

PRESS RELEASE

FOR IMMEDIATE RELEASE

6 February 2007

Fubon Bank (Hong Kong)'s Latest Mortgage Plan

(Hong Kong: 6 February 2007) Fubon Bank (Hong Kong) Limited ("the Bank") announced today the launch of new mortgage plans. Details are as follows:

(1) Fubon HIBOR Mortgage Loan

Plan 1			
Interest Rate (p.a.)	Handling Fee	Cash Rebate	Prepayment Penalty Period
HIBOR [#] - 0.1% or P - 3% (whichever is lower)	0.6% p.a.*	0.3%	3 years (1%)
Plan 2			
Interest Rate (p.a.)	Handling Fee	Cash Rebate	Prepayment Penalty Period
HIBOR [#] + 0.5% or P - 2.9% (whichever is lower)	N/A	0.3%	3 years (1%)

HIBOR refers to the Hong Kong Interbank Offered Rate; customers can select 1-month, 3-month or 6-month HIBOR.

* A handling fee of 0.6% of the mortgage loan amount will be charged annually. Handling fee for the first year will be deducted from the drawdown loan amount; handling fee for the second year will be calculated based on the 13th subsequent rollover balance and will be deducted directly on the 13th installment from the registered debit account authorized by the customers; and so on for subsequent years until the mortgage loan is fully repaid.

(2) Fubon Mortgage Loan (Prime-based)

	Interest Rate (p.a.)	Cash Rebate	Prepayment Penalty Period
Basic Plan	P - 3.2% for the first three years, P - 3% thereafter	0.4%	3 years (1%)

Irresistible rewards – offering customers “Lai See” of up to HK\$2,000

From now until 31 March 2007, applicants who submit their applications together with full sets of required documents via any Fubon branches will receive a HK\$200 Supermarket Cash Coupon¹. Moreover, successful applicants will be rewarded with an additional cash bonus^{1,2} of HK\$1,800 upon loan drawdown.

Customers who are interested to find out more about the Bank's Mortgage Plans can call the **Mortgage Enquiry Hotline at 2806 7222**, visit any Fubon branches, or click onto the Bank's website www.fubonbank.com.hk.

Remarks:

1. The promotion offers shall only apply to loan amount equivalent to HK\$1,000,000 or above. Each mortgage application shall only be entitled to enjoy each of the aforementioned offers once.
2. The mortgage application must be submitted during the promotion period from 6 February to 31 March 2007 and the loan must be drawn on or before 31 May 2007.

Fubon Bank (Hong Kong) Limited

Fubon Bank (Hong Kong) Limited (“Fubon Bank”) is a subsidiary of Fubon Financial Holding Co., Ltd., a leading financial services group in Taiwan which is engaged in commercial banking, insurance, securities brokerage, asset management and investment banking services. Fubon Bank operates 28 retail outlets in Hong Kong including 22 branches, 4 Ambassador Banking Centers and 2 Securities Services Centers, and provides a wide range of financial services encompassing consumer and wholesale banking, hire purchase, securities brokerage and investment services. Fubon Bank is listed on the Stock Exchange of Hong Kong (stock code: 636) and holds an A-2 short-term, BBB+ long-term rating from Standard & Poor's. The rating reflects Fubon Bank's strong capitalization, good liquidity and sound asset quality.

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