Supplementary Information

(Amounts in millions of Renminbi, unless otherwise stated)

I DIFFERENCES BETWEEN IFRS AND CAS CONSOLIDATED FINANCIAL STATEMENTS

There were no differences in the Group's operating results for the six month period ended 30 June 2020 and 2019 or total equity as at 30 June 2020 and as at 31 December 2019 presented in the Group's condensed consolidated financial statements prepared under IFRS and those prepared under CAS.

II UNAUDITED SUPPLEMENTARY INFORMATION

1 Liquidity ratios, liquidity coverage ratio and net stable funding ratio

	As at 30 June 2020	As at 31 December 2019
RMB current assets to RMB current liabilities	**53.89%**	54.56%
Foreign currency current assets to foreign currency current liabilities	**58.16%**	60.38%

The liquidity ratios are calculated in accordance with the relevant provisions of the CBIRC.

Liquidity coverage ratio

According to the *Disclosure Rules on Liquidity Coverage Ratio of Commercial Banks*, the Group disclosed the information of liquidity coverage ratio ("LCR")(1) as follows.

Regulatory requirements of liquidity coverage ratio

As stipulated by the *Rules on Liquidity Risk Management of Commercial Banks* issued by CBIRC, the minimum regulatory requirement of LCR is 100%.

The Group's liquidity coverage ratio

Since 2017, the Group measured the LCR on a day-to-day consolidated basis(2). In the second quarter of 2020, the Group measured 91-day LCR on this basis, with average ratio(3) standing at 140.71%, representing a decrease of 0.61 percentage points over the previous quarter, which was primarily due to the decrease in the high-quality liquid assets ("HQLA").

	2020		2019	
	Quarter ended 30 June	Quarter ended 31 March	Quarter ended 31 December	Quarter ended 30 September
Average value of LCR	**140.71%**	**141.32%**	136.36%	134.76%

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

1 Liquidity ratios, liquidity coverage ratio and net stable funding ratio (Continued)

The Group's liquidity coverage ratio (Continued)

The Group's average values(3) of consolidated LCR individual line items in the second quarter of 2020 are as follows:

No.		Total unweighted value	Total weighted value
High-quality liquid assets			
1	Total high-quality liquid assets (HQLA)		4,016,443
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	7,519,451	550,173
3	Stable deposits	3,897,515	187,979
4	Less stable deposits	3,621,936	362,194
5	Unsecured wholesale funding, of which:	9,218,999	3,428,163
6	Operational deposits (excluding those generated from correspondent banking activities)	5,060,314	1,246,790
7	Non-operational deposits (all counterparties)	4,114,099	2,136,787
8	Unsecured debts	44,586	44,586
9	Secured funding		701
10	Additional requirements, of which:	3,072,447	1,848,384
11	Outflows related to derivative exposures and other collateral requirements	1,746,030	1,746,030
12	Outflows related to loss of funding on debt products	–	–
13	Credit and liquidity facilities	1,326,417	102,354
14	Other contractual funding obligations	68,481	68,481
15	Other contingent funding obligations	3,020,941	87,074
16	**Total cash outflows**		5,982,976
Cash inflows			
17	Secured lending (including reverse repos and securities borrowing)	264,203	252,438
18	Inflows from fully performing exposures	1,542,401	962,477
19	Other cash inflows	2,014,037	1,911,356
20	**Total cash inflows**	3,820,641	3,126,271
			Total adjusted value
21	**Total HQLA**		4,016,443
22	**Total net cash outflows**		2,856,705
23	**Liquidity coverage ratio**		140.71%

(1) The LCR aims to ensure that commercial banks have sufficient HQLA that can be converted into cash to meet the liquidity requirements for at least thirty days under stress scenarios determined by the CBIRC.

(2) When calculating the consolidated LCR, BOCG Investment, BOC Insurance, BOCG Insurance and BOCG Life were excluded from the scope of consolidation in accordance with the requirements of the CBIRC.

(3) The average of LCR and the averages of all related individual items are the day-end simple arithmetic averages of figures over each quarter.

(Amounts in millions of Renminbi, unless otherwise stated)

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

1 Liquidity ratios, liquidity coverage ratio and net stable funding ratio (Continued)

Net stable funding ratio

In accordance with the *Disclosure Rules on Net Stable Funding Ratio of Commercial Banks*, the Group disclosed the information of net stable funding ratio ("NSFR")[1] as follows.

Regulatory requirements of net stable funding ratio

As stipulated by the *Rules on Liquidity Risk Management of Commercial Banks* issued by CBIRC, the minimum regulatory requirement of NSFR is 100%.

The Group's net stable funding ratio

As stipulated by the *Disclosure Rules on Net Stable Funding Ratio of Commercial Banks* issued by CBIRC, banks approved to implement the advanced approaches of capital measurement by CBIRC in accordance with *Capital Rules for Commercial Banks (Provisional)* shall disclose the information of net stable funding ratio for the preceding two consecutive quarters at least semi-annually.

As at 30 June 2020, the Group's NSFR was 124.58% on a consolidated basis[2], representing a decrease of 0.14 percentage points over the previous quarter. As at 31 March 2020, the Group's NSFR was 124.72%, representing an increase of 0.26 percentage points over the previous quarter. The Group's NSFR remained stable, and met the regulatory requirement.

	2020		2019	
	Quarter ended 30 June	Quarter ended 31 March	Quarter ended 31 December	Quarter ended 30 September
Ending value of NSFR[3]	**124.58%**	**124.72%**	124.46%	125.28%

(1) NSFR is introduced to ensure commercial banks have sufficient stable funding to meet the requirements of assets and off-balance sheet exposures.

(2) When calculating the consolidated NSFR, BOCG Investment, BOC Insurance, BOCG Insurance and BOCG Life were excluded from the scope of consolidation in accordance with the requirements of the CBIRC.

(3) NSFR are the ending values of each quarter.

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

1 Liquidity ratios, liquidity coverage ratio and net stable funding ratio (Continued)

The Group's net stable funding ratio (Continued)

The Group's consolidated NSFR individual line items at the end of the second quarter of 2020 are as follows:

		Unweighted value				
No.	Items	No maturity	<6 months	6–12 months	≥1 year	Weighted value
Available Stable Funding (ASF) Item						
1	Capital	–	–	–	2,225,306	2,225,306
2	Regulatory capital	–	–	–	2,175,306	2,175,306
3	Other capital instruments	–	–	–	50,000	50,000
4	Retail deposits and deposits from small business customers	4,008,150	4,457,645	117,854	22,619	7,959,561
5	Stable deposits	1,752,479	2,431,466	49,209	9,178	4,030,674
6	Less stable deposits	2,255,671	2,026,179	68,645	13,441	3,928,887
7	Wholesale funding	5,209,984	5,821,752	694,603	526,994	5,239,595
8	Operational deposits	4,834,238	225,935	–	–	2,530,086
9	Other wholesale funding	375,746	5,595,817	694,603	526,994	2,709,509
10	Liabilities with matching interdependent assets	–	–	–	–	–
11	Other liabilities	107,417	239,228	4,423	437,062	302,300
12	NSFR derivative liabilities				136,973	
13	All other liabilities and equity not included in the above categories	107,417	239,228	4,423	300,089	302,300
14	**Total ASF**					**15,726,762**

(Amounts in millions of Renminbi, unless otherwise stated)

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

1 Liquidity ratios, liquidity coverage ratio and net stable funding ratio (Continued)

The Group's net stable funding ratio (Continued)

The Group's consolidated NSFR individual line items at the end of the second quarter of 2020 are as follows (Continued):

		Unweighted value				
No.	Items	No maturity	<6 months	6–12 months	≥1 year	Weighted value
	Required Stable Funding (RSF) Item					
15	Total NSFR high-quality liquid assets					537,201
16	Deposits held at other financial institutions for operational purposes	152,884	3,489	–	–	78,186
17	Loans and securities	71,136	4,647,079	2,319,078	9,080,205	10,490,187
18	Loans to financial institutions secured by Level 1 assets	–	22,017	–	–	2,202
19	Loans to financial institutions secured by non-Level 1 assets and unsecured loans to financial institutions	71,136	1,596,269	399,786	68,570	518,573
20	Loans to retail and small business customers, non-financial institutions, sovereigns, central banks and public sector entities (PSEs) of which:	–	2,644,097	1,656,662	4,642,037	5,983,624
21	With a risk weight of less than or equal to 35%	–	281,455	21,453	1,703	42,025
22	Residential mortgages of which:	–	111,402	94,925	4,053,211	3,495,870
23	With a risk weight of less than or equal to 35%	–	6,237	6,360	262,612	176,996
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	–	273,294	167,705	316,387	489,918
25	Assets with matching interdependent liabilities	–	–	–	–	–
26	Other assets	667,984	78,851	592	691,730	1,273,694
27	Physical traded commodities, including gold	175,811				149,440
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				538	457
29	NSFR derivative assets				132,915	–
30	NSFR derivative liabilities with additional requirements				27,395*	27,395
31	All other assets not included in the above categories	492,173	78,851	592	558,277	1,096,402
32	Off-balance sheet items				6,092,635	244,464
33	**Total RSF**					**12,623,732**
34	**NSFR**					**124.58%**

* Report derivative liabilities before deducting variation margin posted. There is no need to differentiate by maturities. The unweighted value should be excluded from the total value of item No. 26 "Other assets".

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

1 Liquidity ratios, liquidity coverage ratio and net stable funding ratio (Continued)

The Group's net stable funding ratio (Continued)

The Group's consolidated NSFR individual line items at the end of the first quarter of 2020 are as follows:

		Unweighted value				
No.	**Items**	**No maturity**	**<6 months**	**6–12 months**	**≥1 year**	**Weighted value**
Available Stable Funding (ASF) Item						
1	Capital	–	–	–	2,199,975	2,199,975
2	Regulatory capital	–	–	–	2,149,975	2,149,975
3	Other capital instruments	–	–	–	50,000	50,000
4	Retail deposits and deposits from small business customers	3,922,841	4,451,296	115,136	22,752	7,869,958
5	Stable deposits	1,684,496	2,402,365	50,326	9,306	3,939,635
6	Less stable deposits	2,238,345	2,048,931	64,810	13,446	3,930,323
7	Wholesale funding	5,282,755	5,743,240	751,410	529,042	5,298,362
8	Operational deposits	4,898,285	342,125	–	–	2,620,205
9	Other wholesale funding	384,470	5,401,115	751,410	529,042	2,678,157
10	Liabilities with matching interdependent assets	–	–	–	–	–
11	Other liabilities	83,455	209,468	5,273	493,982	327,192
12	NSFR derivative liabilities				169,427	
13	All other liabilities and equity not included in the above categories	83,455	209,468	5,273	324,555	327,192
14	**Total ASF**					**15,695,487**

(Amounts in millions of Renminbi, unless otherwise stated)

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

1 Liquidity ratios, liquidity coverage ratio and net stable funding ratio (Continued)

The Group's net stable funding ratio (Continued)

The Group's consolidated NSFR individual line items at the end of the first quarter of 2020 are as follows:

		Unweighted value				
No.	Items	No maturity	<6 months	6–12 months	≥1 year	Weighted value
	Required Stable Funding (RSF) Item					
15	Total NSFR high-quality liquid assets					**629,215**
16	Deposits held at other financial institutions for operational purposes	**158,353**	**790**	**–**	**–**	**79,572**
17	Loans and securities	**88,669**	**5,023,828**	**2,209,344**	**8,975,476**	**10,498,087**
18	Loans to financial institutions secured by Level 1 assets	**–**	**8,711**	**–**	**–**	**871**
19	Loans to financial institutions secured by non-Level 1 assets and unsecured loans to financial institutions	**88,669**	**1,874,994**	**347,465**	**110,474**	**578,756**
20	Loans to retail and small business customers, non-financial institutions, sovereigns, central banks and public sector entities (PSEs) of which:	**–**	**2,523,764**	**1,611,466**	**4,573,170**	**5,888,953**
21	With a risk weight of less than or equal to 35%	**–**	**181,543**	**19,196**	**3,379**	**38,545**
22	Residential mortgages of which:	**–**	**105,821**	**92,191**	**3,947,090**	**3,402,096**
23	With a risk weight of less than or equal to 35%	**–**	**6,021**	**6,215**	**259,680**	**174,910**
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	**–**	**510,538**	**158,222**	**344,742**	**627,411**
25	Assets with matching interdependent liabilities	**–**	**–**	**–**	**–**	**–**
26	Other assets	**665,901**	**105,420**	**2,401**	**553,797**	**1,142,881**
27	Physical traded commodities, including gold	**189,040**				**160,684**
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				**216**	**183**
29	NSFR derivative assets				**163,487**	**–**
30	NSFR derivative liabilities with additional requirements				**33,885***	**33,885**
31	All other assets not included in the above categories	**476,861**	**105,420**	**2,401**	**390,094**	**948,129**
32	Off-balance sheet items				**5,993,203**	**235,281**
33	**Total RSF**					**12,585,036**
34	**NSFR**					**124.72%**

* Report derivative liabilities before deducting variation margin posted. There is no need to differentiate by maturities. The unweighted value should be excluded from the total value of item No. 26 "Other assets".

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

2 Currency concentrations

The following information is computed in accordance with the provisions of the CBIRC.

	Equivalent in millions of RMB			
	USD	HKD	Other	Total
As at 30 June 2020				
Spot assets	**4,184,055**	**1,852,719**	**1,933,199**	**7,969,973**
Spot liabilities	**(4,544,403)**	**(2,161,426)**	**(1,714,534)**	**(8,420,363)**
Forward purchases	**5,823,493**	**781,586**	**1,427,593**	**8,032,672**
Forward sales	**(5,350,483)**	**(518,687)**	**(1,649,584)**	**(7,518,754)**
Net option position*	**(55,618)**	**60**	**(448)**	**(56,006)**
Net long/(short) position	**57,044**	**(45,748)**	**(3,774)**	**7,522**
Structural position	**29,421**	**251,743**	**69,306**	**350,470**
As at 31 December 2019				
Spot assets	3,784,665	1,633,488	1,693,247	7,111,400
Spot liabilities	(4,215,368)	(1,916,106)	(1,510,286)	(7,641,760)
Forward purchases	5,535,200	764,557	1,300,956	7,600,713
Forward sales	(5,025,682)	(508,295)	(1,486,820)	(7,020,797)
Net option position*	(43,404)	193	(1,455)	(44,666)
Net long/(short) position	35,411	(26,163)	(4,358)	4,890
Structural position	52,219	207,904	72,658	332,781

* The net option position is calculated in accordance with the relevant provisions of the CBIRC.

3 International claims

The Group discloses international claims according to *Banking (Disclosure) Rules* (L.N. 160 of 2014). International claims are risk exposures generated from the countries or geographical areas where the counterparties take the ultimate risk while considering the transfer of the risk, exclude local claims on local residents in local currency. Risk transfer is only made if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a counterparty whose head office is located in another country.

International claims include "Balances with central banks", "Due from and placements with and loans to banks and other financial institutions", "Government certificates of indebtedness for bank notes issued", "Loans and advances to customers" and "Financial investments".

International claims have been disclosed by major countries or geographical areas. A country or geographical area is reported where it constitutes 10% or more of the aggregate amount of international claims, after taking into account any risk transfers.

(Amounts in millions of Renminbi, unless otherwise stated)

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

3 International claims (Continued)

	Banks	Official sector	Non-bank private sector	Total
As at 30 June 2020				
Asia Pacific				
Chinese mainland	**639,706**	**237,316**	**809,702**	**1,686,724**
Hong Kong	**49,882**	**89**	**562,662**	**612,633**
Other Asia Pacific locations	**116,666**	**118,165**	**468,465**	**703,296**
Subtotal	**806,254**	**355,570**	**1,840,829**	**3,002,653**
North and South America	**115,589**	**247,138**	**184,503**	**547,230**
Other	**107,766**	**79,784**	**310,734**	**498,284**
Total	**1,029,609**	**682,492**	**2,336,066**	**4,048,167**
As at 31 December 2019				
Asia Pacific				
Chinese mainland	609,837	224,384	695,975	1,530,196
Hong Kong	21,328	116	511,403	532,847
Other Asia Pacific locations	91,641	144,997	419,521	656,159
Subtotal	722,806	369,497	1,626,899	2,719,202
North and South America	99,213	255,953	152,444	507,610
Other	72,504	72,533	252,889	397,926
Total	894,523	697,983	2,032,232	3,624,738

4 Overdue assets

For the purpose of the table below, the entire outstanding balance of "Loans and advances to customers" and "Placements with and loans to banks and other financial institutions" are considered overdue if either principal or interest payment is overdue.

4.1 Total amount of overdue loans and advances to customers

	As at 30 June 2020	As at 31 December 2019
Total loans and advances to customers which have been overdue		
within 3 months	**59,306**	62,838
between 3 and 6 months	**32,550**	22,789
between 6 and 12 months	**39,609**	22,653
over 12 months	**58,280**	54,349
Total	**189,745**	162,629
Percentage		
within 3 months	**0.43%**	0.48%
between 3 and 6 months	**0.23%**	0.17%
between 6 and 12 months	**0.28%**	0.18%
over 12 months	**0.42%**	0.42%
Total	**1.36%**	1.25%

4.2 Total amount of overdue placements with and loans to banks and other financial institutions

The total amount of overdue "Placements with and loans to banks and other financial institutions" as at 30 June 2020 and 31 December 2019 was not considered material.

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information

5.1 Scope of consolidation

When calculating the Group's consolidated (the "Group") capital adequacy ratios, BOCG Investment, BOC Insurance, BOCG Insurance and BOCG Life were excluded from the scope of consolidation in accordance with requirements of the CBIRC. For the Bank's unconsolidated (the "Bank") capital adequacy ratio calculations, only the branches were included, while the subsidiaries and other affiliates were excluded.

5.2 Capital adequacy ratio

The Group and the Bank calculate the capital adequacy ratios in accordance with the *Capital Rules for Commercial Banks (Provisional)* as follows:

	Group		Bank	
	As at 30 June 2020	**As at 31 December 2019**	**As at 30 June 2020**	**As at 31 December 2019**
Net common equity tier 1 capital	**1,640,569**	1,596,378	**1,361,016**	1,346,623
Net tier 1 capital	**1,910,664**	1,806,435	**1,620,480**	1,546,517
Net capital	**2,298,846**	2,201,278	**1,994,511**	1,927,188
Common equity tier 1 capital adequacy ratio	**11.01%**	11.30%	**10.55%**	10.99%
Tier 1 capital adequacy ratio	**12.82%**	12.79%	**12.56%**	12.62%
Capital adequacy ratio	**15.42%**	15.59%	**15.46%**	15.72%

5.3 Risk-weighted assets

The Group's risk-weighted assets are as follows:

	As at 30 June 2020	As at 31 December 2019
Credit risk-weighted assets	**13,893,194**	13,126,382
Market risk-weighted assets	**143,608**	130,173
Operational risk-weighted assets	**867,360**	867,360
Risk-weighted assets increment required to reach capital floor	**–**	–
Total risk-weighted assets	**14,904,162**	14,123,915

(Amounts in millions of Renminbi, unless otherwise stated)

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

5.4 Credit risk exposures

The Group's credit risk exposures analyzed by the calculation methods are as follows:

	As at 30 June 2020			
	On-balance sheet credit risk	Off-balance sheet credit risk	Counterparty credit risk	Total
Exposures covered by Internal Ratings-based Approach	**11,091,948**	**1,182,400**	**30,925**	**12,305,273**
Of which: Corporate exposures	**6,559,666**	**973,426**	**30,925**	**7,564,017**
Retail exposures	**4,532,282**	**208,974**	**–**	**4,741,256**
Exposures not covered by Internal Ratings-based Approach	**12,696,552**	**551,911**	**339,386**	**13,587,849**
Of which: Asset securitization	**44,070**	**2,159**	**–**	**46,229**
Total	**23,788,500**	**1,734,311**	**370,311**	**25,893,122**

	As at 31 December 2019			
	On-balance sheet credit risk	Off-balance sheet credit risk	Counterparty credit risk	Total
Exposures covered by Internal Ratings-based Approach	10,381,661	1,162,380	26,962	11,571,003
Of which: Corporate exposures	6,113,281	952,775	26,962	7,093,018
Retail exposures	4,268,380	209,605	–	4,477,985
Exposures not covered by Internal Ratings-based Approach	11,958,037	561,220	274,582	12,793,839
Of which: Asset securitization	47,200	3,807	–	51,007
Total	22,339,698	1,723,600	301,544	24,364,842

5.5 Capital requirements on market risk

The Group's capital requirements on market risk are as follows:

	Capital requirements	
	As at 30 June 2020	As at 31 December 2019
Covered by Internal Model Approach	**7,757**	7,031
Not covered by Internal Model Approach	**3,732**	3,383
Interest rate risk	**2,886**	2,727
Equity risk	**345**	180
Foreign exchange risk	**–**	–
Commodity risk	**501**	476
Total	**11,489**	10,414

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

5.6 VaR

The VaR and stressed VaR of the Group covered by the Internal Model Approach are as follows:

	For the six month period ended 30 June 2020			
	Average	Maximum	Minimum	End
VaR	**974**	**2,211**	**471**	**1,209**
Stressed VaR	**1,182**	**2,211**	**793**	**1,210**

	For the year ended 31 December 2019			
	Average	Maximum	Minimum	End
VaR	646	1,537	452	681
Stressed VaR	1,462	1,847	1,066	1,274

5.7 Operational risk management

During the reporting period, the Group used the Standardised Approach to measure the consolidated operational risk capital requirement, which amounted to RMB69,389 million. Please refer to the section "Management Discussion and Analysis — Risk Management".

5.8 Interest rate risk in the banking book

The Group measures interest rate risk in the banking book mainly through the analysis of interest rate repricing gaps, on which the sensitivity analysis is based. The results are as follows.

Interest rate sensitivity analysis

	Effect on Net Interest Income	
	As at 30 June 2020	As at 31 December 2019
Items		
+25 basis points	**(5,781)**	(4,534)
- 25 basis points	**5,781**	4,534

(Amounts in millions of Renminbi, unless otherwise stated)

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 1: Composition of capital

		As at 30 June 2020	As at 31 December 2019	Code
Common equity tier 1 capital				
1	Paid-in capital	**294,388**	294,388	j
2	Retained earnings	**1,178,031**	1,145,546	
2a	Surplus reserve	**174,128**	173,832	r
2b	General reserve	**246,998**	249,983	s
2c	Undistributed profits	**756,905**	721,731	t
3	Accumulated other comprehensive income (and other reserves)	**159,537**	150,101	
3a	Capital reserve	**134,269**	134,269	m
3b	Currency translation differences	**(9,137)**	(10,111)	q
3c	Others	**34,405**	25,943	o-q
4	Amount attributable to common equity tier 1 capital in the transitional period	**–**	–	
5	Eligible portion of minority interests	**32,725**	30,528	u
6	**Common equity tier 1 capital before regulatory adjustment**	**1,664,681**	1,620,563	
Common equity tier 1 capital: regulatory adjustment				
7	Prudential valuation adjustment	**–**	–	
8	Goodwill (net of deferred tax liabilities deduction)	**(182)**	(182)	-h
9	Other intangible assets (excluding land use rights) (net of deferred tax liabilities deduction)	**(12,404)**	(12,936)	g-f
10	Net deferred tax assets incurred due to operating losses, relying on the bank's future profitability to be realized	**–**	–	
11	Reserve relating to cash-flow hedge items not measured at fair value	**–**	–	-p
12	Shortfall of loan loss provisions	**–**	–	
13	Gains on sale of securitization	**–**	–	
14	Unrealized gains and losses that have been resulted from changes in the fair value of liabilities due to changes in own credit risk	**–**	–	
15	Net pension assets with fixed yield (net of deferred tax liabilities deduction)	**–**	–	
16	Direct or indirect investments in own shares	**(20)**	(7)	n
17	Reciprocal cross holdings in common equity of banks or other financial institutions based on agreement	**–**	–	
18	Non-significant minority investments in common equity tier 1 capital of financial institutions that are outside the scope of regulatory consolidation (deductible part)	**–**	–	
19	Significant minority investments in common equity tier 1 capital of financial institutions that are outside the scope of regulatory consolidation (deductible part)	**–**	–	
20	Collateralized loan service rights	**Not applicable**	Not applicable	
21	Deductible amount of other net deferred tax assets relying on the bank's future profitability	**–**	–	
22	Deductible amount of the non-deducted part of common equity tier 1 capital of significant minority investments in financial institutions that are outside the scope of regulatory consolidation and other net deferred tax assets relying on the bank's future profitability in excess of 15% of common equity tier 1 capital	**–**	–	

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 1: Composition of capital (Continued)

		As at 30 June 2020	As at 31 December 2019	Code
23	Of which: Amount deductible out of significant minority investments in financial institutions	**–**	–	
24	Of which: Amount deductible out of collateralized loan service rights	**Not applicable**	Not applicable	
25	Of which: Amount deductible out of other net deferred tax assets relying on the bank's future profitability	**–**	–	
26a	Investment in common equity tier 1 capital of financial institutions with controlling interests but outside the scope of regulatory consolidation	**(9,994)**	(9,955)	-e
26b	Gap of common equity tier 1 capital of controlled but unconsolidated financial institutions	**–**	–	
26c	Total of other items deductible out of common equity tier 1 capital	**(1,512)**	(1,105)	
27	Non-deducted gap deductible out of additional tier 1 capital and tier 2 capital	**–**	–	
28	**Total regulatory adjustment of common equity tier 1 capital**	**(24,112)**	(24,185)	
29	**Net common equity tier 1 capital**	**1,640,569**	1,596,378	
Additional tier 1 capital				
30	Additional tier 1 capital instruments and related premiums	**259,464**	199,893	
31	Of which: Equity part	**259,464**	199,893	k+l
32	Of which: Liability part	**–**	–	
33	Instruments non-attributable to additional tier 1 capital after the transitional period	**–**	–	
34	Eligible portion of minority interests	**10,631**	10,164	v
35	Of which: Part of instruments non-attributable to additional tier 1 capital after the transitional period	**–**	–	
36	**Additional tier 1 capital before regulatory adjustment**	**270,095**	210,057	
Additional tier 1 capital: Regulatory adjustment				
37	Direct or indirect investments in additional tier 1 capital of own banks	**–**	–	
38	Additional tier 1 capital cross-held between banks or between the bank and other financial institutions based on agreement	**–**	–	
39	Non-significant minority investments in additional tier 1 capital of unconsolidated financial institutions (deductible part)	**–**	–	
40	Significant minority investments in additional tier 1 capital of financial institutions that are outside the scope of regulatory consolidation	**–**	–	
41a	Investment in additional tier 1 capital of financial institutions with controlling interests but outside the scope of regulatory consolidation	**–**	–	
41b	Gap of additional tier 1 capital of financial institutions with controlling interests but outside the scope of regulatory consolidation	**–**	–	
41c	Other deductions from additional tier 1 capital	**–**	–	
42	Non-deducted gaps deductible from tier 2 capital	**–**	–	
43	**Total regulatory adjustment of additional tier 1 capital**	**–**	–	
44	**Net additional tier 1 capital**	**270,095**	210,057	
45	**Net tier 1 capital (net common equity tier 1 capital + net additional tier 1 capital)**	**1,910,664**	1,806,435	

(Amounts in millions of Renminbi, unless otherwise stated)

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 1: Composition of capital (Continued)

		As at 30 June 2020	As at 31 December 2019	Code
Tier 2 capital				
46	Tier 2 capital instruments issued and related premium	**263,954**	280,092	
47	Of which: Part of instruments non-attributable to tier 2 capital after the transitional period	**32,911**	49,367	i
48	Eligible portion of minority interests	**9,487**	9,624	
49	Of which: Part of minority interests non-attributable to tier 2 capital after the transitional period	**–**	–	
50	Excess loan loss provisions included in tier 2 capital	**114,741**	105,127	-b-d
51	**Tier 2 capital before regulatory adjustment**	**388,182**	394,843	
Tier 2 capital: Regulatory adjustment				
52	Tier 2 capital of the bank held directly or indirectly	**–**	–	
53	Tier 2 capital cross-held between banks or between the bank and other financial institutions based on agreement	**–**	–	
54	Non-significant minority investments in tier 2 capital of financial institutions that are outside the scope of regulatory consolidation (deductible part)	**–**	–	
55	Significant minority investments in tier 2 capital of financial institutions that are outside the scope of regulatory consolidation	**–**	–	
56a	Investment in tier 2 capital of financial institutions with controlling interests but outside the scope of regulatory consolidation	**–**	–	
56b	Gap of tier 2 capital of controlled but unconsolidated financial institutions	**–**	–	
56c	Other deductions from tier 2 capital	**–**	–	
57	**Total regulatory adjustment of tier 2 capital**	**–**	–	
58	**Net tier 2 capital**	**388,182**	394,843	
59	**Total net capital (net tier 1 capital + net tier 2 capital)**	**2,298,846**	2,201,278	
60	**Total risk-weighted assets**	**14,904,162**	14,123,915	

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 1: Composition of capital (Continued)

	As at 30 June 2020	As at 31 December 2019	Code
Capital adequacy ratio and reserve capital requirement			
61 Common equity tier 1 capital adequacy ratio	**11.01%**	11.30%	
62 Tier 1 capital adequacy ratio	**12.82%**	12.79%	
63 Capital adequacy ratio	**15.42%**	15.59%	
64 Institution-specific capital requirement	**4.00%**	4.00%	
65 Of which: Capital reserve requirement	**2.50%**	2.50%	
66 Of which: Countercyclical reserve requirement	**–**	–	
67 Of which: Additional capital requirement of G-SIBs	**1.50%**	1.50%	
68 Ratio of common equity tier 1 capital meeting buffer area to risk-weighted assets	**6.01%**	6.30%	
Domestic minimum regulatory capital requirement			
69 Common equity tier 1 capital adequacy ratio	**5.00%**	5.00%	
70 Tier 1 capital adequacy ratio	**6.00%**	6.00%	
71 Capital adequacy ratio	**8.00%**	8.00%	
Non-deducted part of threshold deductibles			
72 Non-significant minority investments of financial institutions that are outside the scope of regulatory consolidation (non-deductible part)	**122,807**	115,095	
73 Significant minority investments of financial institutions that are outside the scope of regulatory consolidation (non-deductible part)	**6,814**	6,699	
74 Collateralized loan service rights (net of deferred tax liabilities deduction)	**Not applicable**	Not applicable	
75 Other net deferred tax assets relying on the bank's future profitability (net of deferred tax liabilities deduction)	**48,931**	42,863	
Limit of excess loan loss provisions attributable to tier 2 capital			
76 Actual accrued loan loss provisions amount under the Regulatory Weighting Approach	**61,164**	34,578	-a
77 Amount of excess loan loss provisions attributable to tier 2 capital under the Regulatory Weighting Approach	**32,243**	17,242	-b
78 Actual accrued excess loan loss provisions amount under the Internal Ratings-based Approach	**82,498**	87,885	-c
79 Amount of excess loan loss provisions attributable to tier 2 capital under the Internal Ratings-based Approach	**82,498**	87,885	-d
Capital instruments meeting exit arrangement			
80 Amount attributable to common equity tier 1 capital of the current period derived from the transitional period arrangement	**–**	–	
81 Amount non-attributable to common equity tier 1 capital derived from the transitional period arrangement	**–**	–	
82 Amount attributable to additional tier 1 capital of the current period derived from the transitional period arrangement	**–**	–	
83 Amount non-attributable to additional tier 1 capital derived from the transitional period arrangement	**–**	–	
84 Amount attributable to tier 2 capital of the current period derived from the transitional period arrangement	**32,911**	49,367	i
85 Amount non-attributable to tier 2 capital of the current period derived from the transitional period arrangement	**17,089**	25,563	

(Amounts in millions of Renminbi, unless otherwise stated)

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 2: Financial and regulatory consolidated balance sheet

	As at 30 June 2020		As at 31 December 2019	
	Financial consolidated	Regulatory consolidated	Financial consolidated	Regulatory consolidated
ASSETS				
Cash and balances with central banks	**2,179,535**	**2,179,535**	2,143,716	2,143,715
Due from banks and other financial institutions	**670,289**	**663,376**	500,560	494,853
Precious metals	**171,501**	**171,501**	206,210	206,210
Placements with and loans to banks and other financial institutions	**825,206**	**822,876**	744,572	743,209
Derivative financial assets	**114,856**	**114,737**	93,335	93,226
Reverse repurchase transactions	**399,967**	**399,630**	154,387	154,049
Loans and advances to customers	**13,670,820**	**13,669,999**	12,743,425	12,741,776
Financial investments	**5,374,301**	**5,176,053**	5,514,062	5,330,311
— financial assets at fair value through profit or loss	**450,655**	**340,481**	518,250	405,233
— financial assets at fair value through other comprehensive income	**2,054,786**	**2,027,895**	2,218,129	2,192,578
— financial assets at amortised cost	**2,868,860**	**2,807,677**	2,777,683	2,732,500
Long term equity investment	**23,012**	**54,102**	23,210	54,052
Investment properties	**23,116**	**16,242**	23,108	16,397
Property and equipment	**252,557**	**96,109**	244,540	99,298
Right-of-use assets	**22,489**	**22,101**	22,822	24,002
Intangible assets	**19,542**	**18,155**	20,255	18,839
Goodwill	**2,719**	**182**	2,686	182
Deferred income tax assets	**50,295**	**48,931**	44,029	42,863
Other assets	**352,650**	**280,819**	288,827	230,814
Total assets	**24,152,855**	**23,734,348**	22,769,744	22,393,796

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 2: Financial and regulatory consolidated balance sheet (Continued)

	As at 30 June 2020		As at 31 December 2019	
	Financial consolidated	Regulatory consolidated	Financial consolidated	Regulatory consolidated
LIABILITIES				
Due to central banks	**888,627**	**888,627**	846,277	846,277
Due to banks and other financial institutions	**1,611,983**	**1,611,983**	1,668,046	1,668,046
Placements from banks and other financial institutions	**394,443**	**380,622**	462,265	449,705
Financial liabilities held for trading	**12,510**	**12,510**	19,475	19,475
Derivative financial liabilities	**123,271**	**120,813**	90,060	88,210
Repurchase transactions	**142,923**	**142,908**	177,410	177,245
Due to customers	**17,090,217**	**17,095,209**	15,817,548	15,819,400
Employee benefits payable	**29,431**	**28,055**	35,906	34,417
Current tax liabilities	**37,981**	**37,647**	59,102	58,795
Contingent liabilities	**22,821**	**22,722**	24,469	24,370
Lease liabilities	**21,513**	**21,308**	21,590	23,157
Bonds issued	**1,087,906**	**1,009,111**	1,096,087	1,025,807
Deferred income tax liabilities	**6,240**	**1,265**	5,452	976
Other liabilities	**594,376**	**350,664**	469,361	253,352
Total liabilities	**22,064,242**	**21,723,444**	20,793,048	20,489,232
EQUITY				
Share capital	**294,388**	**294,388**	294,388	294,388
Other equity instruments	**259,464**	**259,464**	199,893	199,893
Of which: Preference shares	**179,482**	**179,482**	159,901	159,901
Undated capital bonds	**79,982**	**79,982**	39,992	39,992
Capital reserve	**136,037**	**134,269**	136,012	134,269
Less: Treasury shares	**(20)**	**(20)**	(7)	(7)
Other comprehensive income	**29,997**	**25,268**	19,613	15,832
Surplus reserve	**175,152**	**174,128**	174,762	173,832
General reserve	**247,114**	**246,998**	250,100	249,983
Undistributed profits	**816,310**	**756,905**	776,940	721,731
Capital and reserves attributable to equity holders of the Bank	**1,958,442**	**1,891,400**	1,851,701	1,789,921
Non-controlling interests	**130,171**	**119,504**	124,995	114,643
Total equity	**2,088,613**	**2,010,904**	1,976,696	1,904,564
Total equity and liabilities	**24,152,855**	**23,734,348**	22,769,744	22,393,796

(Amounts in millions of Renminbi, unless otherwise stated)

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 3: Reconciliation and illustration of balance sheet items

	As at 30 June 2020	As at 31 December 2019	Code
ASSETS			
Cash and balances with central banks	**2,179,535**	2,143,715	
Due from banks and other financial institutions	**663,376**	494,853	
Precious metals	**171,501**	206,210	
Placements with and loans to banks and other financial institutions	**822,876**	743,209	
Derivative financial assets	**114,737**	93,226	
Reverse repurchase transactions	**399,630**	154,049	
Loans and advances to customers	**13,669,999**	12,741,776	
Of which: Actual accrued loan loss provisions amount under the Regulatory Weighting Approach	**(61,164)**	(34,578)	a
Of which: Amount of excess loan loss provisions attributable to tier 2 capital under the Regulatory Weighting Approach	**(32,243)**	(17,242)	b
Of which: Actual accrued excess loan loss provisions amount under the Internal Ratings-based Approach	**(82,498)**	(87,885)	c
Of which: Amount of excess loan loss provisions attributable to tier 2 capital under the Internal Ratings-based Approach	**(82,498)**	(87,885)	d
Financial investments	**5,176,053**	5,330,311	
— financial assets at fair value through profit or loss	**340,481**	405,233	
— financial assets at fair value through other comprehensive income	**2,027,895**	2,192,578	
— financial assets at amortised cost	**2,807,677**	2,732,500	
Long term equity investment	**54,102**	54,052	
Of which: Investment in common equity tier 1 capital of financial institutions with controlling interests but outside the scope of regulatory consolidation	**9,994**	9,955	e
Investment properties	**16,242**	16,397	
Property and equipment	**96,109**	99,298	
Right-of-use assets	**22,101**	24,002	
Intangible assets	**18,155**	18,839	f
Of which: Land use rights	**5,751**	5,903	g
Goodwill	**182**	182	h
Deferred income tax assets	**48,931**	42,863	
Other assets	**280,819**	230,814	
Total assets	**23,734,348**	22,393,796	

5 Capital adequacy ratio supplementary information (Continued)

Annex 3: Reconciliation and illustration of balance sheet items (Continued)

	As at 30 June 2020	As at 31 December 2019	Code
LIABILITIES			
Due to central banks	**888,627**	846,277	
Due to banks and other financial institutions	**1,611,983**	1,668,046	
Placements from banks and other financial institutions	**380,622**	449,705	
Financial liabilities held for trading	**12,510**	19,475	
Derivative financial liabilities	**120,813**	88,210	
Repurchase transactions	**142,908**	177,245	
Due to customers	**17,095,209**	15,819,400	
Employee benefits payable	**28,055**	34,417	
Current tax liabilities	**37,647**	58,795	
Contingent liabilities	**22,722**	24,370	
Lease liabilities	**21,308**	23,157	
Bonds issued	**1,009,111**	1,025,807	
Of which: Amount attributable to tier 2 capital of the current period derived from the transitional period arrangement	**32,911**	49,367	i
Deferred income tax liabilities	**1,265**	976	
Other liabilities	**350,664**	253,352	
Total liabilities	**21,723,444**	20,489,232	
EQUITY			
Share capital	**294,388**	294,388	j
Other equity instruments	**259,464**	199,893	
Of which: Preference shares	**179,482**	159,901	k
Undated capital bonds	**79,982**	39,992	l
Capital reserve	**134,269**	134,269	m
Less: Treasury shares	**(20)**	(7)	n
Other comprehensive income	**25,268**	15,832	o
Of which: Reserve relating to cash-flow hedge items not measured at fair value	**–**	–	p
Of which: Currency translation differences	**(9,137)**	(10,111)	q
Surplus reserve	**174,128**	173,832	r
General reserve	**246,998**	249,983	s
Undistributed profits	**756,905**	721,731	t
Capital and reserves attributable to equity holders of the Bank	**1,891,400**	1,789,921	
Non-controlling interests	**119,504**	114,643	
Of which: Amount attributable to common equity tier 1 capital	**32,725**	30,528	u
Of which: Amount attributable to additional tier 1 capital	**10,631**	10,164	v
Total equity	**2,010,904**	1,904,564	
Total equity and liabilities	**23,734,348**	22,393,796	

(Amounts in millions of Renminbi, unless otherwise stated)

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 4: Main attributes of capital instruments

No.	Item	Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)	Undated capital bonds	Undated capital bonds
1	Issuer	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited
2	Identification code	601988.SH	3988.HK	360002.SH	360010.SH	360033.SH	360035.SH	4619.HK	1928001.IB	2028014.IB
3	Applicable law	PRC law	Hong Kong SAR law	PRC law	PRC law	PRC law	PRC law	Hong Kong SAR law	PRC law	PRC law
Regulatory processing										
4	Of which: Applicable to transitional period rules specified by *Capital Rules for Commercial Banks (Provisional)*	Common equity tier 1 capital	Common equity tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital
5	Of which: Applicable to the rules after expiration of the transitional period specified by *Capital Rules for Commercial Banks (Provisional)*	Common equity tier 1 capital	Common equity tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital
6	Of which: Applicable to bank/group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level
7	Instrument type	Common shares	Common shares	Preference shares	Preference shares	Preference shares	Preference shares	Preference shares	Undated capital bonds	Undated capital bonds
8	Amount attributable to regulatory capital (the last reporting day)	282,501	145,603	31,963	27,969	72,979	26,990	19,581	39,992	39,990
9	Par value of instrument	210,766	83,622	32,000	28,000	73,000	27,000	19,787	40,000	40,000
10	Accounting treatment	Share capital and capital reserve	Share capital and capital reserve	Other equity instrument	Other equity instrument	Other equity instrument	Other equity instrument	Other equity instrument	Other equity instrument	Other equity instrument
11	Initial issuing date	2006/6/29	2006/6/1 2006/6/9	2014/11/21	2015/3/13	2019/6/24	2019/8/26	2020/3/4	2019/1/25	2020/4/28
12	Term (term or perpetual)	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Of which: Original maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date
14	Issuer's redemption (subject to regulatory approval)	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Of which: Redemption date (or have redemption date) and amount	Not applicable	Not applicable	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the Preference Shares after 5 years from the date of issuance and at every Dividend Payment Date thereafter	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the Preference Shares after 5 years from the date of issuance and at every Dividend Payment Date thereafter	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the Domestic Preference Shares after 5 years from the date of issuance thereafter	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the Domestic Preference Shares after 5 years from the date of issuance thereafter	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the Offshore Preference Shares after 5 years from the date of issuance and at every Dividend Payment Date thereafter	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the Bonds after 5 years from the date of issuance and at every Distribution Payment Date thereafter	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the Bonds after 5 years from the date of issuance and at every Distribution Payment Date thereafter

5 Capital adequacy ratio supplementary information (Continued)

Annex 4: Main attributes of capital instruments (Continued)

No. Item	Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)	Undated capital bonds	Undated capital bonds
Regulatory processing (Continued)									
16 Of which: Subsequent redemption date (if any)	Not applicable	Not applicable	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the Preference Shares after 5 years from the date of issuance and at every Dividend Payment Date thereafter	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the Preference Shares after 5 years from the date of issuance and at every Dividend Payment Date thereafter	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the Domestic Preference Shares after 5 years from the date of issuance thereafter	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the Domestic Preference Shares after 5 years from the date of issuance thereafter	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the Offshore Preference Shares after 5 years from the date of issuance and at every Dividend Payment Date thereafter	Subject to approval by the CBIRC, the Bank may redeem the Bonds in whole or in part on each Distribution Payment Date from and including 5 years after the issuance of the Bonds. The Bank has the right to redeem all, but not some, of the Bonds in the following circumstances: After the issuance, the Bonds will no longer qualify as Additional Tier 1 Capital of the issuer as a result of an unforeseeable change or amendment in the relevant provisions of supervisory regulations	Subject to approval by the CBIRC, the Bank may redeem the Bonds in whole or in part on each Distribution Payment Date from and including 5 years after the issuance of the Bonds. The Bank has the right to redeem all, but not some, of the Bonds in the following circumstances: After the issuance, the Bonds will no longer qualify as Additional Tier 1 Capital of the issuer as a result of an unforeseeable change or amendment in the relevant provisions of supervisory regulations
Dividend or interest payment									
17 Of which: Fixed or floating dividend or interest payment	Floating	Floating	Fixed	Fixed	Adjustable dividend rate	Adjustable dividend rate	Adjustable dividend rate	Adjustable distribution rate	Adjustable distribution rate
18 Of which: Coupon rate and relevant indicators	Not applicable	Not applicable	6.00% (dividend yield, before tax)	5.50% (dividend yield, before tax)	4.50% (dividend yield, before tax) for the first five years, is reset based on the benchmark rate plus a fixed spread at the dividend reset date every five years, and the dividend yield during each reset period remains unchanged	4.35% (dividend yield, before tax) for the first five years, is reset based on the benchmark rate plus a fixed spread at the dividend reset date every five years, and the dividend yield during each reset period remains unchanged	3.60% (dividend yield, after tax) for the first five years, is reset based on the benchmark rate plus a fixed spread at the dividend reset date every five years, and the dividend yield during each reset period remains unchanged	4.50% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government bonds plus a fixed spread, with a distribution rate adjustment period every 5 years after the payment date. The distribution rate is fixed during each adjustment period	3.40% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government bonds plus a fixed spread, with a distribution rate adjustment period every 5 years after the payment date. The distribution rate is fixed during each adjustment period

(Amounts in millions of Renminbi, unless otherwise stated)

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 4: Main attributes of capital instruments (Continued)

No.	Item	Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)	Undated capital bonds	Undated capital bonds
	Dividend or interest payment (Continued)									
19	Of which: Existence of dividend brake mechanism	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20	Of which: Discretion to cancel dividend or interest payment	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion
21	Of which: Existence of redemption incentive mechanism	No	No	No	No	No	No	No	No	No
22	Of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Conversion into shares	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	No	No
24	Of which: Please specify the trigger condition for share conversion, if allowed	Not applicable	Not applicable	(1) Upon the occurrence of any Additional Tier 1 Capital Instrument Trigger Event, that is, the CET1 CAR drops to 5.125% or below, the Domestic Preference Shares shall be wholly or partly converted into A Shares so as to restore the CET1 CAR above the trigger point; (2) upon the occurrence of any Tier 2 Capital Instrument Trigger Event, all of the Domestic Preference Shares shall be converted into A Shares. "Tier 2 Capital Instrument Trigger Event" means either of the following circumstances (whichever is earlier): (i) the CBIRC having concluded that a conversion or write-off is necessary without which the Bank would become non-viable; or (ii) the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the Bank would become non-viable	(1) Upon the occurrence of any Additional Tier 1 Capital Instrument Trigger Event, that is, the CET1 CAR drops to 5.125% or below, the Domestic Preference Shares shall be wholly or partly converted into A Shares so as to restore the CET1 CAR above the trigger point; (2) upon the occurrence of any Tier 2 Capital Instrument Trigger Event, all of the Domestic Preference Shares shall be converted into A Shares. "Tier 2 Capital Instrument Trigger Event" means either of the following circumstances (whichever is earlier): (i) the CBIRC having concluded that a conversion or write-off is necessary without which the Bank would become non-viable; or (ii) the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the Bank would become non-viable	(1) Upon the occurrence of any Additional Tier 1 Capital Instrument Trigger Event, that is, the CET1 CAR drops to 5.125% or below, the Domestic Preference Shares shall be wholly or partly converted into A Shares so as to restore the CET1 CAR above the trigger point; (2) upon the occurrence of any Tier 2 Capital Instrument Trigger Event, all of the Domestic Preference Shares shall be converted into A Shares. "Tier 2 Capital Instrument Trigger Event" means either of the following circumstances (whichever is earlier): (i) the CBIRC having concluded that a conversion or write-off is necessary without which the Bank would become non-viable; or (ii) the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the Bank would become non-viable	(1) Upon the occurrence of any Additional Tier 1 Capital Instrument Trigger Event, that is, the CET1 CAR drops to 5.125% or below, the Domestic Preference Shares shall be wholly or partly converted into A Shares so as to restore the CET1 CAR above the trigger point; (2) upon the occurrence of any Tier 2 Capital Instrument Trigger Event, all of the Domestic Preference Shares shall be converted into A Shares. "Tier 2 Capital Instrument Trigger Event" means either of the following circumstances (whichever is earlier): (i) the CBIRC having concluded that a conversion or write-off is necessary without which the Bank would become non-viable; or (ii) the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the Bank would become non-viable	(1) Upon the occurrence of any Additional Tier 1 Capital Instrument Trigger Event, that is, the CET1 CAR drops to 5.125% or below, the Offshore Preference Shares shall be wholly or partly converted into H Shares so as to restore the CET1 CAR above the trigger point; (2) upon the occurrence of any Tier 2 Capital Instrument Trigger Event, all of the Offshore Preference Shares shall be converted into H Shares. "Tier 2 Capital Instrument Trigger Event" means either of the following circumstances (whichever is earlier): (i) the CBIRC having concluded that a conversion or write-off is necessary without which the Bank would become non-viable; or (ii) the relevant authorities having concluded that a public sector injection of capital or equivalent support is necessary without which the Bank would become non-viable	Not applicable	Not applicable

5 Capital adequacy ratio supplementary information (Continued)

Annex 4: Main attributes of capital instruments (Continued)

No.	Item	Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)	Undated capital bonds	Undated capital bonds
	Dividend or interest payment (Continued)									
25	Of which: Please specify share conversion in whole or in part, if allowed	Not applicable	Not applicable	Whole/part	Whole/part	Whole/part	Whole/part	Whole/part	Not applicable	Not applicable
26	Of which: Please specify the method to determine the conversion price, if share conversion is allowed	Not applicable	Not applicable	The initial compulsory conversion price of the Domestic Preference Shares is the average trading price of A Shares of the Bank in the 20 trading days prior to the announcement date of the Board resolution on the Preference Shares issuance, equivalent to RMB2.62 per A Share. After the issuance of the Preference Shares, in the event of any distribution of bonus shares, recapitalization, issuance of new shares at a price lower than the market price (excluding any increase of share capital due to conversion of financing instruments convertible to ordinary shares issued by the Bank (e.g., preference shares, convertible bonds, etc.)), or rights issue for A Shares, the Bank will make an adjustment to the compulsory	The initial compulsory conversion price of the Domestic Preference Shares is the average trading price of A Shares of the Bank in the 20 trading days prior to the announcement date of the Board resolution on the Preference Shares issuance, equivalent to RMB2.62 per A Share. After the issuance of the Preference Shares, in the event of any distribution of bonus shares, recapitalization, issuance of new shares at a price lower than the market price (excluding any increase of share capital due to conversion of financing instruments convertible to ordinary shares issued by the Bank (e.g., preference shares, convertible bonds, etc.)), or rights issue for A Shares, the Bank will make an adjustment to the compulsory	The initial compulsory conversion price of the Domestic Preference Shares is the average trading price of A Shares of the Bank in the 20 trading days prior to the announcement date of the Board resolution on the Preference Shares issuance, equivalent to RMB3.62 per A Share. After the issuance of the Preference Shares, in the event of any distribution of bonus shares, recapitalization, issuance of new shares at a price lower than the market price (excluding any increase of share capital due to conversion of financing instruments convertible to ordinary shares issued by the Bank (e.g., preference shares, convertible bonds, etc.)), or rights issue for A Shares, the Bank will make an adjustment to the compulsory	The initial compulsory conversion price of the Domestic Preference Shares is the average trading price of A Shares of the Bank in the 20 trading days prior to the announcement date of the Board resolution on the Preference Shares issuance, equivalent to RMB3.62 per A Share. After the issuance of the Preference Shares, in the event of any distribution of bonus shares, recapitalization, issuance of new shares at a price lower than the market price (excluding any increase of share capital due to conversion of financing instruments convertible to ordinary shares issued by the Bank (e.g., preference shares, convertible bonds, etc.)), or rights issue for A Shares, the Bank will make an adjustment to the compulsory	The initial compulsory conversion price of the Offshore Preference Shares is the average trading price of H Shares of the Bank in the 20 trading days prior to the announcement date of the Board resolution on the Preference Shares issuance, equivalent to HKD3.31 per H Share. After the issuance of the Preference Shares, in the event of any distribution of bonus shares, recapitalization, issuance of new shares at a price lower than the market price (excluding any increase of share capital due to conversion of financing instruments convertible to ordinary shares issued by the Bank (e.g., preference shares, convertible bonds, etc.)), or rights issue for H Shares, the Bank will make an adjustment to the compulsory	Not applicable	Not applicable

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 4: Main attributes of capital instruments (Continued)

No.	Item	Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)	Undated capital bonds	Undated capital bonds
	Dividend or interest payment (Continued)									
26	Of which: Please specify the method to determine the conversion price, if share conversion is allowed (Continued)			conversion price to reflect each of such events on a cumulative basis in the order of the occurrence of the events above, but the Bank will not make an adjustment to the compulsory conversion price to reflect distribution of cash dividends for ordinary shares	conversion price to reflect each of such events on a cumulative basis in the order of the occurrence of the events above, but the Bank will not make an adjustment to the compulsory conversion price to reflect distribution of cash dividends for ordinary shares	conversion price to reflect each of such events on a cumulative basis in the order of the occurrence of the events above, but the Bank will not make an adjustment to the compulsory conversion price to reflect distribution of cash dividends for ordinary shares	conversion price to reflect each of such events on a cumulative basis in the order of the occurrence of the events above, but the Bank will not make an adjustment to the compulsory conversion price to reflect distribution of cash dividends for ordinary shares	conversion price to reflect each of such events on a cumulative basis in the order of the occurrence of the events above, but the Bank will not make an adjustment to the compulsory conversion price to reflect distribution of cash dividends for ordinary shares		
27	Of which: Please specify share conversion is mandatory or not, if it is allowed	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	Not applicable	Not applicable
28	Of which: Please specify the instrument type after conversion, if allowed	Not applicable	Not applicable	A common share	A common share	A common share	A common share	H common share	Not applicable	Not applicable
29	Of which: Please specify the issuer of the instrument type after conversion, if allowed	Not applicable	Not applicable	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Not applicable	Not applicable
30	Write-down feature	Not applicable	Not applicable	No	No	No	No	No	Yes	Yes
31	Of which: Please specify the trigger point of write-down, if allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	1. An Additional Tier 1 capital trigger event refers to the issuer's Common Equity Tier 1 capital adequacy ratio falls to 5.125% (or below) 2. A Tier 2 capital trigger event refers to the earlier of the following events:	A Non-Viability Trigger Event refers to the earlier of the following events: (a) the CBIRC having decided that the issuer would become non-viable without a write-down;

5 Capital adequacy ratio supplementary information (Continued)

Annex 4: Main attributes of capital instruments (Continued)

No. Item	Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)	Undated capital bonds	Undated capital bonds
Dividend or interest payment (Continued)									
31 Of which: Please specify the trigger point of write-down, if allowed (Continued)								(a) the CBIRC having decided that the issuer would become non-viable without a write-down; (b) any relevant authorities having decided that a public sector injection of capital or equivalent support is necessary, without which the issuer would become non-viable	(b) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the issuer would become non-viable
32 Of which: Please specify write-down in whole or in part, if write-down is allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Write-down in part or in whole	Write-down in part or in whole
33 Of which: Please specify the write-down is perpetual or temporary, if write-down is allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Perpetual write-down	Perpetual write-down
34 Of which: Please specify the book-entry value recovery mechanism, if temporary write-down	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
35 Hierarchy of claims (please specify instrument types enjoying higher priorities)	The lowest priority of all claims	The lowest priority of all claims	The lower priority behind the deposit, general debt, and subordinated debt (including tier 2 capital bond)	The lower priority behind the deposit, general debt, and subordinated debt (including tier 2 capital bond)	The lower priority behind the deposit, general debt, and subordinated debt (including tier 2 capital bond)	The lower priority behind the deposit, general debt, and subordinated debt (including tier 2 capital bond)	The lower priority behind the deposit, general debt, and subordinated debt (including tier 2 capital bond)	The lower priority behind the deposit, general debt, subordinated bond and tier 2 capital bond	The lower priority behind the deposit, general debt, subordinated bond and tier 2 capital bond
36 Does the instrument contain temporary illegible attribute?	No	No	No	No	No	No	No	No	No
37 Of which: If yes, please specify such attribute	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

(Amounts in millions of Renminbi, unless otherwise stated)

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 4: Main attributes of capital instruments (Continued)

No.	Item	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
1	Issuer	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited
2	Identification code	5828.HK	1728017.IB	1728020.IB	1828006.IB	1828011.IB	1928028.IB	1928029.IB	1928033.IB
3	Applicable law	English law (Provisions relating to subordination shall be governed by PRC law)	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law	PRC law
	Regulatory processing								
4	Of which: Applicable to transitional period rules specified by *Capital Rules for Commercial Banks (Provisional)*	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Of which: Applicable to the rules after expiration of the transitional period specified by *Capital Rules for Commercial Banks (Provisional)*	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Of which: Applicable to bank/group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level
7	Instrument type	Eligible tier 2 capital bond	Eligible tier 2 capital bond	Eligible tier 2 capital bond	Eligible tier 2 capital bond	Eligible tier 2 capital bond	Eligible tier 2 capital bond	Eligible tier 2 capital bond	Eligible tier 2 capital bond
8	Amount attributable to regulatory capital (the last reporting day)	21,166	29,968	29,967	39,986	39,984	29,989	9,996	29,987
9	Par value of instrument	USD3.0 billion	30,000	30,000	40,000	40,000	30,000	10,000	30,000
10	Accounting treatment	Bonds issued	Bonds issued	Bonds issued	Bonds issued	Bonds issued	Bonds issued	Bonds issued	Bonds issued
11	Initial issuing date	2014/11/13	2017/9/26	2017/10/31	2018/9/3	2018/10/9	2019/9/20	2019/9/20	2019/11/20
12	Term (term or perpetual)	Term	Term	Term	Term	Term	Term	Term	Term
13	Of which: Original maturity date	2024/11/13	2027/9/28	2027/11/2	2028/9/5	2028/10/11	2029/9/24	2034/9/24	2029/11/22
14	Issuer's redemption (subject to regulatory approval)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Of which: Redemption date (or have redemption date) and amount	Not applicable	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the bond after 5 years from the date of issuance (i.e. 2022/9/28)	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the bond after 5 years from the date of issuance (i.e. 2022/11/2)	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the bond after 5 years from the date of issuance (i.e. 2023/9/5)	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the bond after 5 years from the date of issuance (i.e. 2023/10/11)	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the bond after 5 years from the date of issuance (i.e. 2024/9/24)	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the bond after 10 years from the date of issuance (i.e. 2029/9/24)	Subject to approval by the CBIRC, the Bank has the right to redeem all or part of the bond after 5 years from the date of issuance (i.e. 2024/11/22)

5 Capital adequacy ratio supplementary information (Continued)

Annex 4: Main attributes of capital instruments (Continued)

No.	Item	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
	Regulatory processing (Continued)								
16	Of which: Subsequent redemption date (if any)	Subject to the Redemption Conditions, the bonds are redeemable at the option of the issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the issuer under the related regulations provided that the issuer shall obtain the prior written consent and satisfy certain other conditions	Subject to the Redemption Conditions, the bonds are redeemable at the option of the issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the issuer under the related regulations provided that the issuer shall obtain the prior written consent and satisfy certain other conditions	Subject to the Redemption Conditions, the bonds are redeemable at the option of the issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the issuer under the related regulations provided that the issuer shall obtain the prior written consent and satisfy certain other conditions	Subject to the Redemption Conditions, the bonds are redeemable at the option of the issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the issuer under the related regulations provided that the issuer shall obtain the prior written consent and satisfy certain other conditions	Subject to the Redemption Conditions, the bonds are redeemable at the option of the issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the issuer under the related regulations provided that the issuer shall obtain the prior written consent and satisfy certain other conditions	Subject to the Redemption Conditions, the bonds are redeemable at the option of the issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the issuer under the related regulations provided that the issuer shall obtain the prior written consent and satisfy certain other conditions	Subject to the Redemption Conditions, the bonds are redeemable at the option of the issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the issuer under the related regulations provided that the issuer shall obtain the prior written consent and satisfy certain other conditions	Subject to the Redemption Conditions, the bonds are redeemable at the option of the issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the issuer under the related regulations provided that the issuer shall obtain the prior written consent and satisfy certain other conditions
	Dividend or interest payment								
17	Of which: Fixed or floating dividend or interest payment	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Of which: Coupon rate and relevant indicators	5.00%	4.45%	4.45%	4.86%	4.84%	3.98%	4.34%	4.01%
19	Of which: Existence of dividend brake mechanism	No	No	No	No	No	No	No	No
20	Of which: Discretion to cancel dividend or interest payment	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
21	Of which: Existence of redemption incentive mechanism	No	No	No	No	No	No	No	No
22	Of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Conversion into shares	No	No	No	No	No	No	No	No

(Amounts in millions of Renminbi, unless otherwise stated)

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 4: Main attributes of capital instruments (Continued)

No.	Item	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
	Dividend or interest payment (Continued)								
24	Of which: Please specify the trigger condition for share conversion, if allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
25	Of which: Please specify share conversion in whole or in part, if allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
26	Of which: Please specify the method to determine the conversion price, if share conversion is allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
27	Of which: Please specify share conversion is mandatory or not, if it is allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
28	Of which: Please specify the instrument type after conversion, if allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
29	Of which: Please specify the issuer of the instrument type after conversion, if allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
30	Write-down feature	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
31	Of which: Please specify the trigger point of write-down, if allowed	"Non-Viability Event" means the occurrence of the earlier of either: (i) the CBIRC having decided that a write-off is necessary, without which the issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the issuer would become non-viable	"Non-Viability Event" means the occurrence of the earlier of either: (i) the CBIRC having decided that a write-off is necessary, without which the issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the issuer would become non-viable	"Non-Viability Event" means the occurrence of the earlier of either: (i) the CBIRC having decided that a write-off is necessary, without which the issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the issuer would become non-viable	"Non-Viability Event" means the occurrence of the earlier of either: (i) the CBIRC having decided that a write-off is necessary, without which the issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the issuer would become non-viable	"Non-Viability Event" means the occurrence of the earlier of either: (i) the CBIRC having decided that a write-off is necessary, without which the issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the issuer would become non-viable	"Non-Viability Event" means the occurrence of the earlier of either: (i) the CBIRC having decided that a write-off is necessary, without which the issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the issuer would become non-viable	"Non-Viability Event" means the occurrence of the earlier of either: (i) the CBIRC having decided that a write-off is necessary, without which the issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the issuer would become non-viable	"Non-Viability Event" means the occurrence of the earlier of either: (i) the CBIRC having decided that a write-off is necessary, without which the issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the issuer would become non-viable
32	Of which: Please specify write-down in whole or in part, if write-down is allowed	Write-down in part or in whole	Write-down in part or in whole	Write-down in part or in whole	Write-down in part or in whole	Write-down in part or in whole	Write-down in part or in whole	Write-down in part or in whole	Write-down in part or in whole
33	Of which: Please specify the write-down is perpetual or temporary, if write-down is allowed	Perpetual write-down	Perpetual write-down	Perpetual write-down	Perpetual write-down	Perpetual write-down	Perpetual write-down	Perpetual write-down	Perpetual write-down
34	Of which: Please specify the book-entry value recovery mechanism, if temporary write-down	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
35	Hierarchy of claims (please specify instrument types enjoying higher priorities)	The lower priority behind the depositor and general creditor	The lower priority behind the depositor and general creditor	The lower priority behind the depositor and general creditor	The lower priority behind the depositor and general creditor	The lower priority behind the depositor and general creditor	The lower priority behind the depositor and general creditor	The lower priority behind the depositor and general creditor	The lower priority behind the depositor and general creditor
36	Does the instrument contain temporary illegible attribute?	No	No	No	No	No	No	No	No
37	Of which: If yes, please specify such attribute	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

6 Leverage ratio

The leverage ratios of the Group calculated in accordance with the *Administrative Measures for the Leverage Ratio of Commercial Banks (Revised)* and the *Capital Rules for Commercial Banks (Provisional)* are as follows[1]:

	2020		2019	
	As at 30 June	As at 31 March	As at 31 December	As at 30 September
Net tier 1 capital	**1,910,664**	**1,886,811**	1,806,435	1,823,977
Adjusted on- and off-balance sheet assets	**25,687,399**	**25,579,088**	24,303,201	24,085,613
Leverage ratio	**7.44%**	**7.38%**	7.43%	7.57%

No.	Items	As at 30 June 2020
1	Total consolidated assets	**24,152,855**
2	Adjustments that are consolidated for accounting purposes but outside the scope of regulatory consolidation	**(9,994)**
3	Adjustments for fiduciary assets	**–**
4	Adjustments for derivative financial instruments	**183,016**
5	Adjustments for securities financing transactions	**93,268**
6	Adjustments for off-balance sheet exposures	**1,700,424**
7	Other adjustments	**(432,170)**
8	Adjusted on- and off-balance sheet assets	**25,687,399**

(Amounts in millions of Renminbi, unless otherwise stated)

II UNAUDITED SUPPLEMENTARY INFORMATION (Continued)

6 Leverage ratio (Continued)

No.	Items	As at 30 June 2020
1	On-balance sheet assets (excluding derivatives and securities financing transactions)	**23,219,980**
2	Less: Tier 1 capital deductions	**(24,112)**
3	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**23,195,868**
4	Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	**114,737**
5	Add-on amounts for potential future exposure associated with all derivative transactions	**183,135**
6	Gross-up for derivative collateral provided where deducted from the balance sheet assets	**–**
7	Less: Deductions of receivable assets for cash variation margin provided in derivative transactions	**–**
8	Less: Exempted CCP leg of client-cleared trade exposures	**–**
9	Adjusted effective notional amount of written credit derivatives	**–**
10	Less: Deductible amounts for written credit derivatives	**–**
11	**Total derivative exposures**	**297,872**
12	Accounting balance for securities financing transaction assets	**399,630**
13	Less: Deducted amounts for securities financing transaction assets	**–**
14	Counterparty credit risk exposure for securities financing transaction assets	**93,605**
15	Agent transaction exposures	**–**
16	**Balance of assets in securities financing transactions**	**493,235**
17	Off-balance sheet items	**4,866,497**
18	Less: Adjustments for conversion to credit equivalent amounts	**(3,166,073)**
19	**Adjusted off-balance sheet exposures**	**1,700,424**
20	Net tier 1 capital	**1,910,664**
21	Adjusted on- and off-balance sheet exposures	**25,687,399**
22	**Leverage ratio**	**7.44%**

(1) When calculating the consolidated leverage ratio, BOCG Investment, BOC Insurance, BOCG Insurance and BOCG Life were excluded from the scope of consolidation in accordance with the *Capital Rules for Commercial Banks (Provisional)*.