

# 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 periods ended 30 June 2021 and 30 June 2020 or total equity as at 30 June 2021 and as at 31 December 2020 presented in the Group's consolidated 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 2021	As at 31 December 2020
RMB current assets to RMB current liabilities	48.62%	54.50%
Foreign currency current assets to foreign currency current liabilities	66.64%	58.57%

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

#### Liquidity coverage ratio

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

#### Regulatory requirements of liquidity coverage ratio

As stipulated by the *Rules on Liquidity Risk Management of Commercial Banks*, 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<sup>(2)</sup>. In the second quarter of 2021, the Group measured 91-day LCR on this basis with average ratio<sup>(3)</sup> standing at 127.51%, representing a decrease of 5.79 percentage points over the previous quarter, which was primarily due to the decrease in the high-quality liquid assets ("HQLA").

	2021		2020	
	Quarter ended 30 June	Quarter ended 31 March	Quarter ended 31 December	Quarter ended 30 September
Average value of LCR	127.51%	133.30%	139.79%	137.36%

## 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<sup>(3)</sup> of consolidated LCR individual line items in the second quarter of 2021 are as follows:

No.	Total unweighted value	Total weighted value
<b>High-quality liquid assets</b>		
1		4,480,299
<b>Cash outflows</b>		
2	8,406,427	615,752
3	4,359,663	211,076
4	4,046,764	404,676
5	9,968,151	3,835,769
6	5,393,739	1,323,083
7	4,503,017	2,441,291
8	71,395	71,395
9		164
10	3,029,300	1,800,271
11	1,694,248	1,694,248
12	–	–
13	1,335,052	106,023
14	63,142	63,142
15	2,995,334	85,147
<b>16</b>		<b>6,400,245</b>
<b>Cash inflows</b>		
17	496,918	173,178
18	1,524,977	913,551
19	1,904,643	1,797,628
<b>20</b>	<b>3,926,538</b>	<b>2,884,357</b>
		<b>Total adjusted value</b>
<b>21</b>		<b>4,480,299</b>
<b>22</b>		<b>3,515,888</b>
<b>23</b>		<b>127.51%</b>

- (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.

## Supplementary Information

(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")<sup>(1)</sup> as follows.

##### Regulatory requirements of net stable funding ratio

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

##### The Group's net stable funding ratio

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

As at 30 June 2021, the Group's NSFR was 121.22% on a consolidated basis<sup>(2)</sup>, representing a decrease of 2.07 percentage points over the previous quarter. As at 31 March 2021, the Group's NSFR was 123.29%, representing a decrease of 0.21 percentage point over the previous quarter. The Group's NSFR remained stable, and met the regulatory requirement.

	2021		2020	
	Quarter ended 30 June	Quarter ended 31 March	Quarter ended 31 December	Quarter ended 30 September
Ending value of NSFR <sup>(3)</sup>	121.22%	123.29%	123.50%	123.29%

(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 2021 are as follows:

No.	Items	Unweighted value				Weighted value
		No maturity	<6 months	6-12 months	≥1 year	
<b>Available Stable Funding (ASF) Item</b>						
1	Capital	-	-	-	2,436,084	2,436,084
2	Regulatory capital	-	-	-	2,418,084	2,418,084
3	Other capital instruments	-	-	-	18,000	18,000
4	Retail deposits and deposits from small business customers	4,243,103	4,742,103	65,584	22,604	8,394,779
5	Stable deposits	1,867,644	2,641,105	20,534	8,192	4,311,011
6	Less stable deposits	2,375,459	2,100,998	45,050	14,412	4,083,768
7	Wholesale funding	6,177,281	5,995,786	1,154,094	487,709	5,774,093
8	Operational deposits	5,346,694	133,948	-	-	2,740,321
9	Other wholesale funding	830,587	5,861,838	1,154,094	487,709	3,033,772
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities	74,847	193,657	4,812	443,432	313,267
12	NSFR derivative liabilities				132,571	
13	All other liabilities and equity not included in the above categories	74,847	193,657	4,812	310,861	313,267
<b>14</b>	<b>Total ASF</b>					<b>16,918,223</b>

## Supplementary Information

(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 2021 are as follows (Continued):

No.	Items	Unweighted value				Weighted value
		No maturity	<6 months	6–12 months	≥1 year	
<b>Required Stable Funding (RSF) Item</b>						
15	Total NSFR high-quality liquid assets					735,372
16	Deposits held at other financial institutions for operational purposes	178,157	1,550	–	–	89,853
17	Loans and securities	50,222	5,053,079	2,524,926	10,246,703	11,649,357
18	Loans to financial institutions secured by Level 1 assets	–	374,070	–	–	37,407
19	Loans to financial institutions secured by non-Level 1 assets and unsecured loans to financial institutions	50,222	1,518,517	421,862	85,353	531,595
20	Loans to retail and small business customers, non-financial institutions, sovereigns, central banks and public sector entities (PSEs) of which:					
21	With a risk weight of less than or equal to 35%	–	2,837,134	1,842,352	5,201,187	6,626,040
22	Residential mortgages of which:	–	208,343	18,650	22,121	31,482
23	With a risk weight of less than or equal to 35%	–	93,316	97,254	4,439,092	3,813,627
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	–	6,466	6,580	274,427	184,901
25	Assets with matching interdependent liabilities	–	230,042	163,458	521,071	640,688
26	Other assets	–	–	–	–	–
27	Physical traded commodities, including gold	689,385	70,723	7,249	621,322	1,216,472
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	220,631				187,536
29	NSFR derivative assets				484	411
30	NSFR derivative liabilities with additional requirements				127,876	–
31	All other assets not included in the above categories				26,514*	26,514
32	Off-balance sheet items	468,754	70,723	7,249	492,962	1,002,011
33	<b>Total RSF</b>				6,594,050	266,144
34	<b>NSFR</b>					13,957,198
						121.22%

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

## II 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 2021 are as follows:

No.	Items	Unweighted value				Weighted value
		No maturity	<6 months	6-12 months	≥1 year	
<b>Available Stable Funding (ASF) Item</b>						
1	Capital	–	–	–	2,424,628	2,424,628
2	Regulatory capital	–	–	–	2,374,628	2,374,628
3	Other capital instruments	–	–	–	50,000	50,000
4	Retail deposits and deposits from small business customers	4,311,867	4,780,153	62,428	23,634	8,487,663
5	Stable deposits	1,871,853	2,609,462	19,175	9,085	4,284,550
6	Less stable deposits	2,440,014	2,170,691	43,253	14,549	4,203,113
7	Wholesale funding	5,684,180	5,798,654	1,211,525	507,462	5,804,210
8	Operational deposits	5,153,017	209,867	–	–	2,681,442
9	Other wholesale funding	531,163	5,588,787	1,211,525	507,462	3,122,768
10	Liabilities with matching interdependent assets	–	–	–	–	–
11	Other liabilities	75,224	216,261	5,567	432,815	272,153
12	NSFR derivative liabilities				163,446	
13	All other liabilities and equity not included in the above categories	75,224	216,261	5,567	269,369	272,153
<b>14</b>	<b>Total ASF</b>					<b>16,988,654</b>

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(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 2021 are as follows (Continued):

No.	Items	Unweighted value				Weighted value
		No maturity	<6 months	6-12 months	≥1 year	
<b>Required Stable Funding (RSF) Item</b>						
15	Total NSFR high-quality liquid assets					755,718
16	Deposits held at other financial institutions for operational purposes	210,545	2,157	–	–	106,351
17	Loans and securities	42,811	4,656,428	2,514,449	10,094,068	11,426,174
18	Loans to financial institutions secured by Level 1 assets	–	276,399	–	–	27,640
19	Loans to financial institutions secured by non-Level 1 assets and unsecured loans to financial institutions	42,811	1,414,503	457,840	96,656	544,173
20	Loans to retail and small business customers, non-financial institutions, sovereigns, central banks and public sector entities (PSEs) of which:	–	2,590,536	1,826,604	5,135,182	6,473,017
21	With a risk weight of less than or equal to 35%	–	232,060	14,593	4,599	27,955
22	Residential mortgages of which:	–	112,032	97,317	4,340,795	3,739,769
23	With a risk weight of less than or equal to 35%	–	6,440	6,618	272,909	183,920
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	–	262,958	132,688	521,435	641,575
25	Assets with matching interdependent liabilities	–	–	–	–	–
26	Other assets	678,815	123,539	9,265	608,276	1,239,885
27	Physical traded commodities, including gold	213,142				181,171
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				532	452
29	NSFR derivative assets				155,220	–
30	NSFR derivative liabilities with additional requirements				32,689*	32,689
31	All other assets not included in the above categories	465,673	123,539	9,265	452,524	1,025,573
32	Off-balance sheet items				6,333,142	250,883
<b>33</b>	<b>Total RSF</b>					<b>13,779,011</b>
<b>34</b>	<b>NSFR</b>					<b>123.29%</b>

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

## II 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
<b>As at 30 June 2021</b>				
Spot assets	4,031,106	2,019,234	1,935,115	7,985,455
Spot liabilities	(3,845,797)	(2,420,607)	(1,721,401)	(7,987,805)
Forward purchases	4,551,726	876,957	1,475,622	6,904,305
Forward sales	(4,701,837)	(493,326)	(1,702,442)	(6,897,605)
Net option position*	(3,666)	375	6,612	3,321
Net long/(short) position	31,532	(17,367)	(6,494)	7,671
Structural position	62,331	238,793	77,196	378,320
<b>As at 31 December 2020</b>				
Spot assets	3,695,294	1,607,291	1,945,381	7,247,966
Spot liabilities	(4,029,848)	(1,964,590)	(1,736,612)	(7,731,050)
Forward purchases	4,944,883	760,105	1,313,088	7,018,076
Forward sales	(4,546,040)	(420,572)	(1,536,300)	(6,502,912)
Net option position*	(19,306)	(364)	(6,615)	(26,285)
Net long/(short) position	44,983	(18,130)	(21,058)	5,795
Structural position	61,978	233,953	79,913	375,844

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



## Supplementary Information

(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
<b>As at 30 June 2021</b>				
Asia Pacific				
Chinese mainland	909,583	211,530	791,496	1,912,609
Hong Kong, China	65,145	1,750	488,105	555,000
Other Asia Pacific locations	109,797	175,900	424,203	709,900
Subtotal	1,084,525	389,180	1,703,804	3,177,509
North and South America	117,632	223,575	263,965	605,172
Other	394,232	163,953	270,811	828,996
Total	1,596,389	776,708	2,238,580	4,611,677
<b>As at 31 December 2020</b>				
Asia Pacific				
Chinese mainland	675,133	236,529	702,641	1,614,303
Hong Kong, China	40,671	214	442,402	483,287
Other Asia Pacific locations	97,249	166,292	417,733	681,274
Subtotal	813,053	403,035	1,562,776	2,778,864
North and South America	81,312	233,162	173,112	487,586
Other	201,540	63,838	283,718	549,096
Total	1,095,905	700,035	2,019,606	3,815,546

## 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 2021	As at 31 December 2020
Total loans and advances to customers which have been overdue		
within 3 months	<b>78,996</b>	54,342
between 3 and 6 months	<b>15,913</b>	24,001
between 6 and 12 months	<b>35,077</b>	47,097
over 12 months	<b>48,862</b>	53,944
<b>Total</b>	<b>178,848</b>	179,384
Percentage		
within 3 months	<b>0.51%</b>	0.38%
between 3 and 6 months	<b>0.10%</b>	0.17%
between 6 and 12 months	<b>0.23%</b>	0.33%
over 12 months	<b>0.32%</b>	0.38%
<b>Total</b>	<b>1.16%</b>	1.26%

#### 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 2021 and 31 December 2020 was not considered material.

## Supplementary Information

(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 2021	As at 31 December 2020	As at 30 June 2021	As at 31 December 2020
Net common equity tier 1 capital	<b>1,748,114</b>	1,704,778	<b>1,474,957</b>	1,441,977
Net tier 1 capital	<b>2,058,220</b>	1,992,621	<b>1,774,468</b>	1,719,467
Net capital	<b>2,526,199</b>	2,451,055	<b>2,225,969</b>	2,162,054
Common equity tier 1 capital adequacy ratio	<b>10.80%</b>	11.28%	<b>10.68%</b>	10.99%
Tier 1 capital adequacy ratio	<b>12.72%</b>	13.19%	<b>12.84%</b>	13.10%
Capital adequacy ratio	<b>15.61%</b>	16.22%	<b>16.11%</b>	16.47%

##### 5.3 Risk-weighted assets

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

	As at 30 June 2021	As at 31 December 2020
Credit risk-weighted assets	<b>15,147,656</b>	14,072,655
Market risk-weighted assets	<b>129,419</b>	130,789
Operational risk-weighted assets	<b>905,641</b>	905,641
Risk-weighted assets increment required to reach capital floor	–	–
Total risk-weighted assets	<b>16,182,716</b>	15,109,085

## 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 2021			Total
	On-balance sheet credit risk	Off-balance sheet credit risk	Counterparty credit risk	
Exposures covered by Internal Ratings-based Approach	12,478,624	1,115,170	34,883	13,628,677
Of which: Corporate exposures	7,443,928	975,478	34,883	8,454,289
Retail exposures	5,034,696	139,692	–	5,174,388
Exposures not covered by Internal Ratings-based Approach	13,109,511	600,324	615,685	14,325,520
Of which: Asset securitization	67,572	116	–	67,688
<b>Total</b>	<b>25,588,135</b>	<b>1,715,494</b>	<b>650,568</b>	<b>27,954,197</b>

	As at 31 December 2020			Total
	On-balance sheet credit risk	Off-balance sheet credit risk	Counterparty credit risk	
Exposures covered by Internal Ratings-based Approach	11,482,248	1,179,310	36,662	12,698,220
Of which: Corporate exposures	6,730,799	977,411	36,662	7,744,872
Retail exposures	4,751,449	201,899	–	4,953,348
Exposures not covered by Internal Ratings-based Approach	12,369,857	541,600	441,827	13,353,284
Of which: Asset securitization	77,276	192	–	77,468
<b>Total</b>	<b>23,852,105</b>	<b>1,720,910</b>	<b>478,489</b>	<b>26,051,504</b>

#### 5.5 Capital requirements on market risk

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

	Capital requirements	
	As at 30 June 2021	As at 31 December 2020
Covered by Internal Model Approach	5,867	7,148
Not covered by Internal Model Approach	4,487	3,315
Interest rate risk	3,778	2,600
Equity risk	407	220
Foreign exchange risk	–	–
Commodity risk	302	495
<b>Total</b>	<b>10,354</b>	<b>10,463</b>

## Supplementary Information

(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 2021			
	Average	Maximum	Minimum	End
VaR	982	1,711	380	413
Stressed VaR	1,249	1,756	756	854

	Year ended 31 December 2020			
	Average	Maximum	Minimum	End
VaR	917	2,211	463	596
Stressed VaR	1,226	2,211	703	1,104

##### 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 RMB72,451 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*

Items	Effect on Net Interest Income	
	As at	As at
	30 June 2021	31 December 2020
+25 basis points	(5,065)	(4,107)
- 25 basis points	5,065	4,107

## II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

### 5 Capital adequacy ratio supplementary information (Continued)

#### Annex 1: Composition of capital

	As at 30 June 2021	As at 31 December 2020	Code
<b>Common equity tier 1 capital</b>			
1 Paid-in capital	294,388	294,388	j
2 Retained earnings	1,306,222	1,263,930	
2a Surplus reserve	192,446	192,251	r
2b General reserve	269,155	267,856	s
2c Undistributed profits	844,621	803,823	t
3 Accumulated other comprehensive income (and other reserves)	138,059	139,516	
3a Capital reserve	134,381	134,221	m
3b Currency translation differences	(21,834)	(19,496)	q
3c Others	25,512	24,791	o-q
4 Amount attributable to common equity tier 1 capital in the transitional period	–	–	
5 Eligible portion of minority interests	34,141	32,567	u
<b>6 Common equity tier 1 capital before regulatory adjustment</b>	<b>1,772,810</b>	<b>1,730,401</b>	
<b>Common equity tier 1 capital: regulatory adjustment</b>			
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)	(14,653)	(15,140)	g-f
10 Net deferred tax assets incurred due to operating losses, relying on the bank's future profitability to be realized	–	–	
11 Reserve relating to cash-flow hedge items not measured at fair value	–	–	-p
12 Shortfall of loan loss provisions	–	–	
13 Gains on sale of securitization	–	–	
14 Unrealized gains and losses that have been resulted from changes in the fair value of liabilities due to changes in own credit risk	–	–	
15 Net pension assets with fixed yield (net of deferred tax liabilities deduction)	–	–	
16 Direct or indirect investments in own shares	(51)	(8)	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	–	–	

## Supplementary Information

(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 2021	As at 31 December 2020	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	<b>Not applicable</b>	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	<b>(9,817)</b>	(9,838)	-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	<b>7</b>	(455)	
27 Non-deducted gap deductible out of additional tier 1 capital and tier 2 capital	-	-	
<b>28 Total regulatory adjustment of common equity tier 1 capital</b>	<b>(24,696)</b>	(25,623)	
<b>29 Net common equity tier 1 capital</b>	<b>1,748,114</b>	1,704,778	
<b>Additional tier 1 capital</b>			
30 Additional tier 1 capital instruments and related premiums	<b>299,510</b>	277,490	
31 Of which: Equity part	<b>299,510</b>	277,490	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	<b>10,596</b>	10,353	v
35 Of which: Part of instruments non-attributable to additional tier 1 capital after the transitional period	-	-	
<b>36 Additional tier 1 capital before regulatory adjustment</b>	<b>310,106</b>	287,843	
<b>Additional tier 1 capital: Regulatory adjustment</b>			
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	-	-	
<b>43 Total regulatory adjustment of additional tier 1 capital</b>	<b>-</b>	-	
<b>44 Net additional tier 1 capital</b>	<b>310,106</b>	287,843	
<b>45 Net tier 1 capital (net common equity tier 1 capital + net additional tier 1 capital)</b>	<b>2,058,220</b>	1,992,621	

## II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

### 5 Capital adequacy ratio supplementary information (Continued)

#### Annex 1: Composition of capital (Continued)

	As at 30 June 2021	As at 31 December 2020	Code
<b>Tier 2 capital</b>			
46 Tier 2 capital instruments issued and related premium	341,764	333,381	
47 Of which: Part of instruments non-attributable to tier 2 capital after the transitional period	16,456	32,911	i
48 Eligible portion of minority interests	9,861	9,426	
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	116,354	115,627	-b-d
<b>51 Tier 2 capital before regulatory adjustment</b>	<b>467,979</b>	<b>458,434</b>	
<b>Tier 2 capital: Regulatory adjustment</b>			
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	–	–	
<b>57 Total regulatory adjustment of tier 2 capital</b>	<b>–</b>	<b>–</b>	
<b>58 Net tier 2 capital</b>	<b>467,979</b>	<b>458,434</b>	
<b>59 Total net capital (net tier 1 capital + net tier 2 capital)</b>	<b>2,526,199</b>	<b>2,451,055</b>	
<b>60 Total risk-weighted assets</b>	<b>16,182,716</b>	<b>15,109,085</b>	



## Supplementary Information

(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 2021	As at 31 December 2020	Code
<b>Capital adequacy ratio and reserve capital requirement</b>			
61 Common equity tier 1 capital adequacy ratio	10.80%	11.28%	
62 Tier 1 capital adequacy ratio	12.72%	13.19%	
63 Capital adequacy ratio	15.61%	16.22%	
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	5.80%	6.28%	
<b>Domestic minimum regulatory capital requirement</b>			
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%	
<b>Non-deducted part of threshold deductibles</b>			
72 Non-significant minority investments of financial institutions that are outside the scope of regulatory consolidation (non-deductible part)	133,427	145,761	
73 Significant minority investments of financial institutions that are outside the scope of regulatory consolidation (non-deductible part)	7,229	7,150	
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)	47,306	57,407	
<b>Limit of excess loan loss provisions attributable to tier 2 capital</b>			
76 Actual accrued loan loss provisions amount under the Regulatory Weighting Approach	63,881	63,006	-a
77 Amount of excess loan loss provisions attributable to tier 2 capital under the Regulatory Weighting Approach	29,569	29,599	-b
78 Actual accrued excess loan loss provisions amount under the Internal Ratings-based Approach	86,785	86,028	-c
79 Amount of excess loan loss provisions attributable to tier 2 capital under the Internal Ratings-based Approach	86,785	86,028	-d
<b>Capital instruments meeting exit arrangement</b>			
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	32,911	i
85 Amount non-attributable to tier 2 capital of the current period derived from the transitional period arrangement	1,544	17,089	

## II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

### 5 Capital adequacy ratio supplementary information (Continued)

#### Annex 2: Financial and regulatory consolidated balance sheet

	As at 30 June 2021		As at 31 December 2020	
	Financial consolidated	Regulatory consolidated	Financial consolidated	Regulatory consolidated
<b>ASSETS</b>				
Cash and balances with central banks	2,314,428	2,314,428	2,155,665	2,155,665
Due from banks and other financial institutions	665,180	659,062	724,320	717,952
Precious metals	207,914	207,914	223,313	223,313
Placements with and loans to banks and other financial institutions	809,837	809,258	709,263	708,643
Derivative financial assets	116,240	116,156	171,738	171,619
Reverse repurchase transactions	561,824	561,779	230,057	229,894
Loans and advances to customers	15,047,714	15,042,511	13,848,304	13,843,088
Financial investments	5,821,520	5,601,146	5,591,117	5,385,411
— financial assets at fair value through profit or loss	510,583	392,234	504,549	391,945
— financial assets at fair value through other comprehensive income	2,174,982	2,141,804	2,107,790	2,077,154
— financial assets at amortised cost	3,135,955	3,067,108	2,978,778	2,916,312
Long term equity investment	35,552	66,636	33,508	65,671
Investment properties	20,885	13,948	22,065	14,194
Property and equipment	245,998	91,591	248,589	95,431
Right-of-use assets	21,299	22,461	22,855	24,239
Intangible assets	21,425	20,019	22,140	20,706
Goodwill	2,507	182	2,525	182
Deferred income tax assets	48,650	47,306	58,916	57,407
Other assets	376,354	310,242	338,284	274,402
<b>Total assets</b>	<b>26,317,327</b>	<b>25,884,639</b>	<b>24,402,659</b>	<b>23,987,817</b>

## Supplementary Information

(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 2021		As at 31 December 2020	
	Financial consolidated	Regulatory consolidated	Financial consolidated	Regulatory consolidated
<b>LIABILITIES</b>				
Due to central banks	895,824	895,824	887,811	887,811
Due to banks and other financial institutions	2,360,341	2,360,341	1,917,003	1,917,003
Placements from banks and other financial institutions	350,993	337,379	284,747	272,875
Financial liabilities held for trading	12,706	12,706	17,912	17,912
Derivative financial liabilities	121,560	120,665	212,052	210,655
Repurchase transactions	149,016	148,618	127,202	127,159
Due to customers	18,227,771	18,232,731	16,879,171	16,883,254
Employee benefits payable	29,435	28,084	36,378	34,868
Current tax liabilities	28,322	28,212	55,665	55,384
Contingent liabilities	27,719	27,719	29,492	29,492
Lease liabilities	20,981	22,706	21,893	23,776
Bonds issued	1,301,561	1,211,146	1,244,403	1,160,174
Deferred income tax liabilities	6,834	1,169	6,499	1,092
Other liabilities	553,916	305,409	519,594	277,519
<b>Total liabilities</b>	<b>24,086,979</b>	<b>23,732,709</b>	<b>22,239,822</b>	<b>21,898,974</b>
<b>EQUITY</b>				
Share capital	294,388	294,388	294,388	294,388
Other equity instruments	299,510	299,510	277,490	277,490
Of which: Preference shares	119,550	119,550	147,519	147,519
Undated capital bonds	179,960	179,960	129,971	129,971
Capital reserve	136,178	134,381	135,973	134,221
Less: Treasury shares	(51)	(51)	(8)	(8)
Other comprehensive income	1,810	3,678	4,309	5,295
Surplus reserve	193,667	192,446	193,438	192,251
General reserve	269,280	269,155	267,981	267,856
Undistributed profits	910,565	844,621	864,848	803,823
Capital and reserves attributable to equity holders of the Bank	2,105,347	2,038,128	2,038,419	1,975,316
Non-controlling interests	125,001	113,802	124,418	113,527
<b>Total equity</b>	<b>2,230,348</b>	<b>2,151,930</b>	<b>2,162,837</b>	<b>2,088,843</b>
<b>Total equity and liabilities</b>	<b>26,317,327</b>	<b>25,884,639</b>	<b>24,402,659</b>	<b>23,987,817</b>

## 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 2021	As at 31 December 2020	Code
<b>ASSETS</b>			
Cash and balances with central banks	2,314,428	2,155,665	
Due from banks and other financial institutions	659,062	717,952	
Precious metals	207,914	223,313	
Placements with and loans to banks and other financial institutions	809,258	708,643	
Derivative financial assets	116,156	171,619	
Reverse repurchase transactions	561,779	229,894	
Loans and advances to customers	15,042,511	13,843,088	
Of which: Actual accrued loan loss provisions amount under the Regulatory Weighting Approach	(63,881)	(63,006)	a
Of which: Amount of excess loan loss provisions attributable to tier 2 capital under the Regulatory Weighting Approach	(29,569)	(29,599)	b
Of which: Actual accrued excess loan loss provisions amount under the Internal Ratings-based Approach	(86,785)	(86,028)	c
Of which: Amount of excess loan loss provisions attributable to tier 2 capital under the Internal Ratings-based Approach	(86,785)	(86,028)	d
Financial investments	5,601,146	5,385,411	
— financial assets at fair value through profit or loss	392,234	391,945	
— financial assets at fair value through other comprehensive income	2,141,804	2,077,154	
— financial assets at amortised cost	3,067,108	2,916,312	
Long term equity investment	66,636	65,671	
Of which: Investment in common equity tier 1 capital of financial institutions with controlling interests but outside the scope of regulatory consolidation	9,817	9,838	e
Investment properties	13,948	14,194	
Property and equipment	91,591	95,431	
Right-of-use assets	22,461	24,239	
Intangible assets	20,019	20,706	f
Of which: Land use rights	5,366	5,566	g
Goodwill	182	182	h
Deferred income tax assets	47,306	57,407	
Other assets	310,242	274,402	
<b>Total assets</b>	<b>25,884,639</b>	<b>23,987,817</b>	

## Supplementary Information

(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 2021	As at 31 December 2020	Code
<b>LIABILITIES</b>			
Due to central banks	895,824	887,811	
Due to banks and other financial institutions	2,360,341	1,917,003	
Placements from banks and other financial institutions	337,379	272,875	
Financial liabilities held for trading	12,706	17,912	
Derivative financial liabilities	120,665	210,655	
Repurchase transactions	148,618	127,159	
Due to customers	18,232,731	16,883,254	
Employee benefits payable	28,084	34,868	
Current tax liabilities	28,212	55,384	
Contingent liabilities	27,719	29,492	
Lease liabilities	22,706	23,776	
Bonds issued	1,211,146	1,160,174	
Of which: Amount attributable to tier 2 capital of the current period derived from the transitional period arrangement	16,456	32,911	i
Deferred income tax liabilities	1,169	1,092	
Other liabilities	305,409	277,519	
<b>Total liabilities</b>	<b>23,732,709</b>	<b>21,898,974</b>	
<b>EQUITY</b>			
Share capital	294,388	294,388	j
Other equity instruments	299,510	277,490	
Of which: Preference shares	119,550	147,519	k
Undated capital bonds	179,960	129,971	l
Capital reserve	134,381	134,221	m
Less: Treasury shares	(51)	(8)	n
Other comprehensive income	3,678	5,295	o
Of which: Reserve relating to cash-flow hedge items not measured at fair value	-	-	p
Of which: Currency translation differences	(21,834)	(19,496)	q
Surplus reserve	192,446	192,251	r
General reserve	269,155	267,856	s
Undistributed profits	844,621	803,823	t
Capital and reserves attributable to equity holders of the Bank	2,038,128	1,975,316	
Non-controlling interests	113,802	113,527	
Of which: Amount attributable to common equity tier 1 capital	34,141	32,567	u
Of which: Amount attributable to additional tier 1 capital	10,596	10,353	v
<b>Total equity</b>	<b>2,151,930</b>	<b>2,088,843</b>	
<b>Total equity and liabilities</b>	<b>25,884,639</b>	<b>23,987,817</b>	

## II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

### 5 Capital adequacy ratio supplementary information (Continued)

#### Annex 4: Main attributes of capital instruments

No. Item	Common shares (A share)	Common shares (H share)	Preference shares (Domestic)	Preference shares (Domestic)	Preference shares (Offshore)	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
2 Identification code	601988.SH	3888.HK	360035.SH	360035.SH	4619.HK	2028014.B	2028014.B	2028014.B	2028014.B
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
<b>Regulatory processing</b>									
4 Of which: Applicable to transitional period rules specified by Capital Rules for Commercial Banks (Provisional)	Common equity tier 1 capital	Common equity tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital
5 Of which: Applicable to the rules after expiration of the transitional period specified by Capital Rules for Commercial Banks (Provisional)	Common equity tier 1 capital	Common equity tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital
6 Of which: Applicable to bank/group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level	Bank and group level
7 Instrument type	Common shares	Common shares	Preference shares	Preference shares	Preference shares	Undated capital bonds	Undated capital bonds	Undated capital bonds	Undated capital bonds
8 Amount attributable to regulatory capital (the last reporting day)	282,433	145,603	72,979	26,990	19,581	39,992	29,994	19,995	49,989
9 Par value of instrument	210,766	83,622	73,000	27,000	19,787	40,000	30,000	20,000	50,000
10 Accounting treatment	Share capital and capital reserve	Share capital and capital reserve	Other equity instrument	Other equity instrument	Other equity instrument	Other equity instrument	Other equity instrument	Other equity instrument	Other equity instrument
11 Initial issuing date	2006/6/29	2006/6/24	2019/8/25	2019/8/25	2020/8/4	2019/1/25	2020/4/28	2020/1/1/3	2021/5/17
12 Term (term or perpetual)	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13 Of which: Original maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date
14 Issuer's redemption (subject to regulatory approval) and amount	No	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

# Supplementary Information

(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	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
<b>Regulatory processing (Continued)</b>									
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 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	Subject to approval by the CBIRC, the Bank may redeem the Bonds in whole or in part on each Distribution	Subject to approval by the CBIRC, the Bank may redeem the Bonds in whole or in part on each Distribution	Subject to approval by the CBIRC, the Bank may redeem the Bonds in whole or in part on each Distribution
<b>Dividend or interest payment</b>									
17	Of which: Fixed or floating dividend or interest payment	Floating	Floating	Adjustable dividend rate 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	Adjustable dividend rate 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	Adjustable distribution rate 4.50% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 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	Adjustable distribution rate 4.55% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 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	Adjustable distribution rate 4.70% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 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	Adjustable distribution rate 4.08% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 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
18	Of which: Coupon rate and relevant indicators	Not applicable	Not applicable	Adjustable dividend rate 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	Adjustable dividend rate 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	Adjustable distribution rate 4.50% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 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	Adjustable distribution rate 4.55% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 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	Adjustable distribution rate 4.70% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 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	Adjustable distribution rate 4.08% in the first 5 years. The distribution rate will be adjusted by the yield to maturity of the applicable 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

## 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
<b>Dividend or interest payment (Continued)</b>									
19 Of which: Existence of dividend brake mechanism	Not applicable	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20 Of which: Discretion to cancel dividend or interest payment	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion
21 Of which: Existence of redemption incentive mechanism	No	No	No	No	No	No	No	No	No
22 Of which: Cumulative or 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
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 CET 1 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 so as to restore the CET1 CAR above the trigger point;	(1) Upon the occurrence of any Additional Tier 1 Capital Instrument Trigger Event, that is, the CET 1 CAR drops to 5.125% or below, the Domestic 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 Domestic Preference Shares shall be converted into H Shares so as to restore the CET1 CAR above the trigger point;	(1) Upon the occurrence of any Additional Tier 1 Capital Instrument Trigger Event, that is, the CET 1 CAR drops to 5.125% or below, the Domestic 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 Domestic Preference Shares shall be converted into H Shares so as to restore the CET1 CAR above the trigger point;	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative



# Supplementary Information

(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	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
<b>Dividend or interest payment (Continued)</b>									
25	Of which: Please specify share conversion in whole or in part, if allowed	Not applicable	Wholepart	Wholepart	Wholepart	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	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	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	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	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
<b>Dividend or interest payment (Continued)</b>									
26	Of which: Please specify the method to determine the conversion price, if share conversion is allowed (Continued)		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	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	events on a cumulative basis in the order of the occurrence of the events above, but the Bank will not make an adjustment to the compulsory conversion price to reflect distribution of cash dividends for ordinary shares				
27	Of which: Please specify share conversion is mandatory or not, if it is allowed	Not applicable	Yes	Yes	Yes	Not applicable	Not applicable	Not applicable	Not applicable
28	Of which: Please specify the instrument type after conversion, if allowed	Not applicable	A common share	A common share	H common share	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	Bank of China Limited	Bank of China Limited	Bank of China Limited	Not applicable	Not applicable	Not applicable	Not applicable
30	Write-down feature	Not applicable	No	No	No	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	1. An Additional Tier 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	1. An Additional Tier 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	1. An Additional Tier 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	1. An Additional Tier 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

# Supplementary Information

(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	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
<b>Dividend or interest payment (Continued)</b>										
31	Of which: Please specify the trigger point of write-down, if allowed (Continued)						decided that a public sector injection of capital or equivalent support is necessary, without which the issuer would become non-viable			
32	Of which: Please specify write-down in whole or in part, if write-down is allowed	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	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
34	Of which: Please specify the book-entry value recovery mechanism, if temporary write-down	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
35	Hierarchy of claims (please specify instrument types enjoying higher priorities)	The lowest priority of all claims	The lowest priority of all claims	The lower priority behind the deposit, general debt, and subordinated debt (including tier 2 capital bond)	The lower priority behind the deposit, general debt, and subordinated debt (including tier 2 capital bond)	The lower priority behind the deposit, general debt, and subordinated debt (including tier 2 capital bond)	The lower priority behind the deposit, general debt, 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
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

## 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
1	Issuer	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
3	Applicable law	English law (Provisions relating to subordination shall be governed by PRC law)	PRC law	PRC law	PRC law	PRC law
<b>Regulatory processing</b>						
4	Of which: Applicable to transitional period rules specified by <i>Capital Rules for Commercial Banks (Provisional)</i>	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 <i>Capital Rules for Commercial Banks (Provisional)</i>	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
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
8	Amount attributable to regulatory capital (the last reporting day)	15,461	29,972	29,970	39,987	39,985
9	Par value of instrument	USD3.0 billion	30,000	30,000	40,000	40,000
10	Accounting treatment	Bonds issued	Bonds issued	Bonds issued	Bonds issued	Bonds issued
11	Initial issuing date	2014/11/13	2017/09/26	2017/10/31	2018/09/3	2018/10/9
12	Term (term or perpetual)	Term	Term	Term	Term	Term
13	Of which: Original maturity date	2024/1/13	2027/09/28	2027/1/12	2028/09/5	2028/10/11
14	Issuer's redemption (subject to regulatory approval)	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)

# Supplementary Information

(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
16	Of which: Subsequent redemption date (if any)	Subject to the Redemption Conditions, the bonds are redeemable at the option of the Issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the Issuer under the related regulations provided that the Issuer shall obtain the prior written consent and satisfy certain other conditions	Subject to the Redemption Conditions, the bonds are redeemable at the option of the Issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the Issuer under the related regulations provided that the Issuer shall obtain the prior written consent and satisfy certain other conditions	Subject to the Redemption Conditions, the bonds are redeemable at the option of the Issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the Issuer under the related regulations provided that the Issuer shall obtain the prior written consent and satisfy certain other conditions	Subject to the Redemption Conditions, the bonds are redeemable at the option of the Issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the Issuer under the related regulations provided that the Issuer shall obtain the prior written consent and satisfy certain other conditions	Subject to the Redemption Conditions, the bonds are redeemable at the option of the Issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the Issuer under the related regulations provided that the Issuer shall obtain the prior written consent and satisfy certain other conditions

## 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
<b>Dividend or interest payment</b>						
17	Of which: Fixed or floating dividend or interest payment	Fixed	Fixed	Fixed	Fixed	Fixed
18	Of which: Coupon rate and relevant indicators	5.00%	4.45%	4.86%	4.84%	3.98%
19	Of which: Existence of dividend brake mechanism	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
21	Of which: Existence of redemption incentive mechanism	No	No	No	No	No
22	Of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Conversion into shares	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
25	Of which: Please specify share conversion in whole or in part, if allowed	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
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
28	Of which: Please specify the instrument type after conversion, if allowed	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
30	Write-down feature	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	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
2	Identification code	1928029.IB	1928033.IB	2028038.IB	2128008.IB	2128009.IB
3	Applicable law	PRC law	PRC law	PRC law	PRC law	PRC law
<b>Regulatory processing</b>						
4	Of which: Applicable to transitional period rules specified by <i>Capital Rules for Commercial Banks (Provisional)</i>	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 <i>Capital Rules for Commercial Banks (Provisional)</i>	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
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
8	Amount attributable to regulatory capital (the last reporting day)	9,996	29,988	59,977	14,994	9,996
9	Par value of instrument	10,000	30,000	60,000	15,000	10,000
10	Accounting treatment	Bonds issued	Bonds issued	Bonds issued	Bonds issued	Bonds issued
11	Initial issuing date	2019/9/20	2019/11/20	2020/9/17	2021/3/17	2021/3/17
12	Term (term or perpetual)	Term	Term	Term	Term	Term
13	Of which: Original maturity date	2034/9/24	2029/11/22	2030/9/21	2031/3/19	2036/3/19
14	Issuer's redemption (subject to regulatory approval)	Yes	Yes	Yes	Yes	Yes
15	Of which: Redemption date (or have redemption date) and amount	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 5 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 10 years from the date of issuance (i.e. 2031/3/19)



# Supplementary Information

(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
<b>Regulatory processing (Continued)</b>						
16	Of which: Subsequent redemption date (if any)	Subject to the Redemption Conditions, the bonds are redeemable at the option of the Issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the Issuer under the related regulations provided that the Issuer shall obtain the prior written consent and satisfy certain other conditions	Subject to the Redemption Conditions, the bonds are redeemable at the option of the Issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the Issuer under the related regulations provided that the Issuer shall obtain the prior written consent and satisfy certain other conditions	Subject to the Redemption Conditions, the bonds are redeemable at the option of the Issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the Issuer under the related regulations provided that the Issuer shall obtain the prior written consent and satisfy certain other conditions	Subject to the Redemption Conditions, the bonds are redeemable at the option of the Issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the Issuer under the related regulations provided that the Issuer shall obtain the prior written consent and satisfy certain other conditions	Subject to the Redemption Conditions, the bonds are redeemable at the option of the Issuer at their outstanding principal amount, together with accrued but unpaid interest, if a change in the related regulations occurs at any time so long as the bonds are outstanding which has the effect that the bonds, after having qualified as such, will fully be disqualified from the Tier 2 Capital of the Issuer under the related regulations provided that the Issuer shall obtain the prior written consent and satisfy certain other conditions

## 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
<b>Dividend or interest payment</b>							
17	Of which: Fixed or floating dividend or interest payment	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Of which: Coupon rate and relevant indicators	4.34%	4.01%	4.20%	4.47%	4.15%	4.38%
19	Of which: Existence of dividend brake mechanism	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
21	Of which: Existence of redemption incentive mechanism	No	No	No	No	No	No
22	Of which: Cumulative or noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Conversion into shares	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
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
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
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
28	Of which: Please specify the instrument type after conversion, if allowed	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
30	Write-down feature	Yes	Yes	Yes	Yes	Yes	Yes

# Supplementary Information

(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
<b>Dividend or interest payment (Continued)</b>						
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
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
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
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
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
36	Does the instrument contain temporary illegible attribute?	No	No	No	No	No
37	Of which: If yes, please specify such attribute	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 <sup>(1)</sup>:

	2021		2020	
	As at 30 June	As at 31 March	As at 31 December	As at 30 September
Net tier 1 capital	2,058,220	2,014,251	1,992,621	1,940,169
Adjusted on- and off-balance sheet assets	27,861,068	27,344,497	25,880,515	26,136,582
Leverage ratio	7.39%	7.37%	7.70%	7.42%

No.	Items	As at 30 June 2021
1	Total consolidated assets	26,317,327
2	Adjustments that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(432,688)
3	Adjustments for fiduciary assets	–
4	Adjustments for derivative financial instruments	137,360
5	Adjustments for securities financing transactions	118,629
6	Adjustments for off-balance sheet exposures	1,745,136
7	Other adjustments	(24,696)
8	Adjusted on- and off-balance sheet assets	27,861,068

## Supplementary Information

(Amounts in millions of Renminbi, unless otherwise stated)

### II UNREVIEWED SUPPLEMENTARY INFORMATION (Continued)

#### 6 Leverage ratio (Continued)

No.	Items	As at 30 June 2021
1	On-balance sheet assets (excluding derivatives and securities financing transactions)	25,206,684
2	Less: Tier 1 capital deductions	(24,696)
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>25,181,988</b>
4	Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	116,156
5	Add-on amounts for potential future exposure associated with all derivative transactions	137,236
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	132
10	Less: Deductible amounts for written credit derivatives	(8)
11	<b>Total derivative exposures</b>	<b>253,516</b>
12	Accounting balance for securities financing transaction assets	561,799
13	Less: Deducted amounts for securities financing transaction assets	–
14	Counterparty credit risk exposure for securities financing transaction assets	118,629
15	Agent transaction exposures	–
16	<b>Balance of assets in securities financing transactions</b>	<b>680,428</b>
17	Off-balance sheet items	5,173,409
18	Less: Adjustments for conversion to credit equivalent amounts	(3,428,273)
19	<b>Adjusted off-balance sheet exposures</b>	<b>1,745,136</b>
20	Net tier 1 capital	2,058,220
21	Adjusted on- and off-balance sheet exposures	27,861,068
22	<b>Leverage ratio</b>	<b>7.39%</b>

- (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)*.