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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 Third Quarter ended 30 September 2026

The Board of Directors of the Bank announces the unaudited results of the Bank and its subsidiaries (the **"Group"**) for the third quarter ended 30 September 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	For the three-month period ended 30 September 2026	Change as compared to the same period of last year (%)	For the nine-month period ended 30 September 2026	Change as compared to the same period of last year (%)
Operating income	**169,689**	4.30	**526,802**	7.05
Profit before income tax	**83,041**	13.83	**245,960**	8.85
Profit for the period	**67,201**	5.91	**199,232**	5.09
Profit attributable to equity holders of the Bank	**63,888**	6.36	**187,482**	5.53
Net cash flows from operating activities	**N/A**	N/A	**547,838**	969.45
Basic and diluted earnings per share (RMB)	**0.19**	3.98	**0.55**	0.27
Return on weighted average equity (%, annualised)	**8.90**	Up by 0.18 percentage point	**8.70**	Down by 0.28 percentage point
Items	**As at 30 September 2026**	As at 31 December 2025	**Change as compared to the end of last year (%)**	
Total assets	**41,108,449**	38,358,076	7.17	
Capital and reserves attributable to equity holders of the Bank	**3,190,791**	3,064,044	4.14	

Note: The impact of preference shares dividends and perpetual bonds interest declared in the current reporting period has been considered in the calculation of the above indicators.

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

For the nine-month period ended 30 September 2026, the Group's net cash flows from operating activities was an inflow of RMB547.838 billion, as compared to an inflow of RMB51.226 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 nine-month periods ended 30 September 2026 and 30 September 2025 or the total equity as at 30 September 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 30 September 2026: 559,993 (including 407,178 holders of A Shares and 152,815 holders of H Shares)

2.1.2 Top ten ordinary shareholders as at 30 September 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	81,894,415,351	25.42%	–	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	1,194,421,650	0.37%	–	None	Foreign legal person	A
7	China Life Insurance Company Limited – Traditional – General Insurance Product – 005L – CT001SH	996,745,294	0.31%	–	None	Other	A
8	MUFG Bank, Ltd.	520,357,200	0.16%	–	Unknown	Foreign legal person	H
9	China Life Insurance Company Limited – Dividend – Individual Dividend – 005L – FH002SH	193,901,850	0.06%	–	None	Other	A
10	Taiping Life Insurance Co., Ltd. – Traditional – General Insurance Product – 022L – CT001SH	172,301,195	0.05%	–	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 30 September 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 of the holdings of the Bank's H Shares by China CITIC Financial Asset Management Co., Ltd., please refer to the "Interests and Short Positions Held by Substantial Shareholders and Other Persons" section of the Bank's 2026 Interim Report. 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 2026 Interim 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 Shares 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 the Shanghai-Hong Kong Stock Connect.

5 Central Huijin Investment Ltd. holds 100% of the equity of Central Huijin Asset Management Ltd. and 66.70% of the equity of China Securities Finance Corporation Limited. HKSCC Nominees Limited is a wholly-owned subsidiary of HKSCC Limited. China Life Insurance Company Limited – Traditional – General Insurance Product – 005L – CT001SH and China Life Insurance Company Limited – Dividend – Individual Dividend – 005L – FH002SH are both under management of China Life Insurance Company Limited. Save as disclosed in this report, the Bank is not aware of any connected relation or concerted action among the aforementioned shareholders.

6 Unless otherwise specified, the statistics above are sourced from the Bank's register of members as at 30 September 2026.

2.1.3 Top ten ordinary shareholders not subject to selling restrictions as at 30 September 2026

Unit: Share

No.	Name of shareholder	Number of shares held not subject to selling restrictions	Type and number of shares	
			Type	Number
1	Central Huijin Investment Ltd.	188,791,906,533	A	188,791,906,533
2	HKSCC Nominees Limited	81,894,415,351	H	81,894,415,351
3	China Securities Finance Corporation Limited	7,941,164,885	A	7,941,164,885
4	Central Huijin Asset Management Ltd.	1,810,024,500	A	1,810,024,500
5	HKSCC Limited	1,194,421,650	A	1,194,421,650
6	China Life Insurance Company Limited – Traditional – General Insurance Product – 005L – CT001SH	996,745,294	A	996,745,294
7	MUFG Bank, Ltd.	520,357,200	H	520,357,200
8	China Life Insurance Company Limited – Dividend – Individual Dividend – 005L – FH002SH	193,901,850	A	193,901,850
9	Taiping Life Insurance Co., Ltd. – Traditional – General Insurance Product – 022L – CT001SH	172,301,195	A	172,301,195
10	PICC Life Insurance Company Limited – Traditional – General Insurance Product	162,571,285	A	162,571,285

2.1.4 As at 30 September 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

Stock Code	360033, 360035	Stock Name	中行優 3, 中行優 4	Number of preference shareholders as at the end of the reporting period	108

Top ten preference shareholders as at 30 September 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	Chongqing International Trust Inc. – Chongqing Trust•Baofu No. 4 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	Chongqing International Trust Inc. – Chongqing Trust•Baofu No. 10 Collective Capital Trust Fund	41,539,475	4.15%	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	Chongqing International Trust Inc. – Chongqing Trust•Baofu No. 3 Collective Capital Trust Fund	25,758,000	2.58%	None	Other	Domestic Preference Shares

Notes:

1 Chongqing International Trust Inc. – Chongqing Trust • Baofu No. 4 Collective Capital Trust Fund, Chongqing International Trust Inc. – Chongqing Trust • Baofu No. 10 Collective Capital Trust Fund and Chongqing International Trust Inc. – Chongqing Trust • Baofu No. 3 Collective Capital Trust Fund are managed by Chongqing International Trust Inc. 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 30 September 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 three quarters of 2026, the Group achieved a profit for the period of RMB199.232 billion and a profit attributable to equity holders of the Bank of RMB187.482 billion, an increase of 5.09% and 5.53% respectively compared with the same period of 2025. Return on average total assets (ROA) was 0.67% and return on weighted average equity (ROE) was 8.70%.

The Group's operating income amounted to RMB526.802 billion, representing an increase of RMB34.687 billion or 7.05% compared with the same period of 2025. The Group's net interest income amounted to RMB359.606 billion, representing an increase of RMB33.814 billion or 10.38% compared with the same period of 2025. The net interest margin was 1.27%. The Group's non-interest income amounted to RMB167.196 billion, representing an increase of RMB0.873 billion or 0.52% compared with the same period of 2025. Non-interest income represented 31.74% of operating income. Particularly, net fee and commission income amounted to RMB65.639 billion, an increase of RMB0.048 billion or 0.07% compared with the same period of 2025. Other non-interest income totalled RMB101.557 billion, an increase of RMB0.825 billion or 0.82% compared with the same period of 2025. The Group's operating expenses amounted to RMB185.799 billion, a decrease of RMB0.776 billion or 0.42% compared with the same period of 2025. The cost to income ratio was 25.72%. The Group's impairment losses on assets[1] amounted to RMB95.840 billion, an increase of RMB15.322 billion or 19.03% compared with the same period of 2025.

At the end of September, the Group's total assets amounted to RMB41,108.449 billion, an increase of RMB2,750.373 billion or 7.17% compared with the prior year-end. The Group's loans and advances to customers[2] amounted to RMB25,020.222 billion, an increase of RMB1,566.730 billion or 6.68% compared with the prior year-end. Particularly, corporate loans amounted to RMB18,183.135 billion, an increase of RMB1,600.824 billion or 9.65% compared with the prior year-end. Personal loans amounted to RMB6,786.970 billion, a decrease of RMB38.233 billion or 0.56% compared with the prior year-end. The Group's RMB loans and advances to customers totalled RMB21,855.319 billion, an increase of RMB1,500.074 billion or 7.37% compared with the prior year-end. The Group's financial investments amounted to RMB10,897.785 billion, an increase of RMB1,238.175 billion or 12.82% compared with the prior year-end. Specifically, the Group's RMB financial investments amounted to RMB8,230.844 billion, an increase of RMB1,161.839 billion or 16.44% compared with the prior year-end. Foreign currency financial investments amounted to USD395.976 billion, an increase of USD27.406 billion or 7.44% compared with the prior year-end.

The Group's total liabilities amounted to RMB37,780.244 billion, an increase of RMB2,630.292 billion or 7.48% compared with the prior year-end. The Group's due to customers[2] amounted to RMB27,063.863 billion, an increase of RMB881.432 billion or 3.37% compared with the prior year-end. Particularly, corporate deposits amounted to RMB12,905.816 billion, an increase of RMB402.053 billion or 3.22% compared with the prior year-end. Personal deposits amounted to RMB13,453.971 billion, an increase of RMB632.250 billion or 4.93% compared with the prior year-end. Certificates of deposit and other deposits amounted to RMB422.545 billion, a decrease of RMB73.998 billion or 14.90% compared with the prior year-end. The Group's RMB due to customers totalled RMB21,496.102 billion, an increase of RMB788.155 billion or 3.81% compared with the prior year-end.

The Group's total equity amounted to RMB3,328.205 billion, an increase of RMB120.081 billion or 3.74% compared with the prior year-end.

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1 Impairment losses on assets include 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 RMB304.110 billion, and the ratio of non-performing loans to total loans was 1.22%, a decrease of 0.01 percentage point compared with the prior year-end. The ratio of allowance for loan impairment losses to non-performing loans was 198.30%, a decrease of 2.07 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 12.04%, 13.86% and 18.45% respectively. For detailed information of liquidity coverage ratio, please refer to the Group's *2026 Q3 Pillar 3 Disclosure Report.*

3.2 Implementation of cash dividend policy during the reporting period

The dividend distribution plan for the Bank's Domestic Preference Shares (Fourth Tranche) was approved by the Board of Directors on 29 April 2026. The Bank distributed a total of RMB0.8829 billion (before tax) of dividends on the Domestic Preference Shares (Fourth Tranche) on 31 August 2026, with an annual dividend rate of 3.27% (before tax). The dividend distribution plan has been completed.

A 2025 final cash dividend of RMB1.169 per ten ordinary shares (before tax) amounting to a total distribution of RMB37.667 billion (before tax) was approved at the 2025 Annual General Meeting. The distribution plan has been completed.

A 2026 interim cash dividend of RMB1.190 per ten ordinary shares (before tax) amounting to a total distribution of RMB38.343 billion (before tax) was approved by the Board of Directors on 28 August 2026. The profit distribution plan is subject to the approval of the Shareholders' Meeting of the Bank.

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 30 September		For the nine-month period ended 30 September	
	2026	**2025**	**2026**	**2025**
	Unaudited	Unaudited	Unaudited	Unaudited
Interest income	252,264	247,567	748,399	750,898
Interest expense	(129,391)	(136,591)	(388,793)	(425,106)
Net interest income	**122,873**	**110,976**	**359,606**	**325,792**
Fee and commission income	21,759	22,067	75,833	75,176
Fee and commission expense	(3,329)	(3,267)	(10,194)	(9,585)
Net fee and commission income	**18,430**	**18,800**	**65,639**	**65,591**
Net trading gains	5,709	12,523	22,254	40,711
Net gains on transfers of financial assets	6,967	5,720	20,517	10,561
Other operating income	15,710	14,678	58,786	49,460
Operating income	**169,689**	**162,697**	**526,802**	**492,115**
Operating expenses	(59,121)	(67,079)	(185,799)	(186,575)
Credit impairment losses	(27,724)	(22,990)	(95,831)	(79,507)
Impairment losses on other assets	(40)	(26)	(9)	(1,011)
Operating profit	**82,804**	**72,602**	**245,163**	**225,022**
Share of results of associates and joint ventures	237	347	797	945
Profit before income tax	**83,041**	**72,949**	**245,960**	**225,967**
Income tax expense	(15,840)	(9,498)	(46,728)	(36,378)
Profit for the period	**67,201**	**63,451**	**199,232**	**189,589**
Attributable to:				
Equity holders of the Bank	63,888	60,069	187,482	177,660
Non-controlling interests	3,313	3,382	11,750	11,929
	67,201	**63,451**	**199,232**	**189,589**
Basic and diluted earnings per share (RMB)	0.19	0.18	0.55	0.55

Consolidated Statement of Comprehensive Income

Unit: RMB million

	For the three-month period ended 30 September		For the nine-month period ended 30 September	
	2026	**2025**	**2026**	**2025**
	Unaudited	Unaudited	Unaudited	Unaudited
Profit for the period	**67,201**	**63,451**	**199,232**	**189,589**
Other comprehensive income:				
Items that will not be reclassified to profit or loss				
– Actuarial (losses)/gains on defined benefit plans	(31)	(3)	(67)	11
– Changes in fair value on equity instruments designated at fair value through other comprehensive income	2,200	1,177	(3,639)	645
– Other	245	–	123	(17)
Subtotal	2,414	1,174	(3,583)	639
Items that may be reclassified to profit or loss				
– Changes in fair value on debt instruments measured at fair value through other comprehensive income	(20,386)	(26,465)	(19,293)	(27,740)
– Allowance for credit losses on debt instruments measured at fair value through other comprehensive income	(141)	(79)	(301)	(1,646)
– Finance (expenses)/income from insurance contracts issued	(1,179)	3,827	(2,388)	409
– Exchange differences from the translation of foreign operations	(6,762)	(1,133)	(28,855)	(703)
– Other	540	(167)	846	106
Subtotal	(27,928)	(24,017)	(49,991)	(29,574)
Other comprehensive income for the period, net of tax	**(25,514)**	**(22,843)**	**(53,574)**	**(28,935)**
Total comprehensive income for the period	**41,687**	**40,608**	**145,658**	**160,654**
Total comprehensive income attributable to:				
Equity holders of the Bank	42,229	36,704	144,603	148,821
Non-controlling interests	(542)	3,904	1,055	11,833
	41,687	**40,608**	**145,658**	**160,654**

Consolidated Statement of Financial Position

Unit: RMB million

	As at 30 September 2026 Unaudited	As at 31 December 2025 Audited
ASSETS		
Cash and due from banks and other financial institutions	392,244	577,545
Balances with central banks	2,636,207	2,467,104
Placements with and loans to banks and other financial institutions	1,442,654	1,498,427
Government certificates of indebtedness for bank notes issued	231,134	230,240
Precious metals	306,939	305,698
Derivative financial assets	144,269	132,841
Loans and advances to customers, net	24,417,464	22,876,769
Financial investments	10,897,785	9,659,610
– Financial assets at fair value through profit or loss	738,648	757,713
– Financial assets at fair value through other comprehensive income	5,026,276	4,630,814
– Financial assets at amortised cost	5,132,861	4,271,083
Investments in associates and joint ventures	39,757	41,074
Property and equipment	235,512	231,955
Construction in progress	25,882	25,294
Investment properties	25,482	23,957
Deferred income tax assets	83,498	82,107
Other assets	229,622	205,455
Total assets	**41,108,449**	**38,358,076**

Consolidated Statement of Financial Position (continued)

Unit: RMB million

	As at 30 September 2026 Unaudited	As at 31 December 2025 Audited
LIABILITIES		
Due to banks and other financial institutions	4,091,340	3,187,303
Due to central banks	2,203,934	1,734,055
Bank notes in circulation	231,350	230,111
Placements from banks and other financial institutions	790,228	553,686
Financial liabilities held for trading	45,672	79,717
Derivative financial liabilities	132,011	131,022
Due to customers	27,063,863	26,182,431
Bonds issued	2,426,127	2,294,688
Other borrowings	61,811	54,545
Current tax liabilities	39,919	32,609
Retirement benefit obligations	1,466	1,479
Deferred income tax liabilities	12,220	10,379
Other liabilities	680,303	657,927
Total liabilities	**37,780,244**	**35,149,952**
EQUITY		
Capital and reserves attributable to equity holders of the Bank		
Share capital	322,212	322,212
Other equity instruments	399,964	369,953
– Preference shares	99,969	99,969
– Perpetual bonds	299,995	269,984
Capital reserve	272,487	272,304
Other comprehensive income	17,075	59,834
Statutory reserves	302,685	302,179
General and regulatory reserves	455,135	455,118
Undistributed profits	1,421,233	1,282,444
	3,190,791	**3,064,044**
Non-controlling interests	**137,414**	**144,080**
Total equity	**3,328,205**	**3,208,124**
Total equity and liabilities	**41,108,449**	**38,358,076**

GE Haijiao
Director

ZHANG Hui
Director

Consolidated Statement of Cash Flows

Unit: RMB million

	For the nine-month period ended 30 September	
	2026	**2025**
	Unaudited	Unaudited
Cash flows from operating activities		
Profit before income tax	245,960	225,967
Adjustments:		
Impairment losses on assets	95,840	80,518
Depreciation of property and equipment and right-of-use assets	15,402	15,844
Amortisation of intangible assets and other assets	4,773	4,967
Net gains on disposals of property and equipment, intangible assets and other long-term assets	(961)	(1,377)
Net losses on disposals of investments in subsidiaries, associates and joint ventures	50	160
Share of results of associates and joint ventures	(797)	(945)
Interest income arising from financial investments	(184,998)	(174,398)
Dividends arising from investment securities	(517)	(395)
Net gains on financial investments	(19,826)	(9,881)
Interest expense arising from bonds issued	37,997	40,079
Accreted interest on impaired loans	(1,293)	(993)
Interest expense arising from lease liabilities	375	406
Net changes in operating assets and liabilities:		
Net increase in balances with central banks	(396,943)	(57,371)
Net increase in due from and placements with and loans to banks and other financial institutions	(121,974)	(25,333)
Net increase in precious metals	(1,234)	(27,807)
Net increase in loans and advances to customers	(1,632,237)	(1,819,866)
Net decrease/(increase) in other assets	79,856	(79,895)
Net increase/(decrease) in due to banks and other financial institutions	898,666	(11,220)
Net increase in due to central banks	467,744	566,710
Net increase/(decrease) in placements from banks and other financial institutions	236,712	(87,401)
Net increase in due to customers	960,305	1,477,301
Net increase in other borrowings	7,266	7,975
Net decrease in other liabilities	(114,004)	(36,514)
Cash inflow from operating activities	576,162	86,531
Income tax paid	(28,324)	(35,305)
Net cash inflow from operating activities	**547,838**	**51,226**

Consolidated Statement of Cash Flows (continued)

Unit: RMB million

	For the nine-month period ended 30 September	
	2026	**2025**
	Unaudited	Unaudited
Cash flows from investing activities		
Proceeds from disposals of property and equipment, intangible assets and other long-term assets	7,063	9,960
Proceeds from disposals of investments in subsidiaries, associates and joint ventures	1,231	790
Dividends received	992	1,209
Interest income received from financial investments	183,449	175,027
Proceeds from disposals/maturities of financial investments	3,684,238	3,639,144
Increase in investments in subsidiaries, associates and joint ventures	(85)	(2,035)
Purchase of property and equipment, intangible assets and other long-term assets	(35,478)	(28,202)
Purchase of financial investments	(5,103,758)	(4,628,804)
Net cash outflow from investing activities	**(1,262,348)**	**(832,911)**
Cash flows from financing activities		
Proceeds from issuance of bonds	1,312,039	1,492,584
Proceeds from issuance of ordinary shares	–	164,952
Proceeds from issuance of other equity instruments	79,994	74,980
Repayments of debts issued	(1,184,870)	(1,179,169)
Cash payments for interest on bonds issued	(21,752)	(23,409)
Cash payments for redemption of other equity instruments	(50,000)	(62,486)
Dividend payments to ordinary shareholders	(49,873)	(71,360)
Dividend and interest payments to other equity instrument holders	(10,381)	(11,097)
Dividend payments to non-controlling shareholders	(7,637)	(7,702)
Other net cash flows from financing activities	(4,130)	(5,450)
Net cash inflow from financing activities	**63,390**	**371,843**
Effect of exchange rate changes on cash and cash equivalents	(65,352)	24,523
Net decrease in cash and cash equivalents	**(716,472)**	**(385,319)**
Cash and cash equivalents at beginning of the period	2,304,843	2,368,929
Cash and cash equivalents at end of the period	**1,588,371**	**1,983,610**
Net cash flows from operating activities include:		
Interest received	583,539	603,404
Interest paid	(422,333)	(384,725)

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 third 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
30 October 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*