



## 陳振英議員 Hon. Ronick Chan Chun Ying



工作報告 WORKING REPORT 2018 - 2019

財政司司長陳茂波先生出席了今年7月舉行的亞洲基礎設施投資銀行理事會年會後，就兩天會議主題「互聯互通與國際合作」、「數碼基建」、「亞投行未來的發展戰略」及一系列的雙邊會談得到的印象是，香港過去幾年銳意發展基建融資、綠色金融及金融科技是走對了方向。今年本人也在立法會提出了發展金融科技相關的議員議案，目的是希望引起社會關注，營造發展金融科技的氛圍。

埃森哲的研究顯示，2018 年全球金融科技投資總額較 2017 年增長超過一倍，達到創紀錄的 553 億美元；同時有不少金融科技的研究都提到，要成為金融科技中心，需具備市場、人才、資金、政府支持和規管制度等元素。期望政府、金融、創科業界等攜手合作，將香港打造為國際金融科技中心。

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In July 2019, the Financial Secretary Mr. Paul Chan attended the annual meeting of the Board of Governors of the Asian Infrastructure Investment Bank (AIIB). Reflecting on the theme of the two-day meeting which include "Cooperation and Connectivity", "Digital Infrastructure Developments" and "Corporate Strategy of AIIB", as well as a series of bilateral discussions, he believed that in the past few years Hong Kong has been on the right track in striving to develop infrastructure financing and investment, green finance and financial technology (Fintech). This year I moved a member's motion at the LegCo meeting regarding the development of Fintech, with a view to raise awareness in the society and to create a sentiment for developing financial technology.

According to the research of Accenture, global investment in Fintech in 2018 has more than doubled that of those in 2017, achieving a record of US\$ 55,300 million. At the same time, a number of Fintech research findings showed that market, talents, capital, government support and regulatory regime are elements that contributed to the building of a financial technology centre. I look forward to the collaboration between the Government and financial, innovation and technology industries to help shape Hong Kong as a global financial technology hub.



立法會財務委員會負責審批政府提交的公共開支建議，以及財政司司長每年2月向立法會提交的《撥款條例草案》及政府的開支預算，當中載列政府下一財政年度的全年開支建議。

財務委員會的成員包括立法會主席以外的全體立法會議員。議員透過互選，推選出財委會的正副主席。本人於2018 至 2019年度當選副主席，期間共召開了35次會議，時間超過124小時，合共審批了50項目，獲批項目涉及金額1,221億港元。

財務委員會打算於2019年7月加開會議審批項目，惟因衝擊立法會大樓事件，大樓設施受到嚴重損毀，只能取消所有於暑假休會前會議，以致本立法年度最終有44個申請撥款項目未能討論，涉及工務工程項目金額超過750億港元。

我期望立法會於2019年10月復會後，財務委員會的工作能夠重回正軌。



The LegCo Finance Committee is responsible for scrutinizing and approving public expenditure proposals put forward by the Government. The Finance Committee also scrutinize the annual Draft Estimates of Expenditure presented by the Finance Secretary in February every year to the LegCo together with the Appropriation Bill, which sets out the Government's annual expenditure proposals for the following financial year.

All members, other than the President of the LegCo, are members of the Finance Committee. The Chairman and Deputy Chairman of the Committee are elected by and from its members.

I was elected as Deputy Chairman of the Finance Committee in 2018-2019. During the period, Finance Committee held 35 meetings, spanning more than 124 hours and deliberated and approved 50 proposals, involving the amount of HK\$122.1 billion.

The Finance Committee intended to hold additional meetings in July to expedite the deliberation and approval process. However, all remaining LegCo meetings before the adjournment of the Council in summer are cancelled due to the storming of the LegCo Complex incident which resulted in extensive damages of LegCo facilities. As a result, there are 44 funding proposals pending for approval in the current LegCo session which have not been discussed, the public works projects involved amount to more than HK\$75 billion.

I hope that the Finance Committee work could be returned to the right track when the LegCo session resumes in October this year.



### 提出推動香港金融科技中心的議員議案

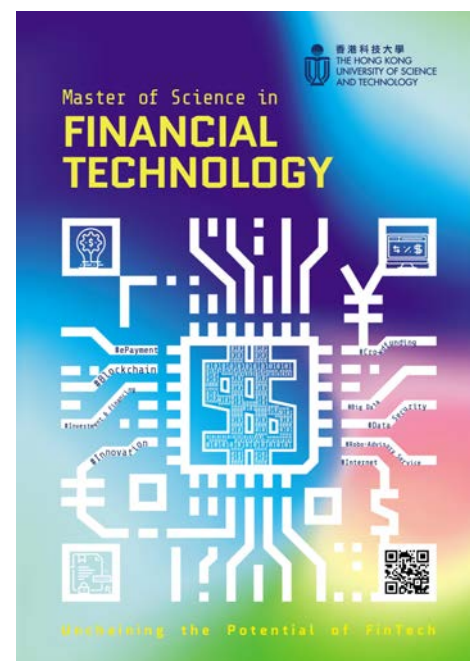
本人向立法會提交的「推動金融科技中心發展，鞏固本港的國際金融中心地位」議員議案，在2019年1月30日的立法會會議上進行辯論，原議案獲5名議員提出修訂，議案經辯論並投票後順利通過。

#### 發言重點

- ※ 促請政府採取有效措施，吸引金融科技企業和專才落戶香港；鼓勵本地大專院校開設更多金融科技專業課程，培養本地人才；提升社會金融科技應用率，以全面加快香港金融科技的發展步伐，鞏固香港國際金融中心的地位。
- ※ 香港金融管理局(金管局)於2018公布銀行業開放應用程式界面框架，推動香港進入「智慧銀行」新紀元，並於2019年第1季度發出首批虛擬銀行牌照；首個大型跨銀行及跨企業的區塊鏈項目「貿易聯動」平台亦已投入服務，香港金融科技正陸續普及和應用。
- ※ 金融科技與傳統銀行業一樣，依賴人才方能迅速發展。香港銀行學會2018年12月公布的銀行業人才培訓和發展調查結果，顯示高達9成7受訪者認同銀行從業員需要提升金融科技知識，但目前只有4成4受訪者曾報讀相關課程。調查亦同時指出，有6成3受訪者認為本港銀行業「技能缺口」問題相當嚴重，情況在金融科技和網絡安全兩方面特別明顯；至於如何填補這一缺口，有5成半受訪者認為應從企業內部培訓，另有2成受訪者認為需從外地引入相關專才。

#### 建議

- ◎ 在大學制訂課程時，政府應透過相關合作計劃，把 STEM 教育課程與金融科技業界聯繫起來，提供更多培訓選項，這亦是2017年全球金融科技人才短缺調查的建議。
- ◎ 香港的大學近年已相繼推出與金融科技相關的課程，但每年受訓畢業生的數目相當有限。新加坡全國職工總會、理工學院及其金融科技協會，2017 年已開始推出金融科技人才課程。促請政府盡早聯同業界，提供切合行業需要的網上課程，並授予適當的資歷和專業認可，讓銀行員工可彈性安排學習時間，適應這個行業的技術變化。

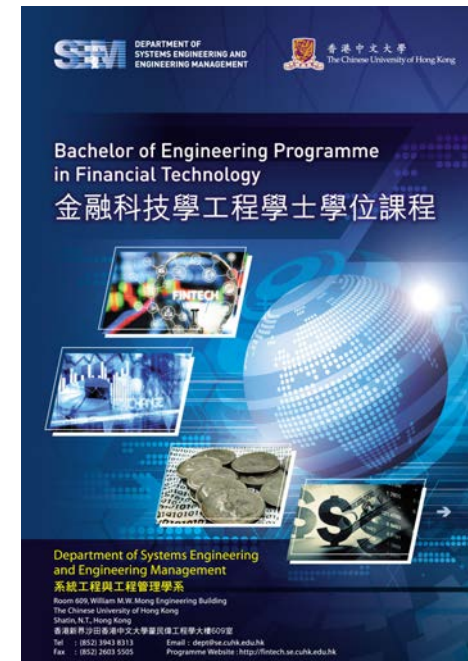


### Members' Motion - Promoting the development of a financial technology hub

I moved a Member's Motion on "Promoting the development of a financial technology hub to reinforce Hong Kong's position as an international financial centre" which was debated at the Council meeting on 30 Jan 2019. Amendments to the original motion were made by 5 Members and the motion was passed after debate and voting.

#### Highlights of Speech:

- ※ I urge the Government to adopt effective measures to attract Fintech enterprises and talents to establish their bases in Hong Kong; encourage local tertiary institutions to offer more professional Fintech courses so as to nurture local talents; and increase the Fintech adoption rate in society so as to boost Hong Kong's Fintech development and consolidate Hong Kong's position as an international financial centre.
  - ※ In 2018, the Hong Kong Monetary Authority ("HKMA") released the Open Application Programming Interface for the banking sector to prepare Hong Kong for a new era of Smart Banking. HKMA has issued the first batch of virtual banking licences in the first quarter of 2019; eTradeConnect, a large-scale inter-bank and inter-enterprise blockchain-based platform, has also been commissioned, indicating growing popularization and application of Fintech in Hong Kong.
  - ※ Like the traditional banking industry, Fintech relies on talents for its rapid development. According to the Talent Development Survey results published by the Hong Kong Institute of Bankers in December 2018, up to 97% of the respondents agreed that banking practitioners need to improve their Fintech knowledge, but only 44% of the respondents had enrolled in relevant training courses. The survey also pointed out that 63% of respondents recognised a serious "skills gap" in the local banking industry, particularly in the two areas of Fintech and cyber-security. In order to narrow the skills gap, 55% of respondents believed that in-house training should be provided by banks and financial institutions, while 20% of respondents considered it necessary to bring in relevant experts from outside Hong Kong.
- #### Recommendations
- ◎ When developing university curricula, the Government should integrate STEM education curriculum with the Fintech industry through a range of collaborative programmes in order to provide more training options. This is also a recommendation made by a "Global Fintech talent shortage" survey conducted in 2017.
  - ◎ The Universities in Hong Kong have launched Fintech-related courses in recent years but the number of graduates trained each year is quite limited. In Singapore, the National Trades Union Congress, polytechnics and Fintech association have launched Fintech training programmes since 2017. The Government is urged to collaborate with the Fintech industry as soon as possible to offer online courses tailored to the needs of the industry, and to award appropriate qualifications and professional recognition, so that bank employees can flexibly arrange their study time to adapt to the technological changes in this industry.





### 金融科技政策方面

※ 金融科技的政策尤如「雞肋」。立法會於2018年通過《2018年稅務(修訂)(第3號)條例草案》，讓合資格研發開支和活動開支可獲超級(即雙倍)扣減稅務優惠。本人曾於該法例的法案委員會上指出，按金管局的要求，金融業引進的金融創新項目，須由第三方專業機構提供意見和檢測，但該等檢測費用未能受惠超級扣稅；金融機構與境外母公司共同進行研發的開支，亦難以獲得全額稅務優惠。

※ 香港數碼港管理有限公司推出「易著陸」計劃，為合資格的公司提供期限最多5年，100萬元或50%租金減免，意圖透過租金優惠政策吸引跨國公司落戶。該等資助措施在互聯網龍頭企業和金融科技公司眼中，相信根本微不足道，較難驅動這些企業來港落戶。

### 建議

- ◎ 政府提出具競爭力的稅務優惠方案，吸引本地及海外金融機構聯同科技公司不斷投資進行研發。

### POLICIES ON FINTECH

※ Policies on Fintech can be described as "chicken ribs". In 2018, the Legislative Council passed the Inland Revenue (Amendment) (No. 3) Bill 2018, under which qualifying expenditures on research and development ("R&D") and on related activities are eligible for super (i.e. double) tax reduction. I pointed out at the Bills Committee that the financial sector is required by HKMA to arrange for a third-party professional body to give advice and conduct tests whenever a financial innovation is introduced, but the fees for those tests will not be eligible for super tax reduction; the expenditures on joint R&D projects by financial institutions and their parent companies located outside Hong Kong are also unlikely to qualify for full tax concessions.

※ The Hong Kong Cyberport Management Company Limited launched the "Easy Landing" Scheme to attract multi-national companies to set up offices in Cyberport with a rental concession policy, that is rental concession of \$1 million or 50% of the rental for a period of up to five years. In the eyes of leading Internet enterprises and Fintech companies, it is believed that such funding measures are in fact insignificant, hence unlikely to convince these companies to establish their bases in Hong Kong.

### Recommendations

- ◎ The Government should introduce a competitive tax concession package, which can attract local and overseas financial institutions to continuously invest and conduct R&D with Fintech companies.



### 規管制度方面

※ 嚴謹的監管條例會局限創新空間，任意放寬也可能導致海外具有市場實戰經驗及技術的企業一窩蜂推出創新方案，造成市場混亂，虛擬貨幣或相關的集資活動便是其中一個典型例子。

※ 金管局在2016年推出的金融科技監管沙盒(「沙盒」)允許銀行及其合作的科技公司，在無需完全符合金管局的合規要求下，試行其研究項目。到目前為止，約有 40 項科技成果進行測試。

### 建議

- ◎ 有序放寬監管，監管機構應研究在可控的情況下，逐步開放或修改現時的監管條例，以支持及推動本地銀行業加快創新。
- ◎ 進一步擴展「沙盒」計劃的範圍，例如鼓勵本地金融機構與其他地區的金融機構合作，以及將試點擴展至其他鄰近科技先進的地區，例如深圳前海。



### REGULATORY REGIME

※ While stringent regulatory legislation will limit the space for innovation, any haphazard relaxation may also lead to overseas enterprises with market experience and technological capability vying with each other to launch innovative solutions, creating chaos in the market. Crowd-funding for virtual currencies or related fundraising activities is one of the typical examples.

※ The Fintech Supervisory Sandbox ("FSS") launched by HKMA in 2016, allows banks and their partnering technology firms to conduct pilot trials of their research projects, without the need to achieve full compliance with HKMA's supervisory requirements. So far, about 40 technological deliverables have been tested.

### Recommendations

- ◎ Relaxing the regulation in an orderly manner. Regulatory bodies should, under controllable circumstances, study the gradual opening up or amendment of current regulatory legislation, to support and promote local banks to accelerate innovation.
- ◎ To further expand the scope of the FSS scheme, for instance by encouraging collaboration between local financial institutions and their regional counterparts; and by extending the pilot area to neighbouring technologically advanced regions, such as the Qianhai area in Shenzhen.



## 最新動態 LATEST DEVELOPMENT

### 本人倡議的「EPS長者提款易」服務至全線郵政局

在2018年1月立法會行政長官答問大會上，本人直接向行政長官建議，長者除在便利店外，可在郵政局享有免購物提款服務。建議得到行政長官積極回應，同年4月郵政局與易辦事合作率先在7間指定郵政局推出「EPS長者提款易」試行服務。

2019年7月2日，「EPS長者提款易」擴展至全線郵政局及流動郵政局，讓長者可於就近的社區，無需繳付任何交易費用提取小額現金，每次最多可提取500元。



### Advocate “EPS EasyCash for Senior Citizens” service to be extended to all post offices

During the Chief Executive (“CE”) Question and Answer session in January 2018, I proposed that apart from convenience stores, the cash withdrawal without purchases for the elderly service should be made available in post offices. My recommendation was met with positive response from the CE. In April the same year, “EPS EasyCash for Senior Citizens” was piloted in 7 designated post offices.

On 2 July 2019, “EPS Easy Cash for Senior Citizens” extended its service to all post offices and mobile post offices, enabling senior citizens to withdraw a maximum amount of \$500 without making a purchase in their local community.

### 銀行業專業人員短缺事宜

本人在立法會提出書面質詢（2019年6月19日），關注金管局批出虛擬銀行牌照後，對業內各專業職系人手的影響。財經事務及庫務局劉怡翔局長回覆指接獲發牌的8間虛擬銀行的業務計劃，預計營運首3年所需要的人力資源總和，只佔銀行業界人力資源的很小部分。政府在2018年8月28日公布首份香港人才清單，共涵蓋11項專業，當中包括「金融科技專才」、「數據科學家及網絡安全專家」和「資產管理專才」。截至2019年4月，共有11名「優秀人才入境計劃」申請人符合銀行業相關的專業資格，其中7名申請人已獲得「輸入優秀人才及專才諮詢委員會」推薦，其餘4宗申請正在處理當中。

### Shortage of professionals in banking industry

I submitted a written question at the LegCo meeting on 19 June 2019 concerning the granting of virtual banking licenses by HKMA which will affect the manpower of various professional grades in the industry. The Secretary for Financial Services and the Treasury, Mr. James Lau replied that according to the business plans of the eight licensed virtual banks, the manpower required for the first three years of their operation only represents a tiny fraction of that of the banking sector in Hong Kong. The Government promulgated on 28 August 2018 the first Talent List of Hong Kong, covering 11 professions, including “Fintech Professionals”, “Data Scientists and Cyber Security Specialists” and “Asset Management Professionals”. As at April 2019, a total of 11 applicants under the Quality Migrant Admission Scheme have met the eligibility criteria of the said professions, of which 7 applicants have been allotted quotas by the Advisory Committee on Admission of Quality Migrants and Professionals. The remaining 4 applications are being processed.

立法會問題第十八條 (書面答覆)											
提問者：陳振英議員	會議日期：二零一九年六月十九日										
	作答者：財經事務及庫務局局長										
問題											
有銀行業人士反映，香港金融管理局至今批出8個虛擬銀行牌照，或會加劇業內各專業職系人才短缺的情況，長遠影響銀行業的運作和發展。就此，政府可否告知本會：											
(一)	是否知悉，下表所列銀行業內專業職系的人員數目：										
	<table> <tr> <th>專業職系</th><th>人員數目</th></tr> <tr> <td>金融科技</td><td></td></tr> <tr> <td>台帳</td><td></td></tr> <tr> <td>風險管理</td><td></td></tr> <tr> <td>數據庫計</td><td></td></tr> </table>	專業職系	人員數目	金融科技		台帳		風險管理		數據庫計	
專業職系	人員數目										
金融科技											
台帳											
風險管理											
數據庫計											
(二)	有否估計未來3年，每年虛擬銀行聘用各專業職系的人員數目；該等數目(i)分別佔銀行業相關總數的百分比，以及(ii)當中分別有多少人會來自傳統銀行及香港以外地區；										
(三)	鑑於政府於去年8月公布的香港人才清單包括資深金融科技專才，而有關專才可透過優秀人才入境計劃申請來港工作，政府至今分別接獲及批准了多少宗有關申請，以及平均每宗獲批個案的審批時間；有何措施加快審批過程；及										
(四)	會否推出優惠措施(例如住屋、子女教育津貼及醫療津貼)，吸引內地及海外的資深金融科技專才來港就業；若會，詳情為何；若否，原因為何？										

#### 答覆

主席：

就問題的各部分，經諮詢香港金融管理局(金管局)及保安局後，現回覆如下。

(一)及(二)

金管局沒有收集有關銀行業內專業職系的人員數目。根據八間獲發牌的虛擬銀行的業務計劃，它們營運首三年所需要的人力資源的總和，只佔銀行業界人力資源的很小部分。因此，金管局預期虛擬銀行對銀行體系的人力需求方面的影響應在可接受範圍之內。另外，金管局沒有收集有關虛擬銀行員工資的資料，亦未能就虛擬銀行員工資作出估算。

(三)及(四)

政府在2018年8月28日公布首份香港人才清單，共涵蓋11項專業，當中包括「金融科技專才」、「數據科學家及網絡安全專家」和「資產管理專才」。符合人才清單要求的人士，可在「優秀人才入境計劃」的「綜合計分制」下獲得額外30分。

截至2019年4月，共有11名「優秀人才入境計劃」申請人符合上述專業資格，其中7名申請人已獲得「輸入優秀人才及專才諮詢委員會」(諮詢委員會)推薦，並且獲分配名額，其餘4宗申請正在處理當中。符合人才清單相關專業資格的申請及獲分配名額的分項數字表列如下：

專業	申請個案	成功個案	處理當中
金融科技專才	4	2	2
數據科學家及網絡安全專家	7	5	2
資產管理專才	0	不適用	不適用

整體申請審批時間主要取決於申請人是否有在指定時間內提交足夠的資料供入境處審理。入境處在收齊所需資料及文件後，一般可在兩星期內完成初步審理，再提交諮詢委員會作

## 《金融機構(處置機制)(吸收虧損能力規定—銀行界)規則》

《金融機構(處置機制)(吸收虧損能力規定—銀行界)規則》(下稱《規則》)是為《金融機構(處置機制)條例》(《處置條例》)所涵蓋的香港銀行、其香港的控權公司及相聯營運實體制訂吸收虧損能力(下稱“LAC”)規定，以確保這些機構有充裕的“LAC”，可在機構進行處置時吸收其虧損，以協助機構回復資本狀況。本人出任《規則》小組委員會主席，分別與政府及金管局舉行了3次會議，並聽取了團體代表的意見。

中小型銀行普遍關注須否遵守《規則》下的LAC規定，特別是在LAC《實務守則》的草擬本建議以1,500億港元綜合資產總額作為門檻，以致大部分本地銀行或須符合LAC規定，令不少中小型銀行的營運成本大幅上升。

小組委員會促請政府考慮在《規則》訂明，只有具全球系統重要性銀行(“G-SIB”)及具本地系統重要性銀行(“D-SIB”)，才須符合LAC的規定。金管局指出，若中小型銀行可向該局顯示，他們倒閉時可以通過清盤處理債務而不會對金融穩定產生風險，銀行便無須遵守LAC的規定。

經過討論後，政府及金管局作出承諾，回應委員及銀行業界關注：

- 將《實務守則》載列的綜合資產總額門檻，由建議的1,500億港元提高至3,000億港元，預計須遵守《規則》的銀行約有12間。相比若以1,500億港元作為門檻，將會有約17間銀行須遵守《規則》；以及每3年檢討《實務守則》；
- D-SIB及非D-SIB需要符合LAC規定的最早日期分別為2022年1月1日及2023年1月1日。若金管局斷定某實體將無法按照指定時間表符合其LAC規定，會考慮個別情況允許更長的實施期限；

## The Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements -Banking Sector) Rules (“the Rules”) “LAC”

The Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements—Banking Sector) Rules (“the Rules”) is to prescribe loss-absorbing capacity (“LAC”) requirements for banks in Hong Kong and their holding companies and affiliated operational entities in Hong Kong that are within the scope of the Financial Institutions (Resolution) Ordinance (Cap. 628) (“FIRO”), so as to ensure the availability of sufficient LAC to absorb losses of such institutions and contribute to the restoration of their capital position in the event that such institutions were in resolution. I was elected as the Chairman of the Subcommittee on the Rules. The Subcommittee has held three meetings with the Administration and HKMA, and has received views from deputations.

Small and medium-sized banks are generally concerned about the need to comply with the LAC requirements under the Rules, in particular HKMA’s proposal of a total consolidated asset threshold of HK\$150 billion in the draft of the LAC Code of Practice chapter. As a result, most domestic banks might be subject to the LAC requirements and the operating costs of many small and medium-sized banks will increase sharply.

The Subcommittee urged the Administration to consider prescribing in the Rules that only global systemically important banks (“G-SIBs”) or domestic systemically important banks (“D-SIBs”) be subject to LAC requirements. HKMA stated that if small and medium-sized banks can resolve their debts through liquidation should they fail in the future, without posing a risk to the financial stability of Hong Kong, they would not be subject to LAC requirements.

Subsequent to vigorous discussion, the Administration and HKMA made a commitment to address the concerns of Members of the Subcommittee and the industry:

- The total consolidated asset threshold set out in the LAC Code of Practice chapter will be increased from the proposed HK\$150 billion to HK\$300 billion. If the threshold is raised to HK\$300 billion, around 12 banks may be subject to the Rules, whereas around 17 banks may be required to comply with the Rules if the threshold is set at HK\$150 billion. The Code of Practice chapter will be reviewed every three years;
- The earliest date on which D-SIB and non-D-SIB will be required to meet the LAC requirements are 1 January 2022 and 1 January 2023 respectively. When HKMA determined that an entity will not be able to meet its LAC requirements according to the prescribed timetable, HKMA will consider allowing a longer implementation period on a case-by-case basis.



## 接受經濟日報訪問： 陳振英： 美不會隨便打金融戰

### Interview by the Hong Kong Economic Times Chan Chun Ying: The United States will not engage in a financial war casually

#### 陳振英：美不會隨便打金融戰



兩敗俱傷

香港作為國際金融中心，中美貿易戰、科技戰之外，金融戰是否潛在戰場？立法會金融界議員陳振英接受本報專訪時指，美國不會隨便打金融戰，因為「殺敵一千，自損八百」。

#### 關連度高 殺敵一千自損八百

陳振英表示，美國開始對中國通訊、華為等中國科技企業作出禁制，對香港的影響不算太直接，因為香港對相關企業所作的銀團貸款及項目貸款，比例不算很高，而科企相關的上下游服務，例如供應商、銷售商等，在香港的集中程度亦不高。

中美角力，A股去年納入國際指數MSCI，外資買賣額升級，引發資金流出，拖低中港股市，陳振英認為，由於A股加入MSCI時間不算太長，因而進場的投資者相信不多，對A股影響亦相當有限。

匯率方面，陳振英亦認為毋須太擔心，因為人民幣仍不是自由兌換貨幣，人民銀行對匯率的影响力依然存在，加下人民幣現時仍在雙向浮動的合理空間內，美國只是將其列入觀察名單，仍未有重大行動，未有機會真的打金融戰。

「殺敵一千，自損八百。」陳振英如此形容金融戰。他解釋，現時全球金融系統關



立法會金融界議員陳振英認為，人民幣仍不是自由兌換貨幣，美國必須小心金融戰的後果。

連度高，「有時香港跌市，紐約也會跌市；紐約跌市，香港也跌市。」因此美方亦會充分考慮，不會輕易採用金融戰作為武器，因為這對美國本土經濟也造成極大影響。

港擁4萬億外匯基金 金融穩健

而且，陳振英認為香港金融體系相當穩健，外匯基金逾4萬億港元，政府有需要時可押衛聯繫匯率，本港銀行資產穩定性好，「按揭成數只是4成多，即使樓價大跌，亦不會有大規模負債資產。」本港銀行壞帳比率相對全球相當低，在如此穩健下，即使面對市場波動，都不會對香港的金融系統造成重大負面影響。

至於香港經濟，陳振英指貿易戰影響市民消費意慾，零售業及旅遊業均首當其衝，資產價格亦有調整壓力，「最即時是股市已跌了數千點。」

#### 經濟日報訪問相片

Photos of the Hong Kong Economic Times interview

#### 滙豐帶頭取消戶口低結存收費



#### 銀行撤消低額存款手續費 Banks removed minimum balance and below balance fees for certain accounts

## 定期發表文章

- 立會珠璣（《資本一周》定期供稿）
- 杭州市「最多跑一次」公共服務理念
- 虛擬銀行的優勢
- 減少固體廢物的思路
- 美容和健身服務業的冷靜期
- 2019年經濟展望
- 個人信貸資料的保障
- 虛擬銀行在港的發展空間
- 再談快速支付系統
- 土地短缺 支持填海
- 鼓勵創新及科研開支扣稅可追溯



出席香港銀行華員會七十周年白金紀念酒會  
Attended the 70th Anniversary Jubilee Reception of the Chinese Bankers Club, Hong Kong



擔任《信報財經新聞》主辦的「上市公司卓越大獎2018」頒獎嘉賓。  
Award presenter at the "Listed Company Awards of Excellence 2018" organised by the Hong Kong Economic Journal



擔任《彭博商業周刊中文版》第五屆「領先基金大獎」評判及頒獎嘉賓。  
Served as judge and guest-of-honour at the 5th "Top Fund Awards 2018" hosted by the Bloomberg Businessweek/Chinese Edition

# 金融 業界



約見財政司司長陳茂波先生表達對2019/20財政預算案的期望。  
Appointment with Mr. Paul Chan, Financial Secretary to express my expectations of the Budget 2019/20.

# FINANCIAL SECTOR





# 實地考察

# ON-SITE VISIT



參加今年4月立法會經濟發展事務委員會、工商事務委員會、財經事務委員會和資訊科技及廣播事務委員會聯席委員會組織前往長江三角洲地區等重要城市的職務訪問，以增進了解當地的經濟、金融及創新科技業的發展。

Participated in the Joint-panel visit (LegCo Panel on Economic Development, Panel on Commerce and Industry, Panel on Financial Affairs, and Panel on Information Technology and Broadcasting) to the major cities in the Yangtze River Region in April 2019 to gain a better understanding of the development of their economy, finance and innovation technology industry.







出席消防處為立法會議員舉辦的「社區心肺復甦法及自動體外心臟去纖顫機(除顫器)簡介活動」。  
 Attended the Introduction to the "Community AED & CPR Educational Activity" organised for the LegCo members by the Hong Kong Fire Services Department

# 關懷社區



參加香港紅十字會輸血服務中心在立法會設立臨時捐血站的捐血活動。  
 Participated in the LegCo Blood Donation Day at the temporary station of the LegCo complex set up by the mobile blood collection team of the Hong Kong Red Cross Blood Transfusion Service



出席中銀(香港)舉辦的「關愛長者雙週」活動向長者介紹「指靜脈認證」的使用方法。  
 Attended the "Caring for the Elderly Biweekly Campaign" hosted by Bank of China (Hong Kong) and introduced the instructions of "Finger Vein Authentication" to senior citizens

# CARING COMMUNITY



出席立法會接種季節性流感疫苗活動，藉此鼓勵市民接種疫苗。  
 Attended the "LegCo Seasonal Influenza Vaccination Event" to encourage members of the public to receive influenza vaccination



與參觀立法會的學生會面。  
 Met with students visitors at the LegCo

# 與不同持份者溝通



與區議會正副主席就地區事務進行交流。  
 Discussed local issues with the Chairmen and Vice-Chairmen of District Councils



立法會議員與駐港總領事和名譽領事舉行午宴，就彼此關注的議題交換意見。  
 A luncheon between the LegCo members and the Consuls-General in Hong Kong as well as members of the Association of Honorary Consuls in Hong Kong & Macau SAR, China was held in which members exchanged views on issues of mutual concern



# COMMUNICATION WITH STAKEHOLDERS



立法會議員與6間慈善機構成員舉行周年茶聚後合照。  
 Group photo of LegCo members and members of 6 Charitable Organisations at their annual tea gathering



## 會議出席率

## ATTENDANCE OF MEETINGS

截止2019年7月底  
As at 31 July 2019



### 立法會大會 Council Meeting

100% 出席率 Attendance



大會發言 Speech 18 次 Times



大會質詢 Questions  
書面 Written 5 次 Times  
口頭 Oral 1 次 Times  
跟進 Supplementary 6 次 Times



### 財務委員會 Finance Committee

97%

出席率 Attendance



### 人事編制小組委員會 Establishment Subcommittee

90%

出席率 Attendance



### 內務委員會 House Committee

97%

出席率 Attendance



### 事務委員會 (5個) Panels (5)

工商事務委員會  
經濟發展事務委員會  
財經事務委員會  
資訊科技及廣播事務委員會  
保安事務委員會

100%

出席率 Attendance



Panel on Commerce and Industry  
Panel on Economic Development  
Panel on Financial Affairs  
Panel on Information Technology and Broadcasting  
Panel on Security

### 法案委員會 Bills Committees

共10個，當中包括以下與財經事務相關  
total no of ten, including finance related committees as stated below

98%

《2018年財務匯報局(修訂)條例草案》委員會 (委員)  
Bills Committee on Financial Reporting Council (Amendment) Bill 2018

《2018年稅務(修訂)(第6號)條例草案》委員會 (委員)  
Bills Committee on Inland Revenue (Amendment) (No. 6) Bill 2018

《2018年稅務(豁免基金繳付利得稅)(修訂)條例草案》委員會 (委員)  
Bills Committee on Inland Revenue (Profits Tax Exemption for Funds) (Amendment) Bill 2018

《2018年專業會計師(修訂)條例草案》委員會 (委員)  
Bills Committee on Professional Accountants (Amendment) Bill 2018

### 附屬法例 小組委員會

#### Subcommittees on Subsidiary Legislation

共8個，當中包括以下與財經事務相關  
total no of eight, including finance related sub-committees as stated below

100%

《金融機構(處置機制)(吸收虧損能力規定-銀行界)規則》小組委員會 (主席)  
Subcommittee on Financial Institutions (Resolution)  
(Loss-absorbing Capacity Requirements-Banking Sector) Rules (as Chairman)

《〈2019年財務匯報局(修訂)條例〉(生效日期)公告》小組委員會 (委員)  
Subcommittee on Financial Reporting Council (Amendment) Ordinance 2019 (Commencement) Notice

根據《借款條例》(第61章)第3(1)條提出的擬議決議案小組委員會 (委員)  
Subcommittee on Proposed Resolution under Section 3(1) of the Loans Ordinance (Cap. 61)

《2019年差餉(豁免)令》小組委員會 (委員)  
Subcommittee on Rating (Exemption) Order 2019

《2018年證券及期貨(財政資源)(修訂)規則》小組委員會 (委員)  
Subcommittee on Securities and Futures (Financial Resources) (Amendment) Rules 2018



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