公務人員公積金制度
銀行存款組合

Provident Fund Scheme for Workers in the Public Services

Bank Deposit Portfolio

截至 As at 31/08/2026

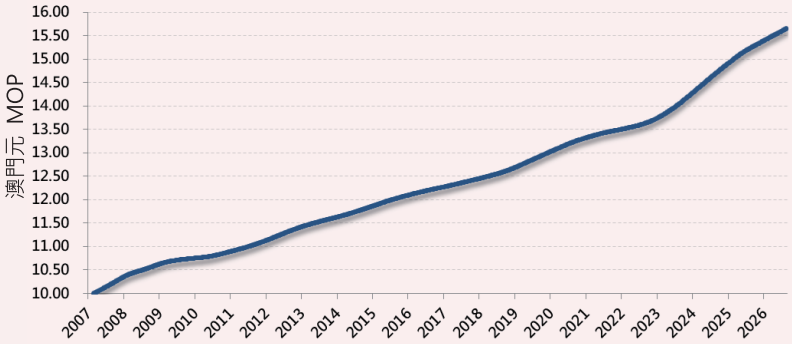
投資目標 Investment Objective

在最低利率風險的情況下保障資本

Preservation of capital with minimal interest rate risk

每一出資單位價值變動

Evolution of the Value of Each Participation Unit



組合資料 Portfolio Details

管理 Management	退休基金會 Fundo de Pensões
貨幣 Currency	澳門元 MOP
成立日期 Inception Date	26/02/2007
起始價 (澳門元) Inception Price (MOP)	10.0000
每一出資單位價值 (澳門元) Value of Each Participation Unit (MOP)	15.6642
出資單位數目 No. of Participation Units	619,234,838.9512
組合總淨值 (百萬澳門元) Total Net Value of the Portfolio (million MOP)	9,699.88
加權平均利率 Weighted Average Interest Rate	2.69%

組合表現 Portfolio Performance

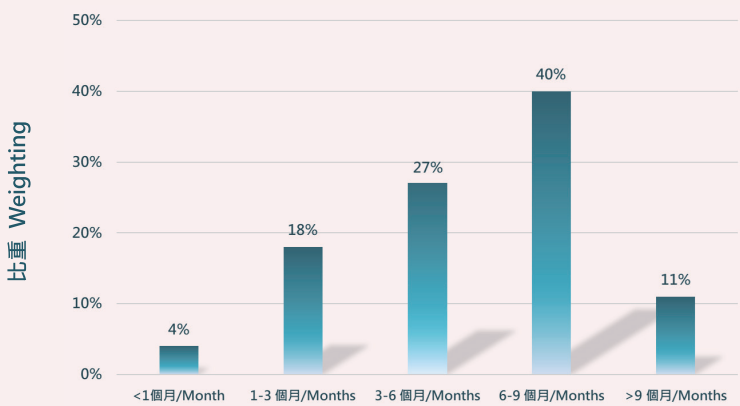
	年初至今 YTD	一個月 One Month	三個月 Three Months	六個月 Six Months	一年 One Year	三年 Three Years	五年 Five Years	自成立 Since Inception
累積回報 Cumulative Return	1.77%	0.23%	0.66%	1.32%	2.69%	11.31%	16.44%	56.64%
年率化回報 Annualized Return	---	---	---	---	2.69%	3.64%	3.09%	2.33%

存款分配 Deposit Allocation

類型 Type	比重 Weighting
定期存款 Fixed Deposits	≈100%
儲蓄存款 Savings Deposits*	≈0%

* 包含倘有將存入或提取之款項。
Including sums that will be deposited or withdrawn, if any.

存款到期日分佈 Distribution of Deposits by Maturity



存款銀行分佈 Distribution of Deposits by Bank

銀行 Bank	比重 Weighting
招商永隆銀行有限公司澳門分行 CMB Wing Lung Bank, Limited – Macau Branch	30%
交通銀行股份有限公司澳門分行 Bank of Communications Co., Ltd. – Macau Branch	26%
葡萄牙商業銀行股份有限公司澳門分行 Banco Comercial Português, S.A. – Macau Branch	17%
永豐商業銀行股份有限公司澳門分行 Bank SinoPac Company Limited – Macau Branch	12%
創興銀行有限公司澳門分行 Chong Hing Bank Limited – Macau Branch	4%
大豐銀行股份有限公司 Tai Fung Bank Limited	3%
華僑銀行 (澳門) 股份有限公司 OCBC Bank (Macau) Limited	3%
中國農業銀行股份有限公司澳門分行 Agricultural Bank of China Limited – Macau Branch	2%
中國工商銀行 (澳門) 股份有限公司 Industrial and Commercial Bank of China (Macau) Limited	2%
中國銀行股份有限公司澳門分行 Bank of China Limited – Macau Branch	1%

其他資料 Other Information:

1. *組合表現是按每一出資單位價值作為比較基礎，其中存款利息作滾存再投放，並以澳門元為計算單位。*
   Portfolio performance is calculated in MOP based on comparison of the Value of Each Participation Unit, with deposit interests reinvested.
2. *如需獲取組合的進一步資料，請參閱現行第 15/2006 號行政法規《公務人員公積金制度投放供款規章》。*
   For further portfolio details, please refer to Administrative Regulation No. 15/2006 (Regulation on the Application of Contributions of the Provident Fund Scheme for Workers in the Public Services) in force.