

Main Features of Regulatory Capital Instruments and Eligible External TLAC Instruments of the Bank as of 30 June 2026 (CCA)

The following table sets out the main features of various regulatory capital instruments and eligible external total loss-absorbing capacity non-capital debt instruments issued by the Bank. The total loss-absorbing capacity non-capital instruments issued by the Bank qualify as TLAC-eligible instruments but do not meet the regulatory capital criteria, while all other instruments satisfy both the regulatory capital criteria and TLAC eligibility requirements.

No.	Main features of eligible regulatory capital instruments	H Share	A Share	Rights issue	Issuance of A-shares to specific target	Preference shares
1	Issuer	CCB	CCB	CCB	CCB	CCB
2	Identification code	00939.HK	601939.SH	00939.HK, 601939.SH	601939.SH	360030.SH
3	Governing law(s)	Hong Kong SAR law	the PRC law	the PRC/Hong Kong SAR law	the PRC law	the PRC law
3a	Means by which enforceability requirement for other TLAC-eligible instruments governed by foreign law (laws other than resolution entity's home country)	N/A	N/A	N/A	N/A	N/A
4	Capital treatment	Common Equity Tier 1 capital (CET1)	Common Equity Tier 1 capital (CET1)	Common Equity Tier 1 capital (CET1)	Common Equity Tier 1 capital (CET1)	Additional Tier 1 capital (AT1)
5	Applicable to the Bank/Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level
6	Instrument type	Equity instrument	Equity instrument	Equity instrument	Equity instrument	Additional Tier 1 capital instrument
7	Amount recognised in regulatory capital (in millions of RMB, as at the latest reporting	72,550	57,119	61,159	104,969	59,977

	date)					
8	Par value of instrument	RMB30,459 million	RMB9 billion	RMB16,322 million	RMB11,589 million	RMB60 billion
9	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
10	Original date of issuance	27 October 2005	25 September 2007	19 November 2010, 16 December 2010	24 June 2025	21 December 2017
11	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
12	of which: Original maturity date	No maturity	No maturity	No maturity	No maturity	No maturity
13	Issuer call subject to regulatory approval	No	No	No	No	Yes
14	of which: Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	N/A	At least five years from the date of issuance of preference shares (27 December 2017), redemption in full or in part
15	of which: Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	The redemption term of the preference shares starts from the beginning of such term to the date when all the preference shares have been wholly redeemed or converted
	Coupons/dividends					
16	of which: Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating	Adjustable dividend rate (benchmark rate plus the fixed initial interest spread) by stages is

						adopted, benchmark rate is adjustable every five years, and the dividend rate during each adjusting period remains unchanged
17	of which: Coupon rate and any related index	N/A	N/A	N/A	N/A	The dividend yield for the first five years is 4.75% and is reset based on the five-year Chinese government bond rate plus the fixed initial interest spread (0.89%) at the dividend reset date for five consecutive years. The dividend rate during each reset period remains unchanged, and is reset to 3.57% from 21 December 2022
18	of which: Existence of dividend brake mechanism	N/A	N/A	N/A	N/A	Yes
19	of which: Fully discretionary, partially discretionary or non-discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20	of which: Existence of redemption incentive mechanism	No	No	No	No	No
21	of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
22	Convertible or non-convertible	N/A	N/A	N/A	N/A	Yes

23	of which: If convertible, specify the trigger condition for conversion	N/A	N/A	N/A	N/A	Occurrence of Additional Tier 1 capital instruments trigger event or Tier 2 capital instruments trigger event
24	of which: If convertible, specify if it is fully or partially	N/A	N/A	N/A	N/A	Fully or partially convertible upon the occurrence of Additional Tier 1 capital instruments triggers, and fully convertible upon the occurrence of Tier 2 capital instruments triggers
25	of which: If convertible, specify the terms to determine the conversion rate	N/A	N/A	N/A	N/A	The initial conversion price is the average trading price of A shares of the Bank in the 20 trading days preceding the date of publication of the Board resolution in respect of the issuance of the preference shares (namely RMB 5.20 per share). Since the date when the Board of Directors passed the resolution to issue the preference shares, in the event of any distribution of bonus shares or stock dividends for A ordinary shareholders, recapitalisation, issuance of new shares at a price

						lower than the market price (excluding the shares converted from financing instruments that are issued by the Bank and subject to the clauses of conversion into ordinary shares) and making rights issue, the Bank will accumulatively adjust the conversion price in the order of occurrence of the events, excluding the situation where the Bank declares cash dividend of ordinary shares. In case of cancellation of repurchased shares, merger, split-up or other circumstances that may lead to changes in the Bank's share class, number and / or shareholders' equity and thereby affect the rights and interests of the preference shareholders, the Bank shall have the right to adjust the compulsory conversion price in a fair and impartial manner, so as to fully protect and balance the rights and
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						interests of the preference shareholders and the ordinary shareholders
26	of which: If convertible, specify if it is non-discretionary or optional conversion	N/A	N/A	N/A	N/A	Mandatory
27	of which: If convertible, specify instrument type after conversion	N/A	N/A	N/A	N/A	Common Equity Tier 1 capital (CET1)
28	of which: If convertible, specify issuer of instrument after conversion	N/A	N/A	N/A	N/A	CCB
29	Write-down feature	N/A	N/A	N/A	N/A	No
30	of which: If write-down, specify the trigger point of write-down	N/A	N/A	N/A	N/A	N/A
31	of which: If write-down, specify if it is full or partial	N/A	N/A	N/A	N/A	N/A
32	of which: If write-down, specify if it is permanent or temporary	N/A	N/A	N/A	N/A	N/A
33	of which: If temporary write-down, specify the 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	Hierarchy of claims in liquidation (specify instrument types with higher priority rankings)	The lowest priority of all claims	The lowest priority of all claims	The lowest priority of all claims	The lowest priority of all claims	The lower priority behind all depositors, general creditors, and Tier 2 capital instruments issued, and other capital instruments senior to preference shares, the same priority with Additional Tier 1 capital instruments ranking pari passu
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No.	Main features of eligible regulatory capital instruments	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
1	Issuer	CCB	CCB	CCB	CCB	CCB
2	Identification code	ISIN:CND10004JSG1	ISIN:CND10004JSB2	ISIN:CND10004NXP4	ISIN:CND10004NXQ2	ISIN:CND10004QDV7
3	Governing law(s)	the PRC law	the PRC law	the PRC law	the PRC law	the PRC law
3a	Means by which enforceability requirement for other TLAC-eligible instruments governed by foreign law (laws other than resolution entity's home country)	N/A	N/A	N/A	N/A	N/A
4	Capital treatment	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Applicable to the Bank/Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level
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 of RMB, as at the latest reporting date)	64,998	14,999	34,999	9,998	12,000
8	Par value of instrument	RMB65 billion	RMB15 billion	RMB35 billion	RMB10 billion	RMB12 billion
9	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
10	Original date of issuance	6 August 2021	6 August 2021	5 November 2021	5 November 2021	10 December 2021
11	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
12	of which: Original maturity date	10 August 2031	10 August 2036	9 November 2031	9 November 2036	14 December 2031
13	Issuer call subject to regulatory approval	Yes	Yes	Yes	Yes	Yes
14	of which: Optional	10 August 2026,	10 August 2031,	9 November 2026,	9 November 2031,	14 December 2026,

	call date, contingent call dates and redemption amount	redemption in full or in part	redemption in full or in part	redemption in full or in part	redemption in full or in part	redemption in full or in part
15	of which: Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A
	Coupons/dividends					
16	of which: Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
17	of which: Coupon rate and any related index	3.45%	3.80%	3.60%	3.80%	3.48%
18	of which: Existence of dividend brake mechanism	No	No	No	No	No
19	of which: Fully discretionary, partially discretionary or non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary
20	of which: Existence of redemption incentive mechanism	No	No	No	No	No
21	of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
22	Convertible or non-convertible	No	No	No	No	No
23	of which: If convertible, specify the trigger condition for conversion	N/A	N/A	N/A	N/A	N/A
24	of which: If convertible, specify if it is fully or partially	N/A	N/A	N/A	N/A	N/A

25	of which: If convertible, specify the terms to determine the conversion rate	N/A	N/A	N/A	N/A	N/A
26	of which: If convertible, specify if it is non-discretionary or optional conversion	N/A	N/A	N/A	N/A	N/A
27	of which: If convertible, specify instrument type after conversion	N/A	N/A	N/A	N/A	N/A
28	of which: If convertible, specify issuer of instrument after conversion	N/A	N/A	N/A	N/A	N/A
29	Write-down feature	Yes	Yes	Yes	Yes	Yes
30	of which: If write-down, specify the trigger point of write-down	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered
31	of which: If write-down, specify if it is full or partial	Partial/Full	Partial/Full	Partial/Full	Partial/Full	Partial/Full

32	of which: If write-down, specify if it is permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent
33	of which: If temporary write-down, specify the 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	Hierarchy of claims in liquidation (specify instrument types with higher priority rankings)	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu

No.	Main features of eligible regulatory capital instruments	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Undated capital bonds
1	Issuer	CCB	CCB	CCB	CCB	CCB
2	Identification code	ISIN: CND10004QDX3	ISIN: XS2431453336	ISIN: CND100058P53	ISIN: CND100058P61	ISIN: CND10005MRQ3
3	Governing law(s)	the PRC law	the UK law (Subordinated tranches subject to the PRC laws and regulations)	the PRC law	the PRC law	the PRC law
3a	Means by which enforceability requirement for other TLAC-eligible instruments governed by foreign law (laws other than resolution entity's home country)	N/A	N/A	N/A	N/A	N/A
4	Capital treatment	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Additional Tier 1 capital (AT1)
5	Applicable to the Bank/Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level
6	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Additional Tier 1 capital instrument
7	Amount recognised in regulatory capital (in millions of RMB, as at the latest reporting date)	7,999	13,565	44,997	14,997	40,000
8	Par value of instrument	RMB8 billion	US\$2 billion	RMB45 billion	RMB15 billion	RMB40 billion
9	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Shareholders' equity
10	Original date of issuance	10 December 2021	13 January 2022	15 June 2022	15 June 2022	29 August 2022
11	Perpetual or dated	Dated	Dated	Dated	Dated	Perpetual

12	of which: Original maturity date	14 December 2036	21 January 2032	17 June 2032	17 June 2037	No maturity
13	Issuer call subject to regulatory approval	Yes	Yes	Yes	Yes	Yes
14	of which: Optional call date, contingent call dates and redemption amount	14 December 2031, redemption in full or in part	21 January 2027, redemption in full or in part	17 June 2027, redemption in full or in part	17 June 2032, redemption in full or in part	The first call date is 31 August 2027, redemption in full or in part
15	of which: Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	Every 31 August after the first call date
	Coupons/dividends					
16	of which: Fixed or floating dividend/coupon	Fixed	The interest rate is fixed for the first five years and is based on the interest rate at the coupon rate reset date (i.e., the five-year US government bond benchmark rate plus the initial fixed interest spread at the coupon reset date of the fifth year) for five consecutive years	Fixed	Fixed	Adjustable coupon rate (benchmark rate plus the fixed initial interest spread) by stages is adopted, benchmark rate is adjustable every five years, and the coupon rate during each adjusting period remains unchanged
17	of which: Coupon rate and any related index	3.74%	The interest rate fixed at 2.85% for the first five years, is reset based on the five-year US government bond rate plus the fixed initial interest spread (1.40%) at the reset date for five consecutive years	3.45%	3.65%	The coupon at 3.20% for the first five years, is reset based on the five-year Chinese government bond rate plus the fixed initial interest spread (0.79%) at the coupon rate reset date for five consecutive years, and the coupon

						rate during each reset period remains unchanged (the first coupon rate reset date is 31 August 2027 and the subsequent reset date is 31 August of every five years thereafter)
18	of which: Existence of dividend brake mechanism	No	No	No	No	Yes
19	of which: Fully discretionary, partially discretionary or non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Fully discretionary
20	of which: Existence of redemption incentive mechanism	No	No	No	No	No
21	of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
22	Convertible or non-convertible	No	No	No	No	No
23	of which: If convertible, specify the trigger condition for conversion	N/A	N/A	N/A	N/A	N/A
24	of which: If convertible, specify if it is fully or partially	N/A	N/A	N/A	N/A	N/A
25	of which: If convertible, specify the terms to determine the conversion rate	N/A	N/A	N/A	N/A	N/A
26	of which: If	N/A	N/A	N/A	N/A	N/A

	convertible, specify if it is non-discretionary or optional conversion					
27	of which: If convertible, specify instrument type after conversion	N/A	N/A	N/A	N/A	N/A
28	of which: If convertible, specify issuer of instrument after conversion	N/A	N/A	N/A	N/A	N/A
29	Write-down feature	Yes	Yes	Yes	Yes	Yes
30	of which: If write-down, specify the trigger point of write-down	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered
31	of which: If write-down, specify if it is full or partial	Partial/Full	Partial/Full	Partial/Full	Partial/Full	Partial/Full
32	of which: If write-down, specify if it is permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent
33	of which: If	N/A	N/A	N/A	N/A	N/A

	temporary write-down, specify the description of write-up mechanism					
33a	Type of subordination	N/A	N/A	N/A	N/A	N/A
34	Hierarchy of claims in liquidation (specify instrument types with higher priority rankings)	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors, general creditors and subordinated debt senior to undated Additional Tier 1 capital bond, and in priority to all classes of shares held by the Bank's shareholders, the same priority with Additional Tier 1 capital instruments ranking pari passu

No.	Main features of eligible regulatory capital instruments	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Undated capital bonds
1	Issuer	CCB	CCB	CCB	CCB	CCB
2	Identification code	ISIN: CND10005V0T6	ISIN: CND10005V0S8	ISIN: CND100069210	ISIN: CND100069202	ISIN: CND10006SGV1
3	Governing law(s)	the PRC law	the PRC law	the PRC law	the PRC law	the PRC law
3a	Means by which enforceability requirement for other TLAC-eligible instruments governed by foreign law (laws other than resolution entity's home country)	N/A	N/A	N/A	N/A	N/A
4	Capital treatment	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Additional Tier 1 capital (AT1)
5	Applicable to the Bank/Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level
6	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Additional Tier 1 capital instrument
7	Amount recognised in regulatory capital (in millions of RMB, as at the latest reporting date)	24,998	14,998	5,000	14,998	30,000
8	Par value of instrument	RMB25 billion	RMB15 billion	RMB5 billion	RMB15 billion	RMB30 billion
9	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Shareholders' equity
10	Original date of issuance	3 November 2022	3 November 2022	24 March 2023	24 March 2023	14 July 2023
11	Perpetual or dated	Dated	Dated	Dated	Dated	Perpetual
12	of which: Original maturity date	7 November 2032	7 November 2037	28 March 2033	28 March 2038	No maturity
13	Issuer call subject to	Yes	Yes	Yes	Yes	Yes

	regulatory approval					
14	of which: Optional call date, contingent call dates and redemption amount	7 November 2027, redemption in full or in part	7 November 2032, redemption in full or in part	28 March 2028, redemption in full or in part	28 March 2033, redemption in full or in part	The first call date is 18 July 2028, redemption in full or in part
15	of which: Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	Every 18 July after the first call date.
	Coupons/dividends					
16	of which: Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Adjustable coupon rate (benchmark rate plus the fixed initial interest spread) by stages is adopted, benchmark rate is adjustable every five years, and the coupon rate during each adjusting period remains unchanged
17	of which: Coupon rate and any related index	3.00%	3.34%	3.49%	3.61%	The coupon at 3.29% for the first five years, is reset based on the five-year Chinese government bond rate plus the fixed initial interest spread (0.86%) at the coupon rate reset date for five consecutive years, and the coupon rate during each reset period remains unchanged (the first coupon rate reset date is 18 July 2028 and the subsequent reset date is

						18 July of every five years thereafter)
18	of which: Existence of dividend brake mechanism	No	No	No	No	Yes
19	of which: Fully discretionary, partially discretionary or non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Fully discretionary
20	of which: Existence of redemption incentive mechanism	No	No	No	No	No
21	of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
22	Convertible or non-convertible	No	No	No	No	No
23	of which: If convertible, specify the trigger condition for conversion	N/A	N/A	N/A	N/A	N/A
24	of which: If convertible, specify if it is fully or partially	N/A	N/A	N/A	N/A	N/A
25	of which: If convertible, specify the terms to determine the conversion rate	N/A	N/A	N/A	N/A	N/A
26	of which: If convertible, specify if it is non-discretionary or optional conversion	N/A	N/A	N/A	N/A	N/A
27	of which: If convertible, specify instrument type after	N/A	N/A	N/A	N/A	N/A

	conversion					
28	of which: If convertible, specify issuer of instrument after conversion	N/A	N/A	N/A	N/A	N/A
29	Write-down feature	Yes	Yes	Yes	Yes	Yes
30	of which: If write-down, specify the trigger point of write-down	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered
31	of which: If write-down, specify if it is full or partial	Partial/Full	Partial/Full	Partial/Full	Partial/Full	Partial/Full
32	of which: If write-down, specify if it is permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent
33	of which: If temporary write-down, specify the 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	Hierarchy of claims in liquidation (specify instrument types with higher priority rankings)	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors, general creditors and subordinated debt senior to undated Additional Tier 1 capital bond, and in priority to all classes of shares held by the Bank's shareholders, the same priority with Additional Tier 1 capital instruments ranking pari passu
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No.	Main features of eligible regulatory capital instruments	Undated capital bonds	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
1	Issuer	CCB	CCB	CCB	CCB	CCB
2	Identification code	ISIN: CND100071M18	ISIN: CND1000753C1	ISIN: CND1000753B3	ISIN: CND1000774S3	ISIN: CND1000774T1
3	Governing law(s)	the PRC law	the PRC law	the PRC law	the PRC law	the PRC law
3a	Means by which enforceability requirement for other TLAC-eligible instruments governed by foreign law (laws other than resolution entity's home country)	N/A	N/A	N/A	N/A	N/A
4	Capital treatment	Additional Tier 1 capital (AT1)	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Applicable to the Bank/Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level
6	Instrument type	Additional Tier 1 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 of RMB, as at the latest reporting date)	30,000	44,995	14,998	24,997	14,998
8	Par value of instrument	RMB30 billion	RMB45 billion	RMB15 billion	RMB25 billion	RMB15 billion
9	Accounting classification	Shareholders' equity	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
10	Original date of issuance	22 September 2023	24 October 2023	24 October 2023	14 November 2023	14 November 2023
11	Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated
12	of which: Original maturity date	No maturity	26 October 2033	26 October 2038	16 November 2033	16 November 2038
13	Issuer call subject to	Yes	Yes	Yes	Yes	Yes

	regulatory approval					
14	of which: Optional call date, contingent call dates and redemption amount	The first call date is 26 September 2028, redemption in full or in part	26 October 2028, redemption in full or in part	26 October 2033, redemption in full or in part	16 November 2028, redemption in full or in part	16 November 2033, redemption in full or in part
15	of which: Subsequent call dates, if applicable	Every 26 September after the first call date	N/A	N/A	N/A	N/A
	Coupons/dividends					
16	of which: Fixed or floating dividend/coupon	Adjustable coupon rate (benchmark rate plus the fixed initial interest spread) by stages is adopted, benchmark rate is adjustable every five years, and the coupon rate during each adjusting period remains unchanged	Fixed	Fixed	Fixed	Fixed
17	of which: Coupon rate and any related index	The coupon at 3.37% for the first five years, is reset based on the five-year Chinese government bond rate plus the fixed initial interest spread (0.87%) at the coupon rate reset date for five consecutive years, and the coupon rate during each reset period remains unchanged (the first coupon rate reset date is 26 September 2028 and the subsequent reset date	3.45%	3.53%	3.30%	3.42%

		is 26 September of every five years thereafter)				
18	of which: Existence of dividend brake mechanism	Yes	No	No	No	No
19	of which: Fully discretionary, partially discretionary or non-discretionary	Fully discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary
20	of which: Existence of redemption incentive mechanism	No	No	No	No	No
21	of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
22	Convertible or non-convertible	No	No	No	No	No
23	of which: If convertible, specify the trigger condition for conversion	N/A	N/A	N/A	N/A	N/A
24	of which: If convertible, specify if it is fully or partially	N/A	N/A	N/A	N/A	N/A
25	of which: If convertible, specify the terms to determine the conversion rate	N/A	N/A	N/A	N/A	N/A
26	of which: If convertible, specify if it is non-discretionary or optional conversion	N/A	N/A	N/A	N/A	N/A
27	of which: If convertible, specify instrument type after	N/A	N/A	N/A	N/A	N/A

	conversion					
28	of which: If convertible, specify issuer of instrument after conversion	N/A	N/A	N/A	N/A	N/A
29	Write-down feature	Yes	Yes	Yes	Yes	Yes
30	of which: If write-down, specify the trigger point of write-down	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered
31	of which: If write-down, specify if it is full or partial	Partial/Full	Partial/Full	Partial/Full	Partial/Full	Partial/Full
32	of which: If write-down, specify if it is permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent
33	of which: If temporary write-down, specify the 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	Hierarchy of claims in liquidation (specify instrument types with higher priority rankings)	The lower priority behind depositors, general creditors and subordinated debt senior to undated Additional Tier 1 capital bond, and in priority to all classes of shares held by the Bank's shareholders, the same priority with Additional Tier 1 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu
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No.	Main features of eligible regulatory capital instruments	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
1	Issuer	CCB	CCB	CCB	CCB	CCB
2	Identification code	ISIN:CND10007L9Z4	ISIN:CND10007L9Y7	ISIN:CND100085521	ISIN:CND100085513	ISIN:CND10008RF86
3	Governing law(s)	the PRC law	the PRC law	the PRC law	the PRC law	the PRC law
3a	Means by which enforceability requirement for other TLAC-eligible instruments governed by foreign law (laws other than resolution entity's home country)	N/A	N/A	N/A	N/A	N/A
4	Capital treatment	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Applicable to the Bank/Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level
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 of RMB, as at the latest reporting date)	19,998	29,995	39,998	9,999	34,998
8	Par value of instrument	RMB20 billion	RMB30 billion	RMB40 billion	RMB10 billion	RMB35 billion
9	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
10	Original date of issuance	1 February 2024	1 February 2024	4 July 2024	4 July 2024	26 December 2024
11	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
12	of which: Original maturity date	5 February 2034	5 February 2039	8 July 2034	8 July 2039	30 December 2034
13	Issuer call subject to regulatory approval	Yes	Yes	Yes	Yes	Yes

14	of which: Optional call date, contingent call dates and redemption amount	5 February 2029, redemption in full or in part	5 February 2034, redemption in full or in part	8 July 2029, redemption in full or in part	8 July 2034, redemption in full or in part	30 December 2029, redemption in full or in part
15	of which: Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A
	Coupons/dividends					
16	of which: Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
17	of which: Coupon rate and any related index	2.75%	2.82%	2.21%	2.37%	1.96%
18	of which: Existence of dividend brake mechanism	No	No	No	No	No
19	of which: Fully discretionary, partially discretionary or non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary
20	of which: Existence of redemption incentive mechanism	No	No	No	No	No
21	of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
22	Convertible or non-convertible	No	No	No	No	No
23	of which: If convertible, specify the trigger condition for conversion	N/A	N/A	N/A	N/A	N/A
24	of which: If	N/A	N/A	N/A	N/A	N/A

	convertible, specify if it is fully or partially					
25	of which: If convertible, specify the terms to determine the conversion rate	N/A	N/A	N/A	N/A	N/A
26	of which: If convertible, specify if it is non-discretionary or optional conversion	N/A	N/A	N/A	N/A	N/A
27	of which: If convertible, specify instrument type after conversion	N/A	N/A	N/A	N/A	N/A
28	of which: If convertible, specify issuer of instrument after conversion	N/A	N/A	N/A	N/A	N/A
29	Write-down feature	Yes	Yes	Yes	Yes	Yes
30	of which: If write-down, specify the trigger point of write-down	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will

		not be offered	not be offered	not be offered	not be offered	not be offered
31	of which: If write-down, specify if it is full or partial	Partial/Full	Partial/Full	Partial/Full	Partial/Full	Partial/Full
32	of which: If write-down, specify if it is permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent
33	of which: If temporary write-down, specify the 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	Hierarchy of claims in liquidation (specify instrument types with higher priority rankings)	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu

No.	Main features of eligible regulatory capital instruments/ eligible TLAC non-capital instruments	TLAC	TLAC	Tier 2 capital instrument	Undated capital bonds	Tier 2 capital instrument
1	Issuer	CCB	CCB	CCB	CCB	CCB
2	Identification code	ISIN:CND100089DC0	ISIN:CND100089DB2	ISIN:CND100094754	ISIN:CND100099PD1	ISIN:CND10009KFH3
3	Governing law(s)	the PRC law	the PRC law	the PRC law	the PRC law	the PRC law
3a	Means by which enforceability requirement for other TLAC-eligible instruments governed by foreign law (laws other than resolution entity's home country)	N/A	N/A	N/A	N/A	N/A
4	Capital treatment	N/A	N/A	Tier 2 capital	Additional Tier 1 capital (AT1)	Tier 2 capital
5	Applicable to the Bank/Group level	N/A	N/A	The Bank and Group level	The Bank and Group level	The Bank and Group level
6	Instrument type	TLAC	TLAC	Tier 2 capital instrument	Additional Tier 1 capital instrument	Tier 2 capital instrument
7	Amount recognised in regulatory capital (in millions of RMB, as at the latest reporting date)	-	-	39,998	40,000	39,998
8	Par value of instrument	RMB35 billion	RMB15 billion	RMB40 billion	RMB40 billion	RMB40 billion
9	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Shareholders' equity	Liability-amortised cost
10	Original date of issuance	8 August 2024	8 August 2024	25 March 2025	15 May 2025	23 July 2025
11	Perpetual or dated	Dated	Dated	Dated	Perpetual	Dated
12	of which: Original maturity date	12 August 2028	12 August 2030	27 March 2035	No maturity	25 July 2035

13	Issuer call subject to regulatory approval	Yes	Yes	Yes	Yes	Yes
14	of which: Optional call date, contingent call dates and redemption amount	12 August 2027, redemption in full or in part	12 August 2029, redemption in full or in part	27 March 2030, redemption in full or in part	The first call date is 19 May 2030, redemption in full or in part	25 July 2030, redemption in full or in part
15	of which: Subsequent call dates, if applicable	N/A	N/A	N/A	Every 19 May after the first call date.	N/A
	Coupons/dividends					
16	of which: Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Adjustable coupon rate (benchmark rate plus the fixed initial interest spread) by stages is adopted, benchmark rate is adjustable every five years, and the coupon rate during each adjusting period remains unchanged	Fixed
17	of which: Coupon rate and any related index	2.00%	2.10%	2.07%	The coupon at 1.99% for the first five years, is reset based on the five-year Chinese government bond rate plus the fixed initial interest spread (0.47%) at the coupon rate reset date for five consecutive years, and the coupon rate during each reset period remains unchanged (the first coupon rate reset date is 19 May 2030 and the	1.94%

					subsequent reset date is 19 May of every five years thereafter)	
18	of which: Existence of dividend brake mechanism	No	No	No	Yes	No
19	of which: Fully discretionary, partially discretionary or non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Fully discretionary	Non-discretionary
20	of which: Existence of redemption incentive mechanism	No	No	No	No	No
21	of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
22	Convertible or non-convertible	No	No	No	No	No
23	of which: If convertible, specify the trigger condition for conversion	N/A	N/A	N/A	N/A	N/A
24	of which: If convertible, specify if it is fully or partially	N/A	N/A	N/A	N/A	N/A
25	of which: If convertible, specify the terms to determine the conversion rate	N/A	N/A	N/A	N/A	N/A
26	of which: If convertible, specify if it is non-discretionary or optional conversion	N/A	N/A	N/A	N/A	N/A
27	of which: If convertible, specify	N/A	N/A	N/A	N/A	N/A

	instrument type after conversion					
28	of which: If convertible, specify issuer of instrument after conversion	N/A	N/A	N/A	N/A	N/A
29	Write-down feature	Yes	Yes	Yes	Yes	Yes
30	of which: If write-down, specify the trigger point of write-down	Where the issuer enters resolution and has already written down or converted into equity all of its Tier 2 capital instruments, the People's Bank of China or the National Financial Regulatory Administration has the power to require mandatory write-down of all or a portion of the bonds	Where the issuer enters resolution and has already written down or converted into equity all of its Tier 2 capital instruments, the People's Bank of China or the National Financial Regulatory Administration has the power to require mandatory write-down of all or a portion of the bonds	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered
31	of which: If write-down, specify if it is full or partial	Partial/Full	Partial/Full	Partial/Full	Partial/Full	Partial/Full
32	of which: If write-down, specify if it is permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent
33	of which: If temporary write-down, specify the description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
33a	Type of subordination	Contract	Contract	N/A	N/A	N/A

34	Hierarchy of claims in liquidation (specify instrument types with higher priority rankings)	The claims of the bondholders for payment of principal and any interest under the bonds will be subordinated to excluded liabilities, and will rank pari passu with the claims under any other debt instruments that rank pari passu with the bonds of the issuer, present or future	The claims of the bondholders for payment of principal and any interest under the bonds will be subordinated to excluded liabilities, and will rank pari passu with the claims under any other debt instruments that rank pari passu with the bonds of the issuer, present or future	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors, general creditors and subordinated debt senior to undated Additional Tier 1 capital bond, and in priority to all classes of shares held by the Bank's shareholders, the same priority with Additional Tier 1 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu
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No.	Main features of eligible regulatory capital instruments/ eligible TLAC non-capital instruments	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Undated capital bonds	TLAC	TLAC
1	Issuer	CCB	CCB	CCB	CCB	CCB	CCB
2	Identification code	ISIN:CND10009KFJ9	ISIN:CND1000B0DY1	ISIN:CND1000BCXB9	ISIN:CND1000BDH62	ISIN:CND1000BDYR1	ISIN:CND1000BFB90
3	Governing law(s)	the PRC law	the PRC law	the PRC law	the PRC law	the PRC law	the PRC law
3a	Means by which enforceability requirement for other TLAC-eligible instruments governed by foreign law (laws other than resolution entity's home country)	N/A	N/A	N/A	N/A	N/A	N/A
4	Capital treatment	Tier 2 capital	Tier 2 capital	Tier 2 capital	Additional Tier 1 capital (AT1)	N/A	N/A
5	Applicable to the Bank/Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	N/A	N/A
6	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Additional Tier 1 capital instrument	TLAC	TLAC
7	Amount recognised in regulatory capital (in millions of RMB, as at the latest reporting date)	5,000	39,998	59,997	30,000	-	-

8	Par value of instrument	RMB5 billion	RMB40 billion	RMB60 billion	RMB30 billion	RMB40 billion	RMB20 billion
9	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Shareholders' equity	Liability-amortised cost	Liability-amortised cost
10	Original date of issuance	23 July 2025	4 December 2025	5 June 2026	16 June 2026	25 June 2026	25 June 2026
11	Perpetual or dated	Dated	Dated	Dated	Perpetual	Dated	Dated
12	of which: Original maturity date	25 July 2040	8 December 2035	9 June 2036	No maturity	29 June 2030	29 June 2032
13	Issuer call subject to regulatory approval	Yes	Yes	Yes	Yes	Yes	Yes
14	of which: Optional call date, contingent call dates and redemption amount	25 July 2035, redemption in full or in part	8 December 2030, redemption in full or in part	9 June 2031, redemption in full or in part	The first call date is 18 June 2031, redemption in full or in part	29 June 2029, redemption in full or in part	29 June 2031, redemption in full or in part
15	of which: Subsequent call dates, if applicable	N/A	N/A	N/A	Every 18 June after the first call date.	N/A	N/A
	Coupons/dividends						
16	of which: Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Adjustable coupon rate (benchmark rate plus the fixed initial interest spread) by stages is adopted, benchmark rate is adjustable every five years, and the coupon rate during each adjusting period remains unchanged	Fixed	Fixed
17	of which: Coupon rate and	2.13%	2.24%	1.89%	The coupon at 1.92% for the first five years,	1.69%	1.86%

	any related index				is reset based on the five-year Chinese government bond rate plus the fixed initial interest spread (0.46%) at the coupon rate reset date for five consecutive years, and the coupon rate during each reset period remains unchanged (the first coupon rate reset date is 18 June 2031 and the subsequent reset date is 18 June of every five years thereafter)		
18	of which: Existence of dividend brake mechanism	No	No	No	Yes	No	No
19	of which: Fully discretionary, partially discretionary or non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Fully discretionary	Non-discretionary	Non-discretionary
20	of which: Existence of redemption incentive mechanism	No	No	No	No	No	No
21	of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative

22	Convertible or non-convertible	No	No	No	No	No	No
23	of which: If convertible, specify the trigger condition for conversion	N/A	N/A	N/A	N/A	N/A	N/A
24	of which: If convertible, specify if it is fully or partially	N/A	N/A	N/A	N/A	N/A	N/A
25	of which: If convertible, specify the terms to determine the conversion rate	N/A	N/A	N/A	N/A	N/A	N/A
26	of which: If convertible, specify if it is non-discretionary or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A
27	of which: If convertible, specify instrument type after conversion	N/A	N/A	N/A	N/A	N/A	N/A
28	of which: If convertible, specify issuer of instrument after conversion	N/A	N/A	N/A	N/A	N/A	N/A
29	Write-down	Yes	Yes	Yes	Yes	Yes	Yes

	feature						
30	of which: If write-down, specify the trigger point of write-down	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Write-down is triggered at the earlier of following situations: (1) the National Financial Regulatory Administration determines the issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that the issuer cannot survive if public capital injection or equivalent support will not be offered	Where the issuer enters resolution and has already written down or converted into equity all of its Tier 2 capital instruments, the People's Bank of China or the National Financial Regulatory Administration has the power to require mandatory write-down of all or a portion of the bonds	Where the issuer enters resolution and has already written down or converted into equity all of its Tier 2 capital instruments, the People's Bank of China or the National Financial Regulatory Administration has the power to require mandatory write-down of all or a portion of the bonds
31	of which: If write-down, specify if it is full or partial	Partial/Full	Partial/Full	Partial/Full	Partial/Full	Partial/Full	Partial/Full
32	of which: If write-down, specify if it is permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
33	of which: If temporary write-down, specify the description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A
33a	Type of	N/A	N/A	N/A	N/A	Contract	Contract

	subordination						
34	Hierarchy of claims in liquidation (specify instrument types with higher priority rankings)	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors and general creditors, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind depositors, general creditors and subordinated debt senior to undated Additional Tier 1 capital bond, and in priority to all classes of shares held by the Bank's shareholders, the same priority with Additional Tier 1 capital instruments ranking pari passu	The claims of the bondholders for payment of principal and any interest under the bonds will be subordinated to excluded liabilities, and will rank pari passu with the claims under any other debt instruments that rank pari passu with the bonds of the issuer, present or future	The claims of the bondholders for payment of principal and any interest under the bonds will be subordinated to excluded liabilities, and will rank pari passu with the claims under any other debt instruments that rank pari passu with the bonds of the issuer, present or future