

Credit card lending survey results for first quarter 2025

The following is issued on behalf of the Hong Kong Monetary Authority:

The Hong Kong Monetary Authority published today (May 15) the credit card lending survey results for the first quarter of 2025.

Following an increase of 7.9 per cent in the previous quarter as driven by festive spending and salaries tax payment, total card receivables decreased by 5.8 per cent in the first quarter to HK\$152.8 billion at end-March 2025.

The combined delinquent and rescheduled ratio was 0.42 per cent at end-March 2025, compared with 0.40 per cent at the previous quarter-end. The quarterly charge-off ratio was 0.61 per cent, compared with 0.57 per cent in the previous quarter and remained at a low level.