

BANK OF CHINA INTERNATIONAL LIMITED
(A RESTRICTED LICENCE BANK WHOLLY-OWNED BY BANK OF CHINA LIMITED)

中銀國際有限公司
(中國銀行股份有限公司全資附屬之有限牌照銀行)

REPORT FOR THE QUARTER ENDED 31 MARCH 2018

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1 Overview of risk-weighted amount (“RWA”) (unaudited)

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 March 2018	As at 31 December 2017	As at 31 March 2018
		HK\$	HK\$	HK\$
1	Credit risk for non-securitization exposures	4,036,385,000	3,913,013,000	322,910,800
2	Of which STC approach	4,036,385,000	3,913,013,000	322,910,800
2a	Of which BSC approach	-	-	-
3	Of which IRB approach	-	-	-
4	Counterparty credit risk	35,135,333	30,657,919	2,810,827
5	Of which SA-CCR	-	-	-
5a	Of which CEM	29,172,333	25,594,919	2,333,787
6	Of which IMM(CCR) approach	-	-	-
7	Equity exposures in banking book under the market-based approach	-	-	-
8	CIS exposures – LTA	-	-	-
9	CIS exposures – MBA	-	-	-
10	CIS exposures – FBA	-	-	-
11	Settlement risk	-	-	-
12	Securitization exposures in banking book	-	-	-
13	Of which IRB(S) approach – ratings-based method	-	-	-
14	Of which IRB(S) approach – supervisory formula method	-	-	-
15	Of which STC(S) approach	-	-	-
16	Market risk	78,638,000	26,913,000	6,291,040
17	Of which STM approach	78,638,000	26,913,000	6,291,040
18	Of which IMM approach	-	-	-
19	Operational risk	544,538,000	569,838,000	43,563,040
20	Of which BIA approach	544,538,000	569,838,000	43,563,040
21	Of which STO approach	-	-	-
21a	Of which ASA approach	-	-	-
22	Of which AMA approach	N/A	N/A	N/A
23	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
24	Capital floor adjustment	-	-	-
24a	Deduction to RWA	-	-	-
24b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
24c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	-	-	-
25	Total	4,694,696,333	4,540,421,919	375,575,707

N/A: Not applicable in the case of Hong Kong

During the first quarter in 2018, total RWAs increased by HK\$155 million mainly due to increase in RWAs on credit risk for non-securitization exposures attributed by the increment of loans and advances to customers.

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2 Capital adequacy ratios (unaudited)

	As at 31 March 2018 HK\$	As at 31 December 2017 HK\$
Capital base		
Common Equity Tier 1 capital (“CET1 capital”)	1,532,460,300	1,515,159,532
Tier 1 capital (Tier 1 capital = CET1 capital + Additional Tier 1 capital)	1,532,460,300	1,515,159,532
Total capital (Total capital = Tier 1 capital + Tier 2 capital)	1,576,897,379	1,556,947,152
Total RWA	4,694,696,333	4,540,421,919
Capital adequacy ratios		
CET1 capital ratio	32.64%	33.37%
Tier 1 capital ratio	32.64%	33.37%
Total capital ratio	33.59%	34.29%

3 Leverage ratio (unaudited)

	As at 31 March 2018 HK\$	As at 31 December 2017 HK\$
Tier 1 capital	1,532,460,300	1,515,159,532
Leverage ratio exposures	11,325,158,456	12,050,513,899
Leverage ratio (Leverage ratio = Tier 1 capital / Leverage ratio exposures)	13.53%	12.57%