交銀國際
BOCOM International

BOCOM INTERNATIONAL HOLDINGS COMPANY LIMITED
交 銀 國 際 控 股 有 限 公 司

(incorporated in Hong Kong with limited liability)
(Stock Code: 3329)

CONNECTED TRANSACTION
PROVISION OF LOAN

Provision of Loan

On 25 June 2026 (after trading hours), the Borrowers, the Company, the Other Lender, the Guarantor and BOCOM Securities entered into the Loan Agreement pursuant to which the Lenders agreed to provide to the Borrowers the Loan in the aggregate principal amount not exceeding US$365,935,575, of which up to US$3,000,000 is to be provided by the Company.

Listing Rules Implications

As at the date of this announcement, BOCOM is a substantial Shareholder and the ultimate controlling Shareholder holding approximately 73.14% of total number of issued Shares. Since the Borrowers are all indirect wholly-owned subsidiaries of BOCOM, they are connected persons of the Company and the Loan Provision constitutes a connected transaction of the Company under Chapter 14A of the Listing Rules.

As one or more of the highest applicable percentage ratios in relation to the Loan Provision are more than 0.1% but less than 5%, the Loan Provision is subject to announcement and annual review requirements but is exempt from the independent Shareholders' approval requirement under Chapter 14A of the Listing Rules.

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LOAN AGREEMENT

The principal terms of the Loan Agreement are set out as follows:

Date	:	25 June 2026
Parties	:	1. Xiang H74 (as one of the Borrowers); 2. Xiang H75 (as one of the Borrowers); 3. Xiang H76 (as one of the Borrowers); 4. Xiang H77 (as one of the Borrowers); 5. Xiang H78 (as one of the Borrowers); 6. Xiang H79 (as one of the Borrowers); 7. Xiang H80 (as one of the Borrowers); 8. Xiang H81 (as one of the Borrowers); 9. Xiang H82 (as one of the Borrowers); 10. Xiang H83 (as one of the Borrowers); 11. Xiang H84 (as one of the Borrowers); 12. Xiang H85 (as one of the Borrowers); 13. the Other Lender (as one of the Lenders as well as the Agent and Security Agent); 14. the Company (as one of the Lenders); 15. the Guarantor; and 16. BOCOM Securities (as the Lead Arranger).
Maximum principal amount of the Loan	:	The maximum aggregate principal amount of the Loan shall not exceed US$365,935,575.
Principal amount of the Loan	:	The aggregate amount actually withdrawn by the Borrowers, but not exceeding the maximum principal amount of the Loan.
Interest rate of the Loan	:	The interest rates for the Loan is Term SOFR plus 0.5541%, payable every three months (or such other period as agreed between the Agent and the Borrowers).

Repayment	:	The Loan shall be repaid by consecutive instalments in the amounts set out in the Loan Agreement, whereby the instalments shall fall due in successive three monthly interval from the drawdown date. The Loan shall be repaid in full by the Final Repayment Date.
Drawdown	:	The Loan is to be made in one lump sum according to the requirements of the Loan Agreement.
Purpose	:	The Borrowers shall apply the Loan primarily towards refinancing part of the purchase price of the vessels.
Voluntary prepayment	:	Prepayment of the whole or part of the outstanding Loan by any of the Borrowers can be made six months after the date of the Loan Agreement provided that a written notice as specified in the Loan Agreement is given to the Agent and the other requirements specified in the Loan Agreement are satisfied. Each of the Borrowers is required to pay the Lenders break costs computed in accordance with the Loan Agreement for any voluntary prepayment made.
Mandatory prepayment	:	Each of the Borrowers is required to prepay the outstanding Loan if any of the mandatory prepayment events as specified in the Loan Agreement takes place. The Agent (acting on the instruction of the Company) has the right to request any of the Borrowers to repay the Company's portion of the Loan on the 5th and 10th anniversary of the drawdown date of the Loan, subject to the Company giving the Agent and the relevant Borrower not less than 60 days' prior written notice.
Security	:	(1) Vessel Mortgage; (2) General Assignment; and (3) Account Charge
Guarantee	:	The Guarantor irrevocably and unconditionally guarantees to the Lenders, among others, the punctual performance by the Borrowers of their obligations under the Loan Agreement.
Arrangement and agency fee	:	The Borrowers are required to pay to the Agent an agency fee and the Lead Arranger an arrangement fee as specified under the Loan Agreement. The arrangement fee payable to the Lead Arranger is in an amount equal to 0.38% of the Loan drawn on the drawdown date, being up to approximately US$1,390,555 (equivalent to approximately HK$10,916,857) calculated by reference to the maximum principal amount of the Loan.

As BOCOM Securities (being the Lead Arranger) is a direct wholly-owned subsidiary of the Company, the provision of the arrangement service by BOCOM Securities to the Borrowers constitutes a connected transaction of the Company under Chapter 14A of the Listing Rules. The arrangement fee receivable by BOCOM Securities for the provision of the arrangement service to the Borrowers falls within the scope of the Financial Services Framework Agreement. After taking into account the arrangement fee, the relevant annual cap will not be exceeded, and accordingly the arrangement fee will be counted towards and utilise such annual cap and is not separately subject to the announcement and independent Shareholders' approval requirements.

Additional comfort	:	Under the Put Option Agreement, if any of the Borrowers fails to make any repayment three business days from the relevant due date, the Security Agent has the right to require BOCOM Leasing to purchase or find a buyer to purchase the relevant vessel under the Vessel Mortgage at a price specified in the Put Option Agreement and the sale proceeds will be used for repayment.

Internal resources of the Group will be used to fund the Loan Provision.

INFORMATION OF BOCOM SECURITIES, THE COMPANY AND THE GROUP

BOCOM Securities is a company incorporated in Hong Kong with limited liability and a direct wholly-owned subsidiary of the Company. The principal businesses of BOCOM Securities are securities brokerage, margin financing and underwriting.

The principal activity of the Company is investment holding. The Group is principally engaged in securities brokerage, margin financing, corporate finance and underwriting, investment and loans and asset management and advisory businesses. The regulated activities carried out by the Company's licensed subsidiaries include dealing in securities and futures, advising on securities and futures contracts, providing securities margin financing, advising on corporate finance and providing asset management services.

INFORMATION OF THE BORROWERS, THE GUARANTOR AND THE OTHER LENDER

Each of the Borrowers is a company incorporated under the laws of Hong Kong with limited liability and is directly wholly-owned by BOCOM Leasing, which in turn is directly wholly-owned by BOCOM. The principal business of each of the Borrowers is ship leasing.

The Guarantor is a company incorporated under the laws of Hong Kong with limited liability and is indirectly wholly-owned by BOCOM Leasing, which in turn is directly wholly-owned by BOCOM. The principal business of the Guarantor is ship leasing.

The Other Lender is a limited liability company incorporated in Macau and is principally engaged in the banking business. The Other Lender is a direct wholly-owned subsidiary of BOCOM. BOCOM is a state-owned joint-stock commercial bank incorporated in the PRC with limited liability, the A shares of which are listed and traded on the Shanghai Stock Exchange (stock code: 601328) and the H shares of which are listed and traded on the Stock Exchange (stock code: 3328). BOCOM mainly provides banking and related financial services.

REASONS FOR AND BENEFITS OF THE LOAN PROVISION

The Loan Provision is in the ordinary and usual course of business of the Group. The terms of the Loan Agreement (including the interest rates) were arrived at by the parties thereto after arm's length negotiations, with reference to prevailing commercial practice and the amount of the Loan Provision. Having considered the financial background of the Borrowers, the interest income to be received by the Group, the security provided by the Borrowers, the Put Option Agreement and the value of the vessels mortgaged under the Vessel Mortgage, the Directors (including the independent non-executive Directors) consider that the terms of the Loan Agreement are fair and reasonable and the Loan Provision is on normal commercial terms or better and in the ordinary and usual course of business of the Group, and in the interests of the Company and the Shareholders as a whole.

LISTING RULES IMPLICATIONS

As at the date of this announcement, BOCOM is a substantial Shareholder and the ultimate controlling Shareholder holding approximately 73.14% of total number of issued Shares. Since the Borrowers are all indirect wholly-owned subsidiaries of BOCOM, they are connected persons of the Company and the Loan Provision constitutes a connected transaction of the Company under Chapter 14A of the Listing Rules.

As one or more of the highest applicable percentage ratios in relation to the Loan Provision are more than 0.1% but less than 5%, the Loan Provision is subject to announcement and annual review requirements but is exempt from the independent Shareholders' approval requirement under Chapter 14A of the Listing Rules.

BOARD APPROVAL

Due to the positions of Mr. XIAO Ting and Ms. ZHU Chen in the BOCOM Group, they have abstained from voting on the Board resolutions in respect of the approval of the Loan Provision.

Save as disclosed above, none of the Directors has a material interest in respect of the Loan Provision and none of them has abstained from voting on the Board resolutions in respect of the approval of the Loan Provision.

DEFINITIONS

In this announcement, unless the context otherwise requires, the following terms shall have the following meanings:

"Account Charge"	the account security deeds entered into by each of the Borrowers (as chargor) with the Security Agent (as chargee) with respect to the charge of certain bank account(s) to the Security Agent
"Agent"	the agent of the Loan, being Bank of Communications Co., Ltd. Macau Branch
"Board"	the board of Directors
"BOCOM"	Bank of Communications Co., Ltd., a company incorporated in the People's Republic of China with limited liability, the A shares of which are listed and traded on the Shanghai Stock Exchange (stock code: 601328) and the H shares of which are listed and traded on the Stock Exchange (stock code: 3328), and being the ultimate controlling Shareholder
"BOCOM Group"	BOCOM and its subsidiaries (excluding the Group)
"BOCOM Leasing"	Bank of Communications Financial Leasing Co., Ltd., a direct wholly-owned subsidiary of BOCOM
"BOCOM Securities"	BOCOM International Securities Limited, a direct wholly-owned subsidiary of the Company
"Borrowers"	Xiang H74, Xiang H75, Xiang H76, Xiang H77, Xiang H78, Xiang H79, Xiang H80, Xiang H81, Xiang H82, Xiang H83, Xiang H84 and Xiang H85
"Company"	BOCOM International Holdings Company Limited, a company incorporated in Hong Kong with limited liability, the issued shares of which are listed on the Stock Exchange (stock code: 3329)
"connected person"	has the same meaning as ascribed to it under the Listing Rules
"Director(s)"	the director(s) of the Company
"Financial Services Framework Agreement"	the Financial Services Framework Agreement of 25 November 2025 entered into by the Company and BOCOM, which has been approved by the independent Shareholders of the Company on 17 December 2025
"Final Repayment Date"	the earlier of 15 years from the drawdown date and the date on which the relevant vessel charter agreement expires
"General Assignment"	the general assignment entered into by the Borrowers (as assignor) with the Security Agent (as assignee) with respect to, among others, the assignment of rights, title and interest under certain vessel charter agreement

"Group"	the Company and its subsidiaries
"Guarantor"	Rong Kong United Finance Co., Limited
"Hong Kong"	the Hong Kong Special Administrative Region of the People's Republic of China
"Lead Arranger"	the mandated lead arranger and bookrunner of the Loan, being BOCOM Securities
"Lenders"	the Company and the Other Lender
"Listing Rules"	the Rules Governing the Listing of Securities on the Stock Exchange
"Loan"	the loan in the principal amount of up to US$365,935,575 made available by the Lenders to the Borrowers under the Loan Agreement
"Loan Agreement"	the loan agreement entered into by the Borrowers, the Lenders, the Guarantor and BOCOM Securities on 25 June 2026 in relation to the provision of the Loan
"Loan Provision"	in relation to the Loan, the principal amount of up to US$3,000,000 which the Company shall provide to the Borrowers pursuant to the Loan Agreement
"Other Lender"	Bank of Communications Co., Ltd. Macau Branch
"percentage ratios"	has the same meaning as ascribed to it under the Listing Rules
"PRC"	the People's Republic of China which for the purpose of this announcement, excludes Hong Kong, Macau and Taiwan
"Put Option Agreement"	the put option agreements entered into by each of the Borrowers with BOCOM Leasing and the Security Agent with respect to the grant of certain put options by BOCOM Leasing to the Security Agent
"Security Agent"	the security trustee of the Loan, being Bank of Communications Co., Ltd. Macau Branch
"Shares"	the ordinary shares of the Company
"Shareholder(s)"	holder(s) of the ordinary shares of the Company
"Stock Exchange"	The Stock Exchange of Hong Kong Limited

"Term SOFR"	the term SOFR reference rate administered by CME Group Benchmark Administration Limited for the relevant period published by CME Group Benchmark Administration Limited
"US$"	the lawful currency of United States of America
"Vessel Mortgage"	the vessel mortgage entered into between the Borrowers as mortgagors and the Security Agent as mortgagee in respect of the mortgage of certain vessels
"Xiang H74"	Xiang H74 International Ship Lease Co., Limited
"Xiang H75"	Xiang H75 International Ship Lease Co., Limited
"Xiang H76"	Xiang H76 International Ship Lease Co., Limited
"Xiang H77"	Xiang H77 International Ship Lease Co., Limited
"Xiang H78"	Xiang H78 International Ship Lease Co., Limited
"Xiang H79"	Xiang H79 International Ship Lease Co., Limited
"Xiang H80"	Xiang H80 International Ship Lease Co., Limited
"Xiang H81"	Xiang H81 International Ship Lease Co., Limited
"Xiang H82"	Xiang H82 International Ship Lease Co., Limited
"Xiang H83"	Xiang H83 International Ship Lease Co., Limited
"Xiang H84"	Xiang H84 International Ship Lease Co., Limited
"Xiang H85"	Xiang H85 International Ship Lease Co., Limited
"%"	per cent.

In this announcement, amounts in US$ are translated into HK$ on the basis of US$1.00 = HK$7.85. The conversion rate is for illustration purposes only and should not be taken as a representation that US$ could actually be converted into HK$ at such rate or at all.

By Order of the Board
BOCOM International Holdings Company Limited
ZENG Jiali
Company Secretary

Hong Kong, 25 June 2026

As at the date of this announcement, the Board comprises Mr. XIAO Ting and Ms. ZHU Chen as Non-executive Directors; Mr. XIE Jie as Executive Director; and Mr. MA Ning, Mr. LIN Zhijun and Mr. PU Yonghao as Independent Non-executive Directors.