

# 職業退休計劃統計數字

## ORSO SCHEMES STATISTICS

### 統計數字

#### Statistics

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#### A. 職業退休計劃統計數字概要

##### ORSO Schemes Statistical Highlights

截至2022年12月31日，總共有3,450個職業退休計劃，包括3,015個職業退休註冊計劃及435個職業退休豁免計劃。在這3,450個職業退休計劃中，有2,729個計劃獲強積金豁免。下列的統計數字可較全面地分析這些計劃的特點。

As at 31 December 2022, there were 3,450 ORSO schemes, comprising of 3,015 ORSO registered schemes and 435 ORSO exempted schemes. Out of these 3,450 ORSO schemes 2,729 schemes were exempted from MPF requirements. The following statistics are compiled to give a more comprehensive picture of the characteristics of these schemes.

#### 按利益種類劃分的職業退休計劃數目

##### Number of ORSO Schemes by Benefit Type

	界定 供款計劃 Defined Contribution Schemes	界定 利益計劃 Defined Benefit Schemes	總數 Total
獲強積金豁免 MPF Exempted	2,503 (92%)	226 (8%)	2,729 (100%)
沒有強積金豁免 Non-MPF Exempted	607 (84%)	114 (16%)	721 (100%)
總數 Total	3,110 (90%)	340 (10%)	3,450 (100%)

按計劃安排劃分的職業退休計劃數目

Number of ORSO Schemes by Scheme Arrangement

	受保險安排 所規管 Regulated by Insurance Arrangement	受信託 所管限 Governed by Trust	其他 Others	總數 Total
獲強積金豁免 MPF Exempted	16 (1%)	2,646 (97%)	67 (2%)	2,729 (100%)
沒有強積金豁免 Non-MPF Exempted	159 (22%)	516 (72%)	46 (6%)	721 (100%)
總數 Total	175 (5%)	3,162 (92%)	113 (3%)	3,450 (100%)

按本籍劃分的職業退休計劃數目

Number of ORSO Schemes by Domicile

	以香港 為本籍 Hong Kong Domiciled	以離岸地區 為本籍 Offshore	總數 Total
獲強積金豁免 MPF Exempted	2,556 (94%)	173 (6%)	2,729 (100%)
沒有強積金豁免 Non-MPF Exempted	490 (68%)	231 (32%)	721 (100%)
總數 Total	3,046 (88%)	404 (12%)	3,450 (100%)

按匯集安排劃分的職業退休註冊計劃數目

Number of ORSO Registered Schemes by Pooling Arrangement

	參與匯集 協議的計劃 Pooled Schemes	不參與匯集 協議的計劃 Non-Pooled Schemes	總數 Total
獲強積金豁免 MPF Exempted	2,339 (91%)	219 (9%)	2,558 (100%)
沒有強積金豁免 Non-MPF Exempted	349 (76%)	108 (24%)	457 (100%)
總數 Total	2,688 (89%)	327 (11%)	3,015 (100%)

職業退休註冊計劃的成員數目

Number of Scheme Members for ORSO Registered Schemes

	香港身分證 持有人 HKID Card Holder	非香港身分證 持有人 Non-HKID Card Holder	總數 Total
獲強積金豁免 MPF Exempted	238,806 (99%)	2,953 (1%)	241,759 (100%)
沒有強積金豁免 Non-MPF Exempted	34,067 (94%)	2,311 (6%)	36,378 (100%)
總數 Total	272,873 (98%)	5,264 (2%)	278,137 (100%)

僱主及僱員的供款額 (百萬港元) (註)

Contribution Amount by Employers and Employees (HK\$m) (Note)

	僱主的供款 Employers' Contributions	僱員的供款 Employees' Contributions	總數 Total
獲強積金豁免 MPF Exempted	14,370 (78%)	3,992 (22%)	18,362 (100%)
沒有強積金豁免 Non-MPF Exempted	945 (68%)	443 (32%)	1,388 (100%)
總數 Total	15,315 (78%)	4,435 (22%)	19,750 (100%)

B. 截至 2022 年 12 月 31 日的 職業退休計劃統計數字  
**Statistics on ORSO Schemes as at 31 December 2022**

下列統計數字會每季重新編製

**The following statistics are compiled on a quarterly basis.**

計劃種類 Scheme Type	計劃數目 No. of Schemes		
	獲強積金豁免 MPF Exempted	沒有強積金豁免 Non-MPF Exempted	總數 Total
註冊計劃 Registered Schemes	2,558	457	3,015
豁免計劃 Exempted Schemes	171	264	435
總數 Total	2,729	721	3,450

在本季內新註冊的職業退休計劃數目

**Number of ORSO Schemes Newly Registered During the Quarter**

計劃安排 Scheme Arrangement	計劃數目 No. of Schemes		
	參與匯集協議的計劃 Pooled Schemes	不參與匯集協議的計劃 Non-Pooled Schemes	總數 Total
受保險安排所規管 Regulated by Insurance Arrangement	0	0	0
受信託所管限 Governed by Trust	1	1	2
總數 Total	1	1	2

職業退休註冊計劃的成員數目 - 按計劃安排及利益種類劃分  
*Membership Size of ORSO Registered Schemes - by Scheme Arrangement and by Benefit Type*

(i) 獲強積金豁免的職業退休註冊計劃

**MPF Exempted ORSO Registered Schemes**

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	成員數目 No. of Members	計劃數目 No. of Schemes	成員數目 No. of Members	計劃數目 No. of Schemes	成員數目 No. of Members	計劃數目 No. of Schemes
<b>受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	46,076	2,273	102,719	133	148,795	2,406
(ii) 界定利益計劃 Defined Benefit Schemes	3,573	66	89,391	86	92,964	152
(iii) 總數 Total	49,649	2,339	192,110	219	241,759	2,558

## (ii) 沒有強積金豁免的職業退休註冊計劃

## Non-MPF Exempted ORSO Registered Schemes

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	成員數目 No. of Members	計劃數目 No. of Schemes	成員數目 No. of Members	計劃數目 No. of Schemes	成員數目 No. of Members	計劃數目 No. of Schemes
<b>(A) 受保險安排所管限 Regulated by Insurance Arrangement</b>						
(i) 界定供款計劃 Defined Contribution Schemes	6,418	120	902	2	7,320	122
(ii) 界定利益計劃 Defined Benefit Schemes	98	2	0	0	98	2
(iii) 分項總數 Subtotal	6,516	122	902	2	7,418	124
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	6,484	223	16,891	97	23,375	320
(ii) 界定利益計劃 Defined Benefit Schemes	173	4	5,412	9	5,585	13
(iii) 分項總數 Subtotal	6,657	227	22,303	106	28,960	333
<b>(C) 受保險安排所規管及受信託所管限的職業退休計劃總數 Aggregate of Schemes Regulated by Insurance Arrangement and Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes (A)(i)+(B)(i)	12,902	343	17,793	99	30,695	442
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	271	6	5,412	9	5,683	15
(iii) 總數 Total	13,173	349	23,205	108	36,378	457

## (iii) 獲強積金豁免及沒有強積金豁免的職業退休註冊計劃總數

**Aggregate of MPF Exempted and Non-MPF Exempted ORSO Registered Schemes**

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	成員數目 No. of Members	計劃數目 No. of Schemes	成員數目 No. of Members	計劃數目 No. of Schemes	成員數目 No. of Members	計劃數目 No. of Schemes
<b>(A) 受保險安排所管限 Regulated by Insurance Arrangement</b>						
(i) 界定供款計劃 Defined Contribution Schemes	6,418	120	902	2	7,320	122
(ii) 界定利益計劃 Defined Benefit Schemes	98	2	0	0	98	2
(iii) 分項總數 Subtotal	6,516	122	902	2	7,418	124
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	52,560	2,496	119,610	230	172,170	2,726
(ii) 界定利益計劃 Defined Benefit Schemes	3,746	70	94,803	95	98,549	165
(iii) 分項總數 Subtotal	56,306	2,566	214,413	325	270,719	2,891
<b>(C) 受保險安排所規管及受信託所管限的職業退休計劃總數 Aggregate of Schemes Regulated by Insurance Arrangement and Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes (A)(i)+(B)(i)	58,978	2,616	120,512	232	179,490	2,848
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	3,844	72	94,803	95	98,647	167
(iii) 總數 Total	62,822	2,688	215,315	327	278,137	3,015

職業退休註冊計劃的供款額 - 按計劃安排及利益種類劃分(註)  
*Contribution Amount of ORSO Registered Schemes - by Scheme Arrangement and by Benefit Type (Note)*

(i) 獲強積金豁免的職業退休註冊計劃

**MPF Exempted ORSO Registered Schemes**

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes
<b>受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	2,944	2,252	8,795	132	11,739	2,384
(ii) 界定利益計劃 Defined Benefit Schemes	77	62	6,546	85	6,623	147
(iii) 總數 Total	3,021	2,314	15,341	217	18,362	2,531



## (ii) 沒有強積金豁免的職業退休註冊計劃

## Non-MPF Exempted ORSO Registered Schemes

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes
<b>(A) 受保險安排所管限 Regulated by Insurance Arrangement</b>						
(i) 界定供款計劃 Defined Contribution Schemes	39	120	21	2	60	122
(ii) 界定利益計劃 Defined Benefit Schemes	0	2	0	0	0	2
(iii) 分項總數 Subtotal	39	122	21	2	60	124
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	324	216	891	91	1,215	307
(ii) 界定利益計劃 Defined Benefit Schemes	4	4	109	9	113	13
(iii) 分項總數 Subtotal	328	220	1,000	100	1,328	320
<b>(C) 受保險安排所規管及受信託所管限的職業退休計劃總數 Aggregate of Schemes Regulated by Insurance Arrangement and Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes (A)(i)+(B)(i)	363	336	912	93	1,275	429
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	4	6	109	9	113	15
(iii) 總數 Total	367	342	1,021	102	1,388	444

## (iii) 獲強積金豁免及沒有強積金豁免的職業退休註冊計劃總數

**Aggregate of MPF Exempted and Non-MPF Exempted ORSO Registered Schemes**

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes
<b>(A) 受保險安排所管限 Regulated by Insurance Arrangement</b>						
(i) 界定供款計劃 Defined Contribution Schemes	39	120	21	2	60	122
(ii) 界定利益計劃 Defined Benefit Schemes	0	2	0	0	0	2
(iii) 分項總數 Subtotal	39	122	21	2	60	124
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	3,268	2,468	9,686	223	12,954	2,691
(ii) 界定利益計劃 Defined Benefit Schemes	81	66	6,655	94	6,736	160
(iii) 分項總數 Subtotal	3,349	2,534	16,341	317	19,690	2,851
<b>(C) 受保險安排所規管及受信託所管限的職業退休計劃總數 Aggregate of Schemes Regulated by Insurance Arrangement and Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes (A)(i)+(B)(i)	3,307	2,588	9,707	225	13,014	2,813
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	81	68	6,655	94	6,736	162
(iii) 總數 Total	3,388	2,656	16,362	319	19,750	2,975

職業退休註冊計劃的資產值 - 按計劃安排及利益種類劃分(註)  
*Asset Size of ORSO Registered Schemes - by Scheme Arrangement and by Benefit Type (Note)*

(i) 獲強積金豁免的職業退休註冊計劃

**MPF Exempted ORSO Registered Schemes**

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes
<b>受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	49,703	2,252	165,507	132	215,210	2,384
(ii) 界定利益計劃 Defined Benefit Schemes	3,086	62	113,254	85	116,340	147
(iii) 總數 Total	52,789	2,314	278,761	217	331,550	2,531

## (ii) 沒有強積金豁免的職業退休註冊計劃

## Non-MPF Exempted ORSO Registered Schemes

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes
<b>(A) 受保險安排所管限 Regulated by Insurance Arrangement</b>						
(i) 界定供款計劃 Defined Contribution Schemes	740	120	378	2	1,118	122
(ii) 界定利益計劃 Defined Benefit Schemes	104	2	0	0	104	2
(iii) 分項總數 Subtotal	844	122	378	2	1,222	124
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	2,399	216	9,805	91	12,204	307
(ii) 界定利益計劃 Defined Benefit Schemes	88	4	3,764	9	3,852	13
(iii) 分項總數 Subtotal	2,487	220	13,569	100	16,056	320
<b>(C) 受保險安排所規管及受信託所管限的職業退休計劃總數 Aggregate of Schemes Regulated by Insurance Arrangement and Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes (A)(i)+(B)(i)	3,139	336	10,183	93	13,322	429
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	192	6	3,764	9	3,956	15
(iii) 總數 Total	3,331	342	13,947	102	17,278	444

## (iii) 獲強積金豁免及沒有強積金豁免的職業退休註冊計劃總數

**Aggregate of MPF Exempted and Non-MPF Exempted ORSO Registered Schemes**

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes
<b>(A) 受保險安排所管限 Regulated by Insurance Arrangement</b>						
(i) 界定供款計劃 Defined Contribution Schemes	740	120	378	2	1,118	122
(ii) 界定利益計劃 Defined Benefit Schemes	104	2	0	0	104	2
(iii) 分項總數 Subtotal	844	122	378	2	1,222	124
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	52,102	2,468	175,312	223	227,414	2,691
(ii) 界定利益計劃 Defined Benefit Schemes	3,174	66	117,018	94	120,192	160
(iii) 分項總數 Subtotal	55,276	2,534	292,330	317	347,606	2,851
<b>(C) 受保險安排所規管及受信託所管限的職業退休計劃總數 Aggregate of Schemes Regulated by Insurance Arrangement and Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes (A)(i)+(B)(i)	52,842	2,588	175,690	225	228,532	2,813
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	3,278	68	117,018	94	120,296	162
(iii) 總數 Total	56,120	2,656	292,708	319	348,828	2,975

職業退休註冊計劃資產值的分佈(註)

*Distribution of Asset Size of ORSO Registered Schemes (Note)*

按匯協議的數目劃分 - 匯集協議資產值幅度

**By Number of Pooling Agreements - Asset Range for Pooling Agreements**

(i) 獲強積金豁免的職業退休註冊計劃

**MPF Exempted ORSO Registered Schemes**

資產值幅度 (百萬港元) Asset Range (HK\$m)	匯集協議的 數目 No. of Pooling Agreements	所涵蓋的計劃 數目 No. of Schemes Covered	資產值 (百萬港元) Asset Size (HK\$m)
<50	6	15	87
50 - < 100	6	12	438
100 - < 500	8	179	2,169
500 - < 1,000	5	137	3,460
1,000 - < 1,500	3	168	3,491
1,500 - < 2,000	1	73	1,342
>= 2,000	7	1,730	41,802
<b>總數 Total</b>	<b>36</b>	<b>2,314</b>	<b>52,789</b>

(ii) 沒有強積金豁免的職業退休註冊計劃

**Non-MPF Exempted ORSO Registered Schemes**

資產值幅度 (百萬港元) Asset Range (HK\$m)	匯集協議的 數目 No. of Pooling Agreements	所涵蓋的計劃 數目 No. of Schemes Covered	資產值 (百萬港元) Asset Size (HK\$m)
<50	12	39	84
50 - < 100	1	4	6
100 - < 500	8	114	968
500 - < 1,000	4	42	749
1,000 - < 1,500	3	8	142
1,500 - < 2,000	1	8	161
>= 2,000	7	127	1,221
<b>總數 Total</b>	<b>36</b>	<b>342</b>	<b>3,331</b>

(iii) 獲強積金豁免及沒有強積金豁免的職業退休註冊計劃總數

**Aggregate of MPF Exempted and Non-MPF Exempted ORSO Registered Schemes**

資產值幅度 (百萬港元) Asset Range (HK\$m)	匯集協議的 數目 No. of Pooling Agreements	所涵蓋的計劃 數目 No. of Schemes Covered	資產值 (百萬港元) Asset Size (HK\$m)
<50	17	54	171
50 - < 100	6	16	444
100 - < 500	10	293	3,137
500 - < 1,000	6	179	4,209
1,000 - < 1,500	3	176	3,633
1,500 - < 2,000	1	81	1,503
>= 2,000	7	1,857	43,023
<b>總數 Total</b>	<b>50</b>	<b>2,656</b>	<b>56,120</b>

按不參與匯集協議計劃的數目劃分 - 計劃的資產值幅度  
By Number of Non-pooled Schemes - Asset Range for schemes

(i) 獲強積金豁免的職業退休註冊計劃

MPF Exempted ORSO Registered Schemes

資產值幅度 (百萬港元) Asset Range (HK\$m)	計劃數目 No. of Schemes	資產值 (百萬港元) Asset Size (HK\$m)
<5	15	18
5 - < 10	8	55
10 - < 20	13	193
20 - < 30	10	239
30 - < 40	9	313
40 - < 50	9	413
50 - < 60	5	278
60 - < 70	5	323
70 - < 80	9	670
80 - < 100	6	516
>= 100	128	275,743
<b>總數 Total</b>	<b>217</b>	<b>278,761</b>

(ii) 沒有強積金豁免的職業退休註冊計劃

Non-MPF Exempted ORSO Registered Schemes

資產值幅度 (百萬港元) Asset Range (HK\$m)	計劃數目 No. of Schemes	資產值 (百萬港元) Asset Size (HK\$m)
<5	22	37
5 - < 10	15	118
10 - < 20	18	251
20 - < 30	5	136
30 - < 40	5	172
40 - < 50	5	225
50 - < 60	2	110
60 - < 70	1	61
70 - < 80	1	80
80 - < 100	4	366
>= 100	24	12,391
<b>總數 Total</b>	<b>102</b>	<b>13,947</b>

(iii) 獲強積金豁免及沒有強積金豁免的職業退休註冊計劃總數

**Aggregate of MPF Exempted and Non-MPF Exempted ORSO Registered Schemes**

資產值幅度 (百萬港元) Asset Range (HK\$m)	計劃數目 No. of Schemes	資產值 (百萬港元) Asset Size (HK\$m)
<5	37	55
5 - < 10	23	173
10 - < 20	31	444
20 - < 30	15	375
30 - < 40	14	485
40 - < 50	14	638
50 - < 60	7	388
60 - < 70	6	384
70 - < 80	10	750
80 - < 100	10	882
>= 100	152	288,134
<b>總數 Total</b>	<b>319</b>	<b>292,708</b>



按匯集協議及不參與匯集協議計劃總數劃分 - 計劃的資產值  
幅度

By Aggregate of Pooled and Non-pooled Schemes - Asset Range for schemes

(i) 獲強積金豁免的職業退休註冊計劃

MPF Exempted ORSO Registered Schemes

資產值幅度 (百萬港元) Asset Range (HK\$m)	計劃數目 No. of Schemes	資產值 (百萬港元) Asset Size (HK\$m)
<1	274	116
1 - < 2	277	419
2 - < 10	939	4,671
10 - < 20	383	5,356
20 - < 30	154	3,720
30 - < 50	140	5,441
50 - < 100	142	9,949
>=100	222	301,878
<b>總數 Total</b>	<b>2,531</b>	<b>331,550</b>

(ii) 沒有強積金豁免的職業退休註冊計劃

Non-MPF Exempted ORSO Registered Schemes

資產值幅度 (百萬港元) Asset Range (HK\$m)	計劃數目 No. of Schemes	資產值 (百萬港元) Asset Size (HK\$m)
<1	110	40
1 - < 2	74	107
2 - < 10	130	616
10 - < 20	49	701
20 - < 30	15	383
30 - < 50	19	717
50 - < 100	16	1,211
>=100	31	13,503
<b>總數 Total</b>	<b>444</b>	<b>17,278</b>

(iii) 獲強積金豁免及沒有強積金豁免的職業退休註冊計劃總數

Aggregate of MPF Exempted and Non-MPF Exempted ORSO Registered Schemes

資產值幅度 (百萬港元) Asset Range (HK\$m)	計劃數目 No. of Schemes	資產值 (百萬港元) Asset Size (HK\$m)
<1	384	156
1 - < 2	351	526
2 - < 10	1,069	5,287
10 - < 20	432	6,057
20 - < 30	169	4,103
30 - < 50	159	6,158
50 - < 100	158	11,160
>=100	253	315,381
<b>總數 Total</b>	<b>2,975</b>	<b>348,828</b>

註：統計數字乃根據截至 2022 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 up to 31 December 2022 in respect of registered schemes.