

**BANK OF CHINA INTERNATIONAL LIMITED
(A RESTRICTED LICENCE BANK WHOLLY-OWNED BY BANK OF CHINA (HONG
KONG) LIMITED)**

**中銀國際有限公司
(中國銀行(香港)有限公司全資附屬之有限牌照銀行)**

REPORT FOR THE QUARTER ENDED 31 MARCH 2026

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1 Key prudential ratios (unaudited)

		31/03/2026	31/12/2025	30/09/2025	30/06/2025	31/03/2025
	Regulatory capital (amount)	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1 & 1a	Common Equity Tier 1 (CET1)	1,785,224	1,792,913	1,767,369	1,771,181	1,757,905
2 & 2a	Tier 1	1,785,224	1,792,913	1,767,369	1,771,181	1,757,905
3 & 3a	Total capital	1,798,998	1,805,986	1,781,978	1,787,605	1,775,052
	RWA (amount)	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
4	Total RWA	1,973,146	2,206,350	2,191,824	2,410,651	2,365,793
4a	Total RWA (pre-floor)	1,973,146	2,206,350	2,191,824	2,410,651	2,365,793
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	90.48%	81.26%	80.63%	73.47%	74.31%
5b	CET1 ratio (%) (pre-floor ratio)	90.48%	81.26%	80.63%	73.47%	74.31%
6 & 6a	Tier 1 ratio (%)	90.48%	81.26%	80.63%	73.47%	74.31%
6b	Tier 1 ratio (%) (pre-floor ratio)	90.48%	81.26%	80.63%	73.47%	74.31%
7 & 7a	Total capital ratio (%) ¹	91.17%	81.85%	81.30%	74.15%	75.03%
7b	Total capital ratio (%) (pre-floor ratio)	91.17%	81.85%	81.30%	74.15%	75.03%
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical capital buffer requirement (%) ²	0.255%	0.253%	0.247%	0.265%	0.267%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	Total AI-specific CET1 buffer requirements (%)	2.755%	2.753%	2.747%	2.765%	2.767%
12	CET1 available after meeting the AI's minimum capital requirements (%)	80.42%	71.10%	70.55%	63.40%	64.28%

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1 Key prudential ratios (unaudited) (continued)

		31/03/2026	31/12/2025	30/09/2025	30/06/2025	31/03/2025
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure (HK\$'000)	5,552,663	6,106,211	6,299,490	6,374,656	6,444,497
13a	LR exposure measure based on mean values of gross assets of SFTs	5,552,663	6,106,211	6,299,490	6,374,656	6,444,497
14, 14a & 14b	LR (%)	32.15%	29.36%	28.06%	27.78%	27.28%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	32.15%	29.36%	28.06%	27.78%	27.28%
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	N/A	N/A	N/A	N/A	N/A
16	Total net cash outflows	N/A	N/A	N/A	N/A	N/A
17	LCR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2 institution only:					
17a	LMR (%)	103.42%	98.07%	109.69%	128.84%	129.69%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institution only:					
18	Total available stable funding	N/A	N/A	N/A	N/A	N/A
19	Total required stable funding	N/A	N/A	N/A	N/A	N/A
20	NSFR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2A institution only:					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

¹ Total capital ratio adjusted for unrealised gain for debt securities at amortised cost was 91.18% at 31 March 2026 (31 December 2025: 82.11%).

² The applicable jurisdictional countercyclical capital buffer (CCyB) ratio for Hong Kong used in the calculation of CCyB buffer requirement was 0.5% from 2025 Q1 to 2026 Q1.

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2 Overview of RWA (unaudited)

(HK\$'000)		RWA		Minimum capital requirements
		As at 31 March 2026	As at 31 December 2025	As at 31 March 2026
1	Credit risk for non-securitization exposures	1,617,806	1,798,691	173,914
2	Of which STC approach	1,617,806	1,798,691	173,914
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
5a	Of which retail IRB approach	-	-	-
5b	Of which specific risk-weight approach	-	-	-
6	Counterparty credit risk and default fund contributions	1,677	4,246	180
7	Of which SA-CCR approach	1,677	4,246	180
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	-	-	-
10	CVA risk	1,563	1,475	168
11	Equity positions in banking book under the simple risk-weight method and internal models method	N/A	N/A	N/A
12	Collective investment scheme (“CIS”) exposures – look-through approach / third-party approach	-	-	-
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	50,625	73,900	5,442
21	Of which STM approach	50,625	73,900	5,442
22	Of which IMM approach	-	-	-
22a	Of which SSTM approach	-	-	-
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	301,475	328,038	32,409
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
26	Output floor level applied	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
28a	Deduction to RWA	-	-	-
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
28c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	-	-	-
29	Total	1,973,146	2,206,350	212,113

N/A: Not applicable in the case of Hong Kong

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3 Leverage ratio (unaudited)

		HK\$'000 equivalent	
		As at 31 March 2026	As at 31 December 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	5,162,016	5,627,264
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	-	-
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	-	-
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(44)	(35)
6	Less: Asset amounts deducted in determining Tier 1 capital	(13,730)	(13,038)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	5,148,242	5,614,191
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,144	3,284
9	Add-on amounts for PFE associated with all derivative contracts	7,486	8,799
10	Less: Exempted CCP leg of client-cleared trade exposures	-	-
11	Adjusted effective notional amount of written credit-related derivative contracts	-	-
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	-	-
13	Total exposures arising from derivative contracts	8,630	12,083
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	3,957,907	4,799,374
20	Less: Adjustments for conversion to credit equivalent amounts	(3,562,116)	(4,319,437)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-	-
22	Off-balance sheet items	395,791	479,937
Capital and total exposures			
23	Tier 1 capital	1,785,224	1,792,913
24	Total exposures	5,552,663	6,106,211

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3 Leverage ratio (unaudited) (continued)

		HK\$'000 equivalent	
		As at 31 March 2026	As at 31 December 2025
Leverage ratio			
25 & 25a	Leverage ratio	32.15%	29.36%
26	Minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	Not applicable	Not applicable
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30 & 30a	Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	5,552,663	6,106,211
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	32.15%	29.36%

During the first quarter of 2026, the leverage ratio exposure measure decreased by approximately HK\$554 million, resulting in an increase in leverage ratio from 29.36% to 32.15%. The decrease in exposure measure was mainly attributable by the decrease in public sector entity exposure.