

TABLE 1A : HONG KONG MONETARY STATISTICS - October 2025

(HK\$ Million)

	Oct 2025	Earlier months (% change to Oct 2025)			
		Sep 2025	Jul 2025	Oct 2024	
<u>Money Supply</u>					
M1 - HK\$	1,790,423	1,767,782 (1.3)	1,877,705 (-4.6)	1,594,651 (12.3)	
Foreign currency	1,355,874	1,304,328 (4.0)	1,266,975 (7.0)	1,213,605 (11.7)	
Total	3,146,297	3,072,110 (2.4)	3,144,680 (0.1)	2,808,256 (12.0)	
M2 - HK\$ ²	8,776,053	8,830,160 (-0.6)	8,879,999 (-1.2)	8,476,507 (3.5)	
Foreign currency ¹	11,401,161	11,407,418 (-0.1)	10,965,031 (4.0)	9,763,538 (16.8)	
Total	20,177,214	20,237,578 (-0.3)	19,845,030 (1.7)	18,240,045 (10.6)	
M3 - HK\$ ²	8,789,083	8,843,704 (-0.6)	8,895,409 (-1.2)	8,491,623 (3.5)	
Foreign currency ¹	11,432,608	11,438,370 (-0.1)	10,996,309 (4.0)	9,791,008 (16.8)	
Total	20,221,691	20,282,074 (-0.3)	19,891,718 (1.7)	18,282,632 (10.6)	
Notes and coins in circulation	644,713	641,550 (0.5)	631,878 (2.0)	602,811 (7.0)	
of which held by public	618,499	616,509 (0.3)	609,329 (1.5)	581,520 (6.4)	
<u>Seasonally adjusted HK\$M1</u>					
M1 - HK\$	1,793,381	1,763,393 (1.7)	1,842,515 (-2.7)	1,597,748 (12.2)	
Notes and coins held by public	625,634	619,124 (1.1)	611,774 (2.3)	588,228 (6.4)	
HK\$ demand deposits	1,167,747	1,144,269 (2.1)	1,230,740 (-5.1)	1,009,520 (15.7)	
<u>Total deposits</u>					
Total demand deposits	2,527,798	2,455,600 (2.9)	2,535,350 (-0.3)	2,226,736 (13.5)	
Total savings deposits	5,837,461	5,838,507 (0.0)	6,032,427 (-3.2)	4,972,837 (17.4)	
Total time deposits	10,695,252	10,850,346 (-1.4)	10,158,858 (5.3)	9,967,846 (7.3)	
With licensed banks	10,665,863	10,821,577 (-1.4)	10,129,665 (5.3)	9,937,845 (7.3)	
With restricted licence banks	24,838	24,119 (3.0)	24,419 (1.7)	25,337 (-2.0)	
With deposit-taking companies	4,552	4,650 (-2.1)	4,774 (-4.7)	4,664 (-2.4)	
HK\$ deposits ²	8,083,717	8,159,088 (-0.9)	8,221,344 (-1.7)	7,839,120 (3.1)	
Demand deposits	1,171,924	1,151,273 (1.8)	1,268,375 (-7.6)	1,013,131 (15.7)	
Savings deposits	2,889,696	2,953,859 (-2.2)	3,218,674 (-10.2)	2,456,928 (17.6)	
Time deposits ²	4,022,098	4,053,956 (-0.8)	3,734,295 (7.7)	4,369,062 (-7.9)	
US\$ deposits ¹	8,613,413	8,617,601 (0.0)	8,239,747 (4.5)	7,113,569 (21.1)	
Other foreign currency deposits ¹	2,363,381	2,367,764 (-0.2)	2,265,544 (4.3)	2,214,730 (6.7)	
Foreign currency deposits ¹	10,976,794	10,985,365 (-0.1)	10,505,291 (4.5)	9,328,298 (17.7)	
All deposits	19,060,512	19,144,453 (-0.4)	18,726,635 (1.8)	17,167,419 (11.0)	
Foreign currency swap deposits	1,588	1,539 (3.2)	815 (94.8)	19 (8079.7)	
<u>Total loans and advances</u>					
Loans for use in H.K.	7,551,750	7,617,256 (-0.9)	7,577,126 (-0.3)	7,420,866 (1.8)	
To finance H.K.'s visible trade	211,711	227,270 (-6.8)	221,757 (-4.5)	221,776 (-4.5)	
To finance merchandising trade not touching H.K.	128,104	146,485 (-12.5)	138,407 (-7.4)	130,534 (-1.9)	
Other loans for use in H.K.	7,211,935	7,243,500 (-0.4)	7,216,963 (-0.1)	7,068,557 (2.0)	
Loans for use outside H.K. ³	2,445,317	2,451,320 (-0.2)	2,464,434 (-0.8)	2,448,343 (-0.1)	
Other loans for use outside H.K.	2,445,219	2,451,212 (-0.2)	2,464,326 (-0.8)	2,448,242 (-0.1)	
Other loans where the place of use is not known	98	108 (-9.3)	108 (-8.9)	101 (-2.6)	
Loans in HK\$	5,949,652	6,001,350 (-0.9)	6,007,002 (-1.0)	6,073,072 (-2.0)	
Loans in foreign currencies	4,047,415	4,067,226 (-0.5)	4,034,558 (0.3)	3,796,136 (6.6)	
Total loans and advances	9,997,068	10,068,576 (-0.7)	10,041,560 (-0.4)	9,869,209 (1.3)	

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>Jul 2025</u>	<u>Aug 2025</u>	<u>Sep 2025</u>	<u>Oct 2025</u>
RMB deposits	938,228	967,956	1,001,771	996,223
of which:				
Demand and Savings deposits	452,488	453,065	471,341	476,797
Time deposits	485,740	514,890	530,430	519,426
Number of authorized institutions engaged in RMB banking business	139	141	141	141
Remittances for RMB cross-border trade settlement	1,233,280	996,882	1,123,213	1,006,627

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 October 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	631,535	-	631,535
Government issues	13,178	-	13,178
Total (A)	644,713	-	644,713
Authorized institutions' holdings of legal tender notes and coins (B)	26,214	-	26,214
Legal tender notes and coins in hands of public (C=A-B)	618,499	-	618,499
Demand deposits with licensed banks (D)	1,171,924	1,355,874	2,527,798
Savings deposits with licensed banks (E)	2,889,696	2,947,765	5,837,461
Time deposits with licensed banks (F)	4,012,653 @	6,653,210 *	10,665,863
Negotiable certificates of deposit issued by banks and held outside the monetary sector (G)	83,281	444,312	527,593
Deposits with restricted licence banks and deposit-taking companies (H)	9,445	19,945	29,389
Negotiable certificates of deposit issued by restricted licence banks and deposit-taking companies and held outside the monetary sector (I)	3,586	11,502	15,087
Money supply			
definition 1 (C+D)	1,790,423	1,355,874	3,146,297
definition 2 (C+D+E+F+G)	8,776,053 @ (8,774,464)	11,401,161 * (11,402,750)	20,177,214
definition 3 (C+D+E+F+G+H+I)	8,789,083 @ (8,787,494)	11,432,608 * (11,434,196)	20,221,691

* 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 October 2025)

English version only

(HK\$ Million)

	<u>HK\$</u>	<u>Foreign currency</u>	<u>Total</u>
Demand deposits with licensed banks	1,171,924	1,355,874	2,527,798
Savings deposits with licensed banks	2,889,696	2,947,765	5,837,461
Time deposits with licensed banks	4,012,653 @ (4,011,065)	6,653,210 * (6,654,798)	10,665,863
Total deposits with licensed banks	8,074,273 @ (8,072,684)	10,956,850 * (10,958,438)	19,031,122
Deposits with restricted licence banks	5,248	19,589	24,838
Deposits with deposit-taking companies	4,196	355	4,552
Deposits with all authorized institutions	8,083,717 @ (8,082,129)	10,976,794 * (10,978,383)	19,060,512

* 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 October 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	57,350	153,338	210,688
To finance merchandising trade not touching H.K.	14,483	113,434	127,917
Other loans for use in H.K.	5,393,976	1,786,390	7,180,366
Other loans for use outside H.K.	461,375	1,943,621	2,404,996
Other loans where the place of use is not known	1	97	98
Total loans and advances	5,927,185	3,996,881	9,924,066
B. <u>Extended by Restricted Licence Banks</u>			
To finance H.K.'s visible trade	446	573	1,018
To finance merchandising trade not touching H.K.	-	187	187
Other loans for use in H.K.	15,304	10,548	25,852
Other loans for use outside H.K.	1,151	30,798	31,949
Other loans where the place of use is not known	-	-	-
Total loans and advances	16,901	42,105	59,006
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.	5,472	245	5,717
Other loans for use outside H.K.	95	8,179	8,274
Other loans where the place of use is not known	-	-	-
Total loans and advances	5,567	8,429	13,996

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

TABLE 1F: HONG KONG MONEY MARKET

(As at end of October 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	21,375	111,144	132,519
Repayable or callable within 3 months	218,605	250,953	469,558
Repayable or callable later than 3 months	57,820	127,883	185,703
Total	297,800	489,979	787,780
B. Restricted Licence Banks' liabilities <u>to other Authorized Institutions</u>			
Demand and call	0	254	254
Repayable or callable within 3 months	2,031	4,239	6,270
Repayable or callable later than 3 months	408	3,016	3,424
Total	2,439	7,508	9,948
C. Deposit-taking Companies' liabilities <u>to other Authorized Institutions</u>			
Demand and call	-	-	-
Repayable or callable within 3 months	97	2,230	2,326
Repayable or callable later than 3 months	107	4,060	4,167
Total	204	6,290	6,494

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

TABLE 1G: BALANCE SHEET

(As at end of October 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	300,443	503,778	804,221
Amount due to banks abroad	386,172	2,372,371	2,758,543
Deposits from customers	8,082,129	10,978,383	19,060,512
Negotiable certificates of deposit outstanding	149,528	552,325	701,852
Other debt instruments outstanding	44,820	422,759	467,579
Capital, reserves and other liabilities	2,806,750	3,119,691	5,926,442
Total liabilities	11,769,842	17,949,306	29,719,149
Assets			
Notes and coins	26,214	13,741	39,955
Amount due from authorized institutions in Hong Kong	307,468	476,197	783,665
Amount due from banks abroad	457,428	4,965,073	5,422,500
Loans and advances to customers	5,949,652	4,047,415	9,997,068
Negotiable certificates of deposit held :	210,738	556,020	766,758
Issued by licensed banks in Hong Kong	62,115	96,261	158,377
Issued by restricted licence banks	546	238	784
Issued by deposit-taking companies	-	12	12
Issued by banks outside Hong Kong	148,077	459,509	607,585
Negotiable debt instruments held, other than NCDs:	1,802,330	6,048,018	7,850,348
Acceptances and bills of exchange held	1,362	138,846	140,208
Floating rate notes and commercial papers held	6,411	617,618	624,029
Government bills, notes and bonds	1,422,493	2,718,278	4,140,771
Other debt instruments held	372,065	2,573,276	2,945,341
Investments in shareholdings	324,581	652,678	977,259
Interests in land and buildings	170,975	29	171,004
Other assets	949,043	2,761,549	3,710,592
Total assets	10,198,429	19,520,720	29,719,149

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