

Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this document, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this document.



中國銀行股份有限公司
BANK OF CHINA LIMITED

(a joint stock company incorporated in the People's Republic of China with limited liability)
(the "Bank")
(Stock Code: 3988)

Report for the First Quarter ended 31 March 2026

The Board of Directors of the Bank announces the unaudited results of the Bank and its subsidiaries (the "**Group**") for the first quarter ended 31 March 2026. This announcement is made by the Bank pursuant to Part XIVA of the *Securities and Futures Ordinance* (Chapter 571 of the Laws of Hong Kong) and Rule 13.09 of the *Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited*.

I. MAJOR FINANCIAL DATA

1.1 Major accounting data and financial indicators for the Group prepared in accordance with International Financial Reporting Standards as issued by the IASB (“IFRS Accounting Standards”)

Unit: RMB million (unless otherwise stated)

Items	Three-month period ended 31 March 2026		Change as compared to the same period of last year (%)
	Operating income	178,822	8.44
Profit before income tax	74,764	1.93	
Profit for the period	60,959	3.95	
Profit attributable to equity holders of the Bank	56,631	4.17	
Net cash flows from operating activities	196,208	N/A	
Basic and diluted earnings per share (RMB)	0.18	-4.68	
Return on weighted average equity (% , annualised)	8.46	Down by 0.63 percentage point	

Items	As at 31 March 2026	As at 31 December 2025	Change as compared to the end of last year (%)
	Total assets	39,594,197	38,358,076
Capital and reserves attributable to equity holders of the Bank	3,103,358	3,064,044	1.28

1.2 Changes in major accounting data and financial indicators and the reasons thereof

For the three-month period ended 31 March 2026, the Group’s net cash flows from operating activities was an inflow of RMB196.208 billion, as compared to an outflow of RMB40.463 billion in the same period of the prior year. This was mainly attributable to the increase in cash inflow in due to banks and other financial institutions over the same period of the prior year.

1.3 Differences between consolidated financial statements under IFRS Accounting Standards and Chinese Accounting Standards for Business Enterprises (“CAS”)

There were no differences in the Group’s operating results for the three-month periods ended 31 March 2026 and 31 March 2025 or the total equity as at 31 March 2026 and as at 31 December 2025 presented in the Group’s consolidated financial statements prepared under IFRS Accounting Standards and those prepared under CAS.

II. SHAREHOLDERS INFORMATION

2.1 Number of ordinary shareholders and top ten ordinary shareholders

2.1.1 Number of ordinary shareholders as at 31 March 2026: 646,489 (including 490,093 holders of A Shares and 156,396 holders of H Shares)

2.1.2 Top ten ordinary shareholders as at 31 March 2026

Unit: Share

No.	Name of ordinary shareholder	Number of shares held as at the end of the reporting period	Percentage of total ordinary shares	Number of shares subject to selling restrictions	Number of shares pledged, labelled or frozen	Type of shareholder	Type of ordinary shares
1	Central Huijin Investment Ltd.	188,791,906,533	58.59%	–	None	State	A
2	HKSCC Nominees Limited	81,854,211,610	25.40%	–	Unknown	Foreign legal person	H
3	Ministry of Finance of the People's Republic of China	27,824,620,573	8.64%	27,824,620,573	None	State	A
4	China Securities Finance Corporation Limited	7,941,164,885	2.46%	–	None	State-owned legal person	A
5	Central Huijin Asset Management Ltd.	1,810,024,500	0.56%	–	None	State-owned legal person	A
6	HKSCC Limited	769,118,172	0.24%	–	None	Foreign legal person	A
7	China Life Insurance Company Limited – Traditional – General Insurance Product – 005L – CT001SH	640,048,294	0.20%	–	None	Other	A
8	MUFG Bank, Ltd.	520,357,200	0.16%	–	Unknown	Foreign legal person	H
9	New China Life Insurance Company Ltd. – Traditional – Ordinary Insurance Product – 018L – CT001SH	167,090,761	0.05%	–	None	Other	A
10	Taiping Life Insurance Co., Ltd. – Traditional – Ordinary Insurance Product – 022L – CT001SH	138,640,695	0.04%	–	None	Other	A

Notes:

- 1 The number of shares held by HKSCC Nominees Limited represents the aggregate number of the Bank's H Shares it held as the nominee for all the institutional and individual investors that maintained accounts with it as at 31 March 2026.
- 2 With the approvals of the regulatory authorities, China CITIC Financial Asset Management Co., Ltd. held 10,495,701,000 H Shares of the Bank through an agreement-based arrangement and increased its holdings of H Shares of the Bank via southbound trading under the Shanghai-Hong Kong Stock Connect. The aforementioned shares were registered in the name of HKSCC Nominees Limited. For details regarding China CITIC Financial Asset Management Co., Ltd.'s own circumstances, please refer to the "Information on Substantial Shareholders" section of the Bank's 2025 Annual Report and its official website. As at the end of the reporting period, China CITIC Financial Asset Management Co., Ltd. had not pledged any of the Bank's shares.
- 3 The lock-up period for the A-share stocks issued by the Bank to the Ministry of Finance of the People's Republic of China is five years from the date of equity acquisition on 17 June 2025.
- 4 The number of shares held by HKSCC Limited is the aggregate number of the Bank's A Shares it held as a nominee holder who holds securities designated by and on behalf of others, including the number of SSE-listed securities acquired by Hong Kong SAR and overseas investors through Shanghai-Hong Kong Stock Connect.
- 5 Central Huijin Investment Ltd. holds 100% of the equity of Central Huijin Asset Management Ltd., 66.70% of the equity of China Securities Finance Corporation Limited, and 31.34% of the equity of New China Life Insurance Company Ltd. HKSCC Nominees Limited is a wholly-owned subsidiary of HKSCC Limited. Save as disclosed in this report, the Bank is not aware of any connected relation or concerted action among the top ten ordinary shareholders.
- 6 Except as otherwise specified, the aforementioned statistics are sourced from the Bank's register of members as at 31 March 2026.

2.1.3 Top ten ordinary shareholders not subject to selling restrictions as at 31 March 2026

Unit: Share

Name of shareholder	Number of shares held not subject to selling restrictions	Type and number of shares	
		Type	Number
Central Huijin Investment Ltd.	188,791,906,533	A	188,791,906,533
HKSCC Nominees Limited	81,854,211,610	H	81,854,211,610
China Securities Finance Corporation Limited	7,941,164,885	A	7,941,164,885
Central Huijin Asset Management Ltd.	1,810,024,500	A	1,810,024,500
HKSCC Limited	769,118,172	A	769,118,172
China Life Insurance Company Limited – Traditional – General Insurance Product – 005L – CT001SH	640,048,294	A	640,048,294
MUFG Bank, Ltd.	520,357,200	H	520,357,200
New China Life Insurance Company Ltd. – Traditional – Ordinary Insurance Product – 018L – CT001SH	167,090,761	A	167,090,761
Taiping Life Insurance Co., Ltd. – Traditional – Ordinary Insurance Product – 022L – CT001SH	138,640,695	A	138,640,695
Industrial and Commercial Bank of China Limited – Huatai Bairui CSI 300 Exchange Traded Open-End Index Securities Investment Funds	115,164,155	A	115,164,155

2.1.4 As at 31 March 2026, the top ten ordinary shareholders and the top ten ordinary shareholders not subject to selling restrictions of the Bank did not participate in any margin trading, short selling or refinancing business, except for holders of H Shares whose participation in such businesses is unknown to the Bank.

2.2 Number of preference shareholders and top ten preference shareholders

2.2.1 Number of preference shareholders as at 31 March 2026: 108 (all domestic preference shareholders)

2.2.2 Top ten preference shareholders as at 31 March 2026

Unit: Share

No.	Name of preference shareholder	Number of shares held as at the end of the reporting period	Percentage of total preference shares	Number of shares pledged or frozen	Type of shareholder	Type of preference shares
1	China Credit Trust Co., Ltd. – China Credit Trust – Baofu No.2 Collective Capital Trust Fund	73,383,300	7.34%	None	Other	Domestic Preference Shares
2	China Life Insurance Company Limited – Traditional – General Insurance Product – 005L – CT001SH	70,000,000	7.00%	None	Other	Domestic Preference Shares
3	Hwabao Trust Co., Ltd. – Hwabao Trust – Multi-strategy Youying No.1 Securities Investment Collective Capital Trust Fund	59,300,000	5.93%	None	Other	Domestic Preference Shares
4	Jiangsu International Trust Corporation Limited – JSITC – Multi-strategy Youxuan No.2 Collective Capital Trust Fund	56,000,000	5.60%	None	Other	Domestic Preference Shares
5	Hwabao Trust Co., Ltd. – Hwabao Trust – Multi-strategy Youying No.10 Securities Investment Collective Capital Trust Fund	42,460,000	4.25%	None	Other	Domestic Preference Shares
6	China Credit Trust Co., Ltd. – China Credit Trust – Baofu No.22 Collective Capital Trust Fund	34,358,700	3.44%	None	Other	Domestic Preference Shares
7	CCB Trust Co., Ltd. – CCB Trust – Anxin Strategy No.1 Collective Capital Trust Fund	33,000,000	3.30%	None	Other	Domestic Preference Shares
8	Ping An Life Insurance Company of China – Universal – Individual Universal Insurance	30,000,000	3.00%	None	Other	Domestic Preference Shares
8	Shanghai Tobacco Group Co., Ltd.	30,000,000	3.00%	None	State-owned legal person	Domestic Preference Shares
10	China Credit Trust Co., Ltd. – China Credit Trust – Baofu No.31 Collective Capital Trust Fund	28,000,000	2.80%	None	Other	Domestic Preference Shares

Notes:

- 1 China Credit Trust Co., Ltd. – China Credit Trust – Baofu No.2 Collective Capital Trust Fund, China Credit Trust Co., Ltd. – China Credit Trust – Baofu No.22 Collective Capital Trust Fund and China Credit Trust Co., Ltd. – China Credit Trust – Baofu No.31 Collective Capital Trust Fund are managed by China Credit Trust Co., Ltd. Hwabao Trust Co., Ltd. – Hwabao Trust – Multi-strategy Youying No.1 Securities Investment Collective Capital Trust Fund and Hwabao Trust Co., Ltd. – Hwabao Trust – Multi-strategy Youying No.10 Securities Investment Collective Capital Trust Fund are managed by Hwabao Trust Co., Ltd.
- 2 As at 31 March 2026, China Life Insurance Company Limited – Traditional – General Insurance Product – 005L – CT001SH was one of the top ten ordinary shareholders and top ten preference shareholders of the Bank.
- 3 Save as disclosed above, the Bank is not aware of any connected relation or concerted action among the aforementioned preference shareholders, or among the aforementioned preference shareholders and the Bank's top ten ordinary shareholders.

III. OTHER SIGNIFICANT INFORMATION

3.1 Summary of analysis on overall operating activities

During the first quarter of 2026, the Group achieved a profit for the period of RMB60.959 billion and a profit attributable to equity holders of the Bank of RMB56.631 billion, an increase of 3.95% and 4.17% respectively compared with the same period of 2025. Return on average total assets (ROA) was 0.63%, and return on average equity (ROE) was 8.46%.

The Group's operating income amounted to RMB178.822 billion, representing an increase of RMB13.911 billion or 8.44% compared with the same period of 2025. The Group's net interest income amounted to RMB116.143 billion, representing an increase of RMB8.416 billion or 7.81% compared with the same period of 2025. The net interest margin was 1.26%. The Group's non-interest income amounted to RMB62.679 billion, representing an increase of RMB5.495 billion or 9.61% compared with the same period of 2025. Non-interest income represented 35.05% of the total operating income. Particularly, net fee and commission income amounted to RMB27.082 billion, an increase of RMB1.431 billion or 5.58% compared with the same period of 2025. Other non-interest income totalled to RMB35.597 billion, an increase of RMB4.064 billion or 12.89% compared with the same period of 2025. The Group's operating expenses amounted to RMB65.899 billion, an increase of RMB6.291 billion or 10.55% compared with the same period of 2025. The cost to income ratio was 24.80%. The Group's impairment losses on assets¹ amounted to RMB38.286 billion, an increase of RMB6.040 billion or 18.73% compared with the same period of 2025.

At the end of March, the Group's total assets amounted to RMB39,594.197 billion, an increase of RMB1,236.121 billion or 3.22% compared with the prior year-end. The Group's loans and advances to customers² amounted to RMB24,451.402 billion, an increase of RMB997.910 billion or 4.25% compared with the prior year-end. Particularly, corporate loans amounted to RMB17,545.106 billion, an increase of RMB962.795 billion or 5.81% compared with the prior year-end. Personal loans amounted to RMB6,857.154 billion, an increase of RMB31.951 billion or 0.47% compared with the prior year-end. The Group's RMB loans and advances to customer totalled RMB21,321.307 billion, an increase of RMB966.062 billion or 4.75% compared with the prior year-end. The Group's financial investments amounted to RMB10,030.226 billion, an increase of RMB370.616 billion or 3.84% compared with the prior year-end. Specifically, the Group's RMB financial investments amounted to RMB7,421.994 billion, an increase of RMB352.989 billion or 4.99% compared with the prior year-end. Foreign currency financial investments amounted to USD376.945 billion, an increase of USD8.375 billion or 2.27% compared with the prior year-end.

The Group's total liabilities amounted to RMB36,346.465 billion, an increase of RMB1,196.513 billion or 3.40% compared with the prior year-end. The Group's due to customers² amounted to RMB27,171.877 billion, an increase of RMB989.446 billion or 3.78% compared with the prior year-end. Particularly, corporate deposits amounted to RMB12,946.435 billion, an increase of RMB442.672 billion or 3.54% compared with the prior year-end. Personal deposits amounted to RMB13,450.785 billion, an increase of RMB629.064 billion or 4.91% compared with the prior year-end. Certificates of deposit and other deposits amounted to RMB452.670 billion, a decrease of RMB43.873 billion or 8.84% compared with the prior year-end. The Group's RMB due to customers totalled RMB21,838.642 billion, an increase of RMB1,130.695 billion or 5.46% compared with the prior year-end.

The Group's total equity amounted to RMB3,247.732 billion, an increase of RMB39.608 billion or 1.23% compared with the prior year-end.

¹ Impairment losses on assets includes credit impairment losses and impairment losses on other assets.

² Loans and advances to customers and due to customers include accrued interest.

The Group reported non-performing loans RMB297.011 billion, and the ratio of non-performing loans to total loans was 1.22%, a decrease 0.01 percentage point compared with the prior year-end. The ratio of allowance for loan impairment losses to non-performing loans was 203.17%, an increase of 2.80 percentage points compared with the prior year-end.

The common equity tier 1 capital adequacy ratio, tier 1 capital adequacy ratio and capital adequacy ratio stood at 12.18%, 13.92% and 18.23% respectively. For detailed information of liquidity coverage ratio, please refer to the Group's *2026 Q1 Pillar 3 Disclosure Report*.

3.2 Implementation of cash dividend policy during the reporting period

A 2025 interim cash dividend of RMB1.094 per ten ordinary shares (before tax) amounting to RMB35,250 million (before tax) was approved at the Fourth Extraordinary General Meeting of 2025. The distribution plan has been implemented.

A 2025 final cash dividend of RMB1.169 per ten ordinary shares (before tax) amounting to a total distribution of RMB37,667 million (before tax) was approved by the Board of Directors on 30 March 2026. The profit distribution plan needs to be submitted for approval by the General Meeting for implementation.

3.3 Other significant events

For announcements regarding other significant events made in accordance with the regulatory requirements during the reporting period, please refer to the websites of the Shanghai Stock Exchange, Hong Kong Exchanges and Clearing Limited and the Bank.

IV. FINANCIAL STATEMENTS (PREPARED IN ACCORDANCE WITH IFRS ACCOUNTING STANDARDS)

Consolidated Statement of Profit or Loss

	Unit: RMB million	
	For the three-month period ended 31 March	
	2026	2025
	unaudited	unaudited
Interest income	247,655	253,210
Interest expense	(131,512)	(145,483)
Net interest income	116,143	107,727
Fee and commission income	30,582	28,752
Fee and commission expense	(3,500)	(3,101)
Net fee and commission income	27,082	25,651
Net trading gains	6,033	12,707
Net gains on transfers of financial assets	5,056	3,274
Other operating income	24,508	15,552
Operating income	178,822	164,911
Operating expenses	(65,899)	(59,608)
Credit impairment losses	(38,286)	(32,235)
Impairment losses on other assets	–	(11)
Operating profit	74,637	73,057
Share of results of associates and joint ventures	127	292
Profit before income tax	74,764	73,349
Income tax expense	(13,805)	(14,705)
Profit for the period	60,959	58,644
Attributable to:		
Equity holders of the Bank	56,631	54,364
Non-controlling interests	4,328	4,280
	60,959	58,644
Basic and diluted earnings per share (in RMB)	0.18	0.18

Consolidated Statement of Comprehensive Income

	Unit: RMB million	
	For the three-month period ended 31 March	
	2026	2025
	unaudited	unaudited
Profit for the period	60,959	58,644
Other comprehensive income:		
Items that will not be reclassified to profit or loss		
– Actuarial losses on defined benefit plans	(4)	(3)
– Changes in fair value on equity instruments designated at fair value through other comprehensive income	(3,091)	(593)
– Other	56	–
Subtotal	(3,039)	(596)
Items that may be reclassified to profit or loss		
– Changes in fair value on debt instruments measured at fair value through other comprehensive income	(5,991)	(22,397)
– Allowance for credit losses on debt instruments measured at fair value through other comprehensive income	37	(1,290)
– Finance income from insurance contracts issued	219	4
– Exchange differences from the translation of foreign operations	(12,683)	690
– Other	257	(59)
Subtotal	(18,161)	(23,052)
Other comprehensive income for the period, net of tax	(21,200)	(23,648)
Total comprehensive income for the period	39,759	34,996
Total comprehensive income attributable to:		
Equity holders of the Bank	39,122	30,419
Non-controlling interests	637	4,577
	39,759	34,996

Consolidated Statement of Financial Position

	Unit: RMB million	
	As at 31 March 2026 unaudited	As at 31 December 2025 audited
ASSETS		
Cash and due from banks and other financial institutions	666,806	577,545
Balances with central banks	2,177,870	2,467,104
Placements with and loans to banks and other financial institutions	1,488,306	1,498,427
Government certificates of indebtedness for bank notes issued	233,043	230,240
Precious metals	325,215	305,698
Derivative financial assets	145,529	132,841
Loans and advances to customers, net	23,848,346	22,876,769
Financial investments	10,030,226	9,659,610
– Financial assets at fair value through profit or loss	720,928	757,713
– Financial assets at fair value through other comprehensive income	4,786,978	4,630,814
– Financial assets at amortised cost	4,522,320	4,271,083
Investments in associates and joint ventures	40,771	41,074
Property and equipment	234,152	231,955
Construction in progress	26,213	25,294
Investment properties	23,795	23,957
Deferred income tax assets	82,677	82,107
Other assets	271,248	205,455
Total assets	39,594,197	38,358,076

Consolidated Statement of Financial Position (continued)

	Unit: RMB million	
	As at 31 March 2026 unaudited	As at 31 December 2025 audited
LIABILITIES		
Due to banks and other financial institutions	3,626,233	3,187,303
Due to central banks	1,549,123	1,734,055
Bank notes in circulation	232,773	230,111
Placements from banks and other financial institutions	668,014	553,686
Financial liabilities held for trading	59,724	79,717
Derivative financial liabilities	132,832	131,022
Due to customers	27,171,877	26,182,431
Bonds issued	2,128,774	2,294,688
Other borrowings	54,183	54,545
Current tax liabilities	36,661	32,609
Retirement benefit obligations	1,456	1,479
Deferred income tax liabilities	10,363	10,379
Other liabilities	674,452	657,927
	<u>36,346,465</u>	<u>35,149,952</u>
Equity		
Capital and reserves attributable to equity holders of the Bank		
Share capital	322,212	322,212
Other equity instruments	369,953	369,953
– Preference shares	99,969	99,969
– Perpetual bonds	269,984	269,984
Capital reserve	272,503	272,304
Other comprehensive income	42,285	59,834
Statutory reserves	302,441	302,179
General and regulatory reserves	455,205	455,118
Undistributed profits	1,338,759	1,282,444
	<u>3,103,358</u>	<u>3,064,044</u>
Non-controlling interests	<u>144,374</u>	<u>144,080</u>
Total equity	<u>3,247,732</u>	<u>3,208,124</u>
Total equity and liabilities	<u><u>39,594,197</u></u>	<u><u>38,358,076</u></u>

GE Haijiao
Director

ZHANG Hui
Director

Consolidated Statement of Cash Flows

	Unit: RMB million	
	For the three-month period ended 31 March	
	2026	2025
	unaudited	unaudited
Cash flows from operating activities		
Profit before income tax	74,764	73,349
Adjustments:		
Impairment losses on assets	38,286	32,246
Depreciation of property and equipment and right-of-use assets	5,182	5,279
Amortisation of intangible assets and other assets	1,676	1,660
Net gains on disposals of property and equipment, intangible assets and other long-term assets	(27)	(251)
Net losses on disposals of investments in subsidiaries, associates and joint ventures	26	–
Share of results of associates and joint ventures	(127)	(292)
Interest income arising from financial investments	(59,844)	(57,047)
Dividends arising from investment securities	(45)	(153)
Net gains on financial investments	(4,977)	(3,171)
Interest expense arising from bonds issued	12,679	12,816
Accreted interest on impaired loans	(280)	(282)
Interest expense arising from lease liabilities	126	140
Net changes in operating assets and liabilities:		
Net increase in balances with central banks	(102,003)	(126,807)
Net increase in due from and placements with and loans to banks and other financial institutions	(12,112)	(15,565)
Net (increase)/decrease in precious metals	(19,515)	74,339
Net increase in loans and advances to customers	(1,007,024)	(1,035,528)
Net increase in other assets	(75,035)	(38,055)
Net increase/(decrease) in due to banks and other financial institutions	439,739	(302,871)
Net (decrease)/increase in due to central banks	(186,990)	172,650
Net increase/(decrease) in placements from banks and other financial institutions	113,813	(153,823)
Net increase in due to customers	1,027,863	1,412,785
Net decrease in other borrowings	(362)	(1,711)
Net decrease in other liabilities	(40,400)	(70,457)
Cash inflow/(outflow) from operating activities	205,413	(20,749)
Income tax paid	(9,205)	(19,714)
Net cash inflow/(outflow) from operating activities	196,208	(40,463)

Consolidated Statement of Cash Flows (continued)

	Unit: RMB million	
	For the three-month period	
	ended 31 March	
	2026	2025
	unaudited	unaudited
Cash flows from investing activities		
Proceeds from disposals of property and equipment, intangible assets and other long-term assets	161	1,140
Dividends received	78	158
Interest income received from financial investments	60,833	54,818
Proceeds from disposals/maturities of financial investments	1,063,814	1,178,558
Increase in investments in subsidiaries, associates and joint ventures	(92)	(35)
Purchase of property and equipment, intangible assets and other long-term assets	(11,806)	(5,122)
Purchase of financial investments	<u>(1,518,603)</u>	<u>(1,600,188)</u>
Net cash outflow from investing activities	<u>(405,615)</u>	<u>(370,671)</u>
Cash flows from financing activities		
Proceeds from issuance of bonds	126,330	221,714
Repayments of debts issued	(293,201)	(323,565)
Cash payments for interest on bonds issued	(7,714)	(8,510)
Cash payments for redemption of other equity instruments	–	(20,230)
Dividend payments to ordinary shareholders	(12,207)	(35,562)
Dividend and interest payments to other equity instrument holders	–	(811)
Dividend payments to non-controlling shareholders	(29)	(3)
Other net cash flows from financing activities	<u>(1,776)</u>	<u>(2,376)</u>
Net cash outflow from financing activities	<u>(188,597)</u>	<u>(169,343)</u>
Effect of exchange rate changes on cash and cash equivalents	<u>(29,089)</u>	<u>15,422</u>
Net decrease in cash and cash equivalents	<u>(427,093)</u>	<u>(565,055)</u>
Cash and cash equivalents at beginning of the period	<u>2,304,843</u>	<u>2,368,929</u>
Cash and cash equivalents at end of the period	<u>1,877,750</u>	<u>1,803,874</u>
Net cash flows from operating activities include:		
Interest received	192,462	205,639
Interest paid	<u>(155,486)</u>	<u>(137,416)</u>

V. QUARTERLY REPORT

This announcement is simultaneously available on the website of Hong Kong Exchanges and Clearing Limited at www.hkexnews.hk and that of the Bank at www.boc.cn. The 2026 first quarter report prepared in accordance with CAS is also available on the website of the Shanghai Stock Exchange at www.sse.com.cn and that of the Bank at www.boc.cn.

**The Board of Directors of
Bank of China Limited**

Beijing, PRC
29 April 2026

As at the date of this announcement, the directors of the Bank are: Ge Haijiao, Zhang Hui, Liu Jin, Cai Zhao, Zhang Yong, Huang Binghua*, Liu Hui*, Shi Yongyan*, Lou Xiaohui*, Li Zimin*, Jean-Louis Ekra#, Giovanni Tria#, Liu Xiaolei#, Zhang Ran#, Ko Margaret# and Woo Chin Wan Raymond#.*

* *Non-executive Directors*

Independent Non-executive Directors