

Annex and Tables

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Annex Authorized Institutions and Local Representative Offices

at 31 December 2018

LICENSED BANKS

Incorporated in Hong Kong

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

Incorporated outside Hong Kong

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

Annex Authorized Institutions and Local Representative Offices at 31 December 2018 (continued)

ERSTE GROUP BANK AG	MEGA INTERNATIONAL COMMERCIAL BANK CO., LTD.	Standard Chartered Bank
FAR EASTERN INTERNATIONAL BANK	MELLI BANK PLC	State Bank of India
First Abu Dhabi Bank PJSC	Mitsubishi UFJ Trust and Banking Corporation	State Street Bank and Trust Company
First Commercial Bank, Ltd.	Mizuho Bank, Ltd.	Sumitomo Mitsui Banking Corporation
Hachijuni Bank, Ltd. (The)	MUFG Bank, Ltd. (formerly known as The Bank of Tokyo-Mitsubishi UFJ, Ltd.)	Sumitomo Mitsui Trust Bank, Limited
HDFC BANK LIMITED	National Australia Bank Limited	Svenska Handelsbanken AB (publ)
HONG LEONG BANK BERHAD	National Bank of Pakistan	TAIPEI FUBON COMMERCIAL BANK CO., LTD.
HSBC Bank plc	NATIXIS	TAISHIN INTERNATIONAL BANK CO., LTD
HSBC Bank USA, National Association	NatWest Markets N.V. (formerly known as The Royal Bank of Scotland N.V.)	Taiwan Business Bank, Ltd. (formerly known as TAIWAN BUSINESS BANK)
HSBC Private Bank (Suisse) SA	NATWEST MARKETS PLC (former known as The Royal Bank of Scotland public limited company)	Taiwan Cooperative Bank, Ltd.
Hua Nan Commercial Bank, Ltd.	O-Bank Co., Ltd.	Taiwan Shin Kong Commercial Bank Co., Ltd.
ICBC STANDARD BANK PLC	Oversea-Chinese Banking Corporation Limited	Toronto-Dominion Bank
ICICI BANK LIMITED	Philippine National Bank	UBS AG
Indian Overseas Bank	Pictet & Cie (Europe) S.A.	UCO Bank
Industrial and Commercial Bank of China Limited	PT. Bank Negara Indonesia (Persero) Tbk.	UniCredit Bank AG
Industrial Bank Co., Ltd.	Punjab National Bank	UNION BANCAIRE PRIVÉE, UBP SA
Industrial Bank of Korea	Royal Bank of Canada	Union Bank of India
ING Bank N.V.	Shanghai Commercial & Savings Bank, Ltd. (The)	United Overseas Bank Ltd.
INTESA SANPAOLO SPA	Shanghai Pudong Development Bank Co., Ltd.	Wells Fargo Bank, National Association
JPMorgan Chase Bank, National Association	Shiga Bank, Ltd. (The)	Westpac Banking Corporation
KBC Bank N.V.	Shinhan Bank	Woori Bank
KEB Hana Bank	Shizuoka Bank, Ltd. (The)	Yuanta Commercial Bank Co., Ltd (Licence transfer from Ta Chong Bank, Ltd.)
Kookmin Bank	Skandinaviska Enskilda Banken AB	
Land Bank of Taiwan Co., Ltd.	Societe Generale	
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		

Deletion in 2018

Edmond de Rothschild (Suisse) S.A.
HSBC BANK INTERNATIONAL LIMITED
Iyo Bank, Ltd. (The)

Annex Authorized Institutions and Local Representative Offices at 31 December 2018 (continued)

RESTRICTED LICENCE BANKS

Incorporated in Hong Kong

ALLIED BANKING CORPORATION (HONG KONG) LIMITED	Habib Bank Zurich (Hong Kong) Limited	ORIX ASIA LIMITED
Banc of America Securities Asia Limited	J.P. MORGAN SECURITIES (ASIA PACIFIC) LIMITED	SCOTIABANK (HONG KONG) LIMITED
Bank of China International Limited	KDB Asia Limited	
Bank of Shanghai (Hong Kong) Limited	Morgan Stanley Asia International Limited	Deletion in 2018
Citicorp International Limited	Nippon Wealth Limited	Societe Generale Asia Limited
Goldman Sachs Asia Bank 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

Annex Authorized Institutions and Local Representative Offices at 31 December 2018 (continued)

DEPOSIT-TAKING COMPANIES

Incorporated in Hong Kong

BCOM Finance (Hong Kong) Limited	Corporate Finance (D.T.C.) Limited	PUBLIC FINANCE LIMITED
BPI International Finance Limited	FUBON CREDIT (HONG KONG) LIMITED	SHINHAN ASIA LIMITED
Chau's Brothers Finance Company Limited	Gunma Finance (Hong Kong) Limited	Vietnam Finance Company Limited
Chong Hing Finance Limited	Habib Finance International Limited	WOORI GLOBAL MARKETS ASIA LIMITED
Commonwealth Finance Corporation Limited	Henderson International Finance Limited	
	KEB Hana Global Finance Limited	
	KEXIM ASIA LIMITED	
		Deletion in 2018
		HKCB Finance Limited

Incorporated outside Hong Kong

NIL

Annex Authorized Institutions and Local Representative Offices at 31 December 2018 (continued)

LOCAL REPRESENTATIVE OFFICES

ABC BANKING CORPORATION LTD	Iyo Bank, Ltd. (The) [#]	Standard Bank of South Africa Limited (The)
Ashikaga Bank, Ltd. (The)	JIH SUN INTERNATIONAL Bank, Ltd.	Swissquote Bank SA
BANCO BPM SOCIETA' PER AZIONI	Korea Development Bank (The)	also known as:
Banco Security	Manulife Bank of Canada	Swissquote Bank AG
BANK OF BEIJING CO., LTD.	Metropolitan Bank and Trust Company	Swissquote Bank Inc.
BANK OF DONGGUAN CO., LTD.	Nanto Bank, Ltd. (The)	Swissquote Bank Ltd
Bank of Fukuoka, Ltd. (The)	National Bank of Canada	Union Bank of Taiwan
Bank of Kyoto, Ltd. (The)	Nishi-Nippon City Bank, Ltd. (The)	Unione di Banche Italiane S.p.A.
Bank of Yokohama, Ltd. (The)	Norinchukin Bank (The)	VP Bank Ltd
Banque Cantonale de Genève	Oita Bank, Ltd. (The)	also known as:
Banque Transatlantique S.A.	P.T. Bank Central Asia	VP Bank AG
BENDURA BANK AG [#]	P.T. Bank Rakyat Indonesia (Persero)	VP Bank SA
CAIXABANK S.A.	Ping An Bank Co., Ltd.	Yamaguchi Bank, Ltd. (The)
CHINA BOHAI BANK CO., LTD.	Resona Bank, Limited	Yamanashi Chuo Bank, Ltd.
CHINA GUANGFA BANK CO., LTD.	Rothschild & Co Bank AG	
CLEARSTREAM BANKING S.A.	(formerly known as	
Doha Bank Q.S.C.	Rothschild Bank AG)	
Dukascopy Bank SA	Schroder & Co Bank AG	Deletion in 2018
Export-Import Bank of China (The)	also known as:	Corporation Bank
Habib Bank A.G. Zurich	Schroder & Co Banque SA	JAPAN POST BANK Co., Ltd.
HSH Nordbank AG	Schroder & Co Banca SA	Yuanta Commercial Bank Co., Ltd
HUA XIA BANK CO., Limited	Schroder & Co Bank Ltd	
	Schroder & Co Banco SA	
	Shinkin Central Bank	
	Shoko Chukin Bank, Ltd. (The)	
	Silicon Valley Bank	

[#] Addition in 2018

Table A Major Economic Indicators

	2014	2015	2016	2017	2018
I. Gross Domestic Product					
Real GDP growth (%)	2.8	2.4	2.2	3.8	3.0 ^(a)
Nominal GDP growth (%)	5.7	6.1	3.9	6.9	6.9 ^(a)
Real growth of major expenditure components of GDP (%)					
– Private consumption expenditure	3.3	4.8	2.0	5.5	5.6 ^(a)
– Government consumption expenditure	3.1	3.4	3.4	2.8	4.2 ^(a)
– Gross domestic fixed capital formation	(0.1)	(3.2)	(0.1)	2.9	2.2 ^(a)
of which					
– Building and construction	9.3	2.2	5.9	(0.5)	(0.7) ^(a)
– Machinery, equipment and Intellectual property products	(8.7)	(7.7)	(6.4)	3.8	9.1 ^(a)
– Exports ^(b)	1.0	(1.4)	0.7	5.9	3.8 ^(a)
– Imports ^(b)	1.0	(1.8)	0.9	6.6	4.5 ^(a)
GDP at current market prices (US\$ billion)	291.5	309.4	320.9	341.6	363.0 ^(a)
Per capita GDP at current market prices (US\$)	40,316	42,432	43,736	46,216	48,717 ^(a)
II. External Trade (HK\$ billion) ^(b)					
Trade in goods ^(c)					
– Exports of goods	3,986.8	3,889.2	3,892.9	4,212.8	4,457.9 ^(a)
– Imports of goods	4,237.7	4,066.5	4,022.6	4,391.3	4,712.0 ^(a)
– Balance of trade in goods	(250.9)	(177.3)	(129.7)	(178.5)	(254.1) ^(a)
Trade in services					
– Exports of services	829.1	808.9	764.8	812.9	892.3 ^(a)
– Imports of services	573.5	574.3	578.1	605.5	635.9 ^(a)
– Balance of trade in services	255.6	234.6	186.7	207.4	256.3 ^(a)
III. Fiscal Expenditure and Revenue (HK\$ million, fiscal year)					
Total government expenditure ^(d)	405,871	435,633	462,052	470,863	537,753 ^(a)
Total government revenue	478,668	450,007	573,125	619,836	596,419 ^(a)
Consolidated surplus/(deficit)	72,797	14,374	111,073	148,973	58,666 ^(a)
Reserve balance as at end of fiscal year ^(e)	828,514	842,888	953,960	1,102,934	1,161,600 ^(a)
IV. Prices (annual change, %)					
Consumer Price Index (A)	5.6	4.0	2.8	1.5	2.7
Composite Consumer Price Index	4.4	3.0	2.4	1.5	2.4
Trade Unit Value Indices					
– Domestic exports	0.2	(3.0)	(1.4)	2.0	1.8
– Re-exports	2.0	0.1	(1.7)	1.8	2.4
– Imports	1.9	(0.4)	(1.7)	1.9	2.6
Property Price Indices					
– Residential flats	6.0	15.5	(3.6)	16.7	13.0 ^(a)
– Office premises	3.2	6.1	(4.9)	14.1	14.0 ^(a)
– Retail premises	2.8	7.3	(5.8)	6.0	5.9 ^(a)
– Flatted factory premises	1.9	8.4	(4.3)	12.3	14.1 ^(a)

Table A Major Economic Indicators (continued)

	2014	2015	2016	2017	2018
V. Labour					
Labour force (annual change, %)	0.4	0.8	0.4	0.7	0.8
Employment (annual change, %)	0.5	0.8	0.4	1.0	1.3
Unemployment rate (annual average, %)	3.3	3.3	3.4	3.1	2.8
Underemployment rate (annual average, %)	1.5	1.4	1.4	1.2	1.1
Employment ('000)	3,744	3,774	3,787	3,823	3,867
VI. Money Supply (HK\$ billion)					
HK\$ money supply					
– M1	1,116.7	1,253.4	1,428.8	1,598.0	1,555.7
– M2 ^(f)	5,225.8	5,765.5	6,280.2	7,010.3	7,262.5
– M3 ^(f)	5,236.2	5,778.8	6,292.7	7,024.5	7,284.3
Total money supply					
– M1	1,708.7	1,971.1	2,214.0	2,431.5	2,421.6
– M2	11,011.4	11,618.4	12,508.1	13,755.3	14,348.1
– M3	11,048.9	11,655.0	12,551.3	13,803.8	14,403.7
VII. Interest Rates (end of period, %)					
Three-month interbank rate ^(g)	0.38	0.39	1.02	1.31	2.33
Savings deposit	0.01	0.01	0.01	0.01	0.13
One-month time deposit	0.01	0.01	0.01	0.01	0.14
Banks' 'Best lending rate'	5.00	5.00	5.00	5.00	5.13
Banks' 'Composite rate'	0.39	0.26	0.31	0.38	0.89
VIII. Exchange Rates (end of period)					
HK\$/US\$ ^(h)	7.756	7.751	7.754	7.814	7.834
Trade-weighted Effective Exchange Rate Index (Jan 2010=100)	99.0	104.9	108.8	100.9	104.8
IX. Foreign Currency Reserve Assets (US\$ billion) ⁽ⁱ⁾	328.5	358.8	386.3	431.4	424.6
X. Stock Market (end of period figures)					
Hang Seng Index	23,605	21,914	22,001	29,919	25,846
Average price/earnings ratio	10.9	9.9	10.5	16.3	10.5
Market capitalisation (HK\$ billion)	24,892.4	24,425.6	24,450.4	33,718.0	29,723.2

(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) Based on the average closing middle market telegraphic transfer rate supplied by the Hang Seng Bank Limited.

(i) Excludes unsettled forward transactions but includes gold.

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

	All Authorized Institutions					Retail Banks				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
	%	%	%	%	%	%	%	%	%	%
Asset Quality^(b)										
As % of total credit exposures ^(c)										
Total outstanding provisions/impairment allowances	0.38	0.44	0.49	0.48	0.49	0.24	0.28	0.29	0.26	0.34
Classified ^(d) exposures:										
– Gross	0.38	0.49	0.58	0.48	0.39	0.33	0.43	0.45	0.37	0.34
– Net of specific provisions/individual impairment allowances	0.23	0.31	0.35	0.26	0.19	0.23	0.30	0.31	0.25	0.20
– Net of all provisions/impairment allowances	0.00	0.05	0.09	0.00	(0.10)	0.09	0.15	0.17	0.11	(0.00)
As % of total loans ^(e)										
Total outstanding provisions/impairment allowances	0.55	0.66	0.76	0.71	0.70	0.35	0.46	0.51	0.45	0.52
Classified ^(d) loans:										
– Gross	0.52	0.73	0.85	0.68	0.55	0.46	0.69	0.72	0.56	0.50
– Net of specific provisions/individual impairment allowances	0.32	0.46	0.51	0.36	0.25	0.32	0.49	0.48	0.36	0.30
– Net of all provisions/impairment allowances	(0.03)	0.07	0.10	(0.04)	(0.15)	0.12	0.23	0.21	0.11	(0.02)
Overdue > 3 months and rescheduled loans	0.34	0.47	0.67	0.52	0.36	0.29	0.45	0.53	0.40	0.32
Profitability										
Return on assets (operating profit)	0.97	0.88	0.81	0.91	0.97	1.19	1.05	1.09	1.16	1.27
Return on assets (post-tax profit)	0.81	0.83	1.00	0.83	0.84	0.99	1.04	1.44	1.07	1.10
Net interest margin	1.14	1.07	1.04	1.12	1.20	1.40	1.32	1.32	1.45	1.62
Cost-to-income ratio	48.9	50.3	50.4	47.0	45.0	43.4	45.3	43.2	41.9	38.7
Loan impairment charges to total assets	0.06	0.09	0.10	0.10	0.06	0.05	0.09	0.07	0.06	0.05
Liquidity										
Loan to deposit ratio (all currencies)	72.2	70.1	68.4	73.0	72.6	57.5	56.5	57.0	59.5	60.1
Loan to deposit ^(f) ratio (Hong Kong dollar)	83.3	78.2	77.1	82.7	86.9	74.6	71.5	71.2	73.1	77.5
						Surveyed Institutions				
						2014	2015	2016	2017	2018
						%	%	%	%	%
Asset Quality										
Delinquency ratio of residential mortgage loans						0.03	0.03	0.03	0.03	0.02
Credit card receivables										
– Delinquency ratio						0.20	0.25	0.24	0.22	0.21
– Charge-off ratio						1.83	1.82	1.92	1.75	1.51
						Locally Incorporated Licensed Banks				
						2014	2015	2016	2017	2018
						%	%	%	%	%
Profitability										
Operating profit to shareholders' funds						13.1	11.4	10.9	11.7	12.9
Post-tax profit to shareholders' funds						11.1	11.4	14.6	10.9	11.2
Capital Adequacy										
Equity to assets ratio ^(b)						8.8	9.3	9.6	9.6	9.3
						All Locally Incorporated Authorized Institutions				
						2014	2015	2016	2017	2018
						%	%	%	%	%
Capital Adequacy^(g)										
Common Equity Tier 1 capital ratio						13.7	14.6	15.4	15.3	16.0
Tier 1 capital ratio						13.9	15.3	16.4	16.5	17.9
Total capital ratio						16.8	18.3	19.2	19.1	20.3

(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.

Table C Authorized Institutions: Domicile and Parentage

	2014	2015	2016	2017	2018
Licensed Banks					
(i) Incorporated in Hong Kong	21	22	22	22	22
(ii) Incorporated outside Hong Kong	138	135	134	133	130
Total	159	157	156	155	152
Restricted Licence Banks					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	1	1	1	1	1
(b) incorporated outside Hong Kong	6	6	5	5	4
(ii) Subsidiaries or branches of foreign banks which are not licensed banks in Hong Kong	11	11	10	7	7
(iii) Bank related	1	3	3	3	3
(iv) Others	2	3	3	3	3
Total	21	24	22	19	18
Deposit-taking Companies					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	6	4	4	4	3
(b) incorporated outside Hong Kong	3	3	3	3	3
(ii) Subsidiaries of foreign banks which are not licensed banks in Hong Kong	6	6	6	6	6
(iii) Bank related	2	–	–	–	–
(iv) Others	6	5	4	4	4
Total	23	18	17	17	16
All Authorized Institutions	203	199	195	191	186
Local Representative Offices	63	64	54	49	48

Table D Authorized Institutions: Region/Economy of Beneficial Ownership

Region/Economy	Licensed Banks					Restricted Licence Banks					Deposit-taking Companies				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
Asia & Pacific															
Hong Kong	7	7	7	7	7	–	–	–	–	–	4	3	2	2	2
Australia	5	5	5	5	5	–	–	–	–	–	–	–	–	–	–
Mainland China	19	21	21	22	22	2	2	2	2	2	3	3	3	3	2
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	10	1	2	2	2	2	1	1	1	1	1
Malaysia	4	4	4	4	4	–	–	–	–	–	1	1	1	1	1
Pakistan	1	1	1	1	1	–	1	1	1	1	2	1	1	1	1
Philippines	2	2	2	2	2	1	1	1	1	1	2	2	2	2	2
Singapore	6	6	6	6	6	–	–	–	–	–	2	–	–	–	–
South Korea	5	4	5	5	5	2	2	2	1	1	4	4	4	4	4
Taiwan	19	19	20	20	20	–	–	–	–	–	1	1	1	1	1
Thailand	1	1	1	1	1	3	3	3	2	2	–	–	–	–	–
Vietnam	–	–	–	–	–	–	–	–	–	–	1	1	1	1	1
Sub-Total	93	94	96	97	96	10	12	12	10	10	22	18	17	17	16
Europe															
Austria	2	2	1	1	1	–	–	–	–	–	–	–	–	–	–
Belgium	1	1	1	1	1	1	1	1	1	1	–	–	–	–	–
France	9	8	7	7	7	2	2	2	1	–	–	–	–	–	–
Germany	4	4	4	3	3	–	–	–	–	–	–	–	–	–	–
Italy	4	3	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	8	7	6	–	–	–	–	–	–	–	–	–	–
United Kingdom	11	10	10	10	9	–	–	–	–	–	1	–	–	–	–
Sub-Total	45	42	42	40	38	3	3	3	2	1	1	0	0	0	0
Middle East															
Iran	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
United Arab Emirates	3	3	2	2	2	–	–	–	–	–	–	–	–	–	–
Sub-Total	4	4	3	3	3	0	0	0	0	0	0	0	0	0	0
North America															
Canada	5	5	5	5	5	3	3	2	2	2	–	–	–	–	–
United States	10	10	9	9	9	5	6	5	5	5	–	–	–	–	–
Sub-Total	15	15	14	14	14	8	9	7	7	7	0	0	0	0	0
Brazil	1	2	1	1	1	–	–	–	–	–	–	–	–	–	–
South Africa	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Grand Total	159	157	156	155	152	21	24	22	19	18	23	18	17	17	16

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

Positions at 31.12.2018	Number of Overseas Banks ^(b)					Licensed Banks ^(c)					Restricted Licence Banks ^(c)					Deposit-Taking Companies ^(c)					Local Representative Offices						
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018		
World Ranking^(a)																											
1–20	20	20	20	20	20	39	39	36	34	33	5	5	6	5	4	–	–	–	1	1	–	–	–	–	–	–	–
21–50	25	26	27	27	27	24	25	27	28	28	4	5	4	4	4	2	1	2	1	–	3	3	2	2	2	2	2
51–100	26	28	28	28	30	25	23	21	22	24	2	2	3	2	2	4	3	3	3	3	5	7	8	8	8	8	8
101–200	38	34	32	34	36	23	22	22	24	24	3	2	–	1	2	1	1	1	1	1	18	15	10	10	10	10	10
201–500	52	57	56	47	42	28	30	32	29	27	3	3	3	2	1	4	4	4	5	4	19	22	19	13	13	13	12
Sub-total	161	165	163	156	155	139	139	138	137	136	17	17	16	14	13	11	9	10	11	9	45	47	39	33	33	33	32
Others	47	41	31	31	31	20	18	18	18	16	4	7	6	5	5	12	9	7	6	7	18	17	15	16	16	16	16
Total	208	206	194	187	186	159	157	156	155	152	21	24	22	19	18	23	18	17	17	16	63	64	54	49	48		

(a) Top 500 banks/banking groups in the world ranked by total assets. Figures are extracted from The Banker, July 2018 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)	2014			2015			2016			2017			2018		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets															
Loans to customers	4,000	3,276	7,276	4,153	3,382	7,535	4,479	3,544	8,023	5,360	3,954	9,314	5,836	3,886	9,723
– Inside Hong Kong ^(a)	3,462	1,596	5,058	3,650	1,604	5,254	3,988	1,651	5,639	4,653	1,860	6,513	5,023	1,841	6,865
– Outside Hong Kong ^(b)	539	1,680	2,218	503	1,778	2,281	491	1,893	2,384	707	2,093	2,801	813	2,045	2,858
Interbank lending	431	4,948	5,379	561	4,577	5,138	720	4,513	5,233	652	5,343	5,995	692	5,906	6,598
– Inside Hong Kong	254	598	852	362	672	1,034	401	673	1,074	327	690	1,017	338	764	1,102
– Outside Hong Kong	176	4,351	4,527	199	3,905	4,104	318	3,841	4,159	326	4,653	4,978	354	5,142	5,496
Negotiable certificates of deposit (“NCDs”)	123	144	267	152	269	422	209	355	564	172	429	601	168	394	562
Negotiable debt instruments, other than NCDs	884	2,620	3,505	962	2,722	3,684	1,160	2,906	4,067	1,274	3,092	4,365	1,358	3,441	4,799
Other assets	850	1,165	2,015	1,053	1,349	2,403	1,049	1,716	2,766	924	1,497	2,421	875	1,486	2,361
Total assets	6,288	12,154	18,442	6,881	12,300	19,181	7,617	13,036	20,652	8,382	14,315	22,697	8,929	15,113	24,043
Liabilities															
Deposits from customers ^(c)	4,800	5,273	10,073	5,312	5,437	10,750	5,809	5,918	11,727	6,485	6,268	12,752	6,715	6,671	13,386
Interbank borrowing	694	4,293	4,986	805	4,011	4,816	888	3,842	4,730	829	4,653	5,482	945	4,849	5,794
– Inside Hong Kong	328	688	1,016	455	743	1,198	533	740	1,273	458	756	1,214	517	776	1,293
– Outside Hong Kong	365	3,605	3,971	351	3,267	3,618	355	3,101	3,457	371	3,897	4,268	428	4,073	4,501
Negotiable certificates of deposit	213	631	845	240	592	832	265	525	790	235	720	955	220	595	815
Other liabilities	1,205	1,333	2,537	1,322	1,461	2,783	1,563	1,843	3,405	1,618	1,889	3,507	1,853	2,195	4,048
Total liabilities	6,912	11,530	18,442	7,680	11,501	19,181	8,525	12,128	20,652	9,167	13,530	22,697	9,733	14,310	24,043

Retail Banks

(HK\$ billion)	2014			2015			2016			2017			2018		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets															
Loans to customers	3,264	1,397	4,660	3,376	1,432	4,808	3,611	1,601	5,212	4,171	1,819	5,991	4,600	1,831	6,431
– Inside Hong Kong ^(a)	2,939	830	3,768	3,091	817	3,908	3,340	907	4,247	3,818	995	4,813	4,163	996	5,159
– Outside Hong Kong ^(b)	325	567	892	285	616	900	271	694	965	353	825	1,178	437	835	1,272
Interbank lending	236	2,099	2,335	303	1,643	1,946	372	1,683	2,054	383	1,993	2,376	445	2,364	2,809
– Inside Hong Kong	156	257	413	227	260	488	264	357	621	246	384	630	272	453	725
– Outside Hong Kong	80	1,843	1,923	75	1,383	1,458	108	1,325	1,433	137	1,609	1,746	173	1,911	2,084
Negotiable certificates of deposit (“NCDs”)	96	80	177	113	127	240	153	124	277	119	123	242	136	123	259
Negotiable debt instruments, other than NCDs	677	1,722	2,398	772	1,985	2,757	931	2,047	2,978	995	2,036	3,031	1,048	2,243	3,292
Other assets	671	814	1,485	781	935	1,716	771	1,217	1,989	733	1,118	1,851	722	1,116	1,838
Total assets	4,944	6,112	11,055	5,344	6,123	11,467	5,838	6,672	12,510	6,400	7,090	13,490	6,952	7,677	14,629
Liabilities															
Deposits from customers ^(c)	4,374	3,734	8,108	4,719	3,787	8,506	5,073	4,072	9,145	5,704	4,356	10,061	5,939	4,754	10,693
Interbank borrowing	294	698	992	329	586	915	365	535	900	304	587	891	354	714	1,068
– Inside Hong Kong	150	350	500	200	281	481	250	242	492	193	248	440	234	263	497
– Outside Hong Kong	144	347	491	130	304	434	115	293	408	111	340	451	120	451	572
Negotiable certificates of deposit	64	176	239	62	123	185	50	85	136	46	125	171	42	79	121
Other liabilities	956	760	1,716	1,058	803	1,861	1,235	1,094	2,329	1,316	1,051	2,367	1,528	1,220	2,748
Total liabilities	5,688	5,367	11,055	6,169	5,298	11,467	6,723	5,787	12,510	7,370	6,120	13,490	7,862	6,767	14,629

(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					Total
		China	Japan	US	Europe	Others	
Total Assets	2017	8,212	1,554	1,109	3,035	8,786	22,697
	2018	8,845	1,500	1,156	3,281	9,261	24,043
Deposits from Customers	2017	4,620	390	550	1,566	5,626	12,752
	2018	4,805	372	619	1,683	5,906	13,386
Loans to Customers	2017	3,585	612	286	1,258	3,572	9,314
	2018	3,682	577	299	1,296	3,869	9,723
Loans to Customers Inside Hong Kong ^(a)	2017	2,414	368	235	729	2,766	6,513
	2018	2,466	352	254	753	3,039	6,865
Loans to Customers Outside Hong Kong ^(b)	2017	1,172	243	51	529	806	2,801
	2018	1,216	226	44	542	830	2,858

(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)	2017			2018		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets						
Loans to customers	881	409	1,290	476	(67)	409
– Inside Hong Kong ^(a)	665	209	874	371	(19)	352
– Outside Hong Kong ^(b)	216	201	417	106	(49)	57
Interbank lending	(67)	830	762	40	563	603
– Inside Hong Kong	(75)	17	(57)	12	74	85
– Outside Hong Kong	7	812	819	28	490	518
All other assets	(48)	40	(8)	31	303	334
Total assets	765	1,279	2,044	547	799	1,346
Liabilities						
Deposits from customers ^(c)	676	350	1,025	231	403	634
Interbank borrowing	(59)	811	752	116	196	312
– Inside Hong Kong	(75)	15	(59)	59	20	79
– Outside Hong Kong	16	796	812	57	176	233
All other liabilities	25	242	267	220	181	400
Total liabilities	642	1,402	2,044	566	780	1,346
Net Interbank Borrowing/(Lending)	9	(19)	(10)	76	(367)	(291)
Net Customer Lending/(Borrowing)	205	60	265	246	(471)	(225)

Retail Banks

Increase/(Decrease) in (HK\$ billion)	2017			2018		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets						
Loans to customers	560	219	779	429	12	441
– Inside Hong Kong ^(a)	478	88	566	345	1	346
– Outside Hong Kong ^(b)	82	131	213	84	11	95
Interbank lending	11	311	322	63	371	434
– Inside Hong Kong	(18)	26	9	26	69	95
– Outside Hong Kong	29	284	313	36	302	338
All other assets	(9)	(111)	(121)	61	205	265
Total assets	562	418	980	552	587	1,140
Liabilities						
Deposits from customers ^(c)	631	285	916	235	397	632
Interbank borrowing	(62)	52	(10)	50	127	177
– Inside Hong Kong	(58)	6	(52)	41	15	56
– Outside Hong Kong	(4)	46	42	10	111	121
All other liabilities	77	(4)	74	207	123	331
Total liabilities	647	333	980	492	647	1,140
Net Interbank Borrowing/(Lending)	(73)	(259)	(331)	(12)	(244)	(256)
Net Customer Lending/(Borrowing)	(71)	(66)	(137)	194	(386)	(191)

(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	%
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
2018								
Licensed banks	5,802	3,847	9,650	99	6,695	6,646	13,341	100
Restricted licence banks	22	33	55	1	15	25	40	–
Deposit-taking companies	12	5	18	–	6	1	6	–
Total	5,836	3,886	9,723	100	6,715	6,671	13,386	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)	2014		2015		2016		2017		2018	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	543	11	454	9	455	8	494	8	457	7
Manufacturing	266	5	244	5	247	4	293	4	318	5
Transport and transport equipment	261	5	275	5	295	5	342	5	338	5
Building, construction and property development, and investment	1,060	21	1,138	22	1,260	22	1,471	23	1,542	22
Wholesale and retail trade	473	9	444	8	413	7	409	6	412	6
Financial concerns (other than authorized institutions)	388	8	453	9	546	10	821	13	871	13
Individuals:										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	42	1	41	1	43	1	51	1	58	1
– to purchase other residential properties	988	20	1,078	21	1,122	20	1,208	19	1,314	19
– other purposes	450	9	490	9	519	9	618	9	681	10
Others	588	12	637	12	740	13	805	12	875	13
Total^(a)	5,058	100	5,254	100	5,639	100	6,513	100	6,865	100

Retail Banks

Sector (HK\$ billion)	2014		2015		2016		2017		2018	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	316	8	294	8	312	7	327	7	315	6
Manufacturing	163	4	160	4	171	4	201	4	216	4
Transport and transport equipment	176	5	185	5	192	5	213	4	218	4
Building, construction and property development, and investment	829	22	856	22	949	22	1,086	23	1,157	22
Wholesale and retail trade	310	8	262	7	255	6	245	5	260	5
Financial concerns (other than authorized institutions)	203	5	224	6	284	7	425	9	464	9
Individuals:										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	42	1	41	1	43	1	51	1	58	1
– to purchase other residential properties	976	26	1,070	27	1,115	26	1,202	25	1,307	25
– other purposes	362	10	398	10	430	10	495	10	550	11
Others	393	10	417	11	498	12	569	12	613	12
Total^(a)	3,768	100	3,908	100	4,247	100	4,813	100	5,159	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)								
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
2018	1,093	2,806	2,817	6,715	988	2,757	2,193	5,939
Foreign Currency								
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
2018	874	2,118	3,678	6,671	559	1,845	2,350	4,754
Total								
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
2018	1,967	4,924	6,495	13,386	1,547	4,602	4,543	10,693

(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)	2017			2018		
	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	390	914	1,303	434	1,029	1,464
United States of America	103	383	486	118	571	689
Australia	245	88	333	270	104	374
Japan	61	339	401	4	338	342
Canada	50	42	92	95	70	165
Luxembourg	67	19	86	54	20	74
Ireland	(1)	24	22	0	44	44
New Zealand	19	19	38	20	22	41
Germany	10	63	74	(18)	52	34
Sweden	3	(1)	2	3	14	18
France	(6)	64	58	(47)	59	12
Norway	4	7	11	5	6	11
Belgium	1	3	3	7	3	10
Liechtenstein	(1)	(1)	(1)	8	(0)	8
Austria	5	1	5	4	0	5
Denmark	1	2	3	1	1	2
Finland	1	2	3	2	(1)	2
Malta	(1)	1	1	(1)	1	(0)
Greece	(0)	(1)	(1)	(0)	(1)	(1)
Portugal	0	(1)	(0)	(0)	(1)	(1)
Switzerland	(83)	(7)	(90)	(11)	(6)	(17)
Spain	(20)	(1)	(22)	(33)	(2)	(35)
Italy	(30)	(2)	(31)	(35)	(2)	(37)
Netherlands	(164)	22	(143)	(107)	40	(67)
United Kingdom	125	(151)	(26)	94	(305)	(211)
Others	(0)	(1)	(1)	0	2	2
Offshore centres	(85)	124	39	(23)	120	97
West Indies UK	0	152	152	0	130	130
Cayman Islands	(28)	60	33	(5)	68	62
Panama	0	2	2	1	7	9
Bahrain	12	4	15	4	4	9
Mauritius	(4)	3	(1)	5	2	7
Jersey	(0)	4	4	(0)	5	4
Guernsey	(0)	(0)	(0)	(0)	3	2
Singapore	39	(87)	(48)	86	(86)	(0)
Vanuatu	(0)	(1)	(1)	(0)	(1)	(1)
Bermuda	(0)	(2)	(2)	(0)	(1)	(1)
Barbados	0	(1)	(1)	0	(2)	(2)
Bahamas	(6)	1	(5)	(12)	3	(9)
Samoa	(0)	(27)	(27)	(0)	(27)	(27)
Macao SAR	(97)	14	(84)	(101)	16	(85)
Others	0	1	1	0	(1)	(1)
Developing Europe	(1)	(65)	(65)	(11)	(64)	(75)
Turkey	5	0	5	4	(1)	3
Hungary	2	(0)	2	1	1	2
Czech Republic	0	(0)	(0)	(1)	0	(0)
Russia	(0)	(64)	(64)	(8)	(64)	(72)
Others	(8)	(1)	(9)	(7)	(0)	(8)

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

Region/Economy ^(a) (HK\$ billion)	2017			2018		
	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 Latin America and Caribbean	27	16	42	22	8	30
Venezuela	16	1	17	14	0	14
Brazil	8	2	10	7	2	9
Mexico	1	5	6	0	6	7
Peru	0	4	4	0	5	5
Chile	1	(2)	(1)	1	(2)	(1)
Argentina	1	(0)	0	0	(2)	(2)
Others	0	6	6	(1)	(1)	(2)
Developing Africa and Middle East	38	19	57	19	(2)	17
United Arab Emirates	35	30	65	27	27	54
Qatar	7	24	31	12	23	35
South Africa	5	1	6	6	2	8
Oman	(0)	3	2	(1)	3	2
Kenya	(1)	0	(0)	0	1	1
Egypt	1	1	2	(2)	2	(0)
Israel	1	(2)	(0)	1	(1)	(0)
Algeria	(0)	(0)	(1)	(0)	(0)	(1)
Ghana	(1)	(0)	(1)	(1)	(0)	(1)
Kuwait	(2)	(11)	(13)	(0)	(1)	(2)
Liberia	0	(2)	(2)	0	(3)	(3)
Saudi Arabia	(1)	20	18	(17)	(2)	(18)
Nigeria	(2)	(14)	(17)	(2)	(19)	(22)
Others	(4)	(30)	(34)	(4)	(32)	(35)
Developing Asia and Pacific	1,362	(471)	890	1,427	(442)	984
Mainland China	904	(183)	721	865	(152)	713
Republic of Korea	219	30	248	230	46	277
India	(9)	86	77	(5)	75	70
Malaysia	31	(10)	21	46	7	53
Indonesia	13	18	31	16	16	32
Bangladesh	15	(1)	14	19	(1)	18
Sri Lanka	9	5	14	7	4	11
Mongolia	(0)	2	1	(0)	2	2
Papua New Guinea	(0)	1	1	(0)	2	2
Myanmar	(1)	1	0	(1)	1	0
Pakistan	5	(2)	3	1	(2)	(1)
Brunei Darussalam	(1)	(1)	(2)	(1)	(1)	(2)
Kazakhstan	(6)	(6)	(12)	(2)	(3)	(4)
Vietnam	(14)	8	(6)	(18)	13	(5)
Cambodia	(4)	0	(4)	(5)	(1)	(6)
Nepal	(13)	(1)	(14)	(6)	(2)	(8)
Thailand	57	(61)	(4)	57	(68)	(10)
Philippines	(15)	(18)	(33)	(15)	(23)	(37)
Taiwan	171	(344)	(172)	240	(363)	(123)
Others	0	4	4	(2)	5	3
International organisations	0	74	74	0	76	76
Overall Total	1,731	610	2,341	1,868	726	2,593

(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.