## **Composition of Capital of Bank of Tianjin**

In accordance with the Issuing Regulatory Documents on Capital Regulation for Commercial Banks (《关于印发商业银行资本监管配套政策文件的通知》) (Yin Jianfa [2013] No.33), the Bank's composition of capital as of 30 June 2021 is disclosed as below.

## **Appendix 1: Composition of Capital**

Units: RMB million

Core tier-one capital:		Amount	Referance
1	Paid-in capital	6,070.6	a
2	Retained profits	39,416.1	
2a	Surplus reserve	3,352.5	d
2b	General reserve	9,213.6	e
2c	Retained earnings	26,850.0	f
3	Aggregatd other comprehensive income and public reserve	10,440.2	
3a	Capital reserve	10,731.1	b
3b	Others	-290.9	с
4	Amount could be included in core tier-one capital during the transition period (only applicable to non-share-based company, share-based companies put down	-	
5	Minority capital that maybe included	264.6	g
6	Core tier-one capital before regulatory adjustment	56,191.5	
Core tie	er-one capital: Regulatory adjustment		
7	Prudence evaluation adjustment	-	
8	Goodwill (net of deferred tax liabilities)	-	
9	Other intangible assets (other than land use rights) (net of deferred tax liabilities)	326.3	h-i
10	Net deferred tax income resulting from operational loss dependent on future profitability	-	
11	Reserves arising from cash flow hedge of items not measured at fair value	-	
12	Gap in provision for loan impairment	-	
13	Gains on sales related to asset securitization	-	
14	Unrealized gains and losses due to changes in fair value of liabilities self credit risk cased by changes in self credit risk	-	
15	Defined-benefit pension fund net assets (net of deferred tax liabilities)	-	
16	Directly or indirectly holding the Banks' ordinary shares	-	
17	Reciprocal cross-holdings in core tier-one capital between banks or between banks and other financial institutions	-	
18	Deductible amount of insignificant minority investment in core tier-one capital instruments issued by financial institutions that are not subject to consolidation	-	
19	Deductible amount of significant minority investment in core tier-one capital instruments issued by financial institutions that are not subject to consolidation	-	
20	Mortgage servicing rights not applicable	-	
21	Other deductible amount in deferred tax assets dependent on future profitability	-	
22	Deductible amount exceeding the 15% threshold for significant minority capital investments in core tier-one capital instruments issued by financial institutions that are not subject to consolidation and undeducted portion of deferred tax assets arising from temporary differences	-	
23	Including: Deductible amount of significant minority investments in core tier-one capital instruments issued by financial institutions	-	

24	Including: Deductible amount of mortgage servicing rights not applicable	_	
	Including: Deductible amount in deferred tax assets arising from temporary	-	
25	differences Investment in core tier-one capital instruments issued by financial institutions that	-	
26a 26b	are under control but not subject to consolidation  Gap in core tier-one capital instruments issued by financial institutions that are	241.2	j
26c	under control but not subject to consolidation  Others that should be deducted from core tier-one capital	-	
27	Undeducted gab that should be deducted from other tier-one capital and tier-two	_	
28	capital  Total regulatory adjustments to core tier-one capital	567.6	
29	Core tier-one capital	55,623.9	
	ier-one capital:	30,020	
30	Other tier-one capital instruments and related premium		
31		-	
	Including: Portion classified as equity	-	
32	Including: Portion classified as liabilities	-	
33	Invalid instruments to other tier-one capital after the transition period	-	
34	Minority capital that maybe included  Including: invalid portion to other tier-one capital excluded after the transition	35.3	k
35	period	-	
36	Other tier-one capital before regulatory adjustment	35.3	
Other t	ier-one capital: Regulatory adjustment		
37	Directly or indirectly holding other tier-one capital of the Bank	-	
38	Reciprocal cross-holdings in other tier-one capital between banks or between banks and other financial institutions  Deductible amount of non-significant minority investment in other tier-one	-	
39	Deductible amount of non-significant minority investment in other tier-one capital instruments issued by financial institutions that are not subject to	-	
40	Significant minority investments in other tier-one capital instruments issued by	-	
41a	financial institutions that are not subject to consolidation  Investment in other tier-one capital instruments issued by financial institutions that are under control but not subject to consolidation	-	
41b	Gap in other tier-one capital instruments issued by financial institutions that are	-	
41c	under control but not subject to consolidation  Other items that should be deducted from other tier-one capital	-	
42	Undeducted gap that should be deducted from tier-two capital	-	
43	Total regulatory adjustments to other tier-one capital		
44	Other tier-one capital	35.3	
45	Tier-one capital (core tier-one capital + other tier-one capital)	55,659.2	
Tier-tw	o capital:		
46	Tier-two capital instruments and related premium	10,420.0	m
47	Invalid tier-two instruments to capital after the transition period	-	
48	Minority capital that maybe included	70.6	1
49	Including: Invalid portion to tier-two capital after the transition period	-	
50	Valid portion of surplus provision for loan impairment	4,273.6	0
51	Tier-two capital before regulatory adjustment	14,764.2	
Tier-tw	o Capital: Regulatory adjustment		
52	Directly or indirectly holding tier-two capital of the Bank	-	
53	Reciprocal cross-holdings in tier-two capital between banks or between banks and	-	
54	other financial institutions Deductible portion of non-significant minority investment in tier-two capital	-	
55	instruments issued by financial institutions that are not subject to consolidation Significant minority investments in tier-two capital instruments issued by	_	
56a	financial institutions that are not subject to consolidation Investment in tier-two capital instruments issued by financial institutions that are		
200	under control but not subject to consolidation		

566 Other items that should be deducted from tier-two capital  57 Total regulatory adjustment to tier-two capital  58 Tier two capital  59 Total capital (tier one capital + tier two capital)  50 Total capital (tier one capital + tier two capital)  60 Total risk weighted assets  61 Total capital (tier one capital adequacy ratio and reserve capital  61 Core tier-one capital adequacy ratio  62 Tier-one capital adequacy ratio  63 Capital adequacy ratio  64 Institution specific capital requirement  65 Including: Capital conservation buffer requirement  66 Including: Capital conservation buffer requirement  67 Including: Capital conservation buffer requirement  68 Percentage of core tier-one capital meeting buffers to risk-weighted assets  68 Percentage of core tier-one capital meeting buffers to risk-weighted assets  69 Core tier-one capital adequacy ratio  70 Tier one capital adequacy ratio  71 Capital adequacy ratio  72 Undeducted amount of non-significant minority investments in capital instrument in the capital adequacy ratio  73 Including: Capital adequacy ratio  74 Morgage servicing rights (net of defored tax liabilities)  75 Other net telerred is a mean and a state are on sabject to consolidation  76 Undeducted amount of non-significant minority investments in capital instrument is load of the financial institutions that are not onlybect to consolidation  76 Undeducted amount of non-significant minority investments in capital instruments in the capital adequacy ratio  77 Adorque servicing rights (net of defored tax liabilities)  78 No. A  99 Other net telerred is a meson of subject to consolidation  79 Undeducted amount of non-significant minority investments in capital instruments for the capital internations of nature profinibility (net of deferred tax liabilities)  79 Valid cap of surphus provision for loan impairment in tier-two capital under the internal ratings-based approach  70 Valid cap to one rice-one capital instruments for the current period due to phase-out arrangements  80 Valid cap to other dec	56b	Gap in tier-two capital instruments issued by financial institutions that are under control but not subject to consolidation	-	
58 Tires two capital 4 tiers two capital 1 tiers two capital 2 tiers two capital 3 tiers two capital 4 tiers two capital 3 tiers two capital 4 tiers two capital 4 tiers two capital 3 tiers two capital 4 tiers two capital 5 tiers one capital adequacy ratio 1 11.09%	56c		-	
Second Content of Co	57	Total regulatory adjustment to tier-two capital	-	
Requirements for capital adequacy ratio and reserve capital  61 Core tier-one capital adequacy ratio  62 Tier-one capital adequacy ratio  63 Capital adequacy ratio  64 Institution specific capital requirement  65 Including: Capital conservation buffer requirement  66 Including: Counter cyclical buffer requirement  67 Including: Additional buffer requirement  68 Percentage of core tier-one capital meeting buffers to risk-weighted assets  69 Percentage of core tier-one capital meeting buffers to risk-weighted assets  70 Tier one capital adequacy ratio  71 Capital adequacy ratio  72 Undeducted amount of non-significant minority investments in capital institutions that are not subset to consolidation  73 Undeducted amount of one-significant minority investments in capital institutions that are not subset to consolidation  74 Mortgage servicing rights (not of deformed tax liabilities)  75 Other one dependent on for significant minority investments in capital institutions that are not subset to consolidation  75 Undeducted amount of significant minority investments in capital institutions that are not subset to consolidation  76 Time of the consequence of the	58	Tier-two capital	14,764.2	
Requirements for capital adequacy ratio and reserve capital  61 Core tier-one capital adequacy ratio  62 Tier one capital adequacy ratio  63 Capital adequacy ratio  64 Institution specific capital requirement  65 Including: Capital conservation buffer requirement  66 Including: Counter cyclical buffer requirement  67 Including: Counter cyclical buffer requirement  68 Percentage of core tier-one capital meeting buffers to risk-weighted assets  69 Percentage of core tier-one capital meeting buffers to risk-weighted assets  70 Donestic minimum requirements for regulatory capital  69 Core tier-one capital adequacy ratio  70 Tier-one capital adequacy ratio  71 Capital adequacy ratio  72 Undedicted amount of non-significant minority investments in capital instruments is seal by financial institutions that are not subject to consolidation  71 Undedicted amount of non-significant minority investments in capital instruments is sealed by financial institutions that are not subject to consolidation  73 Undedicted amount of significant minority investments in capital instruments is sealed by financial institutions that are not subject to consolidation  73 Undedicted amount of significant minority investments in capital instruments is larged by financial institutions that are not subject to consolidation  74 Montgage servicing rights (not of deferred tax liabilities)  75 Other not deferred tax income dependent on future profitability (not of deferred  76 Provision for loan impairment to develved approach  77 Valid cap of surplus provision for loan impairment in tier-two capital  78 Surplus provision for loan impairment in tier-two capital  79 Valid cap of surplus provision for loan impairment in tier-two capital under the vicibited approach  70 Provision for loan impairment under the internal ratings-based approach  71 Valid cap of surplus provision for loan impairment in tier-two capital under the internal ratings-based approach  80 Valid cap to over tier-one capital due to phase-out arrangements  81 Excluded from order tr	59	Total capital (tier-one capital + tier-two capital)	70,423.4	
61 Core tier-one capital adequacy ratio  62 Tier-one capital adequacy ratio  63 Capital adequacy ratio  64 Institution specific capital requirement  65 Including: Capital conservation buffer requirement  66 Including: Capital conservation buffer requirement  67 Including: Additional buffer requirement  68 Percentage of core tier-one capital meeting buffers to risk-weighted assets  70 Domestic minimum requirements for regulatory capital  69 Percentage of core tier-one capital meeting buffers to risk-weighted assets  70 Tier-one capital adequacy ratio  71 Capital adequacy ratio  72 Undeducted amount of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation  74 Mortage servicing rights core of deferred tax iliabilities)  75 Valid caps of surplus provision for loan impairment to tier-two capital  76 Provision for loan impairment under the weighted approach  77 Valid caps of surplus provision for loan impairment in tier-two capital under the weighted provach  78 Surplus provision for loan impairment in tier-two capital under the weighted approach  79 Valid cap of surplus provision for loan impairment in tier-two capital under the internal ratings-based approach  79 Valid cap of surplus provision for loan impairment in tier-two capital under the internal ratings-based approach  70 Valid cap of surplus provision for loan impairment in tier-two capital under the internal ratings-based approach  70 Valid cap of surplus provision for loan impairment in tier-two capital under the internal ratings-based approach  71 Valid cap of upon the rice-one capital due to phase-out arrangements  81 Excluded from ore tier-one capital due to phase-out arrangements  82 Valid cap to ter-two capital instruments for the current period due to phase-out arrangements  83 Excluded from toer tier-one capital due to phase-out arrangements  84 Valid cap to tier-two capital instruments for the current period due to phase-out arrangements  85 Excluded from ter-two capital f	60	Total risk-weighted assets	484,119.9	
62 Tier-one capital adequacy ratio  63 Capital adequacy ratio  64 Institution specific capital requirement  65 Including: Capital conservation buffer requirement  66 Including: Capital conservation buffer requirement  67 Including: Additional buffer requirement  68 Including: Additional buffer requirement of global systematically important banks  68 Percentage of core tier-one capital meeting buffers to risk-weighted assets  70 Domestic minimum requirements for regulatory capital  69 Core tier-one capital adequacy ratio  70 Tier-one capital adequacy ratio  71 Capital adequacy ratio  88.50%  72 Capital adequacy ratio  89 Amounts below the thresholds for deduction  70 Undeducted amount of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation instruments issued by financial institutions that are not subject to consolidation  79 Undeducted amount of since of deferred tax insibilities)  70 Other net deferred tax income dependent on future profitability (net of deferred tax insibilities)  71 Amorting servicing rights for defedered tax insibilities  72 Other net deferred tax income dependent on future profitability (net of deferred tax insibilities)  73 Other net deferred tax income dependent on future profitability (net of deferred tax insibilities)  74 Add caps of surplus provision for loan impairment to tier-two capital  75 Provision for loan impairment under the weighted approach  76 Valid caps of surplus provision for loan impairment in tier-two capital under the weighted approach  77 Valid cap of surplus provision for loan impairment in tier-two capital under the internal ratings-based approach  78 Surplus provision for loan impairment in tier-two capital under the internal ratings-based approach  79 Valid cap of surplus provision for loan impairment in tier-two capital under the internal ratings-based approach  80 Valid cap to core tier-one capital due to phase-out arrangements  81 Excluded from other tier-one capital instruments for t	Requir	ements for capital adequacy ratio and reserve capital		
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Weighted approach   4,213.6   6	76	Provision for loan impairment under the weighted approach	11,572.7	n
Surplus provision for loan impairment under the internal ratings-based approach  Valid cap of surplus provision for loan impairment in tier-two capital under the internal ratings-based approach  Capital instruments subject to phase-out arrangements  Valid cap to core tier-one capital instruments for the current period due to phase-out arrangements  Excluded from core tier-one capital due to phase-out arrangements  - Valid cap to other tier-one capital instruments for the current period due to phase-out arrangements  Excluded from other tier-one capital due to phase-out arrangements  - Valid cap to tier-two capital due to phase-out arrangements  - Valid cap to tier-two capital instruments for the current period due to phase-out arrangements  Excluded from tier-two capital for the current period due to phase-out  - Excluded from tier-two capital for the current period due to phase-out	77		4,273.6	0
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Capital instruments subject to phase-out arrangements    Valid cap to core tier-one capital instruments for the current period due to phase-out arrangements   Excluded from core tier-one capital due to phase-out arrangements   Valid cap to other tier-one capital instruments for the current period due to phase-out arrangements   Salid Excluded from other tier-one capital due to phase-out arrangements   Salid Cap to tier-two capital instruments for the current period due to phase-out arrangements   Valid cap to tier-two capital instruments for the current period due to phase-out arrangements   Salid Cap to tier-two capital instruments for the current period due to phase-out arrangements   Salid Cap to tier-two capital for the current period due to phase-out arrangements   Salid Cap to tier-two capital for the current period due to phase-out arrangements   Salid Cap to tier-two capital for the current period due to phase-out arrangements   Salid Cap to tier-two capital for the current period due to phase-out arrangements   Salid Cap to tier-two capital for the current period due to phase-out arrangements   Salid Cap to tier-two capital for the current period due to phase-out arrangements   Salid Cap to tier-two capital for the current period due to phase-out arrangements   Salid Cap to tier-two capital for the current period due to phase-out   Salid Cap to tier-two capital for the current period due to phase-out   Salid Cap to tier-two capital for the current period due to phase-out   Salid Cap to tier-two capital for the current period due to phase-out   Salid Cap to tier-two capital for the current period due to phase-out   Salid Cap to tier-two capital for the current period due to phase-out   Salid Cap to tier-two capital for the current period due to phase-out   Salid Cap to tier-two capital for the current period due to phase-out   Salid Cap to tier-two capital for the current period due to phase-out   Salid Cap to tier-two capital for the current period due to phase-out   Salid Cap to tier-two capital for t	79			
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83 Excluded from other tier-one capital due to phase-out arrangements	82		-	
arrangements  Excluded from tier-two capital for the current period due to phase-out	83	Excluded from other tier-one capital due to phase-out arrangements	-	
Excluded from tier-two capital for the current period due to phase-out	84		-	
	85	Excluded from tier-two capital for the current period due to phase-out	-	

## Appendix 2: Balance sheet under the Group's caliber (consolidated financial statement and regulatory statement)

For clarification purpose only, there are no differences between the balance sheet of the Bank under the Group's caliber and the regulatory statement.

## **Appendix 3: Detailed Description of Related Items**

Unit: RMB million

	Balance Sheet	Referance
Share capital	6,070.6	a
Capital reserve	10,731.1	b
Investment revaluation reserve	-290.9	С
Surplus reserve	3,352.5	d
General reserve	9,213.6	e
Retained earnings	26,850.0	f
Non-controlling interests	828.6	
Including: Minority capital that maybe included - core capital	264.6	g
Including: Minority capital that maybe included - tier-one capital	35.3	k
Including: Minority capital that maybe included - tier-two capital	70.6	1
Other assets	3,816.9	
Including: intangible assets	370.2	h
Of which: land usage right	43.9	i
Interests in associates	241.2	j
Debt securities issued	99,661.5	
Including: tier-two capital instruments and related premiums that maybe included	10,420.0	m
Loans and advances to customers	306,320.0	
Including: provision for loan impairment	11,572.7	n
Valid cap of surplus provision for loan impairment in tier-two capital under the weighted approach	4,273.6	0
Financial assets measured at fair value through profit or loss	76,476.0	
Including: undeducted insignificant minority investment in core tier-one capital instruments issued by financial institutions that are not subject to consolidation	58.6	p
Debt instruments measured at fair value through other comprehensive income	55,851.1	
Including: undeducted insignificant minority investment in tier-two capital instruments issued by financial institutions that are not subject to consolidation	915.8	q
Debt instruments at amortised cost	306,320.0	
Including: undeducted insignificant minority investment in tier-two capital instruments issued by financial institutions that are not subject to consolidation	270.0	r
Deferred tax assets	4,573.6	S

**Appendix 5: Main Features of Capital Instruments** 

1	Issuer	Bank of Tianjin	Bank of Tianjin	Bank of Tianjin
2	Identification code	1220030	1220031	1820001
3	Applicable laws	China on Commercial Banks, Administrative Measures for the Capital of Commercial Banks (Provisional), Administrative Measures on the Issue of Financial Bonds in the National Inter-bank Bond Market and other relevant laws,	China on Commercial Banks, Administrative Measures for the Capital of Commercial Banks (Provisional), Administrative Measures on the Issue of Financial	The Law of the People's Republic of China on Commercial Banks, Administrative Measures for the Capital of Commercial Banks (Provisional), Administrative Measures on the Issue of Financial Bonds in the National Interbank Bond Market and other relevant laws, regulations and regulatory documents
	Regulatory treatment			
4	of which: Transitional period rules specified by Administrative Measures for the Capital of Commercial Banks (Provisional) are applicable to	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	of which: The rules after expiration of the transitional period specified by Administrative Measures for the Capital of Commercial Banks (Provisional) are applicable to	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	of which: Eligible at the Bank / Group level	the Bank / Group	the Bank / Group	the Bank / Group
7	Instrument type	Subordinated bonds	Subordinated bonds	Tier 2 capital bonds
8	Amount recognised in regulatory capital (In millions of RMB, as at the latest reporting date)	233	187	10,000
9	Par value of instrument (In millions of RMB)	1,500	1,200	10,000
10	Accounting classification	Debt securities issued	Debt securities issued	Debt securities issued
11	Original date of issuance	2012/12/27	2012/12/27	2018/1/18
12	Perpetual or dated	Dated	Dated	Dated
13	of which: Original maturity date	2022/12/28	2027/12/28	2028/1/22
14	Issuer call subject to regulatory approval regulatory	Yes	Yes	Yes
15	of which: Optional call date, contingent call dates and redemption amount	2017/12/28, not redeemed	2022/12/28, all redeemed	2023/1/22, one-off partial or full redemption

16	of which: Subsequent call dates, if any	None	None	None
	Coupons / dividends			
17	of which: Fixed or floating dividend / coupon	Fixed	Fixed	Fixed
18	of which: Coupon rate and any related index	5.90%	5.99%	4.80%
19	of which: Existence of dividend brake mechanism	No	No	No
20	of which: Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	of which: Existence of redemption incentive mechanism	No	No	No
22	of which: Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	No	No	No
24	of which: If convertible, specify conversion trigger(s)	N/A	N/A	N/A
25	of which: If convertible, specify if it is fully or partially	N/A	N/A	N/A
26	of which: If convertible, specify conversion rate	N/A	N/A	N/A
27	of which: If convertible, specify if it is mandatory or optional conversion	N/A	N/A	N/A
28	of which: If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	of which: If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	Yes
31	of which: If write-down, specify write-down trigger(s)	N/A	N/A	Write-down is triggered at the earlier of followings: (1) CBIRC determines issuer cannot survive if no write-down is conducted; (2) related authorities confirm that issuer cannot survive if public capital injection or equivalent support will not be offered.
32	of which: If write-down, specify if it is full or partial	N/A	N/A	Full
33	of which: If write-down, specify if it is permanent or temporary	N/A	N/A	Permanent
34	of which: If temporary write-down, specify the description of write-up mechanism	N/A	N/A	N/A

45	Hierarchy of claims in liquidation (specify instrument type immediately senior to instrument)	interest of these bonds is subordinated to payment to the issuer's other debts (excluding other issued subordinated debts of the issuer which have the identical payment priority as these bonds) but is superior than payment for the issuer's mixed capital debts and equity capital.	issuer's other debts (excluding other issued subordinated debts of the issuer which have the identical payment priority as these bonds) but is superior than payment for the issuer's mixed capital debts and equity capital.	Payment priority of the principal and interest of these bonds is subordinated to payment to the issuer, depositors and general creditors but is superior than payment for equity capital, additional tier 1 capital instrument and mixed capital bonds. These bonds are in the same payment schedule as other issued subordinated debts of the issuer which have the identical payment priority and these bonds will make payment in an squeunce as other tier 2 capital instruments which have the identical payment priority that may be issued in the future.
36	Non-eligible transitioned features	Yes	Yes	No
	of which: If yes, specify non-eligible features	Without any write-down nor conversion provision	Without any write-down nor conversion provision	N/A