

Annex and Tables

295	Annex	Authorized Institutions and Local Representative Offices
300	Table A	Major Economic Indicators
302	Table B	Performance Ratios of the Banking Sector
304	Table C	Authorized Institutions: Domicile and Parentage
305	Table D	Authorized Institutions: Region/Economy of Beneficial Ownership
306	Table E	Presence of World's Largest 500 Banks in Hong Kong
308	Table F	Balance Sheet: All Authorized Institutions and Retail Banks
310	Table G	Major Balance Sheet Items by Region/Economy of Beneficial Ownership of Authorized Institutions
311	Table H	Flow of Funds for All Authorized Institutions and Retail Banks
312	Table I	Loans to and Deposits from Customers by Category of Authorized Institutions
313	Table J	Loans to Customers inside Hong Kong by Economic Sector
314	Table K	Deposits from Customers
315	Table L	Geographical Breakdown of Net External Claims/(Liabilities) of All Authorized Institutions

Annex Authorized Institutions and Local Representative Offices

at 31 December 2019

LICENSED BANKS

Incorporated in Hong Kong

Airstar Bank Limited# (formerly known as Insight Fintech HK Limited)	DAH SING BANK, LIMITED	Ping An OneConnect Bank (Hong Kong) Limited# (formerly known as Ping An OneConnect Company Limited)
Ant Bank (Hong Kong) Limited# (formerly known as Ant SME Services (Hong Kong) Limited)	DBS BANK (HONG KONG) LIMITED	PUBLIC BANK (HONG KONG) LIMITED
Bank of China (Hong Kong) Limited	FUBON BANK (HONG KONG) LIMITED	SC Digital Solutions Limited#
BANK OF COMMUNICATIONS (HONG KONG) LIMITED	Fusion Bank Limited# (formerly known as Infinium Limited)	Shanghai Commercial Bank Limited
Bank of East Asia, Limited (The)	Hang Seng Bank, Limited	Standard Chartered Bank (Hong Kong) Limited
China CITIC Bank International Limited	Hongkong and Shanghai Banking Corporation Limited (The)	Tai Sang Bank Limited
China Construction Bank (Asia) Corporation Limited	Industrial and Commercial Bank of China (Asia) Limited	Tai Yau Bank, Limited
Chiyu Banking Corporation Limited	Livi VB Limited#	Welab Bank Limited# (formerly known as Welab Digital Limited)
Chong Hing Bank Limited	Morgan Stanley Bank Asia Limited# (formerly known as Morgan Stanley Asia International Limited)	ZA Bank Limited# (formerly known as ZhongAn Virtual Finance Limited)
CITIBANK (HONG KONG) LIMITED	Nanyang Commercial Bank, Limited	
CMB WING LUNG BANK LIMITED	OCBC Wing Hang Bank Limited	

Incorporated outside Hong Kong

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

Addition in 2019

Annex Authorized Institutions and Local Representative Offices at 31 December 2019 (continued)

CREDIT INDUSTRIEL ET COMMERCIAL	JPMorgan Chase Bank, National Association	Royal Bank of Canada
Credit Suisse AG	KBC Bank N.V.	Shanghai Commercial & Savings Bank, Ltd. (The)
CTBC Bank Co., Ltd	KEB Hana Bank	Shanghai Pudong Development Bank Co., Ltd.
DBS BANK LTD.	Kookmin Bank	Shiga Bank, Ltd. (The)
Deutsche Bank Aktiengesellschaft	Land Bank of Taiwan Co., Ltd.	Shinhan Bank
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main	LGT Bank AG	Shizuoka Bank, Ltd. (The)
E.Sun Commercial Bank, Ltd.	also known as:	Skandinaviska Enskilda Banken AB Societe Generale
EAST WEST BANK	LGT Bank Ltd.	Standard Chartered Bank
EFG Bank AG	LGT Bank SA	State Bank of India
also known as:	MACQUARIE BANK LIMITED	State Street Bank and Trust Company
EFG Bank SA	Malayan Banking Berhad	Sumitomo Mitsui Banking Corporation
EFG Bank Ltd	Mashreq Bank — Public Shareholding Company	Sumitomo Mitsui Trust Bank, Limited
ERSTE GROUP BANK AG	also known as Mashreqbank psc	Svenska Handelsbanken AB (publ)
FAR EASTERN INTERNATIONAL BANK	MEGA INTERNATIONAL COMMERCIAL BANK CO., LTD.	TAIPEI FUBON COMMERCIAL BANK CO., LTD.
First Abu Dhabi Bank PJSC	MELLI BANK PLC	TAISHIN INTERNATIONAL BANK CO., LTD
First Commercial Bank, Ltd.	Mitsubishi UFJ Trust and Banking Corporation	Taiwan Business Bank, Ltd.
Hachijuni Bank, Ltd. (The)	Mizuho Bank, Ltd.	Taiwan Cooperative Bank, Ltd.
HDFC BANK LIMITED	MUFG Bank, Ltd.	Taiwan Shin Kong Commercial Bank Co., Ltd.
HONG LEONG BANK BERHAD	National Australia Bank Limited	Toronto-Dominion Bank
HSBC Bank plc	National Bank of Pakistan	UBS AG
HSBC Bank USA, National Association	NATIXIS	UCO Bank
HSBC Private Bank (Suisse) SA	NatWest Markets N.V.	UniCredit Bank AG
Hua Nan Commercial Bank, Ltd.	NATWEST MARKETS PLC	UNION BANCAIRE PRIVÉE, UBP SA
HUA XIA BANK CO., Limited [#]	O-Bank Co., Ltd.	Union Bank of India
ICBC STANDARD BANK PLC	Oversea-Chinese Banking Corporation Limited	United Overseas Bank Ltd.
ICICI BANK LIMITED	Philippine National Bank	Wells Fargo Bank, National Association
Indian Overseas Bank	Pictet & Cie (Europe) S.A.	Westpac Banking Corporation
Industrial and Commercial Bank of China Limited	Ping An Bank Co., Ltd. [#]	Woori Bank
Industrial Bank Co., Ltd.	PT. Bank Negara Indonesia (Persero) Tbk.	Yuanta Commercial Bank Co., Ltd
Industrial Bank of Korea	Punjab National Bank	
ING Bank N.V.	Qatar National Bank (Q.P.S.C.) [#]	
INTESA SANPAOLO SPA		

[#] Addition in 2019

Annex Authorized Institutions and Local Representative Offices at 31 December 2019 (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

Nippon Wealth Limited

ORIX ASIA LIMITED

SCOTIABANK (HONG KONG) LIMITED

Upgraded to a Licensed Bank

Morgan Stanley Asia International
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 2019 (continued)

DEPOSIT-TAKING COMPANIES

Incorporated in Hong Kong

BCOM Finance (Hong Kong) Limited

BPI International Finance Limited

Chau's Brothers Finance Company
Limited

Chong Hing Finance Limited

Commonwealth Finance Corporation
Limited

Corporate Finance (D.T.C.) Limited

FUBON CREDIT (HONG KONG) LIMITED

Gunma Finance (Hong Kong) Limited

KEB Hana Global Finance Limited

KEXIM ASIA LIMITED

PUBLIC FINANCE LIMITED

Vietnam Finance Company Limited

WOORI GLOBAL MARKETS ASIA LIMITED

Deletion in 2019

Habib Finance International Limited

HENDERSON INTERNATIONAL FINANCE
LIMITED

SHINHAN ASIA LIMITED

Incorporated outside Hong Kong

NIL

Annex Authorized Institutions and Local Representative Offices at 31 December 2019 (continued)

LOCAL REPRESENTATIVE OFFICES

ABC BANKING CORPORATION LTD	Iyo Bank, Ltd. (The)	VP Bank Ltd
Ashikaga Bank, Ltd. (The)	JIH SUN INTERNATIONAL Bank, Ltd.	also known as:
BANCO BPM SOCIETA' PER AZIONI	Korea Development Bank (The)	VP Bank AG
Banco Bradesco S.A.#	Manulife Bank of Canada	VP Bank SA
Banco Security	Metropolitan Bank and Trust Company	Yamaguchi Bank, Ltd. (The)
BANK OF BEIJING CO., LTD.	Nanto Bank, Ltd. (The)	Yamanashi Chuo Bank, Ltd.
BANK OF DONGGUAN CO., LTD.	National Bank of Canada	
Bank of Fukuoka, Ltd. (The)	Nishi-Nippon City Bank, Ltd. (The)	
Bank of Kyoto, Ltd. (The)	Norinchukin Bank (The)	
Bank of Yokohama, Ltd. (The)	Oita Bank, Ltd. (The)	
Banque Cantonale de Genève	P.T. Bank Central Asia	Deletion in 2019
Banque Transatlantique S.A.	P.T. Bank Rakyat Indonesia (Persero)	Hamburg Commercial Bank AG
BENDURA BANK AG	Resona Bank, Limited	(formerly known as HSH Nordbank AG)
CAIXABANK S.A.	Shinkin Central Bank	HUA XIA BANK CO., Limited
CHINA BOHAI BANK CO., LTD.	Shoko Chukin Bank, Ltd. (The)	Ping An Bank Co., Ltd.
CHINA GUANGFA BANK CO., LTD.	Silicon Valley Bank	Rothschild & Co Bank AG
CLEARSTREAM BANKING S.A.	Swissquote Bank SA	Schroder & Co Bank AG
Doha Bank Q.P.S.C.	also known as:	also known as:
(formerly known as Doha Bank Q.S.C.)	Swissquote Bank AG	Schroder & Co Banque SA
Dukascopy Bank SA	Swissquote Bank Inc.	Schroder & Co Banca SA
Export-Import Bank of China (The)	Swissquote Bank Ltd	Schroder & Co Bank Ltd
Habib Bank A.G. Zurich	Union Bank of Taiwan	Schroder & Co Banco SA
	Unione di Banche Italiane S.p.A.	Standard Bank of South Africa Limited (The)

Addition in 2019

Table A Major Economic Indicators

	2015	2016	2017	2018	2019
I. Gross Domestic Product					
Real GDP growth (%)	2.4	2.2	3.8	2.9	(1.2)^(a)
Nominal GDP growth (%)	6.1	3.8	6.8	6.6	1.2^(a)
Real growth of major expenditure components of GDP (%)					
– Private consumption expenditure	4.8	2.0	5.5	5.3	(1.1)^(a)
– Government consumption expenditure	3.4	3.4	2.8	4.3	5.1^(a)
– Gross domestic fixed capital formation of which	(3.2)	(0.1)	3.1	1.7	(12.3)^(a)
– Building and construction	2.2	5.9	(0.5)	(0.5)	(6.1)^(a)
– Machinery, equipment and intellectual property products	(7.7)	(6.4)	3.8	8.8	(20.0)^(a)
– Exports ^(b)	(1.4)	0.7	5.8	3.7	(5.6)^(a)
– Imports ^(b)	(1.8)	0.9	6.6	4.5	(6.8)^(a)
GDP at current market prices (US\$ billion)	309.4	320.8	341.2	361.7	366.0^(a)
Per capita GDP at current market prices (US\$)	42,432	43,732	46,162	48,543	48,757^(a)
II. External Trade (HK\$ billion) ^(b)					
Trade in goods ^(c)					
– Exports of goods	3,889.2	3,892.9	4,212.8	4,453.4	4,291.3^(a)
– Imports of goods	4,066.5	4,022.6	4,391.3	4,706.3	4,415.3^(a)
– Balance of trade in goods	(177.3)	(129.7)	(178.5)	(253.0)	(124.0)^(a)
Trade in services					
– Exports of services	808.9	764.7	811.3	886.9	793.9^(a)
– Imports of services	574.3	578.1	605.9	639.9	619.1^(a)
– Balance of trade in services	234.6	186.6	205.4	246.9	174.8^(a)
III. Fiscal Expenditure and Revenue (HK\$ million, fiscal year)					
Total government expenditure ^(d)	435,633	462,052	470,863	531,825	612,946^(a)
Total government revenue ^(e)	450,007	573,125	619,836	599,774	575,128^(a)
Consolidated surplus/(deficit)	14,374	111,073	148,973	67,949	(37,818)^(a)
Reserve balance as at end of fiscal year ^(f)	842,888	953,960	1,102,934	1,170,882	1,133,065^(a)
IV. Prices (annual change, %)					
Consumer Price Index (A)	4.0	2.8	1.5	2.7	3.3
Composite Consumer Price Index	3.0	2.4	1.5	2.4	2.9
Trade Unit Value Indices					
– Domestic exports	(3.0)	(1.4)	2.0	1.8	1.1
– Re-exports	0.1	(1.7)	1.8	2.4	1.1
– Imports	(0.4)	(1.7)	1.9	2.6	1.3
Property Price Indices					
– Residential flats	15.5	(3.6)	16.7	13.0	1.5^(a)
– Office premises	6.1	(4.9)	14.1	13.9	(2.1)^(a)
– Retail premises	7.3	(5.8)	6.0	5.9	(7.1)^(a)
– Flatted factory premises	8.4	(4.3)	12.3	14.1	(0.2)^(a)

Table A Major Economic Indicators (continued)

	2015	2016	2017	2018	2019
V. Labour					
Labour force (annual change, %)	0.8	0.4	0.7	0.8	(0.3)
Employment (annual change, %)	0.8	0.4	1.0	1.1	(0.4)
Unemployment rate (annual average, %)	3.3	3.4	3.1	2.8	2.9
Underemployment rate (annual average, %)	1.4	1.4	1.2	1.1	1.1
Employment ('000)	3,774	3,787	3,823	3,867	3,850
VI. Money Supply (HK\$ billion)					
HK\$ money supply					
– M1	1,253.4	1,428.8	1,598.0	1,555.7	1,533.1
– M2 ^(g)	5,765.5	6,280.2	7,010.3	7,262.5	7,438.8
– M3 ^(g)	5,778.8	6,292.7	7,024.5	7,284.3	7,454.7
Total money supply					
– M1	1,971.1	2,214.0	2,431.5	2,421.6	2,484.7
– M2	11,618.4	12,508.1	13,755.3	14,348.1	14,745.9
– M3	11,655.0	12,551.3	13,803.8	14,403.7	14,786.4
VII. Interest Rates (end of period, %)					
Three-month interbank rate ^(h)	0.39	1.02	1.31	2.33	2.43
Savings deposit	0.01	0.01	0.01	0.13	0.00
One-month time deposit	0.01	0.01	0.01	0.14	0.12
Banks' 'Best lending rate'	5.00	5.00	5.00	5.13	5.00
Banks' 'Composite rate' ⁽ⁱ⁾	0.26	0.31	0.38	0.89	1.09
VIII. Exchange Rates (end of period)					
USD/HKD	7.751	7.754	7.814	7.834	7.787
Trade-weighted Effective Exchange Rate Index (Jan 2010=100)	104.9	108.8	100.9	104.8	105.9
IX. Foreign Currency Reserve Assets (US\$ billion) ^(j)	358.8	386.3	431.4	424.6	441.4
X. Stock Market (end of period figures)					
Hang Seng Index	21,914	22,001	29,919	25,846	28,190
Average price/earnings ratio	9.9	10.5	16.3	10.5	13.3
Market capitalisation (HK\$ billion)	24,425.6	24,450.4	33,718.0	29,723.2	38,058.3

(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 net proceeds from issuance of green bonds under the Government Green Bond Programme.

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

(g) Adjusted to include foreign currency swap deposits.

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

(i) Calculated based on the new local "Interest Rate Risk in the Banking Book" (IRRBB) framework since June 2019. As such, the figure in 2019 is not strictly comparable with those of previous years.

(j) Excludes unsettled forward transactions but includes gold.

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

	All Authorized Institutions					Retail Banks				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
	%	%	%	%	%	%	%	%	%	%
Asset Quality^(b)										
As % of total credit exposures ^(c)										
Total outstanding provisions/impairment allowances	0.44	0.49	0.48	0.49	0.49	0.28	0.29	0.26	0.34	0.36
Classified ^(d) exposures:										
– Gross	0.49	0.58	0.48	0.39	0.39	0.43	0.45	0.37	0.34	0.29
– Net of specific provisions/individual impairment allowances	0.31	0.35	0.26	0.19	0.19	0.30	0.31	0.25	0.20	0.15
– Net of all provisions/impairment allowances	0.05	0.09	0.00	(0.10)	(0.10)	0.15	0.17	0.11	(0.00)	(0.07)
As % of total loans ^(e)										
Total outstanding provisions/impairment allowances	0.66	0.76	0.71	0.70	0.70	0.46	0.51	0.45	0.52	0.56
Classified ^(d) loans:										
– Gross	0.73	0.85	0.68	0.55	0.57	0.69	0.72	0.56	0.51	0.48
– Net of specific provisions/individual impairment allowances	0.46	0.51	0.36	0.26	0.28	0.49	0.48	0.36	0.30	0.25
– Net of all provisions/impairment allowances	0.07	0.10	(0.04)	(0.15)	(0.13)	0.23	0.21	0.11	(0.02)	(0.08)
Overdue > 3 months and rescheduled loans	0.47	0.67	0.52	0.36	0.35	0.45	0.53	0.40	0.32	0.32
Profitability										
Return on assets (operating profit)	0.88	0.81	0.91	0.97	0.95	1.05	1.09	1.16	1.27	1.20
Return on assets (post-tax profit)	0.83	1.00	0.83	0.84	0.83	1.04	1.44	1.07	1.10	1.05
Net interest margin	1.07	1.04	1.12	1.20	1.23	1.32	1.32	1.45	1.62	1.63
Cost-to-income ratio	50.3	50.4	47.0	45.0	45.6	45.3	43.2	41.9	38.7	39.5
Loan impairment charges to total assets	0.09	0.10	0.10	0.06	0.08	0.09	0.07	0.06	0.05	0.08
Liquidity										
Loan to deposit ratio (all currencies)	70.1	68.4	73.0	72.6	75.3	56.5	57.0	59.5	60.1	62.3
Loan to deposit ^(f) ratio (Hong Kong dollar)	78.2	77.1	82.7	86.9	90.3	71.5	71.2	73.1	77.5	81.1
						Surveyed Institutions				
						2015	2016	2017	2018	2019
						%	%	%	%	%
Asset Quality										
Delinquency ratio of residential mortgage loans						0.03	0.03	0.03	0.02	0.03
Credit card receivables										
– Delinquency ratio						0.25	0.24	0.22	0.21	0.25
– Charge-off ratio						1.82	1.92	1.75	1.51	1.57
						Locally Incorporated Licensed Banks				
						2015	2016	2017	2018	2019
						%	%	%	%	%
Profitability										
Operating profit to shareholders' funds						11.4	10.9	11.7	12.9	11.6
Post-tax profit to shareholders' funds						11.4	14.6	10.9	11.2	10.2
Capital Adequacy										
Equity to assets ratio ^(b)						9.3	9.6	9.6	9.3	9.7
						All Locally Incorporated Authorized Institutions				
						2015	2016	2017	2018	2019
						%	%	%	%	%
Capital Adequacy^(g)										
Common Equity Tier 1 capital ratio						14.6	15.4	15.3	16.0	16.5
Tier 1 capital ratio						15.3	16.4	16.5	17.9	18.5
Total capital ratio						18.3	19.2	19.1	20.3	20.7

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

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

(f) Includes swap deposits.

(g) The ratios are on a consolidated basis.

Table C Authorized Institutions: Domicile and Parentage

	2015	2016	2017	2018	2019
Licensed Banks					
(i) Incorporated in Hong Kong	22	22	22	22	31
(ii) Incorporated outside Hong Kong	135	134	133	130	133
Total	157	156	155	152	164
Restricted Licence Banks					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	1	1	1	1	1
(b) incorporated outside Hong Kong	6	5	5	4	4
(ii) Subsidiaries or branches of foreign banks which are not licensed banks in Hong Kong	11	10	7	7	7
(iii) Bank related	3	3	3	3	3
(iv) Others	3	3	3	3	2
Total	24	22	19	18	17
Deposit-taking Companies					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	4	4	4	3	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	4
(iii) Bank related	–	–	–	–	–
(iv) Others	5	4	4	4	3
Total	18	17	17	16	13
All Authorized Institutions	199	195	191	186	194
Local Representative Offices	64	54	49	48	43

Table D Authorized Institutions: Region/Economy of Beneficial Ownership

Region/Economy	Licensed Banks					Restricted Licence Banks					Deposit-taking Companies				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
Asia & Pacific															
Hong Kong	7	7	7	7	9	–	–	–	–	–	3	2	2	2	1
Australia	5	5	5	5	5	–	–	–	–	–	–	–	–	–	–
Mainland China	21	21	22	22	30	2	2	2	2	2	3	3	3	2	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	10	10	2	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	1	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	–	–	–	–	–	–	–	–	–	–
South Korea	4	5	5	5	5	2	2	1	1	1	4	4	4	4	3
Taiwan	19	20	20	20	20	–	–	–	–	–	1	1	1	1	1
Thailand	1	1	1	1	1	3	3	2	2	2	–	–	–	–	–
Vietnam	–	–	–	–	–	–	–	–	–	–	1	1	1	1	1
Sub-Total	94	96	97	96	106	12	12	10	10	10	18	17	17	16	13
Europe															
Austria	2	1	1	1	1	–	–	–	–	–	–	–	–	–	–
Belgium	1	1	1	1	1	1	1	1	1	1	–	–	–	–	–
France	8	7	7	7	7	2	2	1	–	–	–	–	–	–	–
Germany	4	4	3	3	3	–	–	–	–	–	–	–	–	–	–
Italy	3	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	8	7	6	6	–	–	–	–	–	–	–	–	–	–
United Kingdom	10	10	10	9	9	–	–	–	–	–	–	–	–	–	–
Sub-Total	42	42	40	38	38	3	3	2	1	1	0	0	0	0	0
Middle East															
Iran	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
Qatar	–	–	–	–	1	–	–	–	–	–	–	–	–	–	–
United Arab Emirates	3	2	2	2	2	–	–	–	–	–	–	–	–	–	–
Sub-Total	4	3	3	3	4	0	0	0	0	0	0	0	0	0	0
North America															
Canada	5	5	5	5	5	3	2	2	2	2	–	–	–	–	–
United States	10	9	9	9	10	6	5	5	5	4	–	–	–	–	–
Sub-Total	15	14	14	14	15	9	7	7	7	6	0	0	0	0	0
Brazil	2	1	1	1	1	–	–	–	–	–	–	–	–	–	–
Grand Total	157	156	155	152	164	24	22	19	18	17	18	17	17	16	13

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

Positions at 31.12.2019	Number of Overseas Banks ^(b)					Licensed Banks ^(c)					Restricted Licence Banks ^(c)					Deposit-Taking Companies ^(c)					Local Representative Offices					
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	
World Ranking^(a)																										
1–20	20	20	20	20	20	39	36	34	33	33	5	6	5	4	4	–	–	1	1	1	–	–	–	–	–	
21–50	26	27	27	27	27	25	27	28	28	30	5	4	4	4	3	1	2	1	–	–	3	2	2	2	2	
51–100	28	28	28	30	31	23	21	22	24	27	2	3	2	2	1	3	3	3	3	2	7	8	8	8	6	
101–200	34	32	34	36	37	22	22	24	24	25	2	–	1	2	3	1	1	1	1	1	15	10	10	10	10	
201–500	57	56	47	42	39	30	32	29	27	26	3	3	2	1	1	4	4	5	4	4	22	19	13	12	10	
Sub-total	165	163	156	155	154	139	138	137	136	141	17	16	14	13	12	9	10	11	9	8	47	39	33	32	28	
Others	41	31	31	31	27	18	18	18	16	23	7	6	5	5	5	9	7	6	7	5	17	15	16	16	15	
Total	206	194	187	186	181	157	156	155	152	164	24	22	19	18	17	18	17	17	16	13	64	54	49	48	43	

(a) Top 500 banks/banking groups in the world ranked by total assets. Figures are extracted from The Banker, July 2019 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)	2015			2016			2017			2018 ^(d)			2019		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets															
Loans to customers	4,153	3,382	7,535	4,479	3,544	8,023	5,360	3,954	9,314	5,836	3,886	9,723	6,219	4,157	10,377
– Inside Hong Kong ^(a)	3,650	1,604	5,254	3,988	1,651	5,639	4,653	1,860	6,513	4,988	1,788	6,776	5,324	1,935	7,259
– Outside Hong Kong ^(b)	503	1,778	2,281	491	1,893	2,384	707	2,093	2,801	849	2,099	2,947	895	2,223	3,118
Interbank lending	561	4,577	5,138	720	4,513	5,233	652	5,343	5,995	692	5,906	6,598	648	5,128	5,776
– Inside Hong Kong	362	672	1,034	401	673	1,074	327	690	1,017	338	764	1,102	311	604	915
– Outside Hong Kong	199	3,905	4,104	318	3,841	4,159	326	4,653	4,978	354	5,142	5,496	337	4,524	4,861
Negotiable certificates of deposit (NCDs)	152	269	422	209	355	564	172	429	601	168	394	562	146	373	519
Negotiable debt instruments, other than NCDs	962	2,722	3,684	1,160	2,906	4,067	1,274	3,092	4,365	1,358	3,441	4,799	1,395	3,690	5,086
Other assets	1,053	1,349	2,403	1,049	1,716	2,766	924	1,497	2,421	875	1,487	2,361	1,034	1,672	2,705
Total assets	6,881	12,300	19,181	7,617	13,036	20,652	8,382	14,315	22,697	8,929	15,114	24,043	9,442	15,020	24,462
Liabilities															
Deposits from customers ^(c)	5,312	5,437	10,750	5,809	5,918	11,727	6,485	6,268	12,752	6,715	6,671	13,386	6,884	6,887	13,772
Interbank borrowing	805	4,011	4,816	888	3,842	4,730	829	4,653	5,482	945	4,849	5,794	959	4,514	5,473
– Inside Hong Kong	455	743	1,198	533	740	1,273	458	756	1,214	517	776	1,293	499	606	1,105
– Outside Hong Kong	351	3,267	3,618	355	3,101	3,457	371	3,897	4,268	428	4,073	4,501	461	3,908	4,368
Negotiable certificates of deposit	240	592	832	265	525	790	235	720	955	220	595	815	181	623	803
Other liabilities	1,322	1,461	2,783	1,563	1,843	3,405	1,618	1,889	3,507	1,853	2,195	4,048	2,200	2,214	4,414
Total liabilities	7,680	11,501	19,181	8,525	12,128	20,652	9,167	13,530	22,697	9,733	14,310	24,043	10,224	14,238	24,462

Retail Banks

(HK\$ billion)	2015			2016			2017			2018 ^(d)			2019		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets															
Loans to customers	3,376	1,432	4,808	3,611	1,601	5,212	4,171	1,819	5,991	4,600	1,831	6,431	4,988	1,939	6,927
– Inside Hong Kong ^(a)	3,091	817	3,908	3,340	907	4,247	3,818	995	4,813	4,157	993	5,150	4,468	1,075	5,543
– Outside Hong Kong ^(b)	285	616	900	271	694	965	353	825	1,178	443	838	1,281	520	864	1,384
Interbank lending	303	1,643	1,946	372	1,683	2,054	383	1,993	2,376	445	2,364	2,809	407	2,039	2,445
– Inside Hong Kong	227	260	488	264	357	621	246	384	630	272	453	725	255	381	636
– Outside Hong Kong	75	1,383	1,458	108	1,325	1,433	137	1,609	1,746	173	1,911	2,084	152	1,657	1,809
Negotiable certificates of deposit (NCDs)	113	127	240	153	124	277	119	123	242	136	123	259	105	117	223
Negotiable debt instruments, other than NCDs	772	1,985	2,757	931	2,047	2,978	995	2,036	3,031	1,048	2,243	3,292	1,106	2,502	3,608
Other assets	781	935	1,716	771	1,217	1,989	733	1,118	1,851	722	1,116	1,838	871	1,272	2,143
Total assets	5,344	6,123	11,467	5,838	6,672	12,510	6,400	7,090	13,490	6,952	7,677	14,630	7,477	7,870	15,346
Liabilities															
Deposits from customers ^(c)	4,719	3,787	8,506	5,073	4,072	9,145	5,704	4,356	10,061	5,939	4,754	10,693	6,149	4,972	11,122
Interbank borrowing	329	586	915	365	535	900	304	587	891	354	714	1,068	373	635	1,008
– Inside Hong Kong	200	281	481	250	242	492	193	248	440	234	263	497	244	160	404
– Outside Hong Kong	130	304	434	115	293	408	111	340	451	120	451	572	129	475	604
Negotiable certificates of deposit	62	123	185	50	85	136	46	125	171	42	79	121	57	87	144
Other liabilities	1,058	803	1,861	1,235	1,094	2,329	1,316	1,051	2,367	1,528	1,220	2,748	1,815	1,257	3,072
Total liabilities	6,169	5,298	11,467	6,723	5,787	12,510	7,370	6,120	13,490	7,862	6,767	14,630	8,395	6,951	15,346

(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.

(d) The 2018 figures for loans to customers inside/outside Hong Kong have been restated to reflect authorized institutions' reclassification of working capital loans.

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	2018	8,844	1,500	1,156	3,281	9,262	24,043
	2019	8,816	1,430	1,285	3,438	9,493	24,462
Deposits from Customers	2018	4,805	372	619	1,683	5,906	13,386
	2019	5,107	358	686	1,662	5,958	13,772
Loans to Customers	2018	3,682	577	299	1,296	3,869	9,723
	2019	3,940	578	353	1,413	4,093	10,377
Loans to Customers Inside Hong Kong^(a)	2018 ^(c)	2,441	313	254	749	3,019	6,776
	2019	2,633	307	287	820	3,213	7,259
Loans to Customers Outside Hong Kong^(b)	2018 ^(c)	1,242	264	44	547	850	2,947
	2019	1,307	271	66	593	880	3,118

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

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

(c) The 2018 figures for loans to customers inside/outside Hong Kong have been restated to reflect authorized institutions' reclassification of working capital loans.

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)	2018 ^(d)			2019		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets						
Loans to customers	476	(67)	409	383	271	654
– Inside Hong Kong ^(a)	335	(72)	263	336	147	483
– Outside Hong Kong ^(b)	141	5	146	47	124	171
Interbank lending	40	563	603	(44)	(778)	(822)
– Inside Hong Kong	12	74	85	(27)	(160)	(187)
– Outside Hong Kong	28	490	518	(17)	(618)	(635)
All other assets	30	303	334	174	413	588
Total assets	547	799	1,346	513	(93)	420
Liabilities						
Deposits from customers ^(c)	231	403	634	169	216	385
Interbank borrowing	116	196	312	15	(335)	(320)
– Inside Hong Kong	59	20	79	(18)	(170)	(188)
– Outside Hong Kong	57	176	233	33	(165)	(133)
All other liabilities	220	181	400	308	47	355
Total liabilities	566	780	1,346	491	(71)	420
Net Interbank Borrowing/(Lending)	76	(367)	(291)	59	443	502
Net Customer Lending/(Borrowing)	246	(471)	(225)	214	55	269

Retail Banks

Increase/(Decrease) in (HK\$ billion)	2018 ^(d)			2019		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets						
Loans to customers	429	12	441	388	108	495
– Inside Hong Kong ^(a)	339	(2)	337	311	81	392
– Outside Hong Kong ^(b)	90	13	104	77	26	103
Interbank lending	63	371	434	(39)	(326)	(364)
– Inside Hong Kong	26	69	95	(17)	(72)	(89)
– Outside Hong Kong	36	302	338	(21)	(254)	(275)
All other assets	61	205	265	176	410	586
Total assets	552	587	1,140	525	192	717
Liabilities						
Deposits from customers ^(c)	235	397	632	210	219	429
Interbank borrowing	50	127	177	19	(79)	(60)
– Inside Hong Kong	41	15	56	10	(103)	(92)
– Outside Hong Kong	10	111	121	9	24	33
All other liabilities	207	123	331	304	44	348
Total liabilities	492	647	1,140	533	184	717
Net Interbank Borrowing/(Lending)	(12)	(244)	(256)	58	247	305
Net Customer Lending/(Borrowing)	194	(386)	(191)	177	(111)	66

(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.

(d) The 2018 figures for loans to customers inside/outside Hong Kong have been restated to reflect authorized institutions' reclassification of working capital loans.

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	%
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
2019								
Licensed banks	6,192	4,118	10,310	99	6,869	6,871	13,740	100
Restricted licence banks	21	34	55	1	9	16	26	–
Deposit-taking companies	7	5	12	–	6	1	6	–
Total	6,219	4,157	10,377	100	6,884	6,887	13,772	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)	2015		2016		2017		2018 ^(b)		2019	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	454	9	455	8	494	8	456	7	453	6
Manufacturing	244	5	247	4	293	4	300	4	303	4
Transport and transport equipment	275	5	295	5	342	5	332	5	326	4
Building, construction and property development, and investment	1,138	22	1,260	22	1,471	23	1,527	23	1,632	22
Wholesale and retail trade	444	8	413	7	409	6	390	6	378	5
Financial concerns (other than authorized institutions)	453	9	546	10	821	13	858	13	908	13
Individuals:										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	41	1	43	1	51	1	58	1	78	1
– to purchase other residential properties	1,078	21	1,122	20	1,208	19	1,314	19	1,435	20
– other purposes	490	9	519	9	618	9	681	10	801	11
Others	637	12	740	13	805	12	860	13	945	13
Total^(a)	5,254	100	5,639	100	6,513	100	6,776	100	7,259	100

Retail Banks

Sector (HK\$ billion)	2015		2016		2017		2018 ^(b)		2019	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	294	8	312	7	327	7	315	6	316	6
Manufacturing	160	4	171	4	201	4	213	4	213	4
Transport and transport equipment	185	5	192	5	213	4	217	4	211	4
Building, construction and property development, and investment	856	22	949	22	1,086	23	1,155	22	1,217	22
Wholesale and retail trade	262	7	255	6	245	5	260	5	258	5
Financial concerns (other than authorized institutions)	224	6	284	7	425	9	464	9	512	9
Individuals:										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	41	1	43	1	51	1	58	1	78	1
– to purchase other residential properties	1,070	27	1,115	26	1,202	25	1,307	25	1,433	26
– other purposes	398	10	430	10	495	10	550	11	649	12
Others	417	11	498	12	569	12	611	12	657	12
Total^(a)	3,908	100	4,247	100	4,813	100	5,150	100	5,543	100

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

(b) The 2018 figures for loans to customers inside Hong Kong by economic sector have been restated to reflect authorized institutions' reclassification of working capital loans.

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)								
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
2019	1,036	2,641	3,207	6,884	945	2,594	2,610	6,149
Foreign Currency								
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
2019	952	2,295	3,641	6,887	612	2,013	2,347	4,972
Total								
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
2019	1,987	4,936	6,848	13,772	1,557	4,607	4,958	11,122

(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)	2018			2019		
	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	434	1,029	1,464	353	1,509	1,861
United States of America	118	571	689	141	595	736
Japan	4	338	342	31	497	529
Australia	270	104	374	283	122	405
Canada	95	70	165	107	62	169
Luxembourg	54	20	74	60	20	80
Ireland	0	44	44	(0)	61	61
New Zealand	20	22	41	20	25	45
France	(47)	59	12	(44)	67	23
Liechtenstein	8	(0)	8	15	(0)	15
United Kingdom	94	(305)	(211)	50	(37)	13
Sweden	3	14	18	1	12	13
Norway	5	6	11	7	5	12
Finland	2	(1)	2	5	2	7
Denmark	1	1	2	1	1	2
Malta	(1)	1	(0)	(0)	1	1
Greece	(0)	(1)	(1)	(0)	(1)	(1)
Belgium	7	3	10	(4)	1	(2)
Cyprus	0	0	0	0	(3)	(3)
Germany	(18)	52	34	(39)	36	(3)
Austria	4	0	5	(11)	1	(11)
Switzerland	(11)	(6)	(17)	(16)	(3)	(18)
Italy	(35)	(2)	(37)	(44)	(1)	(45)
Spain	(33)	(2)	(35)	(69)	(5)	(74)
Netherlands	(107)	40	(67)	(141)	49	(92)
Others	(0)	1	1	0	(1)	(0)
Offshore centres	(23)	120	97	3	164	167
West Indies UK	0	130	130	0	174	175
Cayman Islands	(5)	68	62	(10)	84	74
Singapore	86	(86)	(0)	84	(62)	23
Mauritius	5	2	7	4	7	12
Bahrain	4	4	9	4	3	7
Panama	1	7	9	1	4	5
Jersey	(0)	5	4	(0)	5	5
Bermuda	(0)	(1)	(1)	(0)	2	2
Guernsey	(0)	3	2	(0)	1	1
Vanuatu	(0)	(1)	(1)	(0)	(1)	(1)
Barbados	0	(2)	(2)	0	(1)	(1)
Bahamas	(12)	3	(9)	(8)	(8)	(16)
Samoa	(0)	(27)	(27)	(0)	(26)	(26)
Macao SAR	(101)	16	(85)	(72)	(18)	(90)
Others	0	(1)	(1)	(0)	(0)	(0)
Developing Europe	(11)	(64)	(75)	(5)	(80)	(85)
Turkey	4	(1)	3	4	(2)	2
Poland	(0)	0	0	0	1	1
Czech Republic	(1)	0	(0)	(0)	1	1
Hungary	1	1	2	1	(2)	(1)
Russia	(8)	(64)	(72)	(1)	(77)	(78)
Others	(7)	(0)	(8)	(8)	(1)	(8)

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

Region/Economy ^(a) (HK\$ billion)	2018			2019		
	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	22	8	30	14	8	22
Venezuela	14	0	14	12	(0)	12
Peru	0	5	5	0	7	7
Mexico	0	6	7	0	7	7
Brazil	7	2	9	2	2	4
Chile	1	(2)	(1)	1	(0)	1
Others	(0)	(3)	(4)	(2)	(7)	(9)
Developing Africa and Middle East	19	(2)	17	59	24	84
United Arab Emirates	27	27	54	58	31	89
Qatar	12	23	35	19	20	40
Saudi Arabia	(17)	(2)	(18)	(4)	14	10
South Africa	6	2	8	6	2	8
Oman	(1)	3	2	(0)	2	2
Kenya	0	1	1	1	1	2
Egypt	(2)	2	(0)	(1)	1	1
Israel	1	(1)	(0)	1	(1)	(0)
Ghana	(1)	(0)	(1)	(1)	0	(1)
Kuwait	(0)	(1)	(2)	(1)	(0)	(2)
Liberia	0	(3)	(3)	0	(3)	(3)
Nigeria	(2)	(19)	(22)	(13)	(12)	(26)
Others	(4)	(32)	(36)	(5)	(31)	(36)
Developing Asia and Pacific	1,427	(443)	984	844	(179)	664
Mainland China	865	(152)	713	338	32	370
Republic of Korea	230	46	277	281	71	352
India	(5)	75	70	(32)	95	63
Malaysia	46	7	53	40	1	41
Indonesia	16	16	32	15	24	40
Bangladesh	19	(1)	18	18	(0)	18
Sri Lanka	7	4	11	5	3	8
Papua New Guinea	(0)	2	2	(1)	3	2
Laos	0	0	0	1	0	1
Mongolia	(0)	2	2	(1)	2	1
Myanmar	(1)	1	0	(1)	1	1
Pakistan	1	(2)	(1)	(0)	(0)	(1)
Brunei Darussalam	(1)	(1)	(2)	(0)	(1)	(1)
Maldives	(0)	0	(0)	(1)	(1)	(2)
Vietnam	(18)	13	(5)	(18)	16	(2)
Thailand	57	(68)	(10)	67	(72)	(5)
Kazakhstan	(2)	(3)	(4)	(1)	(4)	(6)
Cambodia	(5)	(1)	(6)	(6)	(3)	(9)
Nepal	(6)	(2)	(8)	(8)	(2)	(10)
Philippines	(15)	(23)	(37)	(1)	(17)	(18)
Taiwan	240	(363)	(123)	153	(339)	(186)
Others	(2)	5	3	(4)	11	7
International organisations	0	76	76	0	92	92
Overall Total	1,868	726	2,593	1,267	1,539	2,807

(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.