1.92 nsed Bank 2016 %	0.2 1.7 cs 201
 Delinquency ratio Charge-off ratio Profitability Operating profit to shareholders' funds						0.20 1.84 2013 %	0.20 1.83 Locally In 2014 %	0.25 1.82 corporated Licer 2015 %	0.24 1.92 nsed Bank 2016 %	0.2 1.7 (s 201
Delinquency ratioCharge-off ratio Profitability						0.20 1.84 2013 %	0.20 1.83 Locally In 2014 %	0.25 1.82 corporated Licer 2015 %	0.24 1.92 nsed Bank 2016 %	0.2 1.7 cs 201
 Delinquency ratio Charge-off ratio Profitability Operating profit to shareholders' funds Post-tax profit to shareholders' funds Capital Adequacy						0.20 1.84 2013 % 14.1 15.3	0.20 1.83 Locally In 2014 %	0.25 1.82 corporated Licer 2015 % 11.4 11.4	0.24 1.92 nsed Bank 2016 % 10.9 14.6	0.2 1.7 cs 201 0
 Delinquency ratio Charge-off ratio Profitability Operating profit to shareholders' funds Post-tax profit to shareholders' funds						0.20 1.84 2013 %	0.20 1.83 Locally In 2014 %	0.25 1.82 corporated Licer 2015 %	0.24 1.92 nsed Bank 2016 %	0.2 1.7 (s 201
 Delinquency ratio Charge-off ratio Profitability Operating profit to shareholders' funds Post-tax profit to shareholders' funds Capital Adequacy						0.20 1.84 2013 % 14.1 15.3 8.5	0.20 1.83 Locally Inc 2014 % 13.1 11.1	0.25 1.82 corporated Licer 2015 % 11.4 11.4 9.3	0.24 1.92 nsed Bank 2016 % 10.9 14.6 9.6	0.2 1.7 cs 201 0 11. 10.
 Delinquency ratio Charge-off ratio Profitability Operating profit to shareholders' funds Post-tax profit to shareholders' funds Capital Adequacy						0.20 1.84 2013 % 14.1 15.3	0.20 1.83 Locally Incompanies 13.1 11.1 8.8 Locally Incompanies 2014	0.25 1.82 corporated Licer 2015 % 11.4 11.4	0.24 1.92 nsed Bank 2016 % 10.9 14.6	0.2 1.7 cs 201 11. 10.
- 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 (g)						0.20 1.84 2013 % 14.1 15.3 8.5 All 2013 %	0.20 1.83 Locally Inc 2014 % 13.1 11.1 8.8 Locally Inco	0.25 1.82 corporated Licer 2015 % 11.4 11.4 9.3 rporated Author 2015 %	0.24 1.92 nsed Bank 2016 % 10.9 14.6 9.6 rized Instit 2016 %	0.2 1.7 cs 201 11. 10. 9. tutions 201
- 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 Common Equity Tier 1 capital ratio						0.20 1.84 2013 % 14.1 15.3 8.5 All 2013 % 13.2	0.20 1.83 Locally Inc 2014 % 13.1 11.1 8.8 Locally Inco 2014 %	0.25 1.82 corporated Licer 2015 % 11.4 11.4 9.3 rporated Author 2015 % 14.6	0.24 1.92 nsed Bank 2016 % 10.9 14.6 9.6 rized Instit 2016 %	0.2 1.7 cs 201 11. 10. 9. tutions 201
- 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 (g)						0.20 1.84 2013 % 14.1 15.3 8.5 All 2013 %	0.20 1.83 Locally Inc 2014 % 13.1 11.1 8.8 Locally Inco 2014 %	0.25 1.82 corporated Licer 2015 % 11.4 11.4 9.3 rporated Author 2015 %	0.24 1.92 nsed Bank 2016 % 10.9 14.6 9.6 rized Instit 2016 %	0.2 1.7 cs 201 11. 10. 9. tutions 201

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

⁽b) Figures are related to Hong Kong offices. 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) Starting from 2015, the coverage was expanded to include locally incorporated Als' major overseas subsidiaries.

⁽f) Includes swap deposits.

⁽g) The ratios are on a consolidated basis.

Table C Authorized Institutions: Domicile and Parentage

		2013	2014	2015	2016	2017
Lice	nsed Banks					
(i)	Incorporated in Hong Kong	21	21	22	22	22
(ii)	Incorporated outside Hong Kong	135	138	135	134	133
Tota	al	156	159	157	156	155
Rest	ricted Licence Banks					
(i)	Subsidiaries of licensed banks:					
	(a) incorporated in Hong Kong	1	1	1	1	1
	(b) incorporated outside Hong Kong	6	6	6	5	5
(ii)	Subsidiaries or branches of foreign banks					
	which are not licensed banks in Hong Kong	12	11	11	10	7
(iii)	Bank related	1	1	3	3	3
(iv)	Others	1	2	3	3	3
Tota	al	21	21	24	22	19
Dep	osit-taking Companies					
(i)	Subsidiaries of licensed banks:					
	(a) incorporated in Hong Kong	6	6	4	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	6	6	6	6
(iii)	Bank related	2	2	=	_	_
(iv)	Others	6	6	5	4	4
Tota	al	24	23	18	17	17
All A	Authorized Institutions	201	203	199	195	191
Loca	al Representative Offices	62	63	64	54	49

Table D Authorized Institutions: Region/Economy of Beneficial Ownership

Region/Economy		Lico	nsed E	Panks				estrict				-	oosit-ta ompan	_	
Region/Economy	2013	2014	2015		2017	2013	2014	2015		2017	2013	2014	2015	2016	2017
Asia & Pacific															
Hong Kong	9	7	7	7	7	_	_	_	_	_	7	4	3	2	2
Australia	5	5	5	5	5	_	_	_	_	_	_	_	_	_	_
Mainland China	17	19	21	21	22	2	2	2	2	2	2	3	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	11	11	11	11	11	1	1	2	2	2	2	1	1	1	1
Malaysia	4	4	4	4	4	_	_	_	_	_	1	1	1	1	1
Pakistan	1	1	1	1	1	_	_	1	1	1	2	2	1	1	1
	2	2	2	2	2	1	1	1	1	1	2	2	2	2	2
Philippines		6	6	6	6							2	_		2
Singapore	5					-	-	-	-	-	_	4		_	_
South Korea	5	5	4	5	5	2	2	2	2	1	4		4	4	4
Taiwan	19	19	19	20	20	_	_	_	_	_	1	1	1	1	1
Thailand	1	1	1	1	1	3	3	3	3	2	_	_	_	_	_
Vietnam	_	_	_	_	_	_	_	_	_		1	1	1	1	1
Sub-Total	92	93	94	96	97	10	10	12	12	10	23	22	18	17	17
Europe															
Austria	2	2	2	1	1	_	_	_	_	_	_	_	_	_	_
Belgium	1	1	1	1	1	1	1	1	1	1	_	-	-	_	_
France	9	9	8	7	7	2	2	2	2	1	_	_	_	_	_
Germany	4	4	4	4	3	_	_	_	_	_	_	_	_	_	_
Italy	4	4	3	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	8	7	_	_	_	_	_	_	_	_	_	_
United Kingdom	11	11	10	10	10	_	_	_	_	_	1	1	_	_	_
Sub-Total		4.5									1	1		0	
	45	45	42	42	40	3	3	3	3	2	1	1	0	0	0
Middle East															
Iran	1	1	1	1	1	_	_	_	_	_	_	-	_	_	_
United Arab Emirates	2	3	3	2	2	1	_	_	_	_	_	_	_	_	_
Sub-Total	3	4	4	3	3	1	0	0	0	0	0	0	0	0	0
North America															
Canada	5	5	5	5	5	3	3	3	2	2	_	_	_	_	_
United States	9	10	10	9	9	4	5	6	5	5	-	-	_	_	_
Sub-Total	14	15	15	14	14	7	8	9	7	7	0	0	0	0	0
Brazil	1	1	2	1	1		_	_	_	_		_	_		_
South Africa	1	1	_	_	_	_	-	_	-	_	-	_	-	_	_
Grand Total	156	159	157	156	155	21	21	24	22	19	24	23	18	17	17
	130		101											17	

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

Positions at			Nu	mber o	of																						
31.12.2017		(Overse	eas Bar	nks (b)			Licen	sed Ba	nks (c)			Rest	ricted	Licence	Banks	(c)	Dep	osit-Ta	king Co	mpanie	!S ^(c)	Loca	al Repr	esentat	ive Offi	ces
	2013	20	014	2015	2016	2017	2013	2014	2015	2016	2017	201	13 2	2014	2015	2016	2017	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
World Ranking (a)																											
1 – 20	20		20	20	20	20	40	39	39	36	34		5	5	5	6	5	_	_	_	_	1	_	_	-	_	-
21 – 50	26		25	26	27	27	24	24	25	27	28		3	4	5	4	4	2	2	1	2	1	4	3	3	2	2
51 – 100	24		26	28	28	28	23	25	23	21	22		2	2	2	3	2	3	4	3	3	3	4	5	7	8	8
101 – 200	43		38	34	32	34	24	23	22	22	24		3	3	2	_	1	2	1	1	1	1	22	18	15	10	10
201 – 500	47		52	57	56	47	26	28	30	32	29		4	3	3	3	2	3	4	4	4	5	16	19	22	19	13
Sub-total	160		161	165	163	156	137	139	139	138	137	1	17	17	17	16	14	10	11	9	10	11	46	45	47	39	33
Others	45		47	41	31	31	19	20	18	18	18		4	4	7	6	5	14	12	9	7	6	16	18	17	15	16
Total	205	2	208	206	194	187	156	159	157	156	155	2	21	21	24	22	19	24	23	18	17	17	62	63	64	54	49

⁽a) Top 500 banks/banking groups in the world ranked by total assets. Figures are extracted from The Banker, July 2017 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.

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Table F Balance Sheet: All Authorized Institutions and Retail Banks

All Authorized Institutions

		2013			2014			2015			2016			2017	
(HK\$ billion)	HK\$	F/CY	Total												
Assets															
Loans to customers	3,606	2,851	6,457	4,000	3,276	7,276	4,153	3,382	7,535	4,479	3,544	8,023	5,360	3,954	9,314
– Inside Hong Kong ^(a)	3,119	1,410	4,529	3,462	1,596	5,058	3,650	1,604	5,254	3,988	1,651	5,639	4,654	1,860	6,514
– Outside Hong Kong ^(b)	487	1,441	1,928	539	1,680	2,218	503	1,778	2,281	491	1,893	2,384	706	2,093	2,800
Interbank lending	424	4,372	4,795	431	4,948	5,379	561	4,577	5,138	720	4,513	5,233	652	5,343	5,995
– Inside Hong Kong	255	528	783	254	598	852	362	672	1,034	401	673	1,074	327	690	1,017
– Outside Hong Kong	169	3,843	4,012	176	4,351	4,527	199	3,905	4,104	318	3,841	4,159	326	4,652	4,978
Negotiable certificates of deposit (NCDs)	134	173	306	123	144	267	152	269	422	209	355	564	172	429	601
Negotiable debt instruments, other than NCDs	912	2,676	3,588	884	2,620	3,505	962	2,722	3,684	1,160	2,906	4,067	1,274	3,091	4,365
Other assets	726	1,069	1,795	850	1,165	2,015	1,053	1,349	2,403	1,049	1,716	2,766	924	1,498	2,421
Total assets	5,801	11,141	16,941	6,288	12,154	18,442	6,881	12,300	19,181	7,617	13,036	20,652	8,382	14,315	22,696
Liabilities															
Deposits from customers (c)	4,391	4,789	9,180	4,800	5,273	10,073	5,312	5,437	10,750	5,809	5,918	11,727	6,485	6,268	12,752
Interbank borrowing	612	4,103	4,715	694	4,293	4,986	805	4,011	4,816	888	3,842	4,730	829	4,653	5,482
– Inside Hong Kong	310	602	912	328	688	1,016	455	743	1,198	533	740	1,273	458	756	1,214
– Outside Hong Kong	302	3,502	3,803	365	3,605	3,971	351	3,267	3,618	355	3,101	3,457	371	3,897	4,268
Negotiable certificates of deposit	222	616	838	213	631	845	240	592	832	265	525	790	235	720	955
Other liabilities	1,133	1,075	2,208	1,205	1,333	2,537	1,322	1,461	2,783	1,563	1,843	3,405	1,618	1,889	3,507
Total liabilities	6,357	10,584	16,941	6,912	11,530	18,442	7,680	11,501	19,181	8,525	12,128	20,652	9,166	13,530	22,696

Retail Banks

Ketali Banks															
		2013			2014			2015			2016			2017	
(HK\$ billion)	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/C	Y Total	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets															
Loans to customers	2,966	1,195	4,161	3,264	1,397	4,660	3,376	1,43	2 4,808	3,611	1,601	5,212	4,171	1,819	5,991
– Inside Hong Kong ^(a)	2,664	750	3,414	2,939	830	3,768	3,091	81	7 3,908	3,340	907	4,247	3,819	995	4,814
– Outside Hong Kong ^(b)	302	445	747	325	567	892	285	61	6 900	271	694	965	352	825	1,176
Interbank lending	207	1,764	1,972	236	2,099	2,335	303	1,64	3 1,946	372	1,683	2,054	383	1,993	2,375
– Inside Hong Kong	148	174	322	156	257	413	227	26	0 488	264	357	621	246	384	630
– Outside Hong Kong	59	1,590	1,649	80	1,843	1,923	75	1,38	3 1,458	108	1,325	1,433	137	1,609	1,746
Negotiable certificates of deposit (NCDs)	101	112	213	96	80	177	113	12	7 240	153	124	277	119	123	242
Negotiable debt instruments, other than NCDs	709	1,791	2,500	677	1,722	2,398	772	1,98	5 2,757	931	2,047	2,978	995	2,036	3,031
Other assets	580	722	1,302	671	814	1,485	781	93	5 1,716	771	1,217	1,989	732	1,118	1,851
Total assets	4,563	5,584	10,148	4,944	6,112	11,055	5,344	6,12	3 11,467	5,838	6,672	12,510	6,399	7,090	13,489
Liabilities															
Deposits from customers (c)	3,967	3,432	7,398	4,374	3,734	8,108	4,719	3,78	7 8,506	5,073	4,072	9,145	5,704	4,356	10,061
Interbank borrowing	238	768	1,006	294	698	992	329	58	6 915	365	535	900	304	587	891
– Inside Hong Kong	133	364	497	150	350	500	200	28	1 481	250	242	492	193	248	440
– Outside Hong Kong	105	404	510	144	347	491	130	30	4 434	115	293	408	111	340	451
Negotiable certificates of deposit	57	175	232	64	176	239	62	. 12	3 185	50	85	136	46	125	171
Other liabilities	915	596	1,511	956	760	1,716	1,058	80	3 1,861	1,235	1,094	2,329	1,316	1,051	2,367
Total liabilities	5,177	4,971	10,148	5,688	5,367	11,055	6,169	5,29	8 11,467	6,723	5,787	12,510	7,370	6,120	13,489

⁽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.

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

		Mainland					
(HK\$ billion)		China	Japan	US	Europe	Others	Total
Total Assets	2016	7,260	1,311	1,079	2,677	8,325	20,652
	2017	8,212	1,554	1,109	3,035	8,785	22,696
Deposits from Customers	2016	3,929	436	524	1,477	5,361	11,727
	2017	4,620	390	550	1,566	5,626	12,752
Loans to Customers	2016	3,132	526	230	1,030	3,105	8,023
	2017	3,585	612	286	1,258	3,572	9,314
Loans to Customers	2016	2,081	327	188	637	2,406	5,639
Inside Hong Kong (a)	2017	2,414	368	235	729	2,768	6,514
Loans to Customers	2016	1,051	199	42	393	699	2,384
Outside Hong Kong (b)	2017	1,172	243	51	529	805	2,800

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

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

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

All Authorized Institutions

Increase/(Decrease) in		2016			2017	
(HK\$ billion)	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets						
Loans to customers	327	162	489	881	409	1,290
– Inside Hong Kong ^(a)	338	47	386	666	209	875
– Outside Hong Kong ^(b)	(12)	115	103	215	201	415
Interbank lending	159	(64)	95	(67)	829	762
– Inside Hong Kong	39	1	40	(75)	17	(57)
– Outside Hong Kong	120	(65)	55	7	812	819
All other assets	251	637	888	(49)	41	(8)
Total assets	736	736	1,471	765	1,279	2,044
Liabilities						
Deposits from customers (c)	497	481	978	676	350	1,025
Interbank borrowing	83	(169)	(86)	(59)	811	752
– Inside Hong Kong	78	(3)	75	(75)	15	(59)
– Outside Hong Kong	5	(166)	(161)	16	796	812
All other liabilities	265	314	580	25	241	267
Total liabilities	845	627	1,471	642	1,402	2,044
Net Interbank Borrowing/(Lending)	(76)	(105)	(181)	9	(18)	(9)
Net Customer Lending/(Borrowing)	(170)	(319)	(489)	205	60	265

Retail Banks

Increase/(Decrease) in		2016			2017	
(HK\$ billion)	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets						
Loans to customers	235	169	404	560	219	779
– Inside Hong Kong ^(a)	249	90	339	479	88	567
– Outside Hong Kong ^(b)	(14)	79	64	81	131	212
Interbank lending	69	39	108	11	310	321
– Inside Hong Kong	36	97	133	(18)	26	9
– Outside Hong Kong	33	(58)	(25)	29	284	312
All other assets	189	341	531	(10)	(111)	(121)
Total assets	494	549	1,043	562	418	979
Liabilities						
Deposits from customers (c)	354	285	639	631	285	916
Interbank borrowing	36	(50)	(15)	(62)	52	(10)
– Inside Hong Kong	50	(39)	11	(58)	6	(52)
– Outside Hong Kong	(14)	(11)	(25)	(4)	46	42
All other liabilities	164	254	419	77	(4)	73
Total liabilities	554	489	1,043	647	333	979
Net Interbank Borrowing/(Lending)	(33)	(90)	(123)	(73)	(258)	(331)
Net Customer Lending/(Borrowing)	(119)	(116)	(235)	(71)	(66)	(137)

⁽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.

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

	ı	Loans to Cı	ustomers		Dep	osits from	Customers	(a)
(HK\$ billion)	HK\$	F/CY	Total	%	HK\$	F/CY	Total	%
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
2016								
Licensed banks	4,447	3,507	7,954	99	5,797	5,893	11,689	100
Restricted licence banks	20	33	52	1	7	25	32	_
Deposit-taking companies	12	5	17	_	5	1	6	-
Total	4,479	3,544	8,023	100	5,809	5,918	11,727	100
2017								
Licensed banks	5,330	3,921	9,251	99	6,471	6,239	12,710	100
Restricted licence banks	17	27	45	-	9	28	37	_
Deposit-taking companies	12	5	18	_	5	1	6	_
Total	5,360	3,954	9,314	100	6,485	6,268	12,752	100

Hong Kong dollar customer deposits include swap deposits.

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

Table J Loans to Customers inside Hong Kong by Economic Sector

All Authorized Institutions

Sector	201	2013		2014		2015		2016		17
(HK\$ billion)	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	550	12	543	11	454	9	455	8	494	8
Manufacturing	216	5	266	5	244	5	247	4	293	4
Transport and transport equipment	247	5	261	5	275	5	295	5	342	5
Building, construction and										
property development, and investment	994	22	1,060	21	1,138	22	1,260	22	1,470	23
Wholesale and retail trade	418	9	473	9	444	8	413	7	409	6
Financial concerns										
(other than authorized institutions)	327	7	388	8	453	9	546	10	821	13
Individuals:										
– to purchase flats in the Home Ownership										
Scheme, the Private Sector										
Participation Scheme and										
the Tenants Purchase Scheme	42	1	42	1	41	1	43	1	51	1
– to purchase other residential properties	909	20	988	20	1,078	21	1,122	20	1,208	19
– other purposes	390	9	450	9	490	9	519	9	618	9
Others	437	10	588	12	637	12	740	13	807	12
Total ^(a)	4,529	100	5,058	100	5,254	100	5,639	100	6,514	100

Retail Banks

Sector	201	3	20	14	20	15	5 2016		20	17
(HK\$ billion)	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	349	10	316	8	294	8	312	7	327	7
Manufacturing	139	4	163	4	160	4	171	4	201	4
Transport and transport equipment	156	5	176	5	185	5	192	5	213	4
Building, construction and										
property development, and investment	786	23	829	22	856	22	949	22	1,085	23
Wholesale and retail trade	266	8	310	8	262	7	255	6	245	5
Financial concerns										
(other than authorized institutions)	169	5	203	5	224	6	284	7	425	9
Individuals:										
– to purchase flats in the Home Ownership										
Scheme, the Private Sector										
Participation Scheme and										
the Tenants Purchase Scheme	42	1	42	1	41	1	43	1	51	1
– to purchase other residential properties	896	26	976	26	1,070	27	1,115	26	1,202	25
– other purposes	320	9	362	10	398	10	430	10	495	10
Others	291	9	393	10	417	11	498	12	571	12
Total ^(a)	3,414	100	3,768	100	3,908	100	4,247	100	4,814	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

	All Authorized Institutions				Retail banks				
(HK\$ billion)	Demand	Savings	Time	Total	Demand	Savings	Time	Total	
Hong Kong Dollar (a)									
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	
2016	1,038	2,715	2,055	5,809	925	2,669	1,479	5,073	
2017	1,160	3,067	2,258	6,485	1,022	3,005	1,677	5,704	
Foreign Currency									
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	
2016	785	2,224	2,909	5,918	448	1,939	1,684	4,072	
2017	833	2,263	3,172	6,268	494	1,964	1,898	4,356	
Total									
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	
2016	1,824	4,939	4,964	11,727	1,373	4,608	3,164	9,145	
2017	1,993	5,330	5,430	12,752	1,517	4,969	3,575	10,061	

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

		2016			2017	
Region/Economy ^(a) (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)
Developed Countries United States of America Japan Australia Canada Luxembourg Germany France New Zealand Ireland Norway Austria Denmark Belgium Finland Sweden Malta Portugal Greece Liechtenstein Cyprus Spain United Kingdom Italy Switzerland Netherlands Others	929 239 213 214 51 51 61 105 11 (0) 4 (0) 1 (1) 1 3 (0) (0) (0) (0) (2) 0 (21) 119 (32) 8 (99) (0)	1,047 412 342 61 55 19 76 73 17 19 7 1 3 2 4 6 1 (1) (1) (0) (1) (2) (61) (3) (5) 21	1,976 651 555 275 106 71 137 178 28 18 11 0 4 1 5 10 (1) (1) (1) (22) 57 (35) 3 (78) 0	390 103 61 245 50 67 10 (6) 19 (1) 4 5 1 1 1 3 (1) 0 (0) (1) (0) (20) 125 (30) (83) (164) (0)	914 383 339 88 42 19 63 64 19 24 7 1 2 3 2 (1) (1) (1) (1) (2) (1) (151) (2) (7) 22 1	1,303 486 401 333 92 86 74 58 38 22 11 5 3 3 2 1 (0) (1) (1) (2) (22) (26) (31) (90) (143) 1
Offshore centres West Indies UK Cayman Islands Bahrain Jersey Panama Isle of Man Mauritius Vanuatu Barbados Bermuda Bahamas Samoa Singapore Macao SAR Others	(111) (0) (67) 16 (0) (1) (0) 4 (0) 0 0 (4) (0) 34 (94) 0	19 69 51 1 1 4 0 0 (1) (1) (1) 2 (25) (77) 2 (5)	(92) 69 (16) 17 1 3 0 5 (1) (1) (1) (2) (25) (43) (92) (5)	(85) 0 (28) 12 (0) 0 (0) (4) (0) 0 (6) (0) 39 (97) (0)	124 152 60 4 4 2 1 3 (1) (1) (2) 1 (27) (87) 14	39 152 33 15 4 2 1 (1) (1) (2) (5) (27) (48) (84) (0)
Developing Europe Turkey Hungary Russia Others	1 9 2 (0) (9)	(13) 1 (0) (5) (9)	(11) 10 1 (5) (18)	(1) 5 2 (0) (8)	(65) 0 (0) (64) (1)	(65) 5 2 (64) (9)
Developing Latin America and Caribbean Venezuela Brazil Mexico Peru Argentina Chile Others	23 12 8 0 1 1 0 0	9 0 2 5 5 (1) (5) 2	32 12 10 6 6 (0) (4) 2	27 16 8 1 0 1 1	16 1 2 5 4 (0) (2) 6	42 17 10 6 4 0 (1)

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

		2016			2017	
Region/Economy ^(a) (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)
Developing Africa and						
Middle East	60	(48)	12	38	19	57
United Arab Emirates	67	15	83	35	30	65
Qatar	14	10	24	7	24	31
Saudi Arabia	(11)	19	8	(1)	20	18
South Africa	(3)	(2)	(5)	5	1	6
Oman	0	2	2	(0)	3	2
Egypt	0	1	2	1	1	2
Kenya	(0)	0	0	(1)	0	(0)
Israel	0	(2)	(1)	1 (0)	(2)	(0)
Algeria	(0) (0)	(0)	(1)	(0)	(0)	(1)
Iran Ghana	(1)	(0)	(0) (1)	(0) (1)	(1) (0)	(1) (1)
Liberia	0	(3)	(3)	0	(2)	(2)
Kuwait	(2)	(13)	(15)	(2)	(11)	(13)
Nigeria	(2)	0	(2)	(2)	(14)	(17)
Others	(2)	(76)	(78)	(4)	(29)	(33)
Developing Asia and Pacific	792	(632)	160	1,376	(464)	912
Mainland China	393	(368)	25 209	904 219	(183)	721
Republic of Korea India	200 6	10 90	209 96	(9)	30 86	248 77
Indonesia	11	17	28	13	18	31
Malaysia	18	(13)	5	31	(10)	21
Bangladesh	12	(2)	10	15	(10)	14
Sri Lanka	9	2	11	9	5	14
Pakistan	6	(1)	5	5	(2)	3
Laos	1	0	1	3	(0)	3
Mongolia	0	2	2	(0)	2	1
Papua New Guinea	0	1	1	(0)	1	1
Myanmar	(0)	(0)	(0)	(1)	1	0
Maldives	0	(1)	(0)	0	(1)	(1)
Brunei Darussalam	(1)	(3)	(4)	(1)	(1)	(2)
Cambodia	(2)	1	(1)	(4)	0	(4)
Thailand	48	(52)	(4)	57	(61)	(4)
Vietnam	(8)	2	(5)	(14)	8	(6)
Kazakhstan	0	(5)	(5)	(6)	(6)	(12)
Nepal	(10)	(0)	(10)	(13)	(1)	(14)
Philippines	(21)	(9)	(30)	(15)	(18)	(33)
Taiwan	133	(309)	(177)	171	(344)	(172)
Others	(3)	5	2	12	12	24
International organisations	0	102	102	0	74	74
Overall Total	1,695	484	2,179	1,746	618	2,363

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.