

Monetary and financial statistics – May 2026

According to statistics released today (3 July) by the Monetary Authority of Macao, broad money supply rebounded in May 2026. Meanwhile, both resident deposits and loans* increased from a month earlier.

Money supply

Currency in circulation dropped 0.1% whereas demand deposits grew 3.8%, M1 thus increased 2.6% from one month earlier. Meanwhile, quasi-monetary liabilities rose 0.8%. The sum of these two items, i.e. M2, rebounded 0.9% to MOP862.3 billion. The shares of Macao pataca (MOP), Hong Kong dollar (HKD), renminbi (RMB) and United States dollar (USD) in M2 were 31.9%, 44.0%, 7.7% and 14.7% respectively.

Deposits

Resident deposits* increased 0.9% from the preceding month to MOP839.8 billion whereas non-resident deposits* fell 0.2% to MOP340.2 billion. Meanwhile, public sector deposits with the banking sector decreased 0.4% to MOP261.9 billion. As a result, total deposits in the banking sector rose 0.4% to MOP1,441.9 billion. The shares of MOP, HKD, RMB and USD in total deposits were 18.9%, 45.1%, 9.4% and 25.0% respectively.

Loans

Domestic loans to the private sector* grew 0.3% from a month ago to MOP479.7 billion. On the other hand, external loans* dropped 7.2% to MOP561.2 billion. As a result, total loans of the banking sector fell 3.8% to MOP1,040.9 billion. The shares of MOP, HKD, RMB and USD in total loans were 22.1%, 39.9%, 16.4% and 17.4% respectively.

Operating ratios

At end-May 2026, the overall loan-to-deposit ratio decreased from 75.4% at end-April to 72.2%, while the ratio for the resident sector decreased from 43.7% to 43.5%. The one-month and three-month current assets to liabilities ratios stood at 57.3% and 47.8% respectively. Concurrently, due to the month-on-month decline in total loans, the non-performing loan ratio increased from 4.4% at end-April to 4.5%.

* Resident and non-resident deposits, as well as domestic loans to the private sector and external loans, cover both individuals and enterprises.

Detailed information is 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 July 2026

	2026		按月變動率	按年變動率
	月 份 / Mês / Month		Variação relativamente ao mês anterior	Variação homóloga
	4	5	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	73 395.6	75 312.7	2.6	2.2
澳門元 / MOP	47 841.7	48 347.8	1.1	4.7
港元 / HKD	23 321.7	24 426.8	4.7	- 3.4
人民幣 / RMB	82.1	84.9	3.5	54.4
美元 / USD	1 809.5	2 075.0	14.7	22.5
其他貨幣 / OUTRAS / OTHERS	340.6	378.1	11.0	- 20.8
貨幣供應量 M2 MASSA MONETÁRIA M2 MONEY SUPPLY M2	854 403.6	862 261.8	0.9	5.7
澳門元 / MOP	274 249.0	274 706.5	0.2	4.1
港元 / HKD	376 598.9	379 751.8	0.8	0.3
人民幣 / RMB	63 411.7	66 060.4	4.2	18.4
美元 / USD	125 634.9	126 605.4	0.8	25.7
其他貨幣 / OUTRAS / OTHERS	14 509.1	15 137.7	4.3	- 10.4
流通貨幣 CIRCULAÇÃO MONETÁRIA CURRENCY IN CIRCULATION	22 493.1	22 464.4	- 0.1	6.6
銀行體系總存款 TOTAL DOS DEPÓSITOS DA ACTIVIDADE BANCÁRIA TOTAL DEPOSITS IN THE BANKING SECTOR	1 435 799.7	1 441 926.2	0.4	5.9
澳門元 / MOP	270 900.3	272 487.1	0.6	4.2
港元 / HKD	646 606.1	649 873.7	0.5	1.5
人民幣 / RMB	129 445.0	135 930.1	5.0	14.8
美元 / USD	367 893.7	361 075.1	- 1.9	13.5
其他貨幣 / OUTRAS / OTHERS	20 954.5	22 560.2	7.7	- 3.2
居民存款* DEPÓSITOS DE RESIDENTES* RESIDENT DEPOSITS*	831 910.5	839 797.4	0.9	5.7
非居民存款* DEPÓSITOS DE NÃO-RESIDENTES* NON-RESIDENT DEPOSITS*	340 997.0	340 199.7	- 0.2	- 3.1
公共部門存款 DEPÓSITOS DO SECTOR PÚBLICO PUBLIC SECTOR DEPOSITS	262 892.2	261 929.2	- 0.4	21.2
銀行體系總貸款 TOTAL DOS EMPRÉSTIMOS DA ACTIVIDADE BANCÁRIA TOTAL LOANS OF THE BANKING SECTOR	1 082 587.0	1 040 922.8	- 3.8	4.8
澳門元 / MOP	229 948.4	229 764.2	- 0.1	3.5
港元 / HKD	410 799.1	415 620.9	1.2	- 4.6
人民幣 / RMB	216 106.1	170 830.6	- 21.0	95.3
美元 / USD	184 208.4	180 670.3	- 1.9	- 16.7
其他貨幣 / OUTRAS / OTHERS	41 525.0	44 036.9	6.0	38.3
本地私人部門貸款* EMPRÉSTIMOS INTERNOS AO SECTOR PRIVADO* DOMESTIC LOANS TO THE PRIVATE SECTOR*	478 105.9	479 691.6	0.3	- 3.8
對外部門貸款* EMPRÉSTIMOS CONCEDIDOS AO SECTOR EXTERNO* EXTERNAL LOANS*	604 481.1	561 231.2	- 7.2	13.3

符號註釋 / Sinal Convencional / Symbol

* 包括個人及企業 / Incluindo indivíduos e empresas / Including individuals and enterprises