

Bank of China (Canada)

Modified Capital Disclosure (CAD'000, as end of)		Q4 2016	
		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	71,555	
3	Accumulated other comprehensive income (and other reserves)	-535	
6	Common Equity Tier 1 capital before regulatory adjustments	526,250	
Common Equity Tier 1 capital: regulatory adjustments			
29	Common Equity Tier 1 capital (CET1)	526,250	526,250
Additional Tier 1 capital: instruments			
45	Tier 1 capital (T1 = CET1 + AT1)	526,250	526,250
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)	566,250	566,250
60	Total risk-weighted assets	2,417,990	2,417,990
Capital ratios			
61	Common Equity Tier 1 (as percentage of risk-weighted assets)	21.76%	21.76%
62	Tier 1 (as percentage of risk-weighted assets)	21.76%	21.76%
63	Total capital (as percentage of risk-weighted assets)	23.42%	23.42%
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%	