

TABLE 1A : HONG KONG MONETARY STATISTICS - June 2025

(HK\$ Million)

	Jun 2025	Earlier months (% change to Jun 2025)			
		May 2025	Mar 2025	Jun 2024	
<u>Money Supply</u>					
M1 - HK\$	1,892,426	1,816,437 (4.2)	1,621,373 (16.7)	1,529,717 (23.7)	
Foreign currency	1,322,970	1,306,465 (1.3)	1,245,107 (6.3)	1,116,952 (18.4)	
Total	3,215,396	3,122,902 (3.0)	2,866,480 (12.2)	2,646,669 (21.5)	
M2 - HK\$ ²	9,044,196	9,116,086 (-0.8)	8,890,247 (1.7)	8,341,838 (8.4)	
Foreign currency ¹	10,775,733	10,552,718 (2.1)	10,158,275 (6.1)	9,432,472 (14.2)	
Total	19,819,929	19,668,804 (0.8)	19,048,522 (4.0)	17,774,310 (11.5)	
M3 - HK\$ ²	9,059,767	9,132,140 (-0.8)	8,906,242 (1.7)	8,355,640 (8.4)	
Foreign currency ¹	10,808,576	10,586,805 (2.1)	10,188,398 (6.1)	9,461,142 (14.2)	
Total	19,868,342	19,718,944 (0.8)	19,094,640 (4.1)	17,816,783 (11.5)	
Notes and coins in circulation	632,214	628,607 (0.6)	621,252 (1.8)	610,476 (3.6)	
of which held by public	607,775	603,008 (0.8)	599,071 (1.5)	580,718 (4.7)	
<u>Seasonally adjusted HK\$M1</u>					
M1 - HK\$	1,885,546	1,806,907 (4.4)	1,624,999 (16.0)	1,524,791 (23.7)	
Notes and coins held by public	608,497	602,295 (1.0)	596,075 (2.1)	581,408 (4.7)	
HK\$ demand deposits	1,277,049	1,204,612 (6.0)	1,028,923 (24.1)	943,383 (35.4)	
<u>Total deposits</u>					
Total demand deposits	2,607,621	2,519,894 (3.5)	2,267,409 (15.0)	2,065,951 (26.2)	
Total savings deposits	5,928,373	5,621,519 (5.5)	5,212,466 (13.7)	4,734,066 (25.2)	
Total time deposits	10,162,468	10,390,899 (-2.2)	10,497,227 (-3.2)	9,942,729 (2.2)	
With licensed banks	10,131,968	10,358,976 (-2.2)	10,466,101 (-3.2)	9,911,775 (2.2)	
With restricted licence banks	25,882	27,099 (-4.5)	26,287 (-1.5)	26,255 (-1.4)	
With deposit-taking companies	4,618	4,824 (-4.3)	4,839 (-4.6)	4,699 (-1.7)	
HK\$ deposits ²	8,386,246	8,460,389 (-0.9)	8,238,559 (1.8)	7,709,630 (8.8)	
Demand deposits	1,284,651	1,213,429 (5.9)	1,022,302 (25.7)	948,998 (35.4)	
Savings deposits	3,141,231	2,894,338 (8.5)	2,601,707 (20.7)	2,368,111 (32.6)	
Time deposits ²	3,960,364	4,352,623 (-9.0)	4,614,549 (-14.2)	4,392,520 (-9.8)	
US\$ deposits ¹	8,099,883	7,768,182 (4.3)	7,486,964 (8.2)	6,771,341 (19.6)	
Other foreign currency deposits ¹	2,212,334	2,303,741 (-4.0)	2,251,579 (-1.7)	2,261,775 (-2.2)	
Foreign currency deposits ¹	10,312,216	10,071,923 (2.4)	9,738,543 (5.9)	9,033,116 (14.2)	
All deposits	18,698,462	18,532,312 (0.9)	17,977,102 (4.0)	16,742,746 (11.7)	
Foreign currency swap deposits	608	170 (257.3)	765 (-20.5)	17 (3493.6)	
<u>Total loans and advances</u>					
Loans for use in H.K.	7,650,814	7,584,148 (0.9)	7,527,624 (1.6)	7,561,492 (1.2)	
To finance H.K.'s visible trade	223,875	212,830 (5.2)	217,444 (3.0)	224,864 (-0.4)	
To finance merchandising trade not touching H.K.	152,949	144,544 (5.8)	146,040 (4.7)	159,744 (-4.3)	
Other loans for use in H.K.	7,273,990	7,226,775 (0.7)	7,164,141 (1.5)	7,176,885 (1.4)	
Loans for use outside H.K. ³	2,507,568	2,463,344 (1.8)	2,443,845 (2.6)	2,434,669 (3.0)	
Other loans for use outside H.K.	2,507,461	2,463,243 (1.8)	2,443,746 (2.6)	2,434,572 (3.0)	
Other loans where the place of use is not known	107	101 (5.8)	100 (7.3)	97 (9.8)	
Loans in HK\$	6,035,703	5,967,215 (1.1)	5,956,539 (1.3)	6,266,223 (-3.7)	
Loans in foreign currencies	4,122,678	4,080,277 (1.0)	4,014,931 (2.7)	3,729,939 (10.5)	
Total loans and advances	10,158,381	10,047,492 (1.1)	9,971,470 (1.9)	9,996,162 (1.6)	

1. Adjusted to exclude foreign currency swap deposits.

2. Adjusted to include foreign currency swap deposits.

3. Including those where place of use is unknown.

Note : Data may not add up to total due to rounding.

TABLE 1B: STATISTICS ON RENMINBI DEPOSITS
AND CROSS-BORDER TRADE SETTLEMENT

(RMB Million Yuan)

	<u>Mar 2025</u>	<u>Apr 2025</u>	<u>May 2025</u>	<u>Jun 2025</u>
RMB deposits	959,848	1,030,895	975,608	882,061
of which:				
Demand and Savings deposits	423,009	475,483	456,041	395,342
Time deposits	536,839	555,412	519,567	486,720
Number of authorized institutions engaged in RMB banking business	138	138	139	139
Remittances for RMB cross-border trade settlement	1,183,976	1,362,144	1,123,570	1,223,518

Note : Data may not add up to total due to rounding.

TABLE 1C: CURRENCY CIRCULATION AND MONEY SUPPLY IN HONG KONG

(As at end of June 2025)

English version only

(HK\$ Million)

	<u>HK\$</u>	<u>Foreign currency</u>	<u>Total</u>
Legal tender notes and coins in circulation			
Commercial bank issues	619,045	-	619,045
Government issues	13,169	-	13,169
Total (A)	632,214	-	632,214
Authorized institutions' holdings of legal tender notes and coins (B)	24,439	-	24,439
Legal tender notes and coins in hands of public (C=A-B)	607,775	-	607,775
Demand deposits with licensed banks (D)	1,284,651	1,322,970	2,607,621
Savings deposits with licensed banks (E)	3,141,231	2,787,142	5,928,373
Time deposits with licensed banks (F)	3,948,035 @	6,183,933 *	10,131,968
Negotiable certificates of deposit issued by banks and held outside the monetary sector (G)	62,504	481,688	544,192
Deposits with restricted licence banks and deposit-taking companies (H)	12,329	18,171	30,500
Negotiable certificates of deposit issued by restricted licence banks and deposit-taking companies and held outside the monetary sector (I)	3,242	14,671	17,913
Money supply			
definition 1 (C+D)	1,892,426	1,322,970	3,215,396
definition 2 (C+D+E+F+G)	9,044,196 @ (9,043,588)	10,775,733 * (10,776,341)	19,819,929
definition 3 (C+D+E+F+G+H+I)	9,059,767 @ (9,059,159)	10,808,576 * (10,809,184)	19,868,342

* adjusted to exclude foreign currency swap deposits

@ adjusted to include foreign currency swap deposits

() unadjusted for foreign currency swap deposits

Note : Data may not add up to total due to rounding.

TABLE 1D: DEPOSITS FROM CUSTOMERS IN HONG KONG

(As at end of June 2025)

English version only

(HK\$ Million)

	<u>HK\$</u>	<u>Foreign currency</u>	<u>Total</u>
Demand deposits with licensed banks	1,284,651	1,322,970	2,607,621
Savings deposits with licensed banks	3,141,231	2,787,142	5,928,373
Time deposits with licensed banks	3,948,035 @ (3,947,427)	6,183,933 * (6,184,541)	10,131,968
Total deposits with licensed banks	8,373,917 @ (8,373,309)	10,294,045 * (10,294,653)	18,667,962
Deposits with restricted licence banks	8,061	17,820	25,882
Deposits with deposit-taking companies	4,267	351	4,618
Deposits with all authorized institutions	8,386,246 @ (8,385,638)	10,312,216 * (10,312,824)	18,698,462

* adjusted to exclude foreign currency swap deposits

@ adjusted to include foreign currency swap deposits

() unadjusted for foreign currency swap deposits

Note : Data may not add up to total due to rounding.

TABLE 1E: LOANS AND ADVANCES TO CUSTOMERS ANALYSED BY TYPE: HONG KONG

(As at end of June 2025)

English version only

(HK\$ Million)

	<u>HK\$</u>	<u>Foreign currency</u>	<u>Total</u>
A. <u>Extended by Licensed Banks</u>			
To finance H.K.'s visible trade	64,317	158,229	222,546
To finance merchandising trade not touching H.K.	13,827	138,933	152,759
Other loans for use in H.K.	5,441,151	1,797,787	7,238,938
Other loans for use outside H.K.	491,334	1,975,512	2,466,846
Other loans where the place of use is not known	1	106	107
Total loans and advances	6,010,630	4,070,566	10,081,197
B. <u>Extended by Restricted Licence Banks</u>			
To finance H.K.'s visible trade	394	929	1,324
To finance merchandising trade not touching H.K.	-	190	190
Other loans for use in H.K.	17,743	11,698	29,441
Other loans for use outside H.K.	1,420	30,553	31,972
Other loans where the place of use is not known	-	-	-
Total loans and advances	19,557	43,370	62,927
C. <u>Extended by Deposit-taking Companies</u>			
To finance H.K.'s visible trade	-	5	5
To finance merchandising trade not touching H.K.	-	-	-
Other loans for use in H.K.	5,438	172	5,611
Other loans for use outside H.K.	77	8,565	8,642
Other loans where the place of use is not known	-	-	-
Total loans and advances	5,516	8,742	14,258

Note : Data may not add up to total due to rounding.

TABLE 1F: HONG KONG MONEY MARKET

(As at end of June 2025)

English version only

(HK\$ Million)

	<u>HK\$</u>	<u>Foreign currency</u>	<u>Total</u>
A. Licensed Banks' liabilities to <u>other Authorized Institutions</u>			
Demand and call	28,818	130,412	159,230
Repayable or callable within 3 months	190,071	258,126	448,197
Repayable or callable later than 3 months	79,244	114,823	194,067
Total	298,133	503,361	801,493
B. Restricted Licence Banks' liabilities <u>to other Authorized Institutions</u>			
Demand and call	0	487	488
Repayable or callable within 3 months	503	2,820	3,323
Repayable or callable later than 3 months	1,193	3,393	4,586
Total	1,696	6,700	8,396
C. Deposit-taking Companies' liabilities <u>to other Authorized Institutions</u>			
Demand and call	-	-	-
Repayable or callable within 3 months	79	2,040	2,119
Repayable or callable later than 3 months	90	4,325	4,415
Total	169	6,366	6,534

Note : Data may not add up to total due to rounding.

TABLE 1G: BALANCE SHEET

(As at end of June 2025)

English version only

(HK\$ Million)

<u>All Authorized Institutions</u>	<u>HK\$</u>	<u>Foreign currency</u>	<u>Total</u>
Liabilities			
Amount due to authorized institutions in Hong Kong	299,997	516,427	816,423
Amount due to banks abroad	412,245	2,510,550	2,922,795
Deposits from customers	8,385,638	10,312,824	18,698,462
Negotiable certificates of deposit outstanding	122,297	613,167	735,464
Other debt instruments outstanding	42,906	455,584	498,490
Capital, reserves and other liabilities	2,882,588	3,292,013	6,174,601
Total liabilities	12,145,671	17,700,565	29,846,236
Assets			
Notes and coins	24,439	15,656	40,095
Amount due from authorized institutions in Hong Kong	307,716	492,739	800,455
Amount due from banks abroad	403,833	4,839,305	5,243,139
Loans and advances to customers	6,035,703	4,122,678	10,158,381
Negotiable certificates of deposit held :	171,060	676,077	847,137
Issued by licensed banks in Hong Kong	55,653	114,871	170,524
Issued by restricted licence banks	898	826	1,724
Issued by deposit-taking companies	-	1,111	1,111
Issued by banks outside Hong Kong	114,509	559,270	673,779
Negotiable debt instruments held, other than NCDs:	1,854,624	6,022,731	7,877,355
Acceptances and bills of exchange held	1,462	141,731	143,193
Floating rate notes and commercial papers held	5,330	551,412	556,742
Government bills, notes and bonds	1,533,718	2,802,860	4,336,578
Other debt instruments held	314,114	2,526,729	2,840,843
Investments in shareholdings	319,157	586,759	905,916
Interests in land and buildings	172,109	31	172,140
Other assets	1,000,757	2,800,860	3,801,617
Total assets	10,289,399	19,556,837	29,846,236

Note : Data may not add up to total due to rounding.

TABLE 2A : QUARTERLY ANALYSIS OF LOANS FOR USE IN HONG KONG BY SECTOR - June 2025

<u>Sectors</u>	<u>Jun 2025</u> (HK\$ Mn)	<u>% change from earlier quarters to Jun 2025</u>		
		<u>Mar 2025</u>	<u>Dec 2024</u>	<u>Jun 2024</u>
Trade Financing	376,824	3.7	-1.2	-2.0
Manufacturing	324,871	4.8	10.1	11.4
Transport and transport equipment	283,978	-4.6	-3.3	5.6
Building, construction, property development and investment	1,507,951	-0.1	-2.9	-6.9
Wholesale and retail trade	293,650	2.5	0.4	2.2
Financial concerns ¹	909,855	3.7	8.3	8.8
Stockbrokers	63,240	16.3	28.6	53.2
Individuals:				
to purchase flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	141,918	2.8	6.9	9.9
to purchase other residential property	1,889,329	0.5	0.8	1.3
other purposes	814,278	2.1	3.1	3.6
Others	1,044,920	3.2	5.6	-0.6
Total	7,650,814	1.6	2.1	1.2

1. This excludes funds advanced to authorized institutions.

Note : Data may not add up to total due to rounding.

TABLE 2B: ANALYSIS OF LOANS AND ADVANCES FOR USE IN HONG KONG

(As at end of June 2025)

English version only

(HK\$m)

	Authorized <u>Institutions</u>	<u>Licensed Banks</u>	Restricted <u>Licence Banks</u>	Deposit-taking <u>Companies</u>
1. Manufacturing	324,871	319,087	5,776	8
(a) Textiles	10,105	9,761	345	-
(i) cotton	1,373	1,373	-	-
(ii) other	8,733	8,388	345	-
(b) Footwear & wearing apparel	27,564	27,556	8	-
(c) Metal products & engineering	43,381	42,391	989	1
(d) Rubber, plastics & chemicals	64,992	64,641	351	-
(e) Electrical & electronic	51,873	50,323	1,551	-
(i) telecommunication equipment	5,435	5,193	242	-
(ii) others	46,438	45,129	1,309	-
(f) Food	26,634	26,068	566	-
(g) Beverages & tobacco	12,774	12,774	-	-
(h) Printing & publishing	4,869	4,751	111	7
(i) Miscellaneous	82,678	80,822	1,856	-
2. Transport and transport equipment	283,978	279,820	3,569	589
(a) Shipping	91,728	90,504	1,224	1
(b) Air transport	37,844	37,687	157	-
(c) Taxis	45,554	44,971	-	583
(d) Public light buses	8,097	8,097	-	-
(e) Others	100,754	98,560	2,188	5
3. Electricity and gas	215,014	214,093	921	-
4. Recreational activities	12,206	12,205	2	-
5. Information technology	202,850	202,697	152	-
(a) Telecommunications	79,663	79,517	145	-
(b) Others	123,187	123,180	7	-
6. Building, construction, property development and investment	1,507,951	1,503,796	4,013	142
(a) Property development and investment	1,446,509	1,443,015	3,365	129
(i) Industrial	71,889	71,843	16	30
(ii) Residential	602,360	599,829	2,499	32
(iii) Commercial	550,742	550,146	534	62
(iv) Other properties	221,517	221,196	315	5
(b) Other	61,442	60,781	648	13
7. Wholesale and retail trade	293,650	290,365	3,133	153
8. Miscellaneous	4,433,470	4,416,876	11,875	4,719
(a) Hotels, boarding houses & catering	137,518	136,440	1,078	-
(b) Financial concerns #	909,855	903,050	6,702	102
(i) Investment companies	562,942	562,144	798	-
(ii) Insurance companies	41,933	41,848	85	-
(iii) Futures brokers	105	105	-	-
(iv) Finance companies and others	304,874	298,953	5,819	102
(c) Stockbrokers	63,240	62,460	780	-
(d) Professional & private individuals	2,845,525	2,839,340	1,568	4,617
(i) to purchase flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	141,918	141,918	-	-
(ii) to purchase other residential property	1,889,329	1,888,075	41	1,213
(iii) for credit card advances*	143,688))))
(iv) for other business purposes*	5,638)	809,347)	1,527)	3,404
(v) for other private purposes*	664,952))))
(e) All others	477,332	475,585	1,747	-
9. Loans and advances for use in Hong Kong	7,273,990	7,238,938	29,441	5,611

Exclude loans to purchase shares, which are included in item 8(e).

* Some figures are combined to ensure the confidentiality of data.

Note : Data may not add up to total due to rounding.