强制性公積金計劃管理局
MANDATORY PROVIDENT FUND SCHEMES AUTHORITY

強制性公積金計劃 統計摘要

Mandatory Provident Fund Schemes Statistical Digest

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Quarterly Report

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June 2026

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I. 統計數據一覽表 – 2026 年 6 月 30 日 Summary statistics – 30 June 2026

強積金制度 MPF System	
登記數目# Enrolment#	**('000)**
僱主 Employers	356
僱員 Employees	2 631
自僱人士 Self-employed persons	222
帳戶數目 Number of accounts	**('000)**
供款帳戶 Contribution accounts	4 463
個人帳戶 Personal accounts	6 610
可扣稅自願性供款帳戶 Tax-deductible voluntary contribution accounts	104
計劃成員總數 Total number of scheme members	**('000)** 4 968
強積金計劃 MPF schemes	
核准受託人數目[1] Number of approved trustees[1]	12
註冊計劃數目 Number of registered schemes	24
核准成分基金數目[2] Number of approved constituent funds[2]	382
核准匯集投資基金數目 Number of approved pooled investment funds	320
核准緊貼指數集體投資計劃數目 Number of approved index-tracking collective investment schemes	252
2026 年第 2 季已收供款 *（百萬港元）* Contributions received, Q2 2026 *(HK$ million)*	23,417
所有計劃的總淨資產值[3] *（百萬港元）* Aggregate net asset value of all schemes[3] *(HK$ million)*	1,665,466

\# 估計數字。
Estimated figures.

1 不包括沒有營運任何強積金計劃的受託人。
Excluding trustees which do not operate any MPF schemes.

2 核准成分基金指在強積金計劃下可供強積金計劃成員選擇的基金，故此不包括即將推出或即將終止營辦的基金。
Approved constituent funds are fund choices under an MPF scheme made available to MPF scheme members, thus exclude funds to be launched or to be terminated.

3 有關數字包括從職業退休計劃轉移過來的資產。
The figure includes assets transferred from ORSO schemes.

職業退休計劃 **ORSO schemes**	
職業退休計劃數目總計 **Total number of ORSO schemes**	2 980
職業退休註冊計劃數目 Number of ORSO registered schemes	2 606
職業退休豁免計劃數目 Number of ORSO exempted schemes	374
職業退休註冊計劃 [1] **ORSO registered schemes**[1]	
僱主數目 Number of employers	4 275
所涵蓋的僱員數目 Number of employees covered	253 065
年度供款款額*（百萬港元）* Annual contribution amount *(HK$ million)*	20,016
資產值*（百萬港元）* Asset value *(HK$ million)*	311,452

1 由於各個職業退休註冊計劃的財政年度並無劃一的起訖日期，有關的統計數字是根據截至 2026 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。
Since ORSO registered schemes do not have common start and end dates of the financial year, statistics of these schemes are compiled on the basis of the latest annual returns filed with the MPFA up to 30 June 2026.

II. 圖表 Charts and tables

1. 強積金計劃登記情況# Enrolment in MPF schemes#

與上季比較，僱主、僱員及自僱人士的登記率大致保持平穩。

Compared with the last quarter, the enrolment rates of employers, employees and self-employed persons (SEPs) remained generally stable.

圖 II.1.1 強積金計劃登記情況
Chart II.1.1 Enrolment in MPF schemes

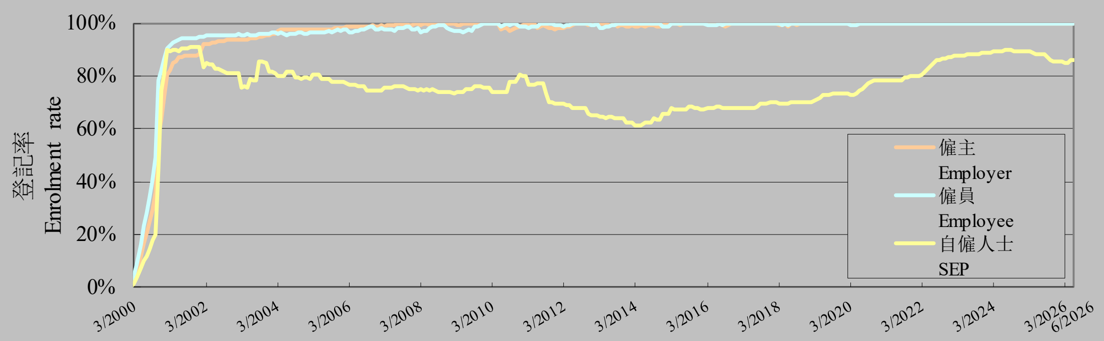


表 II.1.1 登記數目及登記率 [1]
Table II.1.1 Enrolment and enrolment rates[1]

日期 As at	僱主 Employer		僱員 Employee		自僱人士 SEP	
	登記數目 Enrolment ('000)	登記率 Enrolment rate (%)	登記數目 Enrolment ('000)	登記率 Enrolment rate (%)	登記數目 Enrolment ('000)	登記率 Enrolment rate (%)
30.06.2025	354	100	2 649	100	231	88
30.09.2025	354	100	2 657	100	228	87
31.12.2025	350	100	2 627	100	223	86
31.03.2026	351	100	2 617	100	222	85
30.06.2026	356	100	2 631	100	222	86

\# 估計數字。
Estimated figures.

1 強積金制度是以就業為基礎的制度，部分僱主及成員可能參加多於一個強積金計劃。對於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。
As the MPF System 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.

表 II.1.2 帳戶數目

Table II.1.2 Number of accounts

日期 As at	供款帳戶[1] Contribution accounts[1] ('000)	個人帳戶[2] Personal accounts[2] ('000)	可扣稅自願性供款帳戶[3] Tax-deductible voluntary contribution accounts[3] ('000)
30.06.2025	4 484	6 733	88
30.09.2025	4 471	6 758	89
31.12.2025	4 421	6 780	91
31.03.2026	4 429@	6 674	101
30.06.2026	4 463	6 610	104

@ 修訂數字。
Revised figure.

1 供款帳戶主要用作接收及持有就計劃成員現時的受僱工作或自僱工作支付的強制性及自願性供款（如有），以進行投資。
A contribution account is primarily used to receive and hold mandatory contributions and voluntary contributions (if any) paid in respect of a scheme member's current employment or current self-employment for investment.

2 個人帳戶主要用作接收及持有來自計劃成員供款帳戶的以往受僱工作或自僱工作所產生的強積金權益，以及作為僱員的計劃成員從現職供款帳戶轉移的僱員強制性供款所產生的強積金權益。
A personal account is primarily used to receive and hold MPF benefits in respect of a scheme member's former employment or former self-employment which are transferred from a contribution account, and also the part of MPF benefits derived from employee mandatory contributions during current employment which are transferred from a contribution account by an employee scheme member.

3 可扣稅自願性供款帳戶指用以存入可扣稅自願性供款的帳戶；可扣稅自願性供款帳戶亦可用作持有成員由該等可扣稅自願性供款產生的權益，以及從其他可扣稅自願性供款帳戶轉移至該帳戶的權益。
A tax-deductible voluntary contribution (TVC) account refers to an account opened into which TVC are paid and in which the member's benefits derived from those TVC and the TVC transferred to the account from other TVC accounts are held.

2. 強積金計劃的已收供款及已支付權益 Contributions received and benefits paid - MPF schemes

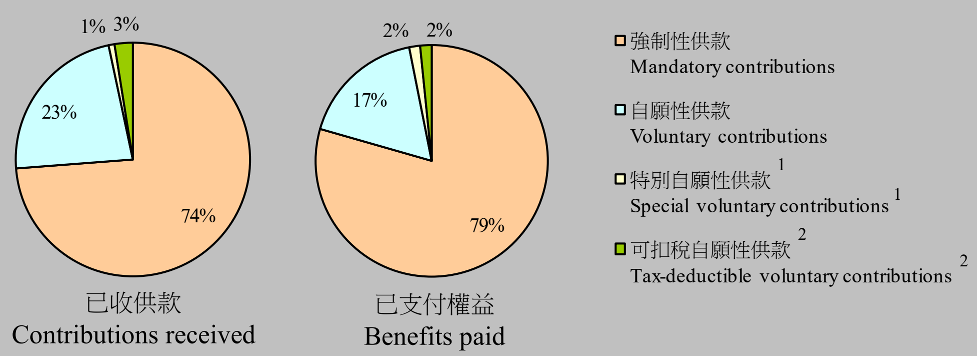
表 II.2.1 強積金計劃的已收供款及已支付權益 *
Table II.2.1 Contributions received and benefits paid – MPF schemes*

（百萬港元）(HK$ million)

季度 Quarter	已收供款 Contributions received					已支付權益 Benefits paid				
	強制性 Mandatory	自願性 Voluntary	特別自願性[1] Special voluntary[1]	可扣稅自願性[2] Tax-deductible voluntary[2]	總計 Total	強制性 Mandatory	自願性 Voluntary	特別自願性[1] Special voluntary[1]	可扣稅自願性[2] Tax-deductible voluntary[2]	總計 Total
Q2 2025	16,803	5,030	143	516	22,492	9,799	2,174	183	160	12,315
Q3 2025	16,854	5,035	170	328	22,387	11,332	2,367	208	182	14,088
Q4 2025	16,437	5,027	122	378	21,965	10,133	2,133	188	169	12,623
Q1 2026	17,453	5,282	134	1,518	24,387	10,964	2,135	195	189	13,483
Q2 2026	17,277	5,359	191	589	23,417	10,009	2,197	191	201	12,599

圖 II.2.1 按供款種類劃分的已收強積金供款及已支付強積金權益百分比 *
（2026年4月1日至2026年6月30日）

Chart II.2.1 Percentage share of MPF contributions received and MPF benefits paid by contribution type*
(1 April 2026 to 30 June 2026)



* 經四捨五入後，各項數字或百分比的總和未必等同總計數字或100%。
Figures or percentages may not sum up to the total or 100% due to rounding.

1 特別自願性供款指僱員直接向受託人支付的自願性供款。這類供款與就業無關，即供款無須經僱主支付，而強積金權益的提取也不受就業情況及保存規定所限。
Special voluntary contributions refer to voluntary contributions paid directly by an employee to the trustee. These contributions are non-employment related, i.e. contributions do not go through the employer, and withdrawal of MPF benefits is neither tied to employment nor subject to preservation requirements.

2 合資格人士可直接向受託人開立可扣稅自願性供款帳戶及作出供款，而可扣稅自願性供款帳戶持有人可在薪俸稅或個人入息課稅享有稅務扣減優惠。可扣稅自願性供款帳戶內的強積金權益須保存至計劃成員年滿65歲才可提取（符合法例訂明可提早提取強積金權益的特定情況除外）。
Eligible persons can open a tax-deductible voluntary contributions (TVC) account with and make contributions to the trustee directly, and TVC account holders can enjoy tax deductions under salaries tax or tax under personal assessment. The MPF benefits in a TVC account can only be withdrawn when the scheme member reaches the age of 65 (except for statutory grounds for early withdrawal).

表 II.2.2 按提取理由劃分的強積金權益的申索數目[1]

Table II.2.2 Number of claims of MPF benefits by the ground of withdrawal[1]

季度 Quarter	退休 Retirement	提早退休 Early retirement	永久離開香港 Permanent departure from Hong Kong	完全喪失行為能力 Total incapacity	罹患末期疾病 Terminal illness	小額結餘帳戶 Small balance account	死亡 Death	抵銷遣散費 Offsetting severance payment	抵銷長期服務金 Offsetting long service payment
Q2 2025	38 200	7 300	6 400	1 300	300	§	2 100	11 000	7 300
Q3 2025	43 700	8 100	6 900	1 500	400	§	2 200	9 300	6 100
Q4 2025	41 500	7 900	4 200	1 200	400	§	1 900	7 000	5 500
Q1 2026	46 500	8 700	5 000	2 500	600	§	2 700	6 500	4 600
Q2 2026	43 900	8 000	5 200	600	300	§	2 300	8 800	5 600

表 II.2.3 按提取理由劃分的提取強積金權益的金額

Table II.2.3 Amount of MPF benefits paid by the ground of withdrawal

（百萬港元）(HK$ million)

季度 Quarter	退休 Retirement	提早退休 Early retirement	永久離開香港 Permanent departure from Hong Kong	完全喪失行為能力 Total incapacity	罹患末期疾病 Terminal illness	小額結餘帳戶 Small balance account	死亡 Death	抵銷遣散費 Offsetting severance payment	抵銷長期服務金 Offsetting long service payment
Q2 2025	5,319	1,801	1,575	198	59	§§	322	993	1,076
Q3 2025	6,936	2,003	1,661	227	78	§§	384	791	950
Q4 2025	6,645	2,038	1,024	179	65	§§	305	574	853
Q1 2026	6,764	2,189	1,188	319	102	§§	457	574	723
Q2 2026	6,167	1,917	1,203	92	60	§§	447	731	871

§ 申索數目少於 50 項。
Less than 50 claims.

§§ 少於50 萬港元。
Less than HK$0.5 million.

1 申索數目指受託人已處理的支付強積金權益的交易數目。在強積金制度下，成員可能持有多於一個帳戶而須就每個帳戶內的強積金權益向個別受託人提出申索，因此涉及的申索人數目可能不等於申索數目。
Number of claims refers to the number of transactions processed for payment of MPF benefits. A member may be holding more than one account under the MPF System and make individual claims with trustee(s) for withdrawing his/her MPF benefits in these accounts. Therefore, the number of claimants involved may not be equal to the number of claims.

表 II.2.4 按提取方式劃分的以退休及提早退休理由提取強積金權益的金額*

Table II.2.4 Amount of MPF benefits paid on the ground of retirement and early retirement by withdrawal method*

（百萬港元）(HK$ million)

季度 Quarter	退休 Retirement			
	提取整筆權益 In a lump sum	分期提取權益 By instalments		總計 Total
		首次提取 First payment	其後提取 Subsequent payment(s)	
Q2 2025	4,968	193	158	5,319
Q3 2025	6,487	261	188	6,936
Q4 2025	6,185	248	211	6,645
Q1 2026	6,311	254	199	6,764
Q2 2026	5,706	268	193	6,167

（百萬港元）(HK$ million)

季度 Quarter	提早退休 Early retirement			
	提取整筆權益 In a lump sum	分期提取權益 By instalments		總計 Total
		首次提取 First payment	其後提取 Subsequent payment(s)	
Q2 2025	1,754	32	15	1,801
Q3 2025	1,960	28	14	2,003
Q4 2025	1,987	38	12	2,038
Q1 2026	2,132	48	9	2,189
Q2 2026	1,856	45	17	1,917

* 經四捨五入後，各項數字的總和未必等同總計數字。
Figures may not sum up to the total due to rounding.

3. 強積金中介人 MPF intermediaries

在2026年6月30日，共有40 898名註冊強積金中介人，當中主事中介人[1]佔432名，附屬中介人[2]佔40 466名。

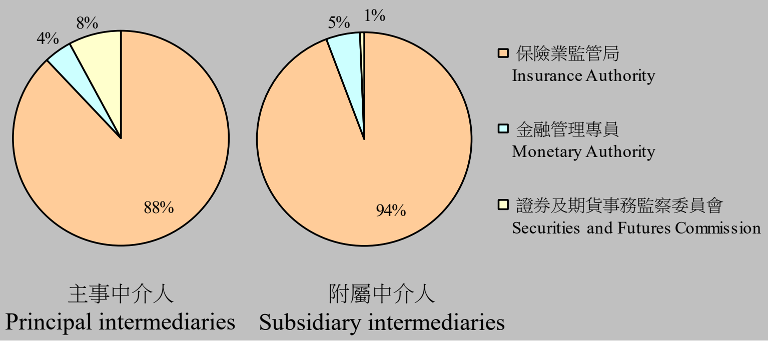
As at 30 June 2026, there were 40 898 registered MPF intermediaries, comprising 432 principal intermediaries[1] and 40 466 subsidiary intermediaries[2].

表 II.3.1 註冊強積金中介人數目 – 2026年6月30日
Table II.3.1 Number of registered MPF intermediaries – 30 June 2026

	主事中介人 Principal intermediary	附屬中介人[3] Subsidiary intermediary[3]	總計 Total
註冊強積金中介人 Registered MPF intermediaries	**432**	**40 466**	**40 898**
按前線監督劃分 By frontline regulator			
• 保險業監管局 Insurance Authority	380	36 958	37 338
• 金融管理專員 Monetary Authority	18	1 999	2 017
• 證券及期貨事務監察委員會 Securities and Futures Commission	34	252	286
總計 Total	**432**	**39 209**	**39 641**

圖 II.3.1 按前線監督劃分的主事中介人及附屬中介人百分比 – 2026年6月30日

Chart II.3.1 Percentage share of principal intermediaries and subsidiary intermediaries by frontline regulator – 30 June 2026



1 主事中介人指由積金局註冊為中介人，以從事強積金計劃銷售及推銷活動，或就強積金計劃向他人提供意見的商業實體。
A principal intermediary is a business entity registered by the MPFA as an intermediary for selling, marketing or giving advice on MPF schemes.

2 附屬中介人指由積金局註冊為中介人，以代表所隸屬的主事中介人從事強積金計劃銷售及推銷活動，或就強積金計劃向他人提供意見的人士。
A subsidiary intermediary is a person registered by the MPFA as an intermediary for selling, marketing or giving advice on MPF schemes on behalf of the principal intermediary to which the person is attached.

3 截至2026年6月30日，部分附屬中介人沒有隸屬任何主事中介人（在正常情況下不會超過90日，在此期間他們不得進行任何受規管活動，或顯示自己進行任何受規管活動），因此未獲派任何前線監督。另一方面，由於附屬中介人皆會獲派其主事中介人的前線監督作為其監督，而部分附屬中介人可能隸屬多於一名主事中介人，因此一名附屬中介人可能會獲派多於一名前線監督。鑑於沒有隸屬任何主事中介人的附屬中介人數目超過隸屬多於一名主事中介人的附屬中介人數目，因此附屬中介人的數目較按前線監督劃分的附屬中介人的總數為多。
As at 30 June 2026, some subsidiary intermediaries were not attached to any principal intermediary (normally for a period not exceeding 90 days during which they were prohibited from carrying on any regulated activity or holding themselves out as so carrying on regulated activities) and therefore not assigned to any frontline regulator. On the other hand, subsidiary intermediaries are assigned to their principal intermediary's frontline regulator and some subsidiary intermediaries may be attached to more than one principal intermediary. As such, a subsidiary intermediary may be assigned to more than one frontline regulator. Given that subsidiary intermediaries that were not attached to any principal intermediary outnumbered subsidiary intermediaries that were attached to more than one principal intermediary, the number of subsidiary intermediaries was larger than the total of subsidiary intermediaries by frontline regulator.

4. 強積金產品 MPF products

表 II.4.1 按計劃種類劃分的註冊計劃數目及百分比 – 2026 年 6 月 30 日

Table II.4.1 Number and percentage share of registered schemes by scheme type – 30 June 2026

計劃種類 Scheme type	集成信託計劃 Master trust scheme	行業計劃 Industry scheme	僱主營辦計劃 Employer sponsored scheme	總計 Total
數目 Number	21 (88%)	2 (8%)	1 (4%)	**24 (100%)**

表 II.4.2 按基金種類劃分的成分基金淨資產值* 1

Table II.4.2 Net asset value of constituent funds by fund type* 1

(百萬港元) (HK$ million)

日期 As at	基金種類 Fund type						
	股票基金 Equity fund	混合資產基金 Mixed assets fund	債券基金 Bond fund	保證基金 Guaranteed fund	強積金保守基金 MPF conservative fund	貨幣市場基金 – 不包括強積金保守基金 Money market fund – other than MPF conservative fund	總計 Total
30.06.2025	637,893	481,966	53,338	82,869	167,311	6,064	1,429,440
30.09.2025	708,938	510,225	53,811	82,941	167,790	6,026	1,529,731
31.12.2025	719,755	520,654	54,769	83,580	168,415	6,191	1,553,364
31.03.2026	700,789	515,204	54,661	83,873	172,818	6,417	1,533,762
30.06.2026	790,669	564,108[2]	54,060	82,436	167,759	6,433	1,665,466

* 經四捨五入後，各項數字的總和未必等同總計數字。
Figures may not sum up to the total due to rounding.

1 有關數字包括轉移自職業退休計劃的資產。
The figures include assets transferred from ORSO schemes.

2 截至 2026 年 6 月 30 日，「預設投資策略」旗下成分基金的淨資產值為 1,885.87 億港元(核心累積基金及 65 歲後基金的淨資產值分別為 1,453.14 億港元及 432.73 億港元)。
Net asset value of constituent funds under the Default Investment Strategy as at 30 June 2026 was HK$188,587 million (net asset values of Core accumulation fund and Age 65 plus fund were HK$145,314 million and HK$43,273 million respectively).

圖 II.4.1 各基金種類所佔總淨資產值百分比 *
– 2026 年 6 月 30 日

Chart II.4.1 Percentage share of aggregate net asset value by fund type*
– 30 June 2026

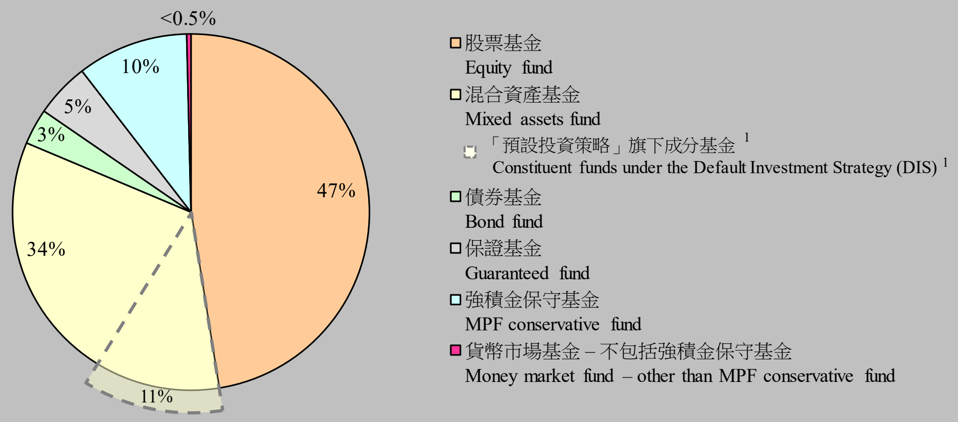


表 II.4.3 按基金種類劃分的成分基金數目及百分比 *
– 2026 年 6 月 30 日

Table II.4.3 Number and percentage share of constituent funds by fund type*
– 30 June 2026

基金種類 Fund type	股票基金 Equity fund	混合資產基金 Mixed assets fund	債券基金 Bond fund	保證基金 Guaranteed fund	強積金保守基金 MPF conservative fund	貨幣市場基金 – 不包括強積金保守基金 Money market fund – other than MPF conservative fund	總計 Total
數目 Number	145 (38%)	160[2] (42%)	36 (9%)	9 (2%)	24 (6%)	8 (2%)	**382 (100%)**

* 經四捨五入後，各項百分比的總和未必等同 100%。
Percentages may not sum up to 100% due to rounding.

1 核心累積基金及 65 歲後基金分別佔 9%及 3%。
Percentage shares of Core accumulation fund and Age 65 plus fund were 9% and 3% respectively.

2 「預設投資策略」旗下核心累積基金及 65 歲後基金的數目均為 24 個。
The numbers of Core accumulation fund and Age 65 plus fund under the DIS were both 24.

圖 II.4.2 按帳戶類別劃分有投資於「預設投資策略」旗下成分基金的帳戶數目*

Chart II.4.2 Number of accounts with investment in the constituent funds under the DIS by category of accounts*

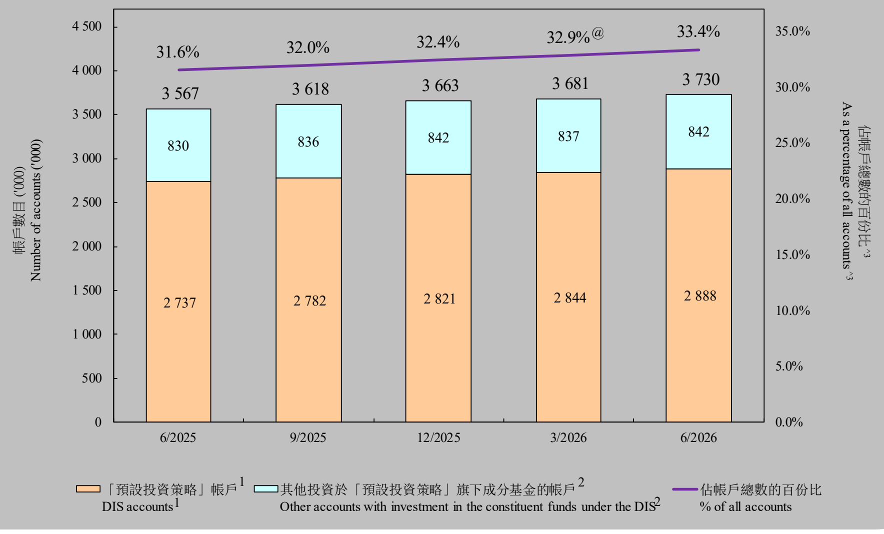
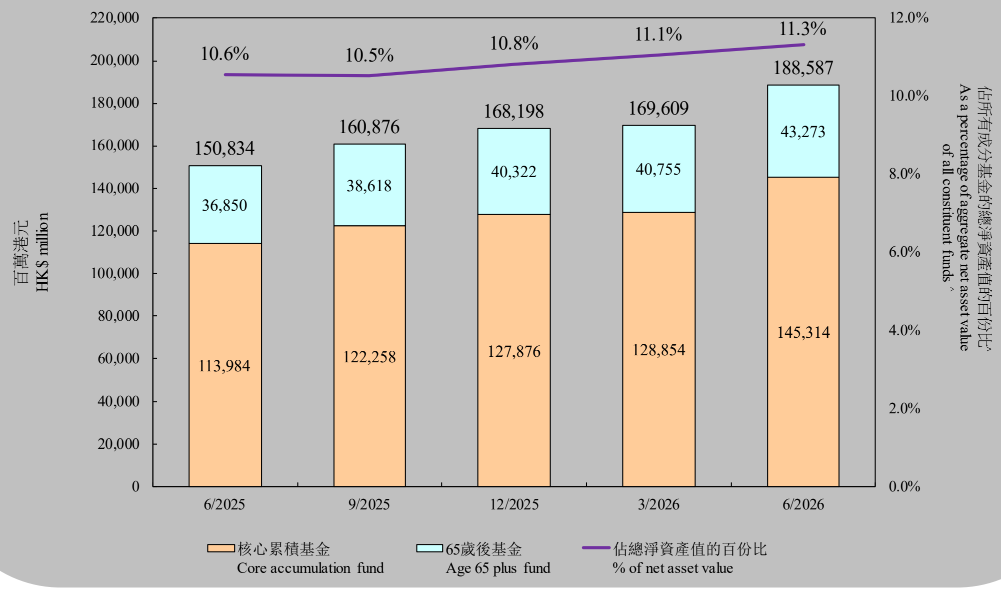


圖 II.4.3 投資於「預設投資策略」旗下成分基金的強積金總資產*

Chart II.4.3 Total MPF assets invested in the constituent funds under the DIS*



@ 修訂數字。
Revised figure.

* 經四捨五入後，各項數字的總和未必等同總計數字。
Figures may not sum up to the total due to rounding.

^ 百分比乃以未經進位的數字計算得出。
Percentage figures are derived from unrounded figures.

1 「預設投資策略」帳戶指根據「預設投資策略」的規定把帳戶內全部或部分資產投資於「預設投資策略」旗下成分基金的成員帳戶（即會進行隨齡降險）。
DIS accounts refer to those member accounts which wholly or partly with investment in the DIS constituent funds according to the DIS (i.e. de-risking applies).

2 其他投資於「預設投資策略」旗下成分基金的帳戶指把帳戶內全部或部分資產投資於「預設投資策略」旗下一個或兩個成分基金，但並非根據「預設投資策略」的規定進行投資的帳戶。
Other accounts with investment in the constituent funds under the DIS refer to those accounts which are wholly or partly investing in one or both constituent funds under the DIS, but not according to the DIS.

3 包括供款帳戶、個人帳戶和可扣稅自願性供款帳戶。
Include contribution accounts, personal accounts and tax-deductible voluntary contribution accounts.

**圖 II.4.4 按貨幣劃分投資於存款及現金的成分基金資產分配 *
– 2026 年 3 月 31 日**

**Chart II.4.4 Investment of constituent funds: deposits and cash by currency breakdown*
– 31 March 2026**

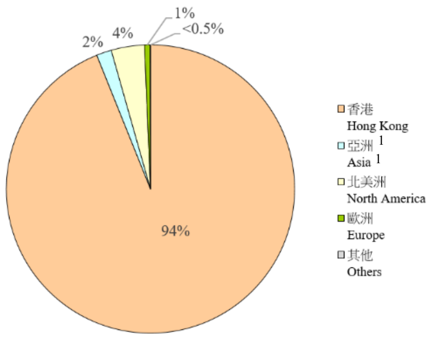


**圖 II.4.5 按貨幣劃分投資於債務證券的成分基金資產分配 *
– 2026 年 3 月 31 日**

**Chart II.4.5 Investment of constituent funds: debt securities by currency breakdown*
– 31 March 2026**

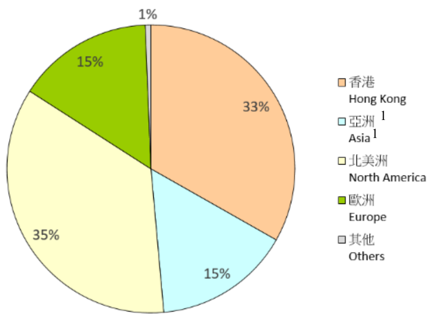
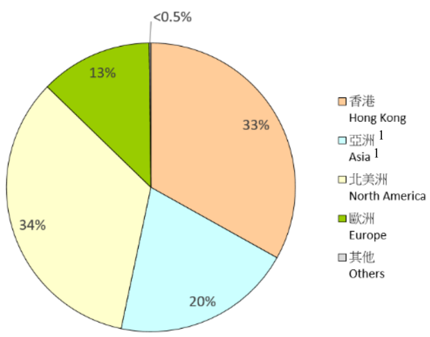


**圖 II.4.6 按地域劃分投資於股票的成分基金資產分配 * 2
– 2026 年 3 月 31 日**

**Chart II.4.6 Investment of constituent funds: equities by geographical region*2
– 31 March 2026**



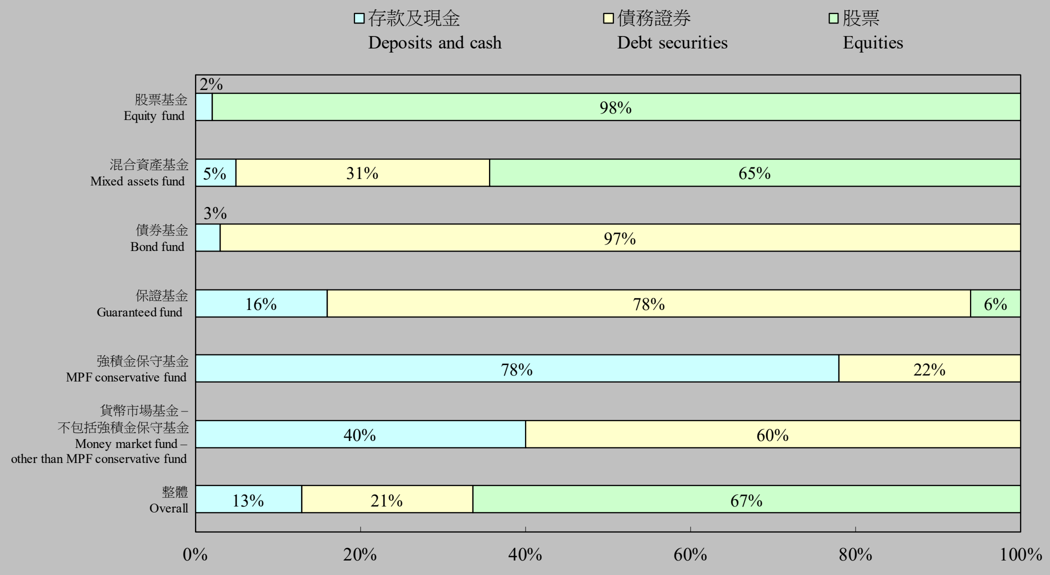
* 經四捨五入後，各項百分比的總和未必等同 100%。
Percentages may not sum up to 100% due to rounding.

1 不包括香港。
Excludes Hong Kong.

2 地域是指該股票的第一上市地。
Geographical region reflects the place of primary listing of the equities.

圖 II.4.7 按基金種類及資產類別劃分的成分基金資產分配* – 2026年3月31日

Chart II.4.7 Asset allocation of constituent funds by fund type and asset class* – 31 March 2026



* 經四捨五入後，各項數字的總和未必等同總計數字。
Figures may not sum up to the total due to rounding.

5. 強積金投資表現 MPF investment performance

表 II.5.1 按期間劃分的強積金制度的淨回報率[1]
Table II.5.1 Net rate of return of the MPF System by period[1]

期間 Period	淨資產值 Net asset value		期內總淨供款[2] Total net contributions during the period[2]	期內淨投資回報[3] Net investment return during the period[3]	淨回報率[3] Net rate of return[3]
	(百萬港元) (HK$ million)				
	期始 Period-beginning (a)	期末 Period-end (b)	(c)	(b)−(a)−(c)	
2001 [4]	-	36,013	37,694	-1,681	-6.6%
2002	36,013	55,063	23,243	-4,193	-8.5%
2003	55,063	89,409	22,216	12,130	18.1%
2004	89,409	120,183	22,245	8,529	8.4%
2005	120,183	151,360	22,996	8,181	6.2%
2006	151,360	202,407	24,136	26,912	16.4%
2007	202,407	264,786	26,136	36,243	16.8%
2008	264,786	209,484	29,931	-85,233	-30.2%
2009	209,484	308,870	37,712 [5]	61,674	26.6%
2010	308,870	365,442	31,215 [5]	25,356	7.8%
2011	365,442	356,035	34,028	-43,435	-11.3%
2012	356,035	439,839	37,350	46,455	12.4%
2013	439,839	514,065	40,192	34,033	7.4%
2014	514,065	565,083	42,951	8,067	1.5%
2015	565,083	591,320	47,363	-21,126	-3.6%
2016	591,320	646,342	49,257	5,764	0.9%
2017	646,342	843,515	47,455	149,718	22.3%
2018	843,515	813,024	50,844	-81,335	-9.3%
2019	813,024	969,455	53,636	102,795	12.2%
2020	969,455	1,139,166	52,741	116,971	11.7%
2021	1,139,166	1,181,795	46,634	-4,005	-0.3%
2022	1,181,795	1,051,114	55,879	-186,560	-15.4%
2023	1,051,114	1,140,676	52,414	37,148	3.4%
2024	1,140,676	1,291,179	49,597	100,907	8.6%
2025	1,291,179	1,553,364	44,075	218,110	16.6%

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1 強積金制度的淨回報率按內部回報率計算，此方法通稱「金額加權法」，當中計及向強積金制度作出供款及從制度提取權益的款額及時間。採用內部回報率計算回報，是因為這方法更能反映強積金制度的現金流入與流出特性。
The net rate of return of the MPF System is calculated by way of the internal rate of return (IRR), a method commonly known as dollar-weighted return. The IRR method, which takes into account the amount and timing of contributions into and benefits withdrawn from the MPF System, is used as it better reflects the features of cash inflow and outflow of the MPF System.

2 期內總淨供款指扣除期內支付的權益後的淨流入供款。
Total net contributions during the period refer to the net contribution inflow after deducting the amount of benefits paid during the period.

3 回報數字**已扣除費用及收費**。經四捨五入後，各項數字的總和未必等同總計數字。
Return figures are **net of fees and charges**. Figures may not sum up to the total due to rounding.

4 涵蓋由 2000 年 12 月 1 日至 2001 年 12 月 31 日期間的回報數字。淨回報率數字經年率化計算。
Covers the return from 1 December 2000 to 31 December 2001. The net rate of return has been annualized.

5 包括政府在 2009 年 3 月至 2010 年 12 月期間為合資格計劃成員的強積金帳戶注入的 84.1 億港元淨特別供款。
Include HK$8.41 billion of net special contributions paid by the Government to the MPF accounts of eligible scheme members in the period of March 2009 to December 2010.

表 II.5.2 按基金種類及期間劃分的成分基金的年率化淨回報[1] – 2026 年 6 月 30 日
Table II.5.2 Annualized net return of constituent funds by fund type and period[1] – 30 June 2026

按基金種類劃分的成分基金自強積金制度於 2000 年 12 月 1 日實施以來的年率化淨回報[2]
Annualized net return of constituent funds by fund type – since the inception of the MPF System on 1 December 2000[2]

基金種類 Fund type	平均 Average	最高[5] Highest[5]	最低[5] Lowest[5]
股票基金 Equity fund	5.1%	9.8%	2.6%
混合資產基金 Mixed assets fund	4.8%	6.0%	2.6%
債券基金[3] Bond fund[3]	1.8%	2.0%	1.6%
保證基金[4] Guaranteed fund[4]	1.2%	2.2%	0.5%
強積金保守基金 MPF conservative fund	1.0%	1.2%	0.8%
貨幣市場基金 – 不包括強積金保守基金[3] Money market fund – other than MPF conservative fund[3]	1.0%	1.0%	0.9%

1 回報數字**已扣除費用及收費**。各類成分基金的回報均以「時間加權法」計算。此方法計及每一成分基金在不同時段的單位價格及淨資產值。有別於內部回報率計算方法，此方法並不反映向成分基金作出供款及從基金提取權益的影響。
Return figures are **net of fees and charges**. Returns of different types of constituent funds are calculated by way of time-weighted method. This time-weighted method takes into account the unit price and net asset value of each constituent fund at different points in time. Unlike the IRR method, it does not capture the impact of the contributions into and benefits withdrawn from the constituent funds.

2 自強積金制度實施以來的年率化通脹率為 1.8%。
The annualized inflation rate since the inception of the MPF System was 1.8%.

3 有關基金種類的回報數字涉及少於 5 個成分基金，須謹慎闡釋。
The return figures for the relevant fund types involve less than 5 constituent funds, and should be interpreted with caution.

4 假設計劃成員已符合保證基金的保證或附帶條件，即計劃成員的實際投資回報不低於保證回報率。
Assuming that the scheme member had fulfilled the guarantee or qualifying conditions of a guaranteed fund, hence the actual investment return for the scheme member would be no less than the guaranteed rate of return.

5 「最高」及「最低」分別指每個基金種類內，個別基金在有關年期的年率化淨回報數字中的最高及最低值。
"Highest" and "Lowest" refer to the highest and lowest annualized net return among individual funds in each fund type during the relevant period respectively.

按基金種類劃分的成分基金自「預設投資策略」於 2017 年 4 月 1 日推出以來的年率化淨回報 [1]

Annualized net return of constituent funds by fund type – since the launch of the DIS on 1 April 2017[1]

基金種類 Fund type	平均 Average	最高 [3] Highest[3]	最低 [3] Lowest[3]
股票基金 Equity fund	7.0%	17.0%	-1.3%
混合資產基金 Mixed assets fund	5.6%	13.1%	2.1%
「預設投資策略」旗下核心累積基金 *DIS – Core accumulation fund*	*7.3%*	*11.2%*	*7.0%*
「預設投資策略」旗下 65 歲後基金 *DIS – Age 65 plus fund*	*2.7%*	*4.4%*	*2.2%*
其他 *Others*	*5.4%*	*13.1%*	*2.1%*
債券基金 Bond fund	0.6%	3.0%	-1.4%
保證基金 [2] Guaranteed fund[2]	0.9%	2.5%	0.4%
強積金保守基金 MPF conservative fund	1.4%	1.6%	1.1%
貨幣市場基金 – 不包括強積金保守基金 Money market fund – other than MPF conservative fund	1.6%	2.5%	1.2%

1 自「預設投資策略」推出以來的年率化通脹率為 1.8%。
The annualized inflation rate since the launch of the DIS was 1.8%.

2 假設計劃成員已符合保證基金的保證或附帶條件，即計劃成員的實際投資回報不低於保證回報率。
Assuming that the scheme member had fulfilled the guarantee or qualifying conditions of a guaranteed fund, hence the actual investment return for the scheme member would be no less than the guaranteed rate of return.

3 「最高」及「最低」分別指每個基金種類內，個別基金在有關年期的年率化淨回報數字中的最高及最低值。
"Highest" and "Lowest" refer to the highest and lowest annualized net return among individual funds in each fund type during the relevant period respectively.

按基金種類劃分的成分基金過去一年的淨回報[1]
Net return of constituent funds by fund type – past 1 year[1]

基金種類 **Fund type**	**平均** **Average**	**最高[3]** **Highest[3]**	**最低[3]** **Lowest[3]**
股票基金 Equity fund	19.6%	152.2%	-11.8%
混合資產基金 Mixed assets fund	14.6%	42.6%	3.2%
「預設投資策略」旗下核心累積基金 *DIS – Core accumulation fund*	*14.3%*	*42.6%*	*13.1%*
「預設投資策略」旗下 65 歲後基金 *DIS – Age 65 plus fund*	*5.2%*	*15.6%*	*4.4%*
其他 *Others*	*15.7%*	*32.8%*	*3.2%*
債券基金 Bond fund	0.7%	5.7%	-1.0%
保證基金[2] Guaranteed fund[2]	1.4%	4.6%	0.4%
強積金保守基金 MPF conservative fund	1.7%	1.8%	1.1%
貨幣市場基金 – 不包括強積金保守基金 Money market fund – other than MPF conservative fund	2.9%	4.6%	1.5%

1 過去一年的通脹率為 2.0%。
The inflation rate over the past one year was 2.0%.

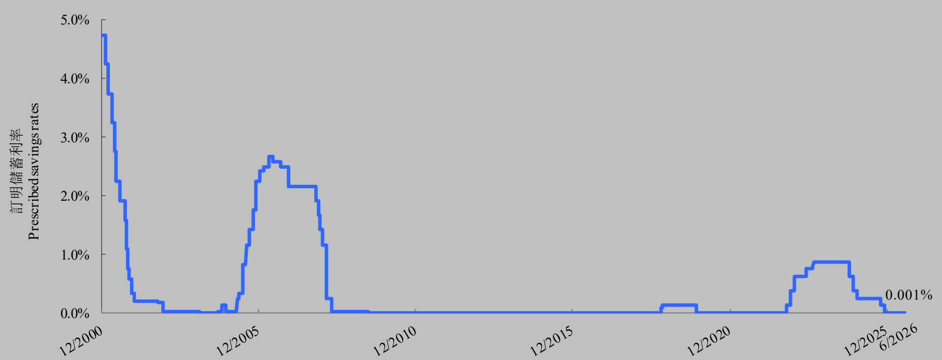
2 假設計劃成員已符合保證基金的保證或附帶條件，即計劃成員的實際投資回報不低於保證回報率。
Assuming that the scheme member had fulfilled the guarantee or qualifying conditions of a guaranteed fund, hence the actual investment return for the scheme member would be no less than the guaranteed rate of return.

3 「最高」及「最低」分別指每個基金種類內，個別基金在有關年期的年率化淨回報數字中的最高及最低值。
"Highest" and "Lowest" refer to the highest and lowest annualized net return among individual funds in each fund type during the relevant period respectively.

表 II.5.3　按基金種類劃分的強積金成分基金的基金開支比率 [1]
Table II.5.3　Fund expense ratio (FER) of MPF constituent funds by fund type[1]

基金種類 **Fund type**	基金開支比率 **FER**		
	平均 **Average**	最高 **Highest**	最低 **Lowest**
股票基金 Equity fund	1.46%	2.03%	0.58%
混合資產基金 Mixed assets fund	1.28%	1.80%	0.58%
「預設投資策略」旗下核心累積基金 DIS – Core accumulation fund	*0.77%*	*0.93%*	*0.58%*
「預設投資策略」旗下65歲後基金 DIS – Age 65 plus fund	*0.77%*	*0.93%*	*0.61%*
其他 Others	*1.53%*	*1.80%*	*0.66%*
債券基金 Bond fund	1.18%	1.78%	0.78%
保證基金 [2] Guaranteed fund [2]	1.79%	2.88%	1.47%
強積金保守基金 MPF conservative fund	0.82%	1.07%	0.66%
貨幣市場基金 – 不包括強積金保守基金 Money market fund – other than MPF conservative fund	0.90%	1.24%	0.56%

圖 II.5.1　已公布的訂明儲蓄利率 [3]
Chart II.5.1 Published prescribed savings rates[3]



1 平均基金開支比率以有關強積金成分基金在終結日介乎於2025年1月1日至2025年12月31日的財政期內的基金開支比率，按淨資產值加權計算的平均值。
The average FER is the average of the FERs of the relevant MPF constituent funds (weighted by net asset values) for financial periods with end dates falling within 1 January 2025 to 31 December 2025.

2 包括保證費。
Including guarantee charge.

3 訂明儲蓄利率是積金局為配合強積金保守基金運作需要而根據《強制性公積金計劃（一般）規例》第37(8)條訂明的利率。
The prescribed savings rates are prescribed by the MPFA pursuant to section 37(8) of the Mandatory Provident Fund Schemes (General) Regulation for the operation of MPF conservative funds.

6. 職業退休計劃
ORSO schemes

表 II.6.1 按利益種類劃分的職業退休計劃數目
Table II.6.1 Number of ORSO schemes by benefit type

		註冊計劃 Registered schemes	豁免計劃 Exempted schemes	總計 Total
獲強積金豁免 MPF exempted	界定供款計劃 Defined contribution schemes	1 904	89	**1 993**
	界定利益計劃 Defined benefit schemes	127	67	**194**
	小計 Sub-total	**2 031**	**156**	**2 187**
沒有獲強積金豁免 Non-MPF exempted	界定供款計劃 Defined contribution schemes	552	142	**694**
	界定利益計劃 Defined benefit schemes	23	76	**99**
	小計 Sub-total	**575**	**218**	**793**
總計 Total		**2 606**	**374**	**2 980**

表 II.6.2 職業退休註冊計劃參與成員數目[1]
Table II.6.2 Participating members in ORSO registered schemes[1]

	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	3 306	217 241
沒有獲強積金豁免的職業退休註冊計劃 Non-MPF exempted ORSO registered schemes	969	35 824
總計[2] Total[2]	**4 275**	**253 065**

表 II.6.3 職業退休註冊計劃的資產值及年度供款款額[1]
Table II.6.3 Asset value and annual contribution amount of ORSO registered schemes[1]

(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	總計 Total
資產值 Asset value	291,142	20,310	311,452
年度供款款額 Annual contribution amount	18,582	1,434	20,016

1 由於各個職業退休註冊計劃的財政年度並無劃一的起訖日期，有關的統計數字是根據截至 2026 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。
Since ORSO registered schemes do not have common start and end dates of the financial year, statistics of these schemes are compiled on the basis of the latest annual returns filed with the MPFA up to 30 June 2026.

2 有關數字是指參與獲強積金豁免的職業退休註冊計劃及沒有獲強積金豁免的職業退休註冊計劃的僱主或僱員的總數。由於職業退休計劃條例沒有規限僱主或僱員只可參與一個職業退休註冊計劃，因此同一僱主或僱員有可能同時參與多於一個職業退休註冊計劃，而有關數字並未扣除由於僱主或僱員可能同時參與多個職業退休註冊計劃的重複數目。
The relevant figures refer to the aggregate number of employers or employees participating in MPF exempted ORSO registered schemes and non-MPF exempted ORSO registered schemes. Since the Occupational Retirement Schemes Ordinance does not restrict employers or employees to participating in only one ORSO registered scheme, it is possible for the same employer or employee to participate in more than one ORSO registered scheme simultaneously. Any duplications due to the participation of employers or employees in more than one ORSO registered scheme have not been removed.

III. 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。至於強積金計劃的登記數目、已收供款、已支付權益、核准成分基金的淨資產值、成分基金投資情況及基金開支比率，則根據受託人及積金易平台有限公司定期向積金局呈交的資料而編製。

MPF schemes

Statistics on the number of approved trustees, registered schemes, approved constituent funds and registered intermediaries are compiled on the basis of the records kept by the MPFA. For the statistics on enrolment in MPF schemes, contributions received, benefits paid, net asset value, investment by constituent funds and fund expense ratio of approved constituent funds, they are compiled on the basis of regular information submitted by the trustees and the eMPF Platform Company Limited to the MPFA.

職業退休註冊計劃

職業退休註冊計劃的資產值和年度供款款額統計數字，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。

ORSO registered schemes

Statistics on the asset value and annual contribution amount of ORSO registered schemes are compiled on the basis of the latest annual returns filed with the MPFA in respect of the ORSO registered schemes.

強制性公積金計劃管理局
MANDATORY PROVIDENT FUND
SCHEMES AUTHORITY