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
第二季
2nd Quarter

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- The Net Asset Value ("NAV"), Fund Size, Launch Date and Fund Expense Ratio are provided by BOCI-Prudential Trustee Limited. Other relevant information is provided by BOCI-Prudential Asset Management Limited.

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中銀國際 BOC 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托證券等證券，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 Trust[9]. 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 Regulation[10] and the relevant codes and guidelines issued by the MPFA[11] 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 Connect[12] and/or at the discretion of the Investment Manager, indirectly through investments in ITCIS[†] and/or Other Authorized Unit Trusts or Authorized Mutual Funds[16] 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 ITCIS[†] and Other Permitted Securities[15]. 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 high[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 7,872.40
推出日期 Launch Date	15/10/2007
報價貨幣 Currency	港元 HKD
單位價格 NAV[1]	港元 HKD 8.2241
基金風險標記 Fund Risk Indicator[3]	22.32%
風險級別 Risk Class[4]	6
基金開支比率 Fund Expense Ratio[5]	1.75206%

Risk Level[2]
風險程度

High 高

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	-5.30	-11.28	-1.78	24.46	-27.13	25.80	-17.76
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	-1.78	7.57	-6.13	2.32	-1.04

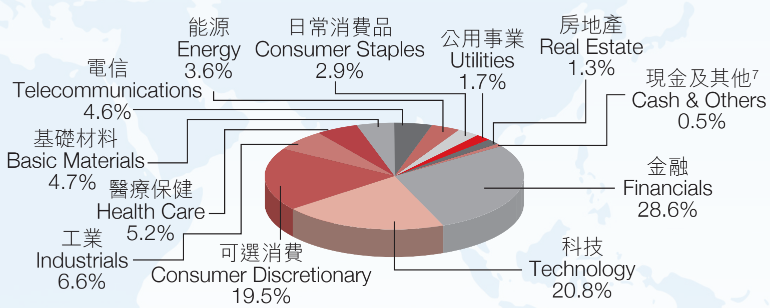
年度回報按港元計算 Calendar Year Performance in HKD[6]

	2021	2022	2023	2024	2025
實際回報 (%) Actual Return	-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	佔資產淨值之百份比 % of NAV
1	CHINAAMC CSI 300 INDEX ETF 華夏滬深 300 指數 ETF	9.8%
2	TENCENT HOLDINGS LTD 騰訊控股有限公司	8.8%
3	ALIBABA GROUP HOLDING LTD 阿里巴巴集團控股有限公司	7.3%
4	CHINA CONSTRUCTION BANK-H 中國建設銀行股份有限公司 -H	3.7%
5	IND & COMM BK OF CHINA-H 中國工商銀行股份有限公司 -H	2.7%
6	NETEASE INC 網易股份有限公司	1.9%
7	XIAOMI CORP-CLASS B 小米集團 -B 類別	1.8%
8	MEITUAN-W-CLASS B 美團 -W-B 類別	1.8%
9	PING AN INSURANCE GROUP CO-H 中國平安保險（集團）股份有限公司 -H	1.7%
10	BANK OF CHINA LTD-H 中國銀行股份有限公司 -H	1.7%

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).**

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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 Trust[9]. 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 Regulation[10] and the relevant codes and guidelines issued by the MPFA[11] 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 ITCIS† and/or Other Authorized Unit Trusts or Authorized Mutual Funds[16]. The sub-fund may also invest in ITCIS† and Other Permitted Securities[15]. 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 high[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 11,547.73
推出日期 Launch Date	15/04/2003
報價貨幣 Currency	港元 HKD
單位價格 NAV[1]	港元 HKD 42.9693
基金風險標記 Fund Risk Indicator[3]	21.00%
風險級別 Risk Class[4]	6
基金開支比率 Fund Expense Ratio[5]	1.67216%

Risk Level[2]
風險程度

High 高

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	-6.68	-10.97	-1.96	27.43	-18.91	36.97	329.69
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	-1.96	8.42	-4.10	3.20	6.48

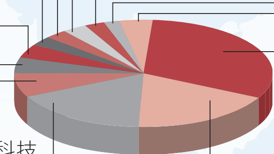
年度回報按港元計算 Calendar Year Performance in HKD[6]

	2021	2022	2023	2024	2025
實際回報 (%) Actual Return	-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	佔資產淨值之百份比 % of NAV
1	HSBC HOLDINGS PLC 匯豐控股有限公司	10.0%
2	TENCENT HOLDINGS LTD 騰訊控股有限公司	9.1%
3	ALIBABA GROUP HOLDING LTD 阿里巴巴集團控股有限公司	7.2%
4	CHINA CONSTRUCTION BANK-H 中國建設銀行股份有限公司 -H	3.5%
5	AIA GROUP LTD 友邦保險控股有限公司	3.4%
6	IND & COMM BK OF CHINA-H 中國工商銀行股份有限公司 -H	2.5%
7	HONG KONG EXCHANGES & CLEAR 香港交易及結算所有限公司	2.1%
8	NETEASE INC 網易股份有限公司	1.9%
9	PING AN INSURANCE GROUP CO-H 中國平安保險（集團）股份有限公司 -H	1.7%
10	BANK OF CHINA LTD-H 中國銀行股份有限公司 -H	1.5%

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。過去的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、環球預托證券)。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 Trust[9]. 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 Regulation[10] and the relevant codes and guidelines issued by the MPFA[11] from time to time. The sub-fund may also invest in ITCIS[†] and Other Permitted Securities[15]. 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 high[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 2,060.79
推出日期 Launch Date	03/10/2006
報價貨幣 Currency	港元 HKD
單位價格 NAV[1]	港元 HKD 17.6305
基金風險標記 Fund Risk Indicator[3]	13.41%
風險級別 Risk Class[4]	5
基金開支比率 Fund Expense Ratio[5]	1.66729%

Risk Level[2] 風險程度

High 高

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	14.21	16.84	33.17	70.31	73.18	139.04	76.31
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	33.17	19.42	11.61	9.11	2.91

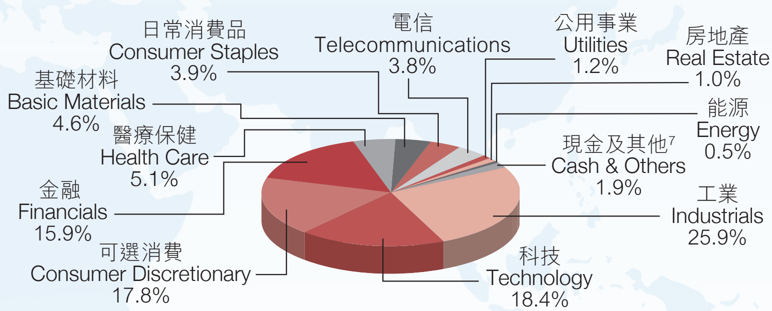
年度回報按港元計算 Calendar Year Performance in HKD[6]

	2021	2022	2023	2024	2025
實際回報 (%) Actual Return	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	佔資產淨值之百份比 % of NAV
1	TOKYO ELECTRON LTD	3.3%
2	MITSUBISHI UFJ FINANCIAL GROUP	3.2%
3	KIOXIA HOLDINGS CORP	3.1%
4	TOYOTA MOTOR CORP	2.7%
5	ADVANTEST CORP	2.5%
6	SOFTBANK GROUP CORP	2.4%
7	SUMITOMO MITSUI FINANCIAL GR	2.1%
8	HITACHI LTD	2.0%
9	MURATA MANUFACTURING CO LTD	1.9%
10	SONY GROUP CORP	1.9%

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。過去的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 Trust[9]. 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 Regulation[10] and the relevant codes and guidelines issued by the MPFA[11] 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 Connect[12] and/or at the discretion of the Investment Manager, indirectly through investments in ITCIS[†] and/or Other Authorized Unit Trusts or Authorized Mutual Funds[16]. 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 Securities[15]. 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 high[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 5,768.47
推出日期 Launch Date	03/10/2006
報價貨幣 Currency	港元 HKD
單位價格 NAV[1]	港元 HKD 28.0898
基金風險標記 Fund Risk Indicator[3]	16.78%
風險級別 Risk Class[4]	6
基金開支比率 Fund Expense Ratio[5]	1.70699%

Risk Level[2] 風險程度

High 高

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	23.46	23.63	40.17	79.10	41.20	142.59	180.90
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	40.17	21.44	7.14	9.27	5.37

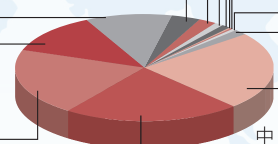
年度回報按港元計算 Calendar Year Performance in HKD[6]

	2021	2022	2023	2024	2025
實際回報 (%) Actual Return	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	佔資產淨值之百份比 % of NAV
1	TAIWAN SEMICONDUCTOR MANUFACTURING 台灣積體電路製造股份有限公司	9.3%
2	SAMSUNG ELECTRONICS CO LTD	8.0%
3	SK HYNIX INC	7.5%
4	TENCENT HOLDINGS LTD 騰訊控股有限公司	2.6%
5	ALIBABA GROUP HOLDING LTD 阿里巴巴集團控股有限公司	1.6%
6	BHP GROUP LTD	1.5%
7	MEDIATEK INC 聯發科技股份有限公司	1.5%
8	COMMONWEALTH BANK OF AUSTRALIA	1.4%
9	DELTA ELECTRONICS INC 台達電子工業股份有限公司	1.0%
10	SK SQUARE CO LTD	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。過去的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 Trust[9] (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 Regulation[10] and the relevant codes and guidelines issued by the MPFA[11] 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 Securities[15]. Certain sub-funds of the Umbrella Unit Trust[9] 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 high[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 11,744.03
推出日期 Launch Date	15/04/2003
報價貨幣 Currency	港元 HKD
單位價格 NAV[1]	港元 HKD 63.3009
基金風險標記 Fund Risk Indicator[3]	12.11%
風險級別 Risk Class[4]	5
基金開支比率 Fund Expense Ratio[5]	1.68006%

Risk Level[2]
風險程度

High 高

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	14.61	11.15	22.14	62.16	58.76	190.62	533.01
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	22.14	17.48	9.69	11.26	8.27

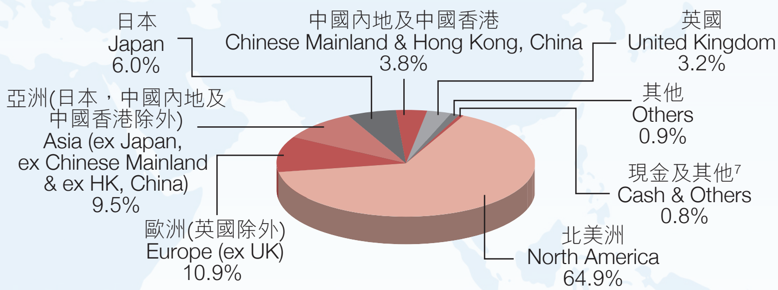
年度回報按港元計算 Calendar Year Performance in HKD[6]

	2021	2022	2023	2024	2025
實際回報 (%) Actual Return	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	佔資產淨值之百份比 % of NAV
1	NVIDIA CORP	4.4%
2	APPLE INC	4.0%
3	MICROSOFT CORP	2.6%
4	AMAZON.COM INC	2.2%
5	ALPHABET INC-CL A	2.1%
6	BROADCOM INC	1.7%
7	ALPHABET INC-CL C	1.6%
8	MICRON TECHNOLOGY INC	1.3%
9	STATE STREET SPDR S&P 500 ETF	1.2%
10	META PLATFORMS INC-CLASS A	1.2%

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 high[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 2,392.48
推出日期 Launch Date	03/09/2012
報價貨幣 Currency	港元 HKD
單位價格 NAV[1]	港元 HKD 14.7729
基金風險標記 Fund Risk Indicator[3]	21.24%
風險級別 Risk Class[4]	6
基金開支比率 Fund Expense Ratio[5]	1.14744%

Risk Level[2] 風險程度

High 高

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	-6.29	-10.74	-2.16	30.95	-14.80	44.94	47.73
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	-2.16	9.41	-3.15	3.78	2.86
基準指數* (累積回報)(%) Benchmark Index* (Cumulative Return)	-6.04	-10.27	-1.03	35.41	-10.22	68.43	102.70
基準指數* (年率化回報)(%) Benchmark Index* (Annualized Return)	不適用 N/A	不適用 N/A	-1.03	10.63	-2.13	5.35	5.24

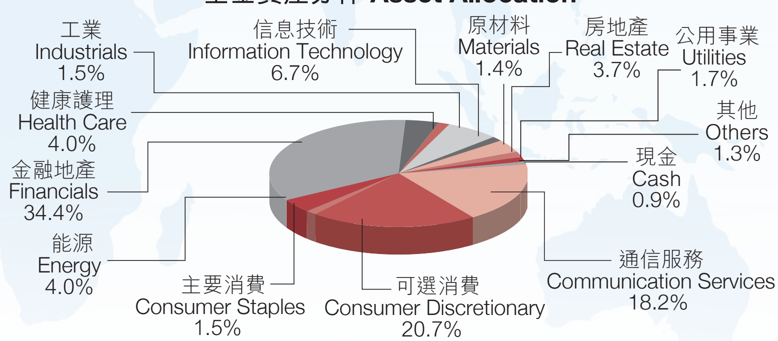
年度回報按港元計算 Calendar Year Performance in HKD[6]

	2021	2022	2023	2024	2025
實際回報 (%) Actual Return	-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	佔資產淨值之百份比% of NAV
1	HSBC HOLDINGS PLC 匯豐控股有限公司	11.0%
2	TENCENT HOLDINGS LTD 騰訊控股有限公司	10.2%
3	ALIBABA GROUP HOLDING LTD 阿里巴巴集團控股有限公司	8.4%
4	CHINA CONSTRUCTION BANK-H 中國建設銀行股份有限公司 -H	5.1%
5	AIA GROUP LTD 友邦保險控股有限公司	3.9%
6	IND & COMM BK OF CHINA-H 中國工商銀行股份有限公司 -H	2.9%
7	CHINA MOBILE LTD-H 中國移動有限公司 -H	2.4%
8	HONG KONG EXCHANGES & CLEAR 香港交易及結算所有限公司	2.4%
9	SEMICONDUCTOR MANUFACTURI-H 中芯國際集成電路製造有限公司-H	2.2%
10	MEITUAN-W-CLASS B 美團 -W-B 類別	2.2%

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。

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

基金類別 - 股票基金 (歐洲)
FUND DESCRIPTOR - Equity Fund (Europe)

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 ITCIS[†] selected by the Investment Manager. Currently, the BOC-Prudential European Index Tracking Fund exclusively invests in the ITCIS[†] – 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 high[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 1,989.03
推出日期 Launch Date	03/09/2012
報價貨幣 Currency	港元 HKD
單位價格 NAV[1]	港元 HKD 29.0006
基金風險標記 Fund Risk Indicator[3]	12.03%
風險級別 Risk Class[4]	5
基金開支比率 Fund Expense Ratio[5]	1.04393%

Risk Level[2]
風險程度
High 高

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	10.64	8.54	18.51	51.19	54.02	145.57	190.01
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	18.51	14.77	9.02	9.40	8.00
富時強積金歐洲指數(對沖)*# (累積回報)(%) FTSE MPF Europe Index (hedged)*# (Cumulative Return)	11.14	9.39	20.27	57.80	65.19	181.56	257.12
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	20.27	16.42	10.56	10.91	9.64
富時強積金歐洲指數(非對沖)# (累積回報)(%) FTSE MPF Europe Index (unhedged)# (Cumulative Return)	10.96	8.64	18.98	59.61	61.38	171.85	228.10
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	18.98	16.87	10.05	10.52	8.97

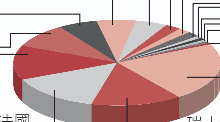
年度回報按港元計算 Calendar Year Performance in HKD[6]

	2021	2022	2023	2024	2025
實際回報 (%) Actual Return	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	佔資產淨值之百份比% of NAV
1	ASML HOLDING NV	5.2%
2	HSBC HOLDINGS PLC	2.2%
3	NOVARTIS AG-REG	2.0%
4	ASTRAZENECA PLC	1.9%
5	ROCHE HOLDING AG	1.8%
6	NESTLE SA-REG	1.8%
7	SIEMENS AG-REG	1.6%
8	SHELL PLC	1.5%
9	BANCO SANTANDER SA	1.4%
10	ALLIANZ SE-REG	1.2%

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 ITCIS[†] (BOC-Prudential European Index Fund) tracks the performance of the FTSE MPF Europe Index (unhedged), a currency hedged index, namely FTSE MPF Europe Hedged Index[13], 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 Regulation[10] ("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。過去的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 ITCIS[†] selected by the Investment Manager. Currently, the BOC-Prudential North America Index Tracking Fund invests exclusively in the ITCIS[†] – 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 high[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 12,766.24
推出日期 Launch Date	03/09/2012
報價貨幣 Currency	港元 HKD
單位價格 NAV[1]	港元 HKD 50.8065
基金風險標記 Fund Risk Indicator[3]	12.94%
風險級別 Risk Class[4]	5
基金開支比率 Fund Expense Ratio[5]	1.02335%

Risk Level[2]
風險程度

High 高

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	14.42	9.42	19.47	66.69	69.35	254.77	408.07
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	19.47	18.57	11.11	13.50	12.47
富時強積金北美指數(對沖)*# (累積回報)(%) FTSE MPF North America Index (hedged)*# (Cumulative Return)	14.77	10.05	20.81	72.36	78.41	296.25	508.79
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	20.81	19.90	12.28	14.76	13.95
富時強積金北美指數(非對沖)# (累積回報)(%) FTSE MPF North America Index (unhedged)# (Cumulative Return)	14.90	10.55	21.40	74.33	81.68	306.62	521.88
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	21.40	20.35	12.68	15.06	14.13

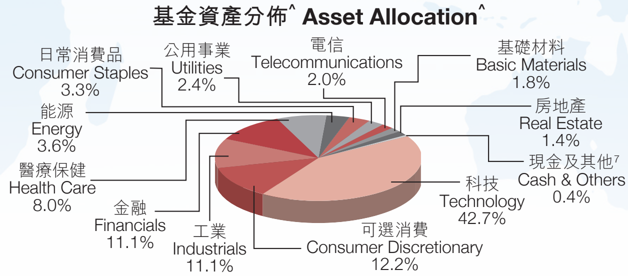
年度回報按港元計算 Calendar Year Performance in HKD[6]

	2021	2022	2023	2024	2025
實際回報 (%) Actual Return	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	佔資產淨值之百份比% of NAV
1	NVIDIA CORP	6.9%
2	APPLE INC	6.1%
3	MICROSOFT CORP	4.1%
4	AMAZON.COM INC	3.4%
5	ALPHABET INC-CL A	3.1%
6	BROADCOM INC	2.6%
7	ALPHABET INC-CL C	2.5%
8	MICRON TECHNOLOGY INC	1.9%
9	TESLA INC	1.8%
10	META PLATFORMS INC-CLASS A	1.8%

基金資產分佈^ Asset Allocation^



^ 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。

* 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%的非港幣貨幣風險，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。

\# 資料來源：富時

^ 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.

* While the underlying ITCIS[†] (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 Index[14], 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.

\# 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。過去的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)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務求爭取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 Trust[9] or (2) a combination of sub-funds of the Umbrella Unit Trust[9] 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 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 Regulation[10] and the relevant codes and guidelines issued by the MPFA[11] 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 ITCIS[†] and Other Permitted Securities[15]. Certain sub-funds of the Umbrella Unit Trust[9] 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 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 high[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 16,815.44
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 37.8667
基金風險標記 Fund Risk Indicator[3]	12.04%
風險級別 Risk Class[4]	5
基金開支比率 Fund Expense Ratio[5]	1.68228%

Risk Level[2]
風險程度

High 高

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	9.95	7.67	18.12	51.48	30.31	119.27	278.67
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	18.12	14.85	5.44	8.17	5.35

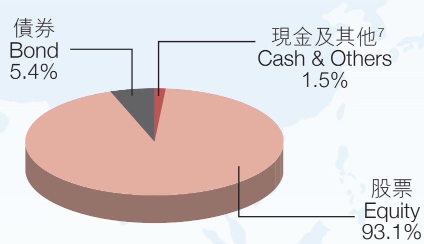
年度回報按港元計算 Calendar Year Performance in HKD[6]

	2021	2022	2023	2024	2025
實際回報 (%) Actual Return	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	佔資產淨值之百份比 % of NAV
1	TENCENT HOLDINGS LTD 騰訊控股有限公司	2.2%
2	TAIWAN SEMICONDUCTOR MANUFACTURING 台灣積體電路製造股份有限公司	2.0%
3	HSBC HOLDINGS PLC 匯豐控股有限公司	1.8%
4	SAMSUNG ELECTRONICS CO LTD	1.7%
5	ALIBABA GROUP HOLDING LTD 阿里巴巴集團控股有限公司	1.6%
6	SK HYNIX INC	1.6%
7	NVIDIA CORP	1.3%
8	APPLE INC	1.2%
9	ASML HOLDING NV	1.0%
10	AIA GROUP LTD 友邦保險控股有限公司	0.8%

基金資產分佈 Asset Allocation



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♦ **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 Trust[9] or (2) a combination of sub-funds of the Umbrella Unit Trust[9] 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 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 Regulation[10] and the relevant codes and guidelines issued by the MPFA[11] 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 ITCIS[†] and Other Permitted Securities[15]. Certain sub-funds of the Umbrella Unit Trust[9] 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 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 high[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 8,062.06
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 27.5393
基金風險標記 Fund Risk Indicator[3]	8.80%
風險級別 Risk Class[4]	4
基金開支比率 Fund Expense Ratio[5]	1.67273%

Risk Level[2]
風險程度

Medium to High
中至高

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	6.20	4.66	10.24	29.24	9.65	51.93	175.39
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	10.24	8.93	1.86	4.27	4.04

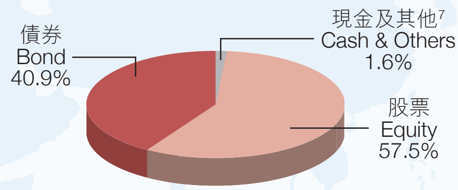
年度回報按港元計算 Calendar Year Performance in HKD[6]

	2021	2022	2023	2024	2025
實際回報 (%) Actual Return	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	佔資產淨值之百份比 % of NAV
1	US TREASURY N/B 3.875% S/A 15FEB2043	1.9%
2	US TREASURY N/B 4.125% S/A 31MAR2031	1.5%
3	TENCENT HOLDINGS LTD 騰訊控股有限公司	1.4%
4	US TREASURY N/B 3.625% S/A 31MAR2030	1.3%
5	TAIWAN SEMICONDUCTOR MANUFACTURING 台灣積體電路製造股份有限公司	1.3%
6	US TREASURY N/B 4.125% S/A 15NOV2032	1.2%
7	HSBC HOLDINGS PLC 匯豐控股有限公司	1.1%
8	SAMSUNG ELECTRONICS CO LTD	1.1%
9	ALIBABA GROUP HOLDING LTD 阿里巴巴集團控股有限公司	1.0%
10	US TREASURY N/B 3.25% S/A 30JUN2029	1.0%

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 Trust[9] or (2) a combination of sub-funds of the Umbrella Unit Trust[9] 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 Regulation[10] and the relevant codes and guidelines issued by the MPFA[11] 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 Securities[15]. Certain sub-funds of the Umbrella Unit Trust[9] 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 medium[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 7,908.28
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 22.1882
基金風險標記 Fund Risk Indicator[3]	7.22%
風險級別 Risk Class[4]	4
基金開支比率 Fund Expense Ratio[5]	1.66705%

Risk Level[2]
風險程度

Medium 中

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	4.50	3.35	6.57	19.13	-0.44	23.80	121.88
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	6.57	6.01	-0.09	2.16	3.17

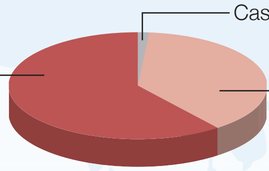
年度回報按港元計算 Calendar Year Performance in HKD[6]

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

十大資產項目 Top Ten Holdings

	證券項目 Security Holdings	佔資產淨值之百份比 % of NAV
1	US TREASURY N/B 3.875% S/A 15FEB2043	2.8%
2	US TREASURY N/B 4.125% S/A 31MAR2031	2.3%
3	US TREASURY N/B 3.625% S/A 31MAR2030	1.9%
4	US TREASURY N/B 4.125% S/A 15NOV2032	1.7%
5	US TREASURY N/B 3.25% S/A 30JUN2029	1.5%
6	US TREASURY N/B 4.625% S/A 30APR2029	1.4%
7	JAPAN GOVT 10-YR 0.1% S/A 20DEC2026#345	1.4%
8	US TREASURY N/B 4% S/A 15FEB2034	1.2%
9	FRANCE O.A.T. 1.25% A 25MAY2036	1.2%
10	TOYOTA FIN AUSTR 4.402% S/A 30JAN2031	1.2%

基金資產分佈 Asset Allocation



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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逾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 Trust[9], 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 Trust[9] ("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 Trust[9]) ("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 MPFA[11] 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 828.12
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 12.1536
基金風險標記 Fund Risk Indicator[3]	2.72%
風險級別 Risk Class[4]	3
基金開支比率 Fund Expense Ratio[5]	1.49913%

Risk Level[2]
風險程度

Low to Medium
低至中

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	1.53	1.38	3.50	17.74	-	-	21.54
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	3.50	5.60	-	-	5.55

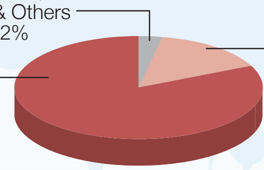
年度回報按港元計算 Calendar Year Performance in HKD[6]

	2021	2022	2023	2024	2025
實際回報 (%) Actual Return	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		佔資產淨值之百份比 % of NAV
1	STANDARD CHART 3.996% A 28MAY2030	4.9%
2	AIRPORT AUTH HK 2.97% S/A 06MAY2031	3.9%
3	MIZUHO SECURITIE 3.7% A 22JUN2028	2.9%
4	MTR CORP LTD 2.88% S/A 28APR2031	2.9%
5	MTR CORP LTD 3.3% S/A 28APR2036	2.9%
6	HSBC BANK PLC 3.1% A 13FEB2028	2.0%
7	EMIRATES NBD 3.6% A 05DEC2030	1.9%
8	AIRPORT AUTH HK 4.1% S/A 14JAN2030	1.5%
9	EXP-IMP BK KOREA 3.93% A 20AUG2026	1.5%
10	HK ELECTRIC FIN 3.84% Q 27JUN2029	1.5%

基金資產分佈 Asset Allocation



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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 Trust[9]. 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 MPFA[11] 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 Connect[19]). The sub-fund may also invest in ITCIS[†] and Other Authorized Unit Trusts or Authorized Mutual Funds[16] (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 medium[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 3,063.57
推出日期 Launch Date	15/04/2003
報價貨幣 Currency	港元 HKD
單位價格 NAV[1]	港元 HKD 12.2849
基金風險標記 Fund Risk Indicator[3]	5.23%
風險級別 Risk Class[4]	4
基金開支比率 Fund Expense Ratio[5]	1.51145%

Risk Level[2]
風險程度

Medium 中

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	0.80	0.35	0.12	5.33	-13.24	-10.68	22.85
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	0.12	1.75	-2.80	-1.12	0.89

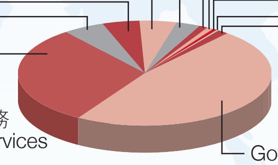
年度回報按港元計算 Calendar Year Performance in HKD[6]

	2021	2022	2023	2024	2025
實際回報 (%) Actual Return	-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	佔資產淨值之百份比 % of NAV
1	US TREASURY N/B 3.875% S/A 15FEB2043	4.7%
2	US TREASURY N/B 4.125% S/A 31MAR2031	3.8%
3	US TREASURY N/B 3.625% S/A 31MAR2030	3.2%
4	US TREASURY N/B 4.125% S/A 15NOV2032	2.9%
5	US TREASURY N/B 3.25% S/A 30JUN2029	2.5%
6	US TREASURY N/B 4.625% S/A 30APR2029	2.4%
7	JAPAN GOVT 10-YR 0.1% S/A 20DEC2026#345	2.3%
8	US TREASURY N/B 4% S/A 15FEB2034	2.0%
9	FRANCE O.A.T. 1.25% A 25MAY2036	2.0%
10	TOYOTA FIN AUSTR 4.402% S/A 30JAN2031	1.9%

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).

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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 MPFA[11] 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 medium[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 1,522.46
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 12.6526
基金風險標記 Fund Risk Indicator[3]	1.97%
風險級別 Risk Class[4]	2
基金開支比率 Fund Expense Ratio[5]	0.56050%

Risk Level[2]
風險程度

Low to Medium
低至中

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	1.40	2.86	4.61	11.87	9.64	25.04	26.53
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	4.61	3.81	1.86	2.26	1.79

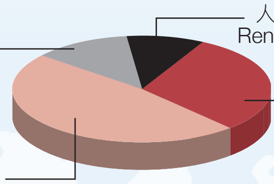
年度回報按港元計算 Calendar Year Performance in HKD[6]

	2021	2022	2023	2024	2025
實際回報 (%) Actual Return	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		佔資產淨值之百份比 % of NAV
1	HK MTGE CORP 2.98% A 12SEP2026	3.7%
2	SAUDI NTL BK SG 3% A 13JUL2026	2.6%
3	WESTPAC BANKING 3.18% A 15JUN2027	2.5%
4	SAUDI NTL BK SG 3.04% A 08JUL2026	2.2%
5	CHINA DEV BANK 4.2% S/A 19JAN2027	1.8%
6	WESTPAC BANKING 3% A 28JAN2027	1.7%
7	KOREA DEV BANK 3% A 31JUL2027	1.6%
8	KOREA DEV BK/HK 3.28% A 11NOV2026	1.3%
9	HKCG FINANCE 3.9% Q 25JAN2027	0.9%
10	SWIRE PRO MTN FI 3.1% S/A 18MAR2027	0.8%

基金資產分佈 Asset Allocation



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(即在中國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／無償債能力風險、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説明書第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。

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説明書。**
◆ **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 Regulation[10]. The risk level of the BOC-Prudential MPF Conservative Fund is generally regarded as low[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 14,350.27
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 13.5196
基金風險標記 Fund Risk Indicator[3]	0.34%
風險級別 Risk Class[4]	1
基金開支比率 Fund Expense Ratio[5]	0.81440%

Risk Level[2]
風險程度

Low 低

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	0.38	0.89	1.67	9.36	11.79	15.97	35.20
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	1.67	3.03	2.25	1.49	1.19
基準指數* (累積回報)(%) Benchmark Index* (Cumulative Return)	0.00	0.00	0.07	1.40	1.81	1.97	10.70
基準指數* (年率化回報)(%) Benchmark Index* (Annualized Return)	不適用 N/A	不適用 N/A	0.07	0.46	0.36	0.20	0.40

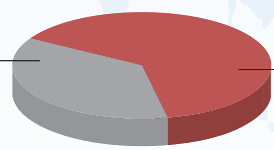
年度回報按港元計算 Calendar Year Performance in HKD[6]

	2021	2022	2023	2024	2025
實際回報 (%) Actual Return	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	佔資產淨值之百份比% of NAV
1	WESTPAC BANKING 3% A 28JAN2027	3.6%
2	MACQUARIE GROUP 2.905% A 19MAR2027	1.7%
3	BARCLAYS BK PLC 2.8% A 13JAN2027	1.4%
4	NTT FINANCE 3.15% A 23APR2027	1.4%
5	HANA SECURITIES H+0.51% Q 23DEC2026	1.4%
6	SAUDI NTL BK SG 3.04% A 08JUL2026	1.3%
7	NATIXIS/HK 2.95% A 27AUG2026	1.3%
8	MIZUHO SECURITIE 3.11% A 16SEP2026	1.2%
9	SAUDI NTL BK SG 3.4% A 22DEC2026	1.1%
10	COM BK AUSTRALIA 3.08% A 10DEC2026	1.1%

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).**

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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作為相應參考之表現。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[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從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 assets[17] through investing in a combination of equity sub-funds of the Umbrella Unit Trust[9] and/or ITCIS[†], with the remainder investing in lower risk assets[18] through investing in a combination of bond sub-funds of the Umbrella Unit Trust[9] and/or ITCIS[†]. The asset allocation of higher risk assets[17] 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 Trust[9] and/or ITCIS[†] which may be the ITCIS[†] managed by the Investment Manager or the ITCIS[†] selected from those available in the markets. Certain sub-funds of the Umbrella Unit Trust[9] 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 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 Trust[9] may invest in ITCIS[†] and Other Permitted Securities[15] (which include up to 10% of its total NAV in Other Authorized Unit Trusts or Authorized Mutual Funds[16]).

The BOC-Prudential Core Accumulation Fund adopts the following investment strategy: it utilizes index tracking ITCIS[†] and/ or actively managed sub-funds of the Umbrella Unit Trust[9] 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 Trust[9] and/or ITCIS[†](s) in such proportions as it shall, at its discretion, determine. The risk level of the BOC-Prudential Core Accumulation Fund is medium to high[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 8,162.57
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 19.3963
基金風險標記 Fund Risk Indicator[3]	8.49%
風險級別 Risk Class[4]	4
基金開支比率 Fund Expense Ratio[5]	0.75835%

Risk Level[2]
風險程度

Medium to High
中至高

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	9.30	7.20	13.79	40.56	32.96	-	93.96
年率化回報 (%) Annualized Return▲	不適用 N/A	不適用 N/A	13.79	12.02	5.86	-	7.43
參考投資組合 (累積回報)(%) Reference Portfolio* (Cumulative Return)	8.81	6.79	13.08	39.24	30.89	-	88.05
參考投資組合 (年率化回報)(%) Reference Portfolio*▲ (Annualized Return)	不適用 N/A	不適用 N/A	13.08	11.67	5.53	-	7.07

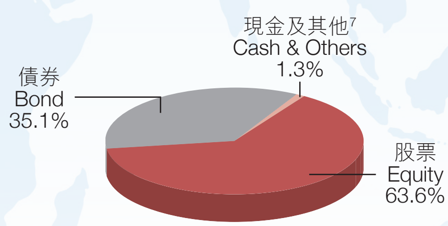
年度回報按港元計算 Calendar Year Performance in HKD[6^]

	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	佔資產淨值之百份比% of NAV
1	NVIDIA CORP	2.8%
2	APPLE INC	2.5%
3	MICROSOFT CORP	1.7%
4	AMAZON.COM INC	1.4%
5	ALPHABET INC-CL A	1.3%
6	BROADCOM INC	1.0%
7	ALPHABET INC-CL C	1.0%
8	TAIWAN SEMICONDUCTOR MANUFACTURING 台灣積體電路製造股份有限公司	0.9%
9	SAMSUNG ELECTRONICS CO LTD	0.8%
10	MICRON TECHNOLOGY INC	0.8%

基金資產分佈 Asset Allocation



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▲ 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。

(英文版與其中文版出現互不相符情況，概以英文版為準。)

資料來源：FTSE Russell及韋萊韜悅，數據截至2026年6月30日。

* 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.

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

Source from : FTSE Russell and Willis Towers Watson, data as at 30 June 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	8.81	6.79	13.08	39.24	30.89	-	88.11	9.77
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	13.08	11.67	5.53	-	7.07	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。**

◆ **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 assets[17] through investing in a combination of equity sub-funds of the Umbrella Unit Trust[9] and/or ITCIS[†], with the remainder investing in lower risk assets[18] through investing in a combination of bond sub-funds of the Umbrella Unit Trust[9] and/or ITCIS[†]. The asset allocation of higher risk assets[17] 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 Trust[9] and/or ITCIS[†] which may be the ITCIS[†] managed by the Investment Manager or the ITCIS[†] selected from those available in the markets. Certain sub-funds of the Umbrella Unit Trust[9] 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 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 Trust[9] may invest in ITCIS[†] and Other Permitted Securities[15] (which include up to 10% of its total NAV in Other Authorized Unit Trusts or Authorized Mutual Funds[16]).

The BOC-Prudential Age 65 Plus Fund adopts the following investment strategy: it utilizes index tracking ITCIS[†] and/or actively managed sub-funds of the Umbrella Unit Trust[9] 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 Trust[9] and/or ITCIS[†](s) in such proportions as it shall, at its discretion, determine. The risk level of the BOC-Prudential Age 65 Plus Fund is medium[2].

基金資料 Fund Data

基金總值(百萬) Fund Size (Million)	港元 HKD 2,157.95
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 12.5885
基金風險標記 Fund Risk Indicator[3]	5.06%
風險級別 Risk Class[4]	4
基金開支比率 Fund Expense Ratio[5]	0.76808%

Risk Level[2]
風 險 程 度

Medium 中

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	3.59	2.44	4.74	15.96	3.71	-	25.89
年率化回報 (%) Annualized Return▲	不適用 N/A	不適用 N/A	4.74	5.06	0.73	-	2.52
參考投資組合 (累積回報)(%) Reference Portfolio* (Cumulative Return)	3.11	2.03	4.09	14.82	2.22	-	23.67
參考投資組合 (年率化回報)(%) Reference Portfolio*▲ (Annualized Return)	不適用 N/A	不適用 N/A	4.09	4.71	0.44	-	2.32

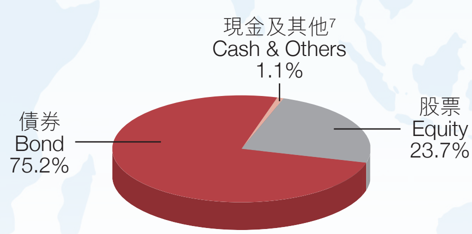
年度回報按港元計算 Calendar Year Performance in HKD[6^]

	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	佔資產淨值之百份比% of NAV
1	NVIDIA CORP	1.0%
2	CHINA GOVT BOND 2.52% S/A 25AUG2033	0.9%
3	APPLE INC	0.9%
4	CHINA GOVT BOND 1.61% S/A 15FEB2035	0.8%
5	CHINA GOVT BOND 1.49% A 25DEC2031	0.8%
6	CHINA GOVT BOND 2.64% A 15JAN2028	0.7%
7	CHINA GOVT BOND 1.91% A 15JUL2029	0.6%
8	MICROSOFT CORP	0.6%
9	CHINA GOVT BOND 1.43% A 25JAN2030	0.6%
10	AMAZON.COM INC	0.5%

基金資產分佈 Asset Allocation



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▲ 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。

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資料來源：FTSE Russell及韋萊韜悅，數據截至2026年6月30日。

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	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	3.11	2.03	4.09	14.82	2.22	-	23.53	3.57
年率化回報 (%) Annualized Return	不適用 N/A	不適用 N/A	4.09	4.71	0.44	-	2.31	不適用 N/A

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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.

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市場概覽[8] MARKET OVERVIEW[8]

2026年第2季全球經濟增長保持穩定，但各區域走勢分化。美國經濟在科技及人工智能相關領域強勁投資下繼續展現韌性，但整體通脹上升開始對家庭購買力構成壓力。中國內地經濟表現參差，出口數據與工業生產的改善被持續偏軟的本地消費部分抵消。與此同時，歐洲地區經濟狀況受壓，在能源價格上漲及地緣政治緊張局勢下，製造業與服務業動能減弱。在此宏觀背景下，歐洲央行與日本央行將關鍵政策利率上調25個基點，而聯儲局與英倫銀行維持利率不變，但釋放了前景更為鷹派的訊號。

Global economic growth remained stable in Q2 2026, albeit with regional disparities. The US economy continued to exhibit resilience, underpinned by robust investment in technology and AI-related sectors, though higher on headline inflation began to exert pressure on household purchasing power. In Chinese Mainland, the economy was mixed, as improving exports data and industrial production were partially offset by persistently weak domestic consumption. European region, meanwhile, encountered subdued conditions, with higher energy prices and geopolitical tensions contributing to softer momentum in both manufacturing and services sectors. Against such macro backdrop, ECB and BOJ raised their key policy rates by 25 basis points, while the Fed and BOE kept rates unchanged but signaled a more hawkish outlook.

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

2026年第2季，中國內地股市表現參差，在岸市場表現領先離岸市場。4月，在美伊停火談判下，中國內地股市強勁反彈。在岸市場因人工智能供應鏈主題表現領先而獲益較多，而在權重科技股盈利前景疲弱下，離岸市場表現落後。5月，中國內地市場表現參差，在流動性充裕下，漲幅集中在人工智能供應鏈主題。4月中國內地經濟活動數據普遍放緩，而出口增長保持強勁。國家領導人在北京歡迎美國總統特朗普及美國代表團進行國事訪問，會談重點聚焦於穩定兩國關係並就關鍵議題建立高層框架。6月，人工智能相關股延續領先表現，貢獻了中國內地市場的大部分漲幅。聯儲局立場更趨鷹派、6月國內經濟活動放緩以及跨境資本管控措施加強，對非科技板塊及離岸市場情緒構成負面影響。第2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上升5.2%，12%，11.9%和36.4%，而恒生中國企業指數和恒生科技指數分別下跌9.7%和3.8%。資訊科技與工業板塊表現最為領先，而消費相關與能源相關板塊則表現最為落後。

2026年第2季，4月召開的中央政治局會議聚焦於在外部不確定性下推動現有政策執行，宏觀活動數據則逐月放緩。在陸家嘴論壇上，金融監管機構釋放了貨幣政策新方向的訊號，弱化對貸款總量擴張的關注，以及支持未盈利人工智能企業在科創板上市。金融監管機構進一步收緊針對無牌跨境證券活動的規則。據路透社報道，中國香港多家銀行正在收緊針對中國內地客戶離岸投資賬戶的規則。上海證券交易所已審議了頂級存儲芯片製造商長鑫科技的首次公開募股申請。DeepSeek發佈其新開源V4人工智能模型，並可適配華為芯片等國產算力。據彭博報道，中國內地計劃投資2萬億元人民幣用於人工智能數據中心建設，與「十五五」規劃中的相關佈局一致。深圳進一步放寬購房限制並放鬆相關貸款政策。

本基金在第2季錄得負回報，主要受消費相關及能源相關持股下跌所拖累。本基金預計中國內地股市在2026年第3季將在波動中上行。基本面前景及國內流動性充裕持續支撐人工智能相關股，而指數權重中的宏觀敏感型板塊則繼續面臨宏觀環境走弱的壓力。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。7月政治局會議的政策基調及即將到來的大型科技股首次公開募股對流動性的影響，將是第3季市場的關注焦點。

In 2Q26, Chinese Mainland stock markets posted divergent performance with onshore market outperforming offshore. In April, Chinese Mainland markets staged a solid rebound following US-Iran cease fire talk. Onshore market benefited more from the outperforming AI supply chain themes, while offshore market lagged amid soft earnings outlooks by heavyweight tech names. In May, Chinese Mainland markets posted mixed performances with return concentrated in AI supply chain themes amid sample liquidity. Domestic economic activities data slowed down broadly while export growth stayed strong in April. President Xi hosted President Trump and US delegation in Beijing with focus on stabilizing relations and high-level framework across key issues. In June, AI related themes extended its outperformance and contributed most of the return in Chinese Mainland markets. A more hawkish Fed stance, soft domestic economic activities in June, and step up of cross border capital controls have led to negative sentiments impacts on non-Tech sectors and offshore markets. Shanghai Composite, Shenzhen Composite, CSI300, and ChiNext Index changed by +5.2%, +12%, +11.9%, and +36.4% respectively in the second quarter, while HSCEI and HSTECH Index changed by -9.7% and -3.8% respectively. Information Technology and Industrials were the best performing sectors while Consumption related and Energy related were the worst.

In 2Q26, April Politburo meeting focused on the implementation of existing policies amid external uncertainty while macro activities data were weakening sequentially. During Lujiazui forum, financial regulators signalled new directions on monetary policy, a reduced emphasis on aggregate credit extension, and opening up STAR board for unprofitable AI firms. Financial regulators further tightened rules regarding unlicensed cross-border securities activities. Reuters reported that banks in Hong Kong, China are tightening rules for Chinese Mainland client offshore investment accounts. Shanghai Stock Exchange has reviewed the IPO application for top memory chipmaker CXMT. DeepSeek-V4 released its new open-source V4 AI model and can be powered by domestic compute capability such as Huawei chips. Bloomberg reported that Chinese Mainland is planning to invest RMB2tn on AI data centre, which is in line with the plan laid out in the 15th Five-Year Plan. Shenzhen further eased homebuying curbs and relaxed relevant lending terms.

The Fund registered a loss in the second quarter, led by the losses in Consumption related and Energy related. The Fund expects upside with volatility for Chinese Mainland equity markets in 3Q26. AI related themes remain well supported by fundamental outlook and ample domestic liquidity, while index heavy macro sensitive sectors continue to see pressures from weakening macro conditions. 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. Policy stance in July politburo meeting and liquidity impact from upcoming mega tech IPO will be key to watch in 3Q26.

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

2026年第2季，恒生指數波動加劇，表現落後於全球股市。4月錄得顯著增長，美伊停火後投資者信心復甦。5月中美領導人會晤經濟成果有限，在根本性分歧上進展甚微，對股市的正面影響有限。市場情緒仍受人工智能主題主導，提振部分人工智能基礎設施相關股。相較之下，大型互聯網企業因人工智能變現前景不確定及第1季業績表現參差而落後於大市。受人工智能板塊持續輪動及流動性支撐減弱影響，6月恒生指數大幅下跌。人工智能與其他領域股表現急劇分化，恒生指數對人工智能硬件相關股的權重相對有限，導致其表現落後於在岸市場及更廣泛的亞洲市場。此外，權重金融股因跨境資本管控收緊受壓。

整體來看，第2季本地市場中，受避險情緒主導及人工智能相關機械企業強勁表現推動，金融與工業板塊表現最為領先。電訊與原材料股則因聯儲局政策預期轉變而表現落後。

本基金第2季表現與基準指數跌幅大致持平，主要受原材料和消費相關的持股影響。在5月中美領導人會晤後，恒生指數在全球人工智能板塊輪動日益加劇的背景下進一步走低，並在第2季末達年內新低。在利率前景及中國內地監管收緊跨境投資的影響持續下，2026年下半年即將到來的首次公開募股鎖定期解禁預計亦將加劇本地市場波動。儘管即將到來的首次公開募股鎖定期解禁的估計總規模及實際市場影響相對本地市場的高流動性而言預期可控，本基金仍將保持審慎並繼續密切關注事態發展。未來數月，本基金亦將利用市場過度波動調整組合持倉，具體路徑包括：(一)聚焦企業業務與盈利的可持續性、財務穩健度，以及從新政府刺激政策或制裁措施中獲益的可能性；(二)擴大投資範圍，優先增加更多人工智能基礎設施相關持股，其次是在近期拋售後累積風險回報比具吸引力的股票。

In the second quarter of 2026, the Hang Seng Index displayed heightened volatility and trailed global equities. April brought notable advances as investor confidence rebounded after the U.S. – Iran ceasefire. The President Trump-Xi summit in May produced limited economic pacts, with scant progress on fundamental differences and minimal positive effect on equities. Sentiment stayed closely tied to AI themes, bolstering selected infrastructure plays. In contrast, large-cap internet constituents lagged the broader tape, weighted by doubts surrounding monetization prospects and mixed first quarter earnings results. June witnessed a steep drop prompted by ongoing AI sector rotation and a less supportive liquidity backdrop. Divergence between AI-exposed and other names proved pronounced. The index's relatively limited exposure to AI hardware suppliers contributed to its underperformance relative to onshore and regional Asian markets. In addition, heavyweight Financials faced pressure from tighter cross-border capital controls.

Overall for the quarter, the best performers of the local market include Financials and Industrials sectors, as risk-off sentiment prevailed and strong performance of AI related machinery companies. Telecommunications and Basic Materials lagged, amid shifting expectations around U.S. Federal Reserve policy.

The Fund almost performed in par with reference index's decline in the second quarter, mainly due to the contribution of Basic Materials and Consumption related exposure. Hang Seng Index declined further after President Xi-Trump summit in May amid increasingly ferocious global AI sector rotation and eventually refreshed a new low of the year by end of second quarter. With the overhang of interest rate outlook and fallout of Chinese Mainland regulatory tightening on cross-border investment remain in the backdrop, the approaching IPO lock-up expiries throughout second half of 2026 is also expected to increase local market's volatility. While the estimated total size and actual market impact of upcoming IPO lock-up expirations is considered manageable relative to local market's high liquidity, the Fund would remain cautious and continue to closely monitor the development. In coming months, the Fund would 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) broadening the investment scope with priority to include more A.I. infrastructure related exposure, and followed by accumulating shares that offer attractive risk-reward trade-off after recent sell off.

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

儘管日本第1季GDP終值受企業投資放緩和貨幣匯率導致的貿易赤字拖累，但在私人消費具備韌性與人工智能相關出口走強的支持下，日本經濟仍錄得小幅擴張。商業情緒較正面，以及實質薪酬前景有所改善，為長期增長提供支持，而家庭支出疲弱，中東地緣政治緊張局勢令原油供應受限且通脹高企。當前複雜局面促使政府出台能源補貼，同時日本央行在貨幣政策上作出審慎應對，上調利率以應對持續的通脹風險。展望未來，可持續增長高度依賴薪酬增長、貨幣穩定性及戰略板塊投資。

市場以高確信度買入資訊科技、半導體及人工智能板塊，帶動日本股市在第2季連創歷史新高。儘管市場表現極化，但日本國內薪酬增長、企業管理規範更新帶動股票回購，以及首相高市早苗提出戰略性公私投資藍圖，對估值提供普遍支持。儘管市場經歷歷史性波動，且日本央行在6月中旬加息，但市場仍出現上升動能。展望未來，儘管市場上行能否持續取決於環球貿易動態、中東地緣政治局勢對能源通脹的衝擊，以及貨幣政策正常化步伐，但鑒於企業盈利強勁，近期股票展望仍然正面。

本基金在2026年第2季錄得正回報。人工智能帶動出口走強，加上日本針對戰略板塊出台寬鬆財政政策，支持日本股市在對科技板塊的熱情下創歷史新高。展望未來，市場上行取決於薪酬增長、貨幣穩定化及環球貿易動態。本基金將採取更加中性的立場以平衡風險和回報。

Japan’s economy registered moderate expansion supported by resilient private consumption and robust AI-related exports, though final first-quarter GDP was tempered by soft corporate investment and a currency-driven trade deficit. While positive business sentiment and an improving real wage outlook underpin long-term growth, weak household spending and Middle East geopolitical tensions keep oil supplies constrained and inflation elevated. This complex environment has prompted government energy subsidies and a cautious monetary response from the Bank of Japan, which raised rates to counter persistent inflation risks. Moving forward, sustainable growth remains highly contingent on wage increases, currency stability, and strategic sector investments.

Japanese equities achieved consecutive record highs in the second quarter, driven by high-conviction buying in IT, semiconductor, and AI sectors. While market performance was polarized, broader valuations were supported by rising domestic wages, updated corporate stewardship regulations that catalyzed share buybacks, and PM Takaichi's strategic public-private investment blueprint. This upward momentum occurred despite historic volatility and a mid-June Bank of Japan rate hike. Moving forward, the near-term equity outlook remains constructive due to robust corporate earnings, though sustained upside depends on global trade dynamics, Middle East geopolitical impacts on energy inflation, and the pace of monetary normalization.

The Fund posted a positive return in the second quarter of 2026. Japan’s tech enthusiasm propelled equities to record milestones, supported by robust AI-driven exports and accommodative fiscal policies targeting strategic sectors. Going forward, market upside depends on wage growth, currency stabilization, and global trade dynamics. 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

亞洲經濟在第2季展現出韌性，基本承受住了中東地緣政治衝擊與能源價格急升的影響。經濟增長主要受惠於人工智能帶動了一輪強勁的科技上升周期，帶動製造業與出口增長走強。然而，內部需求持續疲弱與經濟增長之間存在明顯脱節，部分原因是中東地區衝突推高了通脹預期。政府嘗試通過緩解家庭部分財務壓力的支出與投資以提供支持。亞洲北部的強勁增長動能勝過其它地區，地區之間的分化愈加明顯。儘管隨後美伊臨時和平協議最終令油價走低並降低了宏觀不確定性，但通脹壓力上升促使各央行轉向鷹派。政策制定者亦需要平衡對經濟增長的支持，因此大多保持審慎而靈活的立場。但在部分經濟體中傳導壓力上升，迫使政策制定者採取決定性行動，菲律賓及印尼均上調政策利率以穩定通脹預期。

本基金於第2季錄得正回報。南韓金融板塊的選股利好表現。展望未來，隨著投資者對嚴重擁擠的人工智能板塊估值過高提出疑問，市場波動將占據主導。與此同時，市場將密切關注聯儲局在新任主席宣誓就職後的貨幣政策方向。本次領導層交接帶來了新的政策不確定性，亞洲各央行需要在美國利率路徑變動下保持貨幣穩定性，因而保持高度警惕。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。

Asia’s economy demonstrated resiliency over the quarter, largely weathering Middle East geopolitical shocks and the energy price surge. Growth was primarily anchored by a robust, AI-driven technology upcycle that fueled strong manufacturing and export growth. However, stark disconnects materialized between economic growth and ongoing weakness in domestic demand, partly caused by the Middle East conflicts lifting inflation expectations. Governments tried to provide support via spending and investment which mitigated some financial pressures on households. Regional divergence also became more pronounced, as strong economic momentum in North Asia outweighed the rest. While a subsequent interim US-Iran peace deal eventually lowered oil prices and reduced macro uncertainty, rising inflation pressures prompted a hawkish shift among central banks. Policymakers had to balance growth support as well, so most of them maintained a cautious and flexible stance. But growing pass-through pressures forced decisive action in some economies, leading to policy rate hikes in both the Philippines and Indonesia to anchor inflation expectations.

The Fund recorded positive return during the quarter. Stock selection in Korea Financial sector added value to Fund performance. Looking ahead, market volatility will likely prevail as investors question stretched valuations within the heavily crowded AI sector. Concurrently, markets will closely monitor the Federal Reserve's monetary policy direction following the swearing-in of its new chairman. This leadership transition introduces fresh policy uncertainty, keeping Asian central banks on high alert as they need to maintain currency stability against shifting US interest rate trajectories. 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

環球經濟增長在2026年第2季保持穩定，但不同地區存在差異。儘管整體通脹顯著上行，家庭購買力開始承壓，但科技與人工智能相關領域的大力投資，支持美國經濟繼續顯現出韌性。在中國內地，經濟表現參差，出口數據與工業生產的改善被持續偏軟的本地消費部分抵消。同時，歐洲地區經濟狀況低迷，能源價格上升與地緣政治緊張局勢導致製造業與服務業動能均有所放緩。在此宏觀背景下，歐洲央行與日本央行上調各自的關鍵政策利率25個基點，而聯儲局與英倫銀行保持各自利率不變，但釋放了前景更為鷹派的訊號。

隨著地緣政治不利因素減弱，環球股票市場在2026年第2季重回上升趨勢，多次創下歷史新高。在中東地區達成臨時停火後，油價從高位顯著回落，支持股票價格回穩。儘管關於聯儲局主席交接的不確定性引發美國國債收益率急升，在第2季中期股票估值暫時承壓，但在強勁的企業盈利支持下，市場進一步走高。儘管市場對於聯儲局利率路徑的預期有顯著轉變，但環球股市在第2季仍錄得穩定正回報。工業板塊表現領先大市，而通訊服務板塊表現落後。

本基金仍維持對亞洲的偏高比重及對歐洲的偏低比重。當前持倉反映出我們對地區增長潛能的信心，特別是亞洲北部人工智能發展周期持續，而歐洲則面臨結構性不利因素。這一方法亦支持我們在市場波動性高企下，將不同地區宏觀經濟及相對估值的分化納入考量，進行審慎的風險管理。然而，一旦衝突局面持續更久，或者通脹和增長前景出現顯著變化，基金可能會就地區配置和組合的戰術性立場作出調整。

Global economic growth remained stable in Q2 2026, albeit with regional disparities. The US economy continued to exhibit resilience, underpinned by robust investment in technology and AI-related sectors, though notably picked up on headline inflation began to exert pressure on household purchasing power. In Chinese Mainland, the economy was mixed, as improving exports data and industrial production were partially offset by persistently weak domestic consumption. European region, meanwhile, encountered subdued conditions, with higher energy prices and geopolitical tensions contributing to softer momentum in both manufacturing and services sectors. Against such macro backdrop, ECB and BOJ raised their key policy rates by 25 basis points, while the Fed and BOE kept rates unchanged but signaled a more hawkish outlook in their forward guidance.

Global equity market regained their upward trajectory in Q2 2026, reaching new historic highs as geopolitical headwinds eased. Equity prices stabilized following the temporary ceasefire in the Middle East, supported by a meaningful pullback in oil prices from their elevated levels. The rally gained further traction on the back of robust corporate earnings, although uncertainty surrounding the Fed Chair transition triggered a sharp rise in US Treasury yields, exerting temporary pressure on equity valuations mid-quarter. Despite a notable shift in market expectations regarding the Fed's interest rate trajectory, markets closed the period firmly in positive territory. The industrial sector led performance across market segments, while communication services lagged.

The Fund maintained an overweight position in Asia and an underweight allocation to Europe. This positioning reflects our conviction in the region's growth potential, particularly the ongoing AI development cycle in North Asia, while accounting for structural headwinds facing in Europe. The approach also supports prudent risk management amid elevated market volatility, taking into consideration divergent macroeconomic outlooks and relative valuations across regions. Nevertheless, should the conflict prolong or material shifts emerge in the inflation and growth outlooks, the Fund stands ready to adjust its regional allocations and tactical positioning accordingly.

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2季下跌。根據香港金融管理局的數據，貨幣基礎總結餘維持在約540億港元。

本地經濟方面，2026年首5個月零售業總銷售價值初步估計數字，較2025年同期上升10.6%。2026年首5個月的貨物出口總額按年上升36.2%，進口總額則按年上升39.6%。以2026年首5個月計算，輸往大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，尤其是新加坡(+91.5%)、中國台灣(+66.6%)、泰國(+54.3%)、馬來西亞(+53.9%)、美國(+46.8%)及中國內地(+39.1%)。

本基金於第2季錄得負回報。

CSI Hong Kong 100 Total Return Index fell in the second quarter of 2026 (Q2). According to the Hong Kong Monetary Authority (HKMA), the aggregate balance of monetary base staying at around HKD 54.0 billion.

As to the domestic economy, the provisionally estimated value of total retail sales for the first 5 months of 2026 increased by 10.6% compared with the same period in 2025. For the first five months of 2026 as a whole, the value of total exports of goods increased by 36.2% year-on-year (YoY) over the same period in 2025 while the value of imports of goods increased by 39.6% YoY in the same period. Comparing the first five 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 Singapore (+91.5%), Taiwan, China (+66.6%), Thailand (+54.3%), Malaysia (+53.9%), the USA (+46.8%) and Chinese Mainland (+39.1%).

The Fund posted a negative return in Q2.

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

歐元區以消費者物價指數衡量的通脹在5月保持在3.2%，遠高於歐洲央行2%的目標水平。中東衝突導致能源供應受限，能源價格以10.8%的升幅領漲。歐洲央行因此在6月11日貨幣政策會議上上調關鍵政策利率至2.25%。由於環球市場預期中東緊張局勢可能放緩，通脹隨後走低。

歐元區2026年第1季GDP下跌0.2%。5月失業率保持穩定在6.2%，與4月持平。2026年第2季歐元區採購經理指數的平均值為51.7。

本基金於2026年第2季錄得正回報，與大市相比表現落後。國家篩選方面，英國的相對偏低比重對表現的利淡，部分為法國的相對偏高比重所抵消。行業篩選方面，相對市場而言，原材料行業的偏低比重利淡表現，金融行業的偏高比重則帶來了正主動回報。

Eurozone consumer price inflation held at 3.2% in May, well above the European Central Bank's 2.0% target. Driven by supply constraints resulting from the conflict in the Middle East, energy costs led the surge with an increase of 10.8%. Consequently, the European Central Bank (ECB) raised its key interest rate to 2.25% at its monetary policy meeting on June 11. Inflation subsequently eased as global markets anticipated a potential de-escalation of the situation in the Middle East.

Concerning Gross Domestic Product (GDP), the eurozone economy contracted by 0.2% in the first quarter of 2026. Unemployment rate remained stable at 6.2% in May, unchanged from the prior month. With respect to Purchasing Managers Index (PMI), the Eurozone PMI reached an average of 51.7 over the second quarter of 2026.

In the second quarter of 2026, the Fund reported a positive return with underperformance comparing to the market. For country selection, the underperformance was contributed by underweighting in United Kingdom while overweighting in France offset some of the underperformance. In regard to sector selection, underweighting in Basic Materials sector contributed to the underperformance, while overweighting in Financials 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

由於美伊緊張局勢推高油價，環球能源市場受壓，美國以消費者物價指數衡量的通脹因而上升。據美國勞工部下屬勞工統計局披露，美國4月通脹上升0.6個百分點，而後5月通脹再較4月上升0.5個百分點。聯儲局在新任局長凱文沃什領導下，在6月會議上決定維持利率在3.50%-3.75%不變，但暗示其政策立場更加鷹派。

第2季數據方面，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上升21.41%、14.87%和12.90%。製造業採購經理指數由5月的55.1升至6月的53.9。

本基金於2026年第2季錄得正回報，與大市相比表現落後。國家篩選方面，美國的相對偏低比重利淡表現。行業篩選方面，相對市場而言，地產行業的偏低比重利淡表現，而對電信行業的偏低比重則帶來了正主動回報。

U.S. consumer inflation has risen as tensions with Iran drove up oil prices and put pressure on global energy markets. According to the US Labor Department's Bureau of Labor Statistics, US Inflation rose by 0.5 percent in May compared with the prior month, following a 0.6 percent jump in April. The Federal Reserve, under new Chair Kevin Warsh, decided at its June meeting to maintain interest rates steady at 3.50% to 3.75%, while signaling a more hawkish policy stance.

On data front during the quarter NASDAQ, S&P 500 and Dow Jones Industrial Average rose by 21.41%, 14.87% and 12.90%. The Manufacturing Purchasing Managers' Index was at 53.9 in June, down from 55.1 in May.

In the second quarter of 2026, the Fund reported a positive return with underperformance comparing to the market. For country selection, the underperformance was contributed by underweighting in United States. In regard to sector selection, underweighting in Real Estate sector contributed to the underperformance, while underweighting in Telecommunications sector generated positive active return against the market.

中銀保誠增長基金 BOC-Prudential Growth Fund

本基金第2季錄得正回報，亞洲股市領先環球市場。同時，環球固定收益表現平淡。

宏觀經濟方面，中東衝突引發的能源危機開始顯現放緩跡象。儘管油價在第2季初曾飆升至每桶近110至120美元的峰值，但季中達成的局勢緩和協議有助於緩解油價壓力。然而，環球通脹短期內或仍保持頑固。因此，各央行採取了更為鷹派的立場。

儘管面臨以上不利因素，強勁的企業盈利及人工智能領域的大規模資本支出在第2季提振了全球股市。油價回落雖使長期通脹預期降溫，但短期通脹高企及增長前景走強推高了利率，限制了固定收益的回報。

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 positive return for the quarter as Asia equities led global markets on the way up. Global fixed income achieved little during the same period.

On the macroeconomic front, the energy crisis triggered by the Middel East conflict with began to show signs of relief. While oil prices peaked near $110–$120 per barrel early on, a mid-quarter de-escalation pact helped ease oil price pressures. However, global inflation could remain sticky in the near term. Consequently, central banks adopted a more hawkish stance.

Despite these headwinds, strong corporate earnings and massive capital expenditures in AI lifted global equities in Q2. While lower oil prices cooled long-term inflation expectations, elevated near-term inflation and a stronger growth outlook pushed interest rates higher, capping fixed income returns.

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

本基金第2季錄得正回報，亞洲股市領先環球市場。同時，環球固定收益表現平淡。

宏觀經濟方面，中東衝突引發的能源危機開始顯現放緩跡象。儘管油價在第2季初曾飆升至每桶近110至120美元的峰值，但季中達成的局勢緩和協議有助於緩解油價壓力。然而，環球通脹短期內或仍保持頑固。因此，各央行採取了更為鷹派的立場。

儘管面臨以上不利因素，強勁的企業盈利及人工智能領域的大規模資本支出在第2季提振了全球股市。油價回落雖使長期通脹預期降溫，但短期通脹高企及增長前景走強推高了利率，限制了固定收益的回報。

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 positive return for the quarter as Asia equities led global markets on the way up. Global fixed income achieved little during the same period.

On the macroeconomic front, the energy crisis triggered by the Middel East conflict with began to show signs of relief. While oil prices peaked near $110–$120 per barrel early on, a mid-quarter de-escalation pact helped ease oil price pressures. However, global inflation could remain sticky in the near term. Consequently, central banks adopted a more hawkish stance.

Despite these headwinds, strong corporate earnings and massive capital expenditures in AI lifted global equities in Q2. While lower oil prices cooled long-term inflation expectations, elevated near-term inflation and a stronger growth outlook pushed interest rates higher, capping fixed income returns.

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

本基金第2季錄得正回報，亞洲股市領先環球市場。同時，環球固定收益表現平淡。

宏觀經濟方面，中東衝突引發的能源危機開始顯現放緩跡象。儘管油價在第2季初曾飆升至每桶近110至120美元的峰值，但季中達成的局勢緩和協議有助於緩解油價壓力。然而，環球通脹短期內或仍保持頑固。因此，各央行採取了更為鷹派的立場。

儘管面臨以上不利因素，強勁的企業盈利及人工智能領域的大規模資本支出在第2季提振了全球股市。油價回落雖使長期通脹預期降溫，但短期通脹高企及增長前景走強推高了利率，限制了固定收益的回報。

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 positive return for the quarter as Asia equities led global markets on the way up. Global fixed income achieved little during the same period.

On the macroeconomic front, the energy crisis triggered by the Middel East conflict with began to show signs of relief. While oil prices peaked near $110–$120 per barrel early on, a mid-quarter de-escalation pact helped ease oil price pressures. However, global inflation could remain sticky in the near term. Consequently, central banks adopted a more hawkish stance.

Despite these headwinds, strong corporate earnings and massive capital expenditures in AI lifted global equities in Q2. While lower oil prices cooled long-term inflation expectations, elevated near-term inflation and a stronger growth outlook pushed interest rates higher, capping fixed income returns.

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

第2季，港元固定收益表現落後於環球股票。各股市中，亞洲股市表現領先環球市場。

美伊協議緩解了油價壓力，但頑固通脹使央行保持鷹派立場。儘管面臨不利因素，強勁的盈利及人工智能領域的大規模資本支出在第2季提振了全球股市。與此同時，短期通脹及增長前景走強推高了利率，限制了固定收益的回報。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 underperformed global equities last quarter. Within equities, Asia equities led global markets on the way up.

An US-Iran pact eased oil pressures, but sticky inflation kept central banks hawkish. Despite headwinds, strong earnings and massive AI spending boosted global equities in Q2. Meanwhile, near-term inflation and stronger growth drove interest rates higher, capping fixed income returns. 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

全球債券市場第2季經歷顯著波動，各區域走勢急劇分化，最初對能源衝擊的擔憂讓位於對比鮮明的宏觀經濟訊號與央行預期轉變。臨時停火進展及重開霍爾木茲海峽的前景一度提振了對市場穩定的預期，但通脹數據走強及政策收緊的預期升溫迅速推高了主要市場的收益率。在美國，在非農就業數據穩健、零售銷售保持韌性及5月整體通脹加速至4.2%下，國債收益率攀升。儘管聯儲局維持利率不變，但新任主席沃什採取了明顯鷹派的立場，更新的點陣圖預示年內可能加息。這一轉變推動2年期國債收益率上升38個基點至4.17%。與此同時，歐洲央行在6月加息25個基點，儘管月內波動劇烈，但停火風險緩和，市場對進一步政策收緊的預期減弱，歐元區核心市場表現相對更具韌性。英國國債基本跟隨歐洲走勢，但受國內數據疲軟及通脹意外溫和拖累。在亞洲，人民幣債券市場在全球動盪形勢下表現領先，成為避風港。其他地區則出現更明顯的局部壓力，例如菲律賓央行連續加息以應對通脹上升，印尼央行加息以應對印尼盾下跌。與此同時，日本央行如市場預期般加息25個基點，同時將日本政府債券買入規模的削減計劃延至2027年4月暫停，屆時每月買入額度將大致穩定在2萬億日圓。

本基金第2季錄得正回報，主要由歐洲及美國領漲，儘管日本市場拖累表現。企業債券持倉提供的額外票息收益增厚，進一步提升了表現。然而，港元及美元以外的貨幣敞口拖累了回報，因在地緣政治不確定性上升下，美元全面走強構成壓力。

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。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 experienced pronounced volatility and sharp regional divergences in the second quarter, as initial energy-shock concerns gave way to contrasting macroeconomic signals and shifting central bank expectations. Hopes for stability briefly rose on tentative ceasefire progress and prospects of reopening the Strait of Hormuz, but stronger inflation data quickly pushed yields higher across major markets as tightening expectations intensified. In the U.S., Treasury yields climbed on the back of robust nonfarm payrolls, resilient retail sales, and headline inflation accelerating to 4.2% in May. Although the Federal Reserve (Fed) held rates steady, new Chair Warsh adopted a distinctly hawkish stance, with updated dot-plots signaling potential hikes later in the year. This shift drove the 2-year Treasury yield up by 38 basis points to 4.17%. Meanwhile, Eurozone core markets proved relatively more resilient despite intra-month swings, as easing ceasefire risks tempered expectations of further European Central Bank (ECB) tightening following its 25-basis-point hike in June. The U.K. gilts largely mirrored this European trajectory, weighed down by weaker domestic data and surprisingly soft inflation. Across Asia, the Renminbi bond market stood out as a safe haven amid global turbulence. Elsewhere, localized pressures were more evident, with, for instance, the Bangko Sentral ng Pilipinas (BSP) delivering back-to-back rate hikes to counter rising inflation, while Bank Indonesia raised rates to defend the rupiah. Meanwhile, the Bank of Japan (BoJ) implemented its expected 25-basis-point hike while deferring tapering of JGB purchases until April 2027, when it plans to transition to a steady pace of roughly ¥2 trillion per month.

The Fund delivered a positive return in the second quarter, supported primarily by contributions from Europe and the U.S., despite headwinds from Japan. Corporate bond holdings provided incremental yield carry, further enhancing performance. However, currency exposures outside the Hong Kong Dollar (HKD) and U.S. Dollar (USD) detracted, as the broad-based strength of the USD weighed amid the ongoing 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. 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2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 positive returns in the second 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2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。儘管季末流動性有所收緊，港元市場流動性狀況總體保持穩定。與此同時，投資者針對聯儲局今年晚些時候可能加息的預期做出調整，本地股市波動加劇。

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 posted a positive return in the second quarter, driven primarily by income contributions from time deposits and bond investments. Liquidity conditions in the Hong Kong Dollar (HKD) market remained broadly stable, despite some tightening toward quarter-end. This was accompanied by heightened volatility in local equity markets, as investors adjusted to rising expectations of potential Federal Reserve (Fed) rate hikes later this year.

Looking ahead, the Fund 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

本基金第2季錄得正回報，亞洲股市領先環球市場。同時，環球固定收益表現平淡。

美伊協議緩解了油價壓力，但其滯後影響及頑固通脹使央行保持鷹派立場。儘管面臨這些不利因素，強勁的企業盈利及人工智能領域的大規模資本支出提振了全球股市。與此同時，短期通脹高企及增長前景走強推高了利率，限制了固定收益的回報。

資產配置方面，我們維持對環球股票的適度偏高比重並增持亞太(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 positive return for the quarter as Asia equities led global markets on the way up. Global fixed income achieved little during the same period.

A pact between US and Iran eased oil pressures, but its lagged impact and sticky inflation kept central banks hawkish. Despite these headwinds, strong corporate earnings and massive AI spending boosted global equities. Meanwhile, elevated near-term inflation and a stronger growth outlook drove interest rates higher, which capped fixed income returns.

At the asset allocation level, we maintained an 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

本基金第2季錄得正回報，亞洲股市領先環球市場。同時，環球固定收益表現平淡。

美伊協議緩解了油價壓力，但其滯後影響及頑固通脹使央行保持鷹派立場。儘管面臨這些不利因素，強勁的企業盈利及人工智能領域的大規模資本支出提振了全球股市。與此同時，短期通脹高企及增長前景走強推高了利率，限制了固定收益的回報。

資產配置方面，我們維持對環球股票的適度偏高比重並增持亞太(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。

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At the asset allocation level, we maintained an 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

1. 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」。

2. 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。

3. 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。

4. 按照積金局[11] 發出的《強積金投資基金披露守則》第D2.3(j)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%	

5. 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。

6. 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。

7. 「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）。

8. 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。

9. 「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。

10. 「《規例》」指《強制性公積金計劃（一般）規例》（第485A章）。

11. 「積金局」指強制性公積金計劃管理局。

12. 「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。

13. 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。

14. 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。

15. 「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%）。

16. 「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%）。

17. 「較高風險資產」具《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。

18. 「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。

19. 「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。

20. 數據截至當月最後一個交易日。

Remarks

1. 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.

2. 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 2025[20].

3. 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).

4. 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 indicator[3] of the Constituent Fund in accordance with the part D2.3(j) of Code on Disclosure for MPF Investment Fund issued by the MPFA[11]. 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 indicator[3] 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 MPFA[11] 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%	

5. 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).

6. Performance of Constituent Funds is calculated in HKD on NAV-to-NAV basis with gross dividend reinvested.

7. The term "cash and others" denotes cash at call, and operating items such as account payables and account receivables (where relevant).

8. 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.

9. "Umbrella Unit Trust" means the BOC-Prudential Unit Trust Fund, which is an umbrella unit trust.

10. "The Regulation" means the Mandatory Provident Fund Schemes (General) Regulation (Cap. 485A).

11. "The MPFA" means the Mandatory Provident Fund Schemes Authority.

12. “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.

13. 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.

14. 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.

15. "Other Permitted Securities" means other securities as permitted under Schedule 1 to the Regulation[10] and the relevant codes and guidelines issued by the MPFA[11] from time to time (including but not limited to other permissible investments as set out in section 8(2) of Schedule 1 to the Regulation[10] (up to 10% of the total NAV of each sub-fund).

16. "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 Regulation[10] (including exchange traded funds (ETF)) (up to 10% of its total NAV).

17. 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 ITCIS[†] that tracks an index comprised of equities or equities-like securities and/or other investments as identified in the relevant guidelines issued by the MPFA[11] from time to time.

18. The term "lower risk assets" means those assets not being higher risk assets[17], including without limitation global bonds or fixed income securities and money market instruments.

19. 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.

20. Data as of the last dealing date of the month.

† "ITCIS" means index-tracking collective investment scheme approved by the MPFA[11].