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Hong Kong Global Offshore RMB Business Hub will Go to a High Level during the 15th Five-Year Plan Period

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The outline of the "15th Five-Year Plan" strengthens Hong Kong's positioning, explicitly proposing to "support Hong Kong in consolidating and enhancing its status as an international financial, shipping, and trade center, as well as an international aviation hub; strengthen its functions as a global offshore Renminbi (RMB) business hub, an international asset and wealth management center, and an international risk management center; and build a commodities trading ecosystem and a high value-added supply chain service center." The RMB business is the most competitive core business of Hong Kong's financial industry. Making Hong Kong a global offshore RMB business hub is of great significance for promoting the international use of the RMB, better integrating into global financial governance framework, facilitating the high-level opening-up of China's financial market, and building a financial powerhouse. Currently, Hong Kong is drafting its "First Five-Year Plan (2026-2030)." It plans to map out Hong Kong's RMB business development plan for the next five years according to the guiding principles and main objectives set in the "15th Five-Year Plan."

I. Hong Kong's First Five-Year Plan Brings Major Opportunities for its RMB Business

At the meeting celebrating the 25th anniversary of Handover of Hong Kong, President Xi Jinping emphasized that the central government fully supports Hong Kong in seizing the historic opportunity, actively aligning with national strategies including the "14th Five-Year Plan," the construction of the Guangdong-Hong Kong-Macao Greater Bay Area, and the high-quality development of the "Belt and Road" initiative, to continuously enhance its driving force for development. President Xi Jinping had already placed high expectation on Hong Kong during the "14th Five-Year Plan" period.

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Since Handover of Hong Kong, Hong Kong's financial industry has actively integrated into the overall landscape of national development, aligned with national development strategies, made outstanding contributions to the country's reform and opening up, and simultaneously created immense development space for itself. When formulating its five-year development strategies, the country had long incorporated the construction of Hong Kong as an international financial center into its planning system. The "12th Five-Year Plan" historically dedicated a separate chapter to Hong Kong and Macao, elevating the support for Hong Kong to consolidate and enhance its status as an international financial, trade, and shipping center to the level of a national development strategy. The "13th Five-Year Plan" reiterated the importance of constructing these three major centers and mentioned for the first-time supporting Hong Kong in strengthening its status as a global offshore RMB business hub. The "14th Five-Year Plan" and "15th Five-Year Plan" further detailed the development path of Hong Kong's international financial center, explicitly advancing key directions such as the global offshore RMB business hub, international asset and wealth management center, international risk management center functions, and the commodities trading ecosystem.

The Central Financial Work Conference proposed the goal of accelerating the building of a financial powerhouse. President Xi Jinping summarized six key elements of a financial powerhouse, namely: a strong currency, a strong central bank, strong financial institutions, strong international financial centers, strong financial supervision, and a high-caliber team of financial talents. As China's international financial center outside the mainland, Hong Kong bears an undeniable responsibility and mission in building a financial powerhouse. In particular, it can play a unique role in promoting RMB internationalization and the construction of the offshore RMB market, as well as in jointly building a dual-international financial center outward-facing development pattern with Shanghai. This is the inevitable path for the development of Hong Kong's financial industry, and it also serves as the standard and guide for formulating the five-year plan for Hong Kong's international financial center and offshore RMB business hub.

II. Great Achievements of RMB Internationalization During the "14th Five-Year Plan" and Hong Kong's Contributions

It has only been over 20 years since the People's Bank of China (PBoC) appointed the Hong Kong RMB clearing bank, and the period since cross-border trade RMB settlement was first piloted in Hong Kong is even shorter. However, significant progress has been achieved in international use of the RMB, and Hong Kong has also developed into a global offshore RMB business hub. The past five years have been the most steady and solid period for the international use of the RMB; its international currency functions have been comprehensively enhanced, the offshore market mechanisms have been continuously improved, and the RMB has gradually developed into an increasingly widely accepted new type of international currency:

(I) Global Acceptance of the RMB as an International Currency Has Significantly Improved

Cross-border use of the RMB has achieved substantial breakthroughs. In 2023, RMB payments on behalf of bank clients surpassed the US dollar for the first time, becoming China's largest currency for external payments. In 2025, the proportion of cross-border trade settled in RMB reached 30.2%, which is 15.3

percentage points higher than in 2020, moving closer to the levels that other major international currencies (such as the Japanese Yen and the Euro) took much longer to reach. Global willingness to accept the RMB is also strengthening. According to the Bank of China's "RMB Internationalization White Paper (2026)," the vast majority of surveyed domestic and overseas industrial and commercial enterprises were more active in using cross-border RMB in 2025. Among them, 94.7% of domestic enterprises reported they would maintain or increase their use of RMB settlement (up 2.6 percentage points year-on-year), while the proportion of overseas enterprises making the same feedback reached 95.9%, up 17.5 percentage points year-on-year. Additionally, according to the PBoC 's "RMB Internationalization Report (2025)," the acceptance of the RMB in the ASEAN region has noticeably improved; in 2024, the amount of RMB payments in ASEAN grew by 30% year-on-year, with foreign exchange transactions in particular growing by 80% year-on-year.

(II) The Construction of the RMB Clearing and Payment System Escorts International Use

The international use of the RMB is led by financial infrastructure. In recent years, the PBoC has significantly accelerated the layout of overseas RMB clearing banks, forming a network effect. In June 2026, the PBoC decided to authorize the Bank of China Hong Kong Jakarta Branch to serve as the RMB clearing bank in Indonesia, further expanding the roster of overseas RMB clearing banks. To date, the PBoC has established 41 clearing banks in 37 countries and regions overseas; among them, two clearing banks have been set up in each of the United States, London, Singapore, and Japan. Besides Chinese-funded banks serving as clearing banks, five foreign-funded banks have been appointed, making the clearing system more diversified. The pace of building the financial infrastructure for international RMB payments has accelerated. The Cross-Border Interbank Payment System (CIPS) has continuously broadened its coverage; by the end of 2025, there were 190 CIPS direct participants, an increase of 3.3 times compared to the end of 2020. Among these, there were 140 overseas direct participants, representing a 22.3-fold increase compared to the end of 2020. Progress has also been made in faster payment systems, QR code payments, and the cross-border connectivity of the digital RMB.

(III) Significant Progress Has Been Made in Enhancing RMB International Currency Functions

The RMB has evolved from an international payment currency into a trading currency, a financing currency, an investment currency, and a reserve currency, while also exploring a commodity pricing function. According to the "RMB Internationalization Report (2025)," calculated on a full-caliber basis, the RMB is the world's third-largest payment currency. According to a survey by the Bank for International Settlements, in April 2025, the daily average RMB foreign exchange trading volume accounted for 8.52% of the global foreign exchange trading volume, ranking fifth globally. This is an increase of 1.51 percentage points from the survey three years prior (April 2022), a larger increase than other major international currencies. Specifically, the trading volume of the RMB against the US dollar currency pair ranked third globally. The RMB's financing function has been substantially strengthened; by the end of 2025, the outstanding balance of RMB loans in Hong Kong was 934.6 billion yuan, an increase of 5.1 times compared to the end of 2020, and it further increased to 1.03 trillion yuan by the end of April 2026. In 2025, the issuance volume of Dim Sum bonds in Hong Kong was 1.5 trillion yuan, an increase of 1.9 times compared to 2020. According to SWIFT statistics, in 2025, the amount of RMB trade financing was second only to the US dollar, ranking second globally. Furthermore, according to PBoC statistics, by the end of 2025, overseas institutions held 10.2 trillion

yuan in domestic RMB assets (stocks, bonds, deposits, and loans), an increase of 13.4% compared to the end of 2020. IMF statistical data shows that in the fourth quarter of 2025, the RMB accounted for 1.95% of global foreign exchange reserves.

(IV) Offshore RMB Market System and Mechanisms Has Been Maturing

After more than a decade of development, the Hong Kong international financial center has gradually established a relatively complete offshore RMB market system. By the end of 2025, the outstanding balance of RMB deposits in Hong Kong was 960 billion yuan, an increase of one-third compared to the end of 2020. By the end of May 2026, the outstanding balance of RMB deposits in Hong Kong further increased to 1.13 trillion yuan, hitting a record high. Hong Kong's RMB liquidity pool not only serves the local RMB market but also provides financial security for global RMB business development. Hong Kong has built RMB-denominated markets for foreign exchange, bonds, money, derivatives, loans, stocks, wealth management, and insurance, while preparations are also underway for a gold market and a treasury bond futures market. The offshore RMB market mechanisms target other major international currencies. The PBoC and the Hong Kong Monetary Authority (HKMA) comprehensively utilize multi-channel means such as currency swap arrangements, clearing banks, and financial markets to output RMB funds of various maturities, appropriately increasing the medium- and long-term RMB supply, improving the offshore RMB liquidity supply mechanism, and enhancing the collateral function of high-quality RMB assets. The Ministry of Finance and the PBoC issue offshore treasury bonds and central bank bills on a normalized basis, and the Hong Kong government and some provinces and municipalities have increased the issuance of Dim Sum bonds, continuously perfecting the offshore RMB benchmark yield curve.

(V) Policy System Has Been Established for the Cross-Border and International Use of RMB

While adhering to the principles of market-driven international use of the RMB and independent choices by enterprises, the PBoC has responded to market demand by continuously establishing and optimizing the cross-border RMB policy system. It has further perfected the fundamental institutional arrangements for the international use of the RMB, strengthened the synergy of domestic and foreign currency management, created a policy environment that prioritizes the domestic currency, and enhanced the enthusiasm and convenience for market entities to use the RMB. In recent years, the PBoC has deeply conducted pilot programs for higher-level trade and investment facilitation, promoted integrated domestic and foreign currency cross-border liquidity pools, and regulated businesses such as cross-border interbank RMB financing, overseas lending by domestic enterprises, and overseas lending by banks. The PBoC has also deepened monetary cooperation with overseas central banks and monetary authorities. In particular, it rolled out "Three Connects, Three Facilitations" (six measures to deepen financial cooperation) with the HKMA, signed an 800 billion yuan standing currency swap agreement, and supported the HKMA in launching an RMB liquidity facility to promote the commercial use of the currency swap agreement. On the other hand, the PBoC, together with other domestic regulatory agencies and the HKMA, has promoted the implementation of "Bond Connect," "Shanghai-Shenzhen-Hong Kong Stock Connect," "Cross-boundary Wealth Management Connect," and "Swap Connect," innovating cross-border investment facilitation channels and further strengthening Hong Kong's function as an RMB business hub.

(VI) Linkage Between Shanghai IFC and Hong Kong IFC Promotes a Virtuous Cycle of Onshore and Offshore RMB Market

Over the past few years, the Shanghai and Hong Kong international financial centers have strengthened interaction and cooperation to jointly promote the international use of the RMB, better leveraging the unique advantage of having two important international financial centers—one domestic and one offshore—within the strategic layout of China's financial industry. The Central Financial Work Conference proposed to enhance the competitiveness and influence of the Shanghai International Financial Center and to consolidate and enhance the status of the Hong Kong International Financial Center, organically coordinating the development of both centers to better serve the construction of a financial powerhouse. Shanghai is the financial center for the RMB; it is the center for RMB clearing, trading, pricing, and asset management. For years, Hong Kong has relied on Shanghai's RMB business platform to promote cross-border RMB settlement, asset transactions, and financial market connectivity, enhancing the outward radiation of RMB business while also strongly supporting the construction of the Shanghai International Financial Center. In June 2025, Shanghai Municipality and Hong Kong jointly released the "Action Plan for the Synergistic Development of the Shanghai and Hong Kong International Financial Centers," further clarifying the specific directions for cooperation between the two cities to join forces and exert greater linkage and synergistic benefits.

III. Global Financial Governance Reform Reveals Greater Potentials for the International Use of the RMB

Looking ahead to the "15th Five-Year Plan," momentous changes of a like not seen in a century are accelerating across the world, global governance reform is deepening, and major transformations are occurring in the financial and monetary fields. China's economy is expected to sustain steady growth during the "15th Five-Year Plan" period. The stable value of the RMB and its further enhanced credibility and creditworthiness will provide the most solid foundation and confidence for promoting its international use. The following factors will have a profound impact on the international use of the RMB:

(I) Inherent Contradiction of the Existing Monetary System is Irreconcilable; Calls for Reform Continue to Grow

The international monetary system established by the Bretton Woods Conference, through the dual pegging of the US dollar to gold and other currencies to the US dollar, once played an important role in helping Europe emerge from the post-war depression. However, with global economic recovery, the drawbacks of this de facto gold standard were fully exposed, ultimately leading to its collapse. The new monetary system is still dominated by the US dollar. America's strong national power and its all-around global influence support the dollar's credit. Having broken free from gold standard, the US dollar has enjoyed greater leeway to inject liquidity globally. Consequently, its share in global payments, foreign exchange transactions, financing, bond issuance, and foreign exchange reserves has climbed to around half or even higher. However, the US share of global GDP has dropped from nearly 60% at the end of WWII to about a quarter today, and its share of goods imports and exports has fallen from one-third to less than 10%. The market is increasingly concerned that

Triffin dilemmas will eventually become a reality—as the primary global payment currency, the US dollar is exported outwards through long-term trade deficits, yet trade deficits of around $1 trillion annually are difficult to sustain in the long run. Dollar holding held by various countries need to match with sufficient dollar-dominated assets, which induces the US to issue Treasuries unconstrained; the U.S. government debt balance has already exceeded $39 trillion. The "twin deficits" in trade and fiscal policy are continuously eroding the credit of the US dollar. Countries are calling for the establishment of a more diversified, robust, and resilient global payment system, and they look forward to having more payment, investment, and financing options.

(II) The Increasing Complex and Volatile Global Polical and Economic Environment Poses New Requirements for Global Financial Governance Reform

The US dollar acts as a public goods in the global financial and monetary field and must bear the critical responsibility of stabilizing the international financial order and promoting the development of trade and investment. Looking at the pattern of world economic development, multipolarization and multilateralism have formed an irreversible mega-trend, and the single international currency public good supply model is facing growing challenges. First is the contradiction of potential scarcity. Over the past two decades, the scale of global GDP has expanded 1.5 to 1.6 times, largely fuelled by the rebust expansion of emerging economies. Despite the marked slowdown in US economic growth, the country has unleashed liquidity globally on an unprecedented scale. In the future, as the center of gravity of the global economy shifts further East, it cannot rely solely on a single public good whose correlation is continuously weakening. Second, the credibility of this single public good is diminishing. US monetary policy depends on domestic economic development needs. When emerging economies have different economic growth cycles from the US, the spillover of US monetary policy severely disrupts the macroeconomic stability of emerging economies, making the cost of relying on the dollar increasingly heavy for various countries. Third, the neutrality of the public good is in doubt. In recent years, the US dollar and its payment system have been continuously politicized, weaponized, and instrumentalized, violating the principles of fairness and neutrality for public goods, which has heightened the concerns of an increasing number of countries.

(III) Regional Free Trade Develops Further; Local Currency Payments Strengthen the Global Monetary System

Faced with the countercurrents of trade protectionism, unilateralism, and hegemonism, the trend of globalization has been somewhat affected in recent years, prompting regional economic and trade cooperation to accelerate its pace. Growth in imports and exports from emerging market countries in the Asia-Pacific region to traditional European and American markets has slowed down. They are turning to trading partners within the region and surrounding areas, promoting free trade agreements, and enhancing the sustainable development momentum of trade and investment. The ASEAN "10+3" free trade area with China, South Korea, and Japan has deepened, the Regional Comprehensive Economic Partnership (RCEP) agreement has fully taken effect, and the implementation of the "Belt and Road" strategy has accelerated. From 2011 to 2024, the proportion of ASEAN's imports and exports to traditional European and American markets decreased by 2.2 percentage points, while its proportion of imports and exports to China and other trading partners inside and outside the region increased by 6.5 percentage points, reaching 52.2%. China and ASEAN countries have vigorously advanced bilateral local currency settlement, establishing the LCS/LCT direct quotation and

trading mechanism with Indonesia, and extending this mechanism to CNH/IDR trading between Hong Kong and Indonesia[1]. The number of ASEAN currencies listed for trading on the CFETS has increased to six. China and ASEAN countries are also vigorously promoting the interconnection of payment systems to meet the real needs of the market. Through close monetary cooperation, the use of the RMB in ASEAN continues to grow and has shown a certain anchor currency effect; at the same time, local currency settlement also enriches the connotations of the new international monetary system.

IV. Direction and Focuses for Hong Kong Global RMB Business Hub's Participation in the First Five-Year Plan

During the "14th Five-Year Plan" period, a solid foundation was laid for the construction of Hong Kong's offshore RMB business hub; entering the "15th Five-Year Plan," the international use of the RMB enters a new and important window of opportunity. According to the guidelines of the "15th Five-Year Plan" outline, the construction of the Hong Kong international financial center and the offshore RMB market will become an important component of Hong Kong's first five-year plan. We recommend focusing on following areas:

(I) Strengthen the Clearing Function to Ensure Security of RMB Payment and Asset

The Hong Kong RMB clearing hub holds a unique position in advancing the international use of the RMB. For years, it has captured more than 70% of the offshore RMB clearing market, serving as the core channel for cross-border RMB payments and global RMB capital flows. Beyond the dominant markets position, it boasts comprehensive functions, cutting-edge technical infrastructure, and thoughtful service offerings, and play a critical role in underpining offshore RMB liquidity as well as the security of RMB assets. The five-year plan should highlight the special role of the Hong Kong RMB clearing hub. First, it should continuously strengthen the RMB clearing function and, in conjunction with the expansion of CIPS, further guarantee the safety and smoothness of RMB funds. Second, it should promote the interconnection between Hong Kong's RMB RTGS system and local currency RTGS systems and other financial infrastructures in other countries, enhance the resilience and efficiency of RMB clearing. Third, it should strengthen the clearing radiation by providing sufficient liquidity to other offshore RMB markets, offering technical and product support to surrounding RMB clearing banks, jointly cultivating local RMB markets, and strengthening the clearing network effect.

(II) Strengthen Liquidity Management and Improve Offshore Market Mechanisms to Boost RMB Investment and Financing and Risk Management

After years of development, the Hong Kong offshore RMB market has gradually matured and

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[1] On June 11, 2026, PBoC, BI and HKMA signed a MOU to establish a cooperation framework to promote the use of IDR and CNH in bilateral transactions between Indonesia and Hong Kong. BI and HKMA will actively advance the preparatory work for the bilateral currency trading framework, including the development of comprehensive Operational Guidelines (OG). The two parties will also appoint several local banks as Appointed Cross Currency Dealers (ACCDs).

accumulated a certain scale of an RMB liquidity pool; however, compared to major international currencies like the US dollar, the market size is still relatively small, the market structure is not perfect enough, and its trading functions are somewhat weak. The five-year plan should focus on building a high-level offshore RMB market. First, it should promote the inflow of RMB funds through multiple channels, expand the capacity of the liquidity pool, and provide liquidity to support the expansion of major trading markets. Second, it should soundly develop the RMB liquidity management mechanism, actively promote the construction of the Hong Kong RMB repo market, participate in the PBoC's newly established overseas central bank repo facility, optimize the commercial use of currency swap agreements, encourage commercial banks to act as market makers for repos, and increase high-quality RMB collateral. Third, it should optimize the layout of the offshore RMB market, accelerate the construction of an RMB gold market and a treasury bond futures market, explore emerging market debt risk resolution mechanisms, and enhance RMB investment, financing, and risk management capabilities.

(III) Act as a Support Point for China-ASEAN Cooperation and Promote Anchor Currency Functions

ASEAN is a key direction for China in expanding regional cooperation, as well as an important region for promoting the international use of the RMB. Hong Kong enjoys unique geographical advantages and maintains close commercial, financial, cultural, and people-to-people ties with ASEAN, enabling it to play a unique role in promoting China-ASEAN economic and trade cooperation. Cross-border capital flows and foreign exchange transactions between the two places also rely heavily on Hong Kong platform. The five-year plan should focus on researching Hong Kong's function in promoting the use of the RMB in ASEAN. Based on the needs of market entities, it should utilize Hong Kong's foreign exchange trading advantages to establish an ASEAN local currency trading center, sign more tripartite MOUs with the PBoC and ASEAN central banks, and launch convenient quotation and trading mechanisms for offshore RMB against ASEAN local currencies. This would attract ASEAN commercial banks to participate in trading and investment in Hong Kong, strengthen the RMB exchange rate stabilization mechanism against ASEAN currencies, and consequently drive bond issuance, stock listings, and risk management.

(IV) Rely on Shanghai to Promote Connectivity Schemes and Strengthen RMB Cooperation with Guangdong–Hong Kong–Macao Greater Bay Area and the open platforms of other regions

The Shanghai International Financial Center is extremely important to Hong Kong's development as an offshore RMB business hub. The five-year plan must place high priority on promoting the coordinted development of the two international financial centers and lay out specific, feasible, and forward-looking cooperation plans. The PBoC, various ministries, and the Shanghai Municipal Government jointly issued the "Action Plan for Developing Offshore Finance in the Shanghai International Financial Center," which explicitly proposes building an offshore financial system in Shanghai that matches its status as an international financial center, exploring the development of offshore finance, and clarifying medium- to long-term development goals for 2035. The five-year plan should thoroughly understand the strategic arrangements of the "Action Plan." In the next five years, against the backdrop of comprehensive reform of offshore trade and financial services in the Lingang Special Area (Shanghai) and a series of other ongoing initiatives, the five-year plan should propose Hong Kong's alignment framework to support Shanghai in comprehensively

exploring and developing offshore financial business. On the other hand, the five-year plan should also fully reflect the cooperation direction of financial market connectivity in the Guangdong-Hong Kong-Macao Greater Bay Area, and promote cross-border RMB cooperation with other open platforms (such as the Hainan Free Trade Port and coastal/border free trade zones).

(V) Actively Explore Digital RMB (e-CNY) and Promote Digital Asset Business in order to Foster and Solidify Hong Kong's Leading Position in Fintech

Hong Kong holds a pioneering edge in advancing the digital RMB. The entry of the digital RMB into version 2.0 brings significant business opportunities for financial institutions. Overseas financial institutions can join the international operating platform for the digital RMB, CBETS, as direct participants, and in the future, they can also apply to become digital RMB operating institutions. Among the 26 overseas institutions that recently signed direct participant service agreements with the international operating platform, Hong Kong accounted for 10, and Bank of China Hong Kong also serves as the first overseas custodian bank. The Hong Kong Government actively promotes the digital asset business and has twice issued Policy Statements. The five-year plan should carefully track global trends in digital asset development, map out the development path for Hong Kong's digital RMB and digital assets, seize the high ground in blockchain technology and other financial technologies, radiate the capacity levels of the digital RMB outward, and act as a trailblazer for the country in participating in the global competition for digital assets.

(VI) Uphold Prudential Risk Bottom Lines and Enhance Macro-Prudential Management to Consolidate Hong Kong's Status as an International Finance Center

As international financial center, Hong Kong also bears a unique function in the building of a financial powerhouse, which is to act as a buffer zone and firewall against the transmission of global financial crises to the domestic market, mitigating the inward spillover of financial risks. Historically, Hong Kong has experienced various global and regional financial crises of different magnitudes; particularly during the 1998 Asian Financial Crisis, Hong Kong withstood external shocks with the support of the central government, maintained the stability of its financial system, and accumulated rich experience in preventing and resolving major risks. Since the international use of the RMB set sail, Hong Kong has established an offshore RMB trading market that forms a certain barrier with the onshore RMB market, avoiding direct shocks from external forces to domestic exchange rates and interest rates. The five-year plan could summarize these experiences, establish mechanisms for the monitoring, prevention, and resolution of offshore RMB risks according to national needs, and, under the guidance of the PBoC, build multi-level protective dams to make greater contributions to national financial security and the construction of a financial powerhouse.

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主要經濟指標 (Key Economic Indicators)

一、本地生產總值 GDP	2023	2024	2025	2026/Q1
總量 (億港元) GDP(HKD 100million)	29,812	31,865	33,298	8,439
同比增長率 (%) YoY change(%)	3.2	2.6	3.6	5.9
二、對外商品貿易 External merchandize trade			**2026/5**	**2026/1-5**
外貿總值 (億港元) Total trade(HKD 100million)				
總出口 Total exports	45,317	41,774	6,112	27,766
總進口 Total imports	49,275	46,450	6,554	30,188
貿易差額 Trade balance	-3,958	-4,676	-442	-2,422
年增長率 (%) YoY Growth(%)				
總出口 Total exports	-8.6	-7.8	40.8	36.2
總進口 Total imports	-7.2	-5.7	42.0	39.6
三、消費物價 Consumer Price				
綜合消費物價升幅 (%) Change in Composite CPI(%)	1.9	2.1	2.0	1.7
四、零售市場 Retail market				
零售額同比升幅 (%) Change in value of total sales YoY(%)	-0.9	16.2	7.9	10.6
五、訪港遊客 Visitors				
總人數 (萬人次) Total arrivals(10 thousands)	60.5	3,400.0	446.0	2,299.0
年升幅 (%) YoY change(%)	561.5	5,523.8	9.5	14.1
六、勞動就業 Employment			**2026/2-2026/4**	**2026/3-2026/5**
失業人數 (萬人) No. of unemployed(10 thousands)	16.3	11.3	13.9	14.1
失業率 (%) Unemployment rate(%)	4.3	2.9	3.7	3.7
就業不足率 (%) Underemployment rate(%)	2.3	1.1	1.5	1.5
七、住宅買賣 Domestic property sales and price index			**2026/4**	**2026/5**
合約宗數 (宗) No. of agreements	45,050	43,002	7,368	7,138
住宅售價指數 (1999=100) Domestic price index	369.7	337.4	317.4	321.9
八、金融市場 Financial market			**2026/5**	**2026/6**
港幣匯價 (US$100=HK$) 期末值	780.8	781.1	783.9	784.4
HKD exchange rate (US$100 = HK$), end of period				
銀行體系收市總結餘 (億港元) 期末值	962.5	449.5	540.0	539.8
Closing aggregate balance(HKD 100million), end of period				
銀行總存款升幅 (%)	1.7	5.1	4.8	-
Change in total deposits(%)				
銀行總貸款升幅 (%)	-3.0	-3.6	5.0	-
Change in total loans & advances(%)				
最優惠貸款利率 (%) 期末值	5.6250	5.8750	5.0000	5.0000
Best lending rate (%), end of period				
恒生指數 Hang Seng Index	19,781	17,047	25,182	22,881