中國銀行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED

Press Release | 新 聞 稿

2 November 2026

BOCHK expands tokenised deposit applications
Introduces tokenised Central Bank Money as settlement asset on Ensemble^{TX}
to enable 24/7 interbank settlement

Bank of China (Hong Kong) ("BOCHK") participates in the pilot phase of the Hong Kong Monetary Authority's ("HKMA") Ensemble^{TX}, introducing tokenised Central Bank Money ("CeBM") as the underlying settlement asset for interbank tokenised deposit transfers. This overcomes the time constraints of traditional settlement systems and enables real-time, seamless interbank settlement. To date, BOCHK has successfully completed multiple real-value transactions on a 24/7 basis and expanded the application of tokenised deposits to real-world scenarios, including corporate treasury management and digital asset trading settlement.

In **corporate treasury management**, BOCHK has supported Ant International in completing the first batch of real-time cross-border and interbank fund transfers using tokenised deposits, with interbank settlement available 24/7. This allows enterprises to centralise the management of group funds more effectively and significantly enhances treasury management efficiency.

In **digital asset trading settlement**, BOCHK, together with BOC Macau, has assisted institutional clients in subscribing to the ChinaAMC RMB Digital Money Market Fund issued by China Asset Management (Hong Kong) Limited, using tokenised deposits for cross-border and interbank fund transfers. In addition, BOCHK has successfully supported institutional clients in trading the ChinaAMC HKD Digital Money Market Fund in the secondary market using tokenised deposits. This provides customers with 24/7 settlement for fund transactions, while laying the foundation for the future use of smart contracts to automate settlement and further streamline transaction processes.

Xing Guiwei, Deputy Chief Executive of BOCHK, said, "As one of the tokenised deposit banks participating in Project Ensemble, BOCHK is pleased to witness the project progress from the sandbox to the pilot phase and move further towards commercialisation. The atomic settlement capabilities of tokenised CeBM enable tokenised deposits to support 24/7 interbank settlement, meeting market demand for more efficient fund flows. As at the end of October, BOCHK has processed more than HK$2.3 billion in real-value transactions on Ensemble^{TX}.

"Going forward, we will work with more partners to steadily expand the application of tokenised deposits across a broader range of business scenarios. We will continue to support the HKMA in unlocking the potential of Ensemble^{TX} to further enhance the efficiency of digital asset settlement and cross-border treasury management, contributing to Hong Kong's development as an international digital asset innovation hub."

In addition, since the launch of Ensemble^{TX}, BOCHK has partnered with various institutions and enterprises to complete multiple interbank tokenised deposit transactions, including:

- **Digital green bond settlement:** As one of the first participating banks in the HKSAR Government's Fourth Digital Green Bonds Offering, BOCHK introduces tokenised deposits for the cash settlement of the bonds in the primary market using Ensemble^{TX}.
- **Trade finance:** BOCHK successfully used tokenised deposits to complete the interbank cash settlement of a forfaiting transaction, validating the practical feasibility of using tokenised deposits in trade finance.

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