

HKCB Finance Limited

as at 31 December 2013

Main Features Template

		Share Capital
(1)	Issuer	HKCB Finance Limited
(2)	Unique identifier	N/A
(3)	Governing law(s) of the instrument	Hong Kong Companies Ordinance
	<i>Regulatory treatment</i>	
(4)	- Transitional Basel III rules [#]	Common Equity Tier 1
(5)	- Post-transitional Basel III rules ⁺	N/A
(6)	- Eligible at solo* / group/ solo and group	Solo
(7)	-Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
(8)	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$200 million
(9)	Par value of instrument	HK\$100.00 Dollar each
(10)	Accounting classification	Shareholders' equity
(11)	Original date of issuance	26/6/1979 (Date of incorporation)
(12)	Perpetual or dated	Perpetual
(13)	- Original maturity date	No maturity
(14)	Issuer call subject to prior supervisory approval	No
(15)	- Optional call date, contingent call dates and redemption amount	N/A
(16)	- Subsequent call dates, if applicable	N/A
	<i>Coupons/ dividends</i>	
(17)	- Fixed or floating dividend/ coupon	N/A
(18)	- Coupon rate and any related index	N/A
(19)	- Existence of a dividend stopper	No
(20)	- Fully discretionary, partially discretionary or mandatory	Fully discretionary
(21)	- Existence of step up or other incentive to redeem	No
(22)	- Non-cumulative or cumulative	Non-cumulative
(23)	<i>Convertible or non-convertible</i>	Non-convertible
(24)	- If convertible, conversion trigger(s)	N/A
(25)	- If convertible, fully or partially	N/A
(26)	- If convertible, conversion rates	N/A
(27)	- If convertible, mandatory or optional conversion	N/A
(28)	- If convertible, specify instrument type convertible into	N/A
(29)	- If convertible, specify issuer of instrument if converts into	N/A
(30)	Write-down feature	No
(31)	- If write-down, write-down trigger(s)	N/A
(32)	- If write-down, full or partial	N/A
(33)	- If write-down, permanent or temporary	N/A
(34)	- If temporary write-down, description of write-up mechanism	N/A
(35)	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A
(36)	Non-compliant transitioned features	No
(37)	If yes, specify non-compliant features	N/A

N/A - Non-Applicable

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