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 2022 and 30 June 2021 or total equity as at 30 June 2022 and 31 December 2021 presented in the Group's condensed consolidated interim financial statements prepared under IFRS and those prepared under CAS.

II UNREVIEWED SUPPLEMENTARY INFORMATION

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

	As at 30 June 2022	As at 31 December 2021
RMB current assets to RMB current liabilities	**52.53%**	49.63%
Foreign currency current assets to foreign currency current liabilities	**67.93%**	69.90%

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* issued by the CBIRC, 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 the 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 2022, the Group measured 91-day LCR on this basis with average ratio[(3)] standing at 132.59%, representing an increase of 0.29 percentage point over the previous quarter, the Group's LCR remained stable.

	2022		2021	
	Quarter ended 30 June	Quarter ended 31 March	Quarter ended 31 December	Quarter ended 30 September
Average value of LCR	**132.59%**	**132.30%**	127.61%	124.62%

II UNREVIEWED 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 2022 are as follows:

No.		Total unweighted value	Total weighted value
High-quality liquid assets			
1	Total high-quality liquid assets (HQLA)		4,686,867
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	9,166,271	660,157
3	Stable deposits	4,987,963	242,326
4	Less stable deposits	4,178,308	417,831
5	Unsecured wholesale funding, of which:	10,525,144	3,956,907
6	Operational deposits (excluding those generated from correspondent banking activities)	5,848,138	1,435,657
7	Non-operational deposits (all counterparties)	4,605,967	2,450,211
8	Unsecured debts	71,039	71,039
9	Secured funding		1,458
10	Additional requirements, of which:	3,236,703	1,965,698
11	Outflows related to derivative exposures and other collateral requirements	1,848,258	1,848,258
12	Outflows related to loss of funding on debt products	–	–
13	Credit and liquidity facilities	1,388,445	117,440
14	Other contractual funding obligations	83,432	83,432
15	Other contingent funding obligations	3,546,694	107,356
16	**Total cash outflows**		6,775,008
Cash inflows			
17	Secured lending (including reverse repos and securities borrowing)	356,951	210,619
18	Inflows from fully performing exposures	1,644,687	1,000,855
19	Other cash inflows	2,195,878	2,030,216
20	**Total cash inflows**	4,197,516	3,241,690
			Total adjusted value
21	**Total HQLA**		4,683,403
22	**Total net cash outflows**		3,533,318
23	**Liquidity coverage ratio**		132.59%

(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 UNREVIEWED 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 the 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 the CBIRC, banks approved to implement the advanced approaches of capital measurement 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 2022, the Group's NSFR was 123.12% on a consolidated basis(2), representing an increase of 0.80 percentage point over the previous quarter. As at 31 March 2022, the Group's NSFR was 122.32%, representing an increase of 0.11 percentage point over the previous quarter. The Group's NSFR remained stable, and met the regulatory requirement.

	2022		2021	
	As at 30 June	As at 31 March	As at 31 December	As at 30 September
Ending value of NSFR(3)	**123.12%**	**122.32%**	122.21%	121.33%

(1) NSFR is introduced to ensure commercial banks have sufficient source of stable funding, in order to meet the demand for stable funding of all various types of assets and off-balance sheet risk 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 UNREVIEWED 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 2022 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	–	–	–	2,718,713	2,718,713
2	Regulatory capital	–	–	–	2,700,713	2,700,713
3	Other capital instruments	–	–	–	18,000	18,000
4	Retail deposits and deposits from small business customers	4,593,437	5,300,940	106,757	3,494	9,266,104
5	Stable deposits	2,234,629	2,972,019	25,138	645	4,970,842
6	Less stable deposits	2,358,808	2,328,921	81,619	2,849	4,295,262
7	Wholesale funding	6,291,923	6,341,414	951,969	565,351	6,329,535
8	Operational deposits	5,844,947	230,901	–	–	3,037,924
9	Other wholesale funding	446,976	6,110,513	951,969	565,351	3,291,611
10	Liabilities with matching interdependent assets	–	–	–	–	–
11	Other liabilities	111,442	227,839	4,350	539,544	400,087
12	NSFR derivative liabilities				141,632	
13	All other liabilities and equity not included in the above categories	111,442	227,839	4,350	397,912	400,087
14	**Total ASF**					**18,714,439**

(Amounts in millions of Renminbi, unless otherwise stated)

II UNREVIEWED 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 2022 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					730,889
16	Deposits held at other financial institutions for operational purposes	157,973	2,791	–	–	80,382
17	Loans and securities	38,757	4,999,636	2,882,683	11,191,966	12,752,966
18	Loans to financial institutions secured by Level 1 assets	–	190,268	–	–	19,027
19	Loans to financial institutions secured by non-Level 1 assets and unsecured loans to financial institutions	38,757	1,400,369	466,577	76,532	525,690
20	Loans to retail and small business customers, non-financial institutions, sovereigns, central banks and public sector entities (PSEs) of which:	–	2,986,510	2,144,772	5,949,433	7,532,803
21	With a risk weight of less than or equal to 35%	–	257,020	14,995	33,044	74,813
22	Residential mortgages of which:	–	98,682	99,538	4,634,882	3,975,759
23	With a risk weight of less than or equal to 35%	–	6,962	7,095	315,005	211,782
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	–	323,807	171,796	531,119	699,687
25	Assets with matching interdependent liabilities	–	–	–	–	–
26	Other assets	804,168	96,911	38,798	582,112	1,319,617
27	Physical traded commodities, including gold	305,496				259,672
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				627	533
29	NSFR derivative assets				169,491	27,859
30	NSFR derivative liabilities with additional requirements				28,326*	28,326
31	All other assets not included in the above categories	498,672	96,911	38,798	411,994	1,003,227
32	Off-balance sheet items				7,773,672	315,970
33	**Total RSF**					15,199,824
34	**NSFR**					123.12%

* Report derivative liabilities are 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 UNREVIEWED 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 2022 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	–	–	–	2,674,875	2,674,875
2	Regulatory capital	–	–	–	2,656,875	2,656,875
3	Other capital instruments	–	–	–	18,000	18,000
4	Retail deposits and deposits from small business customers	4,536,436	5,155,622	74,438	1,652	9,046,280
5	Stable deposits	2,198,586	2,875,539	21,532	394	4,841,268
6	Less stable deposits	2,337,850	2,280,083	52,906	1,258	4,205,012
7	Wholesale funding	6,103,401	6,227,611	1,176,953	506,800	6,245,061
8	Operational deposits	5,651,410	210,482	–	–	2,930,946
9	Other wholesale funding	451,991	6,017,129	1,176,953	506,800	3,314,115
10	Liabilities with matching interdependent assets	–	–	–	–	–
11	Other liabilities	82,228	232,711	4,024	420,073	304,023
12	NSFR derivative liabilities				118,062	
13	All other liabilities and equity not included in the above categories	82,228	232,711	4,024	302,011	304,023
14	**Total ASF**					**18,270,239**

(Amounts in millions of Renminbi, unless otherwise stated)

II UNREVIEWED 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 2022 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					815,383
16	Deposits held at other financial institutions for operational purposes	185,139	5,795	–	–	95,467
17	Loans and securities	42,664	4,799,860	2,669,401	11,012,646	12,422,859
18	Loans to financial institutions secured by Level 1 assets	–	221,844	–	–	22,184
19	Loans to financial institutions secured by non-Level 1 assets and unsecured loans to financial institutions	42,664	1,305,651	362,443	84,928	468,398
20	Loans to retail and small business customers, non-financial institutions, sovereigns, central banks and public sector entities (PSEs) of which:	–	2,853,241	2,062,668	5,742,291	7,251,351
21	With a risk weight of less than or equal to 35%	–	185,169	15,838	33,017	42,877
22	Residential mortgages of which:	–	98,640	99,242	4,637,830	3,981,677
23	With a risk weight of less than or equal to 35%	–	6,704	6,904	297,097	199,918
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	–	320,484	145,048	547,597	699,249
25	Assets with matching interdependent liabilities	–	–	–	–	–
26	Other assets	784,434	100,045	31,751	555,916	1,298,447
27	Physical traded commodities, including gold	308,896				262,562
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				500	425
29	NSFR derivative assets				130,856	12,794
30	NSFR derivative liabilities with additional requirements				23,612*	23,612
31	All other assets not included in the above categories	475,538	100,045	31,751	424,560	999,054
32	Off-balance sheet items				7,475,578	304,346
33	**Total RSF**					14,936,502
34	**NSFR**					122.32%

* Report derivative liabilities are 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 UNREVIEWED 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 2022				
Spot assets	**3,908,553**	**1,783,128**	**2,063,992**	**7,755,673**
Spot liabilities	**(3,763,367)**	**(2,068,843)**	**(1,859,729)**	**(7,691,939)**
Forward purchases	**5,209,835**	**693,399**	**1,819,245**	**7,722,479**
Forward sales	**(5,308,382)**	**(408,189)**	**(2,038,998)**	**(7,755,569)**
Net option position*	**(10,784)**	**(941)**	**4,546**	**(7,179)**
Net long/(short) position	**35,855**	**(1,446)**	**(10,944)**	**23,465**
Structural position	**63,673**	**241,959**	**84,018**	**389,650**
As at 31 December 2021				
Spot assets	4,217,661	1,693,178	1,954,742	7,865,581
Spot liabilities	(3,957,140)	(1,956,893)	(1,781,566)	(7,695,599)
Forward purchases	4,431,956	740,015	1,322,061	6,494,032
Forward sales	(4,650,892)	(485,197)	(1,516,624)	(6,652,713)
Net options position*	853	(32)	(2,194)	(1,373)
Net long/(short) position	42,438	(8,929)	(23,581)	9,928
Structural position	72,622	228,897	87,567	389,086

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

(Amounts in millions of Renminbi, unless otherwise stated)

II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

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.

	Banks	Official sector	Non-bank private sector	Total
As at 30 June 2022				
Asia Pacific				
Chinese mainland	**781,105**	**255,476**	**758,247**	**1,794,828**
Hong Kong (China)	**54,252**	**4,479**	**476,468**	**535,199**
Other Asia Pacific locations	**119,931**	**213,687**	**457,948**	**791,566**
Subtotal	**955,288**	**473,642**	**1,692,663**	**3,121,593**
North and South America	**110,760**	**245,908**	**287,038**	**643,706**
Europe and other	**268,707**	**100,919**	**234,638**	**604,264**
Total	**1,334,755**	**820,469**	**2,214,339**	**4,369,563**
As at 31 December 2021				
Asia Pacific				
Chinese mainland	926,064	256,068	729,546	1,911,678
Hong Kong (China)	76,221	4,889	460,784	541,894
Other Asia Pacific locations	118,247	181,367	413,635	713,249
Subtotal	1,120,532	442,324	1,603,965	3,166,821
North and South America	116,742	240,651	278,585	635,978
Europe and other	238,323	86,339	303,990	628,652
Total	1,475,597	769,314	2,186,540	4,431,451

II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

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 2022	As at 31 December 2021
Total loans and advances to customers which have been overdue		
within 3 months	**62,085**	44,014
between 3 and 6 months	**27,563**	20,298
between 6 and 12 months	**29,698**	50,993
over 12 months	**75,500**	52,432
Total	**194,846**	167,737
Percentage		
within 3 months	**0.37%**	0.28%
between 3 and 6 months	**0.16%**	0.13%
between 6 and 12 months	**0.17%**	0.33%
over 12 months	**0.45%**	0.33%
Total	**1.15%**	1.07%

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 2022 and 31 December 2021 was not considered material.

(Amounts in millions of Renminbi, unless otherwise stated)

II UNREVIEWED 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, while other branches, subsidiaries and affiliates were included. For the Bank's unconsolidated (the "Bank") capital adequacy ratio calculations, only the branches were included, while the subsidiaries and 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 2022	As at 31 December 2021	As at 30 June 2022	As at 31 December 2021
Net common equity tier 1 capital	**1,882,487**	1,843,886	**1,586,958**	1,563,789
Net tier 1 capital	**2,262,948**	2,173,731	**1,956,453**	1,883,294
Net capital	**2,821,900**	2,698,839	**2,499,824**	2,391,365
Common equity tier 1 capital adequacy ratio	**11.33%**	11.30%	**11.01%**	11.06%
Tier 1 capital adequacy ratio	**13.63%**	13.32%	**13.57%**	13.32%
Capital adequacy ratio	**16.99%**	16.53%	**17.34%**	16.91%

5.3 Risk-weighted assets

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

	As at 30 June 2022	As at 31 December 2021
Credit risk-weighted assets	**15,562,446**	15,255,486
Market risk-weighted assets	**82,440**	105,164
Operational risk-weighted assets	**963,063**	963,063
Risk-weighted assets increment required to reach capital floor	**–**	–
Total risk-weighted assets	**16,607,949**	16,323,713

II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

5.4 Credit risk exposures

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

	As at 30 June 2022			
	On-balance sheet credit risk	Off-balance sheet credit risk	Counterparty credit risk	Total
Exposures covered by Internal Ratings-based Approach	**13,755,427**	**1,271,942**	**42,135**	**15,069,504**
Of which: Corporate exposures	**8,503,034**	**1,134,081**	**42,135**	**9,679,250**
Retail exposures	**5,252,393**	**137,861**	**–**	**5,390,254**
Exposures not covered by Internal Ratings-based Approach	**13,725,402**	**674,485**	**411,246**	**14,811,133**
Of which: Asset securitisation	**75,330**	**291**	**–**	**75,621**
Total	**27,480,829**	**1,946,427**	**453,381**	**29,880,637**

	As at 31 December 2021			
	On-balance sheet credit risk	Off-balance sheet credit risk	Counterparty credit risk	Total
Exposures covered by Internal Ratings-based Approach	12,826,166	1,192,388	31,912	14,050,466
Of which: Corporate exposures	7,635,979	1,055,501	31,912	8,723,392
Retail exposures	5,190,187	136,887	–	5,327,074
Exposures not covered by Internal Ratings-based Approach	13,267,808	626,765	478,881	14,373,454
Of which: Asset securitisation	76,791	285	–	77,076
Total	26,093,974	1,819,153	510,793	28,423,920

5.5 Capital requirements on market risk

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

	Capital requirements	
	As at 30 June 2022	As at 31 December 2021
Covered by Internal Model Approach	**4,420**	5,810
Not covered by Internal Model Approach	**2,175**	2,603
Interest rate risk	**1,417**	1,635
Equity risk	**189**	224
Foreign exchange risk	**–**	–
Commodity risk	**552**	740
Option risk	**17**	4
Total	**6,595**	8,413

(Amounts in millions of Renminbi, unless otherwise stated)

II UNREVIEWED 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:

	Six month period ended 30 June 2022			
	Average	**Maximum**	**Minimum**	**End**
VaR	**649**	**963**	**399**	**473**
Stressed VaR	**1,244**	**2,022**	**580**	**646**

	Year ended 31 December 2021			
	Average	**Maximum**	**Minimum**	**End**
VaR	819	1,711	380	809
Stressed VaR	1,185	1,756	743	1,748

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 RMB77,045 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 2022	**As at 31 December 2021**
Items		
+25 basis points	**(6,781)**	(4,351)
- 25 basis points	**6,781**	4,351

II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 1: Composition of capital

		As at 30 June 2022	As at 31 December 2021	Code
Common equity tier 1 capital				
1	Paid-in capital	**294,388**	294,388	j
2	Retained earnings	**1,447,900**	1,404,105	
2a	Surplus reserve	**212,770**	212,602	r
2b	General reserve	**304,321**	303,084	s
2c	Undistributed profits	**930,809**	888,419	t
3	Accumulated other comprehensive income (and other reserves)	**131,269**	138,139	
3a	Capital reserve	**133,957**	133,951	m
3b	Currency translation differences	**(20,317)**	(27,330)	q
3c	Others	**17,629**	31,518	o-q
4	Amount attributable to common equity tier 1 capital in the transitional period	**–**	–	
5	Eligible portion of minority interests	**35,225**	33,669	u
6	**Common equity tier 1 capital before regulatory adjustment**	**1,908,782**	1,870,301	
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)	**(16,189)**	(16,393)	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 securitisation	**–**	–	
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	**–**	–	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	**–**	–	

(Amounts in millions of Renminbi, unless otherwise stated)

II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 1: Composition of capital (Continued)

		As at 30 June 2022	As at 31 December 2021	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	**(9,867)**	(9,785)	-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	**(57)**	(55)	
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**	**(26,295)**	(26,415)	
29	**Net common equity tier 1 capital**	**1,882,487**	1,843,886	
Additional tier 1 capital				
30	Additional tier 1 capital instruments and related premiums	**369,494**	319,505	
31	Of which: Equity part	**369,494**	319,505	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	**10,967**	10,340	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**	**380,461**	329,845	
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**	**380,461**	329,845	
45	**Net tier 1 capital (net common equity tier 1 capital + net additional tier 1 capital)**	**2,262,948**	2,173,731	

II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 1: Composition of capital (Continued)

		As at 30 June 2022	As at 31 December 2021	Code
Tier 2 capital				
46	Tier 2 capital instruments issued and related premium	**401,882**	387,746	
47	Of which: Part of instruments non-attributable to tier 2 capital after the transitional period	**–**	16,456	i
48	Eligible portion of minority interests	**9,588**	9,248	
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	**147,482**	128,114	-b-d
51	**Tier 2 capital before regulatory adjustment**	**558,952**	525,108	
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**	**558,952**	525,108	
59	**Total net capital (net tier 1 capital + net tier 2 capital)**	**2,821,900**	2,698,839	
60	**Total risk-weighted assets**	**16,607,949**	16,323,713	

(Amounts in millions of Renminbi, unless otherwise stated)

II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 1: Composition of capital (Continued)

		As at 30 June 2022	As at 31 December 2021	Code
Capital adequacy ratio and reserve capital requirement				
61	Common equity tier 1 capital adequacy ratio	**11.33%**	11.30%	
62	Tier 1 capital adequacy ratio	**13.63%**	13.32%	
63	Capital adequacy ratio	**16.99%**	16.53%	
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	**6.33%**	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)	**131,623**	148,221	
73	Significant minority investments of financial institutions that are outside the scope of regulatory consolidation (non-deductible part)	**6,725**	7,160	
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)	**56,717**	50,025	
Limit of excess loan loss provisions attributable to tier 2 capital				
76	Actual accrued loan loss provisions amount under the Regulatory Weighting Approach	**77,667**	63,017	-a
77	Amount of excess loan loss provisions attributable to tier 2 capital under the Regulatory Weighting Approach	**38,682**	34,190	-b
78	Actual accrued excess loan loss provisions amount under the Internal Ratings-based Approach	**108,800**	93,924	-c
79	Amount of excess loan loss provisions attributable to tier 2 capital under the Internal Ratings-based Approach	**108,800**	93,924	-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	**–**	16,456	i
85	Amount non-attributable to tier 2 capital of the current period derived from the transitional period arrangement	**18,000**	1,544	

5 Capital adequacy ratio supplementary information (Continued)

Annex 2: Financial and regulatory consolidated balance sheet

	As at 30 June 2022		As at 31 December 2021	
	Financial consolidated	Regulatory consolidated	Financial consolidated	Regulatory consolidated
ASSETS				
Cash and balances with central banks	**2,205,077**	**2,205,077**	2,288,244	2,288,244
Due from banks and other financial institutions	**643,513**	**637,456**	585,298	578,877
Precious metals	**304,124**	**304,124**	276,258	276,258
Placements with and loans to banks and other financial institutions	**788,875**	**787,892**	752,185	749,155
Derivative financial assets	**155,953**	**155,955**	95,799	95,847
Reverse repurchase transactions	**397,199**	**397,199**	505,228	504,490
Loans and advances to customers	**16,537,489**	**16,532,316**	15,322,484	15,317,281
Financial investments	**6,248,071**	**5,990,197**	6,164,671	5,931,021
— financial assets at fair value through profit or loss	**540,009**	**410,849**	561,642	441,188
— financial assets at fair value through other comprehensive income	**2,379,585**	**2,349,498**	2,389,830	2,350,062
— financial assets at amortised cost	**3,328,477**	**3,229,850**	3,213,199	3,139,771
Long term equity investment	**37,352**	**67,906**	35,769	66,484
Investment properties	**20,229**	**13,324**	19,554	12,692
Property and equipment	**243,100**	**90,064**	246,091	93,458
Right-of-use assets	**19,480**	**22,015**	20,321	22,643
Intangible assets	**22,663**	**21,207**	23,052	21,589
Goodwill	**2,580**	**182**	2,481	182
Deferred income tax assets	**58,203**	**56,717**	51,172	50,025
Other assets	**368,850**	**299,165**	333,801	266,572
Total assets	**28,052,758**	**27,580,796**	26,722,408	26,274,818

(Amounts in millions of Renminbi, unless otherwise stated)

II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

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

	As at 30 June 2022		As at 31 December 2021	
	Financial consolidated	Regulatory consolidated	Financial consolidated	Regulatory consolidated
LIABILITIES				
Due to central banks	**687,657**	**687,657**	955,557	955,557
Due to banks and other financial institutions	**2,665,323**	**2,665,323**	2,682,739	2,682,739
Placements from banks and other financial institutions	**278,719**	**263,647**	310,395	296,343
Financial liabilities held for trading	**24,725**	**24,725**	12,458	12,458
Derivative financial liabilities	**128,807**	**128,460**	89,151	88,498
Repurchase transactions	**2,572**	**2,159**	97,372	97,184
Due to customers	**19,548,227**	**19,553,505**	18,142,887	18,144,842
Employee benefits payable	**38,109**	**36,746**	41,780	40,190
Current tax liabilities	**37,010**	**36,996**	45,006	45,002
Provisions	**28,038**	**28,038**	26,343	26,343
Lease liabilities	**19,563**	**22,707**	19,619	22,848
Bonds issued	**1,457,968**	**1,365,120**	1,388,678	1,298,767
Deferred income tax liabilities	**6,163**	**453**	7,003	1,053
Other liabilities	**685,125**	**403,920**	552,867	293,126
Total liabilities	**25,608,006**	**25,219,456**	24,371,855	24,004,950
EQUITY				
Share capital	**294,388**	**294,388**	294,388	294,388
Other equity instruments	**369,494**	**369,494**	319,505	319,505
Of which: Preference shares	**119,550**	**119,550**	119,550	119,550
Undated capital bonds	**249,944**	**249,944**	199,955	199,955
Capital reserve	**135,755**	**133,957**	135,717	133,951
Other comprehensive income	**(3,070)**	**(2,688)**	1,417	4,188
Surplus reserve	**214,148**	**212,770**	213,930	212,602
General reserve	**304,473**	**304,321**	303,209	303,084
Undistributed profits	**1,000,046**	**930,809**	956,987	888,419
Capital and reserves attributable to equity holders of the Bank	**2,315,234**	**2,243,051**	2,225,153	2,156,137
Non-controlling interests	**129,518**	**118,289**	125,400	113,731
Total equity	**2,444,752**	**2,361,340**	2,350,553	2,269,868
Total equity and liabilities	**28,052,758**	**27,580,796**	26,722,408	26,274,818

II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

Annex 3: Reconciliation and illustration of balance sheet items

	As at 30 June 2022	As at 31 December 2021	Code
ASSETS			
Cash and balances with central banks	**2,205,077**	2,288,244	
Due from banks and other financial institutions	**637,456**	578,877	
Precious metals	**304,124**	276,258	
Placements with and loans to banks and other financial institutions	**787,892**	749,155	
Derivative financial assets	**155,955**	95,847	
Reverse repurchase transactions	**397,199**	504,490	
Loans and advances to customers	**16,532,316**	15,317,281	
Of which: Actual accrued loan loss provisions amount under the Regulatory Weighting Approach	**(77,667)**	(63,017)	a
Of which: Amount of excess loan loss provisions attributable to tier 2 capital under the Regulatory Weighting Approach	**(38,682)**	(34,190)	b
Of which: Actual accrued excess loan loss provisions amount under the Internal Ratings-based Approach	**(108,800)**	(93,924)	c
Of which: Amount of excess loan loss provisions attributable to tier 2 capital under the Internal Ratings-based Approach	**(108,800)**	(93,924)	d
Financial investments	**5,990,197**	5,931,021	
— financial assets at fair value through profit or loss	**410,849**	441,188	
— financial assets at fair value through other comprehensive income	**2,349,498**	2,350,062	
— financial assets at amortised cost	**3,229,850**	3,139,771	
Long term equity investment	**67,906**	66,484	
Of which: Investment in common equity tier 1 capital of financial institutions with controlling interests but outside the scope of regulatory consolidation	**9,867**	9,785	e
Investment properties	**13,324**	12,692	
Property and equipment	**90,064**	93,458	
Right-of-use assets	**22,015**	22,643	
Intangible assets	**21,207**	21,589	f
Of which: Land use rights	**5,018**	5,196	g
Goodwill	**182**	182	h
Deferred income tax assets	**56,717**	50,025	
Other assets	**299,165**	266,572	
Total assets	**27,580,796**	26,274,818	

(Amounts in millions of Renminbi, unless otherwise stated)

II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

5 Capital adequacy ratio supplementary information (Continued)

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

	As at 30 June 2022	As at 31 December 2021	Code
LIABILITIES			
Due to central banks	**687,657**	955,557	
Due to banks and other financial institutions	**2,665,323**	2,682,739	
Placements from banks and other financial institutions	**263,647**	296,343	
Financial liabilities held for trading	**24,725**	12,458	
Derivative financial liabilities	**128,460**	88,498	
Repurchase transactions	**2,159**	97,184	
Due to customers	**19,553,505**	18,144,842	
Employee benefits payable	**36,746**	40,190	
Current tax liabilities	**36,996**	45,002	
Provisions	**28,038**	26,343	
Lease liabilities	**22,707**	22,848	
Bonds issued	**1,365,120**	1,298,767	
Of which: Amount attributable to tier 2 capital of the current period derived from the transitional period arrangement	**–**	16,456	i
Deferred income tax liabilities	**453**	1,053	
Other liabilities	**403,920**	293,126	
Total liabilities	**25,219,456**	24,004,950	
EQUITY			
Share capital	**294,388**	294,388	j
Other equity instruments	**369,494**	319,505	
Of which: Preference shares	**119,550**	119,550	k
Undated capital bonds	**249,944**	199,955	l
Capital reserve	**133,957**	133,951	m
Less: Treasury shares	**–**	–	n
Other comprehensive income	**(2,688)**	4,188	o
Of which: Reserve relating to cash-flow hedge items not measured at fair value	**–**	–	p
Of which: Currency translation differences	**(20,317)**	(27,330)	q
Surplus reserve	**212,770**	212,602	r
General reserve	**304,321**	303,084	s
Undistributed profits	**930,809**	888,419	t
Capital and reserves attributable to equity holders of the Bank	**2,243,051**	2,156,137	
Non-controlling interests	**118,289**	113,731	
Of which: Amount attributable to common equity tier 1 capital	**35,225**	33,669	u
Of which: Amount attributable to additional tier 1 capital	**10,967**	10,340	v
Total equity	**2,361,340**	2,269,868	
Total equity and liabilities	**27,580,796**	26,274,818	

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 (Offshore)	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	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	Bank of China Limited	Bank of China Limited	Bank of China Limited	Bank of China Limited
2	Identification code	601988.SH	3988.HK	360033.SH	360035.SH	4619.HK	1928001.IB	2028014.IB	2028048.IB	2028053.IB	2128019.IB	2128045.IB	2228023.IB	2228029.IB
3	Applicable law	PRC law	Hong Kong SAR (China) law	PRC law	PRC law	Hong Kong SAR (China) law	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)*	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	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	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	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	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds
8	Amount attributable to regulatory capital (the last reporting day)	282,431	145,603	72,979	26,990	19,581	39,992	39,990	29,994	19,995	49,989	19,995	29,993	19,996
9	Par value of instrument	210,766	83,622	73,000	27,000	19,787	40,000	40,000	30,000	20,000	50,000	20,000	30,000	20,000
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	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	2019/6/24	2019/8/26	2020/3/4	2019/1/25	2020/4/28	2020/11/13	2020/12/10	2021/5/17	2021/11/25	2022/4/8	2022/4/26
12	Term (term or perpetual)	Perpetual	Perpetual	Perpetual	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	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	Yes	Yes	Yes	Yes

II UNREVIEWED 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 (Offshore)	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds
	Regulatory processing (Continued)													
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 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	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	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	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
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 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	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	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	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

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 (Offshore)	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds
Dividend or interest payment														
17	Of which: Fixed or floating dividend or interest payment	Floating	Floating	Adjustable dividend rate	Adjustable dividend rate	Adjustable dividend rate	Adjustable distribution rate	Adjustable distribution rate	Adjustable distribution rate	Adjustable distribution rate	Adjustable distribution rate	Adjustable distribution rate	Adjustable distribution rate	Adjustable distribution rate
18	Of which: Coupon rate and relevant indicators	Not applicable	Not applicable	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 notes 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 notes 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	4.55% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes 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	4.70% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes 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	4.08% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes 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	3.64% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes 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	3.65% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes 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	3.65% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 5 years Chinese government notes 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
19	Of which: Existence of dividend brake mechanism	Not applicable	Not applicable	Yes	Yes	Yes	Yes	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	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	No	No	No	No
22	Of which: Cumulative or noncumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Conversion into shares	Not applicable	Not applicable	Yes	Yes	Yes	No	No	No	No	No	No	No	No

II UNREVIEWED 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 (Offshore)	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds
Dividend or interest payment (Continued)														
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 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	Not applicable	Not applicable	Not applicable	Not applicable	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 (Offshore)	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	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	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	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 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	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 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	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 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	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

II UNREVIEWED 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 (Offshore)	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds
	Dividend or interest payment (Continued)													
27	Of which: Please specify share conversion is mandatory or not, if it is allowed	Not applicable	Not applicable	Yes	Yes	Yes	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	A common share	A common share	H common share	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	Bank of China Limited	Bank of China Limited	Bank of China Limited	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
30	Write-down feature	Not applicable	Not applicable	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	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	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: (i) the CBIRC having decided that the Issuer would become non-viable without a write-down; (ii) 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	A Non-Viability Trigger Event refers to the earlier of the following events: (i) the CBIRC having decided that the Issuer would become non-viable without a write-down; (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	A Non-Viability Trigger Event refers to the earlier of the following events: (i) the CBIRC having decided that the Issuer would become non-viable without a write-down; (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	A Non-Viability Trigger Event refers to the earlier of the following events: (i) the CBIRC having decided that the Issuer would become non-viable without a write-down; (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	A Non-Viability Trigger Event refers to the earlier of the following events: (i) the CBIRC having decided that the Issuer would become non-viable without a write-down; (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	A Non-Viability Trigger Event refers to the earlier of the following events: (i) the CBIRC having decided that the Issuer would become non-viable without a write-down; (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	A Non-Viability Trigger Event refers to the earlier of the following events: (i) the CBIRC having decided that the Issuer would become non-viable without a write-down; (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	A Non-Viability Trigger Event refers to the earlier of the following events: (i) the CBIRC having decided that the Issuer would become non-viable without a write-down; (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

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 (Offshore)	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds
Dividend or interest payment (Continued)														
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	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	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	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	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, subordinated bond and 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	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	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	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	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	Not applicable	Not applicable	Not applicable	Not applicable

(Amounts in millions of Renminbi, unless otherwise stated)

II UNREVIEWED 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	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	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	2028038.IB	2028039.IB	2128008.IB	2128009.IB	2128039.IB	2128040.IB	2228006.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	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	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	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	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	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)	12,056	29,974	29,973	39,987	39,985	29,990	9,996	29,988	59,977	14,994	14,994	9,996	39,986	9,996	29,990
9	Par value of instrument	USD3.0 billion	30,000	30,000	40,000	40,000	30,000	10,000	30,000	60,000	15,000	15,000	10,000	40,000	10,000	30,000
10	Accounting treatment	Bonds Issued	Bonds Issued	Bonds Issued	Bonds Issued	Bonds Issued	Bonds Issued	Bonds Issued	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	2020/9/17	2020/9/17	2021/3/17	2021/3/17	2021/11/12	2021/11/12	2022/1/20
12	Term (term or perpetual)	Term	Term	Term	Term	Term	Term	Term	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	2030/9/21	2035/9/21	2031/3/19	2036/3/19	2031/11/16	2036/11/16	2032/1/24

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	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)																
14	Issuer's redemption (subject to regulatory approval)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	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)	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. 2025/9/21)	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. 2030/9/21)	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. 2026/3/19)	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. 2031/3/19)	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. 2026/11/16)	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. 2031/11/16)	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. 2027/1/24)
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	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	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 UNREVIEWED 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	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																
17	Of which: Fixed or floating dividend or interest payment	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	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%	4.20%	4.47%	4.15%	4.38%	3.60%	3.80%	3.25%
19	Of which: Existence of dividend brake mechanism	No	No	No	No	No	No	No	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	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	No	No	No	No	No	No	No
22	Of which: Cumulative or noncumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Conversion into shares	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
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	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	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	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

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	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)																
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	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	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	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	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-down 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-down 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-down 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-down 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-down 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-down 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-down 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-down 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-down 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-down 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-down 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-down 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-down 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-down 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-down 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

II UNREVIEWED 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	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)																
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	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	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	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	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	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	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

II UNREVIEWED 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]:

	2022		2021	
	As at 30 June	**As at 31 March**	**As at 31 December**	**As at 30 September**
Net tier 1 capital	**2,262,948**	**2,219,921**	2,173,731	2,111,813
Adjusted on- and off-balance sheet exposures	**29,870,557**	**29,222,154**	28,425,377	27,820,891
Leverage ratio	**7.58%**	**7.60%**	7.65%	7.59%

No.	**Items**	**As at 30 June 2022**
1	Total consolidated assets	**28,052,758**
2	Adjustments that are consolidated for accounting purposes but outside the scope of regulatory consolidation	**(471,962)**
3	Adjustments for fiduciary assets	**–**
4	Adjustments for derivative financial instruments	**146,578**
5	Adjustments for securities financing transactions	**138,274**
6	Adjustments for off-balance sheet exposures	**2,031,204**
7	Other adjustments	**(26,295)**
8	Adjusted on- and off-balance sheet exposures	**29,870,557**

(Amounts in millions of Renminbi, unless otherwise stated)

II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

6 Leverage ratio (Continued)

No.	Items	As at 30 June 2022
1	On-balance sheet assets (excluding derivatives and securities financing transactions)	**27,027,642**
2	Less: Tier 1 capital deductions	**(26,295)**
3	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**27,001,347**
4	Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	**155,955**
5	Add-on amounts for potential future exposure associated with all derivative transactions	**146,549**
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	**32**
10	Less: Deductible amounts for written credit derivatives	**(3)**
11	**Total derivative exposures**	**302,533**
12	Accounting balance for securities financing transaction assets	**397,199**
13	Less: Deducted amounts for securities financing transaction assets	**–**
14	Counterparty credit risk exposure for securities financing transaction assets	**138,274**
15	Agent transaction exposures	**–**
16	**Balance of assets in securities financing transactions**	**535,473**
17	Off-balance sheet items	**6,031,121**
18	Less: Adjustments for conversion to credit equivalent amounts	**(3,999,917)**
19	**Adjusted off-balance sheet exposures**	**2,031,204**
20	Net tier 1 capital	**2,262,948**
21	Adjusted on- and off-balance sheet exposures	**29,870,557**
22	**Leverage ratio**	**7.58%**

(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)*.