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PRESS RELEASE

FOR IMMEDIATE RELEASE

Fubon Bank (Hong Kong) Revises its Prime Lending Rate and Hong Kong Dollar Savings Deposit Rate

(Hong Kong: 31 January 2008) Fubon Bank (Hong Kong) Limited announced today that it will lower its Prime Lending Rate from 6.25% p.a. to 6.00% p.a. and Hong Kong Dollar Savings Deposit Rate from 1.00% p.a. to 0.75% p.a. across the board.

Separately, the Bank will also reduce its Hong Kong Dollar magi©money manager current account deposit rates according to the tier schedule as set out below:

Account Balance	Current Interest Rate Per Annum	New Interest Rate Per Annum
Below HK\$10,000	0%	0%
HK\$10,000 and above	1.00%	0.75%

The above changes will take effect on **<u>1 February 2008</u>**.

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 corporate and investment banking, financial markets, consumer finance, wealth management, investment management and insurance. Fubon Bank operates 25 retail outlets in Hong Kong including 22 branches and 3 Securities Services Centres, and provides a wide range of financial services encompassing consumer and wholesale banking, wealth management, financial markets, 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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