

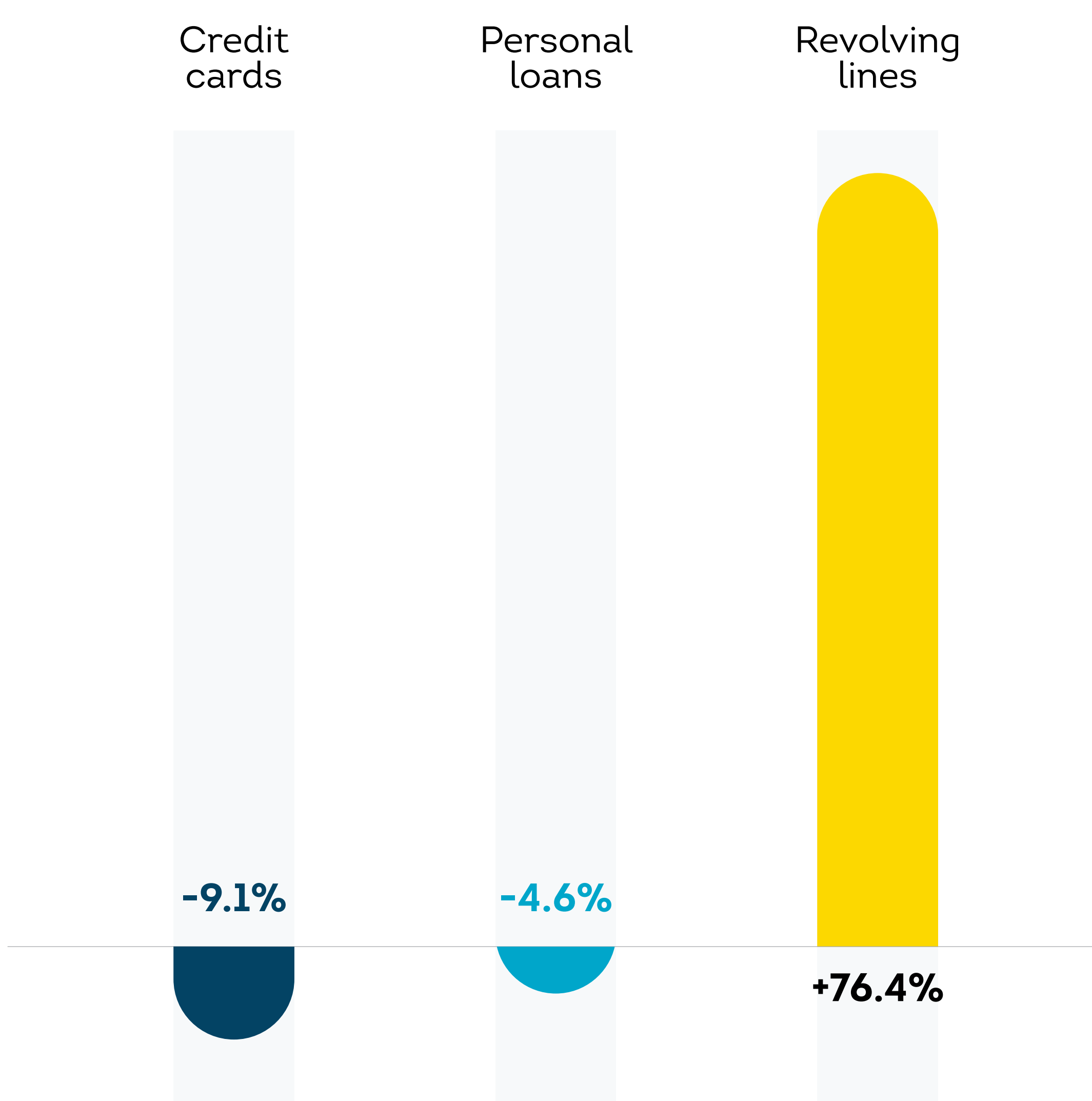


Industry Insights November End 2024¹

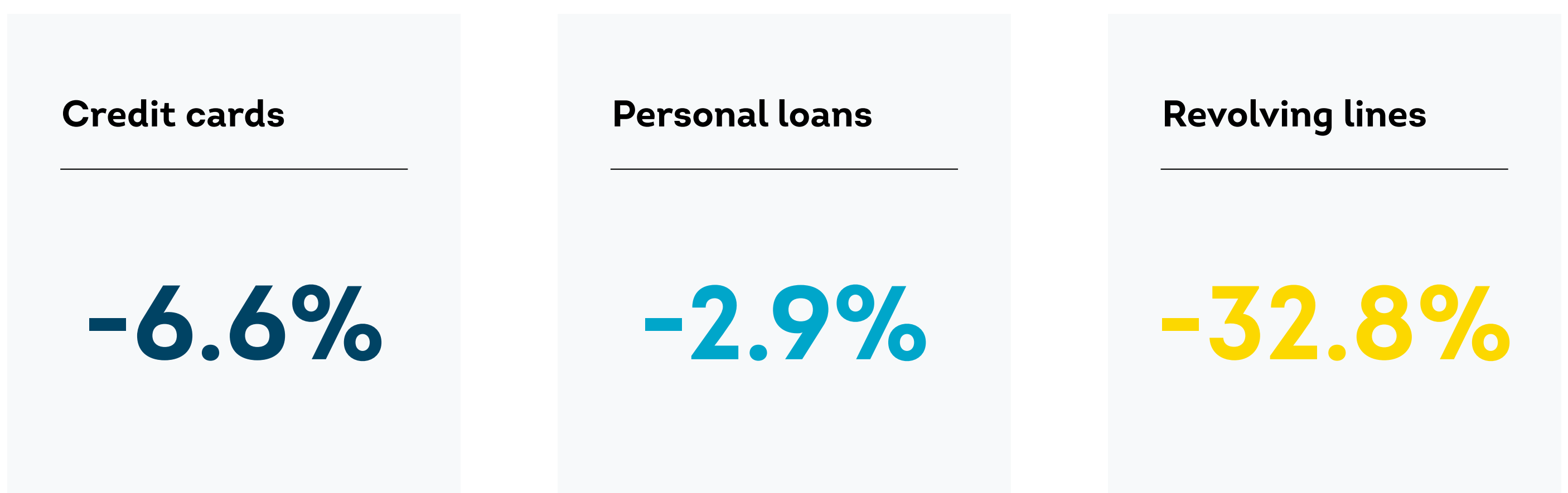
About the Hong Kong Industry Insights Report

TransUnion's quarterly Hong Kong Industry Insights Report provides in-depth, statistical information drawn from its regional consumer credit database, aggregated across virtually every active credit file on record. Each file contains hundreds of credit variables that illustrate consumer credit usage and performance. Entities across industries can **subscribe** to and leverage the Industry Insights Report to analyse market dynamics throughout an entire business cycle, helping them understand consumer behaviour over time. The report looks at major consumer lending categories: credit cards, loan on cards, personal loans, revolving lines, mortgages, and auto loans, focusing primarily on three dimensions across these categories: originations (new accounts opened), balances (outstanding total and average lending balances) and delinquencies (accounts in payment arrears).




YoY Change in Originations²



YoY Change in Credit Limit/Opening Loan Value



YoY Change in Outstanding Balances Growth

Credit cards	+1.4%	
Personal loans	-1.3%	
Revolving lines	-5.1%	

¹ TransUnion's last Industry Insights Report for Hong Kong in 2024 is based on the final sets of credit data until end of November before the full migration to Credit Data Smart (CDS).

² Originations reported three months in arrears due to data lag and reflects June-August 2024 volumes. Balance growth reflects movement between November 2023 and November 2024 for year-over-year comparison.

[LEARN MORE](#)

Click here for more information on the TransUnion Industry Insights Report.

