

Comprehensive Reference Indicators (Updated 1 April 2024)

Banking indicators (aggregate or average)
Credit growth (total and sectoral)
Loan quality deterioration (classified loan ratio)
Bank leverage (CET1 / RWA ratio, Basel III leverage ratio)
Loan-to-deposit ratio
Currency mismatch (net FX position / capital ratio)
Ratio of risk-weighted assets / total assets
Liquidity ratio
Profitability of the banking sector (ROA, ROE)
Interbank market spreads in HKD and non-HKD currencies
Hong Kong property sector
Property price growth (total and sectoral)
Housing affordability (income gearing ratio, price-to-income ratio)
Mortgage interest rate (nominal and real)
Average LTV ratio and DSR for new mortgage loans
Commercial property price / rent ratios (office, shop, factory)
Non-financial sector leverage
Household debt / GDP ratio
Financial leverage of listed corporations with business focused in Hong Kong (debt / equity ratio, interest coverage ratio)
Macroeconomic imbalances
Current account deficit / GDP ratio
Gross or net external liabilities / GDP ratio
Fiscal deficit / GDP ratio
External factors (potentially indirect impact on HK economy)
Credit / GDP ratios and gaps in some important economies
Property market indicators in some important economies