

**Recent Changes on Credit-to-asset Ratio - with change effective from 17 Jun 2024**

**Equity**

Please find below list of stocks with credit-to-asset ratio change for your reference.

**Unit Trusts / Bond / Certificates of Deposit**

Please find below list of products with credit-to-asset ratio change for your reference.

**Structured Products**

Please find below list of underlying stocks for Equity Linked Investments/ Structured Notes with credit-to-asset ratio change for your reference.

\* The change of credit-to-asset ratio is only applicable to structured products with these underlying stocks.

Product Type	HKSE / Fund / Bond Code	Stock / Fund / Bond Name	Credit-to-asset Ratio		Effective date	
			Before	After		
Bond	US88032XAL82	TENCENT HDGS 3.28 11APR24	70%	0%	17-Jun-24	
Bond	XS1751425502	GOLDMAN SAC 4.5 22MAR24 USD	70%	0%		
Bond	XS1964389800	POLY REAL 3.875 25MAR24 USD	70%	0%		
Bond	USG82003AE76	SINOPEC 4.375 10APR24 USD	70%	0%		
Bond	XS1056232322	OIL INDIA 5.375 17APR24 USD	70%	0%		
Bond	USY81647AB84	STATE BK INDIA 4.875 17APR24	70%	0%		
Bond	US06051GKQ19	BANK OF AMER 4.571 27APR2033	30%	0%		
Bond	US931142DP52	WALMART INC 3.30PCT 22APR24	70%	0%		
Bond	AU3T80000143	AUSTRALIA 2.75 21APR24 AUD	70%	0%		
Bond	US912797JR94	T 0 23 JAN 2025	70%	0%		
Bond	US91282CJV46	T 4.25 31 JAN 2026	70%	0%		
Bond	US912810TK43	US TREASURY 3.375 15AUG2042	70%	0%		
Bond	US912810TM09	US TREASURY 4 15NOV2042 USD	70%	0%		
Bond	US91282CGN56	US TREASURY NB 4.625 28FEB25	70%	0%		
Bond	US37045VAY65	GENERAL MOTORS 5.4 15OCT29	0%	70%		
Bond	US912810RK60	US TREASURY 2.5 15FEB2045	0%	70%		
Equity	HK00817	CHINA JINMAO HOLDINGS GROUP LIMITED	30%	0%		20-May-24
Equity	HK00581	CHINA ORIENTAL GROUP COMPANY LIMITED	20%	0%		
Equity	HK01117	CHINA MODERN DAIRY HOLDINGS LIMITED	20%	0%		
Equity	HK06993	BLUE MOON GROUP HOLDINGS LIMITED	20%	0%		
Equity	HK00587	CHINA CONCH ENV PROT HLDGS LTD	20%	0%		
Equity	HK09868	XPENG INC. - W	20%	0%		
Equity	HK01137	HONG KONG TECHNOLOGY VENTURE CO LTD	20%	0%		
Equity	HK02285	CHERVON HOLDINGS LIMITED	20%	0%		
Equity	HK09668	CHINA BOHAI BANK CO LTD - H SHARES	20%	0%		
Equity	HK00020	SENSETIME GROUP INC - CLASS B - W	20%	0%		
Equity	HK02840	SPDR GOLD TRUST	40%	50%		
Equity	HK00551	YUE YUEN INDUSTRIAL (HOLDINGS) LIMITED	40%	50%		
Equity	HK01787	SHANDONG GOLD MINING CO LTD - H SHARES	40%	50%		
Equity	HK03933	THE UNITED LABORATORIES INTERNATIONAL HOLDINGS LIMITED	40%	50%		
Equity	HK01209	CHINA RESOURCES MIXC LIFESTYLE SERVICES LIMITED	40%	50%		
Equity	HK00525	GUANGSHEN RAILWAY COMPANY LIMITED 'H' SHARES	30%	40%		
Equity	HK06969	SMOORE INTERNATIONAL HOLDINGS LIMITED	30%	40%		
Equity	HK09922	JIUMAOJIU INTERNATIONAL HOLDINGS LIMITED	30%	40%		
Equity	HK09992	POP MART INTERNATIONAL GROUP LIMITED	30%	40%		
Equity	HK01896	MAOYAN ENTERTAINMENT	30%	40%		
Equity	HK01585	YADEA GROUP HOLDINGS LIMITED	30%	40%		
Equity	HK02186	LUYE PHARMA GROUP LIMITED	30%	40%		
Equity	HK01258	CHINA NONFERROUS MINING CORPORATION LIMITED	30%	40%		
Equity	HK00038	FIRST TRACTOR COMPANY LIMITED 'H' SHARES	20%	30%		
Equity	HK06078	HYGEIA HEALTHCARE HOLDINGS CO LTD	20%	30%		
Equity	HK00934	SINOPEC KANTONS HOLDINGS LIMITED	20%	30%		
Equity	HK01579	YIHAI INTERNATIONAL HOLDING LIMITED	20%	30%		
Equity	HK00586	CHINA CONCH VENTURE HOLDINGS LIMITED	50%	40%		
Equity	HK01313	CHINA RESOURCES CEMENT HOLDINGS LIMITED	50%	40%		
Equity	HK00694	BEIJING CAPITAL INTERNATIONAL AIRPORT COMPANY LIMITED 'H' SHARES	50%	40%		
Equity	HK02128	CHINA LESSO GROUP HOLDINGS LIMITED	50%	40%		
Equity	HK09696	TIANQI LITHIUM CORP - H SHARES	50%	40%		
Equity	HK00017	NEW WORLD DEVELOPMENT COMPANY LIMITED	50%	30%		
Equity	HK00272	SHUI ON LAND LIMITED	40%	30%		
Equity	HK00341	CAFE DE CORAL HOLDINGS LIMITED	40%	30%		
Equity	HK06808	SUN ART RETAIL GROUP LIMITED	40%	30%		
Equity	HK00710	BOE VARITRONIX LIMITED	40%	20%		
Equity	HK00405	YUEXIU REAL ESTATE INVESTMENT TRUST	30%	20%		
Equity	HK00069	SHANGRI-LA ASIA LIMITED	30%	20%		
Bond	US78016FZW75	ROYAL BK 4.9 12JAN2028 USD	30%	0%		
Bond	US78016FZ563	ROYAL BK 4.24 3AUG2027 USD	30%	0%		
Bond	US89115A2M37	TORONTO DOM 5.156 10JAN2028	30%	0%		
Bond	XS1573134951	CHINA CINDA F 4.1 9MAR24 USD	70%	0%		
Bond	XS2094007825	GS FIN C INTL 06MAY25 USD	70%	0%		
Bond	XS2594148228	STANDARD CHAR 4.7 2MAR24 USD	70%	0%		
Bond	HK0000877586	HKCG (FIN) LTD 4.05 5OCT24	70%	0%		
Bond	USY3422VCW64	HONG KONG 4.625 11JAN33 USD	70%	0%		
Bond	XS2593593333	HK MTGE CORP 5 4MAR24 USD	70%	0%		
Bond	US02079KAB35	ALPHABET 3.375 25FEB24 USD	70%	0%		
Bond	US17275RAN26	CISCO 3.625 04MAR24 USD	70%	0%		
Bond	US38259PAD42	GOOGLE INC 3.375 25FEB24 USD	70%	0%		
Bond	US713448CM83	PEPSICO 3.6 PCT 1MAR24 USD	70%	0%		
Bond	AU0000083768	AUSTRALIAN GOVT 0.25 21NOV24	70%	0%		
Bond	AU3CB0219186	NATL AUSTRALIA BK 5 11MAR24	70%	0%		
Bond	US91282CGR05	US TREASURY N/B 4 29FEB28	70%	0%		
Bond	US91282CIA09	US TREASURY 4.625 30SEP28	70%	0%		
Bond	US91282CFL00	US TREASURY 3.875 30SEP29	70%	0%		
Bond	XS1958532829	VANKE REAL ESTATE HK 4.2% USD BOND 6/7/2024	30%	0%	3-May-24	

Product Type	HKSE / Fund / Bond Code	Stock / Fund / Bond Name	Credit-to-asset Ratio		Effective date	
			Before	After		
Structured Products	HK00083*	Sino Land Co Ltd	30%	50%	29-Apr-24	
Structured Products	HK00101*	Hang Lung Properties Ltd	50%	30%		
Structured Products	HK00144*	China Merchants Holdings International Co Ltd	30%	50%		
Structured Products	HK00168*	Tsingtao Brewery Co Ltd	50%	30%		
Structured Products	HK00358*	Jiangxi Copper Co Ltd	0%	30%		
Structured Products	HK00384*	China Gas Holdings Ltd	50%	30%		
Structured Products	HK00392*	Beijing Enterprises Holdings Ltd	0%	30%		
Structured Products	HK00489*	Dongfeng Motor Group Co Ltd	0%	30%		
Structured Products	HK00522*	ASM Pacific Technology Ltd	30%	50%		
Structured Products	HK00656*	Fosun International Ltd	30%	0%		
Structured Products	HK00696*	TravelSky Technology Ltd	0%	30%		
Structured Products	HK00788*	China Tower Corp Ltd	30%	50%		
Structured Products	HK00867*	China Medical System Holdings Ltd	0%	30%		
Structured Products	HK00868*	Xinyi Glass Holdings Ltd	50%	30%		
Structured Products	HK00966*	China Taiping Insurance Holdings Co Ltd	30%	0%		
Structured Products	HK01044*	Hengan International Group Co Ltd	30%	0%		
Structured Products	HK01055*	China Southern Airlines Co Ltd	0%	30%		
Structured Products	HK01128*	Wynn Macau, Ltd.	50%	30%		
Structured Products	HK01157*	Zoomlion Heavy Industry Science and Technology Co Ltd	0%	30%		
Structured Products	HK01766*	CRRC Corporation Ltd.	0%	30%		
Structured Products	HK01972*	Swire Properties Ltd	30%	50%		
Structured Products	HK02238*	Guangzhou Automobile Group Co Ltd	30%	0%		
Structured Products	HK02588*	BOC Aviation Ltd	0%	50%		
Structured Products	HK02822*	CSOP FTSE China A50 ETF	0%	30%		
Structured Products	HK02601*	China Pacific Insurance Group Co Ltd	50%	30%		
Structured Products	HK06030*	CITIC Securities Co Ltd	50%	30%		
Structured Products	HK06186*	China Feihe Ltd	50%	30%		
Structured Products	HK06837*	Haitong Securities Co Ltd	30%	0%		
Structured Products	HK06886*	Huatai Securities Co., Ltd.	30%	0%		
Bond	XS2193529562	GRNCH 5.650% 13Jul2025 Corp	30%	0%		19-Apr-24
Equity	HK00973	L'OCCITANE INTERNATIONAL S.A.	50%	0%		18-Apr-24
Equity	HK03331	VINDA INTERNATIONAL HOLDINGS LIMITED	50%	0%		12-Apr-24
Unit Trust	U62405	FIDELITY FUNDS - ASIAN HIGH YIELD FUND (CLASS A-HKD-MDIST CASH)	30%	0%		8-Apr-24
Unit Trust	U62403	FIDELITY FUNDS - ASIAN HIGH YIELD FUND (CLASS A-USD-ACCUMULATION)	30%	0%		
Unit Trust	U62404	FIDELITY FUNDS - ASIAN HIGH YIELD FUND (CLASS A-USD-MDIST CASH)	30%	0%		
Unit Trust	U63304	FIDELITY FUNDS - ASIAN HIGH YIELD FUND (A-MINCOME(G)-USD-MDC)	30%	0%		
Unit Trust	U63305	FIDELITY FUNDS - ASIAN HIGH YIELD FUND (A-MINCOME(G)-HKD-MDC)	30%	0%		
Unit Trust	U63306	FIDELITY FUNDS - ASIAN HIGH YIELD FUND (A-HMDIST(G)-AUDH-C)	30%	0%		
Unit Trust	U61173	INVESCO EMERGING MARKETS EX-CHINA EQUITY FUND (CLASS A)	50%	0%		
Unit Trust	U61721	INVESCO PAN EUROPEAN HIGH INCOME FUND (A-QDIST UNIT)	0%	30%		
Unit Trust	U61720	INVESCO PAN EUROPEAN HIGH INCOME FUND (A-ACCUMULATION)	0%	30%		
Unit Trust	U61722	INVESCO PAN EUROPEAN HIGH INCOME FUND (A-QDIST CASH)	0%	30%		
Unit Trust	U62682	INVESCO PAN EUROPEAN HIGH INCOME FUND (CLASS A-EUR-MDIST-1-CASH)	0%	30%		
Unit Trust	U62681	INVESCO PAN EUROPEAN HIGH INCOME FUND (CLASS A-USDH-MDIST-1-CASH)	0%	30%		
Unit Trust	U43191	JPMORGAN ASIA EQUITY HIGH INCOME (ACC) - USD	30%	50%		
Unit Trust	U62990	SCHRODER ISF GLOBAL CORPORATE BOND (CLASS A-HKD-MD-C)	50%	70%		
Unit Trust	U62346	SCHRODER ISF GLOBAL CORPORATE BOND (CLASS A-MDIST CASH)	50%	70%		
Unit Trust	U62991	SCHRODER ISF GLOBAL CORPORATE BOND (CLASS A-RMBH-MD-C)	50%	70%		
Unit Trust	U63361	SCHRODER ISF - GLOBAL SUSTAINABLE VALUE (A-EURH-ACC)	0%	30%		
Bond	US7182868824	REPUBLIC OF PHILIPPINES 7.75% USD BOND 1/14/2031	50%	70%		
Bond	US80007RAL96	SANDS CHINA LTD 4.625% USD BOND 6/18/2030	30%	50%		
Bond	XS2368038050	LAI SUN MTN LTD 5% USD BOND 7/28/2026	30%	0%		
Bond	CLLHFN21006	GLP CHINA HOLDINGS LTD 4% CNV BOND 7/2/2024	70%	0%		
Bond	XS1753595328	ABIA INVESTMENT CO 5.45% USD BOND 1/24/2028	50%	70%		
Bond	US80007RAF29	SANDS CHINA LTD 5.375% USD BOND 8/8/2025	30%	70%		
Bond	XS2094007825	GOLDMAN SACHS FIN C INTL 3.5% USD BOND 5/6/2025	50%	70%		
Bond	US17325FBB31	CITIBANK NA 5.803% USD BOND 9/29/2028	30%	70%		
Bond	XS1958532829	VANKE REAL ESTATE HK 4.2% USD BOND 6/7/2024	0%	30%		
Bond	US00131MAK99	AIA GROUP LTD 3.2 16SEP2040	0%	30%		
Bond	GB008MBL1D50	UNITED KINGDOM G 0.5 22OCT61	0%	70%		
Bond	US00182FBU93	ANZ NZ INTL 5.355 14AUG2028	0%	70%		
Bond	US91282CJF95	US TREASURY 4.875 31OCT2028	0%	70%		
Bond	XS2287420744	FEC FINANCE 5.1 21JAN24 USD	70%	0%		
Bond	XS2187427690	MACQUARIE GROUP 3.5 24JUN27	30%	0%		
Bond	XS2522314397	UBS AG LONDON 5.3 27AUG24	70%	0%		
Bond	XS0615235453	FIL LTD 7.125 13FEB24 GBP	70%	0%		
Bond	US12591DAC56	CNOOC FIN 4.25 30APR24 USD	70%	0%		
Bond	US459200HU86	IBM CO 3.625 12FEB24 USD	70%	0%		
Bond	US46647PCZ71	JPMORGAN CHASE 26APR2026	30%	0%		
Bond	US718286BY27	PHILIPPINES 4.2 21JAN24 USD	70%	0%		
Bond	CA135087Q236	CANADA-GOVT 2.75 01JUN33	70%	0%		
Bond	CA89117GTQ06	TORONTO DOM 4.477 18JAN28	30%	0%		
Bond	US912810QZ49	US TRES N/B 3.125 15FEB43	70%	0%		
Bond	US912810TQ13	US TREASURY 3.875 15FEB43	70%	0%		
Bond	US912810SA79	US TRES N/B 3 15FEB48 USD	70%	0%		
Bond	US912810RG58	US TREASURY 3.375 15MAY44	70%	0%		
Bond	US912810RD28	US TREASURY 3.75 15NOV43	70%	0%		
Bond	US06051GHY89	BANK OF AMERICA 13FEB2026	30%	0%		

Product Type	HKSE / Fund / Bond Code	Stock / Fund / Bond Name	Credit-to-asset Ratio		Effective date
			Before	After	
Bond	XS2333657422	CATHAY PAC 4.875 17AUG26 USD	30%	70%	18-Mar-24
Bond	CILHFN22022	CATHAY PAC FIN 5 05SEP24 HKD	30%	70%	
Equity	HK02269	WUXI BIOLOGICS (CAYMAN) INC.	50%	0%	13-Mar-24
Equity	HK02359	WUXI APPTec CO LTD - H SHARES	50%	0%	
Equity	HK03759	PHARMARON BEIJING CO LTD - H SHARES	30%	0%	11-Mar-24
Bond	XS2698773913	BMW FINANCE NV 4.125 4OCT33	70%	0%	
Bond	XS1002158027	HK LAND 4.625PCT 16JAN2024	70%	0%	
Bond	US00182FBU93	ANZ NZ INTL 5.355 14AUG2028	70%	0%	
Bond	XS2673651217	FUKOKU MUTUAL LIFE INSUR USD	30%	0%	
Bond	USJ54675BC69	NIPPON LIFE INS 13SEP2053	50%	0%	
Bond	US686330AL51	ORIX CORP 4.05 16JAN2024 USD	70%	0%	
Bond	US91282CGD74	US TREASURY N/B 4.25 31DEC24	70%	0%	
Bond	US912797GX99	TREASURY BILL 0 14MAR24	70%	0%	
Bond	US91282CHT18	US TREAS N/B 3.875 15AUG33	70%	0%	
Bond	US912810RK60	US TREASURY 2.5 15FEB2045	70%	0%	
Bond	US91282CJF95	US TREASURY 4.875 31OCT2028	70%	0%	
Bond	US91282CJB81	US TREASURY N/B 5 30SEP25	70%	0%	
Bond	AU3CB0297562	TELSTRA GRP LTD 4.9 8MAR28	70%	0%	
Bond	HK000877586	HKCG FINANCE LTD 4.05% HKD BOND 10/5/2024	0%	70%	
Bond	USY000AKAE78	AIRPORT AUTH 3.5 12JAN62 USD	0%	70%	
Bond	XS2099130382	SUN HUNG 2.875 21JAN2030 USD	0%	70%	
Bond	US912810TL26	US TREASURY 4 15NOV52 USD	0%	50%	
Bond	XS2099130382	SUN HUNG 2.875 21JAN2030 USD	0%	70%	
Equity	HK01558	YICHANG HEC CHANGJIANG PHARMACEUTICALCOMPANY LIMITED - H SHARES	20%	0%	

#### Remarks

The above information is for reference only. The eligibility and relative percentage of the value of the available assets listed for inclusion in the calculation of the available credit limit shall be as determined by the Bank from time to time. The Bank may at its discretion add or remove the available assets listed from such eligibility, or increase or reduce the eligible percentage of the value thereof without prior notice.

If there is any discrepancy between the English and Chinese versions, the English version shall prevail.