

強制性公積金計劃 統計摘要

Mandatory Provident Fund Schemes Statistical Digest

2002 年 12 月

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強制性公積金計劃管理局

Mandatory Provident Fund Schemes Authority



目錄	CONTENTS	頁數 / Page
I. 就業人口	I. The Employed Population	1
II. 統計數據一覽表	II Summary Statistics	2
III. 圖表	III. Charts and Tables	
1. 參與強積金計劃的情況	1. Enrolment in MPF Schemes	3
2. 註冊中介人	2. Registered Intermediaries	5
3. 強積金產品	3. MPF Products	6
4. 職業退休計劃	4. ORSO Schemes	9
IV. 用詞及定義	IV. Terms and Definitions	11
V. 資料來源及強積金涵蓋人口估計	V. Sources of Data and Estimation of the MPF Universe	12

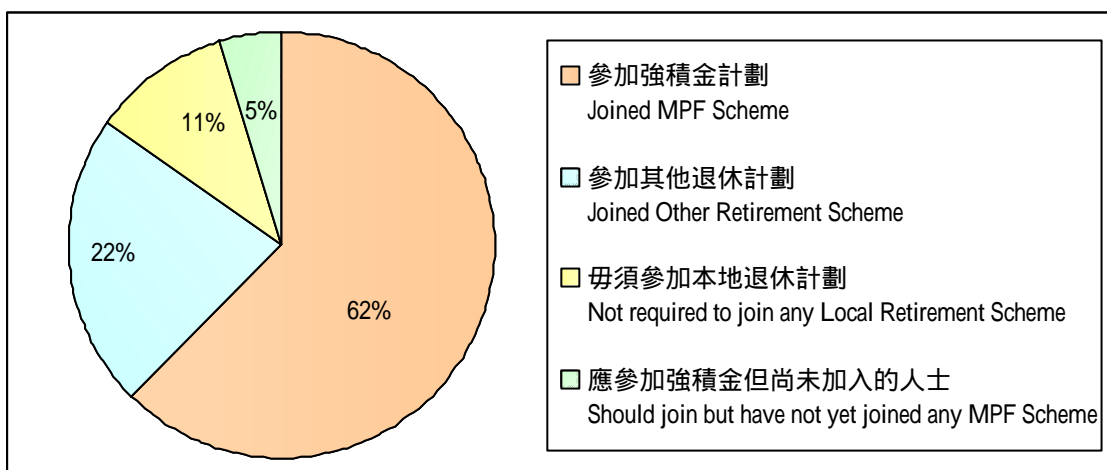


I. 就業人口

I. The Employed Population

圖 I. 就業人口 (按退休計劃種類劃分)

Chart I. Employed Population by Type of Retirement Scheme



根據香港特別行政區政府統計處公布之 2002 年第 3 季綜合住戶統計調查報告，在本港 325 萬就業人口中，僱員及自僱人士的數目分別佔 283 萬及 39 萬⁽¹⁾，另外約有 2 萬人為無酬家屬幫工。

在就業人口中，有 62% 獲強積金計劃保障，22% 受其他退休計劃保障，如公務員退休金計劃及獲強積金豁免的職業退休計劃等。11% 就業人口並沒有法律責任參加任何本地退休計劃。他們大部分均為家務僱員及 65 歲以上或 18 歲以下的僱員。其餘 5% 的就業人口，為應參加強積金計劃但尚未加入的人士。

According to the Q3 2002 Report on General Household Survey published by the Census and Statistics Department, HKSAR, Hong Kong's employed population of 3.25 million was made up of 2.83 million employees and 0.39 million⁽¹⁾ self-employed persons (SEPs). In addition, around 20 000 persons were unpaid family workers.

Among the employed population, 62% are covered under MPF schemes and 22% are covered under other retirement schemes, such as Civil Service Pension Scheme, and MPF Exempted ORSO Schemes, etc. 11% of the employed population, most of them domestic employees and employees who are aged above 65 or below 18, are not required to join any local retirement schemes according to law. The remaining 5% of the employed population are people who should have joined the MPF schemes but have not done so.

(1) 強積金制度下的自僱人士，包括政府統計處《綜合住戶統計調查按季統計報告》中界定的「自營作業者」及「僱主」。

(1) SEPs under the MPF System include both "self-employed persons" and "employers" as defined in the Quarterly Report on General Household Survey, Census and Statistics Department.



II. 截至 2002 年 12 月 31 日的統計數據一覽表

II. Summary Statistics as at 31 December 2002

強積金制度 The MPF System	
與強積金制度有關的人口 The population size relevant to the MPF System	(‘000)
僱主數目 Number of Employers	232
有關僱員數目 Number of Relevant Employees	1 805
自僱人士數目 Number of Self-employed Persons (SEPs)	372
參與情況 Enrolment	(‘000)
參與計劃的僱主 Participating Employers	217
參與計劃的僱員 Enrolled Employees	1 725
參與計劃的自僱人士 Enrolled SEPs	302
強積金計劃 MPF Schemes	
核准受託人數目 Number of Approved Trustees	20
註冊計劃數目 Number of Registered Schemes	49
核准成分基金數目 Number of Approved Constituent Funds	311
核准匯集投資基金數目 Number of Approved Pooled Investment Funds	232
所有計劃的資產淨值總計 (百萬港元) (包括從職業退休計劃轉移過來的資產) Aggregate Net Asset Values of All Schemes (HK\$ million) (including assets transferred from the ORSO schemes)	55 063
職業退休計劃 ORSO Schemes	
計劃數目 (包括豁免計劃) Number of Schemes (including Exempted Schemes)	8 776
職業退休註冊計劃 ORSO Registered Schemes	
計劃數目 Number of Schemes	6 770
僱主數目 Number of Employers	10 316
所涵蓋的僱員數目 Number of Employees Covered	643 000
資產值 (百萬港元) Asset Size (HK\$ million)	157 094
年度供款額 (百萬港元) Annual Contribution Amount (HK\$ million)	19 574



III. 圖表

III. Charts and Tables

1. 參與強積金計劃的情況

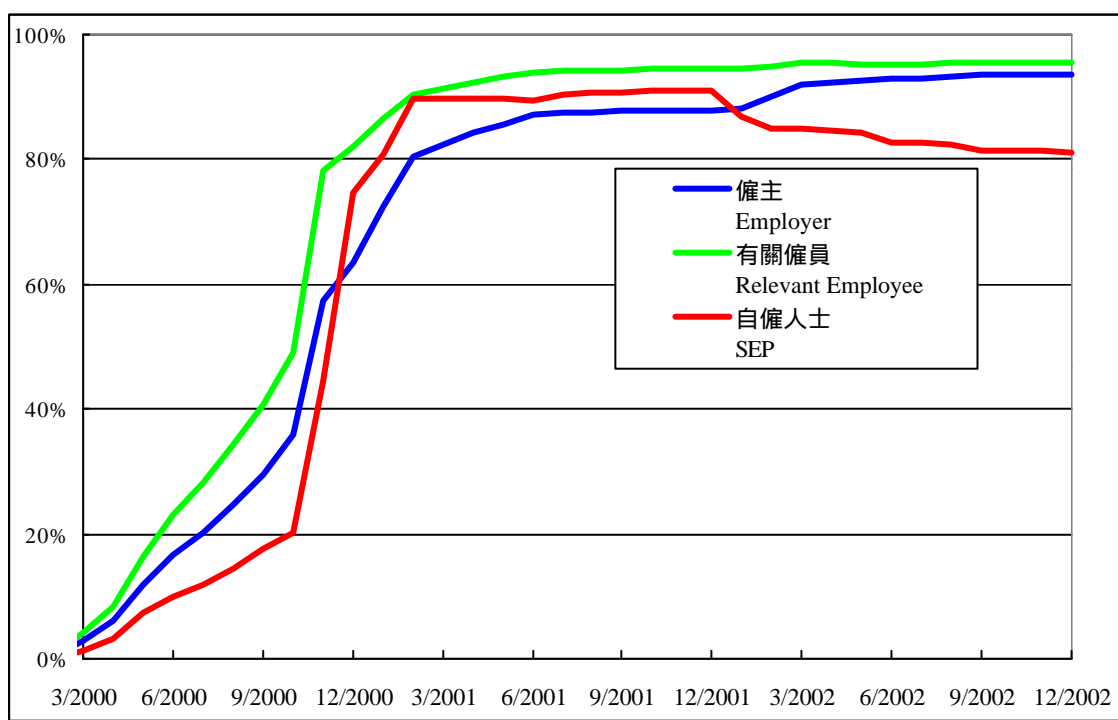
1. Enrolment in MPF Schemes

與上季比較，僱主及有關僱員的整體登記率分別上升 0.2%及 0.1%，而自僱人士的登記率則下降 0.4%。自僱人士的登記率下降，是由於受強積金制度涵蓋的自僱人士的人數上升，由 364 000 名增加至 372 000 名所致。

When compared with the last quarter, the overall enrolment rates of employers and relevant employees have increased by 0.2% and 0.1% respectively while the enrolment rate for SEPs decreased by 0.4%. The decrease in the enrolment rate of SEPs was mainly due to the increase of the universe of SEPs from 364 000 to 372 000 people.

圖 III.1.1 參與強積金計劃的情況

Chart III.1.1 Enrolment in MPF Schemes



(1) 資料來源：政府統計處及由受託人向積金局呈交的申報表

(2) 2000年3月至2000年9月的有關僱員的參與率是基於截至當月月月底的參與僱主數目估計而成。

(1) Source: Census and Statistics Department and returns submitted by the trustees to the MPFA

(2) Compliance rates for relevant employees during March 2000 and September 2000 are estimated based on the number of participating employers as at the month end.



表 III.1.1 參與成員數目及參與率
Table III.1.1 Number of Participating Members and Compliance Rates

截至 As at	僱主 Employer		有關僱員 Relevant Employee		自僱人士 SEP	
	參與僱主 數目 ⁽¹⁾ Participating Employers ⁽¹⁾ (‘000)	參與率 Compliance Rate (%)	參與成員 數目 ⁽¹⁾ Participating Members ⁽¹⁾ (‘000)	參與率 Compliance Rate (%)	參與成員 數目 ⁽¹⁾ Participating Members ⁽¹⁾ (‘000)	參與率 Compliance Rate (%)
31.12.2001	209	88.0	1 747	94.6	301	91.0
31.03.2002 ⁽²⁾	210	92.1	1 727	95.5	300	85.0
30.06.2002	212	92.9	1 702	95.3	297	82.7
30.09.2002	214	93.4	1 698	95.5	296	81.4
31.12.2002	217	93.6	1 725	95.6	302	81.0

- (1) 強積金制度是以僱傭為基礎的制度，部分僱主及成員可能參加多於一個計劃。對於那些以同一身分參加多於一個計劃的僱主及成員，有關數字已予調整。
- (2) 僱主的整體登記率上升，原因是截至 2001 年年底，受強積金制度涵蓋的僱主數目由 238 000 名減至 228 000 名，加上僱主的登記數字亦微升約 1 000 名，令僱主的登記率錄得實際增長。與此同時，自僱人士的登記率下降，是由於受強積金制度涵蓋的自僱人士的人數，由 330 000 名增加至 353 000 名所致。
- (1) As the MPF is an employment-based system, some employers and members may be participating in more than one scheme. Adjustments have been made for employers and members who are participating in more than one scheme in the same capacity.
- (2) The overall enrolment rate of employers has increased. The change reflected slight growth of enrolled employers by 1 000, as well as the decrease in the universe of employers under the MPF system from 238 000 to 228 000 at the end of 2001. At the same time, the decrease in enrolment of SEPs was mainly due to an increase of the universe of SEPs from 330 000 to 353 000 people.



2. 註冊中介人 2. Registered Intermediaries

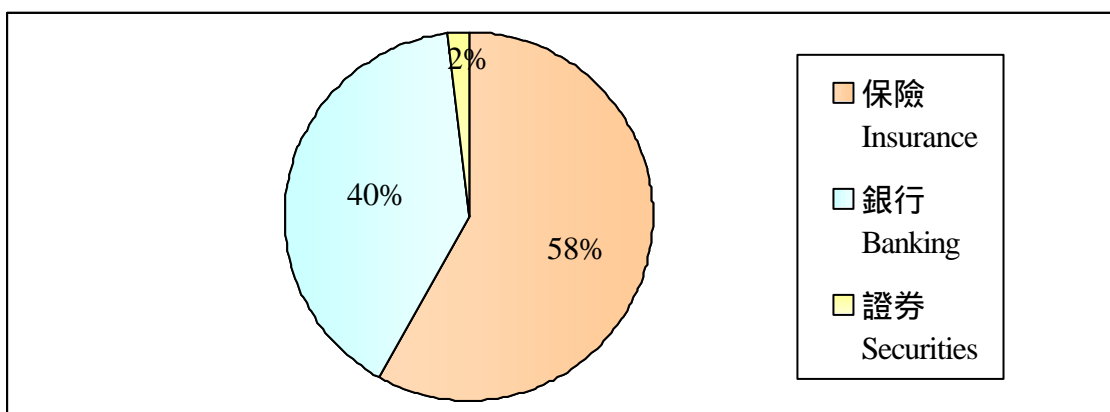
截至 2002 年 12 月 31 日，積金局已共為 27 345 名強積金中介人註冊，當中 466 個屬公司身分，26 879 個屬個人身分，後者均獲發給強積金中介人證。

As at 31 December 2002, the MPFA registered a total of 27 345 MPF intermediaries, comprising 466 corporations and 26 879 individuals, the latter were issued with Mandatory Provident Fund intermediaries cards (MPF cards).

表 III.2.1 截至 2002 年 12 月 31 日的註冊中介人數目
Table III.2.1 Number of Registered Intermediaries – 31 December 2002

公司 Corporate	466
個人 Individual	
• 祇獲准就保險單提供意見 Permitted to advise on insurance policies only	14 391
• 祇獲准就證券提供意見 Permitted to advise on securities only	7 300
• 獲准就證券及保險單提供意見 Permitted to advise on both securities and insurance policies	4 140
• 獲准銷售強積金計劃但不可提供投資方面的意見 Permitted to sell MPF schemes without rendering specific investment advice	1 048
個人合計 Individual Total	26 879

圖 III.2.1 截至 2002 年 12 月 31 日的個人註冊中介人百分比
(按中介人的主要保薦公司所從事的主要業務劃分)
Chart III.2.1 Percentage Share of Individual Registered Intermediaries by Major Line of Business of the Intermediary's Primary Sponsoring Corporation – 31 December 2002





3. 強積金產品

3. MPF Products

表 III.3.1 截至 2002 年 12 月 31 日的註冊計劃數目
(按種類劃分)

Table III.3.1 Number of Registered Schemes by Type – 31 December 2002

計劃種類 Scheme Type	數目 Number
集成信託計劃 Master Trust Schemes	45
行業計劃 Industry Schemes	2
僱主營辦計劃 Employer Sponsored Schemes	2
合計 TOTAL	49

表 III.3.2 強積金計劃的核准成分基金資產淨值⁽¹⁾
(按種類劃分)

Table III.3.2 Net Asset Values⁽¹⁾ of Approved Constituent Funds of MPF Schemes by Type

(百萬港元)
(HK\$ million)

截至 As at	核准成分基金種類 Type of Approved Constituent Funds						合計* TOTAL*
	保本基金 Capital Preservation Fund	貨幣市場 基金 Money Market Fund	保證基金 Guaranteed Fund	債券基金 Bond Fund	均衡基金 Balanced Fund	股票基金 Equity Fund	
31.12.2001	5 329	456	7 312	219	16 599	6 098	36 013
31.03.2002	6 291	497	8 273	245	19 589	7 230	42 125
30.06.2002	7 281	536	9 208	289	21 874	7 804	46 992
30.09.2002	8 296	577	10 030	389	23 280	6 026	48 598
31.12.2002	9 404	600	10 988	425	26 665	6 982	55 063

* 因四捨五入關係，各項數字加減後，未必等同總數。

(1) 根據受託人的資料，有關數字包括從職業退休計劃轉移過來的資產。

* Figures may not sum up to the total due to rounding.

(1) As reported by trustees. Note that the figures include assets transferred from the ORSO schemes.



圖 III.3.1 截至 2002 年 12 月 31 日各類強積金計劃的核准成分基金所佔資產淨值總計之百分比

Chart III.3.1 Percentage Share of Aggregate Net Asset Values of Approved Constituent Funds of MPF Schemes by Type – 31 December 2002

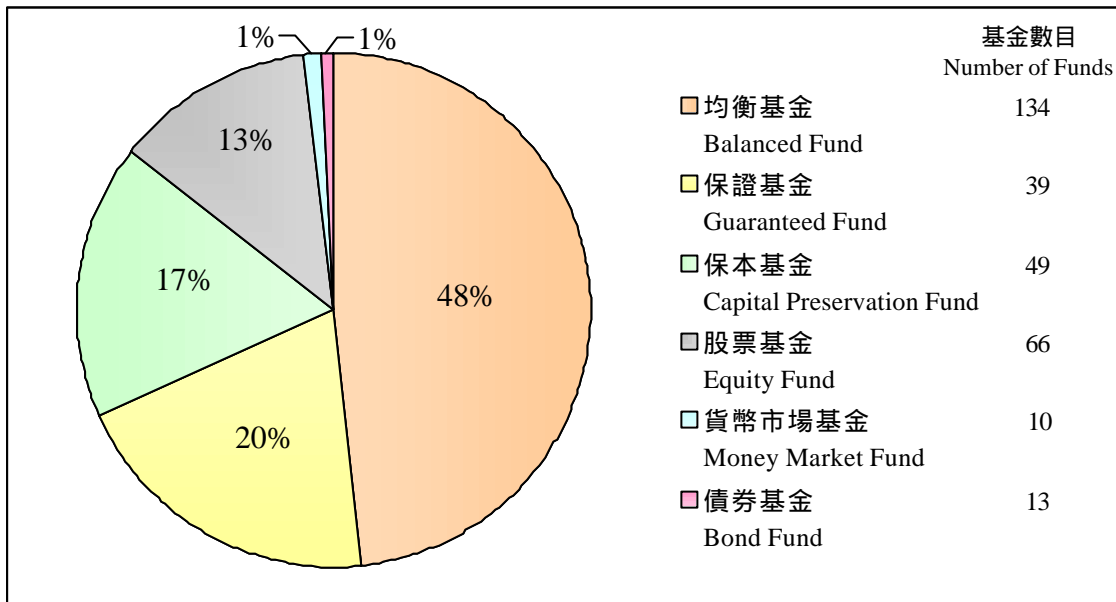
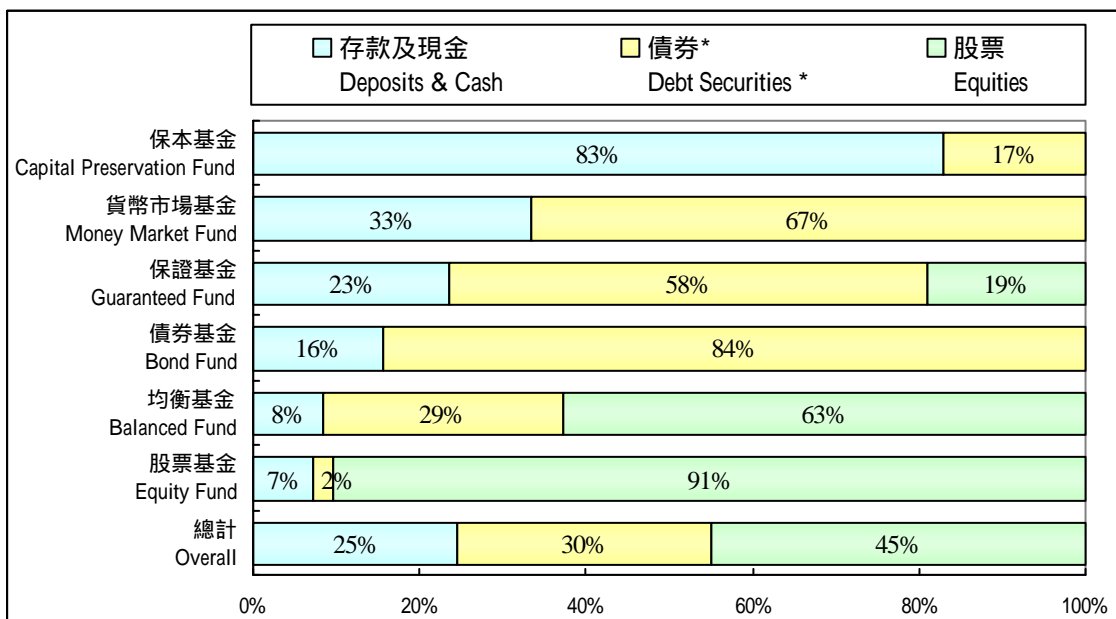


圖 III.3.2 截至 2002 年 9 月 30 日各類核准成分基金按資產類別分配

Chart III.3.2 Asset Allocation of Approved Constituent Funds by Asset Class – 30 September 2002



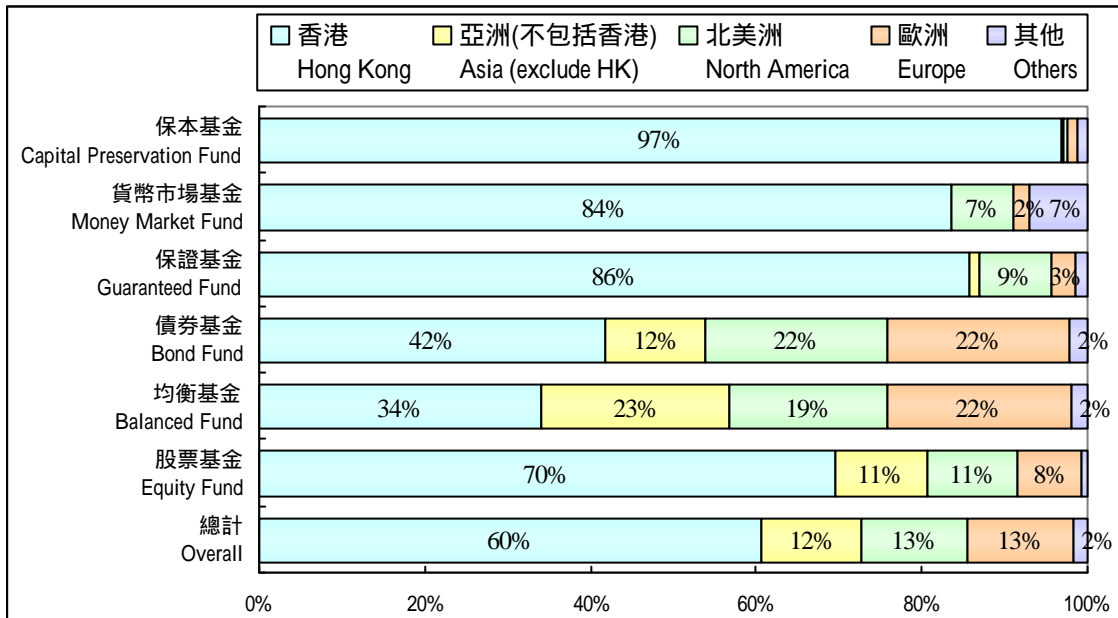
* 包括可兌換債券。

* Include convertible debt securities.



圖 III.3.3 截至 2002 年 9 月 30 日按地理區域分配的各類核准成分基金的資產*

Chart III.3.3 Asset Allocation of Approved Constituent Funds by Geographical Region* – 30 September 2002

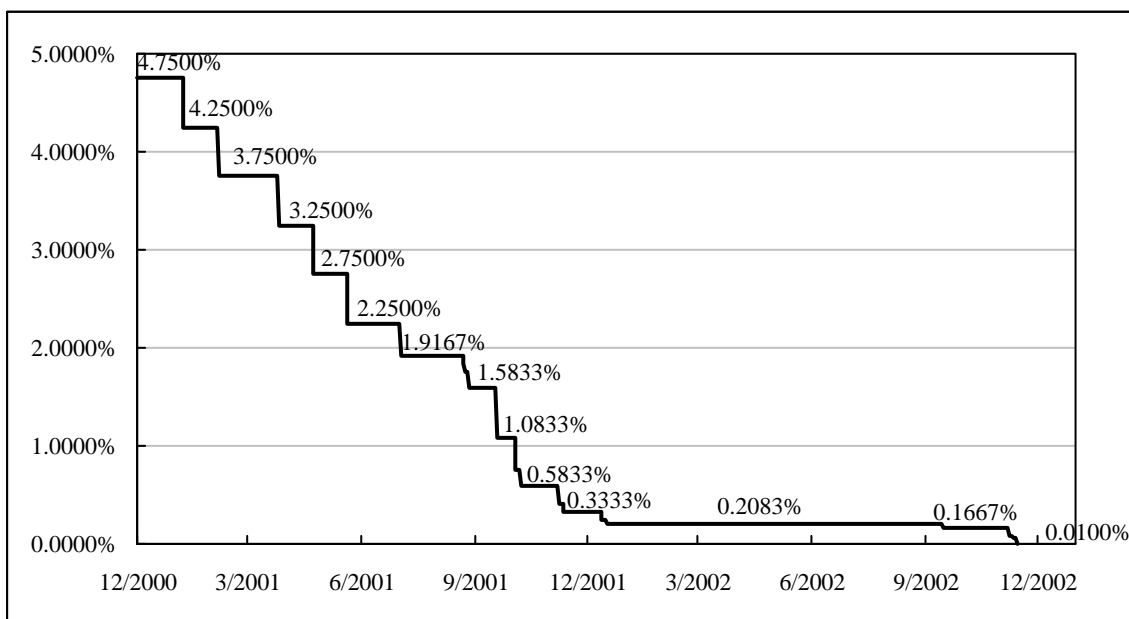


* 「地理區域分配」主要反映投資項目發行者所屬的國家。

* "Geographical Region" basically reflects the country of origin of the issuer of the investment.

圖 III.3.4 已公布的訂明儲蓄利率⁽¹⁾

Chart III.3.4 Published Prescribed Savings Rates (PSR)⁽¹⁾



(1) 訂明儲蓄利率乃積金局為保本基金運作需要，根據強制性公積金計劃(一般)規例第 37(8)條而訂立。

(1) The PSR is prescribed by the MPFA pursuant to section 37(8) of the Mandatory Provident Fund Schemes (General) Regulation for the operation of Capital Preservation Funds.



4. 職業退休計劃 4. ORSO Schemes

表 III.4.1 職業退休計劃數目
(按利益種類劃分)

Table III.4.1 Number of ORSO Schemes by Benefit Type

獲強積金豁免 MPF Exempted	註冊計劃 Registered Schemes	豁免計劃 Exempted Schemes	合計 TOTAL
界定供款計劃 Defined Contribution Schemes	4 992	280	5 272
界定利益計劃 Defined Benefit Schemes	311	199	510
小計 Sub-total	5 303	479	5 782
沒有獲強積金豁免 Non-MPF Exempted	註冊計劃 Registered Schemes	豁免計劃 Exempted Schemes	合計 TOTAL
界定供款計劃 Defined Contribution Schemes	1 423	772	2 195
界定利益計劃 Defined Benefit Schemes	44	755	799
小計 Sub-total	1 467	1 527	2 994
合計 TOTAL	6 770	2 006	8 776

表 III.4.2 職業退休註冊計劃之參與人數

Table III.4.2 Participating Members in ORSO Registered Schemes

	僱主 Employers	僱員* Employees*
獲強積金豁免的職業退休註冊計劃 MPF Exempted ORSO Registered Schemes	8 204	569 000
沒有獲強積金豁免的職業退休註冊計劃 Non-MPF Exempted ORSO Registered Schemes	2 112	74 000
合計 TOTAL	10 316	643 000

* 因四捨五入關係，個別數字之和未必等同總數。

* Figures may not sum up to the total due to rounding.



表 III.4.3 職業退休註冊計劃的資產值及年度供款額
 Table III.4.3 Asset Size and Annual Contribution Amount of ORSO Registered Schemes

(百萬港元)
(HK\$ million)

	獲強積金豁免 MPF Exempted	沒有獲強積金豁免 Non-MPF Exempted	合計 TOTAL
資產值 Asset Size	146 938	10 156	157 094
年度供款額 Annual Contribution Amount	18 631	943	19 574

註：統計數字乃根據截至 2002 年 12 月 31 日的職業退休註冊計劃向積金局呈交的最新周年申報表所載之資料而編製。

Note: These Statistics are compiled on the basis of the latest annual returns filed with the MPFA as at 31 December 2002 in respect of the ORSO Registered Schemes.



IV. 用詞及定義

IV. Terms and Definitions

1. 就業人口的定義與政府統計處《綜合住戶統計調查》所指的定義相同。

2. 強積金制度下的僱主指訂立僱傭合約以僱用另一人作為其僱員的人。

3. 強積金制度下的有關僱員指年滿 18 歲但未滿 65 歲的僱員，惟下列僱員屬強積金制度的獲豁免人士，故不包括在內：

- i) 受公務員退休金制度保障的公務員；
- ii) 受補助學校或津貼學校公積金保障的教員；
- iii) 選擇繼續成為獲強積金豁免職業退休註冊計劃成員的僱員；
- iv) 家務僱員；
- v) 受海外退休計劃保障或獲准在港逗留及工作不多於 1 年的無居留權海外僱員；
- vi) 受僱少於 60 日的僱員，惟建造業及飲食業的僱員除外。

4. 強積金制度下的自僱人士，指非以僱員身分收取有關入息的人，而該等有關入息是源自該人在香港（全部或部分）生產貨品或提供服務，或源自在香港從事向香港或香港以外地方提供貨品或服務的營業。18 歲以下，或 65 歲（或以上）的自僱人士或自僱持牌小販，均屬強積金制度下的獲豁免人士。

1. **Employed Population** refers the same definition as defined in the General Household Survey of Census and Statistics Department.

2. **Employer under the MPF System** means any person who has entered into a contract of employment to employ another person as his employee.

3. **Relevant Employee under the MPF System** includes employee of 18 years of age or over, and below 65 years of age, but excludes the following categories of employee who are exempt persons under the MPF System:

- i) Civil servants who are covered by the Civil Service Pension System;
- ii) Teachers who are covered by the Grant Schools or Subsidized Schools Provident Fund;
- iii) Employees who choose to remain as members of MPF Exempted ORSO Registered Schemes;
- iv) Domestic employees;
- v) Expatriates who do not have the right of abode in Hong Kong and are covered by overseas retirement schemes or who have been granted permission to stay and work for not more than 1 year in Hong Kong;
- vi) Employees who are employed for less than 60 days, excluding employees participating in Construction and Catering Industries.

4. **Self-employed Person (SEP) under the MPF System** means a person whose relevant income (otherwise than in the capacity as an employee) is derived from his production (in whole or in part) of goods or services in Hong Kong, or his trade in goods or services in or from Hong Kong. A self-employed licensed hawker or an SEP who is below 18 years of age, or is 65 (or above) years of age is also an exempt person under the MPF System.



V. 資料來源及強積金涵蓋人口估計

V. Sources of Data and Estimation of the MPF Universe

資料來源

Sources of Data

強積金計劃

核准受託人、註冊計劃、核准成分基金及註冊中介人的統計數字，乃基於積金局的紀錄而編製。至於強積金計劃的參與人數及核准成分基金的資產淨值，則根據受託人向積金局呈交的申報表(按月/按季)所載資料而編製。

職業退休註冊計劃

職業退休註冊計劃的資產價值和年度供款額統計數字，乃根據職業退休註冊計劃向積金局呈交的最新周年申報表所載之資料而編製。

強積金涵蓋人口估計的更新

由於強積金涵蓋人口是根據有關政府部門發放的數字估計而成，所以在強積金制度下的僱主、有關僱員及自僱人士的涵蓋人口估計是會作出週期性更新。

MPF Schemes

Statistics on the number of approved trustees, registered schemes, approved constituent funds and registered intermediaries are compiled based on the records kept in the MPFA. For the statistics on the number of enrolment in the MPF schemes and Net Asset Value of approved constituent funds, they are compiled based on the returns (monthly/quarterly) submitted by the trustees to the MPFA.

ORSO Registered Schemes

Statistics on the asset size and annual contribution amount of ORSO Registered Schemes are compiled based on the latest annual returns filed with the MFPA in respect of the ORSO Registered Schemes.

Updating on Estimation of the MPF Universe

As the MPF universe is estimated based on the figures released by relevant Government departments, the universe of employers, relevant employees and SEPs under the MPF System will be updated periodically.



強積金涵蓋人口估計 Estimation of the MPF Universe

強積金制度下的僱主數目： Employers under the MPF System：

		('000)	
機構數目 ⁽¹⁾		Number of main businesses ⁽¹⁾	319
加		Add	
- 不包括在機構記錄庫內的有僱員業主立案法團數目 ⁽²⁾		- Number of owners' corporations with employee(s) which are not covered in the Central Register of Establishments (CRE) ⁽²⁾	3
- 從事不包括在機構記錄庫內的行業的僱主數目		- Number of employers engaged in other industries which are not covered in the CRE	3
減		Less	
- 沒有僱員的商業機構數目 ⁽³⁾		- Number of business establishments with no employee ⁽³⁾	87
- 只有聘用獲豁免人士的商業機構數目		- Number of business establishments engaging exempt persons only	6
強積金制度下的僱主數目*		Employers under the MPF System*	232

* 因四捨五入關係，各項數字加減後，未必等同總數。

來源：

- (1) 估計數字乃基於政府統計處之機構記錄庫和僱傭及職位空缺統計調查提供的數據
- (2) 估計數字乃基於土地註冊處提供的數據
- (3) 估計數字乃基於政府統計處提供的數據

* *Figures may not sum up to the total due to rounding.*

Sources:

- (1) *Estimation based on figures provided by the Central Register of Establishments and the Survey of Employment and Vacancies, Census and Statistics Department*
- (2) *Estimation based on figures provided by the Land Registry*
- (3) *Estimation based on figures provided by the Census and Statistics Department*



強積金制度下的有關僱員數目：
Relevant Employees under the MPF System :

		(' 000)
僱員數目 (不包括 18 歲以下或 65 歲以上的僱員) ⁽¹⁾	Number of employees (excluding employees aged below 18 or above 65) ⁽¹⁾	2 803
減	Less	
- 受公務員退休金制度保障的公務員 ⁽²⁾	- Civil servants who are covered by the Civil Service Pension System ⁽²⁾	167
- 受補助學校或津貼學校公積金保障的教員 ⁽³⁾	- Teachers who are covered by the Grant Schools or Subsidized Schools Provident Fund ⁽³⁾	39
- 選擇繼續成為獲強積金豁免職業退休註冊計劃成員的僱員 ⁽⁴⁾	- Employees who choose to remain as members of MPF Exempted ORSO Registered Schemes ⁽⁴⁾	510
- 家務僱員 ⁽⁵⁾	- Domestic employees ⁽⁵⁾	205
- 受海外退休計劃保障或在香港工作不多於 1 年的無居留權海外僱員 ⁽⁶⁾	- Expatriates who do not have the right of abode in Hong Kong and are covered by overseas retirement schemes or who work in Hong Kong for not more than 1 year ⁽⁶⁾	45
- 受僱少於 60 日的僱員，但不包括建造業及飲食業的僱員 ⁽⁷⁾	- Employees who are employed for less than 60 days, excluding employees participating in Construction and Catering Industries ⁽⁷⁾	32
強積金制度下的有關僱員數目*	Relevant Employees under the MPF System*	1 805

* 因四捨五入關係，各項數字加減後，未必等同總數。

來源：

- (1) 綜合住戶統計調查，政府統計處。
 (2) 公務員事務局
 (3) 庫務署
 (4) 估計數字乃基於獲強積金豁免的職業退休註冊計劃之僱主提供的數據
 (5) 綜合住戶統計調查，政府統計處。
 (6) 估計數字乃基於入境事務處提供的數據
 (7) 估計數字乃基於政府統計處在 2000 年第 4 季透過綜合住戶統計調查進行的專題研究所提供的數據

* Figures may not sum up to the total due to rounding.

Sources :

- (1) General Household Survey, Census and Statistics Department.
 (2) Civil Service Bureau
 (3) Treasury Department
 (4) Estimation based on figures reported by Employers of MPF Exempted ORSO Registered Schemes
 (5) General Household Survey, Census and Statistics Department.
 (6) Estimation based on figures provided by the Immigration Department
 (7) Estimation based on figures provided by a special topic enquiry conducted via the General Household Survey in Q4 2000 by Census and Statistics Department



強積金制度下的自僱人士數目：
Self-employed Persons under the MPF System :

('000)

摘錄自綜合住戶統計調查的自僱人士數目 (不包括18歲以下或65歲以上的自僱人士) ⁽¹⁾	Number of SEPs extracted from General Household Survey (excluding SEPs aged below 18 or above 65) ⁽¹⁾	377
減	Less	
- 屬持牌小販的自僱人士 ⁽²⁾ (不包括18歲以下或65歲以上的持牌小販)	- SEPs who are licensed hawkers ⁽²⁾ (excluding licensed hawkers aged below 18 or above 65)	5
強積金制度下的自僱人士數目*	SEPs under the MPF System*	372

* 因四捨五入關係，各項數字加減後，未必等同總數。

來源：

- (1) 強積金制度下的自僱人士，包括政府統計處《綜合住戶統計調查按季統計報告》中界定的「自營作業者」及「僱主」。
- (2) 綜合住戶統計調查，政府統計處。

* Figures may not sum up to the total due to rounding.

Sources :

- (1) SEPs under the MPF System include both “self-employed persons” and “employers” as defined in the Quarterly Report on General Household Survey, Census and Statistics Department.
- (2) General Household Survey, Census and Statistics Department.