China CITIC Bank International Limited

Main Features Template At 30 June 2014

| | | Share Capital | Subordinated notes (due 2020) with US\$500 million at 6.875% per annum |
|------|---|--|--|
| (1) | Issuer | China CITIC Bank International Limited | China CITIC bank International Limited |
| (2) | Unique identifier | N/A | XS0520490672 |
| (3) | Governing law(s) of the instrument | Hong Kong laws | English laws (subordination governed by Hong Kong laws) |
| | Regulatory treatment | | |
| (4) | - Transitional Basel III rules (#) | N/A | Tier 2 |
| (5) | - Post-transitional Basel III rules (+) | Common Equity Tier 1 | Ineligible |
| (6) | - Eligible at solo(*)/ group/ solo and group | Solo and Group | Solo and Group |
| (7) | -Instrument type (types to be specified by each jurisdiction) | Ordinary Shares | Debt Instruments |
| (8) | Amount recognised in regulatory capital | HK\$7,566.27 million | HK\$3,093.76 million |
| ` ' | (Currency in million, as of most recent reporting date) | | |
| (9) | Par value of instrument | N/A | US\$500.00 million |
| (10) | Accounting classification | Shareholders' equity | Liability - amortised cost |
| (11) | Original date of issuance | 10 December 1954 | 24 June 2010 |
| (12) | Perpetual or dated | Perpetual | Dated |
| (13) | - Original maturity date | No maturity | 24 June 2020 |
| (14) | Issuer call subject to prior supervisory approval | N/A | No |
| (15) | - Optional call date, contingent call dates and redemption amount | N/A | N/A |
| (16) | - Subsequent call dates, if applicable | N/A | N/A |
| , , | Coupons/ dividends | · | , |
| (17) | - Fixed or floating dividend/ coupon | N/A | Fixed |
| (18) | - Coupon rate and any related index | N/A | 6.875% per annum |
| (19) | - Existence of a dividend stopper | N/A | No |
| (20) | - Fully discretionary, partially discretionary or mandatory | Fully discretionary | Mandatory |
| (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 rates | 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 if converts into | N/A | N/A |
| (30) | Write-down feature | No | No |
| (31) | - If write-down, write-down trigger(s) | N/A | N/A |
| (32) | - If write-down, full or partial | N/A | N/A |
| (33) | - If write-down, permanent or temporary | N/A | N/A |
| (34) | - If temporary write-down, description of write-up mechanise | N/A | N/A |
| (35) | Position in subordination hierarchy in liquidation (specify | N/A | Immediately subordinated to indebtedness/ unsecured |
| | instrument type immediately senior to instrument) | | senior notes |
| (36) | Non-compliant transitioned features | No | Yes |
| (37) | If yes, specify non-compliant features | N/A | Absence of non-viability loss absorption criteria |

Footnotes:

- 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

China CITIC Bank International Limited

Main Features Template At 30 June 2014

| | | Subordinated notes (due 2022) with US\$300 million | Subordinated notes (due 2024) with US\$300 million |
|----------------------|---|--|--|
| | | at 3.875% per annum | at 6.000% per annum |
| L | Issuer | China CITIC bank International Limited | China CITIC Bank International Limited |
| | Unique identifier | XS0834385840 | XS0985263150 |
| (3) | Governing law(s) of the instrument | English laws (subordination governed by Hong Kong laws) | English laws (subordination governed by Hong Kong laws) |
| | Regulatory treatment | | |
| (4) | - Transitional Basel III rules (#) | Tier 2 | N/A |
| (5) | - Post-transitional Basel III rules (+) | Ineligible | Tier 2 |
| (6) | - Eligible at solo(*)/ group/ solo and group | Solo and Group | Solo and Group |
| (7) | -Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital | Debt Instruments HK\$1,853.97 million | Debt instruments HK\$2,324.91 million |
| (0) | (Currency in million, as of most recent reporting date) | 11k31,633.57 1111111011 | 11K32,324.91 111111011 |
| (9) | Par value of instrument | US\$300.00 million | US\$300.00 million |
| | Accounting classification | Liability - amortised cost | Liability - amortised cost |
| (11) | Original date of issuance | 27 September 2012 | 7 November 2013 |
| (12) | Perpetual or dated | Dated | Dated |
| (13) | - Original maturity date | 28 September 2022 | 7 May 2024 |
| (14) | Issuer call subject to prior supervisory approval | Yes | Yes |
| (15) | - Optional call date, contingent call dates and redemption amount | - 28/09/2017 (First Call Date). | -7 May 2019 (Call Date). |
| | | Included tax and regulatory call options. | Included tax and regulatory call options. |
| | | - Redemption at par. | -Redemption at par, subject to adjustment following the |
| (4.5) | | | occurrence of a Non-Viability Event. |
| (16) | - Subsequent call dates, if applicable | Any interest payment date thereafter first call date | N/A |
| (17) | Coupons/ dividends | First | Fired |
| (17) | - Fixed or floating dividend/ coupon - Coupon rate and any related index | Fixed At a fixed rate of 3.875% per annum until 28 September 2017 | Fixed At a fixed rate of 6.000% per annum until 7 May 2019 and |
| (10) | - Coupon rate and any related index | and thereafter reset at then prevailing five-year U.S. Treasury | thereafter reset at then prevailing five-year U.S. Treasury rate |
| | | rate plus the initial margin of 3.25% per annum. | plus the initial spread of 4.718% per annum. |
| | | | · · |
| (19) | - Existence of a dividend stopper | No Manufacture | No Mandatory |
| (20) | Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem | Mandatory No | No |
| (22) | - Non-cumulative or cumulative | 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 rates | 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 if converts into | N/A | N/A |
| | Write-down feature | No No | Yes |
| (31) | - If write-down, write-down trigger(s) | N/A | Upon the occurrence of a Non-Viability Event, the Issuer shall, |
| | | | upon the provision of a Non-Viability Event Notice, irrevocably reduce the then prevailing principal amount and |
| | | | cancel any accrued but unpaid interest of each Note in whole |
| | | | |
| | | | |
| | | | or in part. |
| | | | |
| | | | or in part. "Non-Viability Event" means the earlier of: |
| | | | or in part. "Non-Viability Event" means the earlier of: (a) the Hong Kong Monetary Authority (the "HKMA") |
| | | | or in part. "Non-Viability Event" means the earlier of: (a) the Hong Kong Monetary Authority (the "HKMA") notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and |
| | | | or in part. "Non-Viability Event" means the earlier of: (a) the Hong Kong Monetary Authority (the "HKMA") notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision |
| | | | or in part. "Non-Viability Event" means the earlier of: (a) the Hong Kong Monetary Authority (the "HKMA") notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government |
| | | | or in part. "Non-Viability Event" means the earlier of: (a) the Hong Kong Monetary Authority (the "HKMA") notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to |
| | | | or in part. "Non-Viability Event" means the earlier of: (a) the Hong Kong Monetary Authority (the "HKMA") notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital |
| | | | or in part. "Non-Viability Event" means the earlier of: (a) the Hong Kong Monetary Authority (the "HKMA") notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to |
| (32) | - If write-down, full or partial | N/A | or in part. "Non-Viability Event" means the earlier of: (a) the Hong Kong Monetary Authority (the "HKMA") notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. |
| (32) | - If write-down, full or partial - If write-down, permanent or temporary | N/A N/A | or in part. "Non-Viability Event" means the earlier of: (a) the Hong Kong Monetary Authority (the "HKMA") notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer |
| | | | or in part. "Non-Viability Event" means the earlier of: (a) the Hong Kong Monetary Authority (the "HKMA") notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. Full or partial |
| (33) | - If write-down, permanent or temporary | N/A | or in part. "Non-Viability Event" means the earlier of: (a) the Hong Kong Monetary Authority (the "HKMA") notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. Full or partial Permanent |
| (33) (34) (35) | - If write-down, permanent or temporary - If temporary write-down, description of write-up mechanise | N/A N/A | or in part. "Non-Viability Event" means the earlier of: (a) the Hong Kong Monetary Authority (the "HKMA") notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. Full or partial Permanent N/A |
| (33) (34) (35) | - If write-down, permanent or temporary - If temporary write-down, description of write-up mechanise Position in subordination hierarchy in liquidation (specify instrument | N/A N/A Immediately subordinated to indebtedness/ unsecured | or in part. "Non-Viability Event" means the earlier of: (a) the Hong Kong Monetary Authority (the "HKMA") notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. Full or partial Permanent N/A Immediately subordinated to indebtedness/ unsecured |

N/A - Non-Applicable

Footnotes:

- 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

China CITIC Bank International Limited

Main Features Template At 30 June 2014

| With US\$300 million at 7.25% per annum | | | Undated Non-Cumulative Subordinated Additional Tier 1 Capital Securities |
|--|--|--|--|
| 10. Universitetifier S.\$155521993 | | | |
| Regulatory controlled Project insert (subordination general by long long) | (1) | Issuer | China CITIC Bank International Limited |
| Regulatory treatment 19 18 18 18 18 18 18 18 | (2) | Unique identifier | XS1055321993 |
| 149 The primarisonal based III rules (P) Modificant The 1 Modi | (3) | | English laws (subordination governed by Hong Kong laws) |
| Both Pepistransitional Basel in rivine 17 | (4) | 3 , | N/A |
| September 1 | | | · · |
| 17. Intervenent type (Types to be specified by each jurisdiction) Windsted Non-Cumulative Subordinated Capital Securities | | | |
| (Exercency invitallings, sof most seemst reporting date) | | | |
| Par value of instrument Sp5300.00 million | | | + |
| Figury - par value | . , | | |
| 131. Original rotated of Issuance 22 April 2014 | (9) | Par value of instrument | US\$300.00 million |
| Perpetual of dated Perpetual No maturity | (10) | | |
| 13.1 Conjugant maturity date Pers | | | |
| 143 Suezer call subject to prior supervisory approval 22 April 2019 (First Call Date) -No fixed redemption ande. -Optional call date, contingent call dates and redemption amount 22 April 2019 (First Call Date) -No fixed redemption are all subject to prior written consent of the HXMA and satisfying any conditions that the MAM satisfying and satisfying satisfying five years thereafter, the bistribution fats will reset by reference to the there are and any related mixes. As face rate of 7.25% per annum and 12 April 2019 Priced Pr | | | |
| 22 April 2019 [First Call Date] - | | | |
| No fixed reclemption date. -Optional Redemption or a designated date in 2019 or on any Distribution Payment Date theresiften, Tax or Regulatory Redemption are all subject to prior written consent of the HIMAM and satisfying any conditions that the MAM and satisfying any conditions that the MAM with propose at that time. Redemption amount will be the their prevailing principal amount. | | | |
| Optional Redemption (on a designated date in 2019 or on any Distribution Payment Date rearher). Tax or Regulatory Redemption are studied; to provide more and satisfying any conditions that the HKMA may impose at that time. Redemption amount will be the then prevailing principal amount. Coupons' dividends' Outposs' Outposs' dividends' Outposs' Outposs' Outposs' Outposs' Outposs' Outposs' Outpo | (13) | - Optional call date, contingent call dates and redemption amount | |
| thereafter, Tax or Regulatory Redemption are all subject to prior written consent of the HKKAN and salastifying any conditions that KMA may impose at that time. Redemption amount will be the then prevailing principal amount. Coupons | | | 11 · · · · · · · · · · · · · · · · · · |
| HKMA and satisfying any conditions that the HKMA may impose at that time. Redemption amount will be the then prevailing principal amount. | | | 11 ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' |
| 1.5 Subsequent call dates, if applicable N/A | | | |
| Coupons dividends Fixed Coupon rate and any related index Fixed Fixe | | | amount will be the then prevailing principal amount. |
| Coupons dividends Fixed Coupon rate and any related index Fixed Fixe | | | |
| Time of Thosing dividend/ coupon Fixed of Thosing dividend/ coupon Coupon rate and any related index | (16) | | N/A |
| Coupon rate and any related index | | | |
| On the First Call Date and each amiversary falling five years thereafter, the Distribution Rate will reset by reference the then-prevaling five year U.S. Treasury Rate plus the Spread of 5.627% per annum. | | | |
| Rate will reset by reference to the then-prevailing five year U.S. Treasury Rate plus the Spread of 5.627% per annual for 5.627% per annual for 5.627% per annual for the peing no Mandatory Distribution Cancellation Event or Optional Distribution Cancellation Event. 191 - Existence of a dividend stopper 202 - Fully discretionary, partially discretionary or mandatory 203 - Existence of step up or other incentive to redeem 204 - Non-cumulative 205 - Convertible or non-convertible 205 - Convertible or non-convertible 206 - Non-convertible 207 - Non-convertible 208 - Non-convertible 209 - Non-convertible 209 - Non-convertible 209 - Non-convertible 209 - Non-convertible 200 - Non-convertible 200 - Non-convertible 200 - Non-convertible 201 - If convertible, conversion rates 201 - Non-Convertible, mandatory or optional conversion 202 - If convertible, mandatory or optional conversion 203 - If convertible, peerly instrument type convertible into 204 - Non-Convertible, speerly instrument fire one or non-visible into 205 - If convertible, speerly instrument fire one or non-visible into 206 - If write-down feature 207 - If write-down, write-down trigger(s) 208 - If write-down, write-down trigger(s) 209 - If write-down, write-down trigger(s) 200 - If write-down, write-down trigger(s) 201 - If write-down, pull or partial 202 - If write-down, pull or partial 203 - If write-down, pull or partial 203 - If write-down, pull or partial 204 - If write-down, pull or partial 205 - If write-down, pull or partial 206 - If write-down, pull or partial 207 - If write-down, pull or partial 208 - If write-down, pull or partial 209 - If write-down, pull or partial 200 - If write-down, pull or partial 201 - If write-down, pull or partial 202 - If write-down, pull or partial 203 - If write-down, pull or partial 204 - If write-down, pull or partial 205 - If write-down, pull or partial 206 - If write-down, pull or partial 207 - If writ | (18) | - Coupon rate and any related index | The state of the s |
| Spread of 5.627% per annum. | | | , |
| Any distributions are subject to there being no Mandatory Distribution Cancellation Event or Optional Distribution Cancellation Event. | | | |
| Continue | | | 11. |
| Existence of a dividend stopper Yes | | | |
| Fully discretionary, partially discretionary or mandatory Fully Discretionary | | | or optional bistribution currentation event. |
| Existence of step up or other incentive to redeem No | (19) | - Existence of a dividend stopper | Yes |
| Non-cumulative or cumulative Non-convertible Non-convertible | (20) | - Fully discretionary, partially discretionary or mandatory | Fully Discretionary |
| Convertible or non-convertible Non-convertible | (04) | Estate and of standard and stan | |
| If convertible, conversion trigger(s) | | | No |
| If convertible, fully or partially N/A | (22) | - Non-cumulative or cumulative | Non-cumulative |
| If convertible, conversion rates | (22) | - Non-cumulative or cumulative Convertible or non-convertible | Non-cumulative Non-convertible |
| If convertible, mandatory or optional conversion N/A - If convertible, specify instrument type convertible into N/A - If convertible, specify instrument if converts into N/A - If write-down feature Upon the occurrence of a Non-Viability Event, the Issuer shall, upon the provision of a Non-Viability Event, the Issuer shall, upon the provision of a Non-Viability Event Notice, irrevocably reduce the then prevailing principal amount and cancel an accrued but unpaid distribution of each Capital Security in whole or in part. "Non-Viability Event Notice, irrevocably reduce the then prevailing principal amount and cancel an accrued but unpaid distribution of each Capital Security in whole or in part. "Non-Viability Event which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authorit to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. If write-down, full or partial Full or partial Full or partial Full or partial Permanent Permanent Permanent N/A Permanent N/A | (22) (23) (24) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) | Non-cumulative Non-convertible N/A |
| If convertible, specify instrument type convertible into N/A | (22) (23) (24) (25) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, fully or partially | Non-cumulative Non-convertible N/A N/A |
| Write-down feature Yes | (22) (23) (24) (25) (26) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, fully or partially - If convertible, conversion rates | Non-cumulative Non-convertible N/A N/A N/A N/A |
| Upon the occurrence of a Non-Viability Event, the Issuer shall, upon the provision of a Non-Viability Event Notice, irrevocably reduce the then prevailing principal amount and cancel ar accrued but unpaid distribution of each Capital Security in whole or in part. "Non-Viability Event" means the earlier of: (a) the HKMA notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authorit to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. 32) -If write-down, full or partial 33) -If write-down, permanent or temporary Permanent 4 Full or partial (i) all unsubordinated creditors (including depositors), (ii) creditors in respect of Tier 2 Capital Securities, and (iii) all other Subordinated Creditors whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operations of law or contract. | (22) (23) (24) (25) (26) (27) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, fully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion | Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A |
| Viability Event Notice, irrevocably reduce the then prevailing principal amount and cancel ar accrued but unpaid distribution of each Capital Security in whole or in part. "Non-Viability Event" means the earlier of: (a) the HKMA notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authorit to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. 32) -If write-down, full or partial 33) -If write-down, permanent or temporary Permanent 44) -If temporary write-down, description of write-up mechanise N/A Subordinated to the claims of: (i) all unsubordinated creditors (including depositors), (ii) creditors in respect of Tier 2 Capital Securities, and (iii) all other Subordinated Creditors whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operations of law or contract. | (22) (23) (24) (25) (26) (27) (28) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, fully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into | Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A |
| accrued but unpaid distribution of each Capital Security in whole or in part. "Non-Viability Event" means the earlier of: (a) the HKMA notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authorit to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. If write-down, full or partial | (22) (23) (24) (25) (26) (27) (28) (29) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, fully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into | Non-cumulative Non-convertible N/A |
| "Non-Viability Event" means the earlier of: (a) the HKMA notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authorit to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. Full or partial | (22) (23) (24) (25) (26) (27) (28) (29) (30) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, tully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature | Non-cumulative Non-convertible N/A |
| (a) the HKMA notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authorit to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. (32) - If write-down, full or partial 33) - If write-down, permanent or temporary Permanent (34) - If temporary write-down, description of write-up mechanise N/A Subordinated to the claims of: (i) all unsubordinated creditors (including depositors), (ii) creditors in respect of Tier 2 Capital Securities, and (iii) all other Subordinated Creditors whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operations of law or contract. | (22) (23) (24) (25) (26) (27) (28) (29) (30) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, tully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature | Non-cumulative Non-convertible N/A |
| or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authorit to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. (32) -If write-down, full or partial (33) -If write-down, permanent or temporary Permanent (34) -If temporary write-down, description of write-up mechanise N/A (35) Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) (ii) all unsubordinated creditors (including depositors), (iii) creditors in respect of Tier 2 Capital Securities, and (iii) all other Subordinated Creditors whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operations of law or contract. | (22) (23) (24) (25) (26) (27) (28) (29) (30) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, tully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature | Non-cumulative Non-convertible N/A |
| (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authorit to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. Full or partial Full or partial Full or partial Full or partial Permanent | (22) (23) (24) (25) (26) (27) (28) (29) (30) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, tully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature | Non-cumulative Non-convertible N/A |
| government body, a government officer or other relevant regulatory body with the authorit to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. 32 | (22) (23) (24) (25) (26) (27) (28) (29) (30) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, tully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature | Non-cumulative Non-convertible N/A |
| government body, a government officer or other relevant regulatory body with the authorit to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. 32 | (22) (23) (24) (25) (26) (27) (28) (29) (30) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, tully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature | Non-cumulative Non-convertible N/A |
| to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. 332 | (22) (23) (24) (25) (26) (27) (28) (29) (30) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, tully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature | Non-cumulative Non-convertible N/A |
| 32 - If write-down, full or partial Full or partial 33 - If write-down, permanent or temporary Permanent 34 - If temporary write-down, description of write-up mechanise N/A 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Subordinated to the claims of: 36 (ii) all unsubordinated creditors (including depositors), 37 (iii) creditors in respect of Tier 2 Capital Securities, and 38 (iii) all other Subordinated Creditors whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operations of law or contract. | (22) (23) (24) (25) (26) (27) (28) (29) (30) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, tully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature | Non-cumulative Non-convertible N/A |
| 1 | (22) (23) (24) (25) (26) (27) (28) (29) (30) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, tully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature | Non-cumulative Non-convertible N/A |
| 1 | (22) (23) (24) (25) (26) (27) (28) (29) (30) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, tully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature | Non-cumulative Non-convertible N/A |
| 1 | (22) (23) (24) (25) (26) (27) (28) (29) (30) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, tully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature | Non-cumulative Non-convertible N/A |
| 34 - If temporary write-down, description of write-up mechanise N/A 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Subordinated to the claims of: (i) all unsubordinated creditors (including depositors), (ii) creditors in respect of Tier 2 Capital Securities, and (iii) all other Subordinated Creditors whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operations of law or contract. | (22) (23) (24) (25) (26) (27) (28) (29) (30) (31) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, cunversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature - If write-down, write-down trigger(s) | Non-cumulative Non-convertible N/A |
| Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Subordinated to the claims of: (i) all unsubordinated creditors (including depositors), (ii) creditors in respect of Tier 2 Capital Securities, and (iii) all other Subordinated Creditors whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operations of law or contract. | (22) (23) (24) (25) (26) (27) (28) (29) (30) (31) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, fully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature - If write-down, write-down trigger(s) | Non-cumulative Non-convertible N/A |
| immediately senior to instrument) (i) all unsubordinated creditors (including depositors), (ii) creditors in respect of Tier 2 Capital Securities, and (iii) all other Subordinated Creditors whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operations of law or contract. (36) Non-compliant transitioned features No | (22) (23) (24) (25) (26) (27) (28) (29) (30) (31) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, fully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature - If write-down, write-down trigger(s) | Non-cumulative Non-convertible N/A |
| (ii) creditors in respect of Tier 2 Capital Securities, and (iii) all other Subordinated Creditors whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operations of law or contract. (36) Non-compliant transitioned features No | (22) (23) (24) (25) (26) (27) (28) (29) (30) (31) (32) (33) (34) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, fully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature - If write-down, write-down trigger(s) | Non-cumulative Non-convertible N/A |
| (iii) all other Subordinated Creditors whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operations of law or contract. (36) Non-compliant transitioned features | (22) (23) (24) (25) (26) (27) (28) (29) (30) (31) (32) (33) (34) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, fully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature - If write-down, write-down trigger(s) - If write-down, permanent or temporary - If temporary write-down, description of write-up mechanise Position in subordination hierarchy in liquidation (specify instrument type | Non-cumulative Non-convertible N/A |
| Securities or rank senior to the Capital Securities by operations of law or contract. (36) Non-compliant transitioned features No | (22) (23) (24) (25) (26) (27) (28) (29) (30) (31) (32) (33) (34) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, fully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature - If write-down, write-down trigger(s) - If write-down, permanent or temporary - If temporary write-down, description of write-up mechanise Position in subordination hierarchy in liquidation (specify instrument type | Non-cumulative Non-convertible N/A |
| | (22) (23) (24) (25) (26) (27) (28) (29) (30) (31) (32) (33) (34) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, fully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature - If write-down, write-down trigger(s) - If write-down, permanent or temporary - If temporary write-down, description of write-up mechanise Position in subordination hierarchy in liquidation (specify instrument type | Non-cumulative Non-convertible N/A |
| | (22) (23) (24) (25) (26) (27) (28) (29) (30) (31) (32) (33) (34) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, fully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature - If write-down, write-down trigger(s) - If write-down, permanent or temporary - If temporary write-down, description of write-up mechanise Position in subordination hierarchy in liquidation (specify instrument type | Non-cumulative Non-convertible N/A |
| (37) If yes, specify non-compliant features N/A | (22) (23) (24) (25) (26) (27) (28) (29) (30) (31) (32) (33) (34) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, fully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature - If write-down, write-down trigger(s) - If write-down, permanent or temporary - If temporary write-down, description of write-up mechanise Position in subordination hierarchy in liquidation (specify instrument type | Non-cumulative Non-convertible N/A |
| | (22) (23) (24) (25) (26) (27) (28) (29) (30) (31) (32) (33) (34) (35) | - Non-cumulative or cumulative Convertible or non-convertible - If convertible, conversion trigger(s) - If convertible, fully or partially - If convertible, conversion rates - If convertible, mandatory or optional conversion - If convertible, specify instrument type convertible into - If convertible, specify issuer of instrument if converts into Write-down feature - If write-down, write-down trigger(s) - If write-down, permanent or temporary - If temporary write-down, description of write-up mechanise Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-cumulative Non-convertible N/A |

N/A - Non-Applicable

- Footnotes:

 # 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