Thematic survey on unsecured personal loans
(position as at 31 December 2025)

In 2026, the Registrar of Money Lenders conducted a thematic survey on all licensed money lenders on unsecured personal loans entered into in 2025. Major findings are set out in the following tables.

Basic information

	Position as at 31 December 2025
Number of licensed money lenders	1 993
Total amount of loans (a)	HK$ 50.7 billion
Total number of transactions (b)	986 339
Average loan size = (a)/(b)	HK$ 51,400
Overall default rate	7.5%

Breakdown of unsecured personal loans
(all licensed money lenders)

(a) Distribution of unsecured personal loans by age group (Note 1)

Age group		Position as at 31 December 2025									
		Number of Loan Transactions			Approved Loan Amount			Average Loan Amount per Transaction (HK$,000)		Default rate %	
		Number	% of total		Amount (HK$M)	% of total					
(i)	18 – 25	65 013	6.6%		2,241.80	4.4%		34.48		6.9%	
(ii)	26 – 35	243 278	24.6%	②	10,249.23	20.2%	③	42.13		8.2%	①
(iii)	36 – 45	319 165	32.4%	①	14,522.99	28.7%	①	45.50		7.51%	③
(iv)	46 – 55	221 542	22.5%	③	13,593.58	26.8%	②	61.36	③	6.6%	
(v)	56 – 65	110 686	11.2%		8,294.73	16.4%		74.94	①	7.50%	
(vi)	> 65	26 641	2.7%		1,793.05	3.5%		67.30	②	7.7%	②
(vii)	co-borrowers	14	0.0%		11.70	0.0%		835.71		0%	
	Total	**986 339**	**100%**		**50,707.08**	**100%**		**51.41**		7.5%	

(b) Distribution of unsecured personal loans by occupation [Note 1]

Occupation		Position as at 31 December 2025									
		Number of Loan Transactions			Approved Loan Amount			Average Loan Amount per Transaction (HK$,000)		Default rate %	
		Number	% of total		Amount (HK$M)	% of total					
(i)	Foreign domestic helper	349 395	35.4%	①	6,430.72	12.7%	③	18.41		6.7%	
(ii)	Blue collar	141 116	14.3%	②	6,608.41	13.0%	②	46.83		8.8%	②
(iii)	Catering / Hotel / Tourism staff	85 337	8.7%	③	4,582.01	9.0%		53.69		7.8%	
(iv)	Professional / Management officer	74 726	7.6%		8,983.26	17.7%	①	120.22	②	6.5%	
(v)	Driver / Transport-related staff	61 786	6.3%		3,282.63	6.5%		53.13		8.1%	③
(vi)	Salesperson	59 896	6.1%		3,532.48	7.0%		58.98		6.6%	
(vii)	Clerk	57 001	5.8%		3,153.51	6.2%		55.32		7.1%	
(viii)	Self-employed	42 872	4.3%		6,067.39	12.0%		141.52	①	9.4%	①
(ix)	Civil servant	17 173	1.7%		1,701.59	3.4%		99.09	③	4.1%	
(x)	Housewife	7 339	0.7%		289.36	0.6%		39.43		4.4%	
(xi)	Student	7 012	0.7%		113.11	0.2%		16.13		2.1%	
(xii)	Retired person	1 905	0.2%		153.55	0.3%		80.60		3.3%	
(xiii)	Others	80 767	8.2%		5,797.36	11.4%		71.78		9.7%	
(xiv)	co-borrowers	14	0%		11.70	0%		835.71		0.0%	
	Total	**986 339**	**100%**		**50,707.08**	**100%**		**51.41**		7.5%	

(c) Distribution of unsecured personal loans by income groups [Note 1]

Range of Monthly Income HK$		Position as at 31 December 2025									
		Number of Loan Transactions			Approved Loan Amount			Average Loan Amount per Transaction (HK$,000)		Default rate %	
		Number	% of total		Amount (HK$M)	% of total					
(i)	0	5 325	0.5%		211.40	0.4%		39.70		22.8%	①
(ii)	1 – 5,000	222 249	22.5%	①	4,180.76	8.2%		18.81		6.7%	
(iii)	5,001 – 10,000	153 363	15.6%		3,028.65	6%		19.75		6.4%	
(iv)	10,001 – 20,000	182 099	18.5%	③	7,962.78	15.7%	③	43.73		7.3%	
(v)	20,001 – 30,000	207 943	21.1%	②	11,127.59	21.9%	②	53.51		7.9%	
(vi)	30,001 – 40,000	98 980	10.0%		6,522.38	12.8%		65.90	③	8.3%	
(vii)	40,001 – 50,000	52 092	5.3%		4,366.82	9%		83.83	②	8.4%	③
(viii)	> 50,000	64 274	6.5%		13,295.00	26%	①	206.85	①	8.5%	②
(ix)	co-borrowers	14	0.0%		11.70	0%		835.71		0.0%	
(x)	no information obtained	0	0.0%		0	0%		N.A.		N.A.	
	Total	**986 339**	**100%**		**50,707.08**	**100%**		**51.41**		7.5%	

Note:

(1) Numbers in circles denote top three positions where "1" is the highest.