

Annual Survey on Licensed Money Lenders
(position as at 31 December 2021)

In 2022, the Registrar of Money Lenders conducted an Annual Survey (position as at 31 December 2021) on the licensed money lenders sector. Major findings on customer loans are set out in the following tables.

Basic information

	Position as at 31 December 2021
Number of licensed money lenders responded to the survey	2 427 (out of 2 466)
Total loan size reported	HK\$ 1 147 billion
- Customer loans	HK\$ 218 billion
- Intra-conglomerate loans	HK\$ 929 billion

Breakdown of customer loans

(By types of loans and total amount of loans)

Types of customer loans		Position as at 31 December 2021	
		Amount of loans (HK\$M)	Percentage
(i)	Unsecured loans	90,185.56	41%
	<i>Unsecured personal loans</i>	<i>54,591.30</i>	<i>25%</i>
	<i>Unsecured corporate loans</i>	<i>35,594.26</i>	<i>16%</i>
(ii)	Property-secured loans	72,271.54	33%
	<i>Personal loan secured by residential property</i>	<i>43,711.87</i>	<i>20%</i>
	<i>Personal loan secured by commercial / industrial property</i>	<i>3,620.67</i>	<i>2%</i>
	<i>Corporate loans secured by residential property</i>	<i>13,651.27</i>	<i>6%</i>
	<i>Corporate loans secured by commercial / industrial property</i>	<i>11,287.73</i>	<i>5%</i>
(iii)	Loans secured by Securities	28,840.19	13%
	<i>Personal loans</i>	<i>3,841.15</i>	<i>2%</i>
	<i>Corporate loans</i>	<i>24,999.04</i>	<i>11%</i>
(iv)	Loans secured by Vehicles / Licences / Machineries	2,344.76	1%
	<i>Personal loans</i>	<i>1,528.16</i>	<i>1%</i>
	<i>Corporate loans</i>	<i>816.60</i>	
(v)	Other secured loans	24,653.78	12%
	<i>Personal loans secured by others</i>	<i>5,476.12</i>	<i>3%</i>
	<i>Corporate loans secured by others</i>	<i>19,177.66</i>	<i>9%</i>
	Total	218,295.83	100%