



中銀保誠簡易強積金計劃 — 季度基金便覽

BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme Quarterly Fund Fact Sheet

2026
第一季
1st Quarter

匯報日 Reporting Date: 31/3/2026²⁰

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受託人及保管人 Trustee and Custodian:

中銀國際英國保誠信託有限公司
BOCI-Prudential Trustee Limited
香港太古城英皇道 1111 號 15 樓 1507 室
Suite 1507, 15/F, 1111 King's Road, Taikoo Shing, Hong Kong
強積金客戶服務熱線 MPF Customer Services Hotline: 2929 3030
網址 Website: <https://www.bocpt.com>

投資經理 Investment Manager:

中銀國際英國保誠資產管理有限公司
BOCI-Prudential Asset Management Limited
香港中環花園道 1 號中銀大廈 27 字樓
27/F, Bank of China Tower,
1 Garden Road, Central, Hong Kong
簡易強積金開戶及基金熱線 Easy-Choice MPF Application and Fund Hotline: 2280 8686
網址 Website: <https://www.boci-pru.com.hk>

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BOCI INTERNATIONAL
 PRUDENTIAL
保誠集團
中銀保誠資產管理
BOCI-Prudential Asset Management

重要資訊

- 在作出任何投資選擇前，你必須評估你可承受的風險程度及本身的財務狀況；當你選擇成分基金時，若不能肯定某些成分基金是否適合自己(包括是否與你的投資目標一致)，你應諮詢財務及／或專業人士的意見，並在考慮到自身情況之後選擇成分基金。
- 在你決定投資於強積金預設投資策略(如中銀保誠簡易強積金計劃(「本計劃」)之強積金計劃說明書第6.7節「強積金預設投資策略」的定義)前，你應考慮自己的風險承受程度及財政狀況。你應注意中銀保誠核心累積基金及中銀保誠65歲後基金並不一定適合你，而中銀保誠核心累積基金及中銀保誠65歲後基金的風險程度及你可承受的風險程度可能出現錯配(基金組合的風險可能比你想要承擔的風險為高)。如你對於強積金預設投資策略是否適合你存有疑問，你應尋求財務及／或專業意見，並在考慮到自身情況之後才進行投資決定。
- 你應注意強積金預設投資策略的實施有可能影響你的強積金投資及累算權益。如你就預設投資策略對你的影響有疑問，我們建議你向受託人查詢。
- 強積金保守基金的費用及收費可(i)透過扣除資產收取；或(ii)透過扣除成員賬戶中的單位收取。中銀保誠強積金保守基金採用方式(i)收費，故所列之單位價格／資產淨值／基金表現已反映費用及收費之影響。
- 你不應只依賴這宣傳品來作出任何投資決定，計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。
- 投資涉及風險。成分基金單位價格可跌亦可升。過去的表現並不代表未來的表現。

Important Information

- You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of Constituent Funds, you are in doubt as to whether a certain Constituent Fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the Constituent Fund(s) most suitable for you taking into account your circumstances.
- You should consider your own risk tolerance level and financial circumstances before investing in the MPF Default Investment Strategy (as defined in section 6.7 *MPF Default Investment Strategy* in the MPF Scheme Brochure of BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme (the "Scheme")). You should note that the BOC-Prudential Core Accumulation Fund and the BOC-Prudential Age 65 Plus Fund may not be suitable for you, and there may be a risk mismatch between the BOC- Prudential Core Accumulation Fund and the BOC-Prudential Age 65 Plus Fund and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek financial and/or professional advice if you are in doubt as to whether the MPF Default Investment Strategy is suitable for you, and make the investment decision most suitable for you taking into account your circumstances.
- You should note that the implementation of the MPF Default Investment Strategy may have an impact on your MPF investments and accrued benefits. We recommend that you consult with the Trustee if you have doubts on how you are being affected.
- Fees and charges of a MPF conservative fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. The BOC-Prudential MPF Conservative Fund uses method (i) and, therefore, unit prices/NAV/fund performance quoted have incorporated the impact of fees and charges.
- You should not solely rely on the stand-alone marketing material to make any investment decision. Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).
- Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY

中銀保誠中國股票基金為一股票基金，旨在向投資者提供長期的資本增長，中銀保誠中國股票基金持有的非現金資產最少70%將投資於傘子單位信託⁹的中國股票子基金。投資經理現時的意向是在一般情況下，有關子基金將在《規例》¹⁰附表1和積金局¹¹不時發出的相關守則和指引所准許下，主要投資於活動及業務與中華人民共和國的經濟發展有密切聯繫的香港上市公司的股票及股票相關證券(包括認股權證和可換股證券)。此子基金可以少於其資產淨值的30%直接透過互聯互通機制¹²，及/或由投資經理酌情決定，間接地透過投資於緊貼指數集體投資計劃及/或其他認可單位信託或認可互惠基金¹⁶投資於中國A股，以觸及中華人民共和國的證券市場。此子基金亦可投資於在中國內地及香港以外的證券交易所上市/掛牌的證券，該等證券可於紐約、倫敦或新加坡的證券交易所上市，例如美國預託證券及全球預託證券等證券，條件是該等證券是由其活動及業務與中華人民共和國的經濟發展有密切聯繫的公司發行的。投資經理可按情況不時調整投資項目的地理分佈。有關子基金亦可投資於緊貼指數集體投資計劃及其他准許的證券¹⁵。投資範圍或包括現金、定期存款、貨幣市場或定息證券。中銀保誠中國股票基金的風險程度一般被視為高²。

The BOC-Prudential China Equity Fund is an equity fund which aims to provide investors with long-term capital growth by investing at least 70% of the BOC-Prudential China Equity Fund's non-cash assets in the China equity sub-fund of the Umbrella Unit Trust⁹. It is the current intention of the Investment Manager that the sub-fund will, under normal circumstances, invest primarily in Hong Kong listed equities and equity-related securities (including warrants and convertible securities) of companies whose activities and business are closely related to the economic development of the People's Republic of China, as permitted under Schedule 1 to the Regulation¹⁰ and the relevant codes and guidelines issued by the MPFA¹¹ from time to time. The sub-fund may invest less than 30% of its net asset value in China A-shares directly through the Stock Connect¹² and/or at the discretion of the Investment Manager, indirectly through investments in ITCIS¹ and/or Other Authorized Unit Trusts or Authorized Mutual Funds¹⁶ so as to gain exposure to the stock markets of the People's Republic of China. The sub-fund may also invest in other China related securities listed or quoted outside Mainland China and Hong Kong if such securities are issued by companies whose activities and business are closely related to the economy development of the People's Republic of China. These securities may be listed on the stock exchanges in New York, London or Singapore, such as ADRs (American depository receipts) and GDRs (global depository receipts). The Investment Manager may adjust the geographic allocation of the investment as it deems appropriate from time to time. The sub-fund may also invest in ITCIS¹ and Other Permitted Securities¹⁵. Where appropriate, cash, time deposits, money market or fixed income securities may be considered. The risk level of the BOC-Prudential China Equity Fund is generally regarded as high².

基金資料 Fund Data

| | | |
|-----------------------------------------|-----------------|---------------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 8,300.37 | Risk Level ² 風險程度 |
| 推出日期 Launch Date | 15/10/2007 | |
| 報價貨幣 Currency | 港元 HKD | High 高 |
| 單位價格 NAV ¹ | 港元 HKD 8.6845 | |
| 基金風險標記 Fund Risk Indicator ³ | 22.75% | |
| 風險級別 Risk Class ⁴ | 6 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 1.74670% | |

基金表現按港元計算 Performance in HKD⁶

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|-------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | -6.31 | -6.31 | 7.70 | 18.43 | -20.25 | 33.30 | -13.16 |
| 年化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 7.70 | 5.80 | -4.42 | 2.92 | -0.76 |

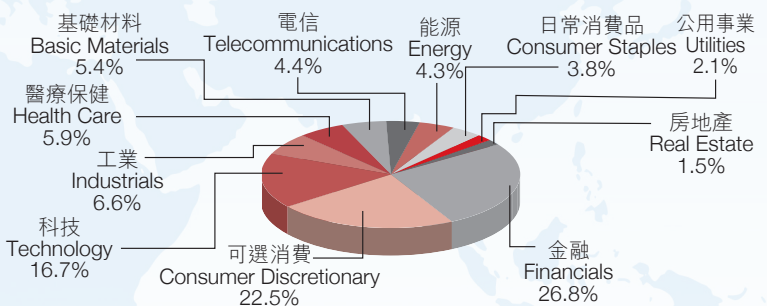
年度回報按港元計算 Calendar Year Performance in HKD⁶

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------|--------|--------|--------|-------|-------|
| 實際回報 (%) Actual Return | -16.17 | -21.49 | -16.27 | 19.65 | 30.47 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 % of NAV |
|------------------------------------------------------|--------------------|
| 1 ALIBABA GROUP HOLDING LTD 阿里巴巴集團控股有限公司 | 8.4% |
| 2 TENCENT HOLDINGS LTD 騰訊控股有限公司 | 8.3% |
| 3 CHINAAMC CSI 300 INDEX ETF 華夏滬深 300 指數 ETF | 6.6% |
| 4 CHINA CONSTRUCTION BANK-H 中國建設銀行股份有限公司 -H | 4.0% |
| 5 IND & COMM BK OF CHINA-H 中國工商銀行股份有限公司 -H | 3.0% |
| 6 XIAOMI CORP-CLASS B 小米集團 -B 類別 | 2.7% |
| 7 MEITUAN-W-CLASS B 美團 -W-B 類別 | 2.3% |
| 8 PING AN INSURANCE GROUP CO-H 中國平安保險 (集團) 股份有限公司 -H | 2.0% |
| 9 BANK OF CHINA LTD-H 中國銀行股份有限公司 -H | 2.0% |
| 10 BYD CO LTD-H 比亞迪股份有限公司 -H | 2.0% |

基金資產分佈* Asset Allocation*



* 此成分基金之行業分類及資產分佈已作出更新。

* The sector classification and asset allocation for this Constituent Fund has been updated.

◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。

Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY

中銀保誠香港股票基金為一股票基金，旨在爭取長期的資本增長，中銀保誠香港股票基金持有的非現金資產最少70%將投資於傘子單位信託⁹的香港股票子基金。在一般情況下，有關子基金將在《規例》¹⁰附表1和積金局¹¹不時發出的相關守則和指引所准許下，主要投資於其營運或業務主要在香港之公司或與香港經濟具直接或間接關係之公司(包括其股份在香港上市的公司)的上市股票及股票相關證券。有關子基金可將不多於其資產淨值的10%投資於因透過互聯互通機制交易或其業務或營運設於香港或與香港有關而與香港直接或間接相關的中國A股。投資經理亦可酌情決定，間接地透過投資於緊貼指數集體投資計劃及/或其他認可單位信託或認可互惠基金¹⁶投資於該等中國A股。有關子基金亦可投資於緊貼指數集體投資計劃及其他准許的證券¹⁵。投資範圍或包括現金、定期存款、貨幣市場或定息證券。中銀保誠香港股票基金的風險程度一般被視為高²。

The BOC-Prudential Hong Kong Equity Fund is an equity fund which aims to provide investors with long-term capital growth by investing at least 70% of the BOC-Prudential Hong Kong Equity Fund's non-cash assets in the Hong Kong equity sub-fund of the Umbrella Unit Trust⁹. Under normal circumstances, the sub-fund will invest mainly in the listed equities and equity-related securities of companies having operations or business principally in Hong Kong or linked either directly or indirectly to the Hong Kong economy (including companies whose shares are listed in Hong Kong), as permitted under Schedule 1 to the Regulation¹⁰ and the relevant codes and guidelines issued by the MPFA¹¹ from time to time. The sub-fund may invest not more than 10% of its net asset value in China A-shares which are directly or indirectly related to Hong Kong by either being traded through the Stock Connect or having business or operations in or relations to Hong Kong. The Investment Manager also has a discretion to invest in these China A-shares, indirectly through investments in ITCIS¹ and/or Other Authorized Unit Trusts or Authorized Mutual Funds¹⁶. The sub-fund may also invest in ITCIS¹ and Other Permitted Securities¹⁵. Where appropriate, cash, time deposits, money market or fixed income securities may be considered. The risk level of the BOC-Prudential Hong Kong Equity Fund is generally regarded as high².

基金資料 Fund Data

| | | |
|-----------------------------------------|------------------|-------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 12,101.85 | Risk Level ² |
| 推出日期 Launch Date | 15/04/2003 | 風險程度 |
| 報價貨幣 Currency | 港元 HKD | |
| 單位價格 NAV ¹ | 港元 HKD 46.0468 | |
| 基金風險標記 Fund Risk Indicator ³ | 21.07% | High 高 |
| 風險級別 Risk Class ⁴ | 6 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 1.67216% | |

基金表現按港元計算 Performance in HKD⁶

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|-------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | -4.59 | -4.59 | 11.01 | 26.74 | -11.32 | 46.95 | 360.47 |
| 年化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 11.01 | 8.22 | -2.37 | 3.92 | 6.87 |

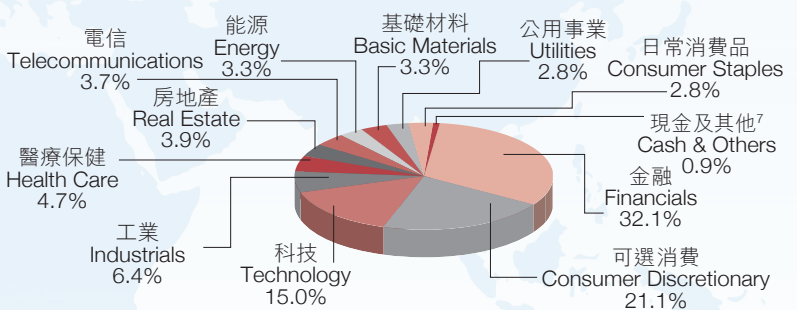
年度回報按港元計算 Calendar Year Performance in HKD⁶

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------|--------|--------|--------|-------|-------|
| 實際回報 (%) Actual Return | -15.50 | -17.19 | -12.64 | 17.33 | 33.70 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 % of NAV |
|-----------------------------------------------------|--------------------|
| 1 HSBC HOLDINGS PLC 匯豐控股有限公司 | 8.8% |
| 2 TENCENT HOLDINGS LTD 騰訊控股有限公司 | 8.4% |
| 3 ALIBABA GROUP HOLDING LTD 阿里巴巴集團控股有限公司 | 8.1% |
| 4 AIA GROUP LTD 友邦保險控股有限公司 | 4.3% |
| 5 CHINA CONSTRUCTION BANK-H 中國建設銀行股份有限公司 -H | 3.5% |
| 6 IND & COMM BK OF CHINA-H 中國工商銀行股份有限公司 -H | 2.6% |
| 7 XIAOMI CORP-CLASS B 小米集團 -B 類別 | 2.6% |
| 8 HONG KONG EXCHANGES & CLEAR 香港交易及結算所有限公司 | 2.2% |
| 9 MEITUAN-W-CLASS B 美團 -W-B 類別 | 2.1% |
| 10 PING AN INSURANCE GROUP CO-H 中國平安保險(集團)股份有限公司 -H | 1.8% |

基金資產分佈* Asset Allocation*



* 此成分基金之行業分類及資產分佈已作出更新。

* The sector classification and asset allocation for this Constituent Fund has been updated.

◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。


Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY

中銀保誠日本股票基金為一股票基金，旨在尋求長期的資本增長，主要投資於傘子單位信託⁹的日本股票子基金。在一般情況下，有關子基金將在《規例》¹⁰附表1和積金局¹¹不時發出的相關守則和指引所准許下，主要投資於業務與日本的經濟發展和增長有緊密關連的公司的上市股票及股票相關證券(包括認股權證、可換股證券、美國預託證券、環球預託證券)。有關子基金亦可投資於緊貼指數集體投資計劃及其他准許的證券¹⁵。投資範圍或包括現金、定期存款、貨幣市場或定息證券。中銀保誠日本股票基金的風險程度一般被視為高²。

The BOC-Prudential Japan Equity Fund is an equity fund which aims to achieve long-term capital growth by investing primarily in the Japan equity sub-fund of the Umbrella Unit Trust⁹. Under normal circumstances, the sub-fund will invest primarily in listed equities and equity-related securities (including warrants, convertible securities, ADRs (American depository receipts) and GDRs (global depository receipts)) of companies whose activities are closely related to the economic development and growth of the Japan economy, as permitted under Schedule 1 to the Regulation¹⁰ and the relevant codes and guidelines issued by the MPFA¹¹ from time to time. The sub-fund may also invest in ITCIS¹ and Other Permitted Securities¹⁵. Where appropriate, cash, time deposits, money market or fixed income securities may be considered. The risk level of the BOC-Prudential Japan Equity Fund is generally regarded as high².

基金資料 Fund Data

| | | |
|-----------------------------------------|-----------------|-----------------------------------------------------------------------------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 1,752.50 | Risk Level ² 風險程度 |
| 推出日期 Launch Date | 03/10/2006 | |
| 報價貨幣 Currency | 港元 HKD |  High 高 |
| 單位價格 NAV ¹ | 港元 HKD 15.4375 | |
| 基金風險標記 Fund Risk Indicator ³ | 12.74% | |
| 風險級別 Risk Class ⁴ | 5 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 1.66729% | |

基金表現按港元計算 Performance in HKD⁶

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|-------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | 2.31 | 2.31 | 28.68 | 61.91 | 50.18 | 101.40 | 54.38 |
| 年化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 28.68 | 17.43 | 8.47 | 7.25 | 2.25 |

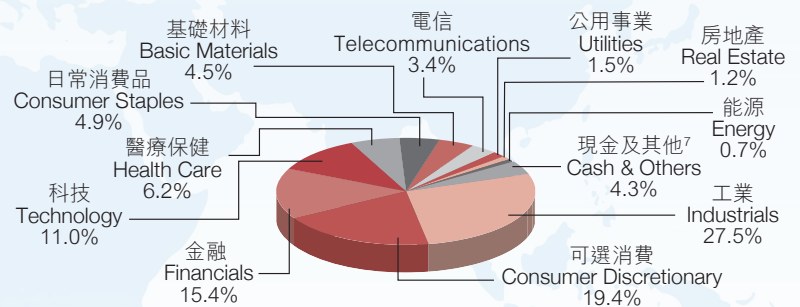
年度回報按港元計算 Calendar Year Performance in HKD⁶

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------|------|--------|-------|-------|-------|
| 實際回報 (%) Actual Return | 3.14 | -13.00 | 21.74 | 11.31 | 24.60 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 % of NAV |
|----------------------------------|--------------------|
| 1 TOYOTA MOTOR CORP | 3.6% |
| 2 MITSUBISHI UFJ FINANCIAL GROUP | 3.0% |
| 3 HITACHI LTD | 2.3% |
| 4 SONY GROUP CORP | 2.1% |
| 5 TOKYO ELECTRON LTD | 1.9% |
| 6 MITSUBISHI CORP | 1.9% |
| 7 SUMITOMO MITSUI FINANCIAL GR | 1.9% |
| 8 ADVANTEST CORP | 1.8% |
| 9 MITSUI & CO LTD | 1.8% |
| 10 MIZUHO FINANCIAL GROUP INC | 1.6% |

基金資產分佈* Asset Allocation*



* 此成分基金之行業分類及資產分佈已作出更新。

* The sector classification and asset allocation for this Constituent Fund has been updated.

◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。


Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY

中銀保誠亞洲股票基金為一股票基金，旨在爭取長期的資本增長，中銀保誠亞洲股票基金持有的非現金資產最少70%將投資於傘子單位信託⁹的亞洲股票子基金。在一般情況下，有關子基金將主要投資於《規例》¹⁰附表1和積金局¹¹不時發出的相關守則和指引所准許的亞洲各個股票市場的股票及股票相關證券，包括但不限於澳洲、紐西蘭、中國大陸、香港、印度、南韓、新加坡、馬來西亞、臺灣及泰國的股票市場，亦可能投資於以亞洲以外為基地，但在亞洲投資或營業的公司。該子基金可以少於其資產淨值的30%直接透過互聯互通機制¹²，及/或由投資經理酌情決定，間接地透過投資於緊貼指數集體投資計劃及/或其他認可單位信託或認可互惠基金¹⁶投資於中國A股。該子基金將不會投資於日本股票市場。有關子基金亦可投資於緊貼指數集體投資計劃及其他准許的證券¹⁵。投資範圍或包括現金、定期存款、貨幣市場或定息證券。中銀保誠亞洲股票基金的風險程度一般被視為高²。

The BOC-Prudential Asia Equity Fund is an equity fund which aims to achieve long-term capital growth by investing at least 70% of the BOC-Prudential Asia Equity Fund's non-cash assets in the Asia equity sub-fund of the Umbrella Unit Trust⁹. Under normal circumstances, the sub-fund will invest mainly in equities and equity-related securities in the various stock markets in Asia as permitted under Schedule 1 to the Regulation¹⁰ and the relevant codes and guidelines issued by the MPFA¹¹ from time to time including but not limited to those in Australia, New Zealand, Mainland China, Hong Kong, India, South Korea, Singapore, Malaysia, Taiwan and Thailand. Access to individual markets may be made by investing in companies based in non-Asian jurisdictions but invest or operate in Asia. The sub-fund may invest less than 30% of its net asset value in China A-shares directly through the Stock Connect¹² and/or at the discretion of the Investment Manager, indirectly through investments in ITCIS[†] and/or Other Authorized Unit Trusts or Authorized Mutual Funds¹⁶. It is intended that the sub-fund will not invest in equities in Japan. The sub-fund may also invest in ITCIS[†] and Other Permitted Securities¹⁵. Where appropriate, cash, time deposits, money market or fixed income securities may be considered. The risk level of the BOC-Prudential Asia Equity Fund is generally regarded as high².

基金資料 Fund Data

| | | |
|-----------------------------------------|-----------------|-----------------------------------------------------------------------------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 4,502.72 | Risk Level ² 風險程度 |
| 推出日期 Launch Date | 03/10/2006 | |
| 報價貨幣 Currency | 港元 HKD |  High 高 |
| 單位價格 NAV ¹ | 港元 HKD 22.7517 | |
| 基金風險標記 Fund Risk Indicator ³ | 14.49% | |
| 風險級別 Risk Class ⁴ | 5 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 1.70266% | |

基金表現按港元計算 Performance in HKD⁶

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|-------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | 0.14 | 0.14 | 27.62 | 43.26 | 18.30 | 97.25 | 127.52 |
| 年化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 27.62 | 12.73 | 3.42 | 7.03 | 4.30 |

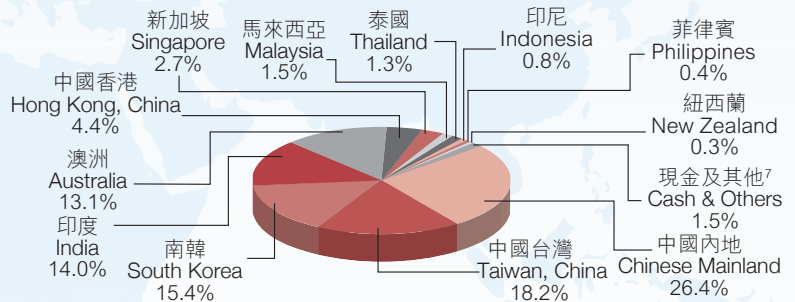
年度回報按港元計算 Calendar Year Performance in HKD⁶

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------|------|--------|------|-------|-------|
| 實際回報 (%) Actual Return | 0.22 | -16.96 | 5.00 | 10.12 | 28.23 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 % of NAV |
|-----------------------------------------------------|--------------------|
| 1 TAIWAN SEMICONDUCTOR MANUFACTURING 台灣積體電路製造股份有限公司 | 9.0% |
| 2 SAMSUNG ELECTRONICS CO LTD | 4.9% |
| 3 TENCENT HOLDINGS LTD 騰訊控股有限公司 | 3.6% |
| 4 SK HYNIX INC | 2.8% |
| 5 ALIBABA GROUP HOLDING LTD 阿里巴巴集團控股有限公司 | 2.6% |
| 6 COMMONWEALTH BANK OF AUSTRALIA | 1.8% |
| 7 BHP GROUP LTD | 1.5% |
| 8 AIA GROUP LTD 友邦保險控股有限公司 | 1.2% |
| 9 CHINA CONSTRUCTION BANK-H 中國建設銀行股份有限公司 -H | 1.0% |
| 10 RELIANCE INDUSTRIES LIMITED | 0.9% |

基金資產分佈 Asset Allocation



◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。

Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY

中銀保誠環球股票基金為一股票基金，其持有的非現金資產最少70%將投資於(1)傘子單位信託⁹的環球股票、亞洲股票、中國股票、香港股票、日本股票及歐洲股票子基金（統稱為「股票子基金」）組合或(2)股票子基金及由投資經理管理並與股票相關的緊貼指數集體投資計劃之組合，以爭取長期的資本增長。在適當情況下，投資經理亦可酌情決定投資於並非由投資經理所管理的其他緊貼指數集體投資計劃，以達到如分散風險或觸及相關市場之目的。中銀保誠環球股票基金的投資組合於各國家及地區之間的分配可能根據投資經理的酌情權及對現時和預測的市場狀況之看法而改變，因此，中銀保誠環球股票基金的投資組合可能集中於某(些)國家或地區。在一般情況下，股票子基金將投資大部份資產於《規例》¹⁰附表1和積金局¹¹不時發出的相關守則和指引所准許的環球股票及股票相關證券，包括但不限於美國、歐洲、中國大陸、日本、香港及其他主要亞洲市場。股票子基金亦可投資於緊貼指數集體投資計劃及其他准許的證券¹⁵。若干傘子單位信託⁹的子基金及/或緊貼指數集體投資計劃可投資於中國A股。中銀保誠環球股票基金於任何中國A股的總投資額不得超過其資產淨值的15%。投資範圍或包括現金、定期存款、貨幣市場或定息證券。中銀保誠環球股票基金的風險程度一般被視為高²。

The BOC-Prudential Global Equity Fund is an equity fund which seeks to achieve long-term capital growth by investing at least 70% of the BOC-Prudential Global Equity Fund's non-cash assets in (1) a combination of the global equity, Asia equity, China equity, Hong Kong equity, Japan equity and European equity sub-funds of the Umbrella Unit Trust⁹ (collectively, the "equity sub-funds") or (2) a combination of the equity sub-funds and equity-related ITCIS[†] managed by the Investment Manager. Where appropriate, the Investment Manager also has a discretion to invest in other ITCIS[†] not managed by the Investment Manager for purposes such as risk diversification or to gain exposure to the relevant market(s). The allocation of the BOC-Prudential Global Equity Fund's portfolio between countries and regions may vary according to the Investment Manager's discretion and perception of prevailing and anticipated market conditions and as a result, the BOC-Prudential Global Equity Fund's portfolio may be concentrated in certain country(ies) or region(s). Under normal circumstances, the equity sub-funds will invest a substantial portion of assets in global equities and equity-related securities as permitted under Schedule 1 to the Regulation¹⁰ and the relevant codes and guidelines issued by the MPFA¹¹ from time to time, including but not limited to the United States, Europe, Mainland China, Japan, Hong Kong and other major Asian markets. The equity sub-funds may also invest in ITCIS[†] and Other Permitted Securities¹⁵. Certain sub-funds of the Umbrella Unit Trust⁹ and/or ITCIS[†] may invest in China A-shares. The BOC-Prudential Global Equity Fund's aggregate exposure to any China A-shares shall not exceed 15% of its net asset value. Where appropriate, cash, time deposits, money market or fixed income securities may be considered. The risk level of the BOC-Prudential Global Equity Fund is generally regarded as high².

基金資料 Fund Data

| | | |
|-----------------------------------------|------------------|-------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 10,104.40 | Risk Level ² |
| 推出日期 Launch Date | 15/04/2003 | 風險程度 |
| 報價貨幣 Currency | 港元 HKD | |
| 單位價格 NAV ¹ | 港元 HKD 55.2303 | |
| 基金風險標記 Fund Risk Indicator ³ | 11.14% | High 高 |
| 風險級別 Risk Class ⁴ | 5 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 1.67957% | |

基金表現按港元計算 Performance in HKD⁶

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|-------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | -3.02 | -3.02 | 18.33 | 49.42 | 47.07 | 155.44 | 452.30 |
| 年化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 18.33 | 14.32 | 8.02 | 9.83 | 7.72 |

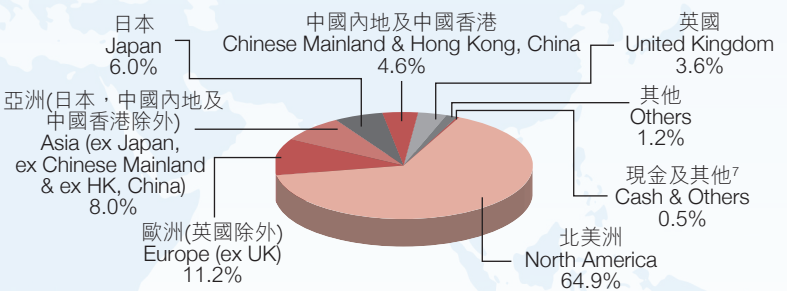
年度回報按港元計算 Calendar Year Performance in HKD⁶

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------|-------|--------|-------|-------|-------|
| 實際回報 (%) Actual Return | 18.08 | -17.89 | 19.93 | 15.06 | 19.77 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 % of NAV |
|---------------------------------|--------------------|
| 1 NVIDIA CORP | 4.5% |
| 2 APPLE INC | 4.0% |
| 3 MICROSOFT CORP | 3.0% |
| 4 AMAZON.COM INC | 2.2% |
| 5 ALPHABET INC-CL A | 1.9% |
| 6 BROADCOM INC | 1.6% |
| 7 ALPHABET INC-CL C | 1.5% |
| 8 META PLATFORMS INC-CLASS A | 1.4% |
| 9 STATE STREET SPDR S&P 500 ETF | 1.2% |
| 10 TESLA INC | 1.1% |

基金資產分佈 Asset Allocation



◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。

Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY

中銀保誠中證香港100指數基金為一股票基金，旨在尋求長期的資本增長，主要投資於投資經理所選擇的一個緊貼指數集體投資計劃。目前，中銀保誠中證香港100指數基金僅投資於緊貼指數集體投資計劃——標智中證香港100指數基金™。標智中證香港100指數基金™是一個在交易所買賣的指數追蹤基金，旨在透過採用代表性抽樣策略來追蹤中證香港100指數之表現。中銀保誠中證香港100指數基金的風險程度一般被視為高²。

The BOC-Prudential CSI HK 100 Tracker Fund is an equity fund which aims to achieve long-term capital growth by investing primarily in an ITCIS[†] selected by the Investment Manager. Currently, the BOC-Prudential CSI HK 100 Tracker Fund invests exclusively in the ITCIS[†] – W.I.S.E. – CSI HK 100 Tracker™, an index-tracking exchange traded fund which seeks to track the performance of the CSI Hong Kong 100 Index by adopting a representative sampling strategy. The risk level of the BOC-Prudential CSI HK 100 Tracker Fund is generally regarded as high².

基金資料 Fund Data

| | | |
|-----------------------------------------|-----------------|---------------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 2,452.36 | Risk Level ² 風險程度 |
| 推出日期 Launch Date | 03/09/2012 | |
| 報價貨幣 Currency | 港元 HKD | High 高 |
| 單位價格 NAV ¹ | 港元 HKD 15.7648 | |
| 基金風險標記 Fund Risk Indicator ³ | 21.27% | |
| 風險級別 Risk Class ⁴ | 6 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 1.14744% | |

基金表現按港元計算 Performance in HKD⁶

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|---------------------------------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | -4.75 | -4.75 | 8.42 | 29.70 | -7.76 | 54.26 | 57.65 |
| 年化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 8.42 | 9.05 | -1.60 | 4.43 | 3.41 |
| 基準指數* (累積回報)(%) Benchmark Index* (Cumulative Return) | -4.50 | -4.50 | 9.72 | 34.06 | -3.25 | 83.12 | 115.74 |
| 基準指數* (年化回報)(%) Benchmark Index* (Annualized Return) | 不適用 N/A | 不適用 N/A | 9.72 | 10.26 | -0.66 | 6.24 | 5.82 |

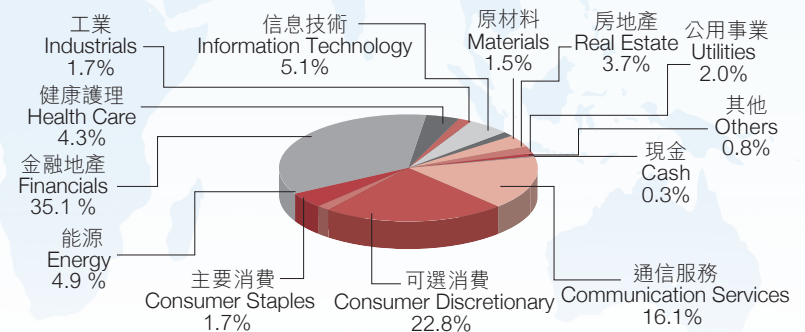
年度回報按港元計算 Calendar Year Performance in HKD⁶

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|-----------------------------------------------------|--------|--------|--------|-------|-------|
| 實際回報 (%) Actual Return | -14.81 | -16.43 | -11.13 | 20.54 | 32.44 |
| 基準指數* (實際回報)(%) Benchmark Index* (Actual Return) | -14.24 | -15.46 | -10.23 | 21.74 | 34.18 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 of NAV |
|---------------------------------------------|------------------|
| 1 HSBC HOLDINGS PLC 匯豐控股有限公司 | 10.7% |
| 2 TENCENT HOLDINGS LTD 騰訊控股有限公司 | 8.4% |
| 3 ALIBABA GROUP HOLDING LTD 阿里巴巴集團控股有限公司 | 8.2% |
| 4 CHINA CONSTRUCTION BANK-H 中國建設銀行股份有限公司 -H | 5.0% |
| 5 AIA GROUP LTD 友邦保險控股有限公司 | 4.4% |
| 6 IND & COMM BK OF CHINA-H 中國工商銀行股份有限公司 -H | 2.9% |
| 7 XIAOMI CORP-CLASS B 小米集團 -B 類別 | 2.9% |
| 8 MEITUAN-W-CLASS B 美團-W-B 類別 | 2.5% |
| 9 CNOOC LTD-H 中國海洋石油有限公司-H | 2.5% |
| 10 HONG KONG EXCHANGES & CLEAR 香港交易及結算所有限公司 | 2.4% |

基金資產分佈 Asset Allocation



* 中證香港100全收益指數(港元)被採用為基準指數(資料來源: 中証指數有限公司)。 * CSI HK 100 Total Return Index (HKD) is used as the benchmark index (Source: China Securities Index Co., Ltd).

◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。

Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY

中銀保誠歐洲指數追蹤基金為一股票基金，旨在尋求長期的資本增長，主要投資於投資經理所選擇的一個緊貼指數集體投資計劃。目前，中銀保誠歐洲指數追蹤基金僅投資於緊貼指數集體投資計劃——中銀保誠歐洲指數基金。中銀保誠歐洲指數基金是中銀保誠指數基金系列的一個分支基金，投資於在英國及其他歐洲大陸國家的證券交易所買賣的證券投資組合。中銀保誠歐洲指數基金主要透過採用代表性抽樣策略力求提供緊貼富時強積金歐洲指數(非對沖)(FTSE MPF Europe Index (unhedged))表現的投資表現(扣除費用及支出之前)。在這策略下，中銀保誠歐洲指數基金的資產投資於由中銀保誠歐洲指數基金的基金經理利用定量分析模式選定的富時強積金歐洲指數(非對沖)成分證券的代表性樣本，並根據該定量分析模式，按每隻股票的資本值、行業和基本投資特性而考慮將其納入中銀保誠歐洲指數基金內。中銀保誠歐洲指數追蹤基金的風險程度一般被視為高²。

The BOC-Prudential European Index Tracking Fund is an equity fund which aims to achieve long-term capital growth by investing primarily in an ITCIS¹ selected by the Investment Manager. Currently, the BOC-Prudential European Index Tracking Fund exclusively invests in the ITCIS¹ – the BOC-Prudential European Index Fund, a sub-fund of the BOC-Prudential Index Fund Series, which invests in a portfolio of securities traded on the stock exchanges in the United Kingdom and in other continental European countries. The BOC-Prudential European Index Fund seeks to provide investment performance (before fees and expenses) that tracks the performance of the FTSE MPF Europe Index (unhedged) primarily by adopting a representative sampling strategy. Under such strategy, assets of the BOC-Prudential European Index Fund will be invested in a representative sample of constituent securities of the FTSE MPF Europe Index (unhedged) selected by the manager of the BOC-Prudential European Index Fund using quantitative analytical models, under which each stock is considered for inclusion in the BOC-Prudential European Index Fund based on its capitalisation, industry and fundamental investment characteristics. The risk level of the BOC-Prudential European Index Tracking Fund is generally regarded as high².

基金資料 Fund Data

| | | |
|-----------------------------------------|-----------------|-------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 1,790.18 | Risk Level ² |
| 推出日期 Launch Date | 03/09/2012 | 風險程度 |
| 報價貨幣 Currency | 港元 HKD | |
| 單位價格 NAV ¹ | 港元 HKD 26.2115 | |
| 基金風險標記 Fund Risk Indicator ³ | 12.32% | High 高 |
| 風險級別 Risk Class ⁴ | 5 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 1.04393% | |

基金表現按港元計算 Performance in HKD⁶

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|----------------------------------------------------------------------------------------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | -1.90 | -1.90 | 16.67 | 39.44 | 48.78 | 118.78 | 162.12 |
| 年率化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 16.67 | 11.72 | 8.27 | 8.14 | 7.35 |
| 富時強積金歐洲指數(對沖) [#] (累積回報)(%) FTSE MPF Europe Index (hedged) [#] (Cumulative Return) | -1.57 | -1.57 | 18.32 | 45.94 | 59.44 | 150.49 | 221.33 |
| 富時強積金歐洲指數(對沖) [#] (年率化回報)(%) FTSE MPF Europe Index (hedged) [#] (Annualized Return) | 不適用 N/A | 不適用 N/A | 18.32 | 13.43 | 9.78 | 9.62 | 8.98 |
| 富時強積金歐洲指數(非對沖) [#] (累積回報)(%) FTSE MPF Europe Index (unhedged) [#] (Cumulative Return) | -2.09 | -2.09 | 20.83 | 48.08 | 56.34 | 138.83 | 195.69 |
| 富時強積金歐洲指數(非對沖) [#] (年率化回報)(%) FTSE MPF Europe Index (unhedged) [#] (Annualized Return) | 不適用 N/A | 不適用 N/A | 20.83 | 13.98 | 9.35 | 9.10 | 8.31 |

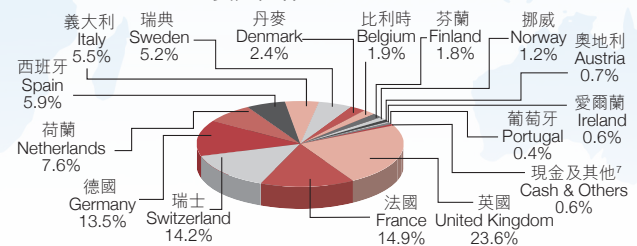
年度回報按港元計算 Calendar Year Performance in HKD⁶

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|--------------------------------------------------------------------------------------------------------|-------|--------|-------|------|-------|
| 實際回報 (%) Actual Return | 17.62 | -13.32 | 17.42 | 2.80 | 29.27 |
| 富時強積金歐洲指數(對沖) [#] (實際回報)(%) FTSE MPF Europe Index (hedged) [#] (Actual Return) | 19.41 | -12.56 | 19.33 | 4.64 | 31.10 |
| 富時強積金歐洲指數(非對沖) [#] (實際回報)(%) FTSE MPF Europe Index (unhedged) [#] (Actual Return) | 17.13 | -15.37 | 20.71 | 2.09 | 36.47 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 of NAV |
|------------------------|------------------|
| 1 ASML HOLDING NV | 3.8% |
| 2 ASTRAZENECA PLC | 2.2% |
| 3 NOVARTIS AG-REG | 2.1% |
| 4 HSBC HOLDINGS PLC | 2.1% |
| 5 SHELL PLC | 2.0% |
| 6 ROCHE HOLDING AG | 1.9% |
| 7 NESTLE SA-REG | 1.8% |
| 8 SIEMENS AG-REG | 1.3% |
| 9 SAP SE | 1.3% |
| 10 TOTALENERGIES SE | 1.3% |

基金資產分佈 Asset Allocation



* 相關緊貼指數集體投資計劃(中銀保誠歐洲指數基金)緊貼富時強積金歐洲指數(非對沖)的表現，然而，為了作基金表現比較之用，將在此採用一個貨幣對沖指數，即富時強積金歐洲對沖指數¹³，其對沖指數中超出65%的非港幣貨幣風險，以確保符合《規例》¹⁰附表1第16條要求的至少30%的港幣貨幣風險要求(「貨幣風險要求」)。此表現比較參考進一步方便成員了解中銀保誠歐洲指數追蹤基金的表現。

資料來源：富時國際有限公司(「富時」)

* While the underlying ITCIS¹ (BOC-Prudential European Index Fund) tracks the performance of the FTSE MPF Europe Index (unhedged), a currency hedged index, namely FTSE MPF Europe Hedged Index¹³, which hedges non-Hong Kong Dollar currency exposure in the index in excess of 65% to ensure compliance with the minimum 30% HKD currency exposure under section 16 of Schedule 1 to the Regulation¹⁰ ("Currency Exposure Requirement"), will be adopted here for fund performance comparison purpose. Such performance comparison reference further facilitates members to apprehend the performance of BOC-Prudential European Index Tracking Fund.

Source from : FTSE International Limited ("FTSE")

◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。

Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY

中銀保誠北美指數追蹤基金為一股票基金，旨在尋求長期的資本增長，主要投資於投資經理所選擇的一個緊貼指數集體投資計劃。目前，中銀保誠北美指數追蹤基金僅投資於緊貼指數集體投資計劃——中銀保誠北美指數基金。中銀保誠北美指數基金是中銀保誠指數基金系列的一個分支基金，投資於在北美證券交易所買賣的證券投資組合。中銀保誠北美指數基金主要透過採用代表性抽樣策略力求提供緊貼富時強積金北美指數(非對沖)(FTSE MPF North America Index (unhedged))表現的投資表現(扣除費用及支出之前)。在這策略下，中銀保誠北美指數基金的資產將投資於由中銀保誠北美指數基金的基金經理利用定量分析模式選定的富時強積金北美指數(非對沖)成分證券的代表性樣本，並根據該定量分析模式，按每隻股票的資本值、行業和基本投資特性而考慮將其納入中銀保誠北美指數基金內。中銀保誠北美指數追蹤基金的風險程度一般被視為高²。

The BOC-Prudential North America Index Tracking Fund is an equity fund which aims to achieve long-term capital growth by investing primarily in an ITCIS¹ selected by the Investment Manager. Currently, the BOC-Prudential North America Index Tracking Fund invests exclusively in the ITCIS¹ – the BOC-Prudential North America Index Fund, a sub-fund of the BOC-Prudential Index Fund Series, which invests in a portfolio of securities traded on the stock exchanges in North America. The BOC-Prudential North America Index Fund seeks to provide investment performance (before fees and expenses) that tracks the performance of the FTSE MPF North America Index (unhedged) primarily by adopting a representative sampling strategy. Under such strategy, assets of the BOC-Prudential North America Index Fund will be invested in a representative sample of constituent securities of the FTSE MPF North America Index (unhedged) selected by the manager of the BOC-Prudential North America Index Fund using quantitative analytical models, under which each stock is considered for inclusion in the BOC-Prudential North America Index Fund based on its capitalisation, industry and fundamental investment characteristics. The risk level of the BOC-Prudential North America Index Tracking Fund is generally regarded as high².

基金資料 Fund Data

| | | |
|-----------------------------------------|------------------|-------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 10,326.93 | Risk Level ² |
| 推出日期 Launch Date | 03/09/2012 | 風險程度 |
| 報價貨幣 Currency | 港元 HKD | |
| 單位價格 NAV ¹ | 港元 HKD 44.4031 | |
| 基金風險標記 Fund Risk Indicator ³ | 12.06% | High 高 |
| 風險級別 Risk Class ⁴ | 5 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 1.02335% | |

基金表現按港元計算 Performance in HKD⁶

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|-----------------------------------------------------------------------------------------------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | -4.37 | -4.37 | 16.54 | 57.05 | 60.15 | 215.65 | 344.03 |
| 年率化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 16.54 | 16.24 | 9.88 | 12.18 | 11.60 |
| 富時強積金北美指數(對沖) [#] (累積回報(%)) FTSE MPF North America Index (hedged) [#] (Cumulative Return) | -4.11 | -4.11 | 17.71 | 62.28 | 68.87 | 253.15 | 430.46 |
| 富時強積金北美指數(對沖) [#] (年率化回報(%)) FTSE MPF North America Index (hedged) [#] (Annualized Return) | 不適用 N/A | 不適用 N/A | 17.71 | 17.51 | 11.05 | 13.45 | 13.07 |
| 富時強積金北美指數(非對沖) [#] (累積回報(%)) FTSE MPF North America Index (unhedged) [#] (Cumulative Return) | -3.78 | -3.78 | 18.73 | 64.12 | 71.75 | 262.12 | 441.25 |
| 富時強積金北美指數(非對沖) [#] (年率化回報(%)) FTSE MPF North America Index (unhedged) [#] (Annualized Return) | 不適用 N/A | 不適用 N/A | 18.73 | 17.96 | 11.42 | 13.73 | 13.24 |

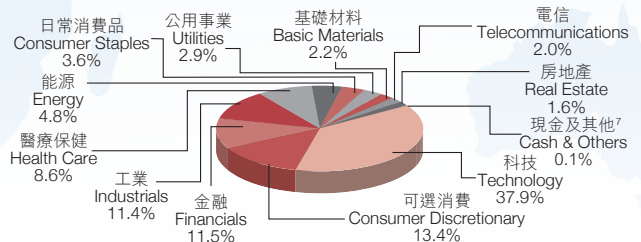
年度回報按港元計算 Calendar Year Performance in HKD⁶

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------------------------------------------------------------------------------------------|-------|--------|-------|-------|-------|
| 實際回報 (%) Actual Return | 25.56 | -20.11 | 24.30 | 21.90 | 16.49 |
| 富時強積金北美指數(對沖) [#] (實際回報(%)) FTSE MPF North America Index (hedged) [#] (Actual Return) | 26.88 | -19.38 | 25.48 | 23.45 | 17.68 |
| 富時強積金北美指數(非對沖) [#] (實際回報(%)) FTSE MPF North America Index (unhedged) [#] (Actual Return) | 27.17 | -19.27 | 26.02 | 23.50 | 18.42 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 of NAV |
|------------------------------|------------------|
| 1 NVIDIA CORP | 7.0% |
| 2 APPLE INC | 6.2% |
| 3 MICROSOFT CORP | 4.7% |
| 4 AMAZON.COM INC | 3.4% |
| 5 ALPHABET INC-CL A | 2.8% |
| 6 BROADCOM INC | 2.4% |
| 7 ALPHABET INC-CL C | 2.3% |
| 8 META PLATFORMS INC-CLASS A | 2.1% |
| 9 TESLA INC | 1.8% |
| 10 JPMORGAN CHASE & CO | 1.4% |

基金資產分佈[#] Asset Allocation[#]



¹ 富時強積金北美指數(非對沖)於2021年3月19日收市後採用新ICB (行業分類基準)分類。此成分基金之行業分類及資產分佈已相應作出更新。

² 相關緊貼指數集體投資計劃 (中銀保誠北美指數基金) 緊貼富時強積金北美指數 (非對沖) 的表現，然而，為了作基金表現比較之用，將在此採用一個貨幣對沖指數，即富時強積金北美對沖指數¹⁴，其對沖指數中超出65%的非貨幣幣風險，以確保符合貨幣風險要求。此表現比較參考進一步方便成員了解中銀保誠北美指數追蹤基金的表現。

³ 資料來源：富時

⁴ FTSE MPF North America Index (unhedged) adopted the new ICB (Industry Classification Benchmark) classification after the market closed on 19 March 2021. The sector classification and asset allocation for this Constituent Fund has been updated accordingly.

⁵ While the underlying ITCIS¹ (BOC-Prudential North America Index Fund) tracks the performance of the FTSE MPF North America Index (unhedged), a currency hedged index, namely FTSE MPF North America Hedged Index¹⁴, which hedges non-Hong Kong Dollar currency exposure in the index in excess of 65% to ensure compliance with the Currency Exposure Requirement, will be adopted here for fund performance comparison purpose. Such performance comparison reference further facilitates members to apprehend the performance of BOC-Prudential North America Index Tracking Fund.

⁶ Source from : FTSE

◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。

Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY


中銀保誠增長基金為一混合資產基金，大部份的資產將投資於股票市場。中銀保誠增長基金將透過投資於(1)基金單位信託的組合或(2)傘子單位信託的組合尋求較平均資本增值為高的回報。在適當情況下，投資經理亦可酌量決定投資於並非由投資經理所管理的其他緊貼指數集體投資計劃，以達到如分散風險或觸及相關市場之目的。

中銀保誠增長基金將主要投資於股票子基金以建立其環球股票投資組合，餘下的資產投資於債券子基金。一般情況下，有關子基金將投資大部份資產於《規例》¹⁰附表1和積局¹¹不時發出相關的守則和指引所准許的環球股票及股票相關證券，包括但不限於美國、歐洲、中國大陸、日本、香港及其他主要亞洲市場，其餘將投資於美國、歐洲、中國大陸及其他世界性主要貨幣的環球債券。有關子基金亦可投資於緊貼指數集體投資計劃及其他准許的證券¹⁵。若干傘子單位信託的子基金及/或緊貼指數集體投資計劃可投資於中國A股及/或於中國大陸境內及/或境外發行或分銷的人民幣計值及結算的債務工具。中銀保誠增長基金於任何中國A股的總投資額不得超過其資產淨值的15%及其於人民幣計值及結算的債務工具的總投資額不得超過其資產淨值的15%。中銀保誠增長基金將積極把握世界各地的短期市場機會，及發掘其他具有長遠增長潛力的市場。投資範圍或包括現金、定期存款或貨幣市場證券。中銀保誠增長基金的風險程度一般被視為高²。

The BOC-Prudential Growth Fund is a mixed assets fund for which a majority of its assets will be invested in equities. The BOC-Prudential Growth Fund will seek to achieve a return higher than the average capital appreciation by investing in (1) a combination of sub-funds of the Umbrella Unit Trust⁹ or (2) a combination of sub-funds of the Umbrella Unit Trust⁹ and ITCIS¹ managed by the Investment Manager. Where appropriate, the Investment Manager also has a discretion to invest in other ITCIS¹ not managed by the Investment Manager for purposes such as risk diversification or to gain exposure to the relevant market(s).

The BOC-Prudential Growth Fund will be primarily invested in the equity sub-funds to form a global equity portfolio, with the balance invested in the bond sub-funds. Under normal circumstances, the sub-funds will invest a substantial portion of assets in global equities and equity-related securities as permitted under Schedule 1 to the Regulation¹⁰ and the relevant codes and guidelines issued by the MPFA¹¹ from time to time, including but not limited to the United States, Europe, Mainland China, Japan, Hong Kong and other major Asian markets. The balance will be invested in global bonds with currency exposure in the United States, Europe, Mainland China and others. The sub-funds may also invest in ITCIS¹ and Other Permitted Securities¹⁵. Certain sub-funds of the Umbrella Unit Trust⁹ and/or ITCIS¹ may invest in China A-shares and/or RMB denominated and settled debt instruments issued or distributed outside and/or within Mainland China. The BOC-Prudential Growth Fund's aggregate exposure to any China A-shares shall not exceed 15% of its net asset value and its aggregate exposure to RMB denominated and settled debt instruments shall not exceed 15% of its net asset value. The BOC-Prudential Growth Fund will be actively managed to take advantage of both short-term market opportunities and the long-term growth potential that exist around the world. Where appropriate, cash, time deposits or money market securities may be considered. The risk level of the BOC-Prudential Growth Fund is generally regarded as high².

基金資料 Fund Data

| | | |
|-----------------------------------------|------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 15,420.02 | Risk Level ² 風險程度  High 高 |
| 推出日期 Launch Date | 13/12/2000 | |
| 報價貨幣 Currency | 港元 HKD | |
| 單位價格 NAV ¹ | 港元 HKD 34.4394 | |
| 基金風險標記 Fund Risk Indicator ³ | 11.54% | |
| 風險級別 Risk Class ⁴ | 5 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 1.68152% | |

基金表現按港元計算 Performance in HKD⁶

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|--------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | -2.07 | -2.07 | 17.82 | 38.15 | 23.41 | 99.53 | 244.39 |
| 年率化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 17.82 | 11.37 | 4.30 | 7.15 | 5.01 |

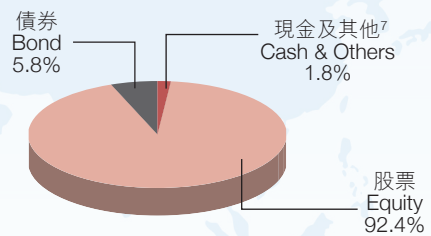
年度回報按港元計算 Calendar Year Performance in HKD⁶

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------|------|--------|------|-------|-------|
| 實際回報 (%) Actual Return | 4.54 | -16.06 | 7.56 | 10.48 | 25.62 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 % of NAV |
|-----------------------------------------------------|--------------------|
| 1 TENCENT HOLDINGS LTD 騰訊控股有限公司 | 2.5% |
| 2 ALIBABA GROUP HOLDING LTD 阿里巴巴集團控股有限公司 | 2.2% |
| 3 HSBC HOLDINGS PLC 匯豐控股有限公司 | 1.9% |
| 4 TAIWAN SEMICONDUCTOR MANUFACTURING 台灣積體電路製造股份有限公司 | 1.7% |
| 5 NVIDIA CORP | 1.2% |
| 6 AIA GROUP LTD 友邦保險控股有限公司 | 1.1% |
| 7 APPLE INC | 1.1% |
| 8 CHINA CONSTRUCTION BANK-H 中國建設銀行股份有限公司 -H | 0.9% |
| 9 SAMSUNG ELECTRONICS CO LTD | 0.9% |
| 10 MICROSOFT CORP | 0.8% |

基金資產分佈 Asset Allocation



◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。

Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY


中銀保誠均衡基金為一均衡基金，將透過投資於(1)傘子單位信託⁹的子基金組合或(2)傘子單位信託⁹的子基金及由投資經理管理的緊貼指數集體投資計劃之組合爭取長期的資本增長。在適當情況下，投資經理亦可酌情決定投資於並非由投資經理所管理的其他緊貼指數集體投資計劃，以達到如分散風險或觸及相關市場之目的。

中銀保誠均衡基金將以組合的方式投資於股票及債券子基金。一般情況下，有關子基金將投資於《規例》¹⁰附表1和積金局¹¹不時發出相關的守則和指引所准許的環球股票及股票相關證券，包括但不限於美國、歐洲、中國大陸、日本、香港及其他主要亞洲市場，其餘將投資於美國、歐洲、中國大陸及其他世界性主要貨幣的環球債券。有關子基金亦可投資於緊貼指數集體投資計劃及其他准許的證券¹⁵。若干傘子單位信託⁹的子基金及/或緊貼指數集體投資計劃可投資於中國A股及/或於中國大陸境內及/或境外發行或分銷的人民幣計值及結算的債務工具。中銀保誠均衡基金於任何中國A股的總投資額不得超過其資產淨值的15%及其於人民幣計值及結算的債務工具的總投資額不得超過其資產淨值的15%。中銀保誠均衡基金將積極把握世界各地的短期市場機會，及發掘其他具有長遠增長潛力的市場。投資範圍或包括現金、定期存款或貨幣市場證券。中銀保誠均衡基金的風險程度一般被視為中至高²。

The BOC-Prudential Balanced Fund is a balanced fund which seeks to achieve a long-term capital growth by investing in (1) a combination of sub-funds of the Umbrella Unit Trust⁹ or (2) a combination of sub-funds of the Umbrella Unit Trust⁹ and ITCIS¹ managed by the Investment Manager. Where appropriate, the Investment Manager also has a discretion to invest in other ITCIS¹ not managed by the Investment Manager for purposes such as risk diversification or to gain exposure to the relevant market(s).

The BOC-Prudential Balanced Fund will be invested in a mix of equity and bond sub-funds. Under normal circumstances, the sub-funds will invest a big portion of assets in global equities and equity-related securities as permitted under Schedule 1 to the Regulation¹⁰ and the relevant codes and guidelines issued by the MPFA¹¹ from time to time, including but not limited to the United States, Europe, Mainland China, Japan, Hong Kong and other major Asian markets. The balance will be invested in global bonds with currency exposure in the United States, Europe, Mainland China and others. The sub-funds may also invest in ITCIS¹ and Other Permitted Securities¹⁵. Certain sub-funds of the Umbrella Unit Trust⁹ and/or ITCIS¹ may invest in China A-shares and/or RMB denominated and settled debt instruments issued or distributed outside and/or within Mainland China. The BOC-Prudential Balanced Fund's aggregate exposure to any China A-shares shall not exceed 15% of its net asset value and its aggregate exposure to RMB denominated and settled debt instruments shall not exceed 15% of its net asset value. The BOC-Prudential Balanced Fund will be actively managed to take advantage of both short-term market opportunities and the long-term growth potential that exist around the world. Where appropriate, cash, time deposits or money market securities may be considered. The risk level of the BOC-Prudential Balanced Fund is generally regarded as medium to high².

基金資料 Fund Data

| | | |
|-----------------------------------------|-----------------|-------------------------------------------------------------------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 7,656.15 | Risk Level ² 風險程度 |
| 推出日期 Launch Date | 13/12/2000 | |
| 報價貨幣 Currency | 港元 HKD |  |
| 單位價格 NAV ¹ | 港元 HKD 25.9318 | |
| 基金風險標記 Fund Risk Indicator ³ | 8.56% | |
| 風險級別 Risk Class ⁴ | 4 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 1.67227% | |

基金表現按港元計算 Performance in HKD⁶

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|-------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | -1.45 | -1.45 | 11.12 | 20.69 | 6.13 | 43.52 | 159.32 |
| 年化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 11.12 | 6.47 | 1.20 | 3.68 | 3.84 |

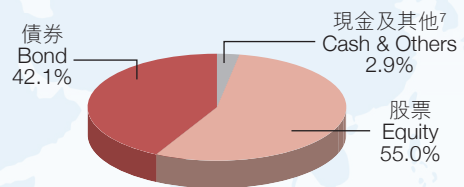
年度回報按港元計算 Calendar Year Performance in HKD⁶

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------|------|--------|------|------|-------|
| 實際回報 (%) Actual Return | 0.48 | -15.58 | 5.60 | 3.81 | 16.69 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 % of NAV |
|-----------------------------------------------------|--------------------|
| 1 US TREASURY N/B 3.875% S/A 15FEB2043 | 2.0% |
| 2 US TREASURY N/B 3.25% S/A 30JUN2029 | 1.7% |
| 3 TENCENT HOLDINGS LTD 騰訊控股有限公司 | 1.5% |
| 4 US TREASURY N/B 4.125% S/A 31MAR2031 | 1.4% |
| 5 US TREASURY N/B 3.625% S/A 31MAR2030 | 1.4% |
| 6 ALIBABA GROUP HOLDING LTD 阿里巴巴集團控股有限公司 | 1.4% |
| 7 US TREASURY N/B 4.125% S/A 15NOV2032 | 1.2% |
| 8 HSBC HOLDINGS PLC 匯豐控股有限公司 | 1.2% |
| 9 TAIWAN SEMICONDUCTOR MANUFACTURING 台灣積體電路製造股份有限公司 | 1.0% |
| 10 TOYOTA FIN AUSTR 4.402% S/A 30JAN2031 | 0.8% |

基金資產分佈 Asset Allocation



◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。

Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY

中銀保誠平穩基金為一均衡基金，將以穩當策略減低資本損失的風險，同時亦會嘗試爭取合理水平的資本收益。中銀保誠平穩基金將投資於(1)傘子單位信託⁹的子基金組合或(2)傘子單位信託⁹的子基金及由投資經理管理的緊貼指數集體投資計劃之組合。在適當情況下，投資經理亦可酌情決定投資於並非由投資經理所管理的其他緊貼指數集體投資計劃，以達到如分散風險或觸及相關市場之目的。

中銀保誠平穩基金將以組合的方式投資於股票及債券子基金。一般情況下，有關子基金將投資大部份資產於《規例》¹⁰附表1和積金局¹¹不時發出相關的守則和指引所准許的環球股票及股票相關證券，包括但不限於美國、歐洲、中國大陸、日本、香港及其他主要亞洲市場。子基金亦將投資於美國、歐洲、中國大陸及其他世界性主要貨幣的環球債券。有關子基金亦可投資於緊貼指數集體投資計劃及其他准許的證券¹⁵。若干傘子單位信託⁹的子基金及/或緊貼指數集體投資計劃可投資於中國A股及/或於中國大陸境內及/或境外發行或分銷的人民幣計值及結算的債務工具。中銀保誠平穩基金於任何中國A股的總投資額不得超過其資產淨值的15%及其於人民幣計值及結算的債務工具的總投資額不得超過其資產淨值的15%。中銀保誠平穩基金將積極把握世界各地的短期市場機會，及發掘其他具有長遠增長潛力的市場。投資範圍或包括現金、定期存款或貨幣市場證券。中銀保誠平穩基金的風險程度一般被視為中²。

The BOC-Prudential Stable Fund is a balanced fund which will be invested in a conservative manner to reduce the risk of capital losses while attempting to achieve a reasonable level of capital gains. The BOC-Prudential Stable Fund will invest in (1) a combination of sub-funds of the Umbrella Unit Trust⁹ or (2) a combination of sub-funds of the Umbrella Unit Trust⁹ and ITCIS[†] managed by the Investment Manager. Where appropriate, the Investment Manager also has a discretion to invest in other ITCIS[†] not managed by the Investment Manager for purposes such as risk diversification or to gain exposure to the relevant market(s).

The BOC-Prudential Stable Fund will be invested in a mix of equity and bond sub-funds. Under normal circumstances, the sub-funds will invest in global equities and equity-related securities as permitted under Schedule 1 to the Regulation¹⁰ and the relevant codes and guidelines issued by the MPFA¹¹ from time to time, including but not limited to the United States, Europe, Mainland China, Japan, Hong Kong and other major Asian markets. The sub-funds will also invest in global bonds with currency exposure in the United States, Europe, Mainland China and other countries. The sub-funds may also invest in ITCIS[†] and Other Permitted Securities¹⁵. Certain sub-funds of the Umbrella Unit Trust⁹ and/or ITCIS[†] may invest in China A-shares and/or RMB denominated and settled debt instruments issued or distributed outside and/or within Mainland China. The BOC-Prudential Stable Fund's aggregate exposure to any China A-shares shall not exceed 15% of its net asset value and its aggregate exposure to RMB denominated and settled debt instruments shall not exceed 15% of its net asset value. The BOC-Prudential Stable Fund will be actively managed to take advantage of both short-term market opportunities and the long-term growth potential that exist around the world. Where appropriate, cash, time deposits or money market securities may be considered. The risk level of the BOC-Prudential Stable Fund is generally regarded as medium².

基金資料 Fund Data

| | | |
|-----------------------------------------|-----------------|-------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 7,668.94 | Risk Level ² |
| 推出日期 Launch Date | 13/12/2000 | 風險程度 |
| 報價貨幣 Currency | 港元 HKD | |
| 單位價格 NAV ¹ | 港元 HKD 21.2319 | |
| 基金風險標記 Fund Risk Indicator ³ | 7.09% | Medium 中 |
| 風險級別 Risk Class ⁴ | 4 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 1.66675% | |

基金表現按港元計算 Performance in HKD⁶

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|-------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | -1.11 | -1.11 | 7.67 | 12.64 | -2.75 | 19.13 | 112.32 |
| 年化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 7.67 | 4.05 | -0.56 | 1.77 | 3.02 |

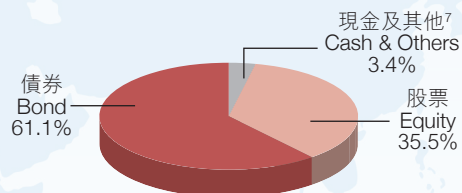
年度回報按港元計算 Calendar Year Performance in HKD⁶

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------|-------|--------|------|------|-------|
| 實際回報 (%) Actual Return | -1.95 | -16.10 | 4.71 | 0.76 | 11.94 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 % of NAV |
|-----------------------------------------|--------------------|
| 1 US TREASURY N/B 3.875% S/A 15FEB2043 | 2.9% |
| 2 US TREASURY N/B 3.25% S/A 30JUN2029 | 2.5% |
| 3 US TREASURY N/B 4.125% S/A 31MAR2031 | 2.0% |
| 4 US TREASURY N/B 3.625% S/A 31MAR2030 | 2.0% |
| 5 US TREASURY N/B 4.125% S/A 15NOV2032 | 1.8% |
| 6 TOYOTA FIN AUSTR 4.402% S/A 30JAN2031 | 1.2% |
| 7 DEUTSCHLAND REP 0% A 15FEB2031 | 1.2% |
| 8 US TREASURY N/B 4% S/A 15FEB2034 | 1.1% |
| 9 FRANCE O.A.T. 2% A 25NOV2032 | 1.1% |
| 10 US TREASURY N/B 4.625% S/A 30APR2029 | 1.1% |

基金資產分佈 Asset Allocation



◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。

Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY

中銀保誠香港平穩退休基金為一混合資產基金，僅投資於傘子單位信託⁹的一個基礎子基金，即中銀保誠香港平穩退休基金（「基礎退休基金」），以應對退休後的需求為目標，旨在爭取穩定及長期的資本增值，並預期波幅水平較低。基礎退休基金將以穩當策略，透過其於核准匯集投資基金子基金（定義見下文）及/或緊貼指數集體投資計劃的投資，投資於以港元計值之債券或定息工具以及環球股票組合。

基礎退休基金是一支基金中的基金，其所有資產均主要投資於傘子單位信託⁹的其他子基金（「核准匯集投資基金子基金」）及/或由投資經理管理的緊貼指數集體投資計劃。在正常情況下，基礎退休基金將投資於最少兩個核准匯集投資基金子基金及/或緊貼指數集體投資計劃。基礎退休基金最多可將其資產淨值的89%投資於中銀保誠港元債券基金（其為傘子單位信託⁹下的一個子基金）（「港元債券基金」），其透過投資於以港元計值及符合積金局¹¹不時發出的相關指引所規定的信貸評級要求的債券之投資組合，尋求提供穩定收入來源及長期的資本增值。港元債券基金的定息投資將集中於中短期債券，並以維持加權平均存續期不超過五年的投資組合為目標，以尋求降低利率風險。此外，港元債券基金的定息投資將集中於優質信用債券，以降低信貸風險。


在適當情況下，投資經理亦可酌情投資於非由投資經理所管理的其他緊貼指數集體投資計劃，以達到如分散風險或觸及有關市場之目的。

The BOC-Prudential Hong Kong Stable Retirement Fund is a mixed assets fund with the objective of addressing retirement needs by aiming to seek to achieve a stable and long term capital appreciation with an expectation of a lower level of volatility by investing solely in an underlying sub-fund of the Umbrella Unit Trust⁹, namely BOC-Prudential Hong Kong Stable Retirement Fund (the "Underlying Retirement Fund"). The Underlying Retirement Fund will, through its investment in the APIF Sub-Funds (as defined below) and/or ITCIS[†], invest in a mix of Hong Kong dollar denominated bonds or fixed income instruments and global equities in a conservative manner.

The Underlying Retirement Fund is a fund of funds investing substantially all its assets in other sub-funds of Umbrella Unit Trust⁹ ("APIF Sub-Funds") and/or ITCIS[†] managed by the Investment Manager. Under normal circumstances, the Underlying Retirement Fund will invest in at least two APIF Sub-Funds and/or ITCIS[†]. The Underlying Retirement Fund may invest up to 89% of its net asset value in BOC-Prudential Hong Kong Dollar Bond Fund (a sub-fund under the Umbrella Unit Trust⁹) ("Hong Kong Dollar Bond Fund") which seeks to provide a stable income stream and long term capital appreciation through a portfolio of Hong Kong dollar denominated bonds which meet the credit rating requirements as specified in the relevant guidelines issued by the MPFA¹¹ from time to time. The Hong Kong Dollar Bond Fund's fixed income investment will focus on short-to-medium term bonds and aims to maintain a portfolio with weighted average duration not exceeding five years so as to seek to reduce exposure to interest rate risks. In addition, the Hong Kong Dollar Bond Fund's fixed income investment will focus on high quality credit bonds in order to reduce credit risks.

Where appropriate, the Investment Manager also has a discretion to invest in other ITCIS[†] not managed by the Investment Manager for purposes such as risk diversification or to gain exposure to the relevant market(s).

基金資料 Fund Data

| | | |
|-----------------------------------------|----------------|-------------------------------------------------------------------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 814.28 | Risk Level ² 風險程度 |
| 推出日期 Launch Date | 21/11/2022 | |
| 報價貨幣 Currency | 港元 HKD |  |
| 單位價格 NAV ¹ | 港元 HKD 11.9700 | |
| 基金風險標記 Fund Risk Indicator ³ | 2.70% | |
| 風險級別 Risk Class ⁴ | 3 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 1.41330% | |

基金表現按港元計算 Performance in HKD⁶

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception [†] |
|-------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|--------------------------------------|
| 累積回報 (%) Cumulative Return | -0.15 | -0.15 | 5.94 | 16.81 | - | - | 19.70 |
| 年化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 5.94 | 5.31 | - | - | 5.50 |

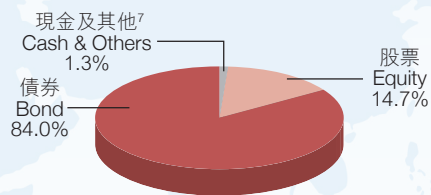
年度回報按港元計算 Calendar Year Performance in HKD⁶

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------|------------|-------|------|------|------|
| 實際回報 (%) Actual Return | 不適用 N/A | -0.01 | 6.57 | 4.76 | 7.38 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 % of NAV |
|--------------------------------------|--------------------|
| 1 KOREA DEV BK/SG 3.29% A 13NOV2026 | 2.5% |
| 2 STANDARD CHART 3.41% A 14AUG2029 | 2.0% |
| 3 EMIRATES NBD 3.6% A 05DEC2030 | 2.0% |
| 4 HSBC BANK PLC 3.1% A 13FEB2028 | 2.0% |
| 5 AIRPORT AUTH HK 4.1% S/A 14JAN2030 | 1.6% |
| 6 HK MTGE CORP 4.1% A 28FEB2029 | 1.5% |
| 7 HK ELECTRIC FIN 3.84% Q 27JUN2029 | 1.5% |
| 8 INT BK RECON&DEV 3.62% A 25NOV2026 | 1.5% |
| 9 MET LIFE GLOB 1.8% A 14JAN2027 | 1.5% |
| 10 FIRST ABU DHABI 3.13% A 10FEB2028 | 1.5% |

基金資產分佈 Asset Allocation



◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。

Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY

中銀保誠債券基金為一債券基金，主要投資於傘子單位信託⁹的環球債券子基金，旨在提供穩定的收入來源及長期的資本增值。在一般情況下，有關子基金將投資於符合積金局¹¹不時發出的相關指引所規定的信貸評級要求的國際債券之投資組合。總體而言，該等債券以多種主要的世界性貨幣報價。主要的世界性貨幣包括但不限於港元、美元、英鎊、歐羅、日圓及人民幣。有關子基金可以少於其資產淨值的15%投資於在(i)中國大陸境外及/或(ii)中國大陸境內(其可透過債券通¹⁹進行投資)發行或分銷的人民幣計值及結算的債務工具。有關子基金亦可投資於緊貼指數集體投資計劃及其他認可單位信託或認可互惠基金¹⁶(最多為其總資產淨值的10%)。投資範圍或包括現金、定期存款或貨幣市場證券。中銀保誠債券基金的風險程度一般被視為中²。

The BOC-Prudential Bond Fund is a bond fund which seeks to provide a stable income stream and long-term capital appreciation by investing primarily in the global bond sub-fund of the Umbrella Unit Trust⁹. Under normal circumstances, the sub-fund will invest in a portfolio of international bonds which meet the credit rating requirements as specified in the relevant guidelines issued by the MPFA¹¹ from time to time. Overall, bonds will be denominated in various major world currencies. Major world currencies include but are not limited to Hong Kong dollar, U.S. dollar, British Sterling, Euro, Japanese Yen and RMB. The sub-fund may invest less than 15% of its net asset value in RMB denominated and settled debt instruments issued or distributed (i) outside Mainland China and/or (ii) within Mainland China (which may be invested through the Bond Connect¹⁹). The sub-fund may also invest in ITCIS¹ and Other Authorized Unit Trusts or Authorized Mutual Funds¹⁶ (up to 10% of the total NAV of the sub-fund). Where appropriate, cash, time deposits or money market securities may be considered. The risk level of the BOC-Prudential Bond Fund is generally regarded as medium².

基金資料 Fund Data

| | | |
|-----------------------------------------|-----------------|---------------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 3,110.27 | Risk Level ² 風險程度 |
| 推出日期 Launch Date | 15/04/2003 | |
| 報價貨幣 Currency | 港元 HKD | Medium 中 |
| 單位價格 NAV ¹ | 港元 HKD 12.1875 | |
| 基金風險標記 Fund Risk Indicator ³ | 5.33% | |
| 風險級別 Risk Class ⁴ | 4 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 1.51145% | |

基金表現按港元計算 Performance in HKD⁶

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|-------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | -0.44 | -0.44 | 2.70 | 2.74 | -13.41 | -9.91 | 21.88 |
| 年化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 2.70 | 0.91 | -2.84 | -1.04 | 0.86 |

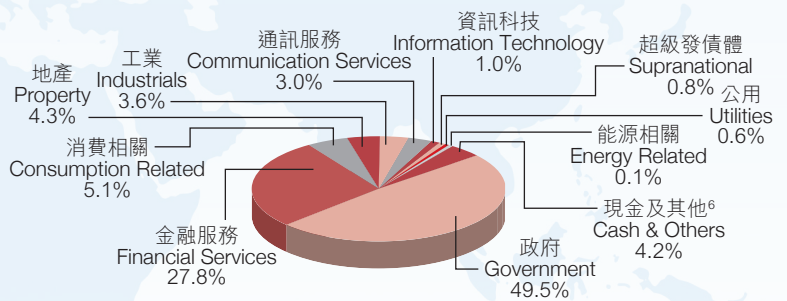
年度回報按港元計算 Calendar Year Performance in HKD⁶

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------|-------|--------|------|-------|------|
| 實際回報 (%) Actual Return | -5.57 | -16.70 | 3.61 | -2.66 | 5.16 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 % of NAV |
|-----------------------------------------|--------------------|
| 1 US TREASURY N/B 3.875% S/A 15FEB2043 | 4.6% |
| 2 US TREASURY N/B 3.25% S/A 30JUN2029 | 4.1% |
| 3 US TREASURY N/B 4.125% S/A 31MAR2031 | 3.2% |
| 4 US TREASURY N/B 3.625% S/A 31MAR2030 | 3.2% |
| 5 US TREASURY N/B 4.125% S/A 15NOV2032 | 2.9% |
| 6 TOYOTA FIN AUSTR 4.402% S/A 30JAN2031 | 1.9% |
| 7 DEUTSCHLAND REP 0% A 15FEB2031 | 1.8% |
| 8 US TREASURY N/B 4% S/A 15FEB2034 | 1.8% |
| 9 FRANCE O.A.T. 2% A 25NOV2032 | 1.7% |
| 10 US TREASURY N/B 4.625% S/A 30APR2029 | 1.7% |

基金資產分佈* Asset Allocation*



* 由2018年12月17日起，此成分基金採用的行業分類方法略作更新，基金行業投資分配亦相應作出重整，而行業中「電訊」一詞亦被「通訊服務」(如適用)取代。

* With effect from 17 December 2018, sector classification methodology for this Constituent Fund has been updated slightly. Accordingly, the sector allocation has been restructured and the sector named "Telecom" has been replaced by "Communication Services" (if applicable).

◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。

Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY

中銀保誠強積金人民幣及港元貨幣市場基金為一項貨幣市場基金，透過主要投資於以人民幣和港元計值之貨幣市場及債務工具組成的投資組合以尋求達致長期總回報。中銀保誠強積金人民幣及港元貨幣市場基金的長期回報預期將跟隨以人民幣和港元計值之貨幣市場及債務工具的價格走勢。

中銀保誠強積金人民幣及港元貨幣市場基金將投資於以港元和人民幣計值的工具，即存放於香港認可財務機構的短期存款、貨幣市場工具(例如存款證和商業票據)和餘下屆滿期為兩年或以下的債務證券(包括債券、固定及浮動利率證券、可換股債券和票據)。中銀保誠強積金人民幣及港元貨幣市場基金整體持有的證券平均屆滿日不超過九十天。中銀保誠強積金人民幣及港元貨幣市場基金所投資的人民幣計值之貨幣市場工具和債務證券包括在中國大陸境外發行或分銷的證券，可由政府、半政府機構、財務機構或其他企業實體發行，而這些發行人可能是非香港或非中國機構。中銀保誠強積金人民幣及港元貨幣市場基金只投資於信貸評級符合積金局¹¹指引規定的債務工具，並將不會透過任何合格境外機構投資者配額投資於中國大陸境內發行的證券。中銀保誠強積金人民幣及港元貨幣市場基金的風險程度一般被視為低至中²。

The BOC-Prudential MPF RMB & HKD Money Market Fund is a money market fund which seeks to achieve long-term total returns by primarily investing in a portfolio of money market and debt instruments denominated in RMB and HKD. The return of the BOC-Prudential MPF RMB & HKD Money Market Fund over the long term is expected to follow the price movement of the RMB and HKD denominated money market and debt instruments.

The BOC-Prudential MPF RMB & HKD Money Market Fund will invest in HKD and RMB denominated instruments, namely short-term deposits placed with authorized financial institutions in Hong Kong, money market instruments (such as certificates of deposits and commercial paper) and debt securities including bonds, fixed and floating rate securities, convertible bonds and notes with a remaining maturity of two years or less. The average maturity of securities held by the BOC-Prudential MPF RMB & HKD Money Market Fund as a whole would not exceed 90 days. RMB denominated money market instruments and debt securities invested by the BOC-Prudential MPF RMB & HKD Money Market Fund include securities issued or distributed outside Mainland China by government, quasi-government entities, financial institutions or other corporations which may be non-Hong Kong or non-China entities. The BOC-Prudential MPF RMB & HKD Money Market Fund will only invest in debt instruments that meet the credit rating requirements under the guidelines established by the MPFA¹¹ and will not invest in securities issued within Mainland China through any qualified foreign institutional investor quota. The risk level of the BOC-Prudential MPF RMB & HKD Money Market Fund is generally regarded as low to medium².

此成分基金將至少以其資產淨值的50%持有以人民幣計值及結算的資產，因此須承受貨幣風險，且概不保證人民幣不會貶值或人民幣不會有貶值的風險。人民幣並不是自由兌換貨幣，須遵守外匯管制政策和撤資限制。此成分基金亦須承受某些有關投資於人民幣計值及結算的債務工具的其他特定風險，包括但不限於「點心」債券(即在中国大陸境外發行但以人民幣計值的債券)市場風險、交易對手的信貸/無償能力風險、人民幣債務證券投資流通性及波動性風險、人民幣債務證券投資利率風險以及與債券通及中國銀行間債券市場有關的風險，詳情請參閱本計劃之強積金計劃說明書第4.1節「風險因素」之IV部份。

本計劃成員應留意，投資於中銀保誠強積金人民幣及港元貨幣市場基金並不等於將資金存入銀行或接受存款公司，亦未必可按認購價值贖回投資項目。另外，此成分基金並不受香港金融管理局監管。

基金資料 Fund Data

| | | |
|-----------------------------------------|-----------------|---------------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 1,457.64 | Risk Level ² 風險程度 |
| 推出日期 Launch Date | 02/04/2013 | |
| 報價貨幣 Currency | 港元 HKD | |
| 單位價格 NAV ¹ | 港元 HKD 12.4782 | |
| 基金風險標記 Fund Risk Indicator ³ | 2.31% | Low to Medium 低至中 |
| 風險級別 Risk Class ⁴ | 3 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 0.56050% | |

基金表現按港元計算 Performance in HKD⁶

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|--------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | 1.44 | 1.44 | 5.03 | 7.39 | 9.55 | 21.77 | 24.78 |
| 年率化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 5.03 | 2.41 | 1.84 | 1.99 | 1.72 |

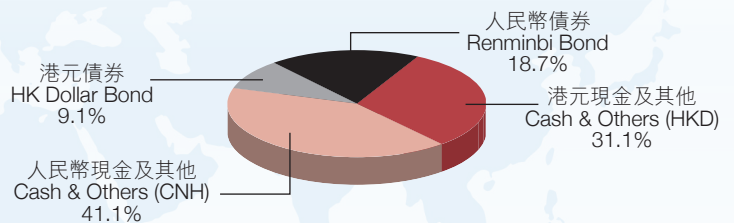
年度回報按港元計算 Calendar Year Performance in HKD⁶

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------|------|-------|------|------|------|
| 實際回報 (%) Actual Return | 3.25 | -2.75 | 1.43 | 1.02 | 4.86 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 % of NAV |
|--------------------------------------|--------------------|
| 1 HANA BAN 2.03% A 18JUN2026 | 4.0% |
| 2 HK MTGE CORP 2.98% A 12SEP2026 | 3.8% |
| 3 PEOPLE BK CHINA 1.53% A 29MAY2026 | 3.1% |
| 4 SAUDI NTL BK SG 3% A 13JUL2026 | 2.7% |
| 5 SAUDI NTL BK SG 3.04% A 08JUL2026 | 2.3% |
| 6 CHINA DEV BANK 4.2% S/A 19JAN2027 | 1.8% |
| 7 WESTPAC BANKING 3% A 28JAN2027 | 1.8% |
| 8 KOREA DEV BANK 3.05% A 26JUN2026 | 1.6% |
| 9 KOREA DEV BANK 3% A 31JUL2027 | 1.6% |
| 10 KOREA DEV BK/HK 3.28% A 11NOV2026 | 1.4% |

基金資產分佈 Asset Allocation



This Constituent Fund is expected to hold at least 50% of its net asset value in assets denominated and settled in RMB, and thus is subject to currency risk, and there is no guarantee that the RMB will not depreciate or RMB will not be subject to devaluation. RMB is not freely convertible and is subject to policies of exchange controls and repatriation restrictions. This Constituent Fund is also subject to certain other specific risks relating to investment in RMB denominated and settled debt instruments, including but not limited to the "Dim Sum" bond (i.e. bonds issued outside Mainland China but denominated in RMB) market risks, credit/insolvency risk of counterparties, liquidity and volatility risk for RMB debt securities investment, interest rate risk for RMB debt securities investment and risks associated with the Bond Connect and the China interbank bond market. Please refer to part IV of section 4.1 - "Risk Factors" of the MPF Scheme Brochure of the Scheme for details.

Members of the Scheme should note that the investment in the BOC-Prudential MPF RMB & HKD Money Market Fund is not the same as placing funds on deposit with a bank or deposit-taking company and that there is no obligation to redeem the investment at the subscription value and that this Constituent Fund is not subject to the supervision of the Hong Kong Monetary Authority.

◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。


Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY

中銀保誠強積金保守基金目標為獲取較港元儲蓄戶口存款利率為高的投資回報。中銀保誠強積金保守基金主要投資於存款及債務證券，投資組合之平均到期日不多於九十日。根據《規例》¹⁰附表1第16條以有效貨幣風險計算，中銀保誠強積金保守基金必須持有總值相等於該成分基金的總市值的港元貨幣投資項目。中銀保誠強積金保守基金的風險程度一般被視為低²。

The BOC-Prudential MPF Conservative Fund aims at achieving a return higher than the interest rate in Hong Kong dollar savings account. The BOC-Prudential MPF Conservative Fund will be invested in deposits and debt securities with an average portfolio maturity of not exceeding 90 days and will have a total value of HKD currency investments equal to the total market value of the BOC-Prudential MPF Conservative Fund, as measured by the effective currency exposure in accordance with section 16 of Schedule 1 to the Regulation¹⁰. The risk level of the BOC-Prudential MPF Conservative Fund is generally regarded as low².

基金資料 Fund Data

| | | |
|-----------------------------------------|------------------|-------------------------------------------------------------------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 14,974.28 | Risk Level ² 風險程度 |
| 推出日期 Launch Date | 13/12/2000 | |
| 報價貨幣 Currency | 港元 HKD |  |
| 單位價格 NAV ¹ | 港元 HKD 13.4684 | |
| 基金風險標記 Fund Risk Indicator ³ | 0.31% | |
| 風險級別 Risk Class ⁴ | 1 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 0.81440% | |

基金表現按港元計算 Performance in HKD⁶

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|---------------------------------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | 0.51 | 0.51 | 2.01 | 9.78 | 11.37 | 15.56 | 34.68 |
| 年化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 2.01 | 3.16 | 2.18 | 1.46 | 1.18 |
| 基準指數* (累積回報)(%) Benchmark Index* (Cumulative Return) | 0.00 | 0.00 | 0.13 | 1.57 | 1.81 | 1.97 | 10.70 |
| 基準指數* (年化回報)(%) Benchmark Index* (Annualized Return) | 不適用 N/A | 不適用 N/A | 0.13 | 0.52 | 0.36 | 0.20 | 0.40 |

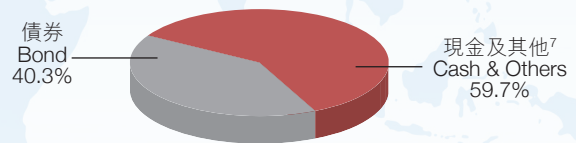
年度回報按港元計算 Calendar Year Performance in HKD⁶

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------------------------------------------|------|------|------|------|------|
| 實際回報 (%) Actual Return | 0.00 | 0.55 | 3.74 | 3.82 | 2.32 |
| 訂明儲蓄利率* (實際回報) (%) Prescribed Saving Rate* (Actual Return) | 0.00 | 0.08 | 0.76 | 0.77 | 0.19 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 of NAV |
|---------------------------------------|------------------|
| 1 WESTPAC BANKING 3% A 28JAN2027 | 3.4% |
| 2 BANK OF COMM/SYD 3% A 15MAY2026 | 2.1% |
| 3 MACQUARIE GROUP 2.905% A 19MAR2027 | 1.7% |
| 4 HKMA EF BILL 0% A 13MAY2026 | 1.7% |
| 5 SUN HUNG KAI PRO 2.5% Q 15APR2026 | 1.6% |
| 6 BARCLAYS BK PLC 2.8% A 13JAN2027 | 1.3% |
| 7 HANA SECURITIES H+0.51% Q 23DEC2026 | 1.3% |
| 8 SAUDI NTL BK SG 3.04% A 08JUL2026 | 1.2% |
| 9 MIZUHO SECURITIE 3.11% A 16SEP2026 | 1.1% |
| 10 NATIXIS/HK 2.95% A 27AUG2026 | 1.0% |

基金資產分佈 Asset Allocation



[^] 由2009年9月30日起，中銀保誠保本基金已改名為中銀保誠強積金保守基金。

* 訂明儲蓄利率被採用為基金指標。

本計劃成員應留意，投資於中銀保誠強積金保守基金並不等於將資金存入銀行或接受存款公司，亦未必可按認購價值贖回投資項目。另外，此成分基金並不受香港金融管理局監管。

[^] With effect from 30 September 2009, BOC-Prudential Capital Preservation Fund has been renamed to BOC-Prudential MPF Conservative Fund.

* Prescribed Savings Rate is used as the benchmark index.

Members of the Scheme should note that the investment in the BOC-Prudential MPF Conservative Fund is not the same as placing funds on deposit with a bank or deposit-taking company and that there is no obligation to redeem the investment at the subscription value and that this Constituent Fund is not subject to the supervision of the Hong Kong Monetary Authority.

◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。

Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

投資政策 INVESTMENT POLICY

中銀保誠核心累積基金旨在透過環球分散方式投資為計劃成員提供資本增值。中銀保誠核心累積基金旨在達致一個以參考組合為相稱參考之表現。然而，中銀保誠核心累積基金的表現可能與參考組合的表現有所偏差。潛在偏差有可能源於基礎資產組成、市場流動性及轉換基礎投資組合的時差等因素。

中銀保誠核心累積基金目標透過投資於傘子單位信託⁹的股票子基金及/或緊貼指數集體投資計劃之組合，持有其60%基礎資產於較高風險資產¹⁷，其餘資產則透過投資於傘子單位信託⁹的債券子基金及/或緊貼指數集體投資計劃之組合，投資於較低風險資產¹⁷。較高風險資產¹⁷的資產分佈或會因為不同股票及債券市場的價格走勢有別而在55%至65%之間上落。

為求達致投資目標，中銀保誠核心累積基金將會採取組合管理基金架構，投資於兩項或以上的傘子單位信託⁹的子基金及/或緊貼指數集體投資計劃，而該等緊貼指數集體投資計劃可能是由投資經理管理的緊貼指數集體投資計劃或從市場上挑選。若干傘子單位信託⁹的子基金及/或緊貼指數集體投資計劃可投資於中國A股及/或於中國大陸境內及/或境外發行或分銷的人民幣計值及結算的債務工具。中銀保誠核心累積基金於任何中國A股的總投資額不得超過其資產淨值的10%及其於人民幣計值及結算的債務工具的總投資額不得超過其資產淨值的15%。傘子單位信託⁹子基金可投資於緊貼指數集體投資計劃及其他准許的證券¹⁵（當中包括最多為其總資產淨值的10%可投資於其他認可單位信託或認可互惠基金¹⁶）。

中銀保誠核心累積基金採取以下投資策略：利用緊貼指數集體投資計劃及/或積極管理傘子單位信託⁹的子基金，以參與股票及債券市場。受預設投資策略相關的強積金法例及要求的規限下，投資經理擁有酌情權按其決定的比例靈活分配資產於傘子單位信託⁹子基金及/或緊貼指數集體投資計劃。中銀保誠核心累積基金的風險程度一般被視為中至高²。


The investment objective of the BOC-Prudential Core Accumulation Fund is to seek to provide capital growth to members by investing in a globally diversified manner. It aims to achieve a performance that is referenced against the Reference Portfolio. However, it should be noted that the performance of the BOC-Prudential Core Accumulation Fund and the performance of the Reference Portfolio may diverge. Potential divergence may be caused by factors such as composition of the underlying assets, liquidity of the market and timing difference for changes to the underlying investment portfolio.

The BOC-Prudential Core Accumulation Fund targets to hold 60% of its underlying assets in higher risk assets¹⁷ through investing in a combination of equity sub-funds of the Umbrella Unit Trust⁹ and/or ITCIS¹, with the remainder investing in lower risk assets¹⁸ through investing in a combination of bond sub-funds of the Umbrella Unit Trust⁹ and/or ITCIS¹. The asset allocation of higher risk assets¹⁷ may vary between 55% and 65% due to differing price movements of various equity and bond markets.

In order to achieve the investment objective, the BOC-Prudential Core Accumulation Fund will be structured as a portfolio management fund investing in two or more sub-funds of the Umbrella Unit Trust⁹ and/or ITCIS¹ which may be the ITCIS¹ managed by the Investment Manager or the ITCIS¹ selected from those available in the markets. Certain sub-funds of the Umbrella Unit Trust⁹ and/or ITCIS¹ may invest in China A-shares and/or RMB denominated and settled debt instruments issued or distributed outside and/or within Mainland China. The BOC-Prudential Core Accumulation Fund's aggregate exposure to any China A-shares shall not exceed 10% of its net asset value and its aggregate exposure to RMB denominated and settled debt instruments shall not exceed 15% of its net asset value. The sub-funds of the Umbrella Unit Trust⁹ may invest in ITCIS¹ and Other Permitted Securities¹⁵ (which include up to 10% of its total NAV in Other Authorized Unit Trusts or Authorized Mutual Funds¹⁶).

The BOC-Prudential Core Accumulation Fund adopts the following investment strategy: it utilizes index tracking ITCIS¹ and/or actively managed sub-funds of the Umbrella Unit Trust⁹ to provide exposure to equity and bond markets. The Investment Manager may, subject to the DIS-related MPF legislation and requirements, have the flexibility to allocate the assets among sub-funds of the Umbrella Unit Trust⁹ and/or ITCIS¹ (s) in such proportions as it shall, at its discretion, determine. The risk level of the BOC-Prudential Core Accumulation Fund is medium to high².

基金資料 Fund Data

| | | |
|-----------------------------------------|-----------------|-------------------------------------------------------------------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 7,209.54 | Risk Level ² 風險程度 |
| 推出日期 Launch Date | 01/04/2017 | |
| 報價貨幣 Currency | 港元 HKD |  |
| 單位價格 NAV ¹ | 港元 HKD 17.7455 | |
| 基金風險標記 Fund Risk Indicator ³ | 7.95% | |
| 風險級別 Risk Class ⁴ | 4 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 0.75807% | |

基金表現按港元計算 Performance in HKD^{6*}

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|---------------------------------------------------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | -1.92 | -1.92 | 12.17 | 32.57 | 27.05 | - | 77.46 |
| 年化回報 (%) Annualized Return [▲] | 不適用 N/A | 不適用 N/A | 12.17 | 9.86 | 4.91 | - | 6.58 |
| 參考投資組合 (累積回報)(%) Reference Portfolio* (Cumulative Return) | -1.86 | -1.86 | 11.93 | 31.84 | 25.54 | - | 72.83 |
| 參考投資組合 (年化回報)(%) Reference Portfolio* [▲] (Annualized Return) | 不適用 N/A | 不適用 N/A | 11.93 | 9.65 | 4.65 | - | 6.27 |

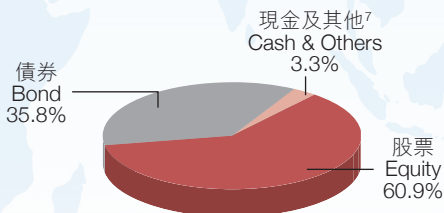
年度回報按港元計算 Calendar Year Performance in HKD^{6*}

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|----------------------------------------------------------|------|--------|-------|------|-------|
| 實際回報 (%) Actual Return | 9.66 | -15.96 | 14.39 | 9.73 | 13.89 |
| 參考投資組合 (實際回報)(%) Reference Portfolio* (Actual Return) | 9.43 | -16.32 | 14.03 | 9.54 | 13.56 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 of NAV |
|-----------------------------------------------------|------------------|
| 1 NVIDIA CORP | 2.8% |
| 2 APPLE INC | 2.5% |
| 3 MICROSOFT CORP | 1.8% |
| 4 AMAZON.COM INC | 1.3% |
| 5 ALPHABET INC-CL A | 1.1% |
| 6 BROADCOM INC | 1.0% |
| 7 ALPHABET INC-CL C | 0.9% |
| 8 META PLATFORMS INC-CLASS A | 0.8% |
| 9 TAIWAN SEMICONDUCTOR MANUFACTURING 台灣積體電路製造股份有限公司 | 0.7% |
| 10 TESLA INC | 0.7% |

基金資產分佈 Asset Allocation



◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

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投資涉及風險。成分基金單位價格可跌亦可升。過去的表现並不代表未來的表现。

Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

▲ 與獲認可參考投資組合比較投資表現。

▲ Performance measurement against recognised reference portfolio.

▼ 中銀保誠核心累積基金及中銀保誠65歲後基金為強積金預設投資策略基金(「預設投資策略基金」)。預設投資策略基金於2017年4月1日設立，而受託人於2017年4月3日收到供款現款及作出核實，其為2017年4月1日後的首個交易日。

▼ BOC-Prudential Core Accumulation Fund and BOC-Prudential Age 65 Plus Fund are MPF Default Investment Strategy Funds ("DIS Funds"). While the DIS Funds were established on 1 April 2017, contribution monies in cleared funds were received, reconciled and validated by the Trustee on 3 April 2017 which was the first dealing day after 1 April 2017.

* 在預設投資策略下各成分基金之參考投資組合(「參考投資組合」)為FTSE Russell使用富時強積金環球指數("FTSE Index")及富時強積金世界國債指數("FTSE FI Index")包含的數據計算。FTSE Index為FTSE及/或其授權方所有，而FTSE FI Index為FTSE FI及/或其授權方所有。"FTSE®"、"Russell®"及"FTSE Russell®"均為倫敦交易所集團公司之商標，並由FTSE Russell根據授權使用。FTSE Russell及其授權方或關聯機構與參考投資組合概無關聯，亦無保薦、建議、招攬、推薦、認可或推廣參考投資組合，且概不就因(a)使用、依賴參考投資組合、FTSE Index或FTSE FI Index(統稱為「指數資料」)或其中的任何錯誤或遺漏或(b)計算或操作、依賴或任何使用指數資料，對任何人士承擔責任。FTSE Russell或其授權方或關聯機構概不就使用指數資料中所得之結果做出任何申索、預測、保證或陳述，亦不就指數資料或其準確性、充分性、完整性或可用性提供特定用途的適銷性或適用性的任何陳述或保證。

* The Reference Portfolio for each of the Constituent Funds under the Default Investment Strategy ("Reference Portfolio") is calculated by FTSE Russell using the data contained in the FTSE MPF All-World Index (the "FTSE Index") and the FTSE MPF World Government Bond Index (the "FTSE FI Index"). The FTSE Index is owned by FTSE and/or its licensors. The FTSE FI Index is owned by FTSE FI and/or its licensors. "FTSE®", "Russell®" and "FTSE Russell®" are trademarks of the London Stock Exchange Group companies and are used by FTSE Russell under licence. Neither FTSE Russell nor its licensors or affiliates are connected to or sponsor, advise, solicit, recommend, endorse or promote the Reference Portfolio or accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error or omission in the Reference Portfolio, FTSE Index or FTSE FI Index (collectively, the "Index Materials"); or (b) the calculation or operation of, reliance on, or any use made of, the Index Materials. Neither FTSE Russell, nor its licensors or affiliates make any claim, prediction, warranty or representation as to the results to be obtained from the use of the Index Materials, or give any representations or warranties of merchantability or fitness for a particular purpose regarding the Index Materials or their accuracy, adequacy, completeness or availability.

(英文版與其中文版出現互不相符情況，概以英文版為準。)

(In the event of inconsistency or discrepancy between the English version and the Chinese versions of the disclaimer, the English language version shall prevail.)

資料來源：FTSE Russell及韋萊韜悅，數據截至2026年3月31日。

Source from : FTSE Russell and Willis Towers Watson, data as at 31 March 2026.

▲ 預設投資策略基金之基金表現(包括累積回報、年率化回報和年度回報)自2017年4月3日起計算(如適用)，其為2017年4月1日後的首個交易日。參考投資組合之表現(包括年度回報)自2017年4月1日起計算(如適用)，其自2017年4月3日起按港元計算之表現如下：

▲ Performance of DIS Funds (including Cumulative Return, Annualized Return and Calendar Year Performance) are calculated since 3 April 2017 (if applicable) which was the first dealing day after 1 April 2017. Performance of the Reference Portfolios (including Calendar Year Performance) are calculated since 1 April 2017 (if applicable), performance in HKD calculated since 3 April 2017 are as follows:

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception | 2017年度回報 2017's Calendar Year Performance |
|--------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|-------------------------------------------------|
| 累積回報 (%) Cumulative Return | -1.86 | -1.86 | 11.93 | 31.84 | 25.54 | - | 72.88 | 9.77 |
| 年率化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 11.93 | 9.65 | 4.65 | - | 6.27 | 不適用 N/A |

有關預設投資策略的詳情，請參閱本計劃之強積金計劃說明書第6.7節「強積金預設投資策略」。有關預設投資策略的主要風險，請參閱本計劃之強積金計劃說明書第4.1節「風險因素」之IV部份。

For details of Default Investment Strategy, please refer to section 6.7 "MPF Default Investment Strategy" of the MPF Scheme Brochure of the Scheme. For key risks relating to DIS, please refer to part IV of section 4.1 "Risk Factors" of the MPF Scheme Brochure of the Scheme.

◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

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投資涉及風險。成分基金單位價格可跌亦可升。過去表現並不代表未來的表現。

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投資政策 INVESTMENT POLICY

中銀保誠65歲後基金旨在透過環球分散方式投資為計劃成員的退休積蓄提供平穩增值。中銀保誠65歲後基金旨在達致一個以參考組合作為相應參考之表現。然而，中銀保誠65歲後基金的表現可能與參考組合的表現有所偏差。潛在偏差有可能源於基礎資產組成、市場流動性及轉換基礎投資組合的時差等因素。

中銀保誠65歲後基金目標透過投資於傘子單位信託⁹的股票子基金及/或緊貼指數集體投資計劃之組合，持有其20%資產於較高風險資產¹⁷，其餘資產則透過投資於傘子單位信託⁹的債券子基金及/或緊貼指數集體投資計劃之組合，投資於較低風險資產¹⁸。較高風險資產¹⁷的資產分佈或會因為不同股票及債券市場的價格走勢有別而在15%至25%之間上落。

為求達致投資目標，中銀保誠65歲後基金將會採取組合管理基金架構，投資於兩項或以上的傘子單位信託⁹的子基金及/或緊貼指數集體投資計劃，而該等緊貼指數集體投資計劃可能是從由投資經理管理的緊貼指數集體投資計劃或從市場中挑選。若干傘子單位信託⁹的子基金及/或緊貼指數集體投資計劃可投資於中國A股及/或於中國大陸境內及/或境外發行或分銷的人民幣計值及結算的債務工具。中銀保誠65歲後基金於任何中國A股的總投資額不得超過其資產淨值的10%及其於人民幣計值及結算的債務工具的總投資額不得超過其資產淨值的15%。傘子單位信託⁹子基金可投資於緊貼指數集體投資計劃及其他准許的證券¹⁵（當中包括最多為其總資產淨值的10%可投資於其他認可單位信託或認可互惠基金¹⁶）。

中銀保誠65歲後基金採取以下投資策略：利用緊貼指數集體投資計劃及/或積極管理傘子單位信託⁹的子基金，以參與股票及債券市場。受預設投資策略相關的強積金法例及要求的規限下，投資經理擁有酌情權按其決定的比例靈活分配資產於傘子單位信託⁹子基金及/或緊貼指數集體投資計劃。中銀保誠65歲後基金的風險程度一般被視為中²。

The investment objective of the BOC-Prudential Age 65 Plus Fund is to seek to provide stable growth for the retirement savings to members by investing in a globally diversified manner. It aims to achieve a performance that is referenced against the Reference Portfolio. However, it should be noted that the performance of the BOC-Prudential Age 65 Plus Fund and the performance of the Reference Portfolio may diverge. Potential divergence may be caused by factors such as composition of the underlying assets, liquidity of the market and timing differences for changes to the underlying investment portfolio.

The BOC-Prudential Age 65 Plus Fund targets to hold 20% of its assets in higher risk assets¹⁷ through investing in a combination of equity sub-funds of the Umbrella Unit Trust⁹ and/or ITCIS¹, with the remainder investing in lower risk assets¹⁸ through investing in a combination of bond sub-funds of the Umbrella Unit Trust⁹ and/or ITCIS¹. The asset allocation of higher risk assets¹⁷ may vary between 15% and 25% due to differing price movements of various equity and bond markets.

In order to achieve the investment objective, the BOC-Prudential Age 65 Plus Fund will be structured as a portfolio management fund investing in two or more sub-funds of the Umbrella Unit Trust⁹ and/or ITCIS¹ which may be the ITCIS¹ managed by the Investment Manager or the ITCIS¹ selected from those available in the markets. Certain sub-funds of the Umbrella Unit Trust⁹ and/or ITCIS¹ may invest in China A-shares and/or RMB denominated and settled debt instruments issued or distributed outside and/or within Mainland China. The BOC-Prudential Age 65 Plus Fund's aggregate exposure to any China A-shares shall not exceed 10% of its net asset value and its aggregate exposure to RMB denominated and settled debt instruments shall not exceed 15% of its net asset value. The sub-funds of the Umbrella Unit Trust⁹ may invest in ITCIS¹ and Other Permitted Securities¹⁵ (which include up to 10% of its total NAV in Other Authorized Unit Trusts or Authorized Mutual Funds⁶).

The BOC-Prudential Age 65 Plus Fund adopts the following investment strategy: it utilizes index tracking ITCIS¹ and/or actively managed sub-funds of the Umbrella Unit Trust⁹ to provide exposure to equity and bond markets. The Investment Manager may, subject to the DIS-related MPF legislation and requirements, have the flexibility to allocate the assets among sub-funds of the Umbrella Unit Trust⁹ and/or ITCIS¹(s) in such proportions as it shall, at its discretion, determine. The risk level of the BOC-Prudential Age 65 Plus Fund is medium².

基金資料 Fund Data

| | | |
|-----------------------------------------|-----------------|---------------------------------|
| 基金總值(百萬) Fund Size (Million) | 港元 HKD 2,025.92 | Risk Level ² 風險程度 |
| 推出日期 Launch Date | 01/04/2017 | |
| 報價貨幣 Currency | 港元 HKD | Medium 中 |
| 單位價格 NAV ¹ | 港元 HKD 12.1523 | |
| 基金風險標記 Fund Risk Indicator ³ | 4.97% | |
| 風險級別 Risk Class ⁴ | 3 | |
| 基金開支比率 Fund Expense Ratio ⁵ | 0.76799% | |

基金表現按港元計算 Performance in HKD^{6*}

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception |
|--------------------------------------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|
| 累積回報 (%) Cumulative Return | -1.11 | -1.11 | 4.25 | 12.29 | 2.07 | - | 21.52 |
| 年化回報 (%) Annualized Return [▲] | 不適用 N/A | 不適用 N/A | 4.25 | 3.94 | 0.41 | - | 2.19 |
| 參考投資組合 (累積回報)(%) Reference Portfolio* (Cumulative Return) | -1.05 | -1.05 | 4.02 | 11.63 | 0.93 | - | 19.94 |
| 參考投資組合 (年化回報)(%) Reference Portfolio* (Annualized Return) | 不適用 N/A | 不適用 N/A | 4.02 | 3.74 | 0.19 | - | 2.04 |

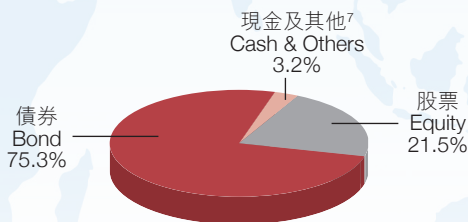
年度回報按港元計算 Calendar Year Performance in HKD^{6*}

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|----------------------------------------------------------|------|--------|------|------|------|
| 實際回報 (%) Actual Return | 1.06 | -14.69 | 7.44 | 3.51 | 5.83 |
| 參考投資組合 (實際回報)(%) Reference Portfolio* (Actual Return) | 0.71 | -14.94 | 7.22 | 3.30 | 5.49 |

十大資產項目 Top Ten Holdings

| 證券項目 Security Holdings | 佔資產淨值之百分比 of NAV |
|----------------------------------------|------------------|
| 1 NVIDIA CORP | 1.0% |
| 2 CHINA GOVT BOND 2.52% S/A 25AUG2033 | 0.9% |
| 3 APPLE INC | 0.8% |
| 4 CHINA GOVT BOND 2.64% A 15JAN2028 | 0.7% |
| 5 CHINA GOVT BOND 1.91% A 15JUL2029 | 0.7% |
| 6 MICROSOFT CORP | 0.6% |
| 7 CHINA GOVT BOND 1.49% A 25DEC2031 | 0.5% |
| 8 CHINA GOVT BOND 1.61% S/A 15FEB2035 | 0.5% |
| 9 AMAZON.COM INC | 0.5% |
| 10 CHINA GOVT BOND 2.68% S/A 21MAY2030 | 0.5% |

基金資產分佈 Asset Allocation



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▲ Performance measurement against recognised reference portfolio.

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資料來源：FTSE Russell及韋萊韜悅，數據截至2026年3月31日。

Source from :FTSE Russell and Willis Towers Watson, data as at 31 March 2026.

▲ 預設投資策略基金之基金表現(包括累積回報、年率化回報和年度回報)自2017年4月3日起計算(如適用)，其為2017年4月1日後的首個交易日。參考投資組合之表現(包括年度回報)自2017年4月1日起計算(如適用)，其自2017年4月3日起按港元計算之表現如下：

▲ Performance of DIS Funds (including Cumulative Return, Annualized Return and Calendar Year Performance) are calculated since 3 April 2017 (if applicable) which was the first dealing day after 1 April 2017. Performance of the Reference Portfolios (including Calendar Year Performance) are calculated since 1 April 2017 (if applicable), performance in HKD calculated since 3 April 2017 are as follows:

| | 3個月 3 Months | 年度至今 Year-To-Date | 1年 1 Year | 3年 3 Years | 5年 5 Years | 10年 10 Years | 成立至今 Since Inception | 2017年度回報 2017's Calendar Year Performance |
|--------------------------------|-----------------|----------------------|--------------|---------------|---------------|-----------------|-------------------------|----------------------------------------------|
| 累積回報 (%) Cumulative Return | -1.05 | -1.05 | 4.02 | 11.63 | 0.93 | - | 19.80 | 3.57 |
| 年率化回報 (%) Annualized Return | 不適用 N/A | 不適用 N/A | 4.02 | 3.74 | 0.19 | - | 2.03 | 不適用 N/A |

有關預設投資策略的詳情，請參閱本計劃之強積金計劃說明書第6.7節「強積金預設投資策略」。有關預設投資策略的主要風險，請參閱本計劃之強積金計劃說明書第4.1節「風險因素」之IV部份。

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◆ 計劃詳情(包括風險因素、費用及收費及基金資料)請參閱本計劃之強積金計劃說明書。

◆ Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).

投資涉及風險。成分基金單位價格可跌亦可升。過去的表现並不代表未來的表现。

Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

市場概覽⁸ MARKET OVERVIEW⁸

環球增長有所放緩，各區域走勢分化。受強勁的企業投資支撐，美國經濟保持穩定，但消費支出與勞動力市場顯現疲軟跡象。中國內地經濟表現平淡，出口的強勁增長被本地消費與製造業的疲弱抵消。歐洲地區在美伊衝突爆發前，服務業與製造業均重返擴張區間，但隨著能源價格飆升，增長風險趨向下行。在此宏觀背景下，除澳洲外，其他主要央行多數按兵不動，而聯儲局則對通脹前景更趨審慎。

Global growth moderated with divergences across regions. US economy remained stable, underpinned by robust business investments, while consumer spending and the labour market showed signs of softening. In Chinese Mainland, the economy was muted, with strength in exports offset by domestic weakness in consumption and manufacturing. The European region saw both services and manufacturing return to expansion before the outbreak of the Iran war, but risks to growth skewed to the downside as energy prices spiked. Against such macro backdrop, major central banks except for Australia stayed on hold while the Fed grew more cautious about the inflation outlook.



中銀保誠中國股票基金 BOC-Prudential China Equity Fund

2026年第1季，中國內地股票市場表現參差，由於離岸市場受人工智能變革有關憂慮及地緣政治緊張局勢影響較大，在岸市場表現領先離岸市場。1月，中國內地股市開局強勁，在有科技公司首次公開募股提振市場情緒、市場流動性充裕及人民幣兌美元走強的背景下，科技概念股與金屬板塊帶動市場上漲。臨近月底，中國內地出台監管措施以限制股市活躍度，加上環球貴金屬價格波動性高企，導致市場波動性大幅上升。2月，中國內地市場表現參差，在岸市場受惠於人工智能資本支出的上游受益者，表現領先離岸市場。3月，受中東緊張局勢持續及其對全球增長與通脹前景帶來的不確定性影響，中國內地股市下跌。儘管中國內地對中東能源依賴度較低，但在避險情緒下，防守型股表現領先。第1季，上證綜合指數、深證綜合指數、滬深300指數和創業板指數分別變化-1.9%、0.2%、-3.9%和0.6%，而恒生中國企業指數和恒生科技指數分別下跌6.1%和15.7%。能源相關與工業板塊表現最為領先，而通訊服務與消費相關板塊則表現最為落後。

2026年第1季，中國內地新年假期數據顯示，旅行人數出現穩健上升。兩會期間，政策制定者將實質GDP增長目標由2025年的「5%左右」下調至2026年的「4.5%-5%」。3月中國內地人工智能日均詞元調用量快速增長至140萬億。上海放寬購房限制，並推出試點計劃，允許國有企業收購二手住宅改建為保障性租賃住房。中國人民銀行推出一攬子寬鬆措施，包括將各類結構性貨幣政策工具利率下調25個基點，並大幅擴大再貸款計劃的規模與覆蓋範圍。國家市場監督管理總局叫停光伏行業「反內捲」倡議以減少壟斷性定價，並對主要在線旅遊平台涉嫌壟斷行為啟動調查。受中東緊張局勢事態發展影響，特朗普及華進行國事訪問改期至5月14至5月15日。

科技自立自強相關的資本支出預計將受益於政策支持及資本市場准入條件改善。在環球宏觀風險和地緣政治不確定的背景下，出口前景仍不明朗，但中國內地供應鏈在事件擾動下展示出更強的韌性。消費和服務行業中的個別範疇或迎來具針對性的政策支持，但在家庭收入增長前景改善之前，整體壓力仍可能持續存在。由於政策制定者日益意識到產能過剩的問題，工業投資增長可能放緩。

本基金在第1季錄得負回報，主要受資訊科技及消費相關持股下跌所拖累。在中國內地流動性充足、宏觀經濟對環球能源擾動展現出韌性、針對不正當競爭的政策舉措有望緩解利潤壓力以及人民幣走強下，本基金預計中國內地股市在2026年第2季將在波動中上行。然而，由於中國內地宏觀經濟前景偏軟及市場尚待更有力的財政刺激措施，私營部門商業情緒仍受壓。房地產下行周期延長可能導致家庭消費趨於審慎。

本基金將於2026年第2季保持多元化和均衡的部署，並關注以下3個主題：1) 供應受限且經營穩定的行業，例如由少數國營企業主導的電信、公用、能源行業；2) 專注於人工智能推理、電動車智能駕駛應用和供給側改革等國內趨勢的製造及科技板塊；3) 可能受益於政策支持和新消費者偏好的消費板塊。風險方面，本基金將密切關注：(i) 美國貿易政策及其對環球增長前景的啟示；(ii) 聯儲局的政策立場較預期鷹派；(iii) 中國內地勞動力市場、商業信心和收入預期的復甦步伐；(iv) 對房地產、政府支出、工業產能過剩和大型科技公司監管的支持性政策之影響；(v) 地緣政治不確定性，包括但不限於中美緊張局勢。

In 1Q26, Chinese Mainland stock markets posted divergent performance with onshore market outperforming offshore, because offshore markets were more exposed to AI disruption concerns and geopolitical tensions. In January, Chinese Mainland stock markets marked a strong opening with rallies led by tech themes and metals sectors thanks to sentiment uplift from tech IPOs, ample liquidities and appreciating CNY against USD. The market volatility picked up notably towards month end as a result of both Chinese Mainland regulatory measures to curb stock market exuberance and elevated volatilities in global precious metals prices. In February, Chinese Mainland markets were mixed with onshore markets outperforming offshore as onshore market held up better thanks to upstream beneficiaries of AI capex. In March, Chinese Mainland stock markets declined driven by prolonged Middle East conflicts and resulting uncertainties on global growth and inflation outlook. Defensive sectors outperformed amid the risks off sentiments despite Chinese Mainland energy dependency on Middle East is low. Shanghai Composite, Shenzhen Composite, CSI300, and ChiNext Index changed by -1.9%, 0.2%, -3.9%, and 0.6% respectively in the first quarter, while HSCEI and HSTECH Index changed by -6.1% and -15.7% respectively. Energy related and Industrials were the best performing sectors while Communication Services and Consumption related were the worst.

In 1Q26, Chinese Mainland New Year Golden Week data showed solid tourism volume improvement. During the Two Sessions, policymakers lowered the real GDP growth target to "4.5-5%" for 2026 from "around 5%" last year. Domestic AI token usage grew rapidly to 140 trillion on daily average basis in March. Shanghai eased homebuying restrictions and launched a pilot program that allows SOEs to acquire second-hand homes for conversion into affordable rental units. PBoC unveiled a package of easing measures including a 25bp rates cut in various structural monetary policy tools and a broad expansion in both the size and coverage of relending programs. State Administration for Market Regulation called off solar industry anti-involution initiative on concerns over monopolistic pricing, and launched probe into major online travel agency platforms over alleged antitrust conduct. US President Trump's state visit to Chinese Mainland has been rescheduled to May 14-15, given the developments of the Middle East conflicts.

Capital expenditure related to technology self-reliance should benefit from policy support and improved capital market access. Amid global macro risks and geopolitical uncertainties, export outlook remains uncertain while supply chain in Chinese Mainland proved to be more resilient amid disruptive events. Consumption and service sectors could see targeted policy support on certain categories but board base pressures could persist until household income growth outlook improves. Industrial investment growth could soften as a result of rising awareness of overcapacity issues by policy makers, which could be partially offset by infrastructure investment pick up.

The Fund registered a loss in the first quarter, led by the losses in Information Technology and Consumption related. The Fund expects upside with volatility for Chinese Mainland equity markets in 2Q26, driven by ample domestic liquidity, resilient macro amid global energy disruption, potential relief of margin pressures thanks to policy actions against irrational competitions and strengthening CNY. Yet private business sentiment stays weak due to softening domestic macro outlook and a lack of strong fiscal stimulus measures. And extended property downtrend could lead to conservative household spending.

The Fund will maintain a diversified and balance position in 2Q26 while closely monitor the below three themes: 1) supply constrained sectors with stable operations, such as telecommunication/utilities/energy/ sectors which dominated by a few SOEs; 2) Manufacturing and technology segments that are focused on domestic trends such as AI inferences, EV smart driving adoption and potential supply side reform; 3) consumption segments that potentially benefit from policy support and new consumer preference. For the risks aspect, the Fund would closely monitor: (i) US trade policy and its implications to global growth outlook;(ii) More than expected hawkish policy stance by Fed;(iii) Pace of recovery regarding labour market, business confidence and income expectation in Chinese Mainland;(iv) Effects of supportive policy regarding property, government spending, industrial overcapacity and large tech companies' regulations;(v) Geopolitical uncertainties including but not limited to Chinese Mainland-U.S. tension.

中銀保誠香港股票基金 BOC-Prudential Hong Kong Equity Fund

2025年第4季，受投資方面出現反彈帶動，中國香港GDP增長超出市場普遍預期。回顧2025年全年，在人工智能投資相關的強勁環球需求支持下，貨物出口顯著擴張，同時入境旅客與跨境經濟活動持續增長，繼續支持服務出口。在本地消費市場出現改善下，私人消費恢復溫和增長，而在更廣泛的經濟擴張帶動下，投資支出則呈現加速增長。展望2026年，環球盈利前景仍具備堅實基礎。然而，地緣政治緊張局勢可能加劇、關稅及其他貿易保護主義措施的風險重燃，以及人工智能相關投資緊縮，可能拖累環球增長。2026年第1季，財政司司長公佈2026-27年度財政預算案，對接「十五五」規劃，聚焦於將中國香港打造為國際創新與人工智能中心，同時提升作為國際金融中心的功能。

2026年第1季，恒生指數出現顯著波動並收低。1月，在人工智能存儲超級周期和大宗商品價格急升下，投資者轉而偏好承擔風險，恒生指數年初表現強勁。2月，美國關稅不確定性持續、中東地區地緣政治緊張局勢，以及市場擔憂潛在的上調增值稅措施影響中國內地互聯網相關板塊，拖累恒生指數走低。3月，中東緊張局勢加劇，助長市場對滯漲的憂慮，同時亞洲各個市場風險胃納受壓，導致恒生指數大幅下跌。整體而言，受原油價格上漲及中國香港樓價持續復甦支持，本地市場中能源與地產板塊季內表現領先。受企業盈利數據參差及避險情緒影響，科技與非必需消費板塊表現落後。

本基金第1季表現略遜於基準，主要受科技和非必需消費的持股影響。中東局勢不僅拖累恒生指數從1月創下的(2021年7月以來)新高下跌，第1季末收於2025年7-8月的水平，同時亦對環球市場的通脹預測和商業信心帶來高度不確定性。鑒於中央政府可能亦會出台逆周期刺激措施，以緩和地緣政治衝突程度加劇並持續更久對國內經濟的衝擊，本基金將密切關注這一設想情境的發展，以及美國4月底的FOMC會議公告。未來數月內，本基金可能亦會藉著過度的市場波動來優化持股：(i) 聚焦於企業業務與盈利的可持續性、財務實力以及從新的政府刺激措施或制裁中受益的可能性；(ii) 通過增加更多人工智能和機器人相關概念的持股，以及收益增長型投資，以擴大投資範圍。

Hong Kong, China GDP growth in 4Q25 exceeded consensus expectations, supported by rebound in investment. For the full year 2025, goods exports expanded notably on the back of robust global demand linked to artificial intelligence (AI) investment, while sustained growth in visitor arrivals and cross-border activity continued to support service exports. Private consumption reverted to a modest increase amid an improvement in the local consumption market, and investment spending posted accelerated growth alongside broader economic expansion. Looking to 2026, the global earnings outlook remains on solid footing. However, potential escalation of geopolitical tensions, renewed risks from tariffs and other trade protectionism measures, and any retrenchment in AI-related investment could weigh on global growth. In the quarter, the Financial Secretary introduced the 2026-27 Budget, focusing on positioning the city as a global innovation and AI hub while reinforcing its role as an international financial center, in alignment with the 15th Five-Year Plan.

In the first quarter of 2026, the Hang Seng Index experienced notable volatility and a net decline. The Index opened the year strongly in January as investor turned risk-on amid the AI memory super-cycle and surging commodity prices. February saw the index decline on persistent U.S. tariff uncertainty, Middle East geopolitical tensions, and concerns over potential VAT increase affecting Chinese Mainland internet-related sectors. A sharp decline in March was dominated by the escalating Iran conflict, which fueled stagflation fears and dampened risk appetite across Asian markets. Overall for the quarter, the best performers of the local market include Energy and Real Estate sectors, buoyed by soaring crude prices and the continued recovery of home price in Hong Kong, China. Technology and Consumer Discretionary lagged, hampered by mixed corporate results and risk-off sentiment.

The Fund slightly underperformed reference index's decline in the first quarter, mainly due to the Technology and Consumer Discretionary related exposure. The U.S. and Israel joint-military operation against Iran did not only drag Hang Seng Index from January new high (since July 2021) to close the first quarter at level of July-August 2025, but also imposed great uncertainty to inflation projection and business confidence across global markets. As Central Government may also initiate counter-cyclical stimulus to moderate potential impacts of heightened and prolonged geo-political confrontation on domestic economy, the Fund would closely monitor this hypothetical development and U.S. FOMC's meeting announcement in end-April. In coming months, the Fund may also leverage on excessive market fluctuation to adjust portfolio exposure by: (i) focusing on corporates' business and earning sustainability, financial strength, and beneficial likelihood from new government stimulus or sanctions, and (ii) may broaden investment scope by including more thematic investment such as artificial intelligence and robotics, as well as dividend yield enhancing investment.

中銀保誠日本股票基金 BOC-Prudential Japan Equity Fund

儘管受實際薪酬疲軟及家庭支出波動影響，內需表現仍參差，日本經濟在出口強勁及GDP上修的支撐下保持溫和上升趨勢。首相高市早苗的選舉勝利為推行食品減稅及能源補貼等積極財政措施鋪平了道路，儘管相關舉措因預算審議而延遲，並引發對國債負擔的擔憂。與此同時，日本央行維持利率不變，並上調通脹展望，在權衡春季薪酬談判的積極成果與日圓走弱、中東地緣政治緊張局勢及油價上漲可能引發的「成本推動型」通脹等風險下，央行保持審慎立場。

2026年第1季，日本股市經歷了從創紀錄高點至季末急劇回落的明顯轉變。季初市場動能強勁，投資者對首相促增長財政議程「高市經濟學」的信心以及自民黨選舉的壓倒性勝利，推動日經指數與東證指數於2月創下歷史新高。然而，此輪漲勢在3月因中東地緣政治緊張局勢升級顯著受挫，衝突引發油價飆升並對日圓構成壓力。儘管日本央行維持利率不變，但在能源成本上升與通脹擔憂的共同影響下，市場幾乎回吐了年初以來的全部漲幅，在下季度面臨波動且對地緣政治風險保持敏感。

本基金2026年第1季錄得正回報，主要受能源相關個股強勁推動，基準原油價格保持高企。展望未來，日本股市將繼續面臨能源成本上升、日圓走弱及日本央行緊縮政策帶來的波動。然而，結構性通脹與薪酬增長將為長期收益提供支撐。本基金將採取更加中性的立場以平衡風險和回報。

Japan's economy maintains a mild uptrend supported by robust exports and upwardly revised GDP, though domestic demand remains mixed due to soft real wages and fluctuating household spending. Prime Minister Takaichi's election victory has paved the way for proactive fiscal measures, such as food tax cuts and energy subsidies, though these initiatives face delays from budget deliberations and have sparked concerns over national debt. Meanwhile, the Bank of Japan has held interest rates steady while raising its inflation outlook, remaining cautious as it weighs positive spring wage negotiations against risks like Yen weakness, geopolitical tensions in the Middle East, and potential "cost-push" inflation from rising oil prices.

In the first quarter of 2026, Japanese equities experienced a dramatic shift from record-breaking highs to a sharp late-quarter downturn. The period began with powerful momentum as investor confidence in "Sanaenomics" – the Prime Minister's pro-growth fiscal agenda – and a decisive LDP election victory propelled the Nikkei and TOPIX to historic peaks in February. However, this rally was severely disrupted in March by escalating Middle East conflicts, which triggered a spike in oil prices and pressured the Yen. While the Bank of Japan maintained interest rates, the combination of rising energy costs and inflationary fears wiped out most year-to-date gains, leaving the market volatile and sensitive to geopolitical risks heading into the next quarter.

The Fund posted a positive return in the first quarter of 2026, primarily driven by strong contributions from Energy related names as benchmark crude oil prices remained firmly at high level. Going forward, Japan equities will continue to face volatility from rising energy costs, Yen weakness, and BoJ tightening. However, structural inflation and wage growth will support long-term interest. The Fund will adopt a more neutral stance to balance between risk and return.

中銀保誠亞洲股票基金 BOC-Prudential Asia Equity Fund

最新宏觀數據顯示亞洲增長動能持續保持韌性。以韓國及中國台灣為主的科技出口繼續受益於人工智能驅動的強勁需求。中國內地高頻數據顯示在外需強勁、政策支持及春節消費勝預期的共同支撐下，第1季經濟增長呈現成長態勢。然而，考慮到亞洲對能源進口的依賴，中東地緣政治緊張局勢的持續發展正在重塑區域經濟前景。由此引發的能源衝擊及地緣政治風險加劇已改變貨幣政策路徑，澳洲恢復加息，多家央行轉向觀望態度以及更為鷹派的基調。未來區域政策制定者的應對措施預計將因其能源結構、當地狀況及政策重點的不同而參差。

本基金於季內錄得正回報。印度金融板塊的選股利好表現。展望未來，隨著投資者尋求美伊談判進展明朗化，市場波動將占據主導。衝突的持續時間不僅影響能源價格，亦將影響通脹、全球利率及經濟前景。與此同時，美伊衝突亦影響美國與世界其他國家的對外關係，或為已然複雜的中美貿易緊張局勢增添更多變數。本基金將在波動環境下專注於市場中性策略以達致更穩定的表現。

Latest macro data indicated sustaining and resilient growth momentum in Asia. Technology exports, led by Korea and Taiwan, China, continued to benefit from robust AI-driven demand. High frequency data from Chinese Mainland were signaling growth in the first quarter, underpinned by strong external demand, policy support, and better-than-expected Lunar New Year consumption. However, the prevailing Middle East conflict is reshaping the regional outlook given that Asia highly relies on energy imports. The resulting energy shock and heightened geopolitical risks have altered monetary policy trajectories, with Australia hiking rates and several central banks adopting a wait-and-see mode with a more hawkish tone. Future regional policymakers' responses are expected to diverge depending on each economy's energy structure, domestic conditions and policy priorities.

The Fund recorded positive return during the quarter. Stock selection in India Financial sector added value to Fund performance. Looking ahead, market volatility would prevail as investors seek clarity on the progress of Iran-US ceasefire negotiations. The length of the conflict would affect not only energy prices, but inflations, global interest rates, as well as economic outlooks. Meanwhile, the Iran-US conflict also impacts foreign relations between the US and rest of the world, which may add more variables to the already complicated Chinese Mainland-US trade conflict. The Fund would concentrate on market neutral strategy in a volatile environment to achieve a more stable performance.

中銀保誠環球股票基金 BOC-Prudential Global Equity Fund

環球經濟增長放緩，各個地區數據參差。美國經濟保持穩定，強勁的商業投資提供了支持，而消費者支出與勞動力市場則出現放緩訊號。中國內地經濟稍顯低迷，國內消費與製造業的疲弱抵消了出口的強勢。在中東地區爆發衝突前，歐洲地區服務業與製造業均重回擴張區間，但隨著能源價格上漲，經濟增長面臨的風險向不利方向發展。在此宏觀背景下，除澳洲以外的各主要央行保持觀望，同時聯儲局對通脹前景更趨審慎。

環球股票市場情緒曾在正面與負面新聞間搖擺，而在中東地區衝突爆發後，於2月出現決定性的轉折點，回吐早期漲幅並在季末收低。季初，亞洲北部的人工智能需求強勁，加上日本在一些政治問題得以解決後前景較為明朗，為投資者情緒提供支持，股票價格一度觸及歷史高位。然而，隨後市場再度擔憂人工智能資本支出的可持續性、傳統軟件公司面臨被替代的風險，以及私募信貸方面的壓力，導致科技及其他板塊普遍受壓。中東地區緊張局勢升級進一步加劇了市場波動性，能源價格立即飆升，以及由此帶來的滯漲風險，導致環球各股市普遍遭到拋售。能源板塊表現領先，而非必需消費板塊表現落後。

考慮到宏觀經濟前景與市場相對估值之間的差距，本基金仍維持對亞洲地區的偏高比重及對北美市場的偏低比重，但均有下調。近期中東地區爆發衝突以及能源價格上漲的持續時間應較為短暫，因此導致經濟偏離當前軌跡的可能性不高。一旦衝突局面持續更久，或者通脹和增長前景出現變化，基金可能會就地區配置和組合的戰術性立場作出調整。

Global growth moderated with divergences across regions. US economy remained stable, underpinned by robust business investments, while consumer spending and the labour market showed signs of softening. In Chinese Mainland, the economy was muted, with strength in exports offset by domestic weakness in consumption and manufacturing. The European region saw both services and manufacturing return to expansion before the outbreak of the Iran war, but risks to growth skewed to the downside as energy prices spiked. Against such macro backdrop, major central banks except for Australia stayed on hold while the Fed grew more cautious about the inflation outlook.

Global equity market reversed early gains and closed the quarter lower as sentiment swung between positive and negative headlines, with a decisive turning point in February following the outbreak of the Iran war. Equity prices first tested all-time highs as investor sentiment remained buoyed by robust AI demand in North Asia and a brighter outlook in Japan after political overhangs were removed. However, recurring concerns over the sustainability of AI capital expenditures, replacement risks for legacy software, and stress in private credits later pressured technology and broader sectors. The escalation of the Middle East conflicts further amplified market volatility, and the immediate surge in energy prices and hence stagflation risks triggered a broad-based sell-off across global equity markets. Energy sector led the pack, while Consumer Discretionary sector underperformed.

The Fund maintained but reduced its overweight position in the Asia region and its underweight position in North America region to improve risk management amid heightened market volatility, taking into account differences in macroeconomic outlooks and relative market valuations. The recent outbreak of Iran war and the spikes in energy prices were assessed to be short-lived and, therefore, unlikely to derail the current economic trajectory. Should the war prolong or the inflation and growth outlooks change, the Fund may adjust its regional allocation and tactical portfolio stance.

中銀保誠中證香港100指數基金 BOC-Prudential CSI HK 100 Tracker Fund

中證香港100總回報指數於2026年第1季下跌。根據香港金融管理局(HKMA)的數據，貨幣基礎總結餘維持在約538億港元。

本地經濟方面，2026年首2個月零售業總銷售價值初步估計數字，較2025年同期上升11.8%。2026年首2個月的貨物出口總額按年上升29.6%，進口總額則按年上升34.1%。以2026年首2個月計算，輸往部分主要目的地的整體出口貨值與2025年同期相比錄得按年升幅，尤其是馬來西亞(+95.2%)、阿聯酋(+54.2%)、新加坡(+46.7%)、泰國(+33.9%)及中國內地(+31.6%)。

本基金於第1季錄得負回報。

CSI Hong Kong 100 Total Return Index fell in the first quarter of 2026 (Q1). According to the Hong Kong Monetary Authority (HKMA), the aggregate balance of monetary base staying at around HKD53.8 billion.

As to the domestic economy, the provisionally estimated value of total retail sales for the first 2 months of 2026 increased by 11.8% compared with the same period in 2025. Taking January and February of 2026 together, the value of total exports of goods increased by 29.6% year-on-year (YoY) over the same period in 2025 while the value of imports of goods increased by 34.1% YoY in the same period. Comparing the first two months of 2026 with the same period in 2025, year-on-year increases were registered in the values of total exports to most major destinations, in particular Malaysia (+95.2%), the United Arab Emirates (+54.2%), Singapore (+46.7%), Thailand (+33.9%) and Chinese Mainland (+31.6%).

The Fund posted a negative return in Q1.

基金經理評論⁸ (續) MANAGER'S COMMENT⁸ (Cont.)

中銀保誠歐洲指數追蹤基金 BOC-Prudential European Index Tracking Fund

隨著通脹穩定在2.0%的目標水平附近，歐洲央行在3月19日的貨幣政策會議上將關鍵利率維持在2.0%不變。然而，在中東局勢動盪導致能源成本飆升下，歐洲央行將2026年通脹預測上調至2.6%。歐洲央行行長克萊斯蒂娜·拉加德表示，即使歐元區通脹預期僅顯示暫時的跳升，政策制定者仍準備加息。

國內生產總值方面，2025年第4季歐元區GDP為0.2%，2月失業率為6.2%，略高於1月的6.1%。採購經理指數方面，第1季歐元區採購經理指數的平均值為50.6。

本基金於2026年第1季錄得負回報，與大市相比表現落後。國家篩選方面，意大利的相對偏高比重對表現的利淡，部分為英國的相對偏低比重所抵消。行業篩選方面，相對市場而言，工業行業的偏高比重利淡表現，地產行業的偏低比重則帶來了正主動回報。

With the stabilization of inflation at around 2.0% target, the European Central Bank (ECB) kept its key interest rate unchanged at 2.0% at its monetary policy meeting on March 19. However, due to soaring of energy costs caused by turmoil in the Middle East, ECB revised its 2026 inflation forecast upward to 2.6%. ECB President Christine Lagarde stated that policymakers are ready to raise interest rates even if an expected jump in euro zone inflation proves to be temporary.

Concerning Gross Domestic Product (GDP), the Eurozone GDP was 0.2% in the fourth quarter of 2025. Unemployment rate rose slightly to 6.2% in February from 6.1% in January. With respect to Purchasing Managers Index (PMI), the Eurozone PMI reached an average of 50.6 over the first quarter of 2026.

In the first quarter of 2026, the Fund reported a negative return with underperformance comparing to the market. For country selection, the underperformance was contributed by overweighting in Italy while underweighting in United Kingdom offset some of the underperformance. In regard to sector selection, overweighting in Industrials sector contributed to the underperformance, while underweighting in Real Estate sector generated positive active return against the market.

中銀保誠北美指數追蹤基金 BOC-Prudential North America Index Tracking Fund

聯儲局在3月會議上將政策利率維持在3.50%-3.75%區間不變，並暗示在通脹不確定性高企及勞動力市場放緩的背景下將進行一次減息。聯儲局預計年末通脹率將在2.7%，上升原因是伊朗地區衝突帶來的「油價衝擊」，以及市場對美國尚未擺脫去年特朗普加征關稅所引發的價格上漲壓力的擔憂。

季內數據方面，納斯達克指數、標準普爾500指數和道瓊斯工業平均指數分別下跌7.11%、4.63%和3.58%。3月製造業採購經理指數由2月的51.6升至52.4。

本基金於2026年第1季錄得負回報，並與大市相比表現落後。國家篩選方面，加拿大的相對偏低比重利淡表現。行業篩選方面，相對市場而言，工業行業的偏高比重利淡表現，而對必需消費品行業的偏低比重則帶來了正主動回報。

The Federal Reserve (Fed) held its policy interest rate steady in the 3.50%-3.75% range at the March meeting and signaled one rate cut amid heightened inflation uncertainty and a slow labor market. It expects inflation to end the year at 2.7%, increase was due to the Iran war "oil shock" and concerns that the US has not yet seen the last of price rises triggered by the tariffs Trump put in place last year.

On data front during the quarter NASDAQ, S&P 500 and Dow Jones Industrial Average dropped by 7.11%, 4.63% and 3.58%. The Manufacturing Purchasing Managers' Index was at 52.4 in March, up from 51.6 in February.

In the first quarter of 2026, the Fund reported a negative return with underperformance comparing to the market. For country selection, the underperformance was contributed by underweighting in Canada. In regard to sector selection, overweighting in Industrials sector contributed to the underperformance, while underweighting in Consumer Staples sector generated positive active return against the market.

中銀保誠增長基金 BOC-Prudential Growth Fund

本基金季內錄得負回報，環球市場中由中國內地股市領跌。環球固定收益亦同時小幅下跌。自2月底爆發的伊朗衝突對大宗商品市場造成供給衝擊。金融市場已開始將增長放緩與通脹走高的情況納入定價。假設金融市場會遵從過往先例，一旦地緣政治事件最初的衝擊被消化，市場將擺脫其影響。隨著市場焦點回到基本面盈利增長及科技創新，風險資產具備恢復長期升勢的優勢。因此我們對當前伊朗局勢偏向於承擔風險。季內，我們維持對股票的偏高比重。在股票中，我們維持對亞太（日本除外）地區的偏高比重，以參與全球人工智能主題中的「鏟子與鎬」行情。固定收益方面，我們維持偏中性配置，以獲取票息收益。短期內，地緣政治、全球增長前景、通脹和央行政策變化將是影響金融市場的主要因素。

The Fund posted a negative return for the quarter as Chinese Mainland equities led global markets on the way down. Global fixed income also retraced modestly during the same period. The conflict in Iran since the end of February created a supply shock in the commodities markets. Financial markets had been pricing in a weaker growth and higher inflation scenario. We assume financial markets will follow the historical precedents of decoupling from geopolitical conflict once initial shocks are digested. As the focus shifts back to fundamental earnings growth and technological innovation, risk assets are well-positioned to resume their long-term upward trajectory. This forms our pro-risk bias towards the current Iran situation. Throughout the quarter, we maintained an overweight position in equities. Within equities, we maintained an overweight position in Asia Pacific ex-Japan equities to participate in the 'picks and shovels' of the global AI theme. We maintained a near-neutral position in fixed income for coupon carry. In the near term, geopolitics, global growth outlook, inflation and changes to central bank policies are key drivers for financial markets.

中銀保誠均衡基金 BOC-Prudential Balanced Fund

本基金季內錄得負回報，環球市場中由中國內地股市領跌。環球固定收益亦同時小幅下跌。自2月底爆發的伊朗衝突對大宗商品市場造成供給衝擊。金融市場已開始將增長放緩與通脹走高的情況納入定價。假設金融市場會遵從過往先例，一旦地緣政治事件最初的衝擊被消化，市場將擺脫其影響。隨著市場焦點回到基本面盈利增長及科技創新，風險資產具備恢復長期升勢的優勢。因此我們對當前伊朗局勢偏向於承擔風險。季內，我們維持對股票的偏高比重。在股票中，我們維持對亞太（日本除外）地區的偏高比重，以參與全球人工智能主題中的「鏟子與鎬」行情。固定收益方面，我們維持偏中性配置，以獲取票息收益。短期內，地緣政治、全球增長前景、通脹和央行政策變化將是影響金融市場的主要因素。

The Fund posted a negative return for the quarter as Chinese Mainland equities led global markets on the way down. Global fixed income also retraced modestly during the same period. The conflict in Iran since the end of February created a supply shock in the commodities markets. Financial markets had been pricing in a weaker growth and higher inflation scenario. We assume financial markets will follow the historical precedents of decoupling from geopolitical conflict once initial shocks are digested. As the focus shifts back to fundamental earnings growth and technological innovation, risk assets are well-positioned to resume their long-term upward trajectory. This forms our pro-risk bias towards the current Iran situation. Throughout the quarter, we maintained an overweight position in equities. Within equities, we maintained an overweight position in Asia Pacific ex-Japan equities to participate in the 'picks and shovels' of the global AI theme. We maintained a near-neutral position in fixed income for coupon carry. In the near term, geopolitics, global growth outlook, inflation and changes to central bank policies are key drivers for financial markets.

中銀保誠平穩基金 BOC-Prudential Stable Fund

本基金季內錄得負回報，環球市場中由中國內地股市領跌。環球固定收益亦同時小幅下跌。自2月底爆發的伊朗衝突對大宗商品市場造成供給衝擊。金融市場已開始將增長放緩與通脹走高的情況納入定價。假設金融市場會遵從過往先例，一旦地緣政治事件最初的衝擊被消化，市場將擺脫其影響。隨著市場焦點回到基本面盈利增長及科技創新，風險資產具備恢復長期升勢的優勢。因此我們對當前伊朗局勢偏向於承擔風險。季內，我們維持對股票的偏高比重。在股票中，我們維持對亞太（日本除外）地區的偏高比重，以參與全球人工智能主題中的「鏟子與鎬」行情。固定收益方面，我們維持偏中性配置，以獲取票息收益。短期內，地緣政治、全球增長前景、通脹和央行政策變化將是影響金融市場的主要因素。

The Fund posted a negative return for the quarter as Chinese Mainland equities led global markets on the way down. Global fixed income also retraced modestly during the same period. The conflict in Iran since the end of February created a supply shock in the commodities markets. Financial markets had been pricing in a weaker growth and higher inflation scenario. We assume financial markets will follow the historical precedents of decoupling from geopolitical conflict once initial shocks are digested. As the focus shifts back to fundamental earnings growth and technological innovation, risk assets are well-positioned to resume their long-term upward trajectory. This forms our pro-risk bias towards the current Iran situation. Throughout the quarter, we maintained an overweight position in equities. Within equities, we maintained an overweight position in Asia Pacific ex-Japan equities to participate in the 'picks and shovels' of the global AI theme. We maintained a near-neutral position in fixed income for coupon carry. In the near term, geopolitics, global growth outlook, inflation and changes to central bank policies are key drivers for financial markets.

中銀保誠香港平穩退休基金 BOC-Prudential Hong Kong Stable Retirement Fund

過去一季，港元固定收益表現領先環球股票。各股市中，拉丁美洲股市表現領先，而中國內地股市則相對落後。

中東地緣政治緊張局勢2月下旬升級，金融市場波動。然而，假設金融市場會遵從過往先例暫時性失穩，並在地緣政治風險被消化後，重新聚焦較長期的增長前景。我們維持大部分資產配置於港元固定收益，並配置較小部分於環球股票，為投資者提供相對穩定的回報。

Hong Kong dollar fixed income outperformed global equities last quarter. Within equities, Latin America led the markets while Chinese Mainland equities lagged.

The escalation of geopolitical tensions in the Middle East in late February induced volatility in the financial markets. However, we assume that financial markets will follow the historical pattern of temporarily destabilizing before refocusing on the longer-term growth outlook once geopolitical risks are digested. We maintained the majority of our allocation in HKD fixed income and a minor portion in global equities to provide investors with a relatively stable source of return.

中銀保誠債券基金 BOC-Prudential Bond Fund

主要由於美伊緊張局勢升級引發能源價格衝擊，第1季環球債券市場從貨幣寬鬆預期急劇轉向對通脹重燃的擔憂。儘管聯儲局維持政策利率不變，美國國債收益率普遍走高。短端收益率領漲，因投資者對減息預期降低，2年期國債收益率上升超30個基點至3.79%，10年期國債收益率則曾短暫突破4.40%水平，季末收於4.32%。歐洲債券市場承受更大壓力。在歐洲央行釋放鷹派訊號以應對整體通脹飆升下，德國國債收益率觸及15年高位的3.13%。在美伊衝突可能延長通脹回歸目標路徑下，英倫銀行警告即將加息，英國國債受壓，在七國集團中表現落後。同時，日本債券市場迎來歷史性轉折點。在首相高市早苗推出21萬億日圓刺激方案及2月提前大選加劇市場對財政可持續性擔憂的推動下，10年期日本政府債券收益率升至2.40%以上，創三十年新高，40年期亦首次觸及4.23%。

本基金第1季錄得負回報，環球債券市場遭到全面拋售，儘管企業債券持倉提供的額外票息收益有助緩衝表現。此外，對港元及美元以外全球貨幣的風險敞口拖累了回報，因在地緣政治不確定性上升下，美元作為避險貨幣全面走強構成壓力。

展望未來，受地緣政治發展與全球貿易動態影響，政策不確定性仍高企。我們預計市場將持續波動，投資者正密切關注宏觀經濟指標與政策訊號。我們對信貸市場維持審慎立場，其目前的估值可能尚未完全反映潛在經濟放緩與持續地緣政治緊張局勢的風險。在此市場環境下，嚴格的證券選擇對於維持投資組合的穩健風險管理至關重要。

Global bond markets in the first quarter were marked by a sharp shift from expectations of monetary easing to renewed inflation concerns, largely driven by an energy price shock stemming from the escalating tensions between the U.S. and Iran. While the Federal Reserve kept policy rates steady, U.S. Treasury yields generally moved higher. Front-end yields led the climb, with the 2-year tenor rising more than 30 basis points to 3.79% as investors scaled back rate-cut bets, while the 10-year briefly surpassed the 4.40% level before closing the quarter at 4.32%. European bond markets faced even greater strain. German Bund yields touched a 15-year high of 3.13% as the ECB signaled a hawkish stance to counter surging headline inflation. U.K. Gilts lagged among the G7, pressured by the Bank of England's warnings of an imminent hike as the Iran-US conflict threatened to prolong the inflation path towards target. Meanwhile, bond markets in Japan reached a historic inflection point. The 10-year JGB yield climbed above 2.40%, its highest in three decades, while the 40-year tenor touched 4.23% for the first time, fueled by Prime Minister Takaichi's ¥21 trillion stimulus package and a snap February election that heightened concerns over fiscal sustainability.

The Fund exhibited a negative return for the first quarter following the broad-based selloff in global bond markets, despite corporate bond holdings providing additional yield carry that helped cushion performance. In addition, the Fund's exposure to global currencies outside of Hong Kong Dollar (HKD) and U.S. Dollar (USD) detracted from returns, as the broad-based strength of USD as a safe-haven currency weighed amid heightened geopolitical uncertainty.

Looking ahead, policy uncertainty remains elevated, driven by geopolitical developments and global trade dynamics. We anticipate continued volatility as investors closely track macroeconomic indicators and policy signals. Within credit markets, we maintain a cautious stance, as current valuations may not fully reflect the risks of a potential economic slowdown and ongoing geopolitical tensions. In this environment, disciplined security selection will be critical to sustaining tight risk management across portfolios.

中銀保誠強積金人民幣及港元貨幣市場基金 BOC-Prudential MPF RMB & HKD Money Market Fund

本基金於第1季錄得正回報，主要由於來自債券和存款的利息收入穩定。離岸人民幣兌港元走強亦帶來增值。本基金恪守維持高流動性指標的策略。在維持定期存款作為投資核心的同時，我們將尋找機會通過投資存款證和企業債券來提高本基金的整體收益。

The Fund delivered a positive return in the first quarter, primarily driven by the steady interest income from bonds and deposits. Adding to it was the stronger offshore Renminbi (CNH) against the Hong Kong dollar (HKD). The Fund maintained a strategy focused on high liquidity metrics. While time deposits remain the core component of our investment strategy, we continue to look for opportunities to enhance overall portfolio yield by investing in Certificates of Deposit (CDs) and corporate bonds.

中銀保誠強積金保守基金 BOC-Prudential MPF Conservative Fund

本基金於第1季錄得正回報，主要由定期存款及債券投資的利息收入所帶動。儘管中東緊張局勢升級引發由能源主導的通脹衝擊，央行政策路徑因而變得複雜，環球債券市場出現大幅波動，但港元市場流動性狀況持續改善，引發香港銀行同業拆息下滑，3個月期拆息下跌58個基點至季末的2.36%。

展望未來，基金表現將取決於宏觀經濟和政策方面的未來發展。在維持定期存款作為投資核心的同時，我們將尋找機會通過投資存款證和企業債券來提高本基金的整體收益。

The Fund delivered a positive return in the first quarter, supported primarily by income contributions from time deposits and bond investments. Liquidity conditions in the HKD market continued to improve, prompting HIBOR to decline, with the 3-month tenor falling by as much as 58 basis points to end the quarter at 2.36%. This came despite the heightened volatility in global bond markets, as the escalating US-Iran tensions triggered an energy-driven inflation shock that complicated central bank policy trajectories.

Looking ahead, the Fund's performance will be shaped by macroeconomic and policy developments. While time deposits will remain the core of the investment strategy, we will continue to seek opportunities to enhance overall yield through selective investments in Certificates of Deposit (CDs) and high-quality corporate bonds.

中銀保誠核心累積基金 BOC-Prudential Core Accumulation Fund

本基金季內錄得負回報，環球市場中由中國內地股市領跌。環球固定收益亦同時小幅下跌。假設金融市場會遵從過往先例，一旦地緣政治事件最初的衝擊被消化，市場焦點回到基本面盈利增長及科技創新，市場將擺脫地緣政治的影響。因此我們對當前伊朗局勢偏向於承擔風險。資產配置方面，我們維持對環球股票的適度偏高比重並持續增持亞太（日本除外）地區股票，以參與全球人工智能主題中的「鏟子與鎬」行情。短期內，地緣政治、全球增長前景、通脹和央行政策變化將是影響金融市場的主要因素。

The Fund posted a negative return for the quarter as Chinese Mainland equities led global markets on the way down. Global fixed income also retraced modestly during the same period. We assume financial markets will follow the historical precedents of decoupling from geopolitical conflict once initial shocks are digested, and refocus on fundamental earnings growth and technological innovation. This forms our pro-risk bias towards the current Iran situation. At the asset allocation level, we maintained a modest overweight in global equities and had been building up position in Asia Pacific ex-Japan equities to participate in the 'picks and shovels' of the global AI theme. In the near term, geopolitics, global growth outlook, inflation and changes to central bank policies are key drivers for financial markets.

中銀保誠65歲後基金 BOC-Prudential Age 65 Plus Fund

本基金季內錄得負回報，環球市場中由中國內地股市領跌。環球固定收益亦同時小幅下跌。假設金融市場會遵從過往先例，一旦地緣政治事件最初的衝擊被消化，市場焦點回到基本面盈利增長及科技創新，市場將擺脫地緣政治的影響。因此我們對當前伊朗局勢偏向於承擔風險。資產配置方面，我們維持對環球股票的適度偏高比重並持續增持亞太（日本除外）地區股票，以參與全球人工智能主題中的「鏟子與鎬」行情。短期內，地緣政治、全球增長前景、通脹和央行政策變化將是影響金融市場的主要因素。

The Fund posted a negative return for the quarter as Chinese Mainland equities led global markets on the way down. Global fixed income also retraced modestly during the same period. We assume financial markets will follow the historical precedents of decoupling from geopolitical conflict once initial shocks are digested, and refocus on fundamental earnings growth and technological innovation. This forms our pro-risk bias towards the current Iran situation. At the asset allocation level, we maintained a modest overweight in global equities and had been building up position in Asia Pacific ex-Japan equities to participate in the 'picks and shovels' of the global AI theme. In the near term, geopolitics, global growth outlook, inflation and changes to central bank policies are key drivers for financial markets.

備註

- 單位價格均扣除投資管理費及其他費用。有關其他費用及收費詳情，請參閱本計劃之強積金計劃說明書第5節－「費用及收費」。
- 各成分基金的風險程度分為低、低至中、中、中至高及高。風險程度由投資經理根據各成分基金的混合投資項目及／或其基礎投資的投資組合而釐定，並只反映投資經理之看法。風險程度僅供參考及將會因應市場狀況而每年至少作出一次檢視及(如適用)更新。風險程度乃根據截至2025年12月31日²⁰的數據而釐定。
- 基金風險標記是以過去三年(至匯報日)之月回報率計算的標準偏差代表。一般而言，基金風險標記越高，該基金的風險程度越高。預設投資策略基金之基金風險標記自2017年4月3日起計算(如適用)，其為2017年4月1日後的首個交易日。中銀保誠香港平穩退休基金之基金風險標記將於2025年第4季(基金推出後3年)起刊登。
- 按照積金局¹¹發出的《強積金投資基金披露守則》第D2.3(i)章的規定，每個成分基金均須根據該成分基金的最新基金風險標記³劃分為以下七個風險級別的其中一個風險級別。基金的成立日期至基金概覽匯報日的表現期少於三年，則無須在基金概覽內列出風險標記³，因此，風險級別亦不適用。上述風險級別一般於季度期後之兩個月內更新，並根據截至季度末日的相關成分基金數據進行分配。上述風險級別由積金局¹¹根據其《強積金投資基金披露守則》規定，及並未經證監會審核或認可。

| 風險級別 | 基金風險標記 | |
|------|--------|-------|
| | 相等或高於 | 少於 |
| 1 | 0.0% | 0.5% |
| 2 | 0.5% | 2.0% |
| 3 | 2.0% | 5.0% |
| 4 | 5.0% | 10.0% |
| 5 | 10.0% | 15.0% |
| 6 | 15.0% | 25.0% |
| 7 | 25.0% | |

- 截至2025年3月31日止財政年度之基金開支比率。提供基金開支比率旨在讓計劃成員據以估算基金投資的開支總額，包括成分基金以下集體投資計劃所引致的成本。計劃成員須直接支付的開支則不包括在內。一般而言，基金開支比率的數值越大，表示該基金在上個財政期內開支佔基金資產值的比例愈高。中銀保誠香港平穩退休基金之基金開支比率將於2024年第4季(基金推出後2年)起刊登。
- 成分基金之表現是按單位資產淨值作為比較基礎，以港元為計算單位，其股息並作滾存投資。
- 「現金及其他」指通知現金，及類似應付款項和應收款項的營運項目(如適用)。
- 本文件所載的市場概覽及基金經理評論只反映基金經理於本文件刊發日期時之意見、看法及詮釋，投資者不應僅依賴有關資訊而作出投資決定。
- 「傘子單位信託」指中銀保誠單位信託基金，其為一項傘子單位信託。
- 「《規例》」指《強制性公積金計劃(一般)規例》(第485A章)。
- 「積金局」指強制性公積金計劃管理局。
- 「互聯互通機制」指滬港股票市場交易互聯互通機制(「滬港通」)及深港股票市場交易互聯互通機制(「深港通」)。滬港通及深港通均為證券交易及結算互聯互通機制，旨在實現中國內地及香港互相可進入對方股票市場的目標。
- 富時強積金歐洲對沖指數是富時提供的貨幣對沖指數之一。貨幣對沖指數是富時強積金指數系列的一部分，其使用一個月遠期合約以降低投資於非以港元計值之海外股票時的貨幣波動風險。貨幣對沖指數將對沖指數中超出65%的非港幣貨幣風險，以確保其維持在貨幣風險要求的範圍內。
- 富時強積金北美對沖指數是富時提供的貨幣對沖指數之一。貨幣對沖指數是富時強積金指數系列的一部分，其使用一個月遠期合約以降低投資於非以港元計值之海外股票時的貨幣波動風險。貨幣對沖指數將對沖指數中超出65%的非港幣貨幣風險，以確保其維持在貨幣風險要求的範圍內。
- 「其他准許的證券」指《規例》¹⁰附表1和積金局¹¹不時發出相關的守則和指引所允許的其他准許投資項目，包括但不限於《規例》¹⁰附表1第8(2)條規定的其他准許投資(最多為各子基金總資產淨值的10%)。
- 「其他認可單位信託或認可互惠基金」指根據《規例》¹⁰附表1第8(2)(c)條規定的其他認可單位信託或認可互惠基金(包括交易所買賣基金)(最多為其總資產淨值的10%)。
- 「較高風險資產」指《強制性公積金計劃條例》(第485章)所作定義，包括但不限於環球股票，認證期權，某一緊貼由股票或股票類證券構成的指數的緊貼指數集體投資計劃權益及/或積金局¹¹在其不時發佈的相關指引中認定的其他投資。
- 「較低風險資產」指除了較高風險資產¹⁷以外的資產，包括但不限於環球債券或定息證券及貨幣市場工具。
- 「債券通」指中國內地與香港債券市場互聯互通的計劃。債券通的北向通允許合格海外投資者投資於中國銀行間債券市場。
- 數據截至當月最後一個交易日。

Remarks

- The NAV was calculated after deduction of investment management fee and other respective charges. For details of other fees and charges, please refer to section 5 – "Fees and Charges" of the MPF Scheme Brochure of the Scheme.
- The risk level of each Constituent Fund is categorized into low, low to medium, medium, medium to high and high. The risk levels are determined by the Investment Manager based on the investment mix of each Constituent Fund and/or its underlying investments, and represent only the views of the Investment Manager. The risk levels are for reference only and will be reviewed and (if appropriate) updated at least annually taking into account the prevailing market circumstances. The risk levels are determined based on data as at 31 December 2025²⁰.
- The Fund Risk Indicator is shown as an annualized standard deviation based on the monthly rates of return of the fund over the past 3 years to the reporting date. In general, the higher the Fund Risk Indicator, the higher the risk level of the fund. The Fund Risk Indicator of DIS Funds is calculated since 3 April 2017 (if applicable) which was the first dealing day after 1 April 2017. The Fund Risk Indicator of BOC-Prudential Hong Kong Stable Retirement Fund will be shown from the fourth quarter of 2025 (3 years after the launch of the Fund).
- The risk class is to be assigned to each Constituent Fund according to the seven-point risk classification below based on the latest fund risk indicator³ of the Constituent Fund in accordance with the part D2.3(i) of Code on Disclosure for MPF Investment Fund issued by the MPFA¹¹. Fund with performance history of less than 3 years since inception to the reporting of the fund fact sheet is not required to show the risk indicator³ in the fund fact sheet, hence the risk class is not available. The above risk classes will normally be updated within 2 months after each quarter and are assigned based on data of the relevant Constituent Fund as at the quarter end date. Please note that the above risk classes are prescribed by the MPFA¹¹ according to the Code on Disclosure for MPF Investment Funds and have not been reviewed or endorsed by the Securities and Futures Commission.

| Risk Class | Fund Risk Indicator | |
|------------|---------------------|-----------|
| | Equal or above | Less than |
| 1 | 0.0% | 0.5% |
| 2 | 0.5% | 2.0% |
| 3 | 2.0% | 5.0% |
| 4 | 5.0% | 10.0% |
| 5 | 10.0% | 15.0% |
| 6 | 15.0% | 25.0% |
| 7 | 25.0% | |

- Fund Expense Ratio (FER) as of financial year ended 31 March 2025. The purpose of FER is to provide a measure of the total level of expenses incurred in investing through a fund, including the costs incurred at lower level collective investment schemes but not including those expenses paid directly by the scheme member. In general, the higher the FER, the higher the ratio of expenses over the fund's asset value in the previous financial period. The Fund Expense Ratio of BOC-Prudential Hong Kong Stable Retirement Fund will be shown from the fourth quarter of 2024 (2 years from the launch of the Fund).
- Performance of Constituent Funds is calculated in HKD on NAV-to-NAV basis with gross dividend reinvested.
- The term "cash and others" denotes cash at call, and operating items such as account payables and account receivables (where relevant).
- The Market Overview and Manager's Comment in this document solely reflect the opinion, view and interpretation of the fund managers as of the date of issuance of this document. Investors should not solely rely on such information to make any investment decision.
- "Umbrella Unit Trust" means the BOC-Prudential Unit Trust Fund, which is an umbrella unit trust.
- "The Regulation" means the Mandatory Provident Fund Schemes (General) Regulation (Cap. 485A).
- "The MPFA" means the Mandatory Provident Fund Schemes Authority.
- "Stock Connect" means Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect. Each of Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect is a securities trading and clearing linked programme with an aim to achieve mutual stock market access between Mainland China and Hong Kong.
- FTSE MPF Europe Hedged Index is one of the currency hedged indices provided by FTSE. Currency hedged indices are a part of the FTSE MPF Index Series which use one month forward contracts in order to reduce the risk of currency fluctuations when investing in overseas stocks that are not denominated in Hong Kong Dollars. The currency hedged indices will hedge non-Hong Kong Dollar currency exposure in the indices in excess of 65% to ensure they stay well within the Currency Exposure Requirement.
- FTSE MPF North America Hedged Index is one of the currency hedged indices provided by FTSE. Currency hedged indices are a part of the FTSE MPF Index Series which use one month forward contracts in order to reduce the risk of currency fluctuations when investing in overseas stocks that are not denominated in Hong Kong Dollars. The currency hedged indices will hedge non-Hong Kong Dollar currency exposure in the indices in excess of 65% to ensure they stay well within the Currency Exposure Requirement.
- "Other Permitted Securities" means other securities as permitted under Schedule 1 to the Regulation¹⁰ and the relevant codes and guidelines issued by the MPFA¹¹ from time to time (including but not limited to other permissible investments as set out in section 8(2) of Schedule 1 to the Regulation¹⁰ (up to 10% of the total NAV of each sub-fund)).
- "Other Authorized Unit Trusts or Authorized Mutual Funds" means other authorized unit trusts or authorized mutual funds as permitted under section 8(2)(c) of Schedule 1 to the Regulation¹⁰ (including exchange traded funds (ETF)) (up to 10% of its total NAV).
- The term "higher risk assets" has the meaning given to it in the Mandatory Provident Fund Schemes Ordinance (Cap. 485), including without limitation global equities, warrants, interests in an ITCIS¹ that tracks an index comprised of equities or equities-like securities and/or other investments as identified in the relevant guidelines issued by the MPFA¹¹ from time to time.
- The term "lower risk assets" means those assets not being higher risk assets¹⁷, including without limitation global bonds or fixed income securities and money market instruments.
- The term "Bond Connect" means a mutual bond market access scheme between Mainland China and Hong Kong. Under the Northbound trading of the Bond Connect, eligible foreign investors can invest in the China interbank bond market.
- Data as of the last dealing date of the month.
- "ITCIS" means index-tracking collective investment scheme approved by the MPFA¹¹.