

Press Release

For immediate Release

Chong Hing Bank Completes Issuance of Additional Tier 1 Capital Securities

(Hong Kong — 25 September 2014) Chong Hing Bank (the “Bank”) announces that, on 25 September 2014, the Bank has settled and closed a US\$300 million Additional Tier 1 Capital Securities offering. The perpetual capital securities have a fixed distribution rate of 6.50% per annum payable semi-annually for the first five years and qualify as the Bank’s Additional Tier 1 capital.

The transaction drew a total orderbook of US\$4.8 billion, representing an oversubscription of 16 times. The Bank achieved a final deal size of US\$300 million, which is the largest public capital market offering by the Bank. Allocation of the transaction by region consisted of 91% to Asia and 9% to Europe. In line with the Bank’s prudent and stable development approach, the proceeds from the offering will be used for its funding and general corporate purposes.

An application has been made to The Stock Exchange of Hong Kong Limited for the listing of the Additional Tier 1 Capital Securities, as described in the offering circular dated 18 September 2014. The listing of and permission to deal in the Additional Tier 1 Capital Securities is expected to become effective on 26 September 2014.

Joint global coordinators, joint bookrunners and joint lead managers for the transaction were Credit Suisse, HSBC, Nomura and UBS.

- End -

For media enquiries, please contact:

Ms. Edith Chan

Corporate Communications Department

Chong Hing Bank

Tel: (852) 3768 1177

The information contained herein is restricted and is not for publication, distribution or release in or into the United States of America, Australia, Canada, Japan or South Africa. This announcement is not an offer of securities for sale or a solicitation of an offer to purchase securities in the United States or any other jurisdiction. The securities referred to herein have not been and will not be registered under the U.S. Securities Act of 1933, as amended, and may not, subject to certain

exceptions, be offered or sold in the United States.

The securities referred to herein are not intended to be sold and should not be sold to “retail clients” (as defined under the Markets in Financial Instruments Directive 2004/39/EC (“MiFID”)) and/or under the UK FCA Conduct of Business Sourcebook (“COBS”)) (in each case as amended from time to time) other than where the limited exemptions permitted by COBS 4.14.2R apply. The securities referred to herein are not intended to be sold and should not be sold to persons in Hong Kong who are not “professional investors” as defined in the Securities and Futures Ordinance (Cap 571) of Hong Kong.