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 31 December 2022 is disclosed as below.

Appendix 1: Composition of Capital

Units: RMB million

Core ti	er-one capital:	Amount	Referance
1	Paid-in capital	6,070.6	a
2	Retained profits	43,480.4	
2a	Surplus reserve	3,352.5	d
2b	General reserve	9,221.4	e
2c	Retained earnings	30,906.6	f
3	Aggregatd other comprehensive income and public reserve	10,234.0	
3a	Capital reserve	10,731.1	ь
3b	Others	-497.1	С
4	Amount could be included in core tier-one capital during the transition period (only applicable to non-share-based company, share-based coompanies put down "0")	-	
5	Minority capital that maybe included	318.2	g
6	Core tier-one capital before regulatory adjustment	60,103.2	
Core ti	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)	423.5	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	-	

that are not subject to combilation and undefined portion of deferred tax sesses string from temporary alpha to the string of th		D 1 (1)		
the state of the subject to consolidation and undeducted portion of deferred tax assets arising from temporary differences in an including. Deductible amount of significant siminity investments in over tierone capital instruments assed by financial institutions. Leclosing, Deductible amount in deferred tax assets arising from temporary differences. Leclosing, Deductible amount in deferred tax assets arising from temporary differences. Leclosing, Deductible amount in deferred tax assets arising from temporary differences. Lectorian deferences are designed instruments insured by financial institutions. 278.0		Deductible amount exceeding the 15% threshold for significant minority capital investments in core tier-one capital instruments issued by financial institutions		
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26 Including: Deductible amount in deferred tax assets arising from temporary differences. 26 June 1997 June 1997 June 1998 June 199	23	č ,	-	
inferences 1	24	Including: Deductible amount of mortgage servicing rights not applicable	•	
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266 Others that should be deducted from core tier-one capital and tier-two carried. 27 Undeducted gab that should be deducted from order tier-one capital and tier-two carried. 28 Total regulatory adjustments to core tier-one capital	26a	Investment in core tier-one capital instruments issued by financial institutions	278.9	i
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27 Undeducted gab that should be deducted from other tier-one capital and tier-two capital control of the contr	266		-	
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Tier-two capital: 46 Tier-two capital instruments and related premium 47 Invalid tier-two instruments to capital after the transition period 48 Minority capital that maybe included 49 Including: Invalid portion to tier-two capital after the transition period 50 Valid portion of surplus provision for loan impairment 51 Tier-two capital before regulatory adjustment 52 Tier-two capital before regulatory adjustment 53 Tier-two capital before regulatory adjustment	44	Other tier-one capital	42.4	
46 Tier-two capital instruments and related premium 47 Invalid tier-two instruments to capital after the transition period 48 Minority capital that maybe included 49 Including: Invalid portion to tier-two capital after the transition period 50 Valid portion of surplus provision for loan impairment 51 Tier-two capital before regulatory adjustment 10,000.0 m 84.8 1 1	45	Tier-one capital (core tier-one capital + other tier-one capital)	59,443.1	
Invalid tier-two instruments to capital after the transition period 48 Minority capital that maybe included 49 Including: Invalid portion to tier-two capital after the transition period 50 Valid portion of surplus provision for loan impairment 51 Tier-two capital before regulatory adjustment 52 Available to the transition period 53 Available to the transition period 54 Tier-two capital before regulatory adjustment 55 Available transition period 56 Available transition period 57 Available transition period 58 Available transition period 59 Available transition period 50 Tier-two capital before regulatory adjustment 13,817.9	Tier-tw	o capital:		
Minority capital that maybe included 84.8 1 49 Including: Invalid portion to tier-two capital after the transition period 50 Valid portion of surplus provision for loan impairment 51 Tier-two capital before regulatory adjustment 13,817.9	46	Tier-two capital instruments and related premium	10,000.0	m
49 Including: Invalid portion to tier-two capital after the transition period 50 Valid portion of surplus provision for loan impairment 51 Tier-two capital before regulatory adjustment 13,817.9	47	Invalid tier-two instruments to capital after the transition period	-	
50 Valid portion of surplus provision for loan impairment 3,733.0 o 51 Tier-two capital before regulatory adjustment 13,817.9	48	Minority capital that maybe included	84.8	1
51 Tier-two capital before regulatory adjustment 13,817.9	49	Including: Invalid portion to tier-two capital after the transition period	-	
	50	Valid portion of surplus provision for loan impairment	3,733.0	0
Tier-two Capital: Regulatory adjustment	51	Tier-two capital before regulatory adjustment	13,817.9	
	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	_	
54	and other financial institutions Deductible portion of non-significant minority investment in tier-two capital instruments issued by financial institutions that are not subject to consolidation	-	
55	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		
56b	under control but not subject to consolidation Gap in tier-two capital instruments issued by financial institutions that are under	-	
	control but not subject to consolidation	-	
56c	Other items that should be deducted from tier-two capital	-	
57	Total regulatory adjustment to tier-two capital	-	
58	Tier-two capital	13,817.9	
59	Total capital (tier-one capital + tier-two capital)	73,261.0	
60	Total risk-weighted assets	572,202.0	
Requir	ements for capital adequacy ratio and reserve capital		
61	Core tier-one capital adequacy ratio	10.38%	
62	Tier-one capital adequacy ratio	10.39%	
63	Capital adequacy ratio	12.80%	
64	Institution specific capital requirement	-	
65	Including: Capital conservation buffer requirement	-	
66	Including: Counter cyclical buffer requirement	-	
67	Including: Additional buffer requirement of global systematically important	-	
68	hanks Percentage of core tier-one capital meeting buffers to risk-weighted assets	-	
Domest	ic minimum requirements for regulatory capital		
69	Core tier-one capital adequacy ratio	7.50%	
70	Tier-one capital adequacy ratio	8.50%	
71	Capital adequacy ratio	10.50%	
Amoun	ts below the thresholds for deduction		
72	Undeducted amount of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	1,858.1	p+q+r
73	Undeducted amount of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	-	
74	Mortgage servicing rights (net of deferred tax liabilities)	不适用	
75	Other net deferred tax income dependent on future profitability (net of deferred	4,475.5	S
Valid c	tax liabilities) aps of surplus provision for loan impairment to tier-two capital		
76	Provision for loan impairment under the weighted approach	10,031.7	n
77	Valid cap of surplus provision for loan impairment in tier-two capital under the	3,733.0	0
78	weighted approach Surplus provision for loan impairment 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 instruments subject to phase-out arrangements		
80	Valid cap to core tier-one capital instruments for the current period due to phase-	-	
81	out arrangements Excluded from core tier-one capital due to phase-out arrangements		
82	Valid cap to other tier-one capital instruments for the current period due to	-	
	phase-out arrangements	-	
83	Excluded from other tier-one capital due to phase-out arrangements	-	

84	Valid cap to tier-two capital instruments for the current period due to phase-out	-	
85	Excluded from tier-two capital for the current period due to phase-out arrangements	-	

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	-497.1	с
Surplus reserve	3,352.5	d
General reserve	9,221.4	e
Retained earnings	30,906.6	f
Non-controlling interests	834.1	
Including: Minority capital that maybe included - core capital	318.2	g
Including: Minority capital that maybe included - tier-one capital	42.4	k
Including: Minority capital that maybe included - tier-two capital	84.8	1
Other assets	5,275.8	
Including: intangible assets	464.1	h
Of which: land usage right	405.4	i
Interests in associates	278.9	j
Debt securities issued	93,473.3	
Including: tier-two capital instruments and related premiums that maybe included	10,000.0	m
Loans and advances to customers	337,397.2	
Including: provision for loan impairment	10,031.7	n
Valid cap of surplus provision for loan impairment in tier-two capital under the weighted approach	3,733.0	0
Financial assets measured at fair value through profit or loss	76,140.4	
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	65,492.0	
Including: undeducted insignificant minority investment in tier-two capital instruments issued by financial institutions that are not subject to consolidation	1,529.5	q
Debt instruments at amortised cost	337,397.2	
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	4,475.5	S

Appendix 5: Main Features of Capital Instruments

1	Issuer	Bank of Tianjin	
2	Identification code	1820001	
3	Applicable laws	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 Inter-bank 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	
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	
6	of which: Eligible at the Bank / Group level	the Bank / Group	
7	Instrument type	Tier 2 capital bonds	
8	Amount recognised in regulatory capital (In millions of RMB, as at the latest reporting date)	10,000	
9	Par value of instrument (In millions of RMB)	10,000	
10	Accounting classification	Debt securities issued	
11	Original date of issuance	2018/1/18	
12	Perpetual or dated	Dated	
13	of which: Original maturity date	2028/1/22	
14	Issuer call subject to regulatory approval regulatory	Yes	
15	of which: Optional call date, contingent call dates and redemption amount	2023/1/22, one-off full redemption	
16	of which: Subsequent call dates, if any	None	
	Coupons / dividends		
17	of which: Fixed or floating dividend / coupon	Fixed	
18	of which: Coupon rate and any related index	4.80%	
19	of which: Existence of dividend brake mechanism	No	
20	of which: Fully discretionary, partially discretionary or mandatory	Mandatory	
21	of which: Existence of redemption incentive mechanism	No	
22	of which: Noncumulative or cumulative	Noncumulative	
23	Convertible or non-convertible	No	
24	of which: If convertible, specify conversion trigger(s)	N/A	
25	of which: If convertible, specify if it is fully or partially	N/A	

26	of which: If convertible, specify conversion rate	N/A
27	of which: If convertible, specify if it is mandatory or optional conversion	N/A
28	of which: If convertible, specify instrument type convertible into	N/A
29	of which: If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	Yes
31	of which: If write-down, specify write-down trigger(s)	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	Full
33	of which: If write-down, specify if it is permanent or temporary	Permanent
34	of which: If temporary write-down, specify the description of write-up mechanism	N/A
35	Hierarchy of claims in liquidation (specify instrument type immediately senior to instrument)	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	N	A.Y.
30	Non-eligible transitioned features	No