

Table CCA: Main features of regulatory capital instruments
(Updated on 30 November, 2019)

		Ordinary Shares	US\$650 million Additional Tier 1 issued in 2015	US\$500 million Additional Tier 1 issued in 2017	US\$650 million Additional Tier 1 issued in 2019	US\$600 million Tier 2 due 2020	US\$500 million Tier 2 due 2026
1	Issuer	The Bank of East Asia, Limited ("BEA")	BEA	BEA	BEA	BEA	BEA
2	Unique identifier - ISIN	HK0023000190	XS1326527246	XS1615078141	XS2049804896	XS0521073428	XS1508842256
3	Governing law(s) of the instrument	Hong Kong	England (Subordination governed by Hong Kong laws)	England (Subordination governed by Hong Kong laws)	England (Subordination governed by Hong Kong laws)	England (subordination governed by Hong Kong laws)	England (subordination governed by Hong Kong laws)
<i>Regulatory treatment</i>							
4	Transitional Basel III rules#	N.A.	N.A.	N.A.	N.A.	Tier 2	N.A.
5	Post-transitional Basel III rules+	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Ineligible	Tier 2
6	Eligible at solo*/group/group & solo	Solo and group	Solo and group	Solo and group	Solo and group	Solo and group	Solo and group
7	Instrument type	Ordinary shares	Perpetual non-cumulative Additional Tier 1 capital securities	Perpetual non-cumulative Additional Tier 1 capital securities	Perpetual non-cumulative Additional Tier 1 capital securities	Tier 2 notes	Tier 2 notes
8	Amount recognised in regulatory capital (at 30/9/2019)	HK\$41,194 Mn	HK\$5,016 Mn	HK\$3,879 Mn	HK\$5,077 Mn	HK\$3,913 Mn	
9	Par value of instrument	N.A.	Issue price: US\$650 million : 100%	Issue price: US\$500 million : 100%	Issue price: US\$650 million : 100%	Issue price : US\$450 million: 99.04% US\$150 million: 100.102%	Issue price : US\$500 million: 99.838%
10	Accounting classification	Equity	Equity	Equity	Equity	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	Since incorporation	2nd December, 2015	18th May, 2017	19th September, 2019	US\$450 million: 16th July, 2010 US\$150 million: 23rd July, 2010	3rd November, 2016
12	Perpetual or dated	N.A.	Perpetual	Perpetual	Perpetual	Dated	Dated

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13	Original maturity date	N.A.	No maturity	No maturity	No maturity	16th July, 2020	3rd November, 2026
14	Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	No	Yes
15	Optional call date, contingent call dates and redemption amount	N.A.	First call date : 2nd December, 2020 Included tax and regulatory call options Redemptions in whole at 100% with accrued dividends	First call date : 18th May, 2022 Included tax and regulatory call options Redemptions in whole at 100% with accrued dividends	First call date : 19 th September, 2024 Included tax and regulatory call options Redemptions in whole at 100% with accrued dividends	No issuer call option Included tax and regulatory call options Redemptions in whole at 100% with accrued interests	One-off call date: 3rd November, 2021 Included tax and regulatory call options Redemptions in whole at 100% with accrued interests, final amount subject to adjustment following occurrence of a Non-Viability Event
16	Subsequent call dates, if applicable	N.A.	Any payment dates thereafter first call date	Any payment dates thereafter first call date	Any payment dates thereafter first call date	N.A.	N.A.
<i>Coupons / dividends</i>							
17	Fixed or floating dividend/coupon	N.A.	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	N.A.	Up to 1st December, 2020 : 5.5% p.a. Thereafter and every 5 years thereafter reset at : 5-year U.S. Treasury + 3.834%	Upto 17th May, 2022 : 5.625% p.a. Thereafter and every 5 years thereafter reset at : 5-year U.S. Treasury + 3.682%	Up to 18th September, 2024 : 5.875% p.a. Thereafter and every 5 years thereafter reset at : 5-year U.S. Treasury + 4.257%	6.125% p.a.	Up to 2nd Nov, 2021: 4% p.a. Thereafter reset at : 5-year U.S. Treasury + 2.7%
19	Existence of a dividend stopper	No	Yes	Yes	Yes	No	No
20	Fully discretionary, partially discretionary or mandatory	N.A.	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

The Bank of East Asia, Limited
東亞銀行有限公司

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25	If convertible, fully or partially	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
26	If convertible, conversion rate	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
27	If convertible, mandatory or optional conversion	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
28	If convertible, specify instrument type convertible into	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
30	Write-down feature	No	Yes	Yes	Yes	No	Yes
31	If write-down, write-down trigger(s)	N.A.	Occurrence of a "Non-Viability Event", which means the earlier of: (i) the HKMA notifying BEA in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which BEA would become non-viable; and (ii) the HKMA notifying BEA in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which BEA would become non-viable.	Occurrence of a "Non-Viability Event", which means the earlier of: (i) the HKMA notifying BEA in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which BEA would become non-viable; and (ii) the HKMA notifying BEA in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which BEA would become non-viable.	Occurrence of a "Non-Viability Event", which means the earlier of: (i) the HKMA notifying BEA in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which BEA would become non-viable; and (ii) the HKMA notifying BEA in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which BEA would become non-viable.	N.A.	Occurrence of a "Non-Viability Event", which means the earlier of: (i) the HKMA notifying BEA in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which BEA would become non-viable; and (ii) the HKMA notifying BEA in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which BEA would become non-viable.
32	If write-down, full or partial	N.A.	Partial	Partial	Partial	N.A.	Partial
33	If write-down, permanent or temporary	N.A.	Permanent	Permanent	Permanent	N.A.	Permanent
34	If temporary write-down, description of write-up mechanism	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
35	Position in subordination hierarchy in liquidation	N.A.	Immediately subordinated to unsecured senior notes / indebtedness and subordinated Tier 2 notes / indebtedness	Immediately subordinated to unsecured senior notes / indebtedness and subordinated Tier 2 notes / indebtedness	Immediately subordinated to unsecured senior notes / indebtedness and subordinated Tier 2 notes / indebtedness	Immediately subordinated to unsecured senior notes / indebtedness	Immediately subordinated to unsecured senior notes / indebtedness
36	Non-compliant transitioned features	No	No	No	No	Yes	No
37	If yes, specify non-compliant features	N.A.	N.A.	N.A.	N.A.	Absence of non-viability loss absorption criteria	N.A.

Footnote:

- # Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
+ Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
* Include solo-consolidated