CCA: Main features of regulatory capital instruments and of other TLAC eligible instruments (December 31, 2024)

1. Main Features of Capital Instruments (Ordinary Shares and Preference Shares)

		Ordinary share of A-shares	Ordinary share of H-shares	Preference shares	Preference shares
1	Issuer	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited
2	Unique identifier	601288	1288	360001	360009
3	Governing Laws	Chinese Laws	Laws of Hong Kong, China	Chinese Laws	Chinese Laws
3a	Means by which enforceability requirement of the TLAC Term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4	Capital Tiers	CET 1 capital	CET 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5	Eligible at solo/group	Group and Solo	Group and Solo	Group and Solo	Group and Solo
6	Instrument type	Ordinary shares	Ordinary shares	Preference shares	Preference shares
7	Amount recognised in regulatory capital(currency in millions RMB, as of most recent reporting date)	319,244	30,739	40,000	40,000
8	Par value	RMB1	RMB1	RMB100	RMB100
	Total par value (currency in millions RMB)	319,244	30,739	40,000	40,000
9	Accounting classification	Equity	Equity	Equity	Equity
10	Original date of issuance	July 15, 2010 & June 26, 2018	July 16, 2010	October 31, 2014	March 6, 2015
11	Undated or dated	Undated	Undated	Undated	Undated
12	Of which: Original maturity date	No maturity date	No maturity date	No maturity date	No maturity date

		Ordinary share of A-shares	Ordinary share of H-shares	Preference shares	Preference shares
13	Issuer call (subject to prior regulatory approval)	No	No	Yes	Yes
14	Of which: Optional call date and redemption amount	-	-	The first call date shall be November 5, 2019, fully or partially.	The first call date shall be March 11, 2020, fully or partially.
15	Of which: Subsequent call dates, if applicable	-	-	November 5 of each year after the first call date	March 11 of each year after the first call date
	Coupons or dividends				
16	Of which: Fixed or floating dividends/coupon	Floating	Floating	The coupon rate of the preference shares shall be adjusted every five years. The dividends of the issued preference shares will be paid at an agreed fixed coupon rate during each dividend adjustment period.	The coupon rate of the preference shares shall be adjusted every five years. The dividends of the issued preference shares will be paid at an agreed fixed coupon rate during each dividend adjustment period.
17	Of which: Coupon rate and any related index (the adopted benchmark interest rate, etc.)	Subject to the general shareholders meeting	Subject to the general shareholders meeting	Within 5 years from November 5, 2019, the coupon rate is 5.32%. Within 5 years from November 5, 2024, the coupon rate is 4.12%.	Within 5 years from March 11, 2020, the coupon rate is 4.84%.
18	Of which: Existence of a dividend stopper	No	No	Yes	Yes
19	Of which: Whether fully discretionary in cancellation of bonus or dividends	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20	Of which: Existence of step-up or other incentives to redeem	No	No	No	No
21	Of which: Cumulative or non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Convertible	Convertible
23	Of which: If convertible, conversion trigger(s)	-	-	Going concern trigger event or non-viability trigger event	Going concern trigger event or non-viability trigger event

		Ordinary share of A-shares	Ordinary share of H-shares	Preference shares	Preference shares
24	Of which: If convertible, fully or partially	-	-	Convert fully or partially when the going concern trigger event occurs; convert fully when non-viability trigger event occurs.	Convert fully or partially when the going concern trigger event occurs; convert fully when non-viability trigger event occurs.
25	Of which: If convertible, methods for conversion price	-	-	The initial conversion price of the issued preference shares shall be the average trading price of the ordinary shares of the A-share of the Bank in 20 trading days preceding the date of the Board resolution on the Issuance Plan. After the date of the Board resolution, in the event the Bank issues stock dividends, converts capital reserves to share capital, conducts follow-on issuances of shares, conducts a rights issue or acts under similar circumstances, the Bank will adjust the conversion price on a cumulative basis in accordance with the sequence of occurrences of the foregoing events.	The initial conversion price of the issued preference shares shall be the average trading price of the ordinary shares of the A-share of the Bank in 20 trading days preceding the date of the Board resolution on the Issuance Plan. After the date of the Board resolution, in the event the Bank issues stock dividends, converts capital reserves to share capital, conducts follow-on issuances of shares, conducts a rights issue or acts under similar circumstances, the Bank will adjust the conversion price on a cumulative basis in accordance with the sequence of occurrences of the foregoing events.
26	Of which: If convertible, mandatory or optional conversion	-	-	Mandatory	Mandatory
27	Of which: If convertible, specify instrument type convertible into	-	-	Ordinary shares	Ordinary shares
28	Of which: If convertible, specify issuer of instrument it converts into	-	-	Agricultural Bank of China Limited	Agricultural Bank of China Limited

		Ordinary share of A-shares	Ordinary share of H-shares	Preference shares	Preference shares
29	Write-down features	No	No	No	No
30	Of which: If write-down, specify write-down trigger(s)	-	-	-	-
31	Of which: If write-down, partial or full	-	-	-	-
32	Of which: If write-down, permanent or temporary	-	-	-	-
33	Of which: If temporary write-down, description of write-up mechanism	-	-	-	-
33a	Type of subordination	N/A	N/A	N/A	N/A
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Subordinate to the depositors, creditors, junior debt and Additional Tier 1 capital instruments	Subordinate to the depositors, creditors, junior debt and Additional Tier 1 capital instruments	Subordinate to the depositors, creditors, junior debt, prior to CET 1 capital instruments	Subordinate to the depositors, creditors, junior debt, prior to CET 1 capital instruments

2. Main Features of Capital Instruments (Undated Capital Bonds)

		Undated Capital Bonds	**Undated Capital Bonds**	**Undated Capital Bonds**	**Undated Capital Bonds**	**Undated Capital Bonds**	**Undated Capital Bonds**	**Undated Capital Bonds**	**Undated Capital Bonds**	**Undated Capital Bonds**
1	Issuer	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited
2	Unique identifier	2028017	2028032	2128038	2228011	092280086	242380017	242400005	242400009	242480082
3	Governing Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws
3a	Means by which enforceability requirement of the TLAC Term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4	Capital Tiers	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5	Eligible at solo/group	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
6	Instrument type	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds
7	Amount recognised in regulatory capital(currency in millions RMB, as of most recent reporting date)	85,000	35,000	40,000	50,000	30,000	40,000	40,000	60,000	40,000
8	Par value	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100
	Total par value (currency in millions RMB)	85,000	35,000	40,000	50,000	30,000	40,000	40,000	60,000	40,000

		Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds
9	Accounting classification	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity
10	Original date of issuance	May 8, 2020	August 20, 2020	November 12, 2021	February 18, 2022	September 1, 2022	August 24, 2023	March 13, 2024	June 3, 2024	November 26, 2024
11	Undated or dated	Undated	Undated	Undated	Undated	Undated	Undated	Undated	Undated	Undated
12	Of which: Original maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date
13	Issuer call (subject to prior regulatory approval)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
14	Of which: Optional call date and redemption amount	The first call date shall be May 12, 2025, fully or partially	The first call date shall be August 24, 2025, fully or partially	The first call date shall be November 16, 2026, fully or partially	The first call date shall be February 22, 2027, fully or partially	The first call date shall be September 5, 2027, fully or partially	The first call date shall be August 28, 2028, fully or partially	The first call date shall be March 15, 2029, fully or partially	The first call date shall be June 5, 2029, fully or partially	The first call date shall be November 28, 2029, fully or partially
15	Of which: Subsequent call dates, if applicable	May 12 of each year after the first call date	August 24 of each year after the first call date	November 16 of each year after the first call date	February 22 of each year after the first call date	September 5 of each year after the first call date	August 28 of each year after the first call date	March 15 of each year after the first call date	June 5 of each year after the first call date	November 28 of each year after the first call date
	Coupons or dividends									
16	Of which: Fixed or floating dividends/coupon	The coupon rate shall be adjusted every five years. The interests of the issued undated capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	The coupon rate shall be adjusted every five years. The interests of the issued undated capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	The coupon rate shall be adjusted every five years. The interests of the issued undated capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	The coupon rate shall be adjusted every five years. The interests of the issued undated capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	The coupon rate shall be adjusted every five years. The interests of the issued undated capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	The coupon rate shall be adjusted every five years. The interests of the issued undated capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	The coupon rate shall be adjusted every five years. The interests of the issued undated capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	The coupon rate shall be adjusted every five years. The interests of the issued undated capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	The coupon rate shall be adjusted every five years. The interests of the issued undated capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.

		Undated Capital Bonds	**Undated Capital Bonds**	**Undated Capital Bonds**	**Undated Capital Bonds**	**Undated Capital Bonds**	**Undated Capital Bonds**	**Undated Capital Bonds**	**Undated Capital Bonds**	**Undated Capital Bonds**
17	Of which: Coupon rate and any related index (the adopted benchmark interest rate, etc.)	Within 5 years from May 12, 2020, the coupon rate is 3.48%.	Within 5 years from August 24, 2020, the coupon rate is 4.50%.	Within 5 years from November 16, 2021, the coupon rate is 3.76%.	Within 5 years from February 22, 2022, the coupon rate is 3.49%.	Within 5 years from September 5, 2022, the coupon rate is 3.17%.	Within 5 years from August 28, 2023, the coupon rate is 3.21%.	Within 5 years from March 15, 2024, the coupon rate is 2.73%.	Within 5 years from June 5, 2024, the coupon rate is 2.46%.	Within 5 years from November 28, 2024, the coupon rate is 2.29%.
18	Of which: Existence of a dividend stopper	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
19	Of which: Whether fully discretionary in cancellation of bonus or dividends	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20	Of which: Existence of step-up or other incentives to redeem	No	No	No	No	No	No	No	No	No
21	Of which: Cumulative or non -cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
23	Of which: If convertible, conversion trigger(s)	-	-	-	-	-	-	-	-	-
24	Of which: If convertible, fully or partially	-	-	-	-	-	-	-	-	-
25	Of which: If convertible, methods for conversion price	-	-	-	-	-	-	-	-	-

		Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds
26	Of which: If convertible, mandatory or optional conversion	-	-	-	-	-	-	-	-	-
27	Of which: If convertible, specify instrument type convertible into	-	-	-	-	-	-	-	-	-
28	Of which: If convertible, specify issuer of instrument it converts into	-	-	-	-	-	-	-	-	-
29	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
30	Of which: If write-down, specify write-down trigger(s)	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having

		Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds
		decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.
31	Of which: If write-down, partial or full	Partial or full	Partial or full	Partial or full	Partial or full	Partial or full	Partial or full	Partial or full	Partial or full	Partial or full
32	Of which: If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
33	Of which: If temporary write-down, description of write-up mechanism	-	-	-	-	-	-	-	-	-
33a	Type of subordination	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy	Subordinated to the claims of depositors, general creditors, and subordinated indebtedness that ranks senior to the Bonds; rank in priority to all	Subordinated to the claims of depositors, general creditors, and subordinated indebtedness that ranks senior to the Bonds; rank in priority to all	Subordinated to the claims of depositors, general creditors, and subordinated indebtedness that ranks senior to the Bonds; rank in priority to all	Subordinated to the claims of depositors, general creditors, and subordinated indebtedness that ranks senior to the Bonds; rank in priority to all	Subordinated to the claims of depositors, general creditors, and subordinated indebtedness that ranks senior to the Bonds; rank in priority to all	Subordinated to the claims of depositors, general creditors, and subordinated indebtedness that ranks senior to the Bonds; rank in priority to all	Subordinated to the claims of depositors, general creditors, and subordinated indebtedness that ranks senior to the Bonds; rank in priority to all	Subordinated to the claims of depositors, general creditors, and subordinated indebtedness that ranks senior to the Bonds; rank in priority to all	Subordinated to the claims of depositors, general creditors, and subordinated indebtedness that ranks senior to the Bonds; rank in priority to all

		Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds	Undated Capital Bonds
	of the legal entity concerned)	classes of shares held by the Issuer's shareholders and the same priority with Additional Tier 1 capital instruments of the issuer ranking pari passu.	classes of shares held by the Issuer's shareholders and the same priority with Additional Tier 1 capital instruments of the issuer ranking pari passu.	classes of shares held by the Issuer's shareholders and the same priority with Additional Tier 1 capital instruments of the issuer ranking pari passu.	classes of shares held by the Issuer's shareholders and the same priority with Additional Tier 1 capital instruments of the issuer ranking pari passu.	classes of shares held by the Issuer's shareholders and the same priority with Additional Tier 1 capital instruments of the issuer ranking pari passu.	classes of shares held by the Issuer's shareholders and the same priority with Additional Tier 1 capital instruments of the issuer ranking pari passu.	classes of shares held by the Issuer's shareholders and the same priority with Additional Tier 1 capital instruments of the issuer ranking pari passu.	classes of shares held by the Issuer's shareholders and the same priority with Additional Tier 1 capital instruments of the issuer ranking pari passu.	classes of shares held by the Issuer's shareholders and the same priority with Additional Tier 1 capital instruments of the issuer ranking pari passu.

3. Main Features of Capital Instruments (Tier 2 Capital Instruments)

		Tier 2 capital instruments	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**
1	Issuer	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited
2	Unique identifier	1928003	1928008	2028013	2228041	2228042	092200008	092200009	232380004	232380005
3	Governing Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws
3a	Means by which enforceability requirement of the TLAC Term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4	Capital Tiers	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Eligible at solo/group	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
6	Instrument type	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
7	Amount recognised in regulatory capital (currency in millions RMB, as of most recent reporting date)	9,998	19,996	39,996	39,995	19,996	49,998	19,998	44,997	24,998
8	Par value	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100
	Total par value (currency in millions RMB)	10,000	20,000	40,000	40,000	20,000	50,000	20,000	45,000	25,000

		Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments
9	Accounting classification	Liabilities recognized as amortized costs	Liabilities recognized as amortized costs	Liabilities recognized as amortized costs	Liabilities recognized as amortized costs	Liabilities recognized as amortized costs	Liabilities recognized as amortized costs	Liabilities recognized as amortized costs	Liabilities recognized as amortized costs	Liabilities recognized as amortized costs
10	Original date of issuance	March 15, 2019	April 9, 2019	April 29, 2020	June 17, 2022	June 17, 2022	September 21, 2022	September 21, 2022	March 21, 2023	March 21, 2023
11	Undated or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
12	Of which: Original maturity date	March 19, 2034	April 11, 2034	May 6, 2030	June 21, 2032	June 21, 2037	September 23, 2032	September 23, 2037	March 23, 2033	March 23, 2038
13	Issuer call (subject to prior regulatory approval)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
14	Of which: Optional call date and redemption amount	March 19, 2029, fully or partially	April 11, 2029, fully or partially	May 6, 2025, fully or partially	June 21, 2027, fully or partially	June 21, 2032, fully or partially	September 23, 2027, fully or partially	September 23, 2032, fully or partially	March 23, 2028, fully or partially	March 23, 2033, fully or partially
15	Of which: Subsequent call dates, if applicable	-	-	-	-	-	-	-	-	-
	Coupons or dividends									
16	Of which: Fixed or floating dividends/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
17	Of which: Coupon rate and any related index (the adopted benchmark interest rate, etc.)	4.53%	4.63%	3.10%	3.45%	3.65%	3.03%	3.34%	3.49%	3.61%
18	Of which: Existence of a dividend stopper	No	No	No	No	No	No	No	No	No
19	Of which: Whether fully discretionary in	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary

		Tier 2 capital instruments	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**
	cancellation of bonus or dividends									
20	Of which: Existence of step-up or other incentives to redeem	No	No	No	No	No	No	No	No	No
21	Of which: Cumulative or non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
23	Of which: If convertible, conversion trigger(s)	-	-	-	-	-	-	-	-	-
24	Of which: If convertible, fully or partially	-	-	-	-	-	-	-	-	-
25	Of which: If convertible, methods for conversion price	-	-	-	-	-	-	-	-	-
26	Of which: If convertible, mandatory or optional conversion	-	-	-	-	-	-	-	-	-
27	Of which: If convertible, specify instrument type convertible into	-	-	-	-	-	-	-	-	-
28	Of which: If convertible, specify issuer of instrument it	-	-	-	-	-	-	-	-	-

		Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments
	converts into									
29	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
30	Of which: If write-down, specify write-down trigger(s)	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.
31	Of which: If write-down, partial	Partial or full	Partial or full	Partial or full	Partial or full	Partial or full	Partial or full	Partial or full	Partial or full	Partial or full

		Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments
	or full									
32	Of which: If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
33	Of which: If temporary write-down, description of write-up mechanism	-	-	-	-	-	-	-	-	-
33a	Type of subordination	Contract	Contract	Contract	Contract	Contract	Contract	Contract	Contract	Contract
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital

		Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments
		instruments that may be issued in the future with the same repayment priority as this bond	instruments that may be issued in the future with the same repayment priority as this bond	instruments that may be issued in the future with the same repayment priority as this bond	instruments that may be issued in the future with the same repayment priority as this bond	instruments that may be issued in the future with the same repayment priority as this bond	instruments that may be issued in the future with the same repayment priority as this bond	instruments that may be issued in the future with the same repayment priority as this bond	instruments that may be issued in the future with the same repayment priority as this bond	instruments that may be issued in the future with the same repayment priority as this bond

4. Main Features of Capital Instruments (Tier 2 Capital Instruments-continued)

		Tier 2 capital instruments	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**	**Tier 2 capital instruments**
1	Issuer	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited
2	Unique identifier	232380052	232380053	232380073	232380074	232480004	232480005	232480011	232480012
3	Governing Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws	Chinese Laws
3a	Means by which enforceability requirement of the TLAC Term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4	Capital Tiers	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Eligible at solo/group	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
6	Instrument type	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
7	Amount recognised in regulatory capital(currency in millions RMB, as of most recent reporting date)	29,998	29,998	29,999	29,999	35,000	35,000	29,998	29,998
8	Par value	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100
	Total par value (currency in millions RMB)	30,000	30,000	30,000	30,000	35,000	35,000	30,000	30,000
9	Accounting classification	Liabilities recognized as amortized costs	Liabilities recognized as amortized costs	Liabilities recognized as amortized costs	Liabilities recognized as amortized costs	Liabilities recognized as amortized costs	Liabilities recognized as amortized costs	Liabilities recognized as amortized costs	Liabilities recognized as amortized costs

		Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments
10	Original date of issuance	September 12, 2023	September 12, 2023	October 27, 2023	October 27, 2023	February 2, 2024	February 2, 2024	April 23, 2024	April 23, 2024
11	Undated or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
12	Of which: Original maturity date	September 14, 2033	September 14, 2038	October 31, 2033	October 31, 2038	February 6, 2034	February 6, 2039	April 25, 2034	April 25, 2039
13	Issuer call (subject to prior regulatory approval)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
14	Of which: Optional call date and redemption amount	September 14, 2028, fully or partially	September 14, 2033, fully or partially	October 31, 2028, fully or partially	October 31, 2033, fully or partially	February 6, 2029, fully or partially	February 6, 2034, fully or partially	April 25, 2029, fully or partially	April 25, 2034, fully or partially
15	Of which: Subsequent call dates, if applicable	-	-	-	-	-	-	-	-
	Coupons or dividends								
16	Of which: Fixed or floating dividends/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
17	Of which: Coupon rate and any related index (the adopted benchmark interest rate, etc.)	3.25%	3.35%	3.45%	3.55%	2.76%	2.80%	2.32%	2.49%
18	Of which: Existence of a dividend stopper	No	No	No	No	No	No	No	No
19	Of which: Whether fully discretionary in cancellation of bonus or dividends	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary

		Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments
20	Of which: Existence of step-up or other incentives to redeem	No	No	No	No	No	No	No	No
21	Of which: Cumulative or non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
23	Of which: If convertible, conversion trigger(s)	-	-	-	-	-	-	-	-
24	Of which: If convertible, fully or partially	-	-	-	-	-	-	-	-
25	Of which: If convertible, methods for conversion price	-	-	-	-	-	-	-	-
26	Of which: If convertible, mandatory or optional conversion	-	-	-	-	-	-	-	-
27	Of which: If convertible, specify instrument type convertible into	-	-	-	-	-	-	-	-
28	Of which: If convertible, specify issuer of instrument it converts into	-	-	-	-	-	-	-	-
29	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

		Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments
30	Of which: If write-down, specify write-down trigger(s)	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer would become non-viable without a write-down; (b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.
31	Of which: If write -down, partial or full	Partial or full	Partial or full	Partial or full	Partial or full	Partial or full	Partial or full	Partial or full	Partial or full
32	Of which: If write -down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
33	Of which: If temporary write-down, description of write-up mechanism	-	-	-	-	-	-	-	-

		Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments
33a	Type of subordination	Contract	Contract	Contract	Contract	Contract	Contract	Contract	Contract
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital instruments that may be issued in the future with the same repayment priority as this bond	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital instruments that may be issued in the future with the same repayment priority as this bond	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital instruments that may be issued in the future with the same repayment priority as this bond	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital instruments that may be issued in the future with the same repayment priority as this bond	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital instruments that may be issued in the future with the same repayment priority as this bond	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital instruments that may be issued in the future with the same repayment priority as this bond	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital instruments that may be issued in the future with the same repayment priority as this bond	Ranking after depositors and general creditors but before equity capital and Additional Tier 1 capital instruments, it is in the same repayment sequence as any other subordinated debts issued by the issuer that has the same repayment priority as this bond, and will be repaid pari passu with any other Tier 2 capital instruments that may be issued in the future with the same repayment priority as this bond