Annual Survey on Licensed Money Lenders
(position as at 31 December 2025)

In 2026, the Registrar of Money Lenders conducted an Annual Survey (position as at 31 December 2025) 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 2025
Number of licensed money lenders responded to the survey	1 929 (out of 1 993)
Total loan size reported	HK$ 937 billion
- **Customer loans**	**HK$ 135 billion**
- Intra-conglomerate loans	HK$ 802 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 2025**					
		Number of Customers	**Percentage**	**Number of Transactions**	**Percentage**	**Total Amount of loans (HK$M)**	**Percentage**
(i)	**Unsecured loans**	**752 217**	**94.21%**	**1 026 628**	**63.06%**	**66,364.68**	**49%**
	Unsecured personal loans	*747 862*	*93.67%*	*1 009 440*	*62.00%*	*46,552.62*	*35%*
	Unsecured corporate loans	*4 355*	*0.54%*	*17 188*	*1.06%*	*19,812.06*	*14%*
(ii)	**Property-secured loans**	**9 633**	**1.21%**	**14 065**	**0.86%**	**40,021.98**	**30%**
	Personal loan secured by residential property	*7 682*	*0.96%*	*10 947*	*0.67%*	*24,072.53*	*18%*
	Personal loan secured by commercial / industrial property	*798*	*0.10%*	*1 433*	*0.09%*	*2,062.50*	*2%*
	Corporate loans secured by residential property	*587*	*0.08%*	*827*	*0.05%*	*7,941.24*	*6%*
	Corporate loans secured by commercial / industrial property	*566*	*0.07%*	*858*	*0.05%*	*5,945.71*	*4%*
(iii)	**Loans secured by Securities**	**877**	**0.11%**	**3 013**	**0.19%**	**15,740.04**	**12%**
	Personal loans	*110*	*0.01%*	*110*	*0.01%*	*1,156.95*	*1%*
	Corporate loans	*767*	*0.10%*	*2 903*	*0.18%*	*14,583.09*	*11%*
(iv)	**Loans secured by Vehicles / Licences / Machineries**	**8 117**	**1.02%**	**8 911**	**0.55%**	**2,000.95**	**2%**
	Personal loans	*5 796*	*0.73%*	*6 036*	*0.37%*	*1,283.46*	*2%*
	Corporate loans	*2 321*	*0.29%*	*2 875*	*0.18%*	*717.49*	
(v)	**Other secured loans**	**27 561**	**3.45%**	**575 403**	**35.34%**	**10,492.21**	**7%**
	Personal loans secured by others	*27 040*	*3.39%*	*571 615*	*35.11%*	*1,960.20*	*1%*
	Corporate loans secured by others	*521*	*0.06%*	*3 788*	*0.23%*	*8,532.01*	*6%*
	Total	**798 405**	**100%**	**1 628 020**	**100%**	**134,619.86**	**100%**