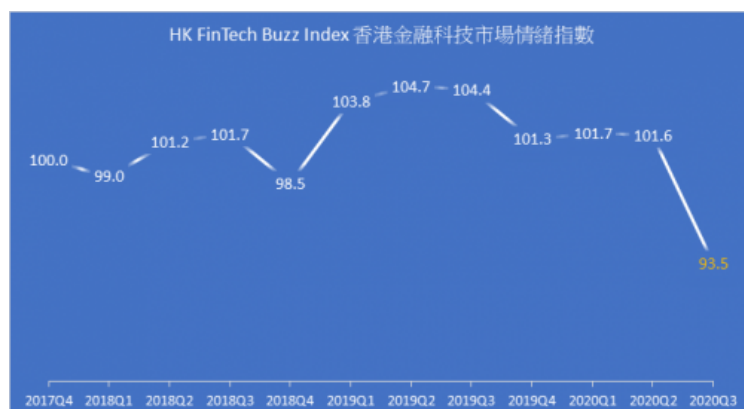


2020Q3香港金融科技市場情緒指數跌至歷史低位



香港金融科技市場情緒指數（FBI）是一個季度指數，根據本地新聞媒體有關金融科技的新聞報導所表達的情緒，量化為指標。

2020年第三季度的香港金融科技市場情緒指數，分析了季度內1,299條有關金融科技的新聞報導，指數值跌至93.5的歷史低位，較2020年第二季度大幅下跌8.1個指數點（或7.97%），較去年同期下跌10.9個指數點（或10.4%），延續自2019年第二季度起的下跌趨勢。

季度	保險科技	財富及 信用科技	區塊鏈及 加密貨幣	電子支付 及數碼銀行	監管科技 及網絡安全	其他 相關行業
Q1, 2019	104.8	104.9	104.0	105.0	91.5	106.1
Q2, 2019	106.0	107.7	108.7	105.4	73.2	109.6
Q3, 2019	99.2	104.6	105.3	109.3	90.9	106.5
Q4, 2019	98.9	100.8	103.7	106.4	79.9	104.1
Q1, 2020	101.5	101.1	102.6	104.0	94.1	101.9
Q2, 2020	104.2	103.1	99.1	102.9	98.6	100.6
Q3, 2020	100.8	107.4	67.9	102.7	80.7	105.4

持續的新冠肺炎以及中美貿易戰導致經濟下行。六個行業的分類指數中，區塊鏈及加密貨幣分類指數錄得最大跌幅，下挫31.2個指數點（或31.5%），主要與8月份一連串加密貨幣詐騙有關，涉案高達450萬元。其中一宗涉及比特幣櫃員機的漏洞，為監管科技及網絡安全分類指數帶來嚴重影響。關於大灣區跨境理財通的進一步細節使財富及信用科技和其他相關行業分類指數在經濟下行期間仍帶來適度上升。

關於香港大學金融科技指數系列計劃

香港大學（港大）金融科技指數系列計劃推出香港金融科技發展指數（FGI）和香港金融科技市場情緒指數（FBI）以量度本地媒體報導對本地金融科技公司的前景以及該行業的總體看法。它是香港首個提供有關該行業發展指數的指標，旨在及時提供信息以追蹤香港金融科技行業的增長和發展。

香港金融科技發展指數（FGI）是一項年度指數，下設營商環境、經營業績、研發投資和人才需求四個分類指數。它反映了香港金融科技公司對來年市場情況的預測以及對當年情況的評估。香港金融科技市場情緒指數（FBI）是一個季度指數，代表過去三個月與本地金融科技相關新聞報導的量化情緒。該指數的基點為100點，代表2016年和2017年當地主要新聞媒體中近1萬個與金融科技相關的新聞的觀點。FBI進一步細分為六個領域：保險科技（InsurTech），財富及信用科技（WealthTech & CreditTech），區塊鏈及加密貨幣，電子支付和數碼銀行，監管科技（RegTech & Cybersecurity）以及其他相關業務，包括人工智能和大數據。

研究項目獲香港大學-渣打香港150週年慈善基金金融科技學院資助，由香港大學計算機科學系教授姚兆明教授，以及香港大學計算機科學系名譽教授、香港教育大學數學與資訊科技學系教授楊良河教授領導的研究團隊負責定期數據分析。

香港大學金融科技指數成立顧問委員會，為項目提供專業意見。顧問委員會由本港金融科技行業的專業人士組成，包括香港大學、香港金融科技協會、投資推廣署、數碼港、香港科技園以及東亞銀行有限公司的代表。委員會成員負責篩選金融科技公司參與年度問卷調查；以及就指數計算及研究方法提供專業意見。

「香港大學金融科技指數系列」研究項目網址：www.fintechindex.hku.hk。

香港大學 - 渣打香港150週年慈善基金 金融科技學院

香港大學 - 渣打香港150週年慈善基金 金融科技學院（港大 - 渣打慈善基金 金融科技學院）於2020年4月成立，旨在培育世界頂級專才和開展創新的學術研究，透過領導金融科技的持續發展，進一步鞏固香港作為國際金融中心的地位。

渣打香港150週年慈善基金捐出六千萬港元資助學院，由港大工程學院計算機科學系主理，並獲法律學院以及經濟及工商管理學院支持。

傳媒查詢：

香港大學傳訊及公共事務處高級經理（傳媒）尹慧筠（電話：28592600；電郵：melwkwon@hku.hk）

香港大學計算機科學系教授姚兆明教授（電郵：smyiu@cs.hku.hk）或

香港大學計算機科學系名譽教授；香港教育大學數學與資訊科技學系教授楊良河教授（電郵：plhyu@cs.hku.hk；plhyu@eduhk.hk）

新聞稿網上版及圖表，請瀏覽：http://www.hku.hk/press/c_news_detail_21998.html

Hong Kong FinTech Buzz Index falls to historic low in 2020Q3

Hong Kong FinTech Buzz Index (FBI) is a quarterly index which represents a quantified sentiment of the local FinTech-related news articles in local Chinese news media.

According to the 1,299 news articles analysed in the past three months, Hong Kong FBI for the third quarter (Q3) of 2020 falls to a historic low of 93.5, a sharp decline of 8.1 index points (or 7.97%) from the second quarter. Year-on-year (YoY) change drops by 10.9 index points (or 10.4%), continuing a downward trend from the peak in 2019Q2.

Period	InsurTech	WealthTech & CreditTech	Blockchain & Cryptocurrency	Payment & Digital Banking	RegTech & Cybersecurity	Supporters & Others
Q1, 2019	104.8	104.9	104.0	105.0	91.5	106.1
Q2, 2019	106.0	107.7	108.7	105.4	73.2	109.6
Q3, 2019	99.2	104.6	105.3	109.3	90.9	106.5
Q4, 2019	98.9	100.8	103.7	106.4	79.9	104.1
Q1, 2020	101.5	101.1	102.6	104.0	94.1	101.9
Q2, 2020	104.2	103.1	99.1	102.9	98.6	100.6
Q3, 2020	100.8	107.4	67.9	102.7	80.7	105.4

The economic downturn continues due to the ongoing COVID-19 pandemic as well as the US-China trade war. Of the 6 sectors, the sub-index of Blockchain & Cryptocurrency recorded the largest decrease of 31.2 index points (or 31.5%) because of massive cryptocurrency scams in August, duping investors of more than \$4.5 million. One of the cryptocurrency scams involving the vulnerability in Bitcoin ATMs also seriously affected the RegTech & Cybersecurity sub-index. The announcement with more details on the Greater Bay Area Cross-boundary Wealth Management Connect Pilot Scheme resulted in a moderate increase in the sub-indices of Wealth Technology and Credit Technology (WealthTech & CreditTech) and Supporters & Other Related Business, despite the economic downturn.

About the HKU FinTech Index Series Project

The HKU FinTech Index Series Project introduces the Hong Kong FinTech Growth Index (FGI) and the Hong Kong FinTech Buzz Index (FBI) to gauge local FinTech companies' outlook on the industry and

the general sentiment on the development of the sector, with an aim to provide information in a timely manner to track the growth and development of the financial technology industry in Hong Kong.

FGI is a yearly index with four sub-indices on Business Environment, Business Performance, Investment on R&D and Demand on Talent. It reflects Hong Kong FinTech sector's forecast of the market situation in the coming year and an assessment of the situation in the current year. FBI is a quarterly index representing a quantified sentiment of the local FinTech-related news articles in Chinese in the past three months. The index has a base value of 100 points which represents the sentiment of nearly 10K FinTech related news articles in major local news media outlets in 2016 and 2017. FBI is further broken down into six sectors: Insurance Technology (InsurTech), Wealth Management and Credit Technology (WealthTech & CreditTech), Blockchain & Cryptocurrency, E-Payment & Digital Banking, Regulatory Technology (RegTech) & Cybersecurity and other related business including AI and big data.

The project is led by Prof. S.M. Yiu, Professor, Department of Computer Science, HKU, and Prof. Philip Yu, Honorary Professor, Department of Computer Science, HKU; Professor, Department of Mathematics and Information Technology, EdUHK, and funded by The University of Hong Kong - Standard Chartered Hong Kong 150th Anniversary Community Foundation FinTech Academy.

To provide professional insight, the Advisory Board is established, comprising professionals from the University of Hong Kong and the local FinTech industry, including representatives from FinTech Association of Hong Kong, InvestHK, Cyberport, Hong Kong Science and Technology Parks Corporation, and The Bank of East Asia, Limited. The members provide expert advice on the FinTech companies to be included in the master list for the annual survey to return the FinTech Growth Index. They also advise the Project on index methodology.

For further information on the HKU FinTech Index Series Project, please visit the project's website at www.fintechindex.hku.hk.

About The University of Hong Kong - Standard Chartered Hong Kong 150th Anniversary Community Foundation FinTech Academy

The University of Hong Kong - Standard Chartered Hong Kong 150th Anniversary Community Foundation FinTech Academy (the HKU-SCF FinTech Academy) was established in April 2020 with a mission to make a sustainable impact in FinTech by grooming world-class talents and leading innovative research to further strengthen Hong Kong's position as an international financial centre.

Through a commitment of HK\$60 million from the Standard Chartered Hong Kong 150th Anniversary Community Foundation, the HKU-SCF FinTech Academy is steered by Faculty of Engineering, with support from Faculty of Law as well as Faculty of Business & Economics of The University of Hong Kong.

For media enquiry:

Ms Melanie Wan, Communication and Public Affairs Office, HKU (Tel: 2859 2600 / Email: melwkw@hku.hk),

Prof. S.M. Yiu, Department of Computer Science, HKU (Email: smyiu@cs.hku.hk), or

Prof. Philip L.H. Yu, Department of Computer Science, HKU; Department of Mathematics and Information Technology, EdUHK (Email: pshyu@cs.hku.hk, pshyu@eduhk.hk)

For the online press release and graphs, please visit: http://www.hku.hk/press/news_detail_21998.html

Download the HKU News app for the latest press invitations and releases: [iOS](#)

Contact persons at HKU:

Ms Melanie Wan, Senior Manager (Media)
Tel: (852) 2859 2600 Fax: (852) 2858 4986 Email: melwkw@hku.hk

Ms Rashida Suffiad, Senior Manager (Media)
Tel: (852) 2857 8555 Fax: (852) 2858 4986 Email: rsuffiad@hku.hk

For media enquiries after office hours, please call (852) 6347 2221

Best regards,
Communications and Public Affairs Office, Registry
The University of Hong Kong
9/F Knowles Building, Pokfulam, Hong Kong
Website: <http://www.hku.hk/cpao>