

2021 MANPOWER SURVEY REPORT
BANKING AND FINANCE INDUSTRY

二零二一年人力調查報告

銀行及金融業

BANKING AND FINANCE
TRAINING BOARD
VOCATIONAL TRAINING COUNCIL

職業訓練局

銀行及金融業訓練委員會

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銀行及金融業訓練委員會鳴謝香港特別行政區政府統計處就調查抽樣計劃提供專業意見，金銀業貿易場提供協助，以及受訪機構提供調查所需資料。

1. Executive Summary

Background

1.1 The Banking and Finance Training Board (Training Board) conducted a manpower survey of the banking and finance industry from January to March 2021, with the reference date on 2 January 2021. This report presents the survey findings of the latest manpower situation of the industry and proposes recommendations in response to the manpower demand and training needs to different stakeholders of the industry, including employers, employees and training providers, by making reference to the business outlook. This survey synchronises the surveys of the accountancy sector and the insurance industry. Survey findings of these three surveys are expected to provide comprehensive manpower statistics which would help the community formulate manpower training and development strategies for the entire financial services sector.

Survey Coverage

1.2 The survey covered the banking sector, the securities and asset management sector, and other financial sectors of the banking and finance industry. A total of 1 174 establishments were selected from 12 172 establishments according to the records of the central registrar of C&SD, Hong Kong Monetary Authority (HKMA), the Chinese Gold & Silver Exchange Society and Securities and Futures Commission (SFC). Selected establishments were invited to provide manpower information based on the list of principal jobs, which were defined and considered significant by the Training Board. According to the level of responsibility, complexity of jobs and the skills, knowledge and training required, principal jobs were classified in four levels, namely (a) managerial level, (b) supervisory/officer level, (c) clerical level, and (d) other supporting staff. In this report, the manpower statistics of twelve branches were grouped into three sectors, namely banking sector, securities and asset management sector, and other financial sectors for analysis purpose.

Methodology

Survey Methodology

1.3 The stratified random sampling method was adopted to draw 1 174 sampled establishments for the survey. For licensed banks, restricted licence banks, representative offices of foreign banks and deposit-taking companies, they were all surveyed whereas for other branches, establishments with 50 or more employees were surveyed. The stratified random sampling method was adopted to draw sampled establishments with less than 50

employees, and six establishments were also included as supplementary samples. Selected establishments completed a questionnaire which comprised two parts: (i) quantitative manpower information by job level and principal job and (ii) supplementary information related to the manpower situation. The data collection and enumeration processes were closely monitored and data was verified to ensure data quality. The effective response rate was 94.3% after enumeration.

Manpower Projection Methodology

1.4 The Training Board adopted the approach of statistical modelling for projecting the manpower demand of the banking and finance industry for the period from 2022 to 2025. The statistical model was built by considering relevant economic indicators which reflect important changes in the local economy, demography and labour market. Details of the projection methodology are provided in *Appendix 8*.

Findings

A. Manpower Information

A1. Overview of the Banking and Finance Industry

Number of Employees and Vacancies

1.5 Among 175 059 employees in the banking and finance industry as of 2 January 2021 (i.e. the reference date of the survey), the banking sector was the largest one which had 104 875 or 59.9% of the total number of employees in the industry, followed by other financial sectors (with 40 481 employees or 23.1%), and securities and asset management sector (with 29 703 employees or 17%).

1.6 The distribution of employees by sector and job level is presented in Table 1.1. 28.6% of them (50 010) were employed at managerial level, 41.6% (72 821) at supervisory/officer level, 25.9% (45 334) at clerical level, and 3.9% (6 894) were other supporting staff.

Table 1.1 Number of Employees by Sector and Job Level (as of 2 January 2021)

Sector	Job level				Total	Percentage of Total No. of Employees
	Managerial	Supervisory/ Officer	Clerical	Other Supporting Staff		
Banking	30 218	43 327	28 180	3 150	104 875	59.9%
Securities and Asset Management	9 245	12 525	6 703	1 230	29 703	17%
Other Financial Sectors	10 547	16 969	10 451	2 514	40 481	23.1%
Total	50 010	72 821	45 334	6 894	175 059	100%
Percentage of Total No. of Employees	28.6%	41.6%	25.9%	3.9%	100%	

1.7 At the time of survey, there were 2 848 vacancies in the banking and finance industry, representing a vacancy rate of 1.6% of the total number of employees and vacancies of the industry. Most of the vacancies were found in the banking sector (2 298), and the largest number of vacancies was recorded at the supervisory/officer level (1 521) as shown in Table 1.2.

Table 1.2 Number of Vacancies by Sector and Job Level (as of 2 January 2021)

Sector	No. of Vacancies (Vacancy Rate %)*				
	Managerial Level	Supervisory/ Officer Level	Clerical Level	Other Supporting Staff	Total
Banking	488 (1.6%)	1 162 (2.6%)	532 (1.9%)	116 (3.6%)	2 298 (2.1%)
Securities and Asset Management	27 (0.3%)	174 (1.4%)	19 (0.3%)	6 (0.5%)	226 (0.8%)
Other Financial Sectors	74 (0.7%)	185 (1.1%)	63 (0.6%)	2 (0.1%)	324 (0.8%)
Total	589 (1.2%)	1 521 (2%)	614 (1.3%)	124 (1.8%)	2 848 (1.6%)

Note: * Vacancy rate = No. of vacancies / No. of posts (No. of employees + No. of vacancies)

A2. Banking Sector

Number of Employees and Vacancies

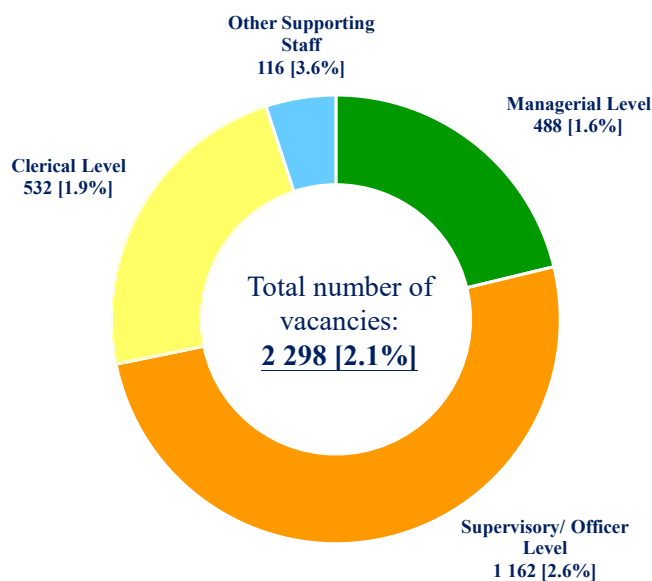
1.8 Among 104 875 employees in the banking sector, the vast majority (101 602 or 96.9%) of employees were engaged in the branch of licensed banks. A large proportion of employees (41.3% or 43 327) were at the supervisory/officer level, followed by 28.8% (30 218 employees) at the managerial level and 26.9% (28 180 employees) at the clerical level as presented in Table 1.3.

Table 1.3 Number of Employees by Branch and Job Level (as of 2 January 2021)

Branch	Job Level				Total	Percentage of Total No. of Employees
	Managerial	Supervisory/ Officer	Clerical	Other Supporting Staff		
Licensed Banks	29 515	42 090	26 933	3 064	101 602	96.9%
Restricted Licence Banks	476	1 020	1 022	47	2 565	2.4%
Representative Offices of Foreign Banks	92	91	18	26	227	0.2%
Deposit-Taking Companies	135	126	207	13	481	0.5%
Total	30 218	43 327	28 180	3 150	104 875	100%
Percentage of Total No. of Employees	28.8%	41.3%	26.9%	3%	100%	

1.9 At the time of survey, there were 2 298 vacancies in the banking sector, representing a vacancy rate of 2.1% of the total workforce of the sector. Most of the vacancies were concentrated on the supervisory/officer level (1 162) as shown in Figure 1.1.

Figure 1.1 Vacancies by Job Level



Figures in [] brackets indicate the **Vacancy rate** (for a particular job level) = $\frac{\text{No. of vacancies}}{\text{No. of posts (No. of employees + No. of vacancies)}}$

Prominent Principal Jobs

1.10 Prominent principal jobs of the banking sector with the greatest number of employees are shown in Table 1.4 below.

Table 1.4 Prominent Principal Jobs – Banking Sector

Job Level	Principal Job	No. of Employees	Percentage of Total No. of Employees
Managerial	◆ Manager – Branch	2 651	2.5%
Supervisory/ Officer	◆ Customer Services Officer/ Relationship Officer – Personal Banking	4 915	4.7%
	◆ Operations Officer	4 449	4.2%
Clerical	◆ Teller	10 907	10.4%
	◆ Clerk	7 677	7.3%

Employers' Forecasted Manpower Demand

1.11 Employers were asked to forecast their manpower. Employers being surveyed forecasted that there would be 107 324 employees in the banking sector in January 2022, a mere increase of 151 employees (0.14%) when compared with the existing posts of 107 173 in January 2021.

Table 1.5 Employers' Forecasted Manpower Demand for 2022

No. of Employees (a)	No. of Vacancies (b)	Total No. of Employees (c = a + b)	Forecasted No. of Employees as of January 2022 (d)	Forecasted No. of Increase/Decrease in Manpower in 2022 (e = d - c)	Percentage Change
104 875	2 298	107 173	107 324	+151	+0.14%

A3. Securities and Asset Management Sector

Number of Employees and Vacancies

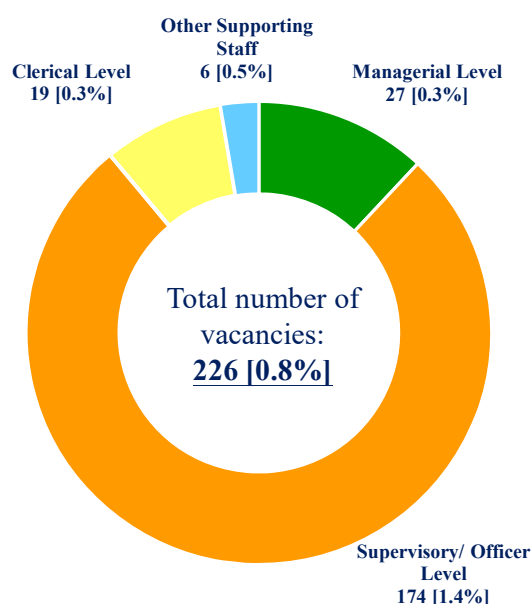
1.12 Among 29 703 employees in the securities and asset management sector, 68.3% (20 302) worked in the branch of asset management and 31.7% (9 401) in the securities brokerage branch. With regard to the manpower distribution by job level, 42.2% were employed at the supervisory/officer level while 31.1% were employed at the managerial level, and 22.6% at the clerical level as presented in Table 1.6.

Table 1.6 Number of Employees by Branch and Job Level (as of 2 January 2021)

Branch	Job Level				Total	Percentage of Total No. of Employees
	Managerial	Supervisory/ Officer	Clerical	Other Supporting Staff		
Securities Brokerage	2 058	4 053	3 002	288	9 401	31.7%
Asset Management	7 187	8 472	3 701	942	20 302	68.3%
Total	9 245	12 525	6 703	1 230	29 703	100%
Percentage of Total No. of Employees	31.1%	42.2%	22.6%	4.1%	100%	

1.13 At the time of survey, there were 226 vacancies in the securities and asset management sector, representing a vacancy rate of 0.8% of the total number of employees and vacancies of the sector. Most of the vacancies were found at the supervisory/officer level (174) as shown in Figure 1.2.

Figure 1.2 Vacancies by Job Level



Figures in [] brackets indicate the **Vacancy rate** (for a particular job level) = $\frac{\text{No. of vacancies}}{\text{No. of posts (No. of employees + No. of vacancies)}}$

Prominent Principal Jobs

1.14 Prominent principal jobs of the securities and asset management sector with the largest number of employees are shown in Table 1.7 below.

Table 1.7 Prominent Principal Jobs – Securities and Asset Management Sector

Job Level	Principal Job	No. of Employees	Percentage of Total No. of Employees
Supervisory/ Officer	◆ Account Executive/ Sales Officer	2 122	7.1%
	◆ Financial Adviser Representative/ Personal Financial Adviser	1 818	6.1%
	◆ Investment Officer	1 432	4.8%
Clerical	◆ Clerk	3 186	10.7%
	◆ Dealing Assistant	2 449	8.2%

Employers' Forecasted Manpower Demand

1.15 The forecasted manpower of the securities and asset management sector would be 29 936 in January 2022, reflecting a marginal increase of 7 persons (0.02%) when compared with the manpower of 29 929 persons in January 2021.

Table 1.8 Employers' Forecasted Manpower Demand for 2022

No. of Employees (a)	No. of Vacancies (b)	Total No. of Employees (c = a + b)	Forecasted No. of Employees as of January 2022 (d)	Forecasted No. of Increase/Decrease in Manpower in 2022 (e = d - c)	Percentage Change
29 703	226	29 929	29 936	+7	+0.02%

A4. Other Financial Sectors

Number of Employees and Vacancies

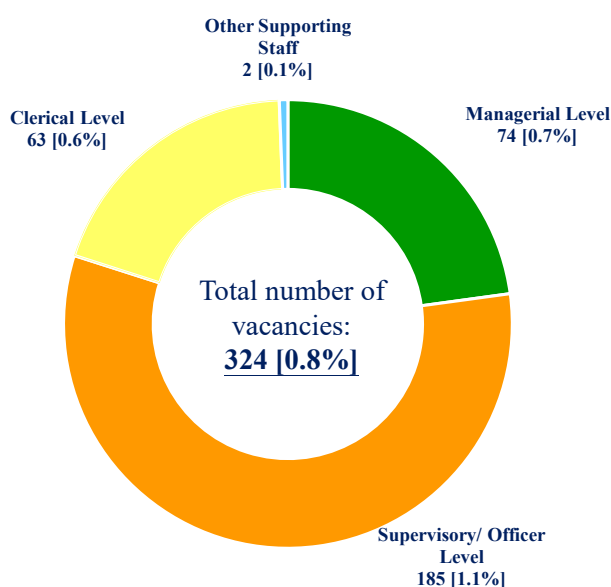
1.16 Among 40 481 employees in other financial sectors, more than half of them (52%) worked in the branch of financial institutions and financial services. Regarding the manpower distribution by job level, most of the employees (41.9%) were at supervisory/officer level, followed by managerial level (26.1%) and clerical level (25.8%) as presented in Table 1.9.

Table 1.9 Number of Employees by Branch and Job Level (as of 2 January 2021)

Branch	Job Level				Total	Percentage of Total No. of Employees
	Managerial	Supervisory/ Officer	Clerical	Other Supporting Staff		
Investment & Holding Companies	1 613	1 597	975	254	4 439	11%
Finance Leasing, Personal Loan, Mortgage, Instalment Credit and Other Credit Granting	1 519	2 093	1 619	312	5 543	13.7%
Commodity Futures & Precious Metals Brokers/ Dealers	576	1 001	865	21	2 463	6.1%
Stock, Bullion & Commodity Exchange and Public Administration	978	1 249	590	1 069	3 886	9.6%
Money Changers & Foreign Exchange Brokers/ Dealers	300	699	2 097	10	3 106	7.7%
Financial Institutions & Financial Services, n.e.c.	5 561	10 330	4 305	848	21 044	52%
Total	10 547	16 969	10 451	2 514	40 481	100%
Percentage of Total No. of Employees	26.1%	41.9%	25.8%	6.2%	100%	

1.17 At the time of survey, there were 324 vacancies in other financial sectors, representing a vacancy rate of 0.8% of the total number of employees and vacancies of the sector. Most of the vacancies were concentrated on the supervisory/officer level (185) as shown in Figure 1.3.

Figure 1.3 Vacancies by Job Level



Figures in [] brackets indicate the **Vacancy rate** (for a particular job level) = $\frac{\text{No. of vacancies}}{\text{No. of posts (No. of employees + No. of vacancies)}}$

Prominent Principal Jobs

1.18 Prominent principal jobs of other financial sectors with the largest number of employees engaged are shown in Table 1.10 below.

Table 1.10 Prominent Principal Jobs – Other Financial Sectors

Job Level	Principal Job	No. of Employees	Percentage of Total No. of Employees
Managerial	◆ Chief Executive Officer/ Chief Operating Officer/ Chief Financial Officer/ Managing Director/ General Manager/ Executive Director	1 411	3.5%
Supervisory/ Officer	◆ Financial Adviser Representative/ Personal Financial Adviser	1 533	3.8%
	◆ Credit/ Loan Officer	1 523	3.8%
Clerical	◆ Clerk	4 754	11.7%
	◆ Cashier	1 557	3.8%

Employers' Forecasted Manpower Demand

1.19 The forecasted manpower in January 2022 would be 40 797 in other financial sectors, representing a mere decrease of 8 persons (-0.02%) when compared with the existing manpower of 40 805 in January 2021.

Table 1.11 Employers' Forecasted Manpower Demand for 2022

No. of Employees (a)	No. of Vacancies (b)	Total No. of Employees (c = a + b)	Forecasted No. of Employees as of January 2022 (d)	Forecasted No. of Increase/Decrease in Manpower in 2022 (e = d – c)	Percentage Change
40 481	324	40 805	40 797	-8	-0.02%

B. Other Information

Preferred Education Level

1.20 A higher education level was generally preferred for staff at higher job level. The preferred level of education increased with the job level. For the banking sector, a first degree or above was preferred for employees at the managerial level and supervisory/officer level. For clerical level, employers preferred their staff to have secondary 4 to 7 for employees. For the securities and asset management sector and other financial sectors, a first degree or above was preferred for employees at the managerial level, while a first degree and a sub-degree were preferred for staff at the supervisory/officer level, and secondary 4 to 7 for employees at the clerical level. The distribution is shown in Tables 1.12a, 1.12b and 1.12c.

Table 1.12a Preferred Level of Education by Job Level – Banking Sector

Job Level	Preferred Education Level					
	Postgraduate Degree	First Degree	Sub-degree	Diploma/Certificate	Secondary 4 to 7	Secondary 3 or below
Managerial	5.8%	94%	0.2%	0.01%	0%	0%
Supervisory/Officer	0%	72.5%	16.3%	6.4%	4.7%	0%
Clerical	0%	0.05%	13.6%	33.7%	52.6%	0%

Table 1.12b Preferred Level of Education by Job Level – Securities and Asset Management Sector

Job Level	Preferred Education Level					
	Postgraduate Degree	First Degree	Sub-degree	Diploma/Certificate	Secondary 4 to 7	Secondary 3 or below
Managerial	6.3%	91.3%	2.4%	0%	0%	0%
Supervisory/Officer	0%	49.8%	34.2%	15.2%	0.8%	0%
Clerical	0%	0.2%	19%	18.2%	62.7%	0%

Table 1.12c Preferred Level of Education by Job Level – Other Financial Sectors

Job Level	Preferred Education Level					
	Postgraduate Degree	First Degree	Sub-degree	Diploma/Certificate	Secondary 4 to 7	Secondary 3 or below
Managerial	6.1%	90.2%	3.7%	0%	0%	0%
Supervisory/Officer	0%	40.7%	37.3%	19.7%	2.3%	0%
Clerical	0%	1%	4.3%	39.6%	54.8%	0.3%

Staff Turnover

1.21 A total of 14 852 employees left or a turnover rate of 8.7% was recorded in the past 12 months. Among various job levels, employees at supervisory/officer level recorded the highest number of employees left (6 884) in the past 12 months whereas clerical staff registered the highest turnover rate (10.2%) as shown in Table 1.13.

Table 1.13 Staff Left in the Past 12 Months and Turnover Rate by Job Level

Job Level	Number of Staff Left	Turnover Rate*
Managerial	3 273	6.5%
Supervisory/Officer	6 884	9.3%
Clerical	4 695	10.2%
Total (Excluding Other Supporting Staff)	14 852	8.7%

*Note: * Turnover rate = No. of employees left in the past 12 months / No. of posts at that particular job level (No. of employees + No. of vacancies)*

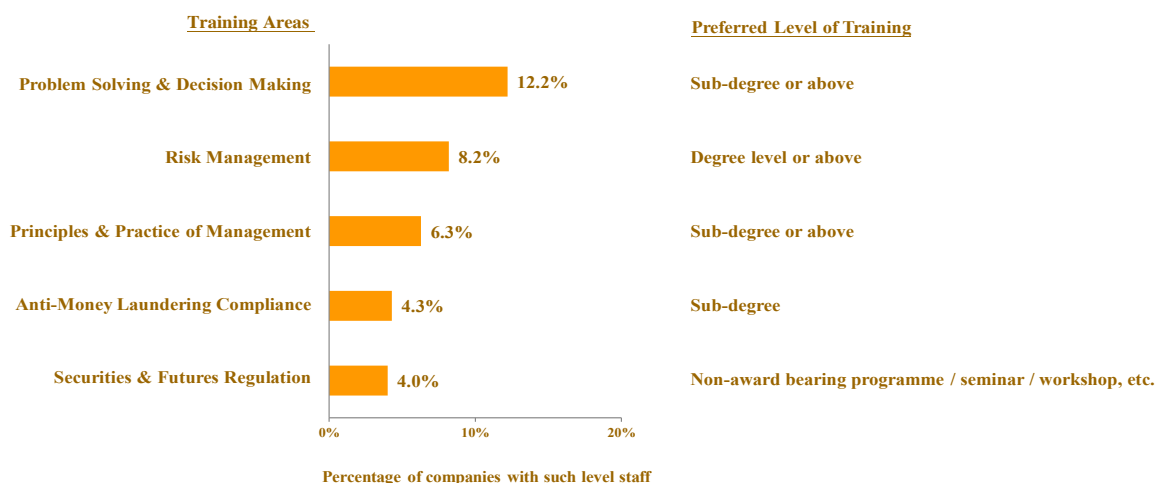
Major Training Needs

1.22 Employers were asked to give ideas on the training areas and level of training required to deal with the emerging trend and development of the banking and finance industry. Most of the employees at the managerial level would focus on training related to management knowledge (concentrated on award-bearing programmes at sub-degree or above levels). On the other hand, training for employees at the supervisory/officer level would concentrate on upgrading job-related knowledge (mainly award-bearing programmes at sub-degree level and non-award bearing programmes/ seminars/ workshops) while those for clerical staff were mostly related to generic/ technological skills (majority on non-award bearing programmes/ seminars / workshops).

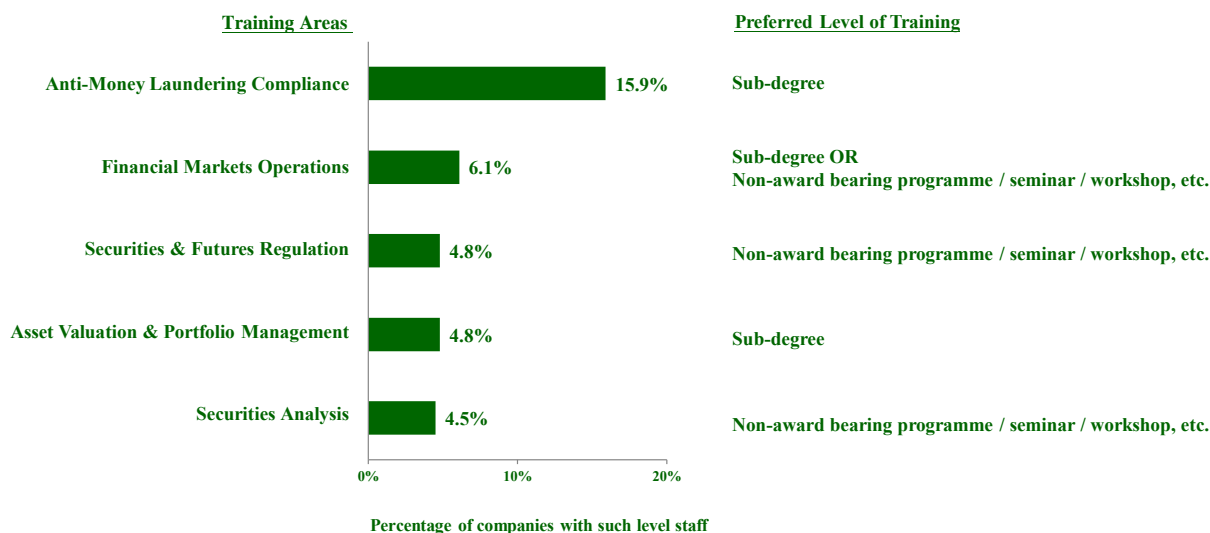
1.23 The top five areas and level of training required for employees by job level are shown in Figures 1.4 (a) to (c).

Figure 1.4 Top 5 Training Required for Employees Managerial level

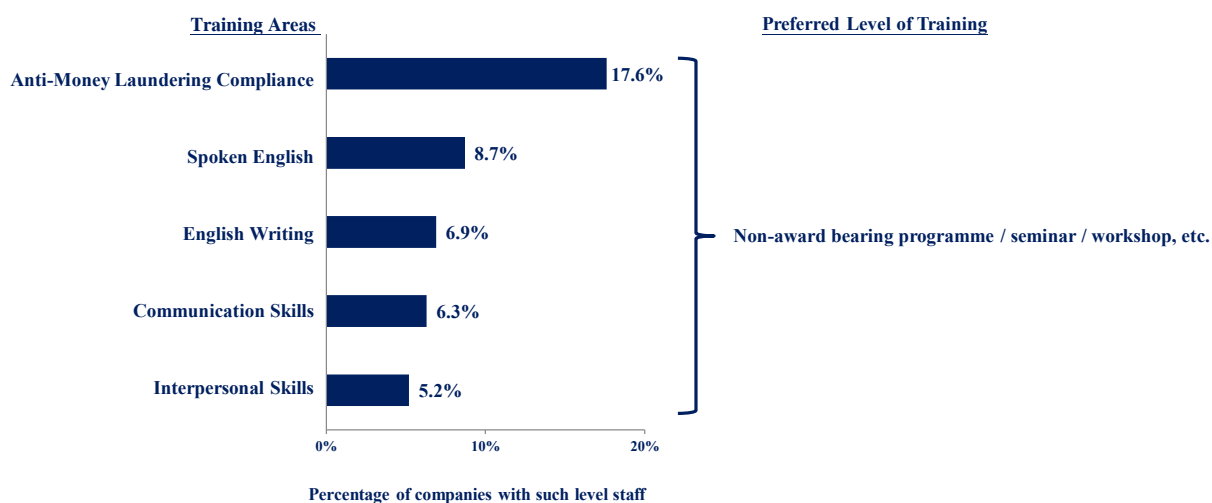
(a)



(b) **Supervisory / officer level**



(c) **Clerical level**



Note: Respondents may choose up to five options for each job level.

Manpower Analysis

Manpower Changes between 2017 and 2021 in the Banking Sector

1.24 The manpower of the banking sector exhibited a growth of 3.4% (+3 418) from 2017 to 2021. Key trends of the changes between 2017 and 2021 include:

- (a) The increase in manpower was mainly contributed by the increase in the manpower in the branch of licensed banks (+3 873, +4%), and employees at supervisory/officer level had the greatest percentage of increment of 7.9% or 3 182 persons.
- (b) Manpower reduction was observed in the branch of restricted licence banks (-388, -13.1%) and deposit-taking companies (-113, -19%).

Manpower Changes between 2017 and 2021 in the Securities and Asset Management Sector

1.25 The manpower of the securities and asset management sector also observed a growth (+4 406, +17.4%) from 2017 to 2021. Key trends of the changes between 2017 and 2021 include:

- (a) The increase in manpower was mainly recorded in the branch of asset management (+3 733, +22.5%).
- (b) A notable growth in manpower over 2017 was recorded at the supervisory/officer level (+1 822, +17%), followed by the managerial level (+1 169, +14.5%) and the clerical level (+1 297, +24%).

Manpower Changes between 2017 and 2021 in Other Financial Sectors

1.26 The manpower of other financial sectors also recorded a growth (+6 575, +19.4%) from 2017 to 2021. Key trends of the changes between 2017 and 2021 include:

- (a) The increase in manpower was mainly contributed by the growth in manpower in the branch of financial institutions and financial services (+3 561, +20.4%) and the branch of investment and holding companies (+1 215, +37.7%).
- (b) A noticeable increase was recorded at the level of supervisory/officer (+2 764, +19.5%), clerical staff (+2 048, +24.4%) and managerial staff (+1 689, +19.1%).

The Entire Banking and Finance Industry

1.27 Key trends of the changes in the entire banking and finance industry include:

- (a) There were 12 172 establishments in the banking and finance industry, representing a notable growth of 3 650 from 2017 to 2021.
- (b) A significant growth of the workforce was recorded in the entire banking and finance industry, indicating an increase from 160 660 employees in 2017 to 175 059 employees in 2021 (+14 399 or +9%). The increase was mainly contributed by the increase in the branches of licensed banks (+3 873), asset management (+3 733) and financial institutions & financial services (+3 561).
- (c) The increase in manpower was mainly found at supervisory/officer level (+7 768 or +11.9%) and clerical level (+4 398 or +10.7%).
- (d) A reduction in the number of vacancies and the vacancy rate was also observed in the entire industry. The decrease was recorded in all branches, except licensed banks. The most significant drops were reported in other financial sectors (-211 or -39.4%), and securities and asset management sector (-189 or -45.5%).

1.28 The manpower changes in the entire banking and finance industry reflect:

- (a) A growth in manpower was attributed to the increase in number of establishments in two branches, namely financial institutions & financial services and asset management.
- (b) A decreasing trend in the number of vacancies might be partially due to COVID-19. A number of companies tended to be conservative in recruitment and employers might not fill immediate vacancies.

Business Outlook

1.29 Although the global financial market is very volatile, Hong Kong is one of the most robust international financial centres and is ranked 4th in the Global Financial Centres Index¹, rises one place when compared with that of the previous year. This is not easy to achieve after taking into account the challenges that Hong Kong had to tackle in 2019 and 2020, as well as tight China-US tensions. In fact, the International Monetary Fund (IMF) has reaffirmed the status of Hong Kong in the recent Financial Stability Assessment Report, published following a comprehensive assessment conducted by the IMF on Hong Kong's financial system under its Financial Sector Assessment Programme². The city is also an asset and wealth management centre with assets under management amounting to 10 times its GDP in 2019. Its stock market has a market capitalisation of around HKD47.5 trillion and was ranked 3rd and 5th largest in Asia and in the world respectively in terms of market capitalisation by end-2020. According to a recent report released by an international accounting firm³, the banking sector saw the aggregate profit before tax and revenue decline by 28% and 11% in 2020 respectively. Although the city enjoyed a growth of 7.9% in the first three months of 2021 after bearing its worst contraction on record last year, people are still cautious on the outlook while paying close attention to how quickly Hong Kong, the Mainland, and the rest of the world can restore their momentum, particularly how fast the border of Hong Kong can open to welcome visitors from the Mainland.

Table 1.14 Market Performance in the Equity Market

Category	Total Market Capitalisation (HKD billion)	
	2019	2020
Main Board	\$ 38 058	\$ 47 392
Growth Enterprise Market	\$ 107	\$ 131
Total	\$ 38 165	\$ 47 523

Source: Hong Kong Exchanges and Clearing

¹ Z/Yen Group and China Development Institute, “*The Global Financial Centres Index (GFCI) 29 Report*”, <https://www.longfinance.net/programmes/financial-centre-futures/global-financial-centres-index/gfci-29-explore-data/gfci-29-rank/>

² International Monetary Fund, “*IMF Executive Board Concludes Financial System Stability Assessment with Hong Kong SAR*”, *Press Release No. 21/163*, <https://www.imf.org/en/News/Articles/2021/06/08/pr21163-hong-kong-sar-imf-executive-board-concludes-financial-system-stability-assessment>

³ KPMG, “*Hong Kong Banking Report 2021*”, <https://assets.kpmg/content/dam/kpmg/cn/pdf/en/2021/06/hong-kong-banking-report-2021.pdf>

1.30 The applications of FinTech are obviously much more than simply automation. While institutions are paying close attention to automate back office operations, some other players in the market are committed to staying ahead of the competition by adjusting business models for front office operations, through the edge brought forth by FinTech. For a full digital transformation, customers should be the centre of the focus. In addition to automating back office operations, the general public may look for enhanced customer experience. With the proper adoption of FinTech, financial institutions will be able to enrich customer experience while deepening trust and customer loyalty. In fact, the authorisation of virtual banks in Hong Kong is instrumental in promoting FinTech. The rise of virtual banks has revolutionised the banking and finance industry and it also helps promote the adoption of digital services across the board. Following the announcement of “FinTech 2025” strategy by the Hong Kong Monetary Authority in June 2021, the “All banks go FinTech” initiative aims to strengthen the all-round adoption of FinTech by banks in Hong Kong and encourage those institutions to fully digitalise operations from front-end to back-end. More benefits can be derived from the employment of technologies. People are now talking about virtual assets and decentralised finance (DeFi). In this connection, the regulatory framework will catch up with these technological developments. Previously, the Hong Kong Monetary Authority issued a white paper entitled “Transforming Risk Management and Compliance: Harnessing the Power of Regtech”⁴. The benefits brought forth by RegTech are multifaceted. It helps reduce costs, improve risk management, increase efficiency for operators, enhance supervision by regulators, and most important of all, strengthen the position of Hong Kong as an international financial centre and its edge in the competition arena.

1.31 A recent report⁵ released by the United Nations in August 2021 warned the world that the earth might experience intense changes if global warming could not be properly addressed. The banking and finance industry has an important role to play in managing risks associated with climate change. According to Climate Bonds Initiative⁶, the global green bond market reached a record high of about US\$290 billion in 2020 and it is expected that the figure will continue to grow in 2021. In Hong Kong, the amount was US\$2.09 billion in 2020 and over one-third of the proceeds went to low-carbon buildings and the remaining portion was allocated to transport, waste, energy, and water, representing a diverse range of proceeds allocation.

⁴ Hong Kong Monetary Authority, “Transforming Risk Management and Compliance: Harnessing the Power of Regtech”, <https://www.hkma.gov.hk/media/eng/doc/key-information/press-release/2020/20201102e3a1.pdf>

⁵ United Nations, International Panel on Climate Change, “AR6 Climate Change 2021: The Physical Science Basis”, <https://www.ipcc.ch/report/ar6/wg1/>

⁶ Climate Bonds Initiative, “Sustainable Debt Global State of Market 2020”, https://www.climatebonds.net/files/reports/cbi_sd_sotm_2020_04d.pdf

1.32 In the Outline Development Plan for the Guangdong-Hong Kong-Macao Greater Bay Area (GBA) announced in 2019, the Central Government supports the consolidation and enhancement of Hong Kong’s status as a major financial centre, a global offshore RMB hub, an international asset management centre as well as a risk management centre. With prior experience gained from Stock Connect and Bond Connect, Wealth Management Connect could mean the next huge driving force for fee-based incomes for financial institutions having the competitive edge to grasp the reward. Moreover, the National 14th Five-Year Plan continues to support Hong Kong to enhance its status as an international financial, transportation and trade centre, strengthen its status as a global offshore Renminbi business hub, an international asset management centre, and a risk management centre. The recently announced Qianhai Plan aims at strengthening the innovative development of modern service industries and the building of a system of modern services that is compatible with international and Hong Kong standards. In order to stay ahead of the competition, financial institutions have to revisit the competencies of their workforce to check if there are any big skill gaps so that resources have to be allocated to narrow those gaps. In addition to emerging skills like technological skills, soft skills are of paramount importance and cannot be neglected. Creativity, agility, adaptability, and cross-border networking skills are as important as those emerging skills like technological competencies.

Manpower Projection and Annual Additional Manpower Requirements

1.33 Annual additional manpower requirements have taken into account the (i) projected manpower trend and (ii) wastage rate of the industry (i.e. percentage of employees leaving the industry permanently on an annual basis). A summary of estimated annual additional manpower requirements from 2022 to 2025 is shown in Table 1.15 below.

Table 1.15 Estimated Annual Additional Manpower Requirements from 2022 to 2025

Job Level	Estimated Annual Additional Manpower Requirements
Managerial	1 439
Supervisory/ Officer	3 103
Clerical	2 183

Demand for Banking and Finance Personnel

1.34 In accordance with the estimated annual additional manpower requirements from 2022 - 2025 listed in Table 1.16, the industry needs additional employees to take up 1 439 managerial, 3 103 supervisory/officer and 2 183 clerical positions. Regarding the analysis of preferred education level of employees by job level as shown in Table 4.11d in paragraph 4.22, the industry needs 3 136 (1 327 + 1 800 + 9) persons who possess a first degree to take up positions of the above three job levels. In addition, the industry needs to recruit 2 192 (27 + 1 208 + 957) persons who possess sub-degree/diploma/certificate qualifications to take up positions of the above three job levels.

Table 1.16 Preferred Education Level of the Estimated Annual Additional Manpower of the Banking and Finance Industry

Education Level	No. of Employees Required in the Banking and Finance Industry
First Degree	3 136
Sub-Degree/ Diploma/ Certificate	2 192
Total	5 328

Supply of Banking and Finance Personnel

1.35 Based on the information provided by the University Grants Committee of Hong Kong (UGC), VTC and course providers* running banking and finance related courses, the planned number of graduates in banking and finance and related disciplines is summed up in Table 1.17.

Table 1.17 Supply of Banking and Finance and Related Graduates

Education Level	Estimated Number of Graduates in 2021/2022 [^]	Estimated Number of Graduates in 2022/2023 [^]
First Degree	4 494	4 277
Sub-Degree/ Diploma/ Certificate	361 [#]	348 [#]

Note: * The Training Board wrote to course providers requesting for their estimated number of degree, sub-degree/ diploma/ certificate graduates in 2021/22 and 2022/23. Around 30% of the course providers replied. The estimated number of graduates reported by these course providers have been included in the figures as shown in Table 1.17. Users of the survey findings should note that the data collected might not be comprehensive.

[^] The estimated number of graduates with a degree, sub-degree/ diploma/ certificate qualification related to banking and finance and related disciplines.

[#] Readers should note that not all sub-degree/ diploma/ certificate graduates would enter the job market immediately after graduation. Quite a number of those graduates would opt for further study.

1.36 It is worthy to note that some local graduates of the banking and finance and related disciplines who did not join the banking and finance industry might work in other economic sectors in the community or pursue further studies. On the other hand, graduates from various disciplines are able to join the industry through on-the job training upon commencement of employment.

Recommendations

1.37 Taking into account the business outlook and survey findings, the Training Board had the following recommendations.

Challenges and Opportunities Provoked by the Pandemic and China-US Tension

1.38 The widespread economic challenges for different industries caused by the global pandemic are expected to continue though there are government relief measures to ease the financial hard time for businesses. For the banking and finance industry, it is facing increased asset and credit risks. What is fortunate is that there are no signs of disruption to the capital and liquidity status of financial institutions. Nevertheless, it is the right time for financial institutions to review and strengthen their risk management initiatives. On the other hand, working from home policies are not uncommon, particularly for back office operations. Coupled with an intensifying willingness to adopt digital channels to receive services by the customers, the pandemic, which serves as a catalyst, calls for increasing the speed of digital transformation which in turn helps reduce operating costs and enhance customer experience.

1.39 Due to tight China-US tension, the fact that certain US-listed Mainland enterprises are expected to have secondary listings in Hong Kong provides those firms with a choice in case they are delisted in the US. The Mainland has also tightened the supervision of overseas-listed enterprises due to cybersecurity reviews so as to prevent the leaking of sensitive data to foreign countries. This may be beneficial to the Stock Exchange of Hong Kong and local financial institutions as those Mainland enterprises will require relevant banking and corporate finance services.

FinTech and RegTech Development

1.40 On the one hand, financial institutions should speed up the adoption of technologies to help automate business operations. On the other hand, market players should adopt FinTech and relevant technologies to better target different customer segments which results in enhanced customer experience. The use of big data, data analytics, artificial intelligence, etc. will help match the interests of customers' demographics by

offering, say, personalised promotions based on data driven insights or personalised information for customers that may help change buying habits. While operators are relying on FinTech to better serve customers, regulatory framework is going to catch up with the advancement in technologies. DeFi and virtual assets are no longer buzzwords and their importance continues to grow. They may go mainstream sooner or later. Regulators have already taken a proactive approach towards regulating virtual assets exchanges and they may examine the necessity of regulating DeFi at a later stage. In this connection, financial institutions and their partnering FinTech companies should prepare for regulations in related areas. While FinTech is developing at a very fast pace, issues like data privacy and cybersecurity cannot be neglected. More attention should be paid to those concerns not only because of regulations, but also due to the fact that there is a growing awareness of protecting data by the public.

Complementing the National 14th Five-Year Plan and Promotion of Mutual Financial Markets Access in the GBA

1.41 As an international financial centre, Hong Kong should play a proactive role in the country's domestic circulation and facilitate the dual circulation, allowing domestic and overseas markets to reinforce each other. Besides, the GBA has a population of some 72 million and a per capita GDP of US\$23 000. Being a GBA city, Hong Kong should continue to take the lead to drive financial services for the region. Regulators and industry stakeholders should have close dialogues with relevant Mainland authorities to promote mutual financial market access in the GBA like the enhancement of the Stock Connect and Bond Connect. Financial institutions should also take good advantage of the Wealth Management Connect which could mean sources of new revenues to bolster income amid pressure from a long period of low-interest rate environment. A number of people are working and studying in the GBA while some may choose to retire there. As a result, there is a growing need for services related to financial planning for those people. Capitalising on the unique advantages of Hong Kong under the "one country, two systems" principle, Hong Kong should continue to enhance its role as the gateway between the Mainland and other countries and leverage the vast opportunities presented by the GBA.

Growing Importance of Green and Sustainable Finance

1.42 Although the pursuance of sustainability of the society is everyone's responsibility, the banking and finance industry undoubtedly has a pivotal role to play in directing funds and investment towards activities having lower carbon emissions with the overall aim to reach net zero by 2050. Public funds alone are unable to meet the exponential growth in the demand for sustainable investment. Actually, ecological civilisation is one of the top priorities in the Mainland. As a resilient financial centre, Hong Kong is well positioned to

do more on green and sustainable finance. Market players should get ready to offer the required financial services and capture the opportunities available.

Capacity Building of the Workforce

1.43 During the process of digital transformation and promoting mutual financial markets access in the GBA, a new set of competencies from the workforce is highly demanded. While practitioners are very competent in discharging their conventional duties, they need to reskill or upskill themselves in order to keep abreast of the latest development in the banking and finance industry. In order to master the application of emerging technologies like artificial intelligence, blockchain, data analytics, cybersecurity, etc., the workforce needs to be tech-savvy. The adoption of technologies in the context of Know-Your-Customer, monitoring money laundering and counter-financing of terrorism is equally important. What is more, practitioners should be knowledgeable about regulatory divergence in the GBA, as well as green and sustainable finance as they are gaining more importance than ever before. Last but not least, soft skills like adaptability, agility, customer connection skills, etc. are always needed in order for practitioners to have an outstanding performance in the banking and finance industry.

2. Introduction

Background

2.1 The Banking and Finance Training Board (Training Board) of the Vocational Training Council (VTC) is appointed by the HKSAR Government to analyse the manpower situation and training needs of the banking and finance industry. The Training Board comprises members nominated by major trade associations, professional bodies, educational and training institutions and government departments. The Chairman and selected members of the Training Board are also invited to join the Working Party on Manpower Survey. The membership and terms of reference are listed in *Appendices 1, 2 and 3*. The survey synchronises the surveys of the accountancy sector and the insurance industry. Survey findings of these three surveys are expected to provide comprehensive manpower statistics which would help the community formulate manpower training and development strategies for the entire financial services sector.

2.2 Starting from 2021, the manpower survey of banking and finance industry is conducted every four years, followed by two periodic manpower updates through focus group and desk research to better reflect the changing trends of the technical manpower situation. The manpower in the report refers to those who are expected to apply the industrial knowledge and technical skills required to complete the work assigned.

2.3 Manpower data of this survey was collected from January to March 2021, with the reference date on 2 January 2021. This report presents the survey findings and analysis of the latest manpower situation of the banking and finance industry and proposes recommendations on manpower development to different stakeholders of the industry, including employers, employees, training providers, and the government.

Objectives

2.4 The objectives of the manpower survey conducted for the banking and finance industry are:

- (a) To collect up-to-date manpower information by the principal job by level by branch in the industry;
- (b) To assess the industry's technical manpower situation;
- (c) To forecast training requirements in the near future; and
- (d) To recommend to VTC and relevant stakeholders the development of training strategies to meet the needs.

Survey Coverage

2.5 The survey adopts the stratified random sampling method for selecting companies to participate in the survey. A total of 1 174 establishments were selected from 12 172 establishments accordingly to the records of the central registrar of the Census and Statistics Department (C&SD), Hong Kong Monetary Authority (HKMA), the Chinese Gold & Silver Exchange Society, and Securities and Futures Commission (SFC). The manpower statistics of the twelve branches were grouped into the following three sectors for analysis purpose. The sectors and branches of the banking and finance industry covered in the survey are shown as follows:

- (a) Banking Sector (made up of the following four branches):
 - (i) Licensed banks
 - (ii) Restricted licence banks
 - (iii) Representative offices of foreign banks
 - (iv) Deposit-taking companies

- (b) Securities and Asset Management Sector (made up of the following two branches):
 - (i) Securities brokerage firms
 - (ii) Asset management companies

- (c) Other Financial Sectors (made up of the following six branches):
 - (i) Investment and holding companies
 - (ii) Finance leasing, personal loan, mortgage, instalment credit and other credit granting companies
 - (iii) Commodity futures & precious metals brokers/ dealers
 - (iv) Stock, bullion and commodity exchange and public administration
 - (v) Money changers and foreign exchange brokers/ dealers
 - (vi) Financial institutions and financial services

2.6 The branches were grouped for data analysis to match the establishments under the three-tier banking system in Hong Kong. Since 2015, the branch of “Deposit-taking Companies” has been grouped together with the branch “Banks” to become the “Banking Sector” as the business nature of deposit-taking companies is closely related to banks and those deposit-taking companies are mostly owned by or otherwise associated with banks. In addition, the manpower statistics of securities brokerage firms as well as asset management companies in the industry are analysed and reported under the Securities and Asset Management Sector.

3. Methodology

Sample Design

3.1 The Training Board of VTC designed the sampling plan and selected 1 174 sampled establishments by adopting the stratified random sampling method. The detailed sampling plan is shown in *Appendix 10*.

Questionnaire Design

3.2 The questionnaire designed for the survey comprised two parts. Part I collected quantitative manpower information by job level and principal job, and Part II collected supplementary information related to the manpower situation. The list of principal jobs was defined by the Training Board with detailed job descriptions given for each job and was classified in four job levels as follows:

- (a) Managerial level
- (b) Supervisory/officer level
- (c) Clerical level
- (d) Other supporting staff

3.3 While job titles adopted in the establishments might vary with the descriptions of principal jobs, respondents were required to provide manpower information corresponding to job descriptions and skill levels of the principal jobs. The definition of terms and survey documents including a sample questionnaire, explanatory notes and job descriptions for the principal jobs are given in *Appendices 4 and 5*.

Data Collection

3.4 Data collection was carried out between January and March 2021. A pack of survey documents was given to each sampled establishment. Respondents of sampled establishments were asked to provide manpower information of their establishments at the time of the survey with the reference date on 2 January 2021. During the fieldwork period, enumerators assisted the respondents in completing the questionnaire through phone calls or on-site visits.

3.5 Various measures were taken to assure the quality of the data collection process. These included fieldwork preparation, thorough training of fieldwork staff, monitoring of the fieldwork execution, measures to increase the response rate, checking of the completed questionnaires, double data entry, and validation of the collected data. The list of quality control measures is shown in *Appendix 6*.

Data Analysis

3.6 Among 716 valid sampled establishments, 675 were successfully enumerated, giving an effective response rate of 94.3%.⁷ Taking into account the (a) satisfactory response rate of individual branches, (b) satisfactory response rate from a majority of prominent and sizeable establishments, and (c) grossing-up of sample results based on the statistically-grounded method, it could be concluded that the survey findings presented in this report contributed to a significant level of representativeness of the industry. The response rate achieved for individual branch was also adequate to produce meaningful breakdown by branch. The response profile is shown in *Appendix 7*.

Manpower Projection Methodology

3.7 The Training Board adopted the approach of statistical modelling for projecting the manpower demand of the banking and finance industry for the period from 2022 to 2025. The statistical model was built by considering relevant economic indicators which reflect important changes in the local economy, demography, and labour market. Details of the projection methodology are provided in *Appendix 8*.

⁷ Sampled establishments with suspended operation, change of industry, nil reply to the survey were considered as invalid.

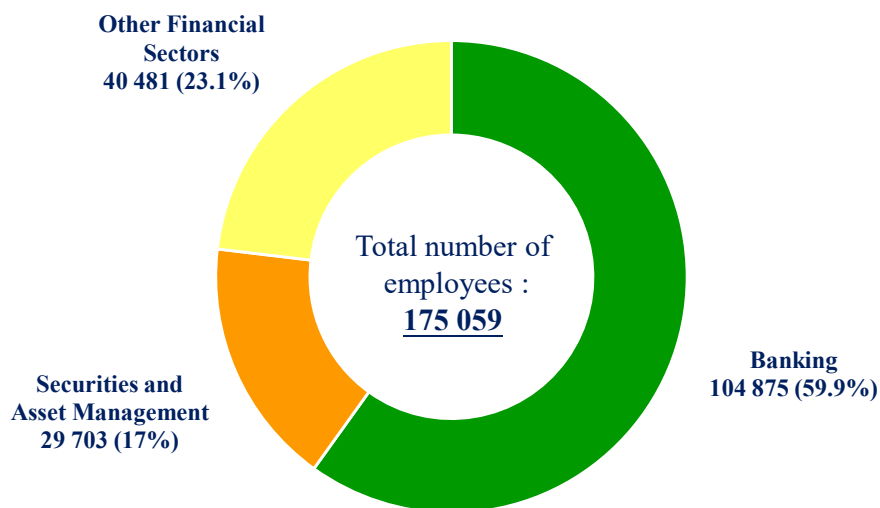
4. Survey Findings

A. Manpower Information

A1. Overview of the Banking and Finance Industry

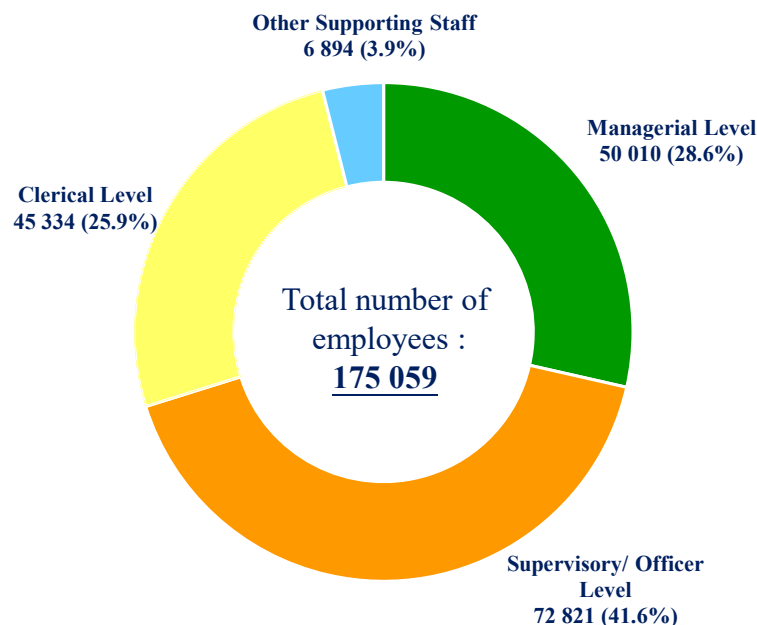
4.1 As of 2 January 2021 (i.e. the reference date of the survey), there were 175 059 persons employed in the banking and finance industry. The banking sector was the largest one which had 104 875 employees or 59.9% of the total number of employees in the industry. The second largest branch was other financial sectors (with 40 481 employees or 23.1%), followed by the securities and asset management sector (with 29 703 employees or 17%). (Figure 4.1a)

Figure 4.1a Employees by Sector



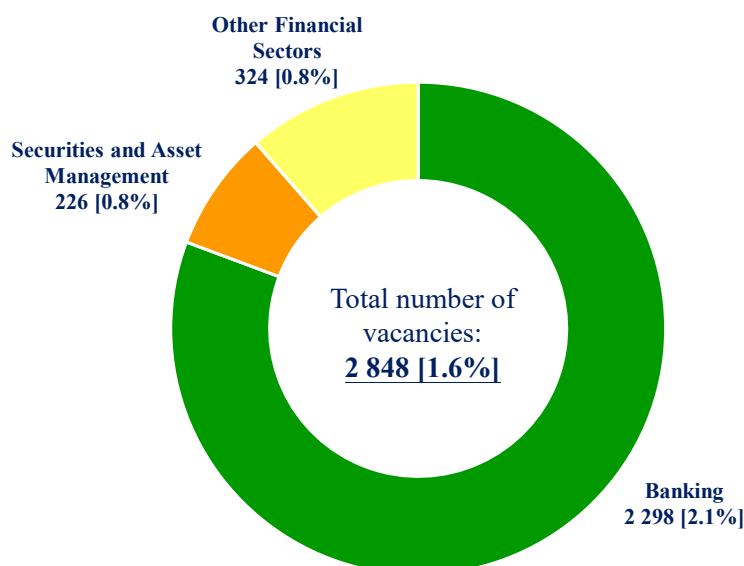
4.2 With regard to the manpower distribution by job level, 41.6% were employed at the supervisory/officer level while 28.6% were employed at the managerial level, and 25.9% at clerical level. (Figure 4.1b)

Figure 4.1b Employees by Job Level



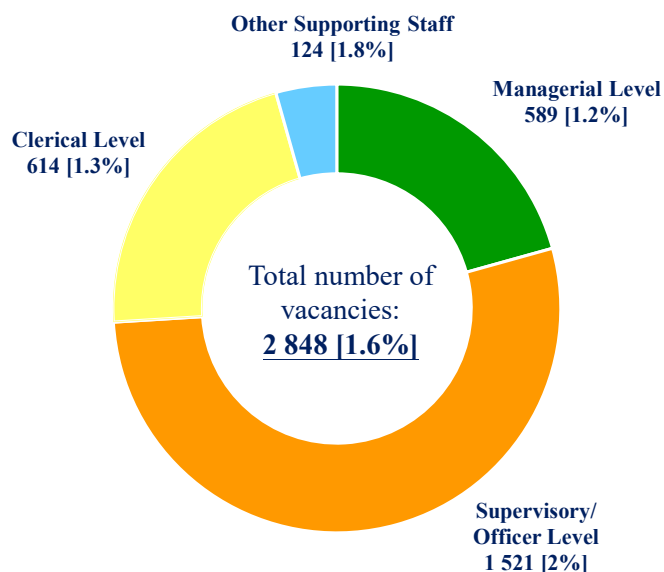
4.3 There were a total of 2,848 vacancies in the banking and finance industry as of 2 January 2021, representing a vacancy rate of 1.6% of the total number of employees and vacancies of the industry. Most of the vacancies were found in the banking sector (2,298), and were concentrated on the supervisory/officer level (1,521) as shown in Figures 4.2a and 4.2b.

Figure 4.2a Vacancies by Sector



Figures in [] brackets indicate the **Vacancy rate** (for a particular sector) = $\frac{\text{No. of vacancies}}{\text{No. of posts (No. of employees + No. of vacancies)}}$

Figure 4.2b Vacancies by Job Level



Figures in [] brackets indicate the **Vacancy rate** (for a particular job level) = $\frac{\text{No. of vacancies}}{\text{No. of posts (No. of employees + No. of vacancies)}}$

A2. Banking Sector

Number of Employees

4.4 Among 104 875 employees in the banking sector as of 2 January 2021, the vast majority (101 602 or 96.9%) of employees were engaged in the branch of licensed banks. A large proportion of employees (41.3% or 43 327) were at supervisory/officer level, followed by 28.8% (30 218 employees) at managerial level and 26.9% (28 180 employees) at clerical level as shown in Figures 4.3a and 4.3b.

Figure 4.3a Employees by Branch

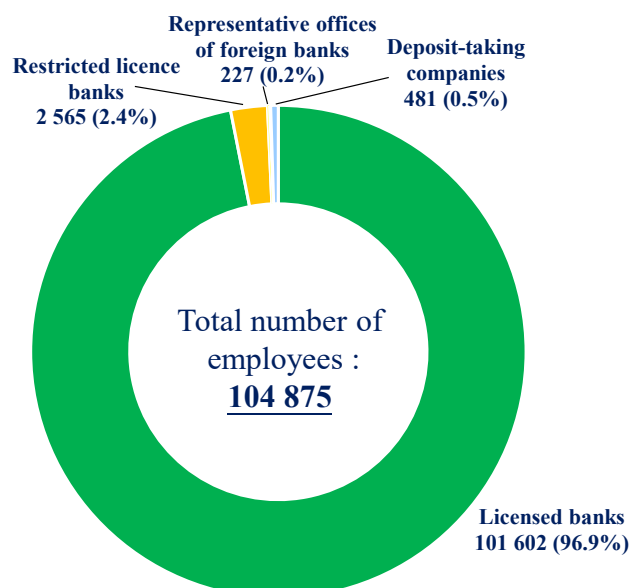
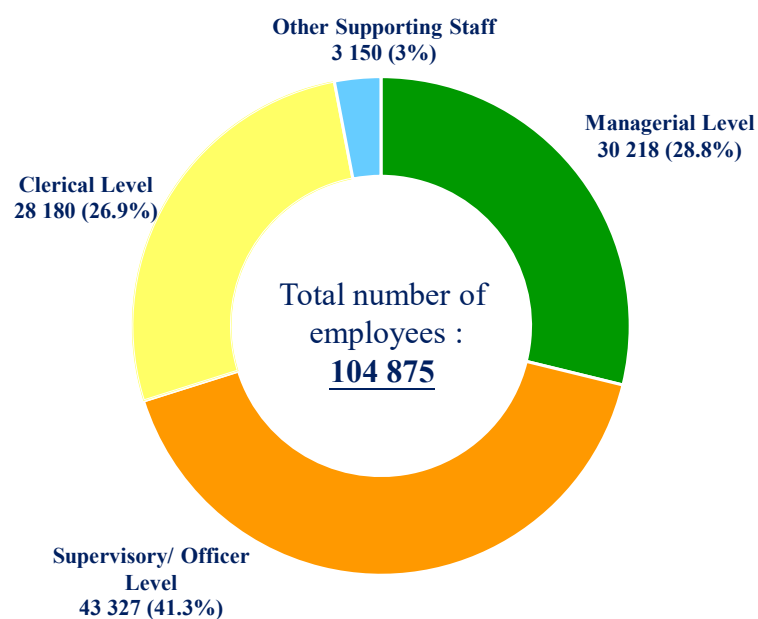


Figure 4.3b Employees by Job Level



Prominent Principal Jobs

4.5 Prominent principal jobs of the banking sector with the largest number of employees are shown in Table 4.1 below.

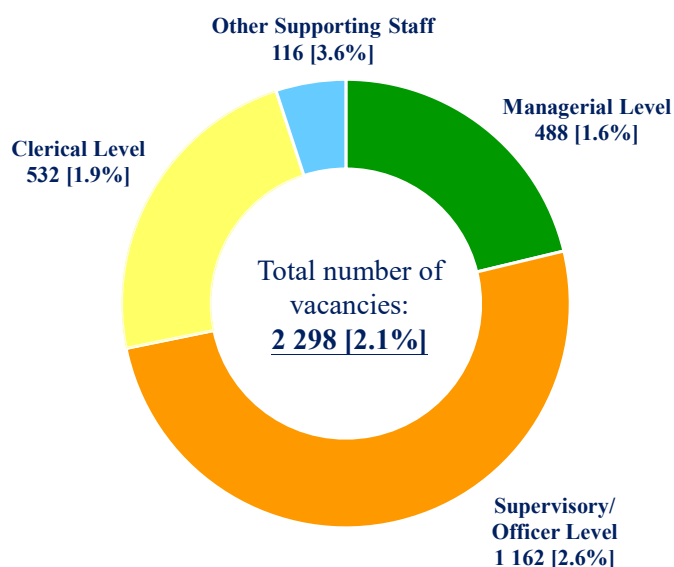
Table 4.1 Prominent Principal Jobs – Banking Sector

Job Level	Principal Job	No. of Employees	Percentage of Total No. of Employees
Managerial	◆ Manager – Branch	2 651	2.5%
Supervisory/ Officer	◆ Customer Services Officer/ Relationship Officer – Personal Banking	4 915	4.7%
	◆ Operations Officer	4 449	4.2%
Clerical	◆ Teller	10 907	10.4%
	◆ Clerk	7 677	7.3%

Number of Vacancies

4.6 At the time of survey, there were 2 298 vacancies in the banking sector, representing a vacancy rate of 2.1% of the total number of employees and vacancies of the sector. Most of the vacancies were concentrated on the supervisory/officer level (1 162) as shown in Figure 4.4.

Figure 4.4 Vacancies by Job Level



Figures in [] brackets indicate the *Vacancy rate* (for a particular job level) = $\frac{\text{No. of vacancies}}{\text{No. of posts (No. of employees + No. of vacancies)}}$

Prominent Vacancies

4.7 Prominent vacancies of the banking sector are shown in Table 4.2 below.

Table 4.2 Prominent Vacancies – Banking Sector

Job Level	Principal Job	Vacancy Rate*	No. of Vacancies
Managerial	◆ Business Manager – Investment Products	11.3%	6
	◆ Head – Operation	10.6%	5
Supervisory/Officer	◆ Finance Officer	11.3%	24
	◆ Telemarketing Officer	10.6%	15
Clerical	◆ Telemarketing Representative	11.7%	31

Note: Selected prominent vacancies were based on the top five in vacancy rate

* Vacancy rate = No. of vacancies / No. of posts (No. of employees + No. of vacancies)

Employers' Forecasted Manpower Demand

4.8 Employers being surveyed forecasted that there would be 107 324 employees in the banking sector in January 2022, a mere increase of 151 employees (0.14%) when compared with the existing 107 173 posts in January 2021.

Table 4.3 Employers' Forecasted Manpower Demand for 2022

No. of Employees (a)	No. of Vacancies (b)	Total No. of Employees (c = a + b)	Forecasted No. of Employees as of January 2022 (d)	Forecasted No. of Increase/Decrease in Manpower in 2022 (e = d - c)	Percentage Change
104 875	2 298	107 173	107 324	+151	+0.14%

A3. Securities and Asset Management Sector

Number of Employees

4.9 Among 29 703 employees in the securities and asset management sector as of 2 January 2021, 68.3% (20 302) worked in the branch of asset management and 31.7% (9 401) in the securities brokerage branch. With regard to manpower distribution by job level, 42.2% were employed at the supervisory/officer level while 31.1% were employed at the managerial level and 22.6% at the clerical level as shown in Figures 4.5a and 4.5b.

Figure 4.5a Employees by Branch

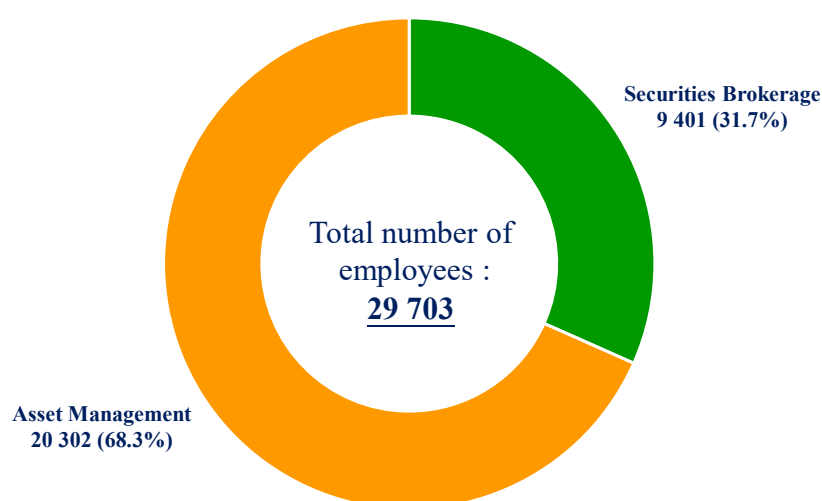
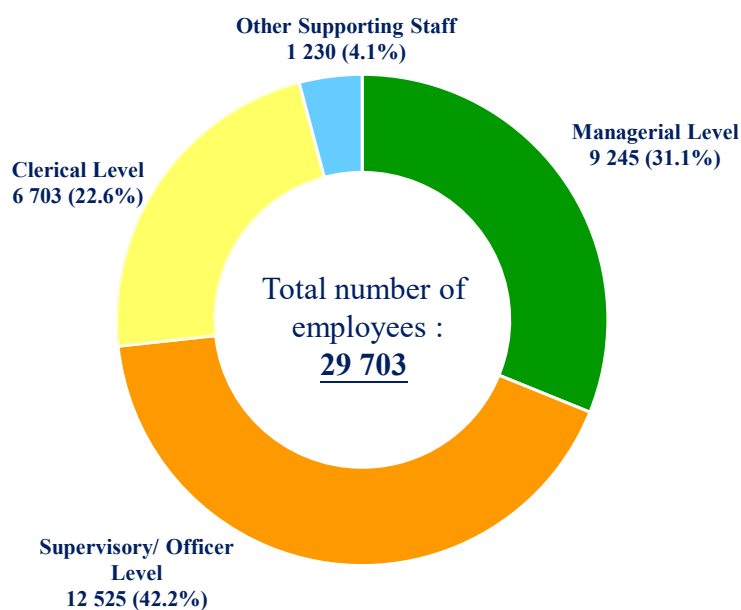


Figure 4.5b Employees by Job Level



Prominent Principal Jobs

4.10 Prominent principal jobs of the securities and asset management sector with the largest number of employees engaged are shown in Table 4.4 below.

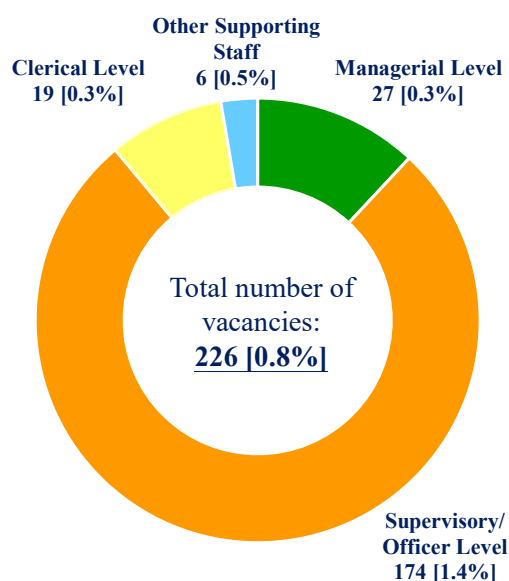
Table 4.4 Prominent Principal Jobs – Securities and Asset Management Sector

Job Level	Principal Job	No. of Employees	Percentage of Total No. of Employees
Supervisory/ Officer	◆ Account Executive/ Sales Officer	2 122	7.1%
	◆ Financial Adviser Representative/ Personal Financial Adviser	1 818	6.1%
	◆ Investment Officer	1 432	4.8%
Clerical	◆ Clerk	3 186	10.7%
	◆ Dealing Assistant	2 449	8.2%

Number of Vacancies

4.11 At the time of survey, there were 226 vacancies in the securities and asset management sector, representing a vacancy rate of 0.8% of the total number of employees and vacancies of the sector. Most of the vacancies were found at the supervisory/officer level (174) as shown in Figure 4.6.

Figure 4.6 Vacancies by Job Level



Figures in [] brackets indicate the **Vacancy rate** (for a particular job level) = $\frac{\text{No. of vacancies}}{\text{No. of posts (No. of employees + No. of vacancies)}}$

Prominent Vacancies

4.12 Prominent vacancies of the securities and asset management sector are shown in Table 4.5 below.

Table 4.5 Prominent Vacancies – Securities and Asset Management Sector

Job Level	Principal Job	Vacancy Rate*	No. of Vacancies
Managerial	◆ Business Manager –Investment Products	4%	2
	◆ Product Manager – Investment	3.3%	1
Supervisory/ Officer	◆ Investment Analyst	8.3%	79
	◆ Cybersecurity Officer	7.7%	1
	◆ Programmer/ Technology Officer	5.3%	12

Note: Selected prominent vacancies were based on the top five in vacancy rate

* Vacancy rate = No. of vacancies / No. of posts (No. of employees + No. of vacancies)

Employers' Forecasted Manpower Demand

4.13 The forecasted manpower of the securities and asset management sector would be 29 936 in January 2022, reflecting a marginal increase of 7 persons (0.02%) when compared with the manpower of 29 929 persons in January 2021.

Table 4.6 Employers' Forecasted Manpower Demand for 2022

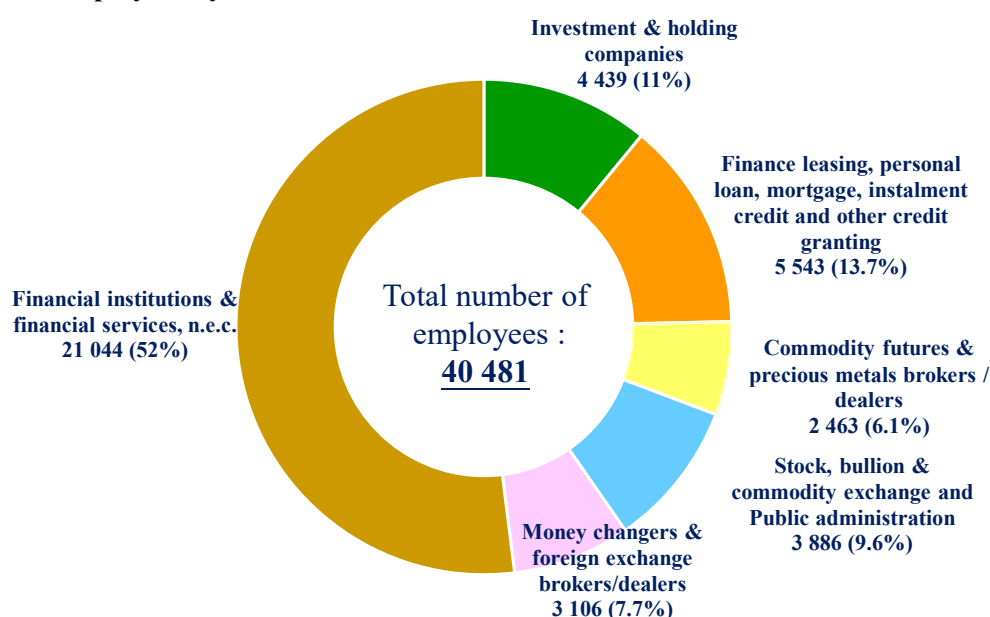
No. of Employees (a)	No. of Vacancies (b)	Total No. of Employees (c = a + b)	Forecasted No. of Employees as of January 2022 (d)	Forecasted No. of Increase/Decrease in Manpower in 2022 (e = d - c)	Percentage Change
29 703	226	29 929	29 936	+7	+0.02%

A4. Other Financial Sectors

Number of Employees

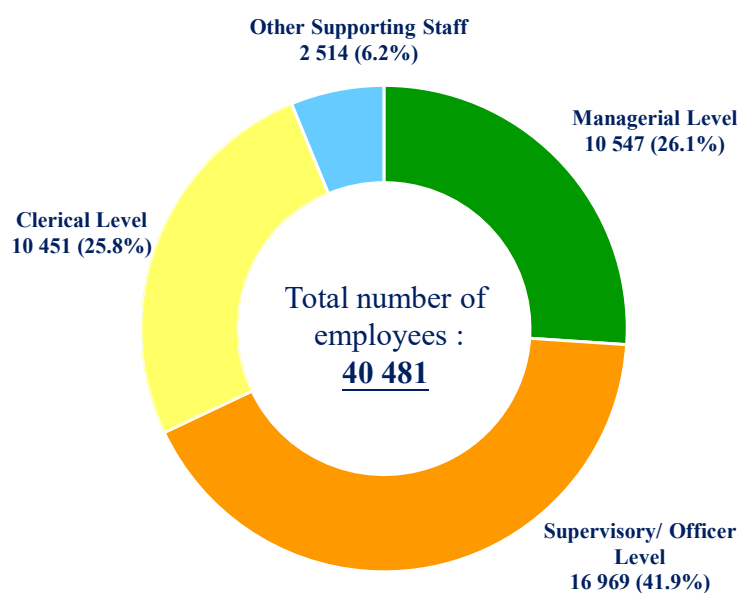
4.14 Among 40 481 employees in other financial sectors as of 2 January 2021, 52% (21 044 persons) were employed in the branch of financial institutions and financial services. The second largest and the third largest branches were “finance leasing, personal loan, mortgage, instalment credit and other credit granting” (with 5 543 employees or 13.7%) and “investment and holding companies” (with 4 439 employees or 11%) respectively. Regarding manpower distribution by job level, 41.9% were employed at supervisory/officer level while 26.1% were at managerial level, and 25.8% at clerical level as shown in Figures 4.7a and 4.7b.

Figure 4.7a Employees by Branch



Note: Total percentage may not equal 100% due to rounding.

Figure 4.7b Employees by Job Level



Prominent Principal Jobs

4.15 Prominent principal jobs of other financial sectors with the largest number of employees are shown in Table 4.7 below.

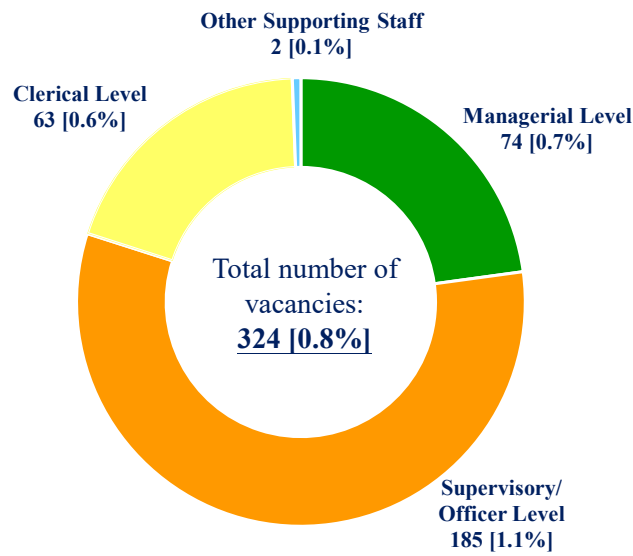
Table 4.7 Prominent Principal Jobs – Other Financial Sectors

Job Level	Principal Job	No. of Employees	Percentage of Total No. of Employees
Managerial	◆ Chief Executive Officer/ Chief Operating Officer/ Chief Financial Officer/ Managing Director/ General Manager/ Executive Director	1 411	3.5%
Supervisory/ Officer	◆ Financial Adviser Representative/ Personal Financial Adviser	1 533	3.8%
	◆ Credit/ Loan Officer	1 523	3.8%
Clerical	◆ Clerk	4 754	11.7%
	◆ Cashier	1 557	3.8%

Number of Vacancies

4.16 At the time of survey, there were 324 vacancies in other financial sectors, representing a vacancy rate of 0.8% of the total number of employees and vacancies of the sector. Most of the vacancies were concentrated on the supervisory/officer level (185) as shown in Figure 4.8.

Figure 4.8 Vacancies by Job Level



Figures in [] brackets indicate the *Vacancy rate* (for a particular job level) = $\frac{\text{No. of vacancies}}{\text{No. of posts (No. of employees + No. of vacancies)}}$

Prominent Vacancies

4.17 Prominent vacancies of other financial sectors are shown in Table 4.8 below.

Table 4.8 Prominent Vacancies – Other Financial Sectors

Job level	Principal Job	Vacancy Rate*	No. of Vacancies
Managerial	◆ Manager – Credit Management	4.7%	16
Supervisory/ Officer	◆ Credit Analyst	9.2%	16
	◆ Finance Officer	5.1%	2
	◆ Operations Officer	4.3%	13
Clerical	◆ Customer Service attendant	9.3%	10

Note: Selected prominent vacancies were based on the top five in vacancy rate

* Vacancy rate = No. of vacancies / No. of posts (No. of employees + No. of vacancies)

Employers' Forecasted Manpower Demand

4.18 The forecasted manpower in January 2022 would be 40 797 in other financial sectors, representing a mere decrease of 8 persons (-0.02%) when compared with the existing manpower of 40 805 in January 2021.

Table 4.9 Employers' Forecasted Manpower Demand for 2022

No. of Employees (a)	No. of Vacancies (b)	Total No. of Employees (c = a + b)	Forecasted No. of Employees as of January 2022 (d)	Forecasted No. of Increase/Decrease in Manpower in 2022 (e = d - c)	Percentage Change
40 481	324	40 805	40 797	-8	-0.02%

B. Other Information

Average Monthly Income

4.19 For the banking sector, the average monthly income was centralised to the range of \$10,001-\$20,000, which covered the income range of the majority of employees at clerical level. The average monthly income was increased to \$20,001-\$30,000 and \$30,001-\$40,000 for employees at supervisory/officer level. Around three quarters of employees at the managerial level were in the salary range of \$60,001 and above.

4.20 In the securities and asset management sector, the average monthly income was centralised to the range of \$10,001-\$20,000 for employees at clerical level while that for employees at supervisory/officer level was increased to \$20,001-\$30,000 and \$30,001-\$40,000. About half of employees at the managerial level were in the salary range of \$60,001 and above.

4.21 Regarding other financial sectors, the average monthly income range for clerical staff concentrated on \$10,001-\$20,000 while that for employees at supervisory/officer level was increased to \$20,001-\$30,000. Slightly more than half of employees at the managerial level were in the salary range of \$60,001 and above. The distribution is shown in Tables 4.10a, 4.10b and 4.10c.

Table 4.10a Average Monthly Income of Full-time Employees by Job Level - Banking Sector

Job Level	Average Monthly Income						
	\$10,000 or below	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 or above
Managerial	0%	0%	0.2%	7.2%	16.3%	32.8%	43.4%
Supervisory/Officer	0%	4.4%	34.3%	36.1%	23.5%	0.6%	1.1%
Clerical	3.1%	83.9%	12.1%	0.9%	0%	0%	0%
Total (excluding other supporting staff)	1.2%	33.4%	19.1%	17.1%	13.2%	6.8%	9.2%

Table 4.10b Average Monthly Income of Full-time Employees by Job Level - Securities and Asset Management Sector

Job Level	Average Monthly Income						
	\$10,000 or below	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 or above
Managerial	0%	0%	2.5%	28.4%	20.2%	10.9%	38.1%
Supervisory/Officer	0%	1.8%	45.1%	36.5%	8.5%	5.7%	2.5%
Clerical	0%	77.9%	22.1%	0%	0%	0%	0%
Total (excluding other supporting staff)	0%	19.6%	25.7%	25%	10.2%	6%	13.4%

Table 4.10c Average Monthly Income of Full-time Employees by Job Level - Other Financial Sectors

Job Level	Average Monthly Income						
	\$10,000 or below	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 or above
Managerial	0%	0.1%	2.9%	19.8%	21.3%	26.3%	29.6%
Supervisory/Officer	0%	0.9%	64.6%	24.9%	8.4%	0.5%	0.7%
Clerical	1%	85.5%	13.4%	0%	0%	0%	0.1%
Total (excluding other supporting staff)	0.3%	25.1%	30.9%	16.1%	9.9%	8.2%	9.4%

Preferred Education Level

4.22 Employers were asked to indicate the preferred education level for their staff members, and a higher level of education was generally preferred for staff at a higher job level. The preferred education level increased with the job level. In the banking sector, a first degree or above was preferred for employees at managerial level and the supervisory/officer level. For clerical level, employers preferred their staff to have secondary 4 to 7 for employees as presented in Table 4.11a. For the securities and asset management sector and other financial sectors, a first degree or above was preferred for employees at managerial level, while a first degree and a sub-degree level were preferred for staff at supervisory/officer level, and secondary 4 to 7 for employees at clerical level as shown in Table 4.11b and Table 4.11c. The distribution of the preferred education level for the whole industry is shown in Tables 4.11d.

Table 4.11a Preferred Level of Education by Job Level - Banking Sector

Job Level	Preferred Education Level					
	Postgraduate Degree	First Degree	Sub-degree	Diploma/Certificate	Secondary 4 to 7	Secondary 3 or below
Managerial	5.8%	94%	0.2%	0.01%	0%	0%
Supervisory/Officer	0%	72.5%	16.3%	6.4%	4.7%	0%
Clerical	0%	0.05%	13.6%	33.7%	52.6%	0%

Table 4.11b Preferred Level of Education by Job Level - Securities and Asset Management Sector

Job Level	Preferred Education Level					
	Postgraduate Degree	First Degree	Sub-degree	Diploma/Certificate	Secondary 4 to 7	Secondary 3 or below
Managerial	6.3%	91.3%	2.4%	0%	0%	0%
Supervisory/Officer	0%	49.8%	34.2%	15.2%	0.8%	0%
Clerical	0%	0.2%	19%	18.2%	62.7%	0%

Table 4.11c Preferred Level of Education by Job Level - Other Financial Sectors

Job Level	Preferred Education Level					
	Postgraduate Degree	First Degree	Sub-degree	Diploma/Certificate	Secondary 4 to 7	Secondary 3 or below
Managerial	6.1%	90.2%	3.7%	0%	0%	0%
Supervisory/Officer	0%	40.7%	37.3%	19.7%	2.3%	0%
Clerical	0%	1%	4.3%	39.6%	54.8%	0.3%

Table 4.11d Preferred Level of Education by Job Level - Overall

Job Level	Preferred Education Level					
	Postgraduate Degree	First Degree	Sub-degree	Diploma/Certificate	Secondary 4 to 7	Secondary 3 or below
Managerial	6%	92.2%	1.8%	0.01%	0%	0%
Supervisory/Officer	0%	58%	26.6%	12.3%	3.1%	0%
Clerical	0%	0.4%	11.6%	32.2%	55.6%	0.1%

Preferred Years of Experience

4.23 For the banking sector, respondents generally preferred their staff at the managerial level to possess more than 10 years of experience. The preferred years of experience for employees at the supervisory/officer level was 2 to less than 5 years while that for employees at clerical level was 1 to 2 years. For both the securities and asset management sector and the other financial sectors, managers were preferred to possess more than 5 years of experience, while employees at the supervisory/officer level were preferred to have 2 to less than 5 years of experience and employees at the clerical level were preferred to have 1 to less than 2 years of experience. The distribution is shown in Tables 4.12a, 4.12b and 4.12c.

Table 4.12a Preferred Years of Experience by Job Level - Banking Sector

Job Level	Preferred Years of Experience				
	Below 1 year	1-2 years	Over 2 years - 5 years	Over 5 years - 10 years	Over 10 years
Managerial	0%	0.02%	1.6%	33.7%	64.6%
Supervisory/Officer	3.3%	30.3%	39%	27.1%	0.2%
Clerical	24.3%	42.9%	32.3%	0.4%	0.01%

Table 4.12b Preferred Years of Experience by Job Level - Securities and Asset Management Sector

Job Level	Preferred Years of Experience				
	Below 1 year	1-2 years	Over 2 years - 5 years	Over 5 years - 10 years	Over 10 years
Managerial	0%	0%	5.7%	47%	47.3%
Supervisory/Officer	0%	5.3%	76.6%	17.8%	0.2%
Clerical	1.4%	83.7%	15%	0%	0%

Table 4.12c Preferred Years of Experience by Job Level - Other Financial Sectors

Job Level	Preferred Years of Experience				
	Below 1 year	1-2 years	Over 2 years - 5 years	Over 5 years - 10 years	Over 10 years
Managerial	0%	0.1%	12.8%	50.1%	37%
Supervisory/Officer	0%	12.9%	65.2%	20.9%	1%
Clerical	12.4%	74.6%	12.7%	0.3%	0.1%

Staff Left and Recruited in the Past 12 Months

Staff Left

4.24 A total of 14 852 employees left or a turnover rate of 8.7% was recorded in the past 12 months. Among various job levels, the supervisory/officer level recorded the highest number of employees left (6 884) in the past 12 months whereas clerical staff registered the highest turnover rate (10.2%)

Table 4.13 Staff Left in the Past 12 Months and Turnover Rate by Job Level

Job Level	Number of Staff Left	Turnover Rate*
Managerial	3 273	6.5%
Supervisory/Officer	6 884	9.3%
Clerical	4 695	10.2%
Total (excluding other supporting staff)	14 852	8.7%

Note: * Turnover rate = No. of employees left in the past 12 months / No. of Posts at that particular job level (No. of employees + No. of vacancies)

Staff Recruited

4.25 Of the 14 366 new recruits in the past 12 months, most of them were engaged at the supervisory/officer level (6 603 or 46%). Among various job levels, most of the new recruits (65.8% - 75%) came from another bank/finance company.

Table 4.14 Staff Recruited in the Past 12 Months by Job Level

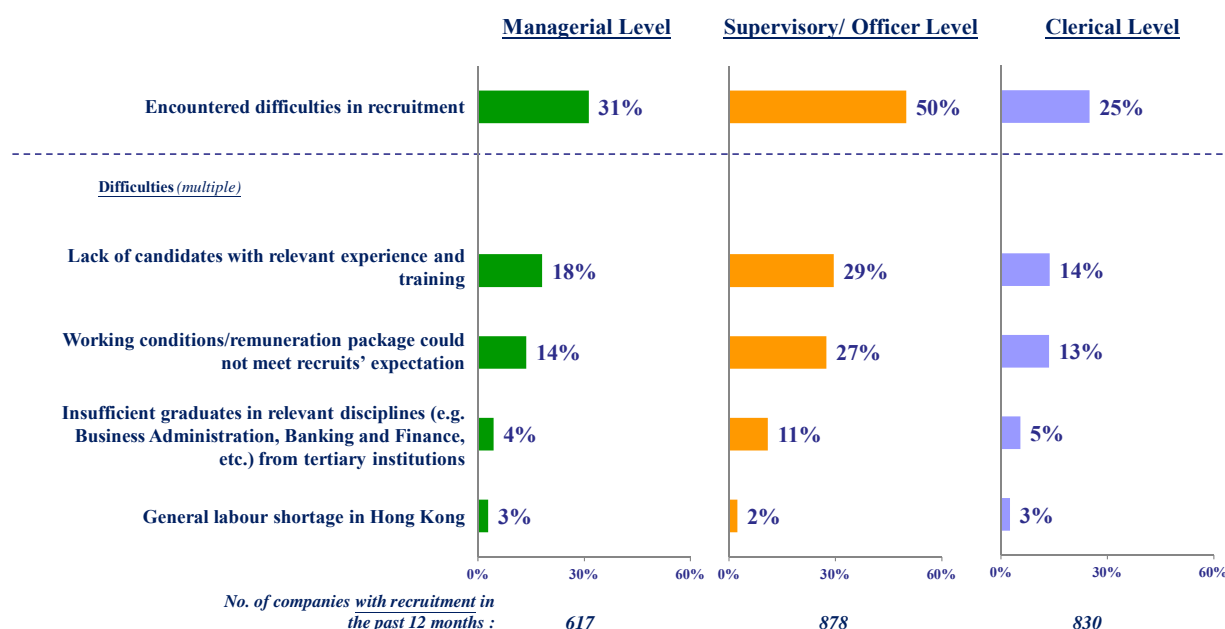
Job Level	From Another Bank/Finance Company	From Fresh Graduates of Banking / Finance Discipline	From an Insurance Related Company, an Information Technology Position/ a Legal/ Compliance Position from Another Company	Total Number of New Recruits
Managerial	2 377 (75%)	6 (0.2%)	73 (2.3%)	3 169
Supervisory/ Officer	4 598 (69.6%)	320 (4.8%)	244 (3.7%)	6 603
Clerical	3 023 (65.8%)	391 (8.5%)	138 (3%)	4 594
Overall (excluding other supporting staff)	9 998 (69.6%)	717 (5%)	455 (3.2%)	14 366

Note: Figures in () brackets indicate the percentage of the total number of new recruits at the job level. Figures do not add up to the total number of new recruits. Remaining recruits may have come from other sectors or their status was not confirmed.

Recruitment Difficulties

4.26 A small number of companies engaged in recruitment exercises in the past 12 months. Among those companies engaged in recruitment exercises, 50% reported that they had encountered difficulties in recruiting employees at supervisory/officer level. Major difficulties encountered were “candidates lacked the relevant experience and training” and “working conditions/remuneration package could not meet recruits’ expectation”. In this respect, employers might consider improving the working conditions/remuneration package for supervisors/officers so as to retain staff members or attract new entrants to the industry. Relatively fewer companies reported that they had encountered difficulties in recruiting employees at managerial level (31%) and staff at clerical level (25%). Details are shown in Figure 4.9.

Figure 4.9 Difficulties Encountered in Recruitment in the Past 12 Months



Note: Percentages of difficulties in recruitment are calculated on the basis of companies having recruitment at a particular job level. Respondents are allowed to select more than one difficulty.

Operations in Mainland China

4.27 At the time of survey, only 5.8% of companies had operations in Mainland China. Among those companies, employers might arrange their staff to station in and/ or travel to Mainland China for business operations. For those companies with staff travelling to Mainland China, 42.2% arranged their managers and 28.3% arranged supervisors/officers to do so. In addition, 12.1% of those companies with staff stationed in Mainland China (i.e. stayed for over 50% of the working time) would arrange managers to station. Details are shown in Figure 4.10 and Table 4.15.

Figure 4.10 Operations in Mainland China

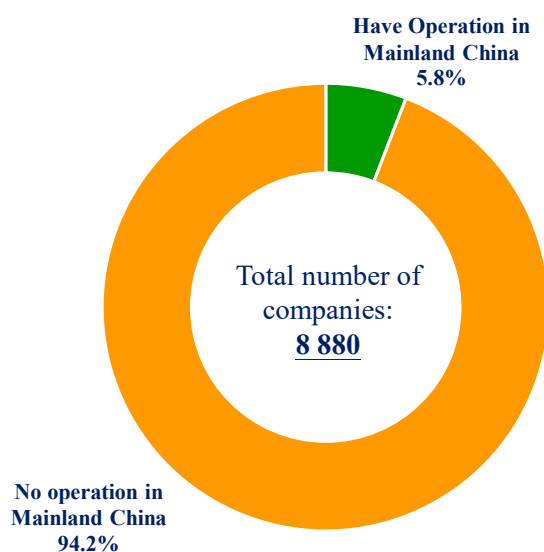


Table 4.15 Employees Stationed in or Travelling to Mainland China

Job Level	Stationed [#] in Mainland China	Travelling to Mainland China	No. of Companies Having Operations in Mainland China and with Such Level of Staff
Managerial	12.1%	42.2%	445
Supervisory/Officer	3.3%	28.3%	421
Clerical	3.3%	20.8%	331

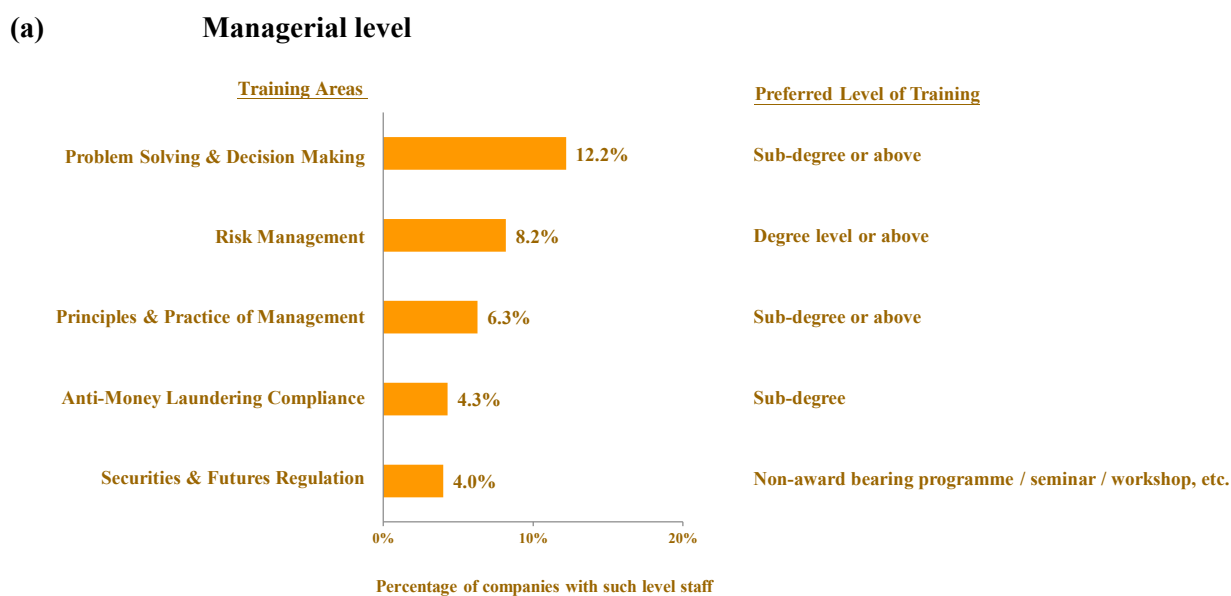
*Note: As a percentage of total number of companies having operations in Mainland China and with such level of staff
[#] Employees who stayed in Mainland China for 50% or above of the working time are classified under "Stationed in Mainland China".*

Major Training Needs

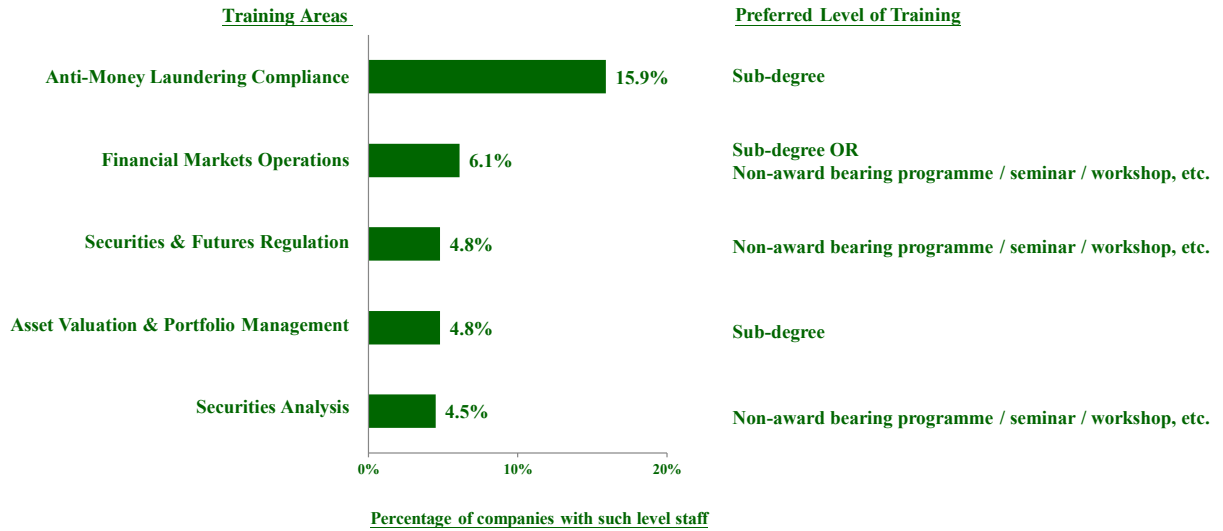
4.28 Employers were asked to give ideas on the training areas and level of training required to deal with the emerging trend and development of the banking and finance industry. Most of the employees at managerial level would focus on training related to management knowledge (concentrated on award-bearing programmes at sub-degree or above levels). On the other hand, training for employees at supervisory/officer level would concentrate on upgrading job-related knowledge (mainly award-bearing programmes at sub-degree level and non-award bearing programmes/ seminars/ workshops) while that for clerical staff were mostly related to generic/ technological skills (majority on non-award bearing programmes/ seminars / workshops).

4.29 The top five areas and levels of training required for employees by job level are shown in Figures 4.11 (a) to (c).

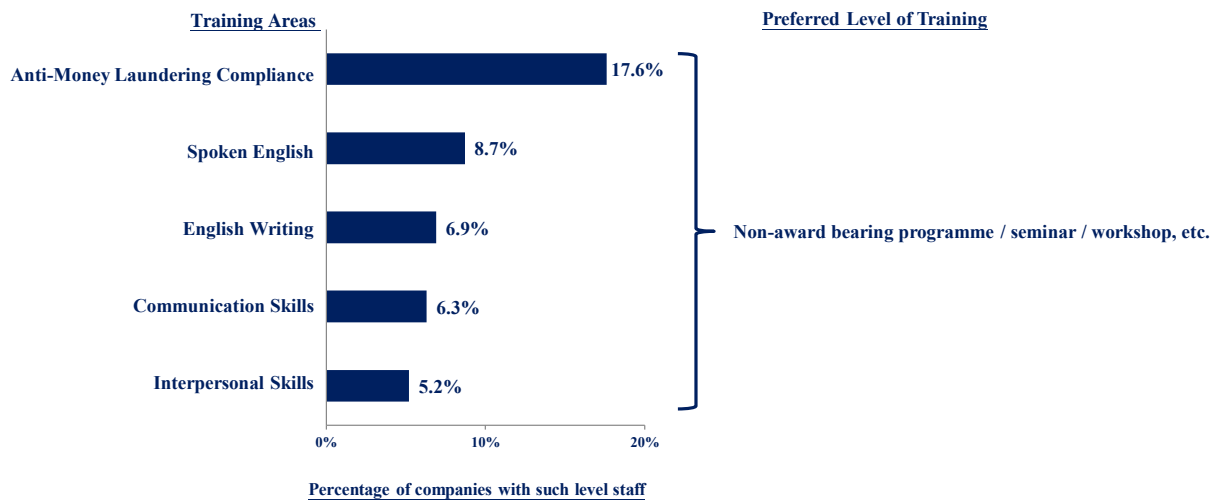
Figure 4.11 Top 5 Training Required for Employees



(b) Supervisory / officer level



(c) Clerical level

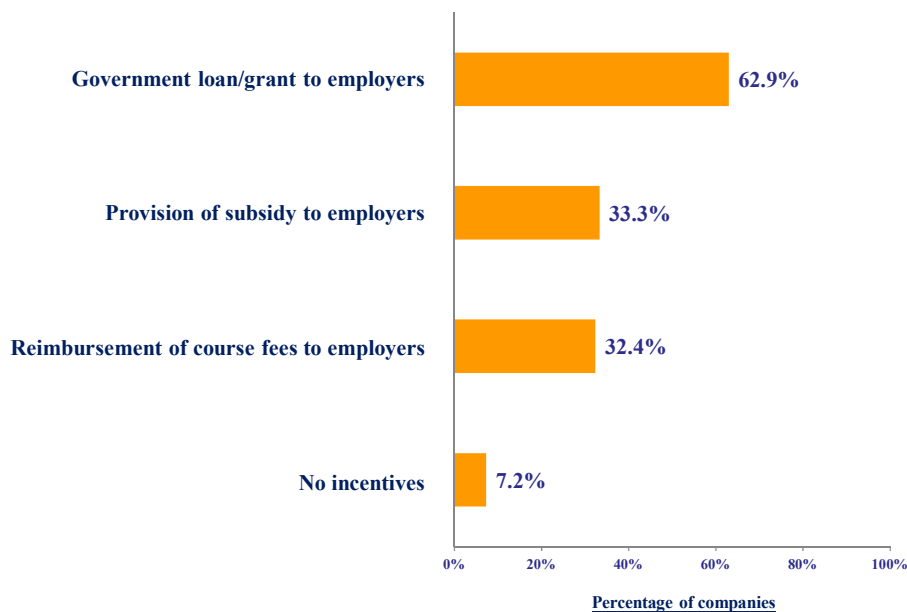


Note: Respondents may choose up to five options for each job level.

Incentives to Encourage Employers to Provide Training to Employees

4.30 In the survey, employers were requested to suggest means to encourage establishments to provide training to their employees. In general, “government loan/grant to employers” (62.9%), “provision of subsidy to employers” (33.3%), and “reimbursement of course fees to employers” (32.4%) were commonly considered by employers to be effective incentives to provide training to their employees. The distribution is shown in Figure 4.12.

Figure 4.12 Incentives to Encourage Employers to Provide Training to Employees



Note: Respondents may choose one or more options.

Statistical Tables

4.31 Detailed manpower statistics of the banking and finance industry are tabulated in *Appendix 9*.

5. Manpower Analysis

Manpower Changes between 2017 and 2021

A. Overview of the Banking and Finance Industry

Changes in the Number of Establishments

5.1 As of 2 January 2021 (i.e. the reference date of the survey), there were 12 172 establishments in the banking and finance industry, representing a notable increase of 3 650 when compared with 8 522 establishments in 2017. The growth was mainly attributable to the increase in the number of establishments in the following branches, namely “financial institutions and financial services”, “asset management”, “finance leasing, personal loan, mortgage, instalment credit and other credit granting” and “investment and holding companies”.

Changes in the Number of Employees

5.2 The overall manpower of the banking and finance industry showed a noticeable increase (+14 399, +9%) from 2017 to 2021. The manpower increase was recorded in all sectors. The increase was mainly contributed by the growth in other financial sectors (+6 575, +19.4%) and the securities and asset management sector (+4 406, +17.4%) while slight increment was found in the banking sector (+3 418, +3.4%). When analysing the findings by job level, the manpower increase was recorded at managerial level (+2 011, +4.2%), supervisory/officer level (+7 768, +11.9%) and clerical level (+4 398, +10.7%). Details are shown in Figures 5.1a and 5.1b.

Figure 5.1a Changes in the Number of Employees over 2017 by Sector

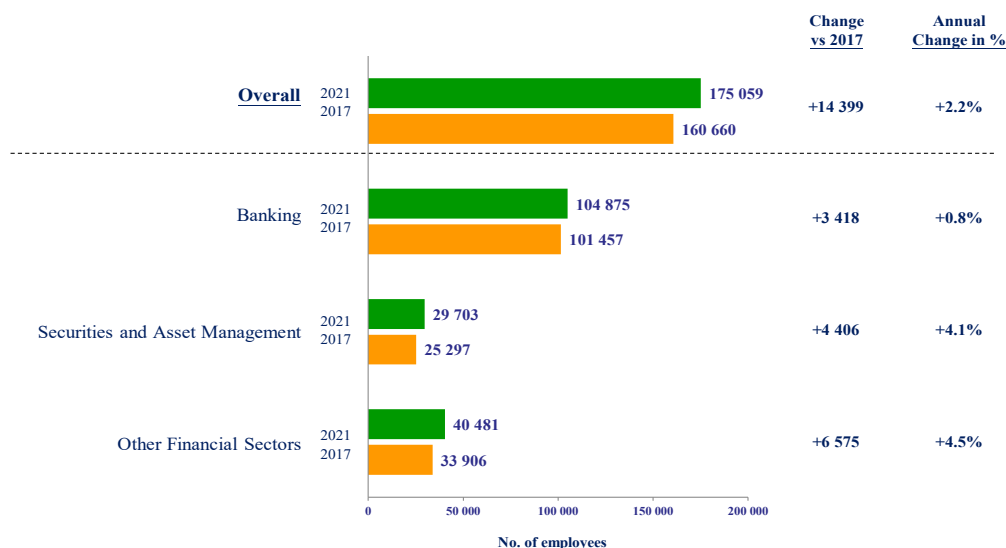
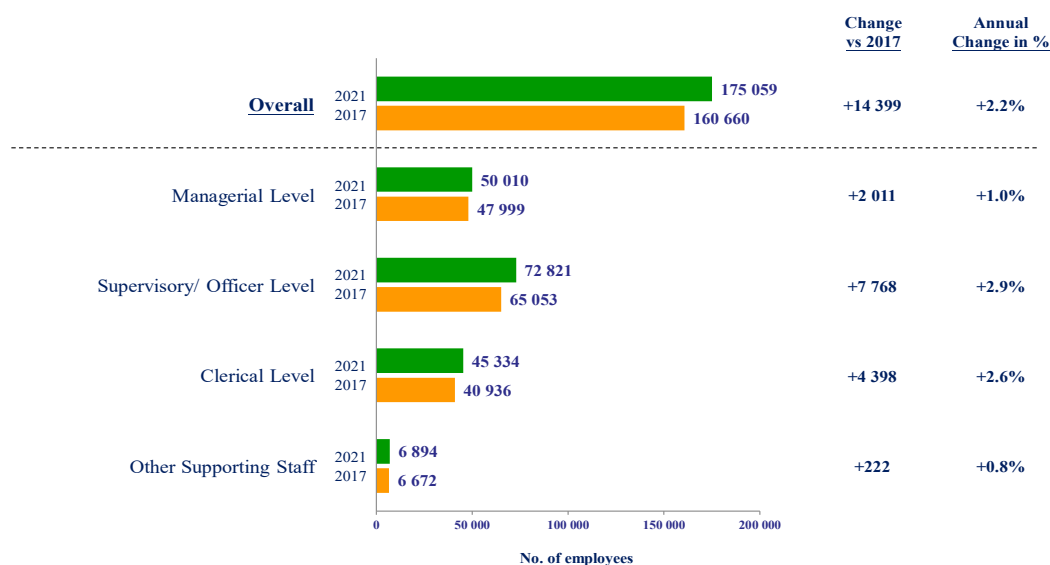


Figure 5.1b Changes in the Number of Employees over 2017 by Job Level



Changes in the Number of Vacancies

5.3 The overall number of vacancies and the vacancy rate of the banking and finance industry showed a decrease (-87) from 2017 to 2021. While a reduction in vacancies was reported in other financial sectors (-211) and the securities and asset management sector (-189), an increase was recorded in the banking sector (+313). When analysing the findings by job level, a drop in vacancies was showed at the managerial level (-316) while an increase was recorded at supervisory/officer level (+117) and other supporting staff (+107). Details are shown in Tables 5.1a and 5.1b.

Table 5.1a Change in the Number of Vacancies over 2017 by Sector

Sector	No. of Vacancies		
	2017	2021	Difference
Banking	1 985	2 298	+313
Securities and Asset Management	415	226	-189
Other Financial Sectors	535	324	-211
Overall	2 935 [1.8%]	2 848 [1.6%]	-87

Note: Figures in [] brackets indicate the vacancy rate = No. of vacancies/ No. of Posts (No. of employees + No. of vacancies)

Table 5.1b Change in the Number of Vacancies over 2017 by Job Level

Level	No. of Vacancies		
	2017	2021	Difference
Managerial	905	589	-316
Supervisory/ Officer	1 404	1 521	+117
Clerical	609	614	+5
Other Supporting Staff	17	124	+107
Overall	2 935 [1.8%]	2 848 [1.6%]	-87

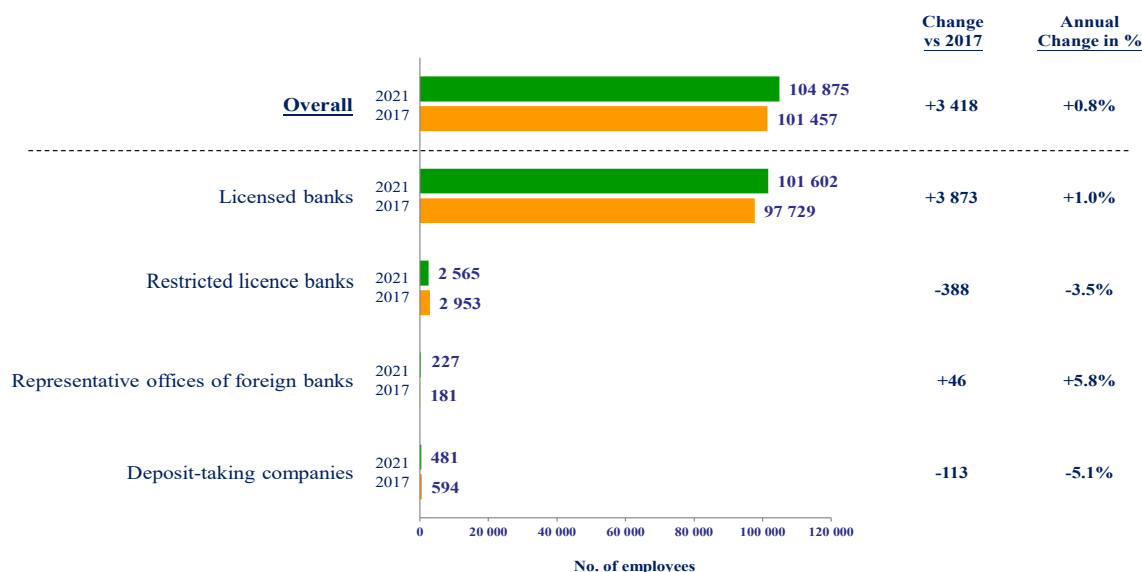
Note: Figures in [] brackets indicate the vacancy rate = No. of vacancies/ No. of Posts (No. of employees + No. of vacancies)

B. Banking Sector

Changes in the Number of Employees

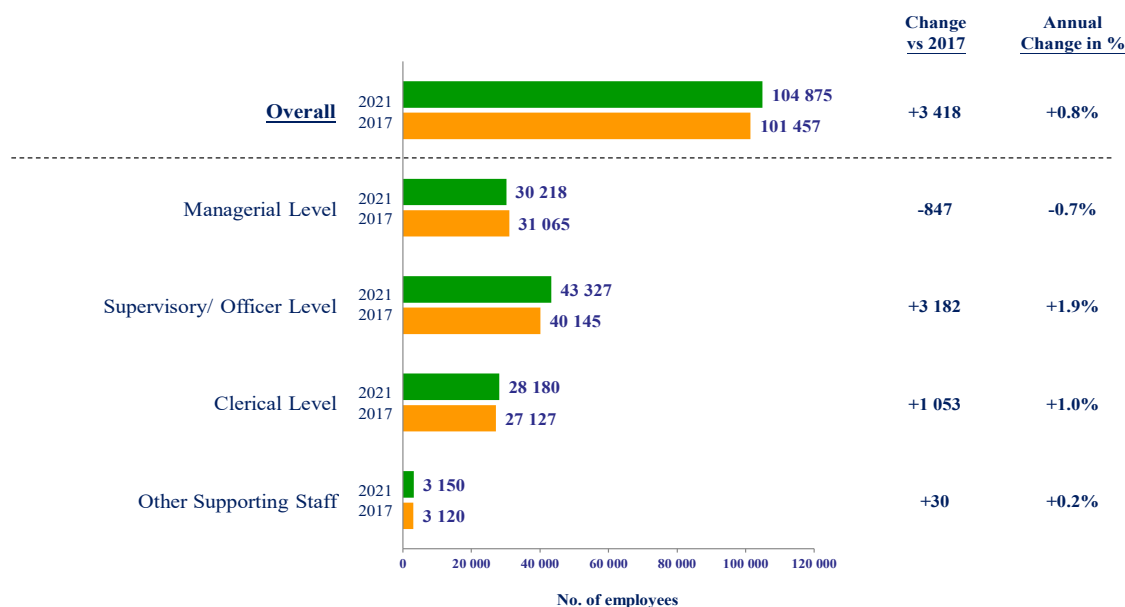
5.4 The manpower of the banking sector observed an increase from 101 457 in 2017 to 104 875 in 2021 (+3 418, +3.4%). The increase was mainly attributed to the growth recorded in the branch of licensed banks (+3 873, +4%) as shown in Figure 5.2a.

Figure 5.2a Changes in the Number of Employees over 2017 by Branch



5.5 Analysed by job level, an increase in manpower was recorded at supervisory/officer level (+3 182, +7.9%) and clerical level (+1 053, +3.9%) but a manpower reduction was observed at the managerial level (-847, -2.7%) as shown in Figure 5.2b.

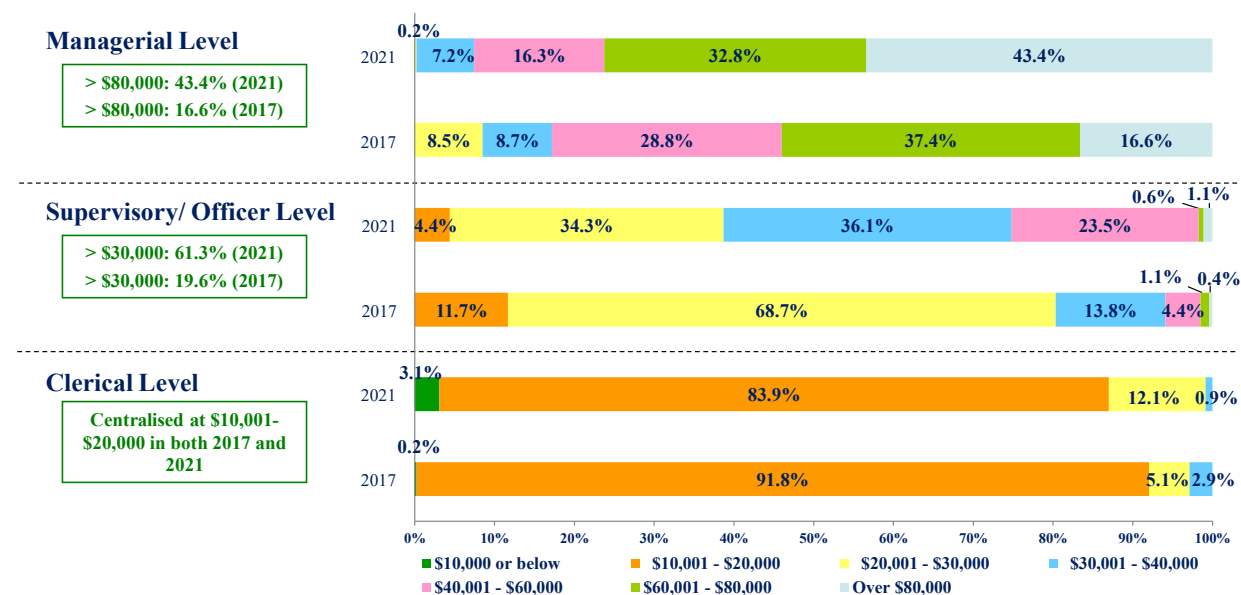
Figure 5.2b Changes in the Number of Employees over 2017 by Job Level



Changes in Average Monthly Income

5.6 In comparison to the average monthly income in 2017, the percentage of employees at managerial level who had an average monthly income of more than \$80,000 was increased from 16.6% to 43.4%. The percentage of employees at supervisory/officer level with an average monthly income of more than \$30,000 was increased from 19.6% to 61.3%. On the other hand, the average monthly income of employees at clerical level was centralised to the range of \$10,000-\$20,000 in 2017 and 2021. Details are shown in Figure 5.3.

Figure 5.3 Average Monthly Income of Full-time Employees by Job Level

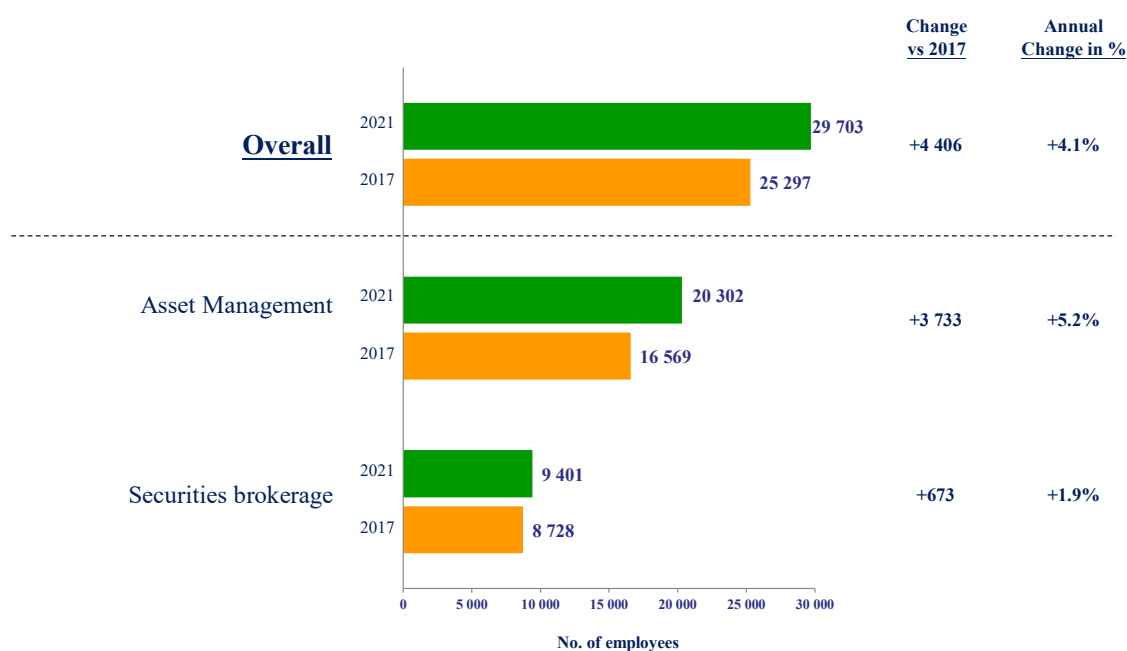


C. Securities and Asset Management Sector

Changes in the Number of Employees

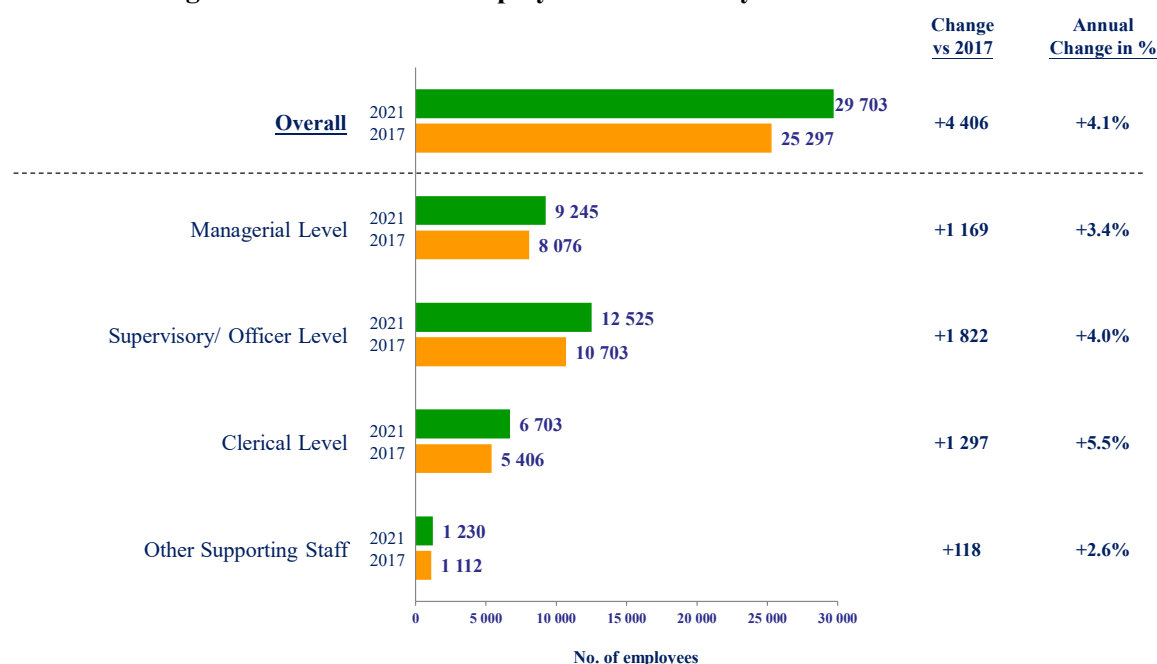
5.7 The manpower of the securities and asset management sector exhibited a growth (+4 406, +17.4%) from 2017 to 2021. An increase in manpower was recorded in both branches, namely asset management (+3 733, +22.5%) and securities brokerage (+673, +7.7%) as shown in Figure 5.4a.

Figure 5.4a Changes in the Number of Employees over 2017 by Branch



5.8 Analysed by job level, an increase in manpower was observed at supervisory/officer level (+1 822, +17%), managerial level (+1 169, +14.5%) and clerical level (+1 297, +24%) as shown in Figure 5.4b.

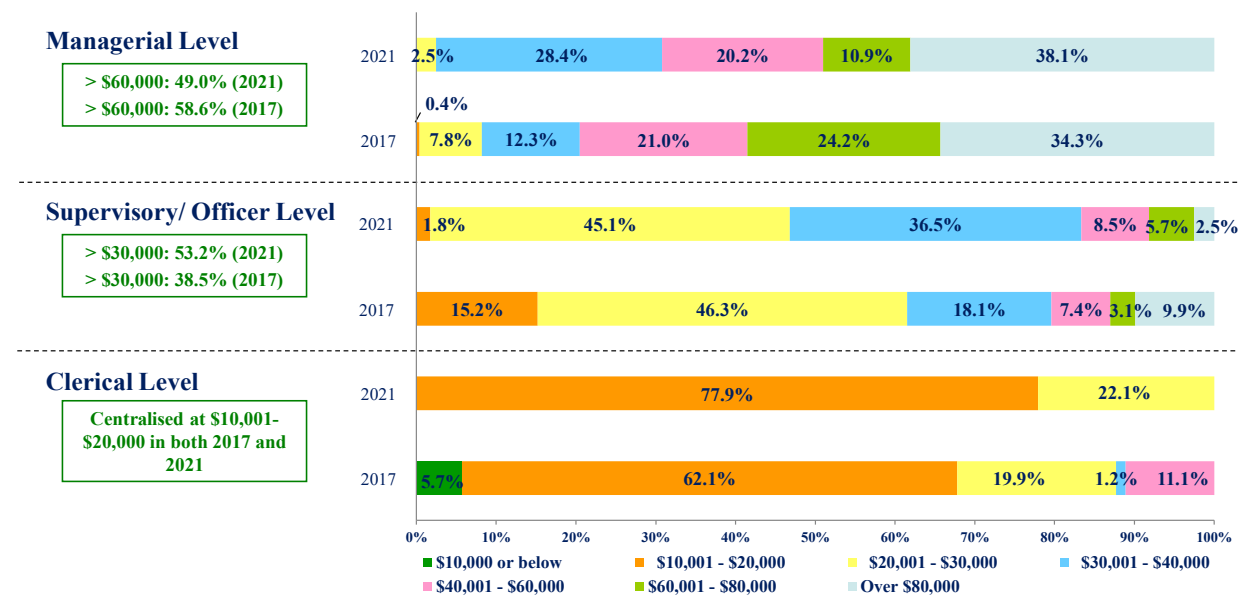
Figure 5.4b Changes in the Number of Employees over 2017 by Job Level



Changes in Average Monthly Income

5.9 The percentage of employees at managerial level who had an average monthly income of more than \$60,000 was slightly decreased from 58.6% to 49.0% when compared with that of 2017. The percentage of employees at supervisory/officer level who had an average monthly income of more than \$30,000 was increased from 38.5% to 53.2%. On the other hand, the average monthly income of employees at clerical level was also centralised to the range of \$10,000-\$20,000 in 2017 and 2021. Details are shown in Figure 5.5.

Figure 5.5 Average Monthly Income of Full-time Employees by Job Level

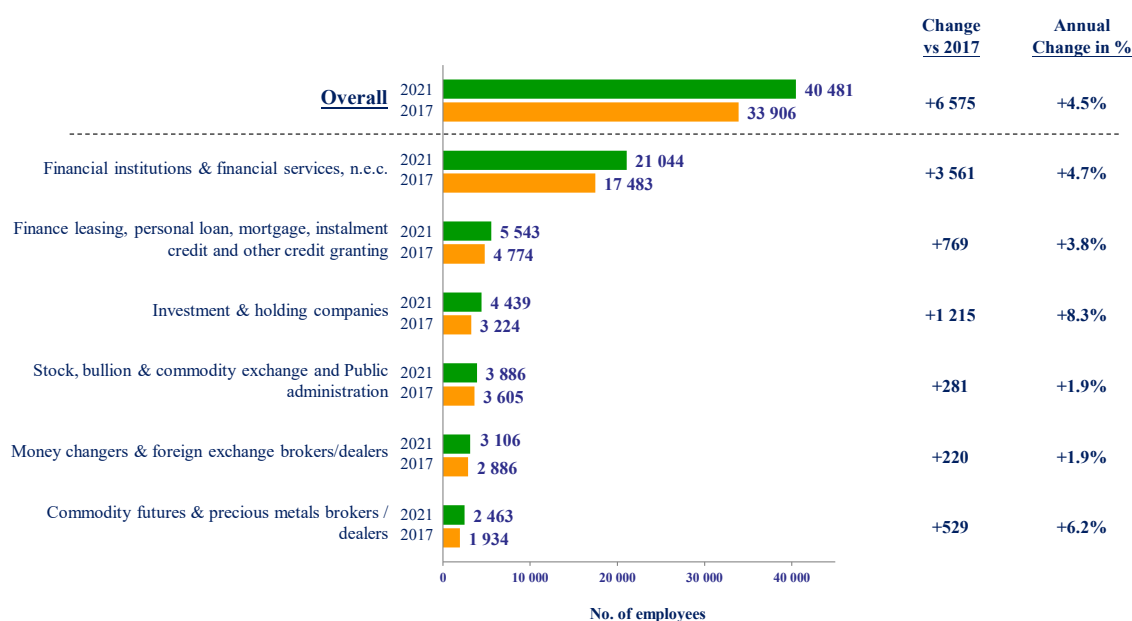


D. Other Financial Sectors

Changes in the Number of Employees

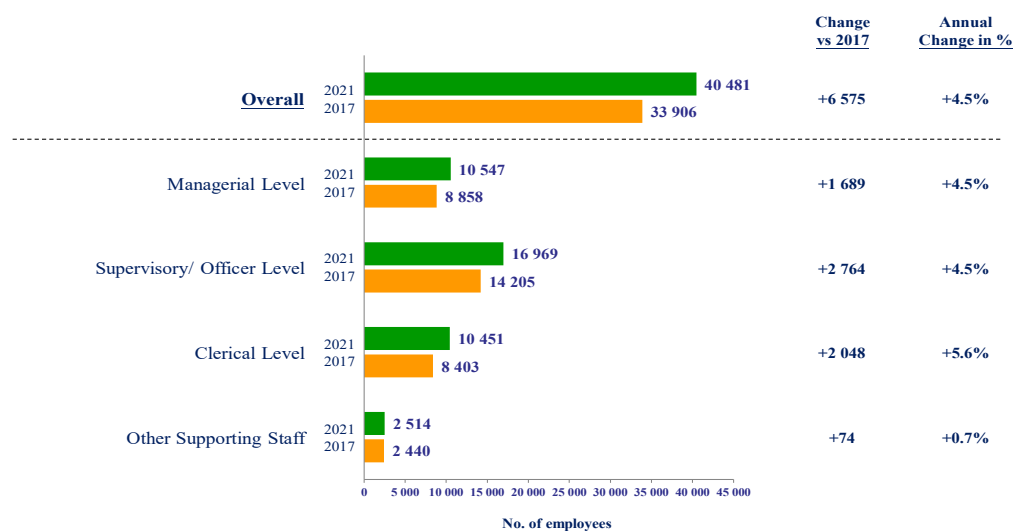
5.10 The manpower of other financial sectors recorded a growth (+6 575, +19.4%) from 2017 to 2021. The growth was mainly attributed to the increase in manpower in the branch of financial institutions and financial services (+3 561, +20.4%) and investment and holding companies (+1 215, +37.7%) as shown in Figure 5.6a.

Figure 5.6a Changes in the Number of Employees over 2017 by Branch



5.11 Analysed by job level, an increase in manpower was mainly recorded at supervisory/officer level (+2 764, +19.5%), clerical level (+2 048, +24.4%), and managerial level (+1 689, +19.1%) as shown in Figure 5.6b.

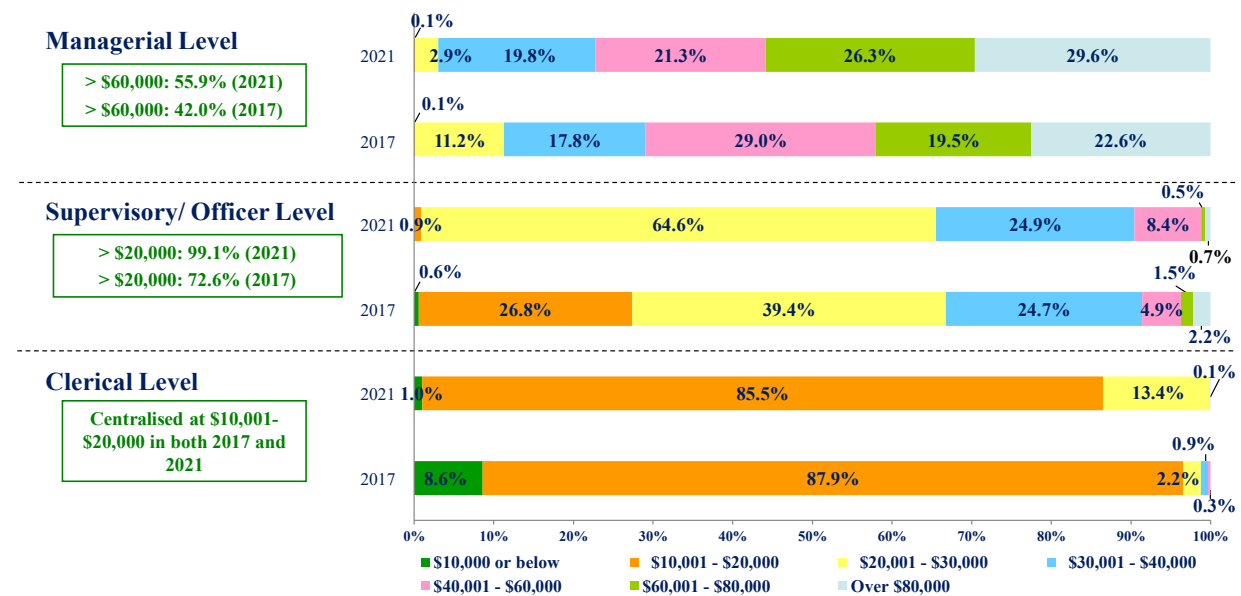
Figure 5.6b Changes in the Number of Employees over 2017 by Job Level



Changes in Average Monthly Income

5.12 The percentage of employees at the managerial level who had an average monthly income of more than \$60,000 was increased from 42% to 55.9% when compared with the findings in the 2017 Survey. More supervisors/officers had an average monthly income of more than \$20,000, an increase from 72.6% to 99.1%. Similar to the other two sectors, the average monthly income of employees at clerical level was centralised to the range of \$10,000-\$20,000 in 2017 and 2021. Details are shown in Figure 5.7.

Figure 5.7 Average Monthly Income of Full-time Employees by Job Level



Business Outlook

5.13 The 2021 Manpower Survey Report was compiled with the aim of furnishing users with information on the manpower situation and training needs of personnel in the banking and finance industry. Readers of this report are advised to take note that after the fieldwork of the survey with the reference date on 2 January 2021, changes in the external environment like the Qianhai Plan, disbursement of electronic consumption vouchers, consecutive months of decline in unemployment rate, expectation for the reopening of boundary crossing, the Northern Metropolis Development Strategy, etc. might have different effects on the projected manpower supply and demand situation in the banking and finance industry. Users are advised to be cautious when quoting the survey findings as reference materials.

A Resilient Financial Centre

5.14 Although the global financial market is very volatile, Hong Kong is one of the most robust international financial centres and is ranked 4th in the Global Financial Centres Index⁸, rises one place when compared with the previous year. This is not easy to achieve after taking into account the challenges that Hong Kong had to tackle in 2019 and 2020, as well as tight China-US tensions. In fact, the International Monetary Fund (IMF) has reaffirmed the status of Hong Kong in the recent Financial Stability Assessment Report, published following a comprehensive assessment conducted by the IMF on Hong Kong's financial system under its Financial Sector Assessment Programme⁹. The IMF commends in the report that Hong Kong has a resilient financial system, sound macroeconomic and prudential policies, and robust regulatory and supervisory frameworks. In fact, the banking system of Hong Kong holds assets equivalent to around 9.5 times its gross domestic product (GDP). The city is also an asset and wealth management centre with assets under management amounting to 10 times its GDP in 2019. Its stock market has a market capitalisation of around HKD47.5 trillion and was ranked 3rd and 5th largest in Asia and in the world respectively in terms of market capitalisation by end-2020. As an active market for initial public offerings, Hong Kong raised about HKD400 billion in 2020, soared by 26% when compared with that of 2019.

⁸ Z/Yen Group and China Development Institute, “*The Global Financial Centres Index (GFCI) 29 Report*”, <https://www.longfinance.net/programmes/financial-centre-futures/global-financial-centres-index/gfci-29-explore-data/gfci-29-rank/>

⁹ International Monetary Fund, “*IMF Executive Board Concludes Financial System Stability Assessment with Hong Kong SAR*”, *Press Release No. 21/163*, <https://www.imf.org/en/News/Articles/2021/06/08/pr21163-hong-kong-sar-imf-executive-board-concludes-financial-system-stability-assessment>

Table 5.2 Market Performance in the Equity Market

Category	Total Market Capitalisation (HKD billion)	
	2019	2020
Main Board	\$ 38 058	\$ 47 392
Growth Enterprise Market	\$ 107	\$ 131
Total	\$ 38 165	\$ 47 523

Source: Hong Kong Exchanges and Clearing

The Post-pandemic Situation

5.15 Industries like imports & exports, retail sales, and tourism are badly hit by the pandemic. The banking and finance industry, particularly the banking sector, plays a pivotal role and serves as conduits of the economy. Therefore, the banking sector will suffer when other industries do not perform well. In fact, according to a recent report released by an international accounting firm¹⁰, the banking sector saw the aggregate profit before tax and revenue decline by 28% and 11% in 2020 respectively. Although the city enjoyed a growth of 7.9% in the first three months of 2021 after bearing its worst contraction on record last year, people are still cautious on the outlook while paying close attention to how quickly Hong Kong, the Mainland, and the rest of the world can restore their momentum, particularly how fast the border of Hong Kong can open to welcome visitors from the Mainland.

The Road to FinTech

5.16 Financial institutions have been employing technologies to automate operations. The adoption is accelerated by the pandemic. However, the applications of FinTech are obviously much more than simply automation. While institutions are paying close attention to automate back office operations, some other players in the market are committed to staying ahead of the competition by adjusting business models for front office operations, through the edge brought forth by FinTech. For a full digital transformation, customers should be the centre of the focus. In addition to automating back office operations, the general public may look for enhanced customer experience. With the proper adoption of FinTech, financial institutions will be able to enrich customer experience while deepening trust and customer loyalty. In fact, the authorisation of virtual banks in Hong Kong is instrumental in promoting FinTech. The rise of virtual banks has revolutionised the banking and finance industry and it also helps promote the adoption of digital services across the board. Following the announcement of “FinTech 2025” strategy

¹⁰ KPMG, “*Hong Kong Banking Report 2021*”,
<https://assets.kpmg/content/dam/kpmg/cn/pdf/en/2021/06/hong-kong-banking-report-2021.pdf>

by the Hong Kong Monetary Authority in June 2021, the “All banks go FinTech” initiative aims to strengthen the all-round adoption of FinTech by banks in Hong Kong and encourage those institutions to fully digitalise operations from front-end to back-end.

Compliance and RegTech

5.17 In fact, more benefits can be derived from the employment of technologies. People are now talking about virtual assets and decentralised finance (DeFi). In this connection, the regulatory framework will catch up with these technological developments. Previously, the Hong Kong Monetary Authority issued a white paper entitled “Transforming Risk Management and Compliance: Harnessing the Power of Regtech”¹¹. Regtech is the management of regulatory processes within the banking and finance industry through technology. It promotes Regtech adoption in Hong Kong and has laid the foundations of supporting the development of the RegTech market by the Hong Kong Government. The benefits brought forth by RegTech are multifaceted. It helps reduce costs, improve risk management, increase efficiency for operators, enhance supervision by regulators, and most important of all, strengthen the position of Hong Kong as an international financial centre and its edge in the competition arena.

Green and Sustainable Finance

5.18 A recent report¹² released by the United Nations in August 2021 warned the world that the earth might experience intense changes if global warming could not be properly addressed. For Hong Kong, this means it will be affected by more severe and destructive tropical typhoons and rising sea levels can make flooding worse. Indeed, climate change is one of the major risks threatening the globe. The banking and finance industry has an important role to play in managing risks associated with climate change. Green and sustainable finance aims at moving funds towards sustainable development and managing related risks while expecting a decent rate of return and greater accountability. According to Climate Bonds Initiative¹³, the global green bond market reached a record high of about US\$290 billion in 2020 and it is expected that the figure will continue to grow in 2021. In Hong Kong, the amount was US\$2.09 billion in 2020 and over one-third of the proceeds went to low-carbon buildings and the remaining portion was allocated to transport, waste, energy, and water, representing a diverse range of proceeds allocation.

¹¹ Hong Kong Monetary Authority, “Transforming Risk Management and Compliance: Harnessing the Power of Regtech”, <https://www.hkma.gov.hk/media/eng/doc/key-information/press-release/2020/20201102e3a1.pdf>

¹² United Nations, International Panel on Climate Change, “AR6 Climate Change 2021: The Physical Science Basis”, <https://www.ipcc.ch/report/ar6/wg1/>

¹³ Climate Bonds Initiative, “Sustainable Debt Global State of Market 2020”, https://www.climatebonds.net/files/reports/cbi_sd_sotm_2020_04d.pdf

The National 14th Five-Year Plan and Greater Bay Area

5.19 In the Outline Development Plan for the Guangdong-Hong Kong-Macao Greater Bay Area (GBA) announced in 2019, the Central Government supports the consolidation and enhancement of Hong Kong's status as a major financial centre, a global offshore RMB hub, an international asset management centre as well as a risk management centre. By promoting cross-boundary cooperation among financial institutions in the region, it will not only facilitate two-way capital flows, it will also generate more business opportunities for banking and finance industry as well as offer more options for practitioners in the GBA. With prior experience gained from Stock Connect and Bond Connect, Wealth Management Connect could mean the next huge driving force for fee-based incomes for financial institutions having the competitive edge to grasp the reward.

5.20 The National 14th Five-Year Plan continues to support Hong Kong to enhance its status as an international financial, transportation and trade centre, strengthen its status as a global offshore Renminbi business hub, an international asset management centre, and a risk management centre. By increasing the area of the Qianhai Shenzhen-Hong Kong Modern Service Industry Cooperation Zone under the Plan for Comprehensive Deepening Reform and Opening Up of the Qianhai Shenzhen-Hong Kong Modern Service Industry Zone (Qianhai Plan), it aims at strengthening the innovative development of modern service industries and the building of a system of modern services that is compatible with international and Hong Kong standards.

Talent Development

5.21 The business outlook mentioned in previous paragraphs, including FinTech, RegTech, green finance, and cross-border businesses, calls for additional competencies and a new mindset from the workforce. In order to stay ahead of the competition, financial institutions have to revisit the competencies of their workforce to check if there are any big skill gaps so that resources have to be allocated to narrow those gaps. For example, with the increasing adoption of FinTech, financial institutions have to check if their employees are able to apply skills related to artificial intelligence, data analytics, blockchain, cybersecurity, etc. For cross-border businesses as another example, practitioners should be knowledgeable about legal and policy differences under the two jurisdictions. In fact, customer preferences may also be different across different regions. Last but not least, soft skills are of paramount importance and cannot be neglected. Creativity, agility, adaptability, and cross-border networking skills are as important as those emerging skills like technological competencies.

Manpower Projection and Annual Additional Manpower Requirements

Manpower Projection

5.22 By making reference to relevant economic indicators which reflect important changes in the local economy, demography and labour market, the manpower trend for 2022-2025 is shown in Table 5.3 below. Further details of the manpower projection methodology are shown in **Appendix 8**.

Table 5.3 Manpower Trend for 2022-2025

Year	Manpower Demand
2021	170 889
2022	173 159 (+1.33%)
2023	175 002 (+1.06%)
2024	176 596 (+0.91%)
2025	177 971 (+0.78%)

Note: Percentages in brackets refer to the percentage of annual change of manpower over the preceding year.

Annual Additional Manpower Requirements

5.23 By taking into consideration (i) projected manpower trend and (ii) wastage rate of the industry (i.e. percentage of employees leaving the industry permanently on an annual basis), the estimated additional annual requirements from 2022 to 2025 is shown in Table 5.4 below.

Table 5.4 Estimated Annual Additional Manpower Requirements from 2022 to 2025

Job Level	Wastage rate of the industry	Additional Annual Manpower Requirements		
		Manpower Trend (a)	Industry Leavers (b)	Total (a) + (b)
Managerial	1.8%	524	915	1 439
Supervisory/ Officer	3.1%	770	2 333	3 103
Clerical	3.6%	476	1 707	2 183

Manpower Supply and Demand

Demand for Banking and Finance Personnel

5.24 In accordance with the estimated annual additional manpower requirements from 2022 - 2025 listed in Table 5.4, the industry needs additional employees to take up 1 439 managerial positions, 3 103 supervisory/officer positions and 2 183 clerical positions. Regarding the analysis of preferred education level of employees by job level as shown in Table 4.11d in paragraph 4.22, the industry needs 3 136 (1 327 + 1 800 + 9) persons who possess a first degree to take up positions of the above three job levels. In addition, the industry needs to recruit 2 192 (27 + 1 208 + 957) persons who possess sub-degree/diploma/certificate qualifications to take up positions of the above three job levels.

Table 5.5 Preferred Education Level of the Estimated Annual Additional Manpower of the Banking and Finance Industry

Education Level	No. of Employees Required in the Banking and Finance Industry
First Degree	3 136
Sub-Degree/ Diploma/ Certificate	2 192
Total	5 328

Supply of Banking and Finance Personnel

5.25 Based on the information provided by UGC, VTC and course providers* running banking and finance related courses, the planned number of graduates in banking and finance and related disciplines is summed up in Table 5.6.

Table 5.6 Supply of Banking and Finance and Related Graduates

Education Level	Estimated Number of Graduates in 2021/2022 [^]	Estimated Number of Graduates in 2022/2023 [^]
First Degree	4 494	4 277
Sub-Degree/ Diploma/ Certificate	361 [#]	348 [#]

Note: * The Training Board wrote to course providers requesting for their estimated number of degree, sub-degree/ diploma/ certificate graduates in 2021/22 and 2022/23. Around 30% of the course providers replied. The estimated number of graduates reported by these course providers have been included in the figures as shown in Table 5.6. Users of the survey findings should note that the data collected might not be comprehensive.

[^] The estimated number of graduates with a degree, sub-degree/ diploma/ certificate qualification related to banking and finance and related disciplines.

[#] Readers should note that not all sub-degree/ diploma/ certificate graduates would enter the job market immediately after graduation. Quite a number of those graduates would opt for further study.

5.26 It is worthy to note that some local graduates of the banking and finance and related disciplines who did not join the banking and finance sector might work in other economic sectors in the community or pursue further studies. On the other hand, graduates from various disciplines are able to join the sector through on-the job training upon commencement of employment.

6. Recommendations

6.1 The Training Board examined the survey findings and considered that they generally reflect the manpower situation of the industry at the time of the survey. The Training Board also considered that the survey had covered the major workforce of the industry. Taking into account the business outlook and survey findings, the Training Board had the following recommendations.

Challenges and Opportunities Provoked by the Pandemic and China-US Tension

6.2 The widespread economic challenges for different industries caused by the global pandemic are expected to continue though there are government relief measures to ease the financial hard time for businesses. For the banking and finance industry, it is facing increased asset and credit risks. What is fortunate is that there are no signs of disruption to the capital and liquidity status of financial institutions. Nevertheless, it is the right time for financial institutions to review and strengthen their risk management initiatives. On the other hand, working from home policies are not uncommon, particularly for back office operations. Coupled with an intensifying willingness to adopt digital channels to receive services by the customers, the pandemic, which serves as a catalyst, calls for increasing the speed of digital transformation which in turn helps reduce operating costs and enhance customer experience.

6.3 Due to tight China-US tension, the fact that certain US-listed Mainland enterprises are expected to have secondary listings in Hong Kong provides those firms with a choice in case they are delisted in the US. The Mainland has also tightened the supervision of overseas-listed enterprises due to cybersecurity reviews so as to prevent the leaking of sensitive data to foreign countries. This may be beneficial to the Stock Exchange of Hong Kong and local financial institutions as those Mainland enterprises will require relevant banking and corporate finance services.

FinTech and RegTech Development

6.4 On the one hand, financial institutions should speed up the adoption of technologies to help automate business operations. On the other hand, market players should adopt FinTech and relevant technologies to better target different customer segments which results in enhanced customer experience. The use of big data, data analytics, and artificial intelligence, etc. will help match the interests of customers' demographics by offering, say, personalised promotions based on data driven insights or personalised information for customers that may help change buying habits. While operators are

relying on FinTech to better serve customers, regulatory framework is going to catch up with the advancement in technologies. DeFi and virtual assets are no longer buzzwords and their importance continues to grow. They may go mainstream sooner or later. Regulators have already taken a proactive approach towards regulating virtual assets exchanges and they may examine the necessity of regulating DeFi at a later stage. In this connection, financial institutions and their partnering FinTech companies should prepare for regulations in related areas. While FinTech is developing at a very fast pace, issues like data privacy and cybersecurity cannot be neglected. More attention should be paid to those concerns not only because of regulations, but also due to the fact that there is a growing awareness of protecting data by the public.

Complementing the National 14th Five-Year Plan and Promotion of Mutual Financial Markets Access in the GBA

6.5 As an international financial centre, Hong Kong should play a proactive role in the country's domestic circulation and facilitate the dual circulation, allowing domestic and overseas markets to reinforce each other. Besides, the GBA has a population of some 72 million and a per capita GDP of US\$23 000. Being a GBA city, Hong Kong should continue to take the lead to drive financial services for the region. Regulators and industry stakeholders should have close dialogues with relevant Mainland authorities to promote mutual financial market access in the GBA like the enhancement of the Stock Connect and Bond Connect. Financial institutions should also take good advantage of the Wealth Management Connect which could mean sources of new revenues to bolster income amid pressure from a long period of low-interest rate environment. A number of people are working and studying in the GBA while some may choose to retire there. As a result, there is a growing need for services related to financial planning for those people. Capitalising on the unique advantages of Hong Kong under the "one country, two systems" principle, Hong Kong should continue to enhance its role as the gateway between the Mainland and other countries and leverage the vast opportunities presented by the GBA.

Growing Importance of Green and Sustainable Finance

6.6 Although the pursuance of sustainability of the society is everyone's responsibility, the banking and finance industry undoubtedly has a pivotal role to play in directing funds and investment towards activities having lower carbon emissions with the overall aim to reach net zero by 2050. Public funds alone are unable to meet the exponential growth in the demand for sustainable investment. Actually, ecological civilisation is one of the top priorities in the Mainland. As a resilient financial centre, Hong Kong is well positioned to do more on green and sustainable finance. Market players should get ready to offer the required financial services and capture the opportunities available.

Capacity Building of the Workforce

6.7 During the process of digital transformation and promoting mutual financial markets access in the GBA, a new set of competencies from the workforce is highly demanded. While practitioners are very competent in discharging their conventional duties, they need to reskill or upskill themselves in order to keep abreast of the latest development in the banking and finance industry. In order to master the application of emerging technologies like artificial intelligence, blockchain, data analytics, cybersecurity, etc., the workforce needs to be tech-savvy. The adoption of technologies in the context of Know-Your-Customer, monitoring money laundering and counter-financing of terrorism is equally important. What is more, practitioners should be knowledgeable about regulatory divergence in the GBA, as well as green and sustainable finance as they are gaining more importance than ever before. Last but not least, soft skills like adaptability, agility, customer connection skills, etc. are always needed in order for practitioners to have an outstanding performance in the banking and finance industry.

1. 報告摘要

背景

1.1 銀行及金融業訓練委員會（下稱訓練委員會）於 2021 年 1 月至 3 月期間進行銀行及金融業人力調查，參考日期為 2021 年 1 月 2 日。本報告反映業內最新人力調查結果，並因應人力需求與培訓需要，以及考慮業務前景後，向僱主、僱員與培訓機構等業內不同持份者提供建議。是次調查與會計業和保險業人力調查同步進行。預計這三個行業的調查結果可提供全面的人力統計數字，有助制定本港金融服務界別的整體人力培訓及發展策略。

調查範圍

1.2 是次調查涵蓋銀行、證券及資產管理與其他金融機構界別，並從香港特別行政區政府統計處機構單位紀錄庫、香港金融管理局、金銀業貿易場、證券及期貨事務監察委員會紀錄的 12 172 間業內機構中，抽出 1 174 間進行調查。訓練委員會編製業內主要職務清單及工作說明，而選定機構則按照清單提供人力資料。按照職責、職務複雜程度、需要具備的技能、知識和訓練，業內主要職務分為下列四個職級：(a) 經理；(b) 主管／主任；(c) 文員；及 (d) 其他輔助員工。是次調查覆蓋 12 個門類，相關人力數據劃分為以下三個界別以助分析：銀行、證券及資產管理、其他金融機構界別。

方法

調查方法

1.3 所有持牌銀行、有限制牌照銀行、外國銀行本港代表辦事處、接受存款公司均納入為調查樣本，而其他門類則涵蓋所有僱員人數達 50 名或以上的機構，至於僱員人數在 50 名以下的機構，則以分層隨機抽樣法選出，再計入六個補充樣本，本調查共選定 1 174 間機構為調查對象。選定機構填寫的人力調查問卷包括兩部分：(i) 按職級與主要職務提供的量化人力資料；以及(ii) 有關人力情況的補充資料。收集數據與統計過程受到嚴密監控，數據均經過檢證，以確保數據質素。經統計學演算的有效填覆率為 94.3%。

人力推算方法

1.4 訓練委員會採用統計模型，推算銀行及金融業 2022 至 2025 年的人力需求。這統計模型檢視一系列的相關經濟指標，反映本地經濟、人口、勞動市場的重要變化。推算方法詳載於**附錄 8**。

調查結果

A. 人力資料

AI. 銀行及金融業概覽

僱員與空缺數目

1.5 於 2021 年 1 月 2 日（即本調查的參考日期），共有 175 059 人（59.9%）受聘於銀行及金融業，其中最多人從事銀行界別，僱有 104 875 人（59.9%），其次為其他金融機構界別，僱有 40 481 人（23.1%），以及證券及資產管理界別，僱有 29 703 人（17%）。

1.6 如表 1.1 所示，28.6%（50 010 人）受僱為經理級，41.6%（72 821 人）受僱為主管／主任級，而 25.9%（45 334 人）受僱為文員級，以及 3.9%（6 894 人）受僱為其他輔助員工級。

表 1.1 僱員人數（按界別／職級）（2021 年 1 月 2 日）

界別	職級				總計	僱員總人數百分率
	經理	主管／主任	文員	其他輔助員工		
銀行	30 218	43 327	28 180	3 150	104 875	59.9%
證券及資產管理公司	9 245	12 525	6 703	1 230	29 703	17%
其他金融機構	10 547	16 969	10 451	2 514	40 481	23.1%
總計	50 010	72 821	45 334	6 894	175 059	100%
僱員總人數百分率	28.6%	41.6%	25.9%	3.9%	100%	

1.7 如表 1.2 所示，銀行及金融業於調查期間，共有 2 848 個職位空缺，佔僱員總人數加空缺數目 1.6%，大部分空缺來自銀行界別（2 298 個），以及主管／主任級（1 521 個）。

表 1.2 空缺數目（按界別／職級）（2021 年 1 月 2 日）

界別	空缺數目（空缺率）*				
	經理	主管／主任	文員	其他輔助員工	總計
銀行	488 (1.6%)	1 162 (2.6%)	532 (1.9%)	116 (3.6%)	2 298 (2.1%)
證券及資產管理公司	27 (0.3%)	174 (1.4%)	19 (0.3%)	6 (0.5%)	226 (0.8%)
其他金融機構	74 (0.7%)	185 (1.1%)	63 (0.6%)	2 (0.1%)	324 (0.8%)
總計	589 (1.2%)	1 521 (2%)	614 (1.3%)	124 (1.8%)	2 848 (1.6%)

備註：* 空缺率= 空缺數目／職位數目（僱員總人數 + 空缺數目）

A2. 銀行界別

僱員與空缺數目

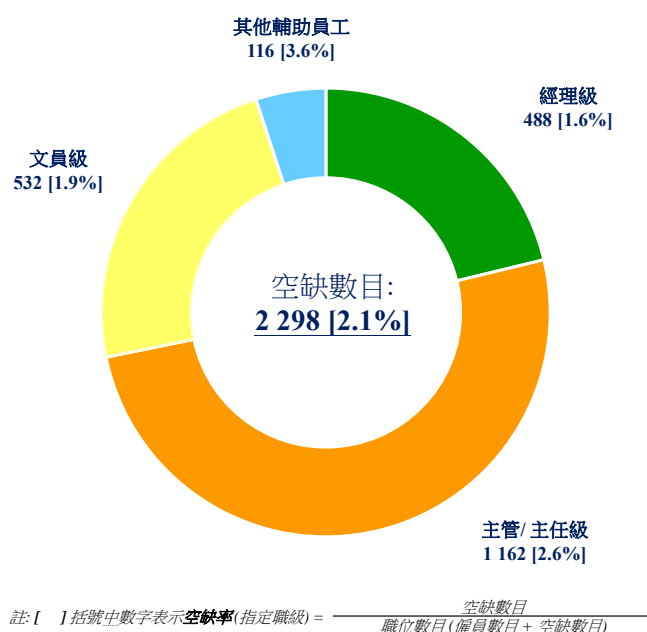
1.8 如表 1.3 所示，受僱於銀行界別共有 104 875 人，當中絕大部分受僱於持牌銀行（101 602 人，96.9%），而相當比例的僱員受僱於主管／主任級別（41.3%，43 327 人），其次為經理級（28.8%，30 218 人），以及文員級（26.9%，28 180 人）。

表 1.3 僱員人數（按門類／職級）（2021 年 1 月 2 日）

門類	職級				總計	僱員總人數百分率
	經理	主管／主任	文員	其他輔助員工		
持牌銀行	29 515	42 090	26 933	3 064	101 602	96.9%
有限制牌照銀行	476	1 020	1 022	47	2 565	2.4%
外國銀行本港代表辦事處	92	91	18	26	227	0.2%
接受存款公司	135	126	207	13	481	0.5%
總計	30 218	43 327	28 180	3 150	104 875	100%
僱員總人數百分率	28.8%	41.3%	26.9%	3%	100%	

1.9 如圖 1.1 所示，調查期間，銀行界別共有 2 298 個職位空缺，佔僱員總人數 2.1%，大部分空缺集中於主管／主任級（1 162 個）。

圖 1.1 空缺數目（按職級）



僱員人數比例較多的主要職務

1.10 下表 1.4 列示銀行界別僱員比例較多的主要職務。

表 1.4 僱員人數比例較多的主要職務－銀行界別

職級	主要職務	僱員數目	僱員總人數百分率
經理	◆ 經理－分行	2 651	2.5%
主管／主任	◆ 客戶服務主任／客戶關係主任－個人銀行	4 915	4.7%
	◆ 營運主任	4 449	4.2%
文員	◆ 櫃檯員	10 907	10.4%
	◆ 文員	7 677	7.3%

僱主預測的人力需求

1.11 受訪銀行界別僱主預測至 2022 年 1 月將有 107 324 個職位，僅較 2021 年 1 月的原有 107 173 個職位輕微增加 151 個（0.14%）。

表 1.5 僱主預測 2022 年的人力需求

僱員人數 (a)	空缺數目 (b)	僱員總數 (c = a + b)	推算 2022 年 1 月的 僱員人數 (d)	推算 2022 年的 人力增加／減少 (e = d - c)	百分率變化
104 875	2 298	107 173	107 324	+151	+0.14%

A3. 證券及資產管理公司界別

僱員與空缺數目

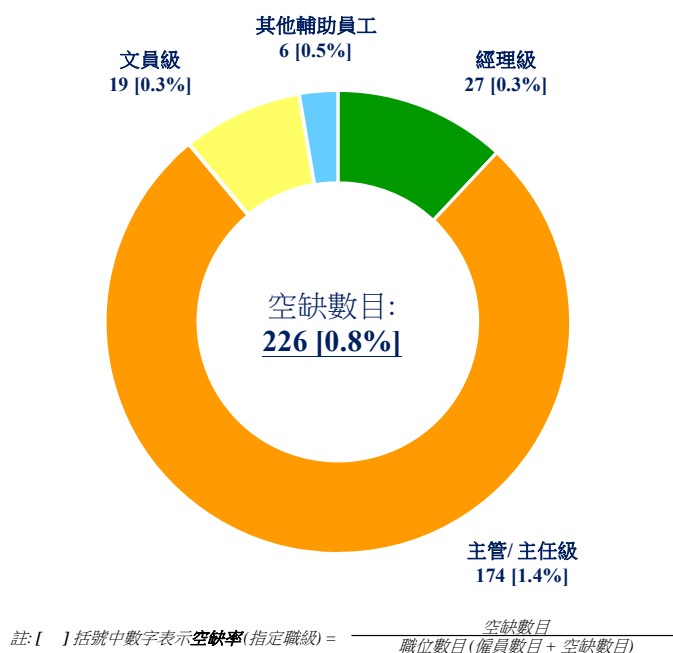
1.12 如表 1.6 所示，受僱於證券及資產管理公司界別共有 29 703 人，當中 68.3%（20 302 人）受僱於資產管理門類，31.7%（9 401 人）受僱於證券經紀公司門類。按職級劃分的人力分布情況，42.2%受僱於主管／主任級，31.1%為經理級，以及 22.6%為文員級。

表 1.6 僱員人數（按門類／職級）（2021 年 1 月 2 日）

門類	職級				總計	僱員總人數百分率
	經理	主管／主任	文員	其他輔助員工		
證券經紀公司	2 058	4 053	3 002	288	9 401	31.7%
資產管理	7 187	8 472	3 701	942	20 302	68.3%
總計	9 245	12 525	6 703	1 230	29 703	100%
僱員總人數百分率	31.1%	42.2%	22.6%	4.1%	100%	

1.13 如圖 1.2 所示，調查期間，證券及資產管理公司界別共有 226 個職位空缺，佔僱員總人數加空缺數目 0.8%，大部分空缺集中於主管／主任級（174 個）。

圖 1.2 空缺數目（按職級）



僱員人數比例較多的主要職務

1.14 下表 1.7 列示證券及資產管理公司界別僱員人數比例較多的主要職務。

表 1.7 僱員比例人數較多的主要職務－證券及資產管理公司界別

職級	主要職務	僱員人數	僱員總人數百分率
主管／主任	◆ 客戶主任／營業主任	2 122	7.1%
	◆ 財務顧問代表／個人財務顧問	1 818	6.1%
	◆ 投資主任	1 432	4.8%
文員	◆ 文員	3 186	10.7%
	◆ 交易助理	2 449	8.2%

僱主推算人力需求

1.15 受訪證券及資產管理公司界別僱主預測至 2022 年 1 月將有 29 936 個職位，僅較 2021 年 1 月的 29 929 個職位輕微增加 7 個（0.02%）。

表 1.8 僱主預測 2022 年的人力需求

僱員人數 (a)	空缺數目 (b)	僱員總數 (c = a + b)	推算 2022 年 1 月的 僱員人數 (d)	推算 2022 年的 人力增加／減少 (e = d - c)	百分率變化
29 703	226	29 929	29 936	+7	+0.02%

A4. 其他金融機構界別

僱員與空缺數目

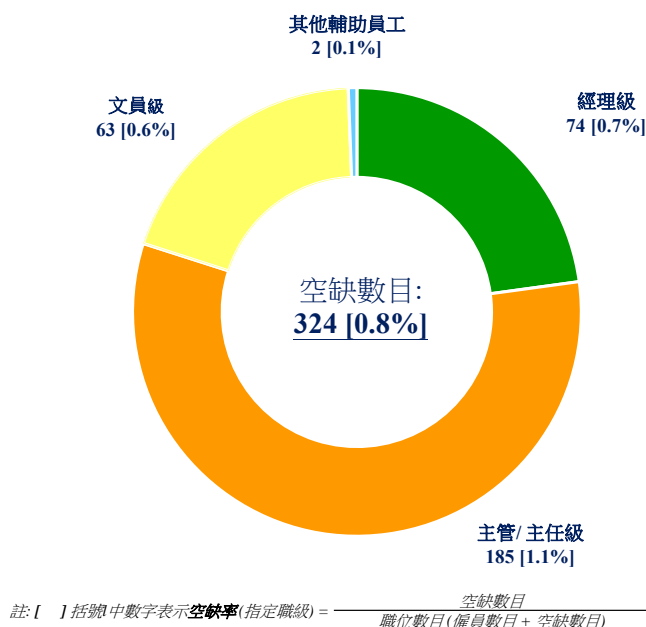
1.16 如表 1.9 所示，其他金融機構界別 40 481 名僱員中，逾半（52%）受僱於金融機構及金融服務門類。按職級劃分，大部分（41.9%）僱員屬主管／主任級，其次為經理級（26.1%），以及文員級（25.8%）。

表 1.9 僱員人數（按門類／職級）（2021 年 1 月 2 日）

門類	職級				總計	僱員總人數 百分率
	經理	主管／主任	文員	其他輔助員工		
投資及控股公司	1 613	1 597	975	254	4 439	11%
私人貸款、按揭、分期 信貸，財務租賃及其他 信貸服務	1 519	2 093	1 619	312	5 543	13.7%
商品期貨及貴重金屬經 紀／交易商	576	1 001	865	21	2 463	6.1%
股票、黃金及期貨交易 公司，以及銀行及金融 業內的法定機構	978	1 249	590	1 069	3 886	9.6%
兌換商及外匯經紀／交 易商	300	699	2 097	10	3 106	7.7%
金融機構及金融服務	5 561	10 330	4 305	848	21 044	52%
總計	10 547	16 969	10 451	2 514	40 481	100%
僱員總人數百分率	26.1%	41.9%	25.8%	6.2%	100%	

1.17 如圖 1.3 所示，調查期間，其他金融機構界別共有 324 個職位空缺，佔僱員總人數加空缺數目 0.8%，大部分空缺集中於主管／主任級（185 個）。

圖 1.3 空缺數目（按職級）



僱員人數比例較多的主要職務

1.18 下表 1.10 列示其他金融機構界別僱員人數比例較多的主要職務。

表 1.10 僱員比例人數較多的主要職務－其他金融機構界別

職級	主要職務	僱員人數	僱員總人數百分率
經理	◆ 行政總裁／營運總監／首席財務官／常務董事／總經理／執行董事	1 411	3.5%
主管／主任	◆ 財務顧問代表／個人財務顧問	1 533	3.8%
	◆ 信貸／放款主任	1 523	3.8%
文員	◆ 文員	4 754	11.7%
	◆ 出納員	1 557	3.8%

僱主推算人力需求

1.19 僱主預期其他金融機構界別的人力由 2021 年 1 月的 40 805 人，減至 2022 年 1 月的 40 797 人，僅輕微減少 8 人 (-0.02%)。

表 1.11 僱主預測 2022 年的人力需求

僱員人數 (a)	空缺數目 (b)	僱員總數 (c = a + b)	推算 2022 年 1 月的僱員人數 (d)	推算 2022 年的人力增加／減少 (e = d - c)	百分率變化
40 481	324	40 805	40 797	-8	-0.02%

B. 其他資料

僱員宜有教育程度

1.20 僱員宜有教育程度隨職級提高。銀行界別方面，經理和主管／主任級僱員宜持有學士學位或以上程度，文員級僱員則宜具備中四至中七學歷。證券及資產管理公司和其他金融機構界別方面，經理級僱員要求持有學士學位或以上，而主管／主任級要求持學士學位或副學位學歷，文員級僱員則要求有中四至中七學歷。分布情況見表 1.12a、1.12b 及 1.12c。

表 1.12a 僱員宜有教育程度(按職級) – 銀行界別

職級	宜有教育程度					
	研究生學位	學士學位	副學位	文憑／證書	中四至中七	中三或以下
經理	5.8%	94%	0.2%	0.01%	0%	0%
主管／主任	0%	72.5%	16.3%	6.4%	4.7%	0%
文員	0%	0.05%	13.6%	33.7%	52.6%	0%

表 1.12b 僱員宜有教育程度(按職級) – 證券及資產管理公司界別

職級	宜有教育程度					
	研究生學位	學士學位	副學位	文憑／證書	中四至中七	中三或以下
經理	6.3%	91.3%	2.4%	0%	0%	0%
主管／主任	0%	49.8%	34.2%	15.2%	0.8%	0%
文員	0%	0.2%	19%	18.2%	62.7%	0%

表 1.12c 僱員宜有教育程度(按職級) – 其他金融機構界別

職級	宜有教育程度					
	研究生學位	學士學位	副學位	文憑／證書	中四至中七	中三或以下
經理	6.1%	90.2%	3.7%	0%	0%	0%
主管／主任	0%	40.7%	37.3%	19.7%	2.3%	0%
文員	0%	1%	4.3%	39.6%	54.8%	0.3%

僱員流動率

1.21 如表 1.13 所示，在過去 12 個月，銀行及金融業共有 14 852 名僱員離職，流動率為 8.7%。在各職級中，主管／主任級人員離職人數最高（6 884 人）；而流動率最高則為文員級員工（10.2%）。

表 1.13 過去 12 個月僱員離職人數及流動率（按職級）

職級	僱員離職人數	流動率*
經理	3 273	6.5%
主管／主任	6 884	9.3%
文員	4 695	10.2%
總計（其他輔助員工除外）	14 852	8.7%

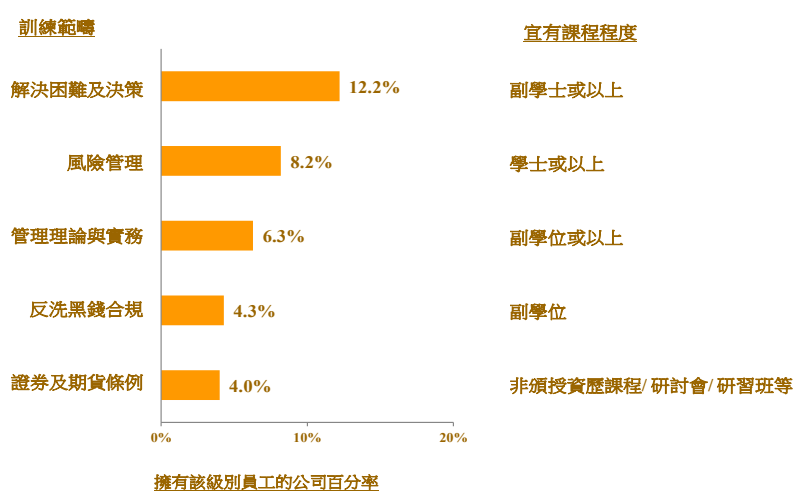
備註：*流動率= 過去 12 個月僱員離職數目／該職級職位數目（僱員數目+空缺數目）

主要培訓需要

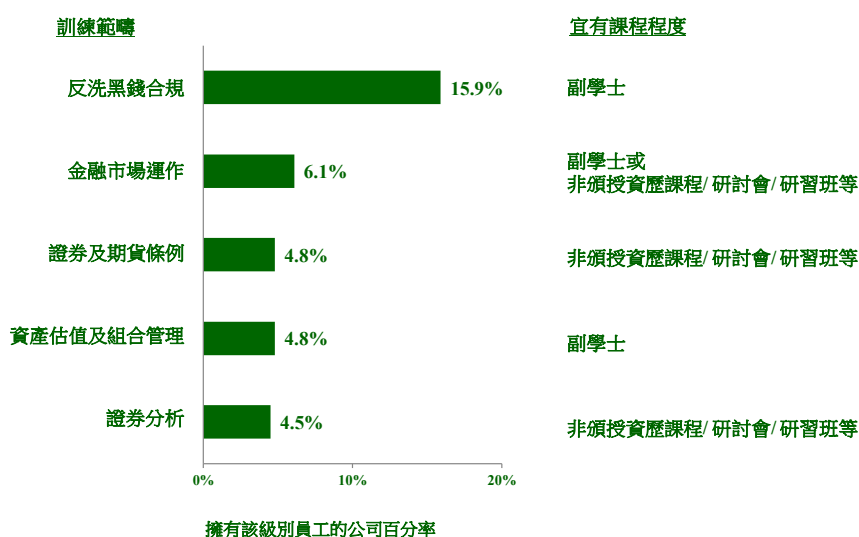
1.22 僱主受邀填報員工所需的訓練範圍及課程程度，以配合銀行及金融業的新興趨勢及發展。大部分經理級僱員所需培訓集中有關管理知識（主要是副學位或以上資歷課程）。另一方面，主管／主任級僱員則宜提升業務知識（主要是副學位資歷課程或非頒授資歷課程／研討會／研習班）。至於文員級的僱員，培訓主要是通用／科技技能（主要是非頒授資歷課程／研討會／研習班）。

1.23 僱員各職級首五項個培訓範疇及課程程度見圖 1.4 (a)至(c)。

圖 1.4 僱員首五項培訓需要
(a) 經理級

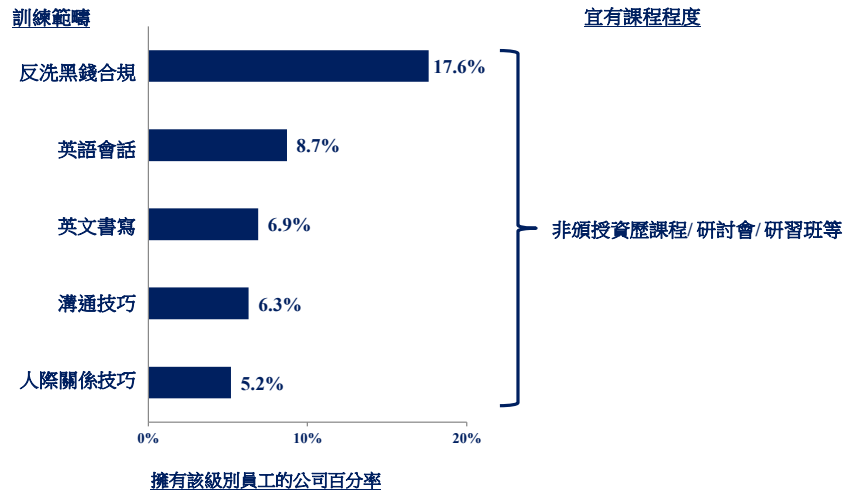


(b) 主管／主任級



(c)

文員級



備註: 填覆機構就每職級可選最多五項。

人力分析

銀行界別 2017 至 2021 年的人力變化

1.24 2017 至 2021 年之間銀行界別人力增長 3.4% (+3 418 人)，主要轉變趨勢包括：

- (a) 人力增長主要來自持牌銀行門類 (+3 873 人，+4%)，其中以主管／主任級僱員增幅最大，增加 7.9% 或 3 182 人。
- (b) 有限制牌照銀行門類 (-388 人，-13.1%) 和接受存款公司門類 (-113 人，-19%)。則錄得跌幅。

證券及資產管理公司界別 2017 至 2021 年的人力變化

1.25 2017 至 2021 年之間證券及資產管理公司界別亦錄得增長 (+4 406 人，+17.4%)，主要轉變趨勢包括：

- (a) 人力增長主要來自資產管理公司門類 (+3 733 人，+22.5%)。
- (b) 主管／主任級人力增幅顯著 (+1 822 人，+17%)，其次為經理級 (+1 169 人，+14.5%)，以及文員級 (+1 297 人，+24%)。

其他金融機構界別 2017 至 2021 年的人力變化

1.26 2017 至 2021 年之間其他金融機構界別錄得增長 (+6 575 人，+19.4%)，主要轉變趨勢包括：

- (a) 人力增長主要來自金融機構及金融服務門類 (+3 561 人，+20.4%)，以及投資及控股公司門類 (+1 215 人，+37.7%)。
- (b) 主管／主任級 (+2 764 人，+19.5%)、文員級 (+2 048 人，+24.4%)、以及經理級僱員 (+1 689 人，+19.1%) 均錄得顯著增幅。

銀行及金融業概覽

1.27 銀行及金融業整體主要轉變趨勢包括：

- (a) 在 2017 至 2021 年期間，銀行及金融業機構數目大幅增加了 3 650 間，達 12 172 間。

- (b) 2017 至 2021 年之間，銀行及金融業整體人力大幅增長，由 160 660 人增至 175 059 人 (+14 399 人，+9%)。增幅主要來自下列門類：持牌銀行 (+3 873 人)、資產管理公司 (+3 733 人)、以及金融機構及金融服務 (+3 561 人)。
- (c) 人力增長主要來自主管／主任級 (+7 768 人，+11.9%) 及文員級 (+4 398 人，+10.7%)。
- (d) 除持牌銀行，整個行業各門類的空缺數目及空缺率均錄得下跌，當中主要跌幅來自其他金融機構界別 (-211 個，-39.4%)，以及證券及資產管理公司界別 (-189 個，-45.5%)。

1.28 銀行及金融業整體人力轉變反映：

- (a) 人力增長主要因為以下兩個門類的機構數目增加：金融機構及金融服務、以及資產管理。
- (b) 空缺數目下跌，部分原因是冠狀病毒病所致。不少公司對招聘事宜偏向保守，僱主對懸空空缺亦不予填補。

業務展望

1.29 儘管環球金融市場極度波動，香港仍然是最健全的國際金融中心之一，在全球金融中心指數¹排名第四，比前一年晉升一級。考慮到本港 2019 和 2020 年面對的挑戰與中美關係緊張，此成績得來不易。事實上，國際貨幣基金組織曾按其「金融體系評估計劃」²，詳盡評估本港的金融體系，然後在其《金融體系穩定評估報告》中重申香港的地位。香港也是資產和財富管理中心，所管理資產高達 2019 年本地人均生產總值的十倍。香港股票市場市值約為 47.5 兆港元。截至 2020 年底，市值分別在亞洲和全球排名第三和第五。根據國際會計公司最近發表的報告³，本地銀行業稅前盈利總額與營收分別在 2020 年下跌 28% 和 11%。儘管香港去年經歷了有史以來最嚴重的收縮，但 2021 年首三個月仍實現了 7.9% 的增長，人們對前景持謹慎態度，並密切地關注香港、內地以及世界其他地區經濟動力恢復的速度，尤其是香港何時可通關以迎接內地旅客。

¹ Z/Yen Group and China Development Institute, “*The Global Financial Centres Index (GFCI) 29 Report*”, <https://www.longfinance.net/programmes/financial-centre-futures/global-financial-centres-index/gfci-29-explore-data/gfci-29-rank/>

² International Monetary Fund, “*IMF Executive Board Concludes Financial System Stability Assessment with Hong Kong SAR*”, Press Release No. 21/163, <https://www.imf.org/en/News/Articles/2021/06/08/pr21163-hong-kong-sar-imf-executive-board-concludes-financial-system-stability-assessment>

³ KPMG, “*Hong Kong Banking Report 2021*”, <https://assets.kpmg/content/dam/kpmg/cn/pdf/en/2021/06/hong-kong-banking-report-2021.pdf>

表 1.14 股票市場表現

類別	總市值（單位：港幣 10 億）	
	2019	2020
主板	\$ 38 058	\$ 47 392
創業板	\$ 107	\$ 131
總計	\$ 38 165	\$ 47 523

資料來源：香港交易及結算所

1.30 金融科技的應用，不限於將業務運作自動化。部分企業著意後勤運作自動化，另一些參與者則致力透過金融科技，調適前台運作，以提高競爭優勢。要全面推動數碼轉型，必須以客戶作為中心。除了後勤運作自動化外，公眾還要求更佳的客戶體驗。金融機構適當使用金融科技，可豐富顧客體驗，並加深信任及忠誠度。虛擬銀行獲發牌有助推動金融科技的應用，並革新銀行及金融業，全面推行數碼服務。繼香港金融管理局於 2021 年 6 月宣布《金融科技 2025》提案後，「全面推展銀行數碼化」的策略加強香港銀行全面採用金融科技，並鼓勵這些機構由前線以至後勤全面推行數碼化運作，善用科技優勢。大眾已在談及虛擬資產和去中心化金融。監管架構亦將趕上科技發展。早前，香港金融管理局發表題為《善用合規科技力量：轉變風險管理及合規》白皮書⁴，合規科技帶來多方面的好處：它有助降低成本、改善風險管理、提升營運者的效率、加強監管機構的監管，而最重要的是鞏固香港作為國際金融中心的地位和競爭領域中的優勢。

1.31 聯合國在 2021 年 8 月發表報告⁵，警告調全球暖化不予正視的話，地球將面臨劇變。銀行和金融業在管理與氣候變化相關風險方面發揮重要的作用。根據氣候債券倡議組織⁶所提供資料，環球綠色債券市場在 2020 年達 2900 億美元，並預期 2021 年續有增長。在香港，2020 年投放的金額相當於 20.9 億美元，當中超過三分之一的金額用於低碳建築，而其餘則用於運輸、廢物、能源和水，反映了多元化的金額分配。

1.32 在 2019 年公佈的《粵港澳大灣區發展規劃綱要》中，中央政府支持鞏固和提升香港作為主要金融中心、全球離岸人民幣樞紐、國際資產管理中心和風險管理中心。根據推行股票通與債券通的經驗、跨境理財通會成為下一有力推手，為擁競爭優勢的金融機構賺取費用收入。國家「十四五」規劃亦繼續支持香港提升其國際金融、交通和貿易中心地位，加強其作為全球離岸人民幣業務樞紐、國際資產管理中心和風險管理中心的地位。最近公布的前海方案旨在強化現代服務業的創新發展，並建立對接聯通國際與香港標準的現代服務體系。為了保持競爭力，金融機構必須重新審視其

⁴香港金融管理局《善用合規科技力量：轉變風險管理及合規》Hong Kong Monetary Authority, “Transforming Risk Management and Compliance: Harnessing the Power of Regtech”, <https://www.hkma.gov.hk/media/eng/doc/key-information/press-release/2020/20201102e3a1.pdf>

⁵ United Nations, International Panel on Climate Change, “AR6 Climate Change 2021: The Physical Science Basis”, <https://www.ipcc.ch/report/ar6/wg1/>

⁶ Climate Bonds Initiative, “Sustainable Debt Global State of Market 2020”, https://www.climatebonds.net/files/reports/cbi_sd_sotm_2020_04d.pdf

工作團隊的能力，運用資源以收窄技能差距。創造力、敏捷度、適應性和跨境人脈建立技巧，與科技應用能力等新興技能同樣重要。

人力推算及每年額外人力需求

1.33 經考慮包括 (i) 人力趨勢預測；以及 (ii) 業內流失率（每年僱員永久離開本業的比率）的因素，推算每年額外人力需求。下表 1.15 摘列 2022 至 2025 年每年額外人力需求預測。

表 1.15 2022 至 2025 年估算每年額外人力需求

職級	每年額外人力需求
經理	1 439
主管／主任	3 103
文員	2 183

銀行及金融業人力需求

1.34 按照表 1.16 載列的 2022 至 2025 年估算每年額外人力需求，銀行及金融業將需要 1 439 人擔任經理級職位，3 103 人擔任主管／主任級，2 183 人擔任文員級。至於按 4.22 段表 4.11d 載列的各職級宜有教育程度，則銀行及金融業需要 3 136 人（1 327 + 1 800 + 9）具學士學位填補三個職級的職位。此外，業內需要 2 192 人（27 + 1 208 + 957）具副學位／文憑／證書程度填補三個職級的職位。

表 1.16 銀行及金融業推算每年額外人力宜有教育程度

宜有教育程度	銀行及金融業所需僱員人數
學士學位	3 136
副學位／文憑／證書	2 192
總計	5 328

銀行及金融從業員人力供應

1.35 根據大學教育資助委員會（UGC）、職業訓練局（VTC）、以及其他開辦銀行及金融相關課程的本地教育機構*所提供的資料，推算相關課程畢業生人數。詳情摘錄於表 1.17。

表 1.17 畢業生供應（銀行及金融相關課程）

教育程度	2021/2022 年度畢業生 估計數目 [^]	2022/2023 年度畢業生 估計數目 [^]
學士學位	4 494	4 277
副學位／文憑／證書	361 [#]	348 [#]

備註： * 訓練委員會致函本地相關教育機構，邀請他們提供 2021/2022 及 2022/2023 年度預計學士學位／副學位／文憑／證書畢業生人數，約 30%機構回覆。回覆機構所報數人數已納入表 1.17 相關數字內，請注意資料或未夠全面。

[^] 銀行、金融及相關學科的學士學位／副學位／文憑／證書的預計畢業生數目。

[#] 讀者宜注意，不少副學位／文憑／證書畢業生選擇繼續升學，並非所有人都立即投身職場。

1.36 值得注意的，是本地部分銀行、金融及相關學科畢業生可能並未加入銀行及金融業，而選擇投身其他行業或繼續升學。另一方面，不同學科畢業生均可入行，接受職內訓練。

建議

1.37 考慮過業務展望與調查結果，訓練委員會有以下建議：

疫情與中美緊張關係帶來的挑戰與機遇

1.38 儘管政府已推出舒緩措施，以濟百業，全球疫情為各行各業帶來莫大經濟挑戰，預料財困持續，銀行及金融業正面對資產與信貸風險。儘管金融機構的資金和流動性並沒有受到任何沖擊的跡象，唯現在正是金融機構審視和加強其風險管理措施的最佳時機。另一方面，在家工作日益普遍，尤其是後勤部門的運作，加上客戶日漸樂於透過數碼渠道接受服務，疫情可視為催化劑，推動數碼轉型的速度，藉此減低營運成本，以及提升客戶體驗。

1.39 由於中美關係緊張，預計未來更多在美國上市的內地企業將傾向在香港作第二上市。對於已經在美國上市的內地企業，在香港二次上市可以為企業在美國退市提供選擇。內地政府因為網絡安全的顧慮，擔憂這些公司向外國政府洩漏敏感資料，對境外上市機構的審查更形嚴格。由於這些企業均需要相關的銀行、企業融資等服務，這對香港交易所和本地金融機構有利。

金融科技與合規科技發展

1.40 金融機構應加快採用科技將業務自動化。與此同時，市場參與者還應採用金融科技及相關技術，以便更加聚焦服務對象的使用，提升用戶體驗。大數據、數據分析、人工智能等科技的使用，有助設計配合客戶年齡層興趣的個人化推廣，或向客戶提供度身訂造的資訊，有助改變購買習慣。營運者倚靠金融科技提升客戶服務之餘，監管架構去中心化金融和虛擬資產已不再是流行語，其重要性日增，不久將來會加入主流。監管機構已積極主動的方法來監管虛擬資產的交易，進一步可能規管去中心化金融。有鑑於此，金融機構與其合作的金融科技公司應為相關領域的法規做好準備。金融科技高速發展的同時，數據私隱和網絡安全不容忽視，不單規例使然，大眾對保護數據的關注亦逐漸提高。

配合國家「十四五」規劃與推動大灣區金融市場互聯互通

1.41 香港作為國際金融中心，應在國家內循環中發揮積極性，並以促進雙循環讓境內及海外市場互相帶動。粵港澳大灣區擁有約 7 200 萬人口，人均國內生產總值為 23 000 美元。作為大灣區城市，香港應繼續帶領推動該地區的金融服務。監管機構與業內持分者應與國內相關部門保持密切溝通，推動大灣區金融市場互聯互通，例如提昇股票通和債券通。金融機構亦應充分利用跨境理財通，藉以在長期低利率環境的壓力下提供新的收入來源。不少人在大灣區工作與學習，部分人可能選擇在此退休，因此，這些人的財務策劃需要日增。本港乘「一國兩制」之利，宜善用此獨特優勢，繼

續提升其作為連接內地與世界各國橋樑的角色，並把握大灣區的龐大機遇。

綠色和可持續金融的重要性與日俱增

1.42 雖然追求可持續發展乃社會每一個人的責任，但銀行和金融業無疑在管理與氣候變化相關風險方面發揮重要的作用，因為綠色和可持續金融旨在將資金投放於可持續發展和管理相關風險，促進碳減排的工作或活動，達致 2050 年零排放的目標。但僅靠公帑並不能滿足可持續投資需求的強大增長。事實上，生態文明是內地其中一項重要任務，作為一個穩健強韌的金融中心，香港具備優越條件在綠色和可持續金融方面更有作為。市場參與者應準備提供所需金融服務，捕捉商機。

從業者的能力提升

1.43 在數碼化轉型和推動大灣區金融市場互聯互通的過程中，從業者儘管處理傳統職務非常純熟，但仍需要重新學習或提升技能，以趕上銀行和金融業最新的發展。而為了掌握新興技術的應用，他們需擁有精通科技才能，能夠操作新興科技如人工智能、區塊鏈、數碼分析、網絡安全等，並認識科技在認識客戶、打擊清洗黑錢和恐怖主義的重要性。此外，從業員應對大灣區規管的不同，以及綠色和可持續金融有所了解。最後，創造力、敏捷度、適應性和跨境人脈建立技巧等軟技巧也同樣重要。

2. 緒論

背景

2.1 銀行及金融業訓練委員會（下稱訓練委員會）由香港特別行政區政府委任，隸屬職業訓練局（下稱VTC），負責分析銀行及金融業的人力情況與培訓需求。訓練委員會委員由主要商會、專業團體、教育和培訓機構及政府部門提名出任。人力調查工作小組由訓練委員會主席及指定委員組成。訓練委員會及工作小組委員名單及職權範圍見**附錄1、2及3**。是次調查與會計業和保險業人力調查同步進行。預計這三個行業的調查結果可提供全面的人力統計數字，有助制定本港金融服務界別的整體人力培訓及發展策略。

2.2 銀行及金融業人力調查由2021年起每四年進行一次，期間透過聚焦小組與桌面研究蒐集資料，撰寫兩次人力更新調查報告，以更準確地反映技術人力供求的變化趨勢。報告中的僱員與人力是指預期運用行業知識與技術能力完成工作的員工。

2.3 本人力調查的數據於2021年1月至3月蒐集，參考日期定為2021年1月2日。本報告載列調查結果與分析銀行及金融業的最新人力情況，並就人力發展，向僱主、僱員與培訓機構及政府業內不同持分者提出建議。

目標

2.4 銀行及金融業人力調查的目的如下：

- (a) 蒐集業內主要職務的最新人力資訊，並按職級及門類劃分；
- (b) 評估技術人力情況；
- (c) 預測未來短期內的人力需求；以及
- (d) 向 VTC 與相關持分者提出制訂培訓策略的建議，以配合人力需求。

調查範圍

2.5 是次調查採用分層隨機抽樣法進行實地調查，從香港特別行政區政府統計處的機構單位紀錄庫、香港金融管理局、金銀業貿易場、證卷及期貨事務監察委員會紀錄的12 172間機構中，抽出1 174家進行調查。12個門類的人力統計數字分成三個界別作分析用途。調查涵蓋的銀行及金融業的界別和門類列示如下：

- (a) 銀行界別（由下列四個門類組成）：
 - (i) 持牌銀行
 - (ii) 有限制牌照銀行
 - (iii) 外國銀行本港代表辦事處
 - (iv) 接受存款公司

- (b) 證券及資產管理公司界別（由下列兩個門類組成）：
 - (i) 證券經紀公司
 - (ii) 資產管理公司

- (c) 其他金融機構界別（由下列六個門類組成）：
 - (i) 投資及控股公司
 - (ii) 私人貸款、按揭、分期信貸、財務租賃及其他信貸服務
 - (iii) 商品期貨及貴重金屬經紀／交易商
 - (iv) 股票、黃金及期貨交易公司，以及銀行及金融業內的法定機構
 - (v) 兌換商及外匯經紀／交易商
 - (vi) 金融機構及金融服務

2.6 按本港三級制銀行體系，將各門類分組有助數據分析。自2015年起，接受存款公司門類歸入銀行門類，成為銀行界別，因為接受存款公司的業務性質與銀行關係密切，而且絕大部分接受存款公司都由銀行擁有或與銀行有聯繫。此外，業內的證券經紀公司及資產管理公司的人力統計數字，將歸入證券及資產管理公司界別作分析和報告。

3. 調查方法

樣本設計

3.1 訓練委員會設計抽樣計劃，採用分層隨機抽樣法，選定出1 174間機構參與調查。抽樣計劃詳見**附錄10**。

問卷設計

3.2 調查問卷分為兩部分。第一部分按職級及主要職務蒐集定量的人力資料，第二部分蒐集人力情況的補充資料。主要職務列表由訓練委員會編製，每項職務均有詳細工作說明，並分為以下四個職級：

- (a) 經理
- (b) 主管／主任
- (c) 文員
- (d) 其他輔助員工

3.3 鑒於職稱在各機構可能不盡相同，回覆機構需按主要職務的工作說明與技能等級，提供人力資料。詞彙釋義及調查文件（包括問卷樣本、附註、以及主要職務工作說明）載於**附錄4及5**。

數據蒐集

3.4 數據蒐集於2021年1月至3月進行，向獲邀機構發送整套調查文件，請填覆者以2021年1月2日為參考日期，提供當時的人力資料。調查期間，統計員致電或造訪個別機構，協助機構人員填妥問卷。

3.5 訓練委員會採取各種措施，確保蒐集數據過程穩妥，包括調查前的準備、為調查人員提供充足培訓，監察調查進度，透過不同措施提高填覆率、核對填妥的問卷，雙重輸入資料以求準確、驗證所蒐集的數據等。質素保證措施詳列於**附錄6**。

數據分析

3.6 在716間有效抽樣機構中，675間經成功點算，有效填覆率達94.3%⁷。考慮到(a)各門類的填覆率令人滿意；(b)公眾熟識和具規模的機構填覆率令人滿意；以及(c)從樣本機構調查所得的結果可運用統計學方法倍大，訓練委員會總結認為，本報告所載

⁷ 暫停運作、轉業、無回應調查的抽樣機構視作無效。

的調查結果足以反映本業的人力情況。個別門類取得的填覆率足以編製成有意義的分類分析。填覆問卷調查的概況載於**附錄7**。

人力需求推算方法

3.7 訓練委員會採用統計模型，推算銀行及金融業2022至2025年的人力需求。這統計模型檢視一系列的相關經濟指標，反映本地經濟、人口、勞動市場的重要變化。預測方法載於**附錄8**。

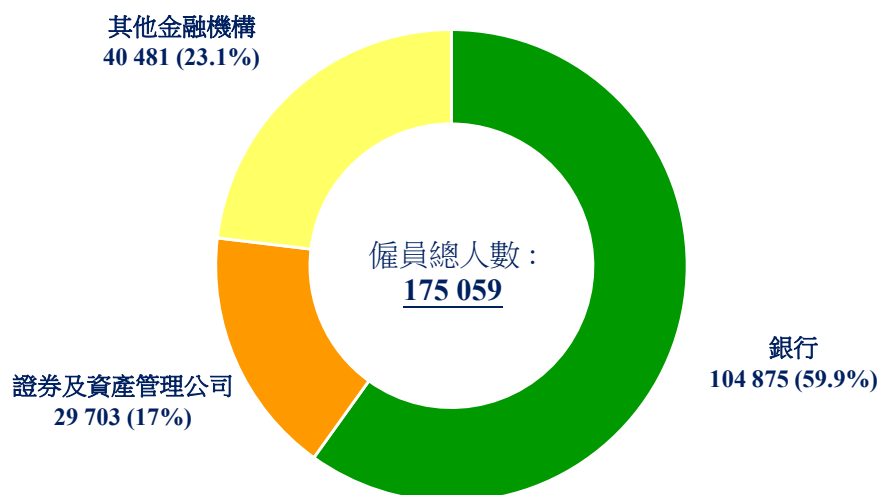
4. 調查結果

A. 人力資料

A1. 銀行及金融業概覽

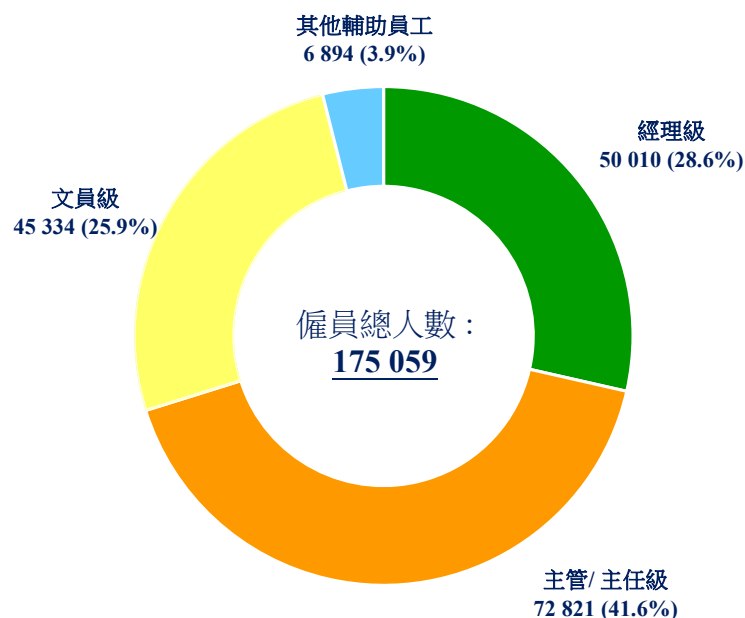
4.1 於 2021 年 1 月 2 日（即本調查的參考日期），共有 175 059 人，其中 104 875 人受僱於銀行界別，乃各界別中從業員最多（59.9%），其次為其他金融機構界別，僱用 40 481 人（23.1%），以及證券及資產管理公司界別（29 703 人，17%）。（圖 4.1a）

圖 4.1a 各界別僱員分布情況



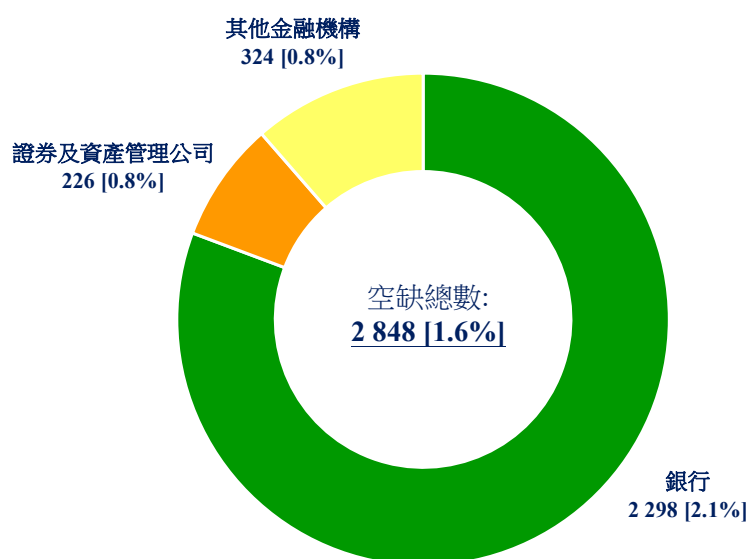
4.2 按職級劃分的人力分布情況，41.6%為主管／主任級，28.6%為經理級及 25.9%為文員級。(圖 4.1b)

圖 4.1b 各職級僱員分布情況



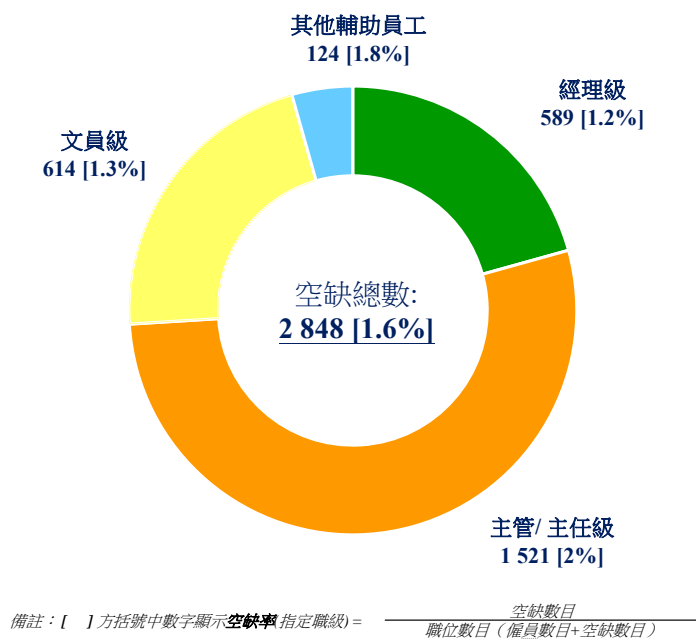
4.3 如圖 4.2a 及 4.2b 所示，銀行及金融業於 2021 年 1 月 2 日共有 2 848 個職位空缺，佔業內僱員加空缺總數的 1.6%，大部分空缺來自銀行界別（2 298 個），以主管／主任級（1 521 個）最多空缺。

圖 4.2a 各界別空缺分布情況



備註：[] 方括號中數字顯示**空缺率**（指定界別）= $\frac{\text{空缺數目}}{\text{職位數目（僱員數目+空缺數目）}}$

圖 4.2b 各職級空缺分布情況



A2. 銀行界別

僱員人數

4.4 於 2021 年 1 月 2 日，銀行界別共有 104 875 人，當中絕大部分受僱於持牌銀行門類（101 602 人，96.9%），相當比例屬主管／主任級（41.3%，43 327 人），28.8% 屬經理級（30 218 人），而 26.9% 屬文員級（28 180 人）。詳見圖 4.3a 及 4.3b。

圖 4.3a 各門類僱員分布情況

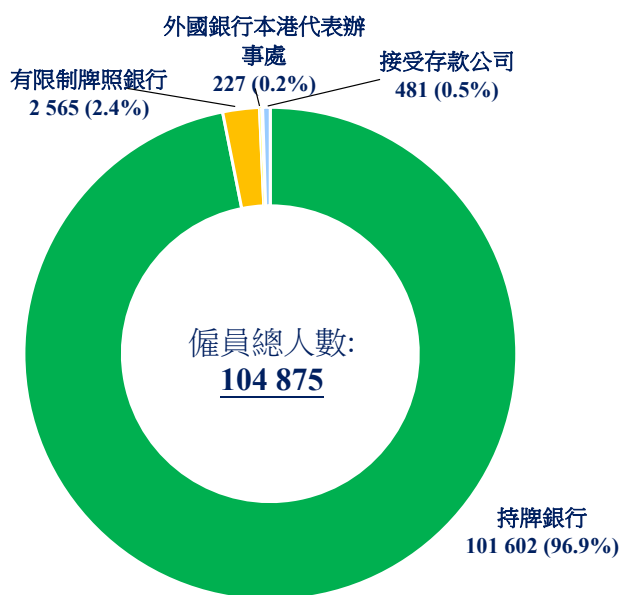
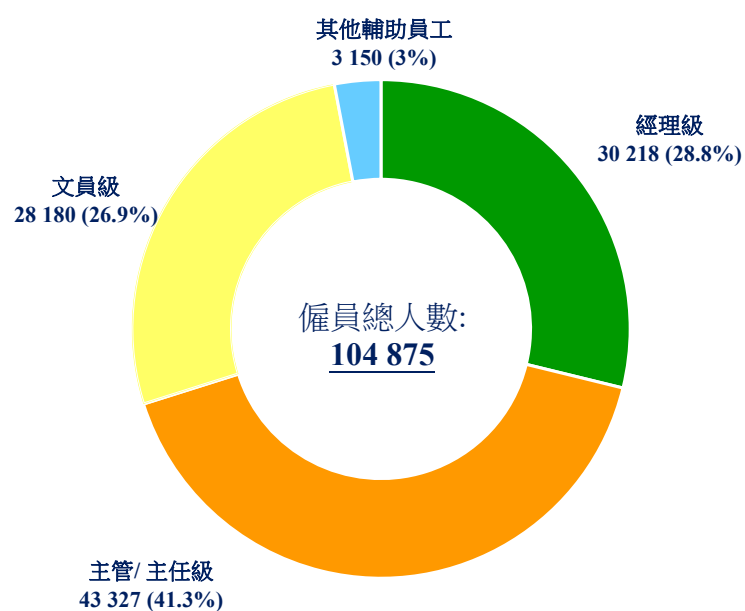


圖 4.3b 各職級僱員分布情況



僱員人數比例較多的主要職務

4.5 下表 4.1 列示銀行界別僱員比例較多的主要職務。

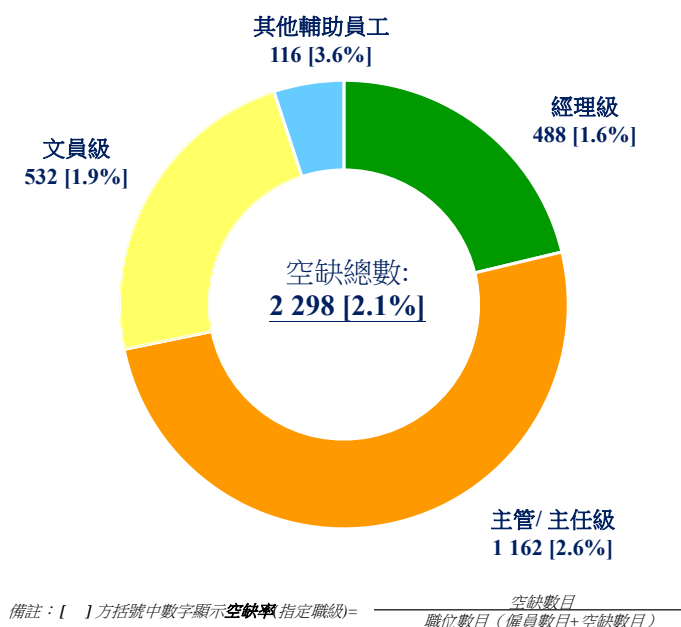
表 4.1 僱員人數比例較多的主要職務－銀行界別

職級	主要職務	僱員人數	僱員總人數百分率
經理	◆ 經理－分行	2 651	2.5%
主管／主任	◆ 客戶服務主任／客戶關係主任－個人銀行	4 915	4.7%
	◆ 營運主任	4 449	4.2%
文員	◆ 櫃檯員	10 907	10.4%
	◆ 文員	7 677	7.3%

空缺數目

4.6 調查期間，銀行界別共有 2 298 個空缺，佔界別內僱員加空缺總數的 2.1%，以主管／主任級（1 162 個）最多空缺。詳見圖 4.4。

圖 4.4 各職級空缺分布情況



空缺比例較多的主要職務

4.7 銀行界別空缺佔比例較多的主要職務見下表 4.2：

表 4.2 空缺比例較多的主要職務－銀行界別

職級	主要職務	空缺率*	空缺數目
經理	◆ 業務經理－投資產品	11.3%	6
	◆ 經理－營運	10.6%	5
主管／主任	◆ 財務主任	11.3%	24
	◆ 電話市場推廣主任	10.6%	15
文員	◆ 電話市場推廣代表	11.7%	31

備註：佔比例較多的主要空缺乃首五個空缺率最高的主要職務

* 空缺率 = 空缺數目 / 職位數目 (僱員數目 + 空缺數目)

僱主推算人力需求

4.8 僱主預期銀行界別的人力由 2021 年 1 月的 107 173 個職位，增至 2022 年 1 月的 107 324 個，僅輕微增長 151 人（0.14%）。

表 4.3 僱主推算 2022 年的人力需求

僱員人數 (a)	空缺數目 (b)	僱員總數 (c = a + b)	推算 2022 年 1 月的 僱員人數 (d)	推算 2022 年的 人力增加／減少 (e = d - c)	百分率變化
104 875	2 298	107 173	107 324	+151	+0.14%

A3. 證券及資產管理僱員公司界別

僱員人數

4.9 於 2021 年 1 月 2 日，從事證券及資產管理公司界別共有 29 703 人中，68.3%（20 302 人）受僱於資產管理公司門類，31.7%（9 401 人）受僱於證券經紀公司門類。按職級劃分的人力分布情況，42.2%屬主管／主任級，31.1%屬經理級，以及 22.6%屬文員級。詳見圖 4.5a 及 4.5b。

圖 4.5a 各門類僱員分布情況

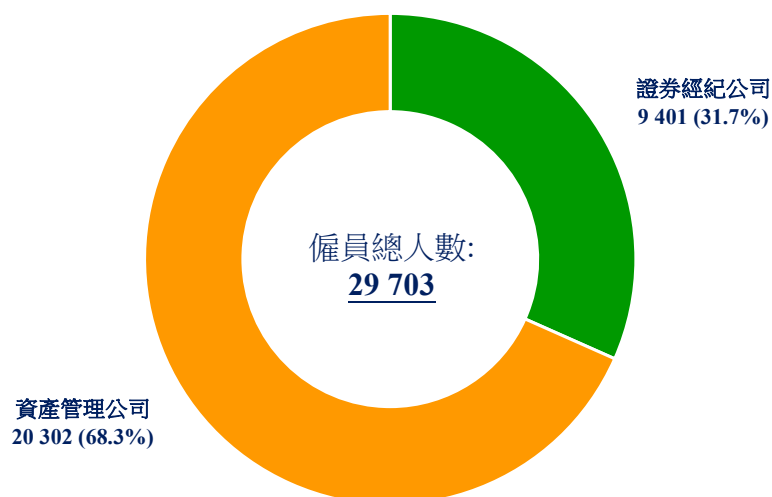
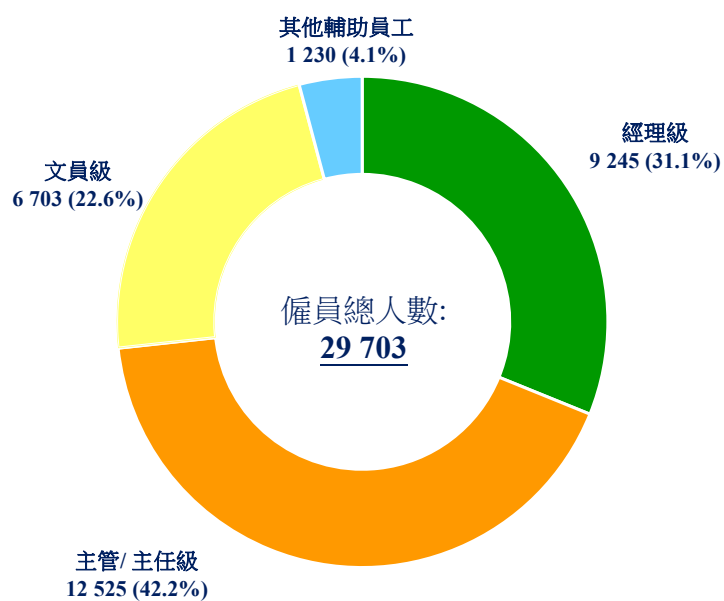


圖 4.5b 各職級僱員分布情況



僱員人數比例較多的主要職務

4.10 下表 4.4 列示證券及資產管理公司界別僱員人數比例較多的主要職務。

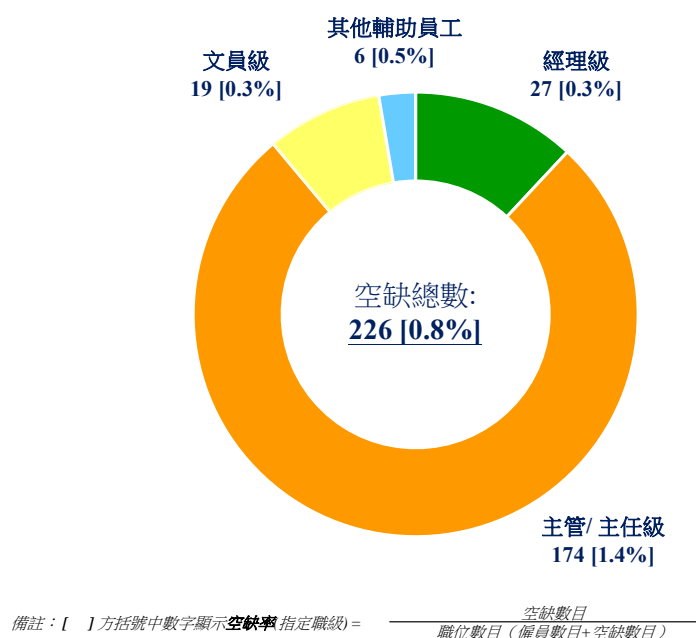
表 4.4 僱員比例人數較多的主要職務－證券及資產管理公司界別

職級	主要職務	僱員人數	僱員總人數百分率
主管/主任	◆ 客戶主任/營業主任	2 122	7.1%
	◆ 財務顧問代表/個人財務顧問	1 818	6.1%
	◆ 投資主任	1 432	4.8%
文員	◆ 文員	3 186	10.7%
	◆ 交易助理	2 449	8.2%

空缺數目

4.11 調查期間，證券及資產管理公司界別共有 226 個空缺，空缺率佔界別內僱員加空缺總數的 0.8%，大部分空缺集中於主管／主任級（174 個），詳見圖 4.6。

圖 4.6 各職級空缺分布情況



空缺比例較多的主要職務

4.12 證券及資產管理公司界別空缺比例較多的主要職務見下表 4.5：

表 4.5 空缺比例較多的主要職務－證券及資產管理公司界別

職級	主要職務	空缺率*	空缺數目
經理	◆ 業務經理－投資產品	4%	2
	◆ 產品經理－投資	3.3%	1
主管／主任	◆ 投資分析員	8.3%	79
	◆ 網絡安全主任	7.7%	1
	◆ 程式員／科技主任	5.3%	12

備註：佔比例較高的主要空缺乃首五個空缺率最高的主要職務

* 空缺率 = 空缺數目 / 職位數目（僱員數目 + 空缺數目）

僱主推算人力需求

4.13 僱主預期證券及資產管理公司界別的人力由 2021 年 1 月的 29 929 人增至 2022 年 1 月的 29 936 人，僅輕微增長 7 人（0.02%）。

表 4.6 僱主推算 2022 年的人力需求

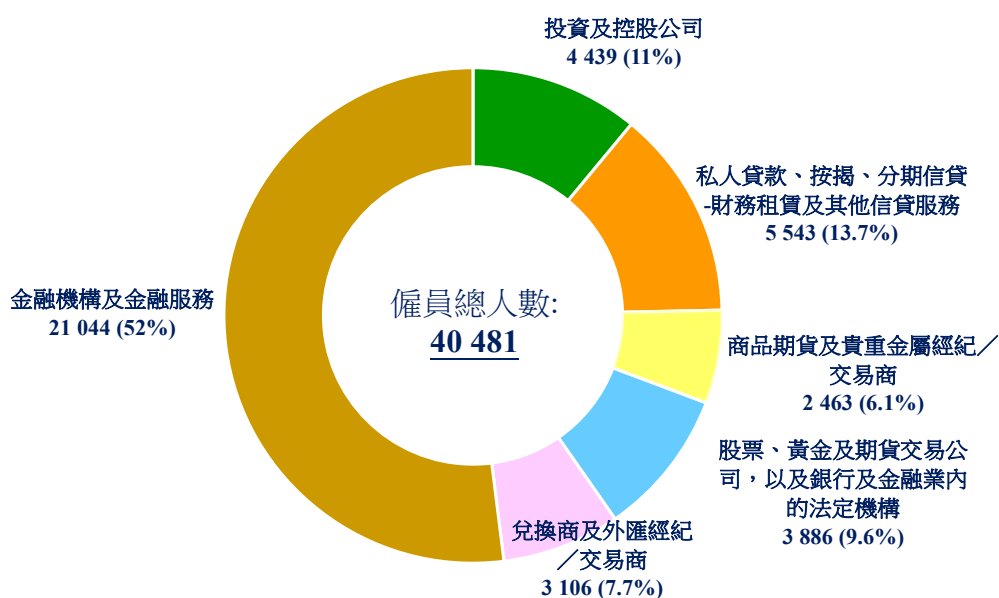
僱員人數 (a)	空缺數目 (b)	僱員總數 (c = a + b)	推算 2022 年 1 月 僱員人數 (d)	推算 2022 年的 人力增加／減少 (e = d - c)	百分率變化
29 703	226	29 929	29 936	+7	+0.02%

A4. 其他金融機構界別

僱員人數

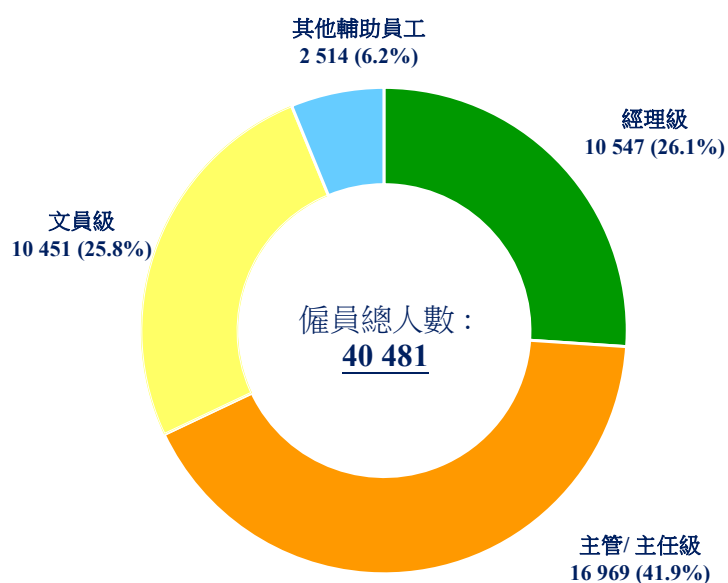
4.14 於 2021 年 1 月 2 日，從事其他金融機構界別的 40 481 人中，52%（21 044 人）受僱於金融機構及金融服務門類，其次分別為「私人貸款及有關公司，例如按揭、分期信貸，財務租賃及其他信貸服務」門類（5 543 人，13.7%），以及「投資及控股公司」門類（4 439 人，11%）。按職級劃分的人力分布情況，41.9%屬主管／主任級，26.1%屬經理級，及 25.8%屬文員級。詳見圖 4.7a 及 4.7b。

圖 4.7a 各門類僱員分布情況



備註：因採四捨五入算法，百分率總和不一定等於 100%。

圖 4.7b 各職級僱員分布情況



空缺比例較多的主要職務

4.15 下表 4.7 列示其他金融機構界別僱員人數比例較多的主要職務。

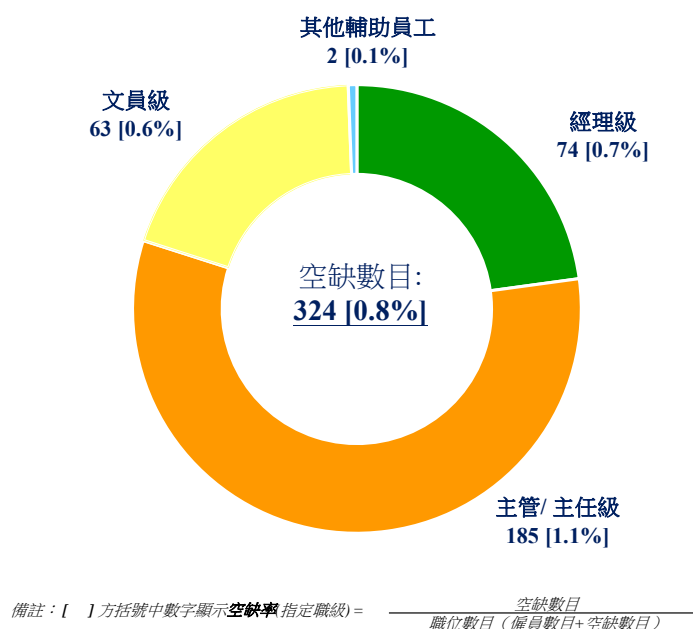
表 4.7 僱員比例人數較多的主要職務—其他金融機構界別

職級	主要職務	僱員人數	僱員總人數百分率
經理	◆ 行政總裁／營運總監／首席財務官／常務董事／總經理／執行董事	1 411	3.5%
主管／主任	◆ 財務顧問代表／個人財務顧問	1 533	3.8%
	◆ 信貸／放款主任	1 523	3.8%
文員	◆ 文員	4 754	11.7%
	◆ 出納員	1 557	3.8%

空缺數目

4.16 調查期間，其他金融機構界別共有 324 個空缺，空缺率佔界別內僱員加空缺總數的 0.8%，大部分空缺集中於主管／主任級（185 個）。詳見圖 4.8。

圖 4.8 各職級空缺分布情況



空缺比例較多的主要職務

4.17 其他金融機構界別空缺比例較多的主要職務見下表 4.8：

表 4.8 空缺比例較多的主要職務—其他金融機構界別

職級	主要職務	空缺率*	空缺數目
經理	◆ 經理—信貸管理	4.7%	16
主管／主任	◆ 信貸分析員	9.2%	16
	◆ 財務主任	5.1%	2
	◆ 營運主任	4.3%	13
文員	◆ 客戶服務員	9.3%	10

備註：佔比例較高的主要空缺乃首五個空缺率最高的主要職務

* 空缺率 = 空缺數目 / 職位數目（僱員數目 + 空缺數目）

僱主推算人力需求

4.18 僱主預期其他金融機構界別的人力由 2021 年 1 月的 40 805 人，減至 2022 年 1 月的 40 797 人，僅輕微減少 8 人 (-0.02%)。

表 4.9 僱主預測 2022 年的人力需求

僱員人數 (a)	空缺數目 (b)	僱員總數 (c = a + b)	推算 2022 年 1 月的 僱員人數 (d)	推算 2022 年的 人力增加/減少 (e = d - c)	百分率變化
40 481	324	40 805	40 797	-8	-0.02%

B. 其他資料

每月平均收入

4.19 銀行界別方面，文員級從業員每月平均收入集中於\$10,001 至\$20,000，涵蓋大部分該職級僱員的收入。主管／主任級平均月薪集中於\$20,001 至\$30,000 與\$30,001 至\$40,000，而約四分之三的經理級從業員平均月薪為\$60,001 或以上。

4.20 在證券及資產管理公司界別方面，文員級從業員每月平均收入集中於\$10,001 至\$20,000。主管／主任級平均月薪增至\$20,001 至\$30,000 及\$30,001 至\$40,000。約半數經理級從業員平均月薪為\$60,001 或以上。

4.21 至於其他金融機構界別，文員級從業員每月平均收入集中於\$10,001 至\$20,000，主管／主任級平均月薪增至\$20,001 至\$30,000。稍多於半數經理級從業員平均月薪為\$60,001 或以上。分布情況載於表 4.10a、4.10b 及 4.10c。

表 4.10a 全職僱員每月平均收入（按職級）－銀行界別

職級	每月平均收入						
	\$10,000 或以下	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 或以上
經理	0%	0%	0.2%	7.2%	16.3%	32.8%	43.4%
主管／主任	0%	4.4%	34.3%	36.1%	23.5%	0.6%	1.1%
文員	3.1%	83.9%	12.1%	0.9%	0%	0%	0%
總計（其他輔助員工除外）	1.2%	33.4%	19.1%	17.1%	13.2%	6.8%	9.2%

表 4.10b 全職僱員每月平均收入（按職級）－證券及資產管理公司界別

職級	每月平均收入						
	\$10,000 或以下	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 或以上
經理	0%	0%	2.5%	28.4%	20.2%	10.9%	38.1%
主管／主任	0%	1.8%	45.1%	36.5%	8.5%	5.7%	2.5%
文員	0%	77.9%	22.1%	0%	0%	0%	0%
總計（其他輔助員工除外）	0%	19.6%	25.7%	25%	10.2%	6%	13.4%

表 4.10c 全職僱員每月平均收入（按職級）－其他金融機構界別

職級	每月平均收入						
	\$10,000 或以下	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 或以上
經理	0%	0.1%	2.9%	19.8%	21.3%	26.3%	29.6%
主管／主任	0%	0.9%	64.6%	24.9%	8.4%	0.5%	0.7%
文員	1%	85.5%	13.4%	0%	0%	0%	0.1%
總計（其他輔助員工除外）	0.3%	25.1%	30.9%	16.1%	9.9%	8.2%	9.4%

僱員宜有教育程度

4.22 僱主受邀填覆宜有教育程度。隨職級遞升，銀行界別方面，經理級及主管／主任級僱員宜持有學士學位或以上程度，文員級僱員則宜持有中四至中七學歷，分布情況見表 4.11a。在證券及資產管理公司界別與其他金融機構界別方面，經理級僱員宜持有學士學位或以上程度，而主管／主任級僱員宜有學士學位或副學位學歷，文員級僱員則宜具備中四至中七學歷。分布情況見表 4.11 b 及表 4.11c。行業整體的分布情況詳見表 4.11d。

表 4.11a 僱員宜有教育程度（按職級）－銀行界別

職級	宜有教育程度					
	研究生學位	學士學位	副學位	文憑／證書	中四至中七	中三或以下
經理	5.8%	94%	0.2%	0.01%	0%	0%
主管／主任	0%	72.5%	16.3%	6.4%	4.7%	0%
文員	0%	0.05%	13.6%	33.7%	52.6%	0%

表 4.11b 僱員宜有教育程度（按職級）－證券及資產管理公司界別

職級	宜有教育程度					
	研究生學位	學士學位	副學位	文憑／證書	中四至中七	中三或以下
經理	6.3%	91.3%	2.4%	0%	0%	0%
主管／主任	0%	49.8%	34.2%	15.2%	0.8%	0%
文員	0%	0.2%	19%	18.2%	62.7%	0%

表 4.11c 僱員宜有教育程度（按職級）－其他金融機構界別

職級	宜有教育程度					
	研究生學位	學士學位	副學位	文憑／證書	中四至中七	中三或以下
經理	6.1%	90.2%	3.7%	0%	0%	0%
主管／主任	0%	40.7%	37.3%	19.7%	2.3%	0%
文員	0%	1%	4.3%	39.6%	54.8%	0.3%

表 4.11d 僱員宜有教育程度分布情況（按職級）－整體

職級	宜有教育程度					
	研究生學位	學士學位	副學位	文憑／證書	中四至中七	中三或以下
經理	6%	92.2%	1.8%	0.01%	0%	0%
主管／主任	0%	58%	26.6%	12.3%	3.1%	0%
文員	0%	0.4%	11.6%	32.2%	55.6%	0.1%

僱員宜有年資

4.23 銀行界別方面，填覆機構均表示屬意經理級從業員擁有 10 年以上年資，主管／主任級僱員為 2 年至 5 年以下，文員級僱員 1 至 2 年。證券及資產管理公司界別與其他金融機構界別方面，填覆機構均屬意經理級從業員擁有 5 年以上相關年資，主管／主任級人員為 2 年至 5 年以下，文員級 1 至 2 年以下經驗。經驗分布情況見表 4.12a、4.12b 及 4.12c。

表 4.12a 僱員宜有年資（按職級）－銀行界別

職級	宜有相關年資				
	1 年以下	1-2 年	2 年以上 - 5 年	5 年以上 - 10 年	10 年以上
經理	0%	0.02%	1.6%	33.7%	64.6%
主管／主任	3.3%	30.3%	39%	27.1%	0.2%
文員	24.3%	42.9%	32.3%	0.4%	0.01%

表 4.12b 僱員宜有年資（按職級）－證券及資產管理公司界別

職級	宜有相關年資				
	1 年以下	1-2 年	2 年以上 - 5 年	5 年以上 - 10 年	10 年以上
經理	0%	0%	5.7%	47%	47.3%
主管／主任	0%	5.3%	76.6%	17.8%	0.2%
文員	1.4%	83.7%	15%	0%	0%

表 4.12c 僱員宜有年資（按職級）－其他金融機構界別

職級	宜有相關年資				
	1 年以下	1-2 年	2 年以上 - 5 年	5 年以上 - 10 年	10 年以上
經理	0%	0.1%	12.8%	50.1%	37%
主管／主任	0%	12.9%	65.2%	20.9%	1%
文員	12.4%	74.6%	12.7%	0.3%	0.1%

過去 12 個月離職及招聘的僱員人數

僱員離職

4.24 過去 12 個月，銀行及金融業共有 14 852 名僱員離職，整個行業的流動率為 8.7%。在各職級中，主管／主任級僱員在過去 12 個月離職人數最多（6 884 人），而流動率最高則為文員級員工（10.2%）。

表 4.13 過去 12 個月僱員離職人數及流動率（按職級）

職級	僱員離職人數	流動率*
經理	3 273	6.5%
主管／主任	6 884	9.3%
文員	4 695	10.2%
總計（其他輔助員工除外）	14 852	8.7%

備註：* 流動率= 過去 12 個月僱員離職數目／該職級職位數目（僱員數目+ 空缺數目）

僱員招聘

4.25 在業內過去 12 個月新招聘的 14 366 名僱員，當中大部分屬主管／主任級（6 603 人，46%）。新招聘的僱員中，大部分（65.8% 至 75%）來自另一間銀行／金融機構。

表 4.14 過去 12 個月僱員招聘（按職級）

職級	來自另一間銀行／金融機構	來自應屆銀行／金融學科之畢業生	來自保險公司／保險中介人／與保險業有關的公司，另一間機構而擔任資訊科技／法律／合規職務者	新招聘總人數
經理	2 377 (75%)	6 (0.2%)	73 (2.3%)	3 169
主管／主任	4 598 (69.6%)	320 (4.8%)	244 (3.7%)	6 603
文員	3 023 (65.8%)	391 (8.5%)	138 (3%)	4 594
總計（其他輔助員工除外）	9 998 (69.6%)	717 (5%)	455 (3.2%)	14 366

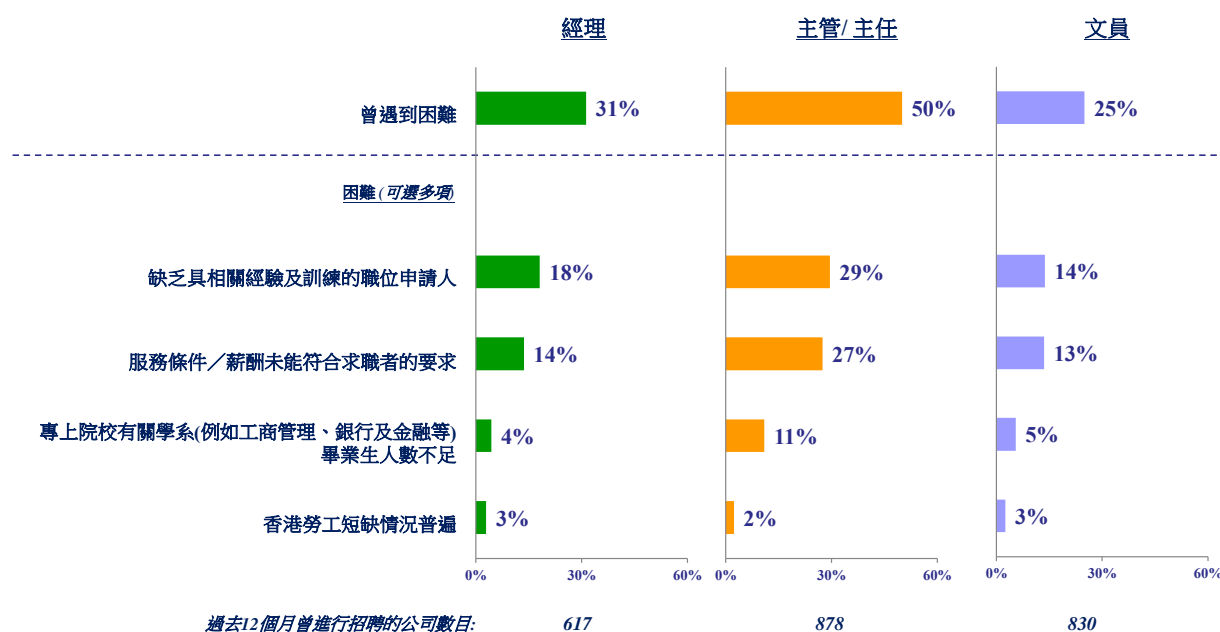
備註：()內數字乃按職級佔新招聘總人數的百分率。

數字未必等於新招聘總人數，因為剩下的新聘僱員可能來自其他界別，又或身分未能確定。

招聘困難

4.26 在過去 12 個月，業內少部分的機構曾進行招聘。在曾參與招聘的機構中，50% 報稱在招聘主管／主任級員工時遇到困難。其面對的主要困難包括「缺乏具相關經驗及訓練的職位申請人」和「服務條件／薪酬未能符合求職者的要求」。有見及此，僱主可考慮改善主管／主任級員工的服務條件／薪酬，以便挽留員工和吸引新血加入銀行及金融業。相對較少機構在聘請經理級（31%）和文員級人員（25%）遇到困難。詳情載於圖 4.9。

圖 4.9 過去 12 個月遇到的招聘困難



備註：招聘困難百分率佔曾進行招聘公司數目的百分率（按職級）。
填覆機構可選擇多於一項困難。

中國內地業務

4.27 調查期間，只有 5.8%機構在中國內地有業務，並安排員工在內地長駐或出差到內地工作。在有安排員工出差的機構中，42.2%安排經理級及 28.3%安排主管／主任級僱員出差到內地。另一方面，在有安排員工長駐內地的機構中，12.1%安排經理級員工長駐該地（即逗留在中國內地工作的時間佔其工作時間百分之五十或以上）。詳情載於圖 4.10 及表 4.15。

圖 4.10 中國內地業務

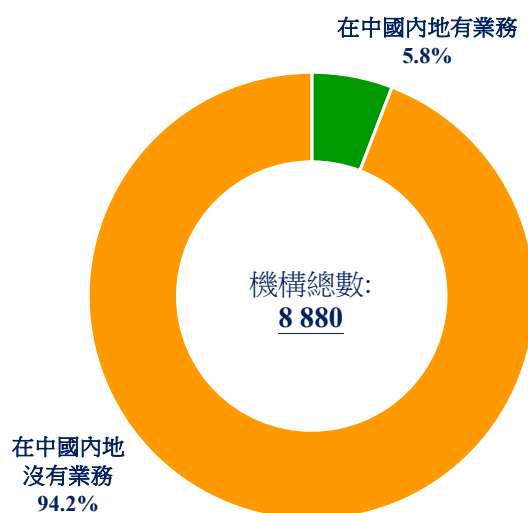


表 4.15 僱員長駐或出差中國內地

職級	安排僱員長駐# 中國內地	安排僱員出差 中國內地	在中國內地設有業務 及該職級僱員
經理	12.1%	42.2%	445
主管／主任	3.3%	28.3%	421
文員	3.3%	20.8%	331

備註：在中國內地設有業務及該職級僱員的比率。

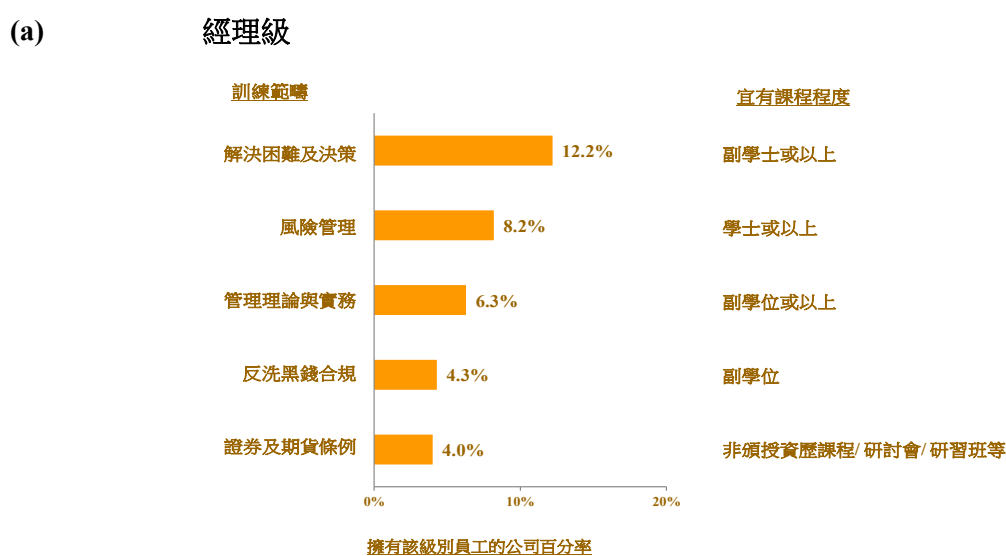
#在中國內地工作的時間佔其工作時間百分之五十或以上的僱員，歸類為「長駐中國內地」。

主要培訓需要

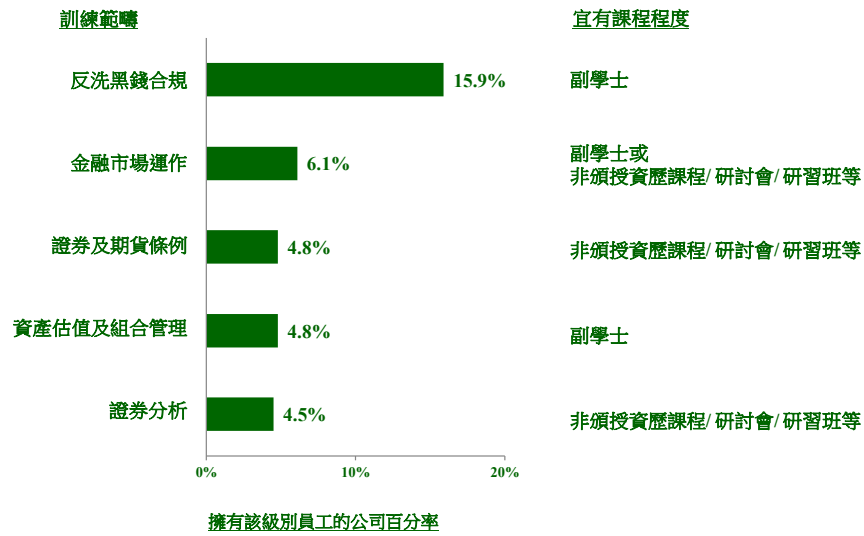
4.28 填覆機構受邀填報僱員所需要的培訓和課程程度，以配合銀行及金融業的新興趨勢及發展。大部分經理級僱員所需培訓集中有關管理知識（主要是副學位或以上資歷課程），主管／主任級僱員的培訓需要則集中於提升與工作相關的知識（主要是頒授副學位資歷的課程、以及非頒授資歷課程／研討會／研習班），而文員級僱員的培訓主要是通用／科技技能相關知識（大部分是非頒授資歷課程／研討會／研習班）。

4.29 銀行及金融僱員各職級首五項培訓範疇和課程程度見圖 4.11（a）至（c）。

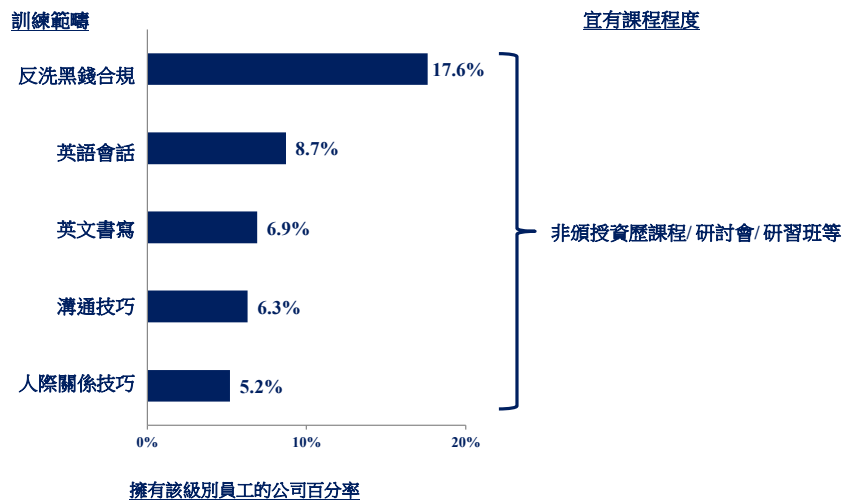
圖 4.11 僱員首五項培訓需要（按職級）



(b) 主管／主任級



(c) 文員級

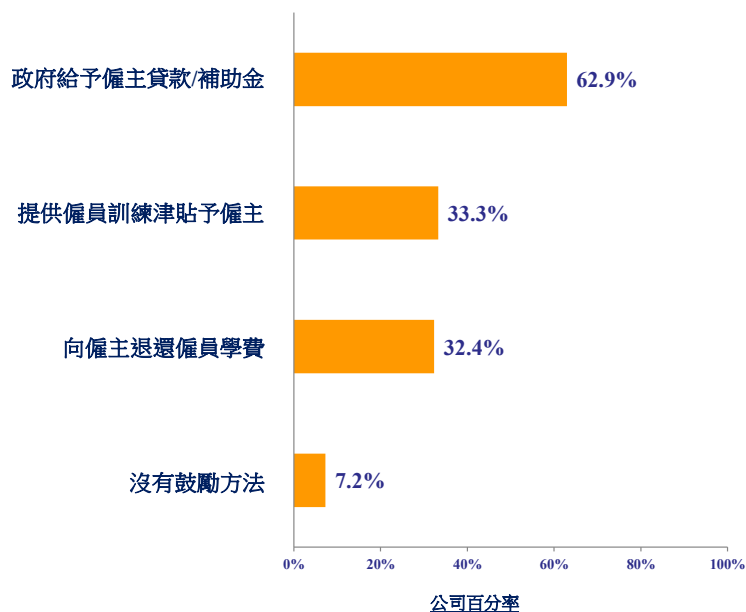


備註：填覆機構就每職級可選最多五項。

鼓勵僱主提供訓練予其僱員的方法

4.30 僱主受邀填報如何可有效鼓勵僱主提供訓練予其僱員。普遍而言，僱主認為「政府給予僱主貸款／補助金」（62.9%）、「提供僱員訓練津貼予僱主」（33.3%）、「向僱主退還僱員學費」（32.4%）為有效方法。分布情況詳載於圖 4.12。

圖 4.12 鼓勵僱主提供訓練予其僱員的方法



備註：填覆機構可選多於一項。

統計表

4.31 銀行及金融業的詳細人力統計資料載於**附錄9**。

5. 人力分析

2017 至 2021 年的人力變化

A. 銀行及金融業概覽

機構數目變化

5.1 銀行及金融業在 2017 年共有 8 522 家機構，在 2021 年 1 月 2 日（調查參考日期）共有 12 172 間機構，期內錄得可觀升幅，增加 3 650 家，主要因為下列門類有所增長：「金融機構及金融服務」、「資產管理公司」、「私人貸款、按揭、分期信貸，財務租賃及其他信貸服務」以及「投資及控股公司」。

僱員人數變化

5.2 銀行及金融業的僱員總人數在 2017 至 2021 年之間錄得顯著升幅（+14 399 人，+9%）。各界別的僱員人數均有增加，其中其他金融機構界別（+6 575 人，+19.4%）和證券及資產管理公司界別（+4 406 人，+17.4%）尤為特出，銀行界別則錄得輕微增長（+3 418 人，+3.4%）。按各職級調查結果分析，人力不論在經理級（+2 011 人，+4.2%）、主管／主任級（+7 768 人，+11.9%）、及文員級（+4 398 人，+10.7%）均錄得升幅。詳情見圖 5.1a 及 5.1b。

圖 5.1a 對比 2017 年的僱員人數變化（按界別）

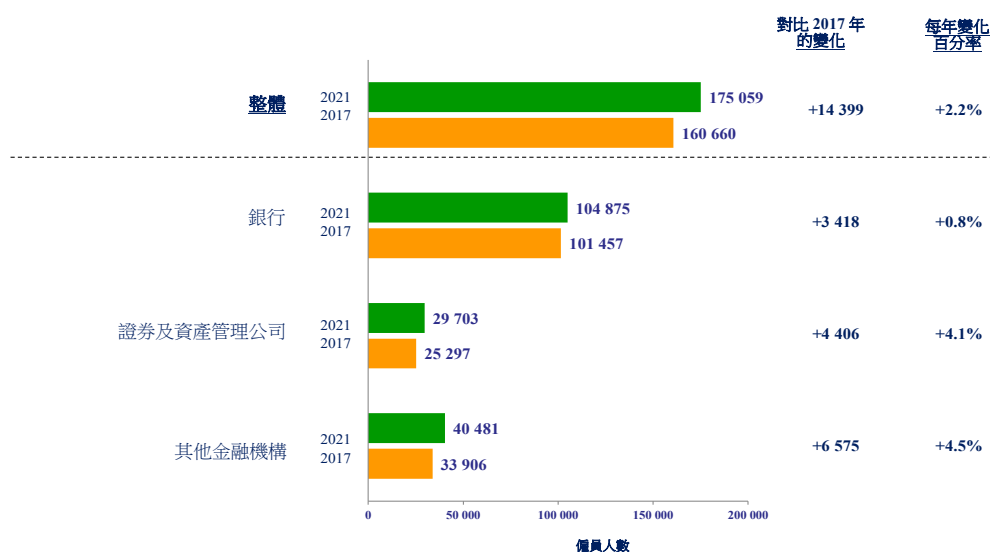
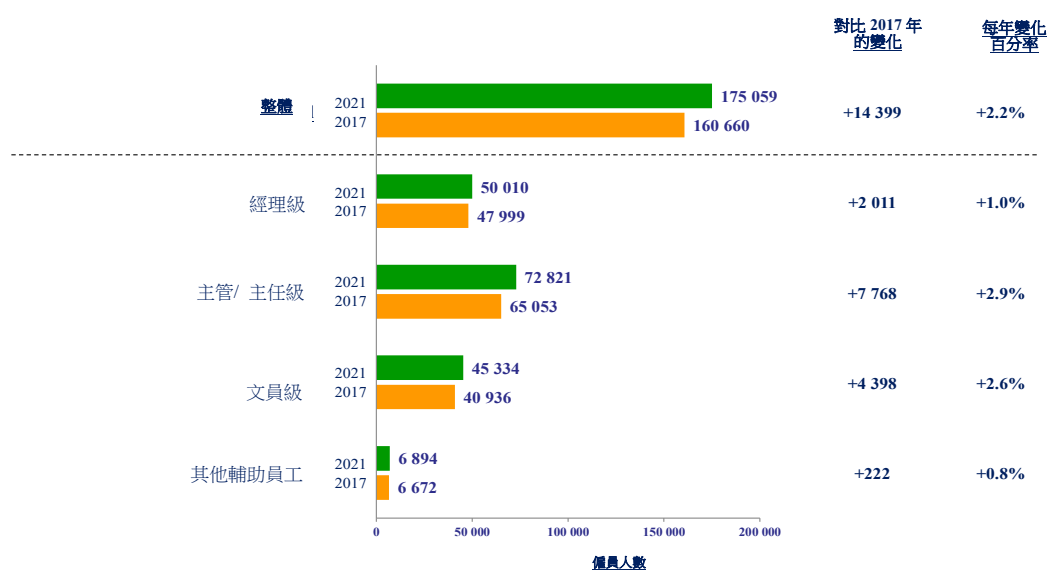


圖 5.1b 對比 2017 年的僱員人數變化（按職級）



空缺數目變化

5.3 銀行及金融業在 2017 至 2021 年期間，共減少了 87 個職位空缺。其他金融機構界別（-211）以及證券及資產管理公司界別（-189）均有下降，而銀行界別則錄得升幅（+313）。按職級劃分，經理級僱員的空缺額減少（-316），而主管／主任級僱員（+117）和其他輔助員工級員工（+107）的空缺額則上升。詳情見表 5.1a 及 5.1b。

表 5.1a 對比 2017 年的空缺數目變化（按界別）

界別	空缺數目		
	2017	2021	變化
銀行	1 985	2 298	+313
證券及資產管理公司	415	226	-189
其他金融機構界別	535	324	-211
總計	2 935 [1.8%]	2 848 [1.6%]	-87

備註：[] 內空缺率 = 空缺數目 / 職位數目（僱員數目 + 空缺數目）

表 5.1b 對比 2017 年的空缺數目變化（按職級）

職級	空缺數目		
	2017	2021	變化
經理	905	589	-316
主管／主任	1 404	1 521	+117
文員	609	614	+5
其他輔助員工	17	124	+107
總計	2 935 [1.8%]	2 848 [1.6%]	-87

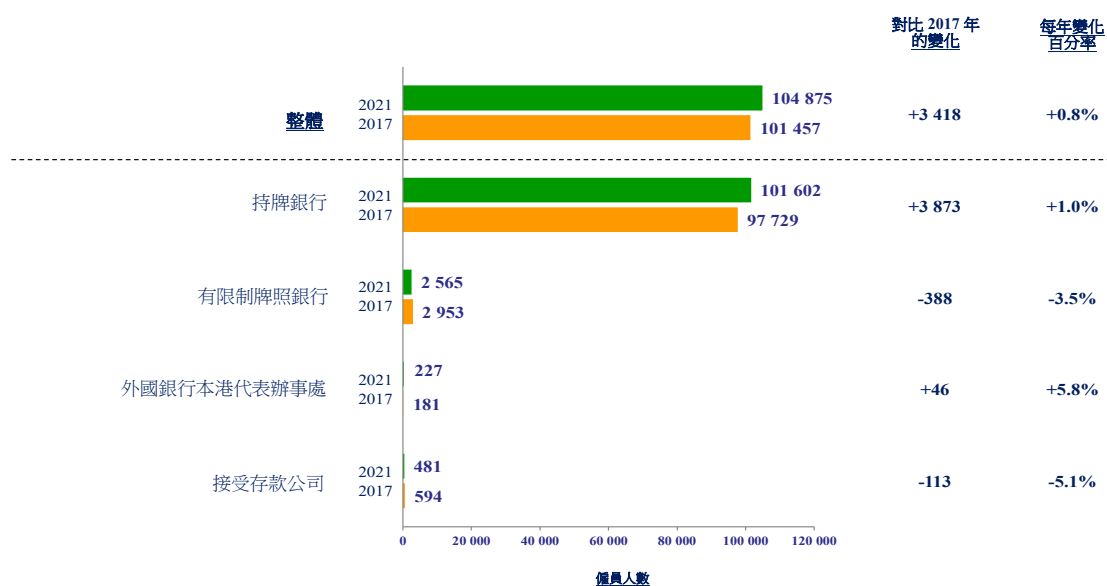
備註：[] 內空缺率 = 空缺數目 / 職位數目（僱員數目 + 空缺數目）

B. 銀行界別

僱員人數變化

5.4 銀行界別僱員總人數在 2017 年共有 101 457 人，在 2021 年共有 104 875 人，期內增加 3 418 人（+3.4%），主要因為持牌銀行門類錄得升幅（+3 873 人，+4%），詳見圖 5.2a。

圖 5.2a 對比 2017 年的僱員人數變化（按門類）



5.5 按職級劃分，主管／主任級（+3 182 人，+7.9%）及文員級（+1 053 人，+3.9%）的人力均錄得升幅，而經理級人力則下降（-847 人，-2.7%）。詳見圖 5.2b。

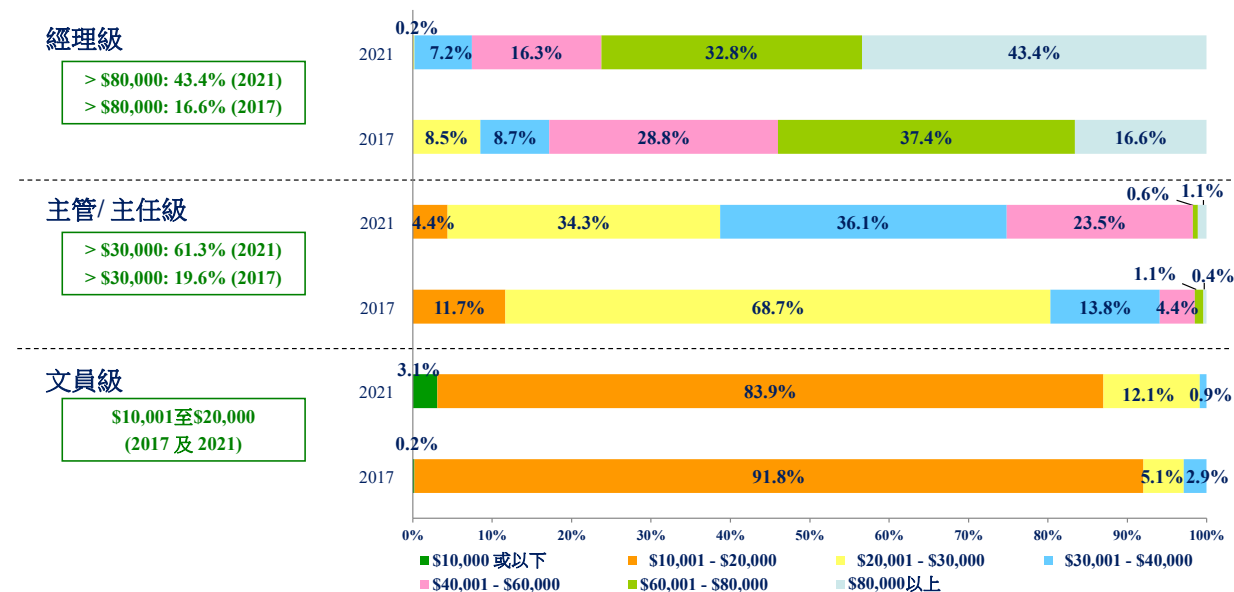
圖 5.2b 對比 2017 年的僱員人數變化（按職級）



每月平均收入變化

5.6 對比 2017 年，每月平均收入達\$80,000 以上的經理級僱員增加，由 2017 年的 16.6% 上升至 2021 年的 43.4%。月薪逾\$30,000 的主管／主任級僱員，由 2017 年的 19.6% 上升至 2021 年的 61.3%。另一方面，在 2017 至 2021 年期間，文員級從業員平均月薪集中於\$10,000 至\$20,000。詳見圖 5.3。

圖 5.3 全職僱員每月平均收入分布情況（按職級）

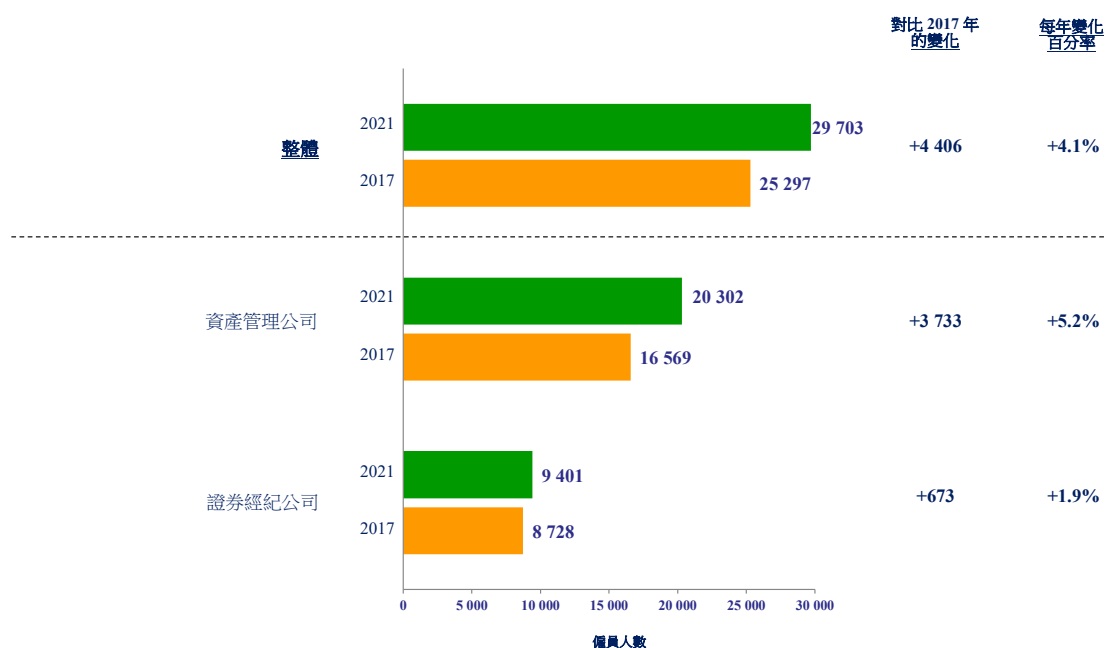


C. 證券及資產管理公司界別

僱員人數變化

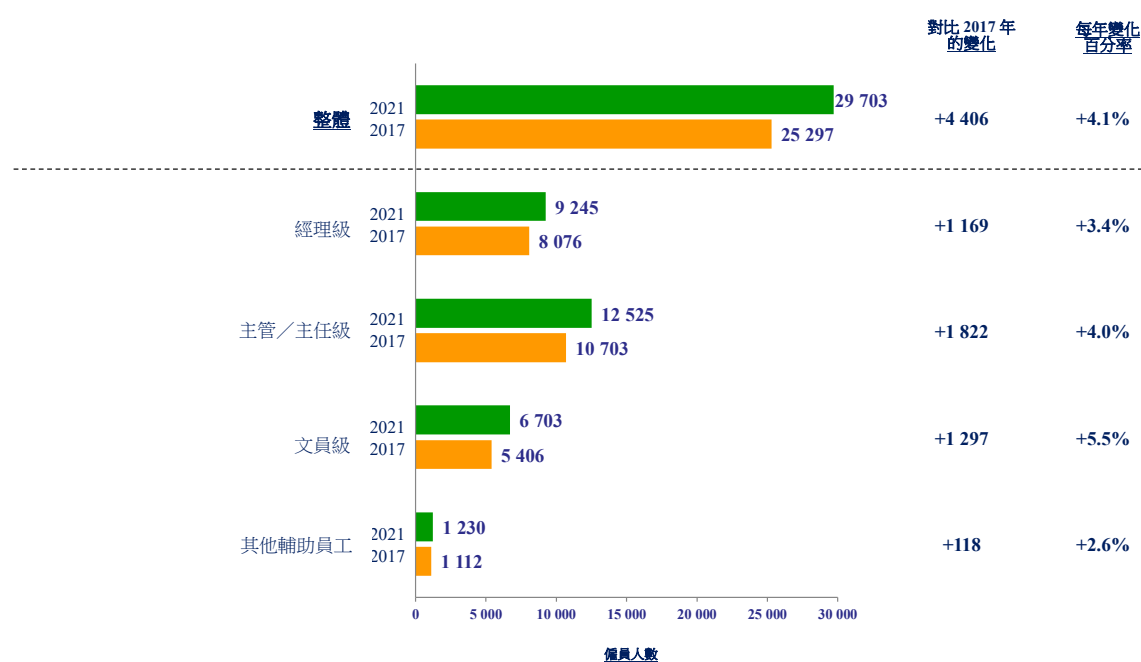
5.7 證券及資產管理公司界別僱員總人數在 2017 至 2021 年期間共增加 4 406 人 (+17.4%)，兩個門類均錄得增長，包括資產管理公司 (+3 733 人，+22.5%)，以及證券經紀公司 (+673 人，+7.7%)，詳見圖 5.4a。

圖 5.4a 對比 2017 年的僱員人數變化（按門類）



5.8 按職級劃分，主管／主任級 (+1 822 人，+17%)、經理級 (+1 169 人，+14.5%) 及文員級 (+1 297 人，+24%) 人力均錄得升幅，詳見圖 5.4b。

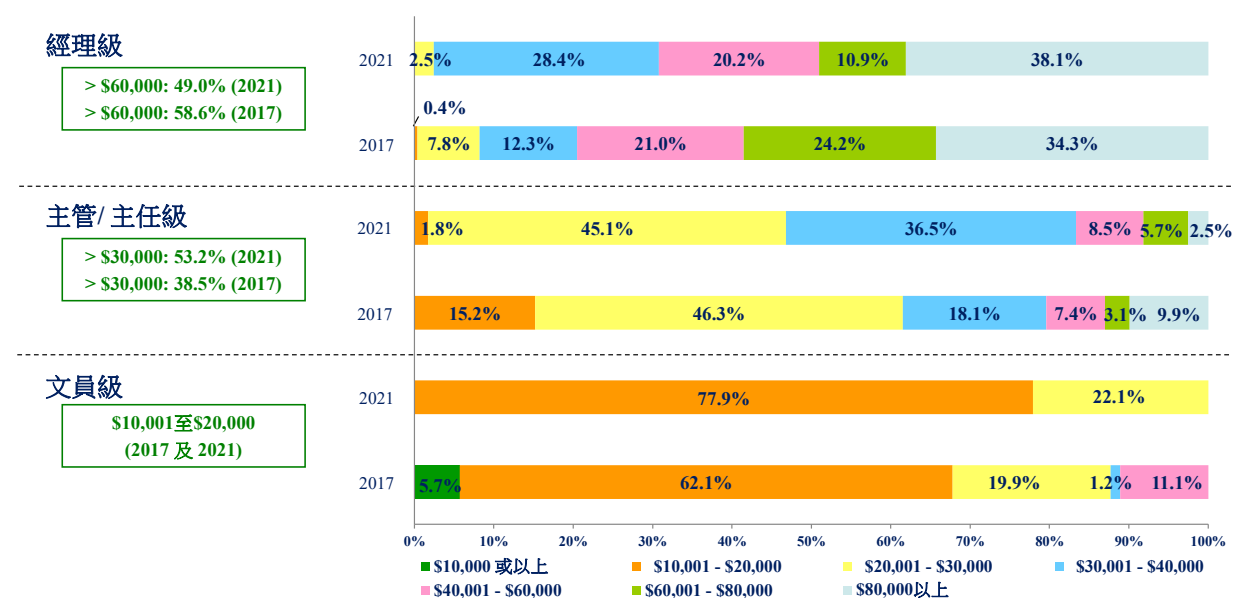
圖 5.4b 對比 2017 年的僱員人數變化（按職級）



每月平均收入變化

5.9 對比 2017 年，每月平均收入達\$60,000 以上的經理級僱員百分率輕微減少，由 2017 年的 58.6%下降至 2021 年的 49%。平均月薪逾\$30,000 的主管／主任級僱員百分率，則由 2017 年的 38.5%上升至 2021 年的 53.2%。另一方面，文員級從業員在 2017 至 2021 年期間平均月薪均集中在\$10,000 至\$20,000。詳見圖 5.5。

圖 5.5 全職僱員每月平均收入（按職級）

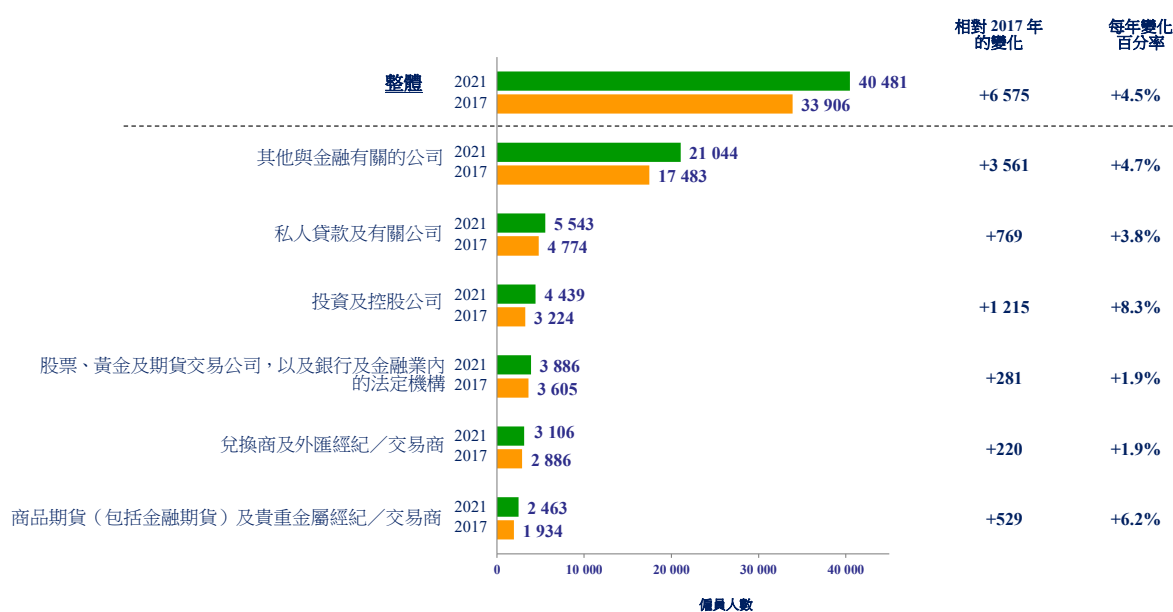


D. 其他金融機構界別

僱員人數變化

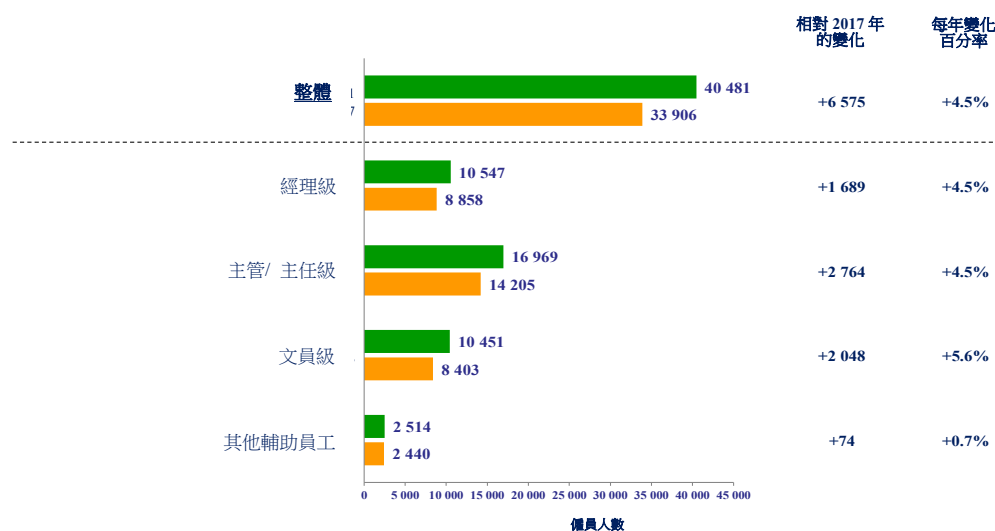
5.10 其他金融機構界別僱員總人數在 2017 至 2021 年之間上升了，增加 6 575 人 (+19.4%)，主要因為金融機構及金融服務門類 (+3 561 人，+20.4%)，以及投資及控股公司門類 (+1 215 人，+37.7%) 均錄得升幅，詳見圖 5.6a。

圖 5.6a 對比 2017 年的僱員人數變化（按門類）



5.11 按職級劃份，主管／主任級 (+2 764 人，+19.5%)、文員級 (+2 048 人，+24.4%) 及經理級 (+1 689 人，+19.1%) 人力均錄得升幅，詳見圖 5.6b。

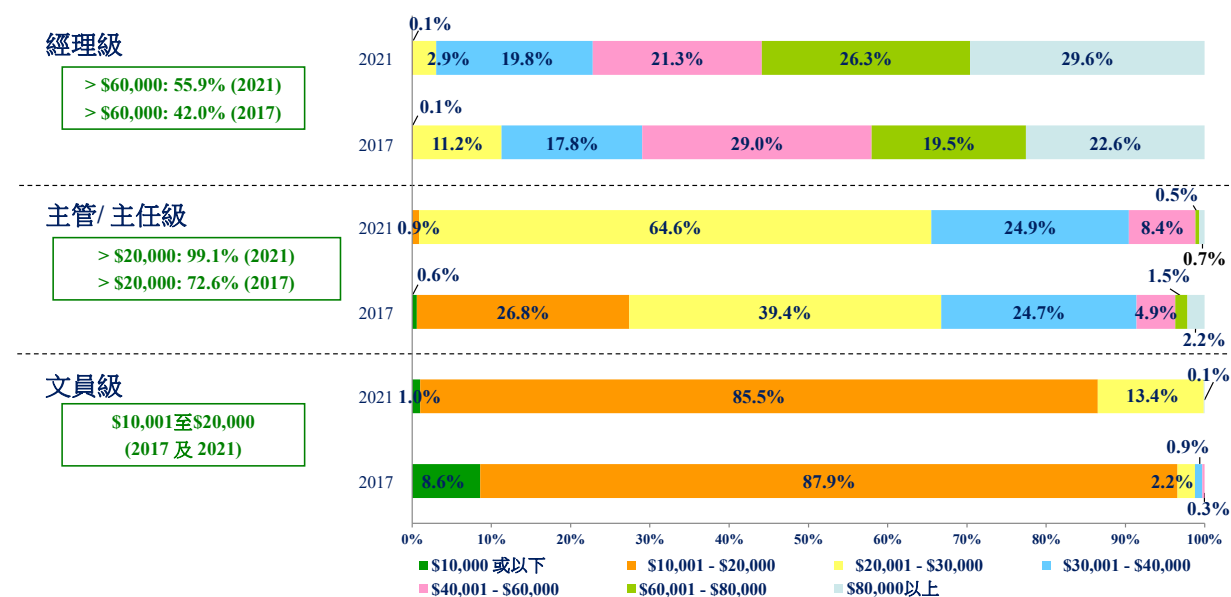
圖 5.6b 對比 2017 年的僱員人數變化（按職級）



每月平均收入變化

5.12 對 2017 年調查，每月平均收入達\$60,000 以上的經理級僱員百分率增加，由 2017 年的 42% 上升至 2021 年的 55.9%。平均月薪逾\$20,000 的主管／主任級僱員，亦由 2017 年的 72.6% 上升至 2021 年的 99.1%。與其他兩個界別相似，文員級從業員平均月薪集中在\$10,000 至\$20,000 之間。詳見圖 5.7。

圖 5.7 全職僱員每月平均收入分布情況（按職級）



業務展望

5.13 編製 2021 年人力調查報告的目的，乃為讀者提供銀行及金融業人力和從業員培訓需求的資料。請讀者注意，本調查的實地調查工作（以 2021 年 1 月 2 日為參考日期）進行後，外在環境變化，包括前海方案、派發電子消費券、失業率連續數月下降、對通關的預期、北部都會發展策略等，均可能對銀行及金融業人力供求的推算有影響，因此引述調查結果時，宜審慎處理。

穩健強韌的金融中心

5.14 儘管環球金融市場極度波動，香港仍然是最健全的國際金融中心之一，在全球金融中心指數⁸排名第四，比前一年晉升一級。考慮到本港 2019 和 2020 年面對的挑戰，以及中美關係緊張，此成績得來不易。事實上，國際貨幣基金組織曾按其「金融體系評估計劃」⁹，詳盡評估本港的金融體系，然後在其《金融體系穩定評估報告》中重申香港的地位。國際貨幣基金組織在報告中，稱許香港金融體系穩健，宏觀經濟政策妥善，施政審慎，監管和督導制度強健。本港銀行體系坐擁的資產，相等與本地人均生產總值的 9.5 倍左右。香港也是資產級財富管理中心，所管理資產高達 2019 年本地人均生產總值的十倍。香港股票市場市值約為 47.5 兆港元。截至 2020 年年底，市值分別在亞洲和全球排名第三和第五。本港上市申請市場暢旺，2020 年總集金額達港幣 4000 億，比 2019 年大升 26%。根據國際會計公司最近發表的報告¹⁰，本地銀行業稅前盈利總額與營收在 2020 年，分別下跌 28% 和 11%。

表 5.2 股票市場表現

類別	總市值（單位：港幣 10 億）	
	2019	2020
主辦	\$ 38 058	\$ 47 392
創業板	\$ 107	\$ 131
總計	\$ 38 165	\$ 47 523

資料來源：香港交易及結算所

⁸ Z/Yen Group and China Development Institute, “The Global Financial Centres Index (GFCI) 29 Report”, <https://www.longfinance.net/programmes/financial-centre-futures/global-financial-centres-index/gfci-29-explore-data/gfci-29-rank/>

⁹ International Monetary Fund, “IMF Executive Board Concludes Financial System Stability Assessment with Hong Kong SAR”, Press Release No. 21/163, <https://www.imf.org/en/News/Articles/2021/06/08/pr21163-hong-kong-sar-imf-executive-board-concludes-financial-system-stability-assessment>

¹⁰ KPMG, “Hong Kong Banking Report 2021”, <https://assets.kpmg/content/dam/kpmg/cn/pdf/en/2021/06/hong-kong-banking-report-2021.pdf>

後疫情情況

5.15 多個行業如出入口、零售或旅遊業均受到疫情嚴重打擊，銀行和金融業，尤其是銀行界，作為經濟管道並擔當着舉足輕重的角色，在其他行業不景時，同樣受損。根據國際會計公司最近發表的報告¹¹，2020年，本地銀行業稅前盈利總額與營收分別下跌28%和11%。儘管香港去年經歷了有史以來最嚴重的收縮，但2021年首三個月仍實現了7.9%的增長，人們對前景持謹慎態度，並密切地關注香港、內地以及世界其他地區經濟動力恢復的速度，尤其是香港何時可通關以迎接內地旅客。

金融科技之路

5.16 金融機構一直利用科技將業務運作自動化，而疫情加速了科技的應用。但金融科技的應用，不限於自動化。部分企業著意後勤運作自動化，另一些參與者則致力透過金融科技，調適前台運作，以提高競爭優勢。要全面推動數碼轉型，必須以客戶作為中心。除了後勤運作自動化外，公眾還要求更佳客戶體驗。金融機構適當使用金融科技，可豐富顧客體驗，並加深信任及忠誠度。虛擬銀行獲發牌有助推動金融科技的應用，並革新銀行及金融業，全面推行數碼服務。繼香港金融管理局於2021年6月宣布《金融科技2025》提案後，「全面推展銀行數碼化」的策略加強香港銀行全面採用金融科技，並鼓勵這些機構由前線以至後勤全面推行數碼化運作。

合規與合規科技

5.17 善用科技優勢帶來不少好處。大眾已在談虛擬資產和去中心化金融。監管架構亦將趕上科技發展。早前，香港金融管理局發表題為《善用合規科技力量：轉變風險管理及合規》白皮書，合規科技是透過科技管理銀行和金融業的監管流程，本港採用合規科技，有助政府發展合規科技市場。合規科技帶來多方面的好處：它有助降低成本、改善風險管理、提升營運者的效率、加強監管機構的監管，而最重要的是鞏固香港作為國際金融中心的地位和競爭領域中的優勢。

綠色和可持續金融

5.18 2021年8月，聯合國發表報告¹²，警告全球暖化不予正視的話，地球將面臨劇變。對於香港，意味更多猛烈的熱帶氣旋吹襲，海平面上升亦加劇水浸。氣候轉變威脅全球。銀行和金融業在管理與氣候變化相關風險方面發揮重要的作用，綠色和可持續金融旨在將資金投放於可持續發展和管理相關風險，在肩負更大責任的同時亦可

¹¹ KPMG, “Hong Kong Banking Report 2021”, <https://assets.kpmg/content/dam/kpmg/cn/pdf/en/2021/06/hong-kong-banking-report-2021.pdf>

¹² United Nations, International Panel on Climate Change, “AR6 Climate Change 2021: The Physical Science Basis”, <https://www.ipcc.ch/report/ar6/wg1/>

獲得不俗的回報。根據氣候債券倡議組織¹³所提供資料，2020年，環球綠色債券市場達2900億美元，並預期2021年續有增長。在香港，2020年投放的金額相當於20.9億美元，當中超過三分之一的金額用於低碳建築，而其餘則用於運輸、廢物、能源和水，反映了多元化的金額分配。

國家「十四五」規劃與粵港澳大灣區

5.19 在2019年公佈的《粵港澳大灣區發展規劃綱要》中，中央政府支持鞏固和提升香港作為主要金融中心、全球離岸人民幣樞紐、國際資產管理中心和風險管理中心。推動區內金融機構跨境合作，不單利便資本雙向流通，更為銀行及金融業製造更多業務機會，並為大灣區從業員帶來更多選項。根據推行股票通與債券通的經驗、跨境理財通會成為下一有力推手，讓擁競爭優勢的金融機構賺取費用收入。

5.20 國家「十四五」規劃亦繼續支持香港提升其國際金融、交通和貿易中心地位，加強其作為全球離岸人民幣業務樞紐、國際資產管理中心和風險管理中心的地位。《全面深化前海深港現代服務業合作區改革開放方案》（前海方案）提倡擴展前海深港現代服務業合作區的面積，強化現代服務業的創新發展，以建立現代服務制度，對接聯通國際和香港標準。

人才發展

5.21 前述的金融科技、合規科技、綠色金融、以至跨境業務，均需從業員學習新技能與心態。為了保持競爭力，金融機構必須重新審視其工作團隊的能力，運用資源以收窄技能差距。例如，金融科技日漸普及，從業員必需能夠應用新興科技如人工智能、數碼分析、區塊鏈、網絡安全等；跨境業務方面，從業員更應熟悉兩地法律和政策的異同。最後，創造力、敏捷度、適應性和跨境人脈建立技巧等軟技巧也同樣重要。

¹³ Climate Bonds Initiative, “Sustainable Debt Global State of Market 2020”, https://www.climatebonds.net/files/reports/cbi_sd_sotm_2020_04d.pdf

人力推算及每年額外人力需求

人力推算

5.22 經考慮相關經濟指標，包括本地經濟、人口、勞動市場的重要變化後，推算 2022 至 2025 年的人力趨勢，詳見下表 5.3；人力推算方法細節則載於附錄 8。

表 5.3 2022 至 2025 年的人力趨勢

年份	人力需求
2021	170 889
2022	173 159 (+1.33%)
2023	175 002 (+1.06%)
2024	176 596 (+0.91%)
2025	177 971 (+0.78%)

備註：括號內百分率乃比對前一年的年度變化率。

每年額外人力需求

5.23 經考慮包括 (i) 人力趨勢預測；以及 (ii) 業內流失率（每年僱員永久離開本業的比率）的因素，推算 2022 至 2025 年每年額外人力需求，詳見下表 5.4。

表 5.4 2022 至 2025 年估計每年額外人力需求

職級	業內流失率	每年額外人力需求		
		人力趨勢 (a)	離職 (b)	總計 (a) + (b)
經理	1.8%	524	915	1 439
主管／主任	3.1%	770	2 333	3 103
文員	3.6%	476	1 707	2 183

人力供求

銀行及金融業從業員需求

5.24 按照表 5.4 所載，2022 至 2025 年估計每年額外人力需求，業內經理級將需 1 439 人，主管／主任級需 3 103 人，文員級需 2 183 人。至於第 4.22 段所載列的表 4.11d：僱員宜有教育程度分布情況（按職級），銀行及金融業上述三個職級需要 3 136 人（1 327 + 1 800 + 9）持有學士學位，全個行業需要 2 192 人（27 + 1 208 + 957）具副學位／文憑／證書學歷擔任上述三個職級的職務。

表 5.5 銀行及金融業推算每年額外人力宜有教育程度

教育程度	銀行及金融業所需人數
學士學位	3 136
副學位／文憑／證書	2 192
總計	5 328

銀行及金融從業員人力供應

5.25 根據大學教育資助委員會（UGC）、職業訓練局（VTC）、以及其他開辦銀行及金融相關課程的本地教育機構*所提供的資料，推算相關課程畢業生人數。詳請摘錄於表 5.6。

表 5.6 畢業生供應（銀行及金融相關課程）

教育程度	2021/2022 年度畢業生 估計數目 [^]	2022/2023 年度畢業生 估計數目 [^]
學士學位	4 494	4 277
副學位／文憑／證書	361 [#]	348 [#]

備註： * 訓練委員會致函本地相關教育機構，邀請他們提供 2021/2022 及 2022/2023 年度預計學士學位／副學位／文憑／證書畢業生人數，約 30% 機構回覆。回覆機構所報數人數已納入表 1.17 相關數字內，請注意資料或未夠全面。

[^] 銀行、金融及相關學科的學士學位／副學位／文憑／證書的預計畢業生數目。

[#] 讀者宜注意，不少副學位／文憑／證書畢業生選擇繼續升學，並非所有人都立即投身職場。

5.26 值得注意的，是本地部分銀行、金融及相關學科畢業生可能並未加入銀行及金融業，而選擇投身其他行業或繼續升學。另一方面，不同學科畢業生均可入行，接受職內訓練。

6. 建議

6.1 訓練委員會研究過調查結果後，認為大致反映調查期間的人力情況，而調查亦涵蓋業內主要工作人口。考慮過業務展望及調查結果後，訓練委員會有以下建議：

疫情與中美緊張關係帶來的挑戰與機遇

6.2 儘管政府已推出舒緩措施，以濟百業，全球疫情為各行各業帶來莫大經濟挑戰，預料財困持續，銀行及金融業正面對資產與信貸風險。儘管金融機構的資金和流動性並沒有受到任何沖擊的跡象，唯現在正是金融機構審視和加強其風險管理措施的最佳時機。另一方面，在家工作日益普遍，尤其是後勤部門的運作，加上客戶日漸樂於透過數碼渠道接受服務，疫情可視為催化劑，推動數碼轉型的速度，藉此減低營運成本，以及提升客戶體驗。

6.3 由於中美關係緊張，預計未來更多在美國上市的內地企業將傾向在香港作第二上市。對於已經在美國上市的內地企業，在香港二次上市可以為企業在美國退市提供選擇。內地政府因為網絡安全的顧慮，擔憂這些公司向外國政府洩漏敏感資料，對境外上市機構的審查更形嚴格。由於這些企業均需要相關的銀行、企業融資等服務，這對香港交易所和本地金融機構有利。

金融科技與合規科技發展

6.4 金融機構應加快採用科技將業務自動化。與此同時，市場參與者還應採用金融科技及相關技術，以便更加聚焦服務對象的使用，提升用戶體驗。大數據、數據分析、人工智能等科技的使用，有助設計配合客戶年齡層興趣的個人化推廣，或向客戶提供度身訂造的資訊，有助改變購買習慣。營運者倚靠金融科技提升客戶服務之餘，監管架構去中心化金融和虛擬資產已不再是流行語，其重要性日增，不久將來會加入主流。監管機構已積極主動的方法來監管虛擬資產的交易，進一步可能規管去中心化金融。有鑑於此，金融機構與其合作的金融科技公司應為相關領域的法規做好準備。金融科技高速發展的同時，數據私隱和網絡安全不容忽視，不單規例使然，大眾對保護數據的關注亦逐漸提高。

配合國家「十四五」規劃與推動大灣區金融市場互聯互通

6.5 香港作為國際金融中心，應在國家內循環中發揮積極性，並以促進雙循環讓境內及海外市場互相帶動。粵港澳大灣區擁有約 7 200 萬人口，人均國內生產總值為 23 000 美元。作為大灣區城市，香港應繼續帶領推動該地區的金融服務。監管機構與

業內持分者應與國內相關部門保持密切溝通，推動大灣區金融市場互聯互通，例如提昇股票通和債券通。金融機構亦應充分利用跨境理財通，藉以在長期低利率環境的壓力下提供新的收入來源。不少人在大灣區工作與學習，部分人可能選擇在此退休，因此，這些人的財務策劃需要日增。本港乘「一國兩制」之利，宜善用此獨特優勢，繼續提升其作為連接內地與世界各國橋樑的角色，並把握大灣區的龐大機遇。

綠色和可持續金融的重要性與日俱增

6.6 雖然追求可持續發展乃社會每一個人的責任，但銀行和金融業無疑在管理與氣候變化相關風險方面發揮重要的作用，因為綠色和可持續金融旨在將資金投放於可持續發展和管理相關風險，促進碳減排的工作或活動，達致 2050 年零排放的目標。但僅靠公帑並不能滿足可持續投資需求的強大增長。事實上，生態文明是內地其中一項重要任務，作為一個穩健強韌的金融中心，香港具備優越條件在綠色和可持續金融方面更有作為。市場參與者應準備提供所需金融服務，捕捉商機。

從業者的能力提升

6.7 在數碼化轉型和推動大灣區金融市場互聯互通的過程中，從業者儘管處理傳統職務非常純熟，但仍需要重新學習或提升技能，以趕上銀行和金融業最新的發展。而為了掌握新興技術的應用，他們需擁有精通科技才能，能夠操作新興科技如人工智能、區塊鏈、數碼分析、網絡安全等，並認識科技在認識客戶、打擊清洗黑錢和恐怖主義的重要性。此外，從業員應對大灣區規管的不同，以及綠色和可持續金融有所了解。最後，創造力、敏捷度、適應性和跨境人脈建立技巧等軟技巧也同樣重要。

Membership of the Banking and Finance Training Board

Chairman

Mr Simon CHAN Sai-ming, JP

Members

Ms Lisa CHENG Pik-ling

Ms Clara FUNG Chor-hing

Mr Johnny LAU Ho-yin

Mr Ray LEE Ching-hang

Mr Michael LEUNG Kin-man, MH

Ms Jennifer SHUM Wan-ling

Ms Doris TONG Shuet-kiu

Dr Gordon TSUI Luen-on, JP

Dr Andrew WU Man-kit

Ms Carol ZHANG

Chief Executive of Hong Kong Monetary Authority (or his representative)

Chief Executive of Hong Kong Exchanges and Clearing Limited (or his representative)

Chairman of Securities and Futures Commission (or his representative)

Executive Director of Vocational Training Council (or her representative)

Secretary

Mr William CHOW Wing-nin

銀行及金融業訓練委員會委員名單

主席

陳細明先生, JP

委員

鄭碧玲女士

馮楚卿女士

劉浩然先生

李澄幸先生

梁建文先生, MH

沈韻玲女士

唐雪橋女士

徐聯安博士, JP

胡文傑博士

張瑋女士

香港金融管理局總裁(或其代表)

香港交易及結算所有限公司行政總裁(或其代表)

證券及期貨事務監察委員會主席(或其代表)

職業訓練局執行幹事(或其代表)

秘書

周永年先生

Terms of Reference of the Banking and Finance Training Board

1. To determine the manpower demand of the industry, including the collection and analysis of relevant manpower and student/trainee statistics and information on socio-economic, technological and labour market developments.
2. To assess and review whether the manpower supply for the industry matches with the manpower demand.
3. To recommend to the Vocational Training Council (the Council) the development of vocational and professional education and training (VPET) facilities to meet the assessed manpower demand.
4. To advise the Council on the strategic development and quality assurance of its programmes in the relevant disciplines.
5. To prescribe job specifications for the principal jobs in the industry defining the skills and knowledge and advise on relevant training programme specifying the time a trainee needs to spend on each skill element.
6. To tender advice in respect of skill assessments, trade tests and certification for in-service workers, apprentices and trainees, for the purpose of ascertaining that the specified skill standards have been attained.
7. To advise on the conduct of skill competitions in key trades in the industry for the promotion of VPET as well as participation in international competitions.
8. To liaise with relevant bodies, including employers, employers' associations, trade unions, professional institutions, training and educational institutions and government departments, on matters pertaining to the development and promotion of VPET in the industry.
9. To organise seminars/conferences/symposia on VPET for the industry.
10. To advise on the publicity relating to the activities of the Training Board and relevant VPET programmes of the Council.
11. To submit to the Council an annual report on the Training Board's work and its recommendations on the strategies for programmes in the relevant disciplines.
12. To undertake any other functions delegated by the Council in accordance with Section 7 of the Vocational Training Council Ordinance.

銀行及金融業訓練委員會職權範圍

1. 確定業內的人力需求，包括收集、分析相關的人力和學生／學員統計數字，以及關於社會經濟、科技及人力市場發展的資料。
2. 評估及研究本業的人力供求是否平衡。
3. 就發展業內職業專才教育及訓練設施應付人力需求，向職業訓練局(下稱「局方」)提供意見。
4. 就相關學科的課程發展策略及質素保證，向局方提出建議。
5. 擬訂本業主要職務的工作範圍，界定所需的技能及知識，審議訓練方案，包括訂定每種技能所需的訓練期。
6. 對技術評估、技能測驗及認證制度提供意見，以確定從業員、學徒及見習員的技能水平。
7. 就本業主要行業舉辦技能比賽提供意見，以推廣職業專才教育和派員參加國際賽事。
8. 與僱主、僱主聯會、工會、專業團體、訓練及教育機構、政府部門等聯絡，共商本業職業專才教育的發展與推廣事宜。
9. 為本業舉辦有關職業專才教育的研討會和會議。
10. 就訓練委員會工作和相關職業專才教育課程之推廣宣傳，向局方提供意見。
11. 每年向局方呈交訓練委員會工作報告，以及相關學科課程發展策略建議。
12. 根據《職業訓練局條例》第 7 條，負責局方所委派的其他工作。

Membership of the Working Party on Manpower Survey

Convenor

Mr Simon CHAN Sai-ming, JP

Members

Ms Lisa CHENG Pik-ling

Mr Ray LEE Ching-hang

Ms Jennifer SHUM Wan-ling

Ms Amy YU Suk-wah

Ms Carol ZHANG

Mr CHAN Chung-yuen

Mr Sammy CHUNG Chi-pan

Secretary

Mr William CHOW Wing-nin

Terms of reference of the Working Party on Manpower Survey

1. To design the survey questionnaire and documents in accordance with the needs of the banking and finance industry.
2. To identify members and areas for the focus group consultation and consolidate their views.
3. To examine the draft survey report prepared by the Secretariat.
4. To advise on the training courses / programmes of the banking and finance industry.
5. To advise on the likely manpower growth of the banking and finance industry for the next few years with reference to the past manpower data.
6. To formulate recommendations on measures needed to ensure that the manpower supply is sufficient to meet the demand of the banking and finance industry in the light of survey findings and the business outlook of the economy.

2021 年人力調查工作小組委員名單

召集人

陳細明先生, JP

委員

鄭碧玲女士

李澄幸先生

沈韻玲女士

余淑華女士

張瑋女士

陳仲源先生

鍾志斌先生

秘書

周永年先生

人力調查工作小組委員職權範圍

1. 按照銀行及金融業需要設計調查問卷及相關文件。
2. 審閱秘書處提交的調查報告初稿。
3. 就銀行及金融業培訓課程提供意見。
4. 根據過去人力數據，就未來數年銀行及金融業預期的人力增長提出意見。
5. 根據調查結果和業務展望，就相關措施制訂提出建議，確保人力供應滿足銀行及金融業需要。

2021 年人力調查工作小組委員名單

召集人

陳細明先生, JP

委員

鄭碧玲女士

李澄幸先生

沈韻玲女士

余淑華女士

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人力調查工作小組委員職權範圍

1. 按照銀行及金融業需要設計調查問卷及相關文件。
2. 審閱秘書處提交的調查報告初稿。
3. 就銀行及金融業培訓課程提供意見。
4. 根據過去人力數據，就未來數年銀行及金融業預期的人力增長提出意見。
5. 根據調查結果和業務展望，就相關措施制訂提出建議，確保人力供應滿足銀行及金融業需要。

Definition of Terms

Average monthly income	The monthly income, including the basic wage, regular overtime pay, cost of living allowance, meal allowance, commission and bonus. It is an average figure among employees engaging in the same principal job.
Employees	All personnel who are directly paid by the company and who are either at work or temporarily absent from work, viz sick leave, maternity leave, annual vacation, casual leave or on strike. They include all full-time/part-time personnel (excluding trainees) who are engaged in principal jobs related to various job levels.
Diploma/Certificate	Technical and vocational education programmes, including Diploma/Certificate courses, Diploma of Foundation Studies, Diploma of Vocational Education and programmes at the craft level or equivalent.
First degree	The first degree(s) offered by local or non-local education institutions, or equivalent.
Postgraduate degree	A higher degree(s) (e.g. master degree) offered by local or non-local education institutions, or equivalent.
Secondary 4 to 7	The education programmes under the Hong Kong Certificate of Education Examination (HKCEE), the Hong Kong Diploma of Secondary Education (HKDSE) Examination, Diploma Yi Jin, or equivalent.
Sub-degree	The Associate Degree, Higher Diploma, Professional Diploma, Higher Certificate, Endorsement Certificate, Associateship or equivalent programmes offered by local or non-local institutions.
Vacancies	The unfilled, immediately available job openings for which the establishment is actively trying to recruit personnel at the time of survey.

詞彙釋義

每月平均收入	「每月平均收入」指每月的收入，包括：基本薪金、一般超時工作補薪、生活津貼、膳食津貼、佣金及花紅，將同一主要職務所有僱員的收入平均計算而得出。
僱員	「僱員」指由機構直接支付薪金的員工，包括現時仍在上班，以及因病假、產假、年假、事假、罷工等而暫時缺勤的員工，並指所有從事銀行及金融業主要職務，擔任不同技能等級的全職／兼職員工(不包括受訓者)。
文憑／證書	「文憑／證書」是指技術及職業教育課程之文憑／證書、基礎課程文憑、職專文憑及技工程度的課程，或同等教育程度。
學士學位	「學士學位」是指本地或非本地教育機構提供的學士學位，或同等教育程度。
研究生學位	「研究生學位」是指本地或非本地教育機構提供的高等學位（如碩士學位），或同等教育程度。
中四至中七	「中四至中七」是指中四至中七（包括與香港中學會考、香港中學文憑考試、毅進文憑等相關的教育課程）或同等教育程度。
副學位	「副學位」是指本地或非本地教育機構提供的副學士、高級文憑、專業文憑、高級證書、增修證書、院士銜或同等課程。
職位空缺	「職位空缺」指需要立刻填補的職位空缺，而公司於調查期間正積極招聘。

Headquarters (Industry Partnership) 總辦事處(行業合作)
30F, Billion Plaza II, 10 Cheung Yue Street, Cheung Sha Wan, Kowloon, Hong Kong
香港九龍長沙灣長裕街10號億京廣場2期30樓
www.vtc.edu.hk

Telephone No 電話

Facsimile No 傳真

Our Reference 本局檔號 BF/4/2 (2021)

Your Reference 來函檔號



17 December 2020

Dear Sir/Madam,

**The 2021 Manpower Survey of the
Banking and Finance Industry**

The Banking and Finance Training Board (the Training Board) of the Vocational Training Council (VTC), appointed by the Chief Executive of the Hong Kong Special Administrative Region (HKSAR), is responsible for matters pertaining to manpower training in the industry. In order to collect the latest manpower information for formulating recommendations on future manpower training, the Training Board will conduct the captioned survey from **January to February 2021**. I am writing to enlist your help by providing the relevant information to the survey and your co-operation would be much appreciated.

I enclose the following documents for your reference and completion:

- (a) The Questionnaire;
- (b) Explanatory Notes (Appendix A) ; and
- (c) Job Descriptions for Principal Jobs (Appendix B).

The VTC has appointed **MOV Data Collection Center Ltd. (MOV)** to assist in conducting the above survey. During the survey period, the enumerator of **MOV** will contact your establishment for the survey and answer the questions you may have. If necessary, visit will be made to your establishment to assist in completing and collecting the questionnaire. Alternatively, you may return the copy of the completed questionnaire to MOV via fax (3900 1122) or email (vtc@mov.com.hk).

I wish to assure you that the information provided will be handled **in strict confidence** and published on aggregate basis without reference to individual establishments.

The Manpower Survey Report will be uploaded onto the VTC website after completion of the survey. Should you have any queries, please do not hesitate to contact the following hotline during 9:30 a.m. to 6:00 p.m. from Monday to Friday :

- ✧ For matters regarding completion and return of questionnaire(s), please contact Ms. Polly CHAN of MOV at 3900 1176.
- ✧ In case you want to approach VTC directly, please contact Mr. Edward CHAN of VTC Manpower Survey (Statistical Team) at 3907 6716.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Simon Chan Sai-ming', written over a white background.

(Simon CHAN Sai-ming)
Chairman

Banking and Finance Training Board

Encl.

Vocational Training Council 職業訓練局

Headquarters (Industry Partnership) 總辦事處(行業合作)
30F, Billion Plaza II, 10 Cheung Yue Street, Cheung Sha Wan, Kowloon, Hong Kong
香港九龍長沙灣長裕街10號億京廣場2期30樓
www.vtc.edu.hk

Telephone No 電話

Facsimile No 傳真

Our Reference 本局檔號 BF/4/2 (2021)

Your Reference 來函檔號

執事先生／女士：



銀行及金融業 2021 年人力調查

職業訓練局(VTC)屬下銀行及金融業訓練委員會(訓練委員會)由香港特別行政區行政長官委任，負責就業內人力訓練事宜提供意見。本會將於 **2021 年 1 月至 2 月**期間進行調查，蒐集業內人力情況的最新資料，並按此為未來人力訓練制訂適當建議。謹代表訓練委員會致函，懇請 貴機構惠予合作提供相關資料，以便進行上述人力調查。

茲夾附下述文件，供 貴機構參閱及填寫：

- (1) 調查問卷；
- (2) 附註（附錄 A）；及
- (3) 主要職務工作說明（附錄 B）。

VTC已委託米奧特資料搜集中心有限公司<米奧特>協助進行是次人力調查。調查期間，米奧特的統計員將聯絡 貴機構進行訪問及解答相關問題。如有需要，統計員會造訪貴機構協助填寫並收回已填妥的問卷。貴機構亦可將完成的問卷，以傳真(3900 1122) 或電郵(vtc@mov.com.hk) 交回米奧特。

調查所得的資料將絕對保密，局方在發表報告時，只會公布合計數字，不會提及個別機構情況。

人力調查報告將於調查完結後上載本局網頁。如對調查有任何查詢，請於星期一至五上午九時半至下午六時聯絡以下人士：

- ◇ 如查詢有關填寫及寄回問卷事宜，請與米奧特公司陳寶儀小姐聯絡(電話：3900 1176)。
- ◇ 如希望直接與 VTC 聯絡，請致電 VTC 人力調查(統計組)陳兆銘先生(電話：3907 6716)。

銀行及金融業訓練委員會主席
陳細明

二零二零年十二月十七日
附件

CONFIDENTIAL

WHEN ENTERED WITH DATA

填入數據後即成

機密文件



VOCATIONAL TRAINING COUNCIL

職業訓練局

THE 2021 MANPOWER SURVEY OF THE BANKING AND FINANCE INDUSTRY**銀行及金融業 2021年人力調查**

The 2021 Manpower Survey of the Banking and Finance (BF) Industry aims at collecting manpower information of the industries concerned for formulating recommendations on future manpower training. Please provide the information of your establishment as at **2nd January 2021** by answering the questionnaire. Thank you.

銀行及金融業2021年人力調查旨在蒐集業內人力情況的最新資料，並按此為未來人力訓練制訂適當建議。懇請 貴機構根據**2021年1月2日**的人力情況填寫此問卷。多謝合作。

Establishment Information**機構資料**

(For official use)

Industry Code _____

NATURE OF BUSINESS:

業務性質

- | | |
|---|--|
| <input type="checkbox"/> Licensed Banks, Restricted Licence Banks and Local Rep. Offices of Foreign Banks
持牌銀行、有限制牌照銀行及外國銀行代表辦事處 | <input type="checkbox"/> Deposit-taking Companies
接受存款公司 |
| <input type="checkbox"/> Investment and Holding Companies
投資及控股公司 | <input type="checkbox"/> Personal Loans and Related Companies
私人貸款及有關公司 |
| <input type="checkbox"/> Securities Brokerage Firms
證券經紀公司 | <input type="checkbox"/> Commodity Futures (including financial futures) and Precious Metals Brokers/Dealers
商品期貨（包括金融期貨）及貴金屬經紀／交易商 |
| <input type="checkbox"/> Money Changers and Foreign Exchange Brokers/Dealers
兌換商及外匯／交易商經紀／交易商 | <input type="checkbox"/> Investment Advisory / Asset Management Companies
投資顧問／資產管理公司 |
| <input type="checkbox"/> Others, please specify
其他，請註明
_____ | |

TOTAL NO. OF PERSONS ENGAGED: _____

僱員總人數

Details of Contact Person***聯絡人資料***

NAME OF PERSON TO CONTACT: _____

聯絡人姓名

POSITION: _____

職位

TEL. NO. : _____ - _____

電話

FAX NO. : _____

圖文傳真

E-MAIL : _____

電郵

* The information provided will be used for the purpose of this and subsequent manpower surveys.
所提供資料將用作是次及日後人力調查之用。

Part I – Manpower Information

第一部份 – 人力情況

Please complete columns 'B' to 'G' of the questionnaire according to the list of principal jobs by referring to Appendix B for job description of individual job.

請根據列表中的主要職務，並參考附錄B有關各種職務的工作說明來填寫表內各欄‘B’至‘G’。

Principal Jobs (Full-time employees) 主要職務 (全職僱員)

	(A) Principal Job 主要職務 (See Appendix B) (參閱附錄B)	(B) No. of Employees as at 2 nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2 nd January 2021 在2021年 1月2日的 空缺額	(D) Forecast No. of Employees as of January 2022 預計在2022年 1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度		(F) <u>Preferred</u> Level of Education of Employees 僱員宜有的 教育程度		(G) <u>Preferred</u> Year of Experience of Employees 全職僱員宜有的 相關年資	
					Code 編號	Code 編號	Education Level 教育程度	Code 編號	Year of Experience 相關年資	
					1 \$10,000 or below 或以下	1 Postgraduate Degree 研究生學位	1 Below 1 year 1年以下			
					2 \$10,001 - \$20,000	2 First Degree 學士學位	2 1-2 years 1至2年			
					3 \$20,001 - \$30,000	3 Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑)	3 Over 2 years – 5 years 多於2至5年			
					4 \$30,001 - \$40,000	4 Diploma/Certificate 文憑/證書	4 Over 5 years – 10 years 多於5至10年			
					5 \$40,001 - \$60,000	5 Secondary 4 to 7 中四至中七	5 Over 10 years 10年以上			
					6 \$60,001 - \$80,000	6 Secondary 3 or below 中三或以下				
					7 \$80,001 - \$100,000					
					8 Above \$100,000 以上					
		Please enter a zero '0' in the box if there is no employee /vacancy. 如沒有僱員/空缺，請在方格內填入‘0’。								
e.g. 例子	Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2			
(I) ADMINISTRATION AND MANAGEMENT 行政與管理										
MANAGERIAL LEVEL 經理級										
101	Chief Executive Officer/ Chief Operating Officer/ Chief Financial Officer/ Managing Director/ General Manager/ Executive Director 行政總裁/營運總監/ 首席財務官/ 常務董事/ 總經理/ 執行董事									
102	Deputy Chief Executive Officer/ Deputy Chief Financial Officer/ Deputy Chief Operating Officer 副行政總裁/ 副主席財務官/ 副營運總監									
103	Chief Representative 首席代表									
104	Assistant To Chief Executive Officer/ Director 行政總裁助理/ 董事助理									
105	Manager - Administration 經理—行政									
106	Zone/ District Manager 區域經理									
130	Head - Insurance Products 主管—保險產品									
131	Head - Mandatory Provident Fund 主管—強制性公積金									
132	Head - Trust 主管—信託									
133	Head - Phone Banking/ Call Centre 主管—電話理財/ 電話服務中心									
151	Head - Investment Products 主管—投資產品									
SUPERVISORY/ OFFICER LEVEL 主管/ 主任級										
201	Administration Officer 行政主任									
202	Management Trainee 見習主任									
203	Representative 代表									
CLERICAL LEVEL 文員級										
301	Clerk 文員									

Job Code 職位編號	e.g: 例子	(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2 nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2 nd January 2021 在2021年 1月2日的 空缺額	(D) Forecast No. of Employees as of January 2022 預計在2022年 1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資
		Code 編號	Code 編號	Code 編號	Code 編號	Code 編號	Code 編號	
			Please enter a zero '0' in the box if there is no employee /vacancy. 如沒有僱員/空缺, 請在方格內填入 '0'。					
		Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2
(II) TREASURY AND CAPITAL MARKET 庫務及資本市場								
MANAGERIAL LEVEL 經理級								
107		Head Of Treasury And Capital Markets 庫務及資本市場主管						
108		Manager - Treasury And Capital Markets (Front And Mid-Office) 經理—庫務及資本市場(前台和中台)						
109		Manager - Treasury And Capital Markets (Back Office) 經理—庫務及資本市場(後台)						
110		Economist/ Manager - Economic Research 經濟研究員/經理—經濟研究						
SUPERVISORY/ OFFICER LEVEL 主管/主任級								
204		Treasury And Capital Markets Trader 庫務及資本市場操盤員						
205		Remittances Officer 匯兌主任						
206		Officer - Treasury And Capital Markets (Front And Mid-Office) 主任—庫務及資本市場(前台和中台)						
207		Officer - Treasury And Capital Markets (Back Office) 主任—庫務及資本市場(後台)						
CLERICAL LEVEL 文員級								
301		Clerk 文員						
(III) INVESTMENT (may include securities, derivatives, precious metals, leveraged foreign exchange and collective investment schemes) 投資(可包括證券、衍生工具、貴金屬、槓桿式外匯及集體投資計劃)								
MANAGERIAL LEVEL 經理級								
111		Chief Investment Officer/Manager - Investment 總投資主任/經理—投資						
112		Portfolio Manager 投資組合經理						
113		Manager - Investment Advisory Services 經理—投資諮詢服務						
114		Manager - Dealing Room 經理—交易室						
115		Responsible Officer/ Registered Manager 負責人員/註冊司理人						
116		Manager - Investment Settlement 經理—投資結算						
118		Sales Manager 銷售經理						
SUPERVISORY/ OFFICER LEVEL 主管/主任級								
208		Financial Adviser Representative/ Personal Financial Adviser 財務顧問代表/個人財務顧問						
209		Investment Analyst 投資分析員						
210		Dealer 交易員						
211		Customer Service Officer - Investment Service 客戶服務主任—投資服務						
212		Investment Officer 投資主任						
213		Account Executive/ Sales Officer 客戶主任/營業主任						
214		Settlement Officer 結算主任						

Job Code
職位編號
e.g. 例子

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2 nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2 nd January 2021 在2021年 1月2日的 空缺額	(D) Forecast No. of Employees as of January 2022 預計在2022年 1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度		(F) Preferred Level of Education of Employees 僱員宜有的 教育程度		(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資	
				Code 編號		Code 編號	Education Level 教育程度	Code 編號	Year of Experience 相關年資
				1	\$10,000 or below 或以下	1	Postgraduate Degree 研究生學位	1	Below 1 year 1年以下
				2	\$10,001 - \$20,000	2	First Degree 學士學位	2	1 -2 years 1至2年
				3	\$20,001 - \$30,000	3	Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑)	3	Over 2 years – 5 years 多於2至5年
				4	\$30,001 - \$40,000	4	Diploma/Certificate 文憑/證書	4	Over 5 years – 10 years 多於5至10年
				5	\$40,001 - \$60,000	5	Secondary 4 to 7 中四至中七	5	Over 10 years 10年以上
				6	\$60,001 - \$80,000	6	Secondary 3 or below 中三或以下		
				7	\$80,001 - \$100,000				
				8	Above \$100,000 以上				
	Please enter a zero '0' in the box if there is no employee /vacancy. 如沒有僱員/空缺，請在方格內填入 '0'。								
Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5		6		3		2
(III) INVESTMENT (may include securities, derivatives, precious metals, leveraged foreign exchange and collective investment schemes) (CONTINUED) 投資 (可包括證券、衍生工具、貴金屬、槓桿式外匯及集體投資計劃) (續)									
CLERICAL LEVEL 文員級									
301	Clerk 文員								
302	Dealing Assistant 交易助理								
(IV) OPERATIONS 營運									
MANAGERIAL LEVEL 經理級									
152	Head – Operations 主管—營運								
119	Manager – Trade Finance Operations 經理—貿易融資運作								
153	Manager – Operations 經理—營運								
SUPERVISORY/ OFFICER LEVEL 主管/主任級									
216	Trade Finance Operations Officer 貿易融資營運主任								
217	Quality Assurance Officer 質素保證主任								
218	Operations Officer 營運主任								
CLERICAL LEVEL 文員級									
301	Clerk 文員								
303	Cashier 出納員								
304	Receptionist/ Greeter 接待員/電話操作員								
305	Trade Finance Operations Checker 貿易融資運作核對員								
(V) CREDIT AND LOANS 信貸及放款									
MANAGERIAL LEVEL 經理級									
154	Head – Credit and Loans 主管—信貸及放款								
120	Manager – Loan Operation 經理—貸款業務								
121	Manager – Credit Management 經理—信貸管理								
122	Manager – Credit Card 經理—信用卡								
SUPERVISORY/ OFFICER LEVEL 主管/主任級									
219	Credit/ Loan Officer 信貸/放款主任								
220	Credit Analyst 信貸分析員								
221	Credit Card Officer 信用卡主任								
222	Hire Purchase/ Leasing Officer 分期付款/租賃主任								
CLERICAL LEVEL 文員級									
301	Clerk 文員								

Job Code
職位編號
e.g. 例子

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2 nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2 nd January 2021 在2021年 1月2日的 空缺額	(D) Forecast No. of Employees as of January 2022 預計在2022年 1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度		(F) Preferred Level of Education of Employees 僱員宜有的 教育程度		(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資	
				Code 編號	Code 編號	Education Level 教育程度	Code 編號	Year of Experience 相關年資	
				1 \$10,000 or below 或以下	1 Postgraduate Degree 研究生學位	1 Below 1 year 1年以下			
				2 \$10,001 - \$20,000	2 First Degree 學士學位	2 1 -2 years 1至2年			
				3 \$20,001 - \$30,000	3 Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑)	3 Over 2 years – 5 years 多於2至5年			
				4 \$30,001 - \$40,000	4 Diploma/Certificate 文憑/證書	4 Over 5 years – 10 years 多於5至10年			
				5 \$40,001 - \$60,000	5 Secondary 4 to 7 中四至中七	5 Over 10 years 10年以上			
				6 \$60,001 - \$80,000	6 Secondary 3 or below 中三或以下				
				7 \$80,001 - \$100,000					
				8 Above \$100,000 以上					
	Please enter a zero '0' in the box if there is no employee /vacancy. 如沒有僱員/空缺，請在方格內填入 '0'。								
Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2			
(VI) BUSINESS DEVELOPMENT (focus on business expansion only) 業務發展(只集中業務拓展)									
MANAGERIAL LEVEL 經理級									
125 Business Manager – Corporate Banking/ Commercial Banking/ Financial Institutions/ Correspondent Banking 業務經理—企業銀行/商業銀行/財務機構/國外同業部									
126 Business Manager – Marketing 業務經理—市場推廣									
127 Business Manager – Private Banking 業務經理—私人銀行									
128 Business Manager – Customer Relationship/ Personal Banking 業務經理—客戶關係/個人銀行									
155 Business Manager – Investment Products 業務經理—投資產品									
129 Manager – Branch 經理—分行									
117 Product Manager—Banking and Finance 產品經理—銀行及金融									
156 Product Manager – Investment 產品經理—投資									
SUPERVISORY/ OFFICER LEVEL 主管/主任級									
223 Business Development Officer 業務發展主任									
224 Relationship Officer – Corporate Banking/ Commercial Banking/ Financial Institutions/ Correspondent Banking 客戶關係主任—企業銀行/商業銀行/財務機構/國外同業部									
225 Telemarketing Officer 電話市場推廣主任									
226 Relationship Officer – Private Banking 客戶關係主任—私人銀行									
227 Customer Services Officer/ Relationship Officer – Personal Banking 客戶服務主任/客戶關係主任—個人銀行									
241 Customer Services Officer/ Relationship Officer – Investment Products 客戶服務主任/客戶關係主任—投資產品									
228 Insurance Products Officer 保險產品主任									
229 Mandatory Provident Fund Officer 強制性公積金主任									
230 Trust Officer 信託主任									
231 Phone Banking/ Call Centre Officer 電話理財/電話服務中心主任									
215 Product Officer—Banking and Finance Products 產品主任—銀行及金融產品									
242 Product Officer—Investment Products 產品主任—投資產品									
CLERICAL LEVEL 文員級									
301 Clerk 文員									
306 Telemarketing Representative 電話市場推廣代表									
307 Teller 櫃檯員									

Job Code
職位編號
e.g. 例子

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2 nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2 nd January 2021 在2021年 1月2日的 空缺額	(D) Forecast Number of Employees as of January 2022 預計在2022年 1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度		(F) Preferred Level of Education of Employees 僱員宜有的 教育程度		(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資	
				Code 編號	Code 編號	Education Level 教育程度	Code 編號	Year of Experience 相關年資	
				1 \$10,000 or below 或以下	1 Postgraduate Degree 研究生學位	1 Below 1 year 1年以下			
				2 \$10,001 - \$20,000	2 First Degree 學士學位	2 1 -2 years 1至2年			
				3 \$20,001 - \$30,000	3 Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑)	3 Over 2 years - 5 years 多於2至5年			
				4 \$30,001 - \$40,000	4 Diploma/Certificate 文憑/證書	4 Over 5 years - 10 years 多於5至10年			
				5 \$40,001 - \$60,000	5 Secondary 4 to 7 中四至中七	5 Over 10 years 10年以上			
				6 \$60,001 - \$80,000	6 Secondary 3 or below 中三或以下				
				7 \$80,001 - \$100,000					
				8 Above \$100,000 以上					
	Please enter a zero '0' in the box if there is no employee /vacancy. 如沒有僱員/空缺，請在方格內填入 '0'。								
Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2			
(VII) ACCOUNTING/ FINANCE 會計/財務									
MANAGERIAL LEVEL 經理級									
134 Financial Controller 財務總監									
135 Manager - Accounting 經理—會計									
157 Manager - Finance 經理—財務									
SUPERVISORY/ OFFICER LEVEL 主管/主任級									
232 Accounting Officer 會計主任									
243 Finance Officer 財務主任									
CLERICAL LEVEL 文員級									
308 Accounting Clerk/ Finance Clerk 會計文員/財務文員									
(VIII) INFORMATION TECHNOLOGY 資訊科技									
MANAGERIAL LEVEL 經理級									
136 Chief Information Officer/ Chief Technology Officer/ Manager - IT 總資訊主任/ 總科技主任/ 經理— 資訊科技									
137 E-Commerce/E-Banking Manager/ Digital Banking Manager 電子商貿/電子銀行經理/數碼銀行經理									
158 Cybersecurity Manager 網絡安全經理									
SUPERVISORY/ OFFICER LEVEL 主管/主任級									
233 Computer Operations Officer 電腦運作主任									
234 Programmer/ Technology Officer 程式員/科技主任									
235 System Analyst 系統分析員									
244 Cybersecurity Officer 網絡安全主任									
CLERICAL LEVEL 文員級									
301 Clerk 文員									
309 Computer Operator 電腦操作員									
310 IT Support Operator 資訊科技支援操作員									

Job Code 職位編號	e.g: 例子	(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2 nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2 nd January 2021 在2021年 1月2日的 空缺額	(D) Forecast Number of Employees as of January 2022 預計在2022年 1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資
		Code 編號	Code 編號	Code 編號	Code 編號	Code 編號	Code 編號	
			Please enter a zero '0' in the box if there is no employee /vacancy. 如沒有僱員/空缺, 請在方格內填入 '0'。					
		Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2
(IX) HUMAN RESOURCES 人力資源								
MANAGERIAL LEVEL 經理級								
159		Head – Human Resources 主管—人力資源						
138		Manager – Human Resources 經理—人力資源						
139		Manager – Training/ Learning And Development 經理—培訓/學習及發展						
SUPERVISORY/ OFFICER LEVEL 主管/主任級								
236		Human Resources Officer 人力資源主任						
237		Training Officer/ Instructor 訓練主任/導師						
CLERICAL LEVEL 文員級								
301		Clerk 文員						
(X) RISK AND COMPLIANCE 風險及合規								
MANAGERIAL LEVEL 經理級								
160		Chief Risk Officer 首席風險主任						
140		Risk Manager – Composite Risk/ Integrated Risk 風險經理—綜合風險/整合風險						
141		Risk Manager – Credit Risk 風險經理—信貸風險						
142		Risk Manager – Market Risk 風險經理—市場風險						
143		Risk Manager – Operation Risk 風險經理—營運風險						
144		Manager – Compliance/ Anti-Money Laundering 經理—合規/反洗黑錢						
SUPERVISORY/ OFFICER LEVEL 主管/主任級								
238		Compliance/ Anti-Money Laundering Officer 合規/反洗黑錢主任						
245		Officer – Composite Risk/ Integrated Risk 主任—綜合風險/整合風險						
246		Officer – Credit Risk 主任—信貸風險						
247		Officer – Market Risk 主任—市場風險						
248		Officer – Operation Risk 主任—營運風險						
CLERICAL LEVEL 文員級								
301		Clerk 文員						

Job Code 職位編號	e.g: 例子	(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2 nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2 nd January 2021 在2021年 1月2日的 空缺額	(D) Forecast Number of Employees as of January 2022 預計在2022年 1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資
		Code 編號	Code 編號	Code 編號	Code 編號	Code 編號	Code 編號	
			Please enter a zero '0' in the box if there is no employee /vacancy. 如沒有僱員/空缺, 請在方格內填入 '0'。		1 \$10,000 or below 或以下 2 \$10,001 - \$20,000 3 \$20,001 - \$30,000 4 \$30,001 - \$40,000 5 \$40,001 - \$60,000 6 \$60,001 - \$80,000 7 \$80,001 - \$100,000 8 Above \$100,000 以上	1 Postgraduate Degree 研究生學位 2 First Degree 學士學位 3 Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑) 4 Diploma/Certificate 文憑/證書 5 Secondary 4 to 7 中四至中七 6 Secondary 3 or below 中三或以下	1 Below 1 year 1年以下 2 1 -2 years 1至2年 3 Over 2 years – 5 years 多於2至5年 4 Over 5 years – 10 years 多於5至10年 5 Over 10 years 10年以上	
		Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2
(XI) SPECIAL FUNCTIONS 特別職務								
MANAGERIAL LEVEL 經理級								
145		Company Secretary 公司秘書						
146		Legal Adviser 法律顧問						
147		Manager - Corporate Communications/ Public Relations 經理—企業傳訊/公共關係						
148		Manager - Internal Audit 經理—內部稽核						
149		Business Analyst/ Manager - Organisation/ Service Quality & Assurance/ Process Re-Engineering 商業分析員/經理—組織/質素保證/工效優化						
161		Manager - Business Intelligence 經理—商業智能						
150		Manager - Property/Real Estate 經理—產業/房地產						
SUPERVISORY/ OFFICER LEVEL 主管/主任級								
239		Internal Audit Officer 內部稽核主任						
240		Officer - Organisation/ / Service Quality & Assurance/ Process Re-Engineering 主任—組織/服務質素及保證/流程工效優化						
249		Officer - Corporate Communications/ Public Relations 主任—企業傳訊/公共關係						
250		Officer-Business Intelligence 主任—商業智能						
OTHER STAFF RELATED TO THE BANKING AND FINANCE INDUSTRY 其他相關銀行及金融業的員工								
199		Other managerial staff 其他經理級員工						
299		Other supervisory / officer staff 其他主管/主任級員工						
399		Other clerical staff 其他文員級員工						
OTHER STAFF OF SUPPORTING SERVICES 其他支援員工								
401		Other supporting staff, such as secretaries and bank guards 其他輔助員工, 例如秘書及護衛員等						
For Official Use								

Part II
第二部份

New Recruitment
新聘僱員

1. Please state the number of full-time employees **newly recruited** in the **past 12 months**.
請列出 貴公司過去十二個月內**新招聘**的全職僱員人數。

	Managerial 經理級	Supervisory/Officer 主管/主任級	Clerical 文員級
(a) Total new recruits 新招聘總人數			
(b) Number of new recruits from 新招聘僱員中， 來自			
(i) another bank/finance company 另一間銀行／金融機構			
(ii) an insurance company/insurance intermediary/ insurance related company 保險公司／保險中介人／與保險業有關的公司			
(iii) an information technology position from another company 另一間機構而擔任資訊科技職務者			
(iv) a legal/ compliance position from another company 另一間機構而擔任法律/合規職務者			
(v) fresh graduates of banking / finance discipline 應屆銀行／金融學科之畢業生			
(vi) Others 其他			

Employees Left
僱員離職

2. Please state the number of full-time employees **left** in the **past 12 months**.
請列出 貴公司過去十二個月內**離職**的全職僱員人數。

(a) Managerial
經理級

(b) Supervisory/Officer
主管/主任級

(c) Clerical
文員級

Recruitment Difficulties

招聘困難

3. Please indicate the difficulties encountered in recruitment of full-time employees of your company in the past 12 months.
請指出 貴公司在過去十二個月招聘全職僱員時所遇到的困難。

	<u>Managerial</u> 經理級	<u>Supervisory/Officer</u> 主管/主任級	<u>Clerical</u> 技工級
(a) No recruitment was taken place 沒有招聘	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Recruitment was taken place and the difficulties encountered were: (You may tick “✓” one or more options) 有招聘，所遇到的困難是：（可剔“✓”選多於一項）			
(i) General labour shortage in Hong Kong 香港勞工短缺情況普遍	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Insufficient graduates in relevant disciplines (e.g. Business Administration, Banking and Finance, etc.) from tertiary institutions 專上院校有關學系（例如工商管理、銀行及金融等）畢業生人數不足	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Lack of candidates with relevant experience and training 缺乏具相關經驗及訓練的職位申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Working conditions/remuneration package could not meet recruits' expectation 服務條件／薪酬未能符合求職者的要求	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Others (please specify): 其他（請說明）：	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(vi) Did not encounter difficulties 沒有遇上困難	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Business in Mainland China

中國內地業務

4. (a) Does your company have **operation in Mainland China as of 2nd January 2021**?
在2021年1月2日，貴公司在中國內地有沒有業務？

Yes 有 No 沒有 → Please go to question 5 請跳至第 5 題

- (b) Are there any employees of your company stationed or travelling to Mainland China for work?

貴公司會否有員工在中國內地長駐*或出差到內地工作？

Job level 職級	<u>With employees</u> 有員工	
	<u>Stationed* in Mainland China</u> 長駐在中國內地	<u>Travelling to Mainland China</u> 往中國內地出差
(i) Managerial 經理級	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Supervisory/Officer 主管/主任級	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Clerical 文員級	<input type="checkbox"/>	<input type="checkbox"/>

* Employees who stay in Mainland China for 50% or above of the working time are classified under “Stationed in Mainland China”.
長駐是指僱員逗留在中國內地工作的時間佔其工作時間百分之五十或以上。

- (c) Does your company 貴公司會否
- | | Yes
會 | No
不會 |
|--|--------------------------|--------------------------|
| (i) recruit additional employees as result of development in Mainland operation?
因在內地發展業務而須增聘僱員？ | <input type="checkbox"/> | <input type="checkbox"/> |
| (ii) recruit additional employees as a result of Shanghai-Hong Kong Stock Connect, Mutual Fund Recognition between Hong Kong and the Mainland or other cross-border scheme, e.g. QFII, RQFII?
因滬港通、香港與內地基金互認或其他跨境方案如QFII、RQFII而須增聘僱員？ | <input type="checkbox"/> | <input type="checkbox"/> |
| (iii) train the existing employees for deal with Mainland operations in terms of control, communication skills and Mainland regulations?
為現有僱員因處理內地業務而提供管理、溝通技巧及內地法規等方面訓練？ | <input type="checkbox"/> | <input type="checkbox"/> |

Training Needs

培訓需要

5. Please indicate the training areas and levels of training required by employees to deal with the emerging trend and development of the banking and finance industry by choosing the corresponding codes.
(You may choose up to five options for each job level)

請選擇相應的編號，指出僱員所需要的訓練範疇及課程程度，以配合銀行及金融業的新興趨勢及發展。
(各職級可選最多五項)

Job level 職級	1	2	3	4	5
<i>Example 例子:</i>					
Code of training areas + Level of training 訓練範疇 + 課程程度編號	A09X	B05Z	C07Z	A16Y	-
Managerial 經理級					
Supervisory/Officer 主管/主任級					
Clerical 文員級					

Levels of training 課程程度

Code 編號	Levels of training 課程程度
X	Award-bearing programme - Degree level or above 頒授資歷課程 — 學士學位或以上
Y	Award-bearing programme - Sub-degree (e.g. Higher Diploma, Diploma, Certificate) 頒授資歷課程 — 副學位 (例如高級文憑、文憑、證書)
Z	Non-award bearing programme / seminar / workshop, etc. 非頒授資歷課程 / 研討會 / 研習班等

Training areas 訓練範疇

General Management Knowledge 一般管理知識

A01	Principles & Practice of Management 管理理論與實務
A02	Problem Solving & Decision Making 解決困難及決策
A03	Strategic Management 策略管理
A04	Marketing Management 營銷管理
A05	Quality Management 優質服務管理
A06	Risk Management 風險管理
A07	Stress Management 壓力處理
A08	Crisis Management 危機管理
A09	Human Resources Management 人力資源管理
A10	Leadership 領導才能
A11	Team Building 建立團隊
A12	Motivation 激勵
A13	Coaching & Counseling 訓練及輔導下屬
A14	Dealing with Conflict 處理衝突
A15	Implementing Change 推行變革
A16	Time Management 時間管理
A17	Environmental Management 環境管理
A18	Relationship Management 關係管理
A19	Fund Management 基金管理
A20	Custodian Services 託管服務
A21	Compliance of Various Ordinances 不同合規的監管
A22	Financial Engineering 金融工程
A23	Talent Management 人才管理

Job-related Knowledge 業務知識

B01	Enhancing Quality Customer Services 提升顧客服務的質素
B02	Financial Statement Analysis 財務報表分析
B03	Credit Analysis-Spreading and Ratio Analysis 信用分析 — 報表闡釋及比率分析
B04	Trade Finance 貿易融資
B05	Securities & Futures Regulation 證券及期貨條例
B06	Securities Analysis 證券分析
B07	Foreign Exchange 外匯
B08	Financial Markets Operations 金融市場運作
B09	Asset Valuation & Portfolio Management 資產估值及組合管理
B10	SME Financial Management & Practice 中小企財務管理及實務
B11	Corporate Finance 企業融資
B12	International Business Management 國際企業管理
B13	Financial Risk Management 財務風險管理
B14	General Insurance 一般保險
B15	Long Term Insurance 長期保險
B16	Provident Fund 公積金
B17	Skills in Differentiating Bank Notes 鑑別鈔票技巧
B18	Anti-Money Laundering Compliance 反洗黑錢合規
B19	Anti-Corruption Regulations 反貪污條例
B20	Company Law in the Mainland 中國公司法

Generic / Technological Skills 通用 / 科技技能

C01	English Writing 英文書寫
C02	Spoken English 英語會話
C03	Chinese Writing 中文書寫
C04	Cantonese 廣東話
C05	Putonghua 普通話
C06	Interpersonal Skills 人際關係技巧
C07	Marketing/Selling Skills 市場推廣 / 銷售技巧
C08	Communication Skills 溝通技巧
C09	Presentation Skills 演說技巧
C10	Customer Psychology 顧客心理
C11	Mediation Skills 調解技巧
C12	Information Systems Application Skills 資訊系統應用技巧
C13	Artificial Intelligence 人工智能
C14	Blockchain 區塊鏈
C15	Cloud Computing 雲端運算
C16	Data Analytics 數據分析

Others (Please specify) 其他 (請註明)

D99	(i) _____
D98	(ii) _____

6. What incentives do you think may encourage employers to provide training to their employees?

(You may tick “✓” one or more options)

你認為有甚麼方法可有效鼓勵僱主提供訓練予其僱員？（可剔“✓”選多於一項）

- Reimbursement of course fees to employers
向僱主退還僱員學費
- Provision of subsidy to employers
提供僱員訓練津貼予僱主
- Government loan/grant to employers
政府給予僱主貸款/補助金
- Others, please specify : (e.g. Best Employer Award)
其他, 請列明 (例如: 最佳僱主獎)

(1) _____

(2) _____

(3) _____

End of Questionnaire. Thank You for Your Co-operation.

問卷完，多謝合作。

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Explanatory Notes

附註

Part I
第一部份

1. Principal Jobs - Column 'A'
主要職務——‘A’欄

- (a) Please go through column 'A' and mark those principal jobs applicable to your establishment. For detailed job descriptions for principal jobs, please refer to Appendix C.
請瀏覽‘A’欄，選取適用於貴機構的主要職務。有關詳細的工作說明，請參閱附錄 C。
- (b) Please note that some of the job titles may not be the same as those used in your establishment. Please classify an employee according to his/her major duty and supply the required information if the jobs have similar or related functions.
調查表內部分職稱可能有別於貴機構所採用。請根據僱員的主要職責分類。若員工職責與表內某職務的職責相近，可視作相同職務，請提供所需資料。
- (c) In the event where an employee's duties in your establishment are split between two or more job titles, please use the job title that best describes his/her principal responsibility.
如貴機構有員工身兼多項職責，請選用最能反映其主要職責的職稱。
- (d) Please add in column 'A' titles of any principal jobs not mentioned in job descriptions (Appendix C); briefly describe them in respect of the appropriate job categories.
如貴機構另有銀行及金融業的主要職務未載於工作說明（附錄 C），請一併填入‘A’欄內，並簡述其所屬的職務類別及等級。

2. Number of Employees as at Survey Reference Date - Column 'B'
在統計日期的僱員人數——‘B’欄

For each principal job, please fill in the total number of full-time employees as at survey reference date. “Full Time Employees” refer to those working full-time (i.e. at least 4 weeks a month, and not less than 18 hours in each week) under the payroll of the establishment. These include proprietors and partners working full-time for the establishment. These definitions also apply to ‘full-time employee(s)’ appearing in other parts of the questionnaire. 請填寫貴機構於統計日期僱用的每個主要職務的全職僱員總數。
「全職僱員」指在貴機構內全職工作（即每月最少四週、每週不少於十八小時）的受薪人員，其中包括在機構內全職工作的東主及合夥人。調查表內所出現的「全職僱員」等詞，定義亦同。

3. Number of Vacancies as at Survey Reference Date - Column 'C'
在統計日期的空缺額——‘C’欄

Please fill in the number of existing full time vacancies as at Survey Reference Date. ‘Existing Vacancies’ refer to those unfilled, immediately available job openings for which the establishment is actively trying to recruit personnel as at survey reference date. 請填上在統計日期每一主要職務的空缺額。「空缺額」是指該職位於統計參考日期仍懸空，須立刻填補，而現正積極招聘人員填補。

4. Forecast Number of Employees as at January 2022 - Column 'D'

預計在 2022 年 1 月的全職僱員人數 ——‘D’ 欄

The forecast number of full time employees means the number of full time employees you will be employing as of January 2022. The number given could be more / less than that in column 'B' if an expansion / a contraction is expected.

預計全職僱員人數指 貴機構在 2022 年 1 月的全職僱員人數。如估計業務屆時可能擴張／收縮，此欄所填的數字應多於／少於‘B’ 欄。

5. Average Monthly Income of Employees - Column 'E'

僱員之每月平均薪酬 ——‘E’ 欄

Please enter the code of average monthly income during the past 12 months for each principal job of full time employee(s). This should include basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus. If you have more than one employee doing the same job, please enter the average range.

請在‘E’ 欄填入每個主要職務的全職僱員過去 12 個月每月平均薪酬的編號。這包括底薪、逾時工作津貼、生活津貼、膳食津貼、房屋津貼、旅行津貼、佣金及花紅。如 貴機構有多於一名僱員擔任同一主要職務，則請取平均收入。

6. Preferred Level of Education of Employees - Column 'F'

僱員宜有的教育程度 ——‘F’ 欄

Please enter the code of preferred level of education for each principal job of full time employees.

請在‘F’ 欄填入 貴機構認為每個主要職務全職僱員宜有的教育程度編號。

Definition of Preferred Level of Education:

宜有的教育程度的定義：

- ◆ “Postgraduate Degree” refers to higher degrees (e.g. master degrees) offered by local or non-local education institutions, or equivalent.
「研究生學位」是指本地或非本地教育機構提供的高等學位（如碩士學位），或同等教育程度。
- ◆ “First Degree” refers to First degrees offered by local or non-local education institutions, or equivalent.
「學士學位」是指本地或非本地教育機構提供的學士學位，或同等教育程度。
- ◆ “Sub-degree” refers to Associate Degrees, Higher Diplomas, Professional Diplomas, Higher Certificates, Endorsement Certificates, Associateship or equivalent programmes offered by local or non-local education institutions.
「副學位」是指本地或非本地教育機構提供的副學士、高級文憑、專業文憑、高級證書、增修證書、院士銜或同等課程。
- ◆ “Diploma/Certificate” refers to technical and vocational education programmes including Diploma/Certificate courses, Diploma of Foundation Studies, Diploma of Vocational Education and programmes at the craft level, or equivalent.
「文憑／證書」是指技術及職業教育課程之文憑／證書、基礎課程文憑、職專文憑及技工程度的課程，或同等教育程度。
- ◆ “Secondary 4 to 7” refers to Secondary 4-7, covering the education programmes in relation to the Hong Kong Certificate of Education Examination (HKCEE), the Hong Kong Diploma of Secondary Education (HKDSE) Examination, Diploma Yi Jin, or equivalent.
「中四至中七」是指中四至中七（包括與香港中學會考、香港中學文憑考試、毅進文憑等相關的教育課程）或同等教育程度。
- ◆ “Secondary 3 or below” refers to Secondary 3 or below, or equivalent.
「中三或以下」是指中三或以下，或同等教育程度。

7. Preferred Year of Experience of Employees - Column 'G'

僱員宜有的相關年資 ——‘G’ 欄

Please enter the code of preferred years of relevant experience which your establishment requires each principal job employees to have.

請在‘G’ 欄填入 貴機構認為每個主要職務宜有的相關年資編號。

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Description for the Principal Jobs
主要職務的工作說明

Code 編號	Principal Job 主要職務	Job Description 工作說明
ADMINISTRATION AND MANAGEMEMNT 行政與管理		
Managerial Level 經理級		
101	Chief Executive Officer/ Chief Operating Officer/ Chief Financial Officer/ Managing Director/ General Manager/ Executive Director 行政總裁／營運總監／首席財務官／常務董事／總經理／執行董事	Provides leadership and direction to achieve the goals and objectives of the company. Develops and guides the corporate strategy, action plans, risk policy, annual budgets and business plans. 統領員工，定出方向，實踐公司目標。發展及推行機構策略、工作計劃、風險政策、每年財政預算及業務計劃。
102	Deputy Chief Executive Officer/ Deputy Chief Financial Officer/ Deputy Chief Operating Officer 副行政總裁／副首席財務官／副營運總監	Assists Chief Executive Officer/ Chief Financial Officer/ Chief Operating Officer to develop and guide the corporate strategy, action plans, risk policy, annual budgets and business plans. 協助行政總裁／首席財務官／營運總監發展及推行機構策略、工作計劃、風險政策、每年財政預算及業務計劃。
103	Chief Representative 首席代表	Supervises the activities of the representative office. Collects information on the local market and coordinates with head office on business development opportunities. 監督外國銀行本港代表辦事處的工作。收集有關本地市場的資料，並與海外總行合作，開拓業務發展機會。
104	Assistant to Chief Executive Officer/ Director 行政總裁助理／董事助理	Assists the top management to carry out business and action plans. 協助高層管理人員執行業務和工作計劃。
105	Manager – Administration 經理—行政	Manages the administrative function of the company. 管理機構的行政工作。
106	Zone/ District Manager 區域經理	Manages the network of branches in the specified zone, including corporate banking/ commercial banking/ private banking/ wealth management. Plans the overall strategies on marketing, staffing and business expansion within the zone. Coordinates all activities among branches within the zone. 管理指定區域內的分行網絡，包括企業銀行/商業銀行/私人銀行/財富管理。策劃區內整體市場推廣、人事編配及業務擴展策略。統籌區內分行所有工作。
130	Head – Insurance Products 主管—保險產品	Plans, develops and promotes insurance products of the company. Manages the daily operation of the insurance products department. 策劃、發展及推廣公司的保險產品。管理保險產品部的日常運作。

Code 編號	Principal Job 主要職務	Job Description 工作說明
131	Head – Mandatory Provident Fund 主管—強制性公積金	Plans, directs and monitors activities of the Mandatory Provident Fund (MPF) Services Department. Manages the daily operation of the MPF department. 策劃、指導及監察強制性公積金服務部的工作。管理強制性公積金服務部的日常運作。
132	Head – Trust 主管—信託	Plans, directs and controls the activities of trust department. Provides estate administration services to customers. Manages, develops and maintains personal and corporate trust businesses. 策劃、指導及監察信託部工作。為客戶提供遺產管理服務。管理、發展及維持個人及團體的信託業務。
133	Head – Phone Banking/ Call Centre 主管—電話理財／電話服務中心	Plans, directs and supervises workflow of the phone banking/call centre, maintains and ensures efficient and high quality services delivered to customers. 策劃、指導及監督電話理財／電話服務中心的工作流程，維持及確保為客戶提供高效率 and 優質的服務。
151	Head – Investment Products 主管—投資產品	Plans, develops and promotes investment products of the company. Manages the daily operation of the investment products department. 策劃、發展及推廣公司的投資產品。管理投資產品部的日常運作。
Supervisory/ Officer Level 主管／主任級		
201	Administration Officer 行政主任	Assists managers to perform administrative work in various departments of the company. 協助經理於公司的不同部門執行行政工作。
202	Management Trainee 見習主任	Assimilates supervisory level knowledge and expertise from various departments through on-the-job and off-the-job training. Prepares to take up a supervisory position after the completion of training programmes. 透過在職及職外訓練，在多個部門汲取有關督導工作的知識及技巧。完成訓練後可擔任督導級職位。
203	Representative 代表	Assists the chief representative in carrying out activities of the representative office. 協助首席代表推行外國銀行本港代表辦事處的工作。
Clerical Level 文員級		
301	Clerk 文員	Performs clerical duties in various departments of the establishment. 在公司的不同部門執行文書工作。
TREASURY AND CAPITAL MARKETS 庫務及資本市場		
Managerial Level 經理級		
107	Head of Treasury and Capital Markets 庫務及資本市場主管	Directs all activities of the treasury department. Controls company's cashflow and nostro account reconciliation. Manages the overall liquidity requirements of the company. 主管庫務部門的工作。控制公司現金流量及我方帳戶對賬。管理公司整體流動資金的需求。

Code 編號	Principal Job 主要職務	Job Description 工作說明
108	Manager – Treasury and Capital Markets (Front and Mid-Office) 經理—庫務及資本市場(前台和中台)	Executes transactions for retail and corporate customers. Promotes relationship with other institutions, dealers and brokers. Researches and analyses all available data to keep the company and customers informed of changing market conditions. 執行零售銀行和企業銀行客戶的交易。按預定的指引獨立處理事務。促進與其他機構、交易員及經紀之間關係。研究及分析現有數據，讓公司及客戶得知最新市場情況。
109	Manager – Treasury and Capital Markets (Back Office) 經理—庫務及資本市場(後台)	Establishes operational procedures for treasury and capital markets transactions. Confirms deals and authorises payments. Monitors the operations of the real time settlement systems. Plans and develops the remittance strategies for the company. 為庫務及資本市場交易訂立程序。確定交易及授權付款。監管即時交收制度運作。策劃及擬訂匯款策略。
110	Economist/ Manager – Economic Research 經濟研究員／經理—經濟研究	Plans and conducts research on various business and economic situations. Summarises and interprets research findings, especially for the current and long-term trends in investment risks and measurable economic influences on investments. Prepares detailed study reports on commercial and industrial sectors and other activities of the economy. 策劃及進行各行業情況及經濟動向研究。概述及闡釋調查結果，特別是目前及長期的投資風險趨勢，以及影響投資的可計量經濟因素。擬備有關工商業狀況及經濟動向的詳細研究報告。
Supervisory/ Officer Level 主管／主任級		
204	Treasury and Capital Markets Trader 庫務及資本市場操盤員	Deals independently within authorised limits or with advice from seniors in currency trading and money market activities. Provides quotes and executes orders. 在授權範圍內或在上級指導下，獨立進行外幣買賣及拆放市場交易。提供報價和執行交易命令。
205	Remittances Officer 匯兌主任	Supervises facilities for the transfer of funds to and from overseas as well as money exchange operations through counter services. 監督調撥資金往海外或從海外調撥資金的服務，以及於櫃檯進行的貨幣兌換交易。
206	Officer – Treasury and Capital Markets (Front and Mid-Office) 主任—庫務及資本市場 (前台和中台)	Assists Manager – Treasury and Capital Markets (Front and Mid-Office) to carry out activities related to the treasury and capital markets transactions. 協助經理—庫務及資本市場(前台和中台)處理庫務及資本市場相關的交易工作。
207	Officer – Treasury and Capital Markets (Back Office) 主任—庫務及資本市場 (後台)	Assists Manager – Treasury and Capital Markets (Back Office) to carry out activities related to the operation of treasury and capital markets transactions. 協助經理—庫務及資本市場(後台) 處理庫務及資本市場交易相關的營運工作。
Clerical Level 文員級		
301	Clerk 文員	Performs clerical duties in various departments of the establishment. 在公司的不同部門執行文書工作。

Code 編號	Principal Job 主要職務	Job Description 工作說明
INVESTMENT 投資 <i>(may include securities, derivatives, precious metals, leveraged foreign exchange and collective investment schemes)</i> (可包括證券、衍生工具、貴金屬、槓桿式外匯及集體投資計劃)		
Managerial Level 經理級		
111	Chief Investment Officer/ Manager – Investment 總投資主任／經理—投資	<p>Plans and executes overall investment strategies of the company. Implements investment policy and distribution policy. Manages the investment and fund portfolios. Plans, directs and controls activities of the department or institution customers.</p> <p>策劃及執行公司整體投資策略。推行投資及分惠政策。管理投資計劃及基金組合。策劃、指導及操控部門或機構客戶的活動。</p>
112	Portfolio Manager 投資組合經理	<p>Supervises the day-to-day administration of investment portfolios for customers or funds. Selects investment products for the investment portfolios. Promotes various investment portfolios to customers.</p> <p>為客戶或基金，監督投資組合的日常管理工作。選擇投資產品作投資組合。向客戶推廣各類投資組合。</p>
113	Manager – Investment Advisory Services 經理—投資諮詢服務	<p>Provides advisory services to individual and institution customers. Supervises a team of advisers and oversees the investment services operation.</p> <p>策劃、指導及監控投資產品部工作。向個別客戶或機構客戶提供顧問服務。監督一組顧問團隊，並監察投資業務的操作。</p>
114	Manager – Dealing Room 經理—交易室	<p>Buys and sells securities, derivatives, precious metals, leveraged foreign exchange or commodities for proprietary accounts and customers. Monitors margin and compliance requirements. Supervises the operation of the dealing room.</p> <p>為公司帳戶及客戶買賣證券、衍生工具、貴金屬、槓桿式外匯或商品。監管保證金交易，並確保符合有關規定。監督交易室的運作。</p>
115	Responsible Officer/ Registered Manager 負責人員／註冊司理人	<p>Ensures that the company has complied with the Securities & Futures Ordinance or the rules stipulated by the Chinese Gold and Silver Exchange Society and be responsible for any irregularities.</p> <p>確保公司遵守證券及期貨條例或金銀業貿易場的監管規則，並為任何違規行為負責。</p>
116	Manager – Investment Settlement 經理—投資結算	<p>Establishes operational procedures for investment transactions. Confirms deals and authorises payments. Monitors the operations of the real time settlement systems. Produces statement and performs other settlement duties with exchanges.</p> <p>為投資交易訂立程序。確定交易及授權付款。監管即時交收制度運作。策劃及擬訂匯款策略。</p>

Code 編號	Principal Job 主要職務	Job Description 工作說明
118	Sales Manager 銷售經理	<p>Provides investment advice to investors on their assets. Achieves sales and business targets which include new client acquisition and existing clients' asset management. Monitors sales activities and performs control assessment to ensure compliance with internal and external regulatory requirements. Builds and maintains relationships with the clients. Provides timely investment information to business partners and maintains their awareness of the company's investment products. Coordinates client request for proposal responses with the relevant teams and prepares presentation material pitch books by working closely with the internal teams.</p> <p>為投資者提供有關資產的投資建議。實現銷售及經營目標，其中包括拓展新的客戶和現有客戶的資產管理。監察銷售活動，並進行監控評估以確保符合內部和外部的監管要求。建立並維繫與客戶的關係。向業務合作夥伴提供適時的投資信息，並維持他們對公司投資產品的關注。與相關的團隊協調以應對客戶的查詢和提供建議方案，並通過與內部團隊緊密合作，編寫業務介紹簡報。</p>
Supervisory/ Officer Level 主管／主任級		
208	Financial Adviser Representative/ Personal Financial Adviser 財務顧問代表／個人財務顧問	<p>Advises customers of market conditions and the history and prospects of various corporations. Presents features of selected fund portfolios and investment products to customers. Calculates rates of proposed plans. Advises customers of the selection of unit trusts or mutual funds units and other investment products.</p> <p>按照客戶指示買賣單位信託基金、互惠基金或其他投資產品。向客戶提供有關市場情況、各間公司的歷史和前景的意見。向客戶介紹選定的基金組合及投資產品。計算建議計劃的息率。為客戶提供有關選擇單位信託或互惠基金及其他投資產品的意見。</p>
209	Investment Analyst 投資分析員	<p>Collects, analyses and evaluates economic, market and company data for investment purposes. Reviews and makes investment recommendations. Produces research reports.</p> <p>收集、分析及評估有關經濟、市場及公司狀況等資料，以作投資參考。檢討並提出投資建議。編寫研究報告。</p>
210	Dealer 交易員	<p>Provides quotes and executes orders.</p> <p>提供報價和執行交易指令。</p>
211	Customer Service Officer – Investment Service 客戶服務主任 — 投資服務	<p>Handles customer enquiries and performs transactions with customers. Performs telemarketing activities by promoting investment services products to potential customers. Reminds customers of settling accounts payables.</p> <p>處理客戶查詢並執行客戶的交易。透過電話推廣活動推介投資產品予準客戶。提醒客戶結算應付的款項。</p>
212	Investment Officer 投資主任	<p>Assists Manager - Investment Advisory Services to carry out the activities of the investment product department.</p> <p>協助經理—投資諮詢服務執行投資產品部的工作。</p>
213	Account Executive/ Sales Officer 客戶主任／營業主任	<p>Promotes the sales of various investment products trading services to customers.</p> <p>向客戶推廣銷售不同投資產品交易服務。</p>
214	Settlement Officer 結算主任	<p>Handles all aspects of investment products operations in areas of settlement, nominee and custodian services, etc.</p> <p>處理所有關於結算、代理人及代管人服務等的投資產品運作事宜。</p>

Code 編號	Principal Job 主要職務	Job Description 工作說明
Clerical Level 文員級		
301	Clerk 文員	Performs clerical duties in various departments of the establishment. 在公司的不同部門執行文書工作。
302	Dealing Assistant 交易助理	Assists the dealer to carry out clients' orders and performs clerical duties in the dealing room. 協助交易員處理客戶的交易及執行交易室內的文書工作。
OPERATIONS 營運		
Managerial Level 經理級		
152	Head – Operations 主管—營運	Plans, manages and leads the operations of the company, including counter and customer services, personnel matters, office security and administration. Directs the activities of operational units of the division to provide accurate and timely services to support the overall operations. 策劃、管理及領導公司業務的運作，包括櫃檯及客戶服務、人事、辦公室保安及行政。指導該部門營運單位的活動，以提供準確適時的服務，以支持整體運營。
119	Manager – Trade Finance Operations 經理—貿易融資運作	Manages the activities of trade finance operations. Directs the operating units of the division to provide accurate and timely services on the finance of imports and exports with or without letters of credit, collections, incoming and outgoing payments, foreign exchange, indemnities of letters of credit and acceptances in support of trade financing transactions. 管理貿易融資運作。指引部門內的運作單位，提供準確而適時的融資服務，包括是否有信用證的出入口融資、託收、收款付款、外匯、信用證的承兌或擔保。
153	Manager – Operations 經理—營運	Manages the operational activities, including counter and customer services, personnel matters, office security and administration. Supervises the operation of the company excluding duties related to sales and risk control. 管理營運活動，包括櫃檯及客戶服務、人事、辦公室保安及行政。監督公司的營運，但與銷售及風險控制相關職務除外。
Supervisory/ Officer Level 主管／主任級		
216	Trade Finance Operations Officer 貿易融資營運主任	Supervises and directs the provision of accurate and timely service on the finance of imports and exports with or without letters of credit, collections, incoming and outgoing payments, foreign exchange, indemnities of letters of credit and acceptances in support of trade financing transactions. 監督及指導員工，提供準確及適時的融資服務，包括是否有信用證的出入口融資、託收、收款／付款，外匯、信用證的承兌或擔保。
217	Quality Assurance Officer 質素保證主任	Receives and handles customer complaints. Acts as a middle person to assist in the resolution of monetary disputes between the customer and the financial institution. Deals with the regulator. 負責接收及處理客戶投訴。扮演中間人角色，協助客戶和金融機構解決金融糾紛。應對監管機構。

Code 編號	Principal Job 主要職務	Job Description 工作說明
218	Operations Officer 營運主任	Assists in the supervision of operations including counter and customer services, personnel matters, office security and administration. Involves in the operation of the company excluding duties related to sales and risk control. 協助監督業務的運作，包括客戶服務、人事、辦公室保安及管理。參與公司的業務運作但並不包括銷售及風險控制的職務。
Clerical Level 文員級		
301	Clerk 文員	Performs clerical duties in various departments of the establishment. 在公司的不同部門執行文書工作。
303	Cashier 出納員	Monitors cash movements and daily cash positions. Establishes the cash journal in record. Assists tellers in providing counter services as required. 監管現金流動情況及每日現金頭寸。建立現金日記帳紀錄。協助櫃檯服務員提供客戶所需服務。
304	Receptionist/ Greeter 接待員／電話操作員	Greets visitors and directs visitors and incoming telephone calls to appropriate sections for service. 招待訪客，並將訪客及來電轉介至適當部門。
305	Trade Finance Operations Checker 貿易融資運作核對員	Examines documents to ensure compliance with terms of documentary credits and collections. Informs customers of discrepancies and arranges amendment or waiver. Confirms charges levied on bills accounts complying with rules and guidelines established by management. 查驗文件以確保符合信用證及託收條款。通知客戶有關差異，並安排修改或豁免條款規定。確保收取的押匯費用符合管理層的規定及指引。
CREDIT AND LOANS 信貸及放款		
Managerial Level 經理級		
154	Head – Credit and Loans 主管—信貸及放款	Directs all activities in relation to credit and loans. Leads the overall credit and loan operations in accordance with established policies and procedures. 指導與信貸和放款有關的所有活動。根據既定的政策和程序，領導整個信貸和放款的營運工作。
120	Manager – Loan Operation 經理—貸款業務	Manages departmental activities in relation to loan operation in accordance with established policies and procedures. 按照公司既定政策及程序，管理貸款業務部工作。
121	Manager – Credit Management 經理—信貸管理	Manages departmental activities in relation to the provision of credit facilities to customers in accordance with established policies and procedures. Assesses and approves client's credit application. Supervises, directs and controls commercial/consumer lending activities. 按照公司既定政策及程序，管理信貸部工作。審核及批准客戶的信貸申請。監督、指導及控制商業／消費信貸活動。

Code 編號	Principal Job 主要職務	Job Description 工作說明
122	Manager – Credit Card 經理—信用卡	<p>Manages the operation of the credit card department including new card issues, credit/cash advances to cardholders and collection of debts, etc. Plans sales and marketing activities to expand credit card business. Provides adequate security measures to safeguard the interests of the parties concerned.</p> <p>管理信用卡部門的運作，包括簽發新卡、向信用卡持有人提供信貸／現金墊款及收取債款。策劃銷售及市場推廣活動，以拓展信用卡業務。提供足夠措施，保障各有關方面的權益。</p>
Supervisory/ Officer Level 主管／主任級		
219	Credit/ Loan Officer 信貸／放款主任	<p>Supervises the collection and analysis of financial data of loan accounts, assesses the value of collaterals and maintains an up-to-date credit library for assessment of credit facilities. Evaluates and processes loan applications. Monitors loan repayment activities and consults solicitors on legal actions to collect loans of doubtful and bad accounts. Conducts enquiries on and keeps records of customers' background and history, financial strength and loan commitments, results of company searches, reports from relevant trade and commerce associations, and newspaper clippings and other references. Attends to requests from financial institutions and other reputable parties on customers' credit standing and general information.</p> <p>監督收集及分析貸款帳戶的財務資料，評估抵押品的價值，維持最新的信貸資料庫以便評估信貸額。評估及處理貸款申請。監管還款事宜，並諮詢律師意見，以便採取法律行動追討問題帳戶及壞帳戶的貸款。查詢及保存客戶的歷史及背景資料、財政實力及放款債務報告、公司查冊結果、工商團體報告、新聞剪報及其他有關資料。回覆財務機構及其他具信譽組織的查詢，以便提供有關客戶信貸情況及一般資料。</p>
220	Credit Analyst 信貸分析員	<p>Evaluates the financial strength of loan accounts by performing credit analyses. Prepares credit proposals in accordance with results of credit analyses.</p> <p>進行信貸分析，以評估貸款帳戶的財政實力。根據授信分析的結果擬備貸款建議書。</p>
221	Credit Card Officer 信用卡主任	<p>Assists the Manager - Credit Card in carrying out some of the functions, such as marketing the credit card business, implementing credit policies, supervising the operations of credit card accounts, or monitoring past-due bills and delinquent accounts.</p> <p>協助「經理—信用卡」執行部分職務，例如推廣信用卡業務、推行信貸政策、督導信用卡帳戶的運作、監管過期票據及怠帳等。</p>
222	Hire Purchase/ Leasing Officer 分期付款／租賃主任	<p>Supervises the operation of installment loan and leasing activities. Maintains relationships with equipment and vehicle dealers to promote and develop business.</p> <p>監督分期付款及租賃工作。與機器設備及汽車經紀保持聯繫，以推廣及拓展業務。</p>
Clerical Level 文員級		
301	Clerk 文員	<p>Performs clerical duties in various departments of the establishment.</p> <p>在公司的不同部門執行文書工作。</p>

Code 編號	Principal Job 主要職務	Job Description 工作說明
BUSINESS DEVELOPMENT (FOCUS ON BUSINESS EXPANSION ONLY) 業務發展(只集中業務拓展)		
Managerial Level 經理級		
125	Business Manager – Corporate Banking/ Commercial Banking/ Financial Institutions/ Correspondent Banking 業務經理－企業銀行／商業銀行／財務機構／國外同業部	Plans, develops and conducts marketing activities to cultivate and develop trade finance, project finance, syndicated facilities and other corporate/commercial bank products. Manages banking facilities accorded to corporate/commercial customers. Supervises the international banking business department. Deals with interbank activities. Recommends credit lines for transactions with correspondent banks. 策劃、發展及推行市場推廣活動，開拓建立貿易／項目融資計劃、集團放款業務，以及其他企業／商業銀行產品。管理企業／商業客戶的各類銀行信貸。監督國際銀行業務部工作。處理銀行間業務，並就銀行與同業間交易的信貸限額提出建議。
126	Business Manager – Marketing 業務經理－市場推廣	Plans, directs and coordinates marketing research, segment analysis and marketing activities. 策劃、指導及統籌市場研究工作、市場分割分析和營銷活動。
127	Business Manager – Private Banking 業務經理－私人銀行	Identifies and develops relationships with high net worth individuals or families from a specified target segment. Provides services such as multi-currency deposit accounts, foreign exchange, global portfolio management and trustee services. 在指定的客戶群內，與高資產的個人或家庭開展業務關係。提供服務包括多種貨幣存款、外匯以至全球投資組合管理及信託服務。
128	Business Manager – Customer Relationship/ Personal Banking 業務經理－客戶關係／個人銀行	Provides financial planning/wealth management services to customers. Promotes various investment, insurance and banking products to meet business targets. 為客戶提供財務規劃／財富管理服務。推銷各種投資、保險和銀行產品，以達到業績目標。
155	Business Manager –Investment Products 業務經理－投資產品	Provides financial planning/ wealth management services to customers. Promotes various investment products to meet business targets. 為客戶提供財務規劃／財富管理服務。推銷各種投資產品，以達到業績目標。
129	Manager – Branch 經理－分行	Manages business development, customer services, operations, loans, and personnel administration within the framework of organisation policies and procedures. Directs branch staff in providing services to customers, establishes objectives in all areas of branch performance and meets the profitability targets of the branch. 因應機構政策及程序，管理分行業務發展、客戶服務、日常運作、貸款服務及人事。指導職員為客戶提供服務，訂定各項工作目標，以達至分行的利潤指標。

Code 編號	Principal Job 主要職務	Job Description 工作說明
117	Product Manager–Banking and Finance 產品經理—銀行及金融	<p>Leads key banking and finance product development and management efforts across the subset of investment products. Understands and analyzes key trends within the asset class, and positioning of competitors. Devises investment strategies and manages portfolio of investment products. Performs financial analysis, modelling and valuation of investment targets. Following on marketing initiatives. Works with external services providers (such as transfer agent, investment products custodian) for implementing investment products setup. Assists to follow up on all investment products queries from sales and marketing team.</p> <p>領導主要銀行及金融產品開發和管理工作。理解並分析資產類別中的關鍵趨勢和競爭對手的定位。策劃投資策略和管理投資產品的組合。金融分析，建構投資模型和投資目標的估值。跟進營銷計劃。與服務提供者合作（如過戶代理人，投資產品託管人）執行有關投資產品的成立工作。協助跟進有關銷售和營銷團隊的投資產品查詢。</p>
156	Product Manager – Investment 產品經理—投資	<p>Promotes various investment products, including securities, derivatives, precious metals, leveraged foreign exchange and collective investment schemes to meet business targets. Leads key investment product development and management efforts across the subset of investment products. Understands and analyzes key trends within the asset class, and positioning of competitors. Devises investment strategies and manages portfolio of investment products. Performs financial analysis, modelling and valuation of investment targets. Following on marketing initiatives. Works with external services providers (such as transfer agent, investment products custodian) for implementing investment products setup. Assists to follow up on all investment products queries from sales and marketing team.</p> <p>推廣各種投資產品，包括證券、衍生工具、貴金屬、槓桿式外匯及集體投資計劃，以達到業務目標。領導主要投資產品開發和管理工作。理解並分析資產類別中的關鍵趨勢和競爭對手的定位。策劃投資策略和管理投資產品的組合。金融分析，建構投資模型和投資目標的估值。跟進營銷計劃。與服務提供者合作（如過戶代理人，投資產品託管人）執行有關投資產品的成立工作。協助跟進有關銷售和營銷團隊的投資產品查詢。</p>
Supervisory/ Officer Level 主管／主任級		
223	Business Development Officer 業務發展主任	<p>Solicits business from existing and prospective customers. Prepares call reports and credit proposals. Monitors portfolios and brings issues to management’s attention as required.</p> <p>向現有及準客戶招徠業務。擬備客戶探訪報告及貸款建議書。監管各類放款項目，並在有需要時知會管理層。</p>
224	Relationship Officer – Corporate Banking/ Commercial Banking/ Financial Institutions/ Correspondent Banking 客戶關係主任—企業銀行／商業銀行／財務機構／國外同業部	<p>Assists Business Manager – Corporate Banking/ Commercial Banking/ Financial Institutions/ Correspondent Banking to conduct marketing activities on trade finance, project finance, syndicated facilities and other corporate/ commercial bank products. Assists in supervising the international banking business department. Offers support when dealing with interbank activities. Recommends credit lines for transactions with correspondent banks.</p> <p>協助業務經理—企業銀行／商業銀行／財務機構／國外同業部進行貿易／項目融資計劃、銀團貸款及其他企業／商業銀行產品的推廣活動。協助監督國際銀行業務部工作。提供支援以處理銀行間業務，並就銀行與同業間交易的信貸限額提出建議。</p>
225	Telemarketing Officer 電話市場推廣主任	<p>Promotes company products and services through telephone calls.</p> <p>透過電話推廣公司產品及服務。</p>

Code 編號	Principal Job 主要職務	Job Description 工作說明
226	Relationship Officer – Private Banking 客戶關係主任—私人銀行	Assists Manager – Private Banking to conduct marketing activities and provide banking and related services to high net worth individuals or families from a specified target segment. 協助「經理—私人銀行」進行營銷活動並為指定客戶群內的高資產個人或家庭提供銀行及相關服務。
227	Customer Services Officer/ Relationship Officer – Personal Banking 客戶服務主任／客戶關係主任—個人銀行	Assists the Business Manager – Customer Relationship/ Personal Banking to deliver customer service and advice to customers in all interactions for transactional enquiries, complaints, and other service-related issues. Assists to promote various investment, insurance and banking products to customers. 協助業務經理—客戶關係／個人銀行提供客戶服務及全方位建議，包括交易查詢、處理投訴和其他相關服務。協助向客戶推廣各種投資、保險和銀行產品。
241	Customer Services Officer/ Relationship Officer – Investment Products 客戶服務主任／客戶關係主任—投資產品	Assists the Business Manager – Investment Products to deliver customer service and advice to customers in all interactions for transactional enquiries, complaints, and other service-related issues. Assists to promote various investment products to customers. 協助業務經理—投資產品提供客戶服務及全方位建議，包括交易查詢、處理投訴和其他相關服務。協助向客戶推廣各種投資產品。
228	Insurance Products Officer 保險產品主任	Advises individual and corporate customers of insurance products and maintains customer relations in respect of insurance products. Supervises the daily operation of the insurance product department and helps the Manager - Insurance Products plan and develop insurance products strategies and promote the sales of various insurance products. 為個人及公司客戶提供保險產品的意見，並維繫客戶關係。監督保險產品部日常運作並協助「經理—保險產品」策劃及發展保險產品策略及推廣不同保險產品的銷售。
229	Mandatory Provident Fund Officer 強制性公積金主任	Advises individual and corporate customers of the MPF Schemes and maintains customer relations in respect of MPF services. Assists the Manager - Mandatory Provident Fund to implement and monitor the plans and activities of the Mandatory Provident Fund Services Department. 為個人及公司客戶提供強制性公積金計劃的意見，並維繫客戶關係。協助「經理—強制性公積金」執行及監察強制性公積金服務部的計劃及業務。
230	Trust Officer 信託主任	Settles estates, administers trust and performs agency services. 管理遺產、執行信託責任及提供代理人服務。
231	Phone Banking/ Call Centre Officer 電話理財／電話服務中心主任	Handles customer enquiries and complaints and performs banking/securities transactions with customers. Performs telemarketing activities by promoting personal banking products to potential customers. 處理客戶查詢及投訴，並執行客戶的銀行／證券交易。透過電話推廣活動推介個人銀行產品予準客戶。
215	Product Officer—Banking and Finance Products 產品主任—銀行及金融產品	Assists the Product Manager – Banking and Finance to implement the activities related to banking and finance product development. 協助產品經理—銀行及金融執行與銀行和金融產品開發相關的活動。
242	Product Officer—Investment Products 產品主任—投資產品	Assists the Product Manager – Investment to implement activities related to investment products development. 協助產品經理—投資執行與投資產品開發相關的活動。

Code 編號	Principal Job 主要職務	Job Description 工作說明
Clerical Level 文員級		
301	Clerk 文員	Performs clerical duties in various departments of the establishment. 在公司的不同部門執行文書工作。
306	Telemarketing Representative 電話市場推廣代表	Assists the Telemarketing Officer to promote company products and services through telephone calls. 協助「電話市場推廣主任」，透過電話推廣公司產品及服務。
307	Teller 櫃檯員	Performs counter services and cross-sells banking products and services as well as supporting back-end branch operations. 負責櫃檯服務，推銷各類銀行產品及服務，以及支援分行的後勤營運工作。
ACCOUNTING/ FINANCE 會計/財務		
Managerial Level 經理級		
134	Financial Controller 財務總監	Develops, implements accounting and financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 發展及推行會計與財務政策及程序。監察管理資料是否足夠及符合法定要求。評估策略性工作，包括合併、收購及業務多元化等。
135	Manager – Accounting 經理—會計	Manages accounting activities and develops accounting and control procedures. Supervises the preparation of reporting requirements. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。
157	Manager – Finance 經理—財務	Manages, interprets and reviews financial activities and information. Provides advice to management and stakeholders related to financial status and analysis, and develops long-term business plans based on financial reports. Reviews, monitors and manages budgets. Predicts future financial trends. 管理，解釋和審查財務活動和信息。向管理層和持份者提供有關財務狀況和分析的建議，並根據財務報告製定期業務計劃。審查，監控和管理預算。預測未來的財務趨勢。
Supervisory/ Officer Level 主管／主任級		
232	Accounting Officer 會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Manager - Accounting in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助「經理—會計」分析統計資料、編制管理報告及法定報表。
243	Finance Officer 財務主任	Supervises the work of the finance staff to ensure that company financial information and budgets are in good order. Assists the Manager–Finance in preparing financial reports and analysis. 監督財務人員的工作，確保公司財務資料和預算井井有條。協助經理—財務準備財務報告和分析。
Clerical Level 文員級		
308	Accounting Clerk/ Finance Clerk 會計文員/財務文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。

Code 編號	Principal Job 主要職務	Job Description 工作說明
INFORMATION TECHNOLOGY 資訊科技		
Managerial Level 經理級		
136	Chief Information Officer/ Chief Technology Officer/ Manager - IT 總資訊主任／總科技主任／經理－資訊科技	Plans, develops, maintains and controls the provision of information technology services to the company and customers. Analyses and recommends information technology solutions. Drives FinTech development and applications within the organisation. 策劃、發展、維持及控制提供予內部及客戶的資訊科技服務。分析及建議資訊科技方面的解決方案。推動機構內金融科技的發展和應用。
137	E-Commerce/ E-Banking Manager/ Digital Banking Manager 電子商貿／電子銀行經理／數碼銀行經理	Plans the overall strategies of the e-business department. Identifies the potential customer sector and develops the e-commerce products and services to meet the market needs. Develops relevant marketing strategies to enhance the company's competitiveness and profitability. Develops and plans digital banking projects, with focus on development of Internet and mobile banking platforms and formulate strategies of digital solutions and technical applications. 策劃電子商業部門的整體策略。確定準客戶類別，並發展電子商貿產品及服務以應付市場需求。釐定有關市場推廣策略以提高公司的競爭力及利潤。開發和策劃數碼銀行項目，重點開發網上和流動銀行平台，並製定數碼解決方案和技術應用的策略。
158	Cybersecurity Manager 網絡安全經理	Develops, defines and enforces cybersecurity policies and procedures. Manages risk controls and frameworks. Monitors with internal and external auditors to perform information system audits/ reviews and risk assessments. Stays abreast of latest cyber-risks, threats and standards. 發展、界定和執行網絡安全的政策和程序。管理風險控制和架構。與內部和外部審核員一起進行監察，執行信息系統的審核/檢視和風險評估。緊貼最新的網絡風險，威脅和標準。
Supervisory/ Officer Level 主管／主任級		
233	Computer Operations Officer 電腦運作主任	Supervises routine operations of IT systems. Assists in scheduling and coordinating activities of operations. 監督電腦系統日常操作。協助編排及協調電腦運作程序表。
234	Programmer/ Technology Officer 程式員／科技主任	Performs programming and assists in programme designs and/or specifications. 編製程式，並協助設計程式及／或訂立規格。
235	System Analyst 系統分析員	Analyses and develops systems for assigned projects. Formulates statements of objectives or problems and devises solutions. Produces flow charts, block diagrams or pseudocode descriptions for applications systems. 分析及發展特定項目的系統。編寫目標或問題報表，並設計解決方案。為應用系統繪製流程圖、方塊圖或編寫擬密碼說明。
244	Cybersecurity Officer 網絡安全主任	Assists Cybersecurity Manager in implementing cybersecurity policies and procedures. Coordinates with internal and external auditors to perform information system audits/ reviews and risk assessments. Stays abreast of latest cyber-risks, threats and standards. Conducts implementation review as needed. 協助網絡安全經理執行網絡安全政策和程序。聯繫內部和外部審核員，執行信息系統的審核/檢視和風險評估。緊貼最新的網絡風險，威脅和標準。按需要進行執行檢視。

Code 編號	Principal Job 主要職務	Job Description 工作說明
Clerical Level 文員級		
301	Clerk 文員	Performs clerical duties in various departments of the establishment. 在公司的不同部門執行文書工作。
309	Computer Operator 電腦操作員	Operates electronic data processing equipment. Controls running of tapes, disks and drums in electronic data processing equipment according to instructions of the Computer Operations Officer. 操作電子資料處理器材。按「電腦運作主任」指示控制磁帶、磁碟、磁鼓操作。
310	IT Support Operator 資訊科技支援操作員	Installs and configures computer hardware, software, systems, networks, printers and scanners. Monitors and maintains computer systems and networks. Provides technical support within the organisation. 安裝和配置電腦硬件，軟件，系統，網絡，打印機和掃描器。監察和維護電腦系統和網絡。在機構內提供技術支援。
HUMAN RESOURCES 人力資源		
Managerial Level 經理級		
159	Head – Human Resources 主管—人力資源	Leads the human resources department to oversee the overall human resources operations of the organisation. Establishes and drives long term and short term human resources strategies for the growth of the company. Devises and develops plans and policies for recruitment, promotion, compensation and office expansion. Develops human resources projects to meet company goals. 領導人力資源部門以監管機構內的整體人力資源運作。建立並推動長期和短期的人力資源策略，以促進公司的增長。制定並發展有關招聘、晉升、薪酬和辦公室擴展的計劃和政策。發展人力資源項目以實現公司目標。
138	Manager – Human Resources 經理—人力資源	Develops, maintains and administers human resources management programmes. Duties include staff recruitment, placement, performance appraisal, salary administration, employee relations, organisation development, human resources information system, licensing and related procedures, safety procedures, pension /MPF, medical and other benefits. 發展、維繫及管理人力資源計劃。工作範圍包括：員工招聘、調配、工作表現評核、薪金管理、僱員關係、組織發展、人力資源信息系統、牌照及相關程序、安全措施、退休金／強積金、醫療及其他福利。
139	Manager – Training/ Learning and Development 經理—培訓／學習及發展	Plans the overall training and development strategies of the company. Develops, coordinates or delivers and administers programmes; for the orientation, education and training of employees. Identifies employees' training needs in consultation with the management. Evaluates the effectiveness of training activities. 策劃公司的整體培訓策略。發展、統籌或提供及管理入職輔導計劃，並為僱員提供所需教育及訓練。與管理層磋商以確定僱員的訓練需要。評估訓練工作成效。
Supervisory/ Officer Level 主管／主任級		
236	Human Resources Officer 人力資源主任	Assists in implementing personnel policies and functions including interviews, recruitment, placement, compensation, counseling and staff exit procedures. Advises divisions or departments on personnel issues. 協助推行人事政策及有關工作，包括：面試、招聘、職位調配、賠償、輔導及離職程序。就人事問題向各部門提供意見。

Code 編號	Principal Job 主要職務	Job Description 工作說明
237	Training Officer/ Instructor 訓練主任／導師	Assists the Manager – Training / Learning and Development to identify training needs, defines objectives, develops course contents, prepares course notes and audio-visual materials, and conducts training. Evaluates training effectiveness and implements and recommends necessary modifications. Maintains supplies of training materials. 協助「經理－培訓／學習及發展」確定訓練需要，訂定訓練目標、發展課程內容、製備講義及視聽教材及推行訓練課程。評估訓練成效，提出並推行修訂建議。保存及提供訓練資料。
Clerical Level 文員級		
301	Clerk 文員	Performs clerical duties in various departments of the establishment. 在公司的不同部門執行文書工作。
RISK AND COMPLIANCE 風險及合規		
Managerial Level 經理級		
160	Chief Risk Officer 首席風險主任	Manages the overall function related to risks of the company including composite risk/ integrated risk, credit risk, market risk, operation risk, etc. Plans and develops relevant policies and monitors their implementation to ensure that the overall risk management of the company is in compliance with the requirements of regulatory bodies. 管理與公司風險相關的整體功能，包括綜合風險/整合風險、信貸風險、市場風險、運營風險等。計劃並發展相關政策並監督其實施，以確保公司的整體風險運作符合監管機構的要求。
140	Risk Manager – Composite Risk/ Integrated Risk 風險經理－綜合風險／整合風險	Manages composite risk/ integrated risk of the company. Plans and develops relevant policies and monitors their implementation to ensure that the overall operation of the company is in compliance with the requirements of regulatory bodies. 管理公司的綜合風險/整合風險。策劃及發展有關政策，監管其推行情況，確保公司整體運作符合監管機構要求。
141	Risk Manager – Credit Risk 風險經理－信貸風險	Manages credit risk of the company. Plans and develops relevant policies and monitors their implementation to ensure that the overall operation of the company is in compliance with the requirements of regulatory bodies. 管理公司的信貸風險。策劃及發展有關政策，監管其推行情況，確保公司整體運作符合監管機構要求。
142	Risk Manager – Market Risk 風險經理－市場風險	Manages market risk of the company. Plans and develops relevant policies and monitors their implementation to ensure that the overall operation of the company is in compliance with the requirements of regulatory bodies. 管理公司的市場風險。策劃及發展有關政策，監管其推行情況，確保公司整體運作符合監管機構要求。
143	Risk Manager – Operation Risk 風險經理－營運風險	Manages operation risk of the company. Plans and develops relevant policies and monitors their implementation to ensure that the overall operation of the company is in compliance with the requirements of regulatory bodies. 管理公司的營運風險。策劃及發展有關政策，監管其推行情況，確保公司整體運作符合監管機構要求。
144	Manager – Compliance/ Anti-Money Laundering 經理－合規／反洗黑錢	Organises, monitors and ensures that the company is in compliance with relevant ordinances, anti-money laundering related regulations, rules and guidelines. 組織及監察日常運作，確保公司符合有關條例、反洗黑錢相關規例、規則及指引。

Code 編號	Principal Job 主要職務	Job Description 工作說明
Supervisory/ Officer Level 主管／主任級		
238	Compliance/ Anti-Money Laundering Officer 合規／反洗黑錢主任	Supervises the daily operations of the company to ensure that they are in compliance with relevant ordinances, anti-money laundering related regulations, rules and guidelines. Reports to and obtains instructions from the Manager – Compliance/ Anti-Money Laundering if necessary. 監督公司日常運作，以符合有關法例、反洗黑錢相關規例、規則及指引。有需要時向「經理－合規／反洗黑錢」匯報及聽取指示。
245	Officer – Composite Risk/ Integrated Risk 主任－綜合風險／整合風險	Assists Risk Manager – Composite Risk/ Integrated Risk to carry out relevant policies related to composite risk/ integrated risk. 協助風險經理－綜合風險/整合風險處理與綜合風險／整合風險相關之政策。
246	Officer – Credit Risk 主任－信貸風險	Assists Risk Manager – Credit Risk to carry out relevant policies related to credit risk. 協助風險經理－信貸風險處理與信貸風險相關之政策。
247	Officer – Market Risk 主任－市場風險	Assists Risk Manager – Market Risk to carry out relevant policies related to market risk. 協助風險經理－市場風險處理與市場風險相關之政策。
248	Officer – Operation Risk 主任－營運風險	Assists Risk Manager – Operation Risk to carry out relevant policies related to operation risk. 協助風險經理－營運風險處理與營運風險相關之政策。
Clerical Level 文員級		
301	Clerk 文員	Performs clerical duties in various departments of the establishment. 在公司的不同部門執行文書工作。
SPECIAL FUNCTIONS 特別職務		
Managerial Level 經理級		
145	Company Secretary 公司秘書	Provides corporate secretarial services and advises the Board to ensure compliance with relevant laws and regulations. Plans and organises general meeting(s) 為機構提供公司秘書服務，並向董事會提供意見，確保公司符合有關法律及規例。籌劃一般會議。
146	Legal Adviser 法律顧問	Provides general counsel to the company in all aspects of daily operations. 對公司日常運作提供一般法律意見。
147	Manager - Corporate Communications/ Public Relations 經理－企業傳訊／公共關係	Manages the public relations department. Plans, develops and conducts public relations activities to build up and enhance the company's image. 管理公共關係部門。策劃、發展及進行公關活動，以建立及提高公司形像。
148	Manager – Internal Audit 經理－內部稽核	Plans, directs and supervises the audit function including financial audit and IT audit of the company. Evaluates the adequacy of systems of control and procedures. Provides management with audit reports and suggestions for improvement. 策劃、指引及督導機構內的稽核工作，包括財務及資訊科技方面。評估監管制度及有關程序是否足夠。向管理層提交稽核報告，並建議改善方法。

Code 編號	Principal Job 主要職務	Job Description 工作說明
149	Business Analyst/ Manager – Organisation/ Service Quality & Assurance/ Process Re-Engineering 商業分析員／經理－組織／質素保證／工效優化	Evaluates operational efficiency of all divisions and departments. Studies work flow and makes recommendation on work methods, manpower, space and equipment requirements. Establishes working procedures and measuring standards for the company. 評估各部門的運作效率。研究工作流程，並就工作方法、人力需求、空間使用及添置設備等事宜提出建議。為機構制訂工作程序及量度標準。
161	Manager – Business Intelligence 經理－商業智能	Develops data modeling and analysis techniques to discover insights that will guide strategic decisions and uncover optimization opportunities. Builds, develops and maintains data models, reporting systems, data automation systems, dashboards to support key business decisions. 開發數據建模和分析技術，以發掘數據見解以作指導策略的決定並揭示優化的機會。構建、開發和維護數據模型、匯報系統、數據自動化系統、儀表板以支持關鍵業務決策。
150	Manager – Property/ Real Estate 經理－產業／房地產	Manages a portfolio of properties including commercial and residential buildings. Plans and controls leasing, selling, construction, improvement, maintenance and repairs. 管理各類房地產，包括商業及住宅樓宇。策劃及控制產業的出租、銷售、建築及維修。
Supervisory/ Officer Level 主管／主任級		
239	Internal Audit Officer 內部稽核主任	Supervises activities of an internal audit team. Audits independently records of assets, liabilities, incomes and expenditures of the company. Reviews operations and administrative functions and recommends effective internal control systems.-Supervises the auditing function of all IT systems. Reviews operations of all IT systems and recommends measures to control effectively the application of these systems. 監督內部稽核小組工作。獨立審核機構的資產、負債及收支紀錄。檢討營運及行政工作，並建議有效的內部監管制度。監督所有資訊科技系統的稽核工作。檢討所有資訊科技系統的運作，並建議措施，以便有效監管這些系統的應用。
240	Officer–Organisation/ Service Quality & Assurance/ Process Re-Engineering 主任－組織／服務質素及保證／流程工效優化	Studies the work flow of operations, evaluates work methods and recommends improvements to working procedures. 研究工作流程，評估工作方法，並建議工作程序改善方法。
249	Officer - Corporate Communications/ Public Relations 主任－企業傳訊／公共關係	Assists Manager – Corporate Communications/ Public Relations to carry out activities related to public relations activities. 協助經理－企業傳訊／公共關係處理與公共關係相關之活動。
250	Officer–Business Intelligence 主任－商業智能	Assists Manager – Business Intelligence to build, develop and maintain data models, reporting systems, data automation systems, dashboards to support key business decisions. Apply data generated from models to perform analysis. 協助經理－商業智能構建、開發和維護數據模型、報告系統、數據自動化系統、儀表板以支持關鍵業務決策。應用數據建模以作分析。

Code 編號	Principal Job 主要職務	Job Description 工作說明
OTHER STAFF RELATED TO THE BANKING AND FINANCE INDUSTRY 其他相關銀行及金融業的員工		
199	Other managerial staff 其他經理級員工	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
299	Other supervisory / officer staff 其他主管/主任級員工	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
399	Other clerical staff 其他文員級員工	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
401	Other supporting staff 其他輔助員工	Other supporting staff refer to those employees whose activities are not usually specific to banking, such as secretaries, bank guards, and messengers. 其他輔助員工指一般並非專責銀行事務的員工，例如秘書、護衛員及信差等。

Quality Control Measures

Prior to fieldwork preparation

- Collect contact information of the sampled establishments
- Group sampled establishments to the same business organisation

Thorough training of fieldwork staff

- Industry briefing workshop by VTC
- Intensive briefing and training sessions by MOV in consultation with VTC

Monitoring of the fieldwork execution

- Well-trained enumerators who are experienced in conducting establishment surveys
- Closely monitor fieldwork progress and work of enumerators
- Debriefing sessions twice a week

Measures to increase the response rate

- Strategic directions given by VTC
- Assistance from the Training Boards and trade associations, etc.

Checking of the completed questionnaires

- Sample check of completed questionnaires by an independent team of QC checkers
- 100% vetting of the completed questionnaires by VTC

Double data entry and data validation

- Double data entry system
- Validation of collected data via computer programming and systems

Data analysis by VTC

- Comparison of survey findings with last round
- Benchmarking with relevant manpower information (if deemed appropriate)

質素控制措施

實地調查前的準備工作

- 收集抽樣機構的聯絡資料
- 將同一業務組織的抽樣機構集合在一起

實地調查員的充分訓練

- 由 VTC 主持行業簡介工作坊
- 諮詢 VTC 後，由 MOV 提供簡介與培訓

監察實地調查的執行

- 訓練有素，並具機構調查經驗的調查員
- 密切監察實地調查進程與調查員的工作
- 每星期舉行兩次匯報會
- VTC 聯合實地探訪

增加填覆率的措施

- VTC 提供策略指引
- 由訓練委員會與行業組織協助

檢查填覆的問卷

- 由獨立質素審查隊伍抽樣檢查填覆的問卷
- 填覆的問卷 100%由 VTC 審查

複式數據輸入及檢核收集所得數據

- 複式數據輸入制度
- 運用電腦程式與系統檢核收集所得數據

由 VTC 分析數據

- 比較上一輪的調查結果
- 如視為適當，以相關人力資料為基準

Response Profile

Industry/Branch		(a) No. of Valid Cases*	(b) No. of Establishments Successfully Enumerated	(b)/(a) Effective Response Rate
Banking	Licensed banks, Restricted licence banks and Representative offices of foreign banks	137	123	89.8%
	Deposit-taking companies	9	8	88.9%
Securities and Asset Management	Securities brokerage	64	64	100%
	Asset management	104	96	92.3%
Other Financial Sectors	Investment & holding companies	73	72	98.6%
	Finance leasing, personal loan, mortgage, instalment credit and other credit granting	92	86	93.5%
	Commodity futures & precious metals brokers / dealers	77	72	93.5%
	Stock, bullion & commodity exchange and public administration	3	3	100%
	Money changers & foreign exchange brokers/dealers	86	86	100%
	Financial institutions & financial services, n.e.c.	71	65	91.5%
Overall		716	675	94.3%

Note: * Invalid cases were referred as those establishments which had ceased operation, closed, and so on.

填覆機構概要

門類		(a) 有效抽樣機 構數*	(b) 成功受訪機構 數目	(b)/(a) 有效填覆率
銀行界別	持牌銀行、有限制牌照銀行、外國 銀行本港代表辦事處	137	123	89.8%
	接受存款公司	9	8	88.9%
證券及資產管 理公司界別	證券經紀公司	64	64	100%
	資產管理公司	104	96	92.3%
其他金融機構 界別	投資及控股公司	73	72	98.6%
	私人貸款、按揭、分期信貸、財務 租賃及其他信貸服務	92	86	93.5%
	商品期貨及貴重金屬經紀／交易商	77	72	93.5%
	股票、黃金及期貨交易公司，以及 銀行及金融業內的法定機構	3	3	100%
	兌換商及外匯經紀／交易商	86	86	100%
	金融機構及金融服務	71	65	91.5%
總計		716	675	94.3%

註：* 已停止營運或結業的機構視作無效。

Manpower Projection Methodology

Labour Market Analysis

1. The Labour Market Analysis approach examines a group of key statistical data which reflects important changes in the local economy, demography and labour market. It then selects some data as independent variables to build a statistical model that can be used to project manpower demand in the economic industry under study.
2. The building of a statistical model comprises two main steps: (i) diagnostic and (ii) prognostic. In the diagnostic step, two sets of economic indicators will be considered. Set I comprises core statistics in the National Accounts (e.g. Gross Domestic Products (GDP) and its components) of Hong Kong, providing information about key economic activities. Set II comprises economic indicators with more disaggregate information about the economy, such as consumption, investment, trade, tourism, property and related activities, labour market, etc. The economic indicators relevant to the industry are statistically tested for multi-collinearity before grouping into principal components. In the prognostic step, the principal components are used to build and maintain the statistical models for manpower projection.

人力推算方法

勞動市場分析

1. 勞動市場分析法審視一系列主要統計數據，所反映的本地經濟、人口和勞動市場的變化，然後選取部分數據作獨立變項，構建統計模型推算研究中經濟範疇的人力需求。
2. 統計模型的建構包含兩部分：(i) 診斷；以及 (ii) 預後。診斷階段會檢視兩組經濟指標，第一組為本地經濟核心的主要數據（例如人均生產總值及其組成部分），提供主要經濟活動的資料。第二組為更多分類數據的經濟指標，例如消費、投資、貿易、旅遊、物業及相關活動、勞動市場等。與保險業相關的經濟指標在歸入主要組成部分前，會先作統計測試，確保其多重共線性。在預後階段，主要組成部分用作建構和維持統計模型，推算人力需求。

Statistical Tables
統計表

Manpower Statistics by Principal Job
按主要職務劃分的人力資料

Table 1
表 1

Department 部門	Job Level 職級	Principal Job 主要職務	Number of Full Time Employees as at Survey Reference Date 在統計日期的 全職僱員人數	Number of Full Time Vacancies as at Survey Reference Date 在統計日期的 全職空缺額	Forecast Number of Full Time Employees as at January 2022 預計在2022年1月的 全職僱員人數
Administration and Management 行政與管理	Managerial Level 經理級	101 Chief Executive Officer/ Chief Operating Officer/ Chief Financial Officer/ Managing Director/ General Manager/ Executive Director 行政總裁/營運總監/首席財務官/常務董事/ 總經理/執行董事	2 799	5	2 803
		102 Deputy Chief Executive Officer/ Deputy Chief Financial Officer/ Deputy Chief Operating Officer 副行政總裁/副首席財務官/副營運總監	414	7	421
		103 Chief Representative 首席代表	144	6	150
		104 Assistant To Chief Executive Officer/ Director 行政總裁助理/董事助理	349	2	351
		105 Manager – Administration 經理—行政	1 315	1	1 318
		106 Zone/ District Manager 區域經理	352	8	360
		130 Head – Insurance Products 主管—保險產品	154	0	154
		131 Head – Mandatory Provident Fund 主管—強制性公積金	170	0	170
		132 Head – Trust 主管—信託	131	0	131
		133 Head – Phone Banking/ Call Centre 主管—電話理財/電話服務中心	143	12	155
		151 Head – Investment Products 主管—投資產品	73	0	73
		Sub-total 小計	6 044	41	6 086
		Supervisory / Officer Level 主管/主任 級	201 Administration Officer 行政主任	2 129	4
	202 Management Trainee 見習主任		524	11	536
	203 Representative 代表		154	0	154
	Sub-total 小計		2 807	15	2 825
	Clerical Level 文員級	301 Clerk 文員	2 614	8	2 623
		Sub-total 小計	2 614	8	2 623
	Total 總計		11 465	64	11 534
	Treasury and Capital Market 庫務及資本市場	Managerial Level 經理級	107 Head Of Treasury And Capital Markets 庫務及資本市場主管	323	0
108 Manager – Treasury And Capital Markets (Front And Mid-Office) 經理—庫務及資本市場(前台和中台)			1 027	8	1 037
109 Manager – Treasury And Capital Markets (Back Office) 經理—庫務及資本市場(後台)			432	0	432
110 Economist/ Manager – Economic Research 經濟研究員/經理—經濟研究			184	0	186
Sub-total 小計			1 966	8	1 978
Supervisory / Officer Level 主管/主任 級		204 Treasury And Capital Markets Trader 庫務及資本市場操盤員	1 007	19	1 030
		205 Remittances Officer 匯兌主任	956	0	956
		206 Officer – Treasury And Capital Markets (Front And Mid-Office) 主任—庫務及資本市場(前台和中台)	280	5	285
		207 Officer – Treasury And Capital Markets (Back Office) 主任—庫務及資本市場(後台)	695	30	727
		Sub-total 小計	2 938	54	2 998
Clerical Level 文員級		301 Clerk 文員	1 102	12	1 114
		Sub-total 小計	1 102	12	1 114
Total 總計			6 006	74	6 090

Department 部門	Job Level 職級	Principal Job 主要職務	Number of Full Time Employees as at Survey Reference Date 在統計日期的 全職僱員人數	Number of Full Time Vacancies as at Survey Reference Date 在統計日期的 全職空缺額	Forecast Number of Full Time Employees as at January 2022 預計在2022年1月的 全職僱員人數	
Investment 投資	Managerial Level 經理級	111 Chief Investment Officer/Manager – Investment 總投資主任/經理—投資	2 376	21	2 397	
		112 Portfolio Manager 投資組合經理	1 963	12	1 975	
		113 Manager – Investment Advisory Services 經理—投資諮詢服務	2 175	7	2 184	
		114 Manager – Dealing Room 經理—交易室	1 352	18	1 372	
		115 Responsible Officer/ Registered Manager 負責人員/註冊司理人	320	0	320	
		116 Manager – Investment Settlement 經理—投資結算	830	4	836	
		118 Sales Manager 銷售經理	1 755	19	1 776	
		Sub-total 小計	10 771	81	10 860	
	Supervisory / Officer Level 主管/主任 級	208 Financial Adviser Representative/ Personal Financial Adviser 財務顧問代表/個人財務顧問	4 333	25	4 358	
		209 Investment Analyst 投資分析員	2 609	94	2 705	
		210 Dealer 交易員	1 844	17	1 863	
		211 Customer Service Officer – Investment Service 客戶服務主任 — 投資服務	1 383	10	1 400	
		212 Investment Officer 投資主任	2 859	44	2 905	
		213 Account Executive/ Sales Officer 客戶主任/營業主任	4 602	84	4 686	
		214 Settlement Officer 結算主任	1 691	48	1 740	
		Sub-total 小計	19 321	322	19 657	
	Clerical Level 文員級	301 Clerk 文員	3 164	39	3 204	
		302 Dealing Assistant 交易助理	4 059	34	4 093	
		Sub-total 小計	7 223	73	7 297	
	Total 總計			37 315	476	37 814
	Operations 營運	Managerial Level 經理級	152 Head – Operations 主管—營運	199	5	204
			119 Manager – Trade Finance Operations 經理—貿易融資運作	467	5	474
			153 Manager – Operations 經理—營運	676	25	701
			Sub-total 小計	1 342	35	1 379
Supervisory / Officer Level 主管/主任 級		216 Trade Finance Operations Officer 貿易融資營運主任	1 762	52	1 816	
		217 Quality Assurance Officer 質素保證主任	293	7	302	
		218 Operations Officer 營運主任	5 094	136	5 232	
		Sub-total 小計	7 149	195	7 350	
Clerical Level 文員級		301 Clerk 文員	1 473	4	1 480	
		303 Cashier 出納員	2 433	0	2 422	
		304 Receptionist/ Greeter 接待員/電話操作員	789	1	790	
		305 Trade Finance Operations Checker 貿易融資運作核對員	796	2	801	
		311 Customer Service attendant 客戶服務員	98	10	108	
		Sub-total 小計	5 589	17	5 601	
Total 總計			14 080	247	14 330	

Department 部門	Job Level 職級	Principal Job 主要職務	Number of Full Time Employees as at Survey Reference Date 在統計日期的 全職僱員人數	Number of Full Time Vacancies as at Survey Reference Date 在統計日期的 全職空缺額	Forecast Number of Full Time Employees as at January 2022 預計在2022年1月的 全職僱員人數	
Credit and Loans 信貸及放款	Managerial Level 經理級	154 Head – Credit and Loans 主管—信貸及放款	252	0	252	
		120 Manager – Loan Operation 經理—貸款業務	645	4	651	
		121 Manager – Credit Management 經理—信貸管理	1 263	26	1 291	
		122 Manager – Credit Card 經理—信用卡	281	7	290	
		Sub-total 小計	2 441	37	2 484	
	Supervisory / Officer Level 主管/ 主任 級	219 Credit/ Loan Officer 信貸/放款主任	2 986	24	3 012	
		220 Credit Analyst 信貸分析員	985	22	1 009	
		221 Credit Card Officer 信用卡主任	426	9	437	
		222 Hire Purchase/ Leasing Officer 分期付款/租賃主任	343	5	348	
		Sub-total 小計	4 740	60	4 806	
	Clerical Level 文員級	301 Clerk 文員	2 030	25	2 055	
		Sub-total 小計	2 030	25	2 055	
	Total 總計			9 211	122	9 345
	Business Development 業務發展	Managerial Level 經理級	125 Business Manager – Corporate Banking/ Commercial Banking/ Financial Institutions/ Correspondent Banking 業務經理—企業銀行/商業銀行/財務機構/國外同業部	2 702	19	2 724
126 Business Manager – Marketing 業務經理—市場推廣			1 011	29	1 043	
127 Business Manager – Private Banking 業務經理—私人銀行			857	17	876	
128 Business Manager – Customer Relationship/ Personal Banking 業務經理—客戶關係/個人銀行			1 520	17	1 539	
155 Business Manager – Investment Products 業務經理—投資產品			190	8	198	
129 Manager – Branch 經理—分行			2 709	2	2 713	
117 Product Manager – Banking and Finance 產品經理—銀行及金融			479	14	493	
156 Product Manager – Investment 產品經理—投資			191	16	207	
Sub-total 小計			9 659	122	9 793	
Supervisory / Officer Level 主管/ 主任 級			223 Business Development Officer 業務發展主任	2 184	36	2 222
		224 Relationship Officer – Corporate Banking/ Commercial Banking/ Financial Institutions/ Correspondent Banking 客戶關係主任—企業銀行/商業銀行/財務機構/國外同業部	2 767	6	2 775	
		225 Telemarketing Officer 電話市場推廣主任	138	15	153	
		226 Relationship Officer – Private Banking 客戶關係主任—私人銀行	578	24	602	
		227 Customer Services Officer/ Relationship Officer – Personal Banking 客戶服務主任/客戶關係主任—個人銀行	5 004	207	5 213	
		241 Customer Services Officer/ Relationship Officer – Investment Products 客戶服務主任/客戶關係主任—投資產品	823	69	892	
		228 Insurance Products Officer 保險產品主任	406	11	417	
		229 Mandatory Provident Fund Officer 強制性公積金主任	625	0	625	
		230 Trust Officer 信託主任	274	0	274	
		231 Home Banking/ Call Centre Officer 電話理財/電話服務中心主任	922	26	948	
		215 Product Officer – Banking and Finance Products 產品主任—銀行及金融產品	633	28	677	
		242 Product Officer – Investment Products 產品主任—投資產品	426	17	446	
		Sub-total 小計	14 780	439	15 244	

Department 部門	Job Level 職級	Principal Job 主要職務	Number of Full Time Employees as at Survey Reference Date 在統計日期的 全職僱員人數	Number of Full Time Vacancies as at Survey Reference Date 在統計日期的 全職空缺額	Forecast Number of Full Time Employees as at January 2022 預計在2022年1月的 全職僱員人數
Business Development 業務發展	Clerical Level 文員級	301 Clerk 文員	2 418	11	2 431
		306 Telemarketing Representative 電話市場推廣代表	659	31	690
		307 Teller 櫃檯員	10 968	310	11 280
		Sub-total 小計	14 045	352	14 401
	Total 總計		38 484	913	39 438
Accounting/ Finance 會計/財務	Managerial Level 經理級	134 Financial Controller 財務總監	279	5	285
		135 Manager – Accounting 經理—會計	1 418	23	1 443
		157 Manager – Finance 經理—財務	210	11	222
		Sub-total 小計	1 907	39	1 950
	Supervisory / Officer Level 主管/主任 級	232 Accounting Officer 會計主任	2 193	19	2 215
		243 Finance Officer 財務主任	228	26	254
		Sub-total 小計	2 421	45	2 469
	Clerical Level 文員級	308 Accounting Clerk/ Finance Clerk 會計文員/財務文員	2 590	36	2 629
		Sub-total 小計	2 590	36	2 629
	Total 總計		6 918	120	7 048
Information Technology 資訊科技	Managerial Level 經理級	136 Chief Information Officer/ Chief Technology Officer/ Manager - IT 總資訊主任/總科技主任/經理—資訊科技	1 589	38	1 627
		137 E-Commerce/E-Banking Manager/ Digital Banking Manager 電子商貿/電子銀行經理/數碼銀行經理	245	2	249
		158 Cybersecurity Manager 網絡安全經理	128	1	129
		Sub-total 小計	1 962	41	2 005
	Supervisory / Officer Level 主管/主任 級	233 Computer Operations Officer 電腦運作主任	1 368	29	1 400
		234 Programmer/ Technology Officer 程式員/科技主任	2 170	85	2 255
		235 System Analyst 系統分析員	1 842	53	1 898
		244 Cybersecurity Officer 網絡安全主任	225	19	244
		Sub-total 小計	5 605	186	5 797
	Clerical Level 文員級	301 Clerk 文員	805	1	806
		309 Computer Operator 電腦操作員	928	14	944
		310 IT Support Operator 資訊科技支援操作員	359	0	359
		Sub-total 小計	2 092	15	2 109
	Total 總計		9 659	242	9 911
Human Resources 人力資源	Managerial Level 經理級	159 Head – Human Resources 主管—人力資源	99	0	99
		138 Manager – Human Resources 經理—人力資源	1 309	25	1 336
		139 Manager – Training/ Learning And Development 經理—培訓/學習及發展	172	0	173
		Sub-total 小計	1 580	25	1 608
	Supervisory / Officer Level 主管/主任 級	236 Human Resources Officer 人力資源主任	1 187	23	1 212
		237 Training Officer/ Instructor 訓練主任/導師	89	0	91
		Sub-total 小計	1 276	23	1 303
	Clerical Level 文員級	301 Clerk 文員	880	21	901
		Sub-total 小計	880	21	901
	Total 總計		3 736	69	3 812

Department 部門	Job Level 職級	Principal Job 主要職務	Number of Full Time Employees as at Survey Reference Date 在統計日期的 全職僱員人數	Number of Full Time Vacancies as at Survey Reference Date 在統計日期的 全職空缺額	Forecast Number of Full Time Employees as at January 2022 預計在2022年1月的 全職僱員人數	
Risk And Compliance 風險及合規	Managerial Level 經理級	160 Chief Risk Officer 首席風險主任	67	1	68	
		140 Risk Manager – Composite Risk/ Integrated Risk 風險經理—綜合風險／整合風險	763	3	768	
		141 Risk Manager – Credit Risk 風險經理—信貸風險	202	3	207	
		142 Risk Manager – Market Risk 風險經理—市場風險	284	3	289	
		143 Risk Manager – Operation Risk 風險經理—營運風險	270	25	297	
		144 Manager – Compliance/ Anti-Money Laundering 經理—合規／反洗黑錢	1 199	6	1 207	
		Sub-total 小計	2 785	41	2 836	
	Supervisory / Officer Level 主管/ 主任 級	238 Compliance/ Anti-Money Laundering Officer 合規／反洗黑錢主任	1 758	8	1 770	
		245 Officer – Composite Risk/ Integrated Risk 主任—綜合風險／整合風險	127	0	127	
		246 Officer – Credit Risk 主任—信貸風險	123	0	123	
		247 Officer – Market Risk 主任—市場風險	87	0	87	
		248 Officer – Operation Risk 主任—營運風險	114	3	117	
		Sub-total 小計	2 209	11	2 224	
	Clerical Level 文員級	301 Clerk 文員	1 131	17	1 148	
		Sub-total 小計	1 131	17	1 148	
	Total 總計			6 125	69	6 208
	Special Functions 特別職務	Managerial Level 經理級	145 Company Secretary 公司秘書	179	0	179
			146 Legal Adviser 法律顧問	317	7	326
			147 Manager - Corporate Communications/ Public Relations 經理—企業傳訊／公共關係	236	1	239
148 Manager – Internal Audit 經理—內部稽核			544	1	547	
149 Business Analyst/ Manager – Organisation/ Service Quality & Assurance/ Process Re-Engineering 商業分析員／經理 — 組織／質素保證／工效優化			236	0	236	
161 Manager – Business Intelligence 經理—商業智能			0	0	0	
150 Manager – Property/Real Estate 經理—產業／房地產			358	9	367	
Sub-total 小計			1 870	18	1 894	
Supervisory / Officer Level 主管/ 主任 級		239 Internal Audit Officer 內部稽核主任	830	9	841	
		240 Officer - Organisation/ / Service Quality & Assurance/ Process Re- Engineering 主任—組織／服務質素及保證／流程工效優化	447	26	473	
		249 Officer - Corporate Communications/ Public Relations 主任—企業傳訊／公共關係	124	9	133	
		250 Officer-Business Intelligence 主任—商業智能	2	0	2	
		Sub-total 小計	1 403	44	1 449	
Total 總計			3 273	62	3 343	
Other Staff Related to the Banking and Finance Industry 其他相關銀行及 金融業的員工		Managerial Level 經理級	199 Other managerial staff 其他經理級員工	7 683	101	7 786
			Sub-total 小計	7 683	101	7 786
	Supervisory / Officer Level 主管/ 主任 級	299 Other supervisory / officer staff 其他主管/ 主任級員工	8 172	127	8 302	
		Sub-total 小計	8 172	127	8 302	
	Clerical Level 文員級	399 Other clerical staff 其他文員級員工	6 038	38	6 078	
		Sub-total 小計	6 038	38	6 078	
Total 總計			21 893	266	22 166	
Other Staff of Supporting Services 其他支援員工	401	Other supporting staff, such as secretaries and bank guards 其他輔助員工，例如秘書及護衛員等	6 894	124	7 018	
		Sub-total 小計	6 894	124	7 018	
Total 總計			175 059	2 848	178 057	

Number of Full-Time Employees at Time Of Survey by Branch by Principal Job
按門類及主要職務劃分的全職僱員人數

Table 2
表 2

Department 部門	Job Level 職級	Principal Job 主要職務	Overall 總計	Banking 銀行		Securities and Asset Management 證券及資產管理公司		Other Financial Sectors 其他金融機構					
				Licensed banks, Restricted licence banks and Representative offices of foreign banks 持牌銀行、有限制 牌照銀行及外國銀 行代表辦事處	Deposit-taking companies 接受存款公司	Securities brokerage 證券經紀公司	Asset Management 投資顧問/資 產管理公司	Investment & holding companies 投資及控股 公司	Finance leasing, personal loan, mortgage, instalment credit and other credit granting 私人貸款及有 關公司	Commodity futures & precious metals brokers / dealers 商品期貨(包括 金融期貨)及貴 金屬經紀/交易 商	Stock, bullion & commodity exchange and Public administration 股票、黃金及期 貨交易公司, 以 及銀行及金融業 內的法定機構	Money changers & foreign exchange brokers/ dealers 兌換商及外匯 經紀/交易商	Financial institutions & financial services, n.e.c. 其他與金融 有關的公司
Administration and Management 行政與管理	Managerial Level 經理級	101 Chief Executive Officer/ Chief Operating Officer/ Chief Financial Officer/ Managing Director/ General Manager/ Executive Director 行政總裁/營運總監/ 首席財務官/常務董事/總經理/執行董事	2 799	301	19	276	792	266	231	101	23	37	753
		102 Deputy Chief Executive Officer/ Deputy Chief Financial Officer/ Deputy Chief Operating Officer 副行政總裁/副首席財務官/副營運總監	414	148	4	7	84	99	23	22	0	2	25
		103 Chief Representative 首席代表	144	63	0	3	30	0	46	0	0	0	2
		104 Assistant To Chief Executive Officer/ Director 行政總裁助理/董事助理	349	128	4	3	96	32	8	6	12	4	56
		105 Manager – Administration 經理—行政	1 315	480	1	101	273	116	46	29	17	15	237
		106 Zone/ District Manager 區域經理	352	307	5	10	19	0	7	0	0	1	3
		130 Head – Insurance Products 主管—保險產品	154	121	0	0	19	6	8	0	0	0	0
		131 Head – Mandatory Provident Fund 主管—強制性公積金	170	86	0	0	17	0	0	0	0	0	67
		132 Head – Trust 主管—信託	131	42	0	0	66	0	0	0	0	0	23
		133 Head – Phone Banking/ Call Centre 主管—電話理財/電話服務中心	143	118	0	0	3	7	0	0	0	0	15
	151 Head – Investment Products 主管—投資產品	73	13	2	0	40	14	0	0	0	0	4	
	Sub-total 小計	6 044	1 807	35	400	1 439	540	369	158	52	59	1 185	
	Supervisory/ Officer Level 主管/主任級	201 Administration Officer 行政主任	2 129	970	2	99	380	115	71	15	6	15	456
		202 Management Trainee 見習主任	524	288	0	0	0	0	16	8	10	0	202
		203 Representative 代表	154	45	0	1	0	0	0	0	0	6	102
		Sub-total 小計	2 807	1 303	2	100	380	115	87	23	16	21	760
	Clerical Level 文員級	301 Clerk 文員	2 614	869	20	359	405	143	105	114	38	23	538
		Sub-total 小計	2 614	869	20	359	405	143	105	114	38	23	538
	Total 總計		11 465	3 979	57	859	2 224	798	561	295	106	103	2 483

Department 部門	Job Level 職級	Principal Job 主要職務	Overall 總計	Banking 銀行		Securities and Asset Management 證券及資產管理公司		Other Financial Sectors 其他金融機構						
				Licensed banks, Restricted licence banks and Representative offices of foreign banks 持牌銀行、有限制 牌照銀行及外國銀 行代表辦事處	Deposit-taking companies 接受存款公司	Securities brokerage 證券經紀公司	Asset Management 投資顧問/資 產管理公司	Investment & holding companies 投資及控股 公司	Finance leasing, personal loan, mortgage, instalment credit and other credit granting 私人貸款及有 關公司	Commodity futures & precious metals brokers / dealers 商品期貨(包括 金融期貨)及貴 金屬經紀/交易 商	Stock, bullion & commodity exchange and Public administration 股票、黃金及期 貨交易公司, 以 及銀行及金融業 內的法定機構	Money changers & foreign exchange brokers/ dealers 兌換商及外匯 經紀/交易商	Financial institutions & financial services, n.e.c. 其他與金融 有關的公司	
Treasury and Capital Market 庫務及資本 市場	Managerial Level 經理級	107	Head Of Treasury And Capital Markets 庫務及資本市場主管	323	230	4	25	17	12	17	2	10	3	3
		108	Manager – Treasury And Capital Markets (Front And Mid-Office) 經理—庫務及資本市場(前台和中台)	1 027	811	1	7	19	2	0	0	0	146	41
		109	Manager – Treasury And Capital Markets (Back Office) 經理—庫務及資本市場(後台)	432	289	0	12	50	0	21	0	16	4	40
		110	Economist/ Manager – Economic Research 經濟研究員/經理—經濟研究	184	84	0	11	59	1	1	0	10	0	18
			Sub-total 小計	1 966	1 414	5	55	145	15	39	2	36	153	102
	Supervisory/ Officer Level 主管/主任級	204	Treasury And Capital Markets Trader 庫務及資本市場操盤員	1 007	557	3	17	133	2	0	0	0	105	190
		205	Remittances Officer 匯兌主任	956	344	0	21	2	3	0	0	0	336	250
		206	Officer – Treasury And Capital Markets (Front And Mid-Office) 主任—庫務及資本市場 (前台和中台)	280	180	4	25	2	0	0	0	0	20	49
		207	Officer – Treasury And Capital Markets (Back Office) 主任—庫務及資本市場 (後台)	695	487	1	23	63	0	6	0	12	28	75
			Sub-total 小計	2 938	1 568	8	86	200	5	6	0	12	489	564
	Clerical Level 文員級	301	Clerk 文員	1 102	641	1	65	43	0	86	4	3	108	151
			Sub-total 小計	1 102	641	1	65	43	0	86	4	3	108	151
		Total 總計		6 006	3 623	14	206	388	20	131	6	51	750	817
	Investment 投資	Managerial Level 經理級	111	Chief Investment Officer/Manager – Investment 總投資主任/經理—投資	2 376	222	0	190	794	298	3	41	0	2
112			Portfolio Manager 投資組合經理	1 963	648	2	96	784	74	0	21	15	0	323
113			Manager – Investment Advisory Services 經理—投資諮詢服務	2 175	345	0	33	1 027	73	0	20	15	11	651
114			Manager – Dealing Room 經理—交易室	1 352	370	0	377	312	72	0	111	15	0	95
115			Responsible Officer/ Registered Manager 負責人員/註冊司理人	320	56	1	105	133	6	4	15	0	0	0
116			Manager – Investment Settlement 經理—投資結算	830	328	0	75	78	26	1	21	0	3	298
118			Sales Manager 銷售經理	1 755	874	1	156	348	19	0	30	0	2	325
			Sub-total 小計	10 771	2 843	4	1 032	3 476	568	8	259	45	18	2 518

Department 部門	Job Level 職級	Principal Job 主要職務	Overall 總計	Banking 銀行		Securities and Asset Management 證券及資產管理公司		Other Financial Sectors 其他金融機構						
				Licensed banks, Restricted licence banks and Representative offices of foreign banks 持牌銀行、有限制 牌照銀行及外國銀 行代表辦事處	Deposit-taking companies 接受存款公司	Securities brokerage 證券經紀公司	Asset Management 投資顧問/資 產管理公司	Investment & holding companies 投資及控股 公司	Finance leasing, personal loan, mortgage, instalment credit and other credit granting 私人貸款及有 關公司	Commodity futures & precious metals brokers / dealers 商品期貨(包括 金融期貨)及貴 金屬經紀/交易 商	Stock, bullion & commodity exchange and Public administration 股票、黃金及期 貨交易公司, 以 及銀行及金融業 內的法定機構	Money changers & foreign exchange brokers/ dealers 兌換商及外匯 經紀/交易商	Financial institutions & financial services, n.e.c. 其他與金融 有關的公司	
Investment 投資	Supervisory/ Officer Level 主管/主任級	208	Financial Adviser Representative/ Personal Financial Adviser 財務顧問代表/個人財務顧問	4 333	982	0	161	1 657	20	0	7	0	0	1 506
		209	Investment Analyst 投資分析員	2 609	646	0	97	773	176	0	27	0	3	887
		210	Dealer 交易員	1 844	328	0	537	357	83	0	281	0	8	250
		211	Customer Service Officer – Investment Service 客戶服務主任 — 投資服務	1 383	104	0	328	348	146	0	128	0	0	329
		212	Investment Officer 投資主任	2 859	349	0	253	1 179	417	0	30	0	3	628
		213	Account Executive/ Sales Officer 客戶主任/營業主任	4 602	1 453	0	1 348	774	94	0	216	0	56	661
		214	Settlement Officer 結算主任	1 691	656	0	189	173	45	0	63	2	0	563
			Sub-total 小計	19 321	4 518	0	2 913	5 261	981	0	752	2	70	4 824
	Clerical Level 文員級	301	Clerk 文員	3 164	956	4	422	786	237	0	107	14	5	633
		302	Dealing Assistant 交易助理	4 059	657	0	1 300	1 149	148	0	369	43	77	316
			Sub-total 小計	7 223	1 613	4	1 722	1 935	385	0	476	57	82	949
		Total 總計	37 315	8 974	8	5 667	10 672	1 934	8	1 487	104	170	8 291	
	Operations 營運	Managerial Level 經理級	152	Head – Operations 主管—營運	199	42	0	41	75	11	3	0	0	1
119			Manager – Trade Finance Operations 經理—貿易融資運作	467	350	7	6	9	0	8	0	0	0	87
153			Manager – Operations 經理—營運	676	525	0	29	65	20	9	3	0	3	22
			Sub-total 小計	1 342	917	7	76	149	31	20	3	0	4	135
Supervisory/ Officer Level 主管/主任級		216	Trade Finance Operations Officer 貿易融資營運主任	1 762	1 475	4	37	25	0	4	0	0	0	217
		217	Quality Assurance Officer 質素保證主任	293	244	0	8	0	6	0	0	0	0	35
		218	Operations Officer 營運主任	5 094	4 401	48	72	285	12	6	5	16	6	243
			Sub-total 小計	7 149	6 120	52	117	310	18	10	5	16	6	495

Department 部門	Job Level 職級	Principal Job 主要職務	Overall 總計	Banking 銀行		Securities and Asset Management 證券及資產管理公司		Other Financial Sectors 其他金融機構					
				Licensed banks, Restricted licence banks and Representative offices of foreign banks 持牌銀行、有限制 牌照銀行及外國銀 行代表辦事處	Deposit-taking companies 接受存款公司	Securities brokerage 證券經紀公司	Asset Management 投資顧問/資 產管理公司	Investment & holding companies 投資及控股 公司	Finance leasing, personal loan, mortgage, instalment credit and other credit granting 私人貸款及有 關公司	Commodity futures & precious metals brokers / dealers 商品期貨(包括 金融期貨)及貴 金屬經紀/交易 商	Stock, bullion & commodity exchange and Public administration 股票、黃金及期 貨交易公司, 以 及銀行及金融業 內的法定機構	Money changers & foreign exchange brokers/ dealers 兌換商及外匯 經紀/交易商	Financial institutions & financial services, n.e.c. 其他與金融 有關的公司
Operations 營運	Clerical Level 文員級	301 Clerk 文員	1 473	746	42	107	159	43	0	6	16	0	354
		303 Cashier 出納員	2 433	876	0	0	0	0	0	0	0	1 557	0
		304 Receptionist/ Greeter 接待員/電話操作員	789	334	9	35	90	24	37	31	59	10	160
		305 Trade Finance Operations Checker 貿易融資運作核對員	796	621	1	0	38	10	0	0	0	0	126
		311 Customer Service attendant 客戶服務員	98	0	0	0	0	0	0	0	0	0	98
		Sub-total 小計	5 589	2 577	52	142	287	77	37	37	75	1 567	738
	Total 總計		14 080	9 614	111	335	746	126	67	45	91	1 577	1 368
Credit and Loans 信貸及放款	Managerial Level 經理級	154 Head – Credit and Loans 主管—信貸及放款	252	76	0	4	1	1	170	0	0	0	0
		120 Manager – Loan Operation 經理—貸款業務	645	318	0	2	0	0	311	0	0	0	14
		121 Manager – Credit Management 經理—信貸管理	1 263	853	4	18	62	3	319	2	0	0	2
		122 Manager – Credit Card 經理—信用卡	281	281	0	0	0	0	0	0	0	0	0
		Sub-total 小計	2 441	1 528	4	24	63	4	800	2	0	0	16
	Supervisory/ Officer Level 主管/主任級	219 Credit/ Loan Officer 信貸/放款主任	2 986	1 373	8	35	47	7	1 508	0	0	0	8
		220 Credit Analyst 信貸分析員	985	698	2	72	56	4	133	0	0	0	20
		221 Credit Card Officer 信用卡主任	426	424	0	2	0	0	0	0	0	0	0
		222 Hire Purchase/ Leasing Officer 分期付款/租賃主任	343	244	3	0	42	0	54	0	0	0	0
		Sub-total 小計	4 740	2 739	13	109	145	11	1 695	0	0	0	28
	Clerical Level 文員級	301 Clerk 文員	2 030	1 045	6	30	50	8	877	4	0	0	10
		Sub-total 小計	2 030	1 045	6	30	50	8	877	4	0	0	10
	Total 總計		9 211	5 312	23	163	258	23	3 372	6	0	0	54

Department 部門	Job Level 職級	Principal Job 主要職務	Overall 總計	Banking 銀行		Securities and Asset Management 證券及資產管理公司		Other Financial Sectors 其他金融機構					
				Licensed banks, Restricted licence banks and Representative offices of foreign banks 持牌銀行、有限制 牌照銀行及外國銀 行代表辦事處	Deposit-taking companies 接受存款公司	Securities brokerage 證券經紀公司	Asset Management 投資顧問/資 產管理公司	Investment & holding companies 投資及控股 公司	Finance leasing, personal loan, mortgage, instalment credit and other credit granting 私人貸款及有 關公司	Commodity futures & precious metals brokers / dealers 商品期貨(包括 金融期貨)及貴 金屬經紀/交易 商	Stock, bullion & commodity exchange and Public administration 股票、黃金及期 貨交易公司, 以 及銀行及金融業 內的法定機構	Money changers & foreign exchange brokers/ dealers 兌換商及外匯 經紀/交易商	Financial institutions & financial services, n.e.c. 其他與金融 有關的公司
Business Development 業務發展	Managerial Level 經理級	125 Business Manager – Corporate Banking/ Commercial Banking/ Financial Institutions/ Correspondent Banking 業務經理—企業銀行/商業銀行/財務機構/國外同業部	2 702	2 532	0	17	111	9	11	4	0	2	16
		126 Business Manager – Marketing 業務經理—市場推廣	1 011	520	5	19	203	11	54	19	51	6	123
		127 Business Manager – Private Banking 業務經理—私人銀行	857	857	0	0	0	0	0	0	0	0	0
		128 Business Manager – Customer Relationship/ Personal Banking 業務經理—客戶關係/個人銀行	1 520	1 356	0	3	64	6	0	5	0	0	86
		155 Business Manager – Investment Products 業務經理—投資產品	190	47	0	5	43	2	0	3	0	0	90
		129 Manager – Branch 經理—分行	2 709	2 608	43	10	46	0	0	2	0	0	0
		117 Product Manager – Banking and Finance 產品經理—銀行及金融	479	434	0	1	26	4	0	11	0	3	0
		156 Product Manager – Investment 產品經理—投資	191	133	0	0	29	3	0	2	0	0	24
		Sub-total 小計	9 659	8 487	48	55	522	35	65	46	51	11	339
		Supervisory/ Officer Level 主管/主任級		223 Business Development Officer 業務發展主任	2 184	1 667	7	44	209	13	39	25	0
224 Relationship Officer – Corporate Banking/ Commercial Banking/ Financial Institutions/ Correspondent Banking 客戶關係主任—企業銀行/商業銀行/財務機構/國外同業部	2 767			2 582	0	6	49	0	10	0	23	14	83
225 Telemarketing Officer 電話市場推廣主任	138			127	0	0	1	6	4	0	0	0	0
226 Relationship Officer – Private Banking 客戶關係主任—私人銀行	578			570	0	2	0	6	0	0	0	0	0
227 Customer Services Officer/ Relationship Officer – Personal Banking 客戶服務主任/客戶關係主任—個人銀行	5 004			4 913	2	58	30	0	0	1	0	0	0
241 Customer Services Officer/ Relationship Officer – Investment Products 客戶服務主任/客戶關係主任—投資產品	823			734	0	0	34	8	0	29	0	0	18
228 Insurance Products Officer 保險產品主任	406			342	0	0	54	0	10	0	0	0	0
229 Mandatory Provident Fund Officer 強制性公積金主任	625			109	0	0	21	0	0	0	0	0	495

Department 部門	Job Level 職級	Principal Job 主要職務	Overall 總計	Banking 銀行		Securities and Asset Management 證券及資產管理公司		Other Financial Sectors 其他金融機構						
				Licensed banks, Restricted licence banks and Representative offices of foreign banks 持牌銀行、有限制 牌照銀行及外國銀 行代表辦事處	Deposit-taking companies 接受存款公司	Securities brokerage 證券經紀公司	Asset Management 投資顧問/資 產管理公司	Investment & holding companies 投資及控股 公司	Finance leasing, personal loan, mortgage, instalment credit and other credit granting 私人貸款及有 關公司	Commodity futures & precious metals brokers / dealers 商品期貨(包括 金融期貨)及貴 金屬經紀/交易 商	Stock, bullion & commodity exchange and Public administration 股票、黃金及期 貨交易公司, 以 及銀行及金融業 內的法定機構	Money changers & foreign exchange brokers/ dealers 兌換商及外匯 經紀/交易商	Financial institutions & financial services, n.e.c. 其他與金融 有關的公司	
Business Development 業務發展	Supervisory/ Officer Level 主管/主任級	230	Trust Officer 信託主任	274	97	0	0	46	0	0	0	0	0	131
		231	hone Banking/ Call Centre Officer 電話理財/電話服務中心主任	922	878	2	10	6	6	20	0	0	0	0
		215	Product Officer–Banking and Finance Products 產品主任—銀行及金融產品	633	542	0	0	36	0	0	0	0	0	55
		242	Product Officer–Investment Products 產品主任—投資產品	426	280	0	0	56	10	0	0	0	12	68
			Sub-total 小計	14 780	12 841	11	120	542	49	83	55	23	26	1 030
	Clerical Level 文員級	301	Clerk 文員	2 418	1 693	62	72	139	38	57	25	16	223	93
		306	Telemarketing Representative 電話市場推廣代表	659	233	0	0	0	0	172	48	0	11	195
		307	Teller 櫃檯員	10 968	10 907	0	0	0	0	2	0	0	4	55
			Sub-total 小計	14 045	12 833	62	72	139	38	231	73	16	238	343
		Total 總計		38 484	34 161	121	247	1 203	122	379	174	90	275	1 712
Accounting/ Finance 會計/財務	Managerial Level 經理級	134	Financial Controller 財務總監	279	82	1	12	102	13	19	3	9	2	36
		135	Manager – Accounting 經理—會計	1 418	791	6	91	222	70	35	42	10	10	141
		157	Manager – Finance 經理—財務	210	116	0	5	15	17	38	7	4	0	8
			Sub-total 小計	1 907	989	7	108	339	100	92	52	23	12	185
	Supervisory/ Officer Level 主管/主任級	232	Accounting Officer 會計主任	2 193	981	10	108	334	113	120	54	27	16	430
		243	Finance Officer 財務主任	228	188	0	3	0	5	0	6	9	0	17
			Sub-total 小計	2 421	1 169	10	111	334	118	120	60	36	16	447
	Clerical Level 文員級	308	Accounting Clerk/ Finance Clerk 會計文員/財務文員	2 590	965	27	175	410	120	104	68	43	50	628
			Sub-total 小計	2 590	965	27	175	410	120	104	68	43	50	628
		Total 總計		6 918	3 123	44	394	1 083	338	316	180	102	78	1 260

Department 部門	Job Level 職級	Principal Job 主要職務	Overall 總計	Banking 銀行		Securities and Asset Management 證券及資產管理公司		Other Financial Sectors 其他金融機構						
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Information Technology 資訊科技	Managerial Level 經理級	136	Chief Information Officer/ Chief Technology Officer/ Manager - IT 總資訊主任/ 總科技主任/ 經理— 資訊科技	1 589	1 000	4	65	121	33	21	8	150	13	174
		137	E-Commerce/E-Banking Manager/ Digital Banking Manager 電子商貿/ 電子銀行經理/ 數碼銀行經理	245	225	0	1	3	1	0	2	5	2	6
		158	Cybersecurity Manager 網絡安全經理	128	112	0	6	0	3	0	0	0	0	7
			Sub-total 小計	1 962	1 337	4	72	124	37	21	10	155	15	187
	Supervisory/ Officer Level 主管/ 主任級	233	Computer Operations Officer 電腦運作主任	1 368	674	4	70	248	16	13	30	38	14	261
		234	Programmer/ Technology Officer 程式員/ 科技主任	2 170	1 339	3	104	109	53	16	11	110	13	412
		235	System Analyst 系統分析員	1 842	1 150	1	38	162	19	11	4	169	9	279
		244	Cybersecurity Officer 網絡安全主任	225	176	0	8	4	2	0	0	0	0	35
			Sub-total 小計	5 605	3 339	8	220	523	90	40	45	317	36	987
	Clerical Level 文員級	301	Clerk 文員	805	264	17	123	73	18	16	23	140	0	131
		309	Computer Operator 電腦操作員	928	446	10	16	13	10	74	19	100	10	230
		310	IT Support Operator 資訊科技支援操作員	359	113	0	55	2	24	3	0	13	0	149
			Sub-total 小計	2 092	823	27	194	88	52	93	42	253	10	510
		Total 總計		9 659	5 499	39	486	735	179	154	97	725	61	1 684
	Human Resources 人力資源	Managerial Level 經理級	159	Head – Human Resources 主管—人力資源	99	51	1	12	3	14	0	2	1	2
138			Manager – Human Resources 經理—人力資源	1 309	892	1	49	154	44	25	8	20	6	110
139			Manager – Training/ Learning And Development 經理—培訓/學習及發展	172	154	1	2	1	0	2	0	10	1	1
			Sub-total 小計	1 580	1 097	3	63	158	58	27	10	31	9	124
Supervisory/ Officer Level 主管/ 主任級		236	Human Resources Officer 人力資源主任	1 187	643	3	113	154	48	30	15	28	8	145
		237	Training Officer/ Instructor 訓練主任/導師	89	62	1	2	4	3	1	0	11	0	5
			Sub-total 小計	1 276	705	4	115	158	51	31	15	39	8	150

Department 部門	Job Level 職級	Principal Job 主要職務	Overall 總計	Banking 銀行		Securities and Asset Management 證券及資產管理公司		Other Financial Sectors 其他金融機構					
				Licensed banks, Restricted licence banks and Representative offices of foreign banks 持牌銀行、有限制 牌照銀行及外國銀 行代表辦事處	Deposit-taking companies 接受存款公司	Securities brokerage 證券經紀公司	Asset Management 投資顧問/資 產管理公司	Investment & holding companies 投資及控股 公司	Finance leasing, personal loan, mortgage, instalment credit and other credit granting 私人貸款及有 關公司	Commodity futures & precious metals brokers / dealers 商品期貨(包括 金融期貨)及貴 金屬經紀/交易 商	Stock, bullion & commodity exchange and Public administration 股票、黃金及期 貨交易公司, 以 及銀行及金融業 內的法定機構	Money changers & foreign exchange brokers/ dealers 兌換商及外匯 經紀/交易商	Financial institutions & financial services, n.e.c. 其他與金融 有關的公司
Human Resources 人力資源	Clerical Level 文員級	301 Clerk 文員	880	432	5	61	112	33	9	7	50	2	169
		Sub-total 小計	880	432	5	61	112	33	9	7	50	2	169
	Total 總計		3 736	2 234	12	239	428	142	67	32	120	19	443
Risk And Compliance 風險及合規	Managerial Level 經理級	160 Chief Risk Officer 首席風險主任	67	26	0	16	3	12	0	3	1	4	2
		140 Risk Manager – Composite Risk/ Integrated Risk 風險經理—綜合風險/整合風險	763	554	2	15	100	44	10	5	6	0	27
		141 Risk Manager – Credit Risk 風險經理—信貸風險	202	190	0	7	1	3	1	0	0	0	0
		142 Risk Manager – Market Risk 風險經理—市場風險	284	260	0	14	2	6	0	0	0	0	2
		143 Risk Manager – Operation Risk 風險經理—營運風險	270	215	0	2	10	5	1	0	0	0	37
		144 Manager – Compliance/ Anti-Money Laundering 經理—合規/反洗黑錢	1 199	797	6	26	169	45	22	18	0	4	112
		Sub-total 小計	2 785	2 042	8	80	285	115	34	26	7	8	180
	Supervisory/ Officer Level 主管/主任級	238 Compliance/ Anti-Money Laundering Officer 合規/反洗黑錢主任	1 758	1 025	2	65	251	77	2	19	0	15	302
		245 Officer – Composite Risk/ Integrated Risk 主任—綜合風險/整合風險	127	79	0	8	16	4	0	13	0	4	3
		246 Officer – Credit Risk 主任—信貸風險	123	98	0	15	1	0	9	0	0	0	0
		247 Officer – Market Risk 主任—市場風險	87	83	0	0	0	2	0	2	0	0	0
		248 Officer – Operation Risk 主任—營運風險	114	100	0	0	0	1	0	0	0	2	11
		Sub-total 小計	2 209	1 385	2	88	268	84	11	34	0	21	316
	Clerical Level 文員級	301 Clerk 文員	1 131	872	2	96	84	26	0	31	0	5	15
		Sub-total 小計	1 131	872	2	96	84	26	0	31	0	5	15
Total 總計		6 125	4 299	12	264	637	225	45	91	7	34	511	
Special Functions 特別職務	Managerial Level 經理級	145 Company Secretary 公司秘書	179	106	1	9	29	9	3	2	10	0	10
		146 Legal Adviser 法律顧問	317	175	0	9	51	7	4	0	28	1	42
		147 Manager - Corporate Communications/ Public Relations 經理—企業傳訊/公共關係	236	136	0	3	28	2	6	4	9	2	46

Department 部門	Job Level 職級	Principal Job 主要職務	Overall 總計	Banking 銀行		Securities and Asset Management 證券及資產管理公司		Other Financial Sectors 其他金融機構							
				Licensed banks, Restricted licence banks and Representative offices of foreign banks 持牌銀行、有限制 牌照銀行及外國銀 行代表辦事處	Deposit-taking companies 接受存款公司	Securities brokerage 證券經紀公司	Asset Management 投資顧問/資 產管理公司	Investment & holding companies 投資及控股 公司	Finance leasing, personal loan, mortgage, instalment credit and other credit granting 私人貸款及有 關公司	Commodity futures & precious metals brokers / dealers 商品期貨(包括 金融期貨)及貴 金屬經紀/交易 商	Stock, bullion & commodity exchange and Public administration 股票、黃金及期 貨交易公司, 以 及銀行及金融業 內的法定機構	Money changers & foreign exchange brokers/ dealers 兌換商及外匯 經紀/交易商	Financial institutions & financial services, n.e.c. 其他與金融 有關的公司		
Special Functions 特別職務	Managerial Level 經理級	148	Manager – Internal Audit 經理—內部稽核	544	433	1	4	49	10	9	2	17	0	19	
		149	Business Analyst/ Manager – Organisation/ Service Quality & Assurance/ Process Re-Engineering 商業分析員/經理—組織/質素保證/工效優化	236	165	0	0	50	0	0	0	0	0	1	20
		161	Manager – Business Intelligence 經理—商業智能	0	0	0	0	0	0	0	0	0	0	0	0
		150	Manager – Property/Real Estate 經理—產業/房地產	358	80	0	0	81	30	0	0	0	0	0	167
			Sub-total 小計	1 870	1 095	2	25	288	58	22	8	64	4	304	
	Supervisory/ Officer Level 主管/主任級	239	Internal Audit Officer 內部稽核主任	830	568	9	9	138	16	5	0	21	0	64	
		240	Officer - Organisation// Service Quality & Assurance/ Process Re- Engineering 主任—組織/服務質素及保證/流程工效優化	447	363	0	0	28	0	0	0	0	0	56	
		249	Officer - Corporate Communications/ Public Relations 主任—企業傳訊/公共關係	124	86	0	2	0	2	0	0	8	0	26	
		250	Officer–Business Intelligence 主任—商業智能	2	2	0	0	0	0	0	0	0	0	0	
		Sub-total 小計	1 403	1 019	9	11	166	18	5	0	29	0	146		
	Total 總計	3 273	2 114	11	36	454	76	27	8	93	4	450			
Other Staff Related to the Banking and Finance Industry 其他相關銀 行及金融業 的員工	Managerial Level 經理級	199	Other managerial staff 其他經理級員工	7 683	6 527	8	68	199	52	22	0	514	7	286	
			Sub-total 小計	7 683	6 527	8	68	199	52	22	0	514	7	286	
	Supervisory/ Officer Level 主管/主任級	299	Other supervisory / officer staff 其他主管/主任級員工	8 172	6 495	7	63	185	57	5	12	759	6	583	
			Sub-total 小計	8 172	6 495	7	63	185	57	5	12	759	6	583	
	Clerical Level 文員級	399	Other clerical staff 其他文員級員工	6 038	5 303	1	86	148	93	77	9	55	12	254	
		Sub-total 小計	6 038	5 303	1	86	148	93	77	9	55	12	254		
	Total 總計	21 893	18 325	16	217	532	202	104	21	1 328	25	1 123			
Other Staff of Supporting Services 其他支援員		401	Other supporting staff, such as secretaries and bank guards 其他輔助員工, 例如秘書及護衛員等	6 894	3 137	13	288	942	254	312	21	1 069	10	848	
			Sub-total 小計	6 894	3 137	13	288	942	254	312	21	1 069	10	848	
	Total 總計	175 059	104 394	481	9 401	20 302	4 439	5 543	2 463	3 886	3 106	21 044			

Average Monthly Remuneration Package of Full-Time Employees by Principal Job
按主要職務劃分的全職僱員每月平均薪酬

Table 3
表 3

Department 部門	Job Level 職級	Principal Job 主要職務	of full-time employees 全職僱員 人數	Average Monthly Remuneration Package 每月平均薪酬								
				\$10,000 or below 或以下	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 - \$100,000	Over \$100,000 以上	
Administration and Management 行政與管理	Managerial Level 經理級	101	Chief Executive Officer/ Chief Operating Officer/ Chief Financial Officer/ Managing Director/ General Manager/ Executive Director 行政總裁/營運總監/ 首席財務官/ 常務董事/ 總經理/ 執行董事	2 799	0.0%	0.0%	0.2%	4.5%	7.6%	18.2%	25.1%	44.4%
		102	Deputy Chief Executive Officer/ Deputy Chief Financial Officer/ Deputy Chief Operating Officer 副行政總裁/ 副首席財務官/ 副營運總監	414	0.0%	0.0%	0.0%	0.0%	11.8%	38.8%	36.9%	12.5%
		103	Chief Representative 首席代表	144	0.0%	0.0%	1.4%	15.1%	43.2%	8.6%	10.8%	20.9%
		104	Assistant To Chief Executive Officer/ Director 行政總裁助理/ 董事助理	349	0.0%	0.0%	1.8%	2.3%	36.7%	35.7%	14.0%	9.5%
		105	Manager – Administration 經理—行政	1 315	0.0%	0.0%	4.3%	15.1%	8.6%	9.3%	55.6%	7.1%
		106	Zone/ District Manager 區域經理	352	0.0%	0.0%	0.0%	8.8%	16.7%	9.6%	32.5%	32.5%
		130	Head – Insurance Products 主管—保險產品	154	0.0%	0.0%	12.5%	6.7%	69.2%	2.9%	8.7%	0.0%
		131	Head – Mandatory Provident Fund 主管—強制性公積金	170	0.0%	0.0%	14.9%	36.8%	8.0%	0.0%	26.4%	13.8%
		132	Head – Trust 主管—信託	131	0.0%	0.0%	0.0%	65.6%	25.0%	0.0%	0.0%	9.4%
		133	Head – Phone Banking/ Call Centre 主管—電話理財/ 電話服務中心	143	0.0%	0.0%	2.1%	45.8%	25.0%	0.0%	14.6%	12.5%
	151	Head – Investment Products 主管—投資產品	73	0.0%	0.0%	0.0%	19.0%	0.0%	3.2%	63.5%	14.3%	
		Sub-total 小計	6 044	0.0%	0.0%	1.8%	8.6%	12.5%	16.6%	31.2%	29.2%	
	Supervisory / Officer Level 主管/ 主任 級	201	Administration Officer 行政主任	2 129	0.0%	2.0%	35.5%	56.4%	5.6%	0.4%	0.0%	0.0%
		202	Management Trainee 見習主任	524	0.0%	8.0%	69.0%	23.0%	0.0%	0.0%	0.0%	0.0%
		203	Representative 代表	154	0.0%	0.0%	9.5%	45.2%	42.9%	0.0%	2.4%	0.0%
			Sub-total 小計	2 807	0.0%	2.7%	39.1%	51.8%	6.0%	0.3%	0.1%	0.0%
	Clerical Level 文員級	301	Clerk 文員	2 614	1.5%	87.4%	11.0%	0.1%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	2 614	1.5%	87.4%	11.0%	0.1%	0.0%	0.0%	0.0%	0.0%
		Total 總計		11 465	0.4%	25.8%	11.0%	13.8%	7.7%	8.9%	16.7%	15.6%
	Treasury and Capital Market 庫務及資本市場	Managerial Level 經理級	107	Head Of Treasury And Capital Markets 庫務及資本市場主管	323	0.0%	0.0%	0.0%	13.6%	19.5%	5.9%	42.3%
108			Manager – Treasury And Capital Markets (Front And Mid-Office) 經理—庫務及資本市場(前台和中台)	1 027	0.0%	0.0%	0.3%	9.4%	3.9%	27.3%	54.0%	5.1%
109			Manager – Treasury And Capital Markets (Back Office) 經理—庫務及資本市場(後台)	432	0.0%	0.0%	0.0%	13.2%	16.4%	59.3%	11.1%	0.0%
110			Economist/ Manager – Economic Research 經濟研究員/ 經理—經濟研究	184	0.0%	0.0%	2.6%	10.5%	15.8%	3.9%	14.5%	52.6%
			Sub-total 小計	1 966	0.0%	0.0%	0.3%	10.8%	9.4%	27.0%	42.7%	9.8%
Supervisory / Officer Level 主管/ 主任 級		204	Treasury And Capital Markets Trader 庫務及資本市場操盤員	1 007	0.0%	5.2%	39.7%	43.9%	3.6%	3.4%	4.2%	0.0%
		205	Remittances Officer 匯兌主任	956	0.0%	3.8%	51.2%	25.0%	20.1%	0.0%	0.0%	0.0%
		206	Officer – Treasury And Capital Markets (Front And Mid-Office) 主任—庫務及資本市場 (前台和中台)	280	0.0%	0.0%	45.1%	54.9%	0.0%	0.0%	0.0%	0.0%
		207	Officer – Treasury And Capital Markets (Back Office) 主任—庫務及資本市場 (後台)	695	0.0%	5.3%	49.3%	34.2%	5.8%	5.3%	0.0%	0.0%
			Sub-total 小計	2 938	0.0%	4.2%	46.2%	36.0%	10.0%	2.1%	1.5%	0.0%
Clerical Level 文員級		301	Clerk 文員	1 102	9.7%	87.0%	3.3%	0.0%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	1 102	9.7%	87.0%	3.3%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total 總計		6 006	2.3%	22.0%	19.8%	18.6%	7.5%	10.5%	15.9%	3.5%	

Department 部門	Job Level 職級	Principal Job 主要職務	of full-time employees 全職僱員 人數	Average Monthly Remuneration Package 每月平均薪酬								
				\$10,000 or below 或以下	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 - \$100,000	Over \$100,000 以上	
Investment 投資	Managerial Level 經理級	111	Chief Investment Officer/Manager – Investment 總投資主任／經理—投資	2 376	0.0%	0.0%	0.0%	13.6%	33.2%	29.8%	14.9%	8.5%
		112	Portfolio Manager 投資組合經理	1 963	0.0%	0.0%	0.0%	21.4%	30.2%	5.6%	37.5%	5.2%
		113	Manager – Investment Advisory Services 經理—投資諮詢服務	2 175	0.0%	0.0%	4.3%	33.7%	10.5%	22.8%	26.6%	2.0%
		114	Manager – Dealing Room 經理—交易室	1 352	0.0%	0.0%	0.5%	21.6%	21.2%	11.3%	32.5%	12.9%
		115	Responsible Officer/ Registered Manager 負責人員／註冊司理人	320	0.0%	0.0%	0.0%	24.6%	21.4%	11.2%	6.7%	36.1%
		116	Manager – Investment Settlement 經理—投資結算	830	0.0%	0.0%	4.9%	7.1%	50.4%	10.2%	24.8%	2.6%
		118	Sales Manager 銷售經理	1 755	0.0%	0.0%	0.0%	16.1%	29.1%	44.8%	6.2%	3.9%
			Sub-total 小計	10 771	0.0%	0.0%	1.2%	20.2%	27.0%	22.4%	22.2%	7.0%
	Supervisory / Officer Level 主管/主任 級	208	Financial Adviser Representative/ Personal Financial Adviser 財務顧問代表／個人財務顧問	4 333	0.0%	0.0%	37.4%	34.8%	18.2%	6.5%	3.2%	0.0%
		209	Investment Analyst 投資分析員	2 609	0.0%	0.0%	44.6%	24.7%	14.3%	9.1%	4.3%	3.1%
		210	Dealer 交易員	1 844	0.0%	0.3%	37.9%	40.6%	10.9%	5.1%	3.3%	1.8%
		211	Customer Service Officer – Investment Service 客戶服務主任 — 投資服務	1 383	0.0%	1.0%	62.8%	31.6%	4.6%	0.0%	0.0%	0.0%
		212	Investment Officer 投資主任	2 859	0.0%	0.0%	31.0%	37.6%	11.2%	7.5%	4.6%	8.1%
		213	Account Executive/ Sales Officer 客戶主任／營業主任	4 602	0.0%	5.5%	45.7%	48.4%	0.3%	0.1%	0.0%	0.0%
		214	Settlement Officer 結算主任	1 691	0.0%	5.1%	36.5%	57.0%	1.3%	0.0%	0.0%	0.0%
		Sub-total 小計	19 321	0.0%	1.5%	41.0%	38.2%	10.2%	4.7%	2.5%	1.9%	
	Clerical Level 文員級	301	Clerk 文員	3 164	1.9%	81.4%	16.6%	0.1%	0.0%	0.0%	0.0%	0.0%
		302	Dealing Assistant 交易助理	4 059	0.0%	67.1%	29.8%	3.1%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	7 223	0.8%	73.2%	24.2%	1.8%	0.0%	0.0%	0.0%	0.0%
		Total 總計		37 315	0.2%	16.6%	25.9%	25.2%	12.8%	8.8%	7.6%	3.0%
	Operations 營運	Managerial Level 經理級	152	Head – Operations 主管—營運	199	0.0%	0.0%	12.7%	19.6%	4.4%	17.7%	27.8%
119			Manager – Trade Finance Operations 經理—貿易融資運作	467	0.0%	0.0%	0.0%	32.2%	19.7%	22.0%	23.0%	3.0%
153			Manager – Operations 經理—營運	676	0.0%	0.0%	0.0%	10.0%	7.2%	53.5%	7.0%	22.4%
			Sub-total 小計	1 342	0.0%	0.0%	2.0%	18.3%	10.6%	38.2%	15.2%	15.7%
Supervisory / Officer Level 主管/主任 級		216	Trade Finance Operations Officer 貿易融資營運主任	1 762	0.0%	0.8%	70.7%	26.3%	1.9%	0.3%	0.0%	0.0%
		217	Quality Assurance Officer 質素保證主任	293	0.0%	0.0%	60.4%	4.0%	35.6%	0.0%	0.0%	0.0%
		218	Operations Officer 營運主任	5 094	0.0%	16.5%	40.6%	23.7%	19.2%	0.0%	0.0%	0.0%
			Sub-total 小計	7 149	0.0%	13.2%	46.3%	23.1%	17.4%	0.04%	0.0%	0.0%
Clerical Level 文員級		301	Clerk 文員	1 473	10.8%	83.5%	4.3%	1.4%	0.0%	0.0%	0.0%	0.0%
		303	Cashier 出納員	2 433	0.0%	99.6%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
		304	Receptionist/ Greeter 接待員／電話操作員	789	0.0%	95.8%	4.0%	0.2%	0.0%	0.0%	0.0%	0.0%
		305	Trade Finance Operations Checker 貿易融資運作核對員	796	0.0%	79.0%	21.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		311	Customer Service attendant 客戶服務員	98	-	-	-	-	-	-	-	-
			Sub-total 小計	5 589	2.4%	92.3%	5.0%	0.3%	0.0%	0.0%	0.0%	0.0%
		Total 總計		14 080	1.0%	45.4%	24.3%	13.0%	9.4%	3.9%	1.5%	1.6%

Department 部門	Job Level 職級	Principal Job 主要職務	of full-time employees 全職僱員 人數	Average Monthly Remuneration Package 每月平均薪酬								
				\$10,000 or below 或以下	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 - \$100,000	Over \$100,000 以上	
Credit and Loans 信貸及放款	Managerial Level 經理級	154	Head – Credit and Loans 主管—信貸及放款	252	0.0%	0.0%	20.8%	18.8%	48.7%	0.0%	10.4%	1.3%
		120	Manager – Loan Operation 經理—貸款業務	645	0.0%	0.0%	10.8%	50.1%	13.2%	11.6%	14.3%	0.0%
		121	Manager – Credit Management 經理—信貸管理	1 263	0.0%	0.0%	6.5%	18.0%	18.6%	21.8%	24.5%	10.6%
		122	Manager – Credit Card 經理—信用卡	281	0.0%	0.0%	3.6%	0.0%	3.6%	67.9%	25.0%	0.0%
			Sub-total 小計	2 441	0.0%	0.0%	9.5%	28.6%	19.9%	16.8%	19.4%	5.7%
	Supervisory / Officer Level 主管/主任 級	219	Credit/ Loan Officer 信貸/放款主任	2 986	0.0%	5.8%	68.4%	24.6%	1.1%	0.05%	0.0%	0.0%
		220	Credit Analyst 信貸分析員	985	0.0%	2.0%	50.2%	47.6%	0.2%	0.0%	0.0%	0.0%
		221	Credit Card Officer 信用卡主任	426	0.0%	59.9%	38.8%	1.4%	0.0%	0.0%	0.0%	0.0%
		222	Hire Purchase/ Leasing Officer 分期付款/租賃主任	343	0.0%	4.9%	95.1%	0.0%	0.0%	0.0%	0.0%	0.0%
		Sub-total 小計	4 740	0.0%	7.7%	65.1%	26.3%	0.8%	0.0%	0.0%	0.0%	
	Clerical Level 文員級	301	Clerk 文員	2 030	2.1%	90.3%	7.2%	0.4%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	2 030	2.1%	90.3%	7.2%	0.4%	0.0%	0.0%	0.0%	0.0%
		Total 總計		9 211	0.6%	30.2%	35.8%	19.2%	4.8%	3.7%	4.3%	1.3%
Business Development 業務發展	Managerial Level 經理級	125	Business Manager – Corporate Banking/ Commercial Banking/ Financial Institutions/ Correspondent Banking 業務經理—企業銀行/商業銀行/財務機構/國外 同業部	2 702	0.0%	0.0%	0.0%	12.9%	29.1%	22.1%	30.6%	5.1%
		126	Business Manager – Marketing 業務經理—市場推廣	1 011	0.0%	0.0%	0.2%	35.9%	20.3%	15.0%	20.8%	7.8%
		127	Business Manager – Private Banking 業務經理—私人銀行	857	0.0%	0.0%	1.0%	0.7%	21.6%	2.1%	1.0%	73.5%
		128	Business Manager – Customer Relationship/ Personal Banking 業務經理—客戶關係/個人銀行	1 520	0.0%	0.0%	0.0%	8.1%	15.8%	60.9%	10.4%	4.8%
		155	Business Manager – Investment Products 業務經理—投資產品	190	0.0%	0.0%	0.0%	16.9%	44.6%	2.3%	0.0%	36.2%
		129	Manager – Branch 經理—分行	2 709	0.0%	0.0%	0.0%	6.5%	24.9%	22.4%	29.6%	16.6%
		117	Product Manager–Banking and Finance 產品經理—銀行及金融	479	0.0%	0.0%	1.1%	6.2%	3.3%	17.3%	49.1%	22.9%
		156	Product Manager – Investment 產品經理—投資	191	0.0%	0.0%	0.0%	3.5%	11.4%	0.0%	0.0%	85.1%
			Sub-total 小計	9 659	0.0%	0.0%	0.2%	12.7%	22.3%	21.1%	25.4%	18.2%
		Supervisory / Officer Level 主管/主任 級	223	Business Development Officer 業務發展主任	2 184	0.0%	3.3%	21.1%	47.2%	28.2%	0.3%	0.0%
	224		Relationship Officer – Corporate Banking/ Commercial Banking/ Financial Institutions/ Correspondent Banking 客戶關係主任—企業銀行/商業銀行/財務機構/ 國外同業部	2 767	0.0%	1.2%	51.3%	46.3%	1.1%	0.0%	0.0%	0.0%
	225		Telemarketing Officer 電話市場推廣主任	138	0.0%	0.0%	88.7%	11.3%	0.0%	0.0%	0.0%	0.0%
	226		Relationship Officer – Private Banking 客戶關係主任—私人銀行	578	0.0%	0.0%	11.0%	9.3%	74.5%	5.1%	0.0%	0.0%
	227		Customer Services Officer/ Relationship Officer – Personal Banking 客戶服務主任/客戶關係主任—個人銀行	5 004	0.0%	0.0%	10.3%	89.7%	0.04%	0.0%	0.0%	0.0%
	241		Customer Services Officer/ Relationship Officer – Investment Products 客戶服務主任/客戶關係主任—投資產品	823	0.0%	0.0%	6.7%	0.3%	93.1%	0.0%	0.0%	0.0%
	228		Insurance Products Officer 保險產品主任	406	0.0%	0.0%	20.0%	4.2%	75.8%	0.0%	0.0%	0.0%
	229		Mandatory Provident Fund Officer 強制性公積金主任	625	0.0%	0.0%	77.6%	22.4%	0.0%	0.0%	0.0%	0.0%
	230		Trust Officer 信託主任	274	0.0%	0.0%	98.6%	0.0%	1.4%	0.0%	0.0%	0.0%
	231		Phone Banking/ Call Centre Officer 電話理財/電話服務中心主任	922	0.0%	1.5%	64.8%	33.7%	0.0%	0.0%	0.0%	0.0%
	215		Product Officer–Banking and Finance Products 產品主任—銀行及金融產品	633	0.0%	1.0%	43.0%	27.5%	28.5%	0.0%	0.0%	0.0%
	242		Product Officer–Investment Products 產品主任—投資產品	426	0.0%	0.0%	73.8%	26.2%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	14 780	0.0%	1.0%	30.4%	48.6%	19.8%	0.3%	0.0%	0.0%

Department 部門	Job Level 職級	Principal Job 主要職務	of full-time employees 全職僱員 人數	Average Monthly Remuneration Package 每月平均薪酬								
				\$10,000 or below 或以下	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 - \$100,000	Over \$100,000 以上	
Business Development 業務發展	Clerical Level 文員級	301	Clerk 文員	2 418	9.2%	82.2%	7.7%	0.9%	0.0%	0.0%	0.0%	0.0%
		306	Telemarketing Representative 電話市場推廣代表	659	2.6%	91.2%	6.2%	0.0%	0.0%	0.0%	0.0%	0.0%
		307	Teller 櫃檯員	10 968	1.3%	80.9%	17.8%	0.0%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	14 045	2.7%	81.5%	15.7%	0.2%	0.0%	0.0%	0.0%	0.0%
		Total 總計		38 484	1.3%	40.2%	18.4%	19.2%	10.5%	3.4%	4.0%	2.9%
Accounting/ Finance 會計/財務	Managerial Level 經理級	134	Financial Controller 財務總監	279	0.0%	0.0%	0.0%	6.9%	11.6%	34.9%	32.8%	13.8%
		135	Manager – Accounting 經理—會計	1 418	0.0%	0.0%	0.9%	24.6%	36.1%	16.0%	22.4%	0.0%
		157	Manager – Finance 經理—財務	210	0.0%	0.0%	0.0%	5.5%	25.3%	9.9%	35.2%	24.2%
			Sub-total 小計	1 907	0.0%	0.0%	0.6%	20.0%	31.0%	18.7%	25.3%	4.4%
	Supervisory / Officer Level 主管/主任級	232	Accounting Officer 會計主任	2 193	0.0%	2.6%	55.5%	36.1%	5.3%	0.5%	0.0%	0.0%
		243	Finance Officer 財務主任	228	0.0%	0.0%	7.6%	6.4%	86.0%	0.0%	0.0%	0.0%
			Sub-total 小計	2 421	0.0%	2.3%	49.4%	32.4%	15.5%	0.4%	0.0%	0.0%
	Clerical Level 文員級	308	Accounting Clerk/ Finance Clerk 會計文員/財務文員	2 590	1.7%	82.0%	14.5%	1.8%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	2 590	1.7%	82.0%	14.5%	1.8%	0.0%	0.0%	0.0%	0.0%
		Total 總計		6 918	0.7%	33.4%	22.4%	16.9%	13.5%	5.2%	6.8%	1.2%
Information Technology 資訊科技	Managerial Level 經理級	136	Chief Information Officer/ Chief Technology Officer/ Manager - IT 總資訊主任/ 總科技主任/ 經理—資訊科技	1 589	0.0%	0.0%	0.1%	15.4%	27.9%	22.2%	27.3%	7.1%
		137	Manager E-Commerce/E-Banking Manager/ Digital Banking 電子商貿/電子銀行經理/數碼銀行經理	245	0.0%	0.0%	1.7%	11.7%	1.7%	55.0%	10.0%	20.0%
		158	Cybersecurity Manager 網絡安全經理	128	0.0%	0.0%	0.0%	0.0%	8.9%	51.1%	24.4%	15.6%
			Sub-total 小計	1 962	0.0%	0.0%	0.2%	14.4%	25.2%	25.8%	26.0%	8.4%
	Supervisory / Officer Level 主管/主任級	233	Computer Operations Officer 電腦運作主任	1 368	0.0%	0.3%	40.8%	34.6%	23.4%	0.9%	0.0%	0.0%
		234	Programmer/ Technology Officer 程式員/科技主任	2 170	0.0%	8.0%	44.8%	14.8%	31.9%	0.5%	0.0%	0.0%
		235	System Analyst 系統分析員	1 842	0.0%	0.1%	28.1%	18.8%	52.5%	0.5%	0.0%	0.0%
		244	Cybersecurity Officer 網絡安全主任	225	0.0%	0.0%	22.3%	39.4%	37.3%	1.0%	0.0%	0.0%
			Sub-total 小計	5 605	0.0%	2.9%	37.1%	22.6%	36.7%	0.6%	0.0%	0.0%
	Clerical Level 文員級	301	Clerk 文員	805	9.2%	73.4%	17.1%	0.4%	0.0%	0.0%	0.0%	0.0%
		309	Computer Operator 電腦操作員	928	2.7%	66.0%	28.0%	3.3%	0.0%	0.0%	0.0%	0.0%
		310	IT Support Operator 資訊科技支援操作員	359	1.8%	77.7%	20.5%	0.0%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	2 092	5.0%	71.1%	22.4%	1.6%	0.0%	0.0%	0.0%	0.0%
	Total 總計		9 659	1.2%	19.1%	28.0%	16.3%	26.1%	4.2%	3.9%	1.2%	
Human Resources 人力資源	Managerial Level 經理級	159	Head – Human Resources 主管—人力資源	99	0.0%	0.0%	0.0%	4.2%	33.3%	8.3%	14.6%	39.6%
		138	Manager – Human Resources 經理—人力資源	1 309	0.0%	0.0%	0.6%	20.9%	22.7%	17.3%	13.6%	24.9%
		139	Manager – Training/ Learning And Development 經理—培訓/學習及發展	172	0.0%	0.0%	2.2%	4.4%	26.7%	35.6%	24.4%	6.7%
			Sub-total 小計	1 580	0.0%	0.0%	0.7%	18.8%	23.7%	17.8%	14.3%	24.8%
	Supervisory / Officer Level 主管/主任級	236	Human Resources Officer 人力資源主任	1 187	0.0%	1.0%	54.1%	38.9%	6.0%	0.0%	0.0%	0.0%
		237	Training Officer/ Instructor 訓練主任/導師	89	0.0%	9.1%	54.5%	27.3%	9.1%	0.0%	0.0%	0.0%
			Sub-total 小計	1 276	0.0%	1.4%	54.1%	38.4%	6.1%	0.0%	0.0%	0.0%
	Clerical Level 文員級	301	Clerk 文員	880	2.0%	85.0%	11.8%	0.2%	0.0%	0.0%	1.1%	0.0%
			Sub-total 小計	880	2.0%	85.0%	11.8%	0.2%	0.0%	0.0%	1.1%	0.0%
		Total 總計		3 736	0.5%	23.9%	23.1%	20.7%	10.8%	6.5%	5.5%	9.0%

Department 部門	Job Level 職級	Principal Job 主要職務	of full-time employees 全職僱員 人數	Average Monthly Remuneration Package 每月平均薪酬								
				\$10,000 or below 或以下	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 - \$100,000	Over \$100,000 以上	
Risk And Compliance 風險及合規	Managerial Level 經理級	160	Chief Risk Officer 首席風險主任	67	0.0%	0.0%	0.0%	4.0%	6.0%	22.0%	48.0%	20.0%
		140	Risk Manager – Composite Risk/ Integrated Risk 風險經理—綜合風險／整合風險	763	0.0%	0.0%	0.0%	11.8%	11.8%	22.7%	51.7%	2.0%
		141	Risk Manager – Credit Risk 風險經理—信貸風險	202	0.0%	0.0%	0.0%	33.6%	28.0%	9.3%	15.0%	14.0%
		142	Risk Manager – Market Risk 風險經理—市場風險	284	0.0%	0.0%	10.4%	33.0%	2.6%	12.2%	29.6%	12.2%
		143	Risk Manager – Operation Risk 風險經理—營運風險	270	0.0%	0.0%	0.0%	12.3%	3.0%	44.3%	14.0%	26.4%
		144	Manager – Compliance/ Anti-Money Laundering 經理—合規／反洗黑錢	1 199	0.0%	1.2%	0.5%	29.5%	4.7%	23.1%	24.3%	16.7%
			Sub-total 小計	2 785	0.0%	0.6%	0.9%	22.6%	7.6%	24.2%	30.3%	13.9%
	Supervisory / Officer Level 主管/主任級	238	Compliance/ Anti-Money Laundering Officer 合規／反洗黑錢主任	1 758	0.0%	0.5%	39.5%	22.8%	36.6%	0.5%	0.0%	0.0%
		245	Officer – Composite Risk/ Integrated Risk 主任—綜合風險／整合風險	127	0.0%	0.0%	52.4%	47.6%	0.0%	0.0%	0.0%	0.0%
		246	Officer – Credit Risk 主任—信貸風險	123	0.0%	0.0%	23.2%	18.3%	58.5%	0.0%	0.0%	0.0%
		247	Officer – Market Risk 主任—市場風險	87	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		248	Officer – Operation Risk 主任—營運風險	114	0.0%	0.0%	30.2%	2.3%	67.4%	0.0%	0.0%	0.0%
			Sub-total 小計	2 209	0.0%	0.5%	39.8%	22.1%	37.2%	0.5%	0.0%	0.0%
	Clerical Level 文員級	301	Clerk 文員	1 131	2.5%	88.0%	9.2%	0.3%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	1 131	2.5%	88.0%	9.2%	0.3%	0.0%	0.0%	0.0%	0.0%
		Total 總計		6 125	0.6%	20.1%	17.7%	17.4%	17.2%	9.7%	11.9%	5.5%
	Special Functions 特別職務	Managerial Level 經理級	145	Company Secretary 公司秘書	179	0.0%	0.0%	3.4%	39.8%	17.0%	29.5%	4.5%
146			Legal Adviser 法律顧問	317	0.0%	0.0%	0.0%	6.0%	16.4%	22.4%	14.2%	41.0%
147			Manager – Corporate Communications/ Public Relations 經理—企業傳訊／公共關係	236	0.0%	0.0%	0.0%	32.1%	9.4%	9.4%	46.2%	2.8%
148			Manager – Internal Audit 經理—內部稽核	544	0.0%	0.0%	0.0%	33.8%	26.0%	10.8%	26.0%	3.4%
149			Business Analyst/ Manager – Organisation/ Service Quality & Assurance/ Process Re-Engineering 商業分析員／經理—組織／質素保證／工效優化	236	0.0%	0.0%	0.0%	0.0%	20.0%	68.0%	0.0%	12.0%
161			Manager – Business Intelligence 經理—商業智能	0	-	-	-	-	-	-	-	-
150			Manager – Property/Real Estate 經理—產業／房地產	358	0.0%	0.0%	19.9%	12.5%	0.7%	39.5%	5.3%	22.1%
			Sub-total 小計	1 870	0.0%	0.0%	6.7%	20.7%	13.0%	25.6%	16.6%	17.5%
Supervisory / Officer Level 主管/主任級		239	Internal Audit Officer 內部稽核主任	830	0.0%	0.2%	49.7%	48.1%	0.0%	1.8%	0.2%	0.0%
		240	Officer - Organisation/ / Service Quality & Assurance/ Process Re-Engineering 主任—組織／服務質素及保證／流程工效優化	447	0.0%	0.0%	0.0%	1.5%	98.5%	0.0%	0.0%	0.0%
		249	Officer - Corporate Communications/ Public Relations 主任—企業傳訊／公共關係	124	0.0%	0.0%	26.5%	0.0%	73.5%	0.0%	0.0%	0.0%
		250	Officer – Business Intelligence 主任—商業智能	2	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%
			Sub-total 小計	1 403	0.0%	0.1%	28.9%	25.7%	44.1%	1.0%	0.1%	0.0%
	Total 總計		3 273	0.0%	0.1%	18.1%	23.3%	29.0%	12.9%	8.1%	8.5%	
Other Staff Related to the Banking and Finance Industry 其他相關銀行及金融業的員工	Managerial Level 經理級	199	Other managerial staff 其他經理級員工	7 683	0.0%	0.0%	0.3%	10.5%	2.2%	73.0%	6.5%	7.4%
			Sub-total 小計	7 683	0.0%	0.0%	0.3%	10.5%	2.2%	73.0%	6.5%	7.4%
	Supervisory / Officer Level 主管/主任級	299	Other supervisory / officer staff 其他主管/主任級員工	8 172	0.0%	0.02%	70.2%	10.3%	19.3%	0.1%	0.0%	0.0%
			Sub-total 小計	8 172	0.0%	0.02%	70.2%	10.3%	19.3%	0.1%	0.0%	0.0%
	Clerical Level 文員級	399	Other clerical staff 其他文員級員工	6 038	0.0%	95.3%	4.7%	0.0%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	6 038	0.0%	95.3%	4.7%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total 總計		21 893	0.0%	32.2%	33.8%	6.9%	9.3%	15.0%	1.3%	1.5%	
Total 總計			168 165	0.7%	28.7%	23.3%	18.4%	11.8%	7.0%	6.3%	3.7%	

Preferred Level of Education of Full-Time Employees by Principal Job
按主要職務劃分的全職僱員宜有教育程度

Table 4
表 4

Department 部門	Job Level 職級	Principal Job 主要職務	of full-time employees 全職僱員 人數	Preferred Level of Education 宜有的教育程度						
				Postgraduate Degree 研究生學位	First Degree 學士學位	Sub-degree 副學位	Diploma/ Certificate 文憑/證書	Secondary 4 to 7 中四至中七	Secondary 3 or below 中三或以下	
Administration and Management 行政與管理	Managerial Level 經理級	101	Chief Executive Officer/ Chief Operating Officer/ Chief Financial Officer/ Managing Director/ General Manager/ Executive Director 行政總裁/營運總監/首席財務官/常務董事/總經理/執行董事	2 799	15.5%	82.6%	2.0%	0.0%	0.0%	0.0%
		102	Deputy Chief Executive Officer/ Deputy Chief Financial Officer/ Deputy Chief Operating Officer 副行政總裁/副主席財務官/副營運總監	414	13.8%	86.2%	0.0%	0.0%	0.0%	0.0%
		103	Chief Representative 首席代表	144	13.5%	86.5%	0.0%	0.0%	0.0%	0.0%
		104	Assistant To Chief Executive Officer/ Director 行政總裁助理/董事助理	349	13.9%	86.1%	0.0%	0.0%	0.0%	0.0%
		105	Manager – Administration 經理—行政	1 315	2.9%	96.3%	0.8%	0.0%	0.0%	0.0%
		106	Zone/ District Manager 區域經理	352	5.6%	94.4%	0.0%	0.0%	0.0%	0.0%
		130	Head – Insurance Products 主管—保險產品	154	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
		131	Head – Mandatory Provident Fund 主管—強制性公積金	170	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
		132	Head – Trust 主管—信託	131	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
		133	Head – Phone Banking/ Call Centre 主管—電話理財/電話服務中心	143	2.4%	97.6%	0.0%	0.0%	0.0%	0.0%
		151	Head – Investment Products 主管—投資產品	73	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
		Sub-total 小計	6 044	11.1%	87.7%	1.2%	0.0%	0.0%	0.0%	
	Supervisory / Officer Level 主管/主任級	201	Administration Officer 行政主任	2 129	0.0%	68.3%	15.2%	15.1%	1.4%	0.0%
		202	Management Trainee 見習主任	524	0.0%	89.0%	0.0%	11.0%	0.0%	0.0%
		203	Representative 代表	154	0.0%	83.9%	9.7%	6.5%	0.0%	0.0%
			Sub-total 小計	2 807	0.0%	70.5%	13.7%	14.6%	1.2%	0.0%
	Clerical Level 文員級	301	Clerk 文員	2 614	0.0%	0.0%	18.1%	36.1%	45.8%	0.0%
			Sub-total 小計	2 614	0.0%	0.0%	18.1%	36.1%	45.8%	0.0%
		Total 總計		11 465	6.4%	62.8%	7.6%	11.6%	11.6%	0.0%
	Treasury and Capital Market 庫務及資本市場	Managerial Level 經理級	107	Head Of Treasury And Capital Markets 庫務及資本市場主管	323	10.6%	88.1%	1.3%	0.0%	0.0%
108			Manager – Treasury And Capital Markets (Front And Mid-Office) 經理—庫務及資本市場(前台和中台)	1 027	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
109			Manager – Treasury And Capital Markets (Back Office) 經理—庫務及資本市場(後台)	432	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
110			Economist/ Manager – Economic Research 經濟研究員/經理—經濟研究	184	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	1 966	2.6%	97.1%	0.3%	0.0%	0.0%	0.0%
Supervisory / Officer Level 主管/主任級		204	Treasury And Capital Markets Trader 庫務及資本市場操盤員	1 007	0.0%	61.4%	24.3%	14.3%	0.0%	0.0%
		205	Remittances Officer 匯兌主任	956	0.0%	36.9%	33.1%	7.6%	22.4%	0.0%
		206	Officer – Treasury And Capital Markets (Front And Mid-Office) 主任—庫務及資本市場(前台和中台)	280	0.0%	44.3%	48.3%	7.5%	0.0%	0.0%
		207	Officer – Treasury And Capital Markets (Back Office) 主任—庫務及資本市場(後台)	695	0.0%	62.1%	32.8%	5.1%	0.0%	0.0%
			Sub-total 小計	2 938	0.0%	50.4%	31.6%	9.7%	8.3%	0.0%
Clerical Level 文員級		301	Clerk 文員	1 102	0.0%	0.7%	15.2%	11.5%	72.7%	0.0%
			Sub-total 小計	1 102	0.0%	0.7%	15.2%	11.5%	72.7%	0.0%
		Total 總計		6 006	0.8%	55.1%	18.3%	7.0%	18.7%	0.0%

Department 部門	Job Level 職級	Principal Job 主要職務	of full-time employees 全職僱員 人數	Preferred Level of Education 宜有的教育程度							
				Postgraduate Degree 研究生學位	First Degree 學士學位	Sub-degree 副學位	Diploma/ Certificate 文憑/證書	Secondary 4 to 7 中四至中七	Secondary 3 or below 中三或以下		
Investment 投資	Managerial Level 經理級	111	Chief Investment Officer/Manager – Investment 總投資主任/經理—投資	2 376	12.5%	86.9%	0.5%	0.0%	0.0%	0.0%	
		112	Portfolio Manager 投資組合經理	1 963	8.4%	91.6%	0.0%	0.0%	0.0%	0.0%	
		113	Manager – Investment Advisory Services 經理—投資諮詢服務	2 175	6.2%	86.5%	7.3%	0.0%	0.0%	0.0%	
		114	Manager – Dealing Room 經理—交易室	1 352	9.1%	89.4%	1.5%	0.0%	0.0%	0.0%	
		115	Responsible Officer/ Registered Manager 負責人員/註冊司理人	320	46.4%	53.6%	0.0%	0.0%	0.0%	0.0%	
		116	Manager – Investment Settlement 經理—投資結算	830	0.1%	99.9%	0.0%	0.0%	0.0%	0.0%	
		118	Sales Manager 銷售經理	1 755	0.1%	99.9%	0.0%	0.0%	0.0%	0.0%	
			Sub-total 小計	10 771	8.7%	89.4%	1.8%	0.0%	0.0%	0.0%	
	Supervisory / Officer Level 主管/主任 級	208	Financial Adviser Representative/ Personal Financial Adviser 財務顧問代表/個人財務顧問	4 333	0.0%	46.5%	34.1%	19.5%	0.0%	0.0%	
		209	Investment Analyst 投資分析員	2 609	0.0%	45.7%	43.2%	11.2%	0.0%	0.0%	
		210	Dealer 交易員	1 844	0.0%	57.4%	28.0%	14.6%	0.0%	0.0%	
		211	Customer Service Officer – Investment Service 客戶服務主任—投資服務	1 383	0.0%	29.6%	44.4%	26.0%	0.0%	0.0%	
		212	Investment Officer 投資主任	2 859	0.0%	49.5%	39.2%	11.3%	0.0%	0.0%	
		213	Account Executive/ Sales Officer 客戶主任/營業主任	4 602	0.0%	35.5%	48.0%	16.6%	0.0%	0.0%	
		214	Settlement Officer 結算主任	1 691	0.0%	47.7%	39.5%	12.8%	0.0%	0.0%	
			Sub-total 小計	19 321	0.0%	44.3%	39.6%	16.2%	0.0%	0.0%	
	Clerical Level 文員級	301	Clerk 文員	3 164	0.0%	0.0%	9.5%	23.7%	66.8%	0.0%	
		302	Dealing Assistant 交易助理	4 059	0.0%	0.0%	25.3%	20.8%	53.8%	0.0%	
			Sub-total 小計	7 223	0.0%	0.0%	18.5%	22.1%	59.4%	0.0%	
	Total 總計			37 315	2.8%	49.8%	23.1%	12.2%	12.1%	0.0%	
	Operations 營運	Managerial Level 經理級	152	Head – Operations 主管—營運	199	1.6%	87.6%	10.8%	0.0%	0.0%	0.0%
			119	Manager – Trade Finance Operations 經理—貿易融資運作	467	0.0%	98.3%	1.7%	0.0%	0.0%	0.0%
			153	Manager – Operations 經理—營運	676	0.2%	99.8%	0.0%	0.0%	0.0%	0.0%
				Sub-total 小計	1 342	0.4%	97.3%	2.3%	0.0%	0.0%	0.0%
		Supervisory / Officer Level 主管/主任 級	216	Trade Finance Operations Officer 貿易融資營運主任	1 762	0.0%	59.8%	13.5%	26.7%	0.0%	0.0%
			217	Quality Assurance Officer 質素保證主任	293	0.0%	95.6%	0.0%	4.4%	0.0%	0.0%
			218	Operations Officer 營運主任	5 094	0.0%	65.8%	29.5%	4.7%	0.0%	0.0%
			Sub-total 小計	7 149	0.0%	66.3%	25.6%	8.1%	0.0%	0.0%	
Clerical Level 文員級		301	Clerk 文員	1 473	0.0%	0.0%	0.0%	36.6%	63.4%	0.0%	
		303	Cashier 出納員	2 433	0.0%	0.0%	0.6%	18.9%	80.5%	0.0%	
		304	Receptionist/ Greeter 接待員/電話操作員	789	0.0%	0.0%	11.3%	16.4%	72.2%	0.0%	
		305	Trade Finance Operations Checker 貿易融資運作核對員	796	0.0%	0.0%	0.8%	5.6%	93.6%	0.0%	
		311	Customer Service attendant 客戶服務員	98	-	-	-	-	-	-	
			Sub-total 小計	5 589	0.0%	0.0%	1.7%	21.8%	76.5%	0.0%	
Total 總計			14 080	0.1%	44.3%	13.1%	12.4%	30.1%	0.0%		

Department 部門	Job Level 職級	Principal Job 主要職務	of full-time employees 全職僱員 人數	Preferred Level of Education 宜有的教育程度						
				Postgraduate Degree 研究生學位	First Degree 學士學位	Sub-degree 副學位	Diploma/ Certificate 文憑/證書	Secondary 4 to 7 中四至中七	Secondary 3 or below 中三或以下	
Credit and Loans 信貸及放款	Managerial Level 經理級	154	Head – Credit and Loans 主管—信貸及放款	252	0.0%	67.7%	32.3%	0.0%	0.0%	0.0%
		120	Manager – Loan Operation 經理—貸款業務	645	0.0%	85.8%	14.2%	0.0%	0.0%	0.0%
		121	Manager – Credit Management 經理—信貸管理	1 263	0.0%	88.5%	11.5%	0.0%	0.0%	0.0%
		122	Manager – Credit Card 經理—信用卡	281	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	2 441	0.0%	84.8%	15.2%	0.0%	0.0%	0.0%
	Supervisory / Officer Level 主管/主任 級	219	Credit/ Loan Officer 信貸/放款主任	2 986	0.0%	43.6%	21.8%	31.1%	3.5%	0.0%
		220	Credit Analyst 信貸分析員	985	0.0%	67.7%	19.6%	9.2%	3.5%	0.0%
		221	Credit Card Officer 信用卡主任	426	0.0%	95.3%	2.3%	2.3%	0.0%	0.0%
		222	Hire Purchase/ Leasing Officer 分期付款/租賃主任	343	0.0%	84.7%	15.3%	0.0%	0.0%	0.0%
			Sub-total 小計	4 740	0.0%	49.8%	20.9%	26.0%	3.3%	0.0%
	Clerical Level 文員級	301	Clerk 文員	2 030	0.0%	0.0%	6.2%	26.2%	67.6%	0.0%
			Sub-total 小計	2 030	0.0%	0.0%	6.2%	26.2%	67.6%	0.0%
		Total 總計		9 211	0.0%	45.9%	15.5%	19.1%	19.6%	0.0%
	Business Development 業務發展	Managerial Level 經理級	125	Business Manager – Corporate Banking/ Commercial Banking/ Financial Institutions/ Correspondent Banking 業務經理—企業銀行/商業銀行/財務機構/國外同業部	2 702	13.0%	87.0%	0.0%	0.0%	0.0%
126			Business Manager – Marketing 業務經理—市場推廣	1 011	0.0%	99.1%	0.9%	0.0%	0.0%	0.0%
127			Business Manager – Private Banking 業務經理—私人銀行	857	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
128			Business Manager – Customer Relationship/ Personal Banking 業務經理—客戶關係/個人銀行	1 520	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
155			Business Manager – Investment Products 業務經理—投資產品	190	0.6%	99.4%	0.0%	0.0%	0.0%	0.0%
129			Manager – Branch 經理—分行	2 709	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
117			Product Manager – Banking and Finance 產品經理—銀行及金融	479	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
156			Product Manager – Investment 產品經理—投資	191	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	9 659	4.7%	95.2%	0.1%	0.0%	0.0%	0.0%
Supervisory / Officer Level 主管/主任 級		223	Business Development Officer 業務發展主任	2 184	0.0%	76.1%	10.2%	13.5%	0.1%	0.0%
		224	Relationship Officer – Corporate Banking/ Commercial Banking/ Financial Institutions/ Correspondent Banking 客戶關係主任—企業銀行/商業銀行/財務機構/國外同業部	2 767	0.0%	82.7%	8.9%	8.4%	0.0%	0.0%
		225	Telemarketing Officer 電話市場推廣主任	138	0.0%	71.7%	9.4%	11.3%	7.5%	0.0%
		226	Relationship Officer – Private Banking 客戶關係主任—私人銀行	578	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
		227	Customer Services Officer/ Relationship Officer – Personal Banking 客戶服務主任/客戶關係主任—個人銀行	5 004	0.0%	35.2%	63.4%	1.4%	0.0%	0.0%
		241	Customer Services Officer/ Relationship Officer – Investment Products 客戶服務主任/客戶關係主任—投資產品	823	0.0%	94.0%	3.9%	2.0%	0.0%	0.0%
		228	Insurance Products Officer 保險產品主任	406	0.0%	96.7%	0.6%	2.8%	0.0%	0.0%
		229	Mandatory Provident Fund Officer 強制性公積金主任	625	0.0%	23.8%	76.2%	0.0%	0.0%	0.0%
		230	Trust Officer 信託主任	274	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
		231	Phone Banking/ Call Centre Officer 電話理財/電話服務中心主任	922	0.0%	81.3%	1.0%	5.1%	12.6%	0.0%
		215	Product Officer – Banking and Finance Products 產品主任—銀行及金融產品	633	0.0%	97.8%	2.2%	0.0%	0.0%	0.0%
		242	Product Officer – Investment Products 產品主任—投資產品	426	0.0%	63.1%	35.6%	1.3%	0.0%	0.0%
			Sub-total 小計	14 780	0.0%	64.0%	31.2%	4.4%	0.4%	0.0%
		Clerical Level 文員級	301	Clerk 文員	2 418	0.0%	0.0%	19.1%	16.5%	62.2%
306			Telemarketing Representative 電話市場推廣代表	659	0.0%	0.0%	12.6%	44.5%	42.9%	0.0%
307			Teller 櫃檯員	10 968	0.0%	0.0%	0.02%	55.2%	44.8%	0.0%
			Sub-total 小計	14 045	0.0%	0.0%	4.3%	47.6%	47.8%	0.4%
		Total 總計		38 484	1.3%	52.4%	14.2%	16.8%	15.2%	0.1%

Department 部門	Job Level 職級	Principal Job 主要職務	of full-time employees 全職僱員 人數	Preferred Level of Education 宜有的教育程度						
				Postgraduate Degree 研究生學位	First Degree 學士學位	Sub-degree 副學位	Diploma/ Certificate 文憑/證書	Secondary 4 to 7 中四至中七	Secondary 3 or below 中三或以下	
Accounting/ Finance 會計/財務	Managerial Level 經理級	134	Financial Controller 財務總監	279	17.6%	82.0%	0.0%	0.5%	0.0%	0.0%
		135	Manager – Accounting 經理—會計	1 418	0.5%	96.5%	2.9%	0.1%	0.0%	0.0%
		157	Manager – Finance 經理—財務	210	1.0%	97.5%	1.5%	0.0%	0.0%	0.0%
			Sub-total 小計	1 907	3.8%	93.9%	2.1%	0.2%	0.0%	0.0%
	Supervisory / Officer Level 主管/主任 級	232	Accounting Officer 會計主任	2 193	0.0%	58.0%	23.9%	17.4%	0.7%	0.0%
		243	Finance Officer 財務主任	228	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	2 421	0.0%	64.4%	20.3%	14.8%	0.6%	0.0%
	Clerical Level 文員級	308	Accounting Clerk/ Finance Clerk 會計文員/財務文員	2 590	0.0%	0.0%	25.6%	49.8%	24.6%	0.0%
			Sub-total 小計	2 590	0.0%	0.0%	25.6%	49.8%	24.6%	0.0%
		Total 總計		6 918	1.1%	48.6%	17.1%	23.8%	9.4%	0.0%
Information Technology 資訊科技	Managerial Level 經理級	136	Chief Information Officer/ Chief Technology Officer/ Manager - IT 總資訊主任/總科技主任/經理—資訊科技	1 589	1.2%	98.7%	0.1%	0.0%	0.0%	0.0%
		137	E-Commerce/E-Banking Manager/ Digital Banking Manager 電子商貿/電子銀行經理/數碼銀行經理	245	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
		158	Cybersecurity Manager 網絡安全經理	128	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	1 962	1.1%	98.8%	0.1%	0.0%	0.0%	0.0%
	Supervisory / Officer Level 主管/主任 級	233	Computer Operations Officer 電腦運作主任	1 368	0.0%	66.1%	19.0%	14.3%	0.6%	0.0%
		234	Programmer/ Technology Officer 程式員/科技主任	2 170	0.0%	92.7%	1.2%	6.0%	0.0%	0.0%
		235	System Analyst 系統分析員	1 842	0.0%	91.3%	4.7%	2.6%	1.4%	0.0%
		244	Cybersecurity Officer 網絡安全主任	225	0.0%	98.3%	1.7%	0.0%	0.0%	0.0%
			Sub-total 小計	5 605	0.0%	84.8%	7.5%	7.1%	0.6%	0.0%
	Clerical Level 文員級	301	Clerk 文員	805	0.0%	1.2%	4.4%	17.6%	76.9%	0.0%
		309	Computer Operator 電腦操作員	928	0.0%	0.0%	8.1%	30.6%	61.3%	0.0%
		310	IT Support Operator 資訊科技支援操作員	359	0.0%	0.0%	9.8%	67.0%	23.2%	0.0%
			Sub-total 小計	2 092	0.0%	0.5%	7.0%	33.0%	59.6%	0.0%
		Total 總計		9 659	0.2%	70.1%	6.0%	11.1%	12.6%	0.0%
	Human Resources 人力資源	Managerial Level 經理級	159	Head – Human Resources 主管—人力資源	99	2.2%	95.6%	2.2%	0.0%	0.0%
138			Manager – Human Resources 經理—人力資源	1 309	0.3%	97.5%	2.2%	0.0%	0.0%	0.0%
139			Manager – Training/ Learning And Development 經理—培訓/學習及發展	172	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	1 580	0.4%	97.6%	2.0%	0.0%	0.0%	0.0%
Supervisory / Officer Level 主管/主任 級		236	Human Resources Officer 人力資源主任	1 187	0.0%	56.6%	16.1%	18.0%	9.2%	0.0%
		237	Training Officer/ Instructor 訓練主任/導師	89	0.0%	83.3%	0.0%	16.7%	0.0%	0.0%
			Sub-total 小計	1 276	0.0%	57.6%	15.6%	18.0%	8.9%	0.0%
Clerical Level 文員級		301	Clerk 文員	880	0.0%	2.6%	14.6%	29.9%	52.9%	0.0%
		Sub-total 小計	880	0.0%	2.6%	14.6%	29.9%	52.9%	0.0%	
	Total 總計		3 736	0.2%	64.3%	9.2%	12.3%	14.1%	0.0%	

Department 部門	Job Level 職級	Principal Job 主要職務	of full-time employees 全職僱員 人數	Preferred Level of Education 宜有的教育程度						
				Postgraduate Degree 研究生學位	First Degree 學士學位	Sub-degree 副學位	Diploma/ Certificate 文憑/證書	Secondary 4 to 7 中四至中七	Secondary 3 or below 中三或以下	
Risk And Compliance 風險及合規	Managerial Level 經理級	160	Chief Risk Officer 首席風險主任	67	21.0%	79.0%	0.0%	0.0%	0.0%	0.0%
		140	Risk Manager – Composite Risk/ Integrated Risk 風險經理—綜合風險/整合風險	763	6.5%	93.3%	0.2%	0.0%	0.0%	0.0%
		141	Risk Manager – Credit Risk 風險經理—信貸風險	202	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
		142	Risk Manager – Market Risk 風險經理—市場風險	284	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
		143	Risk Manager – Operation Risk 風險經理—營運風險	270	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
		144	Manager – Compliance/ Anti-Money Laundering 經理—合規/反洗黑錢	1 199	2.5%	97.1%	0.4%	0.0%	0.0%	0.0%
			Sub-total 小計	2 785	3.7%	96.1%	0.2%	0.0%	0.0%	0.0%
	Supervisory / Officer Level 主管/主任 級	238	Compliance/ Anti-Money Laundering Officer 合規/反洗黑錢主任	1 758	0.0%	47.9%	11.5%	6.1%	34.5%	0.0%
		245	Officer – Composite Risk/ Integrated Risk 主任—綜合風險/整合風險	127	0.0%	80.5%	13.8%	5.7%	0.0%	0.0%
		246	Officer – Credit Risk 主任—信貸風險	123	0.0%	85.7%	0.0%	14.3%	0.0%	0.0%
		247	Officer – Market Risk 主任—市場風險	87	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
		248	Officer – Operation Risk 主任—營運風險	114	0.0%	97.9%	2.1%	0.0%	0.0%	0.0%
			Sub-total 小計	2 209	0.0%	56.1%	10.1%	6.0%	27.8%	0.0%
	Clerical Level 文員級	301	Clerk 文員	1 131	0.0%	0.0%	36.9%	5.2%	57.9%	0.0%
			Sub-total 小計	1 131	0.0%	0.0%	36.9%	5.2%	57.9%	0.0%
		Total 總計		6 125	1.5%	62.7%	10.8%	3.3%	21.6%	0.0%
	Special Functions 特別職務	Managerial Level 經理級	145	Company Secretary 公司秘書	179	0.0%	97.5%	2.5%	0.0%	0.0%
146			Legal Adviser 法律顧問	317	36.4%	63.6%	0.0%	0.0%	0.0%	0.0%
147			Manager - Corporate Communications/ Public Relations 經理—企業傳訊/公共關係	236	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
148			Manager – Internal Audit 經理—內部稽核	544	0.8%	99.2%	0.0%	0.0%	0.0%	0.0%
149			Business Analyst/ Manager – Organisation/ Service Quality & Assurance/ Process Re-Engineering 商業分析員/經理—組織/質素保證/工效優化	236	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
161			Manager – Business Intelligence 經理—商業智能	0	-	-	-	-	-	-
150			Manager – Property/Real Estate 經理—產業/房地產	358	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	1 870	8.8%	91.0%	0.2%	0.0%	0.0%	0.0%
Supervisory / Officer Level 主管/主任 級		239	Internal Audit Officer 內部稽核主任	830	0.0%	80.7%	12.4%	6.9%	0.0%	0.0%
		240	Officer - Organisation/ / Service Quality & Assurance/ Process Re-Engineering 主任—組織/服務質素及保證/流程工效優化	447	0.0%	1.5%	0.0%	98.5%	0.0%	0.0%
		249	Officer - Corporate Communications/ Public Relations 主任—企業傳訊/公共關係	124	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
		250	Officer—Business Intelligence 主任—商業智能	2	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	1 403	0.0%	53.9%	6.3%	39.8%	0.0%	0.0%
	Total 總計		3 273	4.3%	72.1%	3.3%	20.3%	0.0%	0.0%	
Other Staff Related to the Banking and Finance Industry 其他相關銀行 及金融業的員 工	Managerial Level 經理級	199	Other managerial staff 其他經理級員工	7 683	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
			Sub-total 小計	7 683	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	Supervisory / Officer Level 主管/主任 級	299	Other supervisory / officer staff 其他主管/主任級員工	8 172	0.0%	69.5%	1.1%	7.4%	22.0%	0.0%
			Sub-total 小計	8 172	0.0%	69.5%	1.1%	7.4%	22.0%	0.0%
	Clerical Level 文員級	399	Other clerical staff 其他文員級員工	6 038	0.0%	10.7%	1.7%	29.8%	57.8%	0.0%
			Sub-total 小計	6 038	0.0%	10.7%	1.7%	29.8%	57.8%	0.0%
	Total 總計		21 893	0.0%	70.1%	0.8%	8.7%	20.4%	0.0%	
Total 總計			168 165	1.9%	54.3%	14.9%	13.4%	15.4%	0.03%	

Preferred Years of Experience of Full-Time Employees by Principal Job
按主要職務劃分的全職僱員宜有相關年資

Table 5
表 5

Department 部門	Job Level 職級	Principal Job 主要職務	of full-time employees 全職僱員人數	Preferred Years of Experience 宜有的相關年資				
				Below 1 year 1年以下	1-2 years 1至2年	Over 2 years - 5 years 多於2至5年	Over 5 years - 10 years 多於5至10年	Over 10 years 10年以上
Administration and Management 行政與管理	Managerial Level 經理級	101 Chief Executive Officer/ Chief Operating Officer/ Chief Financial Officer/ Managing Director/ General Manager/ Executive Director 行政總裁/營運總監/首席財務官/常務董事/總經理/執行董事	2,799	0.0%	0.0%	0.2%	30.0%	69.8%
		102 Deputy Chief Executive Officer/ Deputy Chief Financial Officer/ Deputy Chief Operating Officer 副行政總裁/副首席財務官/副營運總監	414	0.0%	0.0%	0.0%	38.6%	61.4%
		103 Chief Representative 首席代表	144	0.0%	0.0%	0.7%	10.7%	88.6%
		104 Assistant To Chief Executive Officer/ Director 行政總裁助理/董事助理	349	0.0%	0.0%	0.0%	29.0%	71.0%
		105 Manager – Administration 經理—行政	1,315	0.0%	0.0%	0.0%	30.0%	70.0%
		106 Zone/ District Manager 區域經理	352	0.0%	0.0%	0.0%	43.0%	57.0%
		130 Head – Insurance Products 主管—保險產品	154	0.0%	0.0%	0.0%	12.5%	87.5%
		131 Head – Mandatory Provident Fund 主管—強制性公積金	170	0.0%	0.0%	0.0%	36.8%	63.2%
		132 Head – Trust 主管—信託	131	0.0%	0.0%	0.0%	96.6%	3.4%
		133 Head – Phone Banking/ Call Centre 主管—電話理財/電話服務中心	143	0.0%	0.0%	0.0%	60.5%	39.5%
	151 Head – Investment Products 主管—投資產品	73	0.0%	0.0%	0.0%	82.8%	17.2%	
		Sub-total 小計	6,044	0.0%	0.0%	0.1%	31.5%	68.4%
	Supervisory / Officer Level 主管/主任級	201 Administration Officer 行政主任	2,129	0.0%	0.1%	66.1%	33.7%	0.2%
		202 Management Trainee 見習主任	524	0.0%	18.6%	80.9%	0.5%	0.0%
		203 Representative 代表	154	0.0%	0.0%	67.3%	30.8%	1.9%
			Sub-total 小計	2,807	0.0%	2.3%	67.9%	29.6%
	Clerical Level 文員級	301 Clerk 文員	2,614	3.2%	85.7%	11.1%	0.04%	0.0%
			Sub-total 小計	2,614	3.2%	85.7%	11.1%	0.04%
		Total 總計	11,465	0.9%	23.5%	15.4%	22.7%	37.6%
	Treasury and Capital Market 庫務及資本市場	Managerial Level 經理級	107 Head Of Treasury And Capital Markets 庫務及資本市場主管	323	0.0%	0.0%	1.3%	30.8%
108 Manager – Treasury And Capital Markets (Front And Mid-Office) 經理—庫務及資本市場(前台和中台)			1,027	0.0%	0.0%	2.4%	58.8%	38.8%
109 Manager – Treasury And Capital Markets (Back Office) 經理—庫務及資本市場(後台)			432	0.0%	0.0%	8.0%	24.5%	67.5%
110 Economist/ Manager – Economic Research 經濟研究員/經理—經濟研究			184	0.0%	0.0%	2.7%	35.1%	62.2%
			Sub-total 小計	1,966	0.0%	0.0%	3.1%	47.0%
Supervisory / Officer Level 主管/主任級		204 Treasury And Capital Markets Trader 庫務及資本市場操盤員	1,007	0.0%	12.6%	50.7%	35.2%	1.5%
		205 Remittances Officer 匯兌主任	956	0.0%	4.4%	77.9%	17.4%	0.3%
		206 Officer – Treasury And Capital Markets (Front And Mid-Office) 主任—庫務及資本市場(前台和中台)	280	0.0%	3.6%	79.4%	17.0%	0.0%
		207 Officer – Treasury And Capital Markets (Back Office) 主任—庫務及資本市場(後台)	695	0.0%	0.0%	75.4%	22.9%	1.7%
			Sub-total 小計	2,938	0.0%	6.7%	67.6%	24.8%
Clerical Level 文員級		301 Clerk 文員	1,102	8.1%	72.0%	19.8%	0.2%	0.0%
			Sub-total 小計	1,102	8.1%	72.0%	19.8%	0.2%
		Total 總計	6,006	1.5%	16.6%	35.4%	28.1%	18.4%

Department 部門	Job Level 職級	Principal Job 主要職務	of full-time employees 全職僱員 人數	Preferred Years of Experience 宜有的相關年資						
				Below 1 year 1年以下	1-2 years 1至2年	Over 2 years - 5 years 多於2至5年	Over 5 years - 10 years 多於5至10年	Over 10 years 10年以上		
Investment 投資	Managerial Level 經理級	111	Chief Investment Officer/Manager – Investment 總投資主任／經理—投資	2,376	0.0%	0.0%	1.4%	55.0%	43.6%	
		112	Portfolio Manager 投資組合經理	1,963	0.0%	0.0%	5.2%	62.0%	32.8%	
		113	Manager – Investment Advisory Services 經理—投資諮詢服務	2,175	0.0%	0.0%	17.0%	57.5%	25.5%	
		114	Manager – Dealing Room 經理—交易室	1,352	0.0%	0.0%	8.1%	31.9%	60.0%	
		115	Responsible Officer/ Registered Manager 負責人員／註冊司理人	320	0.0%	0.0%	3.8%	38.0%	58.2%	
		116	Manager – Investment Settlement 經理—投資結算	830	0.0%	0.0%	45.5%	17.9%	36.6%	
		118	Sales Manager 銷售經理	1,755	0.0%	0.0%	21.9%	26.6%	51.5%	
			Sub-total 小計	10,771	0.0%	0.0%	12.2%	46.9%	40.9%	
	Supervisory / Officer Level 主管/主任 級	208	Financial Adviser Representative/ Personal Financial Adviser 財務顧問代表／個人財務顧問	4,333	0.0%	29.6%	45.4%	21.1%	3.9%	
		209	Investment Analyst 投資分析員	2,609	0.0%	15.6%	62.7%	21.6%	0.1%	
		210	Dealer 交易員	1,844	0.0%	8.3%	63.9%	27.8%	0.0%	
		211	Customer Service Officer – Investment Service 客戶服務主任—投資服務	1,383	0.0%	15.8%	80.1%	4.2%	0.0%	
		212	Investment Officer 投資主任	2,859	0.0%	1.8%	66.6%	31.2%	0.4%	
		213	Account Executive/ Sales Officer 客戶主任／營業主任	4,602	0.0%	8.7%	68.9%	21.6%	0.7%	
		214	Settlement Officer 結算主任	1,691	0.0%	10.1%	63.6%	25.3%	1.0%	
			Sub-total 小計	19,321	0.0%	13.2%	63.1%	22.5%	1.1%	
	Clerical Level 文員級	301	Clerk 文員	3,164	2.1%	85.0%	12.8%	0.1%	0.0%	
		302	Dealing Assistant 交易助理	4,059	0.6%	69.5%	29.9%	0.03%	0.0%	
			Sub-total 小計	7,223	1.2%	76.1%	22.6%	0.1%	0.0%	
		Total 總計	37,315	0.3%	22.6%	39.4%	25.0%	12.7%		
	Operations 營運	Managerial Level 經理級	152	Head – Operations 主管—營運	199	0.0%	0.0%	11.0%	33.5%	55.5%
			119	Manager – Trade Finance Operations 經理—貿易融資運作	467	0.0%	0.6%	1.7%	67.9%	29.9%
			153	Manager – Operations 經理—營運	676	0.0%	0.0%	1.5%	14.1%	84.4%
				Sub-total 小計	1,342	0.0%	0.2%	3.2%	35.2%	61.5%
Supervisory / Officer Level 主管/主任 級		216	Trade Finance Operations Officer 貿易融資營運主任	1,762	0.0%	16.8%	64.0%	18.5%	0.7%	
		217	Quality Assurance Officer 質素保證主任	293	0.0%	52.4%	43.5%	4.1%	0.0%	
		218	Operations Officer 營運主任	5,094	0.0%	24.1%	47.6%	28.1%	0.2%	
			Sub-total 小計	7,149	0.0%	24.0%	50.4%	25.2%	0.3%	
Clerical Level 文員級		301	Clerk 文員	1,473	12.6%	61.8%	25.4%	0.2%	0.0%	
		303	Cashier 出納員	2,433	32.8%	58.2%	7.7%	1.3%	0.0%	
		304	Receptionist/ Greeter 接待員／電話操作員	789	12.4%	76.7%	10.3%	0.3%	0.3%	
		305	Trade Finance Operations Checker 貿易融資運作核對員	796	29.1%	28.8%	41.0%	1.0%	0.0%	
		311	Customer Service attendant 客戶服務員	98	-	-	-	-	-	
			Sub-total 小計	5,589	24.8%	57.9%	16.4%	0.9%	0.03%	
		Total 總計	14,080	10.1%	34.6%	30.2%	16.7%	8.4%		

Department 部門	Job Level 職級	Principal Job 主要職務	of full-time employees 全職僱員 人數	Preferred Years of Experience 宜有的相關年資					
				Below 1 year 1年以下	1-2 years 1至2年	Over 2 years - 5 years 多於2至5年	Over 5 years - 10 years 多於5至10年	Over 10 years 10年以上	
Credit and Loans 信貸及放款	Managerial Level 經理級	154	Head – Credit and Loans 主管—信貸及放款	252	0.0%	0.0%	12.8%	56.4%	30.8%
		120	Manager – Loan Operation 經理—貸款業務	645	0.0%	0.0%	21.8%	39.6%	38.5%
		121	Manager – Credit Management 經理—信貸管理	1,263	0.0%	0.0%	10.5%	39.1%	50.4%
		122	Manager – Credit Card 經理—信用卡	281	0.0%	0.0%	0.0%	7.1%	92.9%
			Sub-total 小計	2,441	0.0%	0.0%	14.3%	40.8%	44.9%
	Supervisory / Officer Level 主管/主任 級	219	Credit/ Loan Officer 信貸/放款主任	2,986	0.0%	6.5%	66.7%	26.7%	0.1%
		220	Credit Analyst 信貸分析員	985	0.0%	2.7%	86.8%	9.9%	0.5%
		221	Credit Card Officer 信用卡主任	426	0.0%	0.0%	87.8%	12.2%	0.0%
		222	Hire Purchase/ Leasing Officer 分期付款/租賃主任	343	0.0%	23.1%	76.9%	0.0%	0.0%
		Sub-total 小計	4,740	0.0%	5.8%	71.8%	22.2%	0.2%	
	Clerical Level 文員級	301	Clerk 文員	2,030	21.4%	62.0%	16.5%	0.1%	0.0%
			Sub-total 小計	2,030	21.4%	62.0%	16.5%	0.1%	0.0%
		Total 總計		9,211	5.6%	19.2%	43.5%	20.8%	10.9%
Business Development 業務發展	Managerial Level 經理級	125	Business Manager – Corporate Banking/ Commercial Banking/ Financial Institutions/ Correspondent Banking 業務經理—企業銀行/商業銀行/財務機構/國外同業部	2,702	0.0%	0.0%	6.4%	38.7%	55.0%
		126	Business Manager – Marketing 業務經理—市場推廣	1,011	0.0%	0.0%	8.5%	53.8%	37.8%
		127	Business Manager – Private Banking 業務經理—私人銀行	857	0.0%	0.0%	0.0%	70.0%	30.0%
		128	Business Manager – Customer Relationship/ Personal Banking 業務經理—客戶關係/個人銀行	1,520	0.0%	0.0%	4.6%	46.0%	49.4%
		155	Business Manager – Investment Products 業務經理—投資產品	190	0.0%	0.0%	24.0%	72.0%	4.0%
		129	Manager – Branch 經理—分行	2,709	0.0%	0.0%	0.1%	38.6%	61.3%
		117	Product Manager – Banking and Finance 產品經理—銀行及金融	479	0.0%	0.0%	5.5%	15.1%	79.4%
		156	Product Manager – Investment 產品經理—投資	191	0.0%	0.0%	20.4%	4.4%	75.2%
			Sub-total 小計	9,659	0.0%	0.0%	5.7%	42.9%	51.4%
	Supervisory / Officer Level 主管/主任 級	223	Business Development Officer 業務發展主任	2,184	0.0%	22.1%	30.5%	47.2%	0.3%
		224	Relationship Officer – Corporate Banking/ Commercial Banking/ Financial Institutions/ Correspondent Banking 客戶關係主任—企業銀行/商業銀行/財務機構/國外同業部	2,767	0.0%	0.0%	77.4%	22.6%	0.0%
		225	Telemarketing Officer 電話市場推廣主任	138	0.0%	71.7%	28.3%	0.0%	0.0%
		226	Relationship Officer – Private Banking 客戶關係主任—私人銀行	578	0.0%	76.0%	23.3%	0.7%	0.0%
		227	Customer Services Officer/ Relationship Officer – Personal Banking 客戶服務主任/客戶關係主任—個人銀行	5,004	0.0%	70.7%	7.9%	21.4%	0.0%
		241	Customer Services Officer/ Relationship Officer – Investment Products 客戶服務主任/客戶關係主任—投資產品	823	88.6%	0.8%	9.3%	1.4%	0.0%
		228	Insurance Products Officer 保險產品主任	406	0.0%	75.8%	20.3%	3.9%	0.0%
		229	Mandatory Provident Fund Officer 強制性公積金主任	625	0.0%	0.0%	100.0%	0.0%	0.0%
		230	Trust Officer 信託主任	274	0.0%	0.0%	97.9%	2.1%	0.0%
		231	Home Banking/ Call Centre Officer 電話理財/電話服務中心主任	922	0.0%	52.7%	42.0%	5.4%	0.0%
		215	Product Officer – Banking and Finance Products 產品主任—銀行及金融產品	633	0.0%	25.9%	49.7%	23.5%	0.9%
	242	Product Officer – Investment Products 產品主任—投資產品	426	0.0%	10.9%	83.9%	5.2%	0.0%	
		Sub-total 小計	14,780	7.6%	33.6%	37.5%	21.1%	0.1%	
	Clerical Level 文員級	301	Clerk 文員	2,418	20.3%	50.0%	29.1%	0.6%	0.0%
		306	Telemarketing Representative 電話市場推廣代表	659	29.5%	44.8%	25.8%	0.0%	0.0%
		307	Teller 櫃檯員	10,968	37.0%	30.5%	32.4%	0.1%	0.0%
			Sub-total 小計	14,045	32.2%	36.5%	31.1%	0.2%	0.0%
		Total 總計		38,484	14.0%	28.0%	29.2%	18.7%	10.1%

Department 部門	Job Level 職級	Principal Job 主要職務	of full-time employees 全職僱員 人數	Preferred Years of Experience 宜有的相關年資					
				Below 1 year 1年以下	1-2 years 1至2年	Over 2 years - 5 years 多於2至5年	Over 5 years - 10 years 多於5至10年	Over 10 years 10年以上	
Accounting/ Finance 會計/財務	Managerial Level 經理級	134	Financial Controller 財務總監	279	0.0%	0.0%	2.4%	25.4%	72.2%
		135	Manager – Accounting 經理—會計	1,418	0.0%	0.0%	4.6%	51.5%	43.9%
		157	Manager – Finance 經理—財務	210	0.0%	0.0%	15.3%	44.1%	40.7%
			Sub-total 小計	1,907	0.0%	0.0%	5.3%	46.0%	48.7%
	Supervisory / Officer Level 主管/主任 級	232	Accounting Officer 會計主任	2,193	0.0%	4.3%	71.9%	23.6%	0.2%
		243	Finance Officer 財務主任	228	0.0%	81.4%	11.0%	7.6%	0.0%
			Sub-total 小計	2,421	0.0%	13.7%	64.5%	21.7%	0.1%
	Clerical Level 文員級	308	Accounting Clerk/ Finance Clerk 會計文員/財務文員	2,590	1.9%	74.5%	23.3%	0.3%	0.0%
			Sub-total 小計	2,590	1.9%	74.5%	23.3%	0.3%	0.0%
		Total 總計		6,918	0.7%	33.8%	32.2%	19.9%	13.4%
Information Technology 資訊科技	Managerial Level 經理級	136	Chief Information Officer/ Chief Technology Officer/ Manager - IT 總資訊主任/總科技主任/經理—資訊科技	1,589	0.0%	0.0%	2.0%	29.9%	68.1%
		137	E-Commerce/E-Banking Manager/ Digital Banking Manager 電子商貿/電子銀行經理/數碼銀行經理	245	0.0%	0.0%	0.0%	40.0%	60.0%
		158	Cybersecurity Manager 網絡安全經理	128	0.0%	0.0%	0.0%	53.3%	46.7%
			Sub-total 小計	1,962	0.0%	0.0%	1.7%	31.5%	66.7%
	Supervisory / Officer Level 主管/主任 級	233	Computer Operations Officer 電腦運作主任	1,368	0.0%	16.0%	69.9%	14.0%	0.1%
		234	Programmer/ Technology Officer 程式員/科技主任	2,170	0.0%	25.3%	60.4%	14.3%	0.0%
		235	System Analyst 系統分析員	1,842	0.0%	60.1%	24.3%	15.6%	0.0%
		244	Cybersecurity Officer 網絡安全主任	225	0.0%	60.5%	36.1%	3.4%	0.0%
			Sub-total 小計	5,605	0.0%	34.2%	51.5%	14.2%	0.03%
	Clerical Level 文員級	301	Clerk 文員	805	8.2%	58.4%	33.5%	0.0%	0.0%
		309	Computer Operator 電腦操作員	928	1.6%	60.4%	35.5%	2.4%	0.0%
		310	IT Support Operator 資訊科技支援操作員	359	13.8%	72.3%	13.8%	0.0%	0.0%
			Sub-total 小計	2,092	6.8%	62.1%	30.2%	1.0%	0.0%
		Total 總計		9,659	1.6%	35.6%	39.4%	13.7%	9.8%
Human Resources 人力資源	Managerial Level 經理級	159	Head – Human Resources 主管—人力資源	99	0.0%	0.0%	0.0%	23.5%	76.5%
		138	Manager – Human Resources 經理—人力資源	1,309	0.0%	0.0%	5.0%	48.9%	46.1%
		139	Manager – Training/ Learning And Development 經理—培訓/學習及發展	172	0.0%	0.0%	13.9%	63.9%	22.2%
			Sub-total 小計	1,580	0.0%	0.0%	5.1%	47.7%	47.1%
	Supervisory / Officer Level 主管/主任 級	236	Human Resources Officer 人力資源主任	1,187	0.0%	6.6%	72.0%	21.4%	0.0%
		237	Training Officer/ Instructor 訓練主任/導師	89	0.0%	0.0%	64.5%	35.5%	0.0%
			Sub-total 小計	1,276	0.0%	6.3%	71.7%	22.0%	0.0%
	Clerical Level 文員級	301	Clerk 文員	880	7.5%	80.8%	10.4%	0.0%	1.3%
			Sub-total 小計	880	7.5%	80.8%	10.4%	0.0%	1.3%
		Total 總計		3,736	1.8%	22.2%	33.0%	25.8%	17.2%

Department 部門	Job Level 職級	Principal Job 主要職務	of full-time employees 全職僱員 人數	Preferred Years of Experience 宜有的相關年資					
				Below 1 year 1年以下	1-2 years 1至2年	Over 2 years - 5 years 多於2至5年	Over 5 years - 10 years 多於5至10年	Over 10 years 10年以上	
Risk And Compliance 風險及合規	Managerial Level 經理級	160	Chief Risk Officer 首席風險主任	67	0.0%	0.0%	1.9%	13.2%	84.9%
		140	Risk Manager – Composite Risk/ Integrated Risk 風險經理—綜合風險／整合風險	763	0.0%	0.0%	2.9%	31.2%	65.9%
		141	Risk Manager – Credit Risk 風險經理—信貸風險	202	0.0%	0.0%	15.5%	60.7%	23.8%
		142	Risk Manager – Market Risk 風險經理—市場風險	284	0.0%	0.0%	0.0%	59.8%	40.2%
		143	Risk Manager – Operation Risk 風險經理—營運風險	270	0.0%	0.0%	0.6%	28.2%	71.2%
		144	Manager – Compliance/ Anti-Money Laundering 經理—合規／反洗黑錢	1,199	0.0%	1.6%	6.0%	48.8%	43.6%
			Sub-total 小計	2,785	0.0%	0.8%	4.6%	42.6%	52.0%
	Supervisory / Officer Level 主管/主任級	238	Compliance/ Anti-Money Laundering Officer 合規／反洗黑錢主任	1,758	0.0%	34.2%	50.3%	15.4%	0.1%
		245	Officer – Composite Risk/ Integrated Risk 主任—綜合風險／整合風險	127	0.0%	3.1%	79.7%	17.2%	0.0%
		246	Officer – Credit Risk 主任—信貸風險	123	0.0%	58.5%	41.5%	0.0%	0.0%
		247	Officer – Market Risk 主任—市場風險	87	0.0%	6.3%	59.4%	34.4%	0.0%
		248	Officer – Operation Risk 主任—營運風險	114	0.0%	68.6%	26.7%	4.7%	0.0%
			Sub-total 小計	2,209	0.0%	35.3%	50.0%	14.6%	0.1%
	Clerical Level 文員級	301	Clerk 文員	1,131	30.0%	57.2%	12.7%	0.1%	0.0%
		Sub-total 小計	1,131	30.0%	57.2%	12.7%	0.1%	0.0%	
	Total 總計		6,125	6.2%	26.9%	25.2%	22.1%	19.6%	
Special Functions 特別職務	Managerial Level 經理級	145	Company Secretary 公司秘書	179	0.0%	0.0%	14.1%	56.5%	29.4%
		146	Legal Adviser 法律顧問	317	0.0%	0.0%	7.8%	54.7%	37.5%
		147	Manager - Corporate Communications/ Public Relations 經理—企業傳訊／公共關係	236	0.0%	0.0%	6.3%	45.5%	48.2%
		148	Manager – Internal Audit 經理—內部稽核	544	0.0%	0.0%	3.1%	50.5%	46.4%
		149	Business Analyst/ Manager – Organisation/ Service Quality & Assurance/ Process Re-Engineering 商業分析員／經理—組織／質素保證／工效優化	236	0.0%	0.0%	0.0%	88.5%	11.5%
		161	Manager – Business Intelligence 經理—商業智能	0	-	-	-	-	-
		150	Manager – Property/Real Estate 經理—產業／房地產	358	0.0%	0.0%	0.0%	51.3%	48.7%
			Sub-total 小計	1,870	0.0%	0.0%	4.5%	52.7%	42.8%
	Supervisory / Officer Level 主管/主任級	239	Internal Audit Officer 內部稽核主任	830	0.0%	0.0%	42.3%	57.7%	0.0%
		240	Officer - Organisation/ / Service Quality & Assurance/ Process Re-Engineering 主任—組織／服務質素及保證／流程工效優化	447	0.0%	0.0%	1.5%	98.5%	0.0%
		249	Officer - Corporate Communications/ Public Relations 主任—企業傳訊／公共關係	124	0.0%	0.0%	7.8%	92.2%	0.0%
		250	Officer-Business Intelligence 主任—商業智能	2	0.0%	0.0%	0.0%	100.0%	0.0%
			Sub-total 小計	1,403	0.0%	0.0%	23.8%	76.2%	0.0%
		Total 總計		3,273	0.0%	0.0%	14.5%	64.9%	20.6%
Other Staff Related to the Banking and Finance Industry 其他相關銀行及金融業的員工	Managerial Level 經理級	199	Other managerial staff 其他經理級員工	7,683	0.0%	0.0%	1.2%	63.8%	35.1%
			Sub-total 小計	7,683	0.0%	0.0%	1.2%	63.8%	35.1%
	Supervisory / Officer Level 主管/主任級	299	Other supervisory / officer staff 其他主管/主任級員工	8,172	0.0%	16.3%	55.2%	28.6%	0.0%
			Sub-total 小計	8,172	0.0%	16.3%	55.2%	28.6%	0.0%
	Clerical Level 文員級	399	Other clerical staff 其他文員級員工	6,038	7.7%	80.1%	12.2%	0.0%	0.0%
			Sub-total 小計	6,038	7.7%	80.1%	12.2%	0.0%	0.0%
	Total 總計		21,893	1.3%	22.8%	33.9%	32.9%	9.1%	
Total 總計			168,165	4.7%	25.3%	32.7%	22.8%	14.4%	

Percentage Distribution and Ranking of Training Required by Employees to Deal with the Emerging Trend and Development by Job Level
按職級劃分的僱員所需要訓練範疇以配合新興趨勢及發展的百分比及排名

Table 6
表 6

Training 訓練範疇	Percentage 百分比			Ranking 排名		
	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Managerial 經理級	Supervisory 主任級	Clerical 文員級
A. General Management Knowledge 一般管理知識						
Principles & Practice of Management 管理理論與實務	6.3%	0.2%	0.0%	3	42	43
Problem Solving & Decision Making 解決困難及決策	12.2%	0.9%	0.1%	1	24	33
Strategic Management 策略管理	2.8%	0.1%	0.0%	8	45	43
Marketing Management 營銷管理	2.9%	0.04%	0.0%	7	51	43
Quality Management 優質服務管理	0.1%	0.1%	0.1%	43	48	35
Risk Management 風險管理	8.2%	2.4%	0.1%	2	11	35
Stress Management 壓力處理	0.3%	0.3%	0.1%	41	37	35
Crisis Management 危機管理	2.6%	0.2%	0.0%	9	41	43
Human Resources Management 人力資源管理	2.1%	1.1%	0.0%	11	22	43
Leadership 領導才能	3.2%	1.1%	0.0%	6	21	43
Team Building 建立團隊	0.3%	0.4%	0.0%	34	33	43
Motivation 激勵	0.5%	0.02%	0.03%	26	54	40
Coaching & Counseling 訓練及輔導下屬	1.1%	0.4%	0.0%	19	33	43
Dealing with Conflict 處理衝突	0.9%	0.4%	0.1%	22	35	35
Implementing Change 推行變革	1.1%	0.04%	0.0%	17	51	43
Time Management 時間管理	1.5%	0.1%	0.5%	14	48	21
Environmental Management 環境管理	0.7%	0.0%	0.0%	25	59	43
Relationship Management 關係管理	0.8%	0.2%	0.1%	23	43	35
Fund Management 基金管理	2.0%	0.02%	0.0%	12	54	43
Custodian Services 託管服務	0.04%	0.04%	0.0%	48	51	43
Compliance of Various Ordinances 不同合規的監管	1.5%	1.1%	0.1%	15	23	29
Financial Engineering 金融工程	0.1%	0.02%	0.0%	44	54	43
Talent Management 人才管理	1.2%	0.5%	0.0%	16	31	43
B. Job-related Knowledge 業務知識						
Enhancing Quality Customer Services 提升顧客服務的質素	1.6%	4.4%	0.6%	13	6	20
Financial Statement Analysis 財務報表分析	0.5%	1.2%	0.2%	27	20	27
Credit Analysis-Spreading and Ratio Analysis 信用分析 — 報表闡釋及比率分析	0.5%	1.4%	0.03%	28	15	40
Trade Finance 貿易融資	0.4%	1.3%	0.3%	30	17	24
Securities & Futures Regulation 證券及期貨條例	4.0%	4.8%	2.8%	5	3	11
Securities Analysis 證券分析	2.3%	4.5%	2.4%	10	5	12
Foreign Exchange 外匯	0.1%	1.3%	1.4%	45	17	16
Financial Markets Operations 金融市場運作	1.1%	6.1%	3.0%	17	2	9
Asset Valuation & Portfolio Management 資產估值及組合管理	0.1%	4.8%	0.3%	45	4	26
SME Financial Management & Practice 中小企財務管理及實務	0.3%	0.9%	0.0%	33	26	43
Corporate Finance 企業融資	0.1%	1.4%	0.03%	47	15	40
International Business Management 國際企業管理	0.04%	0.6%	0.0%	48	30	43

Training 訓練範疇	Percentage 百分比			Ranking 排名		
	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Managerial 經理級	Supervisory 主任級	Clerical 文員級
Financial Risk Management 財務風險管理	0.4%	2.3%	0.1%	29	12	29
General Insurance 一般保險	0.3%	0.1%	0.0%	36	45	43
Long Term Insurance 長期保險	0.0%	0.02%	0.1%	54	54	29
Provident Fund 公積金	0.0%	0.1%	0.1%	54	50	33
Skills in Differentiating Bank Notes 鑑別鈔票技巧	0.0%	0.9%	3.5%	54	25	8
Anti-Money Laundering Compliance 反洗黑錢合規	4.3%	15.9%	17.6%	4	1	1
Anti-Corruption Regulations 反貪污條例	1.0%	3.7%	3.0%	20	7	9
Company Law in the Mainland 中國公司法	0.02%	0.2%	0.3%	51	43	24
C. Generic / Technological Skills 通用 / 科技技能						
English Writing 英文書寫	0.3%	0.3%	6.9%	37	36	3
Spoken English 英語會話	0.0%	1.9%	8.7%	54	13	2
Chinese Writing 中文書寫	0.3%	0.3%	2.4%	41	38	12
Cantonese 廣東話	0.0%	0.02%	0.2%	54	54	28
Putonghua 普通話	0.02%	1.9%	3.6%	51	14	7
Interpersonal Skills 人際關係技巧	0.4%	1.2%	5.2%	32	19	5
Marketing/Selling Skills 市場推廣／銷售技巧	1.0%	3.2%	3.9%	21	9	6
Communication Skills 溝通技巧	0.3%	3.2%	6.3%	34	8	4
Presentation Skills 演說技巧	0.04%	0.7%	0.7%	48	27	18
Customer Psychology 顧客心理	0.3%	3.0%	1.8%	37	10	15
Mediation Skills 調解技巧	0.0%	0.5%	0.4%	54	31	22
Information Systems Application Skills 資訊系統應用技巧	0.02%	0.7%	2.4%	51	27	12
Artificial Intelligence 人工智能	0.3%	0.3%	0.7%	40	38	18
Blockchain 區塊鏈	0.3%	0.3%	0.4%	37	40	22
Cloud Computing 雲端運算	0.7%	0.7%	0.1%	24	29	29
Data Analytics 數據分析	0.4%	0.1%	0.8%	31	45	17
Others 其他	0.1%	0.6%	0.4%			
No opinion	70.7%	61.0%	57.8%			
Number of companies with such level of staff 具有此技能等級員工的公司數量	5,598	5,134	3,774			

Note:

(1) Percentages are calculated on the basis of total number of companies with such level of staff

(2) May choose up to five options for each job level

註：

(1) 百分比是以具有相關技能等級的員工的公司數目為基準計算。

(2) 各職級可選最多五項

Sampling Plan for 2021 Manpower Survey of the Banking and Finance Industry

Branch	Industry (HSIC 2.0)	Stratum	Employment size	Size of frame	Sample Size
1	Licensed banks (HSIC 641201) <i>Source: CRE of C&SD & HKMA</i>	1	1-19	21	21
		2	20-49	33	33
		3	50-99	20	20
		4	100-499	46	46
		5	500-999	14	14
		6	1 000 & Above	19	19
		9	Unknown	10	10
			Total	163	163
2	Restricted licence banks (HSIC 641202) <i>Source: CRE of C&SD & HKMA</i>	1	1-19	4	4
		2	20-49	4	4
		3	50-99	3	3
		4	100-499	2	2
		5	500-999	1	1
		6	1 000 & Above	1	1
		9	Unknown	2	2
			Total	17	17
3	Representative offices of foreign banks (HSIC 641300) <i>Source: CRE of C&SD & HKMA</i>	1	1-19	32	32
		2	20-49	0	0
		3	50-99	0	0
		4	100-499	0	0
		5	500-999	0	0
		6	1 000 & Above	0	0
		9	Unknown	12	12
			Total	44	44

Branch	Industry (HSIC 2.0)	Stratum	Employment size	Size of frame	Sample Size
4	Deposit-taking companies (HSIC 641203) <i>Source: CRE of C&SD & HKMA</i>	1	1-19	7	7
		2	20-49	2	2
		3	50-99	0	0
		4	100-499	1	1
		5	500-999	0	0
		6	1 000 & Above	0	0
		9	Unknown	3	3
			Total		13
5	Investment & holding companies (Part of HSIC 642000)	1	1-19	1 418	99
		2	20-49	35	12
		3	50-99	11	11
		4	100-499	7	7
		5	500-999	0	0
		6	1 000 & Above	0	0
			Total		1 471
6	Finance leasing, personal loan, mortgage, instalment credit and other credit granting (HSIC 649100 & 649299)	1	1-19	1 494	97
		2	20-49	42	27
		3	50-99	9	9
		4	100-499	4	4
		5	500-999	0	0
		6	1 000 & Above	0	0
			Total		1549
7	Securities brokerage (HSIC 661202)	1	1-19	547	44
		2	20-49	63	19
		3	50-99	21	21
		4	100-499	15	15
		5	500-999	0	0
		6	1 000 & Above	0	0
			Total		646

Branch	Industry (HSIC 2.0)	Stratum	Employment size	Size of frame	Sample Size
8	Commodity futures & precious metals brokers / dealers (HSIC 661203)Source: CRE of C&SD & Chinese Gold & Silver Exchange Society	1	1-19	171	51
		2	20-49	33	23
		3	50-99	5	5
		4	100-499	0	0
		5	500-999	0	0
		6	1 000 & Above	0	0
		0	Member of Chinese Gold & Silver Exchange Society ^	102	31
			Total	311	110
9	Stock, bullion & commodity exchange and Public administration (Supplementary samples)		Total	6	6
10	Money changers & foreign exchange brokers/dealers (HSIC 649901)	1	1-19	1 154	104
		2	20-49	10	10
		3	50-99	4	4
		4	100-499	3	3
		5	500-999	0	0
		6	1 000 & Above	0	0
			Total	1 171	121
11	Asset management Source: SFC (https://apps.sfc.hk/publicregWeb/searchByRa) Criteria of selection: Type 9: Asset management & Corporation	1	1-19	1 125	56
		2	20-49	145	29
		3	50-99	33	33
		4	100-499	22	22
		5	500-999	2	2
		6	1 000 & Above	2	2
		9	Unknown	604	30
			Total	1 933	174
12	Financial institutions & financial services, n.e.c. (HSIC 661201, 661901, 661902 661999, 663000 & 649999)	1	1-19	4 662	84
		2	20-49	119	10
		3	50-99	28	28
		4	100-499	33	33
		5	500-999	5	5
		6	1 000 & Above	1	1
			Total	4 848	161
	Grand Total :	12 172	1 174		

2021 年銀行及金融業人力調查抽樣計劃

	門類	層級	僱員人數	機構數目	抽樣數目
1	持牌銀行 (HSIC 641201) 資料來源: 政府統計處的機構單位紀錄庫和香港金融管理局	1	1-19	21	21
		2	20-49	33	33
		3	50-99	20	20
		4	100-499	46	46
		5	500-999	14	14
		6	1 000 或以上	19	19
		9	未知	10	10
			小計	163	163
2	有限牌照銀行 (HSIC 641202) 資料來源: 政府統計處的機構單位紀錄庫和香港金融管理局	1	1-19	4	4
		2	20-49	4	4
		3	50-99	3	3
		4	100-499	2	2
		5	500-999	1	1
		6	1 000 或以上	1	1
		9	未知	2	2
			小計	17	17
3	外國銀行本港代表辦事處 (HSIC 641300) 資料來源: 政府統計處的機構單位紀錄庫和香港金融管理局	1	1-19	32	32
		2	20-49	0	0
		3	50-99	0	0
		4	100-499	0	0
		5	500-999	0	0
		6	1 000 或以上	0	0
		9	未知	12	12
			小計	44	44

	門類	層級	僱員人數	機構數目	抽樣數目
4	接受存款公司 (HSIC 641203) 資料來源: 政府統計處的機構單位紀錄庫和香港金融管理局	1	1-19	7	7
		2	20-49	2	2
		3	50-99	0	0
		4	100-499	1	1
		5	500-999	0	0
		6	1 000 或以上	0	0
		9	未知	3	3
			小計	13	13
5	投資及控股公司 (Part of HSIC 642000)	1	1-19	1 418	99
		2	20-49	35	12
		3	50-99	11	11
		4	100-499	7	7
		5	500-999	0	0
		6	1 000 或以上	0	0
			小計	1 471	129
6	私人貸款、按揭、分期信貸，財務租賃及其他信貸服務 (HSIC 649100 & 649299)	1	1-19	1 494	97
		2	20-49	42	27
		3	50-99	9	9
		4	100-499	4	4
		5	500-999	0	0
		6	1 000 或以上	0	0
			小計	1549	137
7	證券經紀公司 (HSIC 661202)	1	1-19	547	44
		2	20-49	63	19
		3	50-99	21	21
		4	100-499	15	15
		5	500-999	0	0
		6	1 000 或以上	0	0
			小計	646	99

	門類	層級	僱員人數	機構數目	抽樣數目
8	商品期貨及貴重金屬經紀／交易商 (HSIC 661203) 資料來源: 政府統計處的機構單位紀錄庫和金銀業貿易場	1	1-19	171	51
		2	20-49	33	23
		3	50-99	5	5
		4	100-499	0	0
		5	500-999	0	0
		6	1 000 或以上	0	0
		0	金銀業貿易場會員 ^	102	31
			小計	311	110
9	股票、黃金及期貨交易公司，以及銀行及金融業內的法定機構 (補充樣本)		小計	6	6
10	兌換商及外匯經紀／交易商 (HSIC 649901)	1	1-19	1 154	104
		2	20-49	10	10
		3	50-99	4	4
		4	100-499	3	3
		5	500-999	0	0
		6	1 000 或以上	0	0
			小計	1 171	121
11	資產管理 資料來源: 證券及期貨事務監察委員會 (https://apps.sfc.hk/publicregWeb/searchByRa) 選擇標準: 類型 9: 資產管理與公司	1	1-19	1 125	56
		2	20-49	145	29
		3	50-99	33	33
		4	100-499	22	22
		5	500-999	2	2
		6	1 000 或以上	2	2
		9	未知	604	30
			小計	1 933	174
12	金融機構及金融服務 (HSIC 661201, 661901, 661902 661999, 663000 & 649999)	1	1-19	4 662	84
		2	20-49	119	10
		3	50-99	28	28
		4	100-499	33	33
		5	500-999	5	5
		6	1 000 或以上	1	1
			小計	4 848	161
	總計 :	12 172	1 174		