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

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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

- 美國經濟顯現溫和放緩跡象，但仍保持內在韌性。美國勞動力市場持續走強，優於預期的就業增長及穩定的失業率反映了如娛樂、酒店及政府部門等行業的招聘狀況保持平衡。受地緣政治緊張局勢下能源成本上升影響，整體通脹按年小幅走高，而核心通脹指標則表現更為溫和。製造業與服務業採購經理指數均表明經濟持續擴張，其中製造業在新訂單與產出改善的支撐下表現強勁。在此宏觀背景下，聯儲局維持利率不變，但在最新預測中採取了更為鷹派的立場。
- 在歐元區，市場聚焦於美伊停火談判取得進展後原油價格下跌，帶動主要債券市場在 6 月反彈。10 年期德國國債收益率因而下跌 8 個基點至 6 月底的 2.86%。中東地緣政治緊張局勢下能源成本上漲，加上服務價格亦上升，導致 5 月歐元區通脹加速至 3.2%，連續第 4 個月走高，但債券市場仍上升。同時，初步數據顯示，綜合採購經理指數由 5 月的 48.5 上升至 6 月的 49.5，主要受強勁的服務業採購經理指數帶動，而製造業指數保持穩定。在此背景下，歐洲央行在 6 月會議上上調政策利率 25 個基點並將 2026 年整體通脹預測由 2.6% 上修至 3.0%。儘管行長拉加德重申未來採用高度依賴數據、逐次會議進行決策的方式，但本次調整顯示出歐洲央行在價格風險持續下的審慎立場。
- 亞洲股市 6 月在波動加劇下回落，投資者需應對人工智能相關股回調以及對中東緊張局勢通過外交途徑解決的期待。股市開局強勁，隨後因對人工智能擠擁交易的估值擔憂，加上地緣政治風險重燃及將聯儲局政策轉鷹重新納入定價，市場大幅修正。美伊或達成和平框架的樂觀前景有助於緩解能源價格壓力，並為整體風險情緒提供支撐。市場基本維持區間波動，科技股成為波動的主要影響因素。展望未來，盈利兌現將成為影響表現的關鍵因素，短期內波動或將持續。
- 受人工智能板塊持續輪動及流動性支撐減弱影響，6 月恒生指數進一步下跌。由於人工智能與非人工智能股表現急劇分化，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。
- The US economy demonstrated signs of moderation while retaining underlying resilience. US labor market demonstrated continued strength, with better-than-expected payroll gains and a stable unemployment rate reflecting balanced hiring conditions across sectors such as leisure and hospitality and government. Headline inflation ticked higher on a year-on-year basis, driven by higher energy costs amid geopolitical tensions, while core measures remained more contained. Both manufacturing and services Purchasing Managers' Indices (PMIs) signaled ongoing expansion, with manufacturing sector posted its strong performance, supported by improving new orders and production. Against such macro backdrop, the Federal Reserve (Fed) kept rates unchanged but adopted a more hawkish stance in its updated projections.
- In the Eurozone, core bond markets staged a rebound in June, as attention centered on the decline in crude oil prices following the progress in US-Iran ceasefire talks. This helped the 10-year German Bund yields retreat by 8 basis points, closing the month at 2.86%. The rally came despite Eurozone inflation accelerating to 3.2% in May, the fourth consecutive monthly increase, driven by higher energy costs amid the Middle East geopolitical tensions and rising services prices. Meanwhile, preliminary data showed the Composite PMI improving to 49.5 in June from 48.5 in May, supported by a stronger Services PMI while the Manufacturing index steadied. Against this backdrop, the European Central Bank (ECB) raised policy rates by 25 basis points and revised its 2026 headline inflation forecast upward to 3.0% from 2.6% at its June meeting. This move underscored a cautious stance on lingering price risks, even as President Lagarde reiterated a highly data-dependent, meeting-by-meeting approach going forward.
- Asia equities retreated over the month amid heightened volatility, as investors navigated a pullback in AI-linked stocks and hopes for a diplomatic resolution to tensions in the Middle East. After a strong start, markets corrected sharply on valuation concerns in crowded AI trades, compounded by renewed geopolitical risks and a hawkish repricing of Fed policy. Optimism around a potential US–Iran peace framework helped ease energy price pressures and lent support to broader risk sentiment. Markets remained largely range-bound, with technology stocks serving as the primary source of volatility. Looking ahead, earnings delivery will be the key anchor for performance, with near-term volatility likely to persist.
- The Hang Seng Index (HSI) declined further in June amid ongoing AI sector rotation and a less supportive liquidity backdrop. With performance diverging sharply between AI and non-AI stocks, the HSI's relatively limited exposure to AI hardware enabler contributed to its underperformance relative to onshore and broader Asian markets. Additionally, heavyweight Financials faced pressure from tighter cross-border capital controls.

展望 Outlook

- 在環球宏觀經濟動能韌性與人工智能投資超級周期的支持下，我們維持偏好風險的立場，相較固定收益更偏好股票，同時維持現金低配。
- 在環球人工智能主題的基礎設施方面，亞洲市場包含可信度高且估值公允的相關股票，我們將其作為強化貝塔係數的主要目標市場。我們對亞太 (日本除外) 股票適度超配，而對其他地區股票保持中立看法。
- 儘管在美伊達成臨時合作備忘錄後衝突局勢有所放緩，但在具備戰略意義的霍爾木茲海峽周邊，地緣政治摩擦與局部小規模衝突仍在持續。
- 我們假設美國與伊朗將在軍事行動水平上保持克制，油價將因而保持在每桶 100 美元以下，對環球整體通脹的傳導效應將較為溫和，各央行將得以維持中性的貨幣政策路徑。
- 若地緣政治僵局加劇且油價在遠高於每桶 100 美元的水平保持一段時間，我們則預計金融市場將轉向經濟滯脹的模式。
- 在滯脹情境下，出現經濟增長受油價持續高企抑制的特徵，我們將減少風險資產持倉。我們對固定收益的持倉將依賴於數據，並取決於我們對央行將如何應對的預期：若我們預期通脹迫使央行加息，則將低配債券；若我們預期央行減息以挽救經濟增長，則將超配債券。
- We maintain a pro-risk, pro-equity tilt over fixed income, while keeping cash allocations underweight, underpinned by resilient global macroeconomic momentum, and AI investment's super-cycle.
- Asian markets are our primary beta-enhancement target, offering compelling, fairly valued exposure to the foundational infrastructure of the global AI theme. We hold a modest overweight in Asia Pacific ex-Japan equities, while maintaining neutral stances on other regions' equities.
- While US-Iran hostilities have de-escalated via an interim memorandum of understanding, geopolitical friction and localized skirmishes persist around the strategic Strait of Hormuz.
- We assume US and Iran to restraint the level of their military actions, as such, oil price to remain below $100 per barrel, resulting in a benign pass-through to global headline inflation and allowing central banks to proceed with a neutral monetary path.
- Should the geopolitical impasse escalate and oil price stays well above $100 per barrel for a sustained period, we anticipate financial markets will pivot to a stagflation regime.
- In a stagflation scenario, characterized by sustained high oil prices stifling economic growth, we will reduce exposure to risk assets. Our fixed income positioning will be data-dependent, contingent on our expectation to the central bank reaction function: we will underweight bonds if we expect inflation to force rate hikes, and overweight bonds if we expect rate cuts to salvage growth.

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

在 6 月，美國股票逆轉了近期的上升勢頭並收低。整體按年通脹小幅上升，主要受地緣政治緊張局勢持續下能源成本上升帶動。以上因素再加上就業數據展現韌性，導致市場對聯儲局利率路徑的預期出現顯著轉變，市場動能因而減弱。儘管在中東衝突出現緩和訊號後投資者信心稍有改善，但聯儲局在 6 月聯邦公開市場委員會發佈的預測中轉向鷹派，風險資產迅速承壓，導致股票再度走弱。展望未來，圍繞聯儲局利率路徑的不確定性及中東局勢發展將可能令近期市場波動性維持高企。

US equities reversed their recent upward momentum and closed lower in June. Headline inflation ticked higher on a year-on-year basis, driven primarily by higher energy costs amid ongoing geopolitical tensions. This, alongside resilient employment data, triggered a notable shift in expectations for the Fed's interest rate path, causing market momentum to fade. Although investor sentiment briefly improved following de-escalation signals in the Middle East conflict, the hawkish tilt in the Fed's June Federal Open Market Committee (FOMC) projections quickly reasserted pressure on risk assets, resulting in renewed equity weakness. 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

儘管面臨宏觀經濟不利因素加劇的背景，歐洲股票仍保持上升趨勢。歐洲區內 2026 年經濟增長預測值遭下修，反映出能源價格高企與消費者信心走弱帶來的不利影響。中東衝突令通脹壓力重燃，推高整體通脹並促使歐洲央行在 6 月加息 25 個基點。歐洲近期仍需應對已然長期存在的結構性不利因素，包括生產力增速低迷以及不利的人口結構，不過今年下半年能源市場擾動可能有所減弱，或可提供一定支撐。

European equities maintained their upward trajectory, albeit against a backdrop of intensifying macroeconomic headwinds. Regional growth forecasts in Europe for 2026 have been revised lower, reflecting the adverse impact of elevated energy prices and weakened consumer confidence. The Middle East conflict has reignited inflationary pressures, pushing headline inflation higher and prompting the ECB to deliver a 25 basis point rate hike in June. In the near term, Europe will need to navigate long-standing structural headwinds, including subdued productivity growth and adverse demographics, although a potential de-escalation in energy market disruptions could provide some relief in the second half of the year.

日本 Japan — 中性 Neutral

日本經濟保持溫和擴張，同時日本股票在人工智能需求穩健、消費展現韌性及企業盈利強勁的帶動下創下歷史新高。實質薪資前景改善、戰略性公私投資及企業管理改革，為長期經濟增長前景提供結構性支持。展望未來，以上日本國內經濟及技術性領域的韌性，將為市場走勢帶來正面支持。

Japan's economy continues its moderate expansion, with equities achieving historic milestones driven by robust AI demand, resilient consumption, and strong corporate earnings. Long-term growth prospects are structurally supported by an improving real wage outlook, strategic public-private investments, and governance reforms. Moving forward, these resilient domestic and technological sectors underpin a constructive market trajectory.

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

在亞太 (日本除外) 地區股票在第 2 季表現強勁，不過波動性有所上升且分化加劇。圍繞美國與伊朗可能達成和平協議的樂觀情緒有助於緩解能源價格壓力，並為更廣泛的風險情緒提供支持。儘管市場對擁擠倉位下估值水平的擔憂導致波動性上升，人工智能板塊的交易動能持續，仍帶動科技權重較高的市場創下新高。美國與伊朗的臨時協議令油價顯著走低，與進一步能源衝擊相關的宏觀尾部風險有所下降。展望未來，環球經濟增長的韌性與人工智能主導的強勁業績動能，應會繼續為區內股票提供支持，而市場對聯儲局加息的憂慮增加，以及人工智能交易出現疲勞訊號，則可能對估值擴張構成限制。

In Asia Pacific ex-Japan, equities delivered a strong second quarter, albeit with heightened volatility and widening dispersions. Optimism around a potential US–Iran peace deal helped ease energy price pressures and lent support to broader risk sentiment. Sustained momentum from the AI trade propelled Tech-heavy markets to fresh highs, even as valuation concerns in crowded positions amplified volatility. The interim US–Iran agreement meaningfully lowered oil prices, reducing macro tail risks from further energy shocks. Looking ahead, resilient global growth and AI-led strength in earnings momentum should continue to support regional equities, though mounting Fed rate-hike concerns and signs of AI fatigue may constrain valuation expansion.

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

中國內地方面，人工智能相關主題股票表現繼續領先，在中國內地市場中貢獻了大部分回報。聯儲局立場更加偏向鷹派、6 月中國內地經濟活動放緩，以及跨境資本流動管控收緊，為科技以外板塊與離岸市場的情緒帶來負面影響。7 月政治局會議上的政策立場，以及大型科技公司在 A 股市場首次公開募股帶來的流動性衝擊，可能對人工智能主題與表現相對落後的中國內地宏觀經濟敏感板塊之間相對表現的前景造成影響，因而以上因素將是需要密切留意的關鍵指標。我們將基於對當前中國內地宏觀背景、市場資金流向動態以及全球人工智能發展的評估，適度調整投資組合。中國香港方面，恒生指數延續 2026 年第 1 季的下行趨勢，並於 6 月底創下年內新低。利率前景尚不明朗、中國內地監管可能收緊、美國與伊朗再度陷入衝突、主要亞洲市場中人工智能相關的擾動，以及市場對一些首次公開募股禁售期即將到期的擔憂，導致本地市場承壓。儘管我們認為，在本地市場中，與這些首次公開募股的禁售期到期相關的總規模與實際影響預計可控，但本基金仍將繼續密切檢視事件發展，並維持利用市場過度波動與利率路徑變動的策略，以優化組合持倉。

For Chinese Mainland, AI-related themes continued their outperformance and contributed most of the returns in Chinese Mainland markets. A more hawkish Fed stance, softer domestic economic activity in June, and a step-up in cross-border capital controls have negatively impacted sentiment toward non-Tech sectors and offshore markets. The policy stance from the July Politburo meeting and the liquidity impact from upcoming A-share mega-tech Initial Public Offering (IPO) will be key indicators to watch, as they could shift the relative performance outlook between AI themes and domestic, macro-sensitive laggard sectors. We will adjust our portfolio appropriately based on our assessment of the current domestic macro backdrop, market fund flow dynamics, and global AI developments. For Hong Kong, China, The Hang Seng Index (HSI) extended its downward trend from the first quarter of 2026, hitting a new low for the year by the end of June. The local market was weighed down by an uncertain interest rate outlook, the overhang of the Chinese mainland's regulatory tightening, renewed U.S.–Iran conflict, AI-related turmoil in major Asian markets, and concerns about upcoming IPO share lock-up expiries. While the estimated total size and actual market impact of these IPO lock-up expirations are considered manageable for the local market, the Fund will continue to closely monitor developments and maintain its strategy of leveraging excessive market volatility and the shifting interest rate trajectory to optimize portfolio holdings.

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，但在美國與以色列對伊朗發動攻擊及油價走高下，通脹風險加劇，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 complex mix of economic and geopolitical pressures. In the U.S., growth remains resilient, supported by fiscal stimulus and AI-driven investment, but strikes on Iran by the U.S. and Israel, alongside higher oil prices, have intensified inflation risks, 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$8.2241	-5.30%	-1.78%	24.46%	-27.13%	25.80%	-17.76%	-16.17%	-21.49%	-16.27%	19.65%	30.47%	-11.28%	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$42.9693	-6.68%	-1.96%	27.43%	-18.91%	36.97%	329.69%	-15.50%	-17.19%	-12.64%	17.33%	33.70%	-10.97%	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$17.6305	14.21%	33.17%	70.31%	73.18%	139.04%	76.31%	3.14%	-13.00%	21.74%	11.31%	24.60%	16.84%	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$28.0898	23.46%	40.17%	79.10%	41.20%	142.59%	180.90%	0.22%	-16.96%	5.00%	10.12%	28.23%	23.63%	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$63.3009	14.61%	22.14%	62.16%	58.76%	190.62%	533.01%	18.08%	-17.89%	19.93%	15.06%	19.77%	11.15%	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$14.7729	-6.29%	-2.16%	30.95%	-14.80%	44.94%	47.73%	-14.81%	-16.43%	-11.13%	20.54%	32.44%	-10.74%	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$29.0006	10.64%	18.51%	51.19%	54.02%	145.57%	190.01%	17.62%	-13.32%	17.42%	2.80%	29.27%	8.54%	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$50.8065	14.42%	19.47%	66.69%	69.35%	254.77%	408.07%	25.56%	-20.11%	24.30%	21.90%	16.49%	9.42%	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$37.8667	9.95%	18.12%	51.48%	30.31%	119.27%	278.67%	4.54%	-16.06%	7.56%	10.48%	25.62%	7.67%	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$27.5393	6.20%	10.24%	29.24%	9.65%	51.93%	175.39%	0.48%	-15.58%	5.60%	3.81%	16.69%	4.66%	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$22.1882	4.50%	6.57%	19.13%	-0.44%	23.80%	121.88%	-1.95%	-16.10%	4.71%	0.76%	11.94%	3.35%	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$12.1536	1.53%	3.50%	17.74%	不適用 N/A	不適用 N/A	21.54%	不適用 N/A	-0.01%	6.57%	4.76%	7.38%	1.38%	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$12.2849	0.80%	0.12%	5.33%	-13.24%	-10.68%	22.85%	-5.57%	-16.70%	3.61%	-2.66%	5.16%	0.35%	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$12.6526	1.40%	4.61%	11.87%	9.64%	25.04%	26.53%	3.25%	-2.75%	1.43%	1.02%	4.86%	2.86%	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$13.5196	0.38%	1.67%	9.36%	11.79%	15.97%	35.20%	0.00%	0.55%	3.74%	3.82%	2.32%	0.89%	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$19.3963	9.30%	13.79%	40.56%	32.96%	不適用 N/A	93.96%	9.66%	-15.96%	14.39%	9.73%	13.89%	7.20%	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$12.5885	3.59%	4.74%	15.96%	3.71%	不適用 N/A	25.89%	1.06%	-14.69%	7.44%	3.51%	5.83%	2.44%	中 Medium

數據截至 2026 年 6 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 June, 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.

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BOCI-Prudential Asset Management MPF Newsletter

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MPF Monthly Performance Summary

最新市場資訊 Market Update

每週市場評論
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