



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

**Regulatory Disclosure Statement**

30 September 2021  
(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. Certain comparative figures have been restated in conformity with the latest books and records of the Group and returns submitted by the Bank to the HKMA.

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

#### KM1: Key prudential ratios

	At 30 September 2021	At 30 June 2021	At 31 March 2021	At 31 December 2020	At 30 September 2020	
	(a)	(b)	(c)	(d)	(e)	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
<b>Regulatory capital</b>						
1	Common Equity Tier 1 (CET1)	38,513,755	37,897,448	37,523,949	36,932,733	37,309,461
2	Tier 1	50,933,303	45,669,508	45,296,009	44,704,793	45,081,521
3	Total capital	58,335,418	53,037,482	52,724,843	51,893,699	52,320,444
<b>RWA</b>						
4	Total RWA	309,352,932	309,556,121	314,060,053	301,278,255	298,128,143
<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>						
5	CET1 ratio (%)	12.4%	12.2%	11.9%	12.3%	12.5%
6	Tier 1 ratio (%)	16.5%	14.8%	14.4%	14.8%	15.1%
7	Total capital ratio (%)	18.9%	17.1%	16.8%	17.2%	17.6%
<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 (%) (CCyB ratio)	0.623%	0.621%	0.571%	0.565%	0.592%
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 (%)	3.123%	3.121%	3.071%	3.065%	3.092%
12	CET1 available after meeting the AI’s minimum capital requirements (%)	7.9%	7.7%	7.4%	7.8%	8.0%
<b>Basel III leverage ratio</b>						
13	Total leverage ratio (LR) exposure measure	449,927,030	428,549,955	448,824,611	413,136,530	418,199,262
14	LR (%)	11.3%	10.7%	10.1%	10.8%	10.8%
<b>Liquidity Coverage Ratio (LCR)/Liquidity Maintenance Ratio (LMR)</b>						
Applicable to category 1 institution only:						
15	Total high quality liquid assets (HQLA)	66,644,799	64,539,318	52,632,299	53,443,312	45,423,352
16	Total net cash outflows	23,772,093	26,048,868	23,427,107	25,357,457	19,029,738
17	LCR (%)	280%	249%	225%	217%	240%
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	255,606,344	245,755,499	256,242,691	247,594,441	247,414,150
19	Total required stable funding	204,054,164	201,679,036	200,384,352	192,719,256	185,268,561
20	NSFR (%)	125%	122%	128%	128%	134%
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)

#### 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 30 September 2021	At 30 June 2021	At 30 September 2021
		HK\$'000	HK\$'000	HK\$'000
1	Credit risk for non-securitization exposures	267,524,422	265,705,457	21,401,954
2	Of which STC approach	267,524,422	265,705,457	21,401,954
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	5,751,678	5,432,230	460,135
7	Of which SA-CCR approach	4,939,758	5,001,566	395,181
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	811,920	430,664	64,954
10	CVA risk	6,433,250	6,640,213	514,660
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	13,374,425	15,709,538	1,069,954
21	Of which STM approach	13,374,425	15,709,538	1,069,954
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	15,090,638	14,983,338	1,207,251
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 RWA	99,019	192,193	7,922
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	93,174	-
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	99,019	99,019	7,922
27	<b>Total</b>	<b>309,352,932</b>	<b>309,556,121</b>	<b>24,748,235</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 30 September 2021	At 30 June 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)	411,464,367	392,632,080
2	Less: Asset amounts deducted in determining Tier 1 capital	(3,091,665)	(3,054,685)
3	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs)</b>	<b>408,372,702</b>	<b>389,577,395</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)	5,184,645	5,422,175
5	Add-on amounts for PFE associated with all derivative contracts	8,283,386	8,021,774
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	(461,509)	(731,774)
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>13,006,522</b>	<b>12,712,175</b>
<b>Exposures arising from SFTs</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	2,042,733	3,250,399
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	18,844	124,936
15	Agent transaction exposures	-	-
16	<b>Total exposures arising from SFTs</b>	<b>2,061,577</b>	<b>3,375,335</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	126,730,752	116,205,300
18	Less: Adjustments for conversion to credit equivalent amounts	(100,101,024)	(93,176,166)
19	<b>Off-balance sheet items</b>	<b>26,629,728</b>	<b>23,029,134</b>
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	<b>50,933,303</b>	<b>45,669,508</b>
20a	<b>Total exposures before adjustments for specific and collective provisions</b>	<b>450,070,529</b>	<b>428,694,039</b>
20b	<b>Adjustments for specific and collective provisions</b>	<b>(143,499)</b>	<b>(144,084)</b>
21	<b>Total exposures after adjustments for specific and collective provisions</b>	<b>449,927,030</b>	<b>428,549,955</b>
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	<b>11.3%</b>	<b>10.7%</b>

For the quarter ended 30 September 2021, the increase in leverage ratio during the period is mainly due to the new issue of Additional Tier 1 capital in July 2021.

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 30 September 2021 (77 data points)	
Basis of disclosure: Consolidated		UNWEIGHTED AMOUNT (Average)	WEIGHTED AMOUNT (Average)
		HK\$'000	HK\$'000
<b>A. High Quality Liquid Assets (HQLA)</b>			
1	Total HQLA		66,644,799
<b>B. Cash outflows</b>			
2	Retail deposits and small business funding, of which	131,696,826	9,927,532
3	<i>Stable retail deposits and stable small business funding</i>	10,748,878	537,444
4	<i>Less stable retail deposits and less stable small business funding</i>	66,853,809	6,685,381
4a	<i>Retail term deposits and small business term funding</i>	54,094,139	2,704,707
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	124,693,457	70,234,985
6	<i>Operational deposits</i>	-	-
7	<i>Unsecured wholesale funding (other than small business funding) not covered in Row 6</i>	123,961,309	69,502,837
8	<i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>	732,148	732,148
9	Secured funding transactions (including securities swap transactions)		911,649
10	Additional requirements, of which	17,754,703	4,659,208
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	4,111,154	2,840,318
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>	13,643,549	1,818,890
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	8,753,429	8,753,429
15	Other contingent funding obligations (without contractual or non-contractual)	99,510,295	462,843
16	<b>Total cash outflows</b>		<b>94,949,646</b>
<b>C. Cash Inflows</b>			
17	Secured lending transactions (including securities swap transactions)	1,258,335	1,258,335
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	93,908,649	72,833,281
19	Other cash inflows	7,475,067	7,452,154
20	<b>Total cash inflows</b>	<b>102,642,051</b>	<b>81,543,770</b>
<b>D. Liquidity Coverage Ratio</b>			
21	<b>Total HQLA</b>		<b>66,644,799</b>
22	<b>Total Net Cash Outflows</b>		<b>23,772,093</b>
23	<b>LCR (%)</b>		<b>280%</b>