

Annex and Tables

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Annex Authorized Institutions and Local Representative Offices

at 31.12.2022

Licensed Banks

Incorporated in Hong Kong

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

Incorporated outside Hong Kong

ABN AMRO Bank N.V.	BANK SINOPAC	China Merchants Bank Co., Ltd.
AGRICULTURAL BANK OF CHINA LIMITED	Banque Pictet & Cie SA	CHINA MINSHENG BANKING CORP., LTD.
Australia and New Zealand Banking Group Limited	Barclays Bank PLC	China Zheshang Bank Co., Ltd.
Banco Bilbao Vizcaya Argentaria S.A.	BDO UNIBANK, INC.	Chugoku Bank, Ltd. (The)
Banco Santander, S.A.	also known as:	CIMB Bank Berhad
Bangkok Bank Public Company Limited	BDO	Citibank, N.A.
Bank J. Safra Sarasin AG	BDO Unibank	Commerzbank AG
also known as:	Banco De Oro	Commonwealth Bank of Australia
Banque J. Safra Sarasin SA	Banco De Oro Unibank	Coöperatieve Rabobank U.A.
Banca J. Safra Sarasin SA	BDO Banco De Oro	CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK
Bank J. Safra Sarasin Ltd	BNP PARIBAS	CREDIT INDUSTRIEL ET COMMERCIAL
Bank Julius Baer & Co. Ltd.	CA Indosuez (Switzerland) SA	Credit Suisse AG
Bank of America, National Association	Canadian Imperial Bank of Commerce	CTBC Bank Co., Ltd
Bank of China Limited	CATHAY BANK	DBS BANK LTD.
Bank of Communications Co., Ltd.	CATHAY UNITED BANK COMPANY, LIMITED	Deutsche Bank Aktiengesellschaft
BANK OF DONGGUAN CO., LTD.	Chang Hwa Commercial Bank, Ltd.	DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main
Bank of India	Chiba Bank, Ltd. (The)	
Bank of Montreal	CHINA BOHAI BANK CO., LTD.	
BANK OF NEW YORK MELLON (THE)	China Construction Bank Corporation	
Bank of Nova Scotia (The)	China Development Bank	
BANK OF SINGAPORE LIMITED	China Everbright Bank Co., Ltd.	Deletion in 2022
BANK OF TAIWAN	CHINA GUANGFA BANK CO., LTD.	BNP PARIBAS SECURITIES SERVICES
		CANARA BANK

Annex Authorized Institutions and Local Representative Offices at 31.12.2022 (continued)

E.Sun Commercial Bank, Ltd.	Mashreq Bank - Public Shareholding Company also known as Mashreqbank psc	Sumitomo Mitsui Trust Bank, Limited
EAST WEST BANK	MEGA INTERNATIONAL COMMERCIAL BANK CO., LTD.	TAIPEI FUBON COMMERCIAL BANK CO., LTD.
EFG Bank AG also known as: EFG Bank SA EFG Bank Ltd	MELLI BANK PLC	TAISHIN INTERNATIONAL BANK CO., LTD
ERSTE GROUP BANK AG	Mitsubishi UFJ Trust and Banking Corporation	Taiwan Business Bank, Ltd.
FAR EASTERN INTERNATIONAL BANK	Mizuho Bank, Ltd.	Taiwan Cooperative Bank, Ltd.
First Abu Dhabi Bank PJSC	MUFG Bank, Ltd.	Taiwan Shin Kong Commercial Bank Co., Ltd.
First Commercial Bank, Ltd.	National Australia Bank Limited	Toronto-Dominion Bank
Hachijuni Bank, Ltd. (The)	National Bank of Pakistan	UBS AG
HDFC BANK LIMITED	NATIXIS	UCO Bank
HONG LEONG BANK BERHAD	NATWEST MARKETS PLC	UniCredit Bank AG
HSBC Bank plc	NongHyup Bank	UNION BANCAIRE PRIVÉE, UBP SA also known as UNITED PRIVATE BANK, UBP LTD
HSBC Bank USA, National Association	O-Bank Co., Ltd.	Union Bank of India
Hua Nan Commercial Bank, Ltd.	Oversea-Chinese Banking Corporation Limited	United Overseas Bank Ltd.
HUA XIA BANK CO., Limited	Philippine National Bank	Wells Fargo Bank, National Association
ICICI BANK LIMITED	Ping An Bank Co., Ltd.	Westpac Banking Corporation
Indian Overseas Bank	PT. Bank Negara Indonesia (Persero) Tbk.	Woori Bank
Industrial and Commercial Bank of China Limited	Qatar National Bank (Q.P.S.C.)	Yuanta Commercial Bank Co., Ltd
Industrial Bank Co., Ltd.	Royal Bank of Canada	
Industrial Bank of Korea	Shanghai Commercial & Savings Bank, Ltd. (The)	
ING Bank N.V.	Shanghai Pudong Development Bank Co., Ltd.	
INTESA SANPAOLO SPA	Shiga Bank, Ltd. (The)	
JPMorgan Chase Bank, National Association	Shinhan Bank	
KBC Bank N.V.	Shizuoka Bank, Ltd. (The)	
KEB Hana Bank	Skandinaviska Enskilda Banken AB	
Kookmin Bank	Societe Generale	
Land Bank of Taiwan Co., Ltd.	Standard Chartered Bank	
LGT Bank AG also known as: LGT Bank Ltd. LGT Bank SA	State Bank of India	
MALAYAN BANKING BERHAD	State Street Bank and Trust Company	
	Sumitomo Mitsui Banking Corporation	

Deletion in 2022

MACQUARIE BANK LIMITED
Pictet & Cie (Europe) S.A.
Punjab National Bank

Annex Authorized Institutions and Local Representative Offices at 31.12.2022 (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

ORIX ASIA LIMITED

Deletion in 2022

SCOTIABANK (HONG KONG) LIMITED

Incorporated outside Hong Kong

EUROCLEAR BANK

Korea Development Bank (The)

PT. BANK MANDIRI (PERSERO) Tbk

Siam Commercial Bank Public Company
Limited (The)

Thanakharn Kasikorn Thai Chamkat

(Mahachon)

also known as KASIKORNBANK PUBLIC
COMPANY LIMITED

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

KEB Hana Global Finance Limited

KEXIM ASIA 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 31.12.2022 (continued)

Local Representative Offices

ABC BANKING CORPORATION LTD	Habib Bank A.G. Zurich	Union Bank of Taiwan
Ashikaga Bank, Ltd. (The)	Iyo Bank, Ltd. (The)	VP Bank Ltd
BANCO BPM SOCIETA' PER AZIONI	Manulife Bank of Canada	also known as:
Banco Bradesco S.A.	Metropolitan Bank and Trust Company	VP Bank AG
Banco Security	National Bank of Canada	VP Bank SA
BANK OF BEIJING CO., LTD.	Nishi-Nippon City Bank, Ltd. (The)	Yamaguchi Bank, Ltd. (The)
Bank of Fukuoka, Ltd. (The)	Norinchukin Bank (The)	
Bank of Kyoto, Ltd. (The)	Oita Bank, Ltd. (The)	
Bank of Yokohama, Ltd. (The)	P.T. Bank Central Asia	
Banque Cantonale de Genève	P.T. Bank Rakyat Indonesia (Persero)	
Banque Transatlantique S.A.	Resona Bank, Limited	
BENDURA BANK AG	Shinkin Central Bank	
CAIXABANK S.A.	Shoko Chukin Bank, Ltd. (The)	
Citco Bank Nederland N.V.	Silicon Valley Bank	
CLEARSTREAM BANKING S.A.	Swissquote Bank SA	
Doha Bank Q.P.S.C.	also known as:	
Dukascopy Bank SA	Swissquote Bank AG	Deletion in 2022
Export-Import Bank of China (The)	Swissquote Bank Inc.	Bank of Baroda
also known as China Exim Bank	Swissquote Bank Ltd	JIH SUN INTERNATIONAL Bank, Ltd.
Gunma Bank, Ltd. (The)		

Table A Five-year Financial Summary

(HK\$ billion)	2018	2019	2020	2021	2022
For the year					
Total income	15.8	267.4	255.3	198.6	(199.4)
Total expenditure	97.4	92.2	101.8	122.4	74.9
<i>Of which include interest expense on placements by Fiscal Reserves, HKSAR Government funds and statutory bodies</i>	74.0	62.8	81.3	109.9	48.1
Surplus/(Deficit)	(79.4)	177.6	150.3	79.6	(279.3)
At year end					
Total assets	4,242.0	4,431.2	4,811.0	5,060.3	4,475.5
Total liabilities	3,498.9	3,510.6	3,737.5	3,908.5	3,605.9
<i>Of which include:</i>					
<i>Certificates of Indebtedness</i>	485.7	516.1	556.2	592.4	606.0
<i>Balance of the banking system</i>	78.6	67.7	457.5	377.5	96.3
<i>Exchange Fund Bills and Notes issued</i>	1,129.6	1,152.3	1,068.9	1,148.6	1,200.3
<i>Placements by Fiscal Reserves, HKSAR Government funds and statutory bodies</i>	1,494.0	1,465.9	1,224.3	1,367.6	1,214.2
Accumulated surplus	742.9	920.3	1,070.8	1,150.0	871.1

Table B Major Economic Indicators

	2018	2019	2020	2021	2022
I. Gross Domestic Product					
Real GDP growth (%)	2.8	(1.7)	(6.5)	6.4	(3.5)^(a)
Nominal GDP growth (%)	6.6	0.3	(5.9)	7.2	(1.4)^(a)
Real growth of major expenditure components of GDP (%)					
– Private consumption expenditure	5.3	(0.8)	(10.6)	5.6	(1.0)^(a)
– Government consumption expenditure	4.2	5.1	7.9	5.9	8.1^(a)
– Gross domestic fixed capital formation of which	1.7	(14.9)	(11.1)	8.3	(8.5)^(a)
– Building and construction	(0.5)	(10.8)	(9.1)	(0.5)	4.3^(a)
– Machinery, equipment and intellectual property products	8.8	(20.8)	(16.0)	15.2	(16.1)^(a)
– Exports ^(b)	3.7	(6.1)	(6.7)	17.0	(12.6)^(a)
– Imports ^(b)	4.5	(7.2)	(6.9)	15.8	(12.2)^(a)
GDP at current market prices (US\$ billion)	361.7	363.1	344.9	368.9	361.0^(a)
Per capita GDP at current market prices (US\$)	48,537	48,360	46,110	49,764	49,138^(a)
II. External Trade (HK\$ billion)^(b)					
Trade in goods ^(c)					
– Exports of goods	4,453.4	4,255.1	4,198.3	5,236.0	4,814.1^(a)
– Imports of goods	4,706.3	4,375.6	4,239.7	5,211.3	4,859.3^(a)
– Balance of trade in goods	(253.0)	(120.5)	(41.3)	24.7	(45.2)^(a)
Trade in services					
– Exports of services	886.9	799.1	519.2	615.1	654.6^(a)
– Imports of services	639.9	634.2	426.3	480.0	493.1^(a)
– Balance of trade in services	246.9	164.9	92.9	135.0	161.4^(a)
III. Fiscal Expenditure and Revenue (HK\$ million, fiscal year)					
Total government expenditure ^(d)	531,825	609,330	816,074	693,338	809,591^(a)
Total government revenue ^(e)	599,774	598,755	583,534	722,700	669,796^(a)
Consolidated surplus/(deficit)	67,949	(10,575)	(232,541)	29,361	(139,795)^(a)
Reserve balance as at end of fiscal year ^(f)	1,170,882	1,160,308	927,767	957,128	817,333^(a)
IV. Prices (annual change, %)					
Consumer Price Index (A)	2.7	3.3	(0.6)	2.9	2.2
Composite Consumer Price Index	2.4	2.9	0.3	1.6	1.9
Trade Unit Value Indices					
– Domestic exports	1.8	1.1	0.3	4.9	2.7
– Re-exports	2.4	1.1	(0.6)	5.4	7.9
– Imports	2.6	1.3	(0.7)	5.5	8.1
Property Price Indices					
– Residential flats	13.0	1.5	(0.5)	3.0	(5.9)
– Office premises	13.9	(2.1)	(13.7)	7.2	(1.3)^(a)
– Retail premises	5.9	(7.1)	(5.6)	4.7	(3.7)^(a)
– Flatted factory premises	14.1	(0.0)	(7.0)	6.4	0.1^(a)

Table B Major Economic Indicators (continued)

	2018	2019	2020	2021	2022
V. Labour					
Labour force (annual change, %)	1.0	(0.2)	(1.7)	(1.2)	(2.4)
Employment (annual change, %)	1.4	(0.3)	(4.7)	(0.6)	(1.6)
Unemployment rate (annual average, %)	2.8	2.9	5.8	5.2	4.3
Underemployment rate (annual average, %)	1.1	1.1	3.3	2.6	2.3
Employment ('000)	3,884.6	3,871.4	3,690.9	3,670.2	3,613.2
VI. Money Supply (HK\$ billion)					
HK\$ money supply					
– M1	1,555.7	1,533.1	1,972.7	2,078.9	1,708.4
– M2 ^(g)	7,262.5	7,438.8	7,922.1	8,044.0	8,096.0
– M3 ^(g)	7,284.3	7,454.7	7,937.0	8,057.4	8,108.5
Total money supply					
– M1	2,421.6	2,484.7	3,231.9	3,490.9	2,769.3
– M2	14,348.1	14,745.9	15,606.6	16,272.6	16,536.1
– M3	14,403.7	14,786.4	15,644.0	16,310.9	16,568.9
VII. Interest Rates (end of period, %)					
Three-month interbank rate ^(h)	2.33	2.43	0.35	0.26	4.99
Savings deposit	0.13	0.00	0.00	0.00	0.55
One-month time deposit	0.14	0.12	0.02	0.02	0.23
Banks' 'Best lending rate'	5.13	5.00	5.00	5.00	5.63
Banks' 'Composite rate' ⁽ⁱ⁾	0.89	1.09	0.28	0.21	2.11
VIII. Exchange Rates (end of period)					
USD/HKD	7.834	7.787	7.753	7.798	7.808
Trade-weighted Effective Exchange Rate Index (Jan 2020=100)	99.0	100.1	95.3	95.3	102.0
IX. Foreign Currency Reserve Assets (US\$ billion) ^(j)	424.6	441.4	491.9	496.9	424.0 ^(a)
X. Stock Market (end of period figures)					
Hang Seng Index	25,846	28,190	27,231	23,398	19,781
Average price/earnings ratio	10.5	13.3	17.6	15.1	10.3
Market capitalisation (HK\$ billion)	29,723.2	38,058.3	47,392.2	42,272.8	35,581.7

(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 since 2019 are not strictly comparable with those for previous years.

(j) Excludes unsettled forward transactions but includes gold.

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

	All Authorized Institutions					Retail Banks				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
	%	%	%	%	%	%	%	%	%	%
Asset Quality^(b)										
As % of total credit exposures ^(c)										
Total outstanding provisions/impairment allowances	0.49	0.49	0.62	0.60	0.76	0.34	0.36	0.51	0.51	0.69
Classified ^(d) exposures:										
– Gross	0.39	0.39	0.66	0.66	0.97	0.34	0.29	0.57	0.59	0.95
– Net of specific provisions/individual impairment allowances	0.19	0.19	0.37	0.38	0.55	0.20	0.15	0.34	0.35	0.56
– Net of all provisions/impairment allowances	(0.10)	(0.10)	0.04	0.07	0.21	(0.00)	(0.07)	0.07	0.08	0.27
As % of total loans ^(e)										
Total outstanding provisions/impairment allowances	0.70	0.70	0.87	0.85	1.10	0.52	0.56	0.77	0.77	1.05
Classified ^(d) loans:										
– Gross	0.55	0.57	0.90	0.89	1.38	0.51	0.48	0.82	0.85	1.41
– Net of specific provisions/individual impairment allowances	0.26	0.28	0.50	0.50	0.79	0.30	0.25	0.45	0.49	0.82
– Net of all provisions/impairment allowances	(0.15)	(0.13)	0.03	0.04	0.29	(0.02)	(0.08)	0.05	0.07	0.36
Overdue > 3 months and rescheduled loans	0.36	0.34	0.57	0.56	0.85	0.32	0.32	0.49	0.50	0.79
Profitability										
Return on assets (operating profit)	0.97	0.95	0.65	0.62	0.66	1.27	1.19	0.77	0.59	0.67
Return on assets (post-tax profit)	0.84	0.83	0.58	0.55	0.55	1.10	1.05	0.69	0.53	0.57
Net interest margin	1.20	1.24	0.97	0.86	1.10	1.62	1.63	1.18	0.98	1.31
Cost-to-income ratio	45.0	45.6	50.7	55.3	50.6	38.7	39.5	47.0	54.7	48.0
Loan impairment charges to total assets	0.06	0.09	0.14	0.07	0.17	0.05	0.08	0.12	0.08	0.20
Liquidity										
Loan to deposit ratio (all currencies)	72.6	75.3	72.3	71.8	68.5	60.1	62.3	59.6	60.8	59.5
Loan to deposit ^(f) ratio (Hong Kong dollar)	86.9	90.3	83.5	86.7	88.4	77.5	81.1	75.9	79.0	80.1
						Surveyed Institutions				
						2018	2019	2020	2021	2022
						%	%	%	%	%
Asset Quality										
Delinquency ratio of residential mortgage loans						0.02	0.03	0.04	0.04	0.06
Credit card receivables										
– Delinquency ratio						0.21	0.25	0.27	0.20	0.23
– Charge-off ratio						1.51	1.57	2.18	1.75	1.49
						Locally Incorporated Licensed Banks				
						2018	2019	2020	2021	2022
						%	%	%	%	%
Profitability										
Operating profit to shareholders' funds						12.9	11.6	7.7	6.0	7.0
Post-tax profit to shareholders' funds						11.2	10.2	6.9	5.4	5.9
Capital Adequacy										
Equity to assets ratio ^(g)						9.3	9.7	9.3	8.9	8.7
						All Locally Incorporated Authorized Institutions				
						2018	2019	2020	2021	2022
						%	%	%	%	%
Capital Adequacy^(g)										
Common Equity Tier 1 capital ratio						16.0	16.5	16.7	16.2	16.2
Tier 1 capital ratio						17.9	18.5	18.7	18.2	18.1
Total capital ratio						20.3	20.7	20.7	20.2	20.1

(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 D Authorized Institutions: Domicile and Parentage

	2018	2019	2020	2021	2022
Licensed Banks					
(i) Incorporated in Hong Kong	22	31	31	31	31
(ii) Incorporated outside Hong Kong	130	133	130	129	124
Total	152	164	161	160	155
Restricted Licence Banks					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	1	1	1	–	–
(b) incorporated outside Hong Kong	4	4	4	4	3
(ii) Subsidiaries or branches of overseas banks which are not licensed banks in Hong Kong	7	7	7	8	8
(iii) Bank related	3	3	3	2	2
(iv) Others	3	2	2	2	2
Total	18	17	17	16	15
Deposit-taking Companies					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	3	3	3	3	3
(b) incorporated outside Hong Kong	3	3	3	3	3
(ii) Subsidiaries of overseas banks which are not licensed banks in Hong Kong	6	4	3	3	3
(iii) Bank related	–	–	–	–	–
(iv) Others	4	3	3	3	3
Total	16	13	12	12	12
All Authorized Institutions	186	194	190	188	182
Local Representative Offices	48	43	43	39	37

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

Region/Economy	Licensed Banks					Restricted Licence Banks					Deposit-taking Companies				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
Asia & Pacific															
Hong Kong, China	7	9	9	9	9	–	–	–	–	–	2	1	1	1	1
Australia	5	5	5	5	4	–	–	–	–	–	–	–	–	–	–
Mainland China	22	30	32	32	32	2	2	2	2	2	2	2	2	2	2
India	12	12	10	9	7	–	–	–	–	–	1	1	1	1	1
Indonesia	1	1	1	1	1	1	1	1	1	1	–	–	–	–	–
Japan	10	10	10	10	10	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	–	–	–	–
Philippines	2	2	2	2	2	1	1	1	1	1	2	2	2	2	2
Republic of Korea	5	5	5	6	6	1	1	1	2	2	4	3	3	3	3
Singapore	6	6	6	6	6	–	–	–	–	–	–	–	–	–	–
Taiwan, China	20	20	20	20	20	–	–	–	–	–	1	1	1	1	1
Thailand	1	1	1	1	1	2	2	2	2	2	–	–	–	–	–
Vietnam	–	–	–	–	–	–	–	–	–	–	1	1	1	1	1
Sub-Total	96	106	106	106	103	10	10	10	10	10	16	13	12	12	12
Europe															
Austria	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
Belgium	1	1	1	1	1	1	1	1	1	1	–	–	–	–	–
France	7	7	7	7	6	–	–	–	–	–	–	–	–	–	–
Germany	3	3	3	3	3	–	–	–	–	–	–	–	–	–	–
Italy	3	3	2	2	2	–	–	–	–	–	–	–	–	–	–
Liechtenstein	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
Netherlands	3	3	3	3	3	–	–	–	–	–	–	–	–	–	–
Spain	2	2	2	2	2	–	–	–	–	–	–	–	–	–	–
Sweden	2	2	2	1	1	–	–	–	–	–	–	–	–	–	–
Switzerland	6	6	7	7	6	–	–	–	–	–	–	–	–	–	–
United Kingdom	9	9	6	6	6	–	–	–	–	–	–	–	–	–	–
Sub-Total	38	38	35	34	32	1	1	1	1	1	0	0	0	0	0
Middle East															
Iran	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
Qatar	–	1	1	1	1	–	–	–	–	–	–	–	–	–	–
United Arab Emirates	2	2	2	2	2	–	–	–	–	–	–	–	–	–	–
Sub-Total	3	4	4	4	4	0	0	0	0	0	0	0	0	0	0
North America															
Canada	5	5	5	5	5	2	2	2	1	0	–	–	–	–	–
United States	9	10	10	10	10	5	4	4	4	4	–	–	–	–	–
Sub-Total	14	15	15	15	15	7	6	6	5	4	0	0	0	0	0
Brazil	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
Grand Total	152	164	161	160	155	18	17	17	16	15	16	13	12	12	12

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

Positions at 31.12.2022	Number of Overseas Banks ^(b)					Licensed Banks ^(c)					Restricted Licence Banks ^(c)					Deposit-Taking Companies ^(c)					Local Representative Offices				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
World Ranking ^(a)																									
1-20	20	20	19	19	19	33	33	30	30	29	4	4	4	4	4	1	1	–	1	1	–	–	–	–	–
21-50	27	27	28	28	28	28	30	30	29	28	4	3	3	2	1	–	–	1	–	–	2	2	2	2	3
51-100	30	31	30	31	30	24	27	27	28	29	2	1	1	1	1	3	2	2	2	2	8	6	5	5	3
101-200	36	37	36	36	33	24	25	23	24	23	2	3	4	4	4	1	1	2	2	2	10	10	11	10	8
201-500	42	39	35	34	36	27	26	20	23	23	1	1	1	1	1	4	4	2	2	2	12	10	12	8	10
Sub-total	155	154	148	148	146	136	141	130	134	132	13	12	13	12	11	9	8	7	7	7	32	28	30	25	24
Others	31	27	30	25	20	16	23	31	26	23	5	5	4	4	4	7	5	5	5	5	16	15	13	14	13
Total	186	181	178	173	166	152	164	161	160	155	18	17	17	16	15	16	13	12	12	12	48	43	43	39	37

(a) Top 500 banks/banking groups in the world ranked by total assets. Figures are extracted from The Banker, July 2022 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 G Balance Sheet: All Authorized Institutions and Retail Banks

All Authorized Institutions

(HK\$ billion)	2018 ^(d)			2019			2020			2021			2022		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets															
Loans to customers	5,836	3,886	9,723	6,219	4,157	10,377	6,107	4,392	10,499	6,426	4,471	10,897	6,602	3,968	10,571
– Inside Hong Kong ^(a)	4,988	1,788	6,776	5,312	1,928	7,240	5,262	2,095	7,357	5,537	2,175	7,712	5,719	1,991	7,710
– Outside Hong Kong ^(b)	849	2,099	2,947	908	2,229	3,137	845	2,297	3,142	889	2,296	3,184	884	1,977	2,861
Interbank lending	692	5,906	6,598	648	5,128	5,776	528	5,149	5,678	486	5,036	5,522	516	5,134	5,649
– Inside Hong Kong	338	764	1,102	311	604	915	290	590	880	246	584	830	238	510	747
– Outside Hong Kong	354	5,142	5,496	337	4,524	4,861	238	4,560	4,798	240	4,453	4,692	278	4,624	4,902
Negotiable certificates of deposit (NCDs)	168	394	562	146	373	519	171	343	514	123	336	459	136	398	534
Negotiable debt instruments, other than NCDs	1,358	3,441	4,799	1,395	3,690	5,086	1,306	4,076	5,383	1,452	4,279	5,731	1,598	4,080	5,678
Other assets	875	1,487	2,361	1,033	1,672	2,705	1,453	2,338	3,792	1,189	2,569	3,758	1,287	3,310	4,597
Total assets	8,929	15,114	24,043	9,442	15,020	24,462	9,566	16,299	25,865	9,676	16,691	26,367	10,139	16,890	27,029
Liabilities															
Deposits from customers ^(c)	6,715	6,671	13,386	6,884	6,887	13,772	7,311	7,202	14,514	7,414	7,772	15,186	7,468	7,971	15,439
Interbank borrowing	945	4,849	5,794	959	4,514	5,473	851	4,748	5,599	771	4,688	5,459	792	3,944	4,736
– Inside Hong Kong	517	776	1,293	499	606	1,105	464	605	1,069	373	628	1,002	398	557	955
– Outside Hong Kong	428	4,073	4,501	461	3,908	4,368	387	4,142	4,530	398	4,059	4,457	394	3,387	3,781
Negotiable certificates of deposit	220	595	815	181	623	803	229	655	884	176	597	773	177	619	796
Other liabilities	1,853	2,195	4,048	2,200	2,214	4,414	2,114	2,755	4,869	2,058	2,890	4,948	2,457	3,600	6,057
Total liabilities	9,733	14,310	24,043	10,224	14,238	24,462	10,505	15,359	25,865	10,420	15,947	26,367	10,894	16,134	27,029

Retail banks

(HK\$ billion)	2018 ^(d)			2019			2020			2021			2022		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets															
Loans to customers	4,600	1,831	6,431	4,988	1,939	6,927	5,005	2,106	7,111	5,282	2,250	7,532	5,400	2,040	7,440
– Inside Hong Kong ^(a)	4,157	993	5,150	4,456	1,068	5,524	4,457	1,151	5,608	4,711	1,242	5,953	4,845	1,095	5,940
– Outside Hong Kong ^(b)	443	838	1,281	532	871	1,403	549	955	1,504	572	1,008	1,579	556	945	1,500
Interbank lending	445	2,364	2,809	407	2,039	2,445	316	2,237	2,553	265	2,204	2,469	325	2,267	2,592
– Inside Hong Kong	272	453	725	255	381	636	219	374	593	176	343	519	195	269	465
– Outside Hong Kong	173	1,911	2,084	152	1,657	1,809	97	1,863	1,960	88	1,861	1,950	130	1,997	2,127
Negotiable certificates of deposit (NCDs)	136	123	259	105	117	223	130	124	254	110	136	246	108	133	241
Negotiable debt instruments, other than NCDs	1,048	2,243	3,292	1,106	2,502	3,608	1,082	2,805	3,888	1,188	3,012	4,199	1,343	2,901	4,244
Other assets	722	1,116	1,838	871	1,272	2,143	1,166	1,699	2,865	951	2,088	3,039	992	2,620	3,612
Total assets	6,952	7,677	14,630	7,477	7,870	15,346	7,700	8,971	16,671	7,795	9,689	17,484	8,168	9,961	18,129
Liabilities															
Deposits from customers ^(c)	5,939	4,754	10,693	6,149	4,972	11,122	6,595	5,329	11,924	6,688	5,709	12,397	6,741	5,754	12,495
Interbank borrowing	354	714	1,068	373	635	1,008	373	857	1,230	323	1,014	1,338	334	746	1,079
– Inside Hong Kong	234	263	497	244	160	404	245	230	475	191	270	461	210	211	421
– Outside Hong Kong	120	451	572	129	475	604	128	626	754	132	744	876	123	535	658
Negotiable certificates of deposit	42	79	121	57	87	144	94	80	174	77	86	164	92	65	157
Other liabilities	1,528	1,220	2,748	1,815	1,257	3,072	1,711	1,632	3,343	1,704	1,881	3,586	1,995	2,403	4,397
Total liabilities	7,862	6,767	14,630	8,395	6,951	15,346	8,774	7,897	16,671	8,793	8,691	17,484	9,161	8,968	18,129

(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 H Major Balance Sheet Items by Region/Economy of Beneficial Ownership of Authorized Institutions

(HK\$ billion)		Mainland					Total
		China	Japan	US	Europe	Others	
Total Assets	2021	9,498	1,358	1,440	3,559	10,512	26,367
	2022	9,603	1,267	1,577	3,498	11,084	27,029
Deposits from Customers	2021	5,643	266	845	1,884	6,549	15,186
	2022	5,815	331	841	1,861	6,591	15,439
Loans to Customers	2021	4,229	552	370	1,515	4,231	10,897
	2022	4,328	513	312	1,294	4,123	10,571
Loans to Customers Inside Hong Kong ^(a)	2021	2,893	302	301	886	3,329	7,712
	2022	3,030	314	252	814	3,300	7,710
Loans to Customers Outside Hong Kong ^(b)	2021	1,336	250	69	628	902	3,184
	2022	1,299	199	60	480	823	2,861

(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 I Flow of Funds for All Authorized Institutions and Retail Banks

All Authorized Institutions

Increase/(Decrease) in (HK\$ billion)	2021			2022		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets						
Loans to customers	319	79	398	176	(503)	(326)
– Inside Hong Kong ^(a)	275	81	355	181	(184)	(3)
– Outside Hong Kong ^(b)	44	(1)	43	(5)	(318)	(323)
Interbank lending	(42)	(113)	(155)	30	97	127
– Inside Hong Kong	(44)	(6)	(50)	(9)	(74)	(83)
– Outside Hong Kong	2	(107)	(105)	38	172	210
All other assets	(167)	426	259	257	604	861
Total assets	110	392	502	463	199	662
Liabilities						
Deposits from customers ^(c)	103	570	673	53	200	253
Interbank borrowing	(80)	(60)	(140)	21	(744)	(723)
– Inside Hong Kong	(91)	23	(68)	24	(71)	(47)
– Outside Hong Kong	11	(83)	(72)	(3)	(673)	(676)
All other liabilities	(109)	78	(31)	400	732	1,132
Total liabilities	(86)	588	502	475	187	662
Net Interbank Borrowing/(Lending)	(38)	53	15	(9)	(841)	(850)
Net Customer Lending/(Borrowing)	216	(490)	(275)	123	(702)	(579)

Retail Banks

Increase/(Decrease) in (HK\$ billion)	2021			2022		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets						
Loans to customers	277	144	421	118	(210)	(92)
– Inside Hong Kong ^(a)	254	92	345	134	(147)	(13)
– Outside Hong Kong ^(b)	23	52	75	(16)	(63)	(79)
Interbank lending	(51)	(33)	(84)	60	63	123
– Inside Hong Kong	(42)	(31)	(74)	19	(73)	(54)
– Outside Hong Kong	(9)	(2)	(10)	41	136	178
All other assets	(131)	608	477	195	419	613
Total assets	95	719	813	373	272	645
Liabilities						
Deposits from customers ^(c)	93	380	473	53	45	98
Interbank borrowing	(49)	157	108	10	(269)	(258)
– Inside Hong Kong	(53)	39	(14)	19	(59)	(40)
– Outside Hong Kong	4	118	122	(9)	(210)	(218)
All other liabilities	(24)	256	232	305	500	805
Total liabilities	19	794	813	368	277	645
Net Interbank Borrowing/(Lending)	2	190	192	(50)	(332)	(381)
Net Customer Lending/(Borrowing)	184	(237)	(53)	65	(255)	(190)

(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 J 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	%
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
2021								
Licensed banks	6,402	4,430	10,832	99	7,401	7,754	15,155	100
Restricted licence banks	18	35	53	–	9	17	26	–
Deposit-taking companies	6	6	12	–	5	–	5	–
Total	6,426	4,471	10,897	100	7,414	7,772	15,186	100
2022								
Licensed banks	6,578	3,927	10,505	99	7,457	7,957	15,414	100
Restricted licence banks	19	35	54	1	6	14	20	–
Deposit-taking companies	5	6	11	–	4	–	5	–
Total	6,602	3,968	10,571	100	7,468	7,971	15,439	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 K Loans to Customers inside Hong Kong by Economic Sector

All Authorized Institutions

Sector (HK\$ billion)	2018 ^(b)		2019		2020		2021		2022	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	456	7	453	6	425	6	485	6	420	5
Manufacturing	300	4	301	4	306	4	313	4	313	4
Transport and transport equipment	332	5	327	5	350	5	330	4	292	4
Building, construction and property development, and investment	1,526	23	1,618	22	1,618	22	1,710	22	1,711	22
Wholesale and retail trade	390	6	376	5	349	5	325	4	312	4
Financial concerns (other than authorized institutions)	858	13	909	13	918	12	908	12	923	12
Individuals:										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	58	1	78	1	94	1	106	1	106	1
– to purchase other residential properties	1,340	20	1,466	20	1,580	21	1,735	22	1,808	23
– other purposes	663	10	779	11	777	11	830	11	792	10
Others	854	13	932	13	939	13	970	13	1,033	13
Total^(a)	6,776	100	7,240	100	7,357	100	7,712	100	7,710	100

Retail Banks

Sector (HK\$ billion)	2018 ^(b)		2019		2020		2021		2022	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	315	6	316	6	296	5	336	6	280	5
Manufacturing	213	4	211	4	206	4	192	3	201	3
Transport and transport equipment	217	4	211	4	237	4	224	4	204	3
Building, construction and property development, and investment	1,154	22	1,203	22	1,216	22	1,282	22	1,290	22
Wholesale and retail trade	260	5	256	5	227	4	220	4	209	4
Financial concerns (other than authorized institutions)	464	9	513	9	488	9	488	8	443	7
Individuals:										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	58	1	78	1	94	2	106	2	106	2
– to purchase other residential properties	1,333	26	1,464	27	1,578	28	1,732	29	1,806	30
– other purposes	532	10	627	11	610	11	665	11	675	11
Others	604	12	644	12	656	12	706	12	725	12
Total^(a)	5,150	100	5,524	100	5,608	100	5,953	100	5,940	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 L Deposits from Customers

(HK\$ billion)	All Authorized Institutions				Retail Banks			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Hong Kong Dollar ^(a)								
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
2021	1,504	3,577	2,333	7,414	1,352	3,496	1,839	6,688
2022	1,128	2,708	3,632	7,468	1,029	2,652	3,059	6,741
Foreign currency								
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
2021	1,412	3,251	3,109	7,772	894	2,848	1,968	5,709
2022	1,061	2,696	4,215	7,971	756	2,340	2,658	5,754
Total								
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
2021	2,916	6,828	5,443	15,186	2,246	6,344	3,807	12,397
2022	2,189	5,404	7,846	15,439	1,785	4,993	5,717	12,495

(a) Hong Kong dollar customer deposits include swap deposits.
 Figures may not add up to total because of rounding.

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

Region/Economy ^(a) (HK\$ billion)	2021			2022		
	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 economies	575	1,946	2,521	1,240	2,222
United States of America	367	741	1,107	388	948	1,336
Japan	(98)	735	637	44	780	824
United Kingdom	126	9	135	238	81	319
Australia	226	132	358	197	105	302
Canada	71	70	142	168	75	243
Luxembourg	49	30	80	90	32	122
France	(21)	45	24	79	41	120
Germany	(40)	31	(9)	41	50	91
Switzerland	25	0	25	55	(2)	53
New Zealand	26	15	42	28	9	37
Ireland	(1)	60	59	(1)	31	30
Netherlands	(67)	49	(18)	(34)	63	29
Sweden	1	23	24	0	17	17
Liechtenstein	11	(0)	11	18	(1)	17
Norway	6	2	8	4	1	5
Belgium	4	0	4	5	(0)	5
Finland	1	1	2	2	1	3
Portugal	1	(1)	0	1	(1)	0
Denmark	1	(0)	0	1	(1)	(0)
Cyprus	(0)	(2)	(2)	(0)	(2)	(2)
Austria	(8)	2	(7)	(12)	1	(10)
Spain	(62)	5	(57)	(29)	(4)	(34)
Italy	(44)	0	(43)	(43)	(1)	(44)
Others	(0)	(0)	(0)	0	(0)	(0)
Offshore centres	(87)	137	49	55	5	60
West Indies UK	1	186	187	0	105	105
Cayman Islands	(10)	69	58	(3)	61	58
Bahrain	7	3	10	6	3	9
Jersey	(0)	11	11	(0)	7	7
Mauritius	(4)	3	(0)	2	2	4
Panama	0	2	3	2	1	3
Bermuda	0	(1)	(1)	0	2	2
Guernsey	(0)	1	1	(0)	1	1
Bahamas	0	5	5	(0)	1	1
Barbados	0	(1)	(1)	0	(2)	(2)
Macao, China	(91)	(21)	(111)	35	(39)	(4)
Samoa	0	(23)	(23)	0	(27)	(27)
Singapore	9	(95)	(87)	13	(109)	(96)
Others	0	(0)	(0)	0	(0)	(0)
Developing Europe	(6)	(24)	(30)	(7)	(5)	(12)
Czech Republic	0	1	1	0	1	1
Hungary	(0)	(1)	(1)	(0)	1	1
Turkey	3	(1)	2	2	(1)	1
Russia	(5)	(25)	(30)	(9)	(5)	(14)
Others	(4)	(0)	(4)	(0)	(1)	(1)

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

Region/Economy ^(a) (HK\$ billion)	2021			2022		
	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	16	(5)	11	15	(5)	9
Chile	1	8	8	2	10	12
Venezuela	13	(0)	13	12	(0)	12
Brazil	3	3	6	3	4	7
Peru	0	5	5	0	2	2
Jamaica	0	(0)	(0)	0	1	1
Honduras	0	0	0	0	1	1
Colombia	0	0	0	0	(1)	(1)
Argentina	(1)	0	(0)	(1)	0	(1)
Mexico	0	(15)	(15)	0	(18)	(17)
Others	(1)	(6)	(7)	(1)	(5)	(6)
Developing Africa and Middle East	154	30	184	142	40	182
United Arab Emirates	108	38	146	89	37	126
Qatar	63	20	83	71	19	90
Saudi Arabia	3	15	18	4	35	39
Egypt	4	1	5	4	2	5
Kenya	1	0	1	2	0	3
Côte d'Ivoire	0	(0)	(0)	0	3	3
South Africa	2	(0)	2	2	(1)	1
Israel	1	1	2	0	(1)	(0)
Algeria	(0)	(0)	(1)	(3)	(0)	(3)
Kuwait	(2)	(3)	(6)	(7)	(7)	(14)
Nigeria	(19)	(10)	(29)	(12)	(3)	(15)
Others	(5)	(29)	(35)	(7)	(45)	(52)
Developing Asia and Pacific	298	(300)	(2)	180	(480)	(300)
Republic of Korea	270	91	360	231	89	320
Malaysia	57	(2)	55	53	(8)	45
India	(65)	69	4	(20)	64	45
Thailand	89	(9)	80	67	(24)	43
Indonesia	7	14	20	8	15	22
Cambodia	4	8	13	10	7	17
Bangladesh	21	(3)	18	12	1	13
Sri Lanka	(1)	3	3	(1)	3	2
Mongolia	(0)	3	3	(0)	2	1
Myanmar	(1)	1	0	(1)	0	(1)
Fiji	0	(0)	(0)	(1)	(0)	(1)
Laos	(1)	0	(1)	(1)	0	(1)
Brunei Darussalam	1	(0)	1	(1)	(0)	(1)
Pakistan	(0)	(1)	(2)	(0)	(1)	(1)
Maldives	(2)	(0)	(2)	(1)	(0)	(1)
Nepal	(6)	(1)	(7)	(4)	(2)	(5)
Vietnam	(26)	22	(4)	(29)	23	(6)
Kazakhstan	1	(5)	(4)	1	(8)	(7)
Philippines	(15)	(13)	(28)	(7)	(14)	(21)
Mainland China	(85)	(188)	(273)	(127)	(258)	(385)
Taiwan, China	57	(301)	(244)	(5)	(375)	(379)
Others	(6)	12	6	(4)	4	0
International organisations	0	136	136	0	150	150
Overall total	949	1,919	2,868	1,625	1,925	3,551

(a) Regions/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.