

Table CCA: Main Features of Regulatory Capital Instruments and of External TLAC-eligible Non-capital Debt Instruments (As at the End of 2024)¹

		Ordinary shares (A share)	Ordinary shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)
1	Issuer	The Bank	The Bank	The Bank	The Bank	The Bank
2	Unique identifier	601398	1398	360011	360036	4620
3	Governing law(s) of the instrument	Securities Law of the People's Republic of China/China	Securities and Futures Ordinance of Hong Kong/Hong Kong SAR, China	Company Law of the People's Republic of China, Securities Law of the People's Republic of China, Guidance of the State Council on Launch of Preference Shares Pilot, Trial Administrative Measures on Preference Shares, Guidance on the Issuance of Preference Shares of Commercial Banks to Replenish Tier 1 Capital/China	Company Law of the People's Republic of China, Securities Law of the People's Republic of China, Guidance of the State Council on Launch of Preference Shares Pilot, Trial Administrative Measures on Preference Shares, Guidance on the Issuance of Preference Shares of Commercial Banks to Replenish Tier 1 Capital/China	The creation and issue of the Offshore Preference Shares and the rights and obligations (including non-contractual rights and obligations) attached to them are governed by, and shall be construed in accordance with, PRC law
3a	Means by which other TLAC-eligible instruments governed by foreign law (i.e. a law other than that of the home jurisdiction of a resolution entity) are resolved	N/A	N/A	N/A	N/A	N/A
4	Capital tier	Common equity tier 1 capital	Common equity tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital

¹ According to relevant requirements of the Regulation Governing Capital of Commercial Banks, in 2025, the Bank will start to disclose other total TLAC-eligible instruments issued by resolution entities, in addition to all the capital instruments hereunder.

		Ordinary shares (A share)	Ordinary shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)
5	Eligible to the parent company/group level	Parent company and Group	Parent company and Group	Parent company and Group	Parent company and Group	Parent company and Group
6	Instrument type	Common equity tier 1 capital instrument	Common equity tier 1 capital instrument	Additional tier 1 capital instrument	Additional tier 1 capital instrument	Additional tier 1 capital instrument
7	Amount recognised in regulatory capital (in millions, as at the latest reporting date)	RMB342,731	RMB170,503	RMB44,947	RMB69,981	RMB19,687 equivalent
8	Par value of instrument (in millions)	RMB269,612	RMB86,795	RMB45,000	RMB70,000	USD2,900
9	Accounting treatment	Equity	Equity	Equity	Equity	Equity
10	Original date of issuance	19 October 2006	19 October 2006	18 November 2015	19 September 2019	23 September 2020
11	Undated or dated	Undated	Undated	Undated	Undated	Undated
12	Including: Original maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date
13	Issuer call (subject to prior supervisory approval)	No	No	Yes	Yes	Yes
14	Including: Optional call date and redemption amount	N/A	N/A	The First Redemption Date is 18 November 2020, in full or partial amount	The First Redemption Date is 24 September 2024, in full or partial amount	The First Redemption Date is 23 September 2025, in full or partial amount
15	Including: Subsequent call dates, if applicable	N/A	N/A	Commences on the First Redemption Date (18 November 2020) and ends on the completion date of redemption or conversion of all the Domestic Preference Shares	Commences on the First Redemption Date (24 September 2024) and ends on the completion date of redemption or conversion of all the Domestic Preference Shares	23 September in each year after the First Redemption Date
	Coupons/dividends					
16	Including: Fixed or floating dividend/coupon	Floating	Floating	Fixed to floating	Fixed to floating	Fixed to floating
17	Including: Coupon rate and any related index, e.g., the benchmark interest rate adopted	N/A	N/A	4.5% (dividend rate) before 23 November 2020, 4.58% (dividend rate) between 23 November 2020 and 22 November 2025	4.2% (dividend rate) before 24 September 2024, 3.02% (dividend rate) between 24 September 2024 and 23 September 2029	3.58% (dividend rate) before 23 September 2025

		Ordinary shares (A share)	Ordinary shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)
18	Including: Existence of a dividend stopper	N/A	N/A	Yes	Yes	Yes
19	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/dividends	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20	Including: Redemption incentive mechanism	No	No	No	No	No
21	Including: Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
22	Convertible or non-convertible	No	No	Yes	Yes	Yes
23	Including: If convertible, conversion trigger(s)	N/A	N/A	Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event	Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event	Non-viability Trigger Event
24	Including: If convertible, fully or partially	N/A	N/A	Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs	Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs	Fully or partially convertible when a Non-viability Trigger Event occurs
25	Including: If convertible, conversion rate	N/A	N/A	The initial conversion price is equal to the average trading price of the A shares of the Bank for the 20 trading days preceding 25 July 2014, the date of publication of the Board resolution in respect of the issuance plan	The initial conversion price is equal to the average trading price of the A shares of the Bank for the 20 trading days preceding 30 August 2018, the date of publication of the Board resolution in respect of the issuance plan	The initial conversion price is equal to the average trading price of the H shares of the Bank for the 20 trading days preceding 30 August 2018, the date of publication of the Board resolution in respect of the issuance plan
26	Including: If convertible, mandatory or optional conversion	N/A	N/A	Mandatory	Mandatory	Mandatory

		Ordinary shares (A share)	Ordinary shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)
27	Including: If convertible, specify instrument type convertible into	N/A	N/A	Common equity tier 1 capital	Common equity tier 1 capital	Common equity tier 1 capital
28	Including: If convertible, specify issuer of instrument it converts into	N/A	N/A	The Bank	The Bank	The Bank
29	Write-down feature	No	No	No	No	No
30	Including: If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A
31	Including: If write-down, full or partial	N/A	N/A	N/A	N/A	N/A
32	Including: If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A
33	Including: If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
33a	Type of subordination	N/A	N/A	N/A	N/A	N/A
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to depositor, general creditor, creditor of the subordinated debts and preference shareholders	Subordinated to depositor, general creditor, creditor of the subordinated debts and preference shareholders	Subordinated to deposits, general debts, subordinated debts, tier 2 capital bonds and undated additional tier 1 capital bonds	Subordinated to deposits, general debts, subordinated debts, tier 2 capital bonds and undated additional tier 1 capital bonds	Subordinated to deposits, general debts, subordinated debts, tier 2 capital bonds and undated additional tier 1 capital bonds

		Undated additional tier 1 capital bonds (Domestic)	Undated additional tier 1 capital bonds (Offshore)	Undated additional tier 1 capital bonds (Domestic)	Undated additional tier 1 capital bonds (Domestic)	Tier 2 capital bonds
1	Issuer	The Bank	The Bank	The Bank	The Bank	The Bank
2	Unique identifier	2128021	Regulation S ISIN: XS2383421711	2128044	242480007	Rule 144A ISIN: US455881AD47 Regulation S ISIN: USY39656AC06
3	Governing law(s) of the instrument	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents/China	The Notes and any other non-contractual obligations arising out of or in connection with them shall be governed by and construed in accordance with English law. However, the provisions in the terms and conditions of the Notes relating to subordination of the Notes shall be governed by and construed in accordance with PRC law and regulations	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents/China	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents/China	The Notes and the Fiscal Agency Agreement shall be governed by, and construed in accordance with New York law, except that the provisions of the Notes relating to subordination shall be governed by, and construed in accordance with PRC law
3a	Means by which other TLAC-eligible instruments governed by foreign law (i.e. a law other than that of the home jurisdiction of a resolution entity) are resolved	N/A	N/A	N/A	N/A	N/A
4	Capital tier	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Tier 2 capital
5	Eligible to the parent company/group level	Parent company and Group	Parent company and Group	Parent company and Group	Parent company and Group	Parent company and Group

		Undated additional tier 1 capital bonds (Domestic)	Undated additional tier 1 capital bonds (Offshore)	Undated additional tier 1 capital bonds (Domestic)	Undated additional tier 1 capital bonds (Domestic)	Tier 2 capital bonds
6	Instrument type	Additional tier 1 capital instrument	Additional tier 1 capital instrument	Additional tier 1 capital instrument	Additional tier 1 capital instrument	Tier 2 capital instrument
7	Amount recognised in regulatory capital (in millions, as at the latest reporting date)	RMB69,992	RMB39,742 equivalent	RMB29,997	RMB49,999	RMB2,917 equivalent
8	Par value of instrument (in millions)	RMB70,000	USD6,160	RMB30,000	RMB50,000	USD2,000
9	Accounting treatment	Equity	Equity	Equity	Equity	Liabilities measured at amortised cost
10	Original date of issuance	4 June 2021	24 September 2021	24 November 2021	10 July 2024	21 September 2015
11	Undated or dated	Undated	Undated	Undated	Undated	Dated
12	Including: Original maturity date	No maturity date	No maturity date	No maturity date	No maturity date	21 September 2025
13	Issuer call (subject to prior supervisory approval)	Yes	Yes	Yes	Yes	No
14	Including: Optional call date and redemption amount	The First Redemption Date is 8 June 2026, in full or partial amount	The First Redemption Date is 24 September 2026, in full or partial amount	The First Redemption Date is 26 November 2026, in full or partial amount	The First Redemption Date is 12 July 2029, in full or partial amount	N/A
15	Including: Subsequent call dates, if applicable	Redemption of present bonds in full or in part on each Distribution Payment Date since the First Redemption Date (8 June 2026). The Issuer has the right to redeem the present bonds in full rather than in part if the present bonds are no longer qualified as additional tier 1 capital after they are issued due to unpredictable changes in regulatory rules	Redemption of present bonds in full or in part on each Distribution Payment Date since the First Redemption Date (24 September 2026). The Issuer has the right to redeem the present bonds in full rather than in part if the present bonds are no longer qualified as additional tier 1 capital after they are issued due to unpredictable changes in regulatory rules	Redemption of present bonds in full or in part on each Distribution Payment Date since the First Redemption Date (26 November 2026). The Issuer has the right to redeem the present bonds in full rather than in part if the present bonds are no longer qualified as additional tier 1 capital after they are issued due to unpredictable changes in regulatory rules	Redemption of present bonds in full or in part on each Distribution Payment Date since the First Redemption Date (12 July 2029). The Issuer has the right to redeem the present bonds in full rather than in part if the present bonds are no longer qualified as additional tier 1 capital after they are issued due to unpredictable changes in regulatory rules	N/A

		Undated additional tier 1 capital bonds (Domestic)	Undated additional tier 1 capital bonds (Offshore)	Undated additional tier 1 capital bonds (Domestic)	Undated additional tier 1 capital bonds (Domestic)	Tier 2 capital bonds
	Coupons/dividends					
16	Including: Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating	Fixed
17	Including: Coupon rate and any related index, e.g., the benchmark interest rate adopted	4.04% (interest rate) before 8 June 2026	3.20% (interest rate) before 24 September 2026	3.65% (interest rate) before 26 November 2026	2.35% (interest rate) before 12 July 2029	4.875%
18	Including: Existence of a dividend stopper	Yes	Yes	Yes	Yes	No
19	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/dividends	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory
20	Including: Redemption incentive mechanism	No	No	No	No	No
21	Including: Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
22	Convertible or non-convertible	No	No	No	No	No
23	Including: If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A
24	Including: If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
25	Including: If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
26	Including: If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A
27	Including: If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A
28	Including: If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A
29	Write-down feature	Yes	Yes	Yes	Yes	Yes
30	Including: If write-down, write-down trigger(s)	Non-viability Trigger Event	Non-viability Trigger Event	Non-viability Trigger Event	Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event	Whichever occurs earlier: (i) National Financial Regulatory Administration (“NFRA”) having decided that a write-down is necessary, without which the Issuer would become

		Undated additional tier 1 capital bonds (Domestic)	Undated additional tier 1 capital bonds (Offshore)	Undated additional tier 1 capital bonds (Domestic)	Undated additional tier 1 capital bonds (Domestic)	Tier 2 capital bonds
						non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable
31	Including: If write-down, full or partial	Full or partial write-down when a Non-viability Trigger Event occurs	Full or partial write-down when a Non-viability Trigger Event occurs	Full or partial write-down when a Non-viability Trigger Event occurs	Full or partial write-down when an Additional Tier 1 Capital Trigger Event occurs; full write-down when a Tier 2 Capital Trigger Event occurs	Partial or full write-down
32	Including: If write-down, permanent or temporary	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down
33	Including: If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
33a	Type of subordination	N/A	N/A	N/A	N/A	N/A
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to deposits, general debts, subordinated debts and tier 2 capital bonds	Subordinated to deposits, general debts, subordinated debts and tier 2 capital bonds	Subordinated to deposits, general debts, subordinated debts and tier 2 capital bonds	Subordinated to deposits, general debts, subordinated debts and tier 2 capital bonds	Subordinated to depositor, general creditor, pari passu with other subordinated debts

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
1	Issuer	The Bank	The Bank	The Bank	The Bank	The Bank
2	Unique identifier	1928007	1928012	2028041	2028049	2028050
3	Governing law(s) of the instrument	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents
3a	Means by which other TLAC-eligible instruments governed by foreign law (i.e. a law other than that of the home jurisdiction of a resolution entity) are resolved	N/A	N/A	N/A	N/A	N/A
4	Capital tier	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Eligible to the parent company/group level	Parent company and Group	Parent company and Group	Parent company and Group	Parent company and Group	Parent company and Group
6	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
7	Amount recognised in regulatory capital (in millions, as at the latest reporting date)	RMB10,000	RMB10,000	RMB60,000	RMB30,000	RMB10,000
8	Par value of instrument (in millions)	RMB10,000	RMB10,000	RMB60,000	RMB30,000	RMB10,000
9	Accounting treatment	Liabilities measured at amortised cost	Liabilities measured at amortised cost	Liabilities measured at amortised cost	Liabilities measured at amortised cost	Liabilities measured at amortised cost
10	Original date of issuance	21 March 2019	24 April 2019	22 September 2020	12 November 2020	12 November 2020
11	Undated or dated	Dated	Dated	Dated	Dated	Dated

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
12	Including: Original maturity date	25 March 2034	26 April 2034	24 September 2030	16 November 2030	16 November 2035
13	Issuer call (subject to prior supervisory approval)	Yes	Yes	Yes	Yes	Yes
14	Including: Optional call date and redemption amount	25 March 2029, in full amount	26 April 2029, in full amount	24 September 2025, in full amount	16 November 2025, in full amount	16 November 2030, in full amount
15	Including: Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A
	Coupons/dividends					
16	Including: Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
17	Including: Coupon rate and any related index, e.g., the benchmark interest rate adopted	4.51%	4.69%	4.20%	4.15%	4.45%
18	Including: Existence of a dividend stopper	No	No	No	No	No
19	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/dividends	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Including: Redemption incentive mechanism	No	No	No	No	No
21	Including: Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
22	Convertible or non-convertible	No	No	No	No	No
23	Including: If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A
24	Including: If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
25	Including: If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
26	Including: If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A
27	Including: If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A
28	Including: If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A
29	Write-down feature	Yes	Yes	Yes	Yes	Yes
30	Including: If write-down, write-down trigger(s)	Whichever occurs earlier: (i) NFRA having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any	Whichever occurs earlier: (i) NFRA having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any	Whichever occurs earlier: (i) NFRA n having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any	Whichever occurs earlier: (i) NFRA having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any	Whichever occurs earlier: (i) NFRA having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
		relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable
31	Including: If write-down, full or partial	Partial or full write-down	Partial or full write-down	Partial or full write-down	Partial or full write-down	Partial or full write-down
32	Including: If write-down, permanent or temporary	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down
33	Including: If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
33a	Type of subordination	N/A	N/A	N/A	N/A	N/A
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
		passu with the present bonds	passu with the present bonds	passu with the present bonds	passu with the present bonds	passu with the present bonds

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
1	Issuer	The Bank	The Bank	The Bank	The Bank	The Bank
2	Unique identifier	2128002	2128051	2128052	2228004	2228005
3	Governing law(s) of the instrument	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents
3a	Means by which other TLAC-eligible instruments governed by foreign law (i.e. a law other than that of the home jurisdiction of a resolution entity) are resolved	N/A	N/A	N/A	N/A	N/A
4	Capital tier	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Eligible to the parent company/group level	Parent company and Group	Parent company and Group	Parent company and Group	Parent company and Group	Parent company and Group
6	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
7	Amount recognised in regulatory capital (in millions, as at the latest reporting date)	RMB30,000	RMB50,000	RMB10,000	RMB35,000	RMB5,000
8	Par value of instrument (in millions)	RMB30,000	RMB50,000	RMB10,000	RMB35,000	RMB5,000
9	Accounting treatment	Liabilities measured at amortised cost	Liabilities measured at amortised cost	Liabilities measured at amortised cost	Liabilities measured at amortised cost	Liabilities measured at amortised cost
10	Original date of issuance	19 January 2021	13 December 2021	13 December 2021	18 January 2022	18 January 2022
11	Undated or dated	Dated	Dated	Dated	Dated	Dated

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
12	Including: Original maturity date	21 January 2031	15 December 2031	15 December 2036	20 January 2032	20 January 2037
13	Issuer call (subject to prior supervisory approval)	Yes	Yes	Yes	Yes	Yes
14	Including: Optional call date and redemption amount	21 January 2026, in full amount	15 December 2026, in full amount	15 December 2031, in full amount	20 January 2027, in full amount	20 January 2032, in full amount
15	Including: Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A
	Coupons/dividends					
16	Including: Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
17	Including: Coupon rate and any related index, e.g., the benchmark interest rate adopted	4.15%	3.48%	3.74%	3.28%	3.60%
18	Including: Existence of a dividend stopper	No	No	No	No	No
19	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/dividends	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Including: Redemption incentive mechanism	No	No	No	No	No
21	Including: Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
22	Convertible or non-convertible	No	No	No	No	No
23	Including: If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A
24	Including: If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
25	Including: If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
26	Including: If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A
27	Including: If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A
28	Including: If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A
29	Write-down feature	Yes	Yes	Yes	Yes	Yes
30	Including: If write-down, write-down trigger(s)	Whichever occurs earlier: (i) NFRA having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any	Whichever occurs earlier: (i) NFRA having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any	Whichever occurs earlier: (i) NFRA having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any	Whichever occurs earlier: (i) NFRA having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any	Whichever occurs earlier: (i) NFRA having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
		relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable
31	Including: If write-down, full or partial	Partial or full write-down	Partial or full write-down	Partial or full write-down	Partial or full write-down	Partial or full write-down
32	Including: If write-down, permanent or temporary	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down
33	Including: If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
33a	Type of subordination	N/A	N/A	N/A	N/A	N/A
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
		passu with the present bonds	passu with the present bonds	passu with the present bonds	passu with the present bonds	passu with the present bonds

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
1	Issuer	The Bank	The Bank	The Bank	The Bank	The Bank
2	Unique identifier	2228024	2228025	092280065	092280066	092280134
3	Governing law(s) of the instrument	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents
3a	Means by which other TLAC-eligible instruments governed by foreign law (i.e. a law other than that of the home jurisdiction of a resolution entity) are resolved	N/A	N/A	N/A	N/A	N/A
4	Capital tier	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Eligible to the parent company/group level	Parent company and Group	Parent company and Group	Parent company and Group	Parent company and Group	Parent company and Group
6	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
7	Amount recognised in regulatory capital (in millions, as at the latest reporting date)	RMB45,000	RMB5,000	RMB30,000	RMB10,000	RMB50,000
8	Par value of instrument (in millions)	RMB45,000	RMB5,000	RMB30,000	RMB10,000	RMB50,000

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
9	Accounting treatment	Liabilities measured at amortised cost	Liabilities measured at amortised cost	Liabilities measured at amortised cost	Liabilities measured at amortised cost	Liabilities measured at amortised cost
10	Original date of issuance	12 April 2022	12 April 2022	18 August 2022	18 August 2022	8 November 2022
11	Undated or dated	Dated	Dated	Dated	Dated	Dated
12	Including: Original maturity date	14 April 2032	14 April 2037	22 August 2032	22 August 2037	10 November 2032
13	Issuer call (subject to prior supervisory approval)	Yes	Yes	Yes	Yes	Yes
14	Including: Optional call date and redemption amount	14 April 2027, in full amount	14 April 2032, in full amount	22 August 2027, in full amount	22 August 2032, in full amount	10 November 2027, in full amount
15	Including: Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A
	Coupons/dividends					
16	Including: Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
17	Including: Coupon rate and any related index, e.g., the benchmark interest rate adopted	3.50%	3.74%	3.02%	3.32%	3.00%
18	Including: Existence of a dividend stopper	No	No	No	No	No
19	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/dividends	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Including: Redemption incentive mechanism	No	No	No	No	No
21	Including: Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
22	Convertible or non-convertible	No	No	No	No	No
23	Including: If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A
24	Including: If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
25	Including: If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
26	Including: If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A
27	Including: If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A
28	Including: If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A
29	Write-down feature	Yes	Yes	Yes	Yes	Yes
30	Including: If write-down, write-down trigger(s)	Whichever occurs earlier: (i) NFRA having	Whichever occurs earlier: (i) NFRA having	Whichever occurs earlier: (i) NFRA having	Whichever occurs earlier: (i) NFRA having	Whichever occurs earlier: (i) NFRA having

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
		decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable
31	Including: If write-down, full or partial	Partial or full write-down	Partial or full write-down	Partial or full write-down	Partial or full write-down	Partial or full write-down
32	Including: If write-down, permanent or temporary	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down
33	Including: If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
33a	Type of subordination	N/A	N/A	N/A	N/A	N/A
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
		issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds	issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds	issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds	issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds	issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
1	Issuer	The Bank	The Bank	The Bank	The Bank	The Bank
2	Unique identifier	092280135	232280007	232280008	232380015	232380016
3	Governing law(s) of the instrument	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents
3a	Means by which other TLAC-eligible instruments governed by foreign law (i.e. a law other than that of the home jurisdiction of a resolution entity) are resolved	N/A	N/A	N/A	N/A	N/A
4	Capital tier	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Eligible to the parent company/group level	Parent company and Group	Parent company and Group	Parent company and Group	Parent company and Group	Parent company and Group
6	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
7	Amount recognised in regulatory capital (in millions, as at the latest reporting date)	RMB10,000	RMB25,000	RMB5,000	RMB35,000	RMB20,000
8	Par value of instrument (in millions)	RMB10,000	RMB25,000	RMB5,000	RMB35,000	RMB20,000

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
9	Accounting treatment	Liabilities measured at amortised cost	Liabilities measured at amortised cost	Liabilities measured at amortised cost	Liabilities measured at amortised cost	Liabilities measured at amortised cost
10	Original date of issuance	8 November 2022	20 December 2022	20 December 2022	10 April 2023	10 April 2023
11	Undated or dated	Dated	Dated	Dated	Dated	Dated
12	Including: Original maturity date	10 November 2037	22 December 2032	22 December 2037	12 April 2033	12 April 2038
13	Issuer call (subject to prior supervisory approval)	Yes	Yes	Yes	Yes	Yes
14	Including: Optional call date and redemption amount	10 November 2032, in full amount	22 December 2027, in full amount	22 December 2032, in full amount	12 April 2028, in full amount	12 April 2033, in full amount
15	Including: Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A
	Coupons/dividends					
16	Including: Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
17	Including: Coupon rate and any related index, e.g., the benchmark interest rate adopted	3.34%	3.70%	3.85%	3.49%	3.58%
18	Including: Existence of a dividend stopper	No	No	No	No	No
19	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/dividends	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Including: Redemption incentive mechanism	No	No	No	No	No
21	Including: Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
22	Convertible or non-convertible	No	No	No	No	No
23	Including: If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A
24	Including: If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
25	Including: If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
26	Including: If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A
27	Including: If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A
28	Including: If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A
29	Write-down feature	Yes	Yes	Yes	Yes	Yes

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
30	Including: If write-down, write-down trigger(s)	Whichever occurs earlier: (i) NFRA having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	Whichever occurs earlier: (i) NFRA having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	Whichever occurs earlier: (i) NFRA having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	Whichever occurs earlier: (i) NFRA having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	Whichever occurs earlier: (i) NFRA having decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable
31	Including: If write-down, full or partial	Partial or full write-down	Partial or full write-down	Partial or full write-down	Partial or full write-down	Partial or full write-down
32	Including: If write-down, permanent or temporary	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down
33	Including: If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
33a	Type of subordination	N/A	N/A	N/A	N/A	N/A
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds;	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds;	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds;	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds;	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds;

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
		<p>pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds</p>	<p>pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds</p>	<p>pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds</p>	<p>pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds</p>	<p>pari passu with other subordinated debts that have been issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds</p>

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
1	Issuer	The Bank	The Bank	The Bank	The Bank	The Bank
2	Unique identifier	232380036	232380037	232480061	232480062	232480073
3	Governing law(s) of the instrument	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents	Governed by the Commercial Banking Law of the People's Republic of China, the Regulation Governing Capital of Commercial Banks and the Measures for Administration of Financial Bond Issuance in China's Inter-bank Bond Market, as well as other applicable laws, regulations and normative documents
3a	Means by which other TLAC-eligible instruments governed by foreign law (i.e. a law other than that of the home jurisdiction of a resolution entity) are resolved	N/A	N/A	N/A	N/A	N/A
4	Capital tier	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Eligible to the parent company/group level	Parent company and Group	Parent company and Group	Parent company and Group	Parent company and Group	Parent company and Group
6	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
7	Amount recognised in regulatory capital (in millions, as at the latest reporting date)	RMB30,000	RMB25,000	RMB42,000	RMB8,000	RMB40,000
8	Par value of instrument (in millions)	RMB30,000	RMB25,000	RMB42,000	RMB8,000	RMB40,000

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
9	Accounting treatment	Liabilities measured at amortised cost	Liabilities measured at amortised cost	Liabilities measured at amortised cost	Liabilities measured at amortised cost	Liabilities measured at amortised cost
10	Original date of issuance	28 August 2023	28 August 2023	27 August 2024	27 August 2024	24 October 2024
11	Undated or dated	Dated	Dated	Dated	Dated	Dated
12	Including: Original maturity date	30 August 2033	30 August 2038	27 August 2034	29 August 2039	28 October 2034
13	Issuer call (subject to prior supervisory approval)	Yes	Yes	Yes	Yes	Yes
14	Including: Optional call date and redemption amount	30 August 2028, in full amount	30 August 2033, in full amount	29 August 2029, in full amount	29 August 2034, in full amount	28 October 2029, in full amount
15	Including: Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A
	Coupons/dividends					
16	Including: Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
17	Including: Coupon rate and any related index, e.g., the benchmark interest rate adopted	3.07%	3.18%	2.25%	2.40%	2.37%
18	Including: Existence of a dividend stopper	No	No	No	No	No
19	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/dividends	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Including: Redemption incentive mechanism	No	No	No	No	No
21	Including: Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
22	Convertible or non-convertible	No	No	No	No	No
23	Including: If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A
24	Including: If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
25	Including: If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
26	Including: If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A
27	Including: If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A
28	Including: If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A
29	Write-down feature	Yes	Yes	Yes	Yes	Yes
30	Including: If write-down, write-down trigger(s)	Whichever occurs earlier: (i) NFRA having	Whichever occurs earlier: (i) NFRA having	Whichever occurs earlier: (i) NFRA having	Whichever occurs earlier: (i) NFRA having	Whichever occurs earlier: (i) NFRA having

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
		decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable	decided that a write-down is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable
31	Including: If write-down, full or partial	Partial or full write-down	Partial or full write-down	Partial or full write-down	Partial or full write-down	Partial or full write-down
32	Including: If write-down, permanent or temporary	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down	Permanent write-down
33	Including: If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
33a	Type of subordination	N/A	N/A	N/A	N/A	N/A
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been	Subordinated to depositor and general creditor; but senior to equity capital, additional tier 1 capital instruments and hybrid capital bonds; pari passu with other subordinated debts that have been

		Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
		issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds	issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds	issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds	issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds	issued by the Issuer and are pari passu with the present bonds; and pari passu with other tier 2 capital instruments that will possibly be issued in the future and are pari passu with the present bonds