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

截至二零二六年六月
**as at June 2026**

(港幣百萬元)
**(HK$'million)**

| | 行業總計<br>**Industry Total** | 長期業務<br>**Long term business** | 其中屬於：長期業務 – 分紅業務<br>**Of which belongs to: long term business – participating business** | 一般業務<br>**General business** |
|---|---|---|---|---|
| **總資產**<br>**Total assets** | **6,540,559** | **5,831,473** | **3,942,147** | **358,546** |
| 現金和存款<br>Cash and deposits | 263,866 | 177,102 | 85,632 | 64,852 |
| 債務證券<br>Debt securities | 3,042,385 | 2,783,449 | 1,870,222 | 121,666 |
| 股權 (包括組合投資)<br>Equities (including portfolio investment) | 1,791,294 | 1,744,576 | 1,563,979 | 26,540 |
| 房產<br>Properties | 78,801 | 60,988 | 40,526 | 7,186 |
| 貸款及墊款<br>Loans and advances | 100,478 | 97,909 | 85,290 | 1,071 |
| 與單位相連產品或退休計劃相關的保單持有人賬戶資產<br>Policyholder's account assets in respect of unit linked products or retirement scheme | 463,280 | 463,280 | - | - |
| 其他金融資產<br>Other financial assets | 169,397 | 98,722 | 56,503 | 67,618 |
| 再保險資產<br>Reinsurance assets | 380,534 | 328,449 | 202,304 | 52,085 |
| 稅務資產<br>Tax assets | 5,810 | 4,579 | 1,791 | 341 |
| 其他資產<br>Other assets | 244,714 | 72,420 | 35,900 | 17,186 |
| **總負債**<br>**Total liabilities** | **5,246,113** | **5,032,257** | **3,468,915** | **218,776** |
| 保險負債 (包括再保險負債)<br>Insurance liabilities (including reinsurance liabilities) | 4,815,557 | 4,647,636 | 3,262,895 | 167,920 |
| 金融負債<br>Financial liabilities | 253,045 | 177,414 | 99,941 | 41,529 |
| 稅務負債<br>Tax liabilities | 31,432 | 13,638 | 4,760 | 2,581 |
| 其他負債<br>Other liabilities | 146,079 | 193,569 | 101,318 | 6,746 |
| **淨資產**<br>**Net assets** | **1,294,446** | **799,215** | **473,232** | **139,770** |

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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## 截至二零二六年六月
## as at June 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 | 截至二零二六年六月 as at June 2026 |
|---|---|---|---|---|---|---|
| **行業總計 Industry Total** | | | | | | |
| **總資產 Total assets** | **5,330,886** | **5,738,914** | **5,946,721** | **6,068,242** | **6,193,704** | **6,540,559** |
| 現金和存款 Cash and deposits | 231,109 | 260,251 | 250,038 | 267,576 | 272,100 | 263,866 |
| 債務證券 Debt securities | 2,609,846 | 2,800,803 | 2,895,896 | 2,911,276 | 2,944,482 | 3,042,385 |
| 股權 (包括組合投資) Equities (including portfolio investment) | 1,253,582 | 1,376,265 | 1,474,581 | 1,557,808 | 1,588,266 | 1,791,294 |
| 房產 Properties | 85,557 | 82,228 | 81,442 | 78,873 | 78,997 | 78,801 |
| 貸款及墊款 Loans and advances | 71,125 | 73,111 | 81,118 | 83,257 | 89,193 | 100,478 |
| 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 | 417,937 | 436,269 | 442,435 | 434,550 | 463,280 |
| 其他金融資產 Other financial assets | 143,861 | 152,262 | 148,394 | 144,807 | 164,981 | 169,397 |
| 再保險資產 Reinsurance assets | 302,453 | 326,604 | 326,142 | 329,067 | 353,887 | 380,534 |
| 稅務資產 Tax assets | 7,156 | 7,537 | 6,777 | 7,015 | 6,795 | 5,810 |
| 其他資產 Other assets | 246,434 | 241,916 | 246,064 | 246,128 | 260,452 | 244,714 |
| **總負債 Total liabilities** | **4,239,446** | **4,586,268** | **4,729,010** | **4,838,062** | **4,974,229** | **5,246,113** |
| 保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities) | 3,795,387 | 4,125,756 | 4,303,626 | 4,412,858 | 4,522,418 | 4,815,557 |
| 金融負債 Financial liabilities | 298,667 | 290,537 | 259,217 | 265,795 | 272,193 | 253,045 |
| 稅務負債 Tax liabilities | 21,369 | 26,929 | 31,342 | 24,064 | 25,070 | 31,432 |
| 其他負債 Other liabilities | 124,022 | 143,046 | 134,825 | 135,344 | 154,548 | 146,079 |
| **淨資產 Net assets** | **1,091,439** | **1,152,646** | **1,217,712** | **1,230,180** | **1,219,474** | **1,294,446** |
| **長期業務 Long term business** | | | | | | |
| **總資產 Total assets** | **4,695,723** | **5,082,659** | **5,284,103** | **5,398,000** | **5,503,975** | **5,831,473** |
| 現金和存款 Cash and deposits | 144,610 | 170,472 | 162,026 | 180,071 | 182,104 | 177,102 |
| 債務證券 Debt securities | 2,399,480 | 2,573,337 | 2,667,266 | 2,676,313 | 2,702,554 | 2,783,449 |
| 股權 (包括組合投資) Equities (including portfolio investment) | 1,218,701 | 1,336,917 | 1,432,049 | 1,515,413 | 1,544,376 | 1,744,576 |
| 房產 Properties | 66,434 | 63,744 | 63,003 | 60,939 | 61,042 | 60,988 |
| 貸款及墊款 Loans and advances | 68,019 | 69,896 | 77,897 | 80,385 | 86,438 | 97,909 |
| 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 | 417,937 | 436,269 | 442,435 | 434,550 | 463,280 |
| 其他金融資產 Other financial assets | 87,638 | 88,215 | 85,374 | 87,132 | 97,074 | 98,722 |
| 再保險資產 Reinsurance assets | 258,276 | 279,972 | 278,483 | 279,391 | 302,114 | 328,449 |
| 稅務資產 Tax assets | 6,001 | 6,633 | 5,942 | 5,845 | 5,588 | 4,579 |
| 其他資產 Other assets | 66,804 | 75,537 | 75,793 | 70,075 | 88,135 | 72,420 |
| **總負債 Total liabilities** | **4,074,781** | **4,414,211** | **4,552,381** | **4,653,741** | **4,770,668** | **5,032,257** |
| 保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities) | 3,651,053 | 3,968,151 | 4,145,292 | 4,253,604 | 4,355,388 | 4,647,636 |
| 金融負債 Financial liabilities | 242,860 | 229,021 | 201,647 | 200,228 | 190,317 | 177,414 |
| 稅務負債 Tax liabilities | 8,123 | 9,622 | 10,988 | 11,055 | 11,618 | 13,638 |
| 其他負債 Other liabilities | 172,744 | 207,416 | 194,453 | 188,854 | 213,346 | 193,569 |
| **淨資產 Net assets** | **620,942** | **668,448** | **731,722** | **744,258** | **733,306** | **799,215** |

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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 | 截至二零二六年六月 as at June 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** | **3,274,398** | **3,433,132** | **3,519,178** | **3,636,649** | **3,942,147** |
| 現金和存款 Cash and deposits | 51,567 | 69,177 | 63,428 | 72,564 | 86,038 | 85,632 |
| 債務證券 Debt securities | 1,544,179 | 1,697,034 | 1,765,087 | 1,772,075 | 1,793,435 | 1,870,222 |
| 股權 (包括組合投資) Equities (including portfolio investment) | 1,049,269 | 1,168,802 | 1,259,591 | 1,332,303 | 1,360,122 | 1,563,979 |
| 房產 Properties | 42,148 | 41,633 | 40,966 | 40,181 | 40,442 | 40,526 |
| 貸款及墊款 Loans and advances | 56,168 | 58,901 | 65,619 | 67,781 | 73,850 | 85,290 |
| 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 | 46,270 | 45,629 | 45,677 | 51,594 | 56,503 |
| 再保險資產 Reinsurance assets | 134,237 | 155,356 | 152,343 | 152,473 | 181,144 | 202,304 |
| 稅務資產 Tax assets | 1,967 | 1,998 | 1,815 | 1,908 | 1,937 | 1,791 |
| 其他資產 Other assets | 38,276 | 35,226 | 38,653 | 34,216 | 48,087 | 35,900 |
| **總負債 Total liabilities** | **2,646,574** | **2,911,566** | **3,029,284** | **3,099,636** | **3,220,105** | **3,468,915** |
| 保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities) | 2,410,619 | 2,662,627 | 2,807,266 | 2,886,843 | 3,001,742 | 3,262,895 |
| 金融負債 Financial liabilities | 152,458 | 142,584 | 122,611 | 117,060 | 105,649 | 99,941 |
| 稅務負債 Tax liabilities | 2,290 | 2,546 | 2,927 | 4,058 | 4,001 | 4,760 |
| 其他負債 Other liabilities | 81,206 | 103,809 | 96,480 | 91,674 | 108,713 | 101,318 |
| **淨資產 Net assets** | **314,702** | **362,832** | **403,848** | **419,542** | **416,545** | **473,232** |
| **一般業務 General business** | | | | | | |
| **總資產 Total assets** | **319,519** | **331,103** | **335,497** | **337,877** | **351,932** | **358,546** |
| 現金和存款 Cash and deposits | 70,708 | 69,268 | 67,983 | 66,691 | 66,121 | 64,852 |
| 債務證券 Debt securities | 100,400 | 106,502 | 111,463 | 113,700 | 116,008 | 121,666 |
| 股權 (包括組合投資) Equities (including portfolio investment) | 21,828 | 23,257 | 24,931 | 27,095 | 26,743 | 26,540 |
| 房產 Properties | 7,769 | 7,602 | 7,593 | 7,293 | 7,303 | 7,186 |
| 貸款及墊款 Loans and advances | 1,071 | 1,108 | 1,100 | 1,094 | 1,084 | 1,071 |
| 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 | 60,304 | 58,267 | 55,162 | 65,618 | 67,618 |
| 再保險資產 Reinsurance assets | 44,177 | 46,632 | 47,659 | 49,676 | 51,773 | 52,085 |
| 稅務資產 Tax assets | 388 | 252 | 221 | 349 | 322 | 341 |
| 其他資產 Other assets | 20,253 | 16,179 | 16,279 | 16,817 | 16,960 | 17,186 |
| **總負債 Total liabilities** | **185,077** | **200,318** | **200,442** | **201,373** | **214,186** | **218,776** |
| 保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities) | 144,334 | 157,605 | 158,335 | 159,254 | 167,030 | 167,920 |
| 金融負債 Financial liabilities | 31,812 | 34,268 | 33,180 | 33,931 | 39,262 | 41,529 |
| 稅務負債 Tax liabilities | 1,703 | 2,328 | 2,644 | 1,994 | 2,061 | 2,581 |
| 其他負債 Other liabilities | 7,229 | 6,117 | 6,283 | 6,194 | 5,833 | 6,746 |
| **淨資產 Net assets** | **134,442** | **130,785** | **135,055** | **136,504** | **137,746** | **139,770** |