



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

Regulatory Disclosure Statement

30 September 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 30 September 2022 (a) HK\$'000	At 30 June 2022 (b) HK\$'000	At 31 March 2022 (c) HK\$'000	At 31 December 2021 (d) HK\$'000	At 30 September 2021 (e) HK\$'000	
Regulatory capital						
1	Common Equity Tier 1 (CET1)	37,826,827	37,902,225	37,920,665	37,859,048	38,513,755
2	Tier 1	51,070,734	51,146,132	46,476,665	46,415,048	50,933,303
3	Total capital	58,776,943	58,774,189	54,055,130	53,938,873	58,335,418
RWA						
4	Total RWA	324,633,017	318,106,104	313,145,690	310,776,926	305,868,349
Risk-based regulatory capital ratios (as a percentage of RWA)						
5	CET1 ratio (%)	11.7%	11.9%	12.1%	12.2%	12.6%
6	Tier 1 ratio (%)	15.7%	16.1%	14.8%	14.9%	16.7%
7	Total capital ratio (%)	18.1%	18.5%	17.3%	17.4%	19.1%
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 (%)	0.668%	0.663%	0.649%	0.642%	0.624%
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 (%)	3.168%	3.163%	3.149%	3.142%	3.124%
12	CET1 available after meeting the AI’s minimum capital requirements (%)	7.2%	7.4%	7.6%	7.7%	8.1%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	444,629,474	460,080,079	432,053,709	435,357,905	449,927,030
14	LR (%)	11.5%	11.1%	10.8%	10.7%	11.3%
Liquidity Coverage Ratio (LCR)/Liquidity Maintenance Ratio (LMR)						
Applicable to category 1 institution only:						
15	Total high quality liquid assets (HQLA)	65,737,364	69,281,604	67,641,461	67,478,879	66,644,799
16	Total net cash outflows	35,617,473	31,778,446	29,840,119	28,620,512	23,772,093
17	LCR (%)	187%	224%	230%	239%	280%
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	263,981,353	265,876,226	254,646,983	254,068,949	255,606,344
19	Total required stable funding	211,133,056	209,539,105	200,577,957	203,067,202	204,054,164
20	NSFR (%)	125%	127%	127%	125%	125%
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) (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 30 September 2022	At 30 June 2022	At 30 September 2022
		HK\$'000	HK\$'000	HK\$'000
1	Credit risk for non-securitization exposures	280,853,380	275,067,293	22,468,270
2	Of which STC approach	280,853,380	275,067,293	22,468,270
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	8,347,930	8,136,879	667,834
7	Of which SA-CCR approach	7,246,228	6,922,793	579,698
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	1,101,702	1,214,086	88,136
10	CVA risk	1,904,213	1,890,088	152,337
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	17,699,925	17,151,625	1,415,994
21	Of which STM approach	17,699,925	17,151,625	1,415,994
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	14,757,300	14,839,563	1,180,584
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	1,281,670	1,281,670	102,534
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	211,401	261,014	16,912
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	27,502	77,115	2,200
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	183,899	183,899	14,712
27	Total	324,633,017	318,106,104	25,970,641

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 2022	At 30 June 2022
		HK\$'000	HK\$'000
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	407,159,614	423,854,682
2	Less: Asset amounts deducted in determining Tier 1 capital	(3,210,513)	(3,124,487)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	403,949,101	420,730,195
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)	7,415,399	3,798,666
5	Add-on amounts for PFE associated with all derivative contracts	10,400,429	11,574,362
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	(3,991,204)	(1,824,201)
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	Total exposures arising from derivative contracts	13,824,624	13,548,827
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	6,157,646	6,272,466
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	162,083	236,301
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	6,319,729	6,508,767
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	134,741,591	126,104,677
18	Less: Adjustments for conversion to credit equivalent amounts	(114,085,799)	(106,682,631)
19	Off-balance sheet items	20,655,792	19,422,046
Capital and total exposures			
20	Tier 1 capital	51,070,734	51,146,132
20a	Total exposures before adjustments for specific and collective provisions	444,749,246	460,209,835
20b	Adjustments for specific and collective provisions	(119,772)	(129,756)
21	Total exposures after adjustments for specific and collective provisions	444,629,474	460,080,079
Leverage ratio			
22	Leverage ratio	11.5%	11.1%

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 2022 (77 data points)	
		UNWEIGHTED AMOUNT (Average) HK\$'000	WEIGHTED AMOUNT (Average) HK\$'000
Basis of disclosure: Consolidated			
A. High Quality Liquid Assets (HQLA)			
1	Total HQLA		65,737,364
B. Cash outflows			
2	Retail deposits and small business funding, of which:	145,614,198	10,315,215
3	<i>Stable retail deposits and stable small business funding</i>	11,452,014	572,601
4	<i>Less stable retail deposits and less stable small business funding</i>	60,690,099	6,069,010
4a	<i>Retail term deposits and small business term funding</i>	73,472,085	3,673,604
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	114,901,355	68,805,243
6	<i>Operational deposits</i>	-	-
7	<i>Unsecured wholesale funding (other than small business funding) not covered in row 6</i>	114,613,791	68,517,679
8	<i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>	287,564	287,564
9	Secured funding transactions (including securities swap transactions)		2,078,608
10	Additional requirements, of which:	20,426,408	5,892,817
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	6,063,674	4,064,198
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>	14,362,734	1,828,619
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	11,664,562	11,664,562
15	Other contingent funding obligations (without contractual or non-contractual)	115,306,511	439,855
16	Total cash outflows		99,196,300
C. Cash Inflows			
17	Secured lending transactions (including securities swap transactions)	1,198,862	1,195,814
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	73,991,143	51,722,901
19	Other cash inflows	10,697,752	10,681,440
20	Total cash inflows	85,887,757	63,600,155
D. Liquidity Coverage Ratio			
21	Total HQLA		65,737,364
22	Total Net Cash Outflows		35,617,473
23	LCR (%)		187%