

強制性公積金計劃 統計摘要

Mandatory Provident Fund Schemes Statistical Digest

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強制性公積金計劃管理局

Mandatory Provident Fund Schemes Authority



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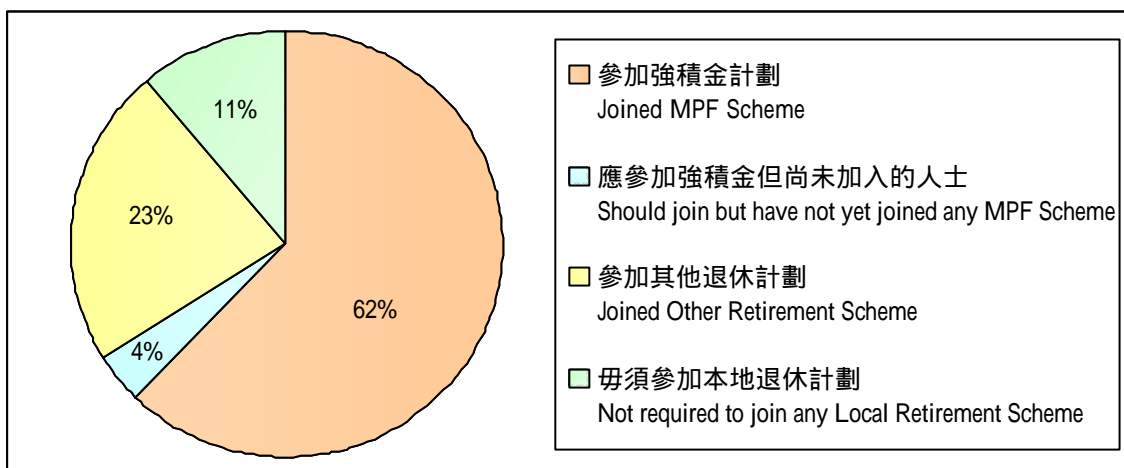


I. 就業人口

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 2001 年第 2 季綜合住戶統計調查報告，在本港 329 萬就業人口中，僱員及自僱人士的數目分別佔 291 萬及 35 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，23% 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 4% 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 Q2 2001 Report on General Household Survey published by the Census and Statistics Department, HKSAR, Hong Kong's employed population of 3.29 million was made up of 2.91 million employees and 0.35 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 23% 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 4% 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 2001 年 11 月 30 日的統計數據一覽表

II. Summary Statistics as at 30 November 2001

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	238
Number of Employers	
有關僱員數目	1 847
Number of Relevant Employees	
自僱人士數目	330
Number of Self-employed Persons (SEPs)	
	('000)
參與情況	
Enrolment	
參與計劃的僱主	209
Participating Employers	
參與計劃的僱員	1 747
Enrolled Employees	
參與計劃的自僱人士	301
Enrolled SEPs	
強積金計劃	
MPF Schemes	
核准受託人數目	20
Number of Approved Trustees	
註冊計劃數目	51
Number of Registered Schemes	
核准成分基金數目	300
Number of Approved Constituent Funds	
核准匯集投資基金數目	220
Number of Approved Pooled Investment Funds	
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)	33 498
(including assets transferred from the ORSO schemes)	
獲強積金豁免的職業退休計劃	
MPF Exempted ORSO Schemes	
計劃數目	6 097
Number of Schemes	
獲強積金豁免的職業退休註冊計劃	
MPF Exempted ORSO Registered Schemes	
僱主數目	8 527
Number of Employers	
所涵蓋的僱員數目	520 000
Number of Employees Covered	
資產值 (百萬港元)	152 547
Asset Size (HK\$ million)	
年度供款額 (百萬港元)	16 445
Annual Contribution Amount (HK\$ million)	



III. 圖表

III. Charts and Tables

1. 參與強積金計劃的情況

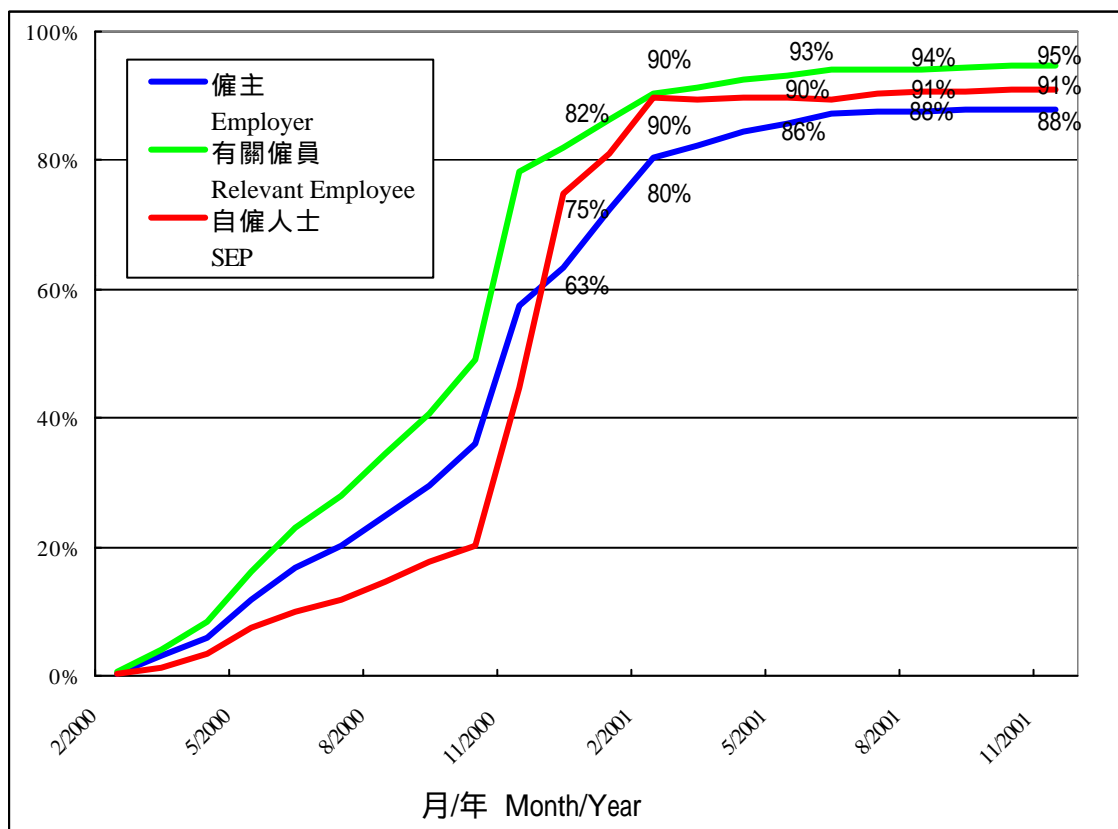
1. Enrolment in MPF Schemes

在 2001 年 9 月至 11 月期間，有關僱員的參與率由 94% 升至 95%，而僱主及自僱人士的參與率則分別維持在 88% 和 91%。

From September 2001 to November 2001, the compliance rates for relevant employees increased from 94% to 95%, while that for employers and SEPs maintained at 88% and 91% respectively.

圖 III.1.1 參與強積金計劃的情況

Chart III.1.1 Enrolment in MPF Schemes



(1) 2000 年 2 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) Compliance rates for relevant employees during February 2000 and September 2000 are estimated based on the number of participating employers as at the month end.



表 III.1.1 截至 2001 年 11 月 30 日的參與率
Table III.1.1 Compliance Rate as at 30 November 2001

	涵蓋人口 Universe (‘000)	參與成員數目 ⁽¹⁾ Participating Members ⁽¹⁾ (‘000)	參與率* Compliance Rate*
僱主 Employer	238	209	88.0%
有關僱員 Relevant Employee	1 847	1 747	94.6%
自僱人士 SEP	330	301	91.0%

- * 因四捨五入關係，參與成員數目和涵蓋人口相除，未必等同其參與率。
- (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自僱人士，有關數字已予調整。
- * Compliance rate may not equal the number of participating members divided by the universe due to rounding.
- (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 SEPs who are participating in more than one scheme in the same capacity.



2. 註冊中介人 2. Registered Intermediaries

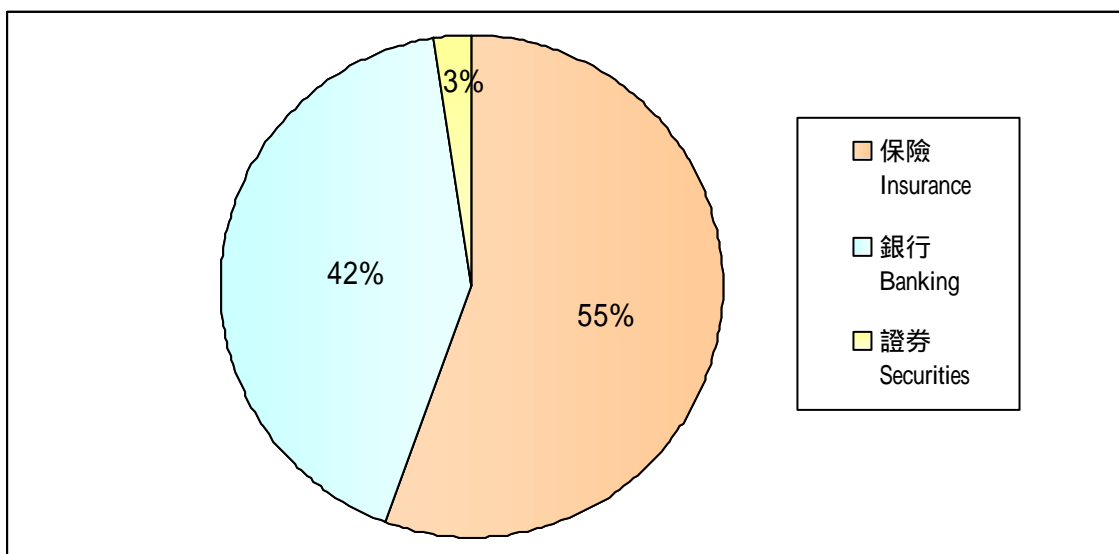
截至 2001 年 11 月 30 日，積金局已共為 29 683 名強積金中介人註冊，當中 476 個屬公司身分，29 207 個屬個人身分，後者均獲發給強積金中介人證。

As at 30 November 2001, the MPFA registered a total of 29 683 MPF intermediaries, comprising 476 corporations and 29 207 individuals, the latter were issued with Mandatory Provident Fund intermediaries cards (MPF cards).

表 III.2.1 截至 2001 年 11 月 30 日的註冊中介人數目
Table III.2.1 Number of Registered Intermediaries – 30 November 2001

公司 Corporate	476
個人 Individual	
• 祇獲准就保險單提供意見 Permitted to advise on insurance policies only	14 397
• 祇獲准就證券提供意見 Permitted to advise on securities only	9 704
• 獲准就證券及保險單提供意見 Permitted to advise on both securities and insurance policies	5 106
個人合計 Individual Total	29 207

圖 III.2.1 截至 2001 年 11 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 November 2001





3. 強積金產品

3. MPF Products

表 III.3.1 截至 2001 年 11 月 30 日的註冊計劃數目
(按種類劃分)

Table III.3.1 Number of Registered Schemes by Type – 30 November 2001

計劃種類 Scheme Type	數目 Number
集成信託計劃 Master Trust Schemes	47
行業計劃 Industry Schemes	2
僱主營辦計劃 Employer Sponsored Schemes	2
合計 TOTAL	51

表 III.3.2 強積金計劃的核准成分基金數目及資產淨值
(按種類劃分)

Table III.3.2 Number and Net Asset Values of Approved Constituent Funds of MPF Schemes by Type

核准成分基金種類 Type of Approved Constituent Funds	數目 Number	資產淨值 ⁽¹⁾ (百萬港元) Net Asset Values ⁽¹⁾ (HK\$ million)	
		30.11.2001	30.9.2001
截至 As at	30.11.2001	30.11.2001	30.9.2001
保本基金 Capital Preservation Fund	51	5 000	4 287
貨幣市場基金 Money Market Fund	10	443	419
保證基金 Guaranteed Fund	40	6 989	6 160
債券基金 Bond Fund	8	213	197
均衡基金 Balanced Fund	137	15 309	12 823
股票基金 Equity Fund	54	5 545	4 395
合計 TOTAL	300	33 498	28 282

* 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 2001 年 11 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 November 2001

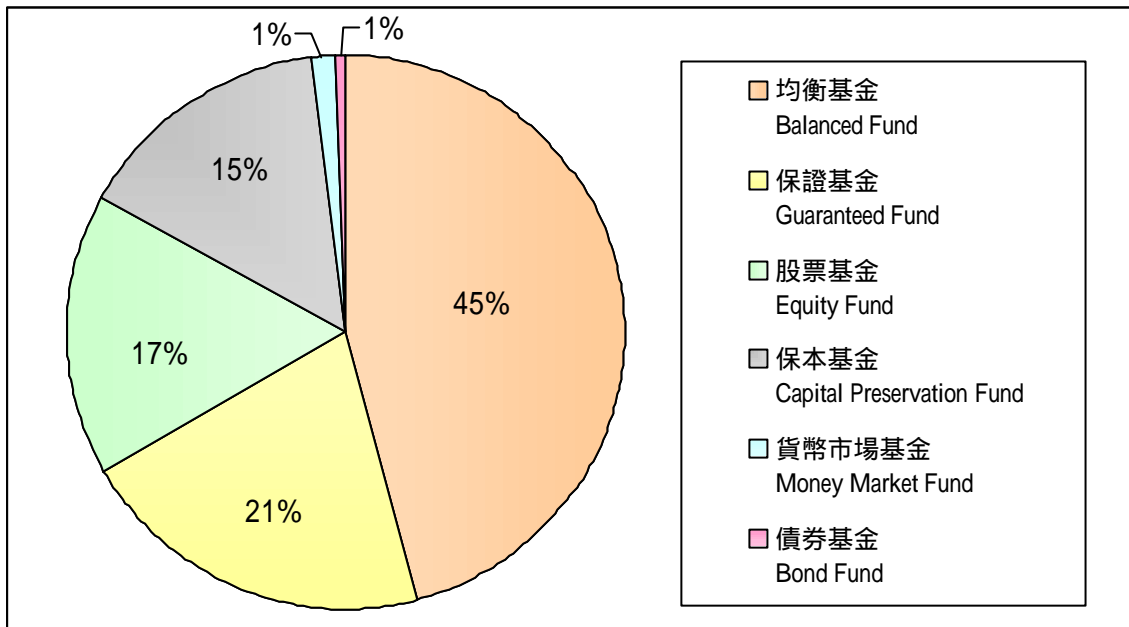
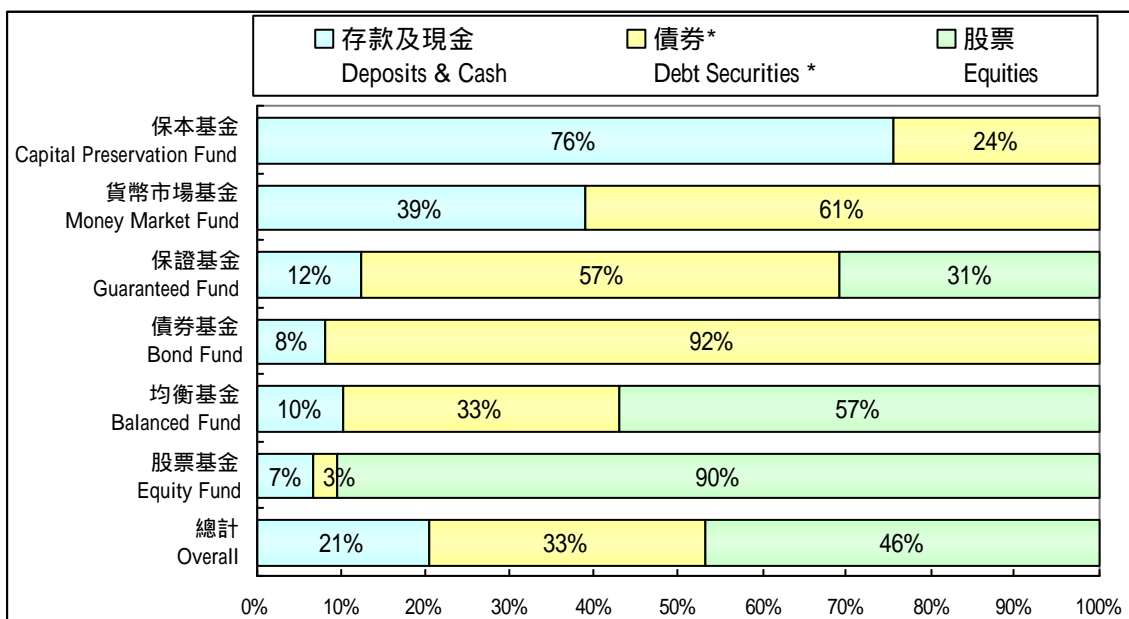


圖 III.3.2 截至 2001 年 9 月 30 日各類核准成分基金按資產類別分配

Chart III.3.2 Asset Allocation of Approved Constituent Funds by Asset Class – 30 September 2001



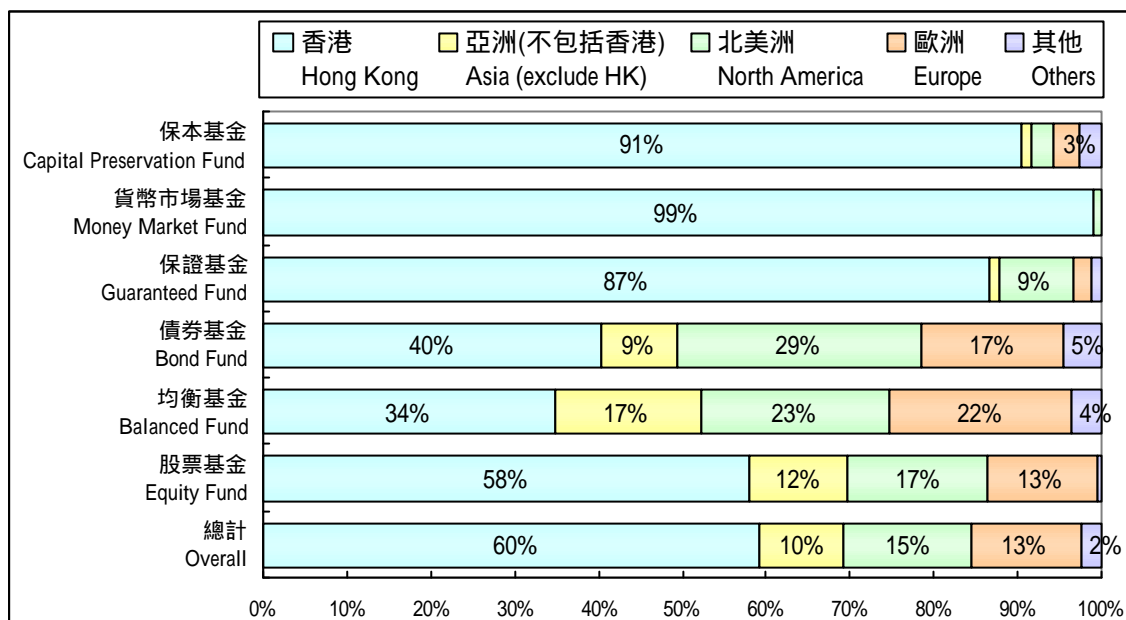
* 包括可兌換債券。

* Include convertible debt securities.



圖 III.3.3 截至 2001 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 2001



* 「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.

表 III.3.3 2001 年 6 月至 11 月的已公布訂明儲蓄利率⁽¹⁾

Table III.3.3 Published Prescribed Savings Rates (PSR)⁽¹⁾
June – November 2001

	日期 Date of the Month	日數 Number of Day (s)	訂明儲蓄利率 ⁽¹⁾ PSR ⁽¹⁾ (%)
2001 年 6 月 June 2001	1 – 30	30	2.2500
2001 年 7 月 July 2001	1 – 2	2	2.2500
	3 – 31	29	1.9167
2001 年 8 月 August 2001	1 – 22	22	1.9167
	23	1	1.8333
	24 – 26	3	1.7500
2001 年 9 月 September 2001	27 – 31	5	1.5833
	1 – 18	18	1.5833
	19 – 30	12	1.0833
2001 年 10 月 October 2001	1 – 3	3	1.0833
	4 – 7	4	0.7500
	8 – 31	24	0.5833
2001 年 11 月 November 2001	1 – 7	7	0.5833
	8 – 11	4	0.4167
	12 – 30	19	0.3333

(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. 獲強積金豁免的職業退休計劃 4. MPF Exempted ORSO Schemes

表 III.4.1 截至 2001 年 11 月 30 日獲強積金豁免的職業退休計劃 (按利益種類劃分)

Table III.4.1 MPF Exempted ORSO Schemes by Benefit Type – 30 November 2001

	註冊計劃 Registered Schemes	豁免計劃 Exempted Schemes	合計 TOTAL
界定供款計劃 Defined Contribution Schemes	5 249	305	5 554
界定利益計劃 Defined Benefit Schemes	325	218	543
合計 TOTAL	5 574	523	6 097

表 III.4.2 截至 2001 年 11 月 30 日獲強積金豁免的職業退休註冊計劃之參與人數

Table III.4.2 Participating Members in MPF Exempted ORSO Registered Schemes – 30 November 2001

	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	8 527	520 000

* 不包括 71,000 名已經選擇參與強積金計劃的成員。

* Excluding 71,000 members who have opted to join MPF schemes.

表 III.4.3 截至 2001 年 11 月 30 日獲強積金豁免的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 MPF Exempted ORSO Registered Schemes – 30 November 2001

(百萬港元)
(HK\$ million)

資產值 Asset Size	152 547
年度供款額 Annual Contribution Amount	16 445

註：統計數字乃根據截至 2001 年 11 月 30 日獲強積金豁免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 November 2001 in respect of the MPF Exempted 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。
- vii) 於強積金制度開始實施時年屆 64 歲之僱員。

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。而在強積金制度開始實施時年屆 64 歲，或 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 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.
- vii) Employees who have attained the age of 64 at the commencement of the MPF System.

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 hawkler or an SEP who has attained the age of 64 at the commencement of the MPF System, or 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。

獲強積金豁免的職業退休註冊計劃

獲強積金豁免的職業退休註冊計劃的資產值和年度供款額統計數字，乃根據獲強積金豁免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。

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.

MPF Exempted ORSO Registered Schemes

Statistics on the asset size and annual contribution amount of MPF Exempted ORSO Registered Schemes are compiled based on the latest annual returns filed with the MPFA in respect of the MPF Exempted 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)

摘錄自機構記錄庫 ⁽¹⁾ 的主要業務數目	Number of main businesses extracted from the Central Register of Establishments (CRE) ⁽¹⁾	321
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 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 CRE	4
減	Less	
- 沒有僱員的商業機構數目 ⁽³⁾	- Number of business establishments with no employee ⁽³⁾	84
- 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*	238

* 因四捨五入關係，各項數字加減後，未必等同總數。

來源：

- (1) 政府統計處之機構記錄庫
- (2) 估計數字乃基於土地註冊處提供的數據
- (3) 政府統計處

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

Sources:

- (1) CRE kept by Census and Statistics Department
- (2) Estimation based on figures provided by the Land Registry
- (3) 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⁾	2 876
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⁾	183
- 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
- 海外及本地家務僱員 ⁽⁴⁾		- Foreign and Local Domestic employees ⁽⁴⁾	213
- 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 ⁽⁵⁾		- 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 ⁽⁵⁾	45
- 選擇繼續成為獲強積金豁免職業退休計劃成員的僱員 ⁽⁶⁾		- Employees who choose to remain as members of MPF Exempted ORSO schemes ⁽⁶⁾	520
- 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⁾	30
強積金制度下的有關僱員數目*		Relevant Employees under the MPF System*	1 847

* 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。在 2000 年 12 月 1 日或之前年屆 64 歲的僱員亦獲豁免而毋須受《強制性公積金計劃條例》管限。此類人士因此並沒有包括在上述的基本數字內。
- (2) 公務員事務局
- (3) 教育署
- (4) 主題性住戶統計調查, 政府統計處。
- (5) 估計數字乃基於入境事務處提供的數據
- (6) 獲強積金豁免的職業退休計劃之僱主提供的數據
- (7) 估計數字乃基於政府統計處在 1999 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. As employees who had attained the age of 64 on or before 1 December 2000 are also exempted from requirements under the Mandatory Provident Fund Schemes Ordinance, they have also been excluded from the base figure here.
- (2) Civil Service Bureau
- (3) Education Department
- (4) Thematic Household Survey, Census and Statistics Department.
- (5) Estimation based on figures provided by the Immigration Department
- (6) Figures reported by Employers of MPF Exempted ORSO Schemes
- (7) Estimation based on figures provided by a special topic enquiry conducted via the General Household Survey in Q4 1999 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⁾	336
減 - 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)	Less - SEPs who are licensed hawkers ⁽²⁾ (excluding licensed hawkers aged below 18 or above 65)	6
強積金制度下的自僱人士數目*	SEPs under the MPF System*	330

* 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」。在2000年12月1日或之前年屆64歲的自僱人士亦獲豁免而毋須受《強制性公積金計劃條例》管限。此類人士因此並沒有包括在上述的基本數字內。

(2) 食物環境衛生署

* 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. As SEPs who had attained the age of 64 on or before 1 December 2000 are also exempted from requirements under the Mandatory Provident Fund Schemes Ordinance, they have also been excluded from the base figure here.

(2) Food and Environmental Hygiene Department