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香港的金融服務業  
The Financial Services Sector in Hong Kong

# 香港的金融服務業

## The Financial Services Sector in Hong Kong

香港是全球最活躍的國際金融中心之一。金融服務業佔本地生產總值的比例由 2005 年的 14% 上升至 2020 年的 23%。本文闡述金融服務業內選定行業於 2018 年至 2020 年期間的營運特色及業務表現。此外，文章亦簡述業內選定行業在 2021 年的按季整體業務表現。

Hong Kong is one of the most vibrant international financial centres in the world. The contribution of the financial services sector to Hong Kong's Gross Domestic Product increased from 14% in 2005 to 23% in 2020. This article presents the operating characteristics and business performance of selected industries in the sector between 2018 and 2020. It also briefly highlights the overall quarterly business performance of selected industries in the sector in 2021.

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# 香港的金融服務業

## The Financial Services Sector in Hong Kong

### 1. 引言

1.1 香港是全球最活躍的國際金融中心之一。金融服務業在本地經濟擔當重要的角色。這行業佔本地生產總值的比例由 2005 年的 14% 顯著上升至 2007 年的 20%。在 2008 年金融海嘯爆發後，這比例下跌至 17%，之後在 2009 年至 2012 年期間徘徊在 16% 的水平，並隨後逐漸回升。在 2019 年，這比例上升至 21%，超越了 2007 年金融海嘯前的水平，並在 2020 年繼續上升至 23%。（圖 1）

1.2 本文闡述金融服務業內選定行業<sup>1</sup>於 2018 年至 2020 年期間的營運特色及業務表現<sup>2</sup>。此外，文章亦簡述根據業務收益指數<sup>3</sup>所反映的金融服務業內選定行業在 2021 年的按季整體業務表現。

### 1. Introduction

1.1 Hong Kong is one of the most vibrant international financial centres in the world. The financial services sector has been playing an important role in the local economy. Its contribution to the Gross Domestic Product (GDP) increased remarkably from 14% in 2005 to 20% in 2007. Following the onset of the financial tsunami in 2008, its contribution dropped to 17%. The contribution hovered at the level of 16% between 2009 and 2012 and then gradually increased. In 2019, the contribution rose to 21% and surpassed the pre-financial tsunami level in 2007. The contribution continued to increase further to 23% in 2020. (Chart 1)

1.2 This article presents the operating characteristics and business performance of selected industries<sup>1</sup> in the sector between 2018 and 2020<sup>2</sup>. It also briefly highlights the overall quarterly business performance of selected industries in the sector in 2021 as reflected by the business receipts indices<sup>3</sup>.

1 載於本文內的金融服務業內選定行業的分類是根據「香港標準行業分類 2.0 版」。

2 金融服務業的營運特色及業務表現的按年統計數字是根據「經濟活動按年統計調查」所搜集的數據編製而成。由於提供所需數據的機構單位在統計年完結後一般需要一定的時間整理帳目，因此 2021 年的統計數字只會在 2022 年後期才予以公布。

3 政府統計處編製主要服務行業（包括金融服務業內的選定行業）的按季業務收益指數，以量度其短期的經濟表現。編製該等指數所需資料來自「服務行業按季統計調查」，並輔以香港金融管理局所提供的有關數據。

1 The classification of selected industries in the financial services sector presented in this article follows the Hong Kong Standard Industrial Classification Version 2.0.

2 Annual statistics on the operating characteristics and business performance of the financial services sector are compiled based on data collected through the Annual Survey of Economic Activities. As establishments providing the required data generally need quite some time to prepare their accounts after the end of the survey reference year, statistics for 2021 will not be released until late 2022.

3 The Census and Statistics Department compiles quarterly business receipts indices for major services sectors (including selected industries in the financial services sector) with a view to gauging their short-term economic performance. Data for compiling such indices are based on the Quarterly Survey of Service Industries, supplemented by relevant data provided by the Hong Kong Monetary Authority.

## 2. 金融服務業概況

2.1 金融服務業由銀行業、保險業及其他金融服務業組成。在 2020 年，金融服務業共僱用 273 700 人，佔香港總就業人數的 7%。其增加價值達 5,980 億元，佔以基本價格計算的名義本地生產總值的 23%。在 2018 年至 2020 年期間，這行業的就業人數及增加價值分別上升 4% 及 12%。（圖 1 及表 1）

2.2 金融服務業是一個高增值的行業。在 2020 年，儘管在 2019 冠狀病毒病疫情肆虐的情況下，每名金融服務業從業員仍平均帶來約 218 萬元的增加價值，遠較香港其他三個主要行業，即貿易及物流業（82 萬元）、專業及其他工商業支援服務業（52 萬元），以及旅遊業（19 萬元）的相應數字為高。

2.3 在金融服務業中，銀行業一直擔當關鍵的角色。在 2020 年，銀行業的就業人數及增加價值分別佔整個金融服務業的 37% 及 61%。

## 3. 銀行業

3.1 香港實施銀行三級制，即持牌銀行<sup>4</sup>、有限牌照銀行及接受存款公司。這三類機構在《銀行業條例》（第 155 章）下合稱為認可機構。

3.2 除上述可在香港經營存款業務的認可機構外，外地銀行亦可在香港設立本地代表辦事處。然而，本地代表辦事處不可在香港從事任何銀行業務，其主要職責只限於進行境外銀行與香港客戶之間的聯繫工作。

4 「2020 年經濟活動按年統計調查」涵蓋了自 2020 年開始於香港營運的虛擬銀行。

## 2. Overview of the financial services sector

2.1 The financial services sector consists of the banking industry, insurance industry and other financial services industries. In 2020, the financial services sector employed 273 700 persons, or 7% of total employment in Hong Kong. Value added of the sector amounted to \$598.0 billion, or 23% of nominal GDP at basic prices. Between 2018 and 2020, employment and value added of this sector increased by 4% and 12% respectively. (Chart 1 and Table 1)

2.2 The financial services sector is a high value added sector. In 2020, despite under the COVID-19 epidemic situation, the average value added brought about by each person engaged in the sector still amounted to some \$2.18 million. This was much higher than the corresponding figures for the other three key industries in Hong Kong, viz. trading and logistics (\$0.82 million), professional and other producer services (\$0.52 million), and tourism (\$0.19 million).

2.3 Within the financial services sector, the banking industry has been playing a pivotal role. In 2020, it accounted for 37% and 61% respectively of the total employment and value added in respect of the entire financial services sector.

## 3. The banking industry

3.1 Hong Kong maintains a three-tier banking system, viz. licensed banks<sup>4</sup>, restricted licence banks and deposit-taking companies. They are collectively known as authorised institutions (AIs) under the Banking Ordinance (Cap. 155).

3.2 Apart from AIs which are allowed to accept deposits in Hong Kong, foreign banks may establish local representative offices (LROs) in Hong Kong. However, LROs are not allowed to engage in any banking business in Hong Kong and their role is confined mainly to liaison work between the external banks and their customers in Hong Kong.

4 Virtual banks which had commenced operations in Hong Kong in 2020 were covered in the 2020 Annual Survey of Economic Activities.

3.3 在 2020 年，包括認可機構及本地代表辦事處的銀行業共僱用 100 200 人，佔香港總就業人數的 3%。其增加價值達 3,675 億元，佔以基本價格計算的名義本地生產總值的 14%。在 2018 年至 2020 年期間，這個行業的增加價值上升 5%，而就業人數則下跌 4%。（表 1）

3.4 在 2020 年，銀行業的僱員薪酬支出及營運開支分別達 1,013 億元及 1,264 億元，相對這行業的業務收益及其他收入的比率分別為 23% 和 28%。僱員薪酬佔整個行業的總營運開支（即僱員薪酬加上營運開支）達 44%。（表 2）

3.5 銀行業的業務收益及其他收入由 2018 年的 4,721 億元下跌至 2020 年的 4,474 億元。在三類認可機構中，持牌銀行所佔的比重最大，超過銀行業總業務收益及其他收入的 9 成。（表 2）

3.6 銀行業的特色是其業務高度集中。按業務收益及其他收入計算，首 20 間認可機構的業務收益及其他收入在 2020 年佔整個行業總數的 75%。

3.7 銀行業的淨利息收益在 2020 年為 2,185 億元，佔這行業的業務收益及其他收入的 49%。

3.8 另一方面，銀行業的非利息收益在 2020 年為 2,289 億元。當中，銀行服務的佣金及手續費佔 71%。

## 2021 年的表現

3.9 隨着淨息差收窄，銀行業的業務收益在 2021 年與 2020 年同期比較，首 2 季及第 4 季均錄得不同程度的跌幅，而 2021 年第 3 季則按年上升 3%。（圖 2 及表 5）

3.3 The banking industry, comprising AIs and LROs, employed 100 200 persons in 2020, or 3% of total employment in Hong Kong. Value added of the industry amounted to \$367.5 billion, or 14% of nominal GDP at basic prices. Between 2018 and 2020, value added of this industry increased by 5%, whereas employment decreased by 4%. (Table 1)

3.4 In 2020, expenses on compensation of employees and operating expenses of the banking industry amounted to \$101.3 billion and \$126.4 billion respectively, and their ratios to business receipts and other income of this industry were 23% and 28% respectively. Compensation of employees accounted for 44% of the total operating expenses (i.e. compensation of employees plus operating expenses) of the entire industry. (Table 2)

3.5 Business receipts and other income of the banking industry decreased from \$472.1 billion in 2018 to \$447.4 billion in 2020. Among the three types of AIs, licensed banks had the largest share, accounting for over 90% of the total business receipts and other income of the banking industry. (Table 2)

3.6 The banking industry is characterised by high level of business concentration. The top 20 AIs in terms of business receipts and other income accounted for 75% of the total business receipts and other income of the entire industry in 2020.

3.7 Net interest receipts of the banking industry amounted to \$218.5 billion in 2020. The share of net interest receipts in business receipts and other income of this industry was 49%.

3.8 On the other hand, non-interest receipts of the banking industry amounted to \$228.9 billion in 2020, of which commissions and fees for banking services accounted for 71%.

## Performance in 2021

3.9 Following the narrowing of net interest margin, business receipts of the banking industry recorded decreases of different magnitudes in the first two quarters and the fourth quarter of 2021 when comparing with the corresponding periods in 2020, whereas year-on-year increase of 3% was recorded in the third quarter of 2021. (Chart 2 and Table 5)

## 4. 保險業

4.1 保險業包括下列組別：

- (i) 人壽保險承保人；
- (ii) 非人壽保險承保人；以及
- (iii) 保險及退休基金輔助活動。

4.2 在 2020 年，保險業共僱用 72 700 人，佔香港總就業人數的 2%。其增加價值達 1,129 億元，佔以基本價格計算的名義本地生產總值的 4%。在 2018 年至 2020 年期間，這行業的就業人數及增加價值分別上升 7% 及 17%。（表 1）

4.3 保險業的業務收益及其他收入由 2018 年的 5,595 億元上升至 2020 年的 7,105 億元。（表 3）

4.4 在 2020 年，人壽保險承保人及非人壽保險承保人分別佔整個保險業的業務收益及其他收入的 90% 及 8%，保險及退休基金輔助活動則佔其餘的 2%。（表 3）

4.5 在 2020 年，保險業的僱員薪酬支出及營運開支分別達 416 億元及 264 億元。值得注意的是僱員薪酬佔整個行業的總營運開支（即僱員薪酬加上營運開支）的 61%。（表 3）

4.6 在 2020 年，按業務收益及其他收入計算，首 20 間保險業機構的業務收益及其他收入佔整個行業總數的 88%，反映了這個行業業務高度集中的情況。

## 4. The insurance industry

4.1 The insurance industry comprises the following groups :

- (i) life insurance underwriting;
- (ii) non-life insurance underwriting; and
- (iii) activities auxiliary to insurance and pension funding.

4.2 In 2020, the insurance industry employed 72 700 persons, or 2% of the total employment in Hong Kong. Value added of the industry amounted to \$112.9 billion, or 4% of nominal GDP at basic prices. Between 2018 and 2020, employment and value added of this industry increased by 7% and 17% respectively. (Table 1)

4.3 Business receipts and other income of the insurance industry increased from \$559.5 billion in 2018 to \$710.5 billion in 2020. (Table 3)

4.4 In 2020, life insurance underwriting and non-life insurance underwriting accounted for 90% and 8% respectively of business receipts and other income of the entire insurance industry, while activities auxiliary to insurance and pension funding accounted for the remaining 2%. (Table 3)

4.5 In 2020, expenses on compensation of employees and operating expenses of the insurance industry amounted to \$41.6 billion and \$26.4 billion respectively. It is noteworthy that compensation of employees accounted for 61% of the total operating expenses (i.e. compensation of employees plus operating expenses) of the entire industry. (Table 3)

4.6 In 2020, the top 20 insurance establishments in terms of business receipts and other income accounted for 88% of the total business receipts and other income of the entire insurance industry, reflecting the high business concentration of this industry.

## 2021 年的表現

4.7 從保險業的按季業務收益指數可見，除第 1 季外，這行業的業務收益在 2021 年的其他三個季度均錄得不同程度的按年升幅。（圖 2 及表 5）

## 5. 其他金融服務業

5.1 「其他金融服務業」包括下列三個按所提供服務的性質劃分的組別：

- (i) 投資及控股公司；和信託、基金及相關金融工具；
- (ii) 融資租賃及信貸機構；以及
- (iii) 不涉及借貸的金融服務活動、金融服務輔助活動及基金管理。

5.2 在 2020 年，這三個組別共僱用 100 700 人，佔香港總就業人數的 3%。其增加價值達 1,176 億元，佔以基本價格計算的名義本地生產總值的 5%。在 2018 年至 2020 年期間，「其他金融服務業」的就業人數及增加價值分別上升 11% 及 31%。（表 1）

### *投資及控股公司；和信託、基金及相關金融工具*

5.3 這組別的業務收益及其他收入由 2018 年的 4,063 億元下跌至 2020 年的 3,668 億元。在 2020 年，這組別繼續佔整個「其他金融服務業」的業務收益及其他收入的最大比例，達 58%。與「其他金融服務業」的其他組別比較，這組別的一個特色是其大部分的業務收益及其他收入來自股息。（表 4）

## Performance in 2021

4.7 As reflected from the quarterly business receipts index of the insurance industry, apart from the first quarter, business receipts of this industry registered year-on-year increases of different magnitudes in the remaining three quarters of 2021. (Chart 2 and Table 5)

## 5. Other financial services industries

5.1 “Other financial services industries” cover the following three groups according to the nature of services rendered :

- (i) investment and holding companies; and trusts, funds and similar financial entities;
- (ii) financial leasing and credit granting; and
- (iii) financial service activities without loan making, activities auxiliary to financial service activities and fund management.

5.2 In 2020, these three groups together employed 100 700 persons, or 3% of total employment in Hong Kong. Their value added amounted to \$117.6 billion, or 5% of nominal GDP at basic prices. Between 2018 and 2020, employment and value added of “other financial services industries” increased by 11% and 31% respectively. (Table 1)

### *Investment and holding companies; and trusts, funds and similar financial entities*

5.3 Business receipts and other income of this group decreased from \$406.3 billion in 2018 to \$366.8 billion in 2020. This group continued to account for the largest proportion of business receipts and other income of the “other financial services industries” in 2020, at 58%. As compared with other groups in the “other financial services industries”, one distinct feature of this group was that most of its business receipts and other income came from dividends. (Table 4)

5.4 在 2020 年，這組別的僱員薪酬支出及營運開支分別達 283 億元及 576 億元，相對這組別的業務收益及其他收入的比率分別為 8% 及 16%，遠較整個「其他金融服務業」的相應比率 19% 及 27% 為低。（表 4）

### **融資租賃及信貸機構**

5.5 這組別的業務收益及其他收入大部分來自利息收入。這組別的業務收益及其他收入由 2018 年的 164 億元上升 7% 至 2020 年的 175 億元。（表 4）

### **不涉及借貸的金融服務活動、金融服務輔助活動及基金管理**

5.6 這組別主要包括證券公司、投資銀行及基金管理公司，而其業務收益及其他收入大部分來自買賣證券及其他金融產品的佣金和基金管理費。在 2018 年，這組別的業務收益及其他收入按年上升 9%，而在 2019 年及 2020 年亦分別按年上升 8% 及 7%。（表 4）

5.7 在這組別當中，資產管理公司在 2018 年的業務收益及其他收入按年上升 2%，有關金額在 2019 年較 2018 年輕微下跌 1%，並在 2020 年按年上升 7%。（表 4）

### **2021 年的表現**

5.8 「其他金融服務業」（不包括投資及控股公司）的業務收益在 2021 年首 3 季均錄得雙位數字的按年升幅，而在第 4 季則只錄得 2% 的輕微升幅。（圖 2 及表 5）

5.4 In 2020, expenses on compensation of employees and operating expenses of this group amounted to \$28.3 billion and \$57.6 billion respectively, and their ratios to business receipts and other income of this group were 8% and 16% respectively, much lower than the corresponding ratios of 19% and 27% for the “other financial services industries” as a whole. (Table 4)

### **Financial leasing and credit granting**

5.5 Most of the business receipts and other income of this group were interest income. Business receipts and other income of this group increased by 7% from \$16.4 billion in 2018 to \$17.5 billion in 2020. (Table 4)

### **Financial service activities without loan making, activities auxiliary to financial service activities and fund management**

5.6 This group mainly comprises stock and share companies, investment banks and fund management companies. Most of the business receipts and other income of this group came from commissions for trading securities and other financial products as well as fund management fees. Business receipts and other income of this group recorded year-on-year increase of 9% in 2018, while year-on-year increases of 8% and 7% were recorded in 2019 and 2020 respectively. (Table 4)

5.7 Within this group, companies engaged in the asset management industry recorded year-on-year increase of 2% in business receipts and other income in 2018. The amount then dropped slightly by 1% in 2019 as compared to 2018 and increased year-on-year by 7% in 2020. (Table 4)

### **Performance in 2021**

5.8 Business receipts of “other financial services industries” (excluding investment and holding companies) recorded double-digit year-on-year increases in the first three quarters of 2021. However, only a mild increase of 2% was recorded in the fourth quarter. (Chart 2 and Table 5)



## 6. 其他參考資料

6.1 有關金融服務業的更詳細統計數字，可參考以下由政府統計處出版的報告書：

- (i) 《資訊及通訊、金融及保險、專業及商用服務業的業務表現及營運特色的主要統計數字》
- (ii) 《服務行業按季業務收益指數》

用戶可在政府統計處網站 ([www.censtatd.gov.hk/tc/scode570.html#section4](http://www.censtatd.gov.hk/tc/scode570.html#section4)) 下載上述報告書。

## 6. Further references

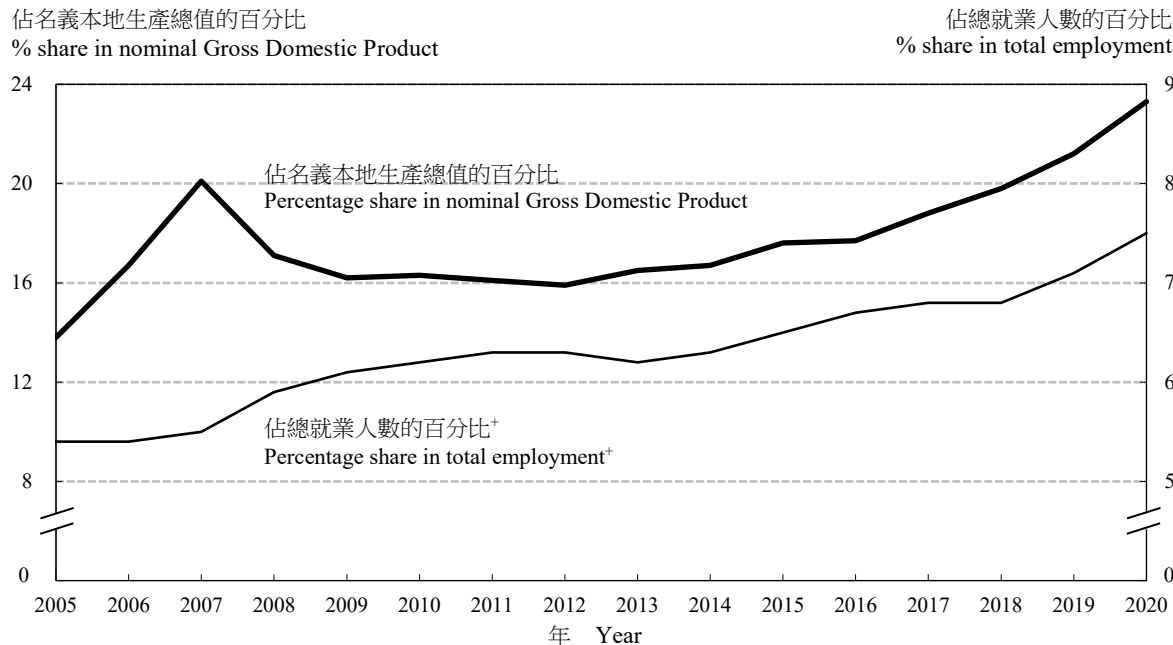
6.1 For more detailed statistics on the financial services sector, reference can be made to the following reports published by the Census and Statistics Department (C&SD) :

- (i) *Key Statistics on Business Performance and Operating Characteristics of the Information and Communications, Financing and Insurance, Professional and Business Services Sectors*
- (ii) *Quarterly Business Receipts Indices for Service Industries*

Users can download the above reports at the website of C&SD ([www.censtatd.gov.hk/en/scode570.html#section4](http://www.censtatd.gov.hk/en/scode570.html#section4)).

**圖 1 2005 年至 2020 年金融服務業佔名義本地生產總值（以基本價格計算）及總就業人數的百分比**

**Chart 1 Percentage shares of the financial services sector in nominal Gross Domestic Product (at basic prices) and total employment, 2005 to 2020**

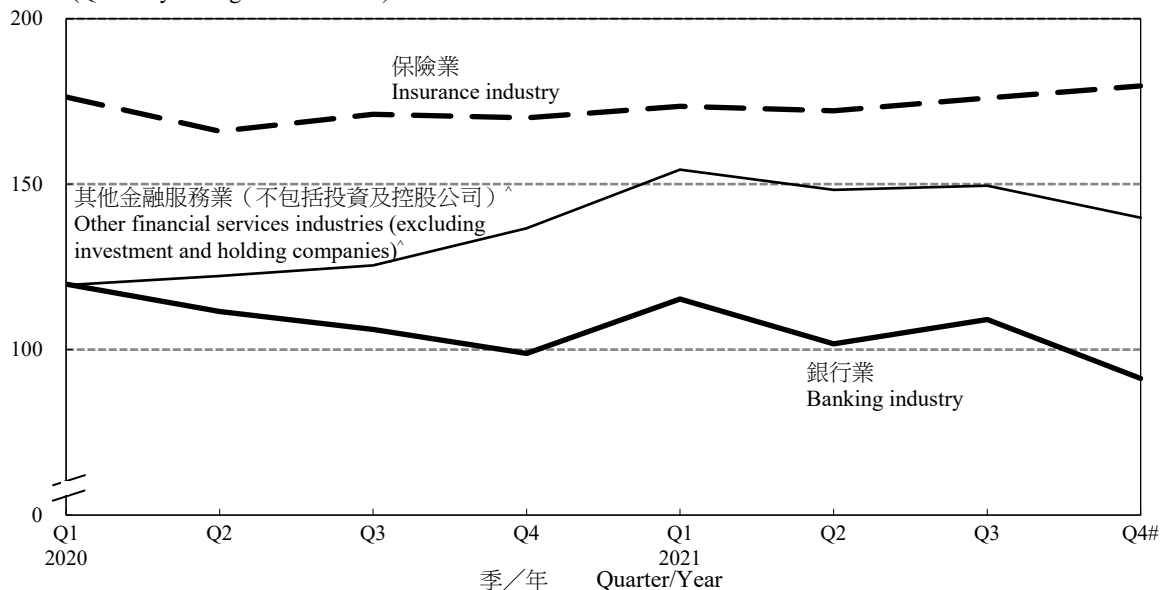


註釋：+ 指就業綜合估計數字。

Note: + Referring to Composite Employment Estimates.

**圖 2 2020 年第 1 季至 2021 年第 4 季金融服務業內選定行業的業務收益指數**  
**Chart 2 Business Receipts Indices of selected industries in the financial services sector, Q1 2020 to Q4 2021**

指數（2015 年按季平均指數=100）  
 Index (Quarterly average of 2015=100)



註釋：^ 相當於服務行業按季業務收益指數下的金融（銀行除外）。

Notes: ^ Equivalent to financing (except banking) under Quarterly Business Receipts Indices for Service Industries.

# 臨時數字。

# Provisional figures.

**表 1 2018 年至 2020 年金融服務業的就業人數及增加價值**  
**Table 1 Employment and value added in respect of the financial services sector, 2018 to 2020**

	年 Year	就業人數 <sup>+</sup> Employment <sup>+</sup>	以基本價格計算的增加價值 Value added at basic prices  (百萬元) (\$ million)
金融服務業 Financial services sector	2018	263 000 (+2%)	535,100 (+11%)
	2019	272 600 (+4%)	581,300 (+9%)
	2020	273 700 (\$)	598,000 # (+3%) #
銀行業 Banking industry	2018	104 100 (+1%)	349,000 (+12%)
	2019	99 800 (-4%)	366,100 (+5%)
	2020	100 200 (\$)	367,500 # (\$) #
保險業 Insurance industry	2018	67 800 (+4%)	96,600 (+3%)
	2019	72 400 (+7%)	108,200 (+12%)
	2020	72 700 (\$)	112,900 # (+4%) #
其他金融服務業 Other financial services industries	2018	91 100 (+1%)	89,600 (+18%)
	2019	100 400 (+10%)	107,100 (+20%)
	2020	100 700 (\$)	117,600 # (+10%) #

註釋： 就業人數及增加價值分別進位至最接近的百位數及億位數。

括號內的數字表示該年與上一年比較的變動百分率。

+ 指就業綜合估計數字。

# 臨時數字。

§ 增減少於 0.5%。

Notes : Figures on employment and value added are rounded to the nearest hundred and nearest hundred million respectively.

Figures in brackets denote percentage changes over the preceding year.

+ Referring to Composite Employment Estimates.

# Provisional figures.

§ Increase or decrease of less than 0.5%.

**表 2 2018 年至 2020 年銀行業的主要統計數字**  
**Table 2 Principal statistics of the banking industry, 2018 to 2020**

	年 Year	機構單位 數目 Number of establishments	業務收益及 其他收入 <sup>(1)</sup> Business receipts and other income <sup>(1)</sup> (百萬元) (\$ million)	僱員薪酬 Compensation of employees (百萬元) (\$ million)	營運開支 Operating expenses (百萬元) (\$ million)
銀行業 Banking industry	2018	231 (-3%)	472,062 (+11%)	97,836 (\$)	118,412 (+10%)
	2019	225 (-3%)	487,650 (+3%)	99,460 (+2%)	124,879 (+5%)
	2020	232 (+3%)	447,403 (-8%)	101,340 (+2%)	126,444 (+1%)
持牌銀行 Licensed banks	2018	149 (\$)	452,714 (+11%)	91,560 (\$)	110,614 (+10%)
	2019	147 (-1%)	468,665 (+4%)	92,781 (+1%)	116,510 (+5%)
	2020	158 (+7%)	427,920 (-9%)	95,884 (+3%)	119,007 (+2%)
有限牌照銀行 Restricted licence banks	2018	19 (-5%)	17,909 (+7%)	5,671 (+8%)	7,350 (+9%)
	2019	18 (-5%)	17,451 (-3%)	5,938 (+5%)	7,822 (+6%)
	2020	17 (-6%)	18,435 (+6%)	4,950 (-17%)	7,080 (-9%)
接受存款公司 Deposit-taking companies	2018	16 (-6%)	1,439 (+7%)	390 (+5%)	235 (+5%)
	2019	14 (-13%)	1,534 (+7%)	398 (+2%)	271 (+15%)
	2020	13 (-7%)	1,048 (-32%)	355 (-11%)	210 (-23%)
外地銀行本地代表辦事處 Local representative offices of foreign banks	2018	47 (-11%)	-	215 (+31%)	212 (+6%)
	2019	46 (-2%)	-	343 (+59%)	277 (+30%)
	2020	44 (-4%)	-	151 (-56%)	147 (-47%)

註釋：括號內的數字表示該年與上一年比較的變動百分率。

(1) 2020 年的數字包括與防疫抗疫措施有關的資助金額。

§ 增減少於 0.5%。

- 不適用。

Notes: Figures in brackets denote percentage changes over the preceding year.

(1) Figures of 2020 include the amount of subsidy related to anti-epidemic measures.

§ Increase or decrease of less than 0.5%.

- Not applicable.

**表 3 2018 年至 2020 年保險業的主要統計數字**  
**Table 3 Principal statistics of the insurance industry, 2018 to 2020**

	年 Year	機構單位 數目 Number of establishments	業務收益及 其他收入 <sup>(1)</sup> Business receipts and other income <sup>(1)</sup>	僱員薪酬 Compensation of employees	營運開支 Operating expenses
			(百萬元) (\$ million)	(百萬元) (\$ million)	(百萬元) (\$ million)
保險業 Insurance industry	2018	2 680 (\$)	559,463 (-6%)	51,852 (+13%)	22,101 (+2%)
	2019	2 765 (+3%)	629,575 (+13%)	53,877 (+4%)	23,733 (+7%)
	2020	2 780 (+1%)	710,453 (+13%)	41,650 (-23%)	26,408 (+11%)
人壽保險承保人 Life insurance underwriting	2018	66 (+2%)	500,716 (-6%)	42,926 (+14%)	15,142 (\$)
	2019	64 (-3%)	563,968 (+13%)	44,565 (+4%)	15,832 (+5%)
	2020	64 (-1%)	640,787 (+14%)	32,175 (-28%)	18,611 (+18%)
非人壽保險承保人 Non-life insurance underwriting	2018	115 (+1%)	47,195 (+1%)	3,666 (+4%)	3,262 (+5%)
	2019	114 (-1%)	52,175 (+11%)	3,746 (+2%)	3,553 (+9%)
	2020	117 (+2%)	56,746 (+9%)	3,777 (+1%)	3,689 (+4%)
保險及退休基金輔助活動 Activities auxiliary to insurance and pension funding	2018	2 499 (\$)	11,552 (+5%)	5,260 (+8%)	3,696 (+10%)
	2019	2 587 (+4%)	13,431 (+16%)	5,566 (+6%)	4,348 (+18%)
	2020	2 600 (\$)	12,920 (-4%)	5,698 (+2%)	4,108 (-6%)

註釋：括號內的數字表示該年與上一年比較的變動百分率。

(1) 2020 年的數字包括與防疫抗疫措施有關的資助金額。

§ 增減少於 0.5%。

Notes: Figures in brackets denote percentage changes over the preceding year.

(1) Figures of 2020 include the amount of subsidy related to anti-epidemic measures.

§ Increase or decrease of less than 0.5%.

表 4 2018 年至 2020 年其他金融服務業的主要統計數字  
Table 4 Principal statistics of other financial services industries, 2018 to 2020

	年	機構單位 數目	業務收益及 其他收入 <sup>(1)</sup>	僱員薪酬	營運開支
	Year	Number of establishments	Business receipts and other income <sup>(1)</sup>	Compensation of employees	Operating expenses
			(百萬元) (\$ million)	(百萬元) (\$ million)	(百萬元) (\$ million)
其他金融服務業 Other financial services industries	2018	8 547 (+5%)	633,898 (-5%)	102,522 (+3%)	143,621 (+6%)
	2019	8 929 (+4%)	606,925 (-4%)	114,039 (+11%)	159,023 (+11%)
	2020	9 078 (+2%)	628,542 (+4%)	119,472 (+5%)	168,410 (+6%)
投資及控股公司；和信託、基金及相關 金融工具 Investment and holding companies; and trusts, funds and similar financial entities	2018	3 790 (+5%)	406,295 (-11%)	29,123 (+2%)	44,898 (-2%)
	2019	3 949 (+4%)	361,504 (-11%)	28,572 (-2%)	48,497 (+8%)
	2020	4 005 (+1%)	366,824 (+1%)	28,329 (-1%)	57,633 (+19%)
融資租賃及信貸機構 Financial leasing and credit granting	2018	956 (+3%)	16,352 (+4%)	2,374 (+5%)	7,996 (+21%)
	2019	991 (+4%)	16,948 (+4%)	2,671 (+13%)	8,706 (+9%)
	2020	1 022 (+3%)	17,504 (+3%)	2,733 (+2%)	9,123 (+5%)
不涉及借貸的金融服務活動、金融服務 輔助活動及基金管理 Financial service activities without loan making, activities auxiliary to financial service activities and fund management	2018	3 801 (+5%)	211,251 (+9%)	71,025 (+3%)	90,726 (+9%)
	2019	3 989 (+5%)	228,473 (+8%)	82,796 (+17%)	101,819 (+12%)
	2020	4 051 (+2%)	244,214 (+7%)	88,410 (+7%)	101,654 (§)
資產管理公司 Asset management companies	2018	679 (+6%)	47,224 (+2%)	17,859 (§)	18,538 (+2%)
	2019	728 (+7%)	46,520 (-1%)	18,564 (+4%)	18,703 (+1%)
	2020	753 (+3%)	49,911 (+7%)	20,974 (+13%)	18,205 (-3%)

註釋：括號內的數字表示該年與上一年比較的變動百分率。

(1) 2020 年的數字包括與防疫抗疫措施有關的資助金額。

§ 增減少於 0.5%。

Notes: Figures in brackets denote percentage changes over the preceding year.

(1) Figures of 2020 include the amount of subsidy related to anti-epidemic measures.

§ Increase or decrease of less than 0.5%.

**表 5 2021 年選定服務行業的按季業務收益指數（2015 年按季平均指數=100）**  
**Table 5 Quarterly Business Receipts Indices of selected service industries, 2021 (Quarterly average of 2015 = 100)**

年 Year	季 Quarter	銀行 Banking	保險 Insurance	其他金融服務（不包括 投資及控股公司） <sup>(1)</sup> Other financial services (excluding investment and holding companies) <sup>(1)</sup>
2021	1	115.3 (-4%)	173.5 (-2%)	154.4 (+29%)
	2	101.8 (-9%)	172.2 (+4%)	148.3 (+21%)
	3	109.1 (+3%)	176.1 (+3%)	149.5 (+19%)
	4	91.3 # (-8%)	179.7 # (+6%)	139.9 # (+2%)

註釋：括號內的數字表示該年與上一年同期比較的變動百分率。

(1) 相當於服務行業按季業務收益指數下的金融（銀行除外）。

# 臨時數字。

Notes: Figures in brackets denote percentage changes over the same period of the preceding year.

(1) Equivalent to financing (except banking) under Quarterly Business Receipts Indices for Service Industries.

# Provisional figures.