

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

截至二零二五年三月
as at March 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	5,491,368	4,847,469	3,084,437	325,360
現金和存款 Cash and deposits	249,808	162,261	67,039	67,770
債務證券 Debt securities	2,691,291	2,476,434	1,613,747	105,057
股權 (包括組合投資) Equities (including portfolio investment)	1,297,091	1,256,240	1,088,590	22,146
房產 Properties	82,204	63,398	41,578	7,690
貸款及墊款 Loans and advances	72,304	68,852	57,011	1,156
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	393,519	393,519	-	-
其他金融資產 Other financial assets	151,956	88,690	42,062	60,022
再保險資產 Reinsurance assets	306,101	259,534	138,474	46,567
稅務資產 Tax assets	7,536	6,408	1,956	338
其他資產 Other assets	239,559	72,133	33,978	14,612
總負債 Total liabilities	4,380,073	4,215,493	2,753,262	197,078
保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities)	3,940,879	3,787,230	2,534,386	153,649
金融負債 Financial liabilities	281,560	218,447	124,303	35,370
稅務負債 Tax liabilities	22,822	8,882	2,643	2,147
其他負債 Other liabilities	134,812	200,933	91,931	5,912
淨資產 Net assets	1,111,295	631,976	331,174	128,282

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
行業總計 Industry Total		
總資產 Total assets	5,330,886	5,491,368
現金和存款 Cash and deposits	231,109	249,808
債務證券 Debt securities	2,609,846	2,691,291
股權 (包括組合投資) Equities (including portfolio investment)	1,253,582	1,297,091
房產 Properties	85,557	82,204
貸款及墊款 Loans and advances	71,125	72,304
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
其他金融資產 Other financial assets	143,861	151,956
再保險資產 Reinsurance assets	302,453	306,101
稅務資產 Tax assets	7,156	7,536
其他資產 Other assets	246,434	239,559
總負債 Total liabilities	4,239,446	4,380,073
保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities)	3,795,387	3,940,879
金融負債 Financial liabilities	298,667	281,560
稅務負債 Tax liabilities	21,369	22,822
其他負債 Other liabilities	124,022	134,812
淨資產 Net assets	1,091,439	1,111,295
長期業務 Long term business		
總資產 Total assets	4,695,723	4,847,469
現金和存款 Cash and deposits	144,610	162,261
債務證券 Debt securities	2,399,480	2,476,434
股權 (包括組合投資) Equities (including portfolio investment)	1,218,701	1,256,240
房產 Properties	66,434	63,398
貸款及墊款 Loans and advances	68,019	68,852
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
其他金融資產 Other financial assets	87,638	88,690
再保險資產 Reinsurance assets	258,276	259,534
稅務資產 Tax assets	6,001	6,408
其他資產 Other assets	66,804	72,133
總負債 Total liabilities	4,074,781	4,215,493
保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities)	3,651,053	3,787,230
金融負債 Financial liabilities	242,860	218,447
稅務負債 Tax liabilities	8,123	8,882
其他負債 Other liabilities	172,744	200,933
淨資產 Net assets	620,942	631,976

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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
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
現金和存款 Cash and deposits	51,567	67,039
債務證券 Debt securities	1,544,179	1,613,747
股權 (包括組合投資) Equities (including portfolio investment)	1,049,269	1,088,590
房產 Properties	42,148	41,578
貸款及墊款 Loans and advances	56,168	57,011
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
再保險資產 Reinsurance assets	134,237	138,474
稅務資產 Tax assets	1,967	1,956
其他資產 Other assets	38,276	33,978
總負債 Total liabilities	2,646,574	2,753,262
保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities)	2,410,619	2,534,386
金融負債 Financial liabilities	152,458	124,303
稅務負債 Tax liabilities	2,290	2,643
其他負債 Other liabilities	81,206	91,931
淨資產 Net assets	314,702	331,174
一般業務 General business		
總資產 Total assets	319,519	325,360
現金和存款 Cash and deposits	70,708	67,770
債務證券 Debt securities	100,400	105,057
股權 (包括組合投資) Equities (including portfolio investment)	21,828	22,146
房產 Properties	7,769	7,690
貸款及墊款 Loans and advances	1,071	1,156
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
再保險資產 Reinsurance assets	44,177	46,567
稅務資產 Tax assets	388	338
其他資產 Other assets	20,253	14,612
總負債 Total liabilities	185,077	197,078
保險負債 (包括再保險負債) Insurance liabilities (including reinsurance liabilities)	144,334	153,649
金融負債 Financial liabilities	31,812	35,370
稅務負債 Tax liabilities	1,703	2,147
其他負債 Other liabilities	7,229	5,912
淨資產 Net assets	134,442	128,282