

Annex and Tables

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Annex Authorized Institutions and Local Representative Offices

at 31 December 2020

LICENSED BANKS

Incorporated in Hong Kong

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

Incorporated outside Hong Kong

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

Addition in 2020

Annex Authorized Institutions and Local Representative Offices at 31 December 2020 (continued)

E.Sun Commercial Bank, Ltd.
 EAST WEST BANK
 EFG Bank AG
 also known as:
 EFG Bank SA
 EFG Bank Ltd
 ERSTE GROUP BANK AG
 FAR EASTERN INTERNATIONAL BANK
 First Abu Dhabi Bank PJSC
 First Commercial Bank, Ltd.
 Hachijuni Bank, Ltd. (The)
 HDFC BANK LIMITED
 HONG LEONG BANK BERHAD
 HSBC Bank plc
 HSBC Bank USA, National Association
 Hua Nan Commercial Bank, Ltd.
 HUA XIA BANK CO., Limited
 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
 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.
 MUFG Bank, Ltd.
 National Australia Bank Limited
 National Bank of Pakistan
 NATIXIS
 NATWEST MARKETS PLC
 O-Bank Co., Ltd.
 Oversea-Chinese Banking Corporation
 Limited
 Philippine National Bank
 Pictet & Cie (Europe) S.A.
 Ping An Bank Co., Ltd.
 PT. Bank Negara Indonesia (Persero)
 Tbk.
 Punjab National Bank
 Qatar National Bank (Q.P.S.C.)
 Royal Bank of Canada
 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)
 TAIPEI FUBON COMMERCIAL BANK CO.,
 LTD.
 TAISHIN INTERNATIONAL BANK CO., LTD
 Taiwan Business Bank, Ltd.
 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
 also known as UNITED PRIVATE BANK,
 UBP LTD
 Union Bank of India
 United Overseas Bank Ltd.
 Wells Fargo Bank, National Association
 Westpac Banking Corporation
 Woori Bank
 Yuanta Commercial Bank Co., Ltd

Deletion in 2020

Allahabad Bank
 Axis Bank Limited
 Banca Monte dei Paschi di Siena S.p.A.
 Coutts & Co AG
 also known as:
 Coutts & Co SA
 Coutts & Co Ltd
 HSBC Private Bank (Suisse) SA
 NatWest Markets N.V.

Annex Authorized Institutions and Local Representative Offices at 31 December 2020 (continued)

RESTRICTED LICENCE BANKS

Incorporated in Hong Kong

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

Annex Authorized Institutions and Local Representative Offices at 31 December 2020 (continued)

DEPOSIT-TAKING COMPANIES

Incorporated in Hong Kong

BCOM Finance (Hong Kong) Limited	Corporate Finance (D.T.C.) Limited	Deletion in 2020
BPI International Finance Limited	FUBON CREDIT (HONG KONG) LIMITED	Gunma Finance (Hong Kong) Limited
Chau's Brothers Finance Company Limited	KEB Hana Global Finance Limited	
Chong Hing Finance Limited	KEXIM ASIA LIMITED	
Commonwealth Finance Corporation Limited	PUBLIC FINANCE LIMITED	
	Vietnam Finance Company Limited	
	WOORI GLOBAL MARKETS ASIA LIMITED	

Incorporated outside Hong Kong

NIL

Annex Authorized Institutions and Local Representative Offices at 31 December 2020 (continued)

LOCAL REPRESENTATIVE OFFICES

ABC BANKING CORPORATION LTD	Iyo Bank, Ltd. (The)	Union Bank of Taiwan
Ashikaga Bank, Ltd. (The)	JIH SUN INTERNATIONAL Bank, Ltd.	Unione di Banche Italiane S.p.A.
BANCO BPM SOCIETA' PER AZIONI	Korea Development Bank (The)	VP Bank Ltd
Banco Bradesco S.A.	Manulife Bank of Canada	also known as :
Banco Security	Metropolitan Bank and Trust Company	VP Bank AG
BANK OF BEIJING CO., LTD.	Nanto Bank, Ltd. (The)	VP Bank SA
BANK OF DONGGUAN CO., LTD.	National Bank of Canada	Yamaguchi Bank, Ltd. (The)
Bank of Fukuoka, Ltd. (The)	Nishi-Nippon City Bank, Ltd. (The)	Yamanashi Chuo Bank, Ltd.
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	
Banque Transatlantique S.A.	P.T. Bank Rakyat Indonesia (Persero)	Deletion in 2020
BENDURA BANK AG	Resona Bank, Limited	CHINA BOHAI BANK CO., LTD.
CAIXABANK S.A.	Shinkin Central Bank	CHINA GUANGFA BANK CO., LTD.
Citco Bank Nederland N.V. #	Shoko Chukin Bank, Ltd. (The)	
CLEARSTREAM BANKING S.A.	Silicon Valley Bank	
Doha Bank Q.P.S.C.	Swissquote Bank SA	
Dukascopy Bank SA	also known as :	
Export-Import Bank of China (The)	Swissquote Bank AG	
also known as China Exim Bank	Swissquote Bank Inc.	
Gunma Bank, Ltd. (The)#	Swissquote Bank Ltd	
Habib Bank A.G. Zurich		

Addition in 2020

Table A Major Economic Indicators

	2016	2017	2018	2019	2020
I. Gross Domestic Product					
Real GDP growth (%)	2.2	3.8	2.8	(1.2)	(6.1)^(a)
Nominal GDP growth (%)	3.8	6.8	6.6	1.1	(5.4)^(a)
Real growth of major expenditure components of GDP (%)					
– Private consumption expenditure	2.0	5.5	5.3	(1.1)	(10.1)^(a)
– Government consumption expenditure	3.4	2.8	4.2	5.1	7.8^(a)
– Gross domestic fixed capital formation of which	(0.1)	3.1	1.7	(12.3)	(11.5)^(a)
– Building and construction	5.9	(0.5)	(0.5)	(6.2)	(8.2)^(a)
– Machinery, equipment and intellectual property products	(6.4)	3.8	8.8	(20.0)	(19.2)^(a)
– Exports ^(b)	0.7	5.8	3.7	(5.6)	(6.1)^(a)
– Imports ^(b)	0.9	6.6	4.5	(6.8)	(6.2)^(a)
GDP at current market prices (US\$ billion)	320.8	341.2	361.7	365.7	349.4^(a)
Per capita GDP at current market prices (US\$)	43,732	46,162	48,542	48,714	46,707^(a)
II. External Trade (HK\$ billion) ^(b)					
Trade in goods ^(c)					
– Exports of goods	3,892.9	4,212.8	4,453.4	4,292.6	4,282.3^(a)
– Imports of goods	4,022.6	4,391.3	4,706.3	4,418.6	4,329.1^(a)
– Balance of trade in goods	(129.7)	(178.5)	(253.0)	(126.0)	(46.8)^(a)
Trade in services					
– Exports of services	764.7	811.3	886.9	792.9	494.9^(a)
– Imports of services	578.1	605.9	639.9	618.2	395.8^(a)
– Balance of trade in services	186.6	205.4	246.9	174.7	99.1^(a)
III. Fiscal Expenditure and Revenue (HK\$ million, fiscal year)					
Total government expenditure ^(d)	462,052	470,863	531,825	609,330	820,385^(a)
Total government revenue ^(e)	573,125	619,836	599,774	598,756	562,798^(a)
Consolidated surplus/(deficit)	111,073	148,973	67,949	(10,575)	(257,587)^(a)
Reserve balance as at end of fiscal year ^(f)	953,960	1,102,934	1,170,882	1,160,308	902,721^(a)
IV. Prices (annual change, %)					
Consumer Price Index (A)	2.8	1.5	2.7	3.3	(0.5)
Composite Consumer Price Index	2.4	1.5	2.4	2.9	0.3
Trade Unit Value Indices					
– Domestic exports	(1.4)	2.0	1.8	1.1	0.3
– Re-exports	(1.7)	1.8	2.4	1.1	(0.6)
– Imports	(1.7)	1.9	2.6	1.3	(0.7)
Property Price Indices					
– Residential flats	(3.6)	16.7	13.0	1.5	(0.5)^(a)
– Office premises	(4.9)	14.1	13.9	(2.1)	(13.7)^(a)
– Retail premises	(5.8)	6.0	5.9	(7.1)	(5.6)^(a)
– Flatted factory premises	(4.3)	12.3	14.1	(0.0)	(7.0)^(a)

Table A Major Economic Indicators (continued)

	2016	2017	2018	2019	2020
V. Labour					
Labour force (annual change, %)	0.4	0.7	0.8	(0.3)	(2.0)
Employment (annual change, %)	0.4	1.0	1.1	(0.4)	(4.9)
Unemployment rate (annual average, %)	3.4	3.1	2.8	2.9	5.8
Underemployment rate (annual average, %)	1.4	1.2	1.1	1.1	3.3
Employment ('000)	3,787.1	3,823.2	3,867.0	3,849.9	3,661.6
VI. Money Supply (HK\$ billion)					
HK\$ money supply					
– M1	1,428.8	1,598.0	1,555.7	1,533.1	1,972.7
– M2 ^(g)	6,280.2	7,010.3	7,262.5	7,438.8	7,922.1
– M3 ^(g)	6,292.7	7,024.5	7,284.3	7,454.7	7,937.0
Total money supply					
– M1	2,214.0	2,431.5	2,421.6	2,484.7	3,231.9
– M2	12,508.1	13,755.3	14,348.1	14,745.9	15,606.6
– M3	12,551.3	13,803.8	14,403.7	14,786.4	15,644.0
VII. Interest Rates (end of period, %)					
Three-month interbank rate ^(h)	1.02	1.31	2.33	2.43	0.35
Savings deposit	0.01	0.01	0.13	0.00	0.00
One-month time deposit	0.01	0.01	0.14	0.12	0.02
Banks' 'Best lending rate'	5.00	5.00	5.13	5.00	5.00
Banks' 'Composite rate' ⁽ⁱ⁾	0.31	0.38	0.89	1.09	0.28
VIII. Exchange Rates (end of period)					
USD/HKD	7.754	7.814	7.834	7.787	7.753
Trade-weighted Effective Exchange Rate Index (Jan 2010=100)	108.8	100.9	104.8	105.9	100.8
IX. Foreign Currency Reserve Assets (US\$ billion) ^(j)	386.3	431.4	424.6	441.4	491.9
X. Stock Market (end of period figures)					
Hang Seng Index	22,001	29,919	25,846	28,190	27,231
Average price/earnings ratio	10.5	16.3	10.5	13.3	17.6
Market capitalisation (HK\$ billion)	24,450.4	33,718.0	29,723.2	38,058.3	47,392.2

(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 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 figures in 2019 and 2020 are not strictly comparable with those for previous years.

(j) Excludes unsettled forward transactions but includes gold.

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

	All Authorized Institutions					Retail Banks				
	2016 %	2017 %	2018 %	2019 %	2020 %	2016 %	2017 %	2018 %	2019 %	2020 %
Asset Quality^(b)										
As % of total credit exposures ^(c)										
Total outstanding provisions/impairment allowances	0.49	0.48	0.49	0.49	0.62	0.29	0.26	0.34	0.36	0.51
Classified ^(d) exposures:										
– Gross	0.58	0.48	0.39	0.39	0.66	0.45	0.37	0.34	0.29	0.57
– Net of specific provisions/individual impairment allowances	0.35	0.26	0.19	0.19	0.37	0.31	0.25	0.20	0.15	0.34
– Net of all provisions/impairment allowances	0.09	0.00	(0.10)	(0.10)	0.04	0.17	0.11	(0.00)	(0.07)	0.07
As % of total loans ^(e)										
Total outstanding provisions/impairment allowances	0.76	0.71	0.70	0.70	0.86	0.51	0.45	0.52	0.56	0.76
Classified ^(d) loans:										
– Gross	0.85	0.68	0.55	0.57	0.90	0.72	0.56	0.51	0.48	0.82
– Net of specific provisions/individual impairment allowances	0.51	0.36	0.26	0.28	0.50	0.48	0.36	0.30	0.25	0.46
– Net of all provisions/impairment allowances	0.10	(0.04)	(0.15)	(0.13)	0.04	0.21	0.11	(0.02)	(0.08)	0.06
Overdue > 3 months and rescheduled loans	0.67	0.52	0.36	0.34	0.57	0.53	0.40	0.32	0.32	0.48
Profitability										
Return on assets (operating profit)	0.81	0.91	0.97	0.95	0.66	1.09	1.16	1.27	1.19	0.77
Return on assets (post-tax profit)	1.00	0.83	0.84	0.83	0.58	1.44	1.07	1.10	1.05	0.70
Net interest margin	1.04	1.12	1.20	1.23	0.97	1.32	1.45	1.62	1.63	1.18
Cost-to-income ratio	50.4	47.0	45.0	45.6	50.6	43.2	41.9	38.7	39.5	46.8
Loan impairment charges to total assets	0.10	0.10	0.06	0.09	0.14	0.07	0.06	0.05	0.08	0.12
Liquidity										
Loan to deposit ratio (all currencies)	68.4	73.0	72.6	75.3	72.3	57.0	59.5	60.1	62.3	59.6
Loan to deposit ^(f) ratio (Hong Kong dollar)	77.1	82.7	86.9	90.3	83.5	71.2	73.1	77.5	81.1	75.9
						Surveyed Institutions				
						2016 %	2017 %	2018 %	2019 %	2020 %
Asset Quality										
Delinquency ratio of residential mortgage loans						0.03	0.03	0.02	0.03	0.04
Credit card receivables										
– Delinquency ratio						0.24	0.22	0.21	0.25	0.27
– Charge-off ratio						1.92	1.75	1.51	1.57	2.18
						Locally Incorporated Licensed Banks				
						2016 %	2017 %	2018 %	2019 %	2020 %
Profitability										
Operating profit to shareholders' funds						10.9	11.7	12.9	11.6	7.7
Post-tax profit to shareholders' funds						14.6	10.9	11.2	10.2	6.9
Capital Adequacy										
Equity to assets ratio ^(b)						9.6	9.6	9.3	9.7	9.3
						All Locally Incorporated Authorized Institutions				
						2016 %	2017 %	2018 %	2019 %	2020 %
Capital Adequacy^(g)										
Common Equity Tier 1 capital ratio						15.4	15.3	16.0	16.5	16.7
Tier 1 capital ratio						16.4	16.5	17.9	18.5	18.7
Total capital ratio						19.2	19.1	20.3	20.7	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

	2016	2017	2018	2019	2020
Licensed Banks					
(i) Incorporated in Hong Kong	22	22	22	31	31
(ii) Incorporated outside Hong Kong	134	133	130	133	130
Total	156	155	152	164	161
Restricted Licence Banks					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	1	1	1	1	1
(b) incorporated outside Hong Kong	5	5	4	4	4
(ii) Subsidiaries or branches of foreign banks which are not licensed banks in Hong Kong	10	7	7	7	7
(iii) Bank related	3	3	3	3	3
(iv) Others	3	3	3	2	2
Total	22	19	18	17	17
Deposit-taking Companies					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	4	4	3	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	4	3
(iii) Bank related	–	–	–	–	–
(iv) Others	4	4	4	3	3
Total	17	17	16	13	12
All Authorized Institutions	195	191	186	194	190
Local Representative Offices	54	49	48	43	43

Table D Authorized Institutions: Region/Economy of Beneficial Ownership

Region/Economy	Licensed Banks					Restricted Licence Banks					Deposit-taking Companies				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
Asia & Pacific															
Hong Kong	7	7	7	9	9	–	–	–	–	–	2	2	2	1	1
Australia	5	5	5	5	5	–	–	–	–	–	–	–	–	–	–
Mainland China	21	22	22	30	32	2	2	2	2	2	3	3	2	2	2
India	12	12	12	12	10	–	–	–	–	–	1	1	1	1	1
Indonesia	1	1	1	1	1	1	1	1	1	1	–	–	–	–	–
Japan	11	11	10	10	10	2	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	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	5	5	5	5	5	2	1	1	1	1	4	4	4	3	3
Taiwan	20	20	20	20	20	–	–	–	–	–	1	1	1	1	1
Thailand	1	1	1	1	1	3	2	2	2	2	–	–	–	–	–
Vietnam	–	–	–	–	–	–	–	–	–	–	1	1	1	1	1
Sub-Total	96	97	96	106	106	12	10	10	10	10	17	17	16	13	12
Europe															
Austria	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
Belgium	1	1	1	1	1	1	1	1	1	1	–	–	–	–	–
France	7	7	7	7	7	2	1	–	–	–	–	–	–	–	–
Germany	4	3	3	3	3	–	–	–	–	–	–	–	–	–	–
Italy	3	3	3	3	2	–	–	–	–	–	–	–	–	–	–
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	8	7	6	6	7	–	–	–	–	–	–	–	–	–	–
United Kingdom	10	10	9	9	6	–	–	–	–	–	–	–	–	–	–
Sub-Total	42	40	38	38	35	3	2	1	1	1	0	0	0	0	0
Middle East															
Iran	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
Qatar	–	–	–	1	1	–	–	–	–	–	–	–	–	–	–
United Arab Emirates	2	2	2	2	2	–	–	–	–	–	–	–	–	–	–
Sub-Total	3	3	3	4	4	0	0	0	0	0	0	0	0	0	0
North America															
Canada	5	5	5	5	5	2	2	2	2	2	–	–	–	–	–
United States	9	9	9	10	10	5	5	5	4	4	–	–	–	–	–
Sub-Total	14	14	14	15	15	7	7	7	6	6	0	0	0	0	0
Brazil	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
Grand Total	156	155	152	164	161	22	19	18	17	17	17	17	16	13	12

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

Positions at 31.12.2020	Number of Overseas Banks ^(b)					Licensed Banks ^(c)					Restricted Licence Banks ^(c)					Deposit-Taking Companies ^(c)					Local Representative Offices				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
World Ranking ^(a)																									
1–20	20	20	20	20	19	36	34	33	33	30	6	5	4	4	4	–	1	1	1	–	–	–	–	–	–
21–50	27	27	27	27	28	27	28	28	30	30	4	4	4	3	3	2	1	–	–	1	2	2	2	2	2
51–100	28	28	30	31	30	21	22	24	27	27	3	2	2	1	1	3	3	3	2	2	8	8	8	6	5
101–200	32	34	36	37	36	22	24	24	25	23	–	1	2	3	4	1	1	1	1	2	10	10	10	10	11
201–500	56	47	42	39	35	32	29	27	26	20	3	2	1	1	1	4	5	4	4	2	19	13	12	10	12
Sub-total	163	156	155	154	148	138	137	136	141	130	16	14	13	12	13	10	11	9	8	7	39	33	32	28	30
Others	31	31	31	27	30	18	18	16	23	31	6	5	5	5	4	7	6	7	5	5	15	16	16	15	13
Total	194	187	186	181	178	156	155	152	164	161	22	19	18	17	17	17	17	16	13	12	54	49	48	43	43

(a) Top 500 banks/banking groups in the world ranked by total assets. Figures are extracted from *The Banker*, July 2020 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)	2016			2017			2018 ^(d)			2019			2020		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets															
Loans to customers	4,479	3,544	8,023	5,360	3,954	9,314	5,836	3,886	9,723	6,219	4,157	10,377	6,107	4,392	10,499
– Inside Hong Kong ^(a)	3,988	1,651	5,639	4,653	1,860	6,513	4,988	1,788	6,776	5,324	1,935	7,259	5,278	2,100	7,378
– Outside Hong Kong ^(b)	491	1,893	2,384	707	2,093	2,801	849	2,099	2,947	895	2,223	3,118	829	2,292	3,120
Interbank lending	720	4,513	5,233	652	5,343	5,995	692	5,906	6,598	648	5,128	5,776	528	5,149	5,678
– Inside Hong Kong	401	673	1,074	327	690	1,017	338	764	1,102	311	604	915	290	590	880
– Outside Hong Kong	318	3,841	4,159	326	4,653	4,978	354	5,142	5,496	337	4,524	4,861	238	4,560	4,798
Negotiable certificates of deposit (NCDs)	209	355	564	172	429	601	168	394	562	146	373	519	171	343	514
Negotiable debt instruments, other than NCDs	1,160	2,906	4,067	1,274	3,092	4,365	1,358	3,441	4,799	1,395	3,690	5,086	1,306	4,076	5,383
Other assets	1,049	1,716	2,766	924	1,497	2,421	875	1,487	2,361	1,033	1,672	2,705	1,454	2,338	3,792
Total assets	7,617	13,036	20,652	8,382	14,315	22,697	8,929	15,114	24,043	9,442	15,020	24,462	9,567	16,299	25,865
Liabilities															
Deposits from customers ^(c)	5,809	5,918	11,727	6,485	6,268	12,752	6,715	6,671	13,386	6,884	6,887	13,772	7,311	7,202	14,514
Interbank borrowing	888	3,842	4,730	829	4,653	5,482	945	4,849	5,794	959	4,514	5,473	851	4,748	5,599
– Inside Hong Kong	533	740	1,273	458	756	1,214	517	776	1,293	499	606	1,105	464	605	1,069
– Outside Hong Kong	355	3,101	3,457	371	3,897	4,268	428	4,073	4,501	461	3,908	4,368	387	4,142	4,530
Negotiable certificates of deposit	265	525	790	235	720	955	220	595	815	181	623	803	229	655	884
Other liabilities	1,563	1,843	3,405	1,618	1,889	3,507	1,853	2,195	4,048	2,200	2,214	4,414	2,115	2,754	4,869
Total liabilities	8,525	12,128	20,652	9,167	13,530	22,697	9,733	14,310	24,043	10,224	14,238	24,462	10,507	15,359	25,865

Retail Banks

(HK\$ billion)	2016			2017			2018 ^(d)			2019			2020		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets															
Loans to customers	3,611	1,601	5,212	4,171	1,819	5,991	4,600	1,831	6,431	4,988	1,939	6,927	5,005	2,106	7,111
– Inside Hong Kong ^(a)	3,340	907	4,247	3,818	995	4,813	4,157	993	5,150	4,468	1,075	5,543	4,473	1,156	5,629
– Outside Hong Kong ^(b)	271	694	965	353	825	1,178	443	838	1,281	520	864	1,384	532	950	1,482
Interbank lending	372	1,683	2,054	383	1,993	2,376	445	2,364	2,809	407	2,039	2,445	316	2,237	2,553
– Inside Hong Kong	264	357	621	246	384	630	272	453	725	255	381	636	219	374	593
– Outside Hong Kong	108	1,325	1,433	137	1,609	1,746	173	1,911	2,084	152	1,657	1,809	97	1,863	1,960
Negotiable certificates of deposit (NCDs)	153	124	277	119	123	242	136	123	259	105	117	223	130	124	254
Negotiable debt instruments, other than NCDs	931	2,047	2,978	995	2,036	3,031	1,048	2,243	3,292	1,106	2,502	3,608	1,082	2,805	3,888
Other assets	771	1,217	1,989	733	1,118	1,851	722	1,116	1,838	871	1,272	2,143	1,166	1,699	2,865
Total assets	5,838	6,672	12,510	6,400	7,090	13,490	6,952	7,677	14,630	7,477	7,870	15,346	7,701	8,971	16,671
Liabilities															
Deposits from customers ^(c)	5,073	4,072	9,145	5,704	4,356	10,061	5,939	4,754	10,693	6,149	4,972	11,122	6,595	5,329	11,924
Interbank borrowing	365	535	900	304	587	891	354	714	1,068	373	635	1,008	373	857	1,230
– Inside Hong Kong	250	242	492	193	248	440	234	263	497	244	160	404	245	230	475
– Outside Hong Kong	115	293	408	111	340	451	120	451	572	129	475	604	128	626	754
Negotiable certificates of deposit	50	85	136	46	125	171	42	79	121	57	87	144	94	80	174
Other liabilities	1,235	1,094	2,329	1,316	1,051	2,367	1,528	1,220	2,748	1,815	1,257	3,072	1,712	1,632	3,344
Total liabilities	6,723	5,787	12,510	7,370	6,120	13,490	7,862	6,767	14,630	8,395	6,951	15,346	8,775	7,897	16,671

(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 China	Japan	US	Europe	Others	Total
Total Assets	2019	8,816	1,430	1,285	3,438	9,492	24,462
	2020	9,195	1,451	1,409	3,629	10,182	25,865
Deposits from Customers	2019	5,107	358	686	1,662	5,958	13,772
	2020	5,371	319	761	1,786	6,276	14,514
Loans to Customers	2019	3,940	578	353	1,413	4,093	10,377
	2020	4,050	586	336	1,459	4,067	10,499
Loans to Customers Inside Hong Kong ^(a)	2019	2,633	307	287	820	3,213	7,259
	2020	2,736	316	270	850	3,207	7,378
Loans to Customers Outside Hong Kong ^(b)	2019	1,307	271	66	593	880	3,118
	2020	1,314	271	66	609	860	3,120

(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)	2019			2020		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets						
Loans to customers	383	271	654	(112)	234	122
– Inside Hong Kong ^(a)	336	147	483	(46)	165	119
– Outside Hong Kong ^(b)	47	124	171	(67)	69	2
Interbank lending	(44)	(778)	(822)	(119)	21	(98)
– Inside Hong Kong	(27)	(160)	(187)	(21)	(14)	(35)
– Outside Hong Kong	(17)	(618)	(635)	(98)	35	(63)
All other assets	174	413	587	357	1,023	1,380
Total assets	513	(93)	419	125	1,278	1,403
Liabilities						
Deposits from customers ^(c)	169	216	385	427	315	742
Interbank borrowing	15	(335)	(320)	(108)	234	126
– Inside Hong Kong	(18)	(170)	(188)	(35)	(1)	(36)
– Outside Hong Kong	33	(165)	(133)	(73)	235	161
All other liabilities	307	47	355	(36)	572	535
Total liabilities	491	(71)	419	283	1,120	1,403
Net Interbank Borrowing/(Lending)	59	443	502	11	213	224
Net Customer Lending/(Borrowing)	214	55	269	(540)	(81)	(620)

Retail Banks

Increase/(Decrease) in (HK\$ billion)	2019			2020		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets						
Loans to customers	388	108	495	18	167	184
– Inside Hong Kong ^(a)	311	81	392	5	81	86
– Outside Hong Kong ^(b)	77	26	103	13	86	98
Interbank lending	(39)	(326)	(364)	(90)	198	108
– Inside Hong Kong	(17)	(72)	(89)	(36)	(7)	(43)
– Outside Hong Kong	(21)	(254)	(275)	(54)	205	151
All other assets	176	410	585	297	736	1,033
Total assets	524	192	717	224	1,101	1,325
Liabilities						
Deposits from customers ^(c)	210	219	429	446	357	802
Interbank borrowing	19	(79)	(60)	(0)	221	221
– Inside Hong Kong	10	(103)	(92)	1	70	71
– Outside Hong Kong	9	24	33	(1)	151	150
All other liabilities	303	44	347	(66)	367	302
Total liabilities	533	184	717	380	945	1,325
Net Interbank Borrowing/(Lending)	58	247	305	90	23	113
Net Customer Lending/(Borrowing)	177	(111)	66	(428)	(190)	(618)

(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	%
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
2020								
Licensed banks	6,084	4,352	10,436	99	7,298	7,183	14,481	100
Restricted licence banks	17	35	52	–	8	19	27	–
Deposit-taking companies	6	5	10	–	5	1	6	–
Total	6,107	4,392	10,499	100	7,311	7,202	14,514	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)	2016		2017		2018 ^(b)		2019		2020	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	455	8	494	8	456	7	453	6	425	6
Manufacturing	247	4	293	4	300	4	303	4	309	4
Transport and transport equipment	295	5	342	5	332	5	326	4	350	5
Building, construction and property development, and investment	1,260	22	1,470	23	1,526	23	1,631	22	1,635	22
Wholesale and retail trade	413	7	409	6	390	6	378	5	350	5
Financial concerns (other than authorized institutions)	546	10	821	13	858	13	908	13	918	12
Individuals:										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	43	1	51	1	58	1	78	1	94	1
– to purchase other residential properties	1,122	20	1,226	19	1,340	20	1,466	20	1,580	21
– other purposes	519	9	605	9	663	10	779	11	777	11
Others	740	13	801	12	854	13	936	13	941	13
Total ^(a)	5,639	100	6,513	100	6,776	100	7,259	100	7,378	100

Retail Banks

Sector (HK\$ billion)	2016		2017		2018 ^(b)		2019		2020	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	312	7	327	7	315	6	316	6	296	5
Manufacturing	171	4	201	4	213	4	213	4	209	4
Transport and transport equipment	192	5	213	4	217	4	211	4	237	4
Building, construction and property development, and investment	949	22	1,085	23	1,154	22	1,216	22	1,233	22
Wholesale and retail trade	255	6	245	5	260	5	258	5	228	4
Financial concerns (other than authorized institutions)	284	7	425	9	464	9	512	9	488	9
Individuals:										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	43	1	51	1	58	1	78	1	94	2
– to purchase other residential properties	1,115	26	1,220	25	1,333	26	1,464	26	1,578	28
– other purposes	430	10	482	10	532	10	627	11	610	11
Others	498	12	566	12	604	12	648	12	657	12
Total ^(a)	4,247	100	4,813	100	5,150	100	5,543	100	5,629	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)								
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
2020	1,432	3,373	2,507	7,311	1,302	3,302	1,991	6,595
Foreign Currency								
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
2020	1,259	2,967	2,976	7,202	820	2,631	1,877	5,329
Total								
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
2020	2,691	6,340	5,483	14,514	2,122	5,934	3,868	11,924

(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)	2019			2020		
	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	353	1,509	1,861	528	1,636	2,164
United States of America	141	595	736	280	529	809
Japan	31	497	529	(17)	555	538
Australia	283	122	405	248	131	379
Canada	107	62	169	124	95	219
Luxembourg	60	20	80	40	35	75
France	(44)	67	23	(8)	78	71
Ireland	(0)	61	61	1	63	64
United Kingdom	50	(37)	13	75	(36)	40
New Zealand	20	25	45	17	20	37
Germany	(39)	36	(3)	(38)	74	36
Sweden	1	12	13	1	23	24
Liechtenstein	15	(0)	15	13	(1)	13
Norway	7	5	12	7	3	10
Belgium	(4)	1	(2)	2	6	8
Finland	5	2	7	1	4	5
Switzerland	(16)	(3)	(18)	3	(0)	2
Denmark	1	1	2	1	(0)	1
Malta	(0)	1	1	(0)	1	1
Greece	(0)	(1)	(1)	(0)	(1)	(1)
Portugal	0	(0)	0	0	(1)	(1)
Cyprus	0	(3)	(3)	0	(2)	(2)
Austria	(11)	1	(11)	(13)	0	(12)
Netherlands	(141)	49	(92)	(97)	63	(34)
Italy	(44)	(1)	(45)	(38)	(1)	(38)
Spain	(69)	(5)	(74)	(78)	(3)	(81)
Others	(0)	(0)	(0)	(0)	(0)	(0)
Offshore centres	3	164	167	57	169	226
West Indies UK	0	174	175	1	196	197
Cayman Islands	(10)	84	74	(11)	86	75
Jersey	(0)	5	5	(0)	12	12
Mauritius	4	7	12	3	6	9
Panama	1	4	5	1	4	5
Bahrain	4	3	7	(0)	3	3
Singapore	84	(62)	23	81	(80)	1
Vanuatu	(0)	(1)	(1)	(0)	(1)	(1)
Curacao	0	(0)	(0)	0	(1)	(1)
Guernsey	(0)	1	1	(0)	(1)	(1)
Barbados	0	(1)	(1)	0	(1)	(1)
Bahamas	(8)	(8)	(16)	0	(3)	(3)
Bermuda	(0)	2	2	(0)	(5)	(5)
Samoa	(0)	(26)	(26)	0	(24)	(24)
Macao SAR	(72)	(18)	(90)	(17)	(22)	(39)
Others	(0)	(0)	(0)	(0)	(0)	(0)
Developing Europe	(5)	(80)	(85)	2	(28)	(26)
Turkey	4	(2)	2	3	0	3
Czech Republic	(0)	1	1	(0)	2	2
Hungary	1	(2)	(1)	(0)	(2)	(2)
Russia	(1)	(77)	(78)	(1)	(28)	(29)
Others	(8)	0	(8)	0	(0)	(0)

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

Region/Economy ^(a) (HK\$ billion)	2019			2020		
	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	14	8	22	17	(0)	17
Venezuela	12	(0)	12	13	(0)	13
Brazil	2	2	4	4	3	7
Chile	1	(0)	1	2	5	7
Peru	0	7	7	1	6	6
Argentina	0	0	0	(1)	0	(0)
Mexico	0	7	7	0	(7)	(7)
Others	(2)	(8)	(9)	(1)	(7)	(8)
Developing Africa and Middle East	59	24	84	65	15	81
United Arab Emirates	58	31	89	50	30	80
Qatar	19	20	40	36	16	52
Saudi Arabia	(4)	14	10	5	10	15
South Africa	6	2	8	3	(1)	3
Oman	(0)	2	2	0	2	2
Kenya	1	1	2	0	2	2
Egypt	(1)	1	1	(0)	1	1
Israel	1	(1)	(0)	1	(1)	(0)
Algeria	(0)	(0)	(0)	(0)	(0)	(1)
Ghana	(1)	0	(1)	(1)	0	(1)
Liberia	0	(3)	(3)	0	(2)	(2)
Kuwait	(1)	(0)	(2)	0	(3)	(3)
Nigeria	(13)	(12)	(26)	(20)	(7)	(27)
Others	(4)	(31)	(36)	(9)	(32)	(41)
Developing Asia and Pacific	844	(179)	664	366	(223)	143
Republic of Korea	281	71	352	250	80	330
Thailand	67	(72)	(5)	73	(16)	56
Malaysia	40	1	41	40	(1)	38
Indonesia	15	24	40	7	23	30
Bangladesh	18	(0)	18	18	(2)	15
India	(32)	95	63	(66)	75	9
Sri Lanka	5	3	8	4	3	7
Laos	1	0	1	3	0	4
Mongolia	(1)	2	1	(1)	3	3
Papua New Guinea	(1)	3	2	(0)	3	2
Myanmar	(1)	1	1	(1)	1	0
Pakistan	(0)	(0)	(1)	1	(2)	(1)
Maldives	(1)	(1)	(2)	(0)	(1)	(2)
Cambodia	(6)	(3)	(9)	0	(2)	(2)
Mainland China	338	32	370	84	(87)	(2)
Kazakhstan	(1)	(4)	(6)	1	(5)	(4)
Vietnam	(18)	16	(2)	(22)	16	(6)
Nepal	(8)	(2)	(10)	(9)	(1)	(11)
Philippines	(1)	(17)	(18)	(19)	(15)	(34)
Taiwan	153	(339)	(186)	12	(306)	(294)
Others	(5)	11	6	(9)	13	4
International organisations	0	92	92	0	116	116
Overall Total	1,267	1,539	2,807	1,036	1,685	2,721

(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.