

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
截至二零二五年六月
as at June 2025

(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	5,738,914	5,082,659	3,274,398	331,103
現金和存款 Cash and deposits	260,251	170,472	69,177	69,268
債務證券 Debt securities	2,800,803	2,573,337	1,697,034	106,502
股權 (包括組合投資) Equities (including portfolio investment)	1,376,265	1,336,917	1,168,802	23,257
房產 Properties	82,228	63,744	41,633	7,602
貸款及墊款 Loans and advances	73,111	69,896	58,901	1,108
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	417,937	417,937	-	-
其他金融資產 Other financial assets	152,262	88,215	46,270	60,304
再保險資產 Reinsurance assets	326,604	279,972	155,356	46,632
稅務資產 Tax assets	7,537	6,633	1,998	252
其他資產 Other assets	241,916	75,537	35,226	16,179
總負債 Total liabilities	4,586,268	4,414,211	2,911,566	200,318
保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities)	4,125,756	3,968,151	2,662,627	157,605
金融負債 Financial liabilities	290,537	229,021	142,584	34,268
稅務負債 Tax liabilities	26,929	9,622	2,546	2,328
其他負債 Other liabilities	143,046	207,416	103,809	6,117
淨資產 Net assets	1,152,646	668,448	362,832	130,785

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.



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	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
行業總計 Industry Total			
總資產 Total assets	5,330,886	5,491,368	5,738,914
現金和存款 Cash and deposits	231,109	249,808	260,251
債務證券 Debt securities	2,609,846	2,691,291	2,800,803
股權 (包括組合投資) Equities (including portfolio investment)	1,253,582	1,297,091	1,376,265
房產 Properties	85,557	82,204	82,228
貸款及墊款 Loans and advances	71,125	72,304	73,111
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
其他金融資產 Other financial assets	143,861	151,956	152,262
再保險資產 Reinsurance assets	302,453	306,101	326,604
稅務資產 Tax assets	7,156	7,536	7,537
其他資產 Other assets	246,434	239,559	241,916
總負債 Total liabilities	4,239,446	4,380,073	4,586,268
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
金融負債 Financial liabilities	298,667	281,560	290,537
稅務負債 Tax liabilities	21,369	22,822	26,929
其他負債 Other liabilities	124,022	134,812	143,046
淨資產 Net assets	1,091,439	1,111,295	1,152,646
長期業務 Long term business			
總資產 Total assets	4,695,723	4,847,469	5,082,659
現金和存款 Cash and deposits	144,610	162,261	170,472
債務證券 Debt securities	2,399,480	2,476,434	2,573,337
股權 (包括組合投資) Equities (including portfolio investment)	1,218,701	1,256,240	1,336,917
房產 Properties	66,434	63,398	63,744
貸款及墊款 Loans and advances	68,019	68,852	69,896
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
其他金融資產 Other financial assets	87,638	88,690	88,215
再保險資產 Reinsurance assets	258,276	259,534	279,972
稅務資產 Tax assets	6,001	6,408	6,633
其他資產 Other assets	66,804	72,133	75,537
總負債 Total liabilities	4,074,781	4,215,493	4,414,211
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
金融負債 Financial liabilities	242,860	218,447	229,021
稅務負債 Tax liabilities	8,123	8,882	9,622
其他負債 Other liabilities	172,744	200,933	207,416
淨資產 Net assets	620,942	631,976	668,448



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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
現金和存款 Cash and deposits	51,567	67,039	69,177
債務證券 Debt securities	1,544,179	1,613,747	1,697,034
股權 (包括組合投資) Equities (including portfolio investment)	1,049,269	1,088,590	1,168,802
房產 Properties	42,148	41,578	41,633
貸款及墊款 Loans and advances	56,168	57,011	58,901
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
再保險資產 Reinsurance assets	134,237	138,474	155,356
稅務資產 Tax assets	1,967	1,956	1,998
其他資產 Other assets	38,276	33,978	35,226
總負債 Total liabilities	2,646,574	2,753,262	2,911,566
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
金融負債 Financial liabilities	152,458	124,303	142,584
稅務負債 Tax liabilities	2,290	2,643	2,546
其他負債 Other liabilities	81,206	91,931	103,809
淨資產 Net assets	314,702	331,174	362,832
一般業務 General business			
總資產 Total assets	319,519	325,360	331,103
現金和存款 Cash and deposits	70,708	67,770	69,268
債務證券 Debt securities	100,400	105,057	106,502
股權 (包括組合投資) Equities (including portfolio investment)	21,828	22,146	23,257
房產 Properties	7,769	7,690	7,602
貸款及墊款 Loans and advances	1,071	1,156	1,108
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
再保險資產 Reinsurance assets	44,177	46,567	46,632
稅務資產 Tax assets	388	338	252
其他資產 Other assets	20,253	14,612	16,179
總負債 Total liabilities	185,077	197,078	200,318
保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities)	144,334	153,649	157,605
金融負債 Financial liabilities	31,812	35,370	34,268
稅務負債 Tax liabilities	1,703	2,147	2,328
其他負債 Other liabilities	7,229	5,912	6,117
淨資產 Net assets	134,442	128,282	130,785