

TABLE 1A : HONG KONG MONETARY STATISTICS - December 2015

	(HK\$ Million)			
	Dec 2015	Earlier months (% change to Dec 2015)		
		Nov 2015	Sep 2015	Dec 2014
<u>Money Supply</u>				
M1 - HK\$	1,253,397	1,271,220 (-1.4)	1,265,500 (-1.0)	1,116,675 (12.2)
Foreign currency	717,767	753,658 (-4.8)	753,328 (-4.7)	592,049 (21.2)
Total	1,971,164	2,024,879 (-2.7)	2,018,828 (-2.4)	1,708,724 (15.4)
M2 - HK\$@	5,765,566	5,764,068 (0.0)	5,737,756 (0.5)	5,225,773 (10.3)
Foreign currency*	5,852,894	5,703,058 (2.6)	5,708,552 (2.5)	5,785,599 (1.2)
Total	11,618,459	11,467,125 (1.3)	11,446,308 (1.5)	11,011,372 (5.5)
M3 - HK\$@	5,778,789	5,776,885 (0.0)	5,749,793 (0.5)	5,236,188 (10.4)
Foreign currency*	5,876,248	5,727,310 (2.6)	5,732,273 (2.5)	5,812,757 (1.1)
Total	11,655,037	11,504,195 (1.3)	11,482,065 (1.5)	11,048,944 (5.5)
Notes and coins in circulation	371,826	362,064 (2.7)	363,721 (2.2)	353,510 (5.2)
of which held by public	349,340	342,917 (1.9)	341,269 (2.4)	330,086 (5.8)
<u>Seasonally adjusted HK\$M1</u>				
M1 - HK\$	1,261,510	1,272,579 (-0.9)	1,256,593 (0.4)	1,112,034 (13.4)
Notes and coins held by public	351,292	347,412 (1.1)	342,447 (2.6)	333,766 (5.3)
HK\$ demand deposits	910,218	925,167 (-1.6)	914,146 (-0.4)	778,267 (17.0)
<u>Total deposits</u>				
Total demand deposits	1,621,824	1,681,962 (-3.6)	1,677,559 (-3.3)	1,378,639 (17.6)
Total savings deposits	4,495,029	4,455,465 (0.9)	4,355,624 (3.2)	3,965,478 (13.4)
Total time deposits	4,632,915	4,540,298 (2.0)	4,626,095 (0.1)	4,729,018 (-2.0)
With licensed banks	4,602,673	4,509,802 (2.1)	4,596,761 (0.1)	4,694,501 (-2.0)
With restricted licence banks	24,725	25,089 (-1.5)	23,967 (3.2)	27,202 (-9.1)
With deposit-taking companies	5,516	5,407 (2.0)	5,368 (2.8)	7,315 (-24.6)
HK\$ deposits@	5,312,421	5,316,562 (-0.1)	5,303,602 (0.2)	4,800,330 (10.7)
Demand deposits	904,057	928,304 (-2.6)	924,231 (-2.2)	786,589 (14.9)
Savings deposits	2,490,398	2,510,947 (-0.8)	2,452,639 (1.5)	2,242,010 (11.1)
Time deposits@	1,917,966	1,877,311 (2.2)	1,926,731 (-0.5)	1,771,731 (8.3)
US\$ deposits*	3,531,482	3,443,678 (2.5)	3,347,833 (5.5)	3,160,775 (11.7)
Other foreign currency deposits*	1,905,865	1,917,485 (-0.6)	2,007,844 (-5.1)	2,112,030 (-9.8)
Foreign currency deposits*	5,437,347	5,361,163 (1.4)	5,355,677 (1.5)	5,272,804 (3.1)
All deposits	10,749,767	10,677,725 (0.7)	10,659,279 (0.8)	10,073,135 (6.7)
Foreign currency swap deposits	47	47 (0.0)	49 (-2.9)	118 (-60.1)
<u>Total loans and advances</u>				
Loans for use in H.K.	5,254,068	5,210,673 (0.8)	5,241,835 (0.2)	5,058,049 (3.9)
To finance H.K.'s visible trade	245,846	263,892 (-6.8)	281,664 (-12.7)	302,864 (-18.8)
To finance merchandising trade not touching H.K.	208,092	213,009 (-2.3)	221,563 (-6.1)	239,756 (-13.2)
Other loans for use in H.K.	4,800,131	4,733,772 (1.4)	4,738,609 (1.3)	4,515,429 (6.3)
Loans for use outside H.K.#	2,280,436	2,283,842 (-0.1)	2,318,205 (-1.6)	2,218,222 (2.8)
Other loans for use outside H.K.	2,280,436	2,283,817 (-0.1)	2,318,205 (-1.6)	2,218,222 (2.8)
Other loans where the place of use is not known	-	25 (-)	- (-)	- (-)
Loans in HK\$	4,152,580	4,150,327 (0.1)	4,156,159 (-0.1)	4,000,361 (3.8)
Loans in foreign currencies	3,381,924	3,344,188 (1.1)	3,403,881 (-0.6)	3,275,910 (3.2)
Total loans and advances	7,534,504	7,494,515 (0.5)	7,560,040 (-0.3)	7,276,271 (3.5)

* Adjusted to exclude foreign currency swap deposits.

@ Adjusted to include foreign currency swap deposits.

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>Sep 2015</u>	<u>Oct 2015</u>	<u>Nov 2015</u>	<u>Dec 2015</u>
RMB deposits	895,365	854,288	864,163	851,106
of which:				
Demand and Savings deposits	165,849	167,587	189,364	160,908
Time deposits	729,516	686,701	674,799	690,198
Number of authorized institutions engaged in RMB banking business	145	145	145	145
Remittances for RMB cross-border trade settlement	738,618	410,807	508,925	667,452

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 December 2015)

	<u>HK\$</u>	<u>Foreign currency</u>	(HK\$ Million) <u>Total</u>
Legal tender notes and coins in circulation			
Commercial bank issues	360,165	-	360,165
Government issues	11,661	-	11,661
Total (A)	371,826	-	371,826
Authorized institutions' holdings of legal tender notes and coins (B)	22,486	-	22,486
Legal tender notes and coins in hands of public (C=A-B)	349,340	-	349,340
Demand deposits with licensed banks (D)	904,057	717,767	1,621,824
Savings deposits with licensed banks (E)	2,490,398	2,004,631	4,495,029
Time deposits with licensed banks (F)	1,904,843 @	2,697,830 *	4,602,673
Negotiable certificates of deposit issued by banks and held outside the monetary sector (G)	116,928	432,665	549,593
Deposits with restricted licence banks and deposit-taking companies (H)	13,123	17,118	30,241
Negotiable certificates of deposit issued by restricted licence banks and deposit-taking companies and held outside the monetary sector (I)	100	6,237	6,337
Money supply			
definition 1 (C+D)	1,253,397	717,767	1,971,164
definition 2 (C+D+E+F+G)	5,765,566 @ (5,765,519)	5,852,894 * (5,852,941)	11,618,459
definition 3 (C+D+E+F+G+H+I)	5,778,789 @ (5,778,742)	5,876,248 * (5,876,296)	11,655,037

* 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 December 2015)

(HK\$ Million)

	<u>HK\$</u>	<u>Foreign currency</u>	<u>Total</u>
Demand deposits with licensed banks	904,057	717,767	1,621,824
Savings deposits with licensed banks	2,490,398	2,004,631	4,495,029
Time deposits with licensed banks	1,904,843 @ (1,904,796)	2,697,830 * (2,697,878)	4,602,673
Total deposits with licensed banks	5,299,297 @ (5,299,250)	5,420,228 * (5,420,276)	10,719,526
Deposits with restricted licence banks	8,158	16,567	24,725
Deposits with deposit-taking companies	4,965	551	5,516
Deposits with all authorized institutions	5,312,421 @ (5,312,373)	5,437,347 * (5,437,394)	10,749,767

* 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 December 2015)

		(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	66,446	178,690	245,136
To finance merchandising trade not touching H.K.	5,585	201,564	207,150
Other loans for use in H.K.	3,546,362	1,209,246	4,755,608
Other loans for use outside H.K.	499,699	1,752,488	2,252,187
Other loans where the place of use is not known	-	-	-
Total loans and advances	4,118,092	3,341,989	7,460,081
B. <u>Extended by Restricted Licence Banks</u>			
To finance H.K.'s visible trade	182	521	703
To finance merchandising trade not touching H.K.	-	787	787
Other loans for use in H.K.	19,342	13,161	32,503
Other loans for use outside H.K.	3,083	19,804	22,887
Other loans where the place of use is not known	-	-	-
Total loans and advances	22,607	34,274	56,881
C. <u>Extended by Deposit-taking Companies</u>			
To finance H.K.'s visible trade	0	5	6
To finance merchandising trade not touching H.K.	0	155	155
Other loans for use in H.K.	11,864	155	12,019
Other loans for use outside H.K.	17	5,345	5,362
Other loans where the place of use is not known	-	-	-
Total loans and advances	11,881	5,660	17,542

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

TABLE 1F: HONG KONG MONEY MARKET

(As at end of December 2015)

(HK\$ Million)

	<u>HK\$</u>	<u>Foreign currency</u>	<u>Total</u>
A. <u>Licensed Banks' liabilities to other Authorized Institutions</u>			
Demand and call	83,588	126,296	209,883
Repayable or callable within 3 months	301,191	468,750	769,941
Repayable or callable later than 3 months	53,973	141,011	194,984
Total	438,752	736,056	1,174,808
B. <u>Restricted Licence Banks' liabilities to other Authorized Institutions</u>			
Demand and call	30	87	117
Repayable or callable within 3 months	5,300	2,996	8,297
Repayable or callable later than 3 months	4,812	3,283	8,095
Total	10,143	6,366	16,509
C. <u>Deposit-taking Companies' liabilities to other Authorized Institutions</u>			
Demand and call	1	-	1
Repayable or callable within 3 months	5,729	608	6,338
Repayable or callable later than 3 months	-	416	416
Total	5,730	1,025	6,755

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

TABLE 1G: BALANCE SHEET

(As at end of December 2015)

(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	454,625	743,447	1,198,072
Amount due to banks abroad	350,553	3,267,281	3,617,834
Deposits from customers	5,312,373	5,437,394	10,749,767
Negotiable certificates of deposit outstanding	239,775	592,488	832,263
Other debt instruments outstanding	12,082	290,749	302,831
Capital, reserves and other liabilities	1,310,780	1,168,873	2,479,653
Total liabilities	7,680,189	11,500,232	19,180,421
Assets			
Notes and coins	22,486	9,187	31,673
Amount due from authorized institutions in Hong Kong	362,142	671,880	1,034,021
Amount due from banks abroad	198,709	3,905,174	4,103,883
Loans and advances to customers	4,152,580	3,381,924	7,534,504
Negotiable certificates of deposit held :	152,134	269,471	421,605
Issued by licensed banks in Hong Kong	122,747	153,586	276,333
Issued by restricted licence banks	-	-	-
Issued by deposit-taking companies	-	-	-
Issued by banks outside Hong Kong	29,387	115,885	145,271
Negotiable debt instruments held, other than NCDs:	962,254	2,721,983	3,684,237
Acceptances and bills of exchange held	1,261	647,194	648,454
Floating rate notes and commercial papers held	2,309	167,287	169,596
Government bills, notes and bonds	935,197	901,097	1,836,294
Other debt instruments held	23,488	1,006,405	1,029,893
Investments in shareholdings	75,796	93,646	169,442
Interests in land and buildings	205,244	163	205,408
Other assets	749,447	1,246,200	1,995,647
Total assets	6,880,794	12,299,627	19,180,421

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

TABLE 2A : QUARTERLY ANALYSIS OF LOANS FOR USE IN HONG KONG BY SECTOR - December 2015

<u>Sectors</u>	<u>Dec 2015</u>	<u>Adjusted# % change from earlier quarters to Dec 2015</u>		
	<u>(HK\$ Mn)</u>	<u>Sep 2015</u>	<u>Jun 2015</u>	<u>Dec 2014</u>
Trade Financing	453,938	-9.8	-20.3	-16.3
Manufacturing	244,049	-4.3	-4.4	-8.2
Transport and transport equipment	275,032	3.5	4.0	5.6
Building, construction, property development and investment	1,138,637	-0.6	1.9	7.4
Wholesale and retail trade	444,208	-3.6	-5.6	-6.1
Financial concerns *	452,630	11.5	11.9	16.6
Stockbrokers	55,447	17.8	-45.0	8.1
Individuals:				
to purchase flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	41,410	-0.7	-0.2	-0.8
to purchase other residential property	1,077,910	1.1	4.2	9.1
other purposes	489,587	2.3	2.6	8.8
Others	581,221	1.7	1.4	8.2
Total	5,254,068	0.2	-1.1	3.9

Some loans have been reclassified. As such, the figures are not strictly comparable with those of previous quarters.

* 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 December 2015)

	(HK\$mn)			
	Authorized Institutions	Licensed Banks	Restricted Licence Banks	Deposit-taking Companies
1. Manufacturing	244,049	241,390	2,645	15
(a) Textiles	15,878	15,819	59	-
(i) cotton	4,014	3,990	24	-
(ii) other	11,864	11,829	35	-
(b) Footwear & wearing apparel	25,864	24,616	1,248	0
(c) Metal products & engineering	33,183	33,085	97	1
(d) Rubber, plastics & chemicals	28,805	28,177	628	-
(e) Electrical & electronic	50,869	50,475	393	1
(i) telecommunication equipment	7,750	7,738	13	-
(ii) others	43,118	42,737	381	1
(f) Food	14,616	14,538	73	4
(g) Beverages & tobacco	3,924	3,924	-	-
(h) Printing & publishing	8,694	8,580	105	8
(i) Miscellaneous	62,217	62,175	42	-
2. Transport and transport equipment	275,032	268,723	5,609	700
(a) Shipping	100,644	99,958	687	-
(b) Air transport	34,663	34,461	163	39
(c) Taxis	50,062	49,406	-	656
(d) Public light buses	11,527	11,524	-	3
(e) Others	78,136	73,374	4,759	2
3. Electricity and gas	89,730	87,608	2,122	-
4. Recreational activities	6,821	6,763	58	0
5. Information technology	73,878	72,689	1,189	-
(a) Telecommunications	51,914	50,734	1,180	-
(b) Others	21,964	21,955	9	-
6. Building, construction, property development and investment	1,138,637	1,129,376	7,894	1,366
(a) Property development and investment	1,105,658	1,097,030	7,270	1,357
(i) Industrial	41,057	40,931	14	112
(ii) Residential	455,027	450,975	3,190	861
(iii) Commercial	415,902	412,098	3,421	384
(iv) Other properties	193,671	193,026	645	-
(b) Other	32,979	32,346	624	9
7. Wholesale and retail trade	444,208	442,628	1,557	23
8. Miscellaneous	2,527,776	2,506,431	11,430	9,915
(a) Hotels, boarding houses & catering	83,386	82,746	640	-
(b) Financial concerns #	452,630	449,996	2,389	245
(i) Investment companies	254,337	252,604	1,705	28
(ii) Insurance companies	16,194	16,194	-	-
(iii) Futures brokers	194	194	-	-
(iv) Finance companies and others	181,905	181,005	684	216
(c) Stockbrokers	55,447	55,141	305	-
(d) Professional & private individuals	1,608,907	1,594,680	4,560	9,667
(i) to purchase flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	41,410	41,410	-	-
(ii) to purchase other residential property	1,077,910	1,072,828	145	4,937
(iii) for credit card advances*	117,838)))
(iv) for other business purposes*	14,465	480,442	4,415	4,730
(v) for other private purposes*	357,284)))
(e) All others	327,406	323,867	3,535	4
9. Loans and advances for use in Hong Kong	4,800,131	4,755,608	32,503	12,019

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.