

Annual Survey on Licensed Money Lenders
(position as at 31 December 2023)

In 2024, the Registrar of Money Lenders conducted an Annual Survey (position as at 31 December 2023) 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 2023
Number of licensed money lenders responded to the survey	2 194 (out of 2 267)
Total loan size reported	HK\$ 983 billion
- Customer loans	HK\$ 165 billion
- Intra-conglomerate loans	HK\$ 818 billion

Breakdown of customer loans

(By types of loans, number of customers, number of transactions and total amount of loans)

Types of customer loans		Position as at 31 December 2023					
		Number of Customers	Percentage	Number of Transactions	Percentage	Total Amount of loans (HK\$M)	Percentage
(i)	Unsecured loans	702,822	96.08%	1,067,154	96.19%	67,722.61	41%
	<i>Unsecured personal loans</i>	700,104	95.71%	910,851	82.10%	47,590.90	29%
	<i>Unsecured corporate loans</i>	2,718	0.37%	156,303	14.09%	20,131.71	12%
(ii)	Property-secured loans	14,492	1.98%	18,546	1.67%	60,193.06	37%
	<i>Personal loan secured by residential property</i>	11,788	1.61%	14,626	1.32%	36,003.25	22%
	<i>Personal loan secured by commercial / industrial property</i>	1,369	0.19%	2,124	0.19%	3,323.19	2%
	<i>Corporate loans secured by residential property</i>	692	0.09%	938	0.08%	12,295.18	8%
	<i>Corporate loans secured by commercial / industrial property</i>	643	0.09%	858	0.08%	8,571.44	5%
(iii)	Loans secured by Securities	506	0.07%	1,849	0.17%	20,108.65	12%
	<i>Personal loans</i>	172	0.02%	192	0.02%	2,688.77	2%
	<i>Corporate loans</i>	334	0.05%	1,657	0.15%	17,419.88	10%
(iv)	Loans secured by Vehicles / Licences / Machineries	8,992	1.23%	9,535	0.86%	2,154.08	1%
	<i>Personal loans</i>	5,931	0.81%	6,309	0.57%	1,423.70	1%
	<i>Corporate loans</i>	3,061	0.42%	3,226	0.29%	730.38	
(v)	Other secured loans	4,689	0.64%	12,384	1.11%	14,402.73	9%
	<i>Personal loans secured by others</i>	4,357	0.59%	10,922	0.98%	2,759.22	2%
	<i>Corporate loans secured by others</i>	332	0.05%	1,462	0.13%	11,643.51	7%
	Total	731,501	100%	1,109,468	100%	164,581.13	100%