

# Annex

**Table 1: Household debts in recent years**

<b>HK\$ billion</b> <b>(Year-on-year growth %)</b> <b>[% of household debts]</b>	<b>End of</b> <b>2010</b>	<b>End of</b> <b>2011</b>	<b>End of</b> <b>2012</b>	<b>March</b> <b>2013</b>
<b>Residential mortgages</b>	796.5 (+14%) [76%]	850.2 (+7%) [75%]	914.5 (+8%) [74%]	930.1 - [74%]
<b>Credit card advances</b>	80.1 (+17%) [8%]	91.6 (+14%) [8%]	105.1 (+15%) [9%]	96.0 - [8%]
<b>Other personal loans</b>	164.8 (+15%) [16%]	187.3 (+14%) [17%]	212.2 (+13%) [17%]	222.7 - [18%]
<b>Total household debts</b>	1,041.4 (+14%) [100%]	1,129.1 (+8%) [100%]	1,231.8 (+9%) [100%]	1,248.9 - [100%]
<b>Total household debt-to-GDP ratio</b>	59%	58%	60%	61%

Note: The above data only cover personal loans from AIs.

Sources: HKMA and Census & Statistics Department.

**Table 2: Household debt-to-GDP ratios in Hong Kong and other major jurisdictions**

	<b>End of 2010</b>	<b>End of 2011</b>	<b>End of 2012</b>
<b>Euro area<sup>1</sup></b>	67%	66%	65%
<b>France<sup>1</sup></b>	55%	56%	57%
<b>Germany<sup>1</sup></b>	61%	59%	59%
<b>Hong Kong<sup>2</sup></b>	59%	58%	60%
<b>Japan<sup>3</sup></b>	75%	76%	74%
<b>Singapore<sup>4</sup></b>	67%	71%	76%
<b>United Kingdom<sup>1</sup></b>	99%	99%	95%
<b>United States<sup>5</sup></b>	94%	89%	86%

Note: 1 In the United Kingdom and the euro area (including Germany and France), household debts include various types of personal loans taken out by individuals and not-for-profit bodies.

2 In Hong Kong, household debts include residential mortgages, credit card advances and other personal loans taken out by individuals.

3 In Japan, household debts include various financial liabilities borne by individuals.

4 In Singapore, household debts include personal loans taken out by individuals from local banks.

5 In the United States, household debts include various types of financial liabilities borne by individuals and not-for-profit bodies.

Sources: various central banks and statistics departments.