

Fraudulent websites and internet banking login screens related to The Bank of East Asia, Limited

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

The Hong Kong Monetary Authority (HKMA) wishes to alert members of the public to a press release issued by The Bank of East Asia, Limited relating to fraudulent websites and internet banking login screens, which have been reported to the HKMA. A hyperlink to the press release is available on the [HKMA website](#).

The HKMA wishes to remind the public that banks will not send SMS or emails with embedded hyperlinks which direct them to the banks' websites to carry out transactions. They will not ask customers for sensitive personal information, such as login passwords or one-time password, by phone, email or SMS (including via embedded hyperlinks).

Anyone who has provided his or her personal information, or who has conducted any financial transactions, through or in response to the website or login screen concerned, should contact the bank using the contact information provided in the press release, and report the matter to the Police by contacting the Crime Wing Information Centre of the Hong Kong Police Force at 2860 5012.

Fraudulent website and internet banking login screen related to China Construction Bank (Asia) Corporation Limited

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

The Hong Kong Monetary Authority (HKMA) wishes to alert members of the public to a press release issued by China Construction Bank (Asia) Corporation Limited relating to a fraudulent website and an internet banking login screen, which have been reported to the HKMA. A hyperlink to the press release is available on the [HKMA website](#).

The HKMA wishes to remind the public that banks will not send SMS or

emails with embedded hyperlinks which direct them to the banks' websites to carry out transactions. They will not ask customers for sensitive personal information, such as login passwords or one-time password, by phone, email or SMS (including via embedded hyperlinks).

Anyone who has provided his or her personal information, or who has conducted any financial transactions, through or in response to the websites or login screens concerned, should contact the bank using the contact information provided in the press release, and report the matter to the Police by contacting the Crime Wing Information Centre of the Hong Kong Police Force at 2860 5012.

Fraudulent websites and internet banking login screens related to Chiyu Banking Corporation Limited

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

The Hong Kong Monetary Authority (HKMA) wishes to alert members of the public to a press release issued by Chiyu Banking Corporation Limited relating to fraudulent websites and internet banking login screens, which have been reported to the HKMA. A hyperlink to the press release is available on the [HKMA website](#).

The HKMA wishes to remind the public that banks will not send SMS or emails with embedded hyperlinks which direct them to the banks' websites to carry out transactions. They will not ask customers for sensitive personal information, such as login passwords or one-time password, by phone, email or SMS (including via embedded hyperlinks).

Anyone who has provided his or her personal information, or who has conducted any financial transactions, through or in response to the websites or login screens concerned, should contact the bank using the contact information provided in the press release, and report the matter to the Police by contacting the Crime Wing Information Centre of the Hong Kong Police Force at 2860 5012.

Monetary Statistics for January 2025

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

According to statistics published today (February 28) by the Hong Kong Monetary Authority, total deposits with authorized institutions increased by 1.4 per cent in January 2025. Among the total, Hong Kong dollar deposits and foreign currency deposits increased by 1.3 per cent and 1.5 per cent respectively in January. Renminbi deposits in Hong Kong increased by 6.5 per cent in January to RMB986.8 billion at the end of January, mainly reflecting fund flows of corporates. The total remittance of renminbi for cross-border trade settlement amounted to RMB1,377.4 billion in January, compared with RMB1,401.6 billion in December. It should be noted that changes in deposits are affected by a wide range of factors, such as interest rate movements and fund-raising activities. It is therefore more appropriate to observe the longer-term trends, and not to over-generalise fluctuations in a single month.

Total loans and advances decreased by 0.2 per cent in January. Among the total, loans for use in Hong Kong (including trade finance) decreased by 0.5 per cent, while loans for use outside Hong Kong increased by 0.6 per cent in January. The Hong Kong dollar loan-to-deposit ratio decreased to 75.7 per cent at the end of January from 77.1 per cent at the end of December, as Hong Kong dollar deposits increased while Hong Kong dollar loans decreased.

Hong Kong dollar M2 and M3 both increased by 1.5 per cent in January, and both increased by 4.5 per cent when compared to a year ago. The seasonally-adjusted Hong Kong dollar M1 decreased by 3.0 per cent in January while increased by 1.8 per cent compared to a year ago, reflecting in part investment-related activities. Total M2 and total M3 both increased by 1.6 per cent in January. Compared to a year earlier, total M2 and total M3 both increased by 9.6 per cent.

As monthly monetary statistics are subject to volatilities due to a wide range of transient factors, such as seasonal and IPO-related funding demand as well as business and investment-related activities, caution is required when interpreting the statistics.

Interest rate for fifth interest payment of Silver Bond Series due 2025

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

The Hong Kong Monetary Authority, as representative of the Hong Kong

Special Administrative Region Government, announced today (February 28) the relevant per annum interest rate for the fifth interest payment of Silver Bond Series due 2025 (Issue Number 03GB2509R) (the Bonds) issued under the Retail Bond Issuance Programme of the Government Bond Programme.

According to the Issue Circular dated August 9, 2022, for the Bonds, the fifth interest payment of the Bonds is scheduled to be made on March 14, 2025, and the relevant interest rate is scheduled to be determined and announced on February 28, 2025, as the higher of the prevailing Floating Rate and Fixed Rate.

On February 28, 2025, the Floating Rate and Fixed Rate are as follows:

Floating Rate: +1.82 per cent (Annex)

Fixed Rate: +4.00 per cent

Based on the Floating Rate and Fixed Rate set out above, the relevant interest rate for the fifth interest payment is determined and announced as 4.00 per cent per annum.