

## 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	<b>^</b>	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
Product Notation         Interfact Add I later				
Image: second second model model         Image: second model model model         Image: second model		Hong Kong law	English law / Hong Kong law	English law / Hong Kong lav
3         Manual and A. 117 mA. <sup>11</sup> 0.000 monorphy (b)         0.000 monorphy (b		Common Equity Tier 1	NA	Tier
S         Label and Price And Pric				
Image: Section in the section is the section is an experiment by the se				Ineligibl Solo and Grou
2     Auguination and a science of scien			1	
$^{0}$ Crange of allification of numerican constrained and the set of a state of a			*	(HKD million
By Parameter         Control         Contro         Control         Control		· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	
10     Finance (Control (Contro	9 Par value of instrument	NA	USD300 million	USD100,000 each and integral multiples of USD1,000 in
12     Projection Adata     Internet Addition     Normal       13     Objection Addition Addition     Objection Addition     Normal       14     Internet addition Addition     Normal     Normal       15     Objection Addition Addition     Normal     Normal       16     Internet addition Addition     Normal     Normal       17     Internet addition Addition     Normal     Normal       18     Internet addition Addition     Normal     Normal     Normal       18     Internet addition Addition     Normal     Normal     Normal     Normal       16     Subscription Addition     Normal     Normal     Normal     Normal       17     Normal     Normal     Normal     Normal     Normal       18     Subscription Addition     Normal     Normal     Normal     Normal       19     Conserved addition of normal     Normal     Normal     Normal     Normal       10     Subscription of Normal     Normal     Normal     Normal     Normal       10     Subscription of Normal     Normal     Normal     Normal     Normal       10     Location of Rubbit     Normal     Normal     Normal     Normal       10     Location of Rubbit     Norma	10 Accounting classification	Shareholders' equity	Equity	Liability - amortised cos
B         Optimal matrix fair         Optima	11 Original date of issuance	Since incorporation	25 September 2014	4 November 2010
I back of a bigkt of pile agents or regional         No         No           15         Second a bigkt of pile agents or regional for file of bigst or genes to a bigst of pile agents or regional for file of bigst or genes to a bigst of pile agents or regional for file of bigst or genes to a bigst of pile agents or regional for file of bigst or genes to a bigst of pile agents or regional for file of bigst or genes to a bigst of pile agents or regional for file of bigst or genes to a bigst of pile agents or regional for file of bigst or genes to a bigst of pile agents or regional for file of bigst or genes to a bigst of pile agents or regional for file or bigst or pile agents of pile agents or regional for file or bigst or pile agents of pile agents or regional for pile or bigst or pile agents of pile agents or regional for pile or bigst or pile agents of pile agents or regional for pile or bigst or pile agents of pile agents or regional for pile or bigst or	12 Perpetual or dated	Perpetual	Perpetual	Dated
s     Subscription     Subscriput Subscription     Subscription     S		No maturity	No maturity	4 November 202
Description         Operation of their consequence of datases and reduction books in the least of the second of their consequence of their conseq	14 Issuer call subject to prior supervisory approval	No	Yes	Yes
University         Operating and advances of the second of the secon	amount		no fixed redemption date. Optional Redemption (on a designated date in 2019 or on any Distribution Payment Date thereafter), Tax Redemption and Regulatory Redemption are all subject to prior written consent of the Hong Kong Monetary Authority. Redemption amount will be the then prevailing principal amount.	principal amount together with accrued and unpaid interest to the date fixed for redemption, upon the occurrence of certain changes in taxation in Hong Kong requiring the payment of additional amounts. The Bank may at its option, having given not less than 30 nor more than 60 days' notice to the noteholders, redeem all the notes.
IP         Flag         Inclusion of a strain decay and properties the board encourse of the base encourse encourse of the base encourse of the base encourse		NA	NA	. NA
Image: Section of advidual system of the intervent	· · ·	Flasting	Tired	Fixed
B         Corpor net, and any soluted index.         and is the two proved by the hadded of the Dot in the interval and information of the Corporation of the Dot in and information of the Dot and information of the Corporation of the Dot in Dot in the Dot and information of the Corporation of the Dot in Dot in the Dot in Dot in the Dot in the Dot in the Dot in the Dot in Dot in the Dot in the Dot in the Dot in the Dot in Dot in the Dot in the Dot in the Dot in the Dot in Dot in the Dot in the Dot in the Dot in the Dot in Dot in the Dot in the Dot in the Dot in the Dot in Dot in the Dot in the Dot in the Dot in the Dot in Dot in the Dot in the Dot in the Dot in the Dot in Dot in the Dot in Dot in the Dot in Dot in the Dot in Dot in the Dot in Dot in the Dot in Dot in the Dot in Dot in the Dot in	17 Fixed of floating dividend/coupon	e		Fixed
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%
21         Existence of seque and or their inclusive includem         (mathematication of the inclusion of the inclusi				
212     Neuroscientifics     Neuroscientific     Neuroscientific       22     Convertible or non-convertible     Neuroscientific     Neuroscientific       23     Convertible or non-convertible     Neuroscientific     Neuroscientific       24     If convertible, conversion trigger (s)     No     If any une convertible, conversion trigger (s)       25     If convertible, conversion trigger (s)     No     No       26     If convertible, conversion trigger (s)     No     No       27     If convertible, conversion trigger (s)     No     No       28     If convertible, conversion trigger (s)     No     No       29     If convertible, conversion trigger (s)     No     No       20     If convertible, conversion trigger (s)     No     No       29     If convertible, conversion trigger (s)     No     No       20     If convertible, conversion trigger (s)     No     No       20     If convertible, conversion trigger (s)     No     No       20     If convertible, conversion trigger (s)     No     No       21     If convertible, conversion trigger (s)     No     No       22     If convertible, conversion trigger (s)     No     No       23     If convertible, conversion trin     No     No			· · · · · ·	Mandator
23     Convertible or non-convertible     Non-consortible     Non-consortible       24     If convertible, conversion (rigger (s))     If convertible, conversion (rigger (s))     If if convertible, conversion (rigger				
24         If convertible, conversion trigger (s)         NA           25         If convertible, conversion trigger (s)         NA           25         If convertible, fully or partially         NA           26         If convertible, fully or partially         NA           27         If convertible, fully or partially         NA           28         If convertible, fully or partially         NA           29         If convertible, fully or partially         NA           29         If convertible, fully or partially         NA           20         If convertible, fully or partially         NA           20         If convertible, fully or partially         NA           20         If convertible, fully or partially         NA           21         If convertible, fully or partially         NA           23         If convertible, fully or partially         NA           24         If convertible, fully or partially         NA           25         If convertible, fully or partially         NA           26         If convertible, fully or partially         NA           27         If convertible, fully or partially         NA           28         If convertible, fully or partially         NA           29         <				
25       If convertible, fully or partially       NA       NA         26       If convertible, conversion rate       NA       NA         27       If convertible, conversion rate       NA       NA         28       If convertible, conversion rate       NA       Other: State         29       If convertible, specify instrument type conversion       NA       Other: State         20       Write-down frature       NA       Other: State         30       Write-down frature       NA       Other: State         30       Write-down frature       NA       Other: State         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       Vrite-down, write-down trigger(s)       NA       Na         36       If write-down, write-down trigger(s)       NA       Na         37       If write-down, full or partial       Na       Na       Na         38       If write-down, full or partial       Na       Na       Na         3	24 If convertible, conversion trigger (s)	NA	NA	Category III - Tier 2 capital of the Bank upon changes to regulatory requirements, the Bank may, at its option and subject to the prior written approval of the HKMA, exercise a change of the status of the note by serving the "Change in Status Notice" to the noteholders. Upon a "Change in Status Notice" becoming effective, the note shall thereafter constitute unsubordinated obligations and the rate of interest on the note shall be reduced from 6% per annum to 5.5% per annum. As the "Change in Status Notice" has not been served, the rate of interest on the note remains at 6% per
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	
28       If convertible, specify instrument type convertible into       NA       Other : Senie         29       If convertible, specify instrument it converts into       NA       NA       Chong Hing Bank Li         30       Write-down feature       NO       Yes       Yes         31       If write-down, write-down trigger(s)       Second Seco	26 If convertible, conversion rate	NA	NA	
20       If convertible, specify issuer of instrument it converts into       NA       Choog Hing Rack Li         30       Write-down feature       No       Yes         31       If a Non-Viability Event occurs and is continuing, the Back shalt, up on the provision of a Non-Viability Event Notice, irreveably ender the the principal anomula of and cneed any accured but unpaid Distribution in respect of each Capital Security.         31       If write-down, write-down trigger(s)       Non-Viability Event means the cafer of:         31       If write-down, write-down trigger(s)       Non-Viability Event means the cafer of:         31       If write-down, write-down trigger(s)       Non-Viability Event means the cafer of:         32       If write-down, write-down trigger(s)       Non-Viability Event means the cafer of:         33       If write-down, full or partial       Mon-Viability Event means the cafer of:         34       If write-down, full or partial       Mon Mich Meense         35       Position in subordination hierarchy in liquidation (specify instrument)       Non-Viability Event means the data or of:         36       Non-Viability Event means the cafer of:       Non-Viability Event meanse       Non-Viability Event means the cafer of:         31       If write-down, full or partial       Mon Mich Bask would become non-viability and fing the Bask in writing that a decision has been more wiable; and       Non-Viability Event means that would become non-via				*
30 Write-down feature       Yes         31 If write-down, write-down trigger(s)         32 If write-down, write-down trigger(s)         33 If write-down, write-down trigger(s)         34 If write-down, write-down trigger(s)       Subordinated to accessing write-down trigger(s)       If write-down, write-down, write-down trigger(s)       If write-down, write-down trigger(s)       If write-down, write-down, write-down trigger(s)       If write-down, write-down, write-down trigger(s)       If write-down, write-dow				
31       If write-down, write-down trigger(s)       If a Non-Viability Event occurs and is continuing, the Bank shall, upon the provision of a Non-Viability Event Note;, revocably colucte the then principal and macune qual and any accrued but upoad Distribution in respect of, each Capital Security, or nearbow of and the Non-Viability Event Write-off Annoutp or Capital Security, and annount qual call and the Non-Viability Event Write-off Annoutp or Capital Security.         31       If write-down, write-down trigger(s)       Non-Viability Event Write-off Annoutp or Capital Security, and the Non-Viability Event Write-off Annoutp or Capital Security.         32       If write-down, full or partial       Non-Viability Event Write-off Annoutp or Capital Security, in the authority on the authority on make such a decision has been made by the government hody, a government of off correspondent of a conversion of a capital exact in writing that a decision has been made by the government hody, a government of the government of temporary make such a decision has been made by the government hody, a government of the authority on make such a decision has been made by the government hody a government of temporary in a new value.         33       If write-down, full or partial       No         34       If write-down, description of write-up       No         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       Subordinated to additional ter 1 capital securition or near stated or of the Sank kank and in all other Subordinated coll for or or orders and second to the Capital Securition or near stated or to subordinated for the Sank was accord the Capital Securition or neact state or to the Capit				5
Image: constraint of the synchronic syn			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 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 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	NA NA
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/
mechanism       mechanism       mechanism       mechanism       mechanism         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 (iii) all other Subordinated Creditors of the Bank whose claims are stated to rank senior to the Capital Securities or rank senior to th	34	NA	NA	NA
36 Non-compliant transitioned features No No	Position in subordination hierarchy in liquidation (specify		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	Certificates of depos
Software-compliant transitioned realities     No       27 If was aposity non-compliant features     Ni	36 Non compliant transitioned features	XY	· · · ·	
NAL No loss chosenter a main a farmer a subject of the state of the st	36 Non-compliant transitioned features         37 If yes, specify non-compliant features	No NA		

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

9       Par value of instrument       NA       USD300 million       million issue USD100,000 et USD100,	Chong Hing Bank Lin ISIN : XS055630 English law / Hong Kong T Ineli Solo and G Other Tier 2 instrun (HKD mil 1,2 ed notes with total face value of USD 22 d in registered form in denominations of ach and integral multiples of USD1,000 excess thereof Liability - amortised 4 November : E 4 November : be redeemable at the option of the Bank n part, at a redemption price equal to the together with accrued and unpaid intere redemption, upon the occurrence of cer ion in Hong Kong requiring the payment unts. The Bank may at its option, havin
Inc Store History History Honomberg identifier for private placement)       Inc Store Kexhage of Hong Kong Law       Explain Law (Hong Kong Law       Explain Law (Hong Kong Law       Explain Law (Hong Kong Law         Governing law(s) of the instrument        Common Equity Tier I       NA         Transitional Basel III rules*       Common Equity Tier I       NA         Post-transitional Basel III rules*       Common Equity Tier I       Additional Tier I         Eligible at sole*/group/group & solo       Solo and Group       Solo and Group         Instrument type (types to be specified by each jurisdiction)       Ordinary starse       Undated Non-Cumulative Subordinated Capital Securities         Amount recognised in regulatory capital       (HKD million)       (HKD million)       The subordinat million issues         Par value of instrument       NA       USD100 million       USD100.000 e         Accounting classification       Shareholders' equity       Equity         Original date of issuance       Shareholders' equity       Repetual         Original date of privace placement of the date start reporting date       No       No         Original date, contingent call dates and redemption annot subset of prior supervisory approval       No       The restor all subject to prior supervisory approval       No         Subsequent call dates, if applicable       NA       Na       Na <td>English law / Hong Kong T Ineli Solo and G Other Tier 2 instrum (HKD mil 1,2 ed notes with total face value of USD 22 d in registered form in denominations of ach and integral multiples of USD1,000 excess thereof Liability - amortised 4 November : E 4 November : be redeemable at the option of the Bank n part, at a redemption price equal to the together with accrued and unpaid interes redemption, upon the occurrence of cer ion in Hong Kong requiring the payment</td>	English law / Hong Kong T Ineli Solo and G Other Tier 2 instrum (HKD mil 1,2 ed notes with total face value of USD 22 d in registered form in denominations of ach and integral multiples of USD1,000 excess thereof Liability - amortised 4 November : E 4 November : be redeemable at the option of the Bank n part, at a redemption price equal to the together with accrued and unpaid interes redemption, upon the occurrence of cer ion in Hong Kong requiring the payment
Ligg CLSP, ISIN or Biomberg identifier for private placement)         Home Sine         Home Sine incorporation         Home Sine incorporation           Regulatory treatment         Common Equity Tre 1         NA         Post-transitional Basel III rules <sup>1</sup> Additional Tre 1           Post-transitional Basel III rules <sup>1</sup> Common Equity Tre 1         Additional Tre 1         Additional Tre 1           Eligible at solo*/group/group & solo         Solo and Group         Solo and Group         Solo and Group           Instrument type (types to be specified by each jurisdiction)         Ordinary stres         Undated Non-Cumulative Subordinated Capital Societies           Currency in million, as of most recent reporting date)         5,435.9         2,312.0         Tre subordinant million issee           Par value of instrument         NNA         USD300 million         USD300 million         USD300.000 er           Original date of issuance         Proprual         Proprual         Proprual         Proprual           Original maturity date         No maturity         No maturity         No maturity         No maturity           Subsequent call date, contingent call dates and redemption amount will be the then brow and subgroup of the starbolkers of the Bank and is subject to prior write consent of the frame sharbolkers of the Bank and is subject to approval to the starbolkers of the Bank and is subject to approval to the starbolkers of the Bank and is subject to approval to the starb	English law / Hong Kong T Ineli Solo and G Other Tier 2 instrum (HKD mil 1,2 ed notes with total face value of USD 22 d in registered form in denominations of ach and integral multiples of USD1,000 excess thereof Liability - amortised 4 November : E 4 November : be redeemable at the option of the Bank n part, at a redemption price equal to the together with accrued and unpaid interes redemption, upon the occurrence of cer ion in Hong Kong requiring the payment
Regulatory treatment         Image: Common Equity Tier 1         Image	T Ineli Solo and G Other Tier 2 instrum (HKD mil 1,2 ed notes with total face value of USD 22 d in registered form in denominations of ach and integral multiples of USD1,000 excess thereof Liability - amortised 4 November 2 E 4 November 2 5 5 5 6 6 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7
Transitional Basel III rules"       Common Equity Tier I       NA         Post-transitional Basel III rules"       Common Equity Tier I       Additional Tier I         Eligible at solo*"group/group & solo       Solo and Group       Solo and Group         Instrument type (types to be specified by each jurisdiction)       Ordinary shares       Undated Non-Cumulative Subordinated Capital Securities         Amount recognised in regulatory capital       (HKD million)       C(HKD million)       C(BKD million)         Par value of instrument       NA       USD300 million       The subordinate million issue USD100,000 ei         Accounting classification       Shareholders' equity       Equity       Equity         Original date of issuance       Perpetual       Perpetual       Perpetual         Original maturity date       No maturity       No maturity       No maturity         Subsequent call date, contingent call dates and redemption amount       No       Yes       The rest will whole but no in fixed redemption and experison of the fixed spectra spectra of dividend spectra spectra of dividend spectra spectra spectra spectra of dividend date in prevailing principal amount.       The otes will whole but no in fixed redemption and assignet no principal amount.       The otes will whole but no in fixed redemption and assignet no principal amount.       The otes will whole but no in no fixed redemption and assignet no principal amount.       The otes will whole but no in no fixed redemption and as	Ineli Solo and G Solo and G Other Tier 2 instrum (HKD mil 1,2 ed notes with total face value of USD 22 d in registered form in denominations of ach and integral multiples of USD1,000 excess thereof Liability - amortised A November 2 C C C C C C C C C C C C C C C C C C C
Post-transitional Basel III rules*       Common Equity Tier 1       Additional Tier 1         Eligible at solo*/group/group & solo       Solo and Group       Solo and Group       Solo and Group         Instrument type (types to be specified by each jurisdiction)       Ordinary shares       Undated Non-Cumulative Subordinated Capital Securities         Amount recognised in regulatory capital       (HKD million)       (HKD million)       (HKD million)         Currency in million, as of most recent reporting date)       Solo and Group       The subordinate million issues         Par value of instrument       (Starebolders' equity)       Solo and Group       The subordinate million issues         Original date of issuance       Solo and Group New       Solo and Group New       Solo and Group New         Original maturity date       No maturity       No maturity       The roto and New Yes         Optional call date, contingent call dates and redemption       Solo and Group New       No       No         Subsequent call dates, if applicable       One Solo and Group New       No       No       No         Subsequent call date, or final dividend/coupon       If final dividend is proposed by the board of directors of the Bank in Ange Solo and Group New       No       No       No         Subsequent call date, or for ange price and redemption       If final dividend is proposed by the board of directors of the Bank in Ang	Ineli Solo and G Solo and G Other Tier 2 instrum (HKD mil 1,2 ed notes with total face value of USD 22 d in registered form in denominations of ach and integral multiples of USD1,000 excess thereof Liability - amortised A November 2 C C C C C C C C C C C C C C C C C C C
Eligible at solo*/group/group & solo         Solo and Group         Solo and Group           Instrument type (types to be specified by each jurisdiction)         Ordinary shares         Undated Non-Cumulative Subordinated Capital Securities           Amount recognised in regulatory capital         (HKD million)         (HKD million)           Currency in million, as of most recent reporting date)         2,312.0         2,312.0           Par value of instrument         NA         USD300 million         The subordinate million issue uSD100.000 e           Original date of issuance         Shareholders' equity         Equity         Equity           Original date of issuance         Since incorporation         25 September 2014         Perpetual           Original attrity date         No maturity         No maturity         No maturity           Subsequent call date, contingent call dates and redemption amount         NA         No         Yes           Subsequent call dates, if applicable         NA         NA         Coupons / dividend/coupon         Prixed or floating dividend/coupon         price and anount will be head not of the start of dividend is proposed by the shareholders' of the Bank and is subject to or principal amount.         At a fixed rup of 5% greenower 2010.	Solo and G Other Tier 2 instrum (HKD mil 1,2 ed notes with total face value of USD 22 d in registered form in denominations of ach and integral multiples of USD1,000 excess thereof Liability - amortised 4 November : 4 November : 5 5 6 6 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7
Instrument type (types to be specified by each jurisdiction)         Ordinary shares         Undated Non-Cumulative Subordinated Capital Securities           Amount recognised in regulatory capital         (HKD million)         (HKD million)         (HKD million)           Currency in million, as of most recent reporting date)         5,435.9         2,312.0         2,312.0           Par value of instrument         NA         USD300 million         million issue USD100.000 el           Accounting classification         Stareholders' equity         Equity         Equity           Original date of issuance         Since incorporation         25 September 2014         1           Original mutrity date         No mutrity         No mutrity         No mutrity         No mutrity           Subsequent call date, contingent call dates and redemption mount         No fixed meterprise and subject to prior writter conset of the date fixed of issue and redemption of the date fixed of fixed redemption amount will be the the mount         The notes will will will will be the the mount will be the the mount of fixed redemption (on a designated date in principal amount.         The notes will will will be and the date fixed of and subject to prior writter conset of the date fixed for and Regulary Redemption are all subject to prior writter conset of the date fixed of fixed redemption (on a designated date in principal amount.         The notes will will will be the the mount will be the the mount will be the the mount of fixed redemption (on a designated fis to prior writter).         The notes wi	Other Tier 2 instrum (HKD mil 1,2 ed notes with total face value of USD 22 d in registered form in denominations of ach and integral multiples of USD1,000 excess thereof Liability - amortised 4 November : 2 4 November : 2 5 5 6 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9
Amount recognised in regulatory capital       (HKD million)       (HKD million)         Currency in million, as of most recent reporting date)       (Subsequent call dates, if applicable       (NA       (USD300 million)       The subordinat million is succe         Par value of instrument       (MKD million)       (MKD million)       (MKD million)       The subordinat million is succe         Accounting classification       Shareholders' equity       Equity       (MKD million)       (MKD million)         Original date of issuance       Subareholders' equity       Equity       (MKD million)       (MKD million)         Original maturity date       No maturity       No maturity       No maturity       (MKD million)         Subsequent call date, contingent call dates and redemption unnount       NA       NA       (Machiner)       (Machiner)       (Machiner)       (Machiner)       The notes will the whole but not in principal amount.       Na       The notes will the subret oprior wither oprior wither oprior wither oprior wither oprior wither oprior on and Distribution Payment Date thereafter). Tax Redemption the date fixed fixed and redemption are all subject to prior and redemption are all subject to prior and reduction principal amount.       The notes will the whole but not in principal amount.       The notes will the date fixed fixed and redemption and reduction payment Date thereafter). Tax Redemption and Redemption are all subject to prior with the there of fixed redemption are all subject to prior with reduction payment Date thereaf	(HKD mil 1,2 ed notes with total face value of USD 22 d in registered form in denominations of ach and integral multiples of USD1,000 excess thereof Liability - amortised 4 November : E 4 November : be redeemable at the option of the Bank n part, at a redemption price equal to the together with accrued and unpaid interes redemption, upon the occurrence of cer ion in Hong Kong requiring the payment
Currency in million, as of most recent reporting date)       5,435.9       2,312.0         Par value of instrument       MA       USD300 million       The subordinate million issue USD100,000 er         Accounting classification       Shareholders' equity       Equity       Equity         Accounting classification       Shareholders' equity       Equity       Equity         Original date of issuance       OS       Perpetual       Perpetual       Equity       Image: Comparison of the comparison amount will be the the comparison of the	ed notes with total face value of USD 22 d in registered form in denominations of ach and integral multiples of USD1,000 excess thereof Liability - amortised 4 November : 4 November : 5 e redeemable at the option of the Bank n part, at a redemption price equal to the together with accrued and unpaid intere: redemption, upon the occurrence of cer ion in Hong Kong requiring the payment
Par value of instrument       NA       USD300 million       million issue uSD100,000 et uSD100,000,000 et uSD10,000 et uSD100,000,000 et uSD100,000,000 et	d in registered form in denominations of ach and integral multiples of USD1,000 excess thereof Liability - amortised 4 November : 4 November : be redeemable at the option of the Bank n part, at a redemption price equal to the together with accrued and unpaid interes redemption, upon the occurrence of cer ion in Hong Kong requiring the payment
Original date of issuance       Since incorporation       25 September 2014         Perpetual or dated       Perpetual       Perpetual         Original maturity date       No maturity       No maturity         Issuer call subject to prior supervisory approval       No       Yes         Optional call date, contingent call dates and redemption amount       No       Yes         Optional call dates, if applicable       NA       NA       Na         Subsequent call dates, if applicable       NA       NA       NA         Fixed or floating dividend/coupon       The final dividend is proposed by the board of directors of the Bank in and is subject to approval by the shareholders of the Bank in       At a fixed rate of 65% per anyum until 25 Sentember 2019.	4 November : E 4 November : be redeemable at the option of the Bank n part, at a redemption price equal to the together with accrued and unpaid intere: redemption, upon the occurrence of cer ion in Hong Kong requiring the payment
Perpetual or dated       Perpetual       Perpetual       Perpetual         Original maturity date       No maturity       No maturity       No maturity         Issuer call subject to prior supervisory approval       No       Yes         Optional call date, contingent call dates and redemption amount       The First Call Date is on 25 September 2019. The Capital Securities have no fixed redemption date. Optional Redemption (on a designated date in 2019 or on any Distribution Payment Date thereafter), Tax Redemption and Regulatory Redemption are all subject to prior written consent of the Hong Kong Monetary Authority. Redemption amount will be the then prevailing principal amount.       The first Call Date is on 25 September 2019. The Capital Securities have in fixed redemption are all subject to prior written consent of the Capital and the date fixed for changes in taxat additional amount is subsequent call dates, if applicable       NA       NA         Subsequent call dates, if applicable       NA       NA       NA         Fixed or floating dividend/coupon       The final dividend is proposed by the board of directors of the Bank in ad is subject to approval by the shareholders of the Bank in       At a fixed rate of 6 5% per annum until 25 September 2019	E 4 November be redeemable at the option of the Bank n part, at a redemption price equal to the together with accrued and unpaid intere- redemption, upon the occurrence of cer ion in Hong Kong requiring the payment
Original maturity date       No maturity       No maturity       No maturity         Issuer call subject to prior supervisory approval       No       Yes         Optional call date, contingent call dates and redemption amount       Image: Second Seco	4 November be redeemable at the option of the Bank n part, at a redemption price equal to the together with accrued and unpaid intere- redemption, upon the occurrence of cer ion in Hong Kong requiring the payment
Issuer call subject to prior supervisory approval       No       Yes         Issuer call subject to prior supervisory approval       No       Yes         Optional call date, contingent call dates and redemption amount       Image: Control of the second	be redeemable at the option of the Bank n part, at a redemption price equal to the together with accrued and unpaid intere- redemption, upon the occurrence of cer ion in Hong Kong requiring the payment
Optional call date, contingent call dates and redemption amount       The first Call Date is on 25 September 2019. The Capital Securities have no fixed redemption date. Optional Redemption (on a designated date in 2019 or on any Distribution Payment Date thereafter), Tax Redemption and Regulatory Redemption are all subject to prior written consent of the Hong Kong Monetary Authority. Redemption amount.       The notes will the whole but not in principal amount will be the then prevailing principal amount.       The notes will the whole but not in the date fixed for changes in taxat additional amo given not less the more frequency.         Subsequent call dates, if applicable       NA       NA       NA         Coupons / dividends       Fixed or floating dividend/coupon       Fixed       The final dividend is proposed by the board of directors of the Bank in 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.	n part, at a redemption price equal to the together with accrued and unpaid intere redemption, upon the occurrence of cer ion in Hong Kong requiring the payment
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)		<ul> <li>Subordinated to all claims of:</li> <li>(i) all unsubordinated creditors of the Bank (including depositors),</li> <li>(ii) creditors in respect of Tier 2 Capital Securities of the Bank, and</li> <li>(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</li> </ul>	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:

<sup>#</sup> 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