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制牌照銀行)

REPORT FOR THE QUARTER ENDED 30 SEPTEMBER 2026

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1 Key prudential ratios (unaudited)

		30/09/2026	30/06/2026	31/03/2026	31/12/2025	30/09/2025
	Regulatory capital (amount)	**HK$'000**	**HK$'000**	**HK$'000**	**HK$'000**	**HK$'000**
1 & 1a	Common Equity Tier 1 (CET1)	1,747,345	1,761,531	1,785,224	1,792,913	1,767,369
2 & 2a	Tier 1	1,747,345	1,761,531	1,785,224	1,792,913	1,767,369
3 & 3a	Total capital	1,756,455	1,773,679	1,798,998	1,805,986	1,781,978
	RWA (amount)	**HK$'000**	**HK$'000**	**HK$'000**	**HK$'000**	**HK$'000**
4	Total RWA	1,717,368	1,865,721	1,973,146	2,206,350	2,191,824
4a	Total RWA (pre-floor)	1,717,368	1,865,721	1,973,146	2,206,350	2,191,824
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	101.75%	94.42%	90.48%	81.26%	80.63%
5b	CET1 ratio (%) (pre-floor ratio)	101.75%	94.42%	90.48%	81.26%	80.63%
6 & 6a	Tier 1 ratio (%)	101.75%	94.42%	90.48%	81.26%	80.63%
6b	Tier 1 ratio (%) (pre-floor ratio)	101.75%	94.42%	90.48%	81.26%	80.63%
7 & 7a	Total capital ratio (%)[1]	102.28%	95.07%	91.17%	81.85%	81.30%
7b	Total capital ratio (%) (pre-floor ratio)	102.28%	95.07%	91.17%	81.85%	81.30%
	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]	0.279%	0.247%	0.255%	0.253%	0.247%
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 (%)	2.779%	2.747%	2.755%	2.753%	2.747%
12	CET1 available after meeting the AI's minimum capital requirements (%)	94.28%	87.07%	80.42%	71.10%	70.55%

1 Key prudential ratios (unaudited) (continued)

		30/09/2026	30/06/2026	31/03/2026	31/12/2025	30/09/2025
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure (HK$'000)	4,806,954	5,403,875	5,552,663	6,106,211	6,299,490
13a	LR exposure measure based on mean values of gross assets of SFTs	4,806,954	5,403,875	5,552,663	6,106,211	6,299,490
14, 14a & 14b	LR (%)	36.35%	32.60%	32.15%	29.36%	28.06%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	36.35%	32.60%	32.15%	29.36%	28.06%
	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 (%)	111.12%	104.93%	103.42%	98.07%	109.69%
	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 102.26% at 30 September 2026 (30 June 2026: 95.04%).
[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 Q3 to 2026 Q3.

2 Overview of RWA (unaudited)

		RWA		Minimum capital requirements
	(HK$'000)	**As at 30 September 2026**	**As at 30 June 2026**	**As at 30 September 2026**
1	Credit risk for non-securitization exposures	1,366,955	1,544,067	109,356
2	Of which STC approach	1,366,955	1,544,067	109,356
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	-	-	-
5c	Of which cryptoasset exposures to credit risk calculated in accordance with section 376 and Divisions 5, 6 and 8 of Part 12 of the BCR	-	-	-
6	Counterparty credit risk and default fund contributions	862	1,016	69
7	Of which SA-CCR approach	862	1,016	69
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
8a	Of which method for group 2b cryptoasset derivative contracts	-	-	-
9	Of which others	-	-	-
10	CVA risk	763	813	61
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	44,500	51,950	3,560
21	Of which STM approach	44,500	51,950	3,560
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	304,288	267,875	24,343
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**	**1,717,368**	**1,865,721**	**137,389**

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

3 Leverage ratio (unaudited)

		HK$'000 equivalent	
		As at 30 September 2026	As at 30 June 2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	4,622,574	5,119,229
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 assets other than money 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	(69)	(97)
6	Less: Asset amounts deducted in determining Tier 1 capital	(9,041)	(12,051)
7	**Total on-balance sheet exposures (excluding derivative contracts and SFTs)**	**4,613,464**	**5,107,081**
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)	2,525	2,299
9	Add-on amounts for PFE associated with all derivative contracts	1,840	2,984
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**	**4,365**	**5,283**
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	1,891,246	2,915,114
20	Less: Adjustments for conversion to credit equivalent amounts	(1,702,121)	(2,623,603)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-	-
22	**Off-balance sheet items**	**189,125**	**291,511**
Capital and total exposures			
23	**Tier 1 capital**	**1,747,345**	**1,761,531**
24	**Total exposures**	**4,806,954**	**5,403,875**

3 Leverage ratio (unaudited) (continued)

		HK$'000 equivalent	
		As at 30 September 2026	As at 30 June 2026
Leverage ratio			
25 & 25a	**Leverage ratio**	**36.35%**	**32.60%**
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)	4,806,954	5,403,875
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)	36.35%	32.60%

During the third quarter of 2026, the leverage ratio exposure measure decreased mainly due to drop in sovereign exposure, resulting in an increase in leverage ratio from 32.60% to 36.35%.