



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

**Regulatory Disclosure Statement**

31 March 2022  
(Unaudited)

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

**Regulatory Disclosure Statement**

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## Regulatory Disclosure Statements

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”). These regulatory disclosures are governed by the Group’s disclosure policy, which set out the governance, control and assurance requirements for publication of the document.

### Part I: Key prudential ratios and overview of Risk-Weighted Asset (RWA)

#### KM1: Key prudential ratios

	At 31 March 2022 (a) HK\$'000	At 31 December 2021 (b) HK\$'000	At 30 September 2021 (c) HK\$'000	At 30 June 2021 (d) HK\$'000	At 31 March 2021 (e) HK\$'000	
<b>Regulatory capital</b>						
1	Common Equity Tier 1 (CET1)	37,920,665	37,859,048	38,513,755	37,897,448	37,523,949
2	Tier 1	46,476,665	46,415,048	50,933,303	45,669,508	45,296,009
3	Total capital	54,055,130	53,938,873	58,334,924	53,037,478	52,724,645
<b>RWA</b>						
4	Total RWA	320,075,802	315,565,038	308,970,897	309,939,196	315,345,899
<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>						
5	CET1 ratio (%)	11.8%	12.0%	12.5%	12.2%	11.9%
6	Tier 1 ratio (%)	14.5%	14.7%	16.5%	14.7%	14.4%
7	Total capital ratio (%)	16.9%	17.1%	18.9%	17.1%	16.7%
<b>Additional CET1 buffer requirements (as a percentage of RWA)</b>						
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.649%	0.642%	0.624%	0.621%	0.571%
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 (%)	3.149%	3.142%	3.124%	3.121%	3.071%
12	CET1 available after meeting the AI's minimum capital requirements (%)	7.3%	7.5%	8.0%	7.7%	7.4%
<b>Basel III leverage ratio</b>						
13	Total leverage ratio (LR) exposure measure	432,053,709	435,357,905	449,927,030	428,549,955	449,017,793
14	LR (%)	10.8%	10.7%	11.3%	10.7%	10.1%
<b>Liquidity Coverage Ratio (LCR)/Liquidity Maintenance Ratio (LMR)</b>						
Applicable to category 1 institution only:						
15	Total high quality liquid assets (HQLA)	67,641,461	67,478,879	66,644,799	64,539,318	52,632,299
16	Total net cash outflows	29,840,119	28,620,512	23,772,093	26,048,868	23,427,107
17	LCR (%)	230%	239%	280%	249%	225%
Applicable to category 2 institution only:						
17a	LMR (%)	N/A	N/A	N/A	N/A	N/A
<b>Net Stable Funding Ratio (NSFR)/Core Funding Ratio (CFR)</b>						
Applicable to category 1 institution only:						
18	Total available stable funding	254,646,983	254,068,949	255,606,344	245,755,499	256,242,493
19	Total required stable funding	200,577,957	203,067,202	204,054,164	201,707,900	200,426,026
20	NSFR (%)	127%	125%	125%	122%	128%
Applicable to category 2A institution only:						
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

N/A - Non-Applicable

**Regulatory Disclosure Statements (continued)**

**Part I: Key prudential ratios and overview of Risk-Weighted Asset (RWA) (continued)**

**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 2022 HK\$'000	At 31 December 2021 HK\$'000	At 31 March 2022 HK\$'000	
1	Credit risk for non-securitization exposures	272,770,539	269,908,257	21,821,643	
2	Of which STC approach	272,770,539	269,908,257	21,821,643	
2a	Of which BSC approach	-	-	-	
3	Of which foundation IRB approach	-	-	-	
4	Of which supervisory slotting criteria approach	-	-	-	
5	Of which advanced IRB approach	-	-	-	
6	Counterparty default risk and default fund contributions	6,875,857	6,646,903	550,069	
7	Of which SA-CCR approach	6,727,760	6,029,492	538,221	
7a	Of which CEM	-	-	-	
8	Of which IMM(CCR) approach	-	-	-	
9	Of which others	148,097	617,411	11,848	
10	CVA risk	8,997,075	6,713,800	719,766	
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	Of which SEC-IRBA	-	-	-	
18	Of which SEC-ERBA (including IAA)	-	-	-	
19	Of which SEC-SA	-	-	-	
19a	Of which SEC-FBA	-	-	-	
20	Market risk	15,445,325	16,346,413	1,235,626	
21	Of which STM approach	15,445,325	16,346,413	1,235,626	
22	Of which IMM approach	-	-	-	
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	14,922,525	14,920,038	1,193,802	
24a	Sovereign concentration risk	-	-	-	
25	Amounts below the thresholds for deduction (subject to 250% RW)	1,281,670	1,277,513	102,533	
26	Capital floor adjustment	-	-	-	
26a	Deduction to RWA	217,189	247,886	17,375	
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	30,078	60,775	2,406	
26c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	187,111	187,111	14,969	
27	<b>Total</b>	<b>320,075,802</b>	<b>315,565,038</b>	<b>25,606,064</b>	

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.

Regulatory Disclosure Statements (continued)

Part II: Leverage ratio

LR2: Leverage ratio

		(a)	(b)
		At 31 March 2022	At 31 December 2021
		HK\$'000	HK\$'000
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	398,116,910	404,084,204
2	Less: Asset amounts deducted in determining Tier 1 capital	(2,838,106)	(3,132,819)
3	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs)</b>	<b>395,278,804</b>	<b>400,951,385</b>
<b>Exposures arising from derivative contracts</b>			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	3,715,789	3,277,553
5	Add-on amounts for PFE associated with all derivative contracts	10,611,370	9,512,010
6	Gross-up for collateral provided in respect of derivative contracts 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	(252,723)	(470,536)
8	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	Adjusted effective notional amount of written credit-related derivative contracts	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts	-	-
11	<b>Total exposures arising from derivative contracts</b>	<b>14,074,436</b>	<b>12,319,027</b>
<b>Exposures arising from SFTs</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	1,894,879	2,495,435
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	102,085	8,406
15	Agent transaction exposures	-	-
16	<b>Total exposures arising from SFTs</b>	<b>1,996,964</b>	<b>2,503,841</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	129,922,358	124,213,491
18	Less: Adjustments for conversion to credit equivalent amounts	(109,097,467)	(104,485,908)
19	<b>Off-balance sheet items</b>	<b>20,824,891</b>	<b>19,727,583</b>
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	<b>46,476,665</b>	<b>46,415,048</b>
20a	<b>Total exposures before adjustments for specific and collective provisions</b>	<b>432,175,095</b>	<b>435,501,836</b>
20b	<b>Adjustments for specific and collective provisions</b>	<b>(121,386)</b>	<b>(143,931)</b>
21	<b>Total exposures after adjustments for specific and collective provisions</b>	<b>432,053,709</b>	<b>435,357,905</b>
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	<b>10.8%</b>	<b>10.7%</b>

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 quarter ended 31 March 2022 (73 data points)	
		UNWEIGHTED AMOUNT (Average) HK\$'000	WEIGHTED AMOUNT (Average) (Average) HK\$'000
<b>Basis of disclosure: Consolidated</b>			
<b>A. High Quality Liquid Assets (HQLA)</b>			
1	Total HQLA		67,641,461
<b>B. Cash outflows</b>			
2	Retail deposits and small business funding, of which	136,076,389	10,191,385
3	Stable retail deposits and stable small business funding	11,134,330	556,717
4	Less stable retail deposits and less stable small business funding	67,751,303	6,775,130
4a	Retail term deposits and small business term funding	57,190,756	2,859,538
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	122,683,256	71,143,280
6	Operational deposits	-	-
7	Unsecured wholesale funding (other than small business funding) not covered in row 6	122,683,256	71,143,280
8	Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period	-	-
9	Secured funding transactions (including securities swap transactions)		1,128,307
10	Additional requirements, of which	18,623,539	4,852,766
11	Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements	3,703,789	2,823,422
12	Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions	-	-
13	Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)	14,919,750	2,029,344
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	5,284,843	5,284,843
15	Other contingent funding obligations (without contractual or non-contractual)	110,145,340	383,759
16	<b>Total cash outflows</b>		<b>92,984,340</b>
<b>C. Cash Inflows</b>			
17	Secured lending transactions (including securities swap transactions)	1,142,121	1,142,121
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	78,811,710	57,659,849
19	Other cash inflows	4,472,752	4,443,072
20	<b>Total cash inflows</b>	<b>84,426,583</b>	<b>63,245,042</b>
<b>D. Liquidity Coverage Ratio</b>			
21	Total HQLA		67,641,461
22	Total Net Cash Outflows		29,840,119
23	LCR (%)		230%