Annual Survey on Licensed Money Lenders
(position as at 31 December 2024)

In 2025, the Registrar of Money Lenders conducted an Annual Survey (position as at 31 December 2024) 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 2024
Number of licensed money lenders responded to the survey	2 025 (out of 2 099)
Total loan size reported	HK$ 911 billion
- **Customer loans**	**HK$ 148 billion**
- Intra-conglomerate loans	HK$ 763 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 2024**					
		Number of Customers	**Percentage**	**Number of Transactions**	**Percentage**	**Total Amount of loans (HK$M)**	**Percentage**
(i)	**Unsecured loans**	**747,443**	**96.92%**	**1,122,202**	**96.77%**	**68,332.00**	**46%**
	Unsecured personal loans	*744,684*	*96.56%*	*937,910*	*80.88%*	*47,170.51*	*32%*
	Unsecured corporate loans	*2,759*	*0.36%*	*184,292*	*15.89%*	*21,161.49*	*14%*
(ii)	**Property-secured loans**	**10,510**	**1.36%**	**14,450**	**1.25%**	**48,906.82**	**33%**
	Personal loan secured by residential property	*8,395*	*1.09%*	*11,355*	*0.98%*	*29,504.44*	*20%*
	Personal loan secured by commercial / industrial property	*844*	*0.11%*	*1,346*	*0.12%*	*2,223.91*	*2%*
	Corporate loans secured by residential property	*667*	*0.08%*	*914*	*0.08%*	*10,581.56*	*7%*
	Corporate loans secured by commercial / industrial property	*604*	*0.08%*	*835*	*0.07%*	*6,596.91*	*4%*
(iii)	**Loans secured by Securities**	**506**	**0.07%**	**2,124**	**0.18%**	**14,355.47**	**10%**
	Personal loans	*158*	*0.02%*	*162*	*0.01%*	*2,308.71*	*2%*
	Corporate loans	*348*	*0.05%*	*1,962*	*0.17%*	*12,046.76*	*8%*
(iv)	**Loans secured by Vehicles / Licences / Machineries**	**9,743**	**1.26%**	**9,776**	**0.84%**	**2,329.07**	**2%**
	Personal loans	*6,204*	*0.80%*	*6,137*	*0.53%*	*1,437.22*	*2%*
	Corporate loans	*3,539*	*0.46%*	*3,639*	*0.31%*	*891.85*	
(v)	**Other secured loans**	**2,975**	**0.39%**	**11,170**	**0.96%**	**13,903.93**	**9%**
	Personal loans secured by others	*2,633*	*0.34%*	*6,979*	*0.60%*	*2,223.11*	*1%*
	Corporate loans secured by others	*342*	*0.05%*	*4,191*	*0.36%*	*11,680.82*	*8%*
	Total	**771,177**	**100%**	**1,159,722**	**100%**	**147,827.29**	**100%**