

Annual Survey on Licensed Money Lenders

(position as at 31 December 2022)

In 2023, the Registrar of Money Lenders conducted an Annual Survey (position as at 31 December 2022) 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 2022
Number of licensed money lenders responded to the survey	2 360 (out of 2 390)
Total loan size reported	HK\$ 1 049 billion
- Customer loans	HK\$ 192 billion
- Intra-conglomerate loans	HK\$ 857 billion

Breakdown of customer loans

(By types of loans and total amount of loans)

Types of customer loans		Position as at 31 December 2022	
		Amount of loans (HK\$M)	Percentage
(i)	Unsecured loans	81,657.36	42%
	<i>Unsecured personal loans</i>	50,251.64	26%
	<i>Unsecured corporate loans</i>	31,405.72	16%
(ii)	Property-secured loans	66,046.99	35%
	<i>Personal loan secured by residential property</i>	39,667.76	21%
	<i>Personal loan secured by commercial / industrial property</i>	3,406.78	2%
	<i>Corporate loans secured by residential property</i>	15,099.85	8%
	<i>Corporate loans secured by commercial / industrial property</i>	7,872.60	4%
(iii)	Loans secured by Securities	23,559.77	12%
	<i>Personal loans</i>	2,759.01	1%
	<i>Corporate loans</i>	20,800.76	11%
(iv)	Loans secured by Vehicles / Licences / Machineries	2,176.95	1%
	<i>Personal loans</i>	1,404.68	1%
	<i>Corporate loans</i>	772.27	
(v)	Other secured loans	18,717.14	10%
	<i>Personal loans secured by others</i>	4,030.89	2%
	<i>Corporate loans secured by others</i>	14,686.25	8%
	Total	192,158.21	100%