



強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

2011年9月  
September 2011

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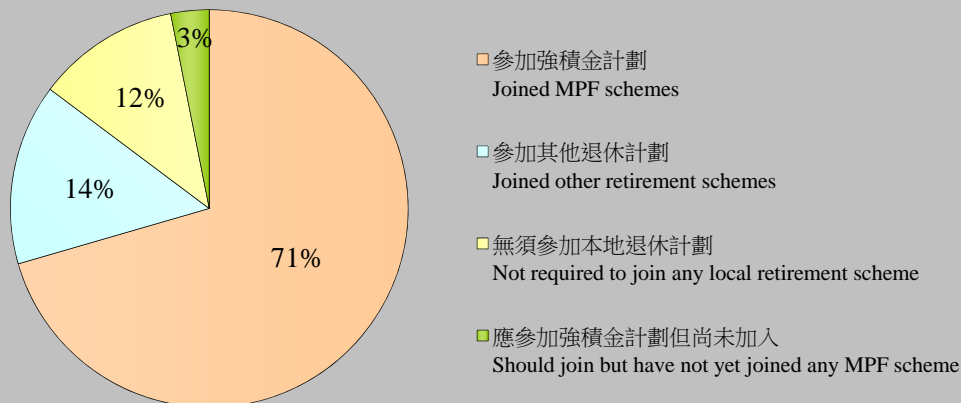
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## I. 就業人口 The Employed Population

圖 I. 按退休計劃種類劃分的就業人口  
Chart I. Employed Population by Type of Retirement Schemes



根據香港特別行政區政府統計處公布之 2011 年第 2 季《綜合住戶統計調查報告》，在本港 361 萬就業人口中，僱員及自僱人士<sup>1</sup>的數目分別佔 323 萬及 36 萬，另外約有 1 萬 5 千人為無酬家庭從業員。

在就業人口中，有 71% 獲強積金計劃保障，14% 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。12% 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 3% 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 2011 Report on General Household Survey published by the Census and Statistics Department, HKSAR, Hong Kong's employed population of 3.61 million was made up of 3.23 million employees and 0.36 million self-employed persons<sup>1</sup> (SEPs). In addition, around 15 000 persons were unpaid family workers.

Among the employed population, 71% are covered under MPF schemes and 14% are covered under other retirement schemes, such as Civil Service Pension Scheme, and MPF exempted ORSO schemes, etc. Twelve percent 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 scheme according to law. The remaining 3% of the employed population are people who should have joined 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」。

Self-employed persons 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 2011 年 9 月 30 日的統計數據一覽表 Summary Statistics – 30 September 2011

| <b>強積金制度</b><br><b>MPF System</b>   |   |  |
|---|---|--|
| <b>與強積金制度有關的人口</b><br><b>Population size relevant to MPF System</b>                                     | <b>涵蓋人口</b><br><b>Universe</b><br><b>('000)</b> | <b>登記人數</b><br><b>Enrolment</b><br><b>('000)</b> |
| 僱主數目<br>Number of Employers   | 256   | 252  |
| 有關僱員數目<br>Number of Relevant Employees  | 2 332   | 2 330  |
| 自僱人士數目<br>Number of SEPs  | 326   | 240  |
| <b>強積金制度的年率化內部回報率</b><br><b>Annualized Internal Rate of Return of the MPF System</b>                    |   | (%)  |
| 自 2000 年 12 月 1 日<br>Since 1 December 2000  |   | 2.0  |
| <b>強積金計劃</b><br><b>MPF Schemes</b>  |   |  |
| 核准受託人數目<br>Number of Approved Trustees  |   | 19   |
| 註冊計劃數目<br>Number of Registered Schemes  |   | 41   |
| 核准成分基金數目<br>Number of Approved Constituent Funds  |   | 438  |
| 核准匯集投資基金數目<br>Number of Approved Pooled Investment Funds  |   | 303  |
| 獲批核的緊貼指數集體投資計劃數目<br>Number of Index-tracking Collective Investment Schemes Approved                     |   | 105  |
| 2011 年第三季已收供款 (百萬港元)<br>Contributions Received, Q3 2011 (HK\$ million)                                  |   | 10,382   |
| 所有計劃的總淨資產值 <sup>1</sup> (百萬港元)<br>Aggregate Net Asset Values of All Schemes <sup>1</sup> (HK\$ million) |   | 336,906  |
| <b>職業退休計劃</b><br><b>ORSO Schemes</b>  |   |  |
| 計劃數目 (包括豁免計劃) <sup>2</sup><br>Number of Schemes (including Exempted Schemes) <sup>2</sup>               |   | 5 418  |
| <b>職業退休註冊計劃</b><br><b>ORSO Registered Schemes</b>   |   |  |
| 計劃數目<br>Number of Schemes   |   | 4 528  |
| 僱主數目<br>Number of Employers   |   | 7 187  |
| 所涵蓋的僱員數目<br>Number of Employees Covered   |   | 414 086  |
| 年度供款款額 (百萬港元)<br>Annual Contribution Amount (HK\$ million)  |   | 16,407   |
| 資產值 (百萬港元)<br>Asset Size (HK\$ million)   |   | 251,690  |

1 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.

2 積金局從註冊紀錄冊中刪除 1 105 個職業退休豁免計劃的紀錄，因為該等計劃於 2010 年 10 月 31 日或以前已在香港停止營辦，而其豁免證明書亦因此已被撤回。  
1 105 ORSO Exempted Schemes were removed from the ORSO register as the operation of these schemes in Hong Kong had ceased on or before 31 October 2010. Accordingly, their ORSO exemption certificates were withdrawn.

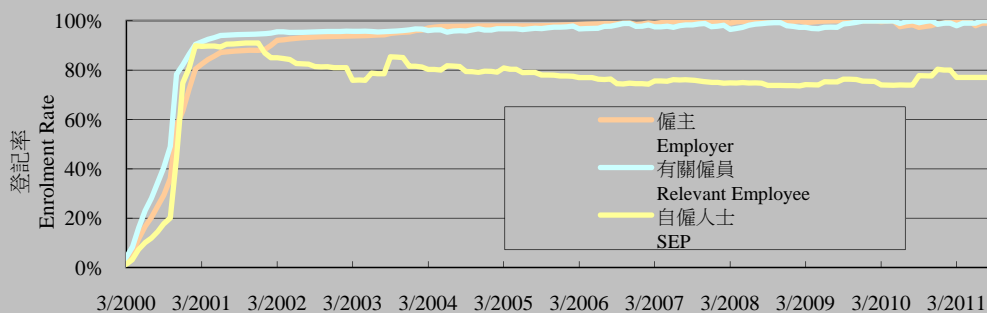
### III. 圖表 Charts and Tables

#### 1. 強積金計劃登記情況\* Enrolment in MPF Schemes\*

與上季比較，僱主的登記率維持不變。有關僱員的登記率上升 1 個百分點，自僱人士的登記率則下降 4 個百分點<sup>1</sup>。

Compared with the last quarter, the enrolment rate of employers remained stable. The enrolment rate of relevant employees increased by 1 percentage point and that of SEPs decreased by 4 percentage points<sup>1</sup>.

圖 III.1.1 強積金計劃登記情況  
Chart III.1.1 Enrolment in MPF Schemes



資料來源：政府統計處及受託人向積金局呈交的申報表  
Source: Census and Statistics Department and returns submitted by the trustees to the MPFA

表 III.1.1 參與成員數目及登記率  
Table III.1.1 Number of Participating Members and Enrolment Rates

| 截至<br>As at | 僱主<br>Employer   |                                 | 有關僱員<br>Relevant Employee  |                                 | 自僱人士<br>SEP  |                                 | 保留帳戶<br>數目<br>No. of<br>Preserved<br>Accounts<br>(‘000) |
|-------------|--|---------------------------------|--|---------------------------------|--|---------------------------------|---|
|             | 參與僱主<br>數目 <sup>2</sup><br>Participating<br>Employers <sup>2</sup><br>(‘000) | 登記率<br>Enrolment<br>Rate<br>(%) | 參與成員<br>數目 <sup>2</sup><br>Participating<br>Members <sup>2</sup><br>(‘000) | 登記率<br>Enrolment<br>Rate<br>(%) | 參與成員<br>數目 <sup>2</sup><br>Participating<br>Members <sup>2</sup><br>(‘000) | 登記率<br>Enrolment<br>Rate<br>(%) |   |
| 30.09.2010  | 241  | 97                              | 2 229  | 99                              | 261  | 78                              | 3 501   |
| 31.12.2010  | 244  | 99                              | 2 262  | 99                              | 260  | 80                              | 3 588   |
| 31.03.2011  | 246  | 100                             | 2 272  | 98                              | 241  | 77                              | 3 662   |
| 30.06.2011  | 249  | 98                              | 2 300  | 99                              | 241  | 77                              | 3 768   |
| 30.09.2011  | 252  | 99                              | 2 330  | 100                             | 240  | 74                              | 3 855   |

\* 估計數字  
Estimated figures

1 變化百分比乃以未進位的數字計算得出。

Percentage change figures are derived from unrounded figures.

2 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.

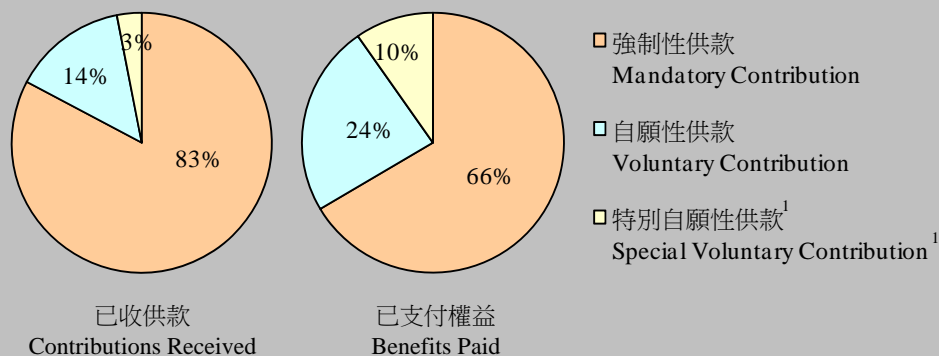
## 2. 強積金計劃的已收供款及已支付權益 Contributions Received and Benefits Paid - MPF Schemes

表 III.2.1 強積金計劃的已收供款及已支付權益  
Table III.2.1 Contributions Received and Benefits Paid - MPF Schemes

(百萬港元)  
(HK\$ million)

| 季度<br>Quarter        | 已收供款<br>Contributions Received |                  |   |               | 已支付權益<br>Benefits Paid |                  |   |               |
|----------------------|--------------------------------|------------------|---|---------------|------------------------|------------------|---|---------------|
|                      | 強制性<br>Mandatory               | 自願性<br>Voluntary | 特別<br>自願性 <sup>1</sup><br>Special<br>Voluntary <sup>1</sup> | 總計*<br>Total* | 強制性<br>Mandatory       | 自願性<br>Voluntary | 特別<br>自願性 <sup>1</sup><br>Special<br>Voluntary <sup>1</sup> | 總計*<br>Total* |
| Q3 2010 <sup>2</sup> | 7,917                          | 1,228            | 218   | 9,363         | 1,373                  | 567              | 141   | 2,082         |
| Q4 2010 <sup>2</sup> | 8,208                          | 1,312            | 240   | 9,760         | 1,415                  | 642              | 194   | 2,251         |
| Q1 2011              | 8,650                          | 1,449            | 235   | 10,334        | 1,368                  | 569              | 175   | 2,112         |
| Q2 2011              | 8,458                          | 1,481            | 293   | 10,232        | 1,593                  | 646              | 205   | 2,444         |
| Q3 2011              | 8,592                          | 1,472            | 318   | 10,382        | 1,542                  | 549              | 226   | 2,317         |

圖 III.2.1 按供款種類劃分的已收供款及已支付權益百分比  
(2011年7月1日至2011年9月30日)  
Chart III.2.1 Percentage Share of Contributions Received and Benefits Paid  
by Contribution Type  
(1 July 2011 to 30 September 2011)



\* 因四捨五入的關係，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.

<sup>1</sup> 特別自願性供款是指由有關僱員直接向受託人支付的自願性供款。有別於一般自願性供款，特別自願性供款與就業無關，即供款無須經僱主支付，累算權益的提取也不受限於就業情況及保存規定。

Special Voluntary Contribution refers to voluntary contributions paid directly by a relevant employee to the trustee. Unlike general voluntary contributions, these contributions are non-employment related, i.e. contributions do not go through their employer, withdrawal of accrued benefits is neither tied to employment nor subject to preservation requirements.

<sup>2</sup> 包括政府在2009年3月至2010年12月期間向合資格計劃成員的強積金帳戶注入的\$84.1億淨特別供款。

Includes \$8.41 billion of net special contributions paid by the Government to the eligible MPF/ORSO scheme members in the period of March 2009 – December 2010.

### 3. 強積金中介人 MPF Intermediaries

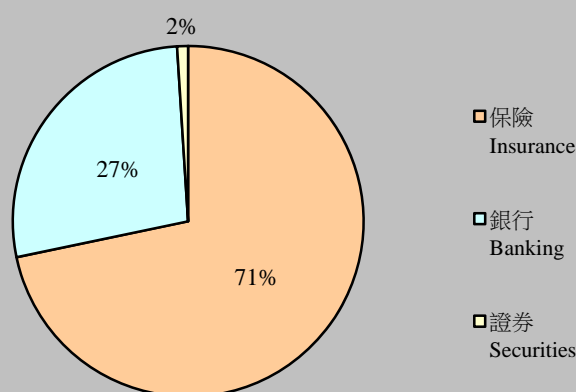
截至 2011 年 9 月 30 日，共有 30 388 名強積金註冊中介人，當中公司中介人佔 485 名，個人中介人佔 29 903 名，後者均獲發「強積金證／證明書」。

As at 30 September 2011, there were 30 388 registered MPF intermediaries, comprising 485 corporations and 29 903 individuals. The latter were issued with “MPF cards / certificates”.

表 III.3.1 截至 2011 年 9 月 30 日的註冊強積金中介人數目  
Table III.3.1 Number of Registered MPF Intermediaries – 30 September 2011

|   |        |
|---|--------|
| 公司中介人<br>Corporate Intermediaries   | 485    |
| 個人中介人<br>Individual Intermediaries  | 29 903 |
| • 獲准提供保險單方面的意見<br>Permitted to advise on insurance policies   | 20 179 |
| • 獲准提供證券方面的意見<br>Permitted to advise on securities  | 5 097  |
| • 獲准提供證券及保險單方面的意見<br>Permitted to advise on both securities and insurance policies                    | 3 751  |
| • 獲准銷售強積金計劃但不可提供投資方面的意見<br>Permitted to sell MPF schemes without rendering specific investment advice | 876    |
| 註冊強積金中介人數目<br>Total Number of Registered MPF Intermediaries   | 30 388 |

圖 III.3.1 強積金個人中介人行業分類<sup>1</sup> (截至 2011 年 9 月 30 日)  
Chart III.3.1 MPF Individual Intermediaries by Industry<sup>1</sup> (as at 30 September 2011)



<sup>1</sup> 按主要保薦公司的主要業務劃分  
Classified by primary sponsoring corporation's major line of business



#### 4. 強積金產品 MPF Products

表 III.4.1 截至 2011 年 9 月 30 日按計劃種類劃分的註冊計劃數目  
Table III.4.1 Number of Registered Schemes by Scheme Type – 30 September 2011

| 計劃種類<br>Scheme Type                  | 數目<br>Number |
|--------------------------------------|--------------|
| 集成信託計劃<br>Master Trust Schemes       | 38           |
| 行業計劃<br>Industry Schemes             | 2            |
| 僱主營辦計劃<br>Employer Sponsored Schemes | 1            |
| <b>總計<br/>TOTAL</b>                  | <b>41</b>    |

表 III.4.2 按基金種類劃分的強積金計劃的核准成分基金淨資產值<sup>1</sup>  
Table III.4.2 Net Asset Values<sup>1</sup> of Approved Constituent Funds of MPF Schemes  
by Fund Type

(百萬港元) (HK\$ million)

| 截至<br>As at | 核准成分基金種類<br>Type of Approved Constituent Funds |                     |  |                            |                   |   | 總計*<br>TOTAL* |
|-------------|--|---------------------|--|----------------------------|-------------------|---|---------------|
|             | 混合資產<br>基金<br>Mixed Assets<br>Fund             | 股票基金<br>Equity Fund | 強積金<br>保守基金<br>MPF<br>Conservative<br>Fund | 保證基金<br>Guaranteed<br>Fund | 債券基金<br>Bond Fund | 貨幣市場<br>基金及<br>其他基金 <sup>2</sup><br>Money<br>Market Fund<br>and Others <sup>2</sup> |               |
| 30.09.2010  | 149,881  | 115,412             | 40,262                                     | 32,996                     | 5,765             | 1,392   | 345,709       |
| 31.12.2010  | 158,407  | 126,121             | 40,501                                     | 33,185                     | 5,843             | 1,385   | 365,442       |
| 31.03.2011  | 163,171  | 132,666             | 41,286                                     | 33,777                     | 6,047             | 1,333   | 378,280       |
| 30.06.2011  | 163,486  | 138,156             | 41,157                                     | 34,032                     | 6,325             | 1,318   | 384,475       |
| 30.09.2011  | 141,496  | 110,310             | 42,426                                     | 34,223                     | 7,111             | 1,339   | 336,906       |

\* 因四捨五入的關係，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 根據受託人提供的資料，有關數字包括從職業退休計劃轉移過來的資產。  
As reported by trustees. The figures include assets transferred from ORSO schemes.

2 包括不屬強積金保守基金的貨幣市場基金及《基金表現陳述準則》所指明的未歸類基金。  
Includes Money Market Funds that are not MPF Conservative Funds and Uncategorized Funds as per the Performance Presentation Standards for MPF Investment Funds.

圖 III.4.1 截至 2011 年 9 月 30 日按基金種類劃分的強積金計劃核准成分基金的總淨資產值百分比及數目

Chart III.4.1 Percentage Share of Aggregate Net Asset Values and Number of Approved Constituent Funds of MPF Schemes by Fund Type – 30 September 2011

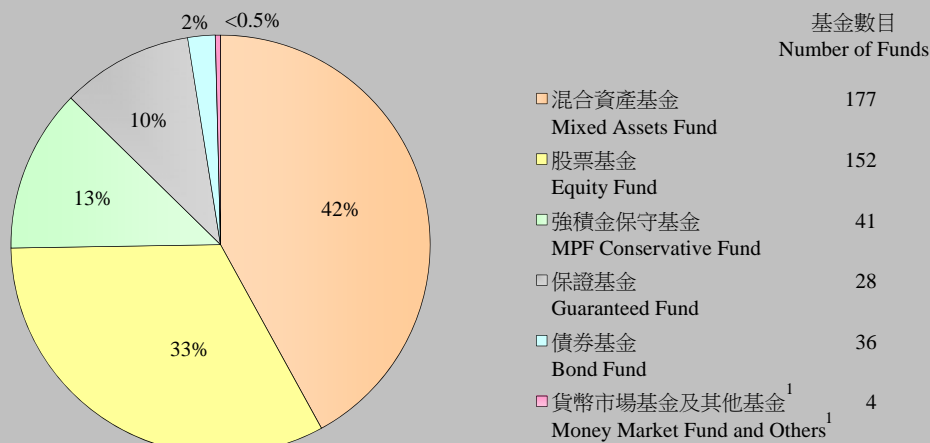


表 III.4.3 截至 2011 年 6 月 30 日按地域<sup>2</sup>及資產類別劃分的核准成分基金資產分配

Table III.4.3 Asset Allocation of Approved Constituent Funds by Geographical Region<sup>2</sup> and Asset Class – 30 June 2011

|                                      | 存款及現金<br>Deposits & Cash | 債務證券 <sup>3</sup><br>Debt Securities <sup>3</sup> | 股票<br>Equities | 總計<br>Overall |
|--------------------------------------|--------------------------|---|----------------|---------------|
| 香港<br>Hong Kong                      | 12%                      | 11%   | 36%            | 59%           |
| 日本<br>Japan                          | §                        | 2%  | 4%             | 6%            |
| 亞洲 <sup>4</sup><br>Asia <sup>4</sup> | §                        | 1%  | 9%             | 10%           |
| 北美洲<br>North America                 | §                        | 4%  | 8%             | 12%           |
| 歐洲<br>Europe                         | §                        | 4%  | 9%             | 13%           |
| 總計<br>Overall                        | 12%                      | 22%   | 66%            | 100%          |

1 包括不屬強積金保守基金的貨幣市場基金及《基金表現陳述準則》所指明的未歸類基金。

Includes Money Market Funds that are not MPF Conservative Funds and Uncategorized Funds as per the Performance Presentation Standards for MPF Investment Funds.

2 存款、現金及債務證券方面，「地域」分配反映有關帳戶及債務證券所使用的面值貨幣；股票方面，則反映股票的第一上市國家。

For deposits, cash and debt securities, "Geographical Region" reflects the currency of denomination of the respective accounts and debt securities. For equities, "Geographical Region" reflects the country of primary listing of the equities.

3 包括可轉換債務證券。

Includes convertible debt securities.

4 不包括日本及香港，但包括澳洲、新西蘭及印度。

Excludes Japan and Hong Kong but includes Australia, New Zealand and India.

§ 少於 0.5%。

Less than 0.5%.

圖 III.4.2 截至 2011 年 6 月 30 日按基金種類及地域<sup>1</sup>劃分的核准成分基金資產分配

Chart III.4.2 Asset Allocation of Approved Constituent Funds by Fund Type and Geographical Region<sup>1</sup> – 30 June 2011

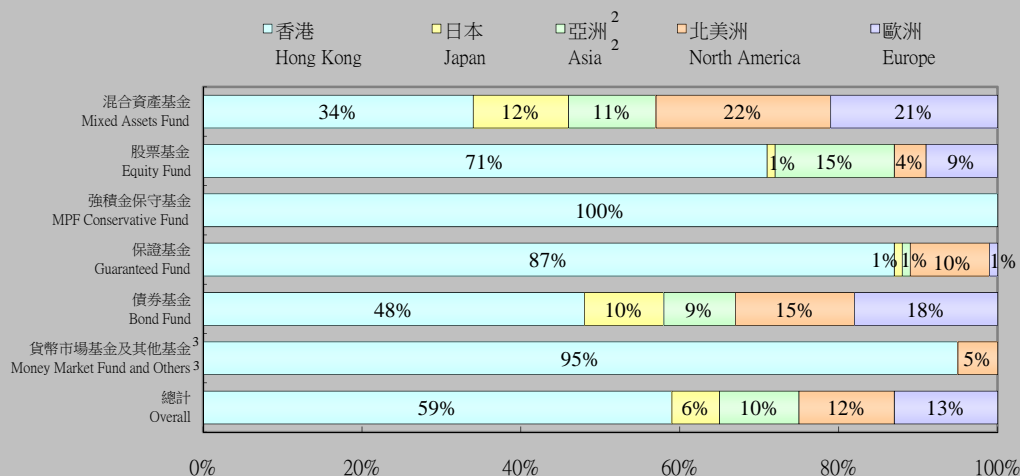
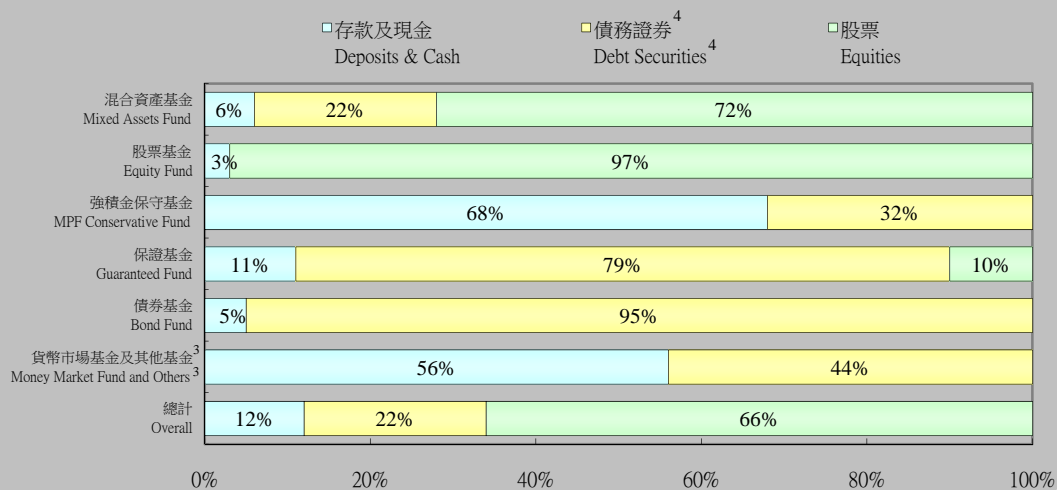


圖 III.4.3 截至 2011 年 6 月 30 日按基金種類及資產類別劃分的核准成分基金資產分配

Chart III.4.3 Asset Allocation of Approved Constituent Funds by Fund Type and Asset Class – 30 June 2011



1 存款、現金及債務證券方面，「地域」分配反映有關帳戶及債務證券所使用的面值貨幣；股票方面，則反映股票的第一上市國家。

For deposits, cash and debt securities, "Geographical Region" reflects the currency of denomination of the respective accounts and debt securities. For equities, "Geographical Region" reflects the country of primary listing of the equities.

2 不包括日本及香港，但包括澳洲、新西蘭及印度。

Excludes Japan and Hong Kong but includes Australia, New Zealand and India.

3 包括不屬強積金保守基金的貨幣市場基金及《基金表現陳述準則》所指明的未歸類基金。

Includes Money Market Funds that are not MPF Conservative Funds and Uncategorized Funds as per the Performance Presentation Standards for MPF Investment Funds.

4 包括可轉換債務證券。

Includes convertible debt securities.

## 5. 強積金投資表現 MPF Investment Performance

表 III.5.1 按期間劃分的強積金制度的年率化內部回報率<sup>1</sup>  
Table III.5.1 Annualized Internal Rate of Return<sup>1</sup> of the MPF System by Period

| 期間<br>Period  | ( 百萬港元 ) (HK\$ million)           |                             |   |  | 年率化內部<br>回報率 <sup>3</sup><br>Annualized<br>Internal Rate of<br>Return <sup>3</sup> |
|---|-----------------------------------|-----------------------------|---|--|--|
|   | 淨資產值<br>Net Asset Values          |                             | 期內總淨供款 <sup>2</sup><br>Total Net<br>Contributions<br>during the Period <sup>2</sup> | 期內淨回報 <sup>3</sup><br>Net Investment<br>Return <sup>3</sup> during<br>the Period |  |
|   | 期始<br>Period-<br>Beginning<br>(a) | 期末<br>Period-<br>End<br>(b) |   |  |  |
| 1.12.2000 – 31.3.2002   | -                                 | 42,125                      | 43,878  | - 1,753  | -4.9%  |
| 1.4.2002 – 31.3.2003  | 42,125                            | 59,305                      | 23,016  | - 5,837  | -10.7%   |
| 1.4.2003 – 31.3.2004  | 59,305                            | 97,041                      | 22,133  | 15,604   | 22.0%  |
| 1.4.2004 – 31.3.2005  | 97,041                            | 124,316                     | 22,205  | 5,070  | 4.7%   |
| 1.4.2005 – 31.3.2006  | 124,316                           | 164,613                     | 23,435  | 16,862   | 12.3%  |
| 1.4.2006 – 31.3.2007  | 164,613                           | 211,199                     | 24,684  | 21,901   | 12.4%  |
| 1.4.2007 – 31.3.2008  | 211,199                           | 248,247                     | 26,844  | 10,205   | 4.5%   |
| 1.4.2008 – 31.3.2009  | 248,247                           | 217,741                     | 38,503 <sup>4</sup>   | - 69,010   | -25.9%   |
| 1.4.2009 – 31.3.2010  | 217,741                           | 317,310                     | 29,484 <sup>4</sup>   | 70,086   | 30.1%  |
| 1.4.2010 – 31.3.2011  | 317,310                           | 378,280                     | 31,864 <sup>4</sup>   | 29,106   | 8.7%   |
| <b>1.4.2011– 30.9.2011</b>                                    | <b>378,280</b>                    | <b>336,906</b>              | <b>16,351</b>   | <b>-57,726</b>   | <b>-14.9%</b> <sup>5</sup>   |
| <b>自強積金制度實施以來</b><br><b>Since Inception of the MPF System</b> |                                   |                             |   |  |  |
| <b>1.12.2000 – 30.9.2011</b>                                  | <b>-</b>                          | <b>336,906</b>              | <b>302,398<sup>4</sup></b>  | <b>34,508</b>  | <b>2.0%</b>  |

1 強積金制度的回報按內部回報率計算。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方法，是因為它可更適切地反映強積金制度的現金流入和流出特性。年率化內部回報率按每月內部回報率的12次方計算得出。

The return of the MPF System was 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, was used as it better reflects the features of cash inflow and outflow of the MPF System. The annualized IRR was calculated by raising the monthly IRR to the power of 12.

2 「期內總淨供款」指扣除在期內支付的權益後的淨流入供款。

“Total Net Contributions during the Period” refers 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。

Return figures are net of fees and charges.

4 包括政府在2009年3月至2010年12月期間向合資格計劃成員的強積金帳戶注入的\$84.1億淨特別供款。

Includes \$8.41 billion of net special contributions paid by the Government to the eligible MPF/ORSO scheme members in the period of March 2009 – December 2010.

5 由於所涵蓋的期間短於一年，數字只反映有關期間的內部回報率。

As the period covered is less than one year, the figure reflects the IRR for the relevant period.

表 III.5.2 截至 2011 年 9 月 30 日按基金種類及期間劃分的核准成分基金的年率化回報<sup>1</sup>

Table III.5.2 Annualized Return<sup>1</sup> of Approved Constituent Funds by Fund Type and Period – 30 September 2011

| 核准成分基金種類<br>Type of Approved Constituent Funds  | 過去一年<br>Past 1 year | 過去三年<br>Past 3 years | 過去五年<br>Past 5 years | 自 1.12.2000<br>Since 1.12.2000 |
|---|---------------------|----------------------|----------------------|--------------------------------|
| 混合資產基金<br>Mixed Assets Fund   | -9.1%               | 2.2%                 | 0.6%                 | 3.2%                           |
| 股票基金<br>Equity Fund   | -19.2%              | 2.2%                 | 0.4%                 | 2.9%                           |
| 強積金保守基金<br>MPF Conservative Fund  | 0.0%                | 0.1%                 | 1.0%                 | 1.1%                           |
| 保證基金<br>Guaranteed Fund   | -1.0%               | 1.7%                 | 1.5%                 | 1.4%                           |
| 債券基金<br>Bond Fund   | 1.7%                | 5.3%                 | 4.4%                 | 4.0%                           |
| 貨幣市場基金及其他基金 <sup>2</sup><br>Money Market Fund and Others <sup>2</sup>                 | -0.4%               | -0.4%                | 0.4%                 | 0.7%                           |
| <b>同期消費物價指數變更<br/>Change of the Consumer Price Index (“CPI”) for the Same Periods</b> |                     |                      |                      |                                |
| 年率化綜合消費物價指數變更 <sup>3</sup><br>Annualized Composite CPI % Change <sup>3</sup>          | 5.8%                | 2.7%                 | 2.5%                 | 0.8%                           |

1 回報數字已扣除費用。不同類別的強積金基金的回報均以「時間加權法」計算。此方法計及每一強積金基金在不同時段的單位價格及資產值。有別於內部回報率計算方法，此方法不反映向強積金基金作出供款及從基金提取權益的影響。年率化回報率按每月回報率的 12 次方計算得出。

Return figures are **net of fees and charges**. Returns of different types of constituent funds were calculated by way of time-weighted method. This time-weighted method takes into account the unit price and asset size 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. The annualized return was calculated by raising the average monthly return to the power of 12.

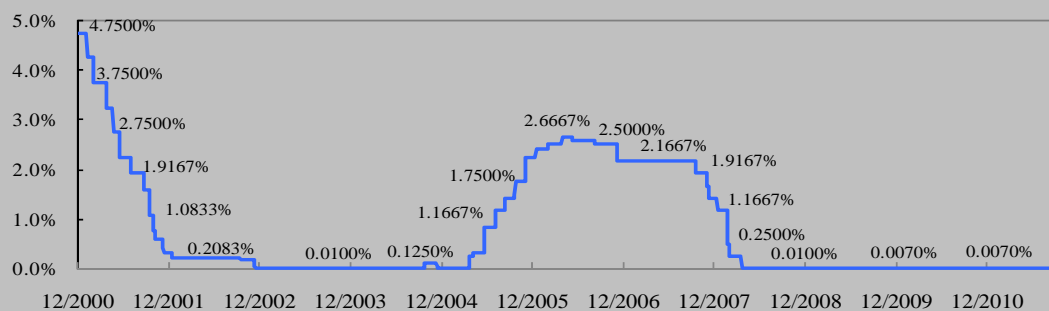
2 包括不屬強積金保守基金的貨幣市場基金及《基金表現陳述準則》所指明的未歸類基金。

Includes Money Market Funds that are not MPF Conservative Funds and Uncategorized Funds as per the Performance Presentation Standards for MPF Investment Funds.

3 根據政府統計處以二零零九至一零年為基期編製的綜合消費物價指數計算。

Calculated on the basis of the 2009/10-based Composite CPI compiled by the Census and Statistics Department.

圖 III.5.1 已公布的訂明儲蓄利率<sup>1</sup>  
Chart III.5.1 Published Prescribed Savings Rates<sup>1</sup>



1 訂明儲蓄利率是積金局為配合強積金保守基金運作需要，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 Fund.

## 6. 職業退休計劃<sup>1</sup> ORSO Schemes<sup>1</sup>

表 III.6.1 按利益種類劃分的職業退休計劃數目  
Table III.6.1 Number of ORSO Schemes by Benefit Type

|   |  | 註冊計劃<br>Registered<br>Schemes | 豁免計劃 <sup>2</sup><br>Exempted<br>Schemes <sup>2</sup> | 總計<br>TOTAL |
|---|--|-------------------------------|---|-------------|
| 獲強積金<br>豁免<br>MPF<br>Exempted           | 界定供款計劃<br>Defined Contribution Schemes | 3 605                         | 163   | 3 768       |
|   | 界定利益計劃<br>Defined Benefit Schemes      | 231                           | 129   | 360         |
|   | 小計<br>Sub-total                        | 3 836                         | 292   | 4 128       |
| 沒有獲<br>強積金<br>豁免<br>Non-MPF<br>Exempted | 界定供款計劃<br>Defined Contribution Schemes | 667                           | 371   | 1 038       |
|   | 界定利益計劃<br>Defined Benefit Schemes      | 25                            | 227   | 252         |
|   | 小計<br>Sub-total                        | 692                           | 598   | 1 290       |
| 總計<br>TOTAL                             |  | 4 528                         | 890   | 5 418       |

表 III.6.2 職業退休註冊計劃參與人數  
Table III.6.2 Participating Members in ORSO Registered Schemes

|   | 僱主<br>Employers | 僱員<br>Employees |
|---|-----------------|-----------------|
| 獲強積金豁免的職業退休註冊計劃<br>MPF Exempted ORSO Registered Schemes       | 6 068           | 369 365         |
| 沒有獲強積金豁免的職業退休註冊計劃<br>Non-MPF Exempted ORSO Registered Schemes | 1 119           | 44 721          |
| 總計<br>TOTAL   | 7 187           | 414 086         |

表 III.6.3 職業退休註冊計劃的資產值及年度供款款額  
Table III.6.3 Asset Size and Annual Contribution Amount of ORSO Registered Schemes

(百萬港元) (HK\$ million)

|                                      | 獲強積金豁免<br>MPF Exempted | 沒有獲強積金豁免<br>Non-MPF Exempted | 總計<br>TOTAL |
|--------------------------------------|------------------------|------------------------------|-------------|
| 資產值<br>Asset Size                    | 240,572                | 11,118                       | 251,690     |
| 年度供款款額<br>Annual Contribution Amount | 15,721                 | 686                          | 16,407      |

1 職業退休計劃的統計數字是根據截至 2011 年 9 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。  
ORSO statistics were compiled on the basis of the latest annual returns filed with the MPFA up to 30 September 2011 in respect of ORSO registered schemes.

2 積金局從註冊紀錄冊中刪除 1 105 個職業退休豁免計劃的紀錄，因該等計劃於 2010 年 10 月 31 日或以前已在香港停止營辦，而其豁免證明書亦因此已被撤回。  
1 105 ORSO Exempted Schemes were removed from the ORSO register as the operation of these schemes in Hong Kong had ceased on or before 31 October 2010. Accordingly, their ORSO exemption certificates were withdrawn.

## IV. 用詞及定義

### 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；
- 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 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。

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** is 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** means an employee of 18 years of age or over and below 65 years of age, but excludes the following categories of employees 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 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 hawkers 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. 強積金涵蓋人口估計及資料來源 Estimation of the MPF Universe and Sources of Data

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

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

|   |  | ('000)  |            |
|---|--|---|------------|
| 主要商業機構數目 <sup>1</sup>                   |  | Number of main businesses <sup>1</sup>  | 339        |
| 加                                       |  | Add   |            |
| - 機構單位記錄庫未有載入的聘有僱員業主立案法團數目 <sup>2</sup> |  | - Number of owners' corporations with employee(s) that are not covered in the Central Register of Establishments (CRE) <sup>2</sup> | 4          |
| - 機構單位記錄庫未有載入的其他行業僱主數目                  |  | - Number of employers engaged in other industries that are not covered in the CRE   | 6          |
| 減                                       |  | Less  |            |
| - 沒有僱員的商業機構數目 <sup>3</sup>              |  | - Number of businesses with no employees <sup>3</sup>   | 93         |
| <b>強積金制度下的僱主數目*</b>                     |  | <b>Number of employers under the MPF System*</b>  | <b>256</b> |

\* 因四捨五入的關係，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.

上表的數字根據以下數據估計：  
The figures were estimated on the basis of:

- 1 政府統計處機構單位記錄庫和僱傭及職位空缺統計調查所得的數據。  
Statistics obtained from the Central Register of Establishments and the Survey of Employment and Vacancies by the Census and Statistics Department.
- 2 土地註冊處提供的數據。  
Figures provided by the Land Registry.
- 3 政府統計處僱傭及職位空缺統計調查所得的數據。  
Statistics obtained from the Survey of Employment and Vacancies by the Census and Statistics Department.



## 強積金制度下的有關僱員 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) <sup>1</sup>               | Number of employees (excluding employees aged below 18 or above 65) <sup>1</sup>   | 3195         |
| 減  | Less   |              |
| - 受公務員退休金制度保障的公務員數目 <sup>2</sup>                   | - Number of civil servants who are covered by the Civil Service Pension System <sup>2</sup>  | 127          |
| - 受補助學校或津貼學校公積金保障的教員數目 <sup>3</sup>                | - Number of teachers who are covered by the Grant Schools or Subsidized Schools Provident Fund <sup>3</sup>  | 38           |
| - 選擇留在獲強積金豁免的職業退休註冊計劃的僱員數目 <sup>4</sup>            | - Number of employees who choose to remain as members of MPF exempted ORSO registered schemes <sup>4</sup>   | 352          |
| - 家務僱員數目 <sup>1</sup>                              | - Number of domestic employees <sup>1</sup>  | 279          |
| - 受海外退休計劃保障或在香港工作不多於13個月而且無居留權的外籍僱員數目 <sup>5</sup> | - Number of 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 13 months <sup>5</sup> | 50           |
| - 建造業及飲食業以外受僱少於60日的僱員數目 <sup>6</sup>               | - Number of employees who are employed for less than 60 days, excluding employees participating in construction and catering industries <sup>6</sup>                                     | 17           |
| <b>強積金制度下的有關僱員數目*</b>                              | <b>Number of relevant employees under the MPF System*</b>  | <b>2 332</b> |

\* 因四捨五入的關係，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.

上表的數字根據以下數據估計：  
The figures were estimated on the basis of:

- 1 政府統計處綜合住戶統計調查所得的數據。  
Statistics obtained from the General Household Survey by the Census and Statistics Department.
- 2 公務員事務局發布的數據。  
Figures published by the Civil Service Bureau.
- 3 教育局發布的數據。  
Figures published by the Education Bureau.
- 4 獲強積金豁免的職業退休註冊計劃之僱主提供的數據。  
Figures reported by employers of MPF exempted ORSO registered schemes.
- 5 入境事務處發布的數據。  
Figures published by the Immigration Department.
- 6 政府統計處2009年第2季綜合住戶統計調查專題研究所得的數據。  
Figures obtained from a special topic enquiry conducted via the General Household Survey in Q2 2009 by the Census and Statistics Department.

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

|  |   | ('000)     |
|--|---|------------|
| 自僱人士數目(不包括18歲以下或65歲以上的自僱人士) <sup>1</sup>               | Number of SEPs (excluding SEPs aged below 18 or above 65) <sup>1</sup>  | 330        |
| 減<br>- 屬持牌小販的自僱人士 <sup>2</sup> (不包括18歲以下或65歲以上的持牌小販)數目 | Less<br>- Number of SEPs who are licensed hawkers <sup>2</sup> (excluding licensed hawkers aged below 18 or above 65) | 3          |
| <b>強積金制度下的自僱人士數目*</b>                                  | <b>Number of SEPs under the MPF System*</b>   | <b>326</b> |

\* 因四捨五入的關係，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.

上表的數字根據以下數據估計：  
The figures were estimated on the basis of:

- 1 政府統計處綜合住戶統計調查所得的數據。強積金制度下的自僱人士，包括《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」。  
Statistics obtained from the General Household Survey by the Census and Statistics Department. SEPs under the MPF System include both “self-employed persons” and “employers” as defined in the *Quarterly Report on General Household Survey*.
- 2 政府統計處綜合住戶統計調查所得的數據。  
Statistics obtained from the General Household Survey by the Census and Statistics Department.

### 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成員數目、已收供款、已支付權益及核准成分基金的淨資產值，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。

#### MPF Schemes

Statistics on the number of approved trustees, registered schemes, approved constituent funds and registered intermediaries were compiled on the basis of the records kept by the MPFA. For the statistics on the number of participating members in the MPF schemes, contributions received, benefits paid and Net Asset Value of approved constituent funds, they were compiled on the basis of 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 were compiled on the basis of the latest annual returns filed with the MPFA in respect of the ORSO registered schemes.



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