

## 零售債券 / 存款證風險程度

### Retail Bonds / Certificates of Deposit Risk Rating

於評估債券 / 存款證之相對風險程度時，本行會考慮該產品之不同風險因素，包括但不限於信貸評級、年期、流通風險、債券級別、複雜性、匯率風險等因素來釐定該產品之相對風險程度。

Our Bank will take a variety of risk factors into consideration while determining the Risk Rating of Bonds / Certificates of Deposit (CDs). The risk factors include, but are not limited to credit rating, tenor, liquidity risk, seniority, complexity and currency risk, etc.

證券編號 Security ID	債券 / 存款證名稱 Bond / CD Name	產品風險程度 <sup>1</sup> Product Risk Level <sup>1</sup>
K1000	HENDERSON LAND 1.65% 24 JAN 2024	3
K1001	HENDERSON LAND 1.65% 28 JAN 2024	3
K1002	HENDERSON LAND 3.3% 7 FEB 2024	3
K1003	ICBCIL FINANCE 2.125% 27 JAN 2025	2
K1004	ICBCIL FINANCE 2.7% 27 JAN 2027	2
K1005	WHEELOCK MTN BVI 1.75% 17 JAN 2025	2
K1006	SUN HUNG KAI PROPERTIES 2.8% 24 JUN 2024	2
K1007	WESTPAC BANKING 1.953% 20 NOV 2028	2
K1008	WESTPAC BANKING 1.019% 18 NOV 2024	2
K1009	HONG KONG MORTGAGE 2.7% 9 FEB 2024	2
K1011	BAIDU 4.375% 14 MAY 2024	2
K1013	HONG KONG MORTGAGE 3.1% 16 MAR 2024	2
K1014	HONG KONG MORTGAGE 2.8% 7 MAR 2023	2
K1015	HONG KONG MORTGAGE 2.95% 2 MAR 2024	2
K1017	AIA GROUP 3.9% 6 APR 2028	2
K1019	WHARF REIC 2.85% 20 APR 2024	2
K1020	HONG KONG MORTGAGE 0.6% 26 JAN 2023	2
K1021	SUN HUNG KAI PROPERTIES 2.78% 11 JUN 2024	2
K1022	SUN HUNG KAI PROPERTIES 0.82% 23 AUG 2024	2
K1023	HENDERSON LAND 2.4% 8 APR 2024	3
K1024	WHEELOCK MTN BVI 1.8% 11 FEB 2025	2
K1025	WHARF REIC 3.1% 24 MAY 2024	2
K1034	SUN HUNG KAI PROPERTIES 2.55% 16 AUG 2024	2
K1035	HONG KONG MORTGAGE 3.33% 17 MAR 2025	2
K1036	HLP FINANCE 2.9% 19 FEB 2025	3
K1037	HKCG FINANCE 3.2% 26 MAY 2025	2
K1038	HENDERSON LAND 3.7% 5 JUL 2024	3
K1040	STANDARD CHARTERED 4% 15 SEP 2025	2
K1044	HKCG FINANCE 3.6% 9 DEC 2026	2
K1045	BANK OF CHINA HK 0.875% 14 JAN 2024	2
K1046	HKCG FINANCE 4.05% 5 OCT 2024	2
K1047	HKCG FINANCE 3% 30 OCT 2023	2
K1050	STANDARD CHARTERED 1.96% 21 MAR 2024	2
K1065	MTR 5% 28 OCT 2024	2

K1066	MTR 4.85% 28 OCT 2024	2
K439	HUTCHISON WHAMPOA INT. 7.45% 24 NOV 2033	2
K528	CLP POWER HK FINANCING 2.875% 26 APR 2023	2
K604	NAN FUNG TREASURY 3.85% 30 JAN 2023	2
K622	TEMASEK FINANCIAL I 2.375% 23 JAN 2023	2
K629	REPUBLIC OF INDONESIA 5.875% 15 JAN 2024	2
K635	GREENLAND GLOBAL INVESTMENT 5.875% 3 JUL 2024	5
K641	CHINA OVERSEAS FINANCE (CAYMAN) 5.95% 08 MAY 2024	3
K642	SINOPEC CAPITAL (2013) 3.125% 24 APR 2023	2
K645	CITIC 6.80% 17 JAN 2023	2
K648	CHINA CINDA FINANCE (2014) 5.625% 14 MAY 2024	3
K653	LINK FINANCE CAYMAN 2009 3.60% 3 SEP 2024	2
K654	HUTCHISON WHAMPOA INT. 3.625% 31 OCT 2024	2
K660	CHINA SHENHUA OVERSEAS CAPITAL 3.875% 20 JAN 2025	5
K665	HSBC HOLDINGS 6.50% 20 MAY 2024	4
K668	CHINA CINDA FINANCE (2015) 4.25% 23 APR 2025	2
K670	HKT CAPITAL NO.2 3.625% 2 APR 2025	3
K676	HUARONG FINANCE II 5.50% 16 JAN 2025	5
K693	NWD MTN 4.65% 16 MAR 2026	4
K694	HK ELECTRIC FINANCE 2.875% 3 MAY 2026	2
K703	SWIRE PROPERTIES 3.625% 13 JAN 2026	2
K707	MTR 2.5% 2 NOV 2026	2
K710	QANTAS AIRWAYS 4.40% 10 OCT 2023	2
K712	CITIC 3.70% 14 JUNE 2026	3
K719	NWD MTN 3.5% 27 MAR 2024	4
K724	CHEUNG KONG HUTCHISON INT. 3.5% 5 APR 2027	2
K729	CASTLE PEAK POWER 3.25% 25 JUL 2027	2
K730	SWIRE PROPERTIES 2.55% 18 AUG 2024	2
K738	CHEUNG KONG HUTCHISON INT. 2.75% 29 MAR 2023	2
K739	CHEUNG KONG HUTCHISON INT. 3.25% 29 SEP 2027	2
K742	NWD MTN 4.70% 8 MAR 2026	4
K747	SWIRE PACIFIC 3% 5 JUL 2024	2
K749	CHEUNG KONG HUTCHISON INT. 2.75% 3 OCT 2026	2
K750	COMMONWEALTH BANK OF AUSTRALIA 3.25% 25 APR 2023	2
K771	AIA GROUP 3.125% 13 MAR 2023	2
K782	NAN FUNG TREASURY 5% 5 SEP 2028	3
K787	CNAC (HK) FINBRIDGE 4.625% 14 MAR 2023	2
K788	CNAC (HK) FINBRIDGE 4.875% 14 MAR 2025	3
K789	CNAC (HK) FINBRIDGE 5.125% 14 MAR 2028	3
K792	ICBCIL FINANCE 3.75% 3 MAR 2024	2
K796	HENDERSON LAND 3.875% 1 MAR 2029	3
K798	LEADING AFFLUENCE 4.5% 24 JAN 2023	2
K801	FRANSHION BRILLIANT 4.25% 23 JUL 2029	3
K804	HAITONG INTERNATIONAL SECURITIES 3.375% 19 JUL 202	3
K805	NWD MTN 4.125% 18 JUL 2029	4
K808	VODAFONE GROUP 4.2% 13 DEC 2027	3

K810	LS FINANCE (2017) 4.875% 15 JUL 2024	5
K811	LS FINANCE (2025) 4.5% 26 JUN 2025	5
K812	FWD 5% 24 SEP 2024	3
K814	SHIMAO GROUP 5.6% 15 JUL 2026	5
K815	FORTUNE STAR 5.95% 29 JAN 2023	5
K816	FORTUNE STAR 6.75% 2 JUL 2023	5
K822	HUARONG FINANCE 2019 3.875% 13 NOV 2029	5
K823	SOFTBANK 5.5% 20 APR 2023	4
K824	SOFTBANK 6.125% 20 APR 2025	4
K825	RKPF OVERSEAS 2019 6.7% 30 SEP 2024	5
K827	COUNTRY GARDEN 8% 27 JAN 2024	4
K830	SHUI ON DEVELOPMENT 5.5% 3 MAR 2025	5
K831	RAKUTEN 3.546% 27 NOV 2024	4
K832	POSCO 2.375% 17 JAN 2023	2
K834	AMIPEACE 2.5% 5 DEC 2024	2
K839	NWD MTN 5.9% 18 SEP 2023	4
K840	LENOVO GROUP 5.875% 24 APR 2025	2
K841	AGRICULTURAL BANK OF CHINA 3.4% 6 NOV 2024	2
K842	CHINA GOVERNMENT 3.8% 9 JUL 2023	2
K843	CHINA GOVERNMENT 3.03% 24 JUN 2024	2
K846	FIRST ABU DHABI BANK 3.1% 12 JUN 2023	2
K849	BOC AVIATION 2.75% 2 DEC 2023	2
K851	WHARF REIC 2.875% 7 MAY 2030	2
K852	LG CHEM 3.25% 15 OCT 2024	3
K853	LG CHEM 3.625% 15 APR 2029	3
K855	WHARF REIC 3.7% 16 JUL 2025	2
K856	FORTUNE STAR 6.85% 2 JUL 2024	5
K857	ZHONGAN ONLINE 3.125% 16 JUL 2025	3
K861	INVENTIVE GLOBAL 1.5% 15 JUL 2023	2
K862	LI & FUNG 4.5% 18 AUG 2025	4
K863	YUEXIU REIT MTN 3.6% 28 MAY 2024	3
K864	WHARF REIC 2.8% 23 JAN 2030	2
K865	AGILE GROUP HOLDINGS 5.75% 2 JAN 2025	5
K866	RKPF OVERSEAS 2019 5.9% 5 MAR 2025	4
K867	RKPF OVERSEAS 2019 6% 4 SEP 2025	5
K869	COUNTRY GARDEN 6.5% 8 APR 2024	4
K872	NWD MTN 5.25% 19 MAR 2024	4
K873	HENDERSON LAND 2.375% 27 MAY 2025	3
K875	WHARF REIC 3.2% 15 SEP 2023	2
K877	FORTUNE STAR 5.95% 19 OCT 2025	5
K879	GREENTOWN CHINA 4.7% 29 APR 2025	4
K881	AGILE GROUP HOLDINGS 6.05% 13 OCT 2025	5
K887	SHUI ON DEVELOPMENT 6.15% 24 AUG 2024	5
K888	SHUI ON DEVELOPMENT 5.75% 12 NOV 2023	5
K889	WHARF FINANCE 3.25% 13 JAN 2024	3
K892	HENDERSON LAND 3% 15 JAN 2023	3

K893	WHARF REIC 2.95% 19 JAN 2024	2
K895	NWD MTN 4.5% 19 MAY 2030	4
K900	RKPF OVERSEAS 2020 A 5.2% 12 JAN 2026	5
K901	LOGAN GROUP 6.9% 9 JUN 2024	5
K902	LOGAN GROUP 4.85% 14 DEC 2026	5
K903	LOGAN GROUP 4.5% 13 JAN 2028	5
K907	FEC FINANCE 5.1% 21 JAN 2024	5
K908	FORTUNE STAR 5.05% 27 JAN 2027	5
K911	ADCB FINANCE CAYMAN 4.5% 25 OCT 2027	2
K913	HENDERSON LAND 3% 14 JAN 2023	3
K914	WHARF FINANCE 3.25% 14 JAN 2024	3
K916	HLP FINANCE 2.35% 6 JUL 2025	3
K922	WHARF FINANCE 4.426% 29 JAN 2024	3
K923	HENDERSON LAND 1% 10 MAR 2023	2
K924	HENDERSON LAND 2.35% 6 MAY 2027	3
K925	WHARF FINANCE 3.4% 30 MAR 2024	3
K926	TSMC GLOBAL LTD 0.75% 28 SEP 2025	2
K927	TSMC GLOBAL LTD 1% 28 SEP 2027	2
K928	TSMC GLOBAL LTD 1.375% 28 SEP 2030	2
K929	TENCENT HOLDINGS 2.88% 22 APR 2031	2
K931	HENDERSON LAND 1% 24 MAR 2023	2
K933	NWD MTN 3.8% 21 MAY 2029	4
K934	NWD MTN 3.95% 22 MAY 2031	4
K936	TENCENT HOLDINGS 3.28% 11 APR 2024	2
K937	TENCENT HOLDINGS 3.975% 11 APR 2029	2
K938	TENCENT HOLDINGS 2.39% 3 JUN 2030	2
K940	HENDERSON LAND 1% 3 JUN 2023	2
K941	AUSTRALIAN GOVERNMENT 0.5% 21 SEP 2026	1
K947	CITIC 2.85% 25 FEB 2030	3
K948	HUTCH WHAM FIN 7.5% 1 AUG 2027	2
K949	HLP FINANCE 4.6% 16 MAY 2024	3
K951	HLP FINANCE 2.88% 27 FEB 2025	3
K952	WHARF REIC 1.7% 30 MAR 2026	2
K953	WHARF REIC 3% 5 FEB 2024	2
K957	CATHAY PACIFIC 4.875% 17 AUG 2026	5
K958	MAPLETREE NORTH ASIA 3.25% 20 APR 2023	2
K959	MAPLETREE NORTH ASIA 3% 20 SEP 2023	2
K960	MAPLETREE NORTH ASIA 3.65% 11 MAR 2027	3
K961	SOFTBANK 3.125% 6 JAN 2025	4
K962	SOFTBANK 4% 6 JUL 2026	4
K963	SOFTBANK 4.625% 6 JUL 2028	4
K965	HONG KONG GOV INTERNATIONAL 0.625% 2 FEB 2026	1
K967	MEITUAN 2.125% 28 OCT 2025	3
K972	HENDERSON LAND 3.2% 4 JUN 2023	3
K974	WHARF REIC 3.1% 26 JAN 2028	2
K975	NWD MTN 3.5% 3 FEB 2031	4

K976	DBS GROUP HOLDINGS 1.194% 15 MAR 2027	2
K977	BOCOM LEASING MANAGEMENT HK 1.07% 27 SEP 2024	2
K978	HENDERSON LAND 1.25% 20 MAY 2024	3
K983	AUSTRALIAN GOV 0.25% 21 NOV 2024	1
K984	AUSTRALIAN GOV 2.75% 21 APR 2024	1
K985	AUSTRALIAN GOV 0.25% 21 NOV 2025	1
K986	AUSTRALIAN GOV 3.25% 21 APR 2025	1
K987	AUSTRALIAN GOV 2.75% 21 NOV 2029	2
K988	WHEELOCK MTN BVI 2.375% 25 JAN 2026	2
K989	ICBC SINGAPORE 1% 28 OCT 2024	2
K991	HENDERSON LAND 2.2% 5 MAR 2023	2
K992	TENCENT HOLDINGS 3.575% 11 APR 2026	2
K993	TENCENT HOLDINGS 3.8% 11 FEB 2025	2
K994	TENCENT HOLDINGS 3.595% 19 JAN 2028	2
K995	WHARF FINANCE 3.3% 23 APR 2024	3
K996	HENDERSON LAND 3.35% 21 SEP 2023	3
K997	HONG KONG MORTGAGE 4.07% 12 JUN 2023	2
K998	HENDERSON LAND 1.55% 11 JAN 2024	3
K999	HENDERSON LAND 1.6% 13 JAN 2024	3
RTCD0010	ICBC SYDNEY 0.5% 13 MAR 2023	2
RTCD0011	ICBC SYDNEY 0.5% 20 MAR 2023	2
RTCD0012	BANK OF CHINA HK 0.8% 31 MAR 2023	2
RTCD0014	ICBC SYDNEY 1.4% 24 APR 2023	2
RTCD0015	HANG SENG BANK 2.6% 29 JAN 2024	1
RTCD0016	HANG SENG BANK 2.6% 5 FEB 2024	1
RTCD0017	HANG SENG BANK 2.9% 5 AUG 2024	1
RTCD0018	HANG SENG BANK 2.6% 14 FEB 2024	1
RTCD0019	HANG SENG BANK 2.7% 19 FEB 2024	1
RTCD0020	AGRICULTURAL BANK OF CHINA 1.9% 2 AUG 2023	2
RTCD0021	HANG SENG BANK 2.7% 26 FEB 2024	1
RTCD0022	HANG SENG BANK 2.8% 29 FEB 2024	1
RTCD0023	HANG SENG BANK 2.8% 8 MAR 2024	1
RTCD0024	HANG SENG BANK 2.9% 15 MAR 2024	1
RTCD0025	HANG SENG BANK 3% 22 MAR 2024	1
RTCD0026	HANG SENG BANK 3.3% 28 MAR 2024	1
RTCD0027	HANG SENG BANK 3.5% 8 APR 2024	1
RTCD0028	HANG SENG BANK 3.5% 15 APR 2024	1
RTCD0029	HANG SENG BANK 3.7% 19 APR 2024	1
RTCD0030	HANG SENG BANK 3.9% 26 APR 2024	1
RTCD0031	HANG SENG BANK 4.1% 2 MAY 2024	1
RTCD0032	HANG SENG BANK 4.2% 9 MAY 2024	1
RTCD0033	HANG SENG BANK 4.4% 16 MAY 2024	1
RTCD0034	AGRICULTURAL BANK OF CHINA 2% 10 MAY 2023	2
RTCD0035	HANG SENG BANK 4.4% 23 MAY 2024	1
RTCD0036	HANG SENG BANK 4.4% 30 MAY 2024	1
US0002	APPLE 3.45% 6 MAY 2024	2

US0003	AMERICAN EXPRESS 2.65% 2 DEC 2022	2
US0006	INTEL 2.7% 15 DEC 2022	2
US0014	APPLE 2.4% 3 MAY 2023	2
US0020	PFIZER 2.75% 3 JUN 2026	2
US0022	HYUNDAI CAPITAL AMERICA 4.3% 1 FEB 2024	3
US0023	CVS HEALTH 2.625% 15 AUG 2024	2
US0028	HYUNDAI CAPITAL AMERICA 5.75% 6 APR 2023	2
US0030	HYUNDAI CAPITAL AMERICA 6.375% 8 APR 2030	3
US0033	HYUNDAI CAPITAL AMERICA 1.8% 15 OCT 2025	3
US0040	APPLE 2.75% 13 JAN 2025	2
US0042	APPLE 2.513% 19 AUG 2024	2
US0045	US TREASURY N/B 2.625% 31 MAY 2027	1

如需了解更多，請與本行各分行或您的客戶經理聯絡。

Please contact our branches or your customer relationship manager for more details.

附註Remark:

## 1. 產品風險程度之說明 Description of Product risk level

### 產品風險程度 Product risk level: 低風險 Low Risk (1)

- 低風險 (1) – 此風險程度之產品可能適合一些希望儘量避免風險，及有輕微程度的資本增長機會，並明白及願意承受輕微程度的資本風險的投資者。Low Risk (1) – Products with this risk level may be suitable for an investor who is very risk averse, and wants to gain the potential for minimal capital growth while he/she understands that he/she needs to take a minimal amount of risk with the capital invested

### 產品風險程度 Product risk level: 低至中度風險 Low to Medium Risk (2)

- 低至中度風險 (2) – 此風險程度之產品可能適合一些希望有低至中等程度的資本增值機會，並明白及願意承受低至中等程度的資本風險的投資者。Low to Medium Risk (2) – Products with this risk level may be suitable for an investor who wants to gain the potential for low to medium capital growth while he/she understands that he/she needs to take low to medium amount of risk with the capital invested.

### 產品風險程度 Product risk level: 中度風險 Medium Risk (3)

- 中度風險 (3) – 此風險程度之產品可能適合一些希望有中等程度的資本增值機會，並明白及願意承受中等程度的資本風險的投資者。Medium Risk (3) – Products with this risk level may be suitable for an investor who wants to gain the potential for moderate capital growth while he/she understands that he/she needs to take a moderate amount of risk with the capital invested.

### 產品風險程度 Product risk level: 中度至高風險 Medium to High Risk (4)

- 中度至高風險 (4) – 此風險程度之產品可能適合一些希望他 / 她的投資有高度的資本增值機會，並明白及願意承受高度的資本風險的投資者。Medium to High Risk (4) – Products with this risk level may be suitable for an investor who wants to gain the potential high capital growth while he/she understands that he/she needs to take a high amount of risk with the capital invested.

### 產品風險程度 Product risk level: 高風險 High Risk (5)

- 高風險 (5) – 此風險程度之產品可能適合一些希望他 / 她的投資有大幅度的資本增值，並明白及願意承受大幅度的資本風險的投資者。High Risk (5) - Products with this risk level may be suitable for an investor who wants to have very significant capital growth while he/she understands that he/she needs to take a very significant amount of risk with the capital invested.