

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制牌照銀行)

REPORT FOR THE QUARTER ENDED 30 SEPTEMBER 2025

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1 Key prudential ratios (unaudited)

		30/09/2025	30/06/2025	31/03/2025	31/12/2024	30/09/2024
	Regulatory capital (amount)	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1 & 1a	Common Equity Tier 1 (CET1)	1,767,369	1,771,181	1,757,905	1,747,349	1,774,831
2 & 2a	Tier 1	1,767,369	1,771,181	1,757,905	1,747,349	1,774,831
3 & 3a	Total capital	1,781,978	1,787,605	1,775,052	1,765,655	1,795,421
	RWA (amount)	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
4	Total RWA	2,191,824	2,410,651	2,365,793	2,499,582	2,721,095
4a	Total RWA (pre-floor)	2,191,824	2,410,651	2,365,793	2,499,582	2,721,095
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	80.63%	73.47%	74.31%	69.91%	65.22%
5b	CET1 ratio (%) (pre-floor ratio)	80.63%	73.47%	74.31%	69.91%	65.22%
6 & 6a	Tier 1 ratio (%)	80.63%	73.47%	74.31%	69.91%	65.22%
6b	Tier 1 ratio (%) (pre-floor ratio)	80.63%	73.47%	74.31%	69.91%	65.22%
7 & 7a	Total capital ratio (%) ¹	81.30%	74.15%	75.03%	70.64%	65.98%
7b	Total capital ratio (%) (pre-floor ratio)	81.30%	74.15%	75.03%	70.64%	65.98%
	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	0.247%	0.265%	0.267%	0.232%	0.443%
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 (%)	2.747%	2.765%	2.767%	2.732%	2.943%
12	CET1 available after meeting the AI's minimum capital requirements (%)	70.55%	63.40%	64.28%	59.39%	54.73%

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1 Key prudential ratios (unaudited) (continued)

		30/09/2025	30/06/2025	31/03/2025	31/12/2024	30/09/2024
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure (HK\$'000)	6,299,490	6,374,656	6,444,497	6,782,086	7,075,576
13a	LR exposure measure based on mean values of gross assets of SFTs	6,299,490	6,374,656	6,444,497	6,782,086	7,075,576
14, 14a & 14b	LR (%)	28.06%	27.78%	27.28%	25.76%	25.08%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	28.06%	27.78%	27.28%	25.76%	25.08%
	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 (%)	109.69%	128.84%	129.69%	151.92%	151.94%
	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 81.46% at 30 September 2025 (30 June 2025: 74.22%).

² The applicable jurisdictional countercyclical capital buffer (CCyB) ratio for Hong Kong used in the calculation of CCyB buffer requirement was 1.0% for 2024 Q3 and 0.5% for 2024 Q4 to 2025 Q3.

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2 Overview of RWA (unaudited)

(HK\$'000)		RWA		Minimum capital requirements
		As at 30 September 2025	As at 30 June 2025	As at 30 September 2025
1	Credit risk for non-securitization exposures	1,754,339	1,967,701	188,591
2	Of which STC approach	1,754,339	1,967,701	188,591
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	9,122	39,400	981
7	Of which SA-CCR approach	9,122	39,400	981
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	-	-	-
10	CVA risk	3,025	7,325	325
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	93,750	61,450	10,078
21	Of which STM approach	93,750	61,450	10,078
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	331,588	334,775	35,646
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	2,191,824	2,410,651	235,621
N/A: Not applicable in the case of Hong Kong				

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3 Leverage ratio (unaudited)

		HK\$'000 equivalent	
		As at 30 September 2025	As at 30 June 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	5,795,774	5,823,513
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	(81)	(148)
6	Less: Asset amounts deducted in determining Tier 1 capital	(14,528)	(16,276)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	5,781,165	5,807,089
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)	3,561	11,425
9	Add-on amounts for PFE associated with all derivative contracts	20,213	34,502
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	23,774	45,927
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	4,945,512	5,216,404
20	Less: Adjustments for conversion to credit equivalent amounts	(4,450,961)	(4,694,764)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-	-
22	Off-balance sheet items	494,551	521,640
Capital and total exposures			
23	Tier 1 capital	1,767,369	1,771,181
24	Total exposures	6,299,490	6,374,656

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3 Leverage ratio (unaudited) (continued)

		HK\$'000 equivalent	
		As at 30 September 2025	As at 30 June 2025
Leverage ratio			
25 & 25a	Leverage ratio	28.06%	27.78%
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)	6,299,490	6,374,656
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)	28.06%	27.78%

During the third quarter of 2025, the leverage ratio exposure measure decreased by approximately HK\$75 million, resulting in an increase in leverage ratio from 27.78% to 28.06%. The decrease in exposure measure was mainly attributable by the decrease in exposure on customer loans and advances.