

TABLE 1A : HONG KONG MONETARY STATISTICS - July 2025

(HK\$ Million)

	Jul 2025	Earlier months (% change to Jul 2025)					(HK\$ million)
		Jun 2025		Apr 2025		Jul 2024	
<u>Money Supply</u>							
M1 - HK\$	1,877,705	1,892,426	(-0.8)	1,617,295	(16.1)	1,582,511	(18.7)
Foreign currency	1,266,975	1,322,970	(-4.2)	1,259,655	(0.6)	1,123,092	(12.8)
Total	3,144,680	3,215,396	(-2.2)	2,876,949	(9.3)	2,705,603	(16.2)
M2 - HK\$ ²	8,879,999	9,044,196	(-1.8)	8,835,732	(0.5)	8,364,413	(6.2)
Foreign currency ¹	10,965,031	10,775,733	(1.8)	10,352,102	(5.9)	9,539,986	(14.9)
Total	19,845,030	19,819,929	(0.1)	19,187,833	(3.4)	17,904,398	(10.8)
M3 - HK\$ ²	8,895,409	9,059,767	(-1.8)	8,851,746	(0.5)	8,377,654	(6.2)
Foreign currency ¹	10,996,309	10,808,576	(1.7)	10,385,579	(5.9)	9,569,772	(14.9)
Total	19,891,718	19,868,342	(0.1)	19,237,325	(3.4)	17,947,426	(10.8)
Notes and coins in circulation	631,878	632,214	(-0.1)	624,359	(1.2)	601,070	(5.1)
of which held by public	609,329	607,775	(0.3)	598,864	(1.7)	579,173	(5.2)
<u>Seasonally adjusted HK\$M1</u>							
M1 - HK\$	1,842,515	1,885,546	(-2.3)	1,609,303	(14.5)	1,555,064	(18.5)
Notes and coins held by public	611,774	608,497	(0.5)	595,084	(2.8)	581,497	(5.2)
HK\$ demand deposits	1,230,740	1,277,049	(-3.6)	1,014,218	(21.3)	973,567	(26.4)
<u>Total deposits</u>							
Total demand deposits	2,535,350	2,607,621	(-2.8)	2,278,085	(11.3)	2,126,430	(19.2)
Total savings deposits	6,032,427	5,928,373	(1.8)	5,260,580	(14.7)	4,717,311	(27.9)
Total time deposits	10,158,858	10,162,468	(0.0)	10,540,506	(-3.6)	10,000,085	(1.6)
With licensed banks	10,129,665	10,131,968	(0.0)	10,508,121	(-3.6)	9,968,192	(1.6)
With restricted licence banks	24,419	25,882	(-5.7)	27,609	(-11.6)	27,174	(-10.1)
With deposit-taking companies	4,774	4,618	(3.4)	4,775	(0.0)	4,719	(1.2)
HK\$ deposits ²	8,221,344	8,386,246	(-2.0)	8,181,074	(0.5)	7,725,073	(6.4)
Demand deposits	1,268,375	1,284,651	(-1.3)	1,018,431	(24.5)	1,003,338	(26.4)
Savings deposits	3,218,674	3,141,231	(2.5)	2,535,033	(27.0)	2,349,061	(37.0)
Time deposits ²	3,734,295	3,960,364	(-5.7)	4,627,610	(-19.3)	4,372,673	(-14.6)
US\$ deposits ¹	8,239,747	8,099,883	(1.7)	7,563,710	(8.9)	6,838,632	(20.5)
Other foreign currency deposits ¹	2,265,544	2,212,334	(2.4)	2,334,387	(-2.9)	2,280,122	(-0.6)
Foreign currency deposits ¹	10,505,291	10,312,216	(1.9)	9,898,097	(6.1)	9,118,754	(15.2)
All deposits	18,726,635	18,698,462	(0.2)	18,079,171	(3.6)	16,843,827	(11.2)
Foreign currency swap deposits	815	608	(34.1)	351	(132.6)	17	(4712.9)
<u>Total loans and advances</u>							
Loans for use in H.K.	7,577,126	7,650,814	(-1.0)	7,519,978	(0.8)	7,453,183	(1.7)
To finance H.K.'s visible trade	221,757	223,875	(-0.9)	212,486	(4.4)	219,124	(1.2)
To finance merchandising trade not touching H.K.	138,407	152,349	(-9.2)	147,791	(-6.3)	137,322	(0.8)
Other loans for use in H.K.	7,216,963	7,274,590	(-0.8)	7,159,701	(0.8)	7,096,737	(1.7)
Loans for use outside H.K. ³	2,464,434	2,507,568	(-1.7)	2,436,083	(1.2)	2,442,489	(0.9)
Other loans for use outside H.K.	2,464,326	2,507,461	(-1.7)	2,435,982	(1.2)	2,442,394	(0.9)
Other loans where the place of use is not known	108	107	(0.9)	100	(7.7)	95	(13.7)
Loans in HK\$	6,007,002	6,035,703	(-0.5)	5,918,172	(1.5)	6,182,450	(-2.8)
Loans in foreign currencies	4,034,558	4,122,678	(-2.1)	4,037,888	(-0.1)	3,713,222	(8.7)
Total loans and advances	10,041,560	10,158,381	(-1.1)	9,956,060	(0.9)	9,895,672	(1.5)

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>Apr 2025</u>	<u>May 2025</u>	<u>Jun 2025</u>	<u>Jul 2025</u>
RMB deposits	1,030,895	975,608	882,061	938,228
of which:				
Demand and Savings deposits	475,483	456,041	395,342	452,488
Time deposits	555,412	519,567	486,720	485,740
Number of authorized institutions engaged in RMB banking business	138	139	139	139
Remittances for RMB cross-border trade settlement	1,362,144	1,123,570	1,223,518	1,244,320

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 July 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	618,715	-	618,715
Government issues	13,163	-	13,163
Total (A)	631,878	-	631,878
Authorized institutions' holdings of legal tender notes and coins (B)	22,549	-	22,549
Legal tender notes and coins in hands of public (C=A-B)	609,329	-	609,329
Demand deposits with licensed banks (D)	1,268,375	1,266,975	2,535,350
Savings deposits with licensed banks (E)	3,218,674	2,813,753	6,032,427
Time deposits with licensed banks (F)	3,721,934 @	6,407,731 *	10,129,665
Negotiable certificates of deposit issued by banks and held outside the monetary sector (G)	61,687	476,572	538,259
Deposits with restricted licence banks and deposit-taking companies (H)	12,361	16,832	29,193
Negotiable certificates of deposit issued by restricted licence banks and deposit-taking companies and held outside the monetary sector (I)	3,049	14,446	17,495
Money supply			
definition 1 (C+D)	1,877,705	1,266,975	3,144,680
definition 2 (C+D+E+F+G)	8,879,999 @ (8,879,184)	10,965,031 * (10,965,846)	19,845,030
definition 3 (C+D+E+F+G+H+I)	8,895,409 @ (8,894,593)	10,996,309 * (10,997,124)	19,891,718

* 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 July 2025)

English version only

(HK\$ Million)

	<u>HK\$</u>	<u>Foreign currency</u>	<u>Total</u>
Demand deposits with licensed banks	1,268,375	1,266,975	2,535,350
Savings deposits with licensed banks	3,218,674	2,813,753	6,032,427
Time deposits with licensed banks	3,721,934 @ (3,721,119)	6,407,731 * (6,408,546)	10,129,665
Total deposits with licensed banks	8,208,983 @ (8,208,168)	10,488,459 * (10,489,275)	18,697,442
Deposits with restricted licence banks	7,993	16,426	24,419
Deposits with deposit-taking companies	4,368	406	4,774
Deposits with all authorized institutions	8,221,344 @ (8,220,529)	10,505,291 * (10,506,106)	18,726,635

* 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 July 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	65,620	154,912	220,532
To finance merchandising trade not touching H.K.	14,073	124,144	138,217
Other loans for use in H.K.	5,407,330	1,776,125	7,183,455
Other loans for use outside H.K.	496,177	1,927,022	2,423,199
Other loans where the place of use is not known	1	107	108
Total loans and advances	5,983,202	3,982,309	9,965,510
B. <u>Extended by Restricted Licence Banks</u>			
To finance H.K.'s visible trade	378	842	1,220
To finance merchandising trade not touching H.K.	-	190	190
Other loans for use in H.K.	16,618	11,237	27,855
Other loans for use outside H.K.	1,244	31,516	32,760
Other loans where the place of use is not known	-	-	-
Total loans and advances	18,240	43,785	62,025
C. <u>Extended by Deposit-taking Companies</u>			
To finance H.K.'s visible trade	-	5	5
To finance merchandising trade not touching H.K.	-	-	-
Other loans for use in H.K.	5,480	172	5,653
Other loans for use outside H.K.	80	8,288	8,367
Other loans where the place of use is not known	-	-	-
Total loans and advances	5,560	8,465	14,025

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

TABLE 1F: HONG KONG MONEY MARKET

(As at end of July 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	40,180	123,595	163,775
Repayable or callable within 3 months	180,723	249,896	430,618
Repayable or callable later than 3 months	73,627	129,626	203,253
Total	294,530	503,116	797,647
B. Restricted Licence Banks' liabilities <u>to other Authorized Institutions</u>			
Demand and call	16	384	400
Repayable or callable within 3 months	343	3,196	3,539
Repayable or callable later than 3 months	1,193	3,174	4,367
Total	1,552	6,754	8,306
C. Deposit-taking Companies' liabilities <u>to other Authorized Institutions</u>			
Demand and call	4	-	4
Repayable or callable within 3 months	97	1,344	1,440
Repayable or callable later than 3 months	139	4,648	4,787
Total	240	5,992	6,232

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

TABLE 1G: BALANCE SHEET

(As at end of July 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	296,322	515,862	812,184
Amount due to banks abroad	444,760	2,532,720	2,977,480
Deposits from customers	8,220,529	10,506,106	18,726,635
Negotiable certificates of deposit outstanding	121,320	608,530	729,850
Other debt instruments outstanding	47,614	456,799	504,413
Capital, reserves and other liabilities	2,793,232	3,089,542	5,882,775
Total liabilities	11,923,778	17,709,559	29,633,337
Assets			
Notes and coins	22,549	11,341	33,890
Amount due from authorized institutions in Hong Kong	301,969	502,110	804,079
Amount due from banks abroad	425,878	5,174,913	5,600,791
Loans and advances to customers	6,007,002	4,034,558	10,041,560
Negotiable certificates of deposit held :	177,213	642,589	819,802
Issued by licensed banks in Hong Kong	55,915	115,811	171,725
Issued by restricted licence banks	670	826	1,496
Issued by deposit-taking companies	-	875	875
Issued by banks outside Hong Kong	120,628	525,078	645,706
Negotiable debt instruments held, other than NCDs:	1,781,133	5,804,039	7,585,172
Acceptances and bills of exchange held	1,351	131,107	132,457
Floating rate notes and commercial papers held	5,924	571,620	577,544
Government bills, notes and bonds	1,444,342	2,604,474	4,048,816
Other debt instruments held	329,516	2,496,838	2,826,354
Investments in shareholdings	323,770	592,650	916,420
Interests in land and buildings	171,707	30	171,737
Other assets	955,677	2,704,208	3,659,884
Total assets	10,166,898	19,466,439	29,633,337

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