

**结构性存款触发事件观察报告**  
**Trigger Event Report of the Structured Deposit**

尊敬的投资者：  
Dear Investors:

我行发行的以下产品于产品存续期中发生触发事件，根据产品条件清单中关于本产品触发事件的规定，本产品已确认最终收益，最终收益将在到期日支付。现将触发事件信息告知如下：

The product issued by the Bank has trigger event during investment period, according to the provisions on trigger event of relevant product's Term Sheet, the product's maturity return has been fixed, the maturity return will be fully delivered to customers on Maturity Date. The trigger event is now announced as follows:

产品名称 Product Name	恒生“恒享盈”系列保本型结构性存款 “Sharkfin” Series Principal Protected Structured Deposit		
产品编号 Product Code	SEFR45		
起始日 Start Date	2024 年12 月6 日 2024/12/6		
到期日 Maturity Date	2026 年6 月8 日 2026/6/8		
到期日投资本金支付比率 Paid Investment Amount Percentage at Maturity Date	_____ 100 _____ %		
年化回报率 Annualized Return Rate	_____ 0.82 _____ %		
触发事件观察 Trigger Event Observation			
投资种类 Investment Type	触发水平 Trigger Level	下限触发水平 Lower Trigger	上限触发水平 Upper Trigger
看涨 Bullish	_____ 110 _____ %	_____ NA _____ %	_____ NA _____ %

挂钩标的 Underlying	最初价格* Initial Price	触发事件 发生日 Trigger Event Date	触发事件 发生日的 收市价格 Trigger Event Price	是否发生 触发事件 Whether Trigger
恒生科技指数ETF 3032 HK	4.39	2025年3月4日 2025/3/4	5.49	是 YES




\*“最初价格”，“触发价格”，“下限触发水平”与“上限触发水平”的计价货币、具体的释义以及投资回报公式，请参阅相对应产品的条件清单；

For the underlying currency and definition of "Initial Price", "Trigger Level", "Lower Trigger" and "Upper Trigger", and the specific calculation formula of the Investment Return, please refer to the Term Sheet of the related product.

到期金额 = 投资本金 x 适用的到期日投资本金支付比率 + 到期回报 (如有)

Maturity Amount = Investment Amount x Applicable Paid Investment Amount Percentage at Maturity Date + Maturity Return (if any)

到期回报的具体计算公式请参阅相对应产品的条件清单中对于“潜在回报”的约定。

For the specific calculation formula of the Maturity Return, please refer to the agreement on "Potential Return" in the Term Sheet of the related product.

该产品的到期金额将于到期日全部划入投资者指定的账户。如有任何问题，欢迎致电我行客户经理或客户服务热线 8008308008 / 4008308008，感谢您的理解与配合。

The Maturity Amount of the product will be fully credited to the account designated by the investor on the Maturity Date. If any enquiries, please contact our relationship manager or customer service hotline 8008308008 / 4008308008, thank you for your understanding and cooperation.

本报告中英文本如有歧异，须以中文版本为准。

The Chinese version shall prevail in case of discrepancy between the bilingual versions of this Report.

特此告知。

Hereby announced.

恒生银行(中国)有限公司  
Hang Seng Bank (China) Co., Ltd.

Date: 2025/3/5