保險業監管局
Insurance Authority

香港保險市場的臨時統計數字 - 資產和負債資料
Provisional Statistics on Hong Kong Insurance Market - Information on Assets and Liabilities
截至二零二六年三月
as at March 2026

(港幣百萬元)
(HK$'million)

	行業總計 Industry Total	長期業務 Long term business	其中屬於：長期業務 – 分紅業務 Of which belongs to: long term business – participating business	一般業務 General business
總資產 Total assets	**6,193,704**	**5,503,975**	**3,636,649**	**351,932**
現金和存款 Cash and deposits	272,100	182,104	86,038	66,121
債務證券 Debt securities	2,944,482	2,702,554	1,793,435	116,008
股權 (包括組合投資) Equities (including portfolio investment)	1,588,266	1,544,376	1,360,122	26,743
房產 Properties	78,997	61,042	40,442	7,303
貸款及墊款 Loans and advances	89,193	86,438	73,850	1,084
與單位相連產品或退休計劃相關的保單持有人賬戶資產 Policyholder's account assets in respect of unit linked products or retirement scheme	434,550	434,550	-	-
其他金融資產 Other financial assets	164,981	97,074	51,594	65,618
再保險資產 Reinsurance assets	353,887	302,114	181,144	51,773
稅務資產 Tax assets	6,795	5,588	1,937	322
其他資產 Other assets	260,452	88,135	48,087	16,960
總負債 Total liabilities	**4,974,229**	**4,770,668**	**3,220,105**	**214,186**
保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities)	4,522,418	4,355,388	3,001,742	167,030
金融負債 Financial liabilities	272,193	190,317	105,649	39,262
稅務負債 Tax liabilities	25,070	11,618	4,001	2,061
其他負債 Other liabilities	154,548	213,346	108,713	5,833
淨資產 Net assets	**1,219,474**	**733,306**	**416,545**	**137,746**

註(1) :
行業總計涵蓋長期業務、一般業務、及股東基金的資產和負債。「長期業務」欄涵蓋經營長期業務保險人及經營綜合業務保險人就長期業務維持之獨立基金內的資產和負債。「一般業務」欄涵蓋經營一般業務保險人的全部資產和負債，及經營綜合業務保險人就一般業務為之維持之獨立基金內的資產和負債。股東基金指經營長期業務保險人及經營綜合業務保險人的非屬於保險業務的資產和負債。
Note (1) : Industry total comprises the respective assets and liabilities of long term business, general business and shareholders' funds. "Long term business" column includes those assets and liabilities attributable to long term business and maintained in separate accounts and funds of long term insurers and composite insurers. "General business" column includes all assets and liabilities of general insurers, and assets and liabilities attributable to general business in respect of separate accounts and funds of composite insurers. Shareholders' fund refers to those assets and liabilities of long term insurers and composite insurers not belonging to insurance business.

註(2) : 其他資產和其他負債包括長期業務、一般業務及股東基金之間的轉撥結餘。
Note (2) : Other assets and other liabilities include inter-fund balances between long term business, general business and shareholders' funds.

註(3) : 香港保險人及指定保險人的資產和負債涵蓋其整間公司維持的資產和負債。非香港保險人（指定保險人除外）只涵蓋香港分行維持的資產和負債業務。
Note (3) : Assets and liabilities of HK insurers and designated insurers refer to those assets and liabilities maintained by the whole company, while that for non-HK insurer (other than designated insurer) consist of those assets and liabilities maintained by Hong Kong branch operations only.

註(4) : 本統計數字屬臨時性質及未經審計，因此該等資料有可能在經最後審計時而適當地被修改。保險業監管局雖已適當及謹慎地編輯該等統計數字，但對該等資料不會作出任何保證或申述。
Note (4) : The statistics are provisional and unaudited, and therefore there is a possibility of appropriate adjustments before the final audited figures are produced. While due care is taken in the compilation of the statistics, the Insurance Authority disclaims any warranties or representations of any kind with regard to such information.

保險業監管局
Insurance Authority

香港保險市場的臨時統計數字 - 資產和負債資料
Provisional Statistics on Hong Kong Insurance Market - Information on Assets and Liabilities
截至二零二六年三月
as at March 2026

(港幣百萬元)
(HK$'million)

	截至二零二四年十二月 as at December 2024	截至二零二五年三月 as at March 2025	截至二零二五年六月 as at June 2025	截至二零二五年九月 as at September 2025	截至二零二五年十二月 as at December 2025	截至二零二六年三月 as at March 2026
行業總計 Industry Total						
總資產 Total assets	**5,330,886**	**5,491,368**	**5,738,914**	**5,946,721**	**6,068,242**	**6,193,704**
現金和存款 Cash and deposits	231,109	249,808	260,251	250,038	267,576	272,100
債務證券 Debt securities	2,609,846	2,691,291	2,800,803	2,895,896	2,911,276	2,944,482
股權 (包括組合投資) Equities (including portfolio investment)	1,253,582	1,297,091	1,376,265	1,474,581	1,557,808	1,588,266
房產 Properties	85,557	82,204	82,228	81,442	78,873	78,997
貸款及墊款 Loans and advances	71,125	72,304	73,111	81,118	83,257	89,193
與單位相連產品或退休計劃相關的保單持有人賬戶資產 Policyholder's account assets in respect of unit linked products or retirement scheme	379,762	393,519	417,937	436,269	442,435	434,550
其他金融資產 Other financial assets	143,861	151,956	152,262	148,394	144,807	164,981
再保險資產 Reinsurance assets	302,453	306,101	326,604	326,142	329,067	353,887
稅務資產 Tax assets	7,156	7,536	7,537	6,777	7,015	6,795
其他資產 Other assets	246,434	239,559	241,916	246,064	246,128	260,452
總負債 Total liabilities	**4,239,446**	**4,380,073**	**4,586,268**	**4,729,010**	**4,838,062**	**4,974,229**
保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities)	3,795,387	3,940,879	4,125,756	4,303,626	4,412,858	4,522,418
金融負債 Financial liabilities	298,667	281,560	290,537	259,217	265,795	272,193
稅務負債 Tax liabilities	21,369	22,822	26,929	31,342	24,064	25,070
其他負債 Other liabilities	124,022	134,812	143,046	134,825	135,344	154,548
淨資產 Net assets	**1,091,439**	**1,111,295**	**1,152,646**	**1,217,712**	**1,230,180**	**1,219,474**
長期業務 Long term business						
總資產 Total assets	**4,695,723**	**4,847,469**	**5,082,659**	**5,284,103**	**5,398,000**	**5,503,975**
現金和存款 Cash and deposits	144,610	162,261	170,472	162,026	180,071	182,104
債務證券 Debt securities	2,399,480	2,476,434	2,573,337	2,667,266	2,676,313	2,702,554
股權 (包括組合投資) Equities (including portfolio investment)	1,218,701	1,256,240	1,336,917	1,432,049	1,515,413	1,544,376
房產 Properties	66,434	63,398	63,744	63,003	60,939	61,042
貸款及墊款 Loans and advances	68,019	68,852	69,896	77,897	80,385	86,438
與單位相連產品或退休計劃相關的保單持有人賬戶資產 Policyholder's account assets in respect of unit linked products or retirement scheme	379,762	393,519	417,937	436,269	442,435	434,550
其他金融資產 Other financial assets	87,638	88,690	88,215	85,374	87,132	97,074
再保險資產 Reinsurance assets	258,276	259,534	279,972	278,483	279,391	302,114
稅務資產 Tax assets	6,001	6,408	6,633	5,942	5,845	5,588
其他資產 Other assets	66,804	72,133	75,537	75,793	70,075	88,135
總負債 Total liabilities	**4,074,781**	**4,215,493**	**4,414,211**	**4,552,381**	**4,653,741**	**4,770,668**
保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities)	3,651,053	3,787,230	3,968,151	4,145,292	4,253,604	4,355,388
金融負債 Financial liabilities	242,860	218,447	229,021	201,647	200,228	190,317
稅務負債 Tax liabilities	8,123	8,882	9,622	10,988	11,055	11,618
其他負債 Other liabilities	172,744	200,933	207,416	194,453	188,854	213,346
淨資產 Net assets	**620,942**	**631,976**	**668,448**	**731,722**	**744,258**	**733,306**

保險業監管局
Insurance Authority

香港保險市場的臨時統計數字 - 資產和負債資料
Provisional Statistics on Hong Kong Insurance Market - Information on Assets and Liabilities
截至二零二六年三月
as at March 2026

(港幣百萬元)
(HK$'million)

	截至二零二四年十二月 as at December 2024	截至二零二五年三月 as at March 2025	截至二零二五年六月 as at June 2025	截至二零二五年九月 as at September 2025	截至二零二五年十二月 as at December 2025	截至二零二六年三月 as at March 2026
其中屬於：長期業務 – 分紅業務 Of which belongs to: long term business – participating business						
總資產 Total assets	**2,961,275**	**3,084,437**	**3,274,398**	**3,433,132**	**3,519,178**	**3,636,649**
現金和存款 Cash and deposits	51,567	67,039	69,177	63,428	72,564	86,038
債務證券 Debt securities	1,544,179	1,613,747	1,697,034	1,765,087	1,772,075	1,793,435
股權 (包括組合投資) Equities (including portfolio investment)	1,049,269	1,088,590	1,168,802	1,259,591	1,332,303	1,360,122
房產 Properties	42,148	41,578	41,633	40,966	40,181	40,442
貸款及墊款 Loans and advances	56,168	57,011	58,901	65,619	67,781	73,850
與單位相連產品或退休計劃相關的保單持有人賬戶資產 Policyholder's account assets in respect of unit linked products or retirement scheme	-	-	-	-	-	-
其他金融資產 Other financial assets	43,464	42,062	46,270	45,629	45,677	51,594
再保險資產 Reinsurance assets	134,237	138,474	155,356	152,343	152,473	181,144
稅務資產 Tax assets	1,967	1,956	1,998	1,815	1,908	1,937
其他資產 Other assets	38,276	33,978	35,226	38,653	34,216	48,087
總負債 Total liabilities	**2,646,574**	**2,753,262**	**2,911,566**	**3,029,284**	**3,099,636**	**3,220,105**
保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities)	2,410,619	2,534,386	2,662,627	2,807,266	2,886,843	3,001,742
金融負債 Financial liabilities	152,458	124,303	142,584	122,611	117,060	105,649
稅務負債 Tax liabilities	2,290	2,643	2,546	2,927	4,058	4,001
其他負債 Other liabilities	81,206	91,931	103,809	96,480	91,674	108,713
淨資產 Net assets	**314,702**	**331,174**	**362,832**	**403,848**	**419,542**	**416,545**
一般業務 General business						
總資產 Total assets	**319,519**	**325,360**	**331,103**	**335,497**	**337,877**	**351,932**
現金和存款 Cash and deposits	70,708	67,770	69,268	67,983	66,691	66,121
債務證券 Debt securities	100,400	105,057	106,502	111,463	113,700	116,008
股權 (包括組合投資) Equities (including portfolio investment)	21,828	22,146	23,257	24,931	27,095	26,743
房產 Properties	7,769	7,690	7,602	7,593	7,293	7,303
貸款及墊款 Loans and advances	1,071	1,156	1,108	1,100	1,094	1,084
與單位相連產品或退休計劃相關的保單持有人賬戶資產 Policyholder's account assets in respect of unit linked products or retirement scheme	-	-	-	-	-	-
其他金融資產 Other financial assets	52,924	60,022	60,304	58,267	55,162	65,618
再保險資產 Reinsurance assets	44,177	46,567	46,632	47,659	49,676	51,773
稅務資產 Tax assets	388	338	252	221	349	322
其他資產 Other assets	20,253	14,612	16,179	16,279	16,817	16,960
總負債 Total liabilities	**185,077**	**197,078**	**200,318**	**200,442**	**201,373**	**214,186**
保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities)	144,334	153,649	157,605	158,335	159,254	167,030
金融負債 Financial liabilities	31,812	35,370	34,268	33,180	33,931	39,262
稅務負債 Tax liabilities	1,703	2,147	2,328	2,644	1,994	2,061
其他負債 Other liabilities	7,229	5,912	6,117	6,283	6,194	5,833
淨資產 Net assets	**134,442**	**128,282**	**130,785**	**135,055**	**136,504**	**137,746**