

CCA: Main features of regulatory capital instruments and of external total loss-absorbing capacity (TLAC)-eligible non-capital bonds (As at 30 June 2025)

Amounts in millions of Renminbi (unless otherwise stated)

Item	Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	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
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
2	Identification code	601988.SH	3988.HK	360033.SH	360035.SH	2028048.IB	2028053.IB	2128019.IB	2128045.IB	2228023.IB	2228029.IB	242380008.IB	242480008.IB	242480086.IB
3	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
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
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
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
6	Instrument type	Common shares	Common 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
7	Amount attributable to regulatory capital (the last reporting day)	442,684	149,220	72,979	26,990	29,994	19,995	49,989	19,995	30,000	20,000	30,000	30,000	20,000
8	Par value of instrument	238,590	83,622	73,000	27,000	30,000	20,000	50,000	20,000	30,000	20,000	30,000	30,000	20,000
9	Accounting treatment	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity
10	Initial issuing date	2006/6/29	2006/6/1 2006/6/9	2019/6/24	2019/8/26	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
11	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
12	Of which: Original maturity date	No maturity date	No maturity date	No maturity date	No maturity date	Undated	Undated	Undated	Undated	Undated	Undated	Undated	Undated	Undated

Item		Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	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
13	Issuer's redemption (subject to regulatory approval)	No	No	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 2025/11/17, 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
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	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

Item		Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	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
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	Adjustable distribution rate	Adjustable distribution rate
17	Of which: Coupon rate and relevant indicators	Not applicable	Not applicable	4.50% before 27 June 2024, 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 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	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
18	Of which: Existence of dividend brake mechanism	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
20	Of which: Existence of redemption incentive mechanism	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
22	Conversion into shares	Not applicable	Not applicable	Yes	Yes	No	No	No	No	No	No	No	No	No

Item		Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	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
23	Of which: Please specify the trigger condition for share conversion, if allowed	Not applicable	Not applicable	Occurrence of any Additional Tier 1 Capital Instrument Trigger Event ¹ or Tier 2 capital instruments Trigger Event ²	Occurrence of any Additional Tier 1 Capital Instrument Trigger Event or Tier 2 capital instruments Trigger Event	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	Convert in whole or in part when an Additional Tier 1 Capital Instrument Trigger Event occurs. Convert in whole when a Tier 2 Capital Instrument Trigger Event occurs	Convert in whole or in part when an Additional Tier 1 Capital Instrument Trigger Event occurs. Convert in whole when a Tier 2 Capital Instrument Trigger Event occurs	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)	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds
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	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)	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
26	Of which: Please specify share conversion is mandatory or not, if it is allowed	Not applicable	Not applicable	Mandatory	Mandatory	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	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	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	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	Occurrence of a Non-Viability Trigger Event ¹	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event
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	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	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
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
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 subordinated indebtedness	Subordinated to the depositors, general creditors and subordinated indebtedness	Subordinated to the depositors, general creditors and subordinated indebtedness that ranks senior to the Bonds	Subordinated to the depositors, general creditors and subordinated indebtedness that ranks senior to the Bonds	Subordinated to the depositors, general creditors and subordinated indebtedness that ranks senior to the Bonds	Subordinated to the depositors, general creditors and subordinated indebtedness that ranks senior to the Bonds	Subordinated to the depositors, general creditors and subordinated indebtedness that ranks senior to the Bonds	Subordinated to the depositors, general creditors and subordinated indebtedness that ranks senior to the Bonds	Subordinated to the depositors, general creditors and subordinated indebtedness that ranks senior to the Bonds	Subordinated to the depositors, general creditors and subordinated indebtedness that ranks senior to the Bonds	Subordinated to the depositors, general creditors and subordinated indebtedness that ranks senior to the Bonds

Item		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
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
2	Identification code	1928029. IB	2028038. IB	2028039. IB	2128008. IB	2128009. IB	2128039. IB	2128040. IB	2228006. IB	092280108. IB	092280109. IB	232380006. IB	232380007. 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
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
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
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
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
7	Amount attributable to regulatory capital (the last reporting day)	9,996	59,977	14,995	14,995	9,996	39,987	9,996	29,990	44,994	14,998	39,994	19,997
8	Par value of instrument	10,000	60,000	15,000	15,000	10,000	40,000	10,000	30,000	45,000	15,000	40,000	20,000
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
10	Initial issuing date	2019/9/20	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
11	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
12	Of which: Original maturity date	2034/9/24	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
13	Issuer's redemption (subject to regulatory approval)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
14	Of which: Redemption date and amount	2029/9/24, full or partial redemption	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
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

Item		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
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
17	Of which: Coupon rate and relevant indicators	4.34%	4.20%	4.47%	4.15%	4.38%	3.60%	3.80%	3.25%	3.02%	3.34%	3.49%	3.61%
18	Of which: Existence of dividend brake mechanism	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
20	Of which: Existence of redemption incentive mechanism	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
22	Conversion into shares	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
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
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
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
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
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
29	Write-down feature	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
30	Of which: Please specify the trigger point of write-down, if allowed	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event
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
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
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
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
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

Item		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
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
2	Identification code	232380057. IB	232380058. IB	232380066. IB	232380067. IB	232380084. IB	232380085. IB	232480001. IB	232480002. IB	232480008. IB	232480009. IB	232580012. 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
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
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
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
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
7	Amount attributable to regulatory capital (the last reporting day)	29,997	29,996	44,993	24,996	14,998	14,998	29,996	29,996	34,994	24,996	49,994
8	Par value of instrument	30,000	30,000	45,000	25,000	15,000	15,000	30,000	30,000	35,000	25,000	50,000
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
10	Initial issuing date	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	2025/5/22
11	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
12	Of which: Original maturity date	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	2035/5/26
13	Issuer's redemption (subject to regulatory approval)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
14	Of which: Redemption date and amount	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	2030/5/26, 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

Item		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
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
17	Of which: Coupon rate and relevant indicators	3.25%	3.37%	3.43%	3.53%	3.30%	3.37%	2.78%	2.85%	2.62%	2.71%	1.93%
18	Of which: Existence of dividend brake mechanism	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
20	Of which: Existence of redemption incentive mechanism	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
22	Conversion into shares	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
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
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
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
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
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
29	Write-down feature	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
30	Of which: Please specify the trigger point of write-down, if allowed	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event	Occurrence of a Non-Viability Trigger Event
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
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
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
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
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

Item		Total Loss-Absorbing Capacity Eligible Non-Capital Bonds	Total Loss-Absorbing Capacity Eligible Non-Capital Bonds	Total Loss-Absorbing Capacity Eligible Non-Capital Green Bonds
1	Issuer	Bank of China Limited	Bank of China Limited	Bank of China Limited
2	Identification code	312410001. IB	312410002. IB	312410009. IB
3	Applicable 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
4	Tier of capital	Not applicable	Not applicable	Not applicable
5	Of which: Applicable to bank/group level	Not applicable	Not applicable	Not applicable
6	Instrument type	Total loss-absorbing capacity eligible non-capital bonds	Total loss-absorbing capacity eligible non-capital bonds	Total loss-absorbing capacity eligible non-capital bonds
7	Amount attributable to regulatory capital (the last reporting day)	Not applicable	Not applicable	Not applicable
8	Par value of instrument	25,000	15,000	10,000
9	Accounting treatment	Financial liabilities at amortised cost	Financial liabilities at amortised cost	Financial liabilities at amortised cost
10	Initial issuing date	2024/5/16	2024/5/16	2024/12/13
11	Perpetual or dated	Dated	Dated	Dated
12	Of which: Original maturity date	2028/5/20	2030/5/20	2028/12/17
13	Issuer's redemption (subject to regulatory approval)	Yes	Yes	Yes
14	Of which: Redemption date and amount	2027/5/20, full or partial redemption	2029/5/20, full or partial redemption	2027/12/17, full or partial redemption
15	Of which: Subsequent redemption date (if any)	Not applicable	Not applicable	Not applicable

Item		Total Loss-Absorbing Capacity Eligible Non-Capital Bonds	Total Loss-Absorbing Capacity Eligible Non-Capital Bonds	Total Loss-Absorbing Capacity Eligible Non-Capital Green Bonds
Dividend or interest payment				
16	Of which: Fixed or floating dividend or interest payment	Fixed	Fixed	Fixed
17	Of which: Coupon rate and relevant indicators	2.25%	2.35%	1.78%
18	Of which: Existence of dividend brake mechanism	No	No	No
19	Of which: Discretion to cancel dividend or interest payment	No discretion	No discretion	No discretion
20	Of which: Existence of redemption incentive mechanism	No	No	No
21	Of which: Cumulative or noncumulative	Non-cumulative	Non-cumulative	Non-cumulative
22	Conversion into shares	No	No	No
23	Of which: Please specify the trigger condition for share conversion, if allowed	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
25	Of which: Please specify the method to determine the conversion price, if share conversion is allowed	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
27	Of which: Please specify the instrument type after conversion, if allowed	Not applicable	Not applicable	Not applicable

Item		Total Loss-Absorbing Capacity Eligible Non-Capital Bonds	Total Loss-Absorbing Capacity Eligible Non-Capital Bonds	Total Loss-Absorbing Capacity Eligible Non-Capital Green Bonds
28	Of which: Please specify the issuer of the instrument type after conversion, if allowed	Not applicable	Not applicable	Not applicable
29	Write-down feature	Yes	Yes	Yes
30	Of which: Please specify the trigger point of write-down, if allowed	When the issuer enters resolution and has already written down or converted into equity all of its Tier 2 capital instruments, the Peoples' Bank of China or the NFRA has the power to require mandatory write down of all or a portion of the bonds.	When the issuer enters resolution and has already written down or converted into equity all of its Tier 2 capital instruments, the Peoples' Bank of China or the NFRA has the power to require mandatory write down of all or a portion of the bonds.	When the issuer enters resolution and has already written down or converted into equity all of its Tier 2 capital instruments, the Peoples' Bank of China or the NFRA has the power to require mandatory write down of all or a portion of the bonds.
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
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
33	Of which: Please specify the book-entry value recovery mechanism, if temporary write-down	Not applicable	Not applicable	Not applicable
33a	Type of subordination	Contractual	Contractual	Contractual
34	Hierarchy of claims (please specify instrument type enjoying higher priorities)	Subordinated to the excluded liabilities ⁴	Subordinated to the excluded liabilities	Subordinated to the excluded liabilities

Supplementary description:

1. “Additional Tier 1 Capital Instrument Trigger Event” means the circumstance that the CET 1 CAR drops to 5.125%.
2. “Tier 2 capital instruments Trigger Event” means either of the following circumstances (whichever is earlier): (1) the NFRA having concluded that a conversion or write-off is necessary without which the Issuer would become non-viable; or (2) the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the Issuer would become non-viable.
3. “Non-Viability Trigger Event” means the earlier of the following events: (1) the NFRA having decided that the Issuer would become non-viable without a write-down; (2) 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.
4. According to the current regulatory provisions, excluded liabilities include: (1) insured deposits; (2) sight deposits and short term deposits with original maturity of less than one year; (3) liabilities arising from derivatives; (4) debt instruments with derivative-linked features, such as structured notes; (5) liabilities arising other than through a contract, such as tax liabilities; (6) liabilities which are preferred to senior unsecured creditors under the relevant laws and regulations such as the Law of the People’s Republic of China on Enterprise Bankruptcy etc.; (7) any liabilities that, according to laws and regulations, cannot be written off, written down or converted into equity.
5. The total loss-absorbing capacity eligible non-capital bonds issued by the Bank are instruments that meet only TLAC (but not capital) requirements, while the remaining instruments meet both capital and TLAC requirements.