



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 31/03/2026

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 | 0.66% | 0.22% | 0.66% | 1.34% | 2.94% | 11.89% | 15.83% | 54.94% |
| 年率化回報 Annualized Return | --- | --- | --- | --- | 2.94% | 3.82% | 2.98% | 2.32% |

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Including sums that will be deposited or withdrawn, if any.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



其他資料 Other Information:

- 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.
- 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.

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) | 15.4938 |
| 出資單位數目 No. of Participation Units | 615,764,427.5081 |
| 組合總淨值 (百萬澳門元) Total Net Value of the Portfolio (million MOP) | 9,540.59 |
| 加權平均利率 Weighted Average Interest Rate | 2.60% |

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 | 22% |
| 永豐商業銀行股份有限公司澳門分行 Bank SinoPac Company Limited – Macau Branch | 13% |
| 葡萄牙商業銀行股份有限公司澳門分行 Banco Comercial Português, S.A. – Macau Branch | 11% |
| 大豐銀行股份有限公司 Tai Fung Bank Limited | 7% |
| 創興銀行有限公司澳門分行 Chong Hing Bank Limited – Macau Branch | 5% |
| 華僑銀行 (澳門) 股份有限公司 OCBC Bank (Macau) Limited | 4% |
| 中國農業銀行股份有限公司澳門分行 Agricultural Bank of China Limited – Macau Branch | 3% |
| 中國銀行股份有限公司澳門分行 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% |
| 東亞銀行有限公司澳門分行 The Bank of East Asia Limited – Macau Branch | 1% |