From the Monetary Authority of Macao:

# Monetary and financial statistics – April 2025

According to statistics released today (6 June) by the Monetary Authority of Macao, broad money supply retreated in April 2025. Meanwhile, both resident deposits and loans decreased from a month earlier.

## Money supply

Currency in circulation and demand deposits dropped 0.2% and 7.8% respectively. M1 thus decreased 5.7% from one month earlier. Meanwhile, quasi-monetary liabilities edged down 0.1%. The sum of these two items, i.e. M2, retreated 0.6% from a month ago to MOP805.7 billion. On an annual basis, M1 and M2 increased 5.4% and 8.0% respectively. The shares of pataca (MOP), Hong Kong dollar (HKD), renminbi (RMB) and United States dollar (USD) in M2 were 32.6%, 46.0%, 6.8% and 12.5% respectively.

### **Deposits**

Resident deposits decreased 0.6% from the preceding month to MOP784.1 billion while non-resident deposits dropped 2.9% to MOP349.7 billion. Meanwhile, public sector deposits with the banking sector fell 0.8% to MOP209.6 billion. As a result, total deposits in the banking sector decreased 1.2% from a month earlier to MOP1,343.3 billion. The shares of MOP, HKD, RMB and USD in total deposits were 19.3%, 47.2%, 8.0% and 23.6% respectively.

#### Loans

Domestic loans to the private sector dropped 1.2% from a month ago to MOP505.3 billion. On the other hand, external loans grew 4.5% to MOP535.8 billion. As a result, total loans to the private sector rose 1.7% from a month earlier to MOP1,041.1 billion. The shares of MOP, HKD, RMB and USD in total loans were 21.4%, 42.2%, 12.1% and 21.2% respectively.

#### **Operating ratios**

At end-April 2025, the loan-to-deposit ratio for the resident sector decreased from 51.1% at end-March to 50.9%. On the other hand, the ratio for both the resident and non-resident sectors increased from 75.3% to 77.5%. The one-month and three-month current assets to liabilities ratios stood at 63.2% and 56.6% respectively. Concurrently, the non-performing loan ratio retreated from 5.5% at end-March to 5.4%.

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

	<b>2025</b> 月份/Mês/Month		與上月比較 Variação relativamente ao mês anterior	與上年度同期 比較 Variação homóloga
	3	4	Month-on-month rate of change	Year-on-year rate of change
	百萬澳門元 / MOP m	ilhões / MOP million	(%)	(%)
貨幣供應量 M1 MASSA MONETÁRIA M1 MONEY SUPPLY M1	76 273.2	71 918.9	- 5.7	5.4
澳門元 / MOP	46 648.5	45 523.2	- 2.4	- 1.3
港元 / HKD	27 691.9	24 266.1	- 12.4	18.0
人民幣 / RMB	48.9	50.6	3.3	18.3
美元 / USD	1 424.4	1 607.9	12.9	49.5
其他貨幣 / Outras / Others	459.5	471.2	2.5	16.7
貨幣供應量 M2 MASSA MONETÁRIA M2 MONEY SUPPLY M2	810 563.5	805 690.4	- 0.6	8.0
澳門元 / MOP	261 365.3	262 678.0	0.5	4.5
港元 / HKD	377 456.4	370 216.1	- 1.9	10.5
人民幣 / RMB	50 979.5	54 435.7	6.8	1.3
美元 / USD	101 604.6	100 914.2	- 0.7	6.4
其他貨幣 / Outras / Others	19 157.7	17 446.5	- 8.9	60.0
流通貨幣 CIRCULAÇÃO MONETÁRIA CURRENCY IN CIRCULATION	21 097.6	21 056.3	- 0.2	1.9
居民存款 DEPÓSITOS DE RESIDENTES RESIDENT DEPOSITS	788 950.8	784 119.1	- 0.6	8.1
澳門元 / MOP	240 267.7	241 621.7	0.6	4.7
港元 / HKD	376 941.4	369 701.1	- 1.9	10.4
人民幣 / RMB	50 979.5	54 435.7	6.8	1.3
美元 / USD	101 604.6	100 914.2	- 0.7	6.4
其他貨幣 / Outras / Others	19 157.7	17 446.5	- 8.9	60.0
非居民存款 DEPÓSITOS DE NÃO RESIDENTES NONRESIDENT DEPOSITS	360 111.7	349 661.7	- 2.9	6.8
澳門元 / MOP	6 052.6	5 765.6	- 4.7	9.9
港元 / HKD	122 541.7	121 883.0	- 0.5	34.4
人民幣 / RMB	36 333.2	34 018.9	- 6.4	21.6
美元 / USD	188 290.6	180 746.0	- 4.0	- 6.4
其他貨幣 / Outras / Others	6 893.6	7 248.2	5.1	- 30.5
公共部門存款 DEPÓSITOS DE SECTOR PÚBLICO	295 519.8	288 482.0	- 2.4	5.3
PUBLIC SECTOR DEPOSITS	84 374.3	78 923.5	- 6.5	8.1
存放於金融管理局 / na AMCM / in AMCM 存放於銀行體系 / nos bancos / in banks	211 145.5	209 558.5	- 0.5 - 0.8	4.3
本地私人部門貸款 EMPRÉSTIMOS INTERNOS AO SECTOR PRIVADO	511 292.6	505 340.5	- 1.2	- 5.1
DOMESTIC LOANS TO PRIVATE SECTOR				
澳門元 / MOP	212 942.0	211 894.2	- 0.5	- 0.3
港元 / HKD	275 628.1	272 692.3	- 1.1	- 8.4
人民幣 / RMB	12 813.8	11 620.1	- 9.3	- 21.5
美元 / USD	8 486.2	7 675.6	- 9.6	27.2
其他貨幣 / Outras / Others	1 422.5	1 458.2	2.5	11.8
對外部門貸款 EMPRÉSTIMOS AO EXTERIOR EXTERNAL LOANS	512 903.5	535 805.0	4.5	- 2.5
澳門元 / MOP	11 213.0	11 370.8	1.4	- 0.2
港元 / HKD	169 219.0	166 721.8	- 1.5	- 10.9
人民幣 / RMB	105 800.0	114 269.9	8.0	- 0.3
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美元 / USD	199 084.2	212 604.4	6.8	3.7