

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

**Regulatory Disclosure Statement**

30 September 2023  
(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 2023	At 30 June 2023	At 31 March 2023	At 31 December 2022	At 30 September 2022
		(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)	40,073,083	39,184,858	38,997,136	37,719,691	37,826,827
2	Tier 1	53,316,990	52,428,765	52,241,043	50,963,598	51,070,734
3	Total capital	60,833,834	60,097,953	59,928,721	58,518,175	58,776,943
	<b>RWA</b>					
4	Total RWA	313,393,057	328,495,304	330,567,826	314,124,876	324,633,017
	<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>					
5	CET1 ratio (%)	12.8%	11.9%	11.8%	12.0%	11.7%
6	Tier 1 ratio (%)	17.0%	16.0%	15.8%	16.2%	15.7%
7	Total capital ratio (%)	19.4%	18.3%	18.1%	18.6%	18.1%
	<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 (%)	0.680%	0.677%	0.675%	0.679%	0.668%
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 (%)	3.180%	3.177%	3.175%	3.179%	3.168%
12	CET1 available after meeting the AI’s minimum capital requirements (%)	8.3%	7.4%	7.3%	7.5%	7.2%
	<b>Basel III leverage ratio</b>					
13	Total leverage ratio (LR) exposure measure	468,364,038	465,857,627	475,504,362	454,043,748	444,629,474
14	LR (%)	11.4%	11.3%	11.0%	11.2%	11.5%
	<b>Liquidity Coverage Ratio (LCR)/Liquidity Maintenance Ratio (LMR)</b>					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	68,454,595	63,401,074	65,693,525	79,720,347	65,737,364
16	Total net cash outflows	33,360,781	34,685,832	35,120,000	38,891,287	35,617,473
17	LCR (%)	207%	186%	188%	209%	187%
	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	285,855,986	276,198,588	273,612,005	275,916,934	263,981,353
19	Total required stable funding	194,863,536	203,685,006	206,755,497	201,605,423	211,133,056
20	NSFR (%)	147%	136%	132%	137%	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 2023	At 30 June 2023	At 30 September 2023
		HK\$'000	HK\$'000	HK\$'000
1	Credit risk for non-securitization exposures	269,914,107	284,989,478	21,593,129
2	Of which STC approach	269,914,107	284,989,478	21,593,129
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	7,560,808	7,246,251	604,865
7	Of which SA-CCR approach	5,926,684	5,599,233	474,135
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	1,634,124	1,647,018	130,730
10	CVA risk	1,557,075	1,432,700	124,566
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	1,033	6,041	83
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	17,039,988	18,064,963	1,363,199
21	Of which STM approach	17,039,988	18,064,963	1,363,199
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	16,149,288	15,610,113	1,291,943
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	1,335,090	1,310,090	106,807
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	164,332	164,332	13,147
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
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	164,332	164,332	13,147
27	<b>Total</b>	<b>313,393,057</b>	<b>328,495,304</b>	<b>25,071,445</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.

Total RWA decreased mainly due to a decrease in credit RWA for non-securitization exposures, which was driven mainly by a decrease in loans and advances to customers

## Regulatory Disclosure Statements (continued)

## Part II: Leverage ratio

## LR2: Leverage ratio

		(a)	(b)
		At 30 September 2023	At 30 June 2023
		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)	418,383,908	412,563,062
2	Less: Asset amounts deducted in determining Tier 1 capital	(3,267,293)	(3,625,604)
3	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs)</b>	<b>415,116,615</b>	<b>408,937,458</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)	2,242,115	2,595,607
5	Add-on amounts for PFE associated with all derivative contracts	9,281,136	8,434,114
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	(2,595,364)	(3,471,540)
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>8,927,887</b>	<b>7,558,181</b>
<b>Exposures arising from SFTs</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	20,528,122	27,725,759
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	524,380	1,073,434
15	Agent transaction exposures	-	-
16	<b>Total exposures arising from SFTs</b>	<b>21,052,502</b>	<b>28,799,193</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	149,105,584	142,317,108
18	Less: Adjustments for conversion to credit equivalent amounts	(125,718,673)	(121,644,478)
19	<b>Off-balance sheet items</b>	<b>23,386,911</b>	<b>20,672,630</b>
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	<b>53,316,990</b>	<b>52,428,765</b>
20a	<b>Total exposures before adjustments for specific and collective provisions</b>	<b>468,483,915</b>	<b>465,967,462</b>
20b	<b>Adjustments for specific and collective provisions</b>	<b>(119,877)</b>	<b>(109,835)</b>
21	<b>Total exposures after adjustments for specific and collective provisions</b>	<b>468,364,038</b>	<b>465,857,627</b>
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	<b>11.4%</b>	<b>11.3%</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 30 September 2023 (74 data points)	
		UNWEIGHTED AMOUNT (Average)	WEIGHTED AMOUNT (Average)
Basis of disclosure: Consolidated		HK\$'000	HK\$'000
<b>A. High Quality Liquid Assets (HQLA)</b>			
1	Total HQLA		68,454,595
<b>B. Cash outflows</b>			
2	Retail deposits and small business funding, of which:	170,799,468	11,693,130
3	Stable retail deposits and stable small business funding	12,314,364	615,718
4	Less stable retail deposits and less stable small business funding	63,063,124	6,306,313
4a	Retail term deposits and small business term funding	95,421,980	4,771,099
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	105,623,498	57,467,561
6	Operational deposits	8,848,562	2,160,699
7	Unsecured wholesale funding (other than small business funding) not covered in row 6	96,492,342	55,024,268
8	Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period	282,594	282,594
9	Secured funding transactions (including securities swap transactions)		1,836,115
10	Additional requirements, of which:	21,996,144	8,091,991
11	Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements	8,616,536	6,407,231
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)	13,379,608	1,684,760
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	12,628,548	12,628,548
15	Other contingent funding obligations (whether contractual or non-contractual)	130,995,730	439,575
16	<b>Total cash outflows</b>		<b>92,156,920</b>
<b>C. Cash Inflows</b>			
17	Secured lending transactions (including securities swap transactions)	3,536,642	3,536,642
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	64,471,193	43,905,862
19	Other cash inflows	11,439,491	11,353,635
20	<b>Total cash inflows</b>	<b>79,447,326</b>	<b>58,796,139</b>
<b>D. Liquidity Coverage Ratio</b>			
21	<b>Total HQLA</b>		<b>68,454,595</b>
22	<b>Total Net Cash Outflows</b>		<b>33,360,781</b>
23	<b>LCR (%)</b>		<b>207%</b>