

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

Regulatory Disclosure Statement

30 September 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 30 September 2025	At 30 June 2025	At 31 March 2025	At 31 December 2024	At 30 September 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)	46,462,935	45,483,279	44,542,342	43,302,008	43,567,696
2 & 2a	Tier 1	55,798,331	54,818,675	53,877,738	52,637,404	52,903,092
3 & 3a	Total capital	63,468,400	62,468,206	61,391,713	59,995,329	60,142,943
	RWA					
4	Total RWA	309,923,433	311,683,437	302,331,419	316,672,653	310,286,791
4a	Total RWA (pre-floor)	309,923,433	311,683,437	302,331,419	N/A ¹	N/A ¹
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	15.0%	14.6%	14.7%	13.7%	14.0%
5b	CET1 ratio (%) (pre-floor ratio)	15.0%	14.6%	14.7%	N/A ¹	N/A ¹
6 & 6a	Tier 1 ratio (%)	18.0%	17.6%	17.8%	16.6%	17.0%
6b	Tier 1 ratio (%) (pre-floor ratio)	18.0%	17.6%	17.8%	N/A ¹	N/A ¹
7 & 7a	Total capital ratio (%)	20.5%	20.0%	20.3%	18.9%	19.4%
7b	Total capital ratio (%) (pre-floor ratio)	20.5%	20.0%	20.3%	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 (%)	0.372%	0.364%	0.364%	0.358%	0.680%
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 (%)	2.872%	2.864%	2.864%	2.858%	3.180%
12	CET1 available after meeting the AI’s minimum capital requirements (%)	10.5%	10.1%	10.2%	9.2%	9.5%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	575,610,430	566,852,838	548,525,403	500,422,088	480,171,271
13a	LR exposure measure based on mean values of gross assets of SFTs	582,333,175	561,247,573	538,711,537	N/A ²	N/A ²
14, 14a & 14b	LR (%)	9.7%	9.7%	9.8%	10.5%	11.0%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	9.6%	9.8%	10.0%	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)	96,214,908	89,236,791	84,139,233	80,310,151	75,468,213
16	Total net cash outflows	45,684,373	42,801,260	42,624,258	36,256,661	38,396,108
17	LCR (%)	214%	211%	200%	227%	198%
	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	373,529,008	360,710,032	350,041,442	326,750,362	305,244,207
19	Total required stable funding	247,541,547	245,558,136	237,763,123	219,791,551	214,841,032
20	NSFR (%)	151%	147%	147%	149%	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 30 September 2025	At 30 June 2025	At 30 September 2025
		HK\$'000	HK\$'000	HK\$'000
1	Credit risk for non-securitization exposures	285,974,925	279,867,587	22,877,994
2	Of which STC approach	285,974,925	279,867,587	22,877,994
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	7,647,379	8,223,338	611,790
7	Of which SA-CCR approach	4,352,663	5,136,474	348,213
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	3,294,716	3,086,864	263,577
10	CVA risk	1,523,650	1,950,525	121,892
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	39,840	180	3,187
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	5,421,900	5,515,650	433,752
21	Of which STM approach	5,421,900	5,515,650	433,752
22	Of which IMA	-	-	-
22	Of which SSTM approach	-	-	-
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	9,123,275	15,928,575	729,862
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	345,523	350,641	27,642
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	153,059	153,059	12,245
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	153,059	153,059	12,245
29	Total	309,923,433	311,683,437	24,793,874

N/A: Not applicable

Regulatory Disclosure Statement (continued)

Part II: Leverage ratio

LR2: Leverage ratio

		(a)	(b)
		At 30 September 2025	At 30 June 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)	522,167,452	502,709,202
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	(688,530)	(1,732,454)
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	(4,385,572)	(4,125,269)
6	Less: Asset amounts deducted in determining Tier 1 capital	(3,821,660)	(3,715,864)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	513,271,690	493,135,615
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)	753,636	2,227,445
9	Add-on amounts for PFE associated with all derivative contracts	7,730,498	8,897,929
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	-	-
13	Total exposures arising from derivative contracts (sum of rows 8 to 12)	8,484,134	11,125,374
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	27,105,416	36,481,943
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	835,976	1,294,762
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs (sum of rows 14 to 17)	27,941,392	37,776,705
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	172,518,117	166,406,990
20	Less: Adjustments for conversion to credit equivalent amounts	(146,291,222)	(141,293,229)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(313,681)	(298,617)
22	Off-balance sheet items (sum of rows 19 to 21)	25,913,214	24,815,144
Capital and total exposures			
23	Tier 1 capital	55,798,331	54,818,675
24	Total exposures (sum of rows 7, 13, 18 and 22)	575,610,430	566,852,838
Leverage ratio			
25 & 25a	Leverage ratio	9.7%	9.7%
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	33,828,161	30,876,678
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	27,105,416	36,481,943
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)	582,333,175	561,247,573
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)	9.6%	9.8%

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 30 September 2025 (76 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		96,214,908
B. Cash outflows			
2	Retail deposits and small business funding, of which:	250,519,951	16,971,552
3	Stable retail deposits and stable small business funding	21,538,133	1,076,907
4	Less stable retail deposits and less stable small business funding	88,911,077	8,891,108
4a	Retail term deposits and small business term funding	140,070,741	7,003,537
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	132,424,671	65,519,363
6	Operational deposits	29,057,672	6,914,571
7	Unsecured wholesale funding (other than small business funding) not covered in row 6	102,829,573	58,067,366
8	Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period	537,426	537,426
9	Secured funding transactions (including securities swap transactions)		8,177,790
10	Additional requirements, of which:	44,272,233	11,419,847
11	Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements	23,320,105	8,051,564
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)	20,952,128	3,368,283
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	16,743,264	16,743,264
15	Other contingent funding obligations (whether contractual or non-contractual)	152,393,921	466,553
16	Total Cash Outflows		119,298,369
C. Cash Inflows			
17	Secured lending transactions (including securities swap transactions)	10,625,010	10,625,010
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	72,289,230	49,242,285
19	Other cash inflows	13,891,360	13,750,684
20	Total Cash Inflows	96,805,600	73,617,979
D. Liquidity Coverage Ratio			
21	Total HQLA		96,214,908
22	Total Net Cash Outflows		45,684,373
23	LCR (%)		214%