

# Main Features Template At 31 December 2016

|      |   | 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 <sup>#</sup>   | N/A                               |
| (5)  | - Post-transitional Basel III rules <sup>+</sup>  | 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<br>(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