

Recent Changes on Credit-to-asset Ratio - with change effective from 14 Apr 2025

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	VGG46391AD34	HONGKONG ELECTRIC FINANC 10May2030 HKD 3.95%	0%	70%	14-Apr-25
Bond	HK0000209533	CLP POWER HK FINANCING 6Aug2029 HKD 3.78%	0%	70%	
Bond	HK0000282985	HK ELECTRIC 3.00 26JAN31HKDC	0%	70%	
Bond	HK0000985314	MTR CORP LTD 18Jan2034 HKD 3.88%	0%	70%	
Bond	HK0000685013	SUN HUNG KAI PROP (CAP) 25Jan2028 CNY 3.16	0%	70%	
Bond	HK0000707171	NWD MTN LTD 10Mar2028 HKD 3%	0%	30%	
Bond	HK0001046462	BANK OF CHINA/FRANKFURT 20Aug2026 CNY 2.68	70%	0%	
Bond	XS2807471144	HLP FINANCE LTD 3.8% 19Oct2026 CNY	70%	0%	
Bond	XS2896215394	HLP FINANCE LTD 4% 4Sep2028 HKD	70%	0%	
Bond	HK0001038105	SWIRE PROPERT MTN FIN 12Jul2028 CNY 3.2	70%	0%	
Bond	HK0001034690	SWIRE PROPERT MTN FIN 2Jul2029 HKD 4.1	70%	0%	
Bond	US30303M8540	META PLATFORMS INC 15Aug2029 USD 4.3	70%	0%	
Bond	US91282CLB53	US TREASURY N/B 31Jul2026 USD 4.375	70%	0%	
Bond	US06051GHY89	(TLAC) BANK OF AMERICA CORP 2.015% 13Feb2026 USD	30%	0%	
Bond	HKMCFN24097	HKMTGC 3.45% 17-Oct-2029	0%	70%	25-Mar-25
Bond	BNYHFN24148	URBREN 3.55% 27-Aug-2034	0%	70%	
Bond	US00131MAB90	AIA GROUP LTD 11Mar2025 USD 3.2	70%	0%	17-Mar-25
Bond	XS2292241747	HLP FINANCE LTD 2.1% 28Jan2026 HKD	70%	0%	
Bond	US10373QBQ29	BP CAP MARKETS AMERICA 8Feb2061 USD 3.379	50%	0%	
Bond	VGG2214PAX39	CLP POWER HK FINANCING 4.1% 20Jun2041 HKD	50%	0%	
Bond	US912828J272	US TREASURY 2 15NOV25 USD	0%	70%	
Bond	US91282CHT18	US TREAS N/B 3.875 15AUG33	0%	70%	
Bond	US912810TK43	US TREASURY 3.375 15AUG2042	0%	70%	
Bond	US912810RT79	US TREASURY 2.25 15AUG46 USD	0%	70%	
Bond	HSBCFN19029	NWD(MTN) LTD 3.8 21MAY29 HKD	0%	30%	
Bond	US91282CFE66	US TREASURY N/B 15Aug2025 USD 3.125	0%	70%	
Bond	US91282CHD65	US TREASURY N/B 31May2025 USD 4.25	0%	70%	
Bond	XS2807471144	HLP FINANCE LTD 3.8% 19Oct2026 CNY	0%	70%	
Bond	US00131MAK99	AIA GROUP LTD 3.20% 16-Sep-2040	30%	50%	
Bond	USU6547TAE02	NSANY 6.95 09/15/26	70%	30%	28-Feb-25
Equity	HK06826	SHANGHAI HAOHAI BIO TEC CO LTD	30%	0%	
Structured Products	HK00168*	Tsingtao Brewery Co Ltd	50%	30%	17-Feb-25
Structured Products	HK00270*	Guangdong Investment Ltd	30%	50%	
Structured Products	HK00384*	China Gas Holdings Ltd	50%	30%	
Structured Products	HK00522*	ASM Pacific Technology Ltd	50%	30%	
Structured Products	HK00598*	Sinotrans Ltd	0%	30%	
Structured Products	HK00868*	Xinyi Glass Holdings Ltd	50%	30%	
Structured Products	HK02588*	BOC Aviation Ltd	50%	30%	
Structured Products	HK06618*	JD Health International Inc	50%	30%	
Structured Products	HK09866*	Nio Inc.	50%	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.