Fubon Bank 富邦銀行

FUBON BANK (HONG KONG) LIMITED

Template CCA: Main features of regulatory capital instruments

(Updated on 14 July 2026)

		(1)	(2)
		Ordinary shares	**USD300 million Tier 2 Subordinated Notes due 2036**
1	Issuer	Fubon Bank (Hong Kong) Limited	Fubon Bank (Hong Kong) Limited
2	Unique identifier - ISIN	N.A.	XS3420731666
3	Governing law(s) of the instrument	Companies Ordinance	The Notes are governed by and shall be construed in accordance with English law, except that the subordination provisions set out in Condition 3(C) and the non-viability loss absorption and Hong Kong Resolution Authority Power provisions set out in Condition 5 shall be governed by and construed in accordance with the laws of Hong Kong.
	Regulatory treatment		
4	Transitional Basel III rules	N.A.	N.A.
5	Basel III rules	Common Equity Tier 1	Tier 2
6	Eligible at solo/group/solo and group (for regulatory capital purposes)	Solo and group	Solo and group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Tier 2 Subordinated Notes
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	(HKD million) 4,830	(HKD million) 2,336
9	Par value of instrument	N.A.	USD300 million
10	Accounting classification	Shareholders' equity	Liability - amortised cost
11	Original date of issuance	27 January 1970	14 July 2026
12	Perpetual or dated	Perpetual	Dated
13	Original maturity date	N.A.	14 July 2036
14	Issuer call subject to prior supervisory approval	No	Yes
15	Optional call date, contingent call dates and redemption price	N.A.	One-off call date: 14 July 2031 Additional optional redemption for tax reasons, tax deduction reasons and regulatory reasons. In each case, redemption in whole of the outstanding principal amount together with interest accrued to (but excluding) the date of redemption, subject to adjustments following the occurrence of a Non-Viability Event. All redemptions are subject to the prior written consent of the Hong Kong Monetary Authority.

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Template CCA: Main features of regulatory capital instruments (continued)
(Updated on 14 July 2026)

		(1)	(2)
		Ordinary shares	**USD300 million Tier 2 Subordinated Notes due 2036**
16	Subsequent call dates, if applicable	N.A.	N.A.
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	N.A.	Year 1 - 5: 5.375 per cent. per annum payable semi-annually in arrear; Year 5 onwards: resets on year 5 at the then-prevailing 5-year U.S. Treasury rate plus a fixed initial spread.
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory, unless there is a Non-Viability Event
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Cumulative
23	Convertible or non-convertible*	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.	N.A.
25	If convertible, fully or partially	N.A.	N.A.
26	If convertible, conversion rate	N.A.	N.A.
27	If convertible, mandatory or optional conversion	N.A.	N.A.
28	If convertible, specify instrument type convertible into	N.A.	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.	N.A.
30	Write-down feature*	No	Yes
31	If write-down, write-down trigger(s)	N.A.	Contractual write-down upon the occurrence of a Non-Viability Event
32	If write-down, full or partial	N.A.	Full or partial
33	If write-down, permanent or temporary	N.A.	Permanent
34	If temporary write-down, description of write-up mechanism	N.A.	N.A.

FUBON BANK (HONG KONG) LIMITED

Template CCA: Main features of regulatory capital instruments (continued)

(Updated on 14 July 2026)

		(1)	(2)
		Ordinary shares	**USD300 million Tier 2 Subordinated Notes due 2036**
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N.A.	The Notes shall rank: i. subordinate and junior in right of payment to, and of all claims of a. all unsubordinated creditors of the Issuer (including its depositors); and b. all other Subordinated Creditors of the Issuer whose claims are stated to rank senior to the Notes or rank senior to the Notes by operation of law or contract; ii. *pari passu* in right of payment with all claims of the holders of Parity Obligations; and iii. senior in right of payment to, and of all claims of, (a) holders of Tier 1 Capital Instruments of the Issuer and (b) holders of other Junior Obligations. "**Junior Obligation**" means the Shares, and any other class of the Issuer's share capital and any instrument or other obligation (including without limitation any preference share) issued, entered into or guaranteed by the Issuer that ranks or is expressed to rank junior to the Notes by operation of law or contract. "**Parity Obligations**" means any instrument or other obligation issued, entered into or guaranteed by the Issuer that constitutes or qualifies as a Tier 2 Capital Instrument or any instrument or other obligation issued, entered into, or guaranteed by the Issuer that ranks or is expressed to rank *pari passu* with the Notes by operation of law or contract, which excludes any Junior Obligations of the Issuer. "**Subordinated Creditors**" means all creditors the indebtedness of which is subordinated, in the event of the Winding-Up of the Issuer, in right of payment to the claims of depositors and other unsubordinated creditors of the Issuer other than those whose claims rank or are expressed to rank by operation of law or contract *pari passu* with, or junior to, the claims of the Holders. For this purpose, indebtedness shall include all liabilities, whether actual or contingent.

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Template CCA: Main features of regulatory capital instruments (continued)
(Updated on 14 July 2026)

		(1)	(2)
		Ordinary shares	**USD300 million** **Tier 2 Subordinated Notes due 2036**
			"**Tier 1 Capital Instrument**" means any instrument or other similar obligation issued, entered into or guaranteed by the Issuer that constitutes Tier 1 capital (or its equivalent) of the Issuer pursuant to the Capital Regulations. "**Tier 2 Capital Instrument**" means any instrument or other similar obligation issued, entered into or guaranteed by the Issuer that constitutes Tier 2 capital (or its equivalent) of the Issuer pursuant to the Capital Regulations. "**Capital Regulations**" means the Banking (Capital) Rules (Cap. 155L) of Hong Kong as amended or superseded from time to time or any other capital rules or regulations from time to time applicable to the regulatory capital of Authorized Institutions incorporated in Hong Kong as implemented by the Monetary Authority.
36	Non-compliant transitioned features	N.A.	N.A.
37	If yes, specify non-compliant features	N.A.	N.A.

Footnote:
** The terms and conditions of the notes contain a provision that the holder of the notes acknowledges and agrees to be bound by the powers under the Financial Institutions (Resolution) Ordinance (Cap. 628) of Hong Kong, as amended or superseded from time to time.*