

CCA: Main features of regulatory capital instruments and of external total loss-absorbing capacity (TLAC) - eligible non-capital bonds (As at 31 December 2024)

Amounts in millions of Renminbi (unless otherwise stated)

| 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 | Undated capital bonds | Undated capital bonds | Undated capital bonds | Undated capital bonds | Tier 2 capital instruments |
|--|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|--|
| 1 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 |
| 2 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 | 242380008.IB | 242480008.IB | 242480086.IB | 1928029.IB |
| 3 Applicable law | PRC law | Hong Kong SAR (China) law | PRC 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 |
| 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 |
| 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 | 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 |
| 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 |
| 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 | 30,000 | 20,000 | 9,996 |
| 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 | 30,000 | 20,000 | 10,000 |
| 9 Accounting treatment | Equity | Equity | Equity | Equity | Equity | Equity | Equity | Equity | Equity | Equity | Equity | Equity | Equity | Equity | Equity | Financial liabilities at amortised cost |
| 10 Initial issuing date | 2006/6/29 | 2006/6/1 2006/6/9 | 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 | 2024/7/26 | 2024/12/6 | 2019/9/20 |
| 11 Perpetual or dated | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Dated |
| 12 Of which: Original maturity date | No maturity date | No maturity date | No maturity date | No maturity date | No maturity date | Undated | Undated | Undated | Undated | Undated | Undated | Undated | Undated | Undated | Undated | 2034/9/24 |

| 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 | Undated capital bonds | Undated capital bonds | Undated capital bonds | Undated capital bonds | 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 | 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 2025/3/4, 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 | First redemption date 2029/7/30, full or partial redemption | First redemption date 2029/12/10, full or partial redemption | 2029/9/24, 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 | 30 July of each year following the first redemption date | 10 December of each year following the first redemption date | 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 | Undated capital bonds | Undated capital bonds | Undated capital bonds | Undated capital bonds | 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 dividend rate | Adjustable distribution rate | Adjustable distribution rate | Adjustable distribution rate | Adjustable distribution rate | Adjustable distribution rate | Adjustable distribution rate | Adjustable distribution rate | Adjustable distribution rate | Adjustable distribution rate | Adjustable distribution rate | 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 | 4.35% before 29 August 2024, before tax, and 3.27% from 29 August 2024 to 28 August 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 | The dividend yield is 3.60% for the first 5 years, after tax, and the dividend yield will be adjusted by the yield to maturity of the applicable 5 years U.S. Treasury securities 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 | 3.40% 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 | 4.70% 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 | 2.19% 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 | 2.17% 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 | 4.34% |
| 18 | Of which: Existence of dividend brake mechanism | Not applicable | Not applicable | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | 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 | Full discretion | Full discretion | Full discretion | Full 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 | 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 | Non-cumulative | Non-cumulative |
| 22 | Conversion into shares | Not applicable | Not applicable | Yes | Yes | Yes | No | No | No | No | No | No | No | No | 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 | Undated capital bonds | Undated capital bonds | Undated capital bonds | Undated capital bonds | 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 CET1 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 Domestic Preference Shares shall be wholly or partly converted into A Shares in accordance with the contractual agreement, so as to restore the CET1 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 CET1 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 CET1 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 | Not applicable | Not applicable | 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 | Undated capital bonds | Undated capital bonds | Undated capital bonds | 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 | Not applicable | Not applicable | 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 | Undated capital bonds | Undated capital bonds | Undated capital bonds | 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 | Not applicable | Not applicable | 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 | Undated capital bonds | Undated capital bonds | Undated capital bonds | Undated capital bonds | Tier 2 capital instruments |
|------|---|----------------------------|----------------------------|---------------------------------|---------------------------------|---------------------------------|---|---|---|---|---|---|---|---|---|---|-------------------------------|
| 26 | Of which: Please specify share conversion is mandatory or not, if it is allowed | Not applicable | Not applicable | Mandatory | Mandatory | Mandatory | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 27 | Of which: Please specify the instrument type after conversion, if allowed | Not applicable | Not applicable | Common Equity Tier 1 | Common Equity Tier 1 | Common Equity Tier 1 | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 28 | Of which: Please specify the issuer of the instrument type after conversion, if allowed | Not applicable | Not applicable | Bank of China Limited | Bank of China Limited | Bank of China Limited | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 29 | Write-down feature | Not applicable | Not applicable | No | No | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 30 | Of which: Please specify the trigger point of write-down, if allowed | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Upon the occurrence of a Non-Viability Trigger Event, the Issuer has the right to write down in accordance with the contractual agreement. A Non-Viability Trigger Event refers to the earlier of the following events: (i) the NFRA having decided that the Issuer would become non-viable without a write-down; (ii) any relevant authorities having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable | Upon the occurrence of a Non-Viability Trigger Event, the Issuer has the right to write down in accordance with the contractual agreement. A Non-Viability Trigger Event refers to the earlier of the following events: (i) the NFRA having decided that the Issuer would become non-viable without a write-down; (ii) any relevant authorities having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable | Upon the occurrence of a Non-Viability Trigger Event, the Issuer has the right to write down in accordance with the contractual agreement. A Non-Viability Trigger Event refers to the earlier of the following events: (i) the NFRA having decided that the Issuer would become non-viable without a write-down; (ii) any relevant authorities having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable | Upon the occurrence of a Non-Viability Trigger Event, the Issuer has the right to write down in accordance with the contractual agreement. A Non-Viability Trigger Event refers to the earlier of the following events: (i) the NFRA having decided that the Issuer would become non-viable without a write-down; (ii) any relevant authorities having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable | Upon the occurrence of a Non-Viability Trigger Event, the Issuer has the right to write down in accordance with the contractual agreement. A Non-Viability Trigger Event refers to the earlier of the following events: (i) the NFRA having decided that the Issuer would become non-viable without a write-down; (ii) any relevant authorities having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable | Upon the occurrence of a Non-Viability Trigger Event, the Issuer has the right to write down in accordance with the contractual agreement. A Non-Viability Trigger Event refers to the earlier of the following events: (i) the NFRA having decided that the Issuer would become non-viable without a write-down; (ii) any relevant authorities having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable | Upon the occurrence of a Non-Viability Trigger Event, the Issuer has the right to write down in accordance with the contractual agreement. A Non-Viability Trigger Event refers to the earlier of the following events: (i) the NFRA having decided that the Issuer would become non-viable without a write-down; (ii) any relevant authorities having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable | Upon the occurrence of a Non-Viability Trigger Event, the Issuer has the right to write down in accordance with the contractual agreement. A Non-Viability Trigger Event refers to the earlier of the following events: (i) the NFRA having decided that the Issuer would become non-viable without a write-down; (ii) any relevant authorities having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable | Upon the occurrence of a Non-Viability Trigger Event, the Issuer has the right to write down in accordance with the contractual agreement. A Non-Viability Trigger Event refers to the earlier of the following events: (i) the NFRA having decided that the Issuer would become non-viable without a write-down; (ii) any relevant authorities having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable | Upon the occurrence of a Non-Viability Trigger Event, the Issuer has the right to write down in accordance with the contractual agreement. A Non-Viability Trigger Event refers to the earlier of the following events: (i) the NFRA having decided that the Issuer would become non-viable without a write-down; (ii) any relevant authorities having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable | |

| 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 | Undated capital bonds | Undated capital bonds | Undated capital bonds | Undated capital bonds | 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 | 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 | 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 | Perpetual write-down | Perpetual write-down | Perpetual write-down | 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 Tier 2 capital instruments | Subordinated to the depositors, general creditors, and Tier 2 capital instruments | Subordinated to the depositors and general creditors |

| 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 | Tier 2 capital instruments | Tier 2 capital instruments |
|------|--|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 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 |
| 2 | Identification code | 2028038.IB | 2028039.IB | 2128008.IB | 2128009.IB | 2128039.IB | 2128040.IB | 2228006.IB | 092280108.IB | 092280109.IB | 232380006.IB | 232380007.IB | 232380057.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 | 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 | 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 | 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 | 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 |
| 6 | Instrument type | 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 | 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 | 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) | 59,975 | 14,994 | 14,996 | 9,997 | 39,990 | 9,997 | 29,993 | 44,995 | 14,998 | 39,995 | 19,997 | 29,996 | 29,996 | 44,995 | 24,997 | 14,999 | 14,999 | 29,998 | 29,998 | 34,997 | 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 | 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 | 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 | 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 | Financial liabilities at amortised cost | 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 | 2022/10/24 | 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 | 2034/2/1 | 2039/2/1 | 2034/4/8 | 2039/4/8 |
| 13 | Issuer's redemption (subject to regulatory approval) | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | 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 | 2026/11/16, full or partial redemption | 2031/11/16, 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 | 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 |

| 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 | Tier 2 capital instruments | Tier 2 capital instruments |
|------------------------------|---|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|
| Dividend or interest payment | | | | | | | | | | | | | | | | | | | | | | |
| 16 | Of which: Fixed or floating dividend or interest payment | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | 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% | 3.49% | 3.61% | 3.25% | 3.37% | 3.43% | 3.53% | 3.30% | 3.37% | 2.78% | 2.85% | 2.62% | 2.71% |
| 18 | Of which: Existence of dividend brake mechanism | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | |
| 19 | Of which: Discretion to cancel dividend or interest payment | No discretion | No discretion | No discretion | No discretion | No discretion | No discretion | No discretion | No discretion | No discretion | No discretion | No discretion | No discretion | No discretion | No discretion | No discretion | No discretion | No 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 | 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 | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative | |
| 22 | Conversion into shares | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | |
| 23 | Of which: Please specify the trigger condition for share conversion, if allowed | 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 | |
| 24 | Of which: Please specify share conversion in whole or in part, if allowed | 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 | |
| 25 | Of which: Please specify the method to determine the conversion price, if share conversion is allowed | 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 | |
| 26 | Of which: Please specify share conversion is mandatory or not, if it is allowed | 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 | |
| 27 | Of which: Please specify the instrument type after conversion, if allowed | 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 | |
| 28 | Of which: Please specify the issuer of the instrument type after conversion, if allowed | 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 | |
| 29 | Write-down feature | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | |

[illegible]

| 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 | 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 | 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 | 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 | 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 | 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 | 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 | Perpetual write-down | Perpetual write-down | Perpetual write-down | Perpetual write-down | Perpetual write-down | Perpetual write-down | Perpetual write-down | Perpetual write-down | Perpetual write-down | Perpetual write-down | Perpetual write-down | Perpetual write-down | Perpetual write-down | Perpetual write-down | Perpetual write-down | Perpetual write-down | Perpetual write-down | 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 | 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 | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 34 | Hierarchy of claims (please specify instrument type enjoying higher priorities) | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors | Subordinated to the depositors and general creditors |

Supplementary description:

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