

## **TABLE 1A : HONG KONG MONETARY STATISTICS - September 2024**

(HK\$ Million)

	Sep 2024		Earlier months (% change to Sep 2024)		
		Aug 2024	Jun 2024	Sep 2023	
<b>Money Supply</b>					
M1 - HK\$	1,584,835	1,537,437 ( 3.1 )	1,529,717 ( 3.6 )	1,535,901 ( 3.2 )	
Foreign currency	1,239,876	1,177,412 ( 5.3 )	1,116,952 ( 11.0 )	966,210 ( 28.3 )	
Total	2,824,711	2,714,849 ( 4.0 )	2,646,669 ( 6.7 )	2,502,111 ( 12.9 )	
M2 - HK\$ <sup>2</sup>	8,450,647	8,377,650 ( 0.9 )	8,341,838 ( 1.3 )	8,206,059 ( 3.0 )	
Foreign currency <sup>1</sup>	9,759,024	9,720,562 ( 0.4 )	9,432,472 ( 3.5 )	8,579,681 ( 13.7 )	
Total	18,209,671	18,098,212 ( 0.6 )	17,774,310 ( 2.4 )	16,785,739 ( 8.5 )	
M3 - HK\$ <sup>2</sup>	8,465,626	8,391,240 ( 0.9 )	8,355,640 ( 1.3 )	8,219,643 ( 3.0 )	
Foreign currency <sup>1</sup>	9,785,478	9,748,817 ( 0.4 )	9,461,142 ( 3.4 )	8,600,609 ( 13.8 )	
Total	18,251,104	18,140,056 ( 0.6 )	17,816,783 ( 2.4 )	16,820,252 ( 8.5 )	
Notes and coins in circulation	609,855	607,278 ( 0.4 )	610,476 ( -0.1 )	606,231 ( 0.6 )	
of which held by public	585,234	582,453 ( 0.5 )	580,718 ( 0.8 )	576,900 ( 1.4 )	
<b>Seasonally adjusted HK\$M1</b>					
M1 - HK\$	1,593,799	1,537,920 ( 3.6 )	1,513,648 ( 5.3 )	1,544,589 ( 3.2 )	
Notes and coins held by public	588,616	586,241 ( 0.4 )	580,992 ( 1.3 )	580,233 ( 1.4 )	
HK\$ demand deposits	1,005,183	951,678 ( 5.6 )	932,656 ( 7.8 )	964,357 ( 4.2 )	
<b>Total deposits</b>					
Total demand deposits	2,239,476	2,132,396 ( 5.0 )	2,065,951 ( 8.4 )	1,925,211 ( 16.3 )	
Total savings deposits	4,924,526	4,840,371 ( 1.7 )	4,734,066 ( 4.0 )	4,692,625 ( 4.9 )	
Total time deposits	9,999,487	10,062,654 ( -0.6 )	9,942,729 ( 0.6 )	9,169,772 ( 9.0 )	
With licensed banks	9,968,975	10,031,423 ( -0.6 )	9,911,775 ( 0.6 )	9,141,900 ( 9.0 )	
With restricted licence banks	25,800	26,447 ( -2.4 )	26,255 ( -1.7 )	23,013 ( 12.1 )	
With deposit-taking companies	4,712	4,785 ( -1.5 )	4,699 ( 0.3 )	4,859 ( -3.0 )	
HK\$ deposits <sup>2</sup>	7,810,675	7,738,348 ( 0.9 )	7,709,630 ( 1.3 )	7,585,828 ( 3.0 )	
Demand deposits	999,601	954,984 ( 4.7 )	948,998 ( 5.3 )	959,001 ( 4.2 )	
Savings deposits	2,475,153	2,404,104 ( 3.0 )	2,368,111 ( 4.5 )	2,385,928 ( 3.7 )	
Time deposits <sup>2</sup>	4,335,921	4,379,259 ( -1.0 )	4,392,520 ( -1.3 )	4,240,899 ( 2.2 )	
US\$ deposits <sup>1</sup>	7,104,113	7,034,654 ( 1.0 )	6,771,341 ( 4.9 )	6,065,069 ( 17.1 )	
Other foreign currency deposits <sup>1</sup>	2,248,702	2,262,419 ( -0.6 )	2,261,775 ( -0.6 )	2,136,711 ( 5.2 )	
Foreign currency deposits <sup>1</sup>	9,352,815	9,297,073 ( 0.6 )	9,033,116 ( 3.5 )	8,201,780 ( 14.0 )	
All deposits	17,163,489	17,035,421 ( 0.8 )	16,742,746 ( 2.5 )	15,787,608 ( 8.7 )	
Foreign currency swap deposits	22	22 ( 0.0 )	17 ( 29.3 )	28 ( -21.1 )	
<b>Total loans and advances</b>					
Loans for use in H.K.	7,499,424	7,465,362 ( 0.5 )	7,561,492 ( -0.8 )	7,636,427 ( -1.8 )	
To finance H.K.'s visible trade	232,354	217,224 ( 7.0 )	224,864 ( 3.3 )	217,033 ( 7.1 )	
To finance merchandising trade not touching H.K.	146,505	140,612 ( 4.2 )	159,744 ( -8.3 )	176,977 ( -17.2 )	
Other loans for use in H.K.	7,120,566	7,107,525 ( 0.2 )	7,176,885 ( -0.8 )	7,242,418 ( -1.7 )	
Loans for use outside H.K. <sup>3</sup>	2,475,195	2,454,936 ( 0.8 )	2,433,281 ( 1.7 )	2,655,717 ( -6.8 )	
Other loans for use outside H.K.	2,475,093	2,454,840 ( 0.8 )	2,433,183 ( 1.7 )	2,655,618 ( -6.8 )	
Other loans where the place of use is not known	103	96 ( 6.8 )	97 ( 5.3 )	99 ( 3.9 )	
Loans in HK\$	6,120,220	6,138,546 ( -0.3 )	6,266,223 ( -2.3 )	6,546,102 ( -6.5 )	
Loans in foreign currencies	3,854,400	3,781,752 ( 1.9 )	3,728,550 ( 3.4 )	3,746,042 ( 2.9 )	
Total loans and advances	9,974,620	9,920,297 ( 0.5 )	9,994,773 ( -0.2 )	10,292,144 ( -3.1 )	

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 2024</u>	<u>Jul 2024</u>	<u>Aug 2024</u>	<u>Sep 2024</u>
RMB deposits	1,061,666	1,057,534	1,014,126	1,016,339
of which:				
Demand and Savings deposits	432,712	420,241	427,498	459,606
Time deposits	628,954	637,292	586,628	556,732
Number of authorized institutions engaged in RMB banking business	138	139	139	139
Remittances for RMB cross-border trade settlement	1,260,765	1,281,539	1,267,934	1,267,154

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 2024)

*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	596,755	-	596,755
Government issues	13,100	-	13,100
Total (A)	609,855	-	609,855
Authorized institutions' holdings of legal tender notes and coins (B)	24,621	-	24,621
Legal tender notes and coins in hands of public (C=A-B)	585,234	-	585,234
Demand deposits with licensed banks (D)	999,601	1,239,876	2,239,476
Savings deposits with licensed banks (E)	2,475,153	2,449,373	4,924,526
Time deposits with licensed banks (F)	4,324,455 @	5,644,520 *	9,968,975
Negotiable certificates of deposit issued by banks and held outside the monetary sector (G)	66,204	425,255	491,459
Deposits with restricted licence banks and deposit-taking companies (H)	11,467	19,045	30,512
Negotiable certificates of deposit issued by restricted licence banks and deposit-taking companies and held outside the monetary sector (I)	3,513	7,409	10,922
<b>Money supply</b>			
definition 1 (C+D)	1,584,835	1,239,876	2,824,711
definition 2 (C+D+E+F+G)	8,450,647 @ ( 8,450,625 )	9,759,024 * ( 9,759,046 )	18,209,671
definition 3 (C+D+E+F+G+H+I)	8,465,626 @ ( 8,465,605 )	9,785,478 * ( 9,785,500 )	18,251,104

\* 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 2024)

*English version only*

(HK\$ Million)

	<u>HK\$</u>	<u>Foreign currency</u>	<u>Total</u>
Demand deposits with licensed banks	999,601	1,239,876	2,239,476
Savings deposits with licensed banks	2,475,153	2,449,373	4,924,526
Time deposits with licensed banks	4,324,455 @ ( 4,324,433 )	5,644,520 * ( 5,644,542 )	9,968,975
Total deposits with licensed banks	7,799,208 @ ( 7,799,186 )	9,333,769 * ( 9,333,791 )	17,132,978
Deposits with restricted licence banks	7,110	18,690	25,800
Deposits with deposit-taking companies	4,357	355	4,712
Deposits with all authorized institutions	7,810,675 @ ( 7,810,653 )	9,352,815 * ( 9,352,836 )	17,163,489

\* 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 2024)

*English version only*

(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	53,847	177,247	231,094
To finance merchandising trade not touching H.K.	11,488	134,780	146,268
Other loans for use in H.K.	5,424,278	1,660,534	7,084,812
Other loans for use outside H.K.	604,630	1,833,653	2,438,283
Other loans where the place of use is not known	2	101	103
Total loans and advances	6,094,245	3,806,314	9,900,559
<b>B. <u>Extended by Restricted Licence Banks</u></b>			
To finance H.K.'s visible trade	337	919	1,256
To finance merchandising trade not touching H.K.	-	237	237
Other loans for use in H.K.	18,504	11,463	29,967
Other loans for use outside H.K.	1,711	27,809	29,520
Other loans where the place of use is not known	-	-	-
Total loans and advances	20,552	40,428	60,980
<b>C. <u>Extended by Deposit-taking Companies</u></b>			
To finance H.K.'s visible trade	-	4	4
To finance merchandising trade not touching H.K.	-	-	-
Other loans for use in H.K.	5,415	372	5,786
Other loans for use outside H.K.	9	7,281	7,290
Other loans where the place of use is not known	-	-	-
Total loans and advances	5,424	7,657	13,081

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

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

(As at end of September 2024)

*English version only*

(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	51,721	143,980	195,701
Repayable or callable within 3 months	236,206	325,699	561,905
Repayable or callable later than 3 months	198,866	100,204	299,070
Total	486,793	569,883	1,056,676
B. <u>Restricted Licence Banks' liabilities to other Authorized Institutions</u>			
Demand and call	0	347	347
Repayable or callable within 3 months	1,920	3,007	4,927
Repayable or callable later than 3 months	93	2,371	2,464
Total	2,013	5,725	7,738
C. <u>Deposit-taking Companies' liabilities to other Authorized Institutions</u>			
Demand and call	-	-	-
Repayable or callable within 3 months	65	1,447	1,512
Repayable or callable later than 3 months	75	3,523	3,598
Total	140	4,970	5,110

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

**TABLE 1G: BALANCE SHEET**

(As at end of September 2024)

*English version only*

(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	488,946	580,578	1,069,524
Amount due to banks abroad	359,053	2,670,488	3,029,541
Deposits from customers	7,810,653	9,352,836	17,163,489
Negotiable certificates of deposit outstanding	143,257	540,105	683,361
Other debt instruments outstanding	40,645	415,547	456,192
Capital, reserves and other liabilities	2,717,881	3,378,800	6,096,681
<b>Total liabilities</b>	<b>11,560,435</b>	<b>16,938,354</b>	<b>28,498,789</b>
<b>Assets</b>			
Notes and coins	24,621	18,188	42,808
Amount due from authorized institutions in Hong Kong	337,435	541,097	878,532
Amount due from banks abroad	319,434	4,824,194	5,143,628
Loans and advances to customers	6,120,220	3,854,400	9,974,620
Negotiable certificates of deposit held :	194,119	648,082	842,201
Issued by licensed banks in Hong Kong	72,373	105,723	178,095
Issued by restricted licence banks	1,167	786	1,953
Issued by deposit-taking companies	-	932	932
Issued by banks outside Hong Kong	120,579	540,640	661,220
Negotiable debt instruments held, other than NCDs:	1,765,777	5,131,718	6,897,496
Acceptances and bills of exchange held	2,005	152,179	154,184
Floating rate notes and commercial papers held	9,383	422,419	431,802
Government bills, notes and bonds	1,509,705	2,268,370	3,778,075
Other debt instruments held	244,684	2,288,750	2,533,434
Investments in shareholdings	184,883	531,532	716,415
Interests in land and buildings	187,148	22	187,170
Other assets	1,049,044	2,766,876	3,815,920
<b>Total assets</b>	<b>10,182,682</b>	<b>18,316,108</b>	<b>28,498,789</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 2024**

<u>Sectors</u>	<u>Sep 2024</u>	<u>% change from earlier quarters to Sep 2024</u>		
	(HK\$ Mn)	<u>Jun 2024</u>	<u>Mar 2024</u>	<u>Sep 2023</u>
Trade Financing	378,859	-1.5	4.4	-3.8
Manufacturing	297,808	2.1	-0.7	-1.1
Transport and transport equipment	280,246	4.2	5.3	8.4
Building, construction, property development and investment	1,568,746	-3.2	-5.9	-5.8
Wholesale and retail trade	296,941	3.4	3.6	-0.4
Financial concerns <sup>1</sup>	825,017	-1.3	-0.9	-7.5
Stockbrokers	63,918	54.9	51.2	21.2
<b>Individuals:</b>				
to purchase flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	131,697	2.0	2.4	4.0
to purchase other residential property	1,875,612	0.6	1.3	1.1
other purposes	782,570	-0.5	-1.4	-0.8
Others	998,011	-5.0	-0.6	-0.5
<b>Total</b>	<b>7,499,424</b>	<b>-0.8</b>	<b>-0.5</b>	<b>-1.8</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 2024)

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	297,808	292,343	5,459	6
(a) Textiles	12,818	12,473	345	-
(i) cotton	2,589	2,589	-	-
(ii) other	10,229	9,883	345	-
(b) Footwear & wearing apparel	21,769	21,769	-	-
(c) Metal products & engineering	36,392	35,325	1,066	2
(d) Rubber, plastics & chemicals	49,116	48,966	150	-
(e) Electrical & electronic	56,513	54,752	1,762	-
(i) telecommunication equipment	5,352	4,945	406	-
(ii) others	51,161	49,806	1,355	-
(f) Food	19,857	19,560	296	-
(g) Beverages & tobacco	17,222	17,222	-	-
(h) Printing & publishing	4,253	4,204	45	4
(i) Miscellaneous	79,868	78,073	1,795	-
2. Transport and transport equipment	280,246	275,546	3,986	714
(a) Shipping	80,122	79,152	969	0
(b) Air transport	47,973	47,735	155	83
(c) Taxis	46,643	46,017	-	626
(d) Public light buses	8,981	8,981	-	-
(e) Others	96,527	93,661	2,861	6
3. Electricity and gas	198,101	196,593	1,508	-
4. Recreational activities	7,519	7,517	2	-
5. Information technology	183,206	182,999	208	-
(a) Telecommunications	70,607	70,407	200	-
(b) Others	112,600	112,592	8	-
6. Building, construction, property development and investment	1,568,746	1,564,381	4,214	151
(a) Property development and investment	1,508,717	1,505,745	2,827	144
(i) Industrial	73,309	73,261	16	32
(ii) Residential	670,380	667,990	2,346	43
(iii) Commercial	568,585	568,066	458	62
(iv) Other properties	196,442	196,428	7	8
(b) Other	60,029	58,636	1,387	7
7. Wholesale and retail trade	296,941	292,820	3,968	153
8. Miscellaneous	4,287,998	4,272,614	10,622	4,763
(a) Hotels, boarding houses & catering	137,187	136,704	483	-
(b) Financial concerns #	825,017	818,109	6,727	180
(i) Investment companies	497,612	496,662	950	-
(ii) Insurance companies	40,917	40,612	305	-
(iii) Futures brokers	1,080	1,080	-	-
(iv) Finance companies and others	285,408	279,755	5,472	180
(c) Stockbrokers	63,918	63,918	-	-
(d) Professional & private individuals	2,789,879	2,783,426	1,871	4,582
(i) to purchase flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	131,697	131,697	-	-
(ii) to purchase other residential property	1,875,612	1,874,348	48	1,217
(iii) for credit card advances*	144,071 )	)	)	)
(iv) for other business purposes*	5,221 )	777,381 )	1,824 )	3,365
(v) for other private purposes*	633,277 )	)	)	)
(e) All others	471,997	470,456	1,540	-
9. Loans and advances for use in Hong Kong	7,120,566	7,084,812	29,967	5,786

# 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.