Eligible Assets and Credit-to-asset Ratio for Secured Credit

Effective from 14 Apr 2025

List of Eligible Assets *(Excluding Stocks)*

Asset Types	Credit-to-asset Ratio
HKD Time Deposits	100%
Foreign Currency Time or Saving Deposits	85%
Deposit Plus	70%
Structured Investment Deposits (Including Capital Protected Investment Deposits)	70%
Unit Trusts*/Bonds*#/Certificates of Deposit/Equity Link Notes/Equity Link Investment with	
Product Risk Level 1	70%
Product Risk Level 2	70%
Product Risk Level 3	50%
Product Risk Level 4	30%
Product Risk Level 5	–
**exclude the Non-eligible Products listed below.*	
#For new bonds issued on or after 17 Mar 2020, the timeline for assignment of Credit-to-asset Ratio for Secured Credit Facility will be revised follow: *for new bonds issued between 1 Jan to 30 Jun each year, Credit-to-asset Ratio will be assigned in Sep of the same year (where applicable);* *for new bonds issued between 1 Jul to 31 Dec, Credit-to-asset Ratio will be assigned in Mar of next year (where applicable);* *Please refer to the relevant bond term sheet or the bond details in our website for the issue date of the relevant bond.*	
Gold 0% (Credit-to-asset Ratio for Gold (Wayfoong Statement Gold) is removed from 20 Dec 2019)	

List of Non-eligible Products

Product Type	Bond / Fund Code	Bond / Fund Name
Bonds	US06051GHY89	(TLAC) BANK OF AMERICA CORP 2.015% 13Feb2026 USD
Bonds	US91282CLB53	US TREASURY N/B 31Jul2026 USD 4.375
Bonds	US30303M8S40	META PLATFORMS INC 15Aug2029 USD 4.3
Bonds	HK0001034690	SWIRE PROPERT MTN FIN 2Jul2029 HKD 4.1
Bonds	HK0001038105	SWIRE PROPERT MTN FIN 12Jul2028 CNY 3.2
Bonds	XS2896215394	HLP FINANCE LTD 4% 4Sep2028 HKD
Bonds	HK0001046462	BANK OF CHINA/FRANKFURT 20Aug2026 CNY 2.68
Bonds	US00131MAB90	AIA GROUP LTD 11Mar2025 USD 3.2
Bonds	XS2292241747	HLP FINANCE LTD 2.1% 28Jan2026 HKD
Bonds	US10373QBQ29	BP CAP MARKETS AMERICA 8Feb2061 USD 3.379
Bonds	XS2175969125	NWD MTN LTD 4.5% USD BOND 5/19/2030
Bonds	HK0000685260	NWD MTN LTD 3.5% HKD BOND 2/3/2031
Bonds	HK0000721974	NWD MTN LTD 3.95% HKD BOND 3/22/2031
Bonds	XS2282055081	NWD MTN LTD 3.75% USD BOND 1/14/2031
Bonds	XS2807471144	HLP FINANCE LTD 3.8% 19Oct2026 CNY
Bonds	XS2646184106	HYUNDAI CAPITAL SERVICES 5% 6Jul2025 HKD
Bonds	XS2403426427	PRUDENTIAL FUNDING ASIA 2.95% 3Nov2033 USD
Bonds	XS2828684154	TOYOTA MOTOR FINANCE BV 4.77% 28May2026 HKD
Bonds	USG84228FH65	STANDARD CHARTERED PLC 16Nov2025 USD 7.776%
Bonds	VGG2214PAX39	CLP POWER HK FINANCING 4.1% 20Jun2041 HKD
Bonds	AU3CB0307890	HSBC HOLDINGS PLC 6.211% AUD BOND 3/21/2034
Bonds	US404280AG49	HSBC HOLDINGS PLC 6.5% USD BOND 5/2/2036
Bonds	US404280AH22	HSBC HOLDINGS PLC 6.5% USD BOND 9/15/2037
Bonds	US404280AJ87	HSBC HOLDINGS PLC 6.8% USD BOND 6/1/2038
Bonds	US404280AM17	HSBC HOLDINGS PLC 6.1% USD BOND 1/14/2042
Bonds	US404280AQ21	HSBC HOLDINGS PLC 5.25% USD BOND 3/14/2044
Bonds	US404280AU33	HSBC HOLDINGS PLC 4.25% USD BOND 8/18/2025
Bonds	US404280AW98	HSBC HOLDINGS PLC 4.3% USD BOND 3/8/2026
Bonds	US404280BB43	HSBC HOLDINGS PLC 3.9% USD BOND 5/25/2026
Bonds	US404280BH13	HSBC HOLDINGS PLC 4.375% USD BOND 11/23/2026
Bonds	US404280BK42	HSBC HOLDINGS PLC 4.041% USD BOND 3/13/2028
Bonds	US404280BP39	HSBC HOLDINGS PLC 6.5% USD BOND PERPETUAL
Bonds	US404280BT50	HSBC HOLDINGS PLC 4.583% USD BOND 6/19/2029
Bonds	US404280CE72	HSBC HOLDINGS PLC 2.633% USD BOND 11/7/2025
Bonds	US404280CF48	HSBC HOLDINGS PLC 4.95% USD BOND 5/31/2030
Bonds	US404280CG21	HSBC HOLDINGS PLC 2.099% USD BOND 6/4/2026
Bonds	US404280CH04	HSBC HOLDINGS PLC 2.848% USD BOND 6/4/2031
Bonds	US404280CJ69	HSBC HOLDINGS PLC 1.645% USD BOND 4/18/2026
Bonds	US404280CM98	HSBC HOLDINGS PLC 1.589% USD BOND 5/24/2027

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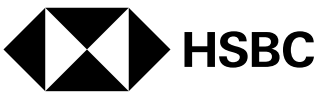

List of Non-eligible Products *(continued)*

Product Type	Bond / Fund Code	Bond / Fund Name
Bonds	US404280CT42	HSBC HOLDINGS PLC 2.804% USD BOND 5/24/2032
Bonds	US404280CV97	HSBC HOLDINGS PLC 2.206% USD BOND 8/17/2029
Bonds	US404280CX53	HSBC HOLDINGS PLC 2.251% USD BOND 11/22/2027
Bonds	US404280CY37	HSBC HOLDINGS PLC 2.871% USD BOND 11/22/2032
Bonds	US404280DC08	HSBC HOLDINGS PLC 4.762% USD BOND 3/29/2033
Bonds	US404280DF39	HSBC HOLDINGS PLC 4.755% USD BOND 6/9/2028
Bonds	US404280DG12	HSBC HOLDINGS PLC 5.21% USD BOND 8/11/2028
Bonds	US404280DH94	HSBC HOLDINGS PLC 5.402% USD BOND 8/11/2033
Bonds	US404280DJ50	HSBC HOLDINGS PLC 7.35% USD BOND 11/27/2032
Bonds	US404280DK24	HSBC HOLDINGS PLC 7.625% USD 5/17/2032
Bonds	US404280DL07	HSBC HOLDINGS PLC 6.5% USD BOND 5/2/2036
Bonds	US404280DM89	HSBC HOLDINGS PLC 6.5% USD BOND 9/15/2037
Bonds	US404280DN62	HSBC HOLDINGS PLC 6.8% USD BOND 6/1/2038
Bonds	US404280DS59	HSBC HOLDINGS PLC 8.113% USD BOND 11/3/2033
Bonds	US404280DQ93	HSBC HOLDINGS PLC 7.336% USD BOND 11/3/2026
Bonds	US404280DR76	HSBC HOLDINGS PLC 7.390% USD BOND 11/3/2028
Bonds	US404280DU06	HSBC HOLDINGS PLC 6.161% USD BOND 9/3/2029
Bonds	US404280DV88	HSBC HOLDINGS PLC 6.254% USD BOND 3/9/2034
Bonds	US404280DW61	HSBC HOLDINGS PLC 6.332% USD BOND 9/3/2044
Bonds	US404280DX45	HSBC HOLDINGS PLC 6.547% USD BOND 6/20/2034
Bonds	US404280DZ92	HSBC HOLDINGS PLC 5.887% USD BOND 8/14/2027
Bonds	US404280EC98	HSBC HOLDINGS PLC 7.399% USD BOND 11/13/2034
Bonds	US404280ED71	HSBC HOLDINGS PLC 5.546% USD BOND 3/4/2030
Bonds	US404280EE54	HSBC HOLDINGS PLC 5.719% USD BOND 3/4/2035
Bonds	US404280EG03	HSBC HOLDINGS PLC 5.733% USD BOND 5/17/2032
Bonds	XS0120514335	HSBC BANK PLC 6.25% GBP BOND 1/30/2041
Bonds	XS0159497162	HSBC HOLDINGS PLC 5.75% GBP BOND 12/20/2027
Bonds	XS0387079907	HSBC HOLDINGS PLC 6.75% GBP BOND 9/11/2028
Bonds	XS2679876453	HSBC HOLDINGS PLC 5.3% SGD BOND 3/26/2034
Bonds	XS1627599654	CHINA EVERGRANDE GROUP 8.75% USD BOND 6/28/2025
Bonds	XS1759179002	SHIMAO PROPERTY HLDGS 5.2% USD BOND 1/30/2025
Bonds	XS2025575114	SHIMAO PROPERTY HLDGS 5.6% USD BOND 7/15/2026
Bonds	XS2276735326	SHIMAO GROUP HOLDINGS LT 3.45% USD BOND 1/11/2031
Bonds	XS2385392936	SHIMAO GROUP HOLDINGS LT 5.2% USD BOND 1/16/2027
Bonds	XS2272214458	LOGAN GROUP CO LTD 4.85% USD BOND 12/14/2026
Bonds	XS2281303896	LOGAN GROUP CO LTD 4.5% USD BOND 1/13/2028
Bonds	XS2309743578	LOGAN GROUP CO LTD 4.25% USD BOND 7/12/2025
Bonds	XS2194361494	AGILE GROUP HOLDINGS LTD 5.75% USD BOND 1/2/2025
Bonds	XS2243343204	AGILE GROUP HOLDINGS LTD 6.05% USD BOND 10/13/2025
Bonds	XS2343627712	AGILE GROUP HOLDINGS LTD 5.5% USD BOND 5/17/2026
Unit Trust	U62989	UBS (LUX) KEY SELECTION SICAV-CHINA ALLOCATION OPPORTUNITY(P-HKD-MD-C)
Unit Trust	U62988	UBS (LUX) KEY SELECTION SICAV-CHINA ALLOCATION OPPORTUNITY(P-USD-MD-C)
Unit Trust	U61585	TEMPLETON GLOBAL BALANCED FUND (CLASS A-QDIST CASH)
Unit Trust	U61584	TEMPLETON GLOBAL BALANCED FUND (CLASS A-QDIST UNIT)
Unit Trust	U43184	INVESCO Euro Bond Fund (Class A)
Unit Trust	U43515	HSBC GLOBAL INVESTMENT FUNDS - BRIC EQUITY (CLASS M2C)
Unit Trust	U61076	BLACKROCK EMERGING EUROPE FUND (CLASS A2-USD)
Unit Trust	U61077	BLACKROCK EMERGING EUROPE FUND (CLASS A2-EUR)
Unit Trust	U61164	JPM GLOBAL CONVERTIBLES (EUR) A (DIST UNIT) - USD
Unit Trust	U61165	JPM GLOBAL CONVERTIBLES (EUR) A (DIST CASH) - USD
Unit Trust	U61183	INVESCO Bond Fund (Class A-SDIST Unit)
Unit Trust	U61185	INVESCO Bond Fund (Class A-MDIST Unit)
Unit Trust	U61548	INVESCO SOCIAL PROGRESS FUND (CLASS A)
Unit Trust	U61550	INVESCO ENVIRONMENTAL CLIMATE OPPORTUNITIES BOND FUND (CLASS A-ACC)
Unit Trust	U61551	INVESCO ENVIRONMENTAL CLIMATE OPPORTUNITIES BD FD (CLASS A-SDIST UNIT)
Unit Trust	U61563	Franklin Templeton Japan Fund (Class A)
Unit Trust	U61609	INVESCO Bond Fund (Class A-MDIST Cash)
Unit Trust	U61657	TEMPLETON BRIC FUND (CLASS A-ACCUMULATION)
Unit Trust	U61725	SCHRODER ISF BRIC (CLASS A-USD-ACCUMULATION)
Unit Trust	U61727	SCHRODER ISF EMERGING EUROPE (CLASS A-ACCUMULATION)
Unit Trust	U61730	SCHRODER ISF EUROPEAN SUSTAINABLE VALUE (CLASS A-ACC)
Unit Trust	U61746	SCHRODER ISF BRIC (CLASS A-EUR-ACCUMULATION)
Unit Trust	U62106	Schroder Alternative Solutions Commodity Fund (Class A-Accumulation)
Unit Trust	U62207	TEMPLETON BRIC FUND (CLASS A-EUR-ACCUMULATION)
Unit Trust	U62209	Franklin Templeton Japan Fund (Class A-USD)
Unit Trust	U62292	M&G Investment Funds (1) M&G Global Themes Fund (A-EUR-ACC)
Unit Trust	U62345	MAN AHL DIVERSIFIED FUTURES LTD
Unit Trust	U62387	HSBC GLOBAL INVESTMENT FUNDS-BRIC EQUITY (CLASS AC)
Unit Trust	U62462	HSBC GIF-BRIC EQUITY (CLASS AC-HKD)
Unit Trust	U62589	JPM GLOBAL BALANCED A (ACC) - USD (HEDGED)
Unit Trust	U62733	JPM US Smaller Companies A (Dist Unit) - USD

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List of Non-eligible Products (continued)

Product Type	Bond / Fund Code	Bond / Fund Name
Unit Trust	U62734	JPM EMERGING EUROPE EQUITY A (ADIST UNIT) - EUR
Unit Trust	U62782	JPM GLOBAL MACRO OPPORTUNITIES A (ACCUMULATION) - AUD (HEDGED) (For Professional Investors Only)
Unit Trust	U62783	JPM GLOBAL MACRO OPPORTUNITIES A (ACCUMULATION) – EUR) (For Professional Investors Only)
Unit Trust	U62784	JPM GLOBAL MACRO OPPORTUNITIES A (ACCUMULATION) - USD (HEDGED) (For Professional Investors Only)
Unit Trust	U62940	JPM ASEAN EQUITY (A-USD-AD-U)
Unit Trust	U62941	JPM EMERGING EUROPE EQUITY (A-USD-AD-C)
Unit Trust	U63015	INVESCO EMERGING MARKETS LOCAL DEBT FUND (A-USD-ACC)
Unit Trust	U63016	INVESCO EMERGING MARKETS LOCAL DEBT FUND (A-USD-MD-C)
Unit Trust	U63017	INVESCO EMERGING MARKETS LOCAL DEBT FUND (A-USD-MD-U)
Unit Trust	U63025	DWS INVEST GLOBAL AGRIBUSINESS (LC-EUR-ACC)
Unit Trust	U63026	DWS INVEST GLOBAL AGRIBUSINESS (LC-USD-ACC)
Unit Trust	U63096	HSBC PORTFOLIO SELECTION FUND – HSBC GH FUND – US DOLLAR CLASS-ACC (For Professional Investors Only)
Unit Trust	U63255	JPM GLOBAL RESEARCH ENHANCED INDEX EQUITY (A-USD-AD-U)
Unit Trust	U90331	Schroder Alternative Solutions-Commodity Fund (Class D-Accumulation)

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List of Eligible Stocks

HKSE Code	Stock name	Credit-to-asset Ratio
00001	CK HUTCHISON HOLDINGS LIMITED	50%
00002	CLP HOLDINGS LIMITED	50%
00003	THE HONG KONG & CHINA GAS COMPANY LIMITED	50%
00004	THE WHARF (HOLDINGS) LIMITED	50%
00005	HSBC HOLDINGS PLC	50%
00006	POWER ASSETS HOLDINGS LIMITED	50%
00008	PCCW LIMITED	50%
00011	HANG SENG BANK LIMITED	50%
00012	HENDERSON LAND DEVELOPMENT COMPANY LIMITED	50%
00016	SUN HUNG KAI PROPERTIES LIMITED	50%
00019	SWIRE PACIFIC LIMITED 'A' SHARES	50%
00027	GALAXY ENTERTAINMENT GROUP LIMITED	50%
00066	MTR CORPORATION LIMITED	50%
00083	SINO LAND COMPANY LIMITED	50%
00101	HANG LUNG PROPERTIES LIMITED	50%
00123	YUEXIU PROPERTY COMPANY LIMITED	50%
00135	KUNLUN ENERGY COMPANY LIMITED	50%
00144	CHINA MERCHANTS HOLDINGS (INTERNATIONAL) COMPANY LIMITED	50%
00148	KINGBOARD CHEMICAL HOLDINGS LIMITED	50%
00151	WANT WANT CHINA HOLDINGS LIMITED	50%
00152	SHENZHEN INTERNATIONAL HOLDINGS LIMITED	50%
00168	TSINGTAO BREWERY CO., LTD 'H' SHARES	50%
00175	GEELY AUTOMOBILE HOLDINGS LIMITED	50%
00177	JIANGSU EXPRESSWAY COMPANY LIMITED 'H' SHARES	50%
00220	UNI-PRESIDENT CHINA HOLDINGS LTD.	50%
00241	ALIBABA HEALTH INFORMATION TECHNOLOGY LIMITED	50%
00257	CHINA EVERBRIGHT INTERNATIONAL LIMITED	50%
00267	CITIC LIMITED	50%
00270	GUANGDONG INVESTMENT LIMITED	50%
00285	BYD ELECTRONIC (INTERNATIONAL) COMPANY LIMITED	50%
00288	WH GROUP LIMITED	50%
00291	CHINA RESOURCES BEER (HOLDINGS) COMPANY LIMITED	50%
00293	CATHAY PACIFIC AIRWAYS LIMITED	50%
00316	ORIENT OVERSEAS INT'L LTD	50%
00322	TINGYI (CAYMAN ISLANDS) HOLDINGS CORP	50%
00354	CHINASOFT INTERNATIONAL LIMITED	50%
00358	JIANGXI COPPER COMPANY LIMITED 'H' SHARES	50%
00371	BEIJING ENTERPRISES WATER GROUP LIMITED	50%
00384	CHINA GAS HOLDINGS LIMITED	50%
00386	CHINA PETROLEUM & CHEMICAL CORPORATION 'H' SHARES	50%
00388	HONG KONG EXCHANGES AND CLEARING LIMITED	50%
00390	CHINA RAILWAY GROUP LTD 'H' SHARES	50%
00392	BEIJING ENTERPRISES HOLDINGS LIMITED	50%
00425	MINTH GROUP LIMITED	50%
00489	DONGFENG MOTOR GROUP COMPANY LIMITED 'H' SHARES	50%
00522	ASM PACIFIC TECHNOLOGY LIMITED	50%
00525	GUANGSHEN RAILWAY COMPANY LIMITED 'H' SHARES	50%
00551	YUE YUEN INDUSTRIAL (HOLDINGS) LIMITED	50%
00552	CHINA COMMUNICATIONS SERVICES CORPORATION LIMITED 'H' SHARES	50%
00576	ZHEJIANG EXPRESSWAY CO. LIMITED 'H' SHARES	50%
00631	SANY HEAVY EQUIPMENT INTERNATIONAL HOLDINGS COMPANY LIMITED	50%
00669	TECHTRONIC INDUSTRIES COMPANY LIMITED	50%
00683	KERRY PROPERTIES LIMITED	50%
00688	CHINA OVERSEAS LAND AND INVESTMENT LIMITED	50%
00696	TRAVELSKY TECHNOLOGY LIMITED 'H' SHARES	50%
00700	TENCENT HOLDINGS LIMITED	50%
00728	CHINA TELECOM CORPORATION LIMITED 'H' SHARES	50%
00753	AIR CHINA LIMITED 'H' SHARES	50%
00762	CHINA UNICOM (HONG KONG) LIMITED	50%
00763	ZTE CORPORATION	50%
00772	CHINA LITERATURE LTD	50%
00780	TONGCHENG-ELONG HOLDINGS LIMITED	50%
00788	CHINA TOWER CORPORATION LTD - H SHS	50%
00823	THE LINK REAL ESTATE INVESTMENT TRUST	50%
00836	CHINA RESOURCES POWER HOLDINGS COMPANY LIMITED	50%
00857	PETROCHINA COMPANY LIMITED 'H' SHARES	50%
00867	CHINA MEDICAL SYSTEM HOLDINGS LIMITED	50%
00868	XINYI GLASS HOLDINGS LIMITED	50%
00880	SJM HOLDINGS LIMITED	50%
00881	ZHONGSHENG GROUP HOLDINGS LIMITED	50%
00883	CNOOC LIMITED	50%
00902	HUANENG POWER INTERNATIONAL, INC. 'H' SHARES	50%
00914	ANHUI CONCH CEMENT COMPANY LIMITED 'H' SHARES	50%
00916	CHINA LONGYUAN POWER GROUP CORPORATION LIMITED 'H' SHARES	50%
00921	HISENSE KELON ELEC HLDGS 'H' SHS	50%
00939	CHINA CONSTRUCTION BANK CORPORATION 'H' SHARES	50%
00941	CHINA MOBILE LIMITED	50%

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List of Eligible Stocks *(continued)*

HKSE Code	Stock name	Credit-to-asset Ratio
00956	CHINA SUNTIEN GREEN ENERGY CORPORATION LIMITED	50%
00966	CHINA TAIPING INSURANCE HOLDINGS COMPANY LIMITED	50%
00968	XINYI SOLAR HOLDINGS LTD	50%
00981	SEMICONDUCTOR MANUFACTURING INTERNATIONAL CORPORATION	50%
00991	DATANG INTERNATIONAL POWER GENERATION COMPANY LIMITED 'H' SHARES	50%
00992	LENOVO GROUP LIMITED	50%
00995	ANHUI EXPRESSWAY CO LTD 'H' SHARES	50%
00998	CHINA CITIC BANK CORPORATION LIMITED 'H' SHARES	50%
01024	KUAISHOU TECHNOLOGY - W - CLASS B SHARES	50%
01038	CHEUNG KONG INFRASTRUCTURE HOLDINGS LIMITED	50%
01044	HENGAN INTERNATIONAL GROUP COMPANY LIMITED	50%
01055	CHINA SOUTHERN AIRLINES COMPANY LIMITED 'H' SHARES	50%
01066	SHANGDONG WEIGAO GROUP MEDICAL POLYMER COMPANY LIMITED 'H' SHARES	50%
01071	HUADIAN POWER INTERNATIONAL CORPORATION LIMITED 'H' SHARES	50%
01072	DONGFANG ELECTRIC CORP LTD 'H' SHS	50%
01088	CHINA SHENHUA ENERGY COMPANY LIMITED 'H' SHARES	50%
01093	CSPC PHARMACEUTICAL GROUP LIMITED	50%
01099	SINOPHARM GROUP CO. LTD. H SHARES	50%
01109	CHINA RESOURCES LAND LIMITED	50%
01113	CHEUNG KONG PROPERTY HOLDINGS LIMITED	50%
01138	COSCO SHIPPING ENERGY TRANSPORTATION COMPANY LIMITED - H SHARES	50%
01157	ZOOMLION HEAVY IND SCIENCE 'H' SHS	50%
01171	YANZHOU COAL MINING 'H' SHARES	50%
01177	SINO BIOPHARMACEUTICAL LIMITED	50%
01186	CHINA RAILWAY CONSTRUCTION CORPORATION LIMITED 'H' SHARES	50%
01193	CHINA RESOURCES GAS GROUP LIMITED	50%
01199	COSCO SHIPPING PORTS LIMITED	50%
01209	CHINA RESOURCES MIXC LIFESTYLE SVS	50%
01211	BYD COMPANY LIMITED 'H' SHARES	50%
01258	CHINA NONFERROUS MINING CORP LTD	50%
01288	AGRICULTURAL BANK OF CHINA LIMITED 'H' SHARES	50%
01299	AIA GROUP LIMITED	50%
01308	SITC INTERNATIONAL HOLDINGS COMPANY LIMITED	50%
01336	NEW CHINA LIFE INSURANCE COMPANY LIMITED	50%
01339	THE PEOPLE'S INSURANCE COMPANY (GROUP) OF CHINA LIMITED 'H' SHARES	50%
01347	HUA HONG SEMICONDUCTOR LIMITED	50%
01359	CHINA CINDA ASSET MANAGEMENT CO LTD	50%
01378	CHINA HONGQIAO GROUP LIMITED	50%
01398	INDUSTRIAL AND COMMERCIAL BANK OF CHINA 'H' SHARES	50%
01530	3SBIO INC	50%
01658	POSTAL SAVINGS BK OF CHINA-H SHARES	50%
01766	CRRC CORPORATION LIMITED	50%
01772	GANFENG LITHIUM CO LTD - H SHARES	50%
01776	GF SECURITIES COMPANY LIMITED	50%
01787	SHANDONG GOLD MINING CO LTD - H SHARES	50%
01800	CHINA COMMUNICATIONS CONSTRUCTION COMPANY LIMITED 'H' SHARES	50%
01810	XIAOMI CORPORATION - W CLASS B SHARES	50%
01816	CGN POWER CO LTD	50%
01818	ZHAOJIN MINING INDUSTRY COMPANY LIMITED 'H' SHARES	50%
01821	ESR CAYMAN LIMITED	50%
01876	BUDWEISER BREWING COMPANY APAC LIMITED	50%
01880	CHINA TOURISM GROUP DUTY FREE-H SHS	50%
01882	HAITIAN INTERNATIONAL HOLDINGS LIMITED	50%
01888	KINGBOARD LAMINATES HOLDINGS LIMITED	50%
01898	CHINA COAL ENERGY COMPANY LIMITED 'H' SHARES	50%
01910	SAMSONITE INTERNATIONAL S.A.	50%
01913	PRADA S.P.A	50%
01919	COSCO SHIPPING HOLDINGS COMPANY LIMITED - H SHARES	50%
01928	SANDS CHINA LTD.	50%
01929	CHOW TAI FOOK JEWELLERY GROUP LIMITED	50%
01972	SWIRE PROPERTIES LIMITED	50%
01988	CHINA MINSHENG BANKING CORP., LTD. 'H' SHARES	50%
01997	WHARF REAL ESTATE INVESTMENT COMPANY LIMITED	50%
02015	LI AUTO INC.- W	50%
02018	AAC TECHNOLOGIES HOLDINGS INC.	50%
02020	ANTA SPORTS PRODUCTS LIMITED	50%
02057	ZTO EXPRESS (CAYMAN) INC - SW-CLASS A SHARES	50%
02096	SIMCERE PHARMACEUTICAL GROUP LTD	50%
02196	SHANGHAI FOSUN PHARMACEUTICAL (GROUP) COMPANY LIMITED - 'H' SHARES	50%
02208	XINJIANG GOLDWIND SCIENCE AND TECHNOLOGY COMPANY 'H' SHARES	50%
02238	GUANGZHOU AUTOMOBILE GROUP COMPANY LIMITED 'H' SHARES	50%

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List of Eligible Stocks *(continued)*

HKSE Code	Stock name	Credit-to-asset Ratio
02313	SHENZHOU INTERNATIONAL GROUP HOLDINGS LIMITED	50%
02318	PING AN INSURANCE (GROUP) COMPANY OF CHINA LIMITED 'H' SHARES	50%
02319	CHINA MENGNIU DAIRY COMPANY LIMITED	50%
02328	PICC PROPERTY AND CASUALTY COMPANY LIMITED 'H' SHARES	50%
02331	LI NING CO LTD	50%
02333	GREAT WALL MOTOR COMPANY LIMITED 'H' SHARES	50%
02338	WEICHAI POWER COMPANY LIMITED 'H' SHARES	50%
02357	AVICHINA INDUSTRY AND TECHNOLOGY COMPANY LIMITED 'H' SHARES	50%
02380	CHINA POWER INTERNATIONAL DEVELOPMENT LIMITED	50%
02382	SUNNY OPTICAL TECHNOLOGY (GROUP) COMPANY LIMITED	50%
02386	SINOPEC ENGINEERING (GROUP) CO. LTD 'H' SHARES	50%
02388	BOC HONG KONG (HOLDINGS) LIMITED	50%
02588	BOC AVIATION LTD	50%
02600	ALUMINUM CORPORATION OF CHINA LIMITED 'H' SHARES	50%
02601	CHINA PACIFIC INSURANCE (GROUP) CO., LTD. 'H' SHARES	50%
02607	SHANGHAI PHARMACEUTICALS HOLDING COMPANY LIMITED	50%
02611	GUOTAI JUNAN SEC CO LTD-H SHARES	50%
02618	JD LOGISTICS INC	50%
02628	CHINA LIFE INSURANCE COMPANY LIMITED 'H' SHARES	50%
02638	HK ELECTRIC INVESTMENTS AND HK ELECTRIC INVESTMENTS LIMITED	50%
02669	CHINA OVERSEAS PROPERTY HLDGS LTD	50%
02688	ENN ENERGY HOLDINGS LIMITED	50%
02727	SHANGHAI ELECTRIC GROUP COMPANY LIMITED 'H' SHARES	50%
02800	TRACKER FUND OF HONG KONG	50%
02822	CSOP FTSE CHINA A50 ETF	50%
02823	ISHARES ASIA TRUST – ISHARES FTSE/XINHUA A50 CHINA INDEX ETF	50%
02828	HANG SENG H-SHARE INDEX EXCHANGE TRADED FUND	50%
02840	SPDR GOLD TRUST	50%
02883	CHINA OILFIELD SERVICES LIMITED 'H' SHARES	50%
02888	STANDARD CHARTERED PLC	50%
02899	ZIJIN MINING GROUP COMPANY LIMITED 'H' SHARES	50%
03033	CSOP HANG SENG TECH INDEX ETF	50%
03188	CHINAAMC ETF SERIES – CHINAAMC CSI 300 INDEX ETF (EXCHANGE-TRADED FUND)	50%
03199	CSOP BBG BARCLAYS CH TREASURY ETF	50%
03311	CHINA STATE CONSTRUCTION INTERNATIONAL HOLDINGS LIMITED	50%
03320	CHINA RES PHARMACEUTICAL GR LTD	50%
03323	CHINA NATIONAL BUILDING MATERIAL COMPANY LIMITED 'H' SHARES	50%
03328	BANK OF COMMUNICATIONS CO., LTD 'H' SHARES	50%
03347	HANGZHOU TIGERMED CONSULTING-H SHS	50%
03606	FUYAO GLASS INDUSTRY GROUP CO LIMITED	50%
03618	CHONGQING RURAL COMMERCIAL BANK COMPANY LIMITED - 'H' SHARES	50%
03690	MEITUAN DIANPING - W CLASS B SHARES	50%
03692	HANSOH PHARMACEUTICAL GROUP COMPANY LIMITED	50%
03800	GCL TECHNOLOGY HOLDINGS LTD	50%
03808	SINOTRUK (HONG KONG) LIMITED	50%
03888	KINGSOFT CORPORATION LIMITED	50%
03898	ZHUZHOU CSR TIMES ELECTRIC CO.,LTD. 'H' SHARES	50%
03908	CHINA INTERNATIONAL CAPITAL CORPORATION LIMITED - H SHARES	50%
03933	THE UNITED LABORATORIES INTERNATIONAL HOLDINGS LIMITED	50%
03958	DFZQ – H SHARES	50%
03968	CHINA MERCHANTS BANK CO. LTD 'H' SHARES	50%
03969	CHINA RAILWAY SIGNAL AND COMMUNICATION CORPORATION LIMITED - H SHARE	50%
03988	BANK OF CHINA LIMITED 'H' SHARES	50%
03993	CHINA MOLYBDENUM CO.,LTD. 'H' SHARES	50%
03998	BOSIDENG INTERNATIONAL HOLDINGS LIMITED	50%
06030	CITIC SECURITIES COMPANY LIMITED 'H' SHARES	50%
06060	ZHONGAN ONLINE P & C INSURANCE CO LTD H SHARE	50%
06066	CSC FINANCIAL CO LTD – H SHARES	50%
06099	CHINA MERCHANTS SEC CO LTD – H SHS	50%
06110	TOPSPORTS INTERNATIONAL HLDGS LTD	50%
06186	CHINA FEIHE LIMITED	50%
06618	JD HEALTH INTERNATIONAL INC	50%
06690	HAIER SMART HOME CO LTD - H SHS	50%
06818	CHINA EVERBRIGHT BANK COMPANY LIMITED	50%
06823	HKT TRUST AND HKT LIMITED	50%
06837	HAITONG SECURITIES COMPANY LIMITED-'H' SHARES	50%
06862	HAIDILAO INTERNATIONAL HOLDING LTD	50%
06865	FLAT GLASS GROUP CO LTD - H SHARES	50%
06869	YANGTZE OPTICAL FIBRE AND CABLE J S	50%
06881	CHINA GALAXY SECURITIES CO., LTD 'H' SHARES	50%
06886	HUATAI SECURITIES CO LTD	50%
09618	JD.COM, INC. - SW	50%
09633	NONGFU SPRING CO LTD - H SHARES	50%
09888	BAIDU INC - SW - CLASS A	50%
09961	TRIP COM GROUP LIMITED - S	50%

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List of Eligible Stocks *(continued)*

HKSE Code	Stock name	Credit-to-asset Ratio
09987	YUM CHINA HOLDINGS INC - S	50%
09988	ALIBABA GROUP HOLDING LIMITED - SW	50%
09992	POP MART INTERNATIONAL GROUP LIMITED	50%
09999	NETEASE INC - S	50%
00010	HANG LUNG GROUP LIMITED	40%
00014	HYSAN DEVELOPMENT COMPANY LIMITED	40%
00023	THE BANK OF EAST ASIA LIMITED	40%
00038	FIRST TRACTOR COMPANY LIMITED 'H' SHARES	40%
00081	CHINA OVERSEAS GRAND OCEANS GROUP	40%
00087	SWIRE PACIFIC LIMITED 'B' SHARES	40%
00142	FIRST PACIFIC CO LTD	40%
00165	CHINA EVERBRIGHT LIMITED	40%
00297	SINOFERT HOLDINGS LIMITED	40%
00303	VTECH HOLDINGS LIMITED	40%
00347	ANGANG STEEL COMPANY LIMITED	40%
00512	CHINA GRAND PHARMACEUTICAL AND HEALTHCARE HOLDINGS LIMITED	40%
00546	FUFENG GROUP LIMITED	40%
00548	SHENZHEN EXPRESSWAY COMPANY LIMITED 'H' SHARE	40%
00564	ZHENGZHOU COAL MINING MACHINERY GP	40%
00586	CHINA CONCH VENTURE HOLDINGS LIMITED	40%
00590	LUK FOOK HOLDINGS (INTERNATIONAL) LIMITED	40%
00598	SINOTRANS LIMITED 'H' SHARES	40%
00659	NWS HOLDINGS LIMITED	40%
00670	CHINA EASTERN AIRLINES CORPORATION LIMITED 'H' SHARES	40%
00694	BEIJING CAPITAL INTERNATIONAL AIRPORT COMPANY LIMITED 'H' SHARES	40%
00751	SKYWORTH DIGITAL HOLDINGS LIMITED	40%
00778	FORTUNE REAL ESTATE INVESTMENT TRUST	40%
00855	CHINA WATER AFFAIRS GROUP LTD	40%
00874	GUANGZHOU BAIYUNSHAN PHARMACEUTICAL HOLDINGS CO., LTD. 'H' SHARES	40%
00934	SINOPEC KANTONS HOLDINGS LIMITED	40%
01052	YUEXIU TRANSPORT INFRASTRUCTURE LTD	40%
01070	TCL MULTIMEDIA TECH HLDGS LTD	40%
01083	TOWNGAS CHINA COMPANY LIMITED	40%
01313	CHINA RESOURCES CEMENT HOLDINGS LIMITED	40%
01316	NEXTEER AUTOMOTIVE GROUP LTD	40%
01368	XTEP INTERNATIONAL HOLDINGS LIMITED	40%
01385	SHANGHAI FUDAN MICROELECTRONICS GP	40%
01448	FU SHOU YUAN INTERNATIONAL GROUP LIMITED	40%
01478	Q TECHNOLOGY (GROUP) CO LTD	40%
01513	LIVZON PHARMACEUTICAL GP INC H SHS	40%
01585	YADEA GROUP HOLDINGS LTD	40%
01618	METALLURGICAL CORPORATION OF CHINA LTD.'H' SHARES	40%
01666	TONG REN TANG TECHNOLGIES CO. LIMITED 'H' SHARES	40%
01798	CHINA DATANG CORP RENEWABLE POWER	40%
01799	XINTE ENERGY CO LTD – H SHARES	40%
01811	CGN NEW ENERGY HOLDINGS COMPANY LIMITED	40%
01883	CITIC TELECOM INTERNATIONAL HLDGS	40%
01896	MAOYAN ENTERTAINMENT	40%
01958	BAIC MOTOR CORPORATION LIMITED	40%
01999	MAN WAH HOLDINGS LTD	40%
02005	SSY GROUP LIMITED	40%
02128	CHINA LESSO GROUP HOLDINGS LIMITED	40%
02186	LUYE PHARMA GROUP LIMITED	40%
02314	LEE & MAN PAPER MANUFACTURING LIMITED	40%
02343	PACIFIC BASIN SHIPPING LIMITED	40%
02378	PRUDENTIAL PLC	40%
02666	UNIVERSAL MEDICAL FIN AND TECH	40%
02866	COSCO SHIPPING DEVELOPMENT COMPANY LIMITED -H SHARES	40%
03360	FAR EAST HORIZON LIMITED	40%
03396	LEGEND HOLDINGS CORPORATION	40%
03613	BEIJING TONG REN TANG CH MED CO LTD	40%
03668	YANCOAL AUSTRALIA LTD	40%
03899	CIMC ENRIC HOLDINGS LTD	40%
03996	CHINA EN ENGINEERING CORP LTD-H SHS	40%
06055	CHINA TOBACCO INTL (HK) CO LTD	40%
06088	FIT HON TENG LTD	40%
06178	EVERBRIGHT SECURITIES COMPANY LIMITED - H SHARES	40%
06806	SHENWAN HONGYUAN GROUP CO LTD-H SHS	40%
06821	ASYMCHEM LAB (TIANJIN) CO LTD-H SHS	40%
06969	SMOORE INTERNATIONAL HOLDINGS LTD	40%
09696	TIANQI LITHIUM CORP - H SHARES	40%
00017	NEW WORLD DEVELOPMENT COMPANY LIMITED	30%
00179	JOHNSON ELECTRIC HOLDINGS LIMITED	30%
00272	SHUI ON LAND LIMITED	30%
00317	CSSC OFF N MAR ENG GP CO LTD H SHS	30%
00338	SINOPEC SHANGHAI PETROCHEMICAL COMPANY LIMITED 'H' SHARES	30%
00341	CAFE DE CORAL HOLDINGS LIMITED	30%
00345	VITASOY INTERNATIONAL HOLDINGS LIMITED	30%
00579	BEIJING JINGNENG CLEAN ENERGY COMPANY LIMITED - H SHARES	30%
00636	KERRY LOGISTICS NETWORK LIMITED	30%

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List of Eligible Stocks *(continued)*

HKSE Code	Stock name	Credit-to-asset Ratio
00710	BOE VARITRONIX LIMITED	30%
00777	NETDRAGON WEBSOFT HOLDINGS LIMITED	30%
00819	TIANNENG POWER INT'L LTD	30%
00826	TIANGONG INTERNATIONAL COMPANY LIMITED	30%
01302	LIFETECH SCIENTIFIC CORPORATION	30%
01310	HKBN LTD	30%
01415	COWELL E HOLDINGS INC	30%
01515	CHINA RESOURCES MEDICAL HOLDINGS CO LTD	30%
01579	YIHAI INTL HOLDING LTD	30%
01610	COFCO MEAT HOLDINGS LTD	30%
01675	ASIAINFO TECHNOLOGIES LIMITED	30%
01691	JS GLOBAL LIFESTYLE COMPANY LIMITED	30%
01788	GUOTAI JUNAN INTERNATIONAL HOLDINGS LIMITED	30%
01789	AK MEDICAL HOLDINGS LIMITED	30%
01907	CHINA RISUN GROUP LIMITED	30%
01951	JINXIN FERTILITY GROUP LIMITED	30%
02099	CHINA GOLD INTERNATIONAL RESOURCES	30%
02689	NINE DRAGONS PAPER (HOLDINGS) LIMITED	30%
02845	GLOBAL X CN ELEC VEH N BATT ETF	30%
03339	LONKING HOLDINGS LTD	30%
03983	CHINA BLUECHEMICAL LTD. 'H' SHARES	30%
06078	HYGEIA HEALTHCARE HOLDINGS CO LTD	30%
06127	JOINN LABORATORIES (CHINA) CO-H SHS	30%
06808	SUN ART RETAIL GROUP LIMITED	30%
09922	JIUMAOJIU INTERNATIONAL HLDGS LTD	30%

HKSE Code	Stock name	Credit-to-asset Ratio
00069	SHANGRI-LA ASIA LTD	20%
00136	CHINA RUYI HOLDINGS LTD	20%
00323	MAANSHAN IRON & STEEL CO., LIMITED 'H' SHARES	20%
00405	YUEXIU REAL ESTATE INVESTMENT TRUST	20%
00604	SHENZHEN INVESTMENT LIMITED	20%
00799	IGG INC	20%
00806	VALUE PARTNERS GROUP LTD	20%
00861	DC HOLDINGS	20%
01112	HEALTH AND HAPPINESS (H AND H) INTERNATIONAL HOLDINGS LIMITED	20%
01133	HARBIN ELECTRIC COMPANY LTD	20%
01268	CHINA MEIDONG AUTO HLDGS LTD	20%
01458	ZHOU HEI YA INTERNATIONAL HOLDINGS COMPANY LIMITED	20%
01600	CHINA TIAN LUN GAS HOLDINGS LIMITED	20%
01686	SUNEVISION HOLDINGS LTD	20%
01858	BE CHUNLIZHENGDA MEDI INST CO LTD	20%
02013	WEIMOB INC	20%
02778	CHAMPION REAL ESTATE INVESTMENT TRUST	20%
06626	YUEXIU SERVICES GROUP LIMITED	20%
06680	JL MAG RARE-EARTH CO LTD - H SHS	20%
09626	BILIBILI INC. - SW	20%
09898	WEIBO CORPORATION - SW	20%
09923	YEAHKA LIMITED	20%
09997	KANGJI MEDICAL HOLDINGS LIMITED	20%

Please refer to the detailed list posted on Secured Credit page in HSBC public website for recent changes on Credit-to-asset Ratio.

Notes:

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.

HSBC is the first bank in Hong Kong to receive both ISO 9001:2008 Certification on investment and life insurance sales quality assurance and ISO 10002:2004 Certification on service quality management. We are committed to ensuring sales and service quality for customers, giving customers confidence when purchasing our products.

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