

CCA: Main features of regulatory capital instruments and of external total loss-absorbing capacity (TLAC) – eligible non-capital bonds (As at 30 June 2024)

Amounts in millions of Renminbi (unless otherwise stated)

Item	Common shares (A share)		Common shares (H share)		Preference shares (Domestic)		Preference shares (Offshore)		Undated capital bonds		Tier 2 capital instruments		Tier 2 capital instruments		Tier 2 capital instruments									
	Issuer	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	
1	Identification code	601988.SH	3988.HK	360033.SH	360035.SH	4619.HK	2028014.IB	2028048.IB	2028053.IB	2128019.IB	2128045.IB	2228023.IB	2228029.IB	24238008.IB	5828.HK	1928028.IB	1928029.IB	1928033.IB	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	
2	Applicable law	PRC law	Hong Kong SAR (China) law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	English law	PRC law	PRC law	(Provisions relating to subordination shall be governed by PRC law)	PRC law	PRC law	PRC law	
3a	Means by which enforceability requirement of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law ¹⁾	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	
4	Tier of capital	Common equity Tier 1 capital	Common equity Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital		
5	Of which: Applicable to bank/group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	
6	Instrument type	Common shares	Common shares	Preference shares	Preference shares	Preference shares	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	
7	Amount attributable to regulatory capital (the last reporting day)	277,731	149,220	72,979	26,990	19,581	39,990	29,994	19,995	49,989	19,995	30,000	20,000	30,000	20,000	30,000	4,274	29,991	9,996	29,990				
8	Par value of instrument	210,766	83,622	73,000	27,000	19,787	40,000	30,000	20,000	50,000	20,000	30,000	20,000	30,000	20,000	30,000	USD3.0 billion	30,000	10,000	30,000				
9	Accounting treatment	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Financial liabilities at amortised cost	Financial liabilities at amortised cost	Financial liabilities at amortised cost	Financial liabilities at amortised cost	Financial liabilities at amortised cost	Financial liabilities at amortised cost	
10	Initial issuing date	2006/6/29	2006/6/1	2019/6/24	2019/8/26	2020/3/4	2020/4/28	2020/11/13	2020/12/10	2021/5/17	2021/11/25	2022/4/8	2022/4/26	2023/6/14	2014/11/13	2019/9/20	2019/9/20	2019/9/20	2019/11/20					
11	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	
12	Of which: Original maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	Dated	2024/11/13	2029/9/24	2034/9/24	Dated	2029/11/22	Dated	

Item	Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments			
13	Issuer's redemption (subject to regulatory approval)	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes			
14	Of which: Redemption date and amount	Not applicable	Not applicable	First redemption date 2024/6/27, full or partial redemption	First redemption date 2024/8/29, full or partial redemption	First redemption date 2025/4/30, full or partial redemption	First redemption date 2025/11/17, full or partial redemption	First redemption date 2025/12/14, full or partial redemption	First redemption date 2026/5/19, full or partial redemption	First redemption date 2026/11/29, full or partial redemption	First redemption date 2027/4/12, full or partial redemption	First redemption date 2027/4/28, full or partial redemption	First redemption date 2028/6/16, full or partial redemption	Not applicable	2024/9/24, full or partial redemption	2029/9/24, full or partial redemption	2024/11/22, full or partial redemption	
15	Of which: Subsequent redemption date (if any)	Not applicable	Not applicable	Commences on the First Redemption Date (27 June 2024) and ends on the completion date of full redemption or conversion	Commences on the First Redemption Date (29 August 2024) and ends on the completion date of full redemption or conversion	4 March of each year following the first redemption date	30 April of each year following the first redemption date	17 November of each year following the first redemption date	14 December of each year following the first redemption date	19 May of each year following the first redemption date	29 November of each year following the first redemption date	12 April of each year following the first redemption date	28 April of each year following the first redemption date	16 June of each year following the first redemption date	Subject to the Redemption Conditions, the bonds are redeemable at the option of the Issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the Issuer under the related regulations provided that the Issuer shall obtain the prior written consent and satisfy certain other conditions	Not applicable	Not applicable	Not applicable

Item	Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments			
Dividend or interest payment																	
16	Of which: Fixed or floating dividend or interest payment	Floating	Floating	Adjustable dividend rate	Adjustable dividend rate	Adjustable distribution rate	Adjustable distribution rate	Adjustable distribution rate	Adjustable distribution rate	Adjustable distribution rate	Adjustable distribution rate	Adjustable distribution rate	Fixed	Fixed	Fixed		
17	Of which: Coupon rate and relevant indicators	Not applicable	Not applicable	4.50% before 27 June 2024, before tax, and 3.48% from 27 June 2024 to 26 June 2029, before tax, and the dividend yield will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes plus a fixed spread, with a dividend rate adjustment period every 5 years after the payment date. The dividend rate is fixed during each adjustment period	4.50% before 27 June 2024, before tax, and 3.45% for the first 5 years, before tax, and the dividend yield will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes plus a fixed spread, with a dividend rate adjustment period every 5 years after the payment date. The dividend rate is fixed during each adjustment period	3.60% for the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes plus a fixed spread, with a distribution rate adjustment period every 5 years after the payment date. The distribution rate is fixed during each adjustment period	3.40% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes plus a fixed spread, with a distribution rate adjustment period every 5 years after the payment date. The distribution rate is fixed during each adjustment period	4.55% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes plus a fixed spread, with a distribution rate adjustment period every 5 years after the payment date. The distribution rate is fixed during each adjustment period	4.08% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes plus a fixed spread, with a distribution rate adjustment period every 5 years after the payment date. The distribution rate is fixed during each adjustment period	3.64% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes plus a fixed spread, with a distribution rate adjustment period every 5 years after the payment date. The distribution rate is fixed during each adjustment period	3.65% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes plus a fixed spread, with a distribution rate adjustment period every 5 years after the payment date. The distribution rate is fixed during each adjustment period	3.65% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes plus a fixed spread, with a distribution rate adjustment period every 5 years after the payment date. The distribution rate is fixed during each adjustment period	3.27% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes plus a fixed spread, with a distribution rate adjustment period every 5 years after the payment date. The distribution rate is fixed during each adjustment period	5.00%	3.98%	4.34%	4.01%
18	Of which: Existence of dividend brake mechanism	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No		
19	Of which: Discretion to cancel dividend or interest payment	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	No discretion	No discretion	No discretion		
20	Of which: Existence of redemption incentive mechanism	No	No	No	No	No	No	No	No	No	No	No	No	No	No		
21	Of which: Cumulative or noncumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
22	Conversion into shares	Not applicable	Not applicable	Yes	Yes	Yes	No	No	No								

Item	Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments
23	Of which: Please specify the trigger condition for share conversion, if allowed	Not applicable	Not applicable	(1) Upon the occurrence of any Additional Tier 1 Capital Instrument Trigger Event, that is, the CET 1 CAR drops to 5.125% or below, the Domestic Preference Shares shall be wholly or partly converted into A Shares in accordance with the contractual agreement, so as to restore the CET 1 CAR above the trigger point; (2) upon the occurrence of any Tier 2 capital instruments Trigger Event, all of the Domestic Preference Shares shall be converted into A Shares in accordance with the contractual agreement. "Tier 2 capital instruments Trigger Event" means either of the following circumstances (whichever is earlier):	(1) Upon the occurrence of any Additional Tier 1 Capital Instrument Trigger Event, that is, the CET 1 CAR drops to 5.125% or below, the Offshore Preference Shares shall be wholly or partly converted into H Shares in accordance with the contractual agreement, so as to restore the CET 1 CAR above the trigger point; (2) upon the occurrence of any Tier 2 capital instruments Trigger Event, all of the Offshore Preference Shares shall be converted into H Shares in accordance with the contractual agreement. "Tier 2 capital instruments Trigger Event" means either of the following circumstances (whichever is earlier):	Not applicable	Not applicable	Not applicable	Not applicable						

Item	Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments
	(i) the NFRA having concluded that a conversion or write-off is necessary without which the Bank would become non-viable; or (ii) the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the Bank would become non-viable	(i) the NFRA having concluded that a conversion or write-off is necessary without which the Bank would become non-viable; or (ii) the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the Bank would become non-viable	(i) the NFRA having concluded that a conversion or write-off is necessary without which the Bank would become non-viable; or (ii) the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the Bank would become non-viable												
24 Of which: Please specify share conversion in whole or in part, if allowed	Not applicable	Not applicable	Convert in whole or in part	Convert in whole or in part	Convert in whole or in part	Not applicable	Not applicable	Not applicable	Not applicable						

Item		Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments
25	Of which: Please specify the method to determine the conversion price, if share conversion is allowed	Not applicable	Not applicable	The initial compulsory conversion price of the Domestic Preference Shares is the average trading price of A Shares of the Bank in the 20 trading days prior to the announcement date of the Board resolution on the Preference Shares issuance, equivalent to RMB3.62 per A Share. After the issuance of the A Preference Shares, in the event of any distribution of bonus shares, recapitalization, issuance of new shares at a price lower than the market price (excluding any increase of share capital due to conversion of financing instruments convertible to ordinary shares issued by the Bank (e.g., preference shares, convertible bonds etc.)), or rights issue for A Shares, the Bank will make an adjustment to the compulsory conversion price to reflect each of such events on a cumulative basis in the order of the occurrence of the events above, but the Bank will not make an adjustment to the compulsory conversion price to reflect distribution of cash dividends for ordinary shares	The initial compulsory conversion price of the Domestic Preference Shares is the average trading price of A Shares of the Bank in the 20 trading days prior to the announcement date of the Board resolution on the Preference Shares issuance, equivalent to RMB3.62 per A Share. After the issuance of the A Preference Shares, in the event of any distribution of bonus shares, recapitalization, issuance of new shares at a price lower than the market price (excluding any increase of share capital due to conversion of financing instruments convertible to ordinary shares issued by the Bank (e.g., preference shares, convertible bonds etc.)), or rights issue for A Shares, the Bank will make an adjustment to the compulsory conversion price to reflect each of such events on a cumulative basis in the order of the occurrence of the events above, but the Bank will not make an adjustment to the compulsory conversion price to reflect distribution of cash dividends for ordinary shares	The initial compulsory conversion price of the Offshore Preference Shares is the average trading price of H Shares of the Bank in the 20 trading days prior to the announcement date of the Board resolution on the Preference Shares issuance, equivalent to HKD3.31 per H Share. After the issuance of the H Preference Shares, in the event of any distribution of bonus shares, recapitalization, issuance of new shares at a price lower than the market price (excluding any increase of share capital due to conversion of financing instruments convertible to ordinary shares issued by the Bank (e.g., preference shares, convertible bonds etc.)), or rights issue for H Shares, the Bank will make an adjustment to the compulsory conversion price to reflect each of such events on a cumulative basis in the order of the occurrence of the events above, but the Bank will not make an adjustment to the compulsory conversion price to reflect distribution of cash dividends for ordinary shares	Not applicable	Not applicable	Not applicable						

Item		Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)	Undated capital bonds	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments						
31	Of which: Please specify write-down in whole or in part, if write-down is allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Write-down in whole or in part	Write-down in whole or in part	Write-down in whole or in part	Write-down in whole or in part							
32	Of which: Please specify the write-down is perpetual or temporary, if write-down is allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Perpetual write-down	Perpetual write-down	Perpetual write-down	Perpetual write-down							
33	Of which: Please specify the book-entry value recovery mechanism, if temporary write-down	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
33a	Type of subordination	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
34	Hierarchy of claims (please specify instrument type enjoying higher priorities)	The most subordinated claim in liquidation	The most subordinated claim in liquidation	Subordinated to the depositors, general creditors, and Tier 2 capital instruments	Subordinated to the depositors, general creditors, and Tier 2 capital instruments	Subordinated to the depositors, general creditors, and Tier 2 capital instruments	Subordinated to the depositors, general creditors, and Tier 2 capital instruments	Subordinated to the depositors, general creditors, and Tier 2 capital instruments	Subordinated to the depositors, general creditors, and Tier 2 capital instruments	Subordinated to the depositors, general creditors, and Tier 2 capital instruments	Subordinated to the depositors, general creditors, and Tier 2 capital instruments	Subordinated to the depositors, general creditors, and Tier 2 capital instruments	Subordinated to the depositors, general creditors, and Tier 2 capital instruments	Subordinated to the depositors, general creditors, and Tier 2 capital instruments	Subordinated to the depositors, general creditors, and general creditors	Subordinated to the depositors, general creditors, and general creditors	Subordinated to the depositors, general creditors, and general creditors

Item	Tier 2 capital instruments																					
1 Issuer	Bank of China Limited																					
2 Identification code	2028038. IB	2028039. IB	2128008. IB	2128009. IB	2228006. IB	092280108. IB	232380006. IB	232380007. IB	232380058. IB	232380066. IB	232380067. IB	232380084. IB	232380085. IB	232480001. IB	232480002. IB	232480008. IB	232480009. IB					
3 Applicable law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law		
3a Means by which enforceability requirement of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Not applicable																					
4 Tier of capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital			
5 Of which: Applicable to bank/group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level			
6 Instrument type	Tier 2 capital bonds																					
7 Amount attributable to regulatory capital (the last reporting day)	59,977	14,994	14,995	9,996	39,986	9,996	29,990	44,993	14,997	39,995	19,997	29,997	29,996	44,993	24,996	14,997	14,997	29,996	29,996	34,995	24,996	
8 Par value of instrument	60,000	15,000	15,000	10,000	40,000	10,000	30,000	45,000	15,000	40,000	20,000	30,000	30,000	45,000	25,000	15,000	15,000	30,000	30,000	35,000	25,000	
9 Accounting treatment	Financial liabilities at amortised cost																					
10 Initial issuing date	2020/9/17	2020/9/17	2021/3/17	2021/3/17	2021/11/12	2021/11/12	2022/1/20	2022/1/20	2022/10/24	2022/10/24	2023/3/20	2023/3/20	2023/9/19	2023/9/19	2023/10/19	2023/10/19	2023/12/1	2023/12/1	2024/1/30	2024/1/30	2024/4/2	2024/4/2
11 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	
12 Of which: Original maturity date	2030/9/21	2035/9/21	2031/3/19	2036/3/19	2031/11/16	2036/11/16	2032/1/24	2032/10/26	2037/10/26	2033/3/22	2038/3/22	2033/9/21	2038/9/21	2033/10/23	2038/10/23	2033/12/5	2038/12/5	204/2/1	2039/2/1	2034/4/8	2039/4/8	
13 Issuer's redemption (subject to regulatory approval)	Yes																					
14 Of which: Redemption date and amount	2025/9/21, full or partial redemption	2030/9/21, full or partial redemption	2026/3/19, full or partial redemption	2031/3/19, full or partial redemption	2026/1/16, full or partial redemption	2031/1/16, full or partial redemption	2027/1/24, full or partial redemption	2027/10/26, full or partial redemption	2032/10/26, full or partial redemption	2028/3/22, full or partial redemption	2033/3/22, full or partial redemption	2028/9/21, full or partial redemption	2033/9/21, full or partial redemption	2028/10/23, full or partial redemption	2033/10/23, full or partial redemption	2028/12/5, full or partial redemption	2033/12/5, full or partial redemption	2029/2/1, full or partial redemption	2034/2/1, full or partial redemption	2029/4/8, full or partial redemption	2034/4/8, full or partial redemption	
15 Of which: Subsequent redemption date (if any)	Not applicable																					

Item	Tier 2 capital instruments																	
Dividend or interest payment																		
16 Of which: Fixed or floating dividend or interest payment	Fixed																	
17 Of which: Coupon rate and relevant indicators	4.20%	4.47%	4.15%	4.38%	3.60%	3.80%	3.25%	3.02%	3.34%	3.40%	3.61%	3.25%	3.37%	3.43%	3.53%	3.30%	3.37%	2.78%
18 Of which: Existence of dividend brake mechanism	No																	
19 Of which: Discretion to cancel dividend or interest payment	No discretion																	
20 Of which: Existence of redemption incentive mechanism	No																	
21 Of which: Cumulative or noncumulative	Non-cumulative																	
22 Conversion into shares	No																	
23 Of which: Please specify the trigger condition for share conversion, if allowed	Not applicable																	
24 Of which: Please specify share conversion in whole or in part, if allowed	Not applicable																	
25 Of which: Please specify the method to determine the conversion price, if share conversion is allowed	Not applicable																	
26 Of which: Please specify share conversion is mandatory or not, if it is allowed	Not applicable																	
27 Of which: Please specify the instrument type after conversion, if allowed	Not applicable																	
28 Of which: Please specify the issuer of the instrument type after conversion, if allowed	Not applicable																	
29 Write-down feature	Yes																	

Item	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments
31	Of which: Please specify write-down in whole or in part, if write-down is allowed	Write-down in whole or in part	Write-down in whole or in part																
32	Of which: Please specify the write-down is perpetual or temporary, if write-down is allowed	Perpetual write-down	Perpetual write-down																
33	Of which: Please specify the book-entry value recovery mechanism, if temporary write-down	Not applicable	Not applicable																
33a	Type of subordination	Not applicable	Not applicable																
34	Hierarchy of claims (please specify instrument type enjoying higher priorities)	Subordinated to the depositors and general creditors																	

Supplementary description:

1. Other qualified external TLAC-eligible non-capital bonds related information are disclosed from 2025 onwards.