

Main Features Template
As at 31 December 2017

		Ordinary shares	US\$193 million additional tier 1 instruments	USD200 million 6.125% subordinated notes due 2020
1	Issuer	Fubon Bank (Hong Kong) Limited	Fubon Bank (Hong Kong) Limited	Fubon Bank (Hong Kong) Limited
2	Unique identifier - ISIN	N.A.	N.A.	XS0561639211
3	Governing law(s) of the instrument	Companies Ordinance	Hong Kong law	English law, except for the provisions relating to subordination, which are governed by, and shall be construed in accordance with, Hong Kong law.
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules [#]	N.A.	N.A.	Tier 2
5	Post-transitional Basel III rules ⁺	Common Equity Tier 1	Additional Tier 1	N.A.
6	Eligible at solo*/group/group & solo	Solo	Solo	Solo
7	Instrument type	Ordinary shares	Additional Tier 1 capital instruments	Other
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	(HKD million) 4,830	(HKD million) 1,508	(HKD million) 769
9	Par value of instrument	N.A.	USD 193 million	The subordinated notes with total face value of USD200 million issued in registered form in denominations of USD100,000 each and integral multiples of USD1,000 in excess thereof
10	Accounting classification	Shareholders' equity	Equity instruments	Liability - amortized cost
11	Original date of issuance	27 January 1970	29 December 2017	30 November 2010
12	Perpetual or dated	Perpetual	Perpetual	Dated
13	Original maturity date	N.A.	N.A.	30 November 2020
14	Issuer call subject to prior supervisory approval	No	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N.A.	29 December 2022 (Redemptions in whole at 100%)	If at any time the Hong Kong Monetary Authority ("HKMA") determines (having regard to the applicable regulatory framework) that these subordinated notes no longer qualify as supplementary capital, the Bank may, on or after 1 January 2013 at its option and subject to the prior written approval of the HKMA, provide notice to such effect to Noteholders, such notice being a "Change in Status Notice".
16	Subsequent call dates, if applicable	N.A.	Any distribution payment date thereafter	N.A.

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	<i>Coupons / dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	N.A.	Year 1-5: 4.85% per annum payable semi-annually in arrear; Year 5 onwards: resettable on year 5 and every 5 years thereafter at then prevailing 5-year US Treasury yield plus a fixed initial spread	6.125% per annum, payable semi-annually in arrears.
19	Existence of a dividend stopper	No	Yes	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N.A.	N.A.	N.A.
25	If convertible, fully or partially	N.A.	N.A.	N.A.
26	If convertible, conversion rate	N.A.	N.A.	N.A.
27	If convertible, mandatory or optional conversion	N.A.	N.A.	N.A.
28	If convertible, specify instrument type convertible into	N.A.	N.A.	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.	N.A.	N.A.
30	Write-down feature	No	Yes	No
31	If write-down, write-down trigger(s)	N.A.	Upon the occurrence of a Non-Viability Event	N.A.
32	If write-down, full or partial	N.A.	Full	N.A.
33	If write-down, permanent or temporary	N.A.	Permanent	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.	N.A.	N.A.
35	Position in subordination hierarchy in liquidation	Rank after USD200 million 6.125% subordinated notes due 2020 and US\$193 million additional tier 1 instruments	Subordinated to depositors, general creditors and other subordinated debtor, but senior to holders of ordinary shares.	Subordinated to depositors, general creditors and all other unsubordinated creditors of the Bank
36	Non-compliant transitioned features	No	No	Yes
37	If yes, specify non-compliant features	N.A.	N.A.	Absence of non-viability loss absorption criteria

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