

零售債券 / 存款證風險程度更新

Retail Bonds / Certificates of Deposit Risk Rating Update

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.

債券 / 存款證編號 Bond / CD Code	債券 / 存款證名稱 Bond / CD Name	更新前之 相對風險程度 Original Risk Ratings	更新後之 相對風險程度 New Risk Ratings
K1083	HLP FINANCE LTD 2.25PCT 24SEP2025	3	2
K1096	HLP FINANCE LTD 2.25PCT 30SEP2025	3	2
K857	ZHONGAN ONLINE 3.125PCT 16JUL2025	3	2
K916	HLP FINANCE LTD 2.35PCT 6JUL2025	3	2
K967	MEITUAN 2.125PCT 28OCT2025	3	2
US0085	MCDONALDS CORP 1.45PCT 1SEP2025	3	2

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盡量避免風險，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.