PRESS RELEASE

FOR IMMEDIATE RELEASE

S&P Global Ratings Upgrades Fubon Bank's Long-term Issuer Credit Rating to "A-"

(Hong Kong: 20 November 2025) Fubon Bank (Hong Kong) Limited ("the Bank") is pleased to announce that S&P Global Ratings has upgraded the Bank's long-term issuer credit rating to "A-" from "BBB+" and affirmed the "A-2" short-term issuer credit rating on 19 November 2025.

This upgrade reflects the Bank's strengthened funding profile, bolstered by ongoing support from its parent company, Fubon Financial Holdings, robust growth in retail deposits, and commitment to maintaining adequate asset quality.

For the full credit ratings report, please visit www.spglobal.com.

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Fubon Bank (Hong Kong) Limited

Fubon Bank (Hong Kong) Limited ("Fubon Bank") is a wholly owned subsidiary of Fubon Financial Holding Co., Ltd. ("Fubon Financial Holdings"), one of the largest financial holding companies in Taiwan. Committed to becoming one of Asia's first-class financial institutions, Fubon Financial Holdings has built a strong lineup of financial service companies. Fubon Bank operates 15 branches, 3 SME Banking Services Centres, 1 Offshore Banking Centre and 1 Securities Services Centre in Hong Kong, providing a wide range of financial services encompassing consumer and wholesale banking, wealth management, financial markets, securities brokerage and investment services. Fubon Bank holds an A-2 short-term, A- long-term rating from Standard & Poor's. The rating reflects Fubon Bank's strong capitalization, good liquidity and sound asset quality.

For more information about Fubon Bank, please visit Fubon Bank's website www.fubonbank.com.hk.