CCA: Main features of regulatory capital instruments and of other TLAC eligible instruments

(December 31, 2025)

In accordance with the *Rules on Capital Management of Commercial Banks*,Total Loss Absorbing Capacity (TLAC) non-capital bonds issued by the Bank are instruments that meet only TLAC (but not capital) requirements. Other instruments meet both capital and TLAC requirements.

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)	441,535	81,805	39,944	39,955
	Of which:Ordinary shares (currency in millions RMB)	319,244	30,739	-	-
8	Par value	RMB1	RMB1	RMB100	RMB100

		Ordinary share of A-shares	Ordinary share of H-shares	Preference shares	Preference shares
	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
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 shareholders' meeting	Subject to the 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%.Within 5 years from March 11, 2025, the coupon rate is 3.77%.
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	No	No	No	No

		Ordinary share of A-shares	Ordinary share of H-shares	Preference shares	Preference shares
	redeem				
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
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

		Ordinary share of A-shares	Ordinary share of H-shares	Preference shares	Preference shares
27	Of which: If convertible, specify instrument type convertible into	-	-	CET 1 capital	CET 1 capital
28	Of which: If convertible, specify issuer of instrument it converts into	-	-	Agricultural Bank of China Limited	Agricultural Bank of China Limited
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, general creditors, subordinated debts and Additional Tier 1 capital instruments	Subordinate to the depositors, general creditors, subordinated debts and Additional Tier 1 capital instruments	Subordinate to the depositors, general creditors, subordinated debts, prior to CET 1 capital instruments	Subordinate to the depositors, general creditors, subordinated debts, 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	2128038	2228011	092280086	242380017	242400005	242400009	242480082	242580017	242580045
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)	39,997	49,997	29,999	39,999	39,999	59,998	39,999	50,000	40,000
	Of which:Ordinary shares (currency in millions RMB)	-	-	-	-	-	-	-	-	-

		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
8	Par value	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100
	Total par value (currency in millions RMB)	40,000	50,000	30,000	40,000	40,000	60,000	40,000	50,000	40,000
9	Accounting classification	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity	Equity
10	Original date of issuance	November 12, 2021	February 18, 2022	September 1, 2022	August 24, 2023	March 13, 2024	June 3, 2024	November 26, 2024	May 27, 2025	October 28, 2025
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 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	The first call date shall be May 29, 2030, fully or partially	The first call date shall be October 30, 2030, fully or partially
15	Of which: Subsequent call dates, if applicable	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	May 29 of each year after the first call date	October 30 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	The coupon rate shall be adjusted every five years. The interests of the issued undated	The coupon rate shall be adjusted every five years. The interests of the issued undated	The coupon rate shall be adjusted every five years. The interests of the issued undated	The coupon rate shall be adjusted every five years. The interests of the issued undated	The coupon rate shall be adjusted every five years. The interests of the issued undated	The coupon rate shall be adjusted every five years. The interests of the issued undated	The coupon rate shall be adjusted every five years. The interests of the issued undated	The coupon rate shall be adjusted every five years. The interests of the issued undated

		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
		capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	capital bonds will be paid at an agreed fixed coupon rate during each dividend adjustment period.	capital bonds 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.)	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%.	Within 5 years from May 29, 2025, the coupon rate is 2.00%.	Within 5 years from October 30, 2025, the coupon rate is 2.27%.
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	-	-	-	-	-	-	-	-	-

		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
	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	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	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer	Non-viability trigger events refer to the occurrence of the earlier of the following two events: (a) the NFRA having decided that the Issuer

		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
		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.	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.	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.	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.	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.	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.	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.	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.	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	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	Subordinated to the claims of depositors, general	Subordinated to the claims of depositors, general	Subordinated to the claims of depositors, general	Subordinated to the claims of depositors, general	Subordinated to the claims of depositors, general	Subordinated to the claims of depositors, general	Subordinated to the claims of depositors, general	Subordinated to the claims of depositors, general	Subordinated to the claims of depositors, general

		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
	(specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	creditors, and subordinated debts that ranks senior to the Bonds; rank in priority to all 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.	creditors, and subordinated debts that ranks senior to the Bonds; rank in priority to all 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.	creditors, and subordinated debts that ranks senior to the Bonds; rank in priority to all 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.	creditors, and subordinated debts that ranks senior to the Bonds; rank in priority to all 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.	creditors, and subordinated debts that ranks senior to the Bonds; rank in priority to all 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.	creditors, and subordinated debts that ranks senior to the Bonds; rank in priority to all 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.	creditors, and subordinated debts that ranks senior to the Bonds; rank in priority to all 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.	creditors, and subordinated debts that ranks senior to the Bonds; rank in priority to all 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.	creditors, and subordinated debts that ranks senior to the Bonds; rank in priority to all 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**	**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	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited
2	Unique identifier	1928003	1928008	2228041	2228042	092200008	092200009	232380004	232380005	232380052	232380053	232380073	232380074
3	Governing Laws	Chinese Laws	Chinese Laws	Chinese 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	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	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	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	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	9,998	19,995	39,994	19,996	49,997	19,998	44,995	24,998	29,997	29,997	29,998	29,998

		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	Tier 2 capital instruments	Tier 2 capital instruments
	recent reporting date)												
	Of which:Ordinary shares (currency in millions RMB)	-	-	-	-	-	-	-	-	-	-	-	-
8	Par value	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100
	Total par value (currency in millions RMB)	10,000	20,000	40,000	20,000	50,000	20,000	45,000	25,000	30,000	30,000	30,000	30,000
9	Accounting classification	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs
10	Original date of issuance	March 15, 2019	April 9, 2019	June 17, 2022	June 17, 2022	September 21, 2022	September 21, 2022	March 21, 2023	March 21, 2023	September 12, 2023	September 12, 2023	October 27, 2023	October 27, 2023
11	Undated or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
12	Of which: Original maturity date	March 19, 2034	April 11, 2034	June 21, 2032	June 21, 2037	September 23, 2032	September 23, 2037	March 23, 2033	March 23, 2038	September 14, 2033	September 14, 2038	October 31, 2033	October 31, 2038
13	Issuer call (subject to prior regulatory approval)	Yes	Yes	Yes	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	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	September 14, 2028, fully or partially	September 14, 2033, fully or partially	October 31, 2028, fully or partially	October 31, 2033, fully or partially
15	Of which: Subsequent call dates, if applicable	-	-	-	-	-	-	-	-	-	-	-	-

		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	Tier 2 capital instruments	Tier 2 capital instruments
	Coupons or dividends												
16	Of which: Fixed or floating dividends/ coupon	Fixed	Fixed	Fixed	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%	3.45%	3.65%	3.03%	3.34%	3.49%	3.61%	3.25%	3.35%	3.45%	3.55%
18	Of which: Existence of a dividend stopper	No	No	No	No	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	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary
20	Of which: Existence of step-up or other incentives to redeem	No	No	No	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	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	Non-convertible	Non-convertible	Non-convertible
23	Of which: If	-	-	-	-	-	-	-	-	-	-	-	-

		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	Tier 2 capital instruments	Tier 2 capital instruments
	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	Yes	Yes	Yes	Yes
30	Of which: If write-down, specify write-down trigger(s)	Non-viability trigger events refer to the occurrence	Non-viability trigger events refer to the occurrence	Non-viability trigger events refer to the occurrence	Non-viability trigger events refer to the occurrence	Non-viability trigger events refer to the occurrence	Non-viability trigger events refer to the occurrence	Non-viability trigger events refer to the occurrence	Non-viability trigger events refer to the occurrence	Non-viability trigger events refer to the occurrence	Non-viability trigger events refer to the occurrence	Non-viability trigger events refer to the occurrence	Non-viability trigger events refer to the occurrence

		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	Tier 2 capital instruments	Tier 2 capital instruments
		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	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	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	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	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	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	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	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	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	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	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	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

		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	Tier 2 capital instruments	Tier 2 capital instruments
		become non-viable.	become non-viable.	become non-viable.	become non-viable.	become non-viable.	become non-viable.	become non-viable.	become non-viable.	become non-viable.	become non-viable.	become non-viable.	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	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	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	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)	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	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	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	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	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	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	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	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	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	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	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	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

		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**	**Tier 2 capital instruments**	**Tier 2 capital instruments**
		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.	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.	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.	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.	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.	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.	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.	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.	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.	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.	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.	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.

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**	**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	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited
2	Unique identifier	232480004	232480005	232480011	232480012	232580016	232580017	232580024	232580025	232580035	232580036	232580046	232580047
3	Governing Laws	Chinese Laws	Chinese Laws	Chinese 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	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	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	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	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	34,999	35,000	29,998	29,997	34,998	24,998	39,998	19,999	34,998	24,999	31,999	3,000

		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	Tier 2 capital instruments	Tier 2 capital instruments	Tier 2 capital instruments
	recent reporting date)												
	Of which:Ordinary shares (currency in millions RMB)	-	-	-	-	-	-	-	-	-	-	-	-
8	Par value	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100
	Total par value (currency in millions RMB)	35,000	35,000	30,000	30,000	35,000	25,000	40,000	20,000	35,000	25,000	32,000	3,000
9	Accounting classification	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs
10	Original date of issuance	February 2, 2024	February 2, 2024	April 23, 2024	April 23, 2024	June 13, 2025	June 13, 2025	July 22, 2025	July 22, 2025	September 17, 2025	September 17, 2025	November 18, 2025	November 18, 2025
11	Undated or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
12	Of which: Original maturity date	February 6, 2034	February 6, 2039	April 25, 2034	April 25, 2039	June 17, 2035	June 17, 2040	July 24, 2035	July 24, 2040	September 19, 2035	September 19, 2040	November 20, 2035	November 20, 2040
13	Issuer call (subject to prior regulatory approval)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
14	Of which: Optional call date and redemption amount	February 6, 2029, fully or partially	February 6, 2034, fully or partially	April 25, 2029, fully or partially	April 25, 2034, fully or partially	June 17, 2030, fully or partially	June 17, 2035, fully or partially	July 24, 2030, fully or partially	July 24, 2035, fully or partially	September 19, 2030, fully or partially	September 19, 2035, fully or partially	November 20, 2030, fully or partially	November 20, 2035, fully or partially
15	Of which: Subsequent call dates, if applicable	-	-	-	-	-	-	-	-	-	-	-	-

		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	Tier 2 capital instruments	Tier 2 capital instruments
	Coupons or dividends												
16	Of which: Fixed or floating dividends/ coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
17	Of which: Coupon rate and any related index (the adopted benchmark interest rate, etc.)	2.76%	2.8%	2.32%	2.49%	1.93%	2.1%	1.92%	2.12%	2.18%	2.5%	2.14%	2.4%
18	Of which: Existence of a dividend stopper	No	No	No	No	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	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary
20	Of which: Existence of step-up or other incentives to redeem	No	No	No	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	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	Non-convertible	Non-convertible	Non-convertible

		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	Tier 2 capital instruments	Tier 2 capital instruments
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	Yes	Yes	Yes	Yes
30	Of which: If write-down, specify write-down trigger(s)	Non-viability trigger events refer to the	Non-viability trigger events refer to the	Non-viability trigger events refer to the	Non-viability trigger events refer to the	Non-viability trigger events refer to the	Non-viability trigger events refer to the	Non-viability trigger events refer to the	Non-viability trigger events refer to the	Non-viability trigger events refer to the	Non-viability trigger events refer to the	Non-viability trigger events refer to the	Non-viability trigger events refer to the

		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	Tier 2 capital instruments	Tier 2 capital instruments
		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.	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.	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.	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.	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.	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.	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.	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.	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.	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.	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.	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.

		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	Tier 2 capital instruments	Tier 2 capital instruments
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	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	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	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)	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	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	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	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	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	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	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	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	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	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	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	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

		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	Tier 2 capital instruments	Tier 2 capital instruments
		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.	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.	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.	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.	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.	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.	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.	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.	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.	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.	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.	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.

5. Main features of TLAC eligible instruments

		TLAC non-capital bonds	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-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	Agricultural Bank of China Limited	Agricultural Bank of China Limited	Agricultural Bank of China Limited
2	Unique identifier	312410005	312410006	312410007	312510003	312510004	312510005	312510009	312510010	312510011	312510016	312510017	312510018
3	Governing Laws	Chinese Laws	Chinese Laws	Chinese 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	N/A	N/A	N/A
4	Capital Tiers	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5	Eligible at solo/group	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6	Instrument type	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds
7	Amount recognised in regulatory capital (currency in	-	-	-	-	-	-	-	-	-	-	-	-

		TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds
	millions RMB, as of most recent reporting date)												
	Of which:Ordinary shares (currency in millions RMB)	-	-	-	-	-	-	-	-	-	-	-	-
8	Par value	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100	RMB100
	Total par value (currency in millions RMB)	35,000	10,000	5,000	15,000	3,000	12,000	30,000	5,000	15,000	14,000	3,000	3,000
9	Accounting classification	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs	Liabilities recognised as amortized costs
10	Original date of issuance	August 28, 2024	August 28, 2024	August 28, 2024	June 26, 2025	June 26, 2025	June 26, 2025	August 1, 2025	August 1, 2025	August 1, 2025	November 27, 2025	November 27, 2025	November 27, 2025
11	Undated or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
12	Of which: Original maturity date	August 30, 2028	August 30, 2030	August 30, 2035	June 30, 2029	June 30, 2031	June 30, 2036	August 5, 2029	August 5, 2031	August 5, 2036	December 1, 2029	December 1, 2031	December 1, 2036
13	Issuer call (subject to prior regulatory approval)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
14	Of which: Optional call date and redemption amount	August 30, 2027, fully or partially	August 30, 2029, fully or partially	August 30, 2034, fully or partially	June 30, 2028, fully or partially	June 30, 2030, fully or partially	June 30, 2035, fully or partially	August 5, 2028, fully or partially	August 5, 2030, fully or partially	August 5, 2035, fully or partially	December 1, 2028, fully or partially	December 1, 2030, fully or partially	December 1, 2035, fully or partially

		TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds
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	Fixed	Fixed	Fixed
17	Of which: Coupon rate and any related index (the adopted benchmark interest rate, etc.)	2.18%	2.24%	2.39%	1.83%	1.87%	2.06%	1.85%	1.93%	2.15%	2.02%	2.12%	2.5%
18	Of which: Existence of a dividend stopper	No	No	No	No	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	Non-discretionary	Non-discretionary	Non-discretionary	Non-discretionary
20	Of which: Existence of step-up or other incentives to redeem	No	No	No	No	No	No	No	No	No	No	No	No
21	Of which:	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-	Non-

		TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds
	Cumulative or non-cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	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 converts into	-	-	-	-	-	-	-	-	-	-	-	-
29	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
30	Of which: If	When the	When the	When the	When the	When the	When the	When the	When the	When the	When the	When the	When the

		TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds	TLAC non-capital bonds
	write-down, specify write-down trigger(s)	Issuer enters the disposal stage, the PBOC and the NFRA can mandate a partial or full write-down of the current bonds after the full write-down or conversion to ordinary shares of the Tier 2 capital instruments.	Issuer enters the disposal stage, the PBOC and the NFRA can mandate a partial or full write-down of the current bonds after the full write-down or conversion to ordinary shares of the Tier 2 capital instruments.	Issuer enters the disposal stage, the PBOC and the NFRA can mandate a partial or full write-down of the current bonds after the full write-down or conversion to ordinary shares of the Tier 2 capital instruments.	Issuer enters the disposal stage, the PBOC and the NFRA can mandate a partial or full write-down of the current bonds after the full write-down or conversion to ordinary shares of the Tier 2 capital instruments.	Issuer enters the disposal stage, the PBOC and the NFRA can mandate a partial or full write-down of the current bonds after the full write-down or conversion to ordinary shares of the Tier 2 capital instruments.	Issuer enters the disposal stage, the PBOC and the NFRA can mandate a partial or full write-down of the current bonds after the full write-down or conversion to ordinary shares of the Tier 2 capital instruments.	Issuer enters the disposal stage, the PBOC and the NFRA can mandate a partial or full write-down of the current bonds after the full write-down or conversion to ordinary shares of the Tier 2 capital instruments.	Issuer enters the disposal stage, the PBOC and the NFRA can mandate a partial or full write-down of the current bonds after the full write-down or conversion to ordinary shares of the Tier 2 capital instruments.	Issuer enters the disposal stage, the PBOC and the NFRA can mandate a partial or full write-down of the current bonds after the full write-down or conversion to ordinary shares of the Tier 2 capital instruments.	Issuer enters the disposal stage, the PBOC and the NFRA can mandate a partial or full write-down of the current bonds after the full write-down or conversion to ordinary shares of the Tier 2 capital instruments.	Issuer enters the disposal stage, the PBOC and the NFRA can mandate a partial or full write-down of the current bonds after the full write-down or conversion to ordinary shares of the Tier 2 capital instruments.	Issuer enters the disposal stage, the PBOC and the NFRA can mandate a partial or full write-down of the current bonds after the full write-down or conversion to ordinary shares of the Tier 2 capital instruments.
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	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	Permanent	Permanent	Permanent
33	Of which: If temporary write-down, description of write-up mechanism	-	-	-	-	-	-	-	-	-	-	-	-

		TLAC non-capital bonds	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**
33a	Type of subordination	Contract	Contract	Contract	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)	After the Issuer's excluded liabilities, before equity capital, other Tier 1 capital instruments, hybrid capital bonds, Tier 2 capital instruments, and other qualifying capital instruments of all levels; ranked equally with other debt instruments issued by the Issuer that have the same repayment order as the current bonds, and	After the Issuer's excluded liabilities, before equity capital, other Tier 1 capital instruments, hybrid capital bonds, Tier 2 capital instruments, and other qualifying capital instruments of all levels; ranked equally with other debt instruments issued by the Issuer that have the same repayment order as the current bonds, and	After the Issuer's excluded liabilities, before equity capital, other Tier 1 capital instruments, hybrid capital bonds, Tier 2 capital instruments, and other qualifying capital instruments of all levels; ranked equally with other debt instruments issued by the Issuer that have the same repayment order as the current bonds, and	After the Issuer's excluded liabilities, before equity capital, other Tier 1 capital instruments, hybrid capital bonds, Tier 2 capital instruments, and other qualifying capital instruments of all levels; ranked equally with other debt instruments issued by the Issuer that have the same repayment order as the current bonds, and	After the Issuer's excluded liabilities, before equity capital, other Tier 1 capital instruments, hybrid capital bonds, Tier 2 capital instruments, and other qualifying capital instruments of all levels; ranked equally with other debt instruments issued by the Issuer that have the same repayment order as the current bonds, and	After the Issuer's excluded liabilities, before equity capital, other Tier 1 capital instruments, hybrid capital bonds, Tier 2 capital instruments, and other qualifying capital instruments of all levels; ranked equally with other debt instruments issued by the Issuer that have the same repayment order as the current bonds, and	After the Issuer's excluded liabilities, before equity capital, other Tier 1 capital instruments, hybrid capital bonds, Tier 2 capital instruments, and other qualifying capital instruments of all levels; ranked equally with other debt instruments issued by the Issuer that have the same repayment order as the current bonds, and	After the Issuer's excluded liabilities, before equity capital, other Tier 1 capital instruments, hybrid capital bonds, Tier 2 capital instruments, and other qualifying capital instruments of all levels; ranked equally with other debt instruments issued by the Issuer that have the same repayment order as the current bonds, and	After the Issuer's excluded liabilities, before equity capital, other Tier 1 capital instruments, hybrid capital bonds, Tier 2 capital instruments, and other qualifying capital instruments of all levels; ranked equally with other debt instruments issued by the Issuer that have the same repayment order as the current bonds, and	After the Issuer's excluded liabilities, before equity capital, other Tier 1 capital instruments, hybrid capital bonds, Tier 2 capital instruments, and other qualifying capital instruments of all levels; ranked equally with other debt instruments issued by the Issuer that have the same repayment order as the current bonds, and	After the Issuer's excluded liabilities, before equity capital, other Tier 1 capital instruments, hybrid capital bonds, Tier 2 capital instruments, and other qualifying capital instruments of all levels; ranked equally with other debt instruments issued by the Issuer that have the same repayment order as the current bonds, and	After the Issuer's excluded liabilities, before equity capital, other Tier 1 capital instruments, hybrid capital bonds, Tier 2 capital instruments, and other qualifying capital instruments of all levels; ranked equally with other debt instruments issued by the Issuer that have the same repayment order as the current bonds, and

		TLAC non-capital bonds	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**	**TLAC non-capital bonds**
		equally with any other debt instruments that may be issued in the future with the same repayment order as the current bonds.	equally with any other debt instruments that may be issued in the future with the same repayment order as the current bonds.	equally with any other debt instruments that may be issued in the future with the same repayment order as the current bonds.	equally with any other debt instruments that may be issued in the future with the same repayment order as the current bonds.	equally with any other debt instruments that may be issued in the future with the same repayment order as the current bonds.	equally with any other debt instruments that may be issued in the future with the same repayment order as the current bonds.	equally with any other debt instruments that may be issued in the future with the same repayment order as the current bonds.	equally with any other debt instruments that may be issued in the future with the same repayment order as the current bonds.	equally with any other debt instruments that may be issued in the future with the same repayment order as the current bonds.	equally with any other debt instruments that may be issued in the future with the same repayment order as the current bonds.	equally with any other debt instruments that may be issued in the future with the same repayment order as the current bonds.	equally with any other debt instruments that may be issued in the future with the same repayment order as the current bonds.