

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

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

**REPORT FOR THE QUARTER ENDED 30 SEPTEMBER 2024**

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**1 Key prudential ratios (unaudited)**

		30/09/2024	30/06/2024	31/03/2024	31/12/2023	30/09/2023
	<b>Regulatory capital (amount)</b>	<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>
1	Common Equity Tier 1 (CET1)	1,774,831	1,775,898	1,776,507	1,774,666	1,772,308
2	Tier 1	1,774,831	1,775,898	1,776,507	1,774,666	1,772,308
3	Total capital	1,795,421	1,796,645	1,798,530	1,797,489	1,796,715
	<b>RWA (amount)</b>	<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>
4	Total RWA	2,721,095	2,356,951	2,333,834	2,604,611	2,645,734
	<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>					
5	CET1 ratio (%)	65.22%	75.35%	76.12%	68.14%	66.99%
6	Tier 1 ratio (%)	65.22%	75.35%	76.12%	68.14%	66.99%
7	Total capital ratio (%) <sup>1</sup>	65.98%	76.23%	77.06%	69.01%	67.91%
	<b>Additional CET1 buffer requirements (as a percentage of RWA)</b>					
8	Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical capital buffer requirement (%) <sup>2</sup>	0.443%	0.436%	0.494%	0.475%	0.491%
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 (%)	2.943%	2.936%	2.994%	2.975%	2.991%
12	CET1 available after meeting the AI's minimum capital requirements (%)	54.73%	64.98%	65.81%	57.76%	56.66%
	<b>Basel III leverage ratio</b>					
13	Total leverage ratio (LR) exposure measure (HK\$'000)	7,075,576	6,247,414	6,297,036	6,914,696	7,121,687
14	LR (%)	25.08%	28.43%	28.21%	25.67%	24.89%

**1 Key prudential ratios (unaudited) (continued)**

		30/09/2024	30/06/2024	31/03/2024	31/12/2023	30/09/2023
	<b>Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)</b>					
	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 (%)	151.94%	148.02%	146.05%	182.90%	135.93%
	<b>Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)</b>					
	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

In accordance with the Banking (Capital) Rules effective from 1 January 2007, the Company adopts the standardised approach, standardised approach, basic indicator approach and solo basis to calculate its credit risk, market risk, operational risk and capital adequacy ratio respectively.

<sup>1</sup> Total capital ratio adjusted for unrealised loss for debt securities at amortised cost was 65.97% at 30 September 2024 (30 June 2024: 75.33%).

<sup>2</sup> The applicable jurisdictional countercyclical capital buffer (CCyB) ratio for Hong Kong used in the calculation of CCyB buffer requirement was 1.0% for 2023 Q3 to 2024 Q3.

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**2 Overview of RWA (unaudited)**

(HK\$'000)		RWA		Minimum capital requirements
		As at 30 September 2024	As at 30 June 2024	As at 30 September 2024
1	Credit risk for non-securitization exposures	2,192,080	1,810,993	246,609
2	Of which STC approach	2,192,080	1,810,993	246,609
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
6	Counterparty default risk and default fund contributions	25,252	18,594	2,841
7	Of which SA-CCR approach	25,252	18,594	2,841
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	-	-	-
10	CVA risk	4,375	3,888	492
11	Equity positions in banking book under the simple risk-weight method and internal models method	-	-	-
12	Collective investment scheme (“CIS”) exposures – LTA	N/A	N/A	N/A
13	CIS exposures – MBA	N/A	N/A	N/A
14	CIS exposures – FBA	N/A	N/A	N/A
14a	CIS exposures – combination of approaches	N/A	N/A	N/A
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	54,588	63,413	6,141
21	Of which STM approach	54,588	63,413	6,141
22	Of which IMM approach	-	-	-
23	Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect)	N/A	N/A	N/A
24	Operational risk	444,800	460,063	50,040
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	-	-	-
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
26c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	-	-	-
27	<b>Total</b>	<b>2,721,095</b>	<b>2,356,951</b>	<b>306,123</b>

N/A: Not applicable

### 3 Leverage ratio (unaudited)

		HK\$'000 equivalent	
		As at 30 September 2024	As at 30 June 2024
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	6,479,734	5,630,646
2	Less: Asset amounts deducted in determining Tier 1 capital	(20,514)	(20,682)
3	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs)</b>	<b>6,459,220</b>	<b>5,609,964</b>
<b>Exposures arising from derivative contracts</b>			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	6,487	2,210
5	Add-on amounts for PFE associated with all derivative contracts	21,383	25,385
6	Gross-up for collateral provided in respect of derivative contracts where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
7	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	-	-
8	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	Adjusted effective notional amount of written credit-related derivative contracts	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts	-	-
11	<b>Total exposures arising from derivative contracts</b>	<b>27,870</b>	<b>27,595</b>
<b>Exposures arising from SFTs</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	<b>Total exposures arising from SFTs</b>	<b>-</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	589,830	611,426
18	Less: Adjustments for conversion to credit equivalent amounts	-	-
19	<b>Off-balance sheet items</b>	<b>589,830</b>	<b>611,426</b>
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	<b>1,774,831</b>	<b>1,775,898</b>
20a	<b>Total exposures before adjustments for specific and collective provisions</b>	<b>7,076,920</b>	<b>6,248,985</b>
20b	<b>Adjustments for specific and collective provisions</b>	<b>(1,344)</b>	<b>(1,571)</b>
21	<b>Total exposures after adjustments for specific and collective provisions</b>	<b>7,075,576</b>	<b>6,247,414</b>
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	<b>25.08%</b>	<b>28.43%</b>

During the third quarter in 2024, the leverage ratio exposure measure increased by approximately HK\$828 million, resulting in the decrease in leverage ratio from 28.43% to 25.08%. The increase in exposure measure was mainly attributable by the increase in sovereign exposures and bank exposures.