

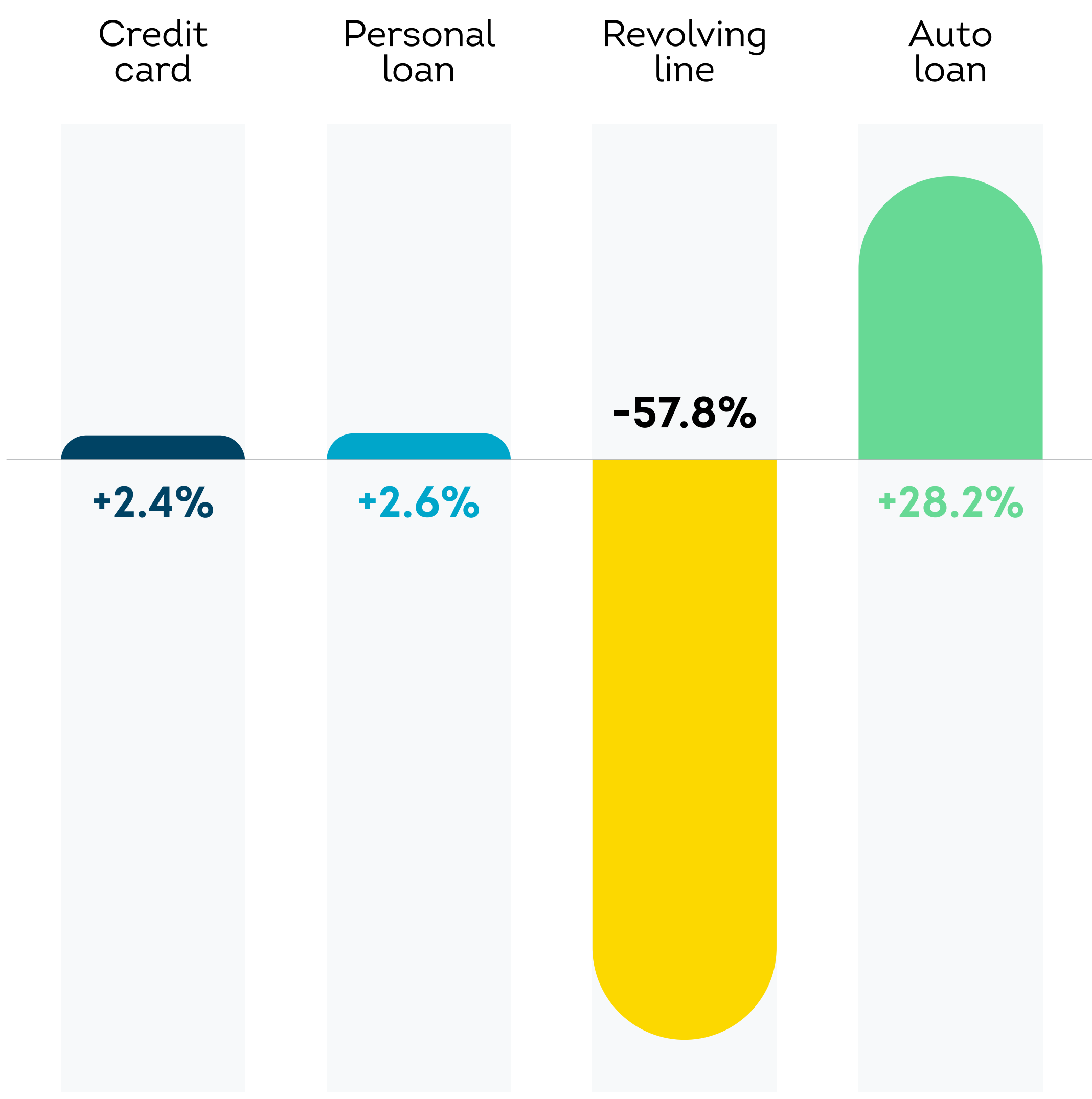


Industry Insights Q4 2025

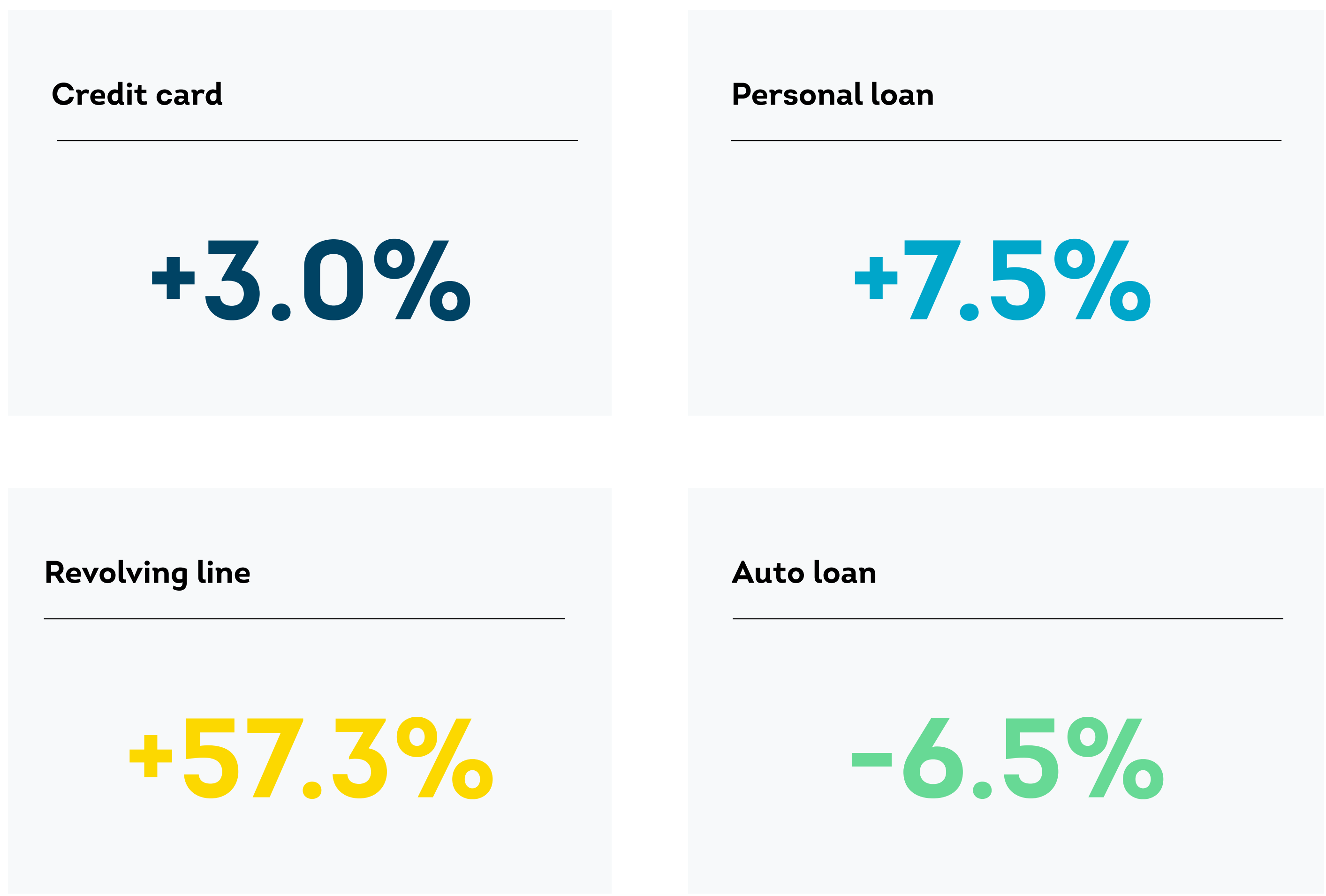
About the Hong Kong Industry Insights Report

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 Originations*



YoY Change in Credit Limit/Opening Loan Value



YoY Change in Outstanding Balances Growth

Credit card	+2.5%	
Personal loan	+2.9%	
Revolving line	-8.5%	
Auto loan	+14.8%	

* Originations are reported one quarter in arrears due to data lag and reflect Q3 2025 volumes. The YoY change in originations reflects movement between Q3 2024 and Q3 2025. Source: TransUnion Credit Information Services consumer credit database

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