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

(Updated on 23rd October, 2026)

Section (i) Both regulatory capital and LAC requirements

		(1)	(2)	(3)
		Ordinary Shares	**US$ 500 million Tier 2 due 2032**	**US$ 650 million 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.
	Regulatory treatment			
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 30/9/2026)	HK$42,266 Mn	HK$3,921 Mn	HK$5,080 Mn
8a	Amount recognised in loss-absorbing capacity (at 30/9/2026)	HK$42,266 Mn	HK$3,921 Mn	HK$5,080 Mn
9	Par value of instrument	N.A.	Issue price : US$500 million: 99.846%	Issue price : US$650 million: 99.616%
10	Accounting classification	Equity	Liability – amortised cost	Liability – 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: 22nd April, 2027 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 or the exercise of Hong Kong Resolution Authority Power	One-off call date: 27th June, 2029 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 or the exercise of Hong Kong Resolution Authority Power
16	Subsequent call dates, if applicable	N.A.	N.A.	N.A.
	Coupons / dividends			
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. Thereafter reset at 5-year U.S. Treasury + 2.30%	Up to 27th June, 2029: 6.75% p.a. Thereafter reset at 5-year U.S. Treasury + 2.55%

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Template CCA(A): Main features of regulatory capital instruments and non-capital LAC debt instruments (continued)
(Updated on 23rd October, 2026)

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

		(1)	(2)	(3)
		Ordinary Shares	**US$ 500 million Tier 2 due 2032**	**US$ 650 million 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: (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.
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*

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Template CCA(A): Main features of regulatory capital instruments and non-capital LAC debt instruments (continued)
(Updated on 23rd October, 2026)

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

		(4)	(5)			(6)	(7)	
		US$ 250 million LAC due 2028	**RMB 1,250 million LAC due 2029**			**JPY 5,000 million LAC due 2029**	**US$ 1,000 million LAC due 2032**	
1	Issuer	BEA	BEA			BEA	BEA	
2	Unique identifier - ISIN	XS2381248835	HK0001192589			XS3217580532	XS3314102842	
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)	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.	N.A.	
	Regulatory treatment							
4	Transitional Basel III rules	N.A.	N.A.			N.A.	N.A.	
5	Basel III rules	N.A.	N.A.			N.A.	N.A.	
6	Eligible at solo / group /solo and group (for regulatory capital purposes)	N.A.	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	Solo and LAC consolidation group	
7	Instrument type	Non-preferred loss absorbing notes	Non-preferred loss absorbing notes			Non-preferred loss absorbing notes	Non-preferred loss absorbing notes	
8	Amount recognised in regulatory capital (at 30/9/2026)	N.A.	N.A.			N.A.	N.A.	
8a	Amount recognised in loss-absorbing capacity (at 30/9/2026)	HK$1,960 Mn	HK$1,452 Mn			HK$248 Mn	HK$7,821 Mn	
9	Par value of instrument	Issue price: US$250 million: 99.765%	Issue price: RMB750 million: 100%	Issue price: RMB250 million: 100%	Issue price: RMB250 million: 100.8231%	Issue price: JPY5,000 million: 100%	Issue price USD 800m 99.887%	Issue price USD 200m 100.456%
10	Accounting classification	Liability – amortised cost	Liability – amortised cost			Liability – amortised cost	Liability – amortised cost	
11	Original date of issuance	7th July, 2022	9th September, 2025	20th November, 2025	2nd April, 2026	13th November, 2025	13th May, 2026	
12	Perpetual or dated	Dated	Dated			Dated	Dated	
13	Original maturity date	7th July, 2028	9th September, 2029			13th November, 2029	13th May, 2032	
14	Issuer call subject to prior supervisory approval	Yes	Yes			Yes	Yes	
15	Optional call date, contingent call dates and redemption price	One-off call date: 7th July, 2027 Included tax and regulatory call options 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: 9th September, 2028 Included tax and regulatory call options 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: 13th November, 2028 Included tax and regulatory call options 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: 13th May, 2031 Included tax and regulatory call options 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.	N.A.	
	Coupons / dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed			Fixed	Fixed	
18	Coupon rate and any related index	Up to 7th July, 2027: 5.125% p.a. 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. Thereafter reset at 1-year Yen Mid-Swap Rate +1.60%	Up to 13th May, 2031 5.375% Thereafter reset at 1-year US Treasury +1.40%	

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Template CCA(A): Main features of regulatory capital instruments and non-capital LAC debt instruments (continued)
(Updated on 23rd October, 2026)

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

		(4)	(5)	(6)	(7)
		US$ 250 million LAC due 2028	**RMB 1,250 million LAC due 2029**	**JPY 5,000 million LAC due 2029**	**US$ 1,000 million LAC due 2032**
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible*	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.	N.A.	N.A.	N.A.
25	If convertible, fully or partially	N.A.	N.A.	N.A.	N.A.
26	If convertible, conversion rate	N.A.	N.A.	N.A.	N.A.
27	If convertible, mandatory or optional conversion	N.A.	N.A.	N.A.	N.A.
28	If convertible, specify instrument type convertible into	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.
30	Write-down feature*	No	No	No	No
31	If write-down, write-down trigger(s)	N.A.	N.A.	N.A.	N.A.
32	If write-down, full or partial	N.A.	N.A.	N.A.	N.A.
33	If write-down, permanent or temporary	N.A.	N.A.	N.A.	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.	N.A.	N.A.	N.A.
34a	Type of subordination	Contractual	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	Immediately subordinated to unsecured senior notes / indebtedness
36	Non-compliant transitioned features	N.A.	N.A.	N.A.	N.A.
37	If yes, specify non-compliant features	N.A.	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*

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Template CCA(A): Main features of regulatory capital instruments and non-capital LAC debt instruments (continued)
(Updated on 23rd October, 2026)

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

		(8)	(9)	(10)	(11)
		RMB 1,000 million LAC due 2030	**JPY 8,400 million LAC due 2029**	**JPY 3,100 million LAC due 2030**	**JPY 3,500 million LAC due 2031**
1	Issuer	BEA	BEA	BEA	BEA
2	Unique identifier - ISIN	HK0001357901	JP534413BSA4	JP534413CSA2	JP534413ASA6
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)	Japan (Subordination, set-off, non-viability loss absorption and Hong Kong Resolution Authority Power governed by Hong Kong laws)	Japan (Subordination, set-off, non-viability loss absorption and Hong Kong Resolution Authority Power governed by Hong Kong laws)	Japan (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.	N.A.
	Regulatory treatment				
4	Transitional Basel III rules	N.A.	N.A.	N.A.	N.A.
5	Basel III rules	N.A.	N.A.	N.A.	N.A.
6	Eligible at solo / group /solo and group (for regulatory capital purposes)	N.A.	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	Solo and LAC consolidation group
7	Instrument type	Non-preferred loss absorbing notes	Non-preferred loss absorbing notes	Non-preferred loss absorbing notes	Non-preferred loss absorbing notes
8	Amount recognised in regulatory capital	N.A. (at 30/9/2026)	N.A. (at 23/10/2026)	N.A. (at 23/10/2026)	N.A. (at 23/10/2026)
8a	Amount recognised in loss-absorbing capacity	HK$1,163 Mn (at 30/9/2026)	HK$420 Mn (at 23/10/2026)	HK$155 Mn (at 23/10/2026)	HK$175 Mn (at 23/10/2026)
9	Par value of instrument	Issue price: RMB1,000 million: 100%	Issue price: JPY8,400 million: 100%	Issue price: JPY3,100 million: 100%	Issue price: JPY3,500 million: 100%
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	15th September, 2026	23rd October, 2026	23rd October, 2026	23rd October, 2026
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	15th September, 2030	23rd October, 2029	23rd October, 2030	23rd October, 2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	N.A.
15	Optional call date, contingent call dates and redemption price	One-off call date: 15th September, 2029 Included tax and regulatory call options 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: 23rd October, 2028 Included tax and regulatory call options 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: 23rd October, 2029 Included tax and regulatory call options Redemptions in whole at 100% with accrued interests, final amount subject to adjustment following the exercise of Hong Kong Resolution Authority Power	No issuer call option Included tax and regulatory call options 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.	N.A.
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Up to 15th September, 2030: 2.15% p.a.	Up to 23rd October, 2028: 3.30% p.a. Thereafter reset at 1-year Yen Mid-Swap Rate +1.40%	Up to 23rd October, 2029: 3.66% p.a. Thereafter reset at 1-year Yen Mid-Swap Rate +1.60%	Up to 23rd October, 2031: 4.10% p.a.

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Template CCA(A): Main features of regulatory capital instruments and non-capital LAC debt instruments (continued)
(Updated on 23rd October, 2026)

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

		(8)	(9)	(10)	(11)
		RMB 1,000 million LAC due 2030	**JPY 8,400 million LAC due 2029**	**JPY 3,100 million LAC due 2030**	**JPY 3,500 million LAC due 2031**
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible*	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.	N.A.	N.A.	N.A.
25	If convertible, fully or partially	N.A.	N.A.	N.A.	N.A.
26	If convertible, conversion rate	N.A.	N.A.	N.A.	N.A.
27	If convertible, mandatory or optional conversion	N.A.	N.A.	N.A.	N.A.
28	If convertible, specify instrument type convertible into	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.
30	Write-down feature*	No	No	No	No
31	If write-down, write-down trigger(s)	N.A.	N.A.	N.A.	N.A.
32	If write-down, full or partial	N.A.	N.A.	N.A.	N.A.
33	If write-down, permanent or temporary	N.A.	N.A.	N.A.	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.	N.A.	N.A.	N.A.
34a	Type of subordination	Contractual	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	Immediately subordinated to unsecured senior notes / indebtedness
36	Non-compliant transitioned features	N.A.	N.A.	N.A.	N.A.
37	If yes, specify non-compliant features	N.A.	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*