BEA 東亞銀行
同心 創精彩

BEA (MPF) Master Trust Scheme Fund Fact Sheet
東亞（強積金）集成信託計劃基金概覽

As of 截至
30/9/2013

IMPORTANT :

- BEA (MPF) Master Trust Scheme offers different Constituent Funds (i) investing in one or more Approved Pooled Investment Funds and/or Approved Index-Tracking Funds which invest in equities or bonds; or (ii) making direct money market investments, each with different risk profile.
- BEA (MPF) Long Term Guaranteed Fund invests solely in an approved pooled investment fund in a form of insurance policy provided by Principal Insurance Company (Hong Kong) Limited. A guarantee is also given by Principal Insurance Company (Hong Kong) Limited. Your investment in this Constituent Fund, if any, is therefore subject to the credit risk of Principal Insurance Company (Hong Kong) Limited. Please refer to the Remark 5 in the last page of this Fund Fact Sheet and the Appendix 1 of the Explanatory Memorandum for details of the credit risk, guarantee features and guarantee conditions of this Constituent Fund.
- BEA (MPF) Conservative Fund does not provide any guarantee of the repayment of capital.
- You should consider your own risk tolerance level and financial circumstances before making 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 not invest based on this document alone, please refer to the Explanatory Memorandum of the relevant Scheme for details.

重要事項：

- 東亞（強積金）集成信託計劃提供不同的成分基金：(i) 投資於一個或以上的核准匯集投資基金及 / 或核准緊貼指數基金（投資於股票或債券）；或（ii）直接投資於貨幣市場。各成分基金有不同的風險承擔。
- 東亞（強積金）保證基金只投資於以美國信安保險有限公司提供以保單形式成立的核准匯集投資基金，而有關保證亦由美國信安保險有限公司提供。因此，閣下於此項成分基金的投資（如有），將受美國信安保險有限公司的信貸風險所影響。有關此項成分基金的信貸風險、保證特點及保證條件，請參閱本基金概覽尾頁的附註五及說明書附件一。
- 東亞（強積金）保守基金並不提供任何退還資本的保證。
- 在作出投資選擇前，閣下必須衡量個人可承受風險的程度及財政狀況。在選擇成分基金時，如閣下對若干成分基金是否適合閣下（包括該成分基金是否符合閣下的投資目標）有任何疑問，閣下應諮詢財務及 / 或專業人士的意見，並因應閣下的個人狀況而選擇最適合閣下的成分基金。
- 閣下應該參閱有關的說明書，而不應只根據這文件作出投資。

Contents
目錄

BEA (MPF) Growth Fund 東亞(強積金)增長基金

Investment Objectives 投資目標

To achieve long term capital appreciation within a controlled risk-return framework through investing mainly in global equities with some exposure in global debt securities / money market instruments.

透過以全球股票為投資對象，亦有少量比重投資於全球債券 / 貨幣市場，在波動程度備受管理範圍內，盡量為投資提供長期資本增值。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬(港元)：2,968.08
Launch Date 推出日期：1/12/2000
NAV per unit (HK$) 每單位資產淨值(港元)：17.5937

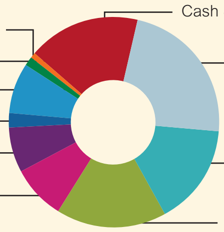
Fund Descriptor 基金類型描述

Mixed Assets Fund — Global — Maximum 90% in equity
混合資產基金 — 環球 — 最多 90% 於股票

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：1.90%

Portfolio Allocation 投資組合分佈

Equity 股票	Bond 債券	Cash & Others[4] 現金及其他[4]
70.7%	12.1%	17.2%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：11.96%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
11.26%	3.81%	5.74%	7.02%	4.50%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
11.26%	11.88%	32.19%	97.03%	75.94%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
10.65%	22.00%	17.49%	-33.91%	28.98%	7.61%	-10.98%	12.73%	7.21%

Top 10 Portfolio Holdings 投資組合內十大資產

HSBC HOLDINGS PLC 滙豐控股	1.61%
TENCENT HOLDINGS LTD 騰訊控股	1.42%
AIA GROUP LTD 友邦保險	1.32%
CHINA CONSTRUCTION BANK CORPORATION - H 中國建設銀行 - H	1.28%
ICBC - H 中國工商銀行 - H	1.27%
CHINA MOBILE LTD 中國移動	1.26%
BANK OF CHINA LTD - H 中國銀行 - H	0.94%
TENCENT 4.625% 12/12/2016	0.82%
CNOOC LTD 中國海洋石油	0.78%
HUTCHISON WHAMPOA 4.625% 11/09/2015	0.70%

Commentary 評論

- The Fund outperformed the peer group average (Lifestyle >60 - 80% Equity) in the third quarter of 2013. The Fund had a neutral position in equities and a large underweight position in bonds during the quarter.
- Within equities, country allocations in Europe and HK/China contributed most positively to performance during the quarter.
- Supported by an improving global growth backdrop and reasonable valuations, we remain constructive on equities.
- We are positive on U.S. and European equities. In the U.S., economic data and overall economic momentum remain positive. In Europe, economic data continues to surprise on the upside with PMIs moving into an expansion zone. Together with a supportive monetary policy, we expect the European economy to gain further traction.
- Although the global growth outlook is improving, Asian countries with current account deficits will remain under pressure as Fed tapering will weigh on fund flows in Asia. We will therefore underweight Asia equities including Hong Kong, China, and Japan.
- On the other hand, we will maintain an underweight position in bonds as yields will move towards normalisation on the back of stronger growth and potential Fed tapering later this year. On a relative basis, we prefer credit over government bonds.

- 2013 年第 3 季，本基金跑贏同類基金組別平均 (人生階段基金 >60 - 80% 股票)。於本季內，本基金對股票持中性的比重及對債券持大幅偏低的比重。
- 股票方面，於本季內，本基金的歐洲及香港 / 中國持倉為投資表現帶來最正面的貢獻。
- 基於環球增長的改善，以及合理的估值，我們仍然看好股票。
- 我們仍然對美國及歐洲股票持正面的態度。於美國，經濟數據及整體經濟勢頭仍然正面。於歐洲，經濟數據持續帶來驚喜，採購經理人指數步入至擴張的領域，加上具有支持性的貨幣政策，我們認為歐洲經濟將會進一步改善。
- 儘管環球經濟正在改善，具有經常賬赤字的亞洲國家將會持續受壓，原因是聯儲局減慢購債將會影響亞洲的資金流。我們因此將會對包括香港、中國及日本的亞洲股票持偏低的比重。
- 另一方面，我們將會維持對債券的偏低比重，原因是較強勁的增長及聯儲局於今年較後可能減慢購債將會令收益率趨向正常化。相對來說，我們較為偏好企業債券多於政府債券。

BEA (MPF) Balanced Fund 東亞(強積金)均衡基金

Investment Objectives 投資目標

To achieve a stable rate of return with an opportunity for capital appreciation through a balanced weighting of investments in global equities and debt securities.

透過平均投資於全球股票及債券市場，為投資帶來平穩增長；同時亦提供資本增值機會。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬(港元)：1,512.91
Launch Date 推出日期：1/12/2000
NAV per unit (HK$) 每單位資產淨值(港元)：16.5376

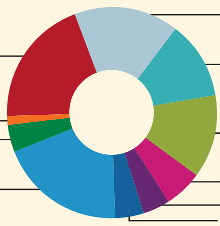
Fund Descriptor 基金類型描述

Mixed Assets Fund — Global — Maximum 60% in equity
混合資產基金 — 環球 — 最多 60% 於股票

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：1.89%

Portfolio Allocation 投資組合分佈

Equity 股票	Bond 債券	Cash & Others[4] 現金及其他[4]
51.1%	29.3%	19.6%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：9.16%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
7.31%	2.89%	5.07%	5.54%	4.00%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
7.31%	8.92%	28.04%	71.43%	65.38%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
5.60%	16.00%	12.85%	-25.04%	21.73%	6.39%	-7.30%	10.14%	4.36%

Top 10 Portfolio Holdings 投資組合內十大資產

TENCENT 4.625% 12/12/2016	2.05%
HUTCHISON WHAMPOA 4.625% 11/09/2015	1.75%
US TREASURY 0.50% 15/11/2013	1.63%
US TREASURY 0.25% 31/10/2013	1.62%
US TREASURY 0.25% 28/02/2014	1.30%
US TREASURY 0.25% 15/01/2015	1.19%
GERMANY GOVT 0.25% 13/12/2013	1.17%
PCCW 5.25% 20/07/2015	1.17%
HSBC HOLDINGS PLC 滙豐控股	1.14%
US TREASURY 0.50% 15/10/2013	1.08%

Commentary 評論

- The Fund outperformed the peer group average (Lifestyle >40 - 60% Equity) in the third quarter of 2013. The Fund had a slight overweight position in equities and a large underweight position in bonds during the quarter.
- Within equities, country allocations in Europe and HK/China contributed most positively to performance during the quarter.
- Supported by an improving global growth backdrop and reasonable valuations, we remain constructive on equities.
- We are positive on U.S. and European equities. In the U.S., economic data and overall economic momentum remain positive. In Europe, economic data continues to surprise on the upside with PMIs moving into an expansion zone. Together with a supportive monetary policy, we expect the European economy to gain further traction.
- Although the global growth outlook is improving, Asian countries with current account deficits will remain under pressure as Fed tapering will weigh on fund flows in Asia. We will therefore underweight Asia equities including Hong Kong, China, and Japan.
- On the other hand, we will maintain an underweight position in bonds as yields will move towards normalisation on the back of stronger growth and potential Fed tapering later this year. On a relative basis, we prefer credit over government bonds.

- 2013 年第 3 季，本基金跑贏同類基金組別平均 (人生階段基金 >40 - 60% 股票)。於本季內，本基金對股票持輕微偏高的比重及對債券持大幅偏低的比重。
- 股票方面，於本季內，本基金的歐洲及香港 / 中國持倉為投資表現帶來最正面的貢獻。
- 基於環球增長的改善，以及合理的估值，我們仍然看好股票。
- 我們仍然對美國及歐洲股票持正面的態度。於美國，經濟數據及整體經濟勢頭仍然正面。於歐洲，經濟數據持續帶來驚喜，採購經理人指數步入至擴張的領域，加上具有支持性的貨幣政策，我們認為歐洲經濟將會進一步改善。
- 儘管環球經濟正在改善，具有經常賬赤字的亞洲國家將會持續受壓，原因是聯儲局減慢購債將會影響亞洲的資金流。我們因此將會對包括香港、中國及日本的亞洲股票持偏低的比重。
- 另一方面，我們將會維持對債券的偏低比重，原因是較強勁的增長及聯儲局於今年較後可能減慢購債將會令收益率趨向正常化。相對來說，我們較為偏好企業債券多於政府債券。

BEA (MPF) Stable Fund 東亞（強積金）平穩基金

Investment Objectives 投資目標

To minimise short-term capital risk with modest capital growth over the long term through a higher weighting of investments in global debt securities to provide steady income and lower exposure to global equities to provide modest potential for capital appreciation.

透過偏重投資於全球債券市場及較少比重投資於全球股票市場，為投資盡量減低短期資本波動，以維持穩定的資本價值及賺取平穩收益，同時亦提供若干長遠資本增值潛力。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：1,572.46

Launch Date 推出日期：1/12/2000

NAV per unit (HK$) 每單位資產淨值（港元）：16.0783

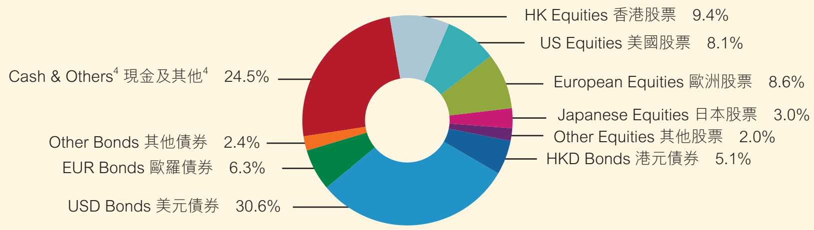
Fund Descriptor 基金類型描述

Mixed Assets Fund — Global — Maximum 40% in equities
混合資產基金 — 環球 — 最多 40% 於股票

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：1.88%

Portfolio Allocation 投資組合分佈

Equity 股票	Bond 債券	Cash & Others[4] 現金及其他[4]
31.1%	44.4%	24.5%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：6.65%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
3.68%	1.95%	4.54%	4.40%	3.77%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
3.68%	5.97%	24.85%	53.75%	60.78%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
1.91%	11.45%	8.96%	-16.09%	15.53%	5.29%	-3.77%	7.67%	1.77%

Top 10 Portfolio Holdings 投資組合內十大資產

TENCENT 4.625% 12/12/2016	3.25%
HUTCHISON WHAMPOA 4.625% 11/09/2015	2.77%
US TREASURY 0.50% 15/11/2013	2.57%
US TREASURY 0.25% 31/10/2013	2.57%
US TREASURY 0.25% 28/02/2014	2.05%
US TREASURY 0.25% 15/01/2015	1.88%
GERMANY GOVT 0.25% 13/12/2013	1.86%
PCCW 5.25% 20/07/2015	1.85%
US TREASURY 0.50% 15/10/2013	1.71%
CNPC GENERAL CAPITAL 1.45% 16/04/2016	1.63%

Commentary 評論

- The Fund slightly underperformed the peer group average (Lifestyle >20 - 40% Equity) in the third quarter of 2013. The Fund had a slight overweight position in equities and a large underweight position in bonds during the quarter.
- Within equities, country allocations in Europe and HK/China contributed most positively to performance during the quarter.
- Supported by an improving global growth backdrop and reasonable valuations, we remain constructive on equities.
- We are positive on U.S. and European equities. In the U.S., economic data and overall economic momentum remain positive. In Europe, economic data continues to surprise on the upside with PMIs moving into an expansion zone. Together with a supportive monetary policy, we expect the European economy to gain further traction.
- Although the global growth outlook is improving, Asian countries with current account deficits will remain under pressure as Fed tapering will weigh on fund flows in Asia. We will therefore underweight Asia equities including Hong Kong, China, and Japan.
- On the other hand, we will maintain an underweight position in bonds as yields will move towards normalisation on the back of stronger growth and potential Fed tapering later this year. On a relative basis, we prefer credit over government bonds.

- 2013年第3季，本基金輕微跑輸同類基金組別平均(人生階段基金 >20 - 40% 股票)。於本季內，本基金對股票持輕微偏高的比重及對債券持大幅偏低的比重。
- 股票方面，於本季內，本基金的歐洲及香港 / 中國持倉為投資表現帶來最正面的貢獻。
- 基於環球增長的改善，以及合理的估值，我們仍然看好股票。
- 我們仍然對美國及歐洲股票持正面的態度。於美國，經濟數據及整體經濟勢頭仍然正面。於歐洲，經濟數據持續帶來驚喜，採購經理人指數步入至擴張的領域，加上具有支持性的貨幣政策，我們認為歐洲經濟將會進一步改善。
- 儘管環球經濟正在改善，具有經常賬赤字的亞洲國家將會持續受壓，原因是聯儲局減慢購債將會影響亞洲的資金流。我們因此將會對包括香港、中國及日本的亞洲股票持偏低的比重。
- 另一方面，我們將會維持對債券的偏低比重，原因是較強勁的增長及聯儲局於今年較後可能減慢購債將會令收益率趨向正常化。相對來說，我們較為偏好企業債券多於政府債券。

BEA (MPF) Global Equity Fund 東亞（強積金）環球股票基金

Investment Objectives 投資目標

To achieve long-term capital appreciation within a controlled risk-return framework through investing mainly in global equities with some exposure in global debt securities/money market instruments.

透過以全球股票為投資對象，亦有少量比重投資全球債券 / 貨幣市場，在波動程度備受管理範圍內，盡量為投資提供長期資本增值。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：46.00

Launch Date 推出日期：4/1/2010

NAV per unit (HK$) 每單位資產淨值（港元）：11.2905

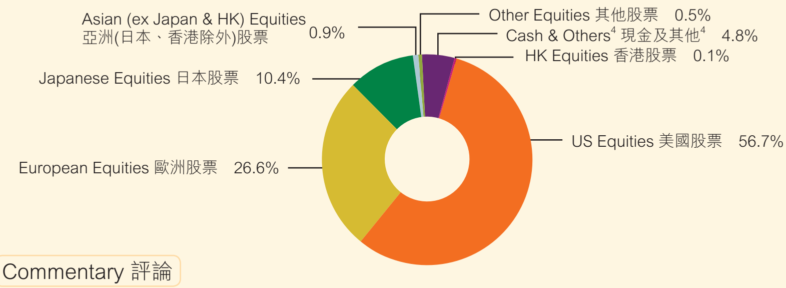
Fund Descriptor 基金類型描述

Equity Fund — Global
股票基金 — 環球

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：1.91%

Portfolio Allocation 投資組合分佈

Equity 股票	Cash & Others[4] 現金及其他[4]
95.2%	4.8%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：14.81%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
12.94%	5.68%	N/A 不適用	N/A 不適用	3.30%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
12.94%	18.01%	N/A 不適用	N/A 不適用	12.91%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	3.22%	-12.35%	12.23%	11.21%

Top 10 Portfolio Holdings 投資組合內十大資產

GOOGLE INC	1.81%
TOYOTA MOTOR CORP	1.77%
JPMORGAN CHASE & CO	1.69%
ROCHE HOLDING AG	1.68%
TJX COS	1.65%
UBS AG	1.59%
MOODY'S CORP	1.58%
UNION PACIFIC CORP	1.50%
NEXT PLC	1.49%
MICROSOFT CORP	1.47%

Commentary 評論

- The Fund underperformed the peer group average (Global Equity) in the third quarter of 2013.
- During the quarter, the Fund increased exposure in the U.S.
- We are positive on U.S. and European equities. In the U.S., economic data and overall economic momentum remain positive. In Europe, economic data continues to surprise on the upside with PMIs moving into an expansion zone. Together with a supportive monetary policy, we expect the European economy to gain further traction.
- Although the global growth outlook is improving, Asian countries with current account deficits will remain under pressure as Fed tapering will weigh on fund flows in Asia. In addition, we do not expect a repeat of Asian Financial Crisis given Asian countries have substantially improved their reserve levels.

- 2013 年第 3 季，本基金跑輸同類基金組別平均 (環球股票)。
- 季內，本基金增加對美國的投資。
- 我們仍然對美國及歐洲股票持正面的態度。於美國，經濟數據及整體經濟勢頭仍然正面。於歐洲，經濟數據持續帶來驚喜，採購經理人指數步入至擴張的領域，加上具有支持性的貨幣政策，我們認為歐洲經濟將會進一步改善。
- 儘管環球經濟正在改善，具有經常賬赤字的亞洲國家將會持續受壓，原因是聯儲局減慢購債將會影響亞洲的資金流。此外，鑒於亞洲國家已大幅改善其儲備水平，我們並不預期亞洲金融危機將會重臨。

BEA (MPF) European Equity Fund 東亞（強積金）歐洲股票基金

Investment Objectives 投資目標

To achieve long-term capital appreciation within a controlled risk-return framework through investing mainly in European equities with some exposure in European and other debt securities / money market instruments.

透過主要以歐洲股票為投資對象，亦有少量比重投資歐洲及其他債券 / 貨幣市場，在波動程度備受管理範圍內，盡量為投資提供長期資本增值。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：24.62
Launch Date 推出日期：4/1/2010
NAV per unit (HK$) 每單位資產淨值（港元）：10.6223

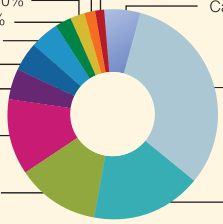
Fund Descriptor 基金類型描述

Equity Fund — Europe
股票基金 — 歐洲

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：2.03%

Portfolio Allocation 投資組合分佈

Equity 股票	94.5%	Cash & Others[4] 現金及其他[4]	5.5%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：17.24%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
20.27%	6.14%	N/A 不適用	N/A 不適用	1.63%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
20.27%	19.57%	N/A 不適用	N/A 不適用	6.22%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	-7.74%	-14.81%	18.60%	13.97%

Top 10 Portfolio Holdings 投資組合內十大資產

ROCHE HOLDING AG	2.78%
VODAFONE GROUP PLC	2.63%
NOVARTIS AG	2.15%
BG GROUP PLC	1.72%
BNP PARIBAS SA	1.69%
DAIMLER	1.46%
ROYAL DUTCH SHELL PLC	1.46%
GLENCORE XSTRATA	1.42%
NESTLE	1.25%
VIVENDI	1.24%

Commentary 評論

- The Fund underperformed the peer group average (European Equity) in the third quarter of 2013.
- There were no significant changes in country allocation between the second and third quarter of 2013.
- Economic data in Europe continues to surprise on the upside with PMIs moving into an expansion zone. Together with a supportive monetary policy, we expect the European economy to gain further traction.
- Political uncertainty in Europe is expected to recede in the near future with the Italian government winning a vote of confidence.

- 2013 年第 3 季，本基金跑輸同類基金組別平均 (歐洲股票)。
- 於 2013 年第 2 及第 3 季期間，本基金在國家分佈中並無重大變動。
- 歐洲的經濟數據持續帶來驚喜，採購經理人指數步入至擴張的領域，加上具有支持性的貨幣政策，我們認為歐洲經濟將會進一步改善。
- 鑒於意大利政府贏得信任投票，預期歐洲的不明朗因素將會於短期內減退。

BEA (MPF) North American Equity Fund 東亞（強積金）北美股票基金

Investment Objectives 投資目標

To achieve long term capital appreciation within a controlled risk-return framework through investing mainly in North American equities with some exposure in North American and other debt securities/money market instruments.

透過主要投資於北美股票，和部分比重投資於北美及其他債券 / 貨幣市場投資工具，在波動程度備受管理範圍內，盡量為投資提供長期資本增值。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：10.87
Launch Date 推出日期：31/1/2012
NAV per unit (HK$) 每單位資產淨值（港元）：11.3886

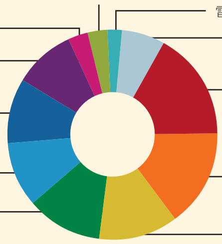
Fund Descriptor 基金類型描述

Equity Fund — North America
股票基金 — 北美

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：N/A 不適用

Portfolio Allocation 投資組合分佈

North American Equity 北美股票	93.5%	Cash & Others[4] 現金及其他[4]	6.5%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
13.54%	N/A 不適用	N/A 不適用	N/A 不適用	8.12%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
13.54%	N/A 不適用	N/A 不適用	N/A 不適用	13.89%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	-1.40%	15.50%

Top 10 Portfolio Holdings 投資組合內十大資產

APPLE INC	2.71%
EXXON MOBIL CORP	2.37%
MICROSOFT CORP	1.58%
GOOGLE INC	1.53%
JOHNSON & JOHNSON	1.53%
GENERAL ELECTRIC CO.	1.52%
CHEVRON CORPORATION	1.47%
PROCTER & GAMBLE CO	1.29%
BERKSHIRE HATHAWAY	1.28%
WELLS FARGO & CO	1.25%

Commentary 評論

- The Fund underperformed the peer group average (United States Equity) in the third quarter of 2013.
- With the looming debt ceiling debate and U.S. government shutdown, markets may consolidate in the short run. However, we remain positive on U.S. equities as economic data and overall economic momentum are positive.
- In addition, we expect the shale gas phenomenon will provide the U.S. a sustainable competitive advantage, supporting the markets in the long run.

- 2013 年第 3 季，本基金跑輸同類基金組別平均 (美國股票)。
- 基於對債務上限的討論纏擾不休及美國政府關閉，市場於短期內可能會整固。我們仍然對美國股票持正面態度，原因是經濟數據及整體經濟勢頭正面。
- 此外，我們預期頁岩氣現象將會為美國提供可持續的競爭優勢，長遠來說，這將會為市場帶來支持。

BEA (MPF) Asian Equity Fund 東亞(強積金)亞洲股票基金

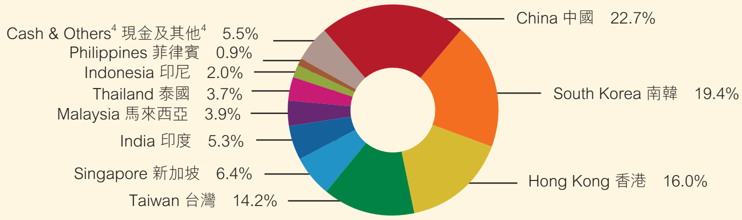
Investment Objectives 投資目標

To achieve long term capital appreciation within a controlled risk-return framework through investing mainly in Asian ex-Japan equities, with some exposure in debt securities / money market instruments.

透過主要投資於亞洲（日本除外）股票，及部分比重投資於債券 / 貨幣市場投資工具，在波動程度備受管理範圍內，盡量為投資提供長期資本增值。

Portfolio Allocation 投資組合分佈

Asian ex-Japan Equity 亞洲（日本除外）股票	94.5%	Cash & Others[4] 現金及其他[4]	5.5%



Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：669.57

Launch Date 推出日期：1/9/2005

NAV per unit (HK$) 每單位資產淨值（港元）：18.0084

Fund Descriptor 基金類型描述

Equity Fund — Asia ex Japan

股票基金 — 亞洲 (日本除外)

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：1.80%

Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：18.02%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
4.88%	1.58%	9.30%	N/A 不適用	7.55%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
4.88%	4.80%	55.98%	N/A 不適用	80.08%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
5.61%	33.13%	33.18%	-48.62%	66.77%	13.99%	-18.71%	21.31%	-0.15%

Top 10 Portfolio Holdings 投資組合內十大資產

SAMSUNG ELECTRONICS CO LTD	5.68%
TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD 台灣積體電路製造	3.64%
HYUNDAI MOTOR CO	3.61%
TENCENT HOLDINGS LTD 騰訊控股	3.21%
AIA GROUP LTD 友邦保險	2.05%
ICBC - H 中國工商銀行 - H	1.94%
CHINA MOBILE LTD 中國移動	1.84%
MEDIATEK 聯發科	1.77%
SK HYNIX INC	1.58%
SWIRE PROPERTIES 太古地產	1.41%

Commentary 評論

- The Fund outperformed the peer group average (Asia Ex Japan Equity) in the third quarter of 2013.
- The Fund increased South Korea exposure during the quarter.
- Although the global growth outlook is improving, Asian countries with current account deficits will remain under pressure as Fed tapering will weigh on fund flows in Asia. In addition, we do not expect a repeat of Asian Financial Crisis given Asian countries have substantially improved their reserve levels.

- 2013 年第 3 季，本基金跑贏同類基金組別平均 (亞洲 (日本除外) 股票)。
- 季內，本基金增加對南韓的投資。
- 儘管環球經濟正在改善，具有經常賬赤字的亞洲國家將會持續受壓，原因是聯儲局減慢購債將會影響亞洲的資金流。此外，鑒於亞洲國家已大幅改善其儲備水平，我們並不預期亞洲金融危機將會重臨。

BEA (MPF) Greater China Equity Fund 東亞(強積金)大中華股票基金

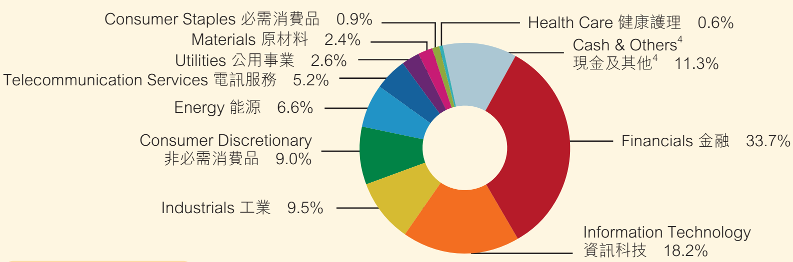
Investment Objectives 投資目標

To provide investors with long-term capital growth within a controlled risk-return framework through investing mainly in listed securities of companies that derive or are expected to derive a significant portion of their revenues from goods produced or sold, investments made or services performed in Greater China, which includes the People's Republic of China (PRC), the Special Administrative Regions of Hong Kong and Macau and Taiwan (the "Greater China Securities").

透過主要投資於在大中華區（包括中華人民共和國（中國）、香港特別行政區、澳門特別行政區及台灣）進行產品生產或銷售、投資或提供服務，以作為或預期作為其主要收入來源之公司的上市證券（「大中華區證券」），在波動程度備受管理範圍內，為投資者提供長期資本增值。

Portfolio Allocation 投資組合分佈

Greater China Equity 大中華股票	88.7%	Cash & Others[4] 現金及其他[4]	11.3%



Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：960.78

Launch Date 推出日期：1/12/2006

NAV per unit (HK$) 每單位資產淨值（港元）：13.7654

Fund Descriptor 基金類型描述

Equity Fund — Greater China

股票基金 — 大中華區

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：1.76%

Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：19.32%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
13.76%	1.40%	8.65%	N/A 不適用	4.79%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
13.76%	4.26%	51.42%	N/A 不適用	37.65%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	3.97%	40.05%	-46.84%	60.70%	12.62%	-22.75%	20.52%	5.55%

Top 10 Portfolio Holdings 投資組合內十大資產

TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD 台灣積體電路製造	4.43%
ICBC - H 中國工商銀行 - H	4.12%
TENCENT HOLDINGS LTD 騰訊控股	3.84%
AIA GROUP LTD 友邦保險	3.74%
CHINA MOBILE LTD 中國移動	3.62%
CHINA CONSTRUCTION BANK CORPORATION - H 中國建設銀行 - H	3.33%
CNOOC LTD 中國海洋石油	3.10%
HUTCHISON WHAMPOA LTD 和記黃埔	2.37%
BANK OF CHINA LTD - H 中國銀行 - H	2.26%
CHINA PETROLEUM & CHEMICAL - H 中國石油化工 - H	1.78%

Commentary 評論

- The Fund outperformed the peer group average (Greater China Equity) in the third quarter of 2013.
- Economic data from China showed signs of continued improvement as the Chinese government took measures to support short-term economic growth. An end of inventory destocking together with a recovery in Europe also lent support to the Chinese economy. The third plenary session of the 18th Party Congress in November will also be a key factor in determining equity market movements. A few reform directions have been addressed by the media, including state-owned enterprise reform, banking sector reform, and support for the private sector. These areas could be stock market catalysts in the fourth quarter of 2013.

- 2013 年第 3 季，本基金跑贏同類基金組別平均 (大中華股票)。
- 由於中央政府採取措施支持短期經濟增長，中國經濟出現持續改善的訊號。去庫存周期完結加上歐洲復蘇，為中國經濟帶來支持。11 月的第 18 屆三中全會將會是決定中國股票市場走勢的主要因素。部分改革方案已在媒體披露，包括國有企業改革、銀行業改革及對私人企業的支持。這些行業將會是 2013 年第 4 季股票市場的催化劑。

BEA (MPF) Japan Equity Fund 東亞（強積金）日本股票基金

Investment Objectives 投資目標

To achieve long term capital appreciation within a controlled risk-return framework through investing mainly in Japan equities.

透過主要投資於日本股票，在波動程度備受管理範圍內，獲得長期資本增值。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：49.90

Launch Date 推出日期：1/12/2006

NAV per unit (HK$) 每單位資產淨值（港元）：6.7530

Fund Descriptor 基金類型描述

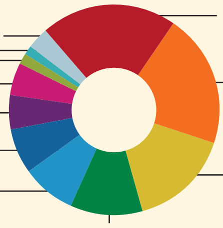
Equity Fund — Japan

股票基金 — 日本

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3] ：2.13%

Portfolio Allocation 投資組合分佈

Japan Equity 日本股票	96.7%	Cash & Others[4] 現金及其他[4]	3.3%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：15.95%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
37.56%	8.52%	0.28%	N/A 不適用	-5.58%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
37.56%	27.82%	1.43%	N/A 不適用	-32.47%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	2.19%	-8.18%	-41.44%	-0.03%	5.29%	-17.63%	10.13%	28.72%

Top 10 Portfolio Holdings 投資組合內十大資產

TOYOTA MOTOR CORP	5.19%
SOFTBANK CORP	3.03%
SUMITOMO MITSUI FINANCIAL GROUP INC	2.83%
CANON INC	2.68%
MITSUBISHI UFJ FINANCIAL GROUP INC	2.63%
HONDA MOTOR CO LTD	2.50%
BRIDGESTONE CORP	2.12%
NTT DOCOMO INC	1.97%
ORIX CORPORATION	1.71%
JAPAN TOBACCO INC	1.69%

Commentary 評論

- The Fund underperformed the peer group average (Japanese Equity) in the third quarter of 2013.
- Japan's economy grew 3.8% in the second quarter of 2013 but economic data remains mixed.
- The first consumption tax hike since 1997 may weigh on consumer sentiment and reduce the government's public approval ratings despite a 5 trillion yen fiscal package to limit the impact.
- We believe most good news has already been priced in and the market may be disappointed as focus shifts from easy monetary policy to structural reforms.

- 2013 年第 3 季，本基金跑輸同類基金組別平均 (日本股票)。
- 日本經濟於第 2 季上升 3.8%，然而經濟數據好壞參半。
- 自 1997 年以來首次增加的消費稅可能會打擊消費氣氛及減低公眾對政府的評分，儘管日本政府將會推行 5 萬億日圓財政措施以減少其影響。
- 我們相信大部分好消息已在股價中反映。政策焦點由寬鬆的貨幣措施轉移至結構性改革，市場可能因此失望。

BEA (MPF) Hong Kong Equity Fund 東亞（強積金）香港股票基金

Investment Objectives 投資目標

To achieve long term capital appreciation within a controlled risk-return framework through investing mainly in Hong Kong equities, with some exposure in debt securities / money market instruments.

透過主要投資於香港股票，及部分比重投資於債券 / 貨幣市場投資工具，在波動程度備受管理範圍內，盡量為投資提供長期資本增值。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：580.98

Launch Date 推出日期：1/9/2005

NAV per unit (HK$) 每單位資產淨值（港元）：18.0225

Fund Descriptor 基金類型描述

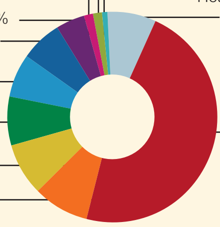
Equity Fund — Hong Kong

股票基金 — 香港

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3] ：1.68%

Portfolio Allocation 投資組合分佈

Hong Kong Equity 香港股票	92.5%	Cash & Others[4] 現金及其他[4]	7.5%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：19.16%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
10.92%	0.68%	7.87%	N/A 不適用	7.56%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
10.92%	2.04%	46.04%	N/A 不適用	80.23%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
-0.69%	37.87%	43.40%	-46.37%	56.74%	10.79%	-20.98%	22.69%	1.66%

Top 10 Portfolio Holdings 投資組合內十大資產

HSBC HOLDINGS PLC 滙豐控股	7.77%
CHINA CONSTRUCTION BANK CORPORATION - H 中國建設銀行 - H	5.31%
AIA GROUP LTD 友邦保險	5.16%
TENCENT HOLDINGS LTD 騰訊控股	5.05%
CHINA MOBILE LTD 中國移動	4.87%
ICBC - H 中國工商銀行 - H	4.67%
CNOOC LTD 中國海洋石油	3.19%
BANK OF CHINA LTD - H 中國銀行 - H	3.15%
HUTCHISON WHAMPOA LTD 和記黃埔	2.90%
CHINA PETROLEUM & CHEMICAL - H 中國石油化工 - H	2.24%

Commentary 評論

- The Fund outperformed the peer group average (Hong Kong Equity) in the third quarter of 2013.
- There were no significant changes in sector allocation between the second and third quarter of 2013.
- Economic data from China showed signs of continued improvement as the Chinese government took measures to support short-term economic growth. An end of inventory destocking together with a recovery in Europe also lent support to the Chinese economy. The third plenary session of the 18th Party Congress in November will also be a key factor in determining equity market movements. A few reform directions have been addressed by the media, including state-owned enterprise reform, banking sector reform, and support for the private sector. These areas could be stock market catalysts in the fourth quarter of 2013.

- 2013 年第 3 季，本基金跑贏同類基金組別平均 (香港股票)。
- 於 2013 年第 2 及第 3 季期間，本基金在行業分佈中並無重大變動。
- 由於中央政府採取措施支持短期經濟增長，中國經濟出現持續改善的訊號。去庫存周期完結加上歐洲復蘇，為中國經濟帶來支持。11 月的第 18 屆三中全會將會是決定中國股票市場走勢的主要因素。部分改革方案已在媒體披露，包括國有企業改革、銀行業改革及對私人企業的支持。這些行業將會是 2013 年第 4 季股票市場的催化劑。

BEA China Tracker Fund 東亞中國追蹤指數基金

Investment Objectives 投資目標

To provide investment returns that match the performance of the Hang Seng China Enterprises Index ("Index") as closely as practicable.

提供盡實際可能緊貼恒生中國企業指數（「指數」）表現的投資回報。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）: 37.11
Launch Date 推出日期：31/1/2012
NAV per unit (HK$) 每單位資產淨值（港元）: 9.0938

Fund Descriptor 基金類型描述

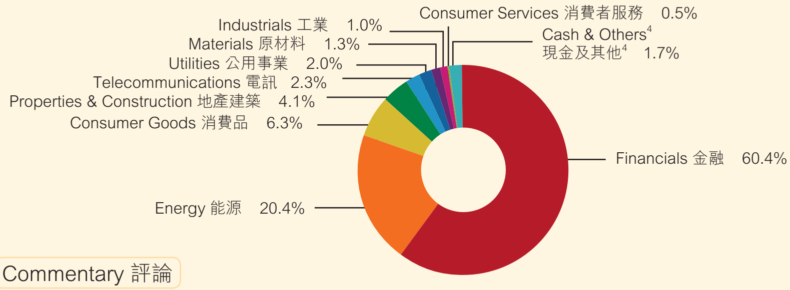
Equity Fund - China
股票基金 - 中國

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

N/A 不適用

Portfolio Allocation 投資組合分佈

Hang Seng H-Share Index ETF 恒生H股指數上市基金	98.3%	Cash & Others[4] 現金及其他[4]	1.7%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報

	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	5.89%	N/A 不適用	N/A 不適用	N/A 不適用	-5.54%
Index 指數	9.34%	N/A 不適用	N/A 不適用	N/A 不適用	-0.60%

Cumulative Return 累積回報

	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	5.89%	N/A 不適用	N/A 不適用	N/A 不適用	-9.06%
Index 指數	9.34%	N/A 不適用	N/A 不適用	N/A 不適用	-1.00%

Calendar Year Return[2b] 曆年回報[2b]

	2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
This Fund 本基金	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	-1.34%	-7.83%
Index 指數	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	3.91%	-6.01%

Top 10 Portfolio Holdings 投資組合內十大資產

BANK OF CHINA LTD - H 中國銀行 - H	10.15%
ICBC - H 中國工商銀行 - H	10.05%
CHINA CONSTRUCTION BANK CORPORATION - H 中國建設銀行 - H	9.81%
PETROCHINA CO LTD - H 中國石油天然氣 - H	7.67%
CHINA PETROLEUM & CHEMICAL - H 中國石油化工 - H	6.58%
CHINA LIFE INSURANCE CO LTD- H 中國人壽 - H	6.35%
PING AN INSURANCE - H 中國平安保險 - H	4.98%
AGRICULTURAL BANK OF CHINA LTD - H 中國農業銀行 - H	3.50%
CHINA SHENHUA ENERGY - H 中國神華能源 - H	3.41%
CHINA PACIFIC INSURANCE - H 中國太保 - H	2.79%

Commentary 評論

- The Fund tracked closely to the Index-Tracking Collective Investment Schemes or ITCIS (Hang Seng H-Share Index ETF) in the third quarter of 2013.
- During the quarter, the Fund recorded a return of 10.77% and the ITCIS delivered a return of 11.21%.
- As at 30th September, 2013, the index constituent sectors were: financials (61.52%), energy (20.77%), consumer goods (6.39%), properties and construction (4.17%), and others (7.15%).
- Financial stocks were the major performance driver, recording a 11.46% return (Hang Seng China H-Financials Index) during the quarter.

- 2013 年第 3 季，本基金緊貼追蹤「緊貼指數集體投資計劃」或 ITCIS (恒生 H 股指數上市基金)。
- 季內，本基金錄得 10.77% 的回報，而 ITCIS 錄得 11.21% 的回報。
- 截至 2013 年 9 月 30 日，指數成分行業包括金融 (61.52%)、能源 (20.77%)、消費品 (6.39%)、地產建築 (4.17%) 及其他 (7.15%)。
- 季內，表現主要源自金融股。恒生中國 H 股金融行業指數於季內錄得 11.46% 的回報。

BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金

Investment Objectives 投資目標

To provide investment results that closely correspond to the performance of the Hang Seng Index ("Index").

提供緊貼恒生指數（「指數」）表現的投資回報。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）: 35.79
Launch Date 推出日期：31/1/2012
NAV per unit (HK$) 每單位資產淨值（港元）: 11.2233

Fund Descriptor 基金類型描述

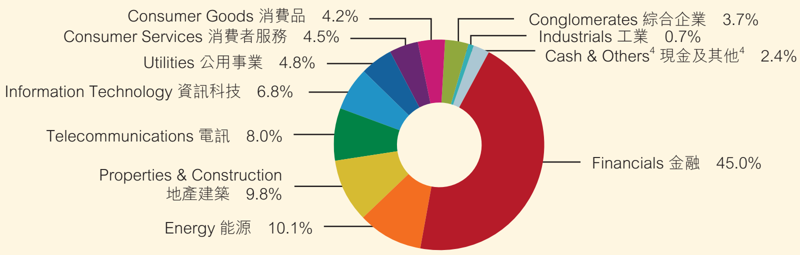
Equity Fund - Hong Kong
股票基金 - 香港

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

N/A 不適用

Portfolio Allocation 投資組合分佈

Tracker Fund of Hong Kong 盈富基金	97.6%	Cash & Others[4] 現金及其他[4]	2.4%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報

	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	11.40%	N/A 不適用	N/A 不適用	N/A 不適用	7.17%
Index 指數	13.64%	N/A 不適用	N/A 不適用	N/A 不適用	11.64%

Cumulative Return 累積回報

	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	11.40%	N/A 不適用	N/A 不適用	N/A 不適用	12.23%
Index 指數	13.64%	N/A 不適用	N/A 不適用	N/A 不適用	20.14%

Calendar Year Return[2b] 曆年回報[2b]

	2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
This Fund 本基金	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	9.14%	2.83%
Index 指數	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	14.48%	4.26%

Top 10 Portfolio Holdings 投資組合內十大資產

HSBC HOLDINGS PLC 滙豐控股	14.42%
CHINA MOBILE LTD 中國移動	7.00%
CHINA CONSTRUCTION BANK CORPORATION - H 中國建設銀行 - H	6.73%
TENCENT HOLDINGS LTD 騰訊控股	6.05%
AIA GROUP LTD 友邦保險	5.88%
ICBC - H 中國工商銀行 - H	5.03%
CNOOC LTD 中國海洋石油	3.77%
BANK OF CHINA LTD - H 中國銀行 - H	3.77%
HUTCHISON WHAMPOA LTD 和記黃埔	2.65%
PETROCHINA CO LTD - H 中國石油天然氣 - H	2.42%

Commentary 評論

- The Fund tracked closely to the Index-Tracking Collective Investment Schemes or ITCIS (Tracker Fund of Hong Kong) in the third quarter of 2013.
- During the quarter, the Fund recorded a return of 10.16% and the ITCIS delivered a return of 10.54%.
- As at 30th September, 2013, the index constituent sectors were: financials (46.14%), energy (10.32%), properties & construction (10.07%), telecommunications (8.15%), information technology (6.96%), utilities (4.92%) and others (13.44%).
- Within the various index constituent sectors of the Hang Seng Index, IT stocks generated the highest returns at 22.22% and utilities stocks recorded the lowest returns at 1.37% during the quarter. Finance, being the largest sector, recorded 8.67% for the same period.

- 2013 年第 3 季，本基金緊貼追蹤「緊貼指數集體投資計劃」或 ITCIS (盈富基金)。
- 季內，本基金錄得 10.16% 的回報，而 ITCIS 則錄得 10.54% 的回報。
- 截至 2013 年 9 月 30 日，指數成分行業包括金融 (46.14%)、能源 (10.32%)、地產建築 (10.07%)、電訊 (8.15%)、資訊科技業 (6.96%)、公用事業 (4.92%) 及其他 (13.44%)。
- 季內，在恒生指數的成分行業中，資訊科技股提供最高回報 22.22%，公用事業股錄得最低回報 1.37%。金融股作為最大比重的行業同期則錄得 8.67% 的回報。

BEA (MPF) Global Bond Fund 東亞（強積金）環球債券基金

Investment Objectives 投資目標

To provide total investment return over the medium to long term through investing in global bonds, with some exposure in money market instruments.

透過投資於環球債券，及部分比重投資於貨幣市場投資工具，盡量為投資提供中期至長期整體回報。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）	: 157.65
Launch Date 推出日期	: 1/9/2005
NAV per unit (HK$) 每單位資產淨值（港元）	: 11.2897

Fund Descriptor 基金類型描述

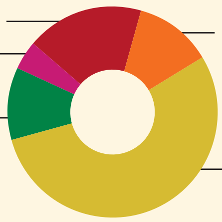
Bond Fund — Global
債券基金 — 環球

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

: 1.59%

Portfolio Allocation 投資組合分佈

Bond 債券 82.0%	Cash & Others[4] 現金及其他[4] 18.0%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：3.69%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-1.04%	1.15%	3.53%	N/A 不適用	1.51%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-1.04%	3.49%	18.91%	N/A 不適用	12.90%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
-3.29%	-0.96%	3.22%	0.04%	4.25%	3.50%	2.62%	4.59%	-1.44%

Top 10 Portfolio Holdings 投資組合內十大資產

TENCENT 4.625% 12/12/2016	5.77%
HUTCHISON WHAMPOA 4.625% 11/09/2015	4.93%
US TREASURY 0.50% 15/11/2013	4.57%
US TREASURY 0.25% 31/10/2013	4.56%
US TREASURY 0.25% 28/02/2014	3.65%
US TREASURY 0.25% 15/01/2015	3.35%
GERMANY GOVT 0.25% 13/12/2013	3.30%
PCCW 5.25% 20/07/2015	3.28%
US TREASURY 0.50% 15/10/2013	3.05%
CNPC GENERAL CAPITAL 1.45% 16/04/2016	2.89%

Commentary 評論

- The Fund underperformed the peer group average (Global Bond) in the third quarter of 2013.
- We expect yields to move towards normalisation on the back of stronger growth and potential Fed tapering later this year. On a relative basis, we prefer credit over government bonds.
- On the currency front, we continue to prefer US dollar as we think the outlook for the dollar is favourable in the long term despite some weakness in the last few months. Broader U.S. economic momentum remains intact and the current account deficit is expected to improve while the Fed may start dialling back its stimulus programme. However, we tactically increased our exposure to the euro during the quarter as the European economy is showing further signs of recovery which will be positive for the currency.

- 2013 年第 3 季，本基金跑輸同類基金組別平均 (環球債券)。
- 我們預期較強勁的增長及聯儲局於今年較後可能減慢購債將會令收益率趨向正常化。相對來說，我們較為偏好企業債券多於政府債券。
- 貨幣方面，我們繼續看好美元，原因是儘管過去數月美元疲弱，我們對美元的長遠展望樂觀。美國整體經濟勢頭良好，加上聯儲局可能開始減少其刺激措施，經常賬赤字預期將會改善。另外，鑒於歐洲經濟出現進一步的復蘇訊號，並有利於其貨幣，我們於本季內策略性增加歐元的持倉。

Investment in the BEA (MPF) RMB & HKD Money Market Fund (this Constituent Fund is denominated in HKD only and not in RMB) is not equivalent to placing funds on deposit with a bank or deposit-taking company. The BEA (MPF) RMB & HKD Money Market Fund (this Constituent Fund is denominated in HKD only and not in RMB) is not subject to the supervision of the Hong Kong Monetary Authority.
投資於東亞 (強積金) 人民幣及港幣貨幣市場基金 (此成分基金只以港幣及非以人民幣計值) 並不等於將資金存放於銀行或接受存款公司。東亞 (強積金) 人民幣及港幣貨幣市場基金 (此成分基金只以港幣及非以人民幣計值) 並不受香港金融管理局監管。

BEA (MPF) RMB & HKD Money Market Fund (this Constituent Fund is denominated in HKD only and not in RMB) 東亞（強積金）人民幣及港幣貨幣市場基金 (此成分基金只以港幣及非以人民幣計值)

Investment Objectives 投資目標

To achieve a rate of return over the long term in line with the interest rate offered by authorised financial institutions in Hong Kong on HKD and RMB savings accounts while maintaining stability of the principal amount invested.

在維持投資本金穩定性之同時，就長期而言，尋求達致與香港認可財務機構的港幣及人民幣存款戶口所提供的利率相若的回報率。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）	: 21.29
Launch Date 推出日期	: 3/7/2012
NAV per unit (HK$) 每單位資產淨值（港元）	: 10.2135

Fund Descriptor 基金類型描述

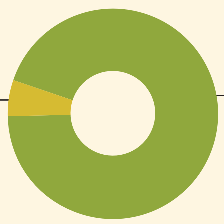
Money Market Fund — China and Hong Kong
貨幣市場基金 — 中國及香港

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

: N/A 不適用

Portfolio Allocation 投資組合分佈

Cash & Others[4] 現金及其他[4] 5.6%	Deposits 存款 94.4%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
2.04%	N/A 不適用	N/A 不適用	N/A 不適用	1.71%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
2.04%	N/A 不適用	N/A 不適用	N/A 不適用	2.14%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	0.62%	1.51%

Top 10 Portfolio Holdings 投資組合內十大資產

CHINA CONSTRUCTION BANK DEPOSITS 中國建設銀行存款	7.73%
WING LUNG BANK DEPOSITS 永隆銀行存款	7.60%
DAH SING BANK DEPOSITS 大新銀行存款	7.49%
THE BANK OF TOKYO-MITSUBISHI UFJ LTD DEPOSITS	7.17%
WING HANG BANK DEPOSITS 永亨銀行存款	6.51%
BANK OF COMMUNICATIONS DEPOSITS 交通銀行存款	6.47%
ICBC (ASIA) DEPOSITS 中國工商銀行 (亞洲) 存款	6.36%
FUBON BANK (HK) DEPOSITS 富邦銀行 (香港) 存款	6.27%
CREDIT AGRICOLE DEPOSITS	5.37%
CHINA CITIC BANK INTERNATIONAL DEPOSITS 中信銀行 (國際) 存款	4.79%

Commentary 評論

- The Fund outperformed the peer group average (RMB and HKD Money Market) in the third quarter of 2013.
- The CNH market is expected to remain solid given the central government's policy stance of supporting the economic recovery. Upcoming events of significance include a potential further liberalisation of the domestic capital market in the upcoming third plenary session of the Party Congress in November and further disclosure of rising local government debt figures.
- The FOMC's unexpected decision not to implement asset tapering in September surprised the market and triggered short covering in U.S. Treasuries. We expect HK dollar rates to trade along with the movement of U.S. Treasuries. However, we believe there will be continuous volatility in the market as expectations of eventual asset tapering and tightening will fluctuate along with the performance of economic data.

- 2013 年第 3 季，本基金跑贏同類基金組別平均 (人民幣及港元貨幣市場)。
- 鑒於中央政府支持經濟復蘇，預期離岸人民幣市場仍然穩定。未來具影響力的事件包括 11 月的三中全會，預期宣佈本地資本市場自由化及進一步披露地方政府的債務數字。
- 聯邦公開市場委員會未有於 9 月推行減慢購買資產令市場意外並導致短期美債反彈。我們預期港元利率將會緊隨美國國債走勢。然而，我們預期市場將會持續波動，原因是預期聯儲局最終會推行減慢購買資產，而隨著經濟數據的表現，緊縮措施將會不時轉變。

BEA (MPF) Long Term Guaranteed Fund[5*] 東亞（強積金）保證基金[5*]

Investment Objectives 投資目標

To provide a competitive, long term total rate of return, while also providing a minimum guaranteed average annual return over the career of the Member.

為成員提供具競爭力及長線回報，並同時提供最低限度的平均回報年率保證。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：664.52

Launch Date 推出日期：1/12/2000

NAV per unit (HK$) 每單位資產淨值（港元）：12.5408

Fund Descriptor 基金類型描述

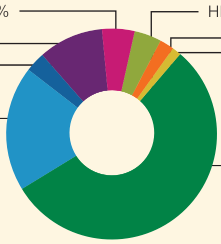
Guaranteed Fund — guarantee payable conditionally [5]

保證基金 — 有條件地給付保證 [5]

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：2.53%

Portfolio Allocation 投資組合分佈

Equity 股票	Bond 債券	Cash & Others[4] 現金及其他[4]	Deposits 存款
12.9%	74.2%	3.1%	9.8%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：3.93%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報

1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-0.62%	1.59%	4.38%	2.88%	1.78%

Cumulative Return 累積回報

1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-0.62%	4.85%	23.92%	32.80%	25.41%

Calendar Year Return[2b] 曆年回報[2b]

2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
0.53%	6.26%	6.54%	-18.39%	15.34%	6.12%	0.56%	6.23%	-1.29%

Top 10 Portfolio Holdings 投資組合內十大資產

MORGAN STANLEY 4.875%	1.3%
COMMONWEALTH EDISON CO 6.15%	1.1%
AMERICAN EXPRESS CREDIT CORP 2.8%	1.0%
WACHOVIA CORP 5.25%	1.0%
PNC FUNDING CORP 5.25%	0.9%
GENERAL ELECTRIC CAPITAL CORP 3.1%	0.8%
EXPRESS SCRIPTS HOLDING CO 2.1%	0.8%
GENERAL ELECTRIC CAPITAL CORP 4.65%	0.7%
ONEOK PARTNERS LP 3.25%	0.7%
CONOCOPHILLIPS 4.6%	0.7%

Commentary 評論

- Risk assets closed the month with handsome gains, overcoming political swings in several parts of the world. Politics had started the month on a positive note as the West found a way to cancel military action against Syria, easing market fears and oil prices considerably. The German elections were also very positive. However, as we moved towards the end of the month, US politics took center-stage, resulting in a first US government shutdown in 17 years. The other bit of political setback came from Italy where Berlusconi pulled his ministers out from the Letta-led coalition.
- While political uncertainty did take some shine off risk assets, they still ended strongly, buoyed by the Federal Reserve's decision to delay tapering and further signs of stabilizing global growth. As a result, regional equities closed the month with gains of 5-7% and sovereign bond yields softened globally, leading to strong returns from fixed income products. For the quarter, European equities, helped by strong currency effects, finished well above the others, while sovereign bond yields hardened (except in Japan) due to earlier tapering concerns.
- For the quarter, the MSCI Europe Index (13.6%) led the way, followed by the Hang Seng Total Return Index (10.7%) and the MSCI AC Far East ex Japan Total Return Index (6.9%), while the S&P 500 Index (5.2%) lagged. In bonds, both the Barclays Capital US Credit Index and the HSBC Hong Kong Local Currency Bond Index went up, returning 1.0% and 0.6% respectively.
- For the quarter, our US equity portfolio outperformed its benchmark, while our Asian, European and Hong Kong equity portfolios underperformed their benchmarks. In bonds, our Pension Bond portfolio outperformed its benchmark while our Hong Kong Bond portfolio underperformed its benchmark.

- 儘管本月世界多個地區政局不穩，風險類資產仍再次錄得可觀升幅。月初政局有不俗發展，西方國家努力協商，化解了對敘利亞動武的危機，大大紓緩了市場恐慌和油價上漲壓力；德國大選結果亦非常理想。然而，接近月底，美國政局成為焦點，美國政府 17 年來首次癱瘓。另一邊廂，意大利政局亦有暗湧，貝魯斯干尼策動黨內多名部長向雷塔領導的執政聯盟集體辭職。
- 由於政局不明朗，月底風險類資產的走勢稍為失色，然而由於聯儲局決定延遲減少買債，另環球經濟增長亦有進一步靠穩的跡象，風險類資產月底收市仍錄得頗大升幅，其中各地區股市的升幅介乎 5% 至 7%，另全球主權債券孳息亦回軟，推高債券產品回報。第三季，歐洲股市的表現遙遙領先其他市場，主因是貨幣匯率利好；另外，主權債券孳息 (除日本外) 由於早前市場對量化寬鬆退市的憂慮而上升。
- 本季 MSCI 歐洲指數 (13.6%) 表現領先，恒生總回報指數 (10.7%) 緊隨其後，而 MSCI 所有國家遠東 (日本除外) 總回報指數 (6.9%) 及標普 500 指數 (5.2%) 的表現則較為落後。債券方面，巴克萊資本美國信貸指數及匯豐香港本地貨幣債券指數均上升，回報率分別為 1.0% 及 0.6%。
- 本季，我們的美國股票投資組合的表現領先其基準指數，而我們的亞洲股票、歐洲股票及香港股票投資組合的表現則落後於其相應的基準指數。債券方面，我們的 Pension Bond 投資組合的表現領先其基準指數，而我們的香港債券投資組合的表現則落後於其基準指數。

* Source from Principal Insurance Company (Hong Kong) Limited. * 資料由美國信安保險有限公司提供。

BEA (MPF) Conservative Fund ("MPF Conservative Fund") does not provide any guarantee of the repayment of capital. Investment in MPF Conservative Fund is not equivalent to placing funds on deposit with a bank or deposit-taking company. MPF Conservative Fund is not subject to the supervision of the Hong Kong Monetary Authority.

東亞（強積金）保守基金（「強積金保守基金」）並不提供任何退還資本的保證。投資於強積金保守基金並不等於將資金存放於銀行或接受存款公司。強積金保守基金並不受香港金融管理局監管。

BEA (MPF) Conservative Fund[6] 東亞（強積金）保守基金[6]

Investment Objectives 投資目標

To achieve a minimum rate of return while maintaining stability of the principal amount invested.

在維持投資本金穩定性之同時，尋求一定之回報率。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：999.64

Launch Date 推出日期：1/12/2000

NAV per unit (HK$) 每單位資產淨值（港元）：13.1995

Fund Descriptor 基金類型描述

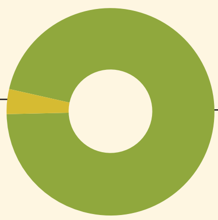
Money Market Fund — Hong Kong

貨幣市場基金 — 香港

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：0.94%

Portfolio Allocation 投資組合分佈

Cash & Others[4] 現金及其他[4]	Deposits 存款
4.0%	96.0%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：0.10%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報

	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	0.16%	0.19%	0.26%	1.05%	1.61%
PSR[7]	0.01%	0.01%	0.01%	0.57%	0.63%

Cumulative Return 累積回報

	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	0.16%	0.57%	1.33%	11.00%	22.67%
PSR[7]	0.01%	0.02%	0.04%	5.84%	8.37%

Calendar Year Return[2b] 曆年回報[2b]

	2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
This Fund 本基金	1.01%	2.63%	2.60%	1.23%	0.08%	0.01%	0.05%	0.31%	0.06%
PSR[7]	1.01%	2.51%	2.03%	0.13%	0.01%	0.01%	0.01%	0.01%	0.01%

Top 10 Portfolio Holdings 投資組合內十大資產

CHINA CITIC BANK INTERNATIONAL DEPOSITS 中信銀行 (國際) 存款	8.99%
CHINA CONSTRUCTION BANK DEPOSITS 中國建設銀行存款	8.98%
FUBON BANK (HK) DEPOSITS 富邦銀行 (香港) 存款	8.95%
BANK OF COMMUNICATIONS DEPOSITS 交通銀行存款	8.89%
DBS BANK (HK) DEPOSITS 星展銀行 (香港) 存款	8.88%
ICBC (ASIA) DEPOSITS 中國工商銀行 (亞洲) 存款	8.84%
WING LUNG BANK DEPOSITS 永隆銀行存款	8.73%
WING HANG BANK DEPOSITS 永亨銀行存款	8.68%
DAH SING BANK DEPOSITS 大新銀行存款	7.61%
THE BANK OF TOKYO-MITSUBISHI UFJ LTD DEPOSITS	6.96%

Commentary 評論

- Hong Kong's official foreign currency reserve assets amounted to US$303.5 billion at the end of September 2013.
- Inflation in Hong Kong slightly increased in September, with headline CPI inflation up to 4.6% from 4.5% in August.
- The FOMC's unexpected decision not to implement asset tapering in September surprised the market and triggered short covering in U.S. Treasuries. We expect HK dollar rates to trade along with the movement of U.S. Treasuries. However, we believe there will be continuous volatility in the market as expectations of eventual asset tapering and tightening will fluctuate along with the performance of economic data.

- 截至 2013 年 9 月底，香港的官方外匯儲備金額為 3,035 億美元。
- 香港通脹率於 9 月上升，整體消費物價指數由 8 月的 4.5% 上升至 4.6%。
- 聯邦公開市場委員會未有於 9 月推行減慢購買資產令市場意外並導致短期美債反彈。我們預期港元利率將會緊隨美國國債走勢。然而，我們預期市場將會持續波動，原因是預期聯儲局最終會推行減慢購買資產，而隨著經濟數據的表現，緊縮措施將會不時轉變。

Remarks 備註

Issuer : Bank of East Asia (Trustees) Limited
發行人：東亞銀行 (信託) 有限公司

Source : BEA Union Investment Management Limited, Bank of East Asia (Trustees) Limited and Lipper
資料來源：東亞聯豐投資管理有限公司、東亞銀行 (信託) 有限公司及理柏

1 The fund risk indicator shows the annualised standard deviation based on the monthly rates of return of the fund over the past 3 years to the reporting date of this Fund Fact Sheet.
基金風險標記是以年度標準差表示，數據是根據截至該基金概覽匯報日，過往3年之按月回報率計算。

2a Performance information of the constituent funds will be presented only if they have investment track records of not less than 6 months.
成分基金必須有最少 6 個月的投資往績紀錄，方會呈列業績表現資料。

2b If the fund performance is less than 1 year, the calendar year return will be calculated from the launch date to that calendar year-end.
如基金表現少於1年，該基金曆年回報會以推出日至該曆年年底計算。

3 The Fund Expense Ratio ("FER") is up to 31st March, 2013. It is not necessary to show a FER for a constituent fund where the period between the reporting date of the fund fact sheet and the inception date for the fund is less than 2 years.
基金開支比率截至 2013 年 3 月 31 日。如成分基金的基金便覽匯報日與基金的成立日期相隔不足兩年，則無須提供該基金的基金開支比率。

4 The term "cash and others" should be used to denote cash at call, and operating items such as account payables and account receivables (where relevant).
「現金及其他」一詞應指通知現金，及類似應付款項和應收款項的營運項目(如適用)。

5 BEA (MPF) Long Term Guaranteed Fund invested solely in an Approved Pooled Investment Fund in a form of insurance policy provided by Principal Insurance Company (Hong Kong) Limited (the "Guarantor"). The Guarantor offers the guarantee of capital and guaranteed rate of return for the Fund. The guaranteed rate of return for contributions made to the Fund after 30th September, 2004 was revised. The revised guarantee rate would be the "new applicable rate", which is currently set at 1% p.a. The guaranteed rate of return for contributions made to the Fund on or before 30th September, 2004 remains unchanged (5% p.a.). The guarantee of capital and the prescribed guarantee rate of return will only be offered if the contributions invested are withdrawn upon the occurrence of a "qualifying event", which is the receipt by the Guarantor through the Trustee of a valid claim of all the accrued benefits of the member upon satisfying any of the following conditions: a) Attainment of the normal retirement age or retirement at or after the early retirement age but before the normal retirement age b) Total incapacity c) Death d) Permanent departure from Hong Kong e) Claim of "small balance". The above conditions (a) to (e) apply to employee members, self-employed persons, "personal account holders" and Special Voluntary Contribution Account Members; f) Termination of the Member's employment and the continuous period for which the Member has been investing in Fund up to and including the last date of his employment ("qualifying period") is at least 36 complete months. (This only applies if the Member is employed in a company participating in the Master Trust). Such qualifying period is determined at the scheme account level. The qualifying period may also be re-set to zero if the Member (or his personal representative) effects a redemption, switching out or withdrawal of investments from the Fund other than upon the occurrence of a qualifying event. For the avoidance of doubt, condition (f) does not apply to self-employed Members, personal account holders or Special Voluntary Contribution Account Members. If a redemption, switching out or withdrawal of the units of the fund is effected other than the occurrence of a qualifying event as stated above, the guarantee will be affected. Special terms and conditions apply regarding how the guarantee operates. Please refer to the Appendix 1 of the Explanatory Memorandum for details of the credit risk, guarantee features and guarantee conditions of this Constituent Fund.
東亞(強積金)保證基金完全投資於由美國信安保險有限公司(「保證人」)以保險單形式提供保證的核准匯集投資基金。保證人提供基金的資本及回報率保證的擔保。在2004年9月30日之後，投資於本基金的供款所獲得的保證回報率已作出修訂。經修訂的保證率為「新適用率」，新適用率目前定為每年1%。於2004年9月30日或該日之前投入本基金的供款額所獲得的保證回報率維持不變(即每年5%)。(本金和訂明的回報率保證只有在發生合乎規定事項的情況下提取基金供款方會提供。發生合乎規定事項，是指在符合下述任何條件的情況下，保證人透過受託人收到就成員所有累算權益提出的有效申索：(a)達到正常退休年齡，或在提早退休年齡退休，或在提早退休年齡後但在正常退休年齡前退休(b)完全喪失行為能力(c)身故(d)永久性離港(e)申索「小額結餘」)。以上(a)至(e)項條件適用於僱員成員、自僱人士、個人賬戶持有人及特別自願性供款賬戶成員。(f)成員終止受僱，而且成員持續(經保證基金)投資於基礎基金的期間(直至並包括其受僱的最後一日)(「合乎規定期間」)須至少為36個整月。(此要求只適用於經由參與本集成信託計劃的僱主所僱用的成員。)該合符規定期間是按計劃賬戶的層面釐定。若成員(或其遺產代理人)在並非發生合乎規定事項的情況下由保證基金進行基金單位的贖回、轉出或提取，則該成員的合乎規定期間也可能被重訂為零。為免生疑問，條件(f)並不適用於自僱人士、個人賬戶持有人及特別自願性供款賬戶成員。倘若在並非發生上述合乎規定事項的情況下贖回、轉出或提取基金單位，保證將受影響。特定的條款及情況適用於保證運作。有關此項成分基金的信貸風險、保證特點及保證條件，請參閱說明書附件一。

6 Fees and charges of MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. BEA (MPF) Conservative Fund uses method (ii) and, therefore, unit prices, net asset value and fund performance quoted (except for the fund performance figures quoted in a fund fact sheet) do not reflect the impact of fees and charges.
強積金保守基金的收費可(一)透過扣除資產淨值收取；或(二)透過扣除成員賬戶中的單位收取。東亞(強積金)保守基金採用方式(二)收費，故所列之基金單位價格、資產淨值及基金表現(基金概覽所列的基金表現數字除外)並未反映收費的影響。

7 Prescribed savings rate is a rate prescribed by the Mandatory Provident Fund Schemes Authority monthly. The prescribed savings rate is the simple average of the interest rates offered by the three note-issuing banks in Hong Kong on Hong Kong dollar savings account with deposit amount of $120,000.
訂明儲蓄利率指強制性公積金計劃管理局每月定期公布的利率。該利率是三家香港的發鈔銀行港幣儲蓄戶口 12 萬元存款的利率水平之平均數。

Fund performance is calculated in HK$ on NAV to NAV basis, with dividends reinvested.
基金表現是以港元為計算單位，按資產淨值作為比較基礎，而再投資的股息亦計算在內。

Investments inherently involve risks and the prices of units may go down as well as up. The above figures are for indication only while past performance is not necessarily a guide to future performance. For further details including the product features and risks involved, please refer to the Explanatory Memorandum of the relevant Scheme.
投資附帶風險，基金價格可跌可升。以上數據僅供參考，而過去的基金表現不一定作為日後的指標。有關詳情，包括產品特點及所涉及的風險，請參閱有關的說明書。

You may, at any time and without charge, request Bank of East Asia (Trustees) Limited ("BEA Trustees") to stop using your personal data for direct marketing purposes. To do so, please send an email to BEAMPF@hkbea.com, or send a written request to BEA Trustees' Individual Data Protection Officer by post to 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong.
你可隨時要求東亞銀行(信託)有限公司(「東亞信託」)停止使用你的個人資料於直接促銷，而無須支付任何費用。如你欲提出此要求，請電郵至BEAMPF@hkbea.com，或致函東亞信託個人資料保障主任(地址：香港九龍觀塘道418 號創紀之城五期東亞銀行中心32樓)，東亞信託會隨即跟進你的要求。

BEA 東亞銀行
同心 創精彩

BEA (MPF) Value Scheme Fund Fact Sheet
東亞（強積金）享惠計劃基金概覽

As of 截至
30/9/2013

IMPORTANT :

- BEA (MPF) Value Scheme offers different constituent funds (i) investing in one or more approved pooled investment funds or approved index-tracking funds which invest in equities or bonds; or (ii) making direct investments, each with different risk profile.
- BEA MPF Conservative Fund does not provide any guarantee of the repayment of capital.
- You should consider your own risk tolerance level and financial circumstances before making 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 not invest based on this document alone. Please refer to the Explanatory Memorandum of the relevant Scheme for details.

重要事項：

- 東亞（強積金）享惠計劃提供不同的成分基金：(i) 投資於一個或以上的核准匯集投資基金或核准緊貼指數基金（投資於股票或債券）；或 (ii) 作出直接投資。各成分基金有不同的風險承擔。
- 東亞強積金保守基金並不提供任何退還資本的保證。
- 在作出投資選擇前，閣下必須衡量個人可承受風險的程度及財政狀況。在選擇成分基金時，如閣下對若干成分基金是否適合閣下（包括該成分基金是否符合閣下的投資目標）有任何疑問，閣下應諮詢財務及 / 或專業人士的意見，並因應閣下的個人狀況而選擇最適合閣下的成分基金。
- 閣下應該參閱有關計劃的說明書，而不應只根據這文件作出投資。

Contents
目錄

BEA Growth Fund 東亞增長基金

Investment Objectives 投資目標

To achieve long term capital appreciation within a controlled risk-return framework through investing mainly in global equities with some exposure in global debt securities/money market instruments.

透過主要投資於全球股票，及部分比重投資於全球債券/貨幣市場工具，在波動程度備受管理範圍內，為投資提供長期資本增值。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：0.93

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值（港元）：10.7101

Fund Descriptor 基金類型描述

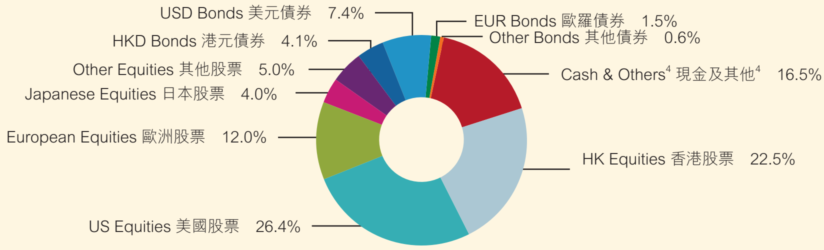
Mixed Assets Fund — Global — Maximum 90% in equity

混合資產基金 — 環球 — 最多 90% 於股票

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：N/A 不適用

Portfolio Allocation 投資組合分佈

Equity 股票	Bond 債券	Cash & Others[4] 現金及其他[4]
69.9%	13.6%	16.5%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	7.10%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	0.88%	6.17%

Top 10 Portfolio Holdings 投資組合內十大資產

TENCENT HOLDINGS LTD 騰訊控股	1.43%
HSBC HOLDINGS PLC 滙豐控股	1.39%
AIA GROUP LTD 友邦保險	1.32%
ICBC - H 中國工商銀行 - H	1.25%
CHINA MOBILE LTD 中國移動	1.21%
CHINA CONSTRUCTION BANK CORPORATION - H 中國建設銀行 - H	1.19%
SAMSUNG ELECTRONICS CO LTD	1.00%
GOOGLE INC	0.93%
TJX COS	0.92%
BANK OF CHINA LTD - H 中國銀行 - H	0.91%

Commentary 評論

- The Fund underperformed the peer group average (Lifestyle >60 - 80% Equity) in the third quarter of 2013. The Fund had a neutral position in equities and a large underweight position in bonds during the quarter.
- During the quarter, the Fund increased Hong Kong equity exposure to 22.5% (+5.3% QoQ). The Fund tactically increased cash level to 16.5% (+4.7% QoQ).
- Supported by an improving global growth backdrop and reasonable valuations, we remain constructive on equities.
- We are positive on U.S. and European equities. In the U.S., economic data and overall economic momentum remain positive. In Europe, economic data continues to surprise on the upside with PMIs moving into an expansion zone. Together with a supportive monetary policy, we expect the European economy to gain further traction.
- Although the global growth outlook is improving, Asian countries with current account deficits will remain under pressure as Fed tapering will weigh on fund flows in Asia. We will therefore underweight Asia equities including Hong Kong, China, and Japan.
- On the other hand, we will maintain an underweight position in bonds as yields will move towards normalisation on the back of stronger growth and potential Fed tapering later this year. On a relative basis, we prefer credit over government bonds.

- 2013 年第 3 季，本基金跑輸同類基金組別平均（人生階段基金 >60 - 80% 股票）。於本季內，本基金對股票持中性的比重及對債券持大幅偏低的比重。
- 季內，本基金增加香港股票的投資至 22.5%（按季增加 5.3%）。本基金策略性增加現金水平至 16.5%（按季增加 4.7%）。
- 基於環球增長的改善，以及合理的估值，我們仍然看好股票。
- 我們仍然對美國及歐洲股票持正面的態度。於美國，經濟數據及整體經濟勢頭仍然正面。於歐洲，經濟數據持續帶來驚喜，採購經理人指數步入至擴張的領域，加上具有支持性的貨幣政策，我們認為歐洲經濟將會進一步改善。
- 儘管環球經濟正在改善，具有經常賬赤字的亞洲國家將會持續受壓，原因是聯儲局減慢購債將會影響亞洲的資金流。我們因此將會對包括香港、中國及日本的亞洲股票持偏低的比重。
- 另一方面，我們將會維持對債券的偏低比重，原因是較強勁的增長及聯儲局於今年較後可能減慢購債將會令收益率趨向正常化。相對來說，我們較為偏好企業債券多於政府債券。

BEA Balanced Fund 東亞均衡基金

Investment Objectives 投資目標

To achieve a stable rate of return with an opportunity for capital appreciation through a balanced weighting of investments in global equities and debt securities.

透過平均投資於全球股票及債券市場，為投資帶來平穩增長；同時亦提供資本增值機會。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：1.02

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值（港元）：10.4415

Fund Descriptor 基金類型描述

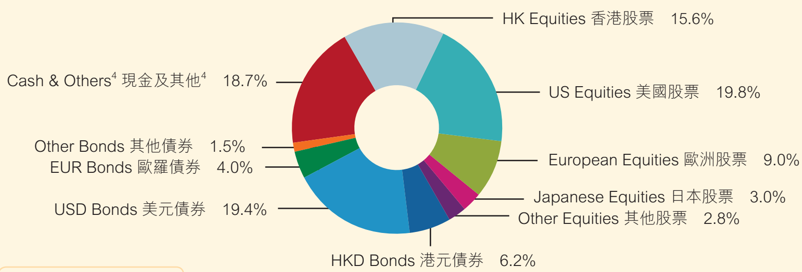
Mixed Assets Fund — Global — Maximum 60% in equity

混合資產基金 — 環球 — 最多 60% 於股票

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：N/A 不適用

Portfolio Allocation 投資組合分佈

Equity 股票	Bond 債券	Cash & Others[4] 現金及其他[4]
50.2%	31.1%	18.7%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	4.41%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	1.24%	3.13%

Top 10 Portfolio Holdings 投資組合內十大資產

TENCENT 4.625% 12/12/2016	2.05%
HUTCHISON WHAMPOA 4.625% 11/09/2015	1.75%
US TREASURY 0.50% 15/11/2013	1.63%
US TREASURY 0.25% 31/10/2013	1.62%
US TREASURY 0.25% 28/02/2014	1.30%
US TREASURY 0.25% 15/01/2015	1.19%
GERMANY GOVT 0.25% 13/12/2013	1.17%
PCCW 5.25% 20/07/2015	1.17%
US TREASURY 0.50% 15/10/2013	1.08%
CNPC GENERAL CAPITAL 1.45% 16/04/2016	1.03%

Commentary 評論

- The Fund underperformed the peer group average (Lifestyle >40 - 60% Equity) in the third quarter of 2013. The Fund had a neutral position in equities and a large underweight position in bonds during the quarter.
- During the quarter, the Fund reduced HK dollar-denominated bonds exposure to 6.2% (-4.7% QoQ). The Fund increased Hong Kong equity exposure to 15.6% (+2.7% QoQ) and tactically increased cash level to 18.7% (+6.3% QoQ).
- Supported by an improving global growth backdrop and reasonable valuations, we remain constructive on equities.
- We are positive on U.S. and European equities. In the U.S., economic data and overall economic momentum remain positive. In Europe, economic data continues to surprise on the upside with PMIs moving into an expansion zone. Together with a supportive monetary policy, we expect the European economy to gain further traction.
- Although the global growth outlook is improving, Asian countries with current account deficits will remain under pressure as Fed tapering will weigh on fund flows in Asia. We will therefore underweight Asia equities including Hong Kong, China, and Japan.
- On the other hand, we will maintain an underweight position in bonds as yields will move towards normalisation on the back of stronger growth and potential Fed tapering later this year. On a relative basis, we prefer credit over government bonds.

- 2013 年第 3 季，本基金跑輸同類基金組別平均（人生階段基金 >40 - 60% 股票）。於本季內，本基金對股票持中性的比重及對債券持大幅偏低的比重。
- 季內，本基金減少港元計值債券的投資至 6.2%（按季減少 4.7%）。本基金增加香港股票的投資至 15.6%（按季增加 2.7%）及策略性增加現金水平至 18.7%（按季增加 6.3%）。
- 基於環球增長的改善，以及合理的估值，我們仍然看好股票。
- 我們仍然對美國及歐洲股票持正面的態度。於美國，經濟數據及整體經濟勢頭仍然正面。於歐洲，經濟數據持續帶來驚喜，採購經理人指數步入至擴張的領域，加上具有支持性的貨幣政策，我們認為歐洲經濟將會進一步改善。
- 儘管環球經濟正在改善，具有經常賬赤字的亞洲國家將會持續受壓，原因是聯儲局減慢購債將會影響亞洲的資金流。我們因此將會對包括香港、中國及日本的亞洲股票持偏低的比重。
- 另一方面，我們將會維持對債券的偏低比重，原因是較強勁的增長及聯儲局於今年較後可能減慢購債將會令收益率趨向正常化。相對來說，我們較為偏好企業債券多於政府債券。

BEA Stable Fund 東亞平穩基金

Investment Objectives 投資目標

To minimise short-term capital risk with modest capital growth over the long term through a higher weighting of investments in global debt securities to provide steady income and lower exposure to global equities to provide modest potential for capital appreciation.

透過偏重投資於全球債券市場及較少比重投資於全球股票市場，為投資盡量減低短期資本波動，以維持穩定的資本增值及賺取平穩收益，同時亦提供長遠溫和資本增值潛力。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）: 0.88

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值（港元）: 10.2380

Fund Descriptor 基金類型描述

Mixed Assets Fund — Global — Maximum 40% in equity

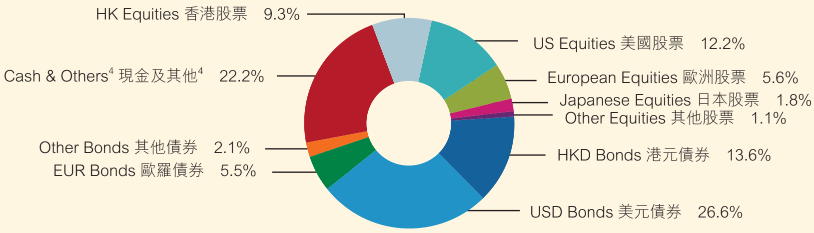
混合資產基金 — 環球 — 最多 40% 於股票

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

: N/A 不適用

Portfolio Allocation 投資組合分佈

Equity 股票	Bond 債券	Cash & Others[4] 現金及其他[4]
30.0%	47.8%	22.2%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	2.38%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	0.65%	1.72%

Top 10 Portfolio Holdings 投資組合內十大資產

TENCENT 4.625% 12/12/2016	2.82%
HUTCHISON WHAMPOA 4.625% 11/09/2015	2.41%
US TREASURY 0.50% 15/11/2013	2.24%
US TREASURY 0.25% 31/10/2013	2.23%
US TREASURY 0.25% 28/02/2014	1.79%
US TREASURY 0.25% 15/01/2015	1.64%
GERMANY GOVT 0.25% 13/12/2013	1.61%
PCCW 5.25% 20/07/2015	1.61%
US TREASURY 0.50% 15/10/2013	1.49%
CNPC GENERAL CAPITAL 1.45% 16/04/2016	1.41%

Commentary 評論

- The Fund underperformed the peer group average (Lifestyle >20 - 40% Equity) in the third quarter of 2013. The Fund had a neutral position in equities and a large underweight position in bonds during the quarter.
- During the quarter, the Fund increased Hong Kong equity exposure to 9.3% (+3.1% QoQ) and reduced HK dollar-denominated bond exposure to 13.6% (-9.6% QoQ). The Fund tactically increased cash level to 22.2% (+8.8% QoQ).
- Supported by an improving global growth backdrop and reasonable valuations, we remain constructive on equities.
- We are positive on U.S. and European equities. In the U.S., economic data and overall economic momentum remain positive. In Europe, economic data continues to surprise on the upside with PMIs moving into an expansion zone. Together with a supportive monetary policy, we expect the European economy to gain further traction.
- Although the global growth outlook is improving, Asian countries with current account deficits will remain under pressure as Fed tapering will weigh on fund flows in Asia. We will therefore underweight Asia equities including Hong Kong, China, and Japan.
- On the other hand, we will maintain an underweight position in bonds as yields will move towards normalisation on the back of stronger growth and potential Fed tapering later this year. On a relative basis, we prefer credit over government bonds.

- 2013 年第 3 季，本基金跑輸同類基金組別平均 (人生階段基金 >20 - 40% 股票) 。於本季內，本基金對股票持中性的比重及對債券持大幅偏低的比重。
- 季內，本基金增加香港股票的投資至 9.3% (按季增加 3.1%) 及減低港元計值債券的投資至 13.6% (按季減少 9.6%)。本基金策略性增加現金水平至 22.2% (按季增加 8.8%)
- 基於環球增長的改善，以及合理的估值，我們仍然看好股票。
- 我們仍然對美國及歐洲股票持正面的態度。於美國，經濟數據及整體經濟勢頭仍然正面。於歐洲，經濟數據持續帶來驚喜，採購經理人指數步入至擴張的領域，加上具有支持性的貨幣政策，我們認為歐洲經濟將會進一步改善。
- 儘管環球經濟正在改善，具有經常賬赤字的亞洲國家將會持續受壓，原因是聯儲局減慢購債將會影響亞洲的資金流。我們因此將會對包括香港、中國及日本的亞洲股票持偏低的比重。
- 另一方面，我們將會維持對債券的偏低比重，原因是較強勁的增長及聯儲局於今年較後可能減慢購債將會令收益率趨向正常化。相對來說，我們較為偏好企業債券多於政府債券。

BEA Global Equity Fund 東亞環球股票基金

Investment Objectives 投資目標

To provide investors with long term capital growth through investing in a diversified global portfolio.

透過投資於一個分散環球投資組合，提供長期資本增值予投資者。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）: 0.32

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值（港元）: 11.3812

Fund Descriptor 基金類型描述

Equity Fund — Global

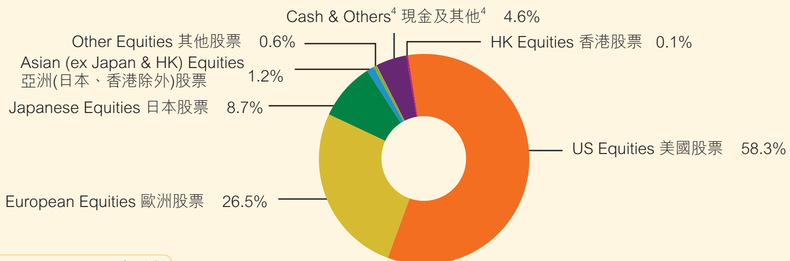
股票基金 — 環球

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

: N/A 不適用

Portfolio Allocation 投資組合分佈

Equity 股票	Cash & Others[4] 現金及其他[4]
95.4%	4.6%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	13.81%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	1.00%	12.68%

Top 10 Portfolio Holdings 投資組合內十大資產

GOOGLE INC	2.06%
TJX COS	2.03%
UBS AG	1.99%
MOODY'S CORP	1.96%
JPMORGAN CHASE & CO	1.95%
ROCHE HOLDING AG	1.94%
TOYOTA MOTOR CORP	1.93%
NEXT PLC	1.85%
UNION PACIFIC CORP	1.81%
CBS CORP	1.79%

Commentary 評論

- The Fund underperformed the peer group average (Global Equity) in the third quarter of 2013.
- During the quarter, the Fund increased exposure in the U.S.
- We are positive on U.S. and European equities. In the U.S., economic data and overall economic momentum remain positive. In Europe, economic data continues to surprise on the upside with PMIs moving into an expansion zone. Together with a supportive monetary policy, we expect the European economy to gain further traction.
- Although the global growth outlook is improving, Asian countries with current account deficits will remain under pressure as Fed tapering will weigh on fund flows in Asia. In addition, we do not expect a repeat of Asian Financial Crisis given Asian countries have substantially improved their reserve levels.

- 2013 年第 3 季，本基金跑輸同類基金組別平均 (環球股票) 。
- 季內，本基金增加對美國的投資。
- 我們仍然對美國及歐洲股票持正面的態度。於美國，經濟數據及整體經濟勢頭仍然正面。於歐洲，經濟數據持續帶來驚喜，採購經理人指數步入至擴張的領域，加上具有支持性的貨幣政策，我們認為歐洲經濟將會進一步改善。
- 儘管環球經濟正在改善，具有經常賬赤字的亞洲國家將會持續受壓，原因是聯儲局減慢購債將會影響亞洲的資金流。此外，鑒於亞洲國家已大幅改善其儲備水平，我們並不預期亞洲金融危機將會重臨。

BEA Asian Equity Fund 東亞亞洲股票基金

Investment Objectives 投資目標

To achieve long term capital appreciation within a controlled risk-return framework through investing mainly in Asian ex-Japan equities.

透過主要投資於亞洲(日本除外)股票，在波動程度備受管理範圍內，盡量為投資提供長期資本增值。

Fund Information 基金資料

Fund Size 基金資產值 Million (HK$) 百萬(港元)：1.51

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值(港元)：10.4640

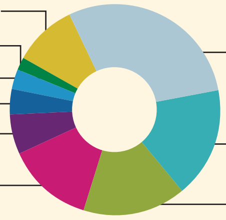
Fund Descriptor 基金類型描述

Equity Fund — Asia ex-Japan
股票基金 — 亞洲(日本除外)

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：N/A 不適用

Portfolio Allocation 投資組合分佈

Asian ex-Japan Equity 亞洲(日本除外)股票	90.3%	Cash & Others[4] 現金及其他[4]	9.7%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	4.64%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	1.91%	2.68%

Top 10 Portfolio Holdings 投資組合內十大資產

SAMSUNG ELECTRONICS CO LTD	4.91%
TENCENT HOLDINGS LTD 騰訊控股	3.76%
ICBC - H 中國工商銀行 - H	3.10%
AIA GROUP LTD 友邦保險	3.05%
TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD 台灣積體電路製造	2.93%
CHINA MOBILE LTD 中國移動	2.05%
HYUNDAI MOTOR CO	1.79%
BANK OF CHINA LTD - H 中國銀行 - H	1.76%
CHINA CONSTRUCTION BANK CORPORATION - H 中國建設銀行 - H	1.58%
DBS GROUP HOLDINGS	1.52%

Commentary 評論

- The Fund outperformed the peer group average (Asia Ex Japan Equity) in the third quarter of 2013.
- There were no significant changes in country allocation between the second and third quarter of 2013.
- Although the global growth outlook is improving, Asian countries with current account deficits will remain under pressure as Fed tapering will weigh on fund flows in Asia. In addition, we do not expect a repeat of Asian Financial Crisis given Asian countries have substantially improved their reserve levels.

- 2013 年第 3 季，本基金跑贏同類基金組別平均(亞洲(日本除外)股票)。
- 於 2013 年第 2 及第 3 季期間，本基金在國家分佈中並無重大變動。
- 儘管環球經濟正在改善，具有經常賬赤字的亞洲國家將會持續受壓，原因是聯儲局減慢購債將會影響亞洲的資金流。此外，鑒於亞洲國家已大幅改善其儲備水平，我們並不預期亞洲金融危機將會重臨。

BEA Greater China Equity Fund 東亞大中華股票基金

Investment Objectives 投資目標

To provide investors with long-term capital growth through exposure to the Greater China equity markets.

透過參與大中華區股票市場，為投資者提供長期資本增值。

Fund Information 基金資料

Fund Size 基金資產值 Million (HK$) 百萬(港元)：1.75

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值(港元)：11.1398

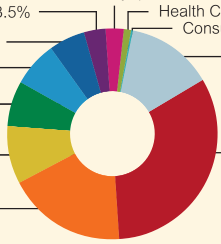
Fund Descriptor 基金類型描述

Equity Fund — Greater China
股票基金 — 大中華區

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：N/A 不適用

Portfolio Allocation 投資組合分佈

Greater China Equity 大中華股票	86.7%	Cash & Others[4] 現金及其他[4]	13.3%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	11.40%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	3.61%	7.52%

Top 10 Portfolio Holdings 投資組合內十大資產

TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD 台灣積體電路製造	5.20%
AIA GROUP LTD 友邦保險	3.78%
TENCENT HOLDINGS LTD 騰訊控股	3.73%
CHINA MOBILE LTD 中國移動	3.47%
ICBC - H 中國工商銀行 - H	3.30%
CHINA CONSTRUCTION BANK CORPORATION - H 中國建設銀行 - H	3.30%
BANK OF CHINA LTD - H 中國銀行 - H	2.66%
CNOOC LTD 中國海洋石油	2.61%
HON HAI PRECISION INDUSTRY CO. LTD. 鴻海精密工業	2.30%
CHINA PETROLEUM & CHEMICAL - H 中國石油化工 - H	2.27%

Commentary 評論

- The Fund outperformed the peer group average (Greater China Equity) in the third quarter of 2013.
- Economic data from China showed signs of continued improvement as the Chinese government took measures to support short-term economic growth. An end of inventory destocking together with a recovery in Europe also lent support to the Chinese economy. The third plenary session of the 18th Party Congress in November will also be a key factor in determining equity market movements. A few reform directions have been addressed by the media, including state-owned enterprise reform, banking sector reform, and support for the private sector. These areas could be stock market catalysts in the fourth quarter of 2013.

- 2013 年第 3 季，本基金跑贏同類基金組別平均(大中華股票)。
- 由於中央政府採取措施支持短期經濟增長，中國經濟出現持續改善的訊號。去庫存周期完結加上歐洲復蘇，為中國經濟帶來支持。11 月的第 18 屆三中全會將會是決定中國股票市場走勢的主要因素。部分改革方案已在媒體披露，包括國有企業改革、銀行業改革及對私人企業的支持。這些行業將會是 2013 年第 4 季股票市場的催化劑。

BEA Greater China Tracker Fund 東亞大中華追蹤指數基金

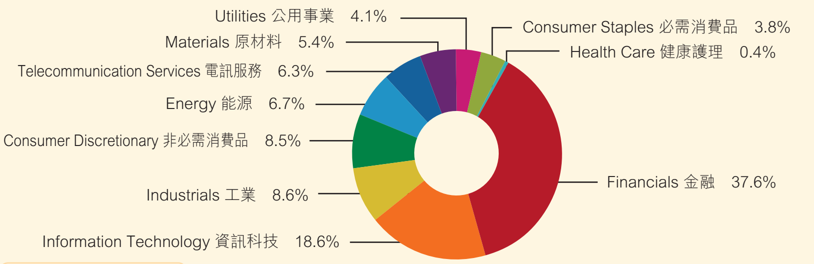
Investment Objectives 投資目標

To provide investment returns, before fees and expenses, that closely correspond to the performance of the FTSE® Greater China HKD Index.

達到與富時®大中華港元指數的表現密切對應的投資回報(扣除費用及開支前)。

Portfolio Allocation 投資組合分佈

SPDR® FTSE® Greater China ETF SPDR® 富時® 大中華ETF	100%



Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬(港元):1.73

Launch Date 推出日期:25/10/2012

NAV per unit (HK$) 每單位資產淨值(港元):10.1878

Fund Descriptor 基金類型描述

Equity Fund - Greater China

股票基金 - 大中華區

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

N/A 不適用

Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差:N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報

	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用
Index 指數	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用

Cumulative Return 累積回報

	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	1.88%
Index 指數	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	10.20%

Calendar Year Return[2b] 曆年回報[2b]

	2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
This Fund 本基金	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	-0.98%	2.88%
Index 指數	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	5.89%	4.08%

Top 10 Portfolio Holdings 投資組合內十大資產

TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD 台灣積體電路製造	5.18%
CHINA MOBILE LTD 中國移動	3.70%
AIA GROUP LTD 友邦保險	3.59%
CHINA CONSTRUCTION BANK CORPORATION - H 中國建設銀行 - H	3.51%
ICBC - H 中國工商銀行 - H	3.18%
TENCENT HOLDINGS LTD 騰訊控股	3.06%
BANK OF CHINA LTD - H 中國銀行 - H	2.20%
CNOOC LTD 中國海洋石油	2.10%
HUTCHISON WHAMPOA LTD 和記黃埔	1.84%
HON HAI PRECISION INDUSTRY CO. LTD. 鴻海精密工業	1.84%

Commentary 評論

- The Fund tracked closely to the Index-Tracking Collective Investment Schemes or ITCIS (SPDR® FTSE® Greater China ETF) in the third quarter of 2013.
- During the quarter, the Fund recorded a return of 8.54% and the ITCIS delivered a return of 8.73%.
- As at 30th September, 2013, the constituent sectors of the ITCIS were: financials (37.65%), information technology (18.55%), consumer discretionary (8.76%), industrials (8.33%), energy (6.74%), telecommunication services (6.34%), and others (13.63%).
- As at 30th September, 2013, the constituent countries of the ITCIS were: China (42.94%), Hong Kong (30.25%), and Taiwan (26.82%).
- Amongst China stocks, H-shares (Hang Seng China Enterprises Index) recorded a 10.79% return and red chips (Hang Seng China-Affiliated Corporations Index) recorded a 8.73% return during the quarter.

- 2013 年第 3 季,本基金緊貼追蹤「緊貼指數集體投資計劃」或 ITCIS (SPDR® 富時®大中華 ETF)。
- 季內,本基金錄得 8.54% 的回報,而 ITCIS 則錄得 8.73% 的回報。
- 截至 2013 年 9 月 30 日,ITCIS 成分行業包括金融 (37.65%)、科技 (18.55%)、生活消費品 (8.76%)、工業 (8.33%)、能源 (6.74%)、電訊服務 (6.34%) 及其他 (13.63%)。
- 截至 2013 年 9 月 30 日,ITCIS 成分國家包括中國 (42.94%)、香港 (30.25%) 及台灣 (26.82%)。
- 季內,在中國股票中,H 股 (恒生中國企業指數) 錄得 10.79% 的回報及紅籌股 (恒生香港中資企業指數) 錄得 8.73% 的回報。

BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金

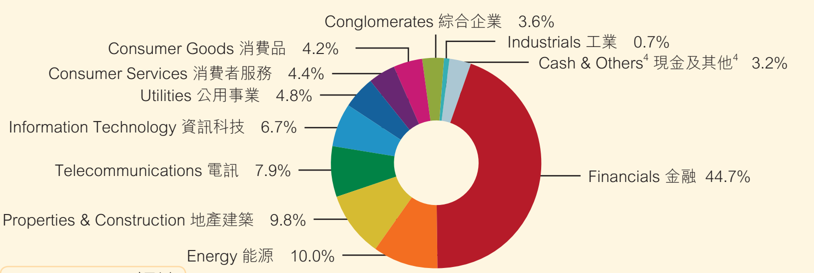
Investment Objectives 投資目標

To provide investment results that closely correspond to the performance of the Hang Seng Index.

提供緊貼恒生指數表現之投資回報。

Portfolio Allocation 投資組合分佈

Tracker Fund of Hong Kong 盈富基金	96.8%	Cash & Others[4] 現金及其他[4]	3.2%



Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬(港元):1.69

Launch Date 推出日期:25/10/2012

NAV per unit (HK$) 每單位資產淨值(港元):10.3343

Fund Descriptor 基金類型描述

Equity Fund - Hong Kong

股票基金 - 香港

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

N/A 不適用

Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差:N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報

	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用
Index 指數	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用

Cumulative Return 累積回報

	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	3.34%
Index 指數	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	8.42%

Calendar Year Return[2b] 曆年回報[2b]

	2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
This Fund 本基金	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	1.02%	2.30%
Index 指數	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	3.99%	4.26%

Top 10 Portfolio Holdings 投資組合內十大資產

HSBC HOLDINGS PLC 滙豐控股	14.33%
CHINA MOBILE LTD 中國移動	6.95%
CHINA CONSTRUCTION BANK CORPORATION - H 中國建設銀行 - H	6.68%
TENCENT HOLDINGS LTD 騰訊控股	6.01%
AIA GROUP LTD 友邦保險	5.84%
ICBC - H 中國工商銀行 - H	5.00%
CNOOC LTD 中國海洋石油	3.75%
BANK OF CHINA LTD - H 中國銀行 - H	3.74%
HUTCHISON WHAMPOA LTD 和記黃埔	2.64%
PETROCHINA CO LTD - H 中國石油天然氣 - H	2.40%

Commentary 評論

- The Fund tracked closely to the Index-Tracking Collective Investment Schemes or ITCIS (Tracker Fund of Hong Kong) in the third quarter of 2013.
- During the quarter, the Fund recorded a return of 10.28% and the ITCIS delivered a return of 10.54%.
- As at 30th September, 2013, the index constituent sectors were: financials (46.14%), energy (10.32%), properties & construction (10.07%), telecommunications (8.15%), information technology (6.96%), utilities (4.92%) and others (13.44%).
- Within the various index constituent sectors of the Hang Seng Index, IT stocks generated the highest returns at 22.22% and utilities stocks recorded the lowest returns at 1.37% during the quarter. Finance, being the largest sector, recorded 8.67% for the same period.

- 2013 年第 3 季,本基金緊貼追蹤「緊貼指數集體投資計劃」或 ITCIS (盈富基金)。
- 季內,本基金錄得 10.28% 的回報,而 ITCIS 則錄得 10.54% 的回報。
- 截至 2013 年 9 月 30 日,指數成分行業包括金融 (46.14%)、能源 (10.32%)、地產建築 (10.07%)、電訊 (8.15%)、資訊科技業 (6.96%)、公用事業 (4.92%) 及其他 (13.44%)。
- 季內,在恒生指數的成分行業中,資訊科技股提供最高回報 22.22%,公用事業股錄得最低回報 1.37%。金融股作為最大比重的行業同期則錄得 8.67% 的回報。

BEA Global Bond Fund 東亞環球債券基金

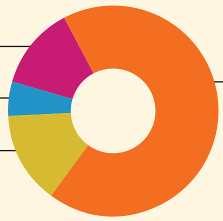
Investment Objectives 投資目標

To provide investors with total investment return over the medium to long term through investing into a diversified range of global bonds.

透過投資於多元化環球債券，提供中期至長期的整體投資回報予投資者。

Portfolio Allocation 投資組合分佈

Bond 債券	87.4%	Cash & Others[4] 現金及其他[4]	12.6%



Fund Information 基金資料

Fund Size 基金資產值 Million (HK$) 百萬（港元）: 0.30

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值（港元）: 9.8967

Fund Descriptor 基金類型描述

Bond Fund — Global

債券基金 — 環球

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

: N/A 不適用

Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報

1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用

Cumulative Return 累積回報

1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	-1.03%

Calendar Year Return[2b] 曆年回報[2b]

2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	-0.07%	-0.96%

Top 10 Portfolio Holdings 投資組合內十大資產

TENCENT 4.625% 12/12/2016	7.22%
HUTCHISON WHAMPOA 4.625% 11/09/2015	6.16%
US TREASURY 0.50% 15/11/2013	5.71%
US TREASURY 0.25% 31/10/2013	5.71%
US TREASURY 0.25% 28/02/2014	4.56%
US TREASURY 0.25% 15/01/2015	4.19%
GERMANY GOVT 0.25% 13/12/2013	4.12%
PCCW 5.25% 20/07/2015	4.10%
US TREASURY 0.50% 15/10/2013	3.81%
CNPC GENERAL CAPITAL 1.45% 16/04/2016	3.61%

Commentary 評論

- The Fund underperformed the peer group average (Global Bond) in the third quarter of 2013.
- We expect yields to move towards normalisation on the back of stronger growth and potential Fed tapering later this year. On a relative basis, we prefer credit over government bonds.
- On the currency front, we continue to prefer US dollar as we think the outlook for the dollar is favourable in the long term despite some weakness in the last few months. Broader U.S. economic momentum remains intact and the current account deficit is expected to improve while the Fed may start dialling back its stimulus programme. However, we tactically increased our exposure to the euro during the quarter as the European economy is showing further signs of recovery which will be positive for the currency.

- 2013 年第 3 季，本基金跑輸同類基金組別平均 (環球債券)。
- 我們預期較強勁的增長及聯儲局於今年較後可能減慢購債將會令收益率趨向正常化。相對來說，我們較為偏好企業債券多於政府債券。
- 貨幣方面，我們繼續看好美元，原因是儘管過去數月美元疲弱，我們對美元的長遠展望樂觀。美國整體經濟勢頭良好，加上聯儲局可能開始減少其刺激措施，經常賬赤字預期將會改善。另外，鑒於歐洲經濟出現進一步的復蘇訊號，並有利於其貨幣，我們於本季內策略性增加歐元的持倉。

BEA MPF Conservative Fund (“MPF Conservative Fund”) does not provide any guarantee of the repayment of capital. Investment in MPF Conservative Fund is not equivalent to placing funds on deposit with a bank or deposit-taking company. MPF Conservative Fund is not subject to the supervision of the Hong Kong Monetary Authority.

東亞強積金保守基金（「強積金保守基金」）並不提供任何退還資本的保證。投資於強積金保守基金並不等於將資金存放於銀行或接受存款公司。強積金保守基金並不受香港金融管理局監管。

BEA MPF Conservative Fund[5] 東亞強積金保守基金[5]

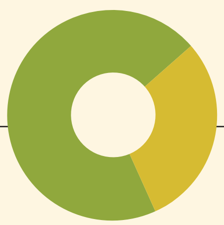
Investment Objectives 投資目標

To achieve a minimum rate of return while maintaining stability of the principal amount invested.

在維持投資本金穩定性之同時，尋求一定之回報率。

Portfolio Allocation 投資組合分佈

Cash & Others[4] 現金及其他[4]	29.9%	Deposits 存款	70.1%



Fund Information 基金資料

Fund Size 基金資產值 Million (HK$) 百萬（港元）: 1.05

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值（港元）: 10.0181

Fund Descriptor 基金類型描述

Money Market Fund — Hong Kong

貨幣市場基金 — 香港

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

: N/A 不適用

Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報

	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用
PSR[6]	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用

Cumulative Return 累積回報

	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	0.06%
PSR[6]	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	0.01%

Calendar Year Return[2b] 曆年回報[2b]

	2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
This Fund 本基金	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	0.00%	0.06%
PSR[6]	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	0.00%	0.01%

Top 10 Portfolio Holdings 投資組合內十大資產

BANK OF COMMUNICATIONS DEPOSITS 交通銀行存款	11.43%
CHINA CONSTRUCTION BANK DEPOSITS 中國建設銀行存款	9.07%
FUBON BANK (HK) DEPOSITS 富邦銀行 (香港) 存款	8.11%
THE BANK OF TOKYO-MITSUBISHI UFJ LTD DEPOSITS	7.62%
DAH SING BANK DEPOSITS 大新銀行存款	7.16%
WING HANG BANK DEPOSITS 永亨銀行存款	6.67%
SUMITOMO MITSUI BANKING CORPORATION DEPOSITS 三井住友銀行存款	5.72%
ICBC (ASIA) DEPOSITS 中國工商銀行 (亞洲) 存款	4.78%
CHINA CITIC BANK INTERNATIONAL DEPOSITS 中信銀行 (國際) 存款	4.77%
CHONG HING BANK DEPOSITS 創興銀行存款	4.76%

Commentary 評論

- Hong Kong’s official foreign currency reserve assets amounted to US$303.5 billion at the end of September 2013.
- Inflation in Hong Kong slightly increased in September, with headline CPI inflation up to 4.6% from 4.5% in August.
- The FOMC’s unexpected decision not to implement asset tapering in September surprised the market and triggered short covering in U.S. Treasuries. We expect HK dollar rates to trade along with the movement of U.S. Treasuries. However, we believe there will be continuous volatility in the market as expectations of eventual asset tapering and tightening will fluctuate along with the performance of economic data.

- 截至 2013 年 9 月底，香港的官方外匯儲備資產為 3,035 億美元。
- 香港通脹率於 9 月上升，整體消費物價指數由 8 月的 4.5% 上升至 4.6%。
- 聯邦公開市場委員會未有於 9 月推行減慢購買資產令市場意外並導致短期美債反彈。我們預期港元利率將會緊隨美國國債走勢。然而，我們預期市場將會持續波動，原因是預期聯儲局最終會推行減慢購買資產，而隨著經濟數據的表現，緊縮措施將會不時轉變。

Remarks 備註

Issuer : Bank of East Asia (Trustees) Limited
發行人：東亞銀行 (信託) 有限公司

Source : BEA Union Investment Management Limited, Bank of East Asia (Trustees) Limited and Lipper
資料來源：東亞聯豐投資管理有限公司、東亞銀行 (信託) 有限公司及理柏

1 The fund risk indicator shows the annualised standard deviation based on the monthly rates of return of the fund over the past 3 years to the reporting date of this Fund Fact Sheet.
基金風險標記是以年度標準差表示，數據是根據截至該基金概覽匯報日，過往3年之按月回報率計算。

2a Performance information of the constituent funds will be presented only if they have investment track records of not less than 6 months.
成分基金必須有最少 6 個月的投資往績紀錄，方會呈列業績表現資料。

2b If the fund performance is less than 1 year, the calendar year return will be calculated from the launch date to that calendar year-end.
如基金表現少於1年，該基金曆年回報會以推出日至該曆年年底計算。

3 It is not necessary to show a FER for a constituent fund where the period between the reporting date of the fund fact sheet and the inception date for the fund is less than 2 years.
如成分基金的基金便覽匯報日與基金的成立日期相隔不足兩年，則無須提供該基金的基金開支比率。

4 The term “cash and others” should be used to denote cash at call, and operating items such as account payables and account receivables (where relevant).
「現金及其他」一詞應指通知現金，及類似應付款項和應收款項的營運項目（如適用）。

5 Fees and charges of MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. BEA MPF Conservative Fund uses method (ii) and, therefore, unit prices, net asset value and fund performance quoted (except for the fund performance figures quoted in a fund fact sheet) do not reflect the impact of fees and charges.
強積金保守基金的收費可（一）透過扣除資產淨值收取；或（二）透過扣除成員賬戶中的單位收取。東亞強積金保守基金採用方式（二）收費，故所列之基金單位價格、資產淨值及基金表現（基金概覽所列的基金表現數字除外）並未反映收費的影響。

6 Prescribed savings rate is a rate prescribed by the Mandatory Provident Fund Schemes Authority monthly. The prescribed savings rate is the simple average of the interest rates offered by the three note-issuing banks in Hong Kong on Hong Kong dollar savings account with deposit amount of $120,000.
訂明儲蓄利率指強制性公積金計劃管理局每月定期公布的利率。該利率是三家香港的發鈔銀行港幣儲蓄戶口 12 萬元存款的利率水平之平均數。

Fund performance is calculated in HK$ on NAV to NAV basis, with dividends reinvested.
基金表現是以港元為計算單位，按資產淨值作為比較基礎，而再投資的股息亦計算在內。

Investments inherently involve risks and the prices of units may go down as well as up. The above figures are for indication only while past performance is not necessarily a guide to future performance. For further details including the product features and risks involved, please refer to the Explanatory Memorandum of the relevant Scheme.
投資附帶風險，基金價格可跌可升。以上數據僅供參考，而過去的基金表現不一定作為日後的指標。有關詳情，包括產品特點及所涉及的風險，請參閱有關的說明書。

You may, at any time and without charge, request Bank of East Asia (Trustees) Limited (“BEA Trustees”) to stop using your personal data for direct marketing purposes. To do so, please send an email to BEAMPF@hkbea.com, or send a written request to BEA Trustees’ Individual Data Protection Officer by post to 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong.
你可隨時要求東亞銀行(信託)有限公司(「東亞信託」)停止使用你的個人資料於直接促銷，而無須支付任何費用。如你欲提出此要求，請電郵至BEAMPF@hkbea.com，或致函東亞信託個人資料保障主任（地址：香港九龍觀塘道418 號創紀之城五期東亞銀行中心32樓），東亞信託會隨即跟進你的要求。

BEA 東亞銀行
同心 創精彩

BEA (MPF) Industry Scheme Fund Fact Sheet
東亞（強積金）行業計劃基金概覽

As of 截至
30/9/2013

IMPORTANT :

- BEA (MPF) Industry Scheme offers different Constituent Funds (i) investing in two or more Approved Pooled Investment Funds and/or Approved Index-Tracking Funds which invest in equities or bonds; or (ii) making direct money market investments, each with different risk profile.
- BEA (Industry Scheme) MPF Conservative Fund does not provide any guarantee of the repayment of capital.
- You should consider your own risk tolerance level and financial circumstances before making 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 not invest based on this document alone, please refer to the Explanatory Memorandum of the relevant Scheme for details.

重要事項：

- 東亞（強積金）行業計劃提供不同的成分基金：(i)投資於兩個或以上的核准匯集投資基金及 / 或核准緊貼指數基金（投資於股票或債券）；或(ii)直接投資於貨幣市場。各成分基金有不同的風險承擔。
- 東亞（行業計劃）強積金保守基金並不提供任何退還資本的保證。
- 在作出投資選擇前，閣下必須衡量個人可承受風險的程度及財政狀況。在選擇成分基金時，如閣下對若干成分基金是否適合閣下（包括該成分基金是否符合閣下的投資目標）有任何疑問，閣下應諮詢財務及 / 或專業人士的意見，並因應閣下的個人狀況而選擇最適合閣下的成分基金。
- 閣下應該參閱有關的説明書，而不應只根據這文件作出投資。

Contents
目錄

BEA (Industry Scheme) Growth Fund 東亞（行業計劃）增長基金

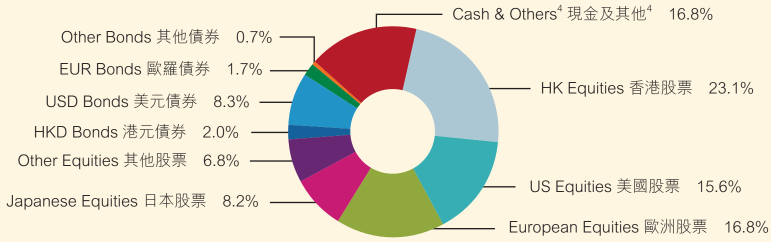
Investment Objectives 投資目標

To achieve long term capital appreciation within a controlled risk-return framework through investing mainly in global equities with some exposure in global debt securities / money market instruments.

透過以全球股票為投資對象，亦有少量比重投資於全球債券 / 貨幣市場，在波動程度備受管理範圍內，盡量為投資提供長期資本增值。

Portfolio Allocation 投資組合分佈

Equity 股票	Bond 債券	Cash & Others[4] 現金及其他[4]
70.5%	12.7%	16.8%



Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：1,657.86
Launch Date 推出日期：1/12/2000
NAV per unit (HK$) 每單位資產淨值（港元）：18.2043

Fund Descriptor 基金類型描述

Mixed Assets Fund — Global — Maximum 90% in equity
混合資產基金 — 環球 — 最多 90% 於股票

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：1.81%

Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：11.91%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
11.26%	4.06%	6.04%	7.41%	4.78%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
11.26%	12.69%	34.05%	104.41%	82.04%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
11.11%	22.45%	18.34%	-33.75%	29.60%	8.02%	-10.61%	12.93%	7.21%

Top 10 Portfolio Holdings 投資組合內十大資產

HSBC HOLDINGS PLC 滙豐控股	1.64%
TENCENT HOLDINGS LTD 騰訊控股	1.42%
AIA GROUP LTD 友邦保險	1.33%
CHINA CONSTRUCTION BANK CORPORATION - H 中國建設銀行 - H	1.29%
ICBC - H 中國工商銀行 - H	1.28%
CHINA MOBILE LTD 中國移動	1.27%
BANK OF CHINA LTD - H 中國銀行 - H	0.95%
TENCENT 4.625% 12/12/2016	0.88%
CNOOC LTD 中國海洋石油	0.79%
HUTCHISON WHAMPOA 4.625% 11/09/2015	0.75%

Commentary 評論

- The Fund outperformed the peer group average (Lifestyle >60 - 80% Equity) in the third quarter of 2013. The Fund had a neutral position in equities and a large underweight position in bonds during the quarter.
- Within equities, country allocations in Europe and HK/China contributed most positively to performance during the quarter.
- Supported by an improving global growth backdrop and reasonable valuations, we remain constructive on equities.
- We are positive on U.S. and European equities. In the U.S., economic data and overall economic momentum remain positive. In Europe, economic data continues to surprise on the upside with PMIs moving into an expansion zone. Together with a supportive monetary policy, we expect the European economy to gain further traction.
- Although the global growth outlook is improving, Asian countries with current account deficits will remain under pressure as Fed tapering will weigh on fund flows in Asia. We will therefore underweight Asia equities including Hong Kong, China, and Japan.
- On the other hand, we will maintain an underweight position in bonds as yields will move towards normalisation on the back of stronger growth and potential Fed tapering later this year. On a relative basis, we prefer credit over government bonds.

- 2013 年第 3 季，本基金跑贏同類基金組別平均 (人生階段基金 >60 - 80% 股票)。於本季內，本基金對股票持中性的比重及對債券持大幅偏低的比重。
- 股票方面，於本季內，本基金的歐洲及香港 / 中國持倉為投資表現帶來最正面的貢獻。
- 基於環球增長的改善，以及合理的估值，我們仍然看好股票。
- 我們仍然對美國及歐洲股票持正面的態度。於美國，經濟數據及整體經濟勢頭仍然正面。於歐洲，經濟數據持續帶來驚喜，採購經理人指數步入至擴張的領域，加上具有支持性的貨幣政策，我們認為歐洲經濟將會進一步改善。
- 儘管環球經濟正在改善，具有經常賬赤字的亞洲國家將會持續受壓，原因是聯儲局減慢購債將會影響亞洲的資金流。我們因此將會對包括香港、中國及日本的亞洲股票持偏低的比重。
- 另一方面，我們將會維持對債券的偏低比重，原因是較強勁的增長及聯儲局於今年較後可能減慢購債將會令收益率趨向正常化。相對來說，我們較為偏好企業債券多於政府債券。

BEA (Industry Scheme) Balanced Fund 東亞（行業計劃）均衡基金

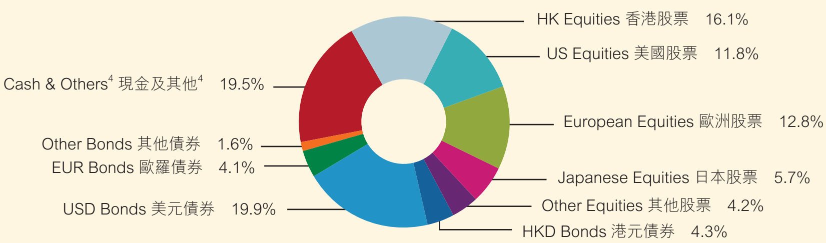
Investment Objectives 投資目標

To achieve a stable rate of return with an opportunity for capital appreciation through a balanced weighting of investments in global equities and debt securities.

透過平均投資於全球股票及債券市場，為投資帶來平穩增長；同時亦提供資本增值機會。

Portfolio Allocation 投資組合分佈

Equity 股票	Bond 債券	Cash & Others[4] 現金及其他[4]
50.6%	29.9%	19.5%



Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：1,079.53
Launch Date 推出日期：1/12/2000
NAV per unit (HK$) 每單位資產淨值（港元）：16.7780

Fund Descriptor 基金類型描述

Mixed Assets Fund — Global — Maximum 60% in equity
混合資產基金 — 環球 — 最多 60% 於股票

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：1.81%

Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：9.12%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
7.36%	3.08%	5.33%	5.84%	4.11%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
7.36%	9.53%	29.62%	76.47%	67.78%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
5.84%	16.43%	13.16%	-24.81%	22.15%	6.69%	-7.05%	10.37%	4.37%

Top 10 Portfolio Holdings 投資組合內十大資產

TENCENT 4.625% 12/12/2016	2.11%
HUTCHISON WHAMPOA 4.625% 11/09/2015	1.80%
US TREASURY 0.50% 15/11/2013	1.67%
US TREASURY 0.25% 31/10/2013	1.67%
US TREASURY 0.25% 28/02/2014	1.33%
US TREASURY 0.25% 15/01/2015	1.22%
GERMANY GOVT 0.25% 13/12/2013	1.21%
PCCW 5.25% 20/07/2015	1.20%
HSBC HOLDINGS PLC 滙豐控股	1.14%
US TREASURY 0.50% 15/10/2013	1.11%

Commentary 評論

- The Fund outperformed the peer group average (Lifestyle >40 - 60% Equity) in the third quarter of 2013. The Fund had a neutral position in equities and a large underweight position in bonds during the quarter.
- Within equities, country allocations in Europe and HK/China contributed most positively to performance during the quarter.
- Supported by an improving global growth backdrop and reasonable valuations, we remain constructive on equities.
- We are positive on U.S. and European equities. In the U.S., economic data and overall economic momentum remain positive. In Europe, economic data continues to surprise on the upside with PMIs moving into an expansion zone. Together with a supportive monetary policy, we expect the European economy to gain further traction.
- Although the global growth outlook is improving, Asian countries with current account deficits will remain under pressure as Fed tapering will weigh on fund flows in Asia. We will therefore underweight Asia equities including Hong Kong, China, and Japan.
- On the other hand, we will maintain an underweight position in bonds as yields will move towards normalisation on the back of stronger growth and potential Fed tapering later this year. On a relative basis, we prefer credit over government bonds.

- 2013 年第 3 季，本基金跑贏同類基金組別平均 (人生階段基金 >40 - 60% 股票)。於本季內，本基金對股票持中性的比重及對債券持大幅偏低的比重。
- 股票方面，於本季內，本基金的歐洲及香港 / 中國持倉為投資表現帶來最正面的貢獻。
- 基於環球增長的改善，以及合理的估值，我們仍然看好股票。
- 我們仍然對美國及歐洲股票持正面的態度。 於美國， 經濟數據及整體經濟勢頭仍然正面。 於歐洲，經濟數據持續帶來驚喜，採購經理人指數步入至擴張的領域，加上具有支持性的貨幣政策，我們認為歐洲經濟將會進一步改善。
- 儘管環球經濟正在改善，具有經常賬赤字的亞洲國家將會持續受壓，原因是聯儲局減慢購債將會影響亞洲的資金流。我們因此將會對包括香港、中國及日本的亞洲股票持偏低的比重。
- 另一方面，我們將會維持對債券的偏低比重，原因是較強勁的增長及聯儲局於今年較後可能減慢購債將會令收益率趨向正常化。相對來說，我們較為偏好企業債券多於政府債券。

BEA (Industry Scheme) Stable Fund 東亞（行業計劃）平穩基金

Investment Objectives 投資目標

To minimise short-term capital risk with moderate capital growth over the long term through a higher weighting of investments in global debt securities to provide steady income and lower exposure to global equities to provide modest potential for capital appreciation.

透過偏重投資於全球債券市場及較少比重投資於全球股票市場，為投資盡量減低短期資本波動，以維持穩定的資本價值及賺取平穩收益，同時亦提供若干長遠資本增值潛力。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：1,641.92

Launch Date 推出日期：1/12/2000

NAV per unit (HK$) 每單位資產淨值（港元）：16.4484

Fund Descriptor 基金類型描述

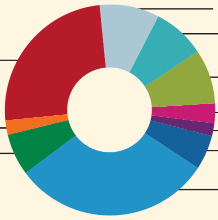
Mixed Assets Fund — Global — Maximum 40% in equities

混合資產基金 — 環球 — 最多 40% 於股票

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3] ：1.80%

Portfolio Allocation 投資組合分佈

Equity 股票	Bond 債券	Cash & Others[4] 現金及其他[4]
30.8%	44.4%	24.8%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：6.62%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報

1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
3.68%	2.16%	4.77%	4.69%	3.95%

Cumulative Return 累積回報

1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
3.68%	6.61%	26.26%	58.19%	64.48%

Calendar Year Return[2b] 曆年回報[2b]

2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
2.23%	11.95%	9.54%	-16.09%	15.73%	5.67%	-3.42%	7.86%	1.75%

Top 10 Portfolio Holdings 投資組合內十大資產

TENCENT 4.625% 12/12/2016	3.24%
HUTCHISON WHAMPOA 4.625% 11/09/2015	2.77%
US TREASURY 0.50% 15/11/2013	2.57%
US TREASURY 0.25% 31/10/2013	2.56%
US TREASURY 0.25% 28/02/2014	2.05%
US TREASURY 0.25% 15/01/2015	1.88%
GERMANY GOVT 0.25% 13/12/2013	1.85%
PCCW 5.25% 20/07/2015	1.84%
US TREASURY 0.50% 15/10/2013	1.71%
CNPC GENERAL CAPITAL 1.45% 16/04/2016	1.62%

Commentary 評論

- The Fund slightly underperformed the peer group average (Lifestyle >20 - 40% Equity) in the third quarter of 2013. The Fund had a neutral position in equities and a large underweight position in bonds during the quarter.
- Within equities, country allocations in Europe and HK/China contributed most positively to performance during the quarter.
- Supported by an improving global growth backdrop and reasonable valuations, we remain constructive on equities.
- We are positive on U.S. and European equities. In the U.S., economic data and overall economic momentum remain positive. In Europe, economic data continues to surprise on the upside with PMIs moving into an expansion zone. Together with a supportive monetary policy, we expect the European economy to gain further traction.
- Although the global growth outlook is improving, Asian countries with current account deficits will remain under pressure as Fed tapering will weigh on fund flows in Asia. We will therefore underweight Asia equities including Hong Kong, China, and Japan.
- On the other hand, we will maintain an underweight position in bonds as yields will move towards normalisation on the back of stronger growth and potential Fed tapering later this year. On a relative basis, we prefer credit over government bonds.

- 2013 年第 3 季，本基金輕微跑輸同類基金組別平均 (人生階段基金 >20-40% 股票)。於本季內，本基金對股票持中性的比重及對債券持大幅偏低的比重。
- 股票方面，於本季內，本基金的歐洲及香港 / 中國持倉為投資表現帶來最正面的貢獻。
- 基於環球增長的改善，以及合理的估值，我們仍然看好股票。
- 我們仍然對美國及歐洲股票持正面的態度。於美國，經濟數據及整體經濟勢頭仍然正面。於歐洲，經濟數據持續帶來驚喜，採購經理人指數步入至擴張的領域，加上具有支持性的貨幣政策，我們認為歐洲經濟將會進一步改善。
- 儘管環球經濟正在改善，具有經常賬赤字的亞洲國家將會持續受壓，原因是聯儲局減慢購債將會影響亞洲的資金流。我們因此將會對包括香港、中國及日本的亞洲股票持偏低的比重。
- 另一方面，我們將會維持對債券的偏低比重，原因是較強勁的增長及聯儲局於今年較後可能減慢購債將會令收益率趨向正常化。相對來說，我們較為偏好企業債券多於政府債券。

BEA (Industry Scheme) Asian Equity Fund 東亞（行業計劃）亞洲股票基金

Investment Objectives 投資目標

To achieve long term capital appreciation within a controlled risk-return framework through investing mainly in Asian ex-Japan equities, with some exposure in debt securities/money market instruments.

透過主要投資於亞洲 (日本除外) 股票，和部分比重投資於債券 / 貨幣市場投資工具，在波動程度備受管理範圍內，盡量為投資提供長期資本增值。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：10.37

Launch Date 推出日期：31/1/2012

NAV per unit (HK$) 每單位資產淨值（港元）：10.5940

Fund Descriptor 基金類型描述

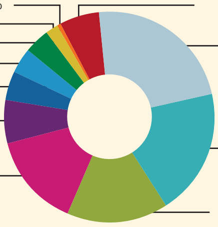
Equity Fund - Asia ex Japan

股票基金 - 亞洲（日本除外）

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3] ：N/A 不適用

Portfolio Allocation 投資組合分佈

Asian ex-Japan Equity 亞洲（日本除外）股票	Cash & Others[4] 現金及其他[4]
94.1%	5.9%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報

1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
4.83%	N/A 不適用	N/A 不適用	N/A 不適用	3.52%

Cumulative Return 累積回報

1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
4.83%	N/A 不適用	N/A 不適用	N/A 不適用	5.94%

Calendar Year Return[2b] 曆年回報[2b]

2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	6.14%	-0.19%

Top 10 Portfolio Holdings 投資組合內十大資產

SAMSUNG ELECTRONICS CO LTD	5.74%
TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD 台灣積體電路製造	3.63%
HYUNDAI MOTOR CO	3.40%
TENCENT HOLDINGS LTD 騰訊控股	3.26%
AIA GROUP LTD 友邦保險	2.15%
ICBC - H 中國工商銀行 - H	2.08%
CHINA MOBILE LTD 中國移動	1.79%
MEDIATEK 聯發科	1.71%
SK HYNIX INC	1.49%
SWIRE PROPERTIES 太古地產	1.26%

Commentary 評論

- The Fund outperformed the peer group average (Asia Ex Japan Equity) in the third quarter of 2013.
- The Fund increased China and South Korea exposure and reduced Philippines exposure during the quarter.
- Although the global growth outlook is improving, Asian countries with current account deficits will remain under pressure as Fed tapering will weigh on fund flows in Asia. In addition, we do not expect a repeat of Asian Financial Crisis given Asian countries have substantially improved their reserve levels.

- 2013 年第 3 季，本基金跑贏同類基金組別平均 (亞洲 (日本除外) 股票)。
- 季內，本基金增加對中國及南韓的投資，同時減少對菲律賓的投資。
- 儘管環球經濟正在改善，具有經常賬赤字的亞洲國家將會持續受壓，原因是聯儲局減慢購債將會影響亞洲的資金流。此外，鑒於亞洲國家已大幅改善其儲備水平，我們並不預期亞洲金融危機將會重臨。

BEA (Industry Scheme) Greater China Equity Fund 東亞(行業計劃)大中華股票基金

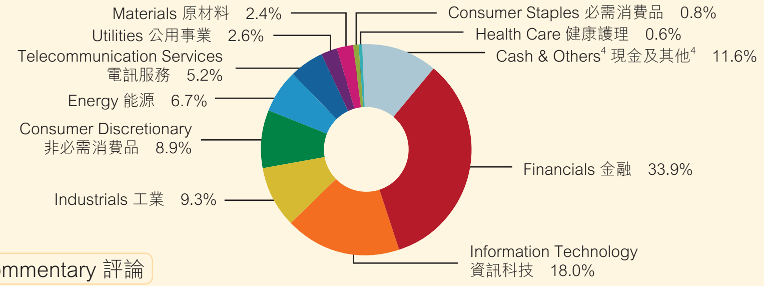
Investment Objectives 投資目標

To provide investors with long-term capital growth within a controlled risk-return framework through investing mainly in listed securities of companies that derive or are expected to derive a significant portion of their revenues from goods produced or sold, investments made, or services performed in Greater China, which includes the People's Republic of China (PRC), the Special Administrative Regions of Hong Kong and Macau and Taiwan (the "Greater China Securities").

透過主要投資於在大中華區(包括中華人民共和國(中國)、香港特別行政區、澳門特別行政區及台灣)進行產品生產或銷售、投資或提供服務，以作為或預期作為其主要收入來源之公司的上市證券(「大中華區證券」)，在波動程度備受管理範圍內，為投資者提供長期資本增值。

Portfolio Allocation 投資組合分佈

Greater China Equity 大中華股票	88.4%	Cash & Others[4] 現金及其他[4]	11.6%



Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬(港元): 118.87

Launch Date 推出日期: 4/1/2010

NAV per unit (HK$) 每單位資產淨值(港元): 10.9176

Fund Descriptor 基金類型描述

Equity Fund — Greater China
股票基金 — 大中華區

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]: 1.72%

Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差: 19.24%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
13.69%	1.64%	N/A 不適用	N/A 不適用	2.38%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
13.69%	5.01%	N/A 不適用	N/A 不適用	9.18%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	10.16%	-22.19%	20.69%	5.54%

Top 10 Portfolio Holdings 投資組合內十大資產

TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD 台灣積體電路製造	4.39%
ICBC - H 中國工商銀行 - H	4.08%
TENCENT HOLDINGS LTD 騰訊控股	3.85%
AIA GROUP LTD 友邦保險	3.76%
CHINA MOBILE LTD 中國移動	3.64%
CHINA CONSTRUCTION BANK CORPORATION - H 中國建設銀行 - H	3.35%
CNOOC LTD 中國海洋石油	3.07%
HUTCHISON WHAMPOA LTD 和記黃埔	2.35%
BANK OF CHINA LTD - H 中國銀行 - H	2.30%
CHINA PETROLEUM & CHEMICAL - H 中國石油化工 - H	1.80%

Commentary 評論

- The Fund outperformed the peer group average (Greater China Equity) in the third quarter of 2013.
- Economic data from China showed signs of continued improvement as the Chinese government took measures to support short-term economic growth. An end of inventory destocking together with a recovery in Europe also lent support to the Chinese economy. The third plenary session of the 18th Party Congress in November will also be a key factor in determining equity market movements. A few reform directions have been addressed by the media, including state-owned enterprise reform, banking sector reform, and support for the private sector. These areas could be stock market catalysts in the fourth quarter of 2013.

- 2013 年第 3 季，本基金跑贏同類基金組別平均 (大中華股票)。
- 由於中央政府採取措施支持短期經濟增長，中國經濟出現持續改善的訊號。去庫存周期完結加上歐洲復蘇，為中國經濟帶來支持。11 月的第 18 屆三中全會將會是決定中國股票市場走勢的主要因素。部分改革方案已在媒體披露，包括國有企業改革、銀行業改革及對私人企業的支持。這些行業將會是 2013 年第 4 季股票市場的催化劑。

BEA (Industry Scheme) Hong Kong Equity Fund 東亞(行業計劃)香港股票基金

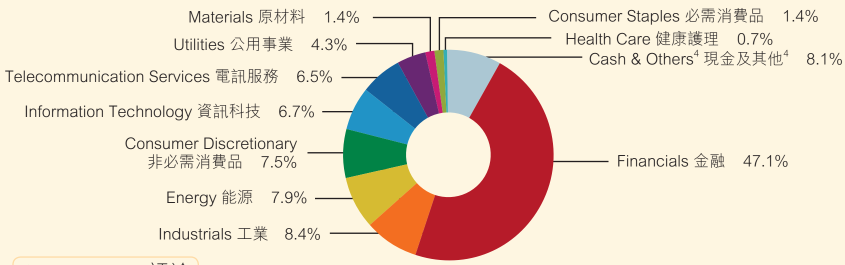
Investment Objectives 投資目標

To achieve long-term capital appreciation within a controlled risk-return framework through investing mainly in Hong Kong equities, with some exposure in debt securities / money market instruments.

透過主要投資於香港股票，及部分比重投資於債券 / 貨幣市場投資工具，在波動程度備受管理範圍內，盡量為投資提供長期資本增值。

Portfolio Allocation 投資組合分佈

Hong Kong Equity 香港股票	91.9%	Cash & Others[4] 現金及其他[4]	8.1%



Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬(港元): 90.81

Launch Date 推出日期: 4/1/2010

NAV per unit (HK$) 每單位資產淨值(港元): 10.7198

Fund Descriptor 基金類型描述

Equity Fund — Hong Kong
股票基金 — 香港

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]: 1.66%

Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差: 19.12%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
11.09%	0.78%	N/A 不適用	N/A 不適用	1.88%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
11.09%	2.35%	N/A 不適用	N/A 不適用	7.20%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	8.33%	-20.70%	22.68%	1.73%

Top 10 Portfolio Holdings 投資組合內十大資產

HSBC HOLDINGS PLC 滙豐控股	7.70%
CHINA CONSTRUCTION BANK CORPORATION - H 中國建設銀行 - H	5.29%
AIA GROUP LTD 友邦保險	5.13%
TENCENT HOLDINGS LTD 騰訊控股	5.06%
CHINA MOBILE LTD 中國移動	4.89%
ICBC - H 中國工商銀行 - H	4.65%
BANK OF CHINA LTD - H 中國銀行 - H	3.19%
CNOOC LTD 中國海洋石油	3.18%
HUTCHISON WHAMPOA LTD 和記黃埔	2.85%
CHINA PETROLEUM & CHEMICAL - H 中國石油化工 - H	2.22%

Commentary 評論

- The Fund outperformed the peer group average (Hong Kong Equity) in the third quarter of 2013.
- There were no significant changes in sector allocation between the second and third quarter of 2013.
- Economic data from China showed signs of continued improvement as the Chinese government took measures to support short-term economic growth. An end of inventory destocking together with a recovery in Europe also lent support to the Chinese economy. The third plenary session of the 18th Party Congress in November will also be a key factor in determining equity market movements. A few reform directions have been addressed by the media, including state-owned enterprise reform, banking sector reform, and support for the private sector. These areas could be stock market catalysts in the fourth quarter of 2013.

- 2013 年第 3 季，本基金跑贏同類基金組別平均 (香港股票)。
- 於 2013 年第 2 及第 3 季期間，本基金在行業分佈中並無重大變動。
- 由於中央政府採取措施支持短期經濟增長，中國經濟出現持續改善的訊號。去庫存周期完結加上歐洲復蘇，為中國經濟帶來支持。11 月的第 18 屆三中全會將會是決定中國股票市場走勢的主要因素。部分改革方案已在媒體披露，包括國有企業改革、銀行業改革及對私人企業的支持。這些行業將會是 2013 年第 4 季股票市場的催化劑。

BEA China Tracker Fund 東亞中國追蹤指數基金

Investment Objectives 投資目標

To provide investment returns that match the performance of the Hang Seng China Enterprises Index ("Index") as closely as practicable.

提供盡實際可能緊貼恒生中國企業指數（「指數」）表現的投資回報。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）: 9.53
Launch Date 推出日期：31/1/2012
NAV per unit (HK$) 每單位資產淨值（港元）: 9.3588

Fund Descriptor 基金類型描述

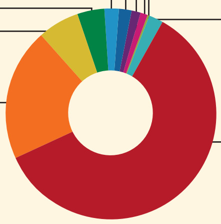
Equity Fund - China
股票基金 - 中國

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

: N/A 不適用

Portfolio Allocation 投資組合分佈

Hang Seng H-Share Index ETF 恒生H股指數上市基金	98.0%	Cash & Others[4] 現金及其他[4]	2.0%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	6.93%	N/A 不適用	N/A 不適用	N/A 不適用	-3.90%
Index 指數	9.34%	N/A 不適用	N/A 不適用	N/A 不適用	-0.60%

Cumulative Return 累積回報	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	6.93%	N/A 不適用	N/A 不適用	N/A 不適用	-6.41%
Index 指數	9.34%	N/A 不適用	N/A 不適用	N/A 不適用	-1.00%

Calendar Year Return[2b] 曆年回報[2b]	2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
This Fund 本基金	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	1.13%	-7.46%
Index 指數	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	3.91%	-6.01%

Top 10 Portfolio Holdings 投資組合內十大資產

BANK OF CHINA LTD - H 中國銀行 - H	10.13%
ICBC - H 中國工商銀行 - H	10.03%
CHINA CONSTRUCTION BANK CORPORATION - H 中國建設銀行 - H	9.80%
PETROCHINA CO LTD - H 中國石油天然氣 - H	7.66%
CHINA PETROLEUM & CHEMICAL - H 中國石油化工 - H	6.57%
CHINA LIFE INSURANCE CO LTD- H 中國人壽 - H	6.34%
PING AN INSURANCE - H 中國平安保險 - H	4.97%
AGRICULTURAL BANK OF CHINA LTD - H 中國農業銀行 - H	3.49%
CHINA SHENHUA ENERGY - H 中國神華能源 - H	3.40%
CHINA PACIFIC INSURANCE - H 中國太保 - H	2.78%

Commentary 評論

- The Fund tracked closely to the Index-Tracking Collective Investment Schemes or ITCIS (Hang Seng H-Share Index ETF) in the third quarter of 2013.
- During the quarter, the Fund recorded a return of 10.88% and the ITCIS delivered a return of 11.21%.
- As at 30th September, 2013, the index constituent sectors were: financials (61.52%), energy (20.77%), consumer goods (6.39%), properties and construction (4.17%), and others (7.15%).
- Financial stocks were the major performance driver, recording a 11.46% return (Hang Seng China H-Financials Index) during the quarter.

- 2013 年第 3 季，本基金緊貼追蹤「緊貼指數集體投資計劃」或 ITCIS (恒生 H 股指數上市基金)。
- 季內，本基金錄得 10.88% 的回報，而 ITCIS 錄得 11.21% 的回報。
- 截至 2013 年 9 月 30 日，指數成分行業包括金融 (61.52%)、能源 (20.77%)、消費品 (6.39%)、地產建築 (4.17%) 及其他 (7.15%)。
- 季內，表現主要源自金融股。恒生中國 H 股金融行業指數於季內錄得 11.46% 的回報。

BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金

Investment Objectives 投資目標

To provide investment results that closely correspond to the performance of the Hang Seng Index ("Index").

提供緊貼恒生指數（「指數」）表現的投資回報。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）: 7.10
Launch Date 推出日期：31/1/2012
NAV per unit (HK$) 每單位資產淨值（港元）: 11.1577

Fund Descriptor 基金類型描述

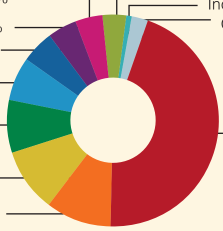
Equity Fund - Hong Kong
股票基金 - 香港

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

: N/A 不適用

Portfolio Allocation 投資組合分佈

Tracker Fund of Hong Kong 盈富基金	97.6%	Cash & Others[4] 現金及其他[4]	2.4%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	11.62%	N/A 不適用	N/A 不適用	N/A 不適用	6.80%
Index 指數	13.64%	N/A 不適用	N/A 不適用	N/A 不適用	11.64%

Cumulative Return 累積回報	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	11.62%	N/A 不適用	N/A 不適用	N/A 不適用	11.58%
Index 指數	13.64%	N/A 不適用	N/A 不適用	N/A 不適用	20.14%

Calendar Year Return[2b] 曆年回報[2b]	2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
This Fund 本基金	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	8.25%	3.08%
Index 指數	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	14.48%	4.26%

Top 10 Portfolio Holdings 投資組合內十大資產

HSBC HOLDINGS PLC 滙豐控股	14.41%
CHINA MOBILE LTD 中國移動	7.00%
CHINA CONSTRUCTION BANK CORPORATION - H 中國建設銀行 - H	6.73%
TENCENT HOLDINGS LTD 騰訊控股	6.05%
AIA GROUP LTD 友邦保險	5.88%
ICBC - H 中國工商銀行 - H	5.03%
CNOOC LTD 中國海洋石油	3.77%
BANK OF CHINA LTD - H 中國銀行 - H	3.76%
HUTCHISON WHAMPOA LTD 和記黃埔	2.65%
PETROCHINA CO LTD - H 中國石油天然氣 - H	2.42%

Commentary 評論

- The Fund tracked closely to the Index-Tracking Collective Investment Schemes or ITCIS (Tracker Fund of Hong Kong) in the third quarter of 2013.
- During the quarter, the Fund recorded a return of 10.38% and the ITCIS delivered a return of 10.54%.
- As at 30th September, 2013, the index constituent sectors were: financials (46.14%), energy (10.32%), properties & construction (10.07%), telecommunications (8.15%), information technology (6.96%), utilities (4.92%) and others (13.44%).
- Within the various index constituent sectors of the Hang Seng Index, IT stocks generated the highest returns at 22.22% and utilities stocks recorded the lowest returns at 1.37% during the quarter. Finance, being the largest sector, recorded 8.67% for the same period.

- 2013 年第 3 季，本基金緊貼追蹤「緊貼指數集體投資計劃」或 ITCIS (盈富基金)。
- 季內，本基金錄得 10.38% 的回報，而 ITCIS 則錄得 10.54% 的回報。
- 截至 2013 年 9 月 30 日，指數成分行業包括金融 (46.14%)、能源 (10.32%)、地產建築 (10.07%)、電訊 (8.15%)、資訊科技業 (6.96%)、公用事業 (4.92%) 及其他 (13.44%)。
- 季內，在恒生指數的成分行業中，資訊科技股提供最高回報 22.22%，公用事業股錄得最低回報 1.37%。金融股作為最大比重的行業同期則錄得 8.67% 的回報。

Investment in the BEA (Industry Scheme) RMB & HKD Money Market Fund (this Constituent Fund is denominated in HKD only and not in RMB) is not equivalent to placing funds on deposit with a bank or deposit-taking company. The BEA (Industry Scheme) RMB & HKD Money Market Fund (this Constituent Fund is denominated in HKD only and not in RMB) is not subject to the supervision of the Hong Kong Monetary Authority.
投資於東亞(行業計劃)人民幣及港幣貨幣市場基金(此成分基金只以港幣及非以人民幣計值)並不等於將資金存放於銀行或接受存款公司。東亞(行業計劃)人民幣及港幣貨幣市場基金(此成分基金只以港幣及非以人民幣計值)並不受香港金融管理局監管。

BEA (Industry Scheme) RMB & HKD Money Market Fund (this Constituent Fund is denominated in HKD only and not in RMB)
東亞(行業計劃)人民幣及港幣貨幣市場基金(此成分基金只以港幣及非以人民幣計值)

Investment Objectives 投資目標

To achieve a rate of return over the long term in line with the interest rate offered by authorised financial institutions in Hong Kong on HKD and RMB savings accounts while maintaining stability of the principal amount invested.

在維持投資本金穩定性之同時，就長期而言，尋求達致與香港認可財務機構的港幣及人民幣存款戶口所提供的利率相若的回報率。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬(港元)：6.29
Launch Date 推出日期：3/7/2012
NAV per unit (HK$) 每單位資產淨值(港元)：10.1904

Fund Descriptor 基金類型描述

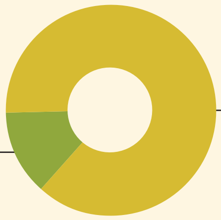
Money Market Fund — China and Hong Kong
貨幣市場基金 — 中國及香港

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

：N/A 不適用

Portfolio Allocation 投資組合分佈

Cash & Others[4] 現金及其他[4]	12.9%	Deposits 存款	87.1%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
1.70%	N/A 不適用	N/A 不適用	N/A 不適用	1.53%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
1.70%	N/A 不適用	N/A 不適用	N/A 不適用	1.90%

Calendar Year Return[2b] 曆年回報[2b]								
2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	0.65%	1.25%

Top 10 Portfolio Holdings 投資組合內十大資產

CHINA CONSTRUCTION BANK DEPOSITS 中國建設銀行存款	10.05%
ICBC (ASIA) DEPOSITS 中國工商銀行(亞洲)存款	9.80%
WING HANG BANK DEPOSITS 永亨銀行存款	9.23%
BANK OF COMMUNICATIONS DEPOSITS 交通銀行存款	8.73%
CREDIT AGRICOLE DEPOSITS	7.63%
FUBON BANK (HK) DEPOSITS 富邦銀行(香港)存款	7.12%
DAH SING BANK DEPOSITS 大新銀行存款	6.63%
SUMITOMO MITSUI BANKING CORPORATION DEPOSITS 三井住友銀行存款	5.05%
WING LUNG BANK DEPOSITS 永隆銀行存款	4.78%
CHONG HING BANK DEPOSITS 創興銀行存款	4.58%

Commentary 評論

- The Fund slightly underperformed the peer group average (RMB and HKD Money Market) in the third quarter of 2013.
- The CNH market is expected to remain solid given the central government's policy stance of supporting the economic recovery. Upcoming events of significance include a potential further liberalisation of the domestic capital market in the upcoming third plenary session of the Party Congress in November and further disclosure of rising local government debt figures.
- The FOMC's unexpected decision not to implement asset tapering in September surprised the market and triggered short covering in U.S. Treasuries. We expect HK dollar rates to trade along with the movement of U.S. Treasuries. However, we believe there will be continuous volatility in the market as expectations of eventual asset tapering and tightening will fluctuate along with the performance of economic data.

- 2013年第3季，本基金輕微跑輸同類基金組別平均(人民幣及港元貨幣市場)。
- 鑒於中央政府支持經濟復蘇，預期離岸人民幣市場仍然穩定。未來具影響力的事件包括11月的三中全會，預期宣佈本地資本市場自由化及進一步披露地方政府的債務數字。
- 聯邦公開市場委員會未有於9月推行減慢購買資產令市場意外並導致短期美債反彈。我們預期港元利率將會緊隨美國國債走勢。然而，我們預期市場將會持續波動，原因是預期聯儲局最終會推行減慢購買資產，而隨著經濟數據的表現，緊縮措施將會不時轉變。

BEA (Industry Scheme) MPF Conservative Fund ("MPF Conservative Fund") does not provide any guarantee of the repayment of capital. Investment in MPF Conservative Fund is not equivalent to placing funds on deposit with a bank or deposit-taking company. MPF Conservative Fund is not subject to the supervision of the Hong Kong Monetary Authority.
東亞(行業計劃)強積金保守基金(「強積金保守基金」)並不提供任何退還資本的保證。投資於強積金保守基金並不等於將資金存放於銀行或接受存款公司。強積金保守基金並不受香港金融管理局監管。

BEA (Industry Scheme) MPF Conservative Fund[5] 東亞(行業計劃)強積金保守基金[5]

Investment Objectives 投資目標

To achieve a minimum rate of return while maintaining stability of the principal amount invested.

在維持投資本金穩定性之同時，尋求一定之回報率。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬(港元)：1,562.53
Launch Date 推出日期：1/12/2000
NAV per unit (HK$) 每單位資產淨值(港元)：12.6712

Fund Descriptor 基金類型描述

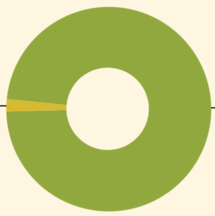
Money Market Fund — Hong Kong
貨幣市場基金 — 香港

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

：0.95%

Portfolio Allocation 投資組合分佈

Cash & Others[4] 現金及其他[4]	2.0%	Deposits 存款	98.0%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：0.10%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報					
	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	0.15%	0.23%	0.32%	1.23%	1.46%
PSR[6]	0.01%	0.01%	0.01%	0.57%	0.63%

Cumulative Return 累積回報					
	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	0.15%	0.70%	1.61%	12.99%	20.43%
PSR[6]	0.01%	0.02%	0.04%	5.84%	8.37%

Calendar Year Return[2b] 曆年回報[2b]									
	2005	2006	2007	2008	2009	2010	2011	2012	Year to Date 年初至今
This Fund 本基金	1.01%	2.81%	2.98%	1.18%	0.08%	0.03%	0.05%	0.30%	0.06%
PSR[6]	1.01%	2.51%	2.03%	0.13%	0.01%	0.01%	0.01%	0.01%	0.01%

Top 10 Portfolio Holdings 投資組合內十大資產

CHINA CITIC BANK INTERNATIONAL DEPOSITS 中信銀行(國際)存款	9.20%
FUBON BANK (HK) DEPOSITS 富邦銀行(香港)存款	9.17%
CHINA CONSTRUCTION BANK DEPOSITS 中國建設銀行存款	9.14%
ICBC (ASIA) DEPOSITS 中國工商銀行(亞洲)存款	8.98%
BANK OF COMMUNICATIONS DEPOSITS 交通銀行存款	8.87%
WING LUNG BANK DEPOSITS 永隆銀行存款	8.82%
WING HANG BANK DEPOSITS 永亨銀行存款	8.72%
DAH SING BANK DEPOSITS 大新銀行存款	8.62%
DBS BANK (HK) DEPOSITS 星展銀行(香港)存款	8.58%
THE BANK OF TOKYO-MITSUBISHI UFJ LTD DEPOSITS	7.31%

Commentary 評論

- Hong Kong's official foreign currency reserve assets amounted to US$303.5 billion at the end of September 2013.
- Inflation in Hong Kong slightly increased in September, with headline CPI inflation up to 4.6% from 4.5% in August.
- The FOMC's unexpected decision not to implement asset tapering in September surprised the market and triggered short covering in U.S. Treasuries. We expect HK dollar rates to trade along with the movement of U.S. Treasuries. However, we believe there will be continuous volatility in the market as expectations of eventual asset tapering and tightening will fluctuate along with the performance of economic data.

- 截至2013年9月底，香港的官方外匯儲備金額為3,035億美元。
- 香港通脹率於9月上升，整體消費物價指數由8月的4.5%上升至4.6%。
- 聯邦公開市場委員會未有於9月推行減慢購買資產令市場意外並導致短期美債反彈。我們預期港元利率將會緊隨美國國債走勢。然而，我們預期市場將會持續波動，原因是預期聯儲局最終會推行減慢購買資產，而隨著經濟數據的表現，緊縮措施將會不時轉變。

Remarks 備註

Issuer : Bank of East Asia (Trustees) Limited
發行人：東亞銀行(信託)有限公司

Source : BEA Union Investment Management Limited, Bank of East Asia (Trustees) Limited and Lipper
資料來源：東亞聯豐投資管理有限公司、東亞銀行 (信託) 有限公司及理柏

1 The fund risk indicator shows the annualised standard deviation based on the monthly rates of return of the fund over the past 3 years to the reporting date of this Fund Fact Sheet.
基金風險標記是以年度標準差表示，數據是根據截至該基金概覽匯報日，過往3年之按月回報率計算。

2a Performance information of the constituent funds will be presented only if they have investment track records of not less than 6 months.
成分基金必須有最少6個月的投資往績紀錄，方會呈列業績表現資料。

2b If the fund performance is less than 1 year, the calendar year return will be calculated from the launch date to that calendar year-end.
如基金表現少於1年，該基金曆年回報會以推出日至該曆年年底計算。

3 The Fund Expense Ratio ("FER") is up to 31st March, 2013. It is not necessary to show a FER for a constituent fund where the period between the reporting date of the fund fact sheet and the inception date for the fund is less than 2 years.
基金開支比率截至2013年3月31日。如成分基金的基金便覽匯報日與基金的成立日期相隔不足兩年， 則無須提供該基金的基金開支比率。

4 The term “cash and others" should be used to denote cash at call, and operating items such as account payables and account receivables (where relevant).
「現金及其他」一詞應指通知現金，及類似應付款項和應收款項的營運項目(如適用)。

5 Fees and charges of MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. BEA (Industry Scheme) MPF Conservative Fund uses method (ii) and, therefore, unit prices, net asset value and fund performance quoted (except for the fund performance figures quoted in a fund fact sheet) do not reflect the impact of fees and charges.
強積金保守基金的收費可（一）透過扣除資產淨值收取；或（二）透過扣除成員賬戶中的單位收取。東亞（行業計劃）強積金保守基金採用方式（二）收費，故所列之基金單位價格、資產淨值及基金表現（基金概覽所列的基金表現數字除外）並未反映收費的影響。

6. Prescribed savings rate is a rate prescribed by the Mandatory Provident Fund Schemes Authority monthly. The prescribed savings rate is the simple average of the interest rates offered by the three note-issuing banks in Hong Kong on Hong Kong dollar savings account with deposit amount of $120,000.
訂明儲蓄利率指強制性公積金計劃管理局每月定期公布的利率。該利率是三家香港的發鈔銀行港幣儲蓄戶口12萬元存款的利率水平之平均數。

Fund performance is calculated in HK$ on NAV to NAV basis, with dividends reinvested.
基金表現是以港元為計算單位，按資產淨值作為比較基礎，而再投資的股息亦計算在內。

Investments inherently involve risks and the prices of units may go down as well as up. The above figures are for indication only while past performance is not necessarily a guide to future performance. For further details including the product features and risks involved, please refer to the Explanatory Memorandum of the relevant Scheme.
投資附帶風險，基金價格可跌可升。以上數據僅供參考，而過去的基金表現不一定作為日後的指標。有關詳情，包括產品特點及所涉及的風險，請參閱有關的說明書。

You may, at any time and without charge, request Bank of East Asia (Trustees) Limited (“BEA Trustees") to stop using your personal data for direct marketing purposes. To do so, please send an email to BEAMPF@hkbea.com, or send a written request to BEA Trustees' Individual Data Protection Officer by post to 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong.
你可隨時要求東亞銀行(信託)有限公司(「東亞信託」)停止使用你的個人資料於直接促銷，而無須支付任何費用。如你欲提出此要求，請電郵至BEAMPF@hkbea.com，或致函東亞信託個人資料保障主任（地址：香港九龍觀塘道418 號創紀之城五期東亞銀行中心32樓），東亞信託會隨即跟進你的要求。