

Bank of China (Canada)

Q1 2016

Modified Capital Disclosure (CAD'000, as end of)		All-in	Transitional
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	455,230	
2	Retained earnings	58,914	
3	Accumulated other comprehensive income (and other reserves)	- 420	
6	Common Equity Tier 1 capital before regulatory adjustments	513,724	
Common Equity Tier 1 capital: regulatory adjustments			
29	Common Equity Tier 1 capital (CET1)	513,724	513,724
Additional Tier 1 capital: instruments			
45	Tier 1 capital (T1 = CET1 + AT1)	513,724	513,724
Tier 2 capital: instruments and allowances			
47	Directly issued capital instruments subject to phase out from Tier 2	40,000	
51	Tier 2 capital before regulatory adjustments	40,000	
Tier 2 capital: regulatory adjustments			
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	40,000	
59	Total capital (TC = T1 + T2)	553,724	553,724
60	Total risk-weighted assets	1,436,484	1,436,484
Capital ratios			
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	35.76%	35.76%
62	Tier 1 (as percentage of risk-weighted assets)	35.76%	35.76%
63	Total capital (as percentage of risk-weighted assets)	38.55%	38.55%
OSFI all-in target			
69	Common Equity Tier 1 capital all-in target ratio	7%	
70	Tier 1 capital all-in target ratio	8.50%	
71	Total capital all-in target ratio	10.50%	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)			
84	Current cap on T2 instruments subject to phase out arrangements	100.00%	