強積金每月表現概要
MPF Monthly Performance Summary

1 月刊 January Issue 2026

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.

強積金投資服務
MPF Investment Services

中銀國際
BOC INTERNATIONAL

PRUDENTIAL
保誠集團

中銀保誠資產管理
BOCI-Prudential Asset Management

市場回顧 Market Review

- 美國經濟顯示出降溫跡象，但仍保持韌性。因能源成本下降抵消了食品成本上漲帶來的影響，整體消費物價指數按年保持不變。核心消費物價指數則因服務價格趨緩而低於市場預期。綜合採購經理指數反映服務業行業活動保持韌性，但製造業表現疲弱。勞動力市場方面，非農就業人數疲軟，失業率則小幅下跌，顯示就業市場趨於平衡。在此宏觀背景下，聯儲局維持利率不變，但重申未來利率走向仍取決於數據。
- 在歐元區，債券市場進入區間交易模式，10 年期德國國債收益率月底大致收平於 2.84%。最新經濟增長數據發出建設性訊號，德國 GDP 在去年早些時候曾停滯，而第 4 季初值則增長 0.3%。然而，歐元近期走升，令市場重燃對出口競爭力與潛在的通脹下行壓力的擔憂。12 月整體通脹為 1.9%，低於市場預期與歐洲央行設定的目標水平，而核心通脹保持穩定於 2.0%。
- 亞洲股市在 2026 年開局強勁。投資者基本未受委內瑞拉地緣政治影響，轉而關注基本面的改善。企業盈利強勁與宏觀數據超預期支撐漲勢，增強了市場對該地區增長軌跡的信心。儘管中國內地監管機構採取措施抑制市場過熱情緒，但整體市場展現出韌性，受益於結構性需求與人工智能相關的科技與材料板塊持續領漲。穩定的資本流入及多個經濟體的建設性政策背景進一步提振投資者情緒。
- 恒生指數 1 月開年強勁，因投資者風險偏好轉向增長型與動量型股票。漲幅主要集中在受人工智能存儲超級周期推動的半導體板塊以及受大宗商品價格飆升驅動的金屬板塊。在市場快速上漲下，中國內地監管機構上調最低保證金要求，並引導國家資金通過 ETF 顯著流出以平抑市場動能。外圍方面，人民幣走強及強勁的資金流入提供了額外支撐。

- US economy demonstrated signs of moderation while retaining underlying resilience. Headline CPI flattened year-on-year as lower energy costs offset rising food costs, while core CPI came in below market expectations due to easing service prices. The overall composite PMI reflected resilient business activity in the services sector but weakness in manufacturing. Labour market saw softening in nonfarm payrolls while the unemployment rate edged down, indicating a balanced job market. Against such macro backdrop, the Fed kept interest rates unchanged but reiterated its data-dependent approach for the interest rates path going forward.
- In the Eurozone, bond markets settled into a range-trading pattern, with the 10-year German Bund yield ending the month broadly unchanged at 2.84%. Incoming growth signals proved constructive, with the preliminary data showing Germany GDP expanding by 0.3% in the fourth quarter, after stagnating earlier in the year. Yet, the Euro's recent appreciation reignited concerns over export competitiveness and potential downward pressure on inflation. December's headline inflation came in below expectations at 1.9%, slipping under the ECB's target, while core inflation held steady at 2.0%.
- Asia equities got off to a strong start in 2026. Investors largely shrugged off geopolitical noise around Venezuela and focused instead on improving fundamentals. Gains were underpinned by robust corporate earnings and stronger-than-expected macro data, reinforcing confidence in the region's growth trajectory. While Chinese Mainland regulators acted to temper excessive market enthusiasm, the broader market demonstrated resilience, led by AI-related technology and materials sectors that continue to benefit from structural demand. Investor sentiment was further supported by steady capital inflows and a constructive policy backdrop across several economies.
- The Hang Seng Index opened the year strongly in January, as investor turned risk-on and rotated into growth and momentum names. Gains were concentrated in the semiconductor sector, fueled by the AI memory super cycle, and in the metals sector, driven by surging commodity price. In response to the rapid rally, Chinese Mainland authorities raised the minimum margin requirement and directed significant ETF outflows from national team to temper market momentum. Externally, a stronger Chinese Yuan and robust fund inflows provided additional support.

展望 Outlook

- 積極的財政訊號、環球經濟增長以及盈利動能將會繼續為股票回報提供支撐。
- 人工智能的發展繼續驅動投資，但設於美國的人工智能開發商和軟件公司的估值偏高，引發市場對股票回報的擔憂。

- 另一方面，亞洲的硬件領導者，作為人工智能行業的設備與工具供應商，相較其美國同儕通常存在顯著折價。因此，這類企業代表著人工智能投資的一種價值型選擇，既可保持對人工智能主題的敞口，亦能避開高價股票以進行分散投資。
- 鑒於市場已將大幅減息的情景納入定價，加上 2026 年初由關稅驅動的通脹帶來上行風險，我們對政府債券的看法維持中性。然而，票息收益為混合資產型投資組合提供的緩衝作用具備吸引力。
- 除非通脹與利率出現持續且顯著的意外上行，我們更傾向於在現金和貨幣市場工具方面維持低配。

- Positive fiscal impulse, global growth, and earnings momentum continue to support equity returns going forward.
- While AI development continues to drive investment, high valuations of US-based AI developers and software firms are raising concerns about equity returns.
- On the other hand, Asian hardware leaders—the 'picks and shovels' of the industry—often trade at a significant discount to their US peers. As such, they represent a value alternative for AI-related investments, combining exposure to the AI theme with diversification away from expensive stocks.
- We maintain a neutral view on government bonds, given that significant rate cuts are already priced in, and there is upside risk from tariff-driven inflation during early 2026. However, coupon carry provides an attractive cushioning impact for multi-asset portfolios.
- Absent a persistent and significant upside shock to inflation and rates, we prefer to remain underweight cash and money market instruments.

股票 Equity	正面 Positive	
債券 Bonds	中性 Neutral	
現金 Cash	審慎 Cautious	

展望（續）Outlook (Cont.)

環球股票市場 Global Equity Markets

美國 US — 中性 Neutral

儘管委內瑞拉和格陵蘭島的地緣政治緊張局勢升溫，市場情緒波動，美國股市 1 月仍創新高。勞動力市場似乎進入“不招不裁”的觀望階段，而受控的服務成本使通脹保持在受限水平。新提名的聯儲局主席立場更偏鷹派，市場最初疑慮未來減息步伐，但同時對聯儲局獨立性的擔憂緩解。在估值高企的背景下，若企業盈利或前瞻指引未能達到預期，市場上漲動能仍可能出現逆轉。

The US stock market hit new highs in January, although sentiment was briefly unsettled by heightened geopolitical tensions involving Venezuela and Greenland. The labor market appeared to shift into a “no hiring, no firing” phase, while tamed services costs helped keep inflation contained. The nomination of a new, more hawkish-leaning Fed chair initially cast doubt on the pace of future rate cuts, but also helped alleviate concerns about the Fed's independence. Against a backdrop of elevated valuations, market momentum remains vulnerable to reversal if corporate earnings or forward guidance fail to meet expectations.

歐洲 Europe — 中性 Neutral

歐洲股市延續上漲趨勢，1 月收高。儘管製造業採購經理指數初步改善，但行業仍處於收縮區間，反映結構性挑戰持續存在。美國新的關稅發展方向旨在就格陵蘭島問題向歐洲表態，為地區疲軟的增長前景增加更多挑戰。短期內，歐洲將需應對政治、貿易和國家安全風險共同存在的複雜局面，同時還要應對更廣泛的地緣政治緊張局勢的潛在外溢效應。

The European stock market extended its upward trend and ended January higher. While manufacturing PMI showed tentative improvement, the sector remained in contraction, reflecting persistent structural headwinds. New US tariff threats, aimed at pressuring the bloc over its stance on Greenland, added another obstacle to the region's fragile growth prospects. In the near term, the region will need to steer through a complex mix of political, trade, and national security risks, alongside potential spillovers from broader geopolitical tensions.

日本 Japan — 中性 Neutral

在首相高市早苗帶領下，自民黨在衆議院提前大選中取得決定性勝利，表現優於民調預期。儘管具體政策細節與執行方案仍有待明確，但市場預期立法推行將更為順暢。日本央行在最近一次會議上維持利率不變，並上調了通脹展望。展望未來，在財政支持與基礎改革的支撐下，市場有望持續擴張，但潛在的全球風險依然存在。

Under PM Takaichi's leadership, the LDP secured a decisive Lower House snap election victory that outperformed polling expectations. While policy specifics and execution remain pending, the market anticipates a streamlined environment for legislative implementation. The BoJ kept interest rates unchanged at its latest meeting and raised its inflation outlook. Looking ahead, the market is positioned for continued expansion underpinned by fiscal support and fundamental reforms, though potential global risks remain.

亞洲（日本除外）Asia Pacific ex. Japan — 適度正面 Moderately positive

在亞太（日本除外）地區，股市在 2026 年開局強勁，投資者月內基本未受地緣政治局勢影響，轉而關注基本面的改善。財政政策、金融環境寬鬆及人工智能驅動的投資持續支撐增長，區內第 4 季 GDP 普遍勝預期，促使增長預測上調。儘管貴金屬及更廣泛的風險資產的大幅波動或影響市場情緒而引發階段性回調，但在支持性政策、基本面保持韌性與盈利預期上調的共同作用下，亞太（日本除外）地區具備持續上漲的良好條件。

In Asia Pacific ex-Japan, equities got off to a strong start in 2026 as investors largely shrugged off geopolitical developments over the month and focused instead on improving fundamentals. Growth remains supported by fiscal policy, easing financial conditions and AI-driven investment, with stronger-than-expected fourth-quarter GDP prints across the region prompting a series of growth upgrades. While gyrations in precious metals and broader risk assets could trigger bouts of sentiment-driven pullbacks, the alignment of supportive policy, resilient fundamentals, and earnings upgrade potential leaves the region well-positioned for sustained market gains.

中國內地及中國香港 Chinese Mainland and Hong Kong, China — 中性 Neutral

中國內地方面，儘管宏觀數據表現不一，主要指數在經歷 2025 年第 4 季的盤整後，1 月仍強勢上漲，並收於歷史新高。受大宗商品價格飈升及人工智能驅動的科技股上漲推動，1 月下旬市場日均成交額達創紀錄的 3.9 萬億元人民幣，監管機構上調最低保證金要求以平抑市場情緒。受春節假期休市影響，市場動能或稍趨緩。然而，定於 3 月初披露的「十五五」規劃實施細節，有望成為重燃漲勢的關鍵催化劑。中國香港方面，在對地緣政治擔憂緩解及原材料與人工智能相關板塊飈升推動下，恒生指數開局強勁，1 月下旬創下 2026 年新高。儘管 2 月初貴金屬價格波動使市場情緒受壓，但中國內地春節消費表現、進一步的經濟支持措施以及於 2 月 25 日公佈的香港特別行政區 2026-27 年度財政預算案，或成為下一階段的主要催化劑。我們亦將密切關注本地市場春節假期後復牌時企業財報季的開局表現。

For Chinese Mainland, following a consolidation in 4Q2025, major indices shrugged off mixed macro data in January and surged to close the month at new record highs. Fueled by soaring commodity prices and an AI-driven tech rally, total daily market turnover reached an unprecedented RMB 3.9 trillion by late January, prompting authorities to raise the minimum margin requirement to cool market sentiment. Due to the upcoming Lunar New Year market closure, momentum may ease slightly; however, the 15th Five-Year Plan's implementation details, set for disclosure in early March, are expected to be a key catalyst to reignite the rally. For Hong Kong, China, Hang Seng Index (HSI) got off to a strong start, reaching a new high for 2026 by late January, driven by the easing of geopolitical concerns and surges in basic materials and AI-related counters. While volatility in precious metal prices overshadowed market sentiment in early February, the Chinese Mainland's holiday consumption performance, further economic supportive policies as well as HKSAR's 2026-27 Budget to be announced on February 25, could serve as the next major catalysts. We will also closely monitor the beginning of corporate reporting season when local market re-opens after Lunar New Year holidays.

環球債券市場 Global Bond Markets

- 環球債券市場持續面臨複雜背景。美國方面，勞動力數據表現參差支持減息預期，但通脹放緩限制了漲勢。歐央行維持中性立場使短端收益率保持穩定，而英國經濟增長疲軟支持英倫銀行進一步寬鬆政策。日本方面，通脹高企及高市早苗的促增長政策給日本政府債券收益率帶來上行壓力。中國內地方面，收益率曲線在溫和復蘇的增長環境中維持區間波動。
- 全球範圍內，政策不確定性仍高企，尤其在貿易與地緣政治方面。我們預計市場波動將持續，直至局勢更加明朗，投資者正密切關注政策發展將如何影響增長與通脹。
- 信貸市場方面，有利的技術面與穩定的企業基本面繼續支撐估值，但對 2026 年供應增加的預期或削弱這一利好。我們維持信貸的偏高比重以獲取收益溢價，但將繼續篩選並偏好基本面更強、流動性狀況更穩健的發行。
- Global bond markets continue to face a complex backdrop. In the U.S., mixed labor data supports rate-cut expectations, though sticky inflation caps rallies. The ECB's neutral stance keeps front-end yields anchored, while weaker UK growth supports further BoE easing. In Japan, elevated inflation and Takaichi's pro-growth agenda pressure JGB yields higher, while Chinese Mainland's yield curve stays range-bound amid a “muddle-through” growth environment.
- On a global scale, policy uncertainty remains elevated, particularly regarding the trades and geopolitical fronts. We expect market volatility to persist until greater clarity emerges, with investors closely monitoring how policy developments shape both growth and inflation.
- In credit markets, favorable technicals and stable corporate fundamentals continue to support valuations, though the prospect of higher supply in 2026 could weigh on this tailwind. We maintain an overweight position in credit for yield carry, but will remain selective, favoring issuers with stronger fundamentals and robust liquidity profiles.

中銀保誠簡易強積金計劃成分基金表現 PERFORMANCE OF CONSTITUENT FUNDS UNDER BOC-PRUDENTIAL EASY-CHOICE MPF SCHEME

				累計表現 Cumulative Performance						年度表現◇ Calendar Year Performance◇						
成分基金名稱 Name of Constituent Fund	基金類別 Fund Descriptor	推出日期 Launch Date	基金價格 Fund Price	三個月回報 3-months Return	一年回報 1-year Return	三年回報 3-years Return	五年回報 5-years Return	十年回報 10-years Return	成立至今回報 Return Since Inception	2021	2022	2023	2024	2025	年度至今 Year To Date	風險程度• (低→高) Risk Level• (Low→High)
股票基金 Equity Funds																
中銀保誠中國股票基金 BOC-Prudential China Equity Fund	股票基金(中國) Equity Fund (China)	2007/10/15	HK$9.7691	2.84%	36.76%	23.72%	-14.21%	61.69%	-2.31%	-16.17%	-21.49%	-16.27%	19.65%	30.47%	5.39%	高 High
中銀保誠香港股票基金 BOC-Prudential Hong Kong Equity Fund	股票基金(香港) Equity Fund (Hong Kong)	2003/04/15	HK$51.6917	5.75%	41.90%	33.16%	-2.62%	76.22%	416.92%	-15.50%	-17.19%	-12.64%	17.33%	33.70%	7.10%	高 High
中銀保誠日本股票基金 BOC-Prudential Japan Equity Fund	股票基金(日本) Equity Fund (Japan)	2006/10/03	HK$15.9713	7.28%	32.41%	68.77%	61.95%	101.10%	59.71%	3.14%	-13.00%	21.74%	11.31%	24.60%	5.84%	高 High
中銀保誠亞洲股票基金 BOC-Prudential Asia Equity Fund	股票基金(亞洲(日本除外)) Equity Fund (Asia ex Japan)	2006/10/03	HK$24.5936	8.62%	38.11%	48.61%	29.34%	132.01%	145.94%	0.22%	-16.96%	5.00%	10.12%	28.23%	8.24%	高 High
中銀保誠環球股票基金 BOC-Prudential Global Equity Fund	股票基金(環球) Equity Fund (Global)	2003/04/15	HK$58.6453	3.88%	19.55%	58.94%	66.21%	183.65%	486.45%	18.08%	-17.89%	19.93%	15.06%	19.77%	2.98%	高 High
股票基金 — 指數追蹤系列 Equity Funds–Index Tracking Series																
中銀保誠中證香港 100 指數基金 BOC-Prudential CSI HK 100 Tracker Fund	股票基金(香港) Equity Fund (Hong Kong)	2012/09/03	HK$17.6512	5.09%	38.99%	36.43%	2.35%	82.32%	76.51%	-14.81%	-16.43%	-11.13%	20.54%	32.44%	6.65%	高 High
中銀保誠歐洲指數追蹤基金 BOC-Prudential European Index Tracking Fund	股票基金(歐洲) Equity Fund (Europe)	2012/09/03	HK$27.8472	9.25%	27.65%	50.24%	68.10%	137.32%	178.47%	17.62%	-13.32%	17.42%	2.80%	29.27%	4.22%	高 High
中銀保誠北美指數追蹤基金 BOC-Prudential North America Index Tracking Fund	股票基金(北美) Equity Fund (North America)	2012/09/03	HK$47.0334	1.46%	13.97%	67.47%	81.27%	254.14%	370.33%	25.56%	-20.11%	24.30%	21.90%	16.49%	1.29%	高 High
混合資產基金 Mixed Assets Funds																
中銀保誠增長基金 BOC-Prudential Growth Fund	混合資產基金(環球)股票之最高分佈率為 - 100% Mixed Assets Fund (Global) Maximum equity - 100%	2000/12/13	HK$37.0365	6.22%	29.85%	45.69%	36.29%	125.48%	270.37%	4.54%	-16.06%	7.56%	10.48%	25.62%	5.31%	高 High
中銀保誠均衡基金 BOC-Prudential Balanced Fund	混合資產基金(環球)股票之最高分佈率為 - 80% Mixed Assets Fund (Global) Maximum equity - 80%	2000/12/13	HK$27.2624	4.16%	19.39%	25.46%	12.05%	56.03%	172.62%	0.48%	-15.58%	5.60%	3.81%	16.69%	3.61%	中至高 Medium to High
中銀保誠平穩基金 BOC-Prudential Stable Fund	混合資產基金(環球)股票之最高分佈率為 - 50% Mixed Assets Fund (Global) Maximum equity - 50%	2000/12/13	HK$22.0367	3.05%	13.87%	16.16%	-0.08%	27.02%	120.37%	-1.95%	-16.10%	4.71%	0.76%	11.94%	2.64%	中 Medium
中銀保誠香港平穩退休基金 BOC-Prudential Hong Kong Stable Retirement Fund	混合資產基金(香港)股票之最高分佈率為 -25% Mixed Assets Fund (Hong Kong) Maximum equity - 25%	2022/11/21	HK$12.0271	1.11%	6.67%	18.00%	不適用 N/A	不適用 N/A	20.27%	不適用 N/A	-0.01%	6.57%	4.76%	7.38%	0.32%	低至中 Low to Medium
債券基金 Bond Fund																
中銀保誠債券基金 BOC-Prudential Bond Fund	債券基金(環球) Bond Fund (Global)	2003/04/15	HK$12.3400	0.90%	5.60%	4.20%	-15.12%	-6.98%	23.40%	-5.57%	-16.70%	3.61%	-2.66%	5.16%	0.80%	中 Medium
貨幣市場基金 Money Market Funds																
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▽+	貨幣市場基金(香港及中國)(有關地域是按照基金所投資的幣值而分類) Money Market Fund (Hong Kong and China) (the geographic region is classified by the currency denomination of the fund's investment)	2013/04/02	HK$12.3684	2.02%	4.59%	6.11%	7.78%	22.84%	23.68%	3.25%	-2.75%	1.43%	1.02%	4.86%	0.55%	低至中 Low to Medium
中銀保誠強積金保守基金^+ BOC-Prudential MPF Conservative Fund^+	貨幣市場基金(香港) Money Market Fund (Hong Kong)	2000/12/13	HK$13.4227	0.56%	2.21%	9.98%	10.99%	15.17%	34.23%	0.00%	0.55%	3.74%	3.82%	2.32%	0.16%	低 Low
強積金預設投資策略 MPF Default Investment Strategy																
中銀保誠核心累積基金* BOC-Prudential Core Accumulation Fund*	混合資產基金(環球)股票之最高分佈率為 - 65% Mixed Assets Fund (Global) Maximum equity - 65%	2017/04/01▲	HK$18.4503	2.59%	13.79%	38.34%	35.36%	不適用 N/A	84.50%	9.66%	-15.96%	14.39%	9.73%	13.89%	1.97%	中至高 Medium to High
中銀保誠 65 歲後基金* BOC-Prudential Age 65 Plus Fund*	混合資產基金(環球)股票之最高分佈率為 - 25% Mixed Assets Fund (Global) Maximum equity - 25%	2017/04/01▲	HK$12.3660	0.62%	5.76%	14.70%	2.94%	不適用 N/A	23.66%	1.06%	-14.69%	7.44%	3.51%	5.83%	0.63%	中 Medium

數據截至 2026 年 1 月 30 日，即當月之最後一個交易日。投資涉及風險。過去的表現並不代表未來的表現。

Data as of 30 Jan, 2026, the last dealing date of the month. Investment involves risks. The past performance information is not indicative of future performance.

▽ 中銀保誠強積金人民幣及港元貨幣市場基金須承受貨幣風險，且概不保證人民幣不會貶值或人民幣不會有貶值的風險。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、以及與債券通及中國銀行間債券市場有關的風險，詳情請參閱本計劃之強積金計劃說明書第 4.1 節「風險因素」之 (IV) 部份。

The BOC-Prudential MPF RMB & HKD Money Market Fund is subject to currency risk, and there is no guarantee that the RMB will not depreciate or RMB will not be subject to devaluation. 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.

+ 投資於中銀保誠強積金人民幣及港元貨幣市場基金及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，此等成分基金並不受香港金融管理局監管。

Investments in the BOC-Prudential MPF RMB & HKD Money Market Fund and BOC-Prudential MPF Conservative Fund are 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 these constituent funds are not subject to the supervision of the Hong Kong Monetary Authority.

^ 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。

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

* 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」)。就預設投資策略基金而言，其表現(包括年度回報)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。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 (V) 部份。

BOC-Prudential Core Accumulation Fund and BOC-Prudential Age 65 Plus Fund are MPF Default Investment Strategy Funds ("DIS Funds"). In respect of the DIS Funds, their performance (including Calendar Year Performance) are calculated since 3 April 2017 (if applicable) which was the first dealing day after 1 April 2017. For details of the Default Investment Strategy ("DIS"), please refer to section 6.7 "MPF Default Investment Strategy" of the MPF Scheme Brochure of the Scheme. For key risks relating to the DIS, please refer to part (V) of section 4.1 "Risk Factors" of the MPF Scheme Brochure of the Scheme.

▲ 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。

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.

◇ 如成分基金之年度表現於該年度不足一年，該年度表現將以成立日至該年年終作計算。

If the history of the constituent fund is less than 1 year in the calendar year, the corresponding calendar year performance will be calculated from the inception date to that calendar year-end.

• 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 日的數據而釐定。數據截至當月最後一個交易日。

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

- 成分基金之報價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」。

  The prices of Constituent Funds were 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.

- 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。

  Performance of constituent funds is calculated in HKD on NAV-to-NAV basis with gross dividend reinvested.

- 有關成分基金所涉及的風險，請參閱本計劃之強積金計劃說明書第 3.4.1 節「成分基金的投資政策」下各成分基金的「風險」部份及第 4.1 節「風險因素」。

  For the risks that the Constituent Funds are subject to, please refer to the "Risks" of each Constituent Fund under section 3.4.1 "Investment Policies of the Constituent Funds" and section 4.1 "Risk Factors" of the MPF Scheme Brochure of the Scheme.

更多資訊 MORE INFORMATION

強積金資訊 MPF Update

中銀保誠資產管理強積金通訊
BOCI-Prudential Asset Management MPF Newsletter

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

強積金每月表現概要
MPF Monthly Performance Summary

最新市場資訊 Market Update

每週市場評論
Weekly Market Update
(只提供中文版 Chinese Only)

投資月報
Monthly Bulletin
(只提供中文版 Chinese Only)

季度影片 — 環球市場展望
Quarterly Video – Global Market Outlook

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