

Lianhe Global has affirmed ‘A-’ global scale Long-term Issuer Credit Rating of Xiamen International Bank Co., Ltd.; Outlook Stable

HONG KONG, 22 June 2026 – Lianhe Ratings Global Limited (“Lianhe Global”), an international credit rating company, has affirmed ‘A-’ global scale Long-term Issuer Credit Rating of Xiamen International Bank Co., Ltd. (“XIB”). The Issuer Rating Outlook is Stable.

Key Rating Rationales

The Issuer Rating reflects XIB’s established network in economically advanced regions in mainland China, Hong Kong and Macao, stable funding structure and adequate Liquidity. It is an important state-owned financial institution under the administration of the People’s Government of Fujian Province (“the Fujian government”). We believe there is a high possibility that the bank would receive extraordinary government support if needed, given its strategic importance in serving the real economy by providing financial services in Fujian Province. The rating also considers XIB’s asset quality, profitability and capital adequacy profile.

The Stable Outlook reflects our expectation that XIB will maintain its established market position, strategic importance in local financial system and its linkage with the Fujian government.

Rating Sensitivities

We would consider downgrading XIB’s rating if there is (1) a significant decrease in its capital adequacy and liquidity, or (2) a notable deterioration in its asset quality and profitability, or (3) a perceived weakening linkage between the Fujian government and XIB.

We would consider upgrading XIB’s rating if it were to (1) improve its capital adequacy and asset quality significantly, and (2) improve its profitability, and (3) improve the diversification of business and loan portfolio.

About Lianhe Global

Lianhe Global is an international credit rating company that provides credit ratings to corporations, banks, non-bank financial institutions, local investment and development companies, and other asset classes around the globe. Lianhe Global also provides credit risk research and other services related to credit ratings.

Principal Methodology Applied

Banking Rating Criteria (published on 20 March 2023)
The methodology can be found at the website www.lhratingsglobal.com.

Note: The above Issuer/Issuance Credit Ratings are solicited at the request of the rated entity or a related third party. None of the aforementioned entities nor its related parties participate in the rating process aside from providing information requested by Lianhe Global.

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