

Main Features of Capital Instruments 31 December 2016

Image: second	31 December 2016		USD300 million Undated Non-Cumulative	USD225
Second		Ordinary shares		USD225 million 6% Subordinated Notes due 2020
Index Control (Control (Contro) (Control (Contro) (Contro) (C	1 Issuer	Chong Hing Bank Limited	^	Chong Hing Bank Limited
Let UM of a war get own product version Description Description <thdescription< th=""> Description</thdescription<>) 1	The Stock Exchange of Hong Kong Limited's Stock Code : 01111	ISIN : XS1107229582	ISIN : XS055630216
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B Optimal matrix fair Optima	11 Original date of issuance	Since incorporation	25 September 2014	4 November 2010
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20Hully discretionary, partially discretionary or mulatary b. Postkiene of the party of the interview is readem(Mity discretionary) (Mity discretionary) 		and is subject to approval by the shareholders of the Bank in 	At a fixed rate of 6.5% per annum until 25 September 2019. 	6%
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27 If convertible, mandatory or optional conversion NA Option 100 28 If convertible, specify instrument type convertible into NA NA Other : Senic 30 Write-down feature NA NA Chong Hing Bank Li 30 Write-down feature NA NA Chong Hing Bank Li 31 If write-down, write-down trigger(s) If a Naw Viability Event voice, inrevocably related to a containing the Bank in writing that factors of a Nav Viability Event voice, inrevocably related to the option bling to another of a calcular operator but mayad Distribution in respect of cach Capital Scenario. 31 If write-down, write-down trigger(s) NA Na 32 If write-down, write-down trigger(s) NA Na 33 If write-down, write-down trigger(s) NA Na 34 If write-down, write-down trigger(s) NA Na 35 If write-down, full or partial NA Na 36 If write-down, full or partial NA Na 36 If write-down, full or partial NA Na 37 If write-down, full or partial NA Na 38 If writie-down, full or partial NA	25 If convertible, fully or partially	NA	NA	
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34 mechanism NA NA 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Subordinated to additional tier 1 capital securities Subordinated creditors of the Bank (including depositors), (i) creditors in respect of Tier 2 Capital Securities of the Bank, and (ii) all other Subordinated Creditors of the Bank whose claims are stated to rank senior to the Capital Securities or rank senior to the Capi	33 If write-down, permanent or temporary		Full or partial	N/
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Footnote: # Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

+ Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

* Include solo-consolidated



Main Features of Capital Instruments 31 December 2015

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Coupons / dividends Image: Coupons / dividend/coupon Fixed or floating dividend/coupon Final dividend is proposed by the board of directors of the Bank and is subject to approval by the shareholders of the Bank in At a fixed rate of 6.5% per annum until 25 Sentember 2019	han 30 nor more than 60 days' notice to the holders, redeem all the notes.
Fixed or floating dividend/coupon Fixed Fixed The final dividend is proposed by the board of directors of the Bank and is subject to approval by the shareholders of the Bank in At a fixed rate of 6.5% per annum until 25 Sentember 2019	
The final dividend is proposed by the board of directors of the Bank and is subject to approval by the shareholders of the Bank in At a fixed rate of 6.5% per annum until 25 Sentember 2019	
and is subject to approval by the shareholders of the Bank in At a fixed rate of 6.5% per annum until 25 September 2019	
Coupon rate and any related index the annual general meeting. The interim dividend is declared by the board of directors of the Bank.	
Existence of a dividend stopper No Yes	
Fully discretionary, partially discretionary or mandatory Fully discretionary	Man
Existence of step up or other incentive to redeem No Noncumulative or cumulative Noncumulative	Cum
Noncumulative or cumulative Noncumulative Noncumulative Convertible or non-convertible Non-convertible Non-convertible	Cumu
If convertible, conversion trigger (s) NA If convertible, conversion trigger (s) If convertible, conversion trigger (s)	or) after 1 January 2013, the note no lo as term subordinated debt for inclusion Fier 2 capital of the Bank upon changes irrements, the Bank may, at its option a or written approval of the HKMA, exer atus of the note by serving the "Change the noteholders. Upon a "Change in S oming effective, the note shall thereafter ordinated obligations and the rate of int be reduced from 6% per annum to 5.5% e "Change in Status Notice" has not bee e of interest on the note remains at 6% p annum.
If convertible, fully or partially NA NA	ainiuni.
If convertible, conversion rate NA NA	
If convertible, mandatory or optional conversion NA	OI Others Carity
If convertible, specify instrument type convertible into NA NA If convertible, specify issuer of instrument it converts into NA NA	Other : Senio
If convertible, specify issuer of instrument it converts into NA NA Write-down feature No Yes	Chong Hing Bank L
If a Non-Viability Event occurs and is continuing, the Bank shall, upon the provision of a Non-Viability Event Notice, irrevocably reduce the then principal amount of, and cancel any accrued but unpaid Distribution in respect of, each Capital Security (in each case in whole or in part) by an amount equal to the Non-Viability Event Write-off Amount per Capital Security. "Non-Viability Event" means the earlier of: (i) the Hong Kong Monetary Authority notifying the Bank in writing	
If write-down, write-down trigger(s) NA that the Hong Kong Monetary Authority is of the opinion that a	
If write-down, write-down trigger(s) NA that the Hong Kong Monetary Authority is of the opinion that a Write-off or conversion is necessary, without which the Bank would become non-viable; and (ii) the Hong Kong Monetary Authority notifying the Bank in writing that a decision has been made by the government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Bank would become non-viable.	
If write-down, write-down trigger(s)NAthat the Hong Kong Monetary Authority is of the opinion that a Write-off or conversion is necessary, without which the Bank would become non-viable; and (ii) the Hong Kong Monetary Authority notifying the Bank in writing that a decision tas been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Bank would become non-viable.If write-down, full or partialNAImage: Convertion of the	
If write-down, write-down trigger(s) NA that the Hong Kong Monetary Authority is of the opinion that a Write-off or conversion is necessary, without which the Bank would become non-viable; and (ii) the Hong Kong Monetary Authority notifying the Bank in writing that a decision has been made by the government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Bank would become non-viable.	

35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		 Subordinated to all claims of: (i) all unsubordinated creditors of the Bank (including depositors), (ii) creditors in respect of Tier 2 Capital Securities of the Bank, and (iii) all other Subordinated Creditors of the Bank whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities or rank senior to the Capital Securities by operations of law or contract 	Certificates of deposit
36 Non-compliant transitioned features	No	No	Yes
37 If yes, specify non-compliant features	NA	NA	No loss absorption provision at the point of non-viability

Footnote:

[#] Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

* Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

* Include solo-consolidated