

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

Regulatory Disclosure Statement

31 March 2025
(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”). 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 2025 | At 31 December 2024 | At 30 September 2024 | At 30 June 2024 | At 31 March 2024 |
|---------------|---|------------------------|---------------------------|----------------------------|-----------------------|------------------------|
| | | (a) | (b) | (c) | (d) | (e) |
| | | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 |
| | Regulatory capital | | | | | |
| 1 & 1a | Common Equity Tier 1 (CET1) | 44,542,342 | 43,302,008 | 43,567,696 | 41,331,557 | 40,891,804 |
| 2 & 2a | Tier 1 | 53,877,738 | 52,637,404 | 52,903,092 | 50,666,953 | 50,227,200 |
| 3 & 3a | Total capital | 61,391,713 | 59,995,329 | 60,142,943 | 58,033,783 | 57,469,394 |
| | RWA | | | | | |
| 4 | Total RWA | 302,331,419 | 316,672,653 | 310,286,791 | 310,278,532 | 302,201,989 |
| 4a | Total RWA (pre-floor) | 302,331,419 | N/A ¹ | N/A ¹ | N/A ¹ | N/A ¹ |
| | Risk-based regulatory capital ratios (as a percentage of RWA) | | | | | |
| 5 & 5a | CET1 ratio (%) | 14.7% | 13.7% | 14.0% | 13.3% | 13.5% |
| 5b | CET1 ratio (%) (pre-floor ratio) | 14.7% | N/A ¹ | N/A ¹ | N/A ¹ | N/A ¹ |
| 6 & 6a | Tier 1 ratio (%) | 17.8% | 16.6% | 17.0% | 16.3% | 16.6% |
| 6b | Tier 1 ratio (%) (pre-floor ratio) | 17.8% | N/A ¹ | N/A ¹ | N/A ¹ | N/A ¹ |
| 7 & 7a | Total capital ratio (%) | 20.3% | 18.9% | 19.4% | 18.7% | 19.0% |
| 7b | Total capital ratio (%) (pre-floor ratio) | 20.3% | N/A ¹ | N/A ¹ | N/A ¹ | N/A ¹ |
| | Additional CET1 buffer requirements (as a percentage of RWA) | | | | | |
| 8 | Capital conservation buffer requirement (%) | 2.500% | 2.500% | 2.500% | 2.500% | 2.500% |
| 9 | Countercyclical capital buffer requirement (%) | 0.364% | 0.358% | 0.680% | 0.686% | 0.673% |
| 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 (%) | 2.864% | 2.858% | 3.180% | 3.186% | 3.173% |
| 12 | CET1 available after meeting the AI's minimum capital requirements (%) | 10.2% | 9.2% | 9.5% | 8.8% | 9.0% |
| | Basel III leverage ratio | | | | | |
| 13 | Total leverage ratio (LR) exposure measure | 548,525,403 | 500,422,088 | 480,171,271 | 469,757,417 | 461,969,216 |
| 13a | LR exposure measure based on mean values of gross assets of SFTs | 538,711,537 | N/A ² | N/A ² | N/A ² | N/A ² |
| 14, 14a & 14b | LR (%) | 9.8% | 10.5% | 11.0% | 10.8% | 10.9% |
| 14c & 14d | LR (%) based on mean values of gross assets of SFTs | 10.0% | N/A ² | N/A ² | N/A ² | N/A ² |
| | Liquidity Coverage Ratio (LCR)/Liquidity Maintenance Ratio (LMR) | | | | | |
| | Applicable to category 1 institutions only: | | | | | |
| 15 | Total high quality liquid assets (HQLA) | 84,139,233 | 80,310,151 | 75,468,213 | 74,806,699 | 79,327,677 |
| 16 | Total net cash outflows | 42,624,258 | 36,256,661 | 38,396,108 | 35,160,658 | 40,999,097 |
| 17 | LCR (%) | 200% | 227% | 198% | 217% | 195% |
| | Applicable to category 2 institutions 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 institutions only: | | | | | |
| 18 | Total available stable funding | 350,041,442 | 326,750,362 | 305,244,207 | 299,866,511 | 285,528,605 |
| 19 | Total required stable funding | 237,763,123 | 219,791,551 | 214,841,032 | 211,474,126 | 201,753,941 |
| 20 | NSFR (%) | 147% | 149% | 142% | 142% | 142% |
| | Applicable to category 2A institutions only: | | | | | |
| 20a | CFR (%) | N/A | N/A | N/A | N/A | N/A |

N/A - Not Applicable

Note 1 : Input is not applicable as output floor was implemented on 1 January 2025.

Note 2 : Not applicable as the metric for a new standard is reported for the first time in 2025.

Regulatory Disclosure Statement (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) |
|-----|--|------------------------|---------------------------|------------------------------|
| | | RWA | | Minimum capital requirements |
| | | At 31 March 2025 | At 31 December 2024 | At 31 March 2025 |
| | | HK\$'000 | HK\$'000 | HK\$'000 |
| 1 | Credit risk for non-securitization exposures | 271,804,744 | 275,114,273 | 21,744,380 |
| 2 | Of which STC approach | 271,804,744 | 275,114,273 | 21,744,380 |
| 2a | Of which BSC approach | - | - | - |
| 3 | Of which foundation IRB approach | - | - | - |
| 4 | Of which supervisory slotting criteria approach | - | - | - |
| 5 | Of which advanced IRB approach | - | - | - |
| 5a | Of which retail IRB approach | - | - | - |
| 5b | Of which specific risk-weight approach | - | - | - |
| 6 | Counterparty credit risk and default fund contributions | 7,275,598 | 5,833,002 | 582,048 |
| 7 | Of which SA-CCR approach | 4,766,387 | 5,636,199 | 381,311 |
| 7a | Of which CEM | - | - | - |
| 8 | Of which IMM(CCR) approach | - | - | - |
| 9 | Of which others | 2,509,211 | 196,803 | 200,737 |
| 10 | CVA risk | 1,836,538 | 1,439,913 | 146,923 |
| 11 | Equity positions in banking book under the simple risk-weight method and internal models method | N/A | N/A | N/A |
| 12 | Collective investment scheme ("CIS") exposures – look-through approach / third-party approach | - | - | - |
| 13 | CIS exposures – mandate-based approach | - | - | - |
| 14 | CIS exposures – fall-back approach | - | - | - |
| 14a | CIS exposures – combination of approaches | - | - | - |
| 15 | Settlement risk | 247 | - | 20 |
| 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 | 5,717,938 | 16,246,300 | 457,435 |
| 21 | Of which STM approach | 5,717,938 | 16,246,300 | 457,435 |
| 22 | Of which IMA | - | - | - |
| 22 | Of which SSTM approach | - | - | - |
| 23 | Capital charge for moving exposures between trading book and banking book | - | - | - |
| 24 | Operational risk | 15,417,263 | 18,155,213 | 1,233,381 |
| 24a | Sovereign concentration risk | - | - | - |
| 25 | Amounts below the thresholds for deduction (subject to 250% RW) | 452,729 | 57,590 | 36,218 |
| 26 | Output floor level applied | N/A | N/A | N/A |
| 27 | Floor adjustment (before application of transitional cap) | N/A | N/A | N/A |
| 28 | Floor adjustment (after application of transitional cap) | N/A | N/A | N/A |
| 28a | Deduction to RWA | 173,638 | 173,638 | 13,891 |
| 28b | Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital | - | - | - |
| 28c | Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital | 173,638 | 173,638 | 13,891 |
| 29 | Total | 302,331,419 | 316,672,653 | 24,186,514 |

N/A: Not applicable

The revised capital standards under the Basel III final reform package came into effect in Hong Kong on 1 January 2025.

Regulatory Disclosure Statement (continued)

Part II: Leverage ratio

LR2: Leverage ratio

| | | (a) | (b) |
|--|--|-----------------------------|-----------------------------|
| | | At 31 March 2025 | At 31 December 2024 |
| | | HK\$'000 | HK\$'000 |
| On-balance sheet exposures | | | |
| 1 | On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral) | 487,818,475 | 455,260,447 |
| 2 | Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard | - | - |
| 3 | Less: Deductions of receivables assets for cash variation margin provided under derivative contracts | (1,351,966) | (1,553,919) |
| 4 | Less: Adjustment for securities received under SFTs that are recognised as an asset | - | - |
| 5 | Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital | (4,100,108) | (3,667,530) |
| 6 | Less: Asset amounts deducted in determining Tier 1 capital | (3,521,833) | (3,387,622) |
| 7 | Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6) | 478,844,568 | 446,651,376 |
| Exposures arising from derivative contracts | | | |
| 8 | Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting) | 1,072,883 | 2,027,495 |
| 9 | Add-on amounts for PFE associated with all derivative contracts | 9,365,894 | 8,684,463 |
| 10 | Less: Exempted CCP leg of client-cleared trade exposures | - | - |
| 11 | Adjusted effective notional amount of written credit-related derivative contracts | - | - |
| 12 | Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts | - | - |
| 13 | Total exposures arising from derivative contracts (sum of rows 8 to 12) | 10,438,777 | 10,711,958 |
| Exposures arising from SFTs | | | |
| 14 | Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions | 33,791,316 | 16,649,605 |
| 15 | Less: Netted amounts of cash payables and cash receivables of gross SFT assets | - | - |
| 16 | CCR exposure for SFT assets | 1,306,529 | 490,913 |
| 17 | Agent transaction exposures | - | - |
| 18 | Total exposures arising from SFTs (sum of rows 14 to 17) | 35,097,845 | 17,140,518 |
| Other off-balance sheet exposures | | | |
| 19 | Off-balance sheet exposure at gross notional amount | 159,252,243 | 163,410,388 |
| 20 | Less: Adjustments for conversion to credit equivalent amounts | (135,007,132) | (137,398,234) |
| 21 | Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital | (100,898) | (93,918) |
| 22 | Off-balance sheet items (sum of rows 19 to 21) | 24,144,213 | 25,918,236 |
| Capital and total exposures | | | |
| 23 | Tier 1 capital | 53,877,738 | 52,637,404 |
| 24 | Total exposures (sum of rows 7, 13, 18 and 22) | 548,525,403 | 500,422,088 |
| Leverage ratio | | | |
| 25 & 25a | Leverage ratio | 9.8% | 10.5% |
| 26 | Minimum leverage ratio requirement | 3.0% | 3.0% |
| 27 | Applicable leverage buffers | Not applicable ¹ | Not applicable ¹ |
| Disclosure of mean values | | | |
| 28 | Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables | 23,977,450 | Not applicable ² |
| 29 | Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables | 33,791,316 | 16,649,605 |
| 30 & 30a | Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables) | 538,711,537 | Not applicable ² |
| 31 & 31a | Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables) | 10.0% | Not applicable ² |

Note:

Not applicable¹: not applicable to Hong Kong.

Not applicable²: not applicable as the metric for a new standard is reported for the first time in 2025.

Regulatory Disclosure Statement (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 2025 (74 data points) | |
|--|---|---|-----------------------------|
| | | (a) | (b) |
| Basis of disclosure: Consolidated | | Unweighted value (average) | Weighted value (average) |
| | | HK\$'000 | HK\$'000 |
| A. High Quality Liquid Assets (HQLA) | | | |
| 1 | Total HQLA | | 84,139,233 |
| B. Cash outflows | | | |
| 2 | Retail deposits and small business funding, of which: | 228,402,215 | 15,747,003 |
| 3 | Stable retail deposits and stable small business funding | 20,452,537 | 1,022,627 |
| 4 | Less stable retail deposits and less stable small business funding | 86,537,828 | 8,653,783 |
| 4a | Retail term deposits and small business term funding | 121,411,850 | 6,070,593 |
| 5 | Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which: | 125,383,040 | 66,857,835 |
| 6 | Operational deposits | 23,260,917 | 5,503,012 |
| 7 | Unsecured wholesale funding (other than small business funding) not covered in row 6 | 101,727,371 | 60,960,071 |
| 8 | Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period | 394,752 | 394,752 |
| 9 | Secured funding transactions (including securities swap transactions) | | 3,373,922 |
| 10 | Additional requirements, of which: | 27,188,327 | 8,393,486 |
| 11 | Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements | 8,135,480 | 5,519,289 |
| 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) | 19,052,847 | 2,874,197 |
| 14 | Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows | 14,111,541 | 14,111,541 |
| 15 | Other contingent funding obligations (whether contractual or non-contractual) | 145,766,178 | 484,004 |
| 16 | Total Cash Outflows | | 108,967,791 |
| C. Cash Inflows | | | |
| 17 | Secured lending transactions (including securities swap transactions) | 8,047,365 | 8,047,365 |
| 18 | Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions | 67,325,718 | 46,705,804 |
| 19 | Other cash inflows | 11,700,901 | 11,590,364 |
| 20 | Total Cash Inflows | 87,073,984 | 66,343,533 |
| D. Liquidity Coverage Ratio | | Adjusted value | |
| 21 | Total HQLA | | 84,139,233 |
| 22 | Total Net Cash Outflows | | 42,624,258 |
| 23 | LCR (%) | | 200% |