

Main Features Template At 31 December 2015

| | | Share Capital |
|------|---------------------------------------------------------------------------------------------------------------|-----------------------------------|
| (1) | Issuer | HKCB Finance Limited |
| (2) | Unique identifier | N/A |
| (3) | Governing law(s) of the instrument | Hong Kong laws |
| | <i>Regulatory treatment</i> | |
| (4) | - Transitional Basel III rules [#] | N/A |
| (5) | - Post-transitional Basel III rules ⁺ | Common Equity Tier 1 |
| (6) | - Eligible at solo*/ group/ group and solo | 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 | N/A |
| (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 mechanise | 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