

Structured Products Risk Rating Revision

1. Deposit Plus (Effective Date : 21 June 2010)

With effect from 21 June 2010, the risk level of Deposit Plus (DPS) is low to medium (risk level 2).

2. Daily Accrual and Daily Callable Equity Linked Investments/Non-Principal Protected Structured Notes (Effective Date : 20 Nov 2023)

Please find below list of underlying stock for Daily Accrual and Daily Callable Equity Linked Investments /

Non-Principal Protected Structured Notes with risk rating change for your reference. Please refer to the last update for the latest product risk rating.

For Basket Daily Accrual and Daily Callable Equity Linked Investments / Non-Principal Protected Structured Notes, the product risk rating is determined in accordance with the risk rating of its underlying, whichever highest is referenced.

1 = low risk. Minimal chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate minimal price fluctuations over short periods of time.

2 = low to medium risk. Low chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate moderately low level of price fluctuations over short periods of time.

3 = medium risk. Moderate chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate moderate level of price fluctuations over short periods of time.

4 = medium to high risk. Moderately high chance of losing a significant portion of your capital over the term of the investment. Expected to demonstrate moderately high level of price fluctuations over short periods of time.

5 = high risk. High chance of losing a significant portion of your capital over the term of the investment. Expected to demonstrate high level of price fluctuations over short periods of time.

Market	Stock Code	Stock Name	Risk Rating as of 24 Apr 2023	Risk Rating as of 12 Jun 2023	Risk Rating as of 11 Sep 2023	Risk Rating as of 20 Nov 2023
HK	1	CK Hutchison Holdings Ltd	5	5	5	3
	3	Hong Kong & China Gas Co Ltd	4	4	4	3
	4	Wharf Holdings Ltd	5	5	5	4
	5	HSBC Holdings PLC	5	5	5	3
	6	Power Assets Holdings Ltd	4	4	4	3
	8	PCCW Ltd	4	4	4	5
	11	Hang Seng Bank Ltd	5	5	5	3
	12	Henderson Land Development Co Ltd	5	5	5	3
	16	Sun Hung Kai Properties Ltd	5	5	5	3
	17	New World Development Co Ltd	5	5	5	4
	19	Swire Pacific Ltd	5	5	5	3
	27	Galaxy Entertainment Group Ltd	5	5	5	3
	66	MTR Corp Ltd	4	4	4	3

83	Sino Land Co Ltd	5	5	5	4
101	Hang Lung Properties Ltd	5	5	5	3
135	Kunlun Energy Co Ltd	5	5	5	3
144	China Merchants Holdings International Co Ltd	5	5	5	4
151	Want Want China Holdings Ltd	5	5	5	4
168	Tsingtao Brewery Co Ltd	5	5	5	3
175	Geely Automobile Holdings Ltd	5	5	5	3
241	Alibaba Health Information Technology Ltd	5	5	5	3
267	CITIC Pacific Ltd	5	5	5	3
268	Kingdee International Software Group Co Ltd	5	5	5	4
270	Guangdong Investment Ltd	5	5	5	4
285	BYD Electronic International Co Ltd	5	5	5	3
288	WH Group Ltd	5	5	5	3
291	China Resources Beer Holdings Co Ltd	5	5	5	3
293	Cathay Pacific Airways Ltd	5	5	5	3
322	Tingyi Cayman Islands Holding Corp	5	5	5	3
384	China Gas Holdings Ltd	5	5	5	3
386	China Petroleum & Chemical Corp	5	5	5	3
388	Hong Kong Exchanges and Clearing Ltd	5	5	5	3
390	China Railway Group Ltd	5	5	5	4
522	ASM Pacific Technology Ltd	5	5	5	4
656	Fosun International Ltd	5	5	5	4
669	Techtronic Industries Co Ltd	5	5	5	3
688	China Overseas Land & Investment Ltd	5	5	5	3
700	Tencent Holdings Ltd	5	5	5	3
728	China Telecom Corp Ltd	5	5	5	3
753	Air China Ltd	5	5	5	4
762	China Unicom Hong Kong Ltd	5	5	5	3
763	ZTE Corp	5	5	5	4
788	China Tower Corp Ltd	5	5	5	4
823	Link Real Estate Investment Trust	5	5	5	3
857	PetroChina Co Ltd	5	5	5	3
868	Xinyi Glass Holdings Ltd	5	5	5	3
883	CNOOC Ltd	5	5	5	3
914	Anhui Conch Cement Co Ltd	5	5	5	4
939	China Construction Bank Corp	5	4	4	3
941	China Mobile Ltd	5	5	5	3
960	Longfor Properties Co Ltd	5	5	5	3
966	China Taiping Insurance Holdings Co Ltd	5	5	5	4
968	Xinyi Solar Holdings Ltd.	5	5	5	3
981	Semiconductor Manufacturing International Corp	5	5	5	3
992	Lenovo Group Ltd	5	5	5	3
998	China CITIC Bank Corp Ltd	5	5	5	3

1024	Kuaishou Technology	5	5	5	3
1038	Cheung Kong Infrastructure Holdings Ltd.	5	5	5	3
1044	Hengan International Group Co Ltd	5	5	5	4
1066	Shandong Weigao Group Medical Polymer Co Ltd	5	5	5	4
1093	CSPC Pharmaceutical Group Ltd	5	5	5	3
1099	Sinopharm Group Co Ltd	5	5	5	4
1109	China Resources Land Ltd	5	5	5	3
1113	Cheung Kong Property Holdings Ltd	5	5	5	3
1128	Wynn Macau, Ltd.	5	5	5	3
1177	Sino Biopharmaceutical Ltd	5	5	5	3
1193	China Resources Gas Group Ltd	5	5	5	3
1211	BYD Electronic International Co Ltd	5	5	5	3
1288	Agricultural Bank of China Ltd	5	4	4	3
1299	AIA Group Ltd	5	5	5	3
1336	New China Life Insurance Co Ltd	5	5	5	4
1339	People's Insurance Co Group of China Ltd	5	5	5	4
1398	Industrial & Commercial Bank of China Ltd	5	5	5	3
1658	Postal Savings Bank of China Co Ltd	5	5	5	3
1800	China Communications Construction Co Ltd	5	5	5	4
1810	Xiaomi Corporation	5	5	5	3
1816	CGN Power Co Ltd	5	5	5	4
1876	Budweiser Brewing Co APAC Ltd	5	5	5	3
1919	COSCO SHIPPING Holdings Co Ltd	5	5	5	4
1928	Sands China Ltd	5	5	5	3
1929	Chow Tai Fook Jewellery Group Ltd	5	5	5	3
1972	Swire Properties Ltd	5	5	5	4
1997	Wharf Real Estate Investment Co. Ltd.	5	5	5	3
2007	Country Garden Holdings Co Ltd	5	5	5	4
2020	ANTA Sports Products Ltd	5	5	5	3
2202	China Vanke Co Ltd	5	5	5	4
2238	Guangzhou Automobile Group Co Ltd	5	5	5	4
2269	Wuxi Biologics (Cayman) Inc.	5	5	5	3
2313	Shenzhou International Group Holdings Ltd	5	5	5	3
2318	Ping An Insurance Group Co of China Ltd	5	5	5	3
2319	China Mengniu Dairy Co Ltd	5	5	5	3
2328	PICC Property & Casualty Co Ltd	5	5	5	3
2331	Li Ning Co Ltd	5	5	5	3
2333	Great Wall Motor Co Ltd	5	5	5	4
2338	Weichai Power Co Ltd	5	5	5	4
2359	WuXi AppTec Co Ltd	5	5	5	4
2378	Prudential PLC	5	5	5	4
2382	Sunny Optical Technology Group Co Ltd	5	5	5	3
2388	BOC Hong Kong Holdings Ltd	5	5	5	3

2600	Aluminum Corp of China Ltd	5	5	5	4
2601	China Pacific Insurance Group Co Ltd	5	5	5	3
2628	China Life Insurance Co Ltd	5	5	5	3
2688	ENN Energy Holdings Ltd	5	5	5	3
2800	Tracker Fund of Hong Kong	5	5	5	3
2840	SPDR Gold Shares	4	4	4	5
2883	China Oilfield Services Ltd	5	5	5	4
2899	Zijin Mining Group Co Ltd	5	5	5	3
3033	CSOP Hang Seng Tech Index ETF	5	5	5	4
3311	China State Construction International Holdings Ltd	5	5	5	4
3323	China National Building Material Co Ltd	5	5	5	4
3606	Fuyao Glass Industry Group Co Ltd	5	5	5	4
3690	Meituan Dianping	5	5	5	3
3692	Hansoh Pharmaceutical Group Co Ltd	5	5	5	3
3799	Dali Foods Group Co Ltd	5	5	5	3
3888	Kingsoft Corp Ltd	5	5	5	4
3898	Zhuzhou CRRRC Times Electric Co Ltd	5	5	5	4
3908	China International Capital Corp Ltd	5	5	5	4
3968	China Merchants Bank Co Ltd	5	5	5	3
3988	Bank of China Ltd	4	4	4	3
3993	China Molybdenum Co Ltd	5	5	5	4
6030	CITIC Securities Co Ltd	5	5	5	3
6060	ZhongAn Online P&C Insurance Co Ltd	5	5	5	4
6098	Country Garden Services Holdings Co Ltd	5	5	5	4
6186	China Feihe Ltd	5	5	5	3
6618	JD Health International Inc	5	5	5	3
6823	HKT Trust & HKT Ltd	4	4	4	3
6837	Haitong Securities Co Ltd	5	5	5	4
6862	Haidilao International Holding Ltd	5	5	5	3
6881	China Galaxy Securities Co Ltd	5	5	5	4
6886	Huatai Securities Co., Ltd.	5	5	5	4
9618	JD.COM, INC.	5	5	5	3
9626	Bilibili Inc	5	5	5	4
9633	Nongfu Spring	5	5	5	3
9866	Nio Inc.	5	5	5	3
9868	XPeng Inc	5	5	5	3
9888	Baidu Inc	5	5	5	3
9961	Trip.com Group Ltd	5	5	5	3
9987	Yum China Holdings, Inc.	5	5	5	3
9988	Alibaba Group Holding Ltd.	5	5	5	3
9992	Pop Mart International Group Ltd.	5	5	5	4
9999	Netease, Inc.	5	5	5	3
82822	CSOP FTSE China A50 ETF	5	4	4	5

	83188	ChinaAMC ETF Series - ChinaAMC CSI 300 Index ETF	4	4	4	5
US	ABT UN	Abbott Laboratories	5	5	5	3
	ABBV UN	AbbVie Inc	5	5	5	3
	ACN UN	Accenture PLC	5	5	5	3
	ATVI UQ	Activision Blizzard Inc	5	5	5	3
	ADBE UQ	Adobe Inc	5	5	5	3
	AMD UQ	Advanced Micro Devices, Inc.	5	5	5	3
	A UN	AGILENT TECHNOLOGIES INC	5	5	5	3
	AKAM UQ	Akamai Technologies Inc	5	5	5	3
	BABA UN	Alibaba Group Holding Ltd	5	5	5	3
	GOOGL UQ	Alphabet Inc - Class A	5	5	5	3
	GOOG UQ	Alphabet Inc - Class C	5	5	5	3
	AMZN UQ	Amazon.com Inc	5	5	5	3
	AXP UN	American Express Co	5	5	5	3
	AWK UN	AMERICAN WATER WORKS CO INC	5	5	5	3
	AMGN UQ	Amgen Inc	5	5	5	3
	AAPL UQ	Apple Inc	5	5	5	3
	AMAT UQ	Applied Materials, Inc.	5	5	5	3
	ASML UQ	ASML Holding NV	5	5	5	3
	T UN	AT&T Inc	5	5	5	3
	BIDU UQ	Baidu Inc	5	5	5	3
	BAC UN	Bank of America Corporation	5	5	5	3
	BK UN	Bank of New York Mellon Corp/The	5	5	5	3
	GOLD UN	Barrick Gold Corp	5	5	5	3
	BRK/B UN	Berkshire Hathaway Inc B	5	5	5	3
	BIIB UQ	Biogen Inc	5	5	5	3
	BLK UN	BlackRock Inc	5	5	5	3
	BX UN	Blackstone Group Inc	5	5	5	3
	BA UN	Boeing Co/The	5	5	5	3
	AVGO UQ	Broadcom Inc	5	5	5	3
	CAH UN	Cardinal Health Inc	5	5	5	3
	CHTR UQ	Charter Communications Inc A	5	5	5	3
	CVX UN	Chevron Corp	5	5	5	3
	CSCO UQ	Cisco Systems Inc	5	5	5	3
	C UN	Citigroup Inc	5	5	5	3
KO UN	Coca-Cola Co	5	5	5	3	
CMCSA UQ	Comcast Corp Class A	5	5	5	3	
COST UQ	Costco Wholesale Corp	5	5	5	3	
CRWD UQ	CrowdStrike Holdings	5	5	5	3	
CVS UN	CVS Health Corp	5	5	5	3	
DHR UN	DANAHER CORP	5	5	5	3	
DE UN	DEERE & CO	5	5	5	3	
DAL UN	Delta Air Lines, Inc.	5	5	5	3	

DG UN	Dollar General Corp	5	5	5	3
DHI UN	DR Horton, Inc.	5	5	5	3
ECL UN	ECOLAB INC	5	5	5	3
EA UQ	Electronic Arts Inc.	5	5	5	3
LLY UN	Eli Lilly and Co	5	5	5	3
XOM UN	Exxon Mobil Corp	5	5	5	3
META UQ	Meta Platforms Inc A	5	5	5	3
FDX UN	FedEx Corporation	5	5	5	3
FTNT UQ	Fortinet Inc	5	5	5	3
GD UN	General Dynamics Corp	5	5	5	3
GE UN	General Electric Co	5	5	5	3
GIS UN	General Mills Inc	5	5	5	3
GILD UQ	Gilead Sciences Inc	5	5	5	3
GS UN	Goldman Sachs Group Inc/The	5	5	5	3
HAL UN	Halliburton Co	5	5	5	3
HON UN	Honeywell International Inc	5	5	5	3
XLI UP	Industrial Sector SPDR Fund	5	5	5	4
INTC UQ	Intel Corp	5	5	5	3
IBM UN	International Business Machines Corp	5	5	5	3
ISRG UQ	Intuitive Surgical Inc	5	5	5	3
QQQ UQ	Invesco QQQ Trust Series 1	5	5	5	3
EWY UP	iShares MSCI South Korea ETF	5	5	5	3
IWM UP	iShares Russell 2000 ETF	5	5	5	4
JD UQ	JD.com Inc	5	5	5	3
JNJ UN	Johnson & Johnson	4	4	4	3
JPM UN	JPMorgan Chase & Co	5	5	5	3
LVS UN	Las Vegas Sands Corp	5	5	5	3
LEN UN	Lennar Corp	5	5	5	3
LIN UN	Linde PLC	5	5	5	3
LMT UN	Lockheed Martin Corp	5	5	5	3
LULU UQ	Lululemon Athletica Inc	5	5	5	3
MCD UN	McDonald's Corp	5	5	5	3
MDT UN	Medtronic PLC	5	5	5	3
MRK UN	Merck & Co Inc	5	5	5	3
MU UQ	Micron Technology Inc	5	5	5	3
MSFT UQ	Microsoft Corp	5	5	5	3
MS UN	Morgan Stanley	5	5	5	3
NFLX UQ	Netflix Inc	5	5	5	3
NEM UN	Newmont Corp	5	5	5	3
NKE UN	Nike Inc B	5	5	5	3
NIO UN	Nio Inc.	5	5	5	3
NOC UN	Northrop Grumman Corp	5	5	5	3
NVDA UQ	NVIDIA Corp	5	5	5	3

	OKTA UQ	Okta Inc	5	5	5	3
	ORCL UN	Oracle Corp	5	5	5	3
	PANW UN	Palo Alto Networks, Inc.	5	5	5	3
	PYPL UQ	PayPal Holdings Inc	5	5	5	3
	PEP UQ	PepsiCo Inc	5	5	5	3
	PFE UN	Pfizer Inc	5	5	5	3
	PM UN	Philip Morris International Inc	5	5	5	3
	PSX UN	Phillips 66	5	5	5	3
	PG UN	Procter & Gamble Co	4	4	4	3
	QCOM UQ	QUALCOMM Inc	5	5	5	3
	ROP UN	ROPER TECHNOLOGIES INC	5	5	5	3
	CRM UN	Salesforce.com Inc	5	5	5	3
	SLB UN	Schlumberger NV	5	5	5	3
	DIA UP	SPDR Dow Jones Industrial Average ETF Trust	5	5	5	3
	GLD UP	SPDR Gold Shares	4	4	4	5
	FEZ UP	SPDR® EURO STOXX 50 ETF	5	5	5	3
	SPY UP	SPDR® S&P 500 ETF	4	4	4	3
	SPLK UQ	Splunk	5	5	5	3
	SQ UN	Square Inc	5	5	5	3
	SBUX UQ	Starbucks Corp	5	5	5	3
	TSM UN	Taiwan Semiconductor Manufacturing Co Ltd	5	5	5	3
	TTWO UQ	Take-Two Interactive Software, Inc.	5	5	5	3
	XLK UP	Technology Select Sector SPDR Fund	5	5	5	4
	TSLA UQ	Tesla Inc	5	5	5	3
	TXN UQ	Texas Instruments Inc	5	5	5	3
	HD UN	The Home Depot Inc	5	5	5	3
	DIS UN	The Walt Disney Co	5	5	5	3
	TMO UN	THERMO FISHER SCIENTIFIC INC	5	5	5	3
	UBER UN	Uber Technologies Inc	5	5	5	3
	UNP UN	Union Pacific Corp	5	5	5	3
	UPS UN	United Parcel Service, Inc.	5	5	5	3
	UNH UN	UnitedHealth Group Inc	5	5	5	3
	USB UN	US Bancorp	5	5	5	3
	VZ UN	Verizon Communications Inc	4	4	4	3
	V UN	Visa Inc	5	5	5	3
	VMW UN	Vmware Inc - Class A	5	5	5	3
	WMT UN	Walmart Inc	5	5	5	3
	WM UN	WASTE MANAGEMENT INC	5	5	5	3
	WFC UN	Wells Fargo & Co	5	5	5	3
	YUM UN	Yum! Brands Inc	5	5	5	3
Index	INDU INDEX	Dow Jones Indus. Avg Index	5	5	5	3
	SX5E INDEX	Euro Stoxx 50 Index	5	5	5	3
	HSI INDEX	Hang Seng Index	5	5	5	3

MXEF INDEX	MSCI EM Index	4	4	4	5
SIMSCI INDEX	MSCI Singapore Free Index	4	4	4	3
MXWO INDEX	MSCI World Index	4	4	4	3
NDX INDEX	Nasdaq 100 Stock Indx Index	5	5	5	3
SPX INDEX	S&P 500 Index	4	4	4	3

