



China CITIC Bank International Limited
中信銀行(國際)有限公司

Regulatory Disclosure Statement

31 March 2021
(Unaudited)

**These disclosures are prepared under
the Banking (Disclosure) Rules**

Regulatory Disclosure Statement

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Regulatory Disclosure Statement (continued)

The information contained in this regulatory disclosure statement is for China CITIC Bank International Limited (“the Bank”) and its subsidiaries (together “the Group”), and is prepared in accordance with the Banking (Disclosure) Rules and the disclosure templates issued by the Hong Kong Monetary Authority (“HKMA”). Certain comparative figures have been restated in conformity with the latest books and records of the Group.

PART I: KEY PRUDENTIAL RATIOS AND OVERVIEW OF RISK-WEIGHTED ASSET (RWA)

KM1: Key prudential ratios

	At 31 March 2021	At 31 December 2020	At 30 September 2020	At 30 June 2020	At 31 March 2020	
	(a)	(b)	(c)	(d)	(e)	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
Regulatory capital						
1	Common Equity Tier 1 (CET1)	37,523,949	36,932,733	37,309,461	37,595,770	38,063,930
2	Tier 1	45,296,009	44,704,793	45,081,521	45,367,830	45,835,990
3	Total capital	52,713,116	51,893,699	52,308,479	52,120,354	53,146,712
RWA						
4	Total RWA	312,393,273	299,316,537	297,678,424	272,597,282	270,651,826
Risk-based regulatory capital ratios (as a percentage of RWA)						
5	CET1 ratio (%)	12.0%	12.3%	12.5%	13.8%	14.1%
6	Tier 1 ratio (%)	14.5%	14.9%	15.1%	16.6%	16.9%
7	Total capital ratio (%)	16.9%	17.3%	17.6%	19.1%	19.6%
Additional CET1 buffer requirements (as a percentage of RWA)						
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical capital buffer requirement (%)	0.56%	0.55%	0.59%	0.59%	0.58%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	Total AI-specific CET1 buffer requirements (%)	3.06%	3.05%	3.09%	3.09%	3.08%
12	CET1 available after meeting the AI's minimum capital requirements (%)	7.5%	7.8%	8.0%	9.3%	9.6%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	448,824,611	413,136,530	418,199,262	381,002,257	363,317,478
14	LR (%)	10.1%	10.8%	10.8%	11.9%	12.6%
Liquidity Coverage Ratio (LCR)/Liquidity Maintenance Ratio (LMR)						
Applicable to category 1 institution only:						
15	Total high quality liquid assets (HQLA)	52,632,299	53,443,312	45,423,352	42,386,001	47,011,755
16	Total net cash outflows	23,427,107	25,357,457	19,029,738	19,066,123	17,320,289
17	LCR (%)	225%	217%	240%	224%	272%
Applicable to category 2 institution only:						
17a	LMR (%)	N/A	N/A	N/A	N/A	N/A
Net Stable Funding Ratio (NSFR)/Core Funding Ratio (CFR)						
Applicable to category 1 institution only:						
18	Total available stable funding	256,242,691	247,594,441	247,414,150	236,248,495	231,887,605
19	Total required stable funding	200,384,352	192,719,256	185,268,561	169,746,648	167,984,804
20	NSFR (%)	128%	128%	134%	139%	138%
Applicable to category 2A institution only:						
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

N/A - Not Applicable

Regulatory Disclosure Statements (continued)

PART I: KEY PRUDENTIAL RATIOS AND OVERVIEW OF RISK-WEIGHTED ASSET (RWA)

OV1: Overview of RWA

The following table provides an overview of the Bank's RWA by various risk types and the corresponding minimum capital requirements (i.e. 8% of RWA), as required by the HKMA.

		(a)	(b)	(c)
		RWAs		Minimum capital requirements
		At 31 March 2021	At 31 December 2020	At 31 March 2021
		HK\$'000	HK\$'000	HK\$'000
1	Credit risk for non-securitization exposures	265,754,733	250,056,083	21,260,379
2	<i>Of which STC approach</i>	265,754,733	250,056,083	21,260,379
2a	<i>Of which BSC approach</i>	-	-	-
3	<i>Of which foundation IRB approach</i>	-	-	-
4	<i>Of which supervisory slotting criteria approach</i>	-	-	-
5	<i>Of which advanced IRB approach</i>	-	-	-
6	Counterparty default risk and default fund contributions	9,279,131	10,942,955	742,330
7	<i>Of which SA-CCR*</i>	Not applicable	Not applicable	Not applicable
7a	<i>Of which CEM</i>	9,067,873	10,466,530	725,430
8	<i>Of which IMM(CCR) approach</i>	-	-	-
9	<i>Of which others</i>	211,258	476,425	16,900
10	CVA risk	6,746,075	6,678,775	539,686
11	Equity positions in banking book under the simple risk-weight method and internal models method	-	-	-
12	Collective investment scheme ("CIS") exposures – LTA*	Not applicable	Not applicable	Not applicable
13	CIS exposures – MBA*	Not applicable	Not applicable	Not applicable
14	CIS exposures – FBA*	Not applicable	Not applicable	Not applicable
14a	CIS exposures – combination of approaches*	Not applicable	Not applicable	Not applicable
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	<i>Of which SEC-IRBA</i>	-	-	-
18	<i>Of which SEC-ERBA (Including IAA)</i>	-	-	-
19	<i>Of which SEC-SA</i>	-	-	-
19a	<i>Of which SEC-FBA</i>	-	-	-
20	Market risk	14,325,925	15,406,250	1,146,074
21	<i>Of which STM approach</i>	14,325,925	15,406,250	1,146,074
22	<i>Of which IMM approach</i>	-	-	-
23	Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect)*	Not applicable	Not applicable	Not applicable
24	Operational risk	15,117,200	15,050,538	1,209,376
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	1,277,538	1,277,538	102,203
26	Capital floor adjustment	-	-	-
26a	Deduction to RWAs	107,329	95,602	8,586
26b	<i>Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital</i>	11,727	-	938
26c	<i>Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital</i>	95,602	95,602	7,648
27	Total	312,393,273	299,316,537	24,991,462

Remark:

Items marked with an asterisk (*) will be applicable only after their respective policy frameworks take effect. Until then, "Not applicable" is reported in the rows.

The Bank has adopted the "standardised approach" for calculating the risk-weighted amount for credit risk and market risk and the "basic indicator approach" for calculating operational risk.

Total RWA increased mainly due to an increase in credit RWA for non-securitisation exposures, which was driven mainly by an increase in loans and advances to customers.

Regulatory Disclosure Statements (continued)

PART II: LEVERAGE RATIO

LR2: Leverage ratio

		(a)	(b)
		At 31 March 2021	At 31 December 2020
		HK\$'000	HK\$'000
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	419,368,723	375,547,950
2	Less: Asset amounts deducted in determining Tier 1 capital	(3,111,938)	(2,909,797)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	416,256,785	372,638,153
Exposures arising from derivative contracts			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	4,040,691	5,682,530
5	Add-on amounts for PFE associated with all derivative contracts	9,968,151	8,703,792
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
7	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(804,207)	(2,645,239)
8	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	Adjusted effective notional amount of written credit derivative contracts	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivative contracts	-	-
11	Total exposures arising from derivative contracts	13,204,635	11,741,083
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	3,324,592	1,552,081
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	19,686	-
15	Agent transactions exposures	-	-
16	Total exposures arising from SFTs	3,344,278	1,552,081
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	108,276,053	119,499,524
18	Less: Adjustments for conversion to credit equivalent amounts	(92,120,894)	(92,166,875)
19	Off-balance sheet items	16,155,159	27,332,649
Capital and total exposures			
20	Tier 1 capital	45,296,009	44,704,793
20a	Total exposures before adjustments for specific and collective provisions	448,960,857	413,263,966
20b	Adjustments for specific and collective provisions	(136,246)	(127,436)
21	Total exposures after adjustments for specific and collective provisions	448,824,611	413,136,530
Leverage ratio			
22	Leverage ratio	10.1%	10.8%

Regulatory Disclosure Statements (continued)

PART III: LIQUIDITY

LIQ1: Liquidity Coverage Ratio ("LCR") - for category 1 institution

Number of data points used in calculating the average value of the LCR and related components set out in this template		For the quarter ended 31 March 2021: (75 data points)	
		UNWEIGHTED AMOUNT (Average)	WEIGHTED AMOUNT (Average)
Basis of disclosure: Consolidated		HK\$'000	HK\$'000
A. High Quality Liquid Assets (HQLA)			
1	Total HQLA		52,632,299
B. Cash outflows			
2	Retail deposits and small business funding, of which	144,854,793	10,790,806
3	<i>Stable retail deposits and stable small business funding</i>	10,549,545	527,477
4	<i>Less stable retail deposits and less stable small business funding</i>	70,961,314	7,096,132
4a	<i>Retail term deposits and small business term funding</i>	63,343,934	3,167,197
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	123,592,194	70,472,036
6	Operational deposits	-	-
7	<i>Unsecured wholesale funding (other than small business funding) not covered in Row 6</i>	123,592,194	70,472,036
8	<i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>	-	-
9	Secured funding transactions (including securities swap transactions)		-
10	Additional requirements, of which	13,489,490	4,431,071
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	3,169,521	3,164,924
12	<i>Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions</i>	-	-
13	<i>Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)</i>	10,319,969	1,266,147
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	7,353,128	7,353,128
15	Other contingent funding obligations (without contractual or non-contractual)	96,465,802	383,425
16	Total cash outflows		93,430,466
C. Cash Inflows			
17	Secured lending transactions (including securities swap transactions)	771,717	283,529
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	99,701,887	77,437,446
19	Other cash inflows	5,712,213	5,695,298
20	Total cash inflows	106,185,817	83,416,273
D. Liquidity Coverage Ratio			
21	Total HQLA		52,632,299
22	Total Net Cash Outflows		23,427,107
23	LCR (%)		225%