

## **Template CCA(A): Main features of regulatory capital instruments and non-capital LAC debt instruments**

(Updated on 2<sup>nd</sup> April, 2026)

### **Section (i) Both regulatory capital and LAC requirements**

|    |                                                                                                                                                                 | (1)                              | (2)                                                                                                                                                                                                                                                                                         | (3)                                                                                                                                                                                                                                                                                        |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                                                                                                                                                                 | Ordinary Shares                  | US\$ 500 million<br>Tier 2 due 2032                                                                                                                                                                                                                                                         | US\$ 650 million<br>Tier 2 due 2034                                                                                                                                                                                                                                                        |
| 1  | Issuer                                                                                                                                                          | BEA                              | BEA                                                                                                                                                                                                                                                                                         | BEA                                                                                                                                                                                                                                                                                        |
| 2  | Unique identifier - ISIN                                                                                                                                        | HK0023000190                     | XS2423359459                                                                                                                                                                                                                                                                                | XS2813323685                                                                                                                                                                                                                                                                               |
| 3  | Governing law(s) of the instrument                                                                                                                              | Hong Kong                        | England (Subordination, set-off, non-viability loss absorption and Hong Kong Resolution Authority Power governed by Hong Kong laws)                                                                                                                                                         | England (Subordination, set-off, non-viability loss absorption and Hong Kong Resolution Authority Power governed by Hong Kong laws)                                                                                                                                                        |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law) | N.A.                             | N.A.                                                                                                                                                                                                                                                                                        | N.A.                                                                                                                                                                                                                                                                                       |
|    | <i>Regulatory treatment</i>                                                                                                                                     |                                  |                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                            |
| 4  | Transitional Basel III rules                                                                                                                                    | N.A.                             | N.A.                                                                                                                                                                                                                                                                                        | N.A.                                                                                                                                                                                                                                                                                       |
| 5  | Basel III rules                                                                                                                                                 | Common Equity Tier 1             | Tier 2                                                                                                                                                                                                                                                                                      | Tier 2                                                                                                                                                                                                                                                                                     |
| 6  | Eligible at solo / group / solo and group (for regulatory capital purposes)                                                                                     | Solo and group                   | Solo and group                                                                                                                                                                                                                                                                              | Solo and group                                                                                                                                                                                                                                                                             |
| 6a | Eligible at solo / LAC consolidation group / solo and LAC consolidation group (for LAC purposes)                                                                | Solo and LAC consolidation group | Solo and LAC consolidation group                                                                                                                                                                                                                                                            | Solo and LAC consolidation group                                                                                                                                                                                                                                                           |
| 7  | Instrument type                                                                                                                                                 | Ordinary shares                  | Tier 2 notes                                                                                                                                                                                                                                                                                | Tier 2 notes                                                                                                                                                                                                                                                                               |
| 8  | Amount recognised in regulatory capital (at 31/3/2026)                                                                                                          | HK\$42,204 Mn                    | HK\$3,916 Mn                                                                                                                                                                                                                                                                                | HK\$5,071 Mn                                                                                                                                                                                                                                                                               |
| 8a | Amount recognised in loss-absorbing capacity (at 31/3/2026)                                                                                                     | HK\$42,204 Mn                    | HK\$3,916 Mn                                                                                                                                                                                                                                                                                | HK\$5,071 Mn                                                                                                                                                                                                                                                                               |
| 9  | Par value of instrument                                                                                                                                         | N.A.                             | Issue price :<br>US\$500 million:<br>99.846%                                                                                                                                                                                                                                                | Issue price :<br>US\$650 million:<br>99.616%                                                                                                                                                                                                                                               |
| 10 | Accounting classification                                                                                                                                       | Equity                           | Liability –<br>amortised cost                                                                                                                                                                                                                                                               | Liability –<br>amortised cost                                                                                                                                                                                                                                                              |
| 11 | Original date of issuance                                                                                                                                       | Since incorporation              | 22nd April, 2022                                                                                                                                                                                                                                                                            | 27th June 2024                                                                                                                                                                                                                                                                             |
| 12 | Perpetual or dated                                                                                                                                              | N.A.                             | Dated                                                                                                                                                                                                                                                                                       | Dated                                                                                                                                                                                                                                                                                      |
| 13 | Original maturity date                                                                                                                                          | N.A.                             | 22nd April, 2032                                                                                                                                                                                                                                                                            | 27th June, 2034                                                                                                                                                                                                                                                                            |
| 14 | Issuer call subject to prior supervisory approval                                                                                                               | No                               | Yes                                                                                                                                                                                                                                                                                         | Yes                                                                                                                                                                                                                                                                                        |
| 15 | Optional call date, contingent call dates and redemption price                                                                                                  | N.A.                             | One-off call date:<br>22nd April, 2027<br><br>Included tax and regulatory call options<br><br>Redemptions in whole at 100% with accrued interests, final amount subject to adjustment following occurrence of a Non-Viability Event or the exercise of Hong Kong Resolution Authority Power | One-off call date:<br>27th June, 2029<br><br>Included tax and regulatory call options<br><br>Redemptions in whole at 100% with accrued interests, final amount subject to adjustment following occurrence of a Non-Viability Event or the exercise of Hong Kong Resolution Authority Power |
| 16 | Subsequent call dates, if applicable                                                                                                                            | N.A.                             | N.A.                                                                                                                                                                                                                                                                                        | N.A.                                                                                                                                                                                                                                                                                       |
|    | <i>Coupons / dividends</i>                                                                                                                                      |                                  |                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                            |
| 17 | Fixed or floating dividend/coupon                                                                                                                               | N.A.                             | Fixed                                                                                                                                                                                                                                                                                       | Fixed                                                                                                                                                                                                                                                                                      |
| 18 | Coupon rate and any related index                                                                                                                               | N.A.                             | Up to 22nd April, 2027: 4.875% p.a.<br>Thereafter reset at 5-year U.S.<br>Treasury + 2.30%                                                                                                                                                                                                  | Up to 27th June, 2029: 6.75% p.a.<br>Thereafter reset at 5-year U.S.<br>Treasury + 2.55%                                                                                                                                                                                                   |

**Template CCA(A): Main features of regulatory capital instruments and non-capital LAC debt instruments** (continued)  
(Updated on 2<sup>nd</sup> April, 2026)

**Section (i) Both regulatory capital and LAC requirements** (continued)

|     |                                                                                                                                                                                   | (1)             | (2)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | (3)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |                                                                                                                                                                                   | Ordinary Shares | US\$ 500 million<br>Tier 2 due 2032                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | US\$ 650 million<br>Tier 2 due 2034                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 19  | Existence of a dividend stopper                                                                                                                                                   | No              | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 20  | Fully discretionary, partially discretionary or mandatory                                                                                                                         | N.A.            | Mandatory                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Mandatory                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 21  | Existence of step up or other incentive to redeem                                                                                                                                 | No              | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 22  | Noncumulative or cumulative                                                                                                                                                       | Non-cumulative  | Cumulative                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Cumulative                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 23  | Convertible or non-convertible*                                                                                                                                                   | Non-convertible | Non-convertible                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Non-convertible                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 24  | If convertible, conversion trigger(s)                                                                                                                                             | N.A.            | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 25  | If convertible, fully or partially                                                                                                                                                | N.A.            | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 26  | If convertible, conversion rate                                                                                                                                                   | N.A.            | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 27  | If convertible, mandatory or optional conversion                                                                                                                                  | N.A.            | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 28  | If convertible, specify instrument type convertible into                                                                                                                          | N.A.            | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 29  | If convertible, specify issuer of instrument it converts into                                                                                                                     | N.A.            | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 30  | Write-down feature*                                                                                                                                                               | No              | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 31  | If write-down, write-down trigger(s)                                                                                                                                              | N.A.            | Occurrence of a "Non-Viability Event", which means the earlier of:<br>(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<br>(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:<br>(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<br>(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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 33  | If write-down, permanent or temporary                                                                                                                                             | N.A.            | Permanent                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Permanent                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 34  | If temporary write-down, description of write-up mechanism                                                                                                                        | N.A.            | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 34a | Type of subordination                                                                                                                                                             | Contractual     | Contractual                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Contractual                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned). | N.A.            | Immediately subordinated to unsecured senior notes / indebtedness and non-preferred loss absorbing notes / indebtedness                                                                                                                                                                                                                                                                                                                                                                                                                                             | Immediately subordinated to unsecured senior notes / indebtedness and non-preferred loss absorbing notes / indebtedness                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 36  | Non-compliant transitioned features                                                                                                                                               | N.A.            | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 37  | If yes, specify non-compliant features                                                                                                                                            | N.A.            | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | N.A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

Footnote:

\* The terms and conditions of the instrument contain a provision that the holder of the instrument acknowledges and agrees to be bound by the powers under the Financial Institutions (Resolution) Ordinance

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

**Template CCA(A): Main features of regulatory capital instruments and non-capital LAC debt instruments** (continued)  
(Updated on 2<sup>nd</sup> April, 2026)

**Section (ii) Only LAC (but not regulatory capital) requirements**

|                             |                                                                                                                                                                 | (4)                                                                                                                                                                                                                                                | (5)                                                                                                                                                                                                                                                     |                                                                                              |                                              | (6)                                                                                                                                                                                                                                                     |
|-----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                             |                                                                                                                                                                 | US\$ 250 million<br>LAC due 2028                                                                                                                                                                                                                   | RMB 1,250 million<br>LAC due 2029                                                                                                                                                                                                                       |                                                                                              |                                              | JPY 5,000 million<br>LAC due 2029                                                                                                                                                                                                                       |
| 1                           | Issuer                                                                                                                                                          | BEA                                                                                                                                                                                                                                                | BEA                                                                                                                                                                                                                                                     |                                                                                              |                                              | BEA                                                                                                                                                                                                                                                     |
| 2                           | Unique identifier - ISIN                                                                                                                                        | XS2381248835                                                                                                                                                                                                                                       | HK0001192589                                                                                                                                                                                                                                            | HK0001285672<br>(Temporary until<br>13/5/2026)<br>HK0001192589<br>(On and from<br>13/5/2026) |                                              | XS3217580532                                                                                                                                                                                                                                            |
| 3                           | Governing law(s) of the instrument                                                                                                                              | England (Subordination, set-off, non-viability loss absorption and Hong Kong Resolution Authority Power governed by Hong Kong laws)                                                                                                                | England (Subordination, set-off, non-viability loss absorption and Hong Kong Resolution Authority Power governed by Hong Kong laws)                                                                                                                     |                                                                                              |                                              | England (Subordination, set-off, non-viability loss absorption and Hong Kong Resolution Authority Power governed by Hong Kong laws)                                                                                                                     |
| 3a                          | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law) | N.A.                                                                                                                                                                                                                                               | N.A.                                                                                                                                                                                                                                                    |                                                                                              |                                              | N.A.                                                                                                                                                                                                                                                    |
| <i>Regulatory treatment</i> |                                                                                                                                                                 |                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                         |                                                                                              |                                              |                                                                                                                                                                                                                                                         |
| 4                           | Transitional Basel III rules                                                                                                                                    | N.A.                                                                                                                                                                                                                                               | N.A.                                                                                                                                                                                                                                                    |                                                                                              |                                              | N.A.                                                                                                                                                                                                                                                    |
| 5                           | Basel III rules                                                                                                                                                 | N.A.                                                                                                                                                                                                                                               | N.A.                                                                                                                                                                                                                                                    |                                                                                              |                                              | N.A.                                                                                                                                                                                                                                                    |
| 6                           | Eligible at solo / group / solo and group (for regulatory capital purposes)                                                                                     | N.A.                                                                                                                                                                                                                                               | N.A.                                                                                                                                                                                                                                                    |                                                                                              |                                              | N.A.                                                                                                                                                                                                                                                    |
| 6a                          | Eligible at solo / LAC consolidation group / solo and LAC consolidation group (for LAC purposes)                                                                | Solo and LAC consolidation group                                                                                                                                                                                                                   | Solo and LAC consolidation group                                                                                                                                                                                                                        |                                                                                              |                                              | Solo and LAC consolidation group                                                                                                                                                                                                                        |
| 7                           | Instrument type                                                                                                                                                 | Non-preferred loss absorbing notes                                                                                                                                                                                                                 | Non-preferred loss absorbing notes                                                                                                                                                                                                                      |                                                                                              |                                              | Non-preferred loss absorbing notes                                                                                                                                                                                                                      |
| 8                           | Amount recognised in regulatory capital                                                                                                                         | N.A.<br>(at 31/3/2026)                                                                                                                                                                                                                             | N.A.<br>(at 2/4/2026)                                                                                                                                                                                                                                   |                                                                                              |                                              | N.A.<br>(at 31/3/2026)                                                                                                                                                                                                                                  |
| 8a                          | Amount recognised in loss-absorbing capacity                                                                                                                    | HK\$1,957 Mn<br>(at 31/3/2026)                                                                                                                                                                                                                     | HK\$1,410 Mn<br>(at 2/4/2026)                                                                                                                                                                                                                           |                                                                                              |                                              | HK\$243 Mn<br>(at 31/3/2026)                                                                                                                                                                                                                            |
| 9                           | Par value of instrument                                                                                                                                         | Issue price:<br>US\$250 million:<br>99.765%                                                                                                                                                                                                        | Issue price:<br>RMB750 million:<br>100%                                                                                                                                                                                                                 | Issue price:<br>RMB250 million:<br>100%                                                      | Issue price:<br>RMB250 million:<br>100.8231% | Issue price:<br>JPY5,000 million:<br>100%                                                                                                                                                                                                               |
| 10                          | Accounting classification                                                                                                                                       | Liability –<br>amortised cost                                                                                                                                                                                                                      | Liability –<br>amortised cost                                                                                                                                                                                                                           |                                                                                              |                                              | Liability –<br>amortised cost                                                                                                                                                                                                                           |
| 11                          | Original date of issuance                                                                                                                                       | 7th July, 2022                                                                                                                                                                                                                                     | 9th September, 2025                                                                                                                                                                                                                                     | 20th November, 2025                                                                          | 2nd April, 2026                              | 13th November, 2025                                                                                                                                                                                                                                     |
| 12                          | Perpetual or dated                                                                                                                                              | Dated                                                                                                                                                                                                                                              | Dated                                                                                                                                                                                                                                                   |                                                                                              |                                              | Dated                                                                                                                                                                                                                                                   |
| 13                          | Original maturity date                                                                                                                                          | 7th July, 2028                                                                                                                                                                                                                                     | 9th September, 2029                                                                                                                                                                                                                                     |                                                                                              |                                              | 13th November, 2029                                                                                                                                                                                                                                     |
| 14                          | Issuer call subject to prior supervisory approval                                                                                                               | Yes                                                                                                                                                                                                                                                | Yes                                                                                                                                                                                                                                                     |                                                                                              |                                              | Yes                                                                                                                                                                                                                                                     |
| 15                          | Optional call date, contingent call dates and redemption price                                                                                                  | One-off call date:<br>7th July, 2027<br><br>Included tax and regulatory call options<br><br>Redemptions in whole at 100% with accrued interests, final amount subject to adjustment following the exercise of Hong Kong Resolution Authority Power | One-off call date:<br>9th September, 2028<br><br>Included tax and regulatory call options<br><br>Redemptions in whole at 100% with accrued interests, final amount subject to adjustment following the exercise of Hong Kong Resolution Authority Power |                                                                                              |                                              | One-off call date:<br>13th November, 2028<br><br>Included tax and regulatory call options<br><br>Redemptions in whole at 100% with accrued interests, final amount subject to adjustment following the exercise of Hong Kong Resolution Authority Power |
| 16                          | Subsequent call dates, if applicable                                                                                                                            | N.A.                                                                                                                                                                                                                                               | N.A.                                                                                                                                                                                                                                                    |                                                                                              |                                              | N.A.                                                                                                                                                                                                                                                    |
| <i>Coupons / dividends</i>  |                                                                                                                                                                 |                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                         |                                                                                              |                                              |                                                                                                                                                                                                                                                         |
| 17                          | Fixed or floating dividend/coupon                                                                                                                               | Fixed                                                                                                                                                                                                                                              | Fixed                                                                                                                                                                                                                                                   |                                                                                              |                                              | Fixed                                                                                                                                                                                                                                                   |
| 18                          | Coupon rate and any related index                                                                                                                               | Up to 7th July, 2027: 5.125% p.a.<br>Thereafter reset at 1-year U.S. Treasury + 1.90%                                                                                                                                                              | Up to 9th September, 2029: 2.95% p.a.                                                                                                                                                                                                                   |                                                                                              |                                              | Up to 13th November, 2028: 2.64% p.a.<br>Thereafter reset at 1-year Yen Mid-Swap Rate + 1.60%                                                                                                                                                           |

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

**Template CCA(A): Main features of regulatory capital instruments and non-capital LAC debt instruments** (continued)  
(Updated on 2<sup>nd</sup> April, 2026)

**Section (ii) Only LAC (but not regulatory capital) requirements** (continued)

|     |                                                                                                                                                                                   | (4)                                                               | (5)                                                               | (6)                                                               |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------|
|     |                                                                                                                                                                                   | US\$ 250 million<br>LAC due 2028                                  | RMB 1,250 million<br>LAC due 2029                                 | JPY 5,000 million<br>LAC due 2029                                 |
| 19  | Existence of a dividend stopper                                                                                                                                                   | No                                                                | No                                                                | No                                                                |
| 20  | Fully discretionary, partially discretionary or mandatory                                                                                                                         | Mandatory                                                         | Mandatory                                                         | Mandatory                                                         |
| 21  | Existence of step up or other incentive to redeem                                                                                                                                 | No                                                                | No                                                                | No                                                                |
| 22  | Noncumulative or cumulative                                                                                                                                                       | Cumulative                                                        | Cumulative                                                        | Cumulative                                                        |
| 23  | Convertible or non-convertible*                                                                                                                                                   | Non-convertible                                                   | Non-convertible                                                   | Non-convertible                                                   |
| 24  | If convertible, conversion trigger(s)                                                                                                                                             | N.A.                                                              | N.A.                                                              | N.A.                                                              |
| 25  | If convertible, fully or partially                                                                                                                                                | N.A.                                                              | N.A.                                                              | N.A.                                                              |
| 26  | If convertible, conversion rate                                                                                                                                                   | N.A.                                                              | N.A.                                                              | N.A.                                                              |
| 27  | If convertible, mandatory or optional conversion                                                                                                                                  | N.A.                                                              | N.A.                                                              | N.A.                                                              |
| 28  | If convertible, specify instrument type convertible into                                                                                                                          | N.A.                                                              | N.A.                                                              | N.A.                                                              |
| 29  | If convertible, specify issuer of instrument it converts into                                                                                                                     | N.A.                                                              | N.A.                                                              | N.A.                                                              |
| 30  | Write-down feature*                                                                                                                                                               | No                                                                | No                                                                | No                                                                |
| 31  | If write-down, write-down trigger(s)                                                                                                                                              | N.A.                                                              | N.A.                                                              | N.A.                                                              |
| 32  | If write-down, full or partial                                                                                                                                                    | N.A.                                                              | N.A.                                                              | N.A.                                                              |
| 33  | If write-down, permanent or temporary                                                                                                                                             | N.A.                                                              | N.A.                                                              | N.A.                                                              |
| 34  | If temporary write-down, description of write-up mechanism                                                                                                                        | N.A.                                                              | N.A.                                                              | N.A.                                                              |
| 34a | Type of subordination                                                                                                                                                             | Contractual                                                       | Contractual                                                       | Contractual                                                       |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned). | Immediately subordinated to unsecured senior notes / indebtedness | Immediately subordinated to unsecured senior notes / indebtedness | Immediately subordinated to unsecured senior notes / indebtedness |
| 36  | Non-compliant transitioned features                                                                                                                                               | N.A.                                                              | N.A.                                                              | N.A.                                                              |
| 37  | If yes, specify non-compliant features                                                                                                                                            | N.A.                                                              | N.A.                                                              | N.A.                                                              |

There is no capital instrument meeting only regulatory capital (but not LAC) requirements.

Footnote:

\* The terms and conditions of the instrument contain a provision that the holder of the instrument acknowledges and agrees to be bound by the powers under the Financial Institutions (Resolution) Ordinance