

## TABLE 1A : HONG KONG MONETARY STATISTICS - September 2020

(HK\$ Million)

	Sep 2020		Earlier months (% change to Sep 2020)		
		Aug 2020	Jun 2020	Sep 2019	
<u>Money Supply</u>					
M1 - HK\$	2,406,597	2,463,803 ( -2.3 )	1,759,032 ( 36.8 )	1,546,402 ( 55.6 )	
Foreign currency	1,170,104	1,163,404 ( 0.6 )	1,079,442 ( 8.4 )	922,675 ( 26.8 )	
Total	3,576,701	3,627,207 ( -1.4 )	2,838,473 ( 26.0 )	2,469,077 ( 44.9 )	
M2 - HK\$ <sup>2</sup>	8,243,060	8,300,652 ( -0.7 )	7,629,436 ( 8.0 )	7,441,069 ( 10.8 )	
Foreign currency <sup>1</sup>	7,602,037	7,572,389 ( 0.4 )	7,473,142 ( 1.7 )	7,066,858 ( 7.6 )	
Total	15,845,097	15,873,041 ( -0.2 )	15,102,579 ( 4.9 )	14,507,927 ( 9.2 )	
M3 - HK\$ <sup>2</sup>	8,258,067	8,317,023 ( -0.7 )	7,645,848 ( 8.0 )	7,457,142 ( 10.7 )	
Foreign currency <sup>1</sup>	7,625,338	7,594,143 ( 0.4 )	7,496,727 ( 1.7 )	7,090,721 ( 7.5 )	
Total	15,883,405	15,911,165 ( -0.2 )	15,142,575 ( 4.9 )	14,547,864 ( 9.2 )	
Notes and coins in circulation	584,663	557,719 ( 4.8 )	549,580 ( 6.4 )	517,089 ( 13.1 )	
of which held by public	532,934	526,086 ( 1.3 )	519,885 ( 2.5 )	488,705 ( 9.1 )	
<u>Seasonally adjusted HK\$M1</u>					
M1 - HK\$	1,867,375	1,882,635 ( -0.8 )	1,772,376 ( 5.4 )	1,520,041 ( 22.9 )	
Notes and coins held by public	536,171	532,415 ( 0.7 )	523,077 ( 2.5 )	491,650 ( 9.1 )	
HK\$ demand deposits	1,331,204	1,350,220 ( -1.4 )	1,249,299 ( 6.6 )	1,028,390 ( 29.4 )	
<u>Total deposits</u>					
Total demand deposits	3,043,767	3,101,120 ( -1.8 )	2,318,589 ( 31.3 )	1,980,372 ( 53.7 )	
Total savings deposits	5,886,353	5,883,680 ( 0.0 )	5,494,400 ( 7.1 )	4,813,795 ( 22.3 )	
Total time deposits	5,842,016	5,859,146 ( -0.3 )	6,264,539 ( -6.7 )	6,798,358 ( -14.1 )	
With licensed banks	5,811,499	5,828,723 ( -0.3 )	6,234,111 ( -6.8 )	6,767,308 ( -14.1 )	
With restricted licence banks	24,904	24,742 ( 0.7 )	24,716 ( 0.8 )	24,777 ( 0.5 )	
With deposit-taking companies	5,613	5,682 ( -1.2 )	5,712 ( -1.7 )	6,273 ( -10.5 )	
HK\$ deposits <sup>2</sup>	7,649,305	7,711,800 ( -0.8 )	7,057,201 ( 8.4 )	6,884,808 ( 11.1 )	
Demand deposits	1,873,663	1,937,716 ( -3.3 )	1,239,147 ( 51.2 )	1,057,697 ( 77.1 )	
Savings deposits	3,120,897	3,070,689 ( 1.6 )	2,862,876 ( 9.0 )	2,717,460 ( 14.8 )	
Time deposits <sup>2</sup>	2,654,745	2,703,395 ( -1.8 )	2,955,178 ( -10.2 )	3,109,651 ( -14.6 )	
US\$ deposits <sup>1</sup>	5,319,618	5,327,751 ( -0.2 )	5,300,720 ( 0.4 )	5,034,243 ( 5.7 )	
Other foreign currency deposits <sup>1</sup>	1,803,212	1,804,396 ( -0.1 )	1,719,608 ( 4.9 )	1,673,473 ( 7.8 )	
Foreign currency deposits <sup>1</sup>	7,122,830	7,132,147 ( -0.1 )	7,020,328 ( 1.5 )	6,707,716 ( 6.2 )	
All deposits	14,772,135	14,843,947 ( -0.5 )	14,077,528 ( 4.9 )	13,592,524 ( 8.7 )	
Foreign currency swap deposits	23	23 ( -0.1 )	23 ( -0.1 )	24 ( -2.8 )	
<u>Total loans and advances</u>					
Loans for use in H.K.	7,794,852	7,879,856 ( -1.1 )	7,444,295 ( 4.7 )	7,216,469 ( 8.0 )	
To finance H.K.'s visible trade	257,522	253,795 ( 1.5 )	262,686 ( -2.0 )	275,269 ( -6.4 )	
To finance merchandising trade not touching H.K.	199,698	210,493 ( -5.1 )	211,802 ( -5.7 )	218,260 ( -8.5 )	
Other loans for use in H.K.	7,337,633	7,415,568 ( -1.1 )	6,969,807 ( 5.3 )	6,722,940 ( 9.1 )	
Loans for use outside H.K. <sup>3</sup>	3,236,647	3,245,465 ( -0.3 )	3,248,399 ( -0.4 )	3,092,336 ( 4.7 )	
Other loans for use outside H.K.	3,236,310	3,245,125 ( -0.3 )	3,248,291 ( -0.4 )	3,092,203 ( 4.7 )	
Other loans where the place of use is not known	337	340 ( -0.8 )	108 ( 211.8 )	133 ( 153.7 )	
Loans in HK\$	6,517,104	6,565,546 ( -0.7 )	6,096,505 ( 6.9 )	6,237,338 ( 4.5 )	
Loans in foreign currencies	4,514,395	4,559,775 ( -1.0 )	4,596,189 ( -1.8 )	4,071,466 ( 10.9 )	
Total loans and advances	11,031,500	11,125,321 ( -0.8 )	10,692,694 ( 3.2 )	10,308,804 ( 7.0 )	

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>Jun 2020</u>	<u>Jul 2020</u>	<u>Aug 2020</u>	<u>Sep 2020</u>
RMB deposits	639,915	658,282	671,653	667,890
of which:				
Demand and Savings deposits	241,113	263,848	273,027	241,432
Time deposits	398,802	394,434	398,626	426,459
Number of authorized institutions engaged in RMB banking business	140	140	140	141
Remittances for RMB cross-border trade settlement	542,816	588,518	530,342	593,098

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 September 2020)

(HK\$ Million)

	<u>HK\$</u>	<u>Foreign currency</u>	<u>Total</u>
Legal tender notes and coins in circulation			
Commercial bank issues	571,525	-	571,525
Government issues	13,138	-	13,138
Total (A)	584,663	-	584,663
Authorized institutions' holdings of legal tender notes and coins (B)	51,729	-	51,729
Legal tender notes and coins in hands of public (C=A-B)	532,934	-	532,934
Demand deposits with licensed banks (D)	1,873,663	1,170,104	3,043,767
Savings deposits with licensed banks (E)	3,120,897	2,765,456	5,886,353
Time deposits with licensed banks (F)	2,642,228 @	3,169,271 *	5,811,499
Negotiable certificates of deposit issued by banks and held outside the monetary sector (G)	73,338	497,206	570,544
Deposits with restricted licence banks and deposit-taking companies (H)	12,517	18,000	30,517
Negotiable certificates of deposit issued by restricted licence banks and deposit-taking companies and held outside the monetary sector (I)	2,490	5,302	7,792
<b>Money supply</b>			
definition 1 (C+D)	2,406,597	1,170,104	3,576,701
definition 2 (C+D+E+F+G)	8,243,060 @ ( 8,243,037 )	7,602,037 * ( 7,602,060 )	15,845,097
definition 3 (C+D+E+F+G+H+I)	8,258,067 @ ( 8,258,044 )	7,625,338 * ( 7,625,362 )	15,883,405

\* 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 September 2020)

(HK\$ Million)

	<u>HK\$</u>	<u>Foreign currency</u>	<u>Total</u>
Demand deposits with licensed banks	1,873,663	1,170,104	3,043,767
Savings deposits with licensed banks	3,120,897	2,765,456	5,886,353
Time deposits with licensed banks	2,642,228 @ ( 2,642,205 )	3,169,271 * ( 3,169,294 )	5,811,499
Total deposits with licensed banks	7,636,788 @ ( 7,636,765 )	7,104,831 * ( 7,104,854 )	14,741,619
Deposits with restricted licence banks	7,433	17,471	24,904
Deposits with deposit-taking companies	5,084	528	5,613
Deposits with all authorized institutions	7,649,305 @ ( 7,649,282 )	7,122,830 * ( 7,122,854 )	14,772,135

\* 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 September 2020)

	(HK\$ Million)		
	<u>HK\$</u>	<u>Foreign currency</u>	<u>Total</u>
<b>A. <u>Extended by Licensed Banks</u></b>			
To finance H.K.'s visible trade	57,829	198,805	256,633
To finance merchandising trade not touching H.K.	20,208	178,743	198,951
Other loans for use in H.K.	5,574,932	1,732,916	7,307,849
Other loans for use outside H.K.	841,630	2,365,095	3,206,724
Other loans where the place of use is not known	24	313	337
Total loans and advances	6,494,622	4,475,873	10,970,494
<b>B. <u>Extended by Restricted Licence Banks</u></b>			
To finance H.K.'s visible trade	345	542	888
To finance merchandising trade not touching H.K.	-	667	667
Other loans for use in H.K.	13,426	10,490	23,916
Other loans for use outside H.K.	2,757	22,443	25,199
Other loans where the place of use is not known	-	-	-
Total loans and advances	16,528	34,143	50,670
<b>C. <u>Extended by Deposit-taking Companies</u></b>			
To finance H.K.'s visible trade	1	-	1
To finance merchandising trade not touching H.K.	3	76	79
Other loans for use in H.K.	5,864	5	5,868
Other loans for use outside H.K.	88	4,299	4,386
Other loans where the place of use is not known	-	-	-
Total loans and advances	5,955	4,380	10,335

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

**TABLE 1F: HONG KONG MONEY MARKET**

(As at end of September 2020)

(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	154,378	143,505	297,883
Repayable or callable within 3 months	308,680	299,458	608,138
Repayable or callable later than 3 months	207,549	200,189	407,738
Total	670,607	643,153	1,313,760
B. <u>Restricted Licence Banks' liabilities to other Authorized Institutions</u>			
Demand and call	0	639	639
Repayable or callable within 3 months	572	2,345	2,917
Repayable or callable later than 3 months	698	1,451	2,149
Total	1,270	4,435	5,705
C. <u>Deposit-taking Companies' liabilities to other Authorized Institutions</u>			
Demand and call	-	-	-
Repayable or callable within 3 months	122	1,474	1,596
Repayable or callable later than 3 months	-	18	18
Total	122	1,492	1,614

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

**TABLE 1G: BALANCE SHEET**

(As at end of September 2020)

(HK\$ Million)

<u>All Authorized Institutions</u>	<u>HK\$</u>	<u>Foreign currency</u>	<u>Total</u>
<b>Liabilities</b>			
Amount due to authorized institutions in Hong Kong	672,000	649,080	1,321,079
Amount due to banks abroad	407,316	3,880,860	4,288,176
Deposits from customers	7,649,282	7,122,854	14,772,135
Negotiable certificates of deposit outstanding	180,208	670,115	850,323
Other debt instruments outstanding	55,079	545,508	600,587
Capital, reserves and other liabilities	2,128,943	2,118,279	4,247,222
<b>Total liabilities</b>	<b>11,092,828</b>	<b>14,986,696</b>	<b>26,079,523</b>
<b>Assets</b>			
Notes and coins	51,729	35,278	87,006
Amount due from authorized institutions in Hong Kong	549,972	627,137	1,177,109
Amount due from banks abroad	268,488	4,421,352	4,689,840
Loans and advances to customers	6,517,104	4,514,395	11,031,500
Negotiable certificates of deposit held :	132,640	369,021	501,660
Issued by licensed banks in Hong Kong	103,370	166,754	270,124
Issued by restricted licence banks	1,010	775	1,785
Issued by deposit-taking companies	-	78	78
Issued by banks outside Hong Kong	28,260	201,414	229,673
Negotiable debt instruments held, other than NCDs:	1,334,048	3,848,520	5,182,568
Acceptances and bills of exchange held	1,324	309,308	310,633
Floating rate notes and commercial papers held	21,008	520,791	541,799
Government bills, notes and bonds	1,206,890	1,195,570	2,402,460
Other debt instruments held	104,826	1,822,851	1,927,676
Investments in shareholdings	143,657	215,382	359,039
Interests in land and buildings	205,261	29	205,290
Other assets	892,669	1,952,842	2,845,511
<b>Total assets</b>	<b>10,095,569</b>	<b>15,983,955</b>	<b>26,079,523</b>

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

**TABLE 2A : QUARTERLY ANALYSIS OF LOANS FOR USE IN HONG KONG BY SECTOR - September 2020**

<u>Sectors</u>	<u>Sep 2020</u>	<u>% change from earlier quarters to Sep 2020</u>		
	(HK\$ Mn)	<u>Jun 2020</u>	<u>Mar 2020</u>	<u>Sep 2019</u>
Trade Financing	457,219	-3.6	-4.9	-7.4
Manufacturing	306,931	-0.5	-4.9	0.9
Transport and transport equipment	347,503	0.9	1.7	7.0
Building, construction, property development and investment	1,609,520	-1.2	-3.7	1.8
Wholesale and retail trade	359,662	-3.5	-3.8	-6.9
Financial concerns <sup>1</sup>	944,272	-1.8	-3.4	5.3
Stockbrokers	339,458	296.5	361.8	424.7
<b>Individuals:</b>				
to purchase flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	86,355	6.1	6.7	10.8
to purchase other residential property	1,554,008	2.5	4.3	7.7
other purposes	773,642	1.6	1.3	1.4
Others	1,016,283	11.9	9.5	15.4
<b>Total</b>	<b>7,794,852</b>	<b>4.7</b>	<b>3.9</b>	<b>8.0</b>

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 September 2020)

(HK\$mn)

	Authorized Institutions	Licensed Banks	Restricted Licence Banks	Deposit-taking Companies
1. Manufacturing	306,931	304,054	2,860	17
(a) Textiles	18,834	18,754	80	-
(i) cotton	5,770	5,770	-	-
(ii) other	13,064	12,984	80	-
(b) Footwear & wearing apparel	30,142	30,138	3	2
(c) Metal products & engineering	31,355	31,051	302	2
(d) Rubber, plastics & chemicals	46,785	46,207	578	0
(e) Electrical & electronic	62,899	62,764	135	-
(i) telecommunication equipment	9,853	9,853	-	-
(ii) others	53,046	52,911	135	-
(f) Food	28,724	28,504	214	6
(g) Beverages & tobacco	5,908	5,908	-	-
(h) Printing & publishing	5,862	5,810	45	7
(i) Miscellaneous	76,421	74,918	1,504	-
2. Transport and transport equipment	347,503	343,735	3,114	654
(a) Shipping	126,048	125,830	218	0
(b) Air transport	64,064	63,986	78	-
(c) Taxis	50,564	49,914	-	650
(d) Public light buses	10,664	10,664	0	-
(e) Others	96,163	93,342	2,818	4
3. Electricity and gas	118,420	117,817	603	-
4. Recreational activities	14,318	14,265	49	5
5. Information technology	144,909	144,885	24	-
(a) Telecommunications	61,808	61,808	-	-
(b) Others	83,102	83,077	24	-
6. Building, construction, property development and investment	1,609,520	1,607,053	2,337	129
(a) Property development and investment	1,572,134	1,570,147	1,865	122
(i) Industrial	54,681	54,651	1	29
(ii) Residential	667,530	665,930	1,552	47
(iii) Commercial	589,529	589,189	294	46
(iv) Other properties	260,395	260,376	19	-
(b) Other	37,386	36,907	472	7
7. Wholesale and retail trade	359,662	357,804	1,818	40
8. Miscellaneous	4,436,371	4,418,236	13,111	5,024
(a) Hotels, boarding houses & catering	126,587	126,583	3	-
(b) Financial concerns #	944,272	936,429	7,666	177
(i) Investment companies	572,516	570,227	2,112	177
(ii) Insurance companies	22,174	22,174	-	-
(iii) Futures brokers	1,063	1,063	-	-
(iv) Finance companies and others	348,519	342,964	5,554	-
(c) Stockbrokers	339,458	339,052	406	-
(d) Professional & private individuals	2,414,005	2,404,619	4,539	4,847
(i) to purchase flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	86,355	86,355	-	-
(ii) to purchase other residential property	1,554,008	1,552,707	96	1,204
(iii) for credit card advances*	114,876 )	)	)	)
(iv) for other business purposes*	6,613 )	765,558 )	4,442 )	3,642
(v) for other private purposes*	652,154 )	)	)	)
(e) All others	612,049	611,552	496	1
9. Loans and advances for use in Hong Kong	7,337,633	7,307,849	23,916	5,868

# 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.