

Annex and Tables

313	Annex	Authorized Institutions and Local Representative Offices
317	Table A	Five-year Financial Summary
318	Table B	Major Economic Indicators
320	Table C	Performance Ratios of the Banking Sector
322	Table D	Authorized Institutions: Domicile and Parentage
323	Table E	Authorized Institutions: Region/Economy of Beneficial Ownership
324	Table F	Presence of World's Largest 500 Banks in Hong Kong
326	Table G	Balance Sheet: All Authorized Institutions and Retail Banks
328	Table H	Major Balance Sheet Items by Region/Economy of Beneficial Ownership of Authorized Institutions
329	Table I	Flow of Funds for All Authorized Institutions and Retail Banks
330	Table J	Loans to and Deposits from Customers by Category of Authorized Institutions
331	Table K	Loans to Customers inside Hong Kong by Economic Sector
332	Table L	Deposits from Customers
333	Table M	Geographical Breakdown of Net External Claims/(Liabilities) of All Authorized Institutions

Annex Authorized Institutions and Local Representative Offices

at 31.12.2023

Licensed Banks

Incorporated in Hong Kong

Airstar Bank Limited	DAH SING BANK, LIMITED	OCBC Bank (Hong Kong) Limited
Ant Bank (Hong Kong) Limited	DBS BANK (HONG KONG) LIMITED	(formerly known as 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	Nanyang Commercial Bank, Limited	

Incorporated outside Hong Kong

AGRICULTURAL BANK OF CHINA LIMITED	Banque Pictet & Cie SA	CHINA GUANGFA BANK CO., LTD.
Australia and New Zealand Banking Group Limited	Barclays Bank PLC	China Merchants Bank Co., Ltd.
Banco Bilbao Vizcaya Argentaria S.A.	BDO UNIBANK, INC.	CHINA MINSHENG BANKING CORP., LTD.
Banco Santander, S.A.	also known as:	China Zheshang Bank Co., Ltd.
Bangkok Bank Public Company Limited	BDO	Chugoku Bank, Ltd. (The)
Bank J. Safra Sarasin AG	BDO Unibank	CIMB Bank Berhad
also known as:	Banco De Oro	Citibank, N.A.
Banque J. Safra Sarasin SA	Banco De Oro Unibank	Commonwealth Bank of Australia
Banca J. Safra Sarasin SA	BDO Banco De Oro	Coöperatieve Rabobank U.A.
Bank J. Safra Sarasin Ltd	BNP PARIBAS	CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK
Bank Julius Baer & Co. Ltd.	CA Indosuez (Switzerland) SA	CREDIT INDUSTRIEL ET COMMERCIAL
Bank of America, National Association	Canadian Imperial Bank of Commerce	Credit Suisse AG
Bank of China Limited	CATHAY BANK	CTBC Bank Co., Ltd
Bank of Communications Co., Ltd.	CATHAY UNITED BANK COMPANY, LIMITED	DBS BANK LTD.
BANK OF DONGGUAN CO., LTD.	Chang Hwa Commercial Bank, Ltd.	Deutsche Bank Aktiengesellschaft
Bank of India	Chiba Bank, Ltd. (The)	DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main
Bank of Montreal	CHINA BOHAI BANK CO., LTD.	
BANK OF NEW YORK MELLON (THE)	CHINA CITIC BANK CORPORATION LIMITED [#]	
Bank of Nova Scotia (The)	China Construction Bank Corporation	Deletion in 2023
BANK OF SINGAPORE LIMITED	China Development Bank	ABN AMRO Bank N.V.
BANK OF TAIWAN	China Everbright Bank Co., Ltd.	Commerzbank AG
BANK SINOPAC		

[#] Addition in 2023

Annex Authorized Institutions and Local Representative Offices at 31.12.2023 (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
 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
 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
 NongHyup Bank
 O-Bank Co., Ltd.
 Oversea-Chinese Banking Corporation Limited
 Philippine National Bank
 Ping An Bank Co., Ltd.
 PT. Bank Negara Indonesia (Persero) Tbk.
 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
 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
 United Overseas Bank Ltd.
 Wells Fargo Bank, National Association
 Woori Bank
 Yuanta Commercial Bank Co., Ltd

Deletion in 2023

NATWEST MARKETS PLC
 Union Bank of India
 Westpac Banking Corporation

Annex Authorized Institutions and Local Representative Offices at 31.12.2023 (continued)

Restricted Licence Banks

Incorporated in Hong Kong

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

Incorporated outside Hong Kong

ACCESS BANK UK LIMITED (THE)*	Thanakharn Kasikorn Thai Chamkat (Mahachon) also known as KASIKORNBANK PUBLIC COMPANY LIMITED
EUROCLEAR BANK	
Korea Development Bank (The)	
PT. BANK MANDIRI (PERSERO) Tbk	
Siam Commercial Bank Public Company Limited (The)	

Deposit-taking Companies

Incorporated in Hong Kong

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

Incorporated outside Hong Kong

NIL

* Addition in 2023

Annex Authorized Institutions and Local Representative Offices at 31.12.2023 (continued)

Local Representative Offices

ABC BANKING CORPORATION LTD	Metropolitan Bank and Trust Company	Deletion in 2023
Ashikaga Bank, Ltd. (The)	National Bank of Canada	Citco Bank Nederland N.V.
BANCO BPM SOCIETA' PER AZIONI	Nishi-Nippon City Bank, Ltd. (The)	Doha Bank Q.P.S.C.
Banco Bradesco S.A.	Oita Bank, Ltd. (The)	Gunma Bank, Ltd. (The)
Banco Security	P.T. Bank Central Asia	Norinchukin Bank (The)
BANK OF BEIJING CO., LTD.	P.T. Bank Rakyat Indonesia (Persero)	Silicon Valley Bank
Bank of Fukuoka, Ltd. (The)	Resona Bank, Limited	Union Bank of Taiwan
Bank of Kyoto, Ltd. (The)	Shinkin Central Bank	
Bank of Yokohama, Ltd. (The)	Shoko Chukin Bank, Ltd. (The)	
Banque Cantonale de Genève	Swissquote Bank SA	
Banque Transatlantique S.A.	also known as:	
BENDURA BANK AG	Swissquote Bank AG	
CAIXABANK S.A.	Swissquote Bank Inc.	
CLEARSTREAM BANKING S.A.	Swissquote Bank Ltd	
Dukascopy Bank SA	VP Bank Ltd	
Export-Import Bank of China (The)	also known as:	
also known as China Exim Bank	VP Bank AG	
Habib Bank A.G. Zurich	VP Bank SA	
Iyo Bank, Ltd. (The)	Yamaguchi Bank, Ltd. (The)	
Manulife Bank of Canada		

Table A Five-year Financial Summary

(HK\$ billion)	2019	2020	2021	2022 (restated)	2023
For the year					
Total income	267.4	255.3	198.6	(202.2)	237.9
Total expenditure	92.2	101.8	122.4	69.3	118.1
<i>Of which include interest expense on placements by Fiscal Reserves, HKSAR Government funds and statutory bodies</i>	62.8	81.3	109.9	48.1	52.1
Surplus/(Deficit)	177.6	150.3	79.6	(276.9)	112.2
At year end					
Total assets	4,431.2	4,811.0	5,060.3	4,475.2	4,532.4
Total liabilities	3,510.6	3,737.5	3,908.5	3,601.0	3,545.0
<i>Of which include:</i>					
<i>Certificates of Indebtedness</i>	516.1	556.2	592.4	606.0	593.2
<i>Balance of the banking system</i>	67.7	457.5	377.5	96.3	45.0
<i>Exchange Fund Bills and Notes issued</i>	1,152.3	1,068.9	1,148.6	1,200.3	1,244.5
<i>Placements by Fiscal Reserves, HKSAR Government funds and statutory bodies</i>	1,465.9	1,224.3	1,367.6	1,214.2	1,164.1
Accumulated surplus	920.3	1,070.8	1,150.0	875.4	987.9

Table B Major Economic Indicators

	2019	2020	2021	2022	2023
I. Gross Domestic Product					
Real GDP growth (%)	(1.7)	(6.5)	6.5	(3.7)	3.2^(a)
Nominal GDP growth (%)	0.3	(5.9)	7.2	(2.1)	6.5^(a)
Real growth of major expenditure components of GDP (%)					
– Private consumption expenditure	(0.8)	(10.6)	5.6	(2.2)	7.3^(a)
– Government consumption expenditure	5.1	7.9	5.9	8.0	(4.3)^(a)
– Gross domestic fixed capital formation of which	(14.9)	(11.1)	8.3	(7.4)	10.8^(a)
– Building and construction	(10.8)	(9.1)	(0.5)	7.4	7.1^(a)
– Machinery, equipment and intellectual property products	(20.8)	(16.0)	15.2	(18.9)	20.7^(a)
– Exports ^(b)	(6.1)	(6.7)	17.0	(12.5)	(6.5)^(a)
– Imports ^(b)	(7.2)	(6.9)	15.8	(12.2)	(5.3)^(a)
GDP at current market prices (US\$ billion)	363.1	344.9	368.9	358.7	382.1^(a)
Per capita GDP at current market prices (US\$)	48,360	46,110	49,768	48,827	50,697^(a)
II. External Trade (HK\$ billion)^(b)					
Trade in goods ^(c)					
– Exports of goods	4,255.1	4,198.3	5,236.0	4,812.5	4,497.1^(a)
– Imports of goods	4,375.6	4,239.7	5,211.3	4,853.0	4,625.3^(a)
– Balance of trade in goods	(120.5)	(41.3)	24.7	(40.5)	(128.3)^(a)
Trade in services					
– Exports of services	799.1	519.2	615.1	650.5	774.1^(a)
– Imports of services	634.2	426.3	480.0	495.2	620.7^(a)
– Balance of trade in services	164.9	92.9	135.0	155.4	153.4^(a)
III. Fiscal Expenditure and Revenue (HK\$ million, fiscal year)					
Total government expenditure ^(d)	609,330	816,074	693,338	810,478	728,682^(a)
Total government revenue ^(e)	598,756	583,534	722,700	688,139	627,061^(a)
Consolidated surplus/(deficit)	(10,575)	(232,541)	29,361	(122,339)	(101,621)^(a)
Reserve balance as at end of fiscal year ^(f)	1,160,308	927,767	957,128	834,790	733,169^(a)
IV. Prices (annual change,%)					
Consumer Price Index (A)	3.3	(0.6)	2.9	2.2	2.3
Composite Consumer Price Index	2.9	0.3	1.6	1.9	2.1
Trade Unit Value Indices					
– Domestic exports	1.1	0.3	4.9	2.7	1.5
– Re-exports	1.1	(0.6)	5.4	7.9	4.4
– Imports	1.3	(0.7)	5.5	8.1	3.9
Property Price Indices					
– Residential flats	1.5	(0.5)	3.0	(5.9)	(8.7)^(a)
– Office premises ^(g)	(2.1)	(13.7)	7.2	(1.3)	(5.5)^(a)
– Retail premises	(7.1)	(5.6)	4.7	(3.7)	(6.7)^(a)
– Flatted factory premises	(0.0)	(7.0)	6.4	0.1	(4.3)^(a)

Table B Major Economic Indicators (continued)

	2019	2020	2021	2022	2023
V. Labour					
Labour force (annual change,%)	(0.2)	(1.7)	(1.2)	(2.4)	1.2
Employment (annual change,%)	(0.3)	(4.7)	(0.6)	(1.6)	2.7
Unemployment rate (annual average,%)	2.9	5.8	5.2	4.3	2.9
Underemployment rate (annual average,%)	1.1	3.3	2.6	2.3	1.1
Employment ('000)	3,871.4	3,690.9	3,670.2	3,613.2	3,709.6
VI. Money Supply (HK\$ billion)					
HK\$ money supply					
– M1	1,533.1	1,972.7	2,078.9	1,708.4	1,533.3
– M2 ^(h)	7,438.8	7,922.1	8,044.0	8,096.5	8,250.1
– M3 ^(h)	7,454.7	7,937.0	8,057.4	8,109.0	8,262.8
Total money supply					
– M1	2,484.7	3,231.9	3,490.9	2,769.3	2,598.2
– M2	14,745.9	15,606.6	16,272.6	16,536.6	17,195.3
– M3	14,786.4	15,644.0	16,310.9	16,569.4	17,234.1
VII. Interest Rates (end of period,%)					
Three-month interbank rate ⁽ⁱ⁾	2.43	0.35	0.26	4.99	5.15
Savings deposit	0.00	0.00	0.00	0.55	0.79
One-month time deposit	0.12	0.02	0.02	0.23	0.57
Banks' 'Best lending rate'	5.00	5.00	5.00	5.63	5.88
Banks' 'Composite rate'	1.09	0.28	0.21	2.11	2.94
VIII. Exchange Rates (end of period)					
USD/HKD	7.787	7.753	7.798	7.808	7.811
Trade-weighted Effective Exchange Rate Index (Jan 2020=100)	100.1	95.3	95.3	102.0	103.5
IX. Foreign Currency Reserve Assets (US\$ billion) ⁽ⁱ⁾	441.4	491.9	496.9	424.1	425.7
X. Stock Market (end of period figures)					
Hang Seng Index	28,190	27,231	23,398	19,781	17,047
Average price/earnings ratio	13.3	17.6	15.1	10.3	10.3
Market capitalisation (HK\$ billion)	38,058.3	47,392.2	42,272.8	35,581.7	30,985.5

(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 government bonds and notes.

(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) The price index of office premises cannot be compiled in March 2022, as well as in August to October and December 2023, as there were insufficient transactions for Grade A office space in those months.

(h) Adjusted to include foreign currency swap deposits.

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

(j) Excludes unsettled forward transactions but includes gold.

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

	All Authorized Institutions					Retail Banks				
	2019 %	2020 %	2021 %	2022 %	2023 %	2019 %	2020 %	2021 %	2022 %	2023 %
Asset Quality ^(b)										
As % of total credit exposures ^(c)										
Total outstanding provisions/impairment allowances	0.49	0.62	0.60	0.76	0.81	0.36	0.51	0.51	0.69	0.78
Classified ^(d) exposures:										
– Gross	0.39	0.66	0.66	0.98	1.10	0.29	0.57	0.59	0.96	1.15
– Net of specific provisions/individual impairment allowances	0.19	0.37	0.38	0.56	0.58	0.15	0.34	0.35	0.57	0.62
– Net of all provisions/impairment allowances	(0.10)	0.04	0.07	0.22	0.29	(0.07)	0.07	0.08	0.27	0.37
As % of total loans ^(e)										
Total outstanding provisions/impairment allowances	0.70	0.87	0.85	1.10	1.17	0.56	0.77	0.77	1.05	1.18
Classified ^(d) loans:										
– Gross	0.57	0.90	0.89	1.40	1.56	0.48	0.82	0.85	1.42	1.67
– Net of specific provisions/individual impairment allowances	0.28	0.50	0.50	0.81	0.83	0.25	0.45	0.49	0.83	0.90
– Net of all provisions/impairment allowances	(0.13)	0.03	0.04	0.30	0.39	(0.08)	0.05	0.07	0.37	0.50
Overdue > 3 months and rescheduled loans	0.34	0.57	0.56	0.85	1.24	0.32	0.49	0.50	0.79	1.30
Profitability										
Return on assets (operating profit)	0.95	0.65	0.62	0.66	0.92	1.19	0.77	0.59	0.67	1.06
Return on assets (post-tax profit)	0.83	0.58	0.55	0.55	0.77	1.05	0.69	0.53	0.57	0.89
Net interest margin	1.24	0.97	0.86	1.10	1.38	1.63	1.18	0.98	1.31	1.68
Cost-to-income ratio	45.6	50.7	55.3	50.6	43.8	39.5	47.0	54.7	48.0	38.8
Loan impairment charges to total assets	0.09	0.14	0.07	0.17	0.22	0.08	0.12	0.08	0.20	0.26
Liquidity										
Loan-to-deposit ratio (all currencies)	75.3	72.3	71.7	68.5	62.8	62.3	59.6	60.8	59.6	56.7
Loan-to-deposit ^(f) ratio (Hong Kong dollar)	90.3	83.5	86.7	88.4	84.2	81.1	75.9	79.0	80.1	78.1
						Surveyed Institutions				
						2019 %	2020 %	2021 %	2022 %	2023 %
Asset Quality										
Delinquency ratio of residential mortgage loans						0.03	0.04	0.04	0.06	0.08
Credit card receivables										
– Delinquency ratio						0.25	0.27	0.20	0.23	0.30
– Charge-off ratio						1.57	2.18	1.75	1.49	1.74
						Locally Incorporated Licensed Banks				
						2019 %	2020 %	2021 %	2022 %	2023 %
Profitability										
Operating profit to shareholders' funds						11.6	7.7	6.0	7.0	10.5
Post-tax profit to shareholders' funds						10.2	6.9	5.4	5.9	8.8
Capital Adequacy										
Equity to assets ratio ^(b)						9.7	9.3	8.9	8.7	8.9
						All Locally Incorporated Authorized Institutions				
						2019 %	2020 %	2021 %	2022 %	2023 %
Capital Adequacy ^(g)										
Common Equity Tier 1 capital ratio						16.5	16.7	16.2	16.2	17.2
Tier 1 capital ratio						18.5	18.7	18.2	18.1	18.9
Total capital ratio						20.7	20.7	20.2	20.1	21.1

(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

	2019	2020	2021	2022	2023
Licensed Banks					
(i) Incorporated in Hong Kong	31	31	31	31	31
(ii) Incorporated outside Hong Kong	133	130	129	124	120
Total	164	161	160	155	151
Restricted Licence Banks					
(i) Subsidiaries of licensed banks:					
(a) incorporated in Hong Kong	1	1	–	–	–
(b) incorporated outside Hong Kong	4	4	4	3	4
(ii) Subsidiaries or branches of overseas banks which are not licensed banks in Hong Kong	7	7	8	8	8
(iii) Bank related	3	3	2	2	2
(iv) Others	2	2	2	2	2
Total	17	17	16	15	16
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	4	3	3	3	3
(iii) Bank related	–	–	–	–	–
(iv) Others	3	3	3	3	3
Total	13	12	12	12	12
All Authorized Institutions	194	190	188	182	179
Local Representative Offices	43	43	39	37	31

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

Region/Economy	Licensed Banks					Restricted Licence Banks					Deposit-taking Companies				
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023
Asia & Pacific															
Hong Kong, China	9	9	9	9	9	–	–	–	–	–	1	1	1	1	1
Australia	5	5	5	4	3	–	–	–	–	–	–	–	–	–	–
Mainland China	30	32	32	32	33	2	2	2	2	2	2	2	2	2	2
India	12	10	9	7	6	–	–	–	–	–	1	1	1	1	1
Indonesia	1	1	1	1	1	1	1	1	1	1	–	–	–	–	–
Japan	10	10	10	10	10	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	–	–	–	–	–
Philippines	2	2	2	2	2	1	1	1	1	1	2	2	2	2	2
Republic of Korea	5	5	6	6	6	1	1	2	2	2	3	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	106	106	106	103	102	10	10	10	10	10	13	12	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	6	6	–	–	–	–	–	–	–	–	–	–
Germany	3	3	3	3	2	–	–	–	–	–	–	–	–	–	–
Italy	3	2	2	2	2	–	–	–	–	–	–	–	–	–	–
Liechtenstein	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
Netherlands	3	3	3	3	2	–	–	–	–	–	–	–	–	–	–
Spain	2	2	2	2	2	–	–	–	–	–	–	–	–	–	–
Sweden	2	2	1	1	1	–	–	–	–	–	–	–	–	–	–
Switzerland	6	7	7	6	6	–	–	–	–	–	–	–	–	–	–
United Kingdom	9	6	6	6	5	–	–	–	–	–	–	–	–	–	–
Sub-Total	38	35	34	32	29	1	1	1	1	1	0	0	0	0	0
Middle East															
Iran	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
Qatar	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
United Arab Emirates	2	2	2	2	2	–	–	–	–	–	–	–	–	–	–
Sub-Total	4	4	4	4	4	0	0	0	0	0	0	0	0	0	0
North America															
Canada	5	5	5	5	5	2	2	1	0	0	–	–	–	–	–
United States	10	10	10	10	10	4	4	4	4	4	–	–	–	–	–
Sub-Total	15	15	15	15	15	6	6	5	4	4	0	0	0	0	0
Brazil	1	1	1	1	1	–	–	–	–	–	–	–	–	–	–
Nigeria	–	–	–	–	–	–	–	–	–	1	–	–	–	–	–
Sub-Total	1	1	1	1	1	0	0	0	0	1	0	0	0	0	0
Grand Total	164	161	160	155	151	17	17	16	15	16	13	12	12	12	12

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

Positions at 31.12.2023	Number of Overseas Banks ^(b)					Licensed Banks ^(c)					Restricted Licence Banks ^(c)					Deposit-Taking Companies ^(c)					Local Representative Offices				
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023
World Ranking ^(a)																									
1-20	20	19	19	19	19	33	30	30	29	29	4	4	4	4	4	1	–	1	1	1	–	–	–	–	–
21-50	27	28	28	28	26	30	30	29	28	29	3	3	2	1	1	–	1	–	–	–	2	2	2	3	1
51-100	31	30	31	30	28	27	27	28	29	25	1	1	1	1	1	2	2	2	2	2	6	5	5	3	5
101-200	37	36	36	33	30	25	23	24	23	22	3	4	4	4	4	1	2	2	2	2	10	11	10	8	6
201-500	39	35	34	36	37	26	20	23	23	24	1	1	1	1	2	4	2	2	2	2	10	12	8	10	9
Sub-total	154	148	148	146	140	141	130	134	132	129	12	13	12	11	12	8	7	7	7	7	28	30	25	24	21
Others	27	30	25	20	17	23	31	26	23	22	5	4	4	4	4	5	5	5	5	5	15	13	14	13	10
Total	181	178	173	166	157	164	161	160	155	151	17	17	16	15	16	13	12	12	12	12	43	43	39	37	31

(a) Top 500 banks/banking groups in the world ranked by total assets. Figures are extracted from The Banker, July 2023 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)	2019			2020			2021			2022			2023		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets															
Loans to customers	6,219	4,157	10,377	6,107	4,392	10,499	6,426	4,467	10,893	6,603	3,968	10,571	6,421	3,772	10,193
– Inside Hong Kong ^(a)	5,312	1,928	7,240	5,262	2,095	7,357	5,537	2,175	7,712	5,719	1,991	7,710	5,702	1,925	7,628
– Outside Hong Kong ^(b)	908	2,229	3,137	845	2,297	3,142	889	2,292	3,181	884	1,977	2,861	718	1,846	2,565
Interbank lending	648	5,128	5,776	528	5,149	5,678	486	5,040	5,526	516	5,134	5,649	568	5,327	5,895
– Inside Hong Kong	311	604	915	290	590	880	246	585	832	238	510	747	267	531	798
– Outside Hong Kong	337	4,524	4,861	238	4,560	4,798	240	4,455	4,694	278	4,624	4,902	301	4,796	5,097
Negotiable certificates of deposit (NCDs)	146	373	519	171	343	514	123	336	459	136	398	534	162	448	610
Negotiable debt instruments, other than NCDs	1,395	3,690	5,086	1,306	4,076	5,383	1,452	4,279	5,731	1,598	4,080	5,678	1,725	4,441	6,167
Other assets	1,033	1,672	2,705	1,453	2,338	3,792	1,189	2,569	3,758	1,287	3,312	4,599	1,196	3,225	4,421
Total assets	9,442	15,020	24,462	9,566	16,299	25,865	9,676	16,691	26,367	10,139	16,892	27,031	10,072	17,213	27,285
Liabilities															
Deposits from customers ^(c)	6,884	6,887	13,772	7,311	7,202	14,514	7,414	7,772	15,186	7,468	7,971	15,440	7,624	8,598	16,222
Interbank borrowing	959	4,514	5,473	851	4,748	5,599	771	4,688	5,459	792	3,944	4,736	778	3,574	4,351
– Inside Hong Kong	499	606	1,105	464	605	1,069	373	628	1,002	397	557	955	411	568	979
– Outside Hong Kong	461	3,908	4,368	387	4,142	4,530	398	4,059	4,457	394	3,387	3,781	366	3,006	3,372
Negotiable certificates of deposit	181	623	803	229	655	884	176	597	773	177	619	796	123	503	626
Other liabilities	2,200	2,214	4,414	2,114	2,755	4,869	2,059	2,890	4,949	2,457	3,603	6,060	2,484	3,602	6,086
Total liabilities	10,224	14,238	24,462	10,505	15,359	25,865	10,420	15,947	26,367	10,894	16,137	27,031	11,008	16,276	27,285

Retail banks

(HK\$ billion)	2019			2020			2021			2022			2023		
	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets															
Loans to customers	4,988	1,939	6,927	5,005	2,106	7,111	5,282	2,250	7,532	5,401	2,040	7,441	5,301	1,965	7,266
– Inside Hong Kong ^(a)	4,456	1,068	5,524	4,457	1,151	5,608	4,711	1,242	5,953	4,845	1,095	5,941	4,872	1,052	5,924
– Outside Hong Kong ^(b)	532	871	1,403	549	955	1,504	572	1,008	1,579	556	945	1,500	429	912	1,342
Interbank lending	407	2,039	2,445	316	2,237	2,553	265	2,204	2,469	325	2,267	2,592	364	2,397	2,761
– Inside Hong Kong	255	381	636	219	374	593	176	343	519	195	269	465	220	304	525
– Outside Hong Kong	152	1,657	1,809	97	1,863	1,960	88	1,861	1,950	130	1,997	2,127	144	2,093	2,237
Negotiable certificates of deposit (NCDs)	105	117	223	130	124	254	110	136	246	108	133	241	82	162	244
Negotiable debt instruments, other than NCDs	1,106	2,502	3,608	1,082	2,805	3,888	1,188	3,012	4,199	1,343	2,901	4,244	1,444	3,234	4,678
Other assets	871	1,272	2,143	1,166	1,699	2,865	951	2,088	3,039	992	2,623	3,614	952	2,646	3,598
Total assets	7,477	7,870	15,346	7,700	8,971	16,671	7,795	9,689	17,485	8,168	9,964	18,132	8,144	10,403	18,547
Liabilities															
Deposits from customers ^(c)	6,149	4,972	11,122	6,595	5,329	11,924	6,688	5,709	12,397	6,741	5,754	12,495	6,790	6,016	12,807
Interbank borrowing	373	635	1,008	373	857	1,230	323	1,014	1,338	334	746	1,079	293	829	1,122
– Inside Hong Kong	244	160	404	245	230	475	191	270	461	210	211	421	199	219	419
– Outside Hong Kong	129	475	604	128	626	754	132	744	876	123	535	658	94	610	704
Negotiable certificates of deposit	57	87	144	94	80	174	77	86	164	92	65	157	18	53	71
Other liabilities	1,815	1,257	3,072	1,711	1,632	3,343	1,705	1,882	3,586	1,995	2,405	4,400	2,024	2,523	4,547
Total liabilities	8,395	6,951	15,346	8,774	7,897	16,671	8,793	8,691	17,485	9,161	8,971	18,132	9,126	9,421	18,547

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

(HK\$ billion)		Mainland					
		China	Japan	US	Europe	Others	Total
Total Assets	2022	9,605	1,267	1,577	3,498	11,084	27,031
	2023	9,948	1,085	1,415	3,698	11,139	27,285
Deposits from Customers	2022	5,815	331	841	1,861	6,592	15,440
	2023	6,079	364	847	2,198	6,734	16,222
Loans to Customers	2022	4,329	513	312	1,294	4,123	10,571
	2023	4,390	376	302	1,175	3,949	10,193
Loans to Customers Inside Hong Kong ^(a)	2022	3,030	314	252	814	3,300	7,710
	2023	3,186	243	237	739	3,223	7,628
Loans to Customers Outside Hong Kong ^(b)	2022	1,299	199	60	480	823	2,861
	2023	1,204	134	65	436	727	2,565

(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)	2022			2023		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets						
Loans to customers	177	(499)	(322)	(182)	(197)	(379)
– Inside Hong Kong ^(a)	182	(184)	(2)	(17)	(66)	(82)
– Outside Hong Kong ^(b)	(5)	(315)	(320)	(165)	(131)	(296)
Interbank lending	30	94	123	52	193	245
– Inside Hong Kong	(9)	(76)	(84)	29	21	51
– Outside Hong Kong	38	169	208	23	172	195
All other assets	256	607	863	63	324	387
Total assets	463	201	664	(67)	320	253
Liabilities						
Deposits from customers ^(c)	54	200	253	156	627	782
Interbank borrowing	21	(744)	(723)	(14)	(370)	(384)
– Inside Hong Kong	24	(71)	(47)	14	11	25
– Outside Hong Kong	(3)	(673)	(676)	(28)	(381)	(409)
All other liabilities	400	734	1,134	(28)	(117)	(145)
Total liabilities	475	189	664	114	140	253
Net Interbank Borrowing/(Lending)	(9)	(838)	(847)	(66)	(563)	(630)
Net Customer Lending/(Borrowing)	123	(699)	(575)	(338)	(823)	(1,161)

Retail Banks

Increase/(Decrease) in (HK\$ billion)	2022			2023		
	HK\$	F/CY	Total	HK\$	F/CY	Total
Assets						
Loans to customers	119	(210)	(91)	(100)	(75)	(176)
– Inside Hong Kong ^(a)	135	(147)	(12)	26	(43)	(17)
– Outside Hong Kong ^(b)	(16)	(63)	(79)	(126)	(32)	(159)
Interbank lending	60	63	123	39	130	170
– Inside Hong Kong	19	(73)	(54)	25	35	60
– Outside Hong Kong	41	136	178	14	95	109
All other assets	194	421	615	36	385	421
Total assets	373	274	647	(25)	440	415
Liabilities						
Deposits from customers ^(c)	53	45	98	50	262	312
Interbank borrowing	10	(269)	(258)	(41)	83	43
– Inside Hong Kong	19	(59)	(40)	(11)	9	(3)
– Outside Hong Kong	(9)	(210)	(218)	(30)	75	45
All other liabilities	305	503	808	(44)	105	61
Total liabilities	368	279	647	(35)	450	415
Net Interbank Borrowing/(Lending)	(50)	(332)	(381)	(80)	(47)	(127)
Net Customer Lending/(Borrowing)	66	(255)	(189)	(150)	(337)	(487)

(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	%
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	4,426	10,829	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	4,467	10,893	100	7,414	7,772	15,186	100
2022								
Licensed banks	6,579	3,927	10,506	99	7,457	7,957	15,415	100
Restricted licence banks	19	35	54	1	6	14	20	–
Deposit-taking companies	5	6	11	–	4	–	5	–
Total	6,603	3,968	10,571	100	7,468	7,971	15,440	100
2023								
Licensed banks	6,394	3,726	10,119	99	7,613	8,579	16,192	100
Restricted licence banks	22	40	62	1	6	19	25	–
Deposit-taking companies	5	6	11	–	5	–	5	–
Total	6,421	3,772	10,193	100	7,624	8,598	16,222	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)	2019		2020		2021		2022		2023	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	453	6	425	6	485	6	420	5	365	5
Manufacturing	301	4	306	4	313	4	313	4	299	4
Transport and transport equipment	327	5	350	5	330	4	292	4	268	4
Building, construction and property development, and investment	1,618	22	1,618	22	1,710	22	1,712	22	1,679	22
Wholesale and retail trade	376	5	349	5	325	4	312	4	301	4
Financial concerns (other than authorized institutions)	909	13	918	12	908	12	923	12	899	12
Individuals:										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	78	1	94	1	106	1	106	1	126	2
– to purchase other residential property	1,466	20	1,580	21	1,735	22	1,808	23	1,854	24
– other purposes	779	11	777	11	830	11	792	10	800	10
Others	932	13	939	13	970	13	1,033	13	1,038	14
Total ^(a)	7,240	100	7,357	100	7,712	100	7,710	100	7,628	100

Retail Banks

Sector (HK\$ billion)	2019		2020		2021		2022		2023	
	HK\$	%	HK\$	%	HK\$	%	HK\$	%	HK\$	%
Hong Kong's visible trade	316	6	296	5	336	6	280	5	252	4
Manufacturing	211	4	206	4	192	3	201	3	202	3
Transport and transport equipment	211	4	237	4	224	4	204	3	194	3
Building, construction and property development, and investment	1,203	22	1,216	22	1,282	22	1,291	22	1,270	21
Wholesale and retail trade	256	5	227	4	220	4	209	4	204	3
Financial concerns (other than authorized institutions)	513	9	488	9	488	8	443	7	424	7
Individuals:										
– to purchase flats in the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme	78	1	94	2	106	2	106	2	126	2
– to purchase other residential property	1,464	27	1,578	28	1,732	29	1,806	30	1,851	31
– other purposes	627	11	610	11	665	11	675	11	692	12
Others	644	12	656	12	706	12	725	12	709	12
Total ^(a)	5,524	100	5,608	100	5,953	100	5,941	100	5,924	100

(a) Defined as loans for use in Hong Kong plus trade finance.
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)								
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
2023	958	2,317	4,349	7,624	870	2,275	3,645	6,790
Foreign currency								
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
2023	1,065	2,454	5,079	8,598	735	2,121	3,160	6,016
Total								
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	7,847	15,440	1,785	4,993	5,717	12,495
2023	2,023	4,771	9,428	16,222	1,605	4,396	6,805	12,807

(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)	2022			2023		
	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	1,240	2,222	3,462	1,644	2,353	3,997
United States of America	388	948	1,336	510	1,023	1,533
Japan	44	780	824	304	759	1,063
Australia	197	105	302	220	116	336
United Kingdom ^(b)	238	81	319	141	97	238
France	79	41	120	128	68	195
Canada	168	75	243	115	78	193
Germany	41	50	91	74	62	136
Luxembourg	90	32	122	102	19	121
Switzerland	55	(2)	53	109	4	113
Ireland	(1)	31	30	0	31	31
New Zealand	28	9	37	13	18	31
Netherlands	(34)	63	29	(36)	61	25
Liechtenstein	18	(1)	17	21	(1)	21
Sweden	0	17	17	1	15	16
Belgium	5	(0)	5	0	4	4
Finland	2	1	3	1	2	3
Austria	(12)	1	(10)	1	1	3
Norway	4	1	5	(0)	2	2
Denmark	1	(1)	(0)	1	(0)	0
Portugal	1	(1)	0	1	(1)	0
Greece	(0)	(0)	(0)	0	(1)	(1)
Cyprus	(0)	(2)	(2)	(0)	(2)	(2)
Spain	(29)	(4)	(34)	(24)	(0)	(25)
Italy	(43)	(1)	(44)	(39)	(2)	(41)
Others	0	(0)	(0)	0	(0)	(0)
Offshore centres	55	5	60	90	(72)	19
West Indies UK	0	105	105	0	66	67
Cayman Islands	(3)	61	58	1	15	16
Bahrain	6	3	9	7	2	10
Panama	2	1	3	5	1	6
Singapore	13	(109)	(96)	89	(84)	6
Bahamas	(0)	1	1	1	3	3
Jersey	(0)	7	7	(0)	3	3
Lebanon	0	(0)	(0)	0	2	2
Isle of Man	0	0	0	0	1	1
Vanuatu	(0)	(0)	(0)	(0)	(0)	(1)
Guernsey	(0)	1	1	(0)	(1)	(1)
Barbados	0	(2)	(2)	0	(2)	(2)
Mauritius	2	2	4	(5)	(1)	(7)
Samoa	0	(27)	(27)	0	(36)	(36)
Macao, China	35	(39)	(4)	(7)	(42)	(49)
Others	0	(0)	(0)	0	(0)	(0)
Developing Europe	(7)	(5)	(12)	(17)	(7)	(24)
Poland	0	0	0	(0)	1	1
Czech Republic	0	1	1	(0)	1	1
Turkey	2	(1)	1	1	(2)	(0)
Hungary	(0)	1	1	(0)	(0)	(1)
Russia	(9)	(5)	(14)	(18)	(7)	(25)
Others	(0)	(1)	(1)	0	0	0

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

Region/Economy ^(a) (HK\$ billion)	2022			2023		
	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	15	(5)	9	38	2	40
Brazil	3	4	7	19	3	22
Chile	2	10	12	4	9	13
Venezuela	12	(0)	12	12	(0)	12
Peru	0	2	2	4	2	6
Jamaica	0	1	1	0	1	1
Argentina	(1)	0	(1)	(0)	1	0
Mexico	0	(18)	(17)	0	(11)	(10)
Others	(1)	(5)	(6)	0	(4)	(4)
Developing Africa and Middle East	142	40	182	212	64	276
United Arab Emirates	89	37	126	133	29	162
Qatar	71	19	90	81	29	110
Saudi Arabia	4	35	39	10	52	61
Egypt	4	2	5	12	3	15
Côte d'Ivoire	0	3	3	0	6	6
South Africa	2	(1)	1	6	(1)	5
Israel	0	(1)	(0)	0	(1)	(0)
Oman	0	(0)	0	(1)	0	(1)
Algeria	(3)	(0)	(3)	(1)	(1)	(1)
Nigeria	(12)	(3)	(15)	(11)	(3)	(14)
Kuwait	(7)	(7)	(14)	(11)	(12)	(24)
Others	(7)	(45)	(52)	(5)	(38)	(43)
Developing Asia and Pacific	180	(480)	(300)	389	(670)	(281)
Republic of Korea	231	89	320	195	131	326
India	(20)	64	45	13	64	77
Thailand	67	(24)	43	62	(12)	50
Malaysia	53	(8)	45	55	(7)	48
Indonesia	8	15	22	11	26	36
Cambodia	10	7	17	8	4	13
Bangladesh	12	1	13	8	1	9
Sri Lanka	(1)	3	2	(2)	3	1
Fiji	(1)	(0)	(1)	(0)	(0)	(1)
Brunei Darussalam	(1)	(0)	(1)	(0)	(0)	(1)
Mongolia	(0)	2	1	(1)	0	(1)
Laos	(1)	0	(1)	(2)	0	(1)
Pakistan	(0)	(1)	(1)	(0)	(2)	(2)
Myanmar	(1)	0	(1)	(2)	(3)	(5)
Vietnam	(29)	23	(6)	(24)	19	(5)
Nepal	(4)	(2)	(5)	(10)	(1)	(11)
Philippines	(7)	(14)	(21)	(3)	(10)	(13)
Kazakhstan	1	(8)	(7)	2	(15)	(14)
Taiwan, China	(5)	(375)	(379)	42	(412)	(370)
Mainland China	(127)	(258)	(385)	43	(457)	(414)
Others	(4)	4	0	(5)	1	(4)
International organisations	0	150	150	0	200	200
Overall Total	1,625	1,925	3,551	2,356	1,870	4,226

(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.

(b) Excluding figures for Guernsey, Isle of Man and Jersey since March 2004.

Figures may not add up to total because of rounding.