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

7 月刊 July 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

- 美國經濟保持穩定但進一步放緩。第 2 季國內生產總值 (GDP) 擴張低於市場預期，因進口激增抵消了消費支出的增長。儘管在地緣政治緊張局勢持續下，潛在的價格壓力仍高企，隨著能源價格回落，通脹持續緩和。勞動力市場顯現動能放緩跡象，表現為招聘情況降溫及勞動參與率走低。製造業與服務業採購經理指數均表明經濟持續擴張，儘管受中東供應鏈問題影響，增速略有放緩。在此宏觀背景下，聯儲局維持利率不變，同時在中東地緣政治緊張局勢導致能源價格上漲下，對通脹前景更趨審慎。
- 在歐元區，受經濟增長與通脹指標強於預期影響，7 月主要債券市場受壓。歐盟統計局初步數據顯示，第 2 季 GDP 按季增長 0.4%，較市場普遍預期高出一倍，而受能源價格波動及核心通脹小幅上升至 2.5% 影響，整體消費物價指數從 6 月的 2.8% 升至 2.9%，強化了市場對歐洲央行進一步收緊政策的預期。與此同時，全球固定收益市場亦受中東地緣政治緊張局勢加劇及聯儲局保持鷹派立場的影響。
- 亞洲 (日本除外) 股市 7 月延續回調走勢，月內波動劇烈且板塊輪動頻繁。投資者審視人工智能變現時間並質疑資本支出高企的可持續性，在經歷了較長時間的強勢表現後，科技股受壓。中東緊張局勢重燃引發對全球流動性收緊的擔憂，回調加劇。然而，科技權重市場在最後一個交易日顯著反彈，收復了 7 月近半的跌幅。展望未來，第 2 季財報季將成為穩定市場情緒及恢復區內股市周期性動能的關鍵。
- 人工智能的擁擠持倉遭大幅平倉，引發資金輪動至傳統周期性及防守型板塊，7 月恒生指數強勁反彈。投資者重點關注人工智能變現時間、超大規模資本支出可持續性與融資條件收緊的影響，以及中東緊張局勢重燃制約全球流動性環境，推動本輪變動。隨著人工智能領漲股回調，消費與金融板塊顯著回升，利好指數成分。政策方面，7 月召開的中央政治局會議推出漸進式而非大規模的刺激措施，承諾加大逆周期財政支持力度，並側重人工智能、先進製造及國家安全相關投資領域。
- US economy remained stable but moderated further. Q2 gross domestic product (GDP) expanded below consensus estimates, as a surge in imports offset gains in consumer spending. Inflation continued to moderate as energy prices eased, though underlying price pressures remained elevated amid ongoing geopolitical tensions. Labour market showed signs of slowing momentum, characterized by cooling hiring activity and softening participation rates. Both manufacturing and services Purchasing Managers' Index (PMI) signaled continued expansion, though growth slowed slightly due to Middle East supply chain issues. Against such macro backdrop, the Federal Reserve (Fed) kept rates unchanged while grew more cautious about the inflation outlook amid rising energy prices tied to the Middle East conflicts.
- In the Eurozone, core bond markets came under pressure in July, driven by stronger than expected growth and inflation indicators. Eurostat's preliminary figures showed Q2 GDP expanding by 0.4% quarter-on-quarter, doubling the consensus forecasts, while headline Consumer Price Index (CPI) rose to 2.9% from 2.8% in June, fueled by volatile energy prices and sticky core inflation, which edged up to 2.5%, reinforcing expectations of further European Central Bank (ECB) tightening. At the same time, global fixed income markets grappled with heightened geopolitical tensions in the Middle East and a hawkish hold from the Fed.
- Asia ex-Japan equities extended their retreat through July, marked by sharp intra-month volatility and rotations. Following a prolonged period of outperformance, technology stocks came under pressure as investors scrutinized AI monetization timelines and questioned the sustainability of elevated capex. The unwind was compounded by concerns over tighter global liquidity amid renewed Middle East tensions. Yet, tech-heavy markets staged a notable rebound on the last trading day, recouping nearly half of July's steep losses. Looking ahead, the Q2 earnings season will be pivotal in stabilizing sentiment and restoring cyclical momentum across regional equities.
- The Hang Seng Index staged a strong rebound in July, as a sharp unwinding of crowded AI positions triggered capital rotation into traditional cyclical and defensive sectors. The shift was driven by heightened investor scrutiny of AI monetization timelines, the sustainability of hyperscaler capital expenditure, and tighter financing conditions, compounded by renewed Middle East tensions that constrained the global liquidity environment. As AI leaders retraced, Consumer and Financials recovered meaningfully, benefiting the index's composition. On the policy front, the July Politburo Meeting delivered incremental rather than sweeping stimulus measures, committing to stronger counter-cyclical fiscal support with a sectoral emphasis on AI, advanced manufacturing, and national security-related investment.

展望 Outlook

- 通脹風險可控、環球宏觀經濟活動強勁，加上企業盈利穩健，繼續為我們對風險資產的前瞻性觀點提供支持。
- 我們繼續超配股票，同時債券配置接近中性，並低配現金。
- 南韓股市去杠桿化的極端下跌階段已基本完成。此外，南韓及其他亞洲國家的科技企業業績展望較為有利，我們因而對亞洲 (日本除外) 地區保持超配。我們旨在識別有吸引力的買入時機以重建我們的亞洲股票持倉。
- 此前亞洲科技股與油價之間的負相關性已顯著減弱。從替代能源供應商的採購，部分抵消了中東原油供應下降。金融市場似乎亦押注美國政府將切實緩和衝突，意味著霍爾木茲海峽最終將隨中期選舉臨近而開放。
- 我們將關注美伊局勢及亞洲科技板塊的價格訊號，以評估未來幾個重建持倉的買入時機。
- Manageable inflation risk, strength in global macroeconomic activities, and robust corporate earnings continue to support our forward-looking view on risky assets.
- We remain overweight in equities, against a near-neutral position in bonds and an underweight position in cash.
- The extreme, cascading phase of South Korea's stock market deleveraging is largely done. Coupled with a favorable earnings outlook for tech companies in Korea and other Asian countries, we remain overweight on the Asia ex-Japan region. We aim to identify attractive entry points to rebuild our positions in Asian equities.
- The previous negative correlation between Asian tech stocks and oil prices has been significantly reduced. Sourcing from alternative energy suppliers has partially offset the loss in oil supply from the Middle East. The financial market also appears to bet on a pragmatic de-escalation by the US administration, suggesting that the Strait of Hormuz will eventually be unblocked as the midterm elections loom.
- We will monitor the US-Iran situation, as well as price signals in the Asian technology sector, to assess the next few entry points to rebuild our positions.

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

美國股票在 7 月上旬走高，而月底收平。第 2 季 GDP 擴張低於市場預期，因進口激增抵消了消費支出的增長。儘管在地緣政治緊張局勢持續下，潛在的價格壓力仍高企，但隨著能源價格回落，通脹持續緩和。勞動力市場顯現動能放緩跡象，表現為招聘情況降溫及勞動參與率走低。儘管聯儲局決定維持政策利率不變，與市場預期基本一致，但南韓市場發展增添了壓力，令更廣泛的科技板塊承壓。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 advanced in the early part of July before finishing the month flat. Q2 GDP expanded below consensus estimates, as a surge in imports offset gains in consumer spending. Inflation continued to moderate as energy prices eased, though underlying price pressures remained elevated amid ongoing geopolitical tensions. The labour market showed signs of slowing momentum, characterized by cooling hiring activity and softening participation rates. Although the Fed's decision to hold the policy rate unchanged was broadly in line with market expectations, pressure emerged from developments in the South Korean market, which weighed on the broader technology sector. 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

歐洲股票在 7 月繼續走高，能源與金融板塊錄得強勁漲幅。第 2 季 GDP 數據顯示，增長高於市場預期，且與此前關於歐洲區內經濟活動並不均衡的調查結果一致。勞動力市場狀況仍然緊張，失業率保持穩定，沒有明顯的惡化跡象。通脹數據利好放緩，而 7 月預測數據顯示整體價格重新小幅加速上漲，同時核心通脹維持高企。歐洲央行保持利率不變，但言論相對偏向鷹派，保留了未來政策收緊的可能性，歐洲股市投資者需消化能源價格走高導致的通脹上行風險重燃。

European equities extended their advance over the month amid strong gains in the energy and financial sectors. Q2 GDP readings revealed stronger-than-expected expansion, consistent with earlier survey evidence of uneven activity across the region. The labour market conditions remained tight, with the unemployment rate holding steady and showing little sign of deterioration. Inflation data showed a welcome cooling, yet the flash July estimates pointed to a slight re-acceleration in headline prices, while core measures stayed elevated. The ECB left rates unchanged but adopted a relatively hawkish tone that kept open the possibility of further tightening, leaving equity markets to digest the renewed upside risk to inflation stemming from higher energy prices.

日本 Japan

中性 Neutral

日本經濟在 7 月溫和增長，不過日圓走弱，貿易錄得逆差，同時環球科技板塊出現獲利了結，帶動日本股市調整。薪資水平穩定為市場提供結構性支持，但貨幣波動引發美國與日本歷史性聯合市場干預。然而，日本短期前景取決於貨幣穩定性，企業盈利及中東地緣政治局勢發展。

Japan's economy grew moderately in July despite a weak yen, trade deficits, and a stock correction driven by global tech profit-taking. While stable wages provided structural support, currency volatility prompted a historic, joint US-Japan market intervention. However, Japan's near-term outlook depends on currency stability, corporate earnings, and Middle East geopolitical developments.

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 7 月延續回調走勢，月內波動劇烈且板塊輪動頻繁。投資者審視人工智能變現時間並質疑資本支出高企的可持續性，在經歷了較長時間的強勢表現後，科技股受壓。中東緊張局勢重燃引發對全球流動性收緊的擔憂，回調加劇。然而，近期科技股權重較高的市場出現回調，似乎更多是由倉位緊張與預期高企引發，而非基本面出現實質性惡化。展望未來，第 2 季財報季將成為穩定市場情緒及恢復區內股市周期性動能的關鍵。

In Asia Pacific ex-Japan, equities extended their retreat through the month, marked by sharp intra-month volatility and rotations. Following a prolonged period of outperformance, technology stocks came under pressure as investors scrutinized AI monetization timelines and questioned the sustainability of elevated capex. The unwind was compounded by concerns over tighter global liquidity amid renewed Middle East tensions. Yet, the recent correction in tech-heavy markets appeared driven more by stretched positioning and elevated expectations rather than any material deterioration in fundamentals. Looking ahead, second-quarter earnings season will be pivotal in stabilizing sentiment and restoring cyclical momentum across regional equities.

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

中性 Neutral

中國內地方面，市場在 7 月經歷劇烈輪動，傳統板塊領先科技板塊。經歷了較長時間的強勢表現後，在投資者持倉擁擠與市場對人工智能變現時間與資本支出可持續性的擔憂重燃下，人工智能受益股受壓。在股市波動下，國有企業增持為在岸市場提供了更多流動性支持。儘管 2026 年第 3 季政策可能保持穩定，但出口增長的強勢可部分抵消內部宏觀經濟的疲弱。我們預計市場動態將受企業盈利與前景影響。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，人工智能的擁擠持倉遭大幅平倉，引發資金輪動至傳統周期性與防守型板塊，以及其他此前表現落後、與人工智能關聯較低的權重科技股，推動 7 月恒生指數強勁反彈。儘管霍爾木茲海峽僵局持續，但本地市場焦點已轉向企業中期業績與中國內地強化對離岸信托和保險產品徵稅。我們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, markets experienced sharp rotation with traditional sectors outperforming tech sectors. After extended period of outperformance, AI beneficiary stocks came under pressures amid crowded investor positioning with renewed market concerns over AI monetization timelines and capex sustainability. Amid stock market volatility, the onshore stock market sees better liquidity support from State-owned Enterprise buying. While policy is likely to remain stable for Q3 2026, strength in export growth can partially offset domestic macro weakness. We expect market dynamics to be driven by corporate earnings and outlook. 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) staged a strong rebound in July, boosted by a sharp unwind of crowded AI positions and capital rotation into traditional cyclical and defensive sectors, as well as other previously underperforming and less AI-related technology heavyweights. While the Strait of Hormuz impasse remains, the local market focus has shifted to corporate interim results and the Chinese mainland's broadening of tax collection on offshore trustee and insurance products. We will continue to closely monitor the potential fallout, and will maintain its strategy of leveraging on excessive market fluctuation and the updated interest rate trajectory to optimize its portfolio holdings.

環球債券市場 Global Bond Markets

- 圍繞霍爾木茲海峽的中東緊張局勢持續，加上美國就業數據未達預期，同時風險資產缺少新事件提供催化效果，引發環球債券市場波動性高企。在美國，聯儲局會議以 9 比 3 票型決定鷹派暫停，推動美國國債收益率走高，同時關於可能減少聯邦公開市場委員會會議召開頻率的討論，進一步增添了不確定性。隨著美伊停火談判破裂帶動原油價格急升並引發通脹憂慮，歐洲主權債券經歷同步拋售，其中英國國債對能源波動性更加敏感。在亞洲，市場情緒仍好壞參半：在日本央行在意見摘要中發表鷹派言論後，日本市場面臨持續的日本政府債券收益率上行壓力，而南韓市場則在當地杠桿壓力下出現資金外流。
- 信貸與固定收益策略繼續審慎應對複雜局面。儘管強勁的企業基本面為估值提供支撐，但供應上升的前景與持續的私人信貸風險，為利差增添了潛在的波動性。在此背景下，市場參與者保持審慎，專注於利差交易，並優先選擇流動性狀況穩健且基本面強勁的發行商，以成功應對愈發不確定的宏觀經濟與政策局面。
- Global bond markets faced elevated volatility, driven by persistent Middle East tensions around the Strait of Hormuz, subpar U.S. employment data, and a lack of fresh catalysts for risk assets. In the U.S., a hawkish hold and a 9–3 split vote by the Fed pushed Treasury yields higher, while discussions surrounding potential reductions in Federal Open Market Committee (FOMC) meeting frequencies added further uncertainty. European sovereign bonds experienced synchronised sell-offs as broken U.S.–Iran ceasefire talks spiked crude oil prices and revived inflation fears, with UK gilts showing heightened sensitivity to energy volatility. Across Asia, sentiment remained mixed: Japan faced continued upward pressure on Japanese Government Bond (JGB) yields following a hawkish Bank of Japan (BoJ) Summary of Opinions, while Korea suffered capital outflows amid domestic leverage stress.
- Credit and fixed-income strategies continue to navigate this complex environment with caution. While strong corporate fundamentals have supported valuations, the prospect of heavier supply and ongoing private credit risks inject potential volatility into spreads. Against this backdrop, market participants maintain a disciplined approach—focusing on yield carry while prioritizing select issuers with robust liquidity profiles and strong fundamentals to successfully weather an increasingly uncertain macroeconomic and policy landscape.

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	推出日期 Launch Date	基金價格 Fund Price	累計表現 Cumulative Performance 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$8.7308	-3.42%	-0.31%	20.93%	-12.31%	29.31%	-12.69%	-16.17%	-21.49%	-16.27%	19.65%	30.47%	-5.81%	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$47.5402	-0.49%	4.04%	30.56%	0.15%	44.82%	375.40%	-15.50%	-17.19%	-12.64%	17.33%	33.70%	-1.50%	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$17.6219	5.66%	32.83%	66.49%	76.49%	127.30%	76.22%	3.14%	-13.00%	21.74%	11.31%	24.60%	16.78%	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$26.9916	3.72%	31.92%	64.40%	43.65%	122.34%	169.92%	0.22%	-16.96%	5.00%	10.12%	28.23%	18.80%	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$63.1149	4.01%	20.14%	57.03%	57.85%	179.49%	531.15%	18.08%	-17.89%	19.93%	15.06%	19.77%	10.82%	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$16.7428	1.80%	7.14%	36.52%	9.39%	56.93%	67.43%	-14.81%	-16.43%	-11.13%	20.54%	32.44%	1.16%	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$29.4237	5.65%	21.18%	49.83%	53.51%	139.82%	194.24%	17.62%	-13.32%	17.42%	2.80%	29.27%	10.12%	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$50.7793	3.93%	17.21%	61.90%	65.70%	243.51%	407.79%	25.56%	-20.11%	24.30%	21.90%	16.49%	9.36%	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$38.3230	2.78%	18.09%	47.40%	35.86%	113.38%	283.23%	4.54%	-16.06%	7.56%	10.48%	25.62%	8.97%	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$27.6845	1.37%	10.66%	26.99%	11.76%	49.52%	176.85%	0.48%	-15.58%	5.60%	3.81%	16.69%	5.21%	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$22.1829	0.60%	6.99%	17.47%	-0.04%	22.33%	121.83%	-1.95%	-16.10%	4.71%	0.76%	11.94%	3.32%	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$12.1270	-0.06%	3.10%	16.99%	不適用 N/A	不適用 N/A	21.27%	不適用 N/A	-0.01%	6.57%	4.76%	7.38%	1.16%	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$12.1829	-0.86%	0.48%	4.60%	-14.92%	-11.29%	21.83%	-5.57%	-16.70%	3.61%	-2.66%	5.16%	-0.48%	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$12.7036	1.10%	5.24%	11.23%	9.98%	25.37%	27.04%	3.25%	-2.75%	1.43%	1.02%	4.86%	3.28%	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$13.5444	0.45%	1.75%	9.22%	12.00%	16.17%	35.44%	0.00%	0.55%	3.74%	3.82%	2.32%	1.07%	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$19.2879	2.42%	12.58%	37.49%	30.92%	不適用 N/A	92.88%	9.66%	-15.96%	14.39%	9.73%	13.89%	6.60%	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$12.4687	0.52%	4.01%	14.51%	1.41%	不適用 N/A	24.69%	1.06%	-14.69%	7.44%	3.51%	5.83%	1.46%	中 Medium

數據截至 2026 年 7 月 31 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 31 July, 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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