

\$5.75T

Total Assets (Latest Month)

\$3.88T

Latest Month Total Loans

\$3.31T

Latest Month Total Deposits

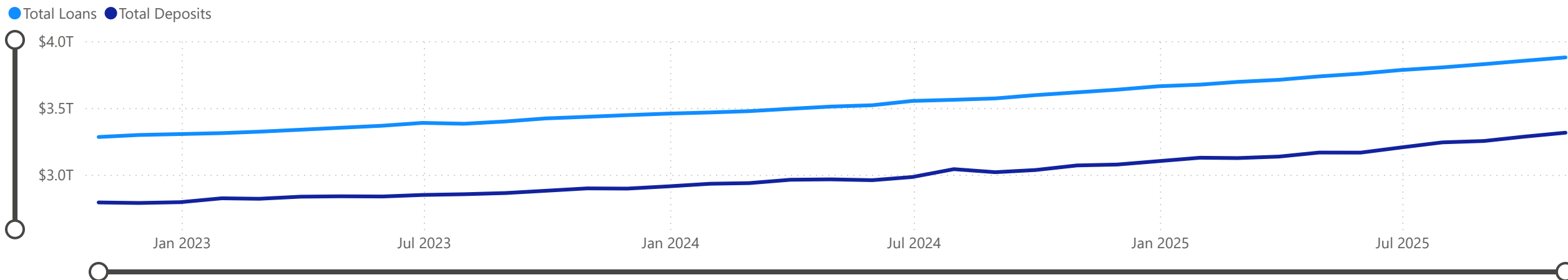
1.17

Latest Month LDR

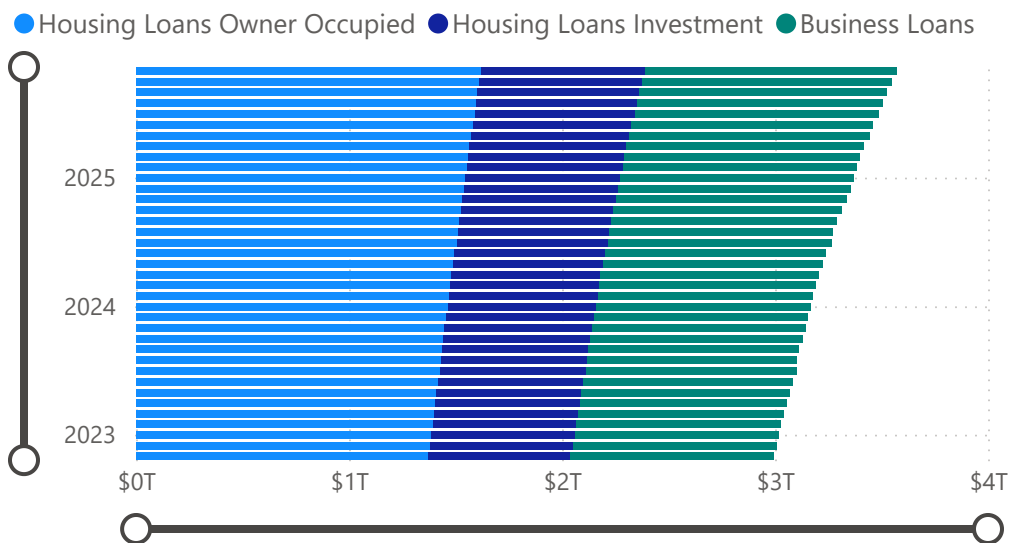
7.23%

Latest Month Loan Growth

Total Loans vs. Total Deposits



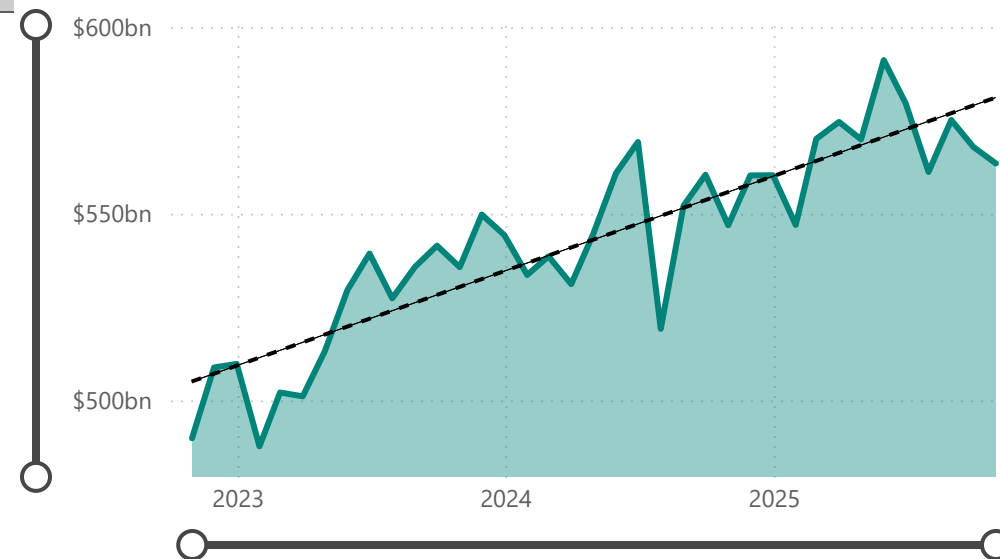
Loan Composition



Key Insights

- System asset growth is slowing amid tighter credit conditions.
- Loan expansion is increasingly constrained by deposit growth.
- Housing remains the dominant exposure across the system.
- Funding gaps remain contained, indicating conservative liquidity management.

Funding Gap Trend





Year Month

2025-10



Key Comparisons

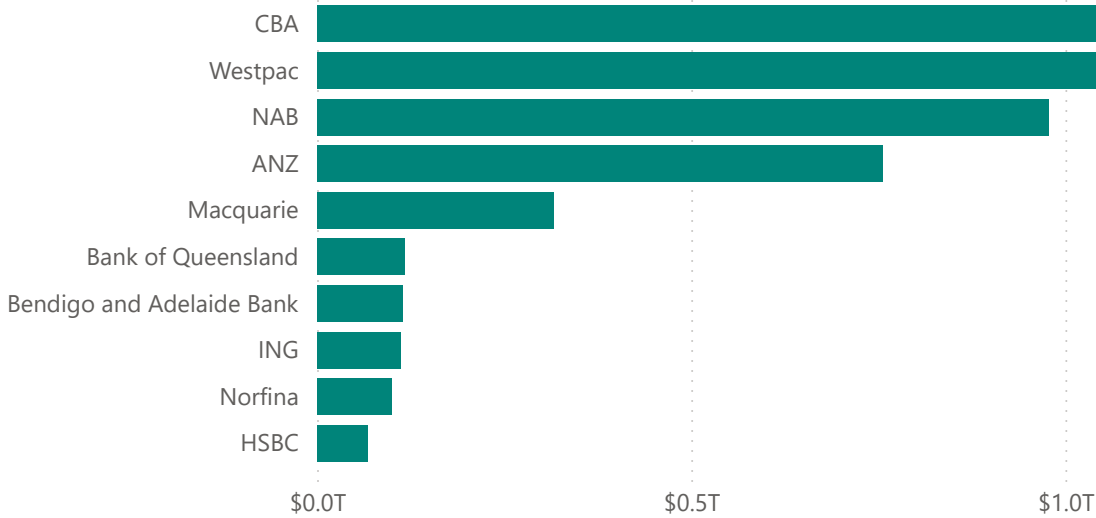
- System assets are concentrated among a small number of large institutions
- Larger banks display more balanced loan-to-deposit profiles
- Funding strategies vary materially even among similarly sized banks
- Loan portfolio composition reflects distinct strategic positioning

Institution

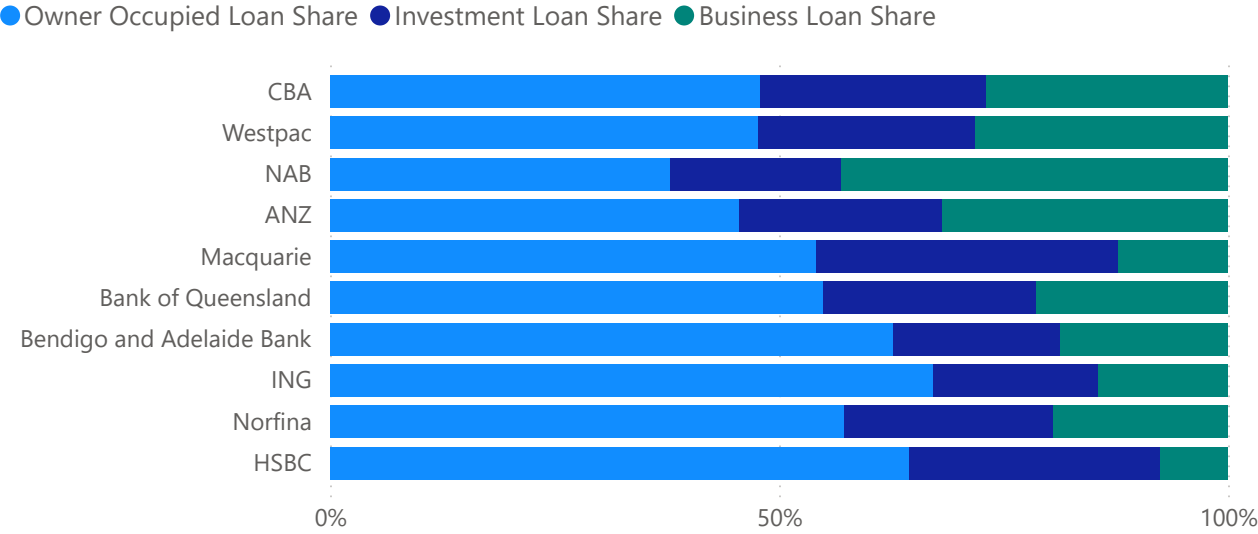
All



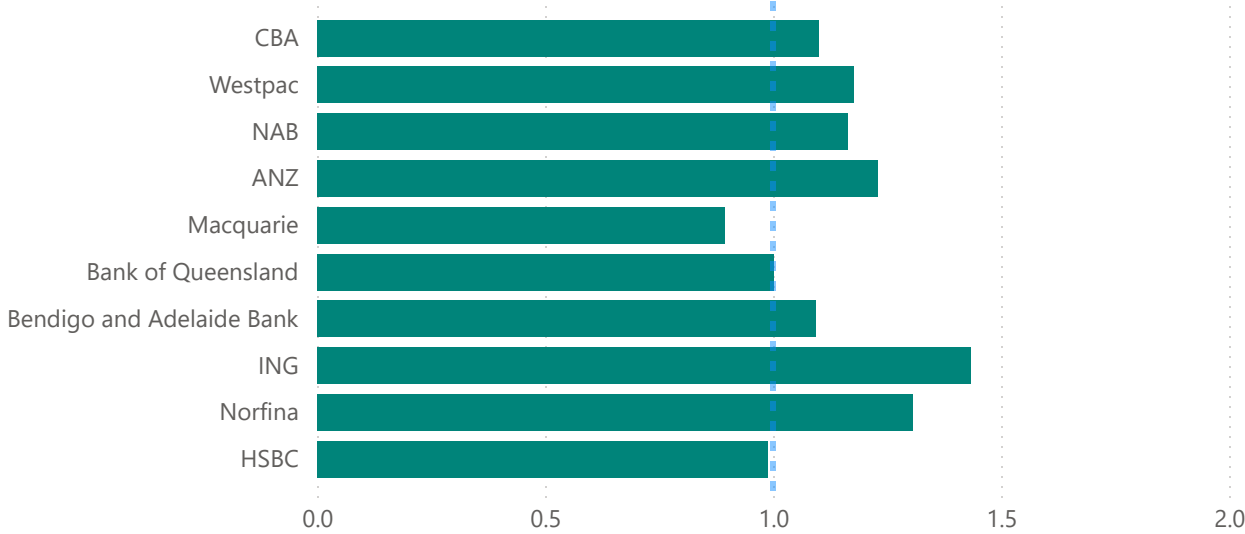
Top Banks by Assets



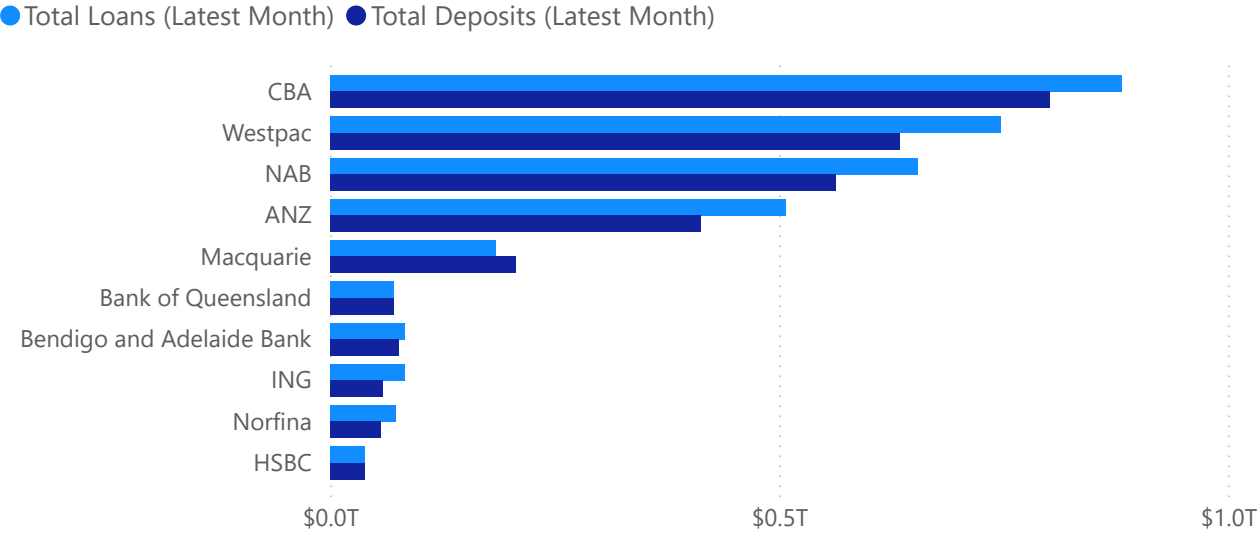
Loan Mix by Bank



LDR by Bank



Loans vs. Deposits by Bank





Date

31/03/2019



31/10/2025



## Institution-level trends for selected bank

- Balance sheet growth has moderated in recent periods
- Loan and deposit growth are closely aligned
- Portfolio structure remains stable over time

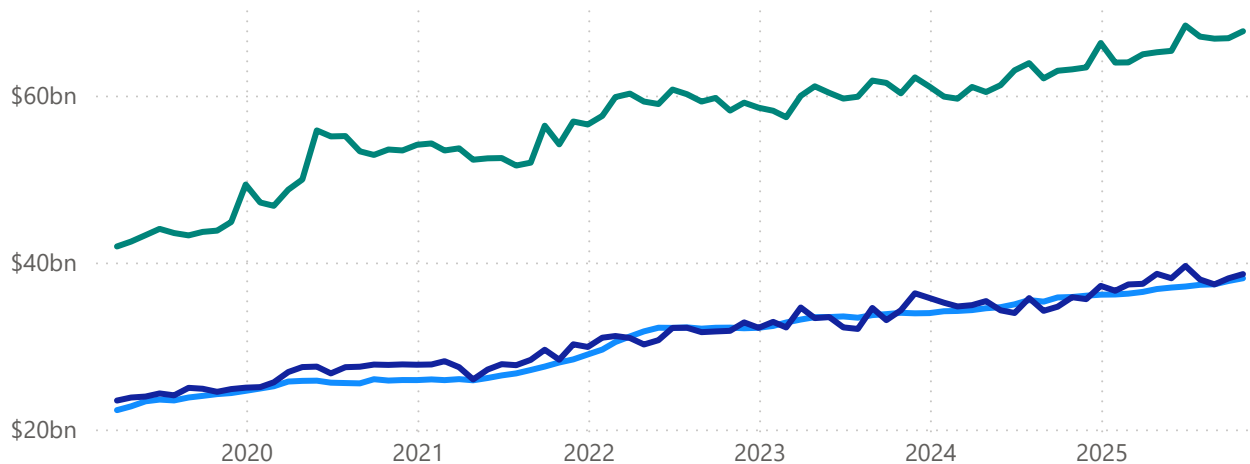
Institution

HSBC



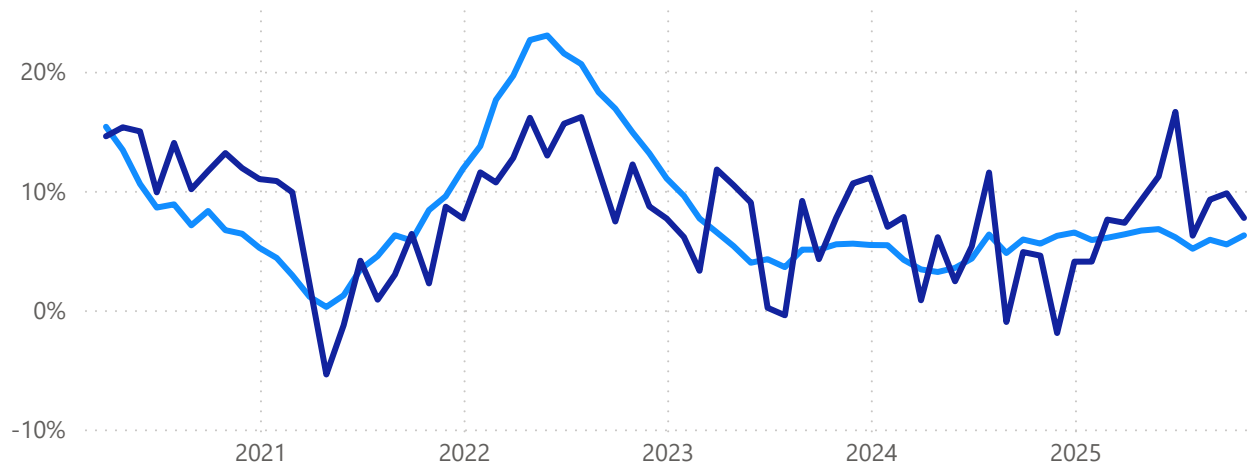
### Balance Sheet Trends

● Total Assets ● Total Loans ● Total Deposits



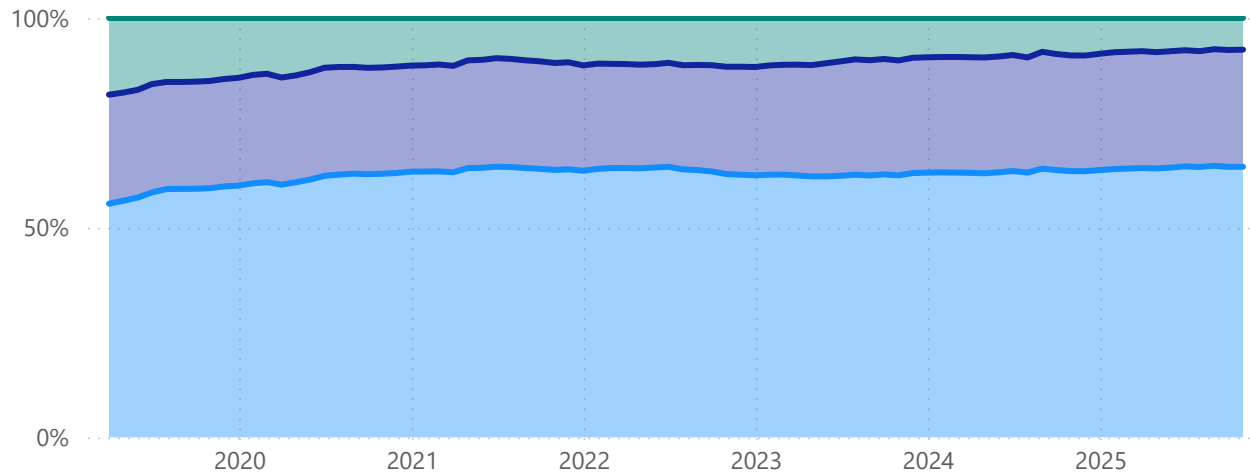
### Loan and Deposit Growth YoY

● Loan Growth YoY ● Deposit Growth YoY



### Portfolio Structure

● Owner Occupied Loan Share ● Investment Loan Share ● Business Loan Share



### Loan-to-Deposit Ratio

