

MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS AND ELIGIBLE EXTERNAL TLAC INSTRUMENTS OF THE BANK AS AT 30 JUNE 2024 (CCA)

The following table shows the main features of various kinds of regulatory capital instruments and eligible external TLAC instruments issued by the Bank.

No.	Main features of eligible regulatory capital instruments	H Share	A Share	Rights issue	Tier 2 capital instrument	Preference shares	Undated capital bonds
1	Issuer	CCB	CCB	CCB	CCB	CCB	CCB
2	Identification code	0939.HK	601939.SH	0939.HK, 601939.SH	ISIN: CND100007Z10	360030.SH	ISIN: CND10002HVY6
3	Governing law(s)	Hong Kong SAR law	the PRC law	the PRC / Hong Kong SAR law	the PRC law	the PRC law	the PRC law
3a	Means by which enforceability requirement for other TLAC-eligible instruments governed by foreign law (laws other than resolution entity's home country)	N/A	N/A	N/A	N/A	N/A	N/A
4	Capital treatment	Common Equity Tier 1 capital	Common Equity Tier 1 capital	Common Equity Tier 1 capital	Tier 2 capital	Additional Tier 1 capital	Additional Tier 1 capital
5	Applicable to the Bank/Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level
6	Instrument type	Equity instrument	Equity instrument	Equity instrument	Tier 2 capital instrument	Additional Tier 1 capital instrument	Additional Tier 1 capital instrument
7	Amount recognised in regulatory capital	72,550	57,119	61,159	20,000	59,977	39,991

	(in millions of RMB, as at the latest reporting date)						
8	Par value of instrument	RMB30,459 million	RMB9 billion	RMB16,322 million	RMB20 billion	RMB60 billion	RMB40 billion
9	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Liability-amortised cost	Shareholders' equity	Shareholders' equity
10	Original date of issuance	27 October 2005	25 September 2007	19 November 2010, 16 December 2010	15 August 2014	21 December 2017	13 November 2019
11	Perpetual or dated of which:	Perpetual	Perpetual	Perpetual	Dated	Perpetual	Perpetual
12	Original maturity date	No maturity	No maturity	No maturity	18 August 2029	No maturity	No maturity
13	Issuer call subject to regulatory approval of which:	No	No	No	Yes	Yes	Yes
14	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	18 August 2024, redemption in full	At least five years from the date of issuance of preference shares (27 December 2017), redemption in full or in part.	The first call date is 15 November 2024, redemption in full or in part
15	Subsequent call dates, if applicable of which:	N/A	N/A	N/A	N/A	The redemption term of the preference shares starts from the beginning of such term to the date when all the preference shares have been wholly redeemed or converted.	Every 15 November after the first call date
	Coupons /dividends						
16	of which: Fixed or floating dividend/coupon	Floating	Floating	Floating	Fixed	Adjustable dividend rate (benchmark rate plus the fixed initial interest spread) by stages is adopted, benchmark rate is adjustable every five years, and the dividend rate during each adjusting period remains unchanged.	Adjustable coupon rate (benchmark rate plus the fixed initial interest spread) by stages is adopted, benchmark rate is adjustable every five years, and the coupon rate during each adjusting period remains unchanged.

17	of which: Coupon rate and any related index	N/A	N/A	N/A	5.98%	The dividend yield for the first five years is 4.75% and is reset based on the five-year Chinese government bond rate plus the fixed initial interest spread (0.89%) at the dividend reset date for five consecutive years. The dividend rate during each reset period remains unchanged, and is reset to 3.57% from 21 December 2022.	The coupon at 4.22% for the first five years, is reset based on the five-year Chinese government bond rate plus the fixed initial interest spread (1.16%) at the coupon rate reset date for five consecutive years, and the coupon rate during each reset period remains unchanged (the first coupon rate reset date is 15 November 2024 and the subsequent reset date is 15 November of every 5 years thereafter).
18	of which: Existence of dividend brake mechanism	N/A	N/A	N/A	No	Yes	Yes
19	of which: Fully discretionary, partially discretionary or non-discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Non-discretionary	Fully discretionary	Fully discretionary
20	of which: Existence of redemption incentive mechanism	No	No	No	No	No	No
21	of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
22	Convertible or non-convertible	N/A	N/A	N/A	No	Yes	No
23	of which: If convertible, specify the trigger condition for conversion	N/A	N/A	N/A	N/A	Occurrence of Additional Tier 1 capital instruments trigger event or Tier 2 capital instruments trigger event.	N/A
24	of which: If convertible, specify	N/A	N/A	N/A	N/A	Fully or partially convertible upon the occurrence of Additional Tier 1	N/A

	if it is fully or partially					capital instruments triggers, and fully convertible upon the occurrence of Tier 2 capital instruments triggers
25	of which: If convertible, specify the terms to determine the conversion rate	N/A	N/A	N/A	N/A	The initial conversion price is the average trading price of A shares of the Bank in the 20 trading days preceding the date of publication of the Board resolution in respect of the issuance of the preference shares (namely RMB5.20 per share). Since the date when the Board of Directors passed the resolution to issue the preference shares, in the event of any distribution of bonus shares or stock dividends for A ordinary shareholders, recapitalisation, issuance of new shares at a price lower than the market price (excluding the shares converted from financing instruments that are issued by the Bank and subject to the clauses of conversion into ordinary shares) and making rights issue, the Bank will accumulatively adjust the conversion price in the order of occurrence of the events, excluding the situation where the bank declares cash dividend of ordinary shares. In case of cancellation of repurchased shares, merger, split-up or other circumstances that may lead to changes in the Bank's share class, number and / or shareholders' equity and thereby affect the rights and interests of the preference shareholders, the Bank shall have

							the right to adjust the compulsory conversion price in a fair and impartial manner, so as to fully protect and balance the rights and interests of the preference shareholders and the ordinary shareholders.	
26	of which: If convertible, specify if it is non-discretionary or optional conversion	N/A	N/A	N/A	N/A	Yes		N/A
27	of which: If convertible, specify instrument type after conversion	N/A	N/A	N/A	N/A	Common Equity Tier 1 capital		N/A
28	of which: If convertible, specify issuer of instrument after conversion	N/A	N/A	N/A	N/A	CCB		N/A
29	Write-down feature	N/A	N/A	N/A	Yes	No		Yes

30	of which: If write-down, specify the trigger point of write-down	N/A	N/A	N/A	Write-down is triggered at the earlier of following situations: (1) National Financial Regulatory Administration determines issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	N/A	<p>1. Triggering event of Additional Tier 1 capital instruments is where the Common Equity Tier 1 capital adequacy ratio drops to 5.125% (or below).</p> <p>2. The triggering event of Tier 2 capital instrument refers to the earlier of following situations: (1) National Financial Regulatory Administration determines issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be available. When the principal of the bond is partially or fully written down, the bond will be written off perpetually and never recovers again.</p>
31	of which: If write-down, specify if it is full or partial	N/A	N/A	N/A	Full	N/A	<p>1. Partial/full when Additional Tier 1 capital instruments trigger events occur.</p> <p>2. Full when Tier 2 capital instruments triggering events occur.</p>
32	of which: If write-down, specify if it is permanent or temporary	N/A	N/A	N/A	Permanent	N/A	Permanent
33	of which: If temporary write-down, specify	N/A	N/A	N/A	N/A	N/A	N/A

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

No.	Main features of eligible regulatory capital instruments	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
1	Issuer	CCB	CCB	CCB	CCB	CCB	CCB
2	Identification code	ISIN: XS2140531950	ISIN: CND10003NQC8	ISIN: CND10004JSG1	ISIN: CND10004JSB2	ISIN: CND10004NXP4	ISIN: CND10004NXQ2
3	Governing law(s)	the UK law (Subordinated tranches subject to the PRC laws and regulations)	the PRC law	the PRC law	the PRC law	the PRC law	the PRC law
3a	Means by which enforceability requirement for other TLAC-eligible instruments governed by foreign law (laws other than resolution entity's home country)	N/A	N/A	N/A	N/A	N/A	N/A
4	Capital treatment	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Applicable to the Bank/Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level
6	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
7	Amount recognised in regulatory capital (In millions of RMB, as at the latest reporting date)	14,532	64,996	64,992	14,997	34,995	9,998
8	Par value of instrument	US\$2 billion	RMB65 billion	RMB65 billion	RMB15 billion	RMB35 billion	RMB10 billion
9	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
10	Original date of issuance	17 June 2020	10 September 2020	6 August 2021	6 August 2021	5 November 2021	5 November 2021
11	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
12	of which: Original maturity date	24 June 2030	14 September 2030	10 August 2031	10 August 2036	9 November 2031	9 November 2036
13	Issuer call subject to regulatory approval	Yes	Yes	Yes	Yes	Yes	Yes

14	of which: Optional call date, contingent call dates and redemption amount	24 June 2025, redemption in full or in part.	14 September 2025, redemption in full or in part.	10 August 2026, redemption in full or in part.	10 August 2031, redemption in full or in part.	9 November 2026, redemption in full or in part.	9 November 2031, redemption in full or in part.
15	of which: Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A	N/A
Coupons / dividends							
16	of which: Fixed or floating dividend/coupon	The interest rate is fixed for the first five years and is based on the interest rate at the coupon rate reset date (i.e., the five-year US government bond benchmark rate plus the initial fixed interest spread at the coupon reset date of the fifth year) for five consecutive years.	Fixed	Fixed	Fixed	Fixed	Fixed
17	of which: Coupon rate and any related index	The interest rate fixed at 2.45% for the first five years, is reset based on the five-year US government bond rate plus the fixed initial interest spread (2.15%) at the reset date for five consecutive years.	4.20%	3.45%	3.80%	3.60%	3.80%
18	of which: Existence of dividend brake mechanism	No	No	No	No	No	No
19	of which: Fully discretionary, partially discretionary or	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary

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

30	of which: If write-down, specify the trigger point of write-down	Write-down is triggered at the earlier of following situations: (1) National Financial Regulatory Administration determines issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	Write-down is triggered at the earlier of following situations: (1) National Financial Regulatory Administration determines issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	Write-down is triggered at the earlier of following situations: (1) National Financial Regulatory Administration determines issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	Write-down is triggered at the earlier of following situations: (1) National Financial Regulatory Administration determines issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	Write-down is triggered at the earlier of following situation: (1) National Financial Regulatory Administration determines issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	Write-down is triggered at the earlier of following situations: (1) National Financial Regulatory Administration determines issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.
31	of which: If write-down, specify if it is full or partial	Partial/Full	Partial/Full	Partial/Full	Partial/Full	Partial/Full	Partial/Full
32	of which: If write-down, specify if it is permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
33	of which: If temporary write-down, specify the description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A
33a	Type of subordination	N/A	N/A	N/A	N/A	N/A	N/A
34	Hierarchy of claims in liquidation (specify instrument types with higher priority rankings)	The lower priority behind the depositor and general creditor, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind the depositor and general creditor, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind the depositor and general creditor, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind the depositor and general creditor, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind the depositor and general creditor, the same priority with other Tier 2 capital instruments ranking pari passu	The lower priority behind the depositor and general creditor, the same priority with other Tier 2 capital instruments ranking pari passu

No.	Main features of eligible regulatory capital instruments	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Undated capital bonds
1	Issuer	CCB	CCB	CCB	CCB	CCB	CCB
2	Identification code	ISIN: CND10004QDV7	ISIN: CND10004QDX3	ISIN: XS2431453336	ISIN: CND100058P53	ISIN: CND100058P61	ISIN: CND10005MRQ3
3	Governing law(s)	the PRC law	the PRC law	the UK law (Subordinated tranches subject to the PRC laws and regulations)	the PRC law	the PRC law	the PRC law
3a	Means by which enforceability requirement for other TLAC-eligible instruments governed by foreign law (laws other than resolution entity's home country)	N/A	N/A	N/A	N/A	N/A	N/A
4	Capital treatment	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Additional Tier 1 capital
5	Applicable to the Bank/Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level
6	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Additional Tier 1 capital instrument
7	Amount recognised in regulatory capital (In millions of RMB, as at the latest reporting date)	11,998	7,998	14,512	44,992	14,997	40,000

8	Par value of instrument	RMB12 billion	RMB8 billion	US\$2 billion	RMB45 billion	RMB15 billion	RMB40 billion
9	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Shareholders' equity
10	Original date of issuance	10 December 2021	10 December 2021	13 January 2022	15 June 2022	15 June 2022	29 August 2022
11	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Perpetual
	of which:						
12	Original maturity date	14 December 2031	14 December 2036	21 January 2032	17 June 2032	17 June 2037	No maturity
13	Issuer call subject to regulatory approval	Yes	Yes	Yes	Yes	Yes	Yes
	of which:						
14	Optional call date, contingent call dates and redemption amount	14 December 2026, redemption in full or in part.	14 December 2031, redemption in full or in part.	21 January 2027, redemption in full or in part.	17 June 2027, redemption in full or in part.	17 June 2032, redemption in full or in part.	The first call date is 31 August 2027, redemption in full or in part
	of which:						
15	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A	Every 31 August after the first call date
	Coupons / dividends						
16	of which: Fixed or floating dividend/coupon	Fixed	Fixed	The interest rate is fixed for the first five years and is based on the interest rate at the coupon rate reset date (i.e., the five-year US government bond benchmark rate plus the initial fixed interest spread at the coupon reset date of the fifth year) for	Fixed	Fixed	Adjustable coupon rate (benchmark rate plus the fixed initial interest spread) by stages is adopted, benchmark rate is adjustable every five years, and the coupon rate during each adjusting period remains unchanged.

				five consecutive years.			
17	of which: Coupon rate and any related index	3.48%	3.74%	The interest rate fixed at 2.85% for the first five years, is reset based on the five-year US government bond rate plus the fixed initial interest spread (1.40%) at the reset date for five consecutive years.	3.45%	3.65%	The coupon at 3.20% for the first five years, is reset based on five-year Chinese government bond rate plus the fixed initial interest spread (0.79%) at the coupon rate reset date for five consecutive years, and the coupon rate during each reset period remains unchanged (the first coupon rate reset date is 31 August 2027 and the subsequent reset date is 31 August of every 5 years thereafter).
18	of which: Existence of dividend brake mechanism	No	No	No	No	No	Yes
19	of which: Fully discretionary, partially discretionary or non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Fully discretionary
20	of which: Existence of redemption incentive mechanism	No	No	No	No	No	No
21	of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
22	Convertible or non-convertible	No	No	No	No	No	No

23	of which: if convertible, specify the trigger condition for conversion	N/A	N/A	N/A	N/A	N/A	N/A
24	of which: If convertible, specify if it is fully or partially	N/A	N/A	N/A	N/A	N/A	N/A
25	of which: If convertible, specify the terms to determine the conversion rate	N/A	N/A	N/A	N/A	N/A	N/A
26	of which: If convertible, specify if it is non-discretionary or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A
27	of which: If convertible, specify instrument type after conversion	N/A	N/A	N/A	N/A	N/A	N/A
28	of which: If convertible, specify issuer of instrument after conversion	N/A	N/A	N/A	N/A	N/A	N/A
29	Write-down feature	Yes	Yes	Yes	Yes	Yes	Yes
30	of which: If write-down, specify the trigger point of	Write-down is triggered at the earlier of following situations: (1)	Write-down is triggered at the earlier of following situations: (1)	Write-down is triggered at the earlier of following situations: (1)	Write-down is triggered at the earlier of following situations: (1)	Write-down is triggered at the earlier of following situations: (1)	Write-down is triggered at the earlier of following situations: (1) National Financial Regulatory

	write-down	National Financial Regulatory Administration determines issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	National Financial Regulatory Administration determines issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	National Financial Regulatory Administration determines issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	National Financial Regulatory Administration determines issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	National Financial Regulatory Administration determines issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	Administration determines issuer cannot survive if no write-down is conducted; (2) relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.
31	of which: If write-down, specify if it is full or partial	Partial/Full	Partial/Full	Partial/Full	Partial/Full	Partial/Full	Partial/Full
32	of which: If write-down, specify if it is permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
33	of which: If temporary write-down, specify the description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A
33a	Type of subordination	N/A	N/A	N/A	N/A	N/A	N/A
34	Hierarchy of claims in liquidation (specify instrument types)	The lower priority behind the depositor and general creditor, the same priority	The lower priority behind the depositor and general creditor, the same priority	The lower priority behind the depositor and general creditor, the same priority	The lower priority behind the depositor and general creditor, the same priority	The lower priority behind the depositor and general creditor, the same priority	The lower priority behind depositors, general creditors and subordinated debt senior to undated

with higher priority rankings)	with other Tier 2 capital instruments ranking pari passu.	with other Tier 2 capital instruments ranking pari passu.	with other Tier 2 capital instruments ranking pari passu.	with other Tier 2 capital instruments ranking pari passu.	with other Tier 2 capital instruments ranking pari passu.	Additional Tier 1 capital bond, and in priority to all classes of shares held by the Bank's shareholders, the same priority with Additional Tier 1 capital instruments ranking pari passu.
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No.	Main features of eligible regulatory capital instruments	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Undated capital bonds	Undated capital bonds
1	Issuer	CCB	CCB	CCB	CCB	CCB	CCB
2	Identification code	ISIN: CND10005V0T6	ISIN: CND10005V0S8	ISIN: CND100069210	ISIN: CND100069202	ISIN: CND10006SGV1	ISIN: CND100071M18
3	Governing law(s)	the PRC law	the PRC law	the PRC law	the PRC law	the PRC law	the PRC law
3a	Means by which enforceability requirement for other TLAC-eligible instruments governed by foreign law (laws other than resolution entity's home country)	N/A	N/A	N/A	N/A	N/A	N/A
4	Capital treatment	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Additional Tier 1 capital	Additional Tier 1 capital
5	Applicable to the Bank/Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level
6	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Additional Tier 1 capital instrument	Additional Tier 1 capital instrument
7	Amount recognised in regulatory capital (in millions of RMB, as at the latest reporting date)	24,996	14,997	4,999	14,997	30,000	30,000
8	Par value of instrument	RMB25 billion	RMB15 billion	RMB5 billion	RMB15 billion	RMB30 billion	RMB30 billion
9	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Shareholders' equity	Shareholders' equity
10	Original date of issuance	3 November 2022	3 November 2022	24 March 2023	24 March 2023	14 July 2023	22 September 2023
11	Perpetual or dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual
12	of which: Original maturity	7 November 2032	7 November 2037	28 March 2033	28 March 2038	No maturity	No maturity

	date						
13	Issuer call subject to regulatory approval	Yes	Yes	Yes	Yes	Yes	Yes
14	of which: Optional call date, contingent call dates and redemption amount	7 November 2027, redemption in full or in part.	7 November 2032, redemption in full or in part.	28 March 2028, redemption in full or in part.	28 March 2033, redemption in full or in part.	The first call date is 18 July 2028, redemption in full or in part	The first call date is 26 September 2028, redemption in full or in part
15	of which: Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	Every 18 July after the first call date	Every 26 September after the first call date
	Coupons / dividends						
16	of which: Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Adjustable coupon rate (benchmark rate plus the fixed initial interest spread) by stages is adopted, benchmark rate is adjustable every five years, and the coupon rate during each adjusting period remains unchanged.	Adjustable coupon rate (benchmark rate plus the fixed initial interest spread) by stages is adopted, benchmark rate is adjustable every five years, and the coupon rate during each adjusting period remains unchanged.
17	of which: Coupon rate and any related index	3.00%	3.34%	3.49%	3.61%	The coupon at 3.29% for the first five years, is reset based on the five-year Chinese government bond rate plus the fixed initial interest spread (0.86%) at the coupon rate reset date for five consecutive years, and the coupon rate during each reset period remains unchanged (the first	The coupon at 3.37% for the first five years, is reset based on the five-year Chinese government bond rate plus the fixed initial interest spread (0.87%) at the coupon rate reset date for five consecutive years, and the coupon rate during each reset period remains unchanged (the first coupon rate

						coupon rate reset date is 18 July 2028 and the subsequent reset date is 18 July of every 5 years thereafter).	reset date is 26 September 2028 and the subsequent reset date is 26 September of every 5 years thereafter).
18	of which: Existence of dividend brake mechanism	No	No	No	No	Yes	Yes
19	of which: Fully discretionary, partially discretionary or non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Fully discretionary	Fully discretionary
20	of which: Existence of redemption incentive mechanism	No	No	No	No	No	No
21	of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
22	Convertible or non-convertible	No	No	No	No	No	No
23	of which: If convertible, specify the trigger condition for conversion	N/A	N/A	N/A	N/A	N/A	N/A
24	of which: If convertible, specify if it is fully or partially	N/A	N/A	N/A	N/A	N/A	N/A
25	of which: If convertible, specify the terms to	N/A	N/A	N/A	N/A	N/A	N/A

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

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

No.	Main features of eligible regulatory capital instruments	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
1	Issuer	CCB	CCB	CCB	CCB	CCB	CCB
2	Identification code	ISIN: CND1000753C1	ISIN: CND1000753B3	ISIN: CND1000774S3	ISIN: CND1000774T1	ISIN: CND10007L9Z4	ISIN: CND10007L9Y7
3	Governing law(s)	the PRC law	the PRC law	the PRC law	the PRC law	the PRC law	the PRC law
3a	Means by which enforceability requirement for other TLAC-eligible instruments governed by foreign law (laws other than resolution entity's home country)	N/A	N/A	N/A	N/A	N/A	N/A
4	Capital treatment	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Applicable to the Bank/Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level	The Bank and Group level
6	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
7	Amount recognised in regulatory capital (In millions of RMB, as at the latest reporting date)	44,992	14,997	24,995	14,997	19,996	29,994
8	Par value of instrument	RMB45 billion	RMB15 billion	RMB25 billion	RMB15 billion	RMB20 billion	RMB30 billion
9	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
10	Original date of issuance	24 October 2023	24 October 2023	14 November 2023	14 November 2023	1 February 2024	1 February 2024
11	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
12	of which: Original maturity date	26 October 2033	26 October 2038	16 November 2033	16 November 2038	5 February 2034	5 February 2039

13	Issuer call subject to regulatory approval	Yes	Yes	Yes	Yes	Yes	Yes
14	of which: Optional call date, contingent call dates and redemption amount	26 October 2028, redemption in full or in part.	26 October 2033, redemption in full or in part.	16 November 2028, redemption in full or in part.	16 November 2033, redemption in full or in part.	5 February 2029, redemption in full or in part.	5 February 2034, redemption in full or in part.
15	of which: Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A	N/A
Coupons / dividends							
16	of which: Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
17	of which: Coupon rate and any related index	3.45%	3.53%	3.30%	3.42%	2.75%	2.82%
18	of which: Existence of dividend brake mechanism	No	No	No	No	No	No
19	of which: Fully discretionary, partially discretionary or non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary
20	of which: Existence of redemption incentive mechanism	No	No	No	No	No	No
21	of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
22	Convertible or non-convertible	No	No	No	No	No	No
23	of which: if convertible, specify	N/A	N/A	N/A	N/A	N/A	N/A

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

		relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.	relevant authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.
31	of which: If write-down, specify if it is full or partial	Partial/Full	Partial/Full	Partial/Full	Partial/Full	Partial/Full	Partial/Full
32	of which: If write-down, specify if it is permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
33	of which: If temporary write-down, specify the description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A
33a	Type of subordination	N/A	N/A	N/A	N/A	N/A	N/A
34	Hierarchy of claims in liquidation (specify instrument types with higher priority rankings)	The lower priority behind the depositor and general creditor, the same priority with other Tier 2 capital instruments ranking pari passu.	The lower priority behind the depositor and general creditor, the same priority with other Tier 2 capital instruments ranking pari passu.	The lower priority behind the depositor and general creditor, the same priority with other Tier 2 capital instruments ranking pari passu.	The lower priority behind the depositor and general creditor, the same priority with other Tier 2 capital instruments ranking pari passu.	The lower priority behind the depositor and general creditor, the same priority with other Tier 2 capital instruments ranking pari passu.	The lower priority behind the depositor and general creditor, the same priority with other Tier 2 capital instruments ranking pari passu.