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中國銀行
BANK OF CHINA
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)

Announcement on the Completion of Issuance of 2026 Total Loss-Absorbing Capacity Eligible Non-Capital Bonds (Series 3) (Bond Connect)

The Shareholders' Meeting of the Bank held on 18 July 2025 considered and approved the proposal on the Issuance of Total Loss-Absorbing Capacity Non-Capital Instruments of not more than RMB200 billion or equivalent in foreign currencies. Having obtained the approvals from relevant regulatory authorities, the Bank issued Total Loss-Absorbing Capacity Eligible Non-Capital Bonds (the "**Bonds**") in the domestic interbank bond market on 24 November 2026. The issuance of the Bonds was completed on 26 November 2026.

The total issuance size of the Bonds is RMB36 billion. The Bonds consist of two types: the first type of the Bonds is 4 years fixed rate bonds with an issuance size of RMB24 billion and coupon rate of 1.65%, for which the Bank has a conditional redemption right at the end of the third year; the second type of the Bonds is 6 years fixed rate bonds with an issuance size of RMB12 billion and coupon rate of 1.75%, for which the Bank has a conditional redemption right at the end of the fifth year.

The net proceeds from the issuance of the Bonds after deducting offering related expenses are to be used to improve the total loss-absorbing capacity of the Bank, in accordance with applicable laws and subject to the approval of the competent authorities.

The Board of Directors of
Bank of China Limited

Beijing, PRC
26 November 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*