

Main features of regulatory capital instrument (unaudited)

		CNY2,133 million 3.9% Undated Non-Cumulative Subordinated Additional Tier 1 Capital Securities (the “Perpetual Capital Securities”)
1	Issuer	Chong Hing Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN Code: HK0001193108 Common Code: 318484970
3	Governing law(s) of the instrument	CMU Instrument Number: LCHBFN25004 Hong Kong law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules [#]	NA
5	Post-transitional Basel III rules [*]	Additional Tier 1
6	Eligible at solo*/group/group & solo	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Undated non-Cumulative Subordinated Perpetual Capital Securities
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	(HKD million) 2,319.4
9	Par value of instrument	RMB2,133 million
10	Accounting classification	Equity instruments
11	Original date of issuance	23 September 2025
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	First call date: 23 September 2030 Included redemption event for taxation and tax deductibility reasons, and redemption event for regulatory reasons in respect of Perpetual Capital Securities Redemption in whole at 100% of the principal amount
16	Subsequent call dates, if applicable	Any distribution payment date after the first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	Year 1-5: 3.90% per annum payable semi-annually in arrear; Year 5 onwards: resettable on year 5 and every 5 years thereafter at then prevailing 5-year PRC Sovereign Bond Rate (determined as set out in the pricing supplement) plus a fixed spread of 2.311%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible (Note 1): The terms and conditions of the Perpetual Capital Securities contain a provision that the holder of the instrument acknowledges and agrees to be bound by the exercise of powers under the Financial Institutions (Resolution) Ordinance (Cap. 628).
24	If convertible, conversion trigger (s)	Non-convertible (Note 1)
25	If convertible, fully or partially	N/A (Note 1)
26	If convertible, conversion rate	N/A (Note 1)
27	If convertible, mandatory or optional conversion	N/A (Note 1)
28	If convertible, specify instrument type convertible into	N/A (Note 1)
29	If convertible, specify issuer of instrument it converts into	N/A (Note 1)
30	Write-down feature	Yes (Note 1)
31	If write-down, write-down trigger(s)	If a Non-Viability Event occurs and is continuing, the Bank shall, upon or prior to the provision of a Non-Viability Event Notice irrevocably (without the need for the consent of the Trustee or the Securityholders) reduce the then outstanding principal amount of, and cancel any accrued but unpaid Distribution in respect of, each Perpetual Capital Security (in each case in whole or in part) by an amount equal to the Non-Viability Event Write-off Amount per Perpetual Capital Security. “Non-Viability Event” means the earlier of: (i) the Monetary Authority notifying the Bank in writing that the Monetary Authority is of the opinion that a Write-off or conversion is necessary, without which the Bank would become non-viable; and (ii) the Monetary Authority notifying the Bank 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 Bank would become non-viable.
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 mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranking subordinate and junior in right of payment to, and of all claims of (i) all unsubordinated creditors; (ii) any holders of Tier 2 Capital Instruments; and (iii) holders of other subordinated instruments ranking senior to the Perpetual Capital Securities by operation of law or contract.
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

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

The full terms and conditions of all capital instruments are available on the Bank's website: <http://www.chbank.com/en/personal/footer/about-ch-bank/regulatory-disclosures/terms-and-conditions/index.shtml>