



# 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 31/05/2026

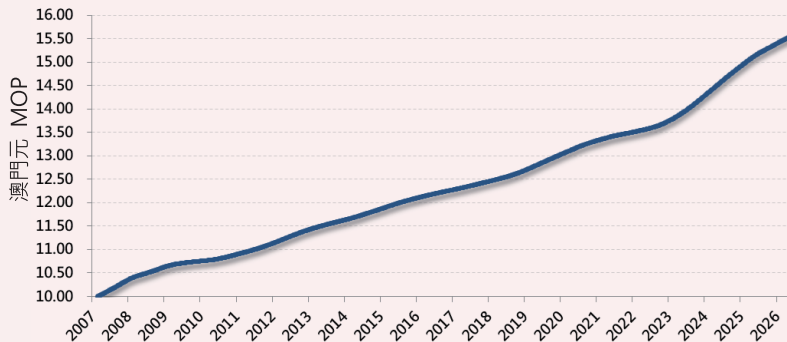
## 投資目標 Investment Objective

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

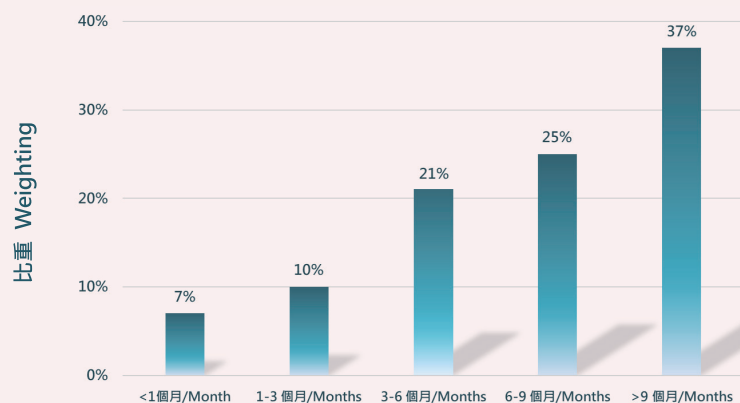
|                               | 年初至今<br>YTD | 一個月<br>One Month | 三個月<br>Three Months | 六個月<br>Six Months | 一年<br>One Year | 三年<br>Three Years | 五年<br>Five Years | 自成立<br>Since<br>Inception |
|-------------------------------|-------------|------------------|---------------------|-------------------|----------------|-------------------|------------------|---------------------------|
| 累積回報<br>Cumulative<br>Return  | 1.09%       | 0.22%            | 0.65%               | 1.33%             | 2.76%          | 11.70%            | 16.03%           | 55.61%                    |
| 年率化回報<br>Annualized<br>Return | ---         | ---              | ---                 | ---               | 2.76%          | 3.76%             | 3.02%            | 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Including sums that will be deposited or withdrawn, if any.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<br>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)<br>Inception Price (MOP)                                 | 10.0000                   |
| 每一出資單位價值 (澳門元)<br>Value of Each Participation Unit (MOP)           | 15.5608                   |
| 出資單位數目<br>No. of Participation Units                               | 616,957,821.1523          |
| 組合總淨值 (百萬澳門元)<br>Total Net Value of the Portfolio<br>(million MOP) | 9,600.40                  |
| 加權平均利率<br>Weighted Average Interest Rate                           | 2.63%                     |

## 存款銀行分佈 Distribution of Deposits by Bank

| 銀行 Bank   | 比重<br>Weighting |
|---|-----------------|
| 招商永隆銀行有限公司澳門分行<br>CMB Wing Lung Bank, Limited – Macau Branch                  | 30%             |
| 交通銀行股份有限公司澳門分行<br>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<br>Banco Comercial Português, S.A. – Macau Branch           | 17%             |
| 永豐商業銀行股份有限公司澳門分行<br>Bank SinoPac Company Limited – Macau Branch               | 12%             |
| 大豐銀行股份有限公司<br>Tai Fung Bank Limited   | 5%              |
| 創興銀行有限公司澳門分行<br>Chong Hing Bank Limited – Macau Branch                        | 4%              |
| 中國工商銀行 (澳門) 股份有限公司<br>Industrial and Commercial Bank of China (Macau) Limited | 2%              |
| 中國農業銀行股份有限公司澳門分行<br>Agricultural Bank of China Limited – Macau Branch         | 2%              |
| 華僑銀行 (澳門) 股份有限公司<br>OCBC Bank (Macau) Limited                                 | 2%              |
| 東亞銀行有限公司澳門分行<br>The Bank of East Asia Limited – Macau Branch                  | ≈0%             |
| 中國銀行股份有限公司澳門分行<br>Bank of China Limited – Macau Branch                        | ≈0%             |