

Reading Sharing on Stage
A good day starts with a good book



金融與貨幣制度 "紐倫港" (Nylonkong) 世界上三個最重要城市的合稱 紐約、倫敦和 馮邦彥 編著



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Good morning principal, teachers and fellow schoolmates. I'm Vincent from class 3A.

Today I want to introduce this fantastic book called "香港金融與貨幣制度". Before staring, may I ask a simple question, do you even understand how Hong Kong's financial system works? Many have heard about Hong Kong being an international financial center, but few truly know what makes it unique and stable. Before reading it, I *felt the same as* I didn't realize how complex and unique Hong Kong's financial model truly is.

The book explains that since 1983, Hong Kong has adopted a linked exchange rate system that ties the Hong Kong dollar to the U.S. dollar. This arrangement helps maintain confidence in the currency and plays a key role in keeping the financial system stable. I found it interesting that while this policy limits flexibility in monetary operations, it also strengthens Hong Kong's reputation as an international financial center.

The book also highlights how advancements in financial technology, *economic growth in mainland China, and dynamics in the global market* have challenged Hong Kong's financial operations. Yet, despite these external pressures, Hong Kong's sound banking supervision, rigorous monetary policies, and efficient financial infrastructure have helped sustain its resilience.

Overall, I believe this book is a valuable read for anyone who wants to understand how Hong Kong's financial system works—balancing stability with flexibility—and how it contributes to the city's global financial status.

This is the end of my sharing, thank you.