



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

Regulatory Disclosure Statement

31 March 2026

(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 2026	At 31 December 2025	At 30 September 2025	At 30 June 2025	At 31 March 2025
		(a)	(b)	(c)	(d)	(e)
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
Regulatory capital						
1 & 1a	Common Equity Tier 1 (CET1)	47,687,944	46,816,166	46,462,935	45,483,279	44,542,342
2 & 2a	Tier 1	57,023,340	56,151,562	55,798,331	54,818,675	53,877,738
3 & 3a	Total capital	64,783,586	63,711,370	63,468,400	62,468,206	61,391,713
RWA						
4	Total RWA	322,893,785	296,426,201	309,923,433	311,683,437	302,331,419
4a	Total RWA (pre-floor)	322,893,785	296,426,201	309,923,433	311,683,437	302,331,419
Risk-based regulatory capital ratios (as a percentage of RWA)						
5 & 5a	CET1 ratio (%)	14.8%	15.8%	15.0%	14.6%	14.7%
5b	CET1 ratio (%) (pre-floor ratio)	14.8%	15.8%	15.0%	14.6%	14.7%
6 & 6a	Tier 1 ratio (%)	17.7%	18.9%	18.0%	17.6%	17.8%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.7%	18.9%	18.0%	17.6%	17.8%
7 & 7a	Total capital ratio (%)	20.1%	21.5%	20.5%	20.0%	20.3%
7b	Total capital ratio (%) (pre-floor ratio)	20.1%	21.5%	20.5%	20.0%	20.3%
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 (%)	0.374%	0.379%	0.372%	0.364%	0.364%
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 (%)	2.874%	2.879%	2.872%	2.864%	2.864%
12	CET1 available after meeting the AI’s minimum capital requirements (%)	10.3%	11.3%	10.5%	10.1%	10.2%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	623,043,030	565,457,668	575,610,430	566,852,838	548,525,403
13a	LR exposure measure based on mean values of gross assets of SFTs	588,341,557	567,700,161	582,333,175	561,247,573	538,711,537
14, 14a & 14b	LR (%)	9.2%	9.9%	9.7%	9.7%	9.8%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	9.7%	9.9%	9.6%	9.8%	10.0%
Liquidity Coverage Ratio (LCR)/Liquidity Maintenance Ratio (LMR)						
Applicable to category 1 institutions only:						
15	Total high quality liquid assets (HQLA)	92,144,437	89,856,948	96,214,908	89,236,791	84,139,233
16	Total net cash outflows	57,513,580	49,232,687	45,684,373	42,801,260	42,624,258
17	LCR (%)	161%	185%	214%	211%	200%
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	357,517,267	369,274,188	373,529,008	360,710,032	350,041,442
19	Total required stable funding	266,039,131	254,355,327	247,541,547	245,558,136	237,763,123
20	NSFR (%)	134%	145%	151%	147%	147%
Applicable to category 2A institutions only:						
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

N/A - Not Applicable

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 2026	At 31 December 2025	At 31 March 2026
		HK\$'000	HK\$'000	HK\$'000
1	Credit risk for non-securitization exposures	295,328,799	274,896,068	23,626,304
2	Of which STC approach	295,328,799	274,896,068	23,626,304
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	-	-	-
5c	Of which cryptoasset exposures to credit risk calculated in accordance with section 376 and Divisions 5, 6 and 8 of Part 12 of the BCR	-	-	-
6	Counterparty credit risk and default fund contributions	10,066,980	6,901,672	805,358
7	Of which SA-CCR approach	4,885,712	5,064,624	390,857
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
8a	Of which method for group 2b cryptoasset derivative contracts	-	-	-
9	Of which others	5,181,268	1,837,048	414,501
10	CVA risk	1,561,725	1,635,350	124,938
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	-	-	-
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	6,282,375	3,789,338	502,590
21	Of which STM approach	6,282,375	3,789,338	502,590
22	Of which IMA	-	-	-
22	Of which SSTM approach	-	-	-
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	9,520,725	9,116,450	761,658
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	306,318	312,453	24,505
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	173,137	225,130	13,851
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	51,993	-
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	173,137	173,137	13,851
29	Total	322,893,785	296,426,201	25,831,502

N/A : Not Applicable

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

Regulatory Disclosure Statement (continued)

Part II: Leverage ratio

LR2: Leverage ratio

		(a)	(b)
		At 31 March 2026	At 31 December 2025
		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)	519,056,487	513,189,026
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	(916,514)	(1,261,441)
4	Less: Adjustment for assets other than money 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	(4,489,248)	(4,308,731)
6	Less: Asset amounts deducted in determining Tier 1 capital	(3,465,371)	(3,358,163)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	510,185,354	504,260,691
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)	1,367,381	1,232,862
9	Add-on amounts for PFE associated with all derivative contracts	9,002,898	8,621,204
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)	10,370,279	9,854,066
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	76,300,546	25,172,246
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	2,072,989	686,693
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs (sum of rows 14 to 17)	78,373,535	25,858,939
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	164,863,956	167,067,390
20	Less: Adjustments for conversion to credit equivalent amounts	(140,456,183)	(141,276,685)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(293,911)	(306,733)
22	Off-balance sheet items (sum of rows 19 to 21)	24,113,862	25,483,972
Capital and total exposures			
23	Tier 1 capital	57,023,340	56,151,562
24	Total exposures (sum of rows 7, 13, 18 and 22)	623,043,030	565,457,668
Leverage ratio			
25 & 25a	Leverage ratio	9.2%	9.9%
26	Minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers	Not applicable	Not applicable
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	41,599,073	27,414,739
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	76,300,546	25,172,246
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)	588,341,557	567,700,161
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)	9.7%	9.9%

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 2026 (73 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		92,144,437
B. Cash outflows			
2	Retail deposits and small business funding, of which:	233,854,123	16,351,659
3	<i>Stable retail deposits and stable small business funding</i>	20,795,159	1,039,758
4	<i>Less stable retail deposits and less stable small business funding</i>	93,179,063	9,317,906
4a	<i>Retail term deposits and small business term funding</i>	119,879,901	5,993,995
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	141,738,098	69,437,252
6	<i>Operational deposits</i>	32,733,427	7,798,482
7	<i>Unsecured wholesale funding (other than small business funding) not covered in row 6</i>	108,757,548	61,391,647
8	<i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>	247,123	247,123
9	Secured funding transactions (including securities swap transactions)		6,701,776
10	Additional requirements, of which:	50,140,113	12,407,699
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	31,642,948	9,862,677
12	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	-	-
13	<i>Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)</i>	18,497,165	2,545,022
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	16,546,757	16,546,757
15	Other contingent funding obligations (whether contractual or non-contractual)	154,154,546	525,645
16	Total Cash Outflows		121,970,788
C. Cash Inflows			
17	Secured lending transactions (including securities swap transactions)	6,959,193	6,959,193
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	68,335,315	41,338,301
19	Other cash inflows	16,320,577	16,159,714
20	Total Cash Inflows	91,615,085	64,457,208
D. Liquidity Coverage Ratio			
21	Total HQLA		92,144,437
22	Total Net Cash Outflows		57,513,580
23	LCR (%)		161%