

Pillar 3 Disclosure – Terms and Conditions of Capital Instruments

As at 31 December 2013

Terms and Conditions of Capital Instruments

The following disclosures are made in accordance with Section 45 of Banking (Disclosures) Rules issued by the Hong Kong Monetary Authority ("HKMA").

Main Features of Capital Instruments:

- 1. Wing Lung Bank Limited Ordinary Shares;
- 2. HK\$800,000,000 subordinated floating rate note due 2019;
- 3. HK\$700,000,000 subordinated floating rate note due 2019;
- 4. HK\$1,500,000,000 subordinated fixed rate notes due 2021;
- 5. US\$200,000,000 subordinated fixed rate notes due 2022.

1. Wing Lung Bank Limited Ordinary Shares

1 Issuer Wing Lung Bank Limited 2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument 4 Transitional Basel III rules# Common Equity Tier I 5 Post-transitional Basel III rules# Common Equity Tier I 6 Eligible at solo* group/group & solo 7 Instrument type (types to be specified by each jurisdiction) 8 Amount recognised in regulatory capital (Currency in million, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Subser call subject to prior supervisory approval 15 Subsequent call dates, if applicable 16 Coupons' dividends 17 Fixed or floating dividend/coupon 18 Coupons' dividends 19 Existence of a dividend stopper 18 Coupons' dividends topper 19 Existence of a dividend stopper 10 Subsequent call and the continuity to provide the subsequent call dates on remaining the company particulation of the company particulation of the company particulation of the company dividend amount 19 Existence of a dividend stopper 10 Existence of a dividend stopper 11 Convertible, convertible, conversion trigger (s) 12 Noncomulative or cumulative 13 Noncomulative or cumulative 14 Isometrible, conversion trigger (s) 15 If convertible, conversion rigger (s) 16 If convertible, specify instrument type 17 If convertible, specify instrument type 18 Noncomulative or cumulative 19 Noncomulative or cumulative 10 Noncomulative or cumulative or partially 11 Convertible, specify instrument type 12 If convertible, specify instrument type 13 If write-down, permanent or temporary 14 Noncomulative down, permanent or temporary 15 Noncomulative down, permanent or temporary 15 Noncomulative down, permanent or temporary 15 Noncomulative or cumulative or temporary 15 Noncomulative down, permanent or temporary 15 Noncomulative down, permanent or temporary 15 Noncomulative down, permanent or temporary 15 Noncomulative down trigger(s) 16 Noncomulative down, permanent or tempor	2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument			
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37 If yes, specify non-compliant features NA	DI II 100, DECENT NOT COMPHEN TOURS 11/1			
	Footnote:			

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

2. HK\$800,000,000 subordinated floating rate note due 2019

1	Issuer	Wing Lung Bank Limited
2	Unique identifier (eg CUSIP, ISIN or	NA
	Bloomberg identifier for private placement)	
3	Governing law(s) of the instrument	Law of Hong Kong Special Administrative Region
	Regulatory treatment	
4	Transitional Basel III rules#	Tier 2
5	Post-transitional Basel III rules+	Ineligible
6	Eligible at solo*/group/group & solo	Solo and group
7	Instrument type (types to be specified by each	Other Tier 2 instruments - Subordinated Notes
	jurisdiction)	
8	Amount recognised in regulatory capital	HK\$720 million as at 31 December 2013
	(Currency in million, as of most recent reporting	
	date)	
9	Par value of instrument	HK\$800 million
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	14 July 2009
12	Perpetual or dated	Dated
13	Original maturity date	14 July 2019
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and	Optional redemption date: 15 July 2014
	redemption amount	Redemption for taxation reasons: Yes
	•	Redemption price: Redemption at the principal amount together with accrued
		interest
16	Subsequent call dates, if applicable	NA
10	Coupons / dividends	141
17	Fixed or floating dividend/coupon	Floating
	Coupon rate and any related index	Interest rate for the note is set on a quarterly basis based on 3-month HIBOR plus
10	Coupon rate and any related mack	200 basis points for the first 5 years from the date of issue to the optional
		redemption date. Thereafter, if the note is not redeemed, the interest rate will reset
		and the note will bear interest at 3-months HIBOR plus 250 basis points.
10	Existence of a dividend stopper	No
	Fully discretionary, partially discretionary or	Mandatory
20		Mandatory
21	mandatory Existence of step up or other incentive to	V.
	Noncumulative or cumulative	Yes Cumulative
	Convertible or non-convertible	Non-convertible
	If convertible, conversion trigger (s)	NA NA
		NA NA
	If convertible, fully or partially	
	If convertible, conversion rate	NA NA
20	If convertible, mandatory or optional conversion If convertible, specify instrument type	NA NA
28	convertible into	AVI
20		NI A
29	If convertible, specify issuer of instrument it	NA
20	converts into Write-down feature	M.
		No NA
	If write-down, write-down trigger(s)	NA NA
	If write-down, full or partial	NA NA
33	If write-down, permanent or temporary	NA NA
54	If temporary write-down, description of write-up	NA
	mechanism	
35	Position in subordination hierarchy in	Unsubordinated creditors and depositors
	liquidation (specify instrument type	
	immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
	If yes, specify non-compliant features	Existence of step up and no write-down feature
	Footnote:	and the state of t

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[#] 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

3. HK\$700,000,000 subordinated floating rate note due 2019

	Issuer	Wing Lung Bank Limited
2	Unique identifier (eg CUSIP, ISIN or	NA
	Bloomberg identifier for private placement)	
3	Governing law(s) of the instrument	Law of Hong Kong Special Administrative Region
	Regulatory treatment	
4	Transitional Basel III rules#	Tier 2
5	Post-transitional Basel III rules+	Ineligible
6	Eligible at solo*/group/group & solo	Solo and group
7	Instrument type (types to be specified by each	Other Tier 2 instruments - Subordinated Notes
	jurisdiction)	
8	Amount recognised in regulatory capital	HK\$630 million as at 31 December 2013
	(Currency in million, as of most recent reporting	
	date)	
9	Par value of instrument	HK\$700 million
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	22 September 2009
12	Perpetual or dated	Dated
	Original maturity date	22 September 2019
	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and	Optional redemption date: 23 September 2014
	redemption amount	Redemption for taxation reasons: Yes
		Redemption price: Redemption at the principal amount together with accrued
		interest
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	Interest rate for the note is set on a quarterly basis based on 3-month HIBOR plus
		200 basis points for the first 5 years from the date of issue to the optional
		redemption date. Thereafter, if the note is not redeemed, the interest rate will reserve
		and the note will bear interest at 3-month HIBOR plus 250 basis points.
	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or	Mandatory
	mandatory	
21	Existence of step up or other incentive to	Yes
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
	If convertible, conversion trigger (s)	NA
	If convertible, fully or partially	NA
	If convertible, conversion rate	NA
	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type	NA
	convertible into	
29	If convertible, specify issuer of instrument it	NA
	converts into	
	Write-down feature	No
	If write-down, write-down trigger(s)	NA
	If write-down, full or partial	NA
	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up	NA
	mechanism	
35	Position in subordination hierarchy in	Unsubordinated creditors and depositors
	liquidation (specify instrument type	
	immediately senior to instrument)	
	Non-compliant transitioned features	Yes
	If yes, specify non-compliant features	Existence of step up and no write-down feature
37	Footnote:	Existence of step up and no write down reader

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

4. HK\$1,500,000,000 subordinated fixed rate notes due 2021

	Issuer	Wing Lung Bank Limited
	Unique identifier (eg CUSIP, ISIN or	CMU Number: WLHKFN09007
2	Bloomberg identifier for private placement)	CIVIO INUIIIUGI. W LITKI INUYUU/
3	Governing law(s) of the instrument	Law of Hong Kong Special Administrative Region
	Regulatory treatment	Eaw of Hong Special Administrative region
4		Tier 2
	Post-transitional Basel III rules+	Ineligible
	Eligible at solo*/group/group & solo	Solo and group
	Instrument type (types to be specified by each	Other Tier 2 instruments - Subordinated Notes
/	jurisdiction)	Other Tier 2 instruments - Subordinated Notes
- 8	Amount recognised in regulatory capital	HK\$1,350 million as at 31 December 2013
O	(Currency in million, as of most recent reporting	TIK \$1,550 million as at 51 December 2015
	date)	
9	Par value of instrument	HK\$1,500 million
10	Accounting classification	Liability - amortised cost
	Original date of issuance	28 December 2009
	Perpetual or dated	Dated
	Original maturity date	28 December 2021
	Issuer call subject to prior supervisory approval	Yes
	Optional call date, contingent call dates and	Optional redemption date: 28 December 2016
10	redemption amount	Redemption for taxation reasons: Yes
	1	Redemption price: Redemption at par together with interest accrued to the date
		fixed for redemption
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	Interest at 5.7% per annum is payable on a quarterly basis.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or	Mandatory
	mandatory	
21	Existence of step up or other incentive to	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type	NA
	convertible into	
29	If convertible, specify issuer of instrument it	NA
	converts into	
	Write-down feature	No
	If write-down, write-down trigger(s)	NA
	If write-down, full or partial	NA
	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in	Unsubordinated creditors and depositors
	liquidation (specify instrument type	1 -
	immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	No write-down feature
	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

${\bf 5.~US\$200,} 000,000~subordinated~fixed~rate~notes~due~2022$

1.7	W. I D. I.I I
1 Issuer	Wing Lung Bank Limited
2 Unique identifier (eg CUSIP, ISIN or	ISIN number: XS0848710108
Bloomberg identifier for private placement)	
3 Governing law(s) of the instrument	English Law (subordination governed by Law of Hong Kong Special
	Administrative Region)
Regulatory treatment	T. A
4 Transitional Basel III rules#	Tier 2
5 Post-transitional Basel III rules+	Ineligible
6 Eligible at solo*/group/group & solo	Solo and group
7 Instrument type (types to be specified by each jurisdiction)	Other Tier 2 instruments - Subordinated Notes
8 Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	US\$178.49 million as at 31 December 2013
9 Par value of instrument	US\$200 million
10 Accounting classification	Liability - amortised cost
11 Original date of issuance	6 November 2012
12 Perpetual or dated	Dated
13 Original maturity date	7 November 2022
14 Issuer call subject to prior supervisory approval	Yes
15 Optional call date, contingent call dates and	Optional redemption date: 7 November 2017 (First Call Date)
redemption amount	Redemption for taxation reasons: Yes
	Redemption price: Redemption at par together with interest accrued to the date fixed for redemption
	Redemption for regulatory reasons: Redemption at 101 per cent with interest
	accrued but unpaid to but excluding the date
	fixed for redemption
16 Subsequent call dates, if applicable	Any Interest Payment Date after the First Call Date
Coupons / dividends	
17 Fixed or floating dividend/coupon	Fixed
18 Coupon rate and any related index	Interest at 3.5% per annum is payable on a semi-annually basis for the first 5 years from the date of issue to the optional redemption date. Thereafter, if the notes are not redeemed, the interest rate will reset and the notes will bear interest at 5 years US Treasury yield on that date plus 280 basis points.
19 Existence of a dividend stopper	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory
21 Existence of step up or other incentive to	No
22 Noncumulative or cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	NA NA
25 If convertible, fully or partially	NA NA
26 If convertible, conversion rate	NA NA
27 If convertible, mandatory or optional conversion	NA NA
28 If convertible, specify instrument type	NA
convertible into	XI A
29 If convertible, specify issuer of instrument it converts into	NA
30 Write-down feature	No
31 If write-down, write-down trigger(s)	NA
32 If write-down, full or partial	NA
33 If write-down, permanent or temporary	NA
34 If temporary write-down, description of write-up mechanism	NA
	Unauhandinatad anaditana and danasita
35 Position in subordination hierarchy in	Unsubordinated creditors and depositors
liquidation (specify instrument type	
immediately senior to instrument)	V
36 Non-compliant transitioned features	Yes
37 If yes, specify non-compliant features	
Footnote:	No write-down feature

[#] Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

+ Regulator	ry treatment of capit	al instruments not	t subject to transiti	onal arrangements	s provided for in	Schedule 4H of the	e Banking (Capital)
Rules								

^{*} Include solo-consolidated