

# Mandatory Provident Fund Schemes Statistical Digest

2004 年 6 月 June 2004



強制性公積金計劃管理局 Mandatory Provident Fund Schemes Authority



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## 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 2004 年第 1 季綜合住戶統計調查報 告,在本港 326 萬就業人口 中,僱員及自僱人士的數目 分別佔 285 萬及 38 萬<sup>(1)</sup>,另 外約有 3 萬人爲無酬家屬幫 工。

在就業人口中,有 63%獲強 積金計劃保障,21%受其他 退休計劃保障,如公務員退 休計劃及獲強積金計劃保障,如公務 計劃及獲強意。11%就 業退休計劃等。11%就 業也並沒有法律劃。他 約 以上或 18 歲以下的 偏 員及 65 歲的就業人口, 為應參加強積金計劃但尙 未加入的人士。 According to the Q1 2004 Report on General Household Survey published by the Census and Statistics Department, HKSAR, Hong Kong's employed population of 3.26 million was made up of 2.85 million employees and 0.38 million<sup>(1)</sup> self-employed persons (SEPs). In addition, around 30 000 persons were unpaid family workers.

Among the employed population, 63% are covered under MPF schemes and 21% 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.

<sup>(1)</sup> 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」。

<sup>(1)</sup> 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.

#### 截至 2004 年 6 月 30 日的統計數據一覽表 II. Summary Statistics as at 30 June 2004 II. 強積金制度 The MPF System ('000) 與強積金制度有關的人口 The population size relevant to the MPF System 僱主數目 227 Number of Employers 有關僱員數目 1 860 Number of Relevant Employees 自僱人士數目 363 Number of Self-employed Persons (SEPs) ('000) 參與情況 Enrolment 參與計劃的僱主 222 Participating Employers 參與計劃的僱員 1 774 Enrolled Employees 參與計劃的自僱人士 297 Enrolled SEPs 強積金計劃 MPF Schemes 核准受託人數目 19 Number of Approved Trustees 註冊計劃數目 48 Number of Registered Schemes 核准成分基金數目 321 Number of Approved Constituent Funds 核准匯集投資基金數目 253 Number of Approved Pooled Investment Funds 獲批核的緊貼指數集體投資計劃數目 76 Number of Index-tracking Collective Investment Schemes Approved 所有計劃的資產淨值總計(1)(百萬港元) 99 898 Aggregate Net Asset Values of All Schemes (1) (HK\$ million) 職業退休計劃 **ORSO Schemes** 計劃數目(包括豁免計劃) 8 1 2 5 Number of Schemes (including Exempted Schemes) 職業退休註冊計劃 **ORSO Registered Schemes** 計劃數目 6 108 Number of Schemes 僱主數目 9 4 5 6 Number of Employers 所涵蓋的僱員數目 596 000 Number of Employees Covered 資產值 (百萬港元) 136 692 Asset Size (HK\$ million) 年度供款額 (百萬港元) 15 557 Annual Contribution Amount (HK\$ million)

(1) 有關數字包括從職業退休計劃轉移過來的資產。

(1) Note that the figures include assets transferred from the ORSO schemes.



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, 僱主及自僱人 士的登記率分別上升 0.6% 及 1.5%, 而有關僱員的登記 率則下降 0.6%。自僱人士的 登記率上升, 主要是由於受 強積金制度涵蓋的自僱人 士的人數下降, 由 370 000 名減少至 363 000 名所致。 When compared with the last quarter, the enrolment rates of employers and SEPs have increased by 0.6% and 1.5% respectively while the enrolment rate for relevant employees decreased by 0.6%. The increase in the enrolment rate of SEPs was mainly due to the decrease of the universe of SEPs from 370 000 to 363 000 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 6 月至 2000 年 9 月的有關 僱員的參與率是基於 截至當月月底的參與 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 June 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

	僱	主	有關	僱員	自僱	人士
	Emp	loyer	Relevant	Employee	SE	EP
截至 As at	参與僱主 數目 <sup>(1)</sup> Participating Employers <sup>(1)</sup> ('000)	參與率 Compliance Rate (%)	参與成員 數目 <sup>(1)</sup> Participating Members <sup>(1)</sup> ('000)	參與率 Compliance Rate (%)	参與成員 數目 <sup>(1)</sup> Participating Members <sup>(1)</sup> ('000)	參與率 Compliance Rate (%)
30.06.2003	216	94.2	1 730	95.6	300	78.8
30.09.2003	216	94.9	1 739	95.7	300	85.4
31.12.2003	218	95.4	1 733	96.3	299	81.5
31.03.2004	220	97.1	1 747	96.0	297	80.3
30.06.2004 (2)	222	97.7	1 774	95.4	297	81.8

(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) 2004 年 6 月 僱 主的登記 率較 2004 年 3 月份上升 0.6%,這是由於已登記參加計劃的僱主增加 1 500 名所致。有關僱員方面,雖然已登記的僱員數目增加 27 200 名,但由於強積金制度所涵蓋的僱員人數同時上升 40 900 名,因此僱員的登記率淨跌 0.6%。自僱人士的登記率上升,主要是由於強積金制度所涵蓋的自僱人士減少 7 100 名。
- (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 increase of 0.6% in the enrolment rate of employers in June 2004, as compared to March 2004, was due to an increase of 1 500 enrolled employers. At the same time, the number of enrolled employees increased by 27 200 but the universe also increased by 40 900. This resulted in a net decrease of 0.6% in the employees' enrolment rate. The increase in the enrolment rate of SEP was mainly caused by the decrease in SEPs' universe, by 7 100.

2. 註冊中介人

## 2. Registered Intermediaries

截至 2004 年 6 月 30 日,積 金局已共為 24 644 名強積金 中介人註冊,當中 430 個屬 公司身分,24 214 個屬個人 身分,後者均獲發給強積金 中介人證。 As at 30 June 2004, the MPFA registered a total of 24 644 MPF intermediaries, comprising 430 corporations and 24 214 individuals, the latter were issued with Mandatory Provident Fund intermediaries cards (MPF cards).

表III.2.1 截至 2004 年 6 月 30 日的註冊中介人數目 Table III.2.1 Number of Registered Intermediaries – 30 June 2004

公司	430
Corporate	-130
個人	
Individual	
● 祗獲准就保險單提供意見	12.020
Permitted to advise on insurance policies only	13 030
● 祗獲准就證券提供意見	5 753
Permitted to advise on securities only	5755
• 獲准就證券及保險單提供意見	4 029
Permitted to advise on both securities and insurance policies	4 029
• 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	1 402
investment advice	
個人合計	24 214
Individual Total	24 214

圖III.2.1 截至 2004 年 6 月 30 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 – 30 June 2004





3. 強積金產品

## 3. MPF Products

表 III.3.1	截至 2004 年 6 月 30 日的註冊計劃數目
	(按種類劃分)

Table III.3.1Number of Registered Schemes by Type-30 June 2004

計劃種類	數目
Scheme Type	Number
集成信託計劃	44
Master Trust Schemes	44
行業計劃	· ·
Industry Schemes	Ζ.
僱主營辦計劃	۰ ۲
Employer Sponsored Schemes	2
合計	48
TOTAL	40

表III.3.2 強積金計劃的核准成分基金資產淨值<sup>(1)</sup> (按種類劃分)

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

(百萬港元) (HK\$ million)

		核准成分基金種類					
		]	Type of App	roved Const	ituent Fund	S	
截至	保本基金	貨幣市場	保證基金	<b>唐                                    </b>	均衡基金		人글Lュ
As at	Capital	基金		債券基金		股票基金	合計*
	Preservation	Money	Guaranteed	Bond Fund	Balanced	Equity Fund	TOTAL*
	Fund	Market Fund	Fund		Fund		
30.06.2003	11 956	669	13 135	602	33 800	9 027	69 189
30.09.2003	13 051	703	14 101	672	38 949	11 176	78 653
31.12.2003	14 150	740	14 937	1 051	45 173	13 360	89 409
31.03.2004	15 185	771	15 893	1 151	49 396	14 645	97 041
30.06.2004	16 143	799	16 428	1 190	50 105	15 232	99 898

\* 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 2004 年 6 月 30 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 - 30 June 2004



圖III.3.2 截至 2004 年 3 月 31 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 – 31 March 2004



- \* 包括可兌換債券。
- \* Including convertible debt securities.



Chart III.3.3 Asset Allocation of Approved Constituent Funds by Geographical Region\* – 31 March 2004



\* 「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<sup>(1)</sup> Chart III.3.4 Published Prescribed Savings Rates (PSR)<sup>(1)</sup>



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

<sup>(1)</sup> 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	合計 TOTAL
界 定 供 款 計 劃 Defined Contribution Schemes	4 731	247	4 978
界定利益計劃 Defined Benefit Schemes	292	186	478
小計 Sub-total	5 023	433	5 456
沒有獲強積金豁発 Non-MPF Exempted	註冊計劃 Registered Schemes	豁	合計 TOTAL
界 定 供 款 計 劃 Defined Contribution Schemes	1 047	790	1 837
界 定 利 益 計 劃 Defined Benefit Schemes	38	794	832
小計 Sub-total	1 085	1 584	2 669
合計 TOTAL	6 108	2 017	8 125

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	僱員*
	Employers	Employees*
獲強積金豁免的職業退休註冊計劃	7 796	530 000
MPF Exempted ORSO Registered Schemes	/ / 90	550 000
沒有獲強積金豁免的職業退休註冊計劃	1 660	66 000
Non-MPF Exempted ORSO Registered Schemes	1 000	00 000
合計	9 456	596 000
TOTAL	9 4 50	590 000

\* 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	沒有獲強積金豁免	合計
	MPF Exempted	Non-MPF Exempted	TOTAL
資 產 値 Asset Size	127 482	9 210	136 692
年度供款額	14 820	737	15 557
Annual Contribution Amount	14 820	/3/	15 557

註: 統計數字乃根據截至2004年6月30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 30 June 2004 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 作為其有關僱員的人。

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;
- 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13個月的無居留權
   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。

**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 relevant 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;
- 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 13 months 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 値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.



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

		('000)
機構數目(1)	Number of main businesses <sup>(1)</sup>	299
加 - 不包括在機構記錄 庫內的有僱員業主 立案法團數目 <sup>(2)</sup>	Add - Number of owners' corporations with employee(s) which are not covered in the Central Register of Establishments (CRE) <sup>(2)</sup>	3
<ul> <li>從事不包括在機構</li> <li>記錄庫內的行業的</li> <li>僱主數目</li> </ul>	<ul> <li>Number of employers engaged in other industries which are not covered in the CRE</li> </ul>	3
減 - 沒有僱員的商業機 構數目 <sup>(3)</sup>	Less - Number of business establishments with no employee <sup>(3)</sup>	75
<ul> <li>只有聘用獲豁 受人 士的商業機構數目</li> </ul>	- Number of business establishments engaging exempt persons only	3
<i>強積金制度下的僱主 數目*</i>	Employers under the MPF System*	227

- \* 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	Number of employees (excluding	2 814
歲以下或 65 歲以上的	employees aged below 18 or above 65) <sup>(1)</sup>	
僱員) <sup>(1)</sup>		
減	Less	
<ul> <li>受公務員退休金制</li> <li>度保障的公務員<sup>(2)</sup></li> </ul>	- Civil servants who are covered by the Civil Service Pension System <sup>(2)</sup>	159
- 受補助學校或津貼	- Teachers who are covered by the Grant	40
學校公積金保障的 教員 <sup>(3)</sup>	Schools or Subsidized Schools Provident Fund <sup>(3)</sup>	
- 選擇繼續成爲獲強	- Employees who choose to remain as	482
積金豁免職業退休	members of MPF Exempted ORSO	
註冊計劃成員的僱	Registered Schemes <sup>(4)</sup>	
員 (4)		
- 家務僱員 <sup>(5)</sup>	- Domestic employees <sup>(5)</sup>	210
- 受海外退休計劃保	- Expatriates who do not have the right of	45
障或在香港工作不	abode in Hong Kong and are covered by	
多於13個月的無居	overseas retirement schemes or who	
留權海外僱員(6)	work in Hong Kong for not more than	
至信小秋 (0 日始)	13 months <sup>(6)</sup>	10
- 受僱少於 60 日的	- Employees who are employed for less	19
僱員,但不包括建 洗業开始会業的原	than 60 days, excluding employees participating in Construction and	
造業及飲食業的僱 員 <sup>(7)</sup>	participating in Construction and Catering Industries <sup>(7)</sup>	
		1 860
<i>强慎立前及下的有關</i> 僱員數目*	Relevant Employees under the MPF System*	1 000
准只或口	System	

\* 因四捨五入關係,各項數字加減後,未必等同總數。

來 源 : (1)

- (2)
- (3)
- 估計數字乃基於政府統計處透過綜合住戶統計調查所獲得的數據 估計數字乃基於公務員事務局發布的數據 估計數字乃基於庫務署發布的數據 估計數字乃基於獲強積金齡免的職業退休註冊計劃之僱主提供的數據 (4)
- 估計數字乃基於政府統計處透過綜合住戶統計調查所獲得的數據 (5)
- 估計數字乃基於入境事務處提供的數據 估計數字乃基於政府統計處在 2002 年第 4 季透過綜合住戶統計調查進 (6)(7)行的專題研究所獲得的數據

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

Sources :

- Estimation based on statistics obtained from the General Household Survey by Census and (1)Statistics Department
- (2) Estimation based on the figures published by the Civil Service Bureau
- (3)Estimation based on the figures published by the Treasury Department
- (4)Estimation based on figures reported by Employers of MPF Exempted ORSO Registered Schemes
- Estimation based on statistics obtained from the General Household Survey by Census and (5) Statistics Department
- (6) Estimation based on figures provided by the Immigration Department
- Estimation based on figures obtained from a special topic enquiry conducted via the General (7)Household Survey in Q4 2002 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	Number of SEPs extracted from General	368
調查的自僱人士數目	Household Survey (excluding SEPs aged	
(不包括18歲以下或65	below 18 or above $(65)^{(1)}$	
歲以上的自僱人士) <sup>(1)</sup>		
減	Less	
- 屬持牌小販的自僱	- SEPs who are licensed hawkers <sup>(2)</sup>	5
人士(2)(不包括 18	(excluding licensed hawkers aged below	
歲以下或 65 歲以上	18 or above 65)	
的持牌小販)		
強積金制度下的自僱	SEPs under the MPF System*	363
人士數目*		

\* 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) 估計數字乃基於政府統計處透過綜合住戶統計調查所獲得的數據

\* 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) Estimation based on statistics obtained from the General Household Survey by Census and Statistics Department