

From the Monetary Authority of Macao:

Monetary and financial statistics – December 2024

According to statistics released today (3 February) by the Monetary Authority of Macao, broad money supply rebounded in December 2024. Meanwhile, resident deposits rose from a month ago whereas loans to residents posted a decline.

Money supply

Currency in circulation remained stable whereas demand deposits grew 6.6%. M1 thus increased 4.7% from one month earlier. Meanwhile, quasi-monetary liabilities rose 0.2%. The sum of these two items, i.e. M2, rebounded 0.6% from a month ago to MOP784.0 billion. On an annual basis, M1 and M2 grew 5.8% and 8.0% respectively. The shares of pataca (MOP), Hong Kong dollar (HKD), renminbi (RMB) and United States dollar (USD) in M2 were 32.8%, 45.7%, 6.1% and 14.1% respectively.

Deposits

Resident deposits grew 0.7% from the preceding month to MOP763.3 billion whereas non-resident deposits dropped 4.0% to MOP298.3 billion. On the other hand, public sector deposits with the banking sector rose 5.6% to MOP211.3 billion. As a result, total deposits in the banking sector increased 0.3% from a month earlier to MOP1,272.9 billion. The shares of MOP, HKD, RMB and USD in total deposits were 20.2%, 46.7%, 7.6% and 24.2% respectively.

Loans

Domestic loans to the private sector fell 0.4% from a month ago to MOP516.3 billion. Analysed by economic sector, “exhibition and conference” and “restaurants, hotels and similar activities” grew at respective rates of 2.0% and 1.9% when compared with a quarter ago, whereas “manufacturing” and “construction” fell 14.8% and 2.8% respectively. On the other hand, external loans increased 2.1% to MOP498.0 billion. As a result, total loans to the private sector rose 0.8% from a month earlier to MOP1,014.3 billion. The shares of MOP, HKD, RMB and USD in total loans were 22.2%, 44.4%, 12.2% and 17.7% respectively.

Operating ratios

At end-December 2024, the loan-to-deposit ratio for the resident sector decreased from 54.1% at end-November to 53.0%. On the other hand, the ratio for both the resident and non-resident sectors increased from 79.3% to 79.7%. The one-month and three-month current assets to liabilities ratios stood at 68.1% and 60.3% respectively. Concurrently, the non-performing loan ratio stabilised at 5.5% from a month ago.

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

3 February 2025

	2024		與上月比較	與上年度同期比較
	月 份 / Mês / Month		Variação relativamente ao mês anterior	Variação homóloga
	11	12	Month-on-month rate of change	Year-on-year rate of change
	百萬澳門元 / MOP milhões / MOP million		(%)	(%)
貨幣供應量 M1 MASSA MONETÁRIA M1 MONEY SUPPLY M1	71 132.9	74 465.0	4.7	5.8
澳門元 / MOP	46 916.9	46 793.8	- 0.3	- 2.0
港元 / HKD	22 561.6	25 762.1	14.2	22.2
人民幣 / RMB	55.2	51.6	- 6.5	- 8.8
美元 / USD	1 249.7	1 504.9	20.4	56.1
其他貨幣 / Outras / Others	349.6	352.6	0.9	- 29.2
貨幣供應量 M2 MASSA MONETÁRIA M2 MONEY SUPPLY M2	778 947.2	783 979.2	0.6	8.0
澳門元 / MOP	258 184.2	257 322.3	- 0.3	4.3
港元 / HKD	353 433.7	357 919.3	1.3	8.4
人民幣 / RMB	50 560.8	48 017.8	- 5.0	- 15.3
美元 / USD	106 583.8	110 286.0	3.5	39.7
其他貨幣 / Outras / Others	10 184.7	10 433.8	2.4	- 19.7
流通貨幣 CIRCULAÇÃO MONETÁRIA CURRENCY IN CIRCULATION	20 676.8	20 677.5	0[#]	1.7
居民存款 DEPÓSITOS DE RESIDENTES RESIDENT DEPOSITS	758 270.4	763 301.7	0.7	8.2
澳門元 / MOP	237 507.4	236 644.7	- 0.4	4.5
港元 / HKD	353 586.2	357 919.3	1.2	8.4
人民幣 / RMB	50 560.8	48 017.8	- 5.0	- 15.3
美元 / USD	106 431.4	110 286.0	3.6	39.7
其他貨幣 / Outras / Others	10 184.7	10 433.8	2.4	- 19.7
非居民存款 DEPÓSITOS DE NÃO RESIDENTES NONRESIDENT DEPOSITS	310 774.1	298 279.9	- 4.0	- 7.8
澳門元 / MOP	5 360.2	5 089.0	- 5.1	- 6.9
港元 / HKD	85 544.8	95 601.9	11.8	19.4
人民幣 / RMB	34 146.8	29 304.9	- 14.2	- 8.0
美元 / USD	175 530.5	162 365.6	- 7.5	- 15.0
其他貨幣 / Outras / Others	10 191.7	5 918.5	- 41.9	- 61.5
公共部門存款 DEPÓSITOS DE SECTOR PÚBLICO PUBLIC SECTOR DEPOSITS	278 044.0	291 168.4	4.7	10.1
存放於金融管理局 / na AMCM / in AMCM	77 823.8	79 823.8	2.6	12.6
存放於銀行體系 / nos bancos / in banks	200 220.1	211 344.5	5.6	9.2
本地私人部門貸款 EMPRÉSTIMOS INTERNOS AO SECTOR PRIVADO DOMESTIC LOANS TO PRIVATE SECTOR	518 591.8	516 299.0	- 0.4	- 4.1
澳門元 / MOP	214 668.1	213 665.6	- 0.5	1.4
港元 / HKD	280 995.3	279 909.1	- 0.4	- 9.6
人民幣 / RMB	15 023.5	14 764.2	- 1.7	48.1
美元 / USD	6 488.0	6 597.4	1.7	- 1.3
其他貨幣 / Outras / Others	1 416.9	1 362.6	- 3.8	- 0.3
對外部門貸款 EMPRÉSTIMOS AO EXTERIOR EXTERNAL LOANS	487 676.3	497 952.9	2.1	- 10.4
澳門元 / MOP	11 006.3	11 100.4	0.9	- 3.2
港元 / HKD	171 555.7	170 251.6	- 0.8	- 13.6
人民幣 / RMB	89 313.4	108 957.9	22.0	- 16.6
美元 / USD	178 177.0	173 331.2	- 2.7	- 8.7
其他貨幣 / Outras / Others	37 623.9	34 311.7	- 8.8	28.2

符號註釋 / Sinal Convencional / Symbol

0[#] 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