

From the Monetary Authority of Macao:

## Monetary and financial statistics – November 2024

According to statistics released today (3 January) by the Monetary Authority of Macao, broad money supply retreated in November. Meanwhile, resident deposits dropped slightly from a month ago whereas loans to residents remained stable.

### Money supply

Currency in circulation and demand deposits rose 0.1% and 3.7% respectively. M1 thus increased 2.6% from one month earlier. On the other hand, quasi-monetary liabilities dropped 0.4%. The sum of these two items, i.e. M2, retreated 0.2% from a month ago to MOP781.6 billion. On an annual basis, M1 and M2 grew 1.7% and 7.3% respectively. The shares of pataca (MOP), Hong Kong dollar (HKD), renminbi (RMB) and United States dollar (USD) in M2 were 33.1%, 45.3%, 6.5% and 13.8% respectively.

### Deposits

Resident deposits fell slightly from the preceding month to MOP760.9 billion while non-resident deposits dropped 2.8% to MOP308.2 billion. On the other hand, public sector deposits with the banking sector rose 1.2% to MOP200.2 billion. As a result, total deposits in the banking sector fell 0.5% from a month earlier to MOP1,269.3 billion. The shares of MOP, HKD, RMB and USD in total deposits were 20.3%, 45.5%, 8.2% and 24.3% respectively.

### Loans

Domestic loans to the private sector kept stable at MOP518.6 billion from a month ago. On the other hand, external loans fell 3.0% to MOP487.7 billion. As a result, total loans to the private sector dropped 1.5% from a month earlier to MOP1,006.3 billion. The shares of MOP, HKD, RMB and USD in total loans were 22.4%, 45.0%, 10.4% and 18.4% respectively.

### Operating ratios

At end-November, the loan-to-deposit ratio for the resident sector decreased from 54.1% at end-October to 54.0%. Meanwhile, the ratio for both the resident and non-resident sectors decreased from 80.0% to 79.3%. The one-month and three-month current assets to liabilities ratios stood at 69.9% and 56.6% respectively. Concurrently, the non-performing loan ratio increased from 5.4% at end-October to 5.5%.

Detailed Monetary and Financial Statistics are available in the latest issue of [Monthly Bulletin of Monetary Statistics](#).

[https://www.amcm.gov.mo/en/research-statistics/research-and-publications?type=financial\\_statistics\\_monthly](https://www.amcm.gov.mo/en/research-statistics/research-and-publications?type=financial_statistics_monthly)

3 January 2025

	2024		與上月比較	與上年度同期比較
	月份 / Mês / Month		Varição relativamente ao mês anterior	Varição homóloga
	10	11	Month-on-month rate of change	Year-on-year rate of change
	百萬澳門元 / MOP milhões / MOP million		(%)	(%)
<b>貨幣供應量 M1</b> <b>MASSA MONETÁRIA M1</b> <b>MONEY SUPPLY M1</b>	<b>69 423.3</b>	<b>71 243.2</b>	<b>2.6</b>	<b>1.7</b>
澳門元 / MOP	46 398.2	46 986.4	1.3	- 0.1
港元 / HKD	21 632.1	22 593.1	4.4	5.6
人民幣 / RMB	70.2	64.4	- 8.3	- 13.5
美元 / USD	946.8	1 249.7	32.0	18.3
其他貨幣 / Outras / Others	376.1	349.6	- 7.0	- 30.4
<b>貨幣供應量 M2</b> <b>MASSA MONETÁRIA M2</b> <b>MONEY SUPPLY M2</b>	<b>782 836.8</b>	<b>781 562.5</b>	<b>- 0.2</b>	<b>7.3</b>
澳門元 / MOP	258 476.4	258 667.9	0.1	5.2
港元 / HKD	355 573.6	354 314.1	- 0.4	7.5
人民幣 / RMB	53 894.9	50 774.4	- 5.8	- 9.9
美元 / USD	104 963.5	107 581.4	2.5	28.9
其他貨幣 / Outras / Others	9 928.4	10 224.7	3.0	- 22.3
<b>流通貨幣</b> <b>CIRCULAÇÃO MONETÁRIA</b> <b>CURRENCY IN CIRCULATION</b>	<b>20 655.0</b>	<b>20 676.8</b>	<b>0.1</b>	<b>2.2</b>
<b>居民存款</b> <b>DEPÓSITOS DE RESIDENTES</b> <b>RESIDENT DEPOSITS</b>	<b>761 252.2</b>	<b>760 885.7</b>	<b>0<sup>#</sup></b>	<b>7.6</b>
澳門元 / MOP	237 821.4	237 991.1	0.1	5.5
港元 / HKD	354 644.0	354 466.5	- 0.1	7.7
人民幣 / RMB	53 894.9	50 774.4	- 5.8	- 9.9
美元 / USD	104 963.5	107 429.0	2.3	28.7
其他貨幣 / Outras / Others	9 928.4	10 224.7	3.0	- 22.3
<b>非居民存款</b> <b>DEPÓSITOS DE NÃO RESIDENTES</b> <b>NONRESIDENT DEPOSITS</b>	<b>317 197.7</b>	<b>308 158.7</b>	<b>- 2.8</b>	<b>- 16.6</b>
澳門元 / MOP	4 720.7	4 876.5	3.3	- 11.6
港元 / HKD	76 043.5	84 664.4	11.3	- 9.8
人民幣 / RMB	34 673.3	33 933.2	- 2.1	10.5
美元 / USD	191 486.9	174 532.9	- 8.9	- 20.0
其他貨幣 / Outras / Others	10 273.2	10 151.7	- 1.2	- 51.9
<b>公共部門存款</b> <b>DEPÓSITOS DE SECTOR PÚBLICO</b> <b>PUBLIC SECTOR DEPOSITS</b>	<b>272 251.6</b>	<b>278 044.0</b>	<b>2.1</b>	<b>2.1</b>
存放於金融管理局 / na AMCM / in AMCM	74 424.0	77 823.8	4.6	10.8
存放於銀行體系 / nos bancos / in banks	197 827.6	200 220.1	1.2	- 0.9
<b>本地私人部門貸款</b> <b>EMPRÉSTIMOS INTERNOS AO SECTOR PRIVADO</b> <b>DOMESTIC LOANS TO PRIVATE SECTOR</b>	<b>518 557.1</b>	<b>518 591.8</b>	<b>0<sup>#</sup></b>	<b>- 4.8</b>
澳門元 / MOP	214 190.6	214 668.1	0.2	1.6
港元 / HKD	282 575.5	280 995.3	- 0.6	- 10.6
人民幣 / RMB	14 209.4	15 023.5	5.7	47.1
美元 / USD	6 179.4	6 488.0	5.0	- 16.6
其他貨幣 / Outras / Others	1 402.2	1 416.9	1.0	4.9
<b>對外部門貸款</b> <b>EMPRÉSTIMOS AO EXTERIOR</b> <b>EXTERNAL LOANS</b>	<b>502 606.5</b>	<b>487 676.3</b>	<b>- 3.0</b>	<b>- 18.7</b>
澳門元 / MOP	10 471.0	11 006.3	5.1	- 2.4
港元 / HKD	168 732.7	171 555.7	1.7	- 16.7
人民幣 / RMB	100 246.6	89 313.4	- 10.9	- 40.5
美元 / USD	185 413.8	178 177.0	- 3.9	- 13.9
其他貨幣 / Outras / Others	37 742.4	37 623.9	- 0.3	47.9

符號註釋 / Sinal Convencional / Symbol

0<sup>#</sup> 數字小於採用單位半數 / Resultado inferior a metade da unidade adoptada / Magnitude less than half of the unit employed