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

5 月刊 May 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

投資視野 INVESTMENT INSIGHTS

市場回顧 Market Review

- 美國經濟仍展現出韌性，但顯現放緩跡象。主要受在中東地緣政治緊張局勢下能源成本飆升影響，近期整體通脹按年顯著上升。儘管長期通脹預期仍穩定，但生產物價指數快速上漲可能會限制聯儲局近期減息的空間。製造業與服務業均處於擴張區間，而在優於預期的就業增長及穩定的失業率支撐下，美國勞動力市場保持穩定。在此宏觀背景下，聯儲局維持利率不變，並對通脹前景採取更為審慎的立場。
- 整體通脹壓力出現暫時放緩的訊號，歐元區主要債券收益率在 5 月走低。美伊停火談判取得外交進展，加上市場對霍爾木茲海峽有可能重新通航抱持樂觀態度，帶動德國國債收益率從近期創下的多年高位回落，其他主要債券亦有相同走勢。更廣泛的宏觀經濟背景顯示，經濟增長與通脹之間的取捨關係持續存在，調和消費者物價指數初值顯示德國整體通脹意外放緩至 2.6%，而法國與意大利則分別處於更高的 2.8% 和 3.3% 水平。同時，經濟活動放緩，5 月採購經理指數中的服務業項目收縮至 46.4，為 2021 年以來最低水平，拖累綜合採購經理指數初值下跌至 47.5。
- 亞洲股市月內在波動中繼續走高。假期後復市，人工智能相關交易的持續動能推動市場創新高。然而，全球債券收益率上升、持續的通脹擔憂以及中美領導人會晤實質性成果有限，顯著影響科技股表現並引發市場廣泛避險。臨近月底，市場對美伊可能達成重開霍爾木茲海峽協議的樂觀情緒提振風險偏好，油價下跌，股市隨之復甦。展望未來，美伊談判的消息面反覆不定，短期不確定性仍存。儘管如此，在強勁的人工智能驅動資本支出周期下，即便回報差異或加劇，宏觀與微觀基本面仍具韌性，繼續為股市提供支撐。
- 恒生指數 5 月下跌，市場風險偏好趨軟。市場情緒仍受人工智能主題主導，人工智能基礎設施相關股持續表現領先。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。

- The US economy continued to demonstrate resilience but showed signs of cooling. Recent headline inflation showed a notable year-on-year uptick, driven primarily by surging energy costs tied to Middle East geopolitical tensions. Although long-term inflation expectations remained well-anchored, a sharp acceleration in the Producer Price Index (PPI) may limit the Federal Reserve(Fed)'s room for near-term rate cuts. Both the manufacturing and services sectors stayed in expansionary territory, while the US labour market remained stable, supported by better-than-expected payroll gains and a steady unemployment rate. Against such macro backdrop, the Fed kept rates unchanged and adopted a more cautious stance on the inflation outlook.
- Eurozone core bond yields softened in May, as headline inflation pressures showed tentative signs of easing. German Bund yields pulled back from recent multi-year highs, with other sovereigns following suit, buoyed by diplomatic progress on Iran-US ceasefire talks alongside market optimism surrounding the potential reopening of the Strait of Hormuz. The broader macroeconomic backdrop highlighted an ongoing growth-inflation trade-off, as preliminary Harmonised Index of Consumer Prices (HICP) data showed Germany's headline inflation unexpectedly cooling to 2.6%, while France and Italy registered higher prints at 2.8% and 3.3%, respectively. At the same time, economic activity slowed, with the preliminary May Composite Purchasing Managers' Index (PMI) dropping to 47.5, dragged down by a contraction in the services sub-component to 46.4, its lowest level since 2021.
- Asian equities continued to grind higher amid volatility during the month. Sustained momentum from the AI trade propelled markets to fresh highs after trading resumed following the holidays. However, rising global bond yields, persistent inflation concerns, and the lack of substantive outcomes from the Xi-Trump summit triggered a sharp unwind in technology stocks and broader de-risking. Markets recovered toward month-end as optimism around a potential US-Iran deal to reopen the Strait of Hormuz lifted risk appetite and sent oil prices lower. Looking ahead, near-term uncertainties persist amid choppy headlines on the US-Iran negotiations. That said, resilient macro and micro fundamentals — reinforced by a powerful AI-driven capex cycle — should continue to support equity markets, even as return dispersions widen.
- The Hang Seng Index declined in May as risk appetite softened. Market sentiment remained anchored by the AI narrative, which continued to support outperformance in AI infrastructure names. In contrast, large-cap internet names lagged amid uncertainty over AI monetization and mixed first quarter earnings results.

展望 Outlook

- 盈利前景較樂觀、環球經濟穩健增長、通脹有所上升但仍可控、財政擴張，以及人工智能帶動投資，均為環球宏觀經濟前景帶來了希望。
- 美伊談判取得正面進展，特別是霍爾木茲海峽重新通航的可能性與為期 60 天的停火協議，進一步助長了風險資產回報。
- 我們的基本情境假設美伊最終能夠通過談判解決衝突，因此我們維持偏好風險的立場，相對於現金與固定收益類資產，對環球股票的配置偏高。
- 在我們設置的悲觀情境中，海峽航運受阻狀況將會延續，結束時間遠在今年夏季之後，且 60 天停火協議易被突破，可能引發新一輪油價高企與滯脹。此種情境下，相較歐洲市場，我們將偏好持有現金以及 A 股等不依賴於原油的資產。然而，我們的基本情境與悲觀情境實質上是二項事件，並且相較於提前部署，我們更偏好於監測事件發展。

- Good earnings outlook, decent global growth, increased but manageable inflation, fiscal expansion, and AI-driven investment provides a silver lining for the global macroeconomic outlook.
- Positive development of US Iran negotiation, especially the possibility of re-opening of the Strait of Hormuz and a 60 days ceasefire deal further fueled risk asset returns.
- Our base case assumes ultimately a negotiated resolution between the US and Iran, and therefore we remain pro-risk and overweight global equities against cash and fixed income.
- Our downside case suggests extended shipping blockages lasting well beyond the summer, and 60 days ceasefire proving to be fragile, could trigger another round of heightened oil price and stagflation. Such a scenario will favor cash and oil-independent assets like A-shares over European markets. However, our base case and downside case are binary in nature, and we prefer to monitor developments instead of pre-positioning.

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

展望（續）Outlook (Cont.)

環球股票市場 Global Equity Markets

美國 US
中性 Neutral

在圍繞貿易通道重開的樂觀情緒帶動下，美國股票創歷史新高，而月中則因聯儲局主席換屆而經歷波動。儘管市場具備此上升動能，但能源帶動整體通脹和生產者物價指數加速，聯儲局立即減息的前景轉弱，宏觀經濟潛在風險加劇。科技板塊企業盈利穩健，為市場普遍上升的動能提供支撐，儘管投資者仍對長期多次業務擴張抱有疑問。展望未來，關於聯儲局利率路徑的不確定性以及中東地區局勢發展將可能令市場在短期內劇烈波動。

US equities reached new all-time highs on optimism surrounding trade corridor reopening, navigating mid-month volatility surrounding the Fed leadership transition. Despite this upward momentum, underlying macro risks intensified as energy-driven headline inflation and PPI readings accelerated, clouding the outlook for immediate interest rate cuts. Robust corporate earnings within the technology sector anchored the market's broader upward momentum, though questions persist regarding long-term multiple expansion. Looking ahead, uncertainty around the Fed's interest rate path and Middle East developments will likely keep near-term volatility elevated.

歐洲 Europe
中性 Neutral

歐洲股票保持上升趨勢，但經濟上面臨更多不利因素。歐元區內採購經理指數普遍放緩，顯示區內增長動能出現減速跡象。除增長放緩之外，結構性地緣政治局勢變動導致能源價格飆升，推動區內通脹預測走高。頑固的通脹數據導致歐洲央行政策路徑複雜化，其立場在 2026 年底變得更加鷹派的可能性顯著上升。短期內，歐洲將需要應對日益加劇的國際貿易摩擦，以及更廣泛地緣政治緊張局勢的潛在溢出效應。

European equities maintained their upward trajectory but faced growing economic headwinds. Regional momentum showed signs of deceleration, evidenced by softening PMI data across the Eurozone. Compounding the slowdown, surging energy prices driven by structural geopolitical shifts pushed regional inflation forecasts higher. This sticky inflation profile complicated the European Central Bank (ECB) policy roadmap, significantly increasing the probability of a more hawkish stance through late 2026. In the near term, the region will need to steer through mounting international trade frictions, alongside potential spillovers from broader geopolitical tensions.

日本 Japan
中性 Neutral

受惠於消費與出口頗具韌性，日本第 1 季 GDP 超出預期，同時日本股票在人工智能相關動能和企業管理改革的帶動下，在 5 月達到歷史高位。儘管油價高企導致政府出台財政能源補貼，但消費者支出疲弱，削弱了日本央行的鷹派程度。在實質收入上升及可持續企業投資的支撐下，短期前景仍樂觀。

Japan's Q1 GDP exceeded forecasts due to resilient consumption and exports, while equities achieved historic highs in May, driven by AI momentum and corporate governance reforms. Although elevated oil prices prompted fiscal energy subsidies, weak consumer spending tempered Bank of Japan hawkishness. The near-term outlook remains positive, anchored by rising real incomes and sustainable corporate investments.

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，人工智能主題走強，加上美伊停火協議前景改善或能導致能源價格放緩，為市場情緒提供支撐，股票繼續在波動中上漲。由於科技方面的利好因素與政策支持有助於抵消能源方面的不利因素，中東地區衝突尚未引發市場下修亞洲整體增長前景。區內分化愈發顯著，亞洲北部表現強勁，抵消了其他地區的弱勢。展望未來，即使區內各市場表現更加分散，但宏觀與微觀基本面的韌性，加上人工智能帶動的強勁資本支出周期，應會繼續支持股票市場。

In Asia Pacific ex-Japan, equities continued to grind higher amid volatility, with sentiment buoyed by a stronger AI narrative and rising prospects of a US–Iran ceasefire deal that could ease energy prices. The conflict has yet to trigger downward revisions to Asia's aggregate growth outlook, as technology tailwinds and policy support help offset energy headwinds. Regional divergences have become more pronounced, with North Asia's strength counterbalancing softer revisions elsewhere. Looking ahead, resilient macro and micro fundamentals — reinforced by a powerful AI-driven capex cycle — should continue to support equity markets, even as return dispersions widen.

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

中國內地方面，主要指數在 5 月保持區間交易，回報集中於資訊科技板塊。在當地宏觀狀況偏軟且市場流動性充足下，盈利出現強勁上修的人工智能硬件供應鏈主題仍表現領先。中美元首在北京舉行意義重大的峰會，穩定雙邊關係，並為作為實現 GDP 目標關鍵因素的出口增長提供有利環境。市場波動性在後半個月上升，部分受到對跨境投資資金外流的監管收緊影響。我們將會基於對當前中國內地宏觀經濟背景及環球人工智能發展的評估，適當調整投資組合。中國香港方面，恒生指數 (HSI)5 月下跌，市場風險胃納轉弱。本地市場情緒分化加劇；人工智能主題敘事繼續提振相關股票，而在第 1 季業績結果參差下，非人工智能和互聯網平台相關的指數權重股則表現落後。在環球通脹與增長前景不確定的背景下，自 5 月底起中國內地收緊對跨境投資資金流動的監管，本地市場亦關注其影響程度和結果。我們將繼續密切關注事態發展，並評估在美伊衝突按預期結束後市場出現反彈的可能性。

For Chinese Mainland, major indices stayed range-bound in May with returns concentrated in the IT sector. AI hardware supply chain themes with strong earnings revisions continued to outperform amid soft domestic macro conditions and ample market liquidity. The high-stakes Trump-Xi Summit in Beijing stabilizes bilateral relations and provides a favorable environment for export growth, which is the key driver to achieve the GDP target. Market volatility picked up in the second half of the month, partly driven by regulatory tightening on cross-border investment fund outflows. We will adjust our portfolio appropriately based on our assessment of the current domestic macro backdrop and global AI development. For Hong Kong, China, The Hang Seng Index (HSI) declined in May as risk appetite softened. Local market sentiment was increasingly divergent; while the AI narrative continued to uplift related names, non-AI and internet platform related index heavyweights lagged amid mixed first-quarter earnings results. Against a backdrop of an uncertain global inflation and growth outlook, the local market was also concerned about the magnitude and fallout of the Chinese Mainland's regulatory crackdown on cross-border investment flows since late May. We will continue to closely monitor these developments and assess the probability of a relief rally following the anticipated end of the U.S.–Iran confrontation.

環球債券市場 Global Bond Markets

- 環球債券市場正應對經濟與地緣政治因素共同作用的複雜局面。在美國，在財政刺激措施與人工智能驅動投資的支持下，經濟增長保持韌性，但地緣政治風險正導致聯儲局政策路徑複雜化。同樣，歐元區能源成本高企加劇市場對滯脹的擔憂，迫使歐洲央行立場轉向鷹派。英國市場除面臨相似壓力之外，亦需應對英國國內政治不確定性。亞洲各地，油價上漲導致淨進口經濟體承壓，例如菲律賓面對嚴峻財政壓力，同時印度尼西亞則遭受來自貨幣走弱和能源價格高企的雙重打擊。日本亦較為脆弱，能源成本上升進一步影響已然高企的通脹，加之高市早苗的促增長政策，這一背景或將推高日本政府債券收益率。
- 與此同時，信貸市場繼續受益於有利的技術面與穩定的企業基本面支撐估值。然而，風險正在積聚。2026 年供應增加的預期或削弱技術面優勢，而對私人信貸的持續擔憂或引發信貸利差波動。以上因素表明我們在市場供需平衡轉變之際需保持審慎。在此背景下，我們維持信貸的偏高比重主要以獲取收益溢價，但將在嚴格的框架下進行。信貸篩選仍是關鍵，我們偏好基本面更強、流動性狀況更穩健的發行商，以確保在不確定性上升的宏觀經濟與政策環境中保持韌性。
- Global bond markets are navigating a difficult mix of economic and geopolitical pressures. In the U.S., growth remains resilient, supported by fiscal stimulus and AI-driven investment, but geopolitical risks are complicating the policy path for the Federal Reserve. Likewise, elevated energy costs raise stagflation concerns in the Eurozone, forcing a hawkish shift from the ECB. The UK faces a similar pressure compounded by political uncertainty domestically. Across Asia, higher oil prices weigh on net-importing economies, e.g. the Philippines facing severe fiscal strain, while Indonesia suffers a double whammy from a weakening currency and expensive energy. Japan is also vulnerable, as rising energy costs add to already elevated inflation. Combined with Takaichi's pro-growth agenda, this backdrop is likely to push Japanese Government Bond (JGB) yields higher.
- Credit markets, meanwhile, continue to benefit from favorable technicals and resilient corporate fundamentals, supporting valuations. However, risks are building. The prospect of heavier supply in 2026 threatens to dilute technical strength, while ongoing concerns surrounding private credits could inject volatility into credit spreads. These highlight the need for caution as the balance between demand and issuance shifts. Against this backdrop, we maintain an overweight stance in credit for yield carry, but with a disciplined approach. Selectivity remains key, favoring issuers with stronger fundamentals and robust liquidity profiles to ensure resilience in navigating an increasingly uncertain macro and policy environment.

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

成分基金名稱 Name of Constituent Fund	基金類別 Fund Descriptor	累計表現 Cumulative Performance 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	年度表現◇ Calendar Year Performance◇ 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$8.7968	-6.38%	9.20%	38.27%	-22.18%	37.81%	-12.03%	-16.17%	-21.49%	-16.27%	19.65%	30.47%	-5.10%	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$46.6393	-7.08%	10.74%	44.06%	-12.51%	50.15%	366.39%	-15.50%	-17.19%	-12.64%	17.33%	33.70%	-3.37%	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$17.6724	0.78%	36.10%	79.32%	73.58%	125.68%	76.72%	3.14%	-13.00%	21.74%	11.31%	24.60%	17.12%	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$28.5058	9.29%	49.54%	87.08%	41.64%	150.77%	185.06%	0.22%	-16.96%	5.00%	10.12%	28.23%	25.46%	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$63.7773	7.20%	28.13%	72.46%	61.11%	189.25%	537.77%	18.08%	-17.89%	19.93%	15.06%	19.77%	11.99%	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$16.1364	-4.97%	10.39%	49.69%	-8.02%	56.39%	61.36%	-14.81%	-16.43%	-11.13%	20.54%	32.44%	-2.50%	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$28.6007	-0.84%	18.01%	54.91%	51.30%	133.91%	186.01%	17.62%	-13.32%	17.42%	2.80%	29.27%	7.04%	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$51.3289	9.83%	26.64%	79.25%	75.30%	257.49%	413.29%	25.56%	-20.11%	24.30%	21.90%	16.49%	10.54%	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$38.6468	1.89%	24.86%	60.85%	32.57%	121.94%	286.47%	4.54%	-16.06%	7.56%	10.48%	25.62%	9.89%	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$27.9490	0.55%	14.85%	34.08%	10.47%	54.02%	179.49%	0.48%	-15.58%	5.60%	3.81%	16.69%	6.22%	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$22.4293	-0.02%	10.01%	22.00%	-0.31%	25.56%	124.29%	-1.95%	-16.10%	4.71%	0.76%	11.94%	4.47%	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$12.1912	0.38%	5.04%	18.81%	不適用 N/A	不適用 N/A	21.91%	不適用 N/A	-0.01%	6.57%	4.76%	7.38%	1.69%	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$12.3298	-1.36%	1.85%	5.63%	-13.56%	-8.85%	23.30%	-5.57%	-16.70%	3.61%	-2.66%	5.16%	0.72%	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$12.6575	1.35%	5.18%	10.94%	8.87%	24.32%	26.58%	3.25%	-2.75%	1.43%	1.02%	4.86%	2.90%	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$13.5011	0.40%	1.66%	9.50%	11.64%	15.82%	35.01%	0.00%	0.55%	3.74%	3.82%	2.32%	0.75%	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$19.4863	4.07%	17.61%	45.82%	34.74%	不適用 N/A	94.86%	9.66%	-15.96%	14.39%	9.73%	13.89%	7.70%	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$12.5930	0.38%	6.12%	16.91%	4.40%	不適用 N/A	25.93%	1.06%	-14.69%	7.44%	3.51%	5.83%	2.47%	中 Medium

數據截至 2026 年 5 月 29 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 29 May, 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、人民幣債務證券投資利率風險、以及與債券通及中國銀行間債券市場有關的風險，詳情請參閱本計劃之強積金計劃說明書第 4.1 節「風險因素」之 (IV) 部份。

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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