

TABLE 1A : HONG KONG MONETARY STATISTICS - April 2025

(HK\$ Million)

	Apr 2025		Earlier months (% change to Apr 2025)			
		Mar 2025		Jan 2025		Apr 2024
<u>Money Supply</u>						
M1 - HK\$	1,617,295	1,621,373	(-0.3)	1,558,379	(3.8)	1,532,620 (5.5)
Foreign currency	1,259,655	1,245,107	(1.2)	1,211,078	(4.0)	1,089,019 (15.7)
Total	2,876,949	2,866,480	(0.4)	2,769,457	(3.9)	2,621,639 (9.7)
M2 - HK\$ ²	8,835,732	8,890,247	(-0.6)	8,600,791	(2.7)	8,294,065 (6.5)
Foreign currency ¹	10,352,102	10,158,275	(1.9)	10,151,008	(2.0)	9,259,159 (11.8)
Total	19,187,833	19,048,522	(0.7)	18,751,799	(2.3)	17,553,224 (9.3)
M3 - HK\$ ²	8,851,746	8,906,242	(-0.6)	8,618,343	(2.7)	8,307,180 (6.6)
Foreign currency ¹	10,385,579	10,188,398	(1.9)	10,178,514	(2.0)	9,287,574 (11.8)
Total	19,237,325	19,094,640	(0.7)	18,796,858	(2.3)	17,594,754 (9.3)
Notes and coins in circulation	624,359	621,252	(0.5)	647,012	(-3.5)	607,792 (2.7)
of which held by public	598,864	599,071	(0.0)	610,138	(-1.8)	583,809 (2.6)
<u>Seasonally adjusted HK\$M1</u>						
M1 - HK\$	1,609,303	1,624,999	(-1.0)	1,543,749	(4.2)	1,525,011 (5.5)
Notes and coins held by public	595,084	596,075	(-0.2)	595,781	(-0.1)	580,124 (2.6)
HK\$ demand deposits	1,014,218	1,028,923	(-1.4)	947,969	(7.0)	944,887 (7.3)
<u>Total deposits</u>						
Total demand deposits	2,278,085	2,267,409	(0.5)	2,159,319	(5.5)	2,037,831 (11.8)
Total savings deposits	5,260,580	5,212,466	(0.9)	4,950,342	(6.3)	4,744,086 (10.9)
Total time deposits	10,540,506	10,497,227	(0.4)	10,503,328	(0.4)	9,775,965 (7.8)
With licensed banks	10,508,121	10,466,101	(0.4)	10,472,554	(0.3)	9,744,035 (7.8)
With restricted licence banks	27,609	26,287	(5.0)	25,768	(7.1)	27,222 (1.4)
With deposit-taking companies	4,775	4,839	(-1.3)	5,006	(-4.6)	4,708 (1.4)
HK\$ deposits ²	8,181,074	8,238,559	(-0.7)	7,940,875	(3.0)	7,674,734 (6.6)
Demand deposits	1,018,431	1,022,302	(-0.4)	948,241	(7.4)	948,812 (7.3)
Savings deposits	2,535,033	2,601,707	(-2.6)	2,419,697	(4.8)	2,389,018 (6.1)
Time deposits ²	4,627,610	4,614,549	(0.3)	4,572,937	(1.2)	4,336,905 (6.7)
US\$ deposits ¹	7,563,710	7,486,964	(1.0)	7,429,933	(1.8)	6,540,974 (15.6)
Other foreign currency deposits ¹	2,334,387	2,251,579	(3.7)	2,242,181	(4.1)	2,342,173 (-0.3)
Foreign currency deposits ¹	9,898,097	9,738,543	(1.6)	9,672,114	(2.3)	8,883,147 (11.4)
All deposits	18,079,171	17,977,102	(0.6)	17,612,989	(2.6)	16,557,881 (9.2)
Foreign currency swap deposits	351	765	(-54.2)	898	(-61.0)	17 (1950.2)
<u>Total loans and advances</u>						
Loans for use in H.K.	7,519,978	7,527,624	(-0.1)	7,451,374	(0.9)	7,490,843 (0.4)
To finance H.K.'s visible trade	212,486	217,444	(-2.3)	221,049	(-3.9)	209,640 (1.4)
To finance merchandising trade not touching H.K.	147,791	146,040	(1.2)	129,342	(14.3)	148,076 (-0.2)
Other loans for use in H.K.	7,159,701	7,164,141	(-0.1)	7,100,984	(0.8)	7,133,128 (0.4)
Loans for use outside H.K. ³	2,436,083	2,443,845	(-0.3)	2,432,980	(0.1)	2,495,401 (-2.4)
Other loans for use outside H.K.	2,435,982	2,443,746	(-0.3)	2,432,878	(0.1)	2,495,307 (-2.4)
Other loans where the place of use is not known	100	100	(0.6)	102	(-2.2)	94 (6.6)
Loans in HK\$	5,918,172	5,956,539	(-0.6)	6,010,277	(-1.5)	6,302,278 (-6.1)
Loans in foreign currencies	4,037,888	4,014,931	(0.6)	3,874,078	(4.2)	3,683,966 (9.6)
Total loans and advances	9,956,060	9,971,470	(-0.2)	9,884,354	(0.7)	9,986,243 (-0.3)

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>Jan 2025</u>	<u>Feb 2025</u>	<u>Mar 2025</u>	<u>Apr 2025</u>
RMB deposits	986,833	1,035,262	959,848	1,030,895
of which:				
Demand and Savings deposits	421,531	479,363	423,009	475,483
Time deposits	565,302	555,899	536,839	555,412
Number of authorized institutions engaged in RMB banking business	138	138	138	138
Remittances for RMB cross-border trade settlement	1,377,371	1,064,122	1,183,976	1,362,144

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 April 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	611,155	-	611,155
Government issues	13,204	-	13,204
Total (A)	624,359	-	624,359
Authorized institutions' holdings of legal tender notes and coins (B)	25,495	-	25,495
Legal tender notes and coins in hands of public (C=A-B)	598,864	-	598,864
Demand deposits with licensed banks (D)	1,018,431	1,259,655	2,278,085
Savings deposits with licensed banks (E)	2,535,033	2,725,547	5,260,580
Time deposits with licensed banks (F)	4,616,057 @	5,892,064 *	10,508,121
Negotiable certificates of deposit issued by banks and held outside the monetary sector (G)	67,347	474,836	542,183
Deposits with restricted licence banks and deposit-taking companies (H)	11,553	20,831	32,384
Negotiable certificates of deposit issued by restricted licence banks and deposit-taking companies and held outside the monetary sector (I)	4,461	12,646	17,107
Money supply			
definition 1 (C+D)	1,617,295	1,259,655	2,876,949
definition 2 (C+D+E+F+G)	8,835,732 @ (8,835,381)	10,352,102 * (10,352,452)	19,187,833
definition 3 (C+D+E+F+G+H+I)	8,851,746 @ (8,851,395)	10,385,579 * (10,385,929)	19,237,325

* 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 April 2025)

English version only

(HK\$ Million)

	<u>HK\$</u>	<u>Foreign currency</u>	<u>Total</u>
Demand deposits with licensed banks	1,018,431	1,259,655	2,278,085
Savings deposits with licensed banks	2,535,033	2,725,547	5,260,580
Time deposits with licensed banks	4,616,057 @ (4,615,707)	5,892,064 * (5,892,415)	10,508,121
Total deposits with licensed banks	8,169,521 @ (8,169,170)	9,877,266 * (9,877,616)	18,046,787
Deposits with restricted licence banks	7,123	20,486	27,609
Deposits with deposit-taking companies	4,430	345	4,775
Deposits with all authorized institutions	8,181,074 @ (8,180,723)	9,898,097 * (9,898,448)	18,079,171

* 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 April 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	52,962	158,310	211,273
To finance merchandising trade not touching H.K.	10,842	136,723	147,564
Other loans for use in H.K.	5,339,418	1,784,766	7,124,184
Other loans for use outside H.K.	490,134	1,907,024	2,397,158
Other loans where the place of use is not known	1	99	100
Total loans and advances	5,893,357	3,986,922	9,880,279
B. <u>Extended by Restricted Licence Banks</u>			
To finance H.K.'s visible trade	379	829	1,209
To finance merchandising trade not touching H.K.	-	227	227
Other loans for use in H.K.	17,442	12,284	29,726
Other loans for use outside H.K.	1,483	29,272	30,755
Other loans where the place of use is not known	-	-	-
Total loans and advances	19,305	42,612	61,917
C. <u>Extended by Deposit-taking Companies</u>			
To finance H.K.'s visible trade	-	4	4
To finance merchandising trade not touching H.K.	-	-	-
Other loans for use in H.K.	5,440	351	5,791
Other loans for use outside H.K.	70	7,999	8,069
Other loans where the place of use is not known	-	-	-
Total loans and advances	5,510	8,354	13,864

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

TABLE 1F: HONG KONG MONEY MARKET

(As at end of April 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	19,025	122,135	141,160
Repayable or callable within 3 months	213,151	274,561	487,712
Repayable or callable later than 3 months	76,690	109,533	186,223
Total	308,866	506,229	815,095
B. Restricted Licence Banks' liabilities <u>to other Authorized Institutions</u>			
Demand and call	0	136	136
Repayable or callable within 3 months	1,265	1,494	2,759
Repayable or callable later than 3 months	1,386	3,596	4,981
Total	2,651	5,225	7,876
C. Deposit-taking Companies' liabilities <u>to other Authorized Institutions</u>			
Demand and call	-	-	-
Repayable or callable within 3 months	5	1,960	1,965
Repayable or callable later than 3 months	137	3,541	3,678
Total	142	5,502	5,643

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

TABLE 1G: BALANCE SHEET

(As at end of April 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	311,658	516,956	828,614
Amount due to banks abroad	339,114	2,503,629	2,842,743
Deposits from customers	8,180,723	9,898,448	18,079,171
Negotiable certificates of deposit outstanding	135,596	601,262	736,858
Other debt instruments outstanding	38,239	431,745	469,984
Capital, reserves and other liabilities	2,784,796	3,154,467	5,939,263
Total liabilities	11,790,126	17,106,506	28,896,632
Assets			
Notes and coins	25,495	15,080	40,575
Amount due from authorized institutions in Hong Kong	317,850	499,083	816,934
Amount due from banks abroad	355,806	4,856,104	5,211,909
Loans and advances to customers	5,918,172	4,037,888	9,956,060
Negotiable certificates of deposit held :	173,209	732,996	906,205
Issued by licensed banks in Hong Kong	63,149	111,880	175,028
Issued by restricted licence banks	640	814	1,454
Issued by deposit-taking companies	-	1,086	1,086
Issued by banks outside Hong Kong	109,420	619,216	728,636
Negotiable debt instruments held, other than NCDs:	1,719,816	5,632,390	7,352,205
Acceptances and bills of exchange held	1,317	125,564	126,881
Floating rate notes and commercial papers held	6,607	504,235	510,842
Government bills, notes and bonds	1,422,953	2,517,272	3,940,225
Other debt instruments held	288,939	2,485,319	2,774,257
Investments in shareholdings	310,188	523,417	833,605
Interests in land and buildings	180,836	31	180,867
Other assets	846,890	2,751,381	3,598,271
Total assets	9,848,262	19,048,371	28,896,632

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