

強制性公積金計劃 統計摘要

Mandatory Provident Fund Schemes Statistical Digest

2004年9月
September 2004



強制性公積金計劃管理局
Mandatory Provident Fund Schemes Authority



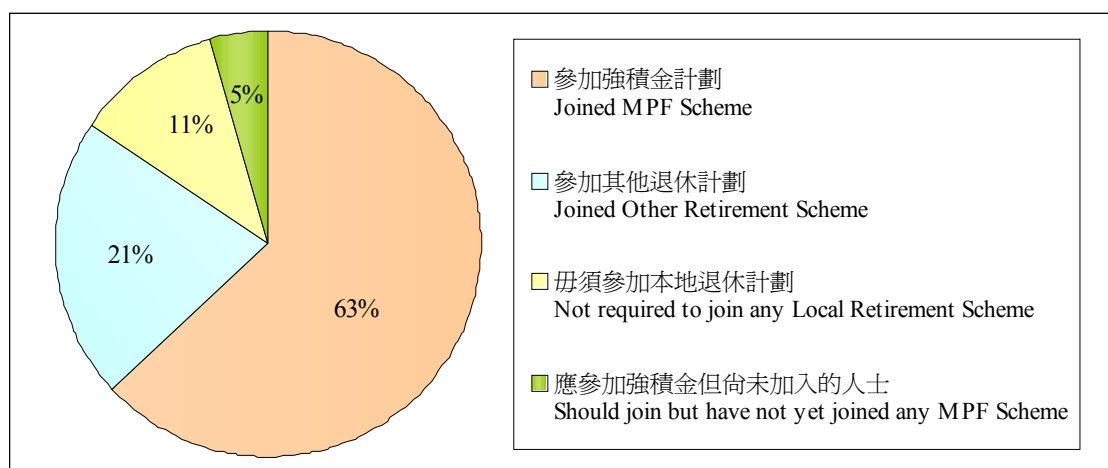
目錄	CONTENTS	頁數 / Page
I. 就業人口	I. The Employed Population	1
II. 統計數據一覽表	II Summary Statistics	2
III. 圖表	III. Charts and Tables	
1. 參與強積金計劃的情況	1. Enrolment in MPF Schemes	3
2. 註冊中介人	2. Registered Intermediaries	5
3. 強積金產品	3. MPF Products	6
4. 職業退休計劃	4. ORSO Schemes	9
IV. 用詞及定義	IV. Terms and Definitions	11
V. 資料來源及強積金涵蓋人口估計	V. Sources of Data and Estimation of the MPF Universe	12

I. 就業人口

I. The Employed Population

圖 I. 就業人口（按退休計劃種類劃分）

Chart I. Employed Population by Type of Retirement Scheme



根據香港特別行政區政府統計處公布之 2004 年第 2 季綜合住戶統計調查報告，在本港 328 萬就業人口中，僱員及自僱人士的數目分別佔 286 萬及 40 萬⁽¹⁾，另外約有 2 萬人為無酬家屬幫工。

在就業人口中，有 63% 獲強積金計劃保障，21% 受其他退休計劃保障，如公務員退休金計劃及獲強積金豁免的職業退休計劃等。11% 就業人口並沒有法律責任參加任何本地退休計劃。他們大部分均為家務僱員及 65 歲以上或 18 歲以下的僱員。其餘 5% 的就業人口，為應參加強積金計劃但尚未加入的人士。

According to the Q2 2004 Report on General Household Survey published by the Census and Statistics Department, HKSAR, Hong Kong's employed population of 3.28 million was made up of 2.86 million employees and 0.40 million⁽¹⁾ self-employed persons (SEPs). In addition, around 20 000 persons were unpaid family workers.

Among the employed population, 63% are covered under MPF schemes and 21% are covered under other retirement schemes, such as Civil Service Pension Scheme, and MPF Exempted ORSO Schemes, etc. 11% of the employed population, most of them domestic employees and employees who are aged above 65 or below 18, are not required to join any local retirement schemes according to law. The remaining 5% of the employed population are people who should have joined the MPF schemes but have not done so.

(1) 強積金制度下的自僱人士，包括政府統計處《綜合住戶統計調查按季統計報告》中界定的「自營作業者」及「僱主」。

(1) SEPs under the MPF System include both "self-employed persons" and "employers" as defined in the Quarterly Report on General Household Survey, Census and Statistics Department.



II. 截至 2004 年 9 月 30 日的統計數據一覽表

II. Summary Statistics as at 30 September 2004

強積金制度 The MPF System	
	('000)
與強積金制度有關的人口 The population size relevant to the MPF System	
僱主數目 Number of Employers	228
有關僱員數目 Number of Relevant Employees	1 878
自僱人士數目 Number of Self-employed Persons (SEPs)	372
	('000)
參與情況 Enrolment	
參與計劃的僱主 Participating Employers	223
參與計劃的僱員 Enrolled Employees	1 800
參與計劃的自僱人士 Enrolled SEPs	296
強積金計劃 MPF Schemes	
核准受託人數目 Number of Approved Trustees	19
註冊計劃數目 Number of Registered Schemes	47
核准成分基金數目 Number of Approved Constituent Funds	319
核准匯集投資基金數目 Number of Approved Pooled Investment Funds	253
獲批核的緊貼指數集體投資計劃數目 Number of Index-tracking Collective Investment Schemes Approved	76
所有計劃的資產淨值總計 ⁽¹⁾ (百萬港元) Aggregate Net Asset Values of All Schemes ⁽¹⁾ (HK\$ million)	107 750
職業退休計劃 ORSO Schemes	
計劃數目(包括豁免計劃) Number of Schemes (including Exempted Schemes)	8 024
職業退休註冊計劃 ORSO Registered Schemes	
計劃數目 Number of Schemes	6 005
僱主數目 Number of Employers	9 285
所涵蓋的僱員數目 Number of Employees Covered	573 000
資產值 (百萬港元) Asset Size (HK\$ million)	170 262
年度供款額 (百萬港元) Annual Contribution Amount (HK\$ million)	16 914

(1) 有關數字包括從職業退休計劃轉移過來的資產。

(1) Note that the figures include assets transferred from the ORSO schemes.

III. 圖表

III. Charts and Tables

1. 參與強積金計劃的情況

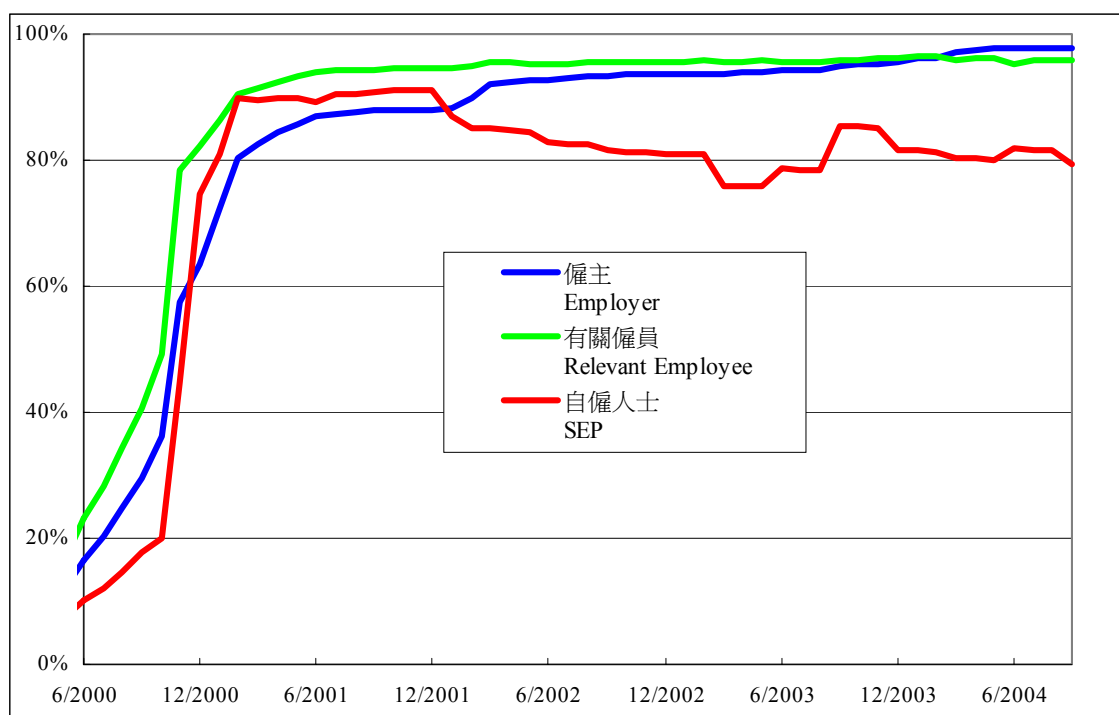
1. Enrolment in MPF Schemes

與上季比較，僱主的登記率維持穩定。有關僱員的登記率上升 0.4%，而自僱人士的登記率則下降 2.4%。自僱人士的登記率下降，主要是由於受強積金制度涵蓋的自僱人士的人數上升，由 363 000 名增加至 372 000 名所致。

When compared with the last quarter, the enrolment rate of employer remained stable. The enrolment rate for relevant employees increased by 0.4% while the enrolment rate of SEPs decreased by 2.4%. The decrease in the enrolment rate of SEPs was mainly due to the increase of the universe of SEPs from 363 000 to 372 000 people.

圖 III.1.1 參與強積金計劃的情況

Chart III.1.1 Enrolment in MPF Schemes



(1) 資料來源：政府統計處及由受託人向積金局呈交的申報表

(2) 2000 年 6 月至 2000 年 9 月的有關僱員的參與率是基於截至當月月底的參與僱主數目估計而成。

(1) Source: Census and Statistics Department and returns submitted by the trustees to the MPFA

(2) Compliance rates for relevant employees during June 2000 and September 2000 are estimated based on the number of participating employers as at the month end.



表 III.1.1 參與成員數目及參與率
Table III.1.1 Number of Participating Members and Compliance Rates

截至 As at	僱主 Employer		有關僱員 Relevant Employee		自僱人士 SEP	
	參與僱主 數目 ⁽¹⁾ Participating Employers ⁽¹⁾ (‘000)	參與率 Compliance Rate (%)	參與成員 數目 ⁽¹⁾ Participating Members ⁽¹⁾ (‘000)	參與率 Compliance Rate (%)	參與成員 數目 ⁽¹⁾ Participating Members ⁽¹⁾ (‘000)	參與率 Compliance Rate (%)
30.09.2003	216	94.9	1 739	95.7	300	85.4
31.12.2003	218	95.4	1 733	96.3	299	81.5
31.03.2004	220	97.1	1 747	96.0	297	80.3
30.06.2004	222	97.7	1 774	95.4	297	81.8
30.09.2004 ⁽²⁾	223	97.7	1 800	95.8	296	79.4

(1) 強積金制度是以僱傭為基礎的制度，部分僱主及成員可能參加多於一個計劃。對於那些以同一身分參加多於一個計劃的僱主及成員，有關數字已予調整。

(2) 與上季比較。有關僱員的登記數目增加 25 500 名，但由於強積金制度所涵蓋的僱員人數同時上升 18 200 名，因此僱員的登記率淨升 0.4%。自僱人士的登記率下降，主要是由於強積金制度所涵蓋的自僱人士增加 8 800 名。

(1) As the MPF is an employment-based system, some employers and members may be participating in more than one scheme. Adjustments have been made for employers and members who are participating in more than one scheme in the same capacity.

(2) When compared with the last quarter, the enrolment of relevant employees increased by 25 500. At the same time, the universe of relevant employees also increased by 18 200, resulting in a net increase of 0.4% in the employees' enrolment rate. The decrease in enrolment rate of SEP was mainly caused by the increase in SEP's universe, by 8 800.

2. 註冊中介人

2. Registered Intermediaries

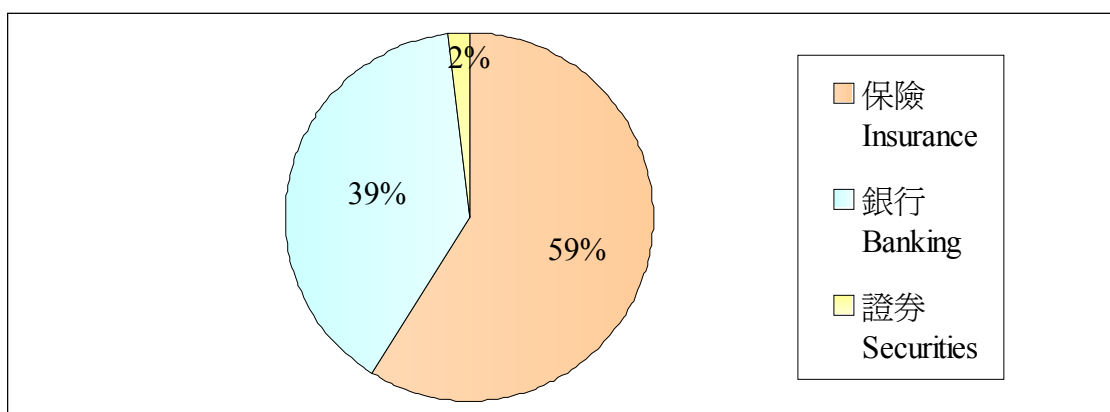
截至 2004 年 9 月 30 日，積金局已共為 24 618 名強積金中介人註冊，當中 435 個屬公司身分，24 183 個屬個人身分，後者均獲發給強積金中介人證。

As at 30 September 2004, the MPFA registered a total of 24 618 MPF intermediaries, comprising 435 corporations and 24 183 individuals, the latter were issued with Mandatory Provident Fund intermediaries cards (MPF cards).

表 III.2.1 截至 2004 年 9 月 30 日的註冊中介人數目
Table III.2.1 Number of Registered Intermediaries – 30 September 2004

公司 Corporate	435
個人 Individual	
• 祇獲准就保險單提供意見 Permitted to advise on insurance policies only	13 085
• 祇獲准就證券提供意見 Permitted to advise on securities only	5 638
• 獲准就證券及保險單提供意見 Permitted to advise on both securities and insurance policies	3 996
• 獲准銷售強積金計劃但不可提供投資方面的意見 Permitted to sell MPF schemes without rendering specific investment advice	1 464
個人合計 Individual Total	24 183

圖 III.2.1 截至 2004 年 9 月 30 日的個人註冊中介人百分比
(按中介人的主要保薦公司所從事的主要業務劃分)
Chart III.2.1 Percentage Share of Individual Registered Intermediaries by Major Line of Business of the Intermediary's Primary Sponsoring Corporation – 30 September 2004



3. 強積金產品

3. MPF Products

表 III.3.1 截至 2004 年 9 月 30 日的註冊計劃數目
(按種類劃分)

Table III.3.1 Number of Registered Schemes by Type
– 30 September 2004

計劃種類 Scheme Type	數目 Number
集成信託計劃 Master Trust Schemes	43
行業計劃 Industry Schemes	2
僱主營辦計劃 Employer Sponsored Schemes	2
合計 TOTAL	47

表 III.3.2 強積金計劃的核准成分基金資產淨值⁽¹⁾
(按種類劃分)

Table III.3.2 Net Asset Values⁽¹⁾ of Approved Constituent Funds of MPF Schemes by Type

(百萬港元)
(HK\$ million)

截至 As at	核准成分基金種類 Type of Approved Constituent Funds						合計* TOTAL*
	保本基金 Capital Preservation Fund	貨幣市場 基金 Money Market Fund	保證基金 Guaranteed Fund	債券基金 Bond Fund	均衡基金 Balanced Fund	股票基金 Equity Fund	
30.09.2003	13 051	703	14 101	672	38 949	11 176	78 653
31.12.2003	14 150	740	14 937	1 051	45 173	13 360	89 409
31.03.2004	15 185	771	15 893	1 151	49 396	14 645	97 041
30.06.2004	16 143	799	16 428	1 190	50 105	15 232	99 898
30.09.2004	17 164	823	17 430	1 308	53 915	17 110	107 750

* 因四捨五入關係，各項數字加減後，未必等同總數。

(1) 根據受託人的資料，有關數字包括從職業退休計劃轉移過來的資產。

* Figures may not sum up to the total due to rounding.

(1) As reported by trustees. Note that the figures include assets transferred from the ORSO schemes.



圖 III.3.1 截至 2004 年 9 月 30 日各類強積金計劃的核准成分基金所佔資產淨值總計之百分比

Chart III.3.1 Percentage Share of Aggregate Net Asset Values of Approved Constituent Funds of MPF Schemes by Type – 30 September 2004

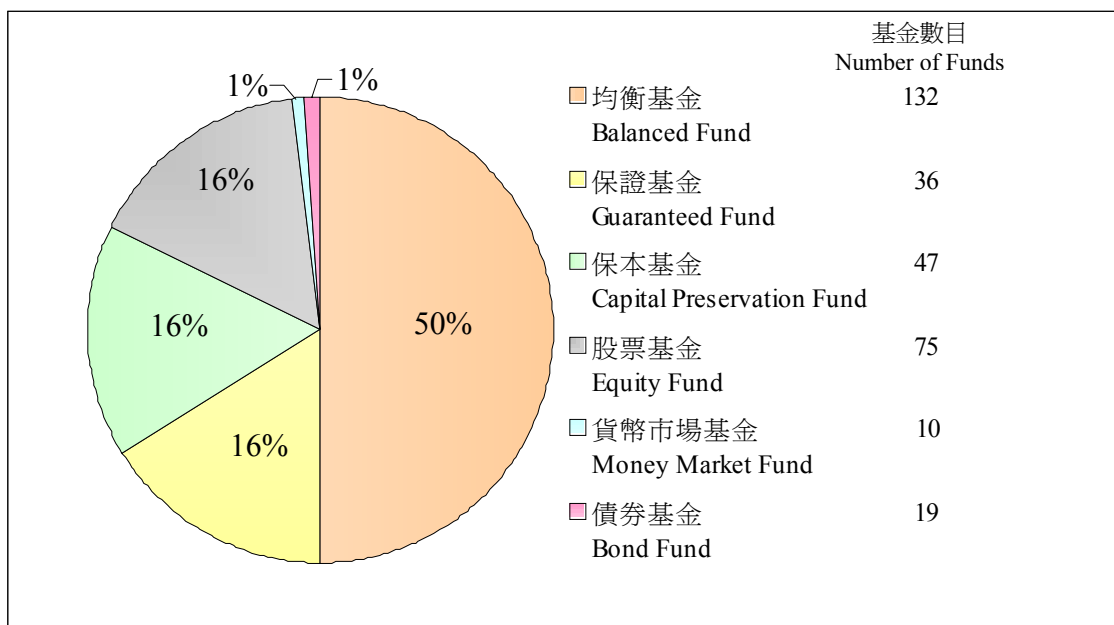
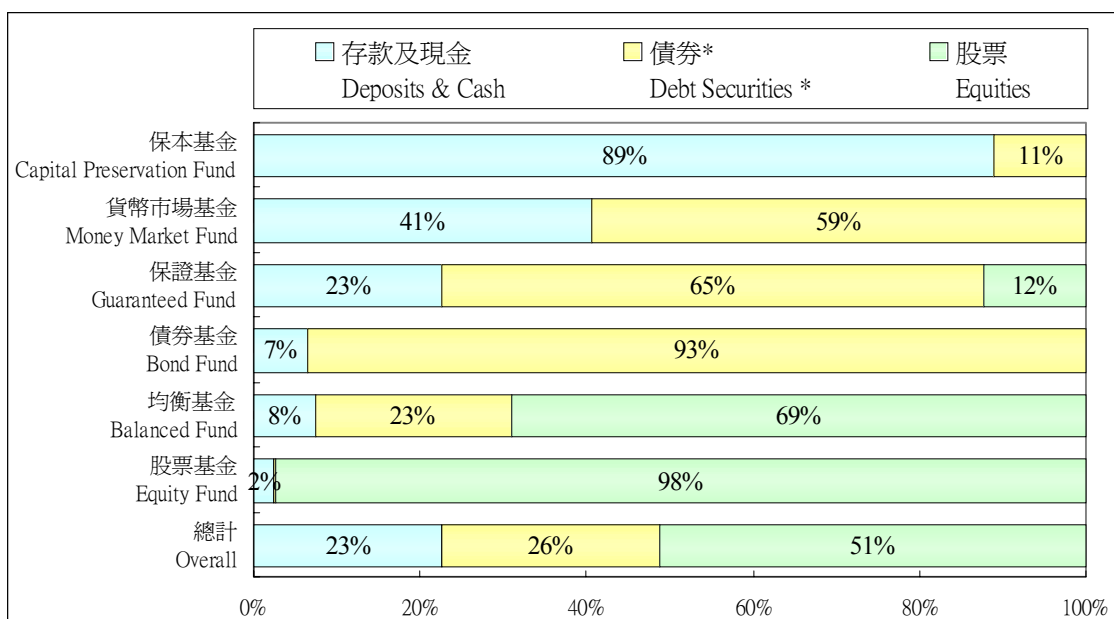


圖 III.3.2 截至 2004 年 6 月 30 日各類核准成分基金按資產類別分配

Chart III.3.2 Asset Allocation of Approved Constituent Funds by Asset Class – 30 June 2004



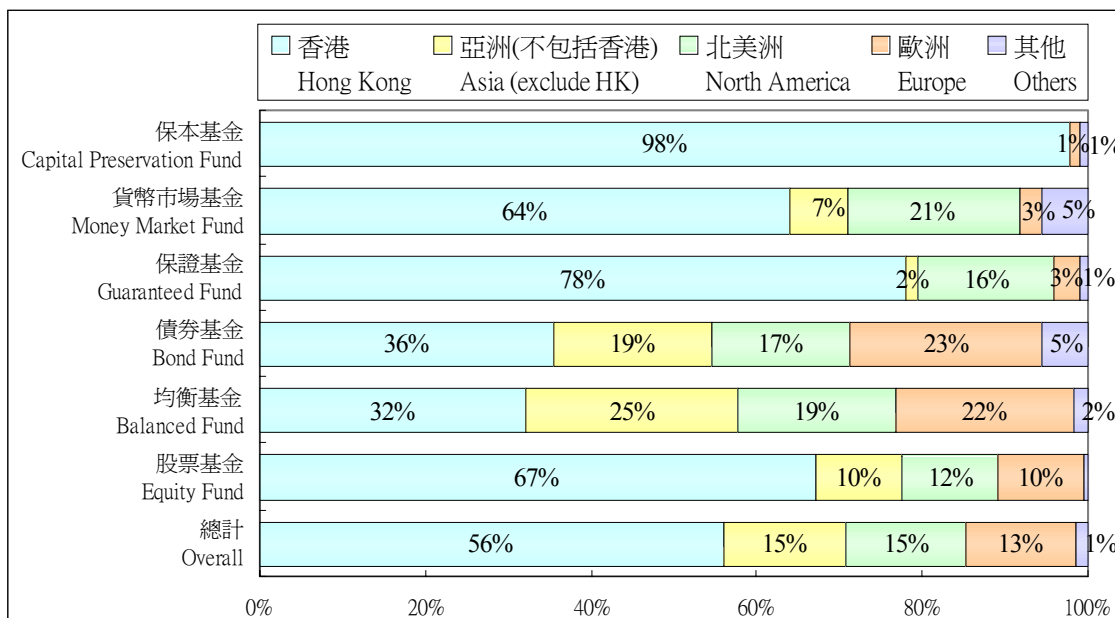
* 包括可兌換債券。

* Including convertible debt securities.



圖 III.3.3 截至 2004 年 6 月 30 日按地理區域分配的各類核准成分基金的資產*

Chart III.3.3 Asset Allocation of Approved Constituent Funds by Geographical Region* – 30 June 2004

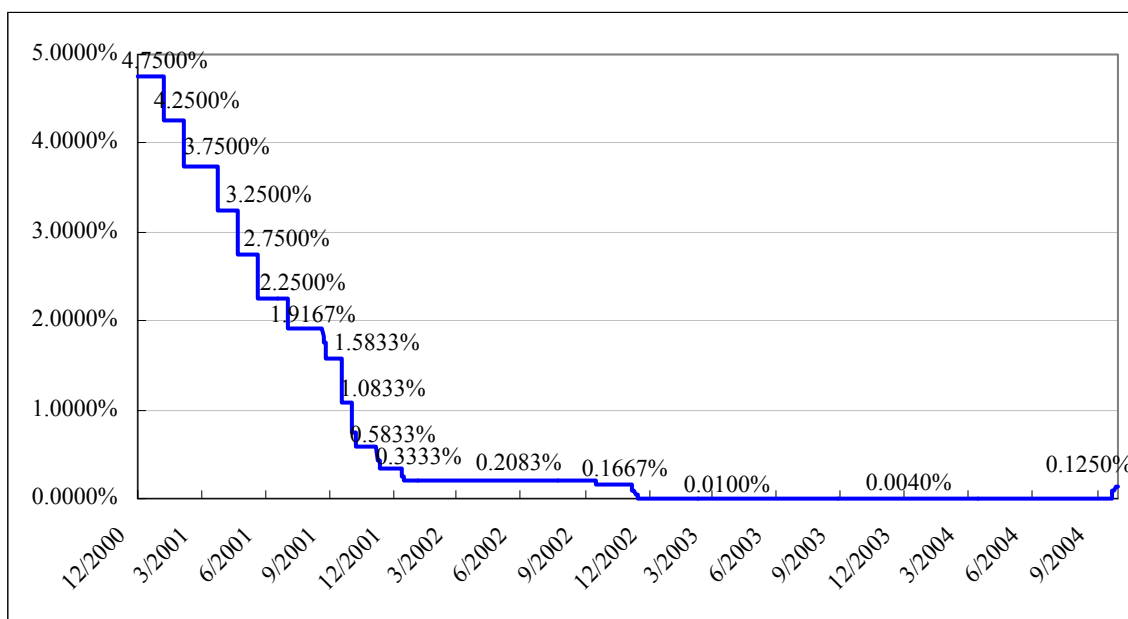


* 「地理區域分配」主要反映投資項目發行者所屬的國家。

* "Geographical Region" basically reflects the country of origin of the issuer of the investment.

圖 III.3.4 已公布的訂明儲蓄利率⁽¹⁾

Chart III.3.4 Published Prescribed Savings Rates (PSR)⁽¹⁾



(1) 訂明儲蓄利率乃積金局為保本基金運作需要，根據強制性公積金計劃(一般)規例第 37(8)條而訂立。

(1) The PSR is prescribed by the MPFA pursuant to section 37(8) of the Mandatory Provident Fund Schemes (General) Regulation for the operation of Capital Preservation Funds.

4. 職業退休計劃

4. ORSO Schemes

表 III.4.1 職業退休計劃數目
(按利益種類劃分)

Table III.4.1 Number of ORSO Schemes by Benefit Type

獲強積金豁免 MPF Exempted	註冊計劃 Registered Schemes	豁免計劃 Exempted Schemes	合計 TOTAL
界定供款計劃 Defined Contribution Schemes	4 670	235	4 905
界定利益計劃 Defined Benefit Schemes	279	175	454
小計 Sub-total	4 949	410	5 359
沒有獲強積金豁免 Non-MPF Exempted	註冊計劃 Registered Schemes	豁免計劃 Exempted Schemes	合計 TOTAL
界定供款計劃 Defined Contribution Schemes	1 020	809	1 829
界定利益計劃 Defined Benefit Schemes	36	800	836
小計 Sub-total	1 056	1 609	2 665
合計 TOTAL	6 005	2 019	8 024

表 III.4.2 職業退休註冊計劃之參與人數

Table III.4.2 Participating Members in ORSO Registered Schemes

	僱主 Employers	僱員* Employees*
獲強積金豁免的職業退休註冊計劃 MPF Exempted ORSO Registered Schemes	7 667	510 000
沒有獲強積金豁免的職業退休註冊計劃 Non-MPF Exempted ORSO Registered Schemes	1 618	63 000
合計 TOTAL	9 285	573 000

* 因四捨五入關係，個別數字之和未必等同總數。

* Figures may not sum up to the total due to rounding.



表 III.4.3 職業退休註冊計劃的資產值及年度供款額
 Table III.4.3 Asset Size and Annual Contribution Amount of ORSO Registered Schemes

(百萬港元)
(HK\$ million)

	獲強積金豁免 MPF Exempted	沒有獲強積金豁免 Non-MPF Exempted	合計 TOTAL
資產值 Asset Size	160 746	9 516	170 262
年度供款額 Annual Contribution Amount	16 331	583	16 914

註：統計數字乃根據截至 2004 年 9 月 30 日的職業退休註冊計劃向積金局呈交的最新周年申報表所載之資料而編製。

Note : These Statistics are compiled on the basis of the latest annual returns filed with the MPFA as at 30 September 2004 in respect of the ORSO Registered Schemes.



IV. 用詞及定義

IV. Terms and Definitions

1. **就業人口**的定義與政府統計處《綜合住戶統計調查》所指的定義相同。

2. **強積金制度下的僱主**指訂立僱傭合約以僱用另一人作為其有關僱員的人。

3. **強積金制度下的有關僱員**指年滿 18 歲但未滿 65 歲的僱員，惟下列僱員屬強積金制度的獲豁免人士，故不包括在內：

- i) 受公務員退休金制度保障的公務員；
- ii) 受補助學校或津貼學校公積金保障的教員；
- iii) 選擇繼續成為獲強積金豁免職業退休註冊計劃成員的僱員；
- iv) 家務僱員；
- v) 受海外退休計劃保障或獲准在港逗留及工作不多於 13 個月的無居留權海外僱員；
- vi) 受僱少於 60 日的僱員，惟建造業及飲食業的僱員除外。

4. **強積金制度下的自僱人士**，指非以僱員身分收取有關入息的人，而該等有關入息是源自該人在香港（全部或部分）生產貨品或提供服務，或源自在香港從事向香港或香港以外地方提供貨品或服務的營業。18 歲以下，或 65 歲(或以上)的自僱人士或自僱持牌小販，均屬強積金制度下的獲豁免人士。

1. **Employed Population** refers the same definition as defined in the General Household Survey of Census and Statistics Department.

2. **Employer under the MPF System** means any person who has entered into a contract of employment to employ another person as his relevant employee.

3. **Relevant Employee under the MPF System** includes employee of 18 years of age or over, and below 65 years of age, but excludes the following categories of employee who are exempt persons under the MPF System:

- i) Civil servants who are covered by the Civil Service Pension System;
- ii) Teachers who are covered by the Grant Schools or Subsidized Schools Provident Fund;
- iii) Employees who choose to remain as members of MPF Exempted ORSO Registered Schemes;
- iv) Domestic employees;
- v) Expatriates who do not have the right of abode in Hong Kong and are covered by overseas retirement schemes or who have been granted permission to stay and work for not more than 13 months in Hong Kong;
- vi) Employees who are employed for less than 60 days, excluding employees participating in Construction and Catering Industries.

4. **Self-employed Person (SEP) under the MPF System** means a person whose relevant income (otherwise than in the capacity as an employee) is derived from his production (in whole or in part) of goods or services in Hong Kong, or his trade in goods or services in or from Hong Kong. A self-employed licensed hawkers or an SEP who is below 18 years of age, or is 65 (or above) years of age is also an exempt person under the MPF System.



V. 資料來源及強積金涵蓋人口估計

V. Sources of Data and Estimation of the MPF Universe

資料來源

Sources of Data

強積金計劃

核准受託人、註冊計劃、核准成分基金及註冊中介人的統計數字，乃基於積金局的紀錄而編製。至於強積金計劃的參與人數及核准成分基金的資產淨值，則根據受託人向積金局呈交的申報表(按月/按季)所載資料而編製。

MPF Schemes

Statistics on the number of approved trustees, registered schemes, approved constituent funds and registered intermediaries are compiled based on the records kept in the MPFA. For the statistics on the number of enrolment in the MPF schemes and Net Asset Value of approved constituent funds, they are compiled based on the returns (monthly/quarterly) submitted by the trustees to the MPFA.

職業退休註冊計劃

職業退休註冊計劃的資產價值和年度供款額統計數字，乃根據職業退休註冊計劃向積金局呈交的最新周年申報表所載之資料而編製。

ORSO Registered Schemes

Statistics on the asset size and annual contribution amount of ORSO Registered Schemes are compiled based on the latest annual returns filed with the MFPA in respect of the ORSO Registered Schemes.

強積金涵蓋人口估計的更新

由於強積金涵蓋人口是根據有關政府部門發放的數字估計而成，所以在強積金制度下的僱主、有關僱員及自僱人士的涵蓋人口估計是會作出週期性更新。

Updating on Estimation of the MPF Universe

As the MPF universe is estimated based on the figures released by relevant Government departments, the universe of employers, relevant employees and SEPs under the MPF System will be updated periodically.

強積金涵蓋人口估計 Estimation of the MPF Universe

強積金制度下的僱主數目： Employers under the MPF System：

		('000)	
機構數目 ⁽¹⁾		Number of main businesses ⁽¹⁾	299
加		Add	
- 不包括在機構記錄庫內的有僱員業主立案法團數目 ⁽²⁾		- Number of owners' corporations with employee(s) which are not covered in the Central Register of Establishments (CRE) ⁽²⁾	3
- 從事不包括在機構記錄庫內的行業的僱主數目		- Number of employers engaged in other industries which are not covered in the CRE	3
減		Less	
- 沒有僱員的商業機構數目 ⁽³⁾		- Number of business establishments with no employee ⁽³⁾	73
- 只有聘用獲豁免人士的商業機構數目		- Number of business establishments engaging exempt persons only	3
強積金制度下的僱主數目*		Employers under the MPF System*	228

* 因四捨五入關係，各項數字加減後，未必等同總數。

來源：

- (1) 估計數字乃基於政府統計處之機構記錄庫和僱傭及職位空缺統計調查提供的數據
- (2) 估計數字乃基於土地註冊處提供的數據
- (3) 估計數字乃基於政府統計處提供的數據

* *Figures may not sum up to the total due to rounding.*

Sources:

- (1) *Estimation based on figures provided by the Central Register of Establishments and the Survey of Employment and Vacancies, Census and Statistics Department*
- (2) *Estimation based on figures provided by the Land Registry*
- (3) *Estimation based on figures provided by the Census and Statistics Department*



強積金制度下的有關僱員數目：
Relevant Employees under the MPF System :

		('000)	
僱員數目 (不包括 18 歲以下或 65 歲以上的僱員) ⁽¹⁾		Number of employees (excluding employees aged below 18 or above 65) ⁽¹⁾	2 828
減		Less	
- 受公務員退休金制度保障的公務員 ⁽²⁾		- Civil servants who are covered by the Civil Service Pension System ⁽²⁾	158
- 受補助學校或津貼學校公積金保障的教員 ⁽³⁾		- Teachers who are covered by the Grant Schools or Subsidized Schools Provident Fund ⁽³⁾	40
- 選擇繼續成為獲強積金豁免職業退休註冊計劃成員的僱員 ⁽⁴⁾		- Employees who choose to remain as members of MPF Exempted ORSO Registered Schemes ⁽⁴⁾	480
- 家務僱員 ⁽⁵⁾		- Domestic employees ⁽⁵⁾	209
- 受海外退休計劃保障或在香港工作不多於 13 個月的無居留權海外僱員 ⁽⁶⁾		- Expatriates who do not have the right of abode in Hong Kong and are covered by overseas retirement schemes or who work in Hong Kong for not more than 13 months ⁽⁶⁾	45
- 受僱少於 60 日的僱員，但不包括建造業及飲食業的僱員 ⁽⁷⁾		- Employees who are employed for less than 60 days, excluding employees participating in Construction and Catering Industries ⁽⁷⁾	19
強積金制度下的有關僱員數目*		Relevant Employees under the MPF System*	1 878

* 因四捨五入關係，各項數字加減後，未必等同總數。

來源：

- (1) 估計數字乃基於政府統計處透過綜合住戶統計調查所獲得的數據
- (2) 估計數字乃基於公務員事務局發布的數據
- (3) 估計數字乃基於庫務署發布的數據
- (4) 估計數字乃基於獲強積金豁免的職業退休註冊計劃之僱主提供的數據
- (5) 估計數字乃基於政府統計處透過綜合住戶統計調查所獲得的數據
- (6) 估計數字乃基於入境事務處提供的數據
- (7) 估計數字乃基於政府統計處在 2002 年第 4 季透過綜合住戶統計調查進行的專題研究所獲得的數據

* Figures may not sum up to the total due to rounding.

Sources :

- (1) Estimation based on statistics obtained from the General Household Survey by Census and Statistics Department
- (2) Estimation based on the figures published by the Civil Service Bureau
- (3) Estimation based on the figures published by the Treasury Department
- (4) Estimation based on figures reported by Employers of MPF Exempted ORSO Registered Schemes
- (5) Estimation based on statistics obtained from the General Household Survey by Census and Statistics Department
- (6) Estimation based on figures provided by the Immigration Department
- (7) Estimation based on figures obtained from a special topic enquiry conducted via the General Household Survey in Q4 2002 by Census and Statistics Department



強積金制度下的自僱人士數目：
Self-employed Persons under the MPF System :

		('000)
摘錄自綜合住戶統計調查的自僱人士數目 (不包括18歲以下或65歲以上的自僱人士) ⁽¹⁾	Number of SEPs extracted from General Household Survey (excluding SEPs aged below 18 or above 65) ⁽¹⁾	376
減 - 屬持牌小販的自僱人士 ⁽²⁾ (不包括18歲以下或65歲以上的持牌小販)	Less - SEPs who are licensed hawkers ⁽²⁾ (excluding licensed hawkers aged below 18 or above 65)	4
強積金制度下的自僱人士數目*	SEPs under the MPF System*	372

* 因四捨五入關係，各項數字加減後，未必等同總數。

來源：

(1) 強積金制度下的自僱人士，包括政府統計處《綜合住戶統計調查按季統計報告》中界定的「自營作業者」及「僱主」。

(2) 估計數字乃基於政府統計處透過綜合住戶統計調查所獲得的數據

* *Figures may not sum up to the total due to rounding.*

Sources :

(1) *SEPs under the MPF System include both "self-employed persons" and "employers" as defined in the Quarterly Report on General Household Survey, Census and Statistics Department.*

(2) *Estimation based on statistics obtained from the General Household Survey by Census and Statistics Department*