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中 信 銀 行 股 份 有 限 公 司
China CITIC Bank Corporation Limited

(A joint stock limited company incorporated in the People's Republic of China with limited liability)
(Stock Code:998)

REPORT OF THE THIRD QUARTER OF 2013

The board of directors (the “**Board of Directors**”) of China CITIC Bank Corporation Limited announces the unaudited results of the Bank and its subsidiaries for the third quarter ended 30 September 2013 (the “**reporting period**”), which have been prepared in accordance with the International Financial Reporting Standards (the “**IFRS**”). This announcement is made in accordance with Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) and Rule 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

This announcement is made in Chinese and English. Should there be any discrepancies between the two versions, the Chinese version shall prevail.

§1 IMPORTANT NOTICES

- 1.1 The Board of Directors, the Board of Supervisors, directors, supervisors, and senior management of the Company undertake that the information contained in this report contains no untruthful records, misleading statements or significant omissions, and that they are jointly and severally liable for the truthfulness, accuracy, and completeness of the content thereof.
- 1.2 The Company's Report of the Third Quarter of 2013 was approved at the seventeenth meeting of the third session Board of Directors of the Company. 13 Directors were eligible to attend the meeting and the actual attendance was 13. 10 out of the 13 eligible Directors attended in person, and 3 by proxy. Director Dou Jianzhong, Director Guo Ketong and Director Zhang Xiaowei entrusted Director Zhu Xiaohuang, Chairman Chang Zhenming and First Vice Chairman Chen Xiaoxian to attend and vote on their proxies. Supervisors of the Company attended the meeting as non-voting delegates.

- 1.3 The Company's financial report for the reporting period is unaudited. Reference is made to the resolution approved by the shareholders of the Bank at the 2012 annual general meeting dated 28 May 2013, and the shareholders of the Bank agree to have KPMG conduct a review on the Bank's financial statements for the nine-month period ending 30 September 2013 so as to accommodate to the need of the Banco Bilbao Vizcaya Argentaria S.A. ("BBVA") for compiling its audited annual report, the service fees of which will be borne by BBVA. The Bank has received notice from BBVA recently that BBVA has revoked his abovementioned requirement and will not need to have KPMG conduct a review on the Bank's financial statements for the reporting period.
- 1.4 The Bank's Chairman Mr. Chang Zhenming, President Dr. Zhu Xiaohuang, Vice President in charge of finance function Mr. Cao Guoqiang, and General Manager of the Budget and Finance Department Mr. Lu Wei, undertake that the financial report set out in the Company's Report of the Third Quarter of 2013 is true and complete.
- 1.5 "The Bank" and "the Company" mentioned herein both refer to China CITIC Bank Corporation Limited and "the Group" refers to China CITIC Bank Corporation Limited and its subsidiaries.

§2 COMPANY PROFILE

2.1 Basic Information of the Company

Stock Name	CITIC Bank
Stock Code	601998 (A-share)
Stock Exchange Where Shares are Listed	Shanghai Stock Exchange
Stock Name	CITIC Bank
Stock Code	0998 (H-share)
Stock Exchange Where Shares are Listed	The Stock Exchange of Hong Kong Limited
Secretary to the Board of Directors	
Name	Li Xin
Address	Block C, Fuhua Mansion, No. 8 Chaoyangmen Beidajie, Dongcheng District, Beijing, China
Telephone Number	86-10-65558000
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2.2 Principal Accounting Data and Financial Indicators

2.2.1 Principal accounting data and financial indicators prepared in accordance with IFRS

(Expressed in millions of Renminbi: unless otherwise stated)

Item	As at the end of the reporting period (30 September 2013)	As at the end of the previous year (31 December 2012)	Changes over the previous year-end (%)
Total assets	3,401,408	2,959,939	14.91
Total loans and advances to customers	1,882,968	1,662,901	13.23
Total liabilities	3,176,598	2,756,853	15.23
Total deposits from customers	2,632,476	2,255,141	16.73
Total equity attributable to shareholders of the Bank	219,824	198,356	10.82
Net asset per share attributable to shareholders of the listed company (RMB)	4.70	4.24	10.82
	From year beginning to end of the reporting period (January to September 2013)	Same period of the previous year (January to September 2012)	Year-on-year Changes (%)
Net cash flow from operating activities (net outflow)	(110,816)	(107,999)	-
Net cash flow per share from operating activities (RMB)	(2.37)	(2.31)	-
	From year beginning to end of the reporting period (January to September 2013)	Same period of the previous year (January to September 2012)	Year-on-year Changes (%)
Operating income	76,817	66,428	15.64
Profit before taxation	41,189	36,447	13.01
Net profit attributable to shareholders of the Bank	30,860	27,226	13.35
Basic earnings per share (RMB)	0.66	0.58	13.79
Diluted earnings per share (RMB)	0.66	0.58	13.79
Return on average assets (ROAA) (annualized)	1.31%	1.30%	up 0.01 percentage point
Return on weighted average equity (ROAE) (annualized)	19.20%	19.65%	down 0.45 percentage points

2.2.2 Capital adequacy ratio analysis

The Group calculated and disclosed its capital adequacy ratio according to the Interim Measures for Capital Management of Commercial Banks promulgated by the CBRC (implemented as of 1 January 2013), and met the regulator's transition-period capital requirements during the reporting period. As at the end of the reporting period, the Group's capital adequacy ratio was 11.77%, down 0.65 percentage point from the end of the previous year; and its core tier-one capital adequacy ratio was 9.24%, down 0.05 percentage point from the end of the previous year.

(Expressed in millions of Renminbi unless otherwise stated)

Item	As at the end of the reporting period (30 September 2013)	As at the end of the previous year (31 December 2012)	Year-on-year Changes (%)
Net core tier-one capital	224,495	202,521	10.85
Net tier-one capital	224,495	202,574	10.82
Net capital	286,118	270,839	5.64
Risk-weighted assets	2,429,977	2,180,062	11.46
Core tier-one capital adequacy ratio	9.24%	9.29%	Down by 0.05 percentage point
Tier-one capital adequacy ratio	9.24%	9.29%	Down by 0.05 percentage point
Capital adequacy ratio	11.77%	12.42%	Down by 0.65 percentage point

Note: The Group's capital adequacy ratio calculated according to the Measures for Capital Adequacy Ratio Management of Commercial Banks (abbreviated as "The Old Measures") stood at 12.67%, down 0.77 percentage point from the end of the previous year; and its core capital adequacy ratio was 9.48%, down 0.41 percentage point from the end of the previous year.

2.2.3 Management discussion and analysis

As at the end of the reporting period, the Group's total assets registered RMB3,401.408 billion, representing an increase of 14.91% over the end of the previous year; total liabilities amounted to RMB3,176.598 billion, a growth of 15.23% over the end of the previous year; total loans and advances to customers recorded RMB1,882.968 billion, up 13.23% over the end of the previous year; and total deposits from customers reached RMB2,632.476 billion, an increase of 16.73% over the end of the previous year.

During the reporting period, the Group realized net profit attributable to the Bank's shareholders of RMB30.860 billion, representing an increase of 13.35% year-on-year; and net operating income of RMB76.817 billion, up 15.64% year-on-year, of which net interest income reached RMB62.804 billion, an increase of 12.72% year-on-year, and net non-interest income amounted to RMB14.013 billion, up 30.84% year-on-year, accounting for 18.24% of total net operating income, a growth of 2.12 percentage points year-on-year. Net interest margin of the Group stood at 2.60%, down 0.22 percentage point year-on-year.

As at the end of the reporting period, the Group's balance of non-performing loans was RMB16.978 billion, up 38.54% over the end of the previous year; non-performing loan ratio (NPL ratio) stood at 0.90%, up 0.16 percentage point over the end of the previous year; provision coverage ratio recorded 231.85%, down 56.40 percentage points from the end of the previous year; and provision to loan ratio stood at 2.09%, down 0.03 percentage point from the end of the previous year.

2.3 Total number of shareholders and shareholdings of the top 10 shareholders as at the end of the reporting period

Total number of shareholders as at the end of the reporting period: 378,203
(number of accounts)

Shareholdings of the top 10 shareholders

Unit: Share

No.	Name of Shareholder	Nature of Shareholder	Class of Shares	Total Number of Shares Held	Shareholding of Percentage (%)	Balance of Shares Subject to Restrictions on Sale	Shares Pledged or Frozen
1	CITIC Limited	State-owned	A-share	28,938,928,294	61.85	0	Unknown
2	Hong Kong Securities Clearing Company Nominees Limited	Foreign	H-share	7,371,321,914	15.75	0	Unknown
3	BBVA	Foreign	H-share	7,018,099,055	15.00	0	Unknown
4	The National Council of Social Security Fund	State-owned	A-share, H-share	338,513,209	0.72	0	Unknown
5	China Construction Bank Corporation	State-owned	H-share	168,599,268	0.36	0	Unknown
6	Mizuho Corporate Bank	Foreign	H-share	81,910,800	0.18	0	Unknown
7	Csop Asset Management Co., Ltd. -A50ETF	Other	A-share	36,623,413	0.08	0	Unknown
8	China State Shipbuilding Corporation	State-owned	A-share	35,172,000	0.08	0	Unknown
9	Dongfeng Motor Corporation	State-owned	A-share	31,034,400	0.07	0	Unknown
9	Industrial and Commercial Bank of China Limited	State-owned	A-share	31,034,400	0.07	0	Unknown
9	Hebei Construction & Investment Group Co., Ltd.	State-owned	A-share	31,034,400	0.07	0	Unknown
9	Sinochem Group	State-owned	A-share	31,034,400	0.07	0	Unknown

- Notes:
- Note on connected relations or concerted actions of the above shareholders: As at the end of the reporting period, the Bank was not aware of any connected relations or concerted actions between the above-mentioned shareholders.
 - Statistics about the above shareholders and their shareholdings was based on the information available from the Bank's A-share register of members as provided by the Bank's A-share stock transfer registrar and the Bank's H-share register of members as provided by the Bank's H-share stock transfer registrar, respectively.
 - As of the end of the reporting period, no outstanding shares of the Bank were subject to selling restrictions. Top 10 shareholders of the Bank that were not subject to selling restrictions were the same as the top 10 shareholders of the Bank.

§3 SIGNIFICANT EVENTS

3.1 Material changes in principal accounting items and financial indicators of the Company and the reasons thereof

✓Applicable Not applicable

Items with material changes in this quarter and the reasons thereof are as follows:

(Expressed in millions of Renminbi unless otherwise stated)

Item	30 September 2013/January– September 2013	Changes over the previous year-end/year- on-year (%)	Reasons for the changes
Net fee and commission income	12,390	51.88	Rapid development of fee-based business
Net trading gain	1,077	(47.57)	Reduction in earnings from financial derivatives and debt
Net loss from investment securities	10	–	Changes in profit and loss from disposal of available-for-sale financial assets
Deposits with banks and non-bank financial institutions	139,343	(41.10)	Short-term liquidity adjustment
Trading financial assets	16,435	33.78	Increase in investment in trading debt securities
Derivative financial assets	6,029	44.93	Changes in valuation results of derivative financial assets
Financial assets held under resale agreements	217,332	214.60	Increase in notes and securities held under resale agreements
Receivables investment	196,891	248.88	Increase in receivables investment
Placements from banks and non-bank financial institutions	35,589	98.89	Demand for short-term liquidity adjustment
Derivative financial liabilities	5,157	51.14	Changes in valuation results of derivative financial liabilities
Investment revaluation reserve	(2,327)	–	Increase in loss from fair value changes of available-for-sale financial assets

3.2 Progress and impacts of significant events and analysis of solutions

Applicable Not applicable

3.3 Performance of undertakings by the Company, its shareholders and its de facto controller

Applicable Not applicable

During the reporting period, no shareholders made any new undertakings. Undertakings as at the end of the reporting period were the same as those disclosed in the prospectus and the 2013 interim report. The undertakings made by the shareholders have been duly performed.

3.4 Implementation of profit distribution of the Company during the reporting period

Applicable Not applicable

As approved by the 2012 annual general meeting, the Bank paid in cash the final dividend for the year 2012 of RMB0.15 (pre-tax) per share, with an aggregate of RMB7.018 billion, to all A-share holders as shown on the A-share register as at 17 July 2013 and all H-share holders as shown on the H-share register as at 10 June 2013. Details of the profit distribution plan of 2012 has been explained in the 2012 annual report of the Bank. The Bank will not distribute profits during the first three quarters of 2013 and no capital reserve will be transferred to share capital either.

3.5 Forecast warning that the accumulated net profit from the beginning of the year up to the end of the next reporting period may turn to loss or have significant changes compared with the corresponding period of the previous year and the reasons thereof

Applicable Not applicable

3.6 Securities Investment

3.6.1 The Company's equity holdings in non-listed financial companies and companies that intend to go public

Applicable Not applicable

Unit: RMB

Name of the company	Initial investment amount	Number of shares held (share)	Shareholding percentage in the investee's total equity	Book value as at the end of the reporting period	Gain or loss during the reporting period	Changes in owner's equity during the reporting period	Accounting item	Sources of shares
China UnionPay	113,750,000.00	87,500,000	2.99%	113,750,000.00	3,500,000.00	-	Available-for-sale financial assets	Cash purchase
SWIFT	161,127.66	22	-	491,573.60	-	-	Available-for-sale financial assets	Bonus shares
Joint Electronic Teller Services	4,535,347.33	16 (Class B)	-	4,084,025.17	-	-	Available-for-sale financial assets	Bonus shares
Electronic payment Services Company (HK) Ltd.	14,263,759.80	2	-	12,844,342.42	-	-	Available-for-sale financial assets	Bonus shares
Total	132,710,234.79			131,169,941.19	3,500,000.00	-		

3.6.2 Stocks and securities of other listed companies held by the Company

✓Applicable □Not applicable

Unit: RMB

No.	Stock code	Stock name	Initial investment	Shareholding percentage in the investee's total equity	Book value as at the end of the reporting period	Gain or loss during the reporting period	Book value as at the beginning of the reporting period	Changes in owner's equity during the reporting period	Accounting item	Sources of shares
1	00762	China Unicom (HK)	7,020,000.00	-	3,837,445.48	-	4,125,467.49	(288,022.01)	Available-for-sale financial assets	Cash purchase
2	V	Visa Inc.	7,509,605.39	-	59,954,883.29	117,870.75	47,957,141.51	11,997,741.78	Available-for-sale financial assets	Acquire for free/Bonus shares
3	MA	Mastercard International	201,629.69	-	3,135,763.84	8,018.42	2,340,846.04	794,917.80	Available-for-sale financial assets	Bonus shares
		Total	14,731,235.08		66,928,092.61	125,889.17	54,423,455.04	12,504,637.57		

Note: Apart from the equity investment set out in the above table, China Investment and Finance Limited, a subsidiary of the Bank, also held private equity fund with a net value of RMB298 million as at the end of the reporting period.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the nine months ended 30 September 2013

(Expressed in millions of Renminbi unless otherwise stated)

	July to September		January to September	
	2013	2012	2013	2012
	Un-audited	Un-reviewed	Un-audited	Un-reviewed
Interest income	42,433	35,111	117,832	103,448
Interest expense	(20,304)	(16,322)	(55,028)	(47,730)
Net interest income	22,129	18,789	62,804	55,718
Fee and commission income	4,739	2,979	13,320	8,796
Fee and commission expense	(326)	(226)	(930)	(638)
Net fee and commission income	4,413	2,753	12,390	8,158
Net trading gain	108	514	1,077	2,054
Net (loss)/gain from investment securities	(83)	(31)	(10)	84
Other operating income	176	160	556	414
Operating income	26,743	22,185	76,817	66,428
Operating expenses	(9,787)	(7,507)	(27,727)	(23,365)
Operating profit before impairment	16,956	14,678	49,090	43,063
Impairment losses on				
– Loans and advances to customers	(2,897)	(4,007)	(7,616)	(6,454)
– Others	(133)	(91)	(303)	(168)
Total impairment losses	(3,030)	(4,098)	(7,919)	(6,622)
Revaluation gain on investment properties	–	1	1	36
Share of gains/(losses) of associates	20	(10)	17	(30)
Profit before tax	13,946	10,571	41,189	36,447
Income tax	(3,350)	(2,612)	(9,950)	(8,903)
Net profit	10,596	7,959	31,239	27,544

	July to September		January to September	
	2013	2012	2013	2012
	Un-audited	Un-reviewed	Un-audited	Un-reviewed
Other comprehensive income for the period				
Items that may be reclassified subsequently to profit or loss				
Available-for-sale financial assets				
– Net changes in fair value	(2,584)	(1,130)	(3,075)	(40)
– Net amount transferred to profit or loss	323	(8)	187	(31)
Exchange difference on translating foreign operations	(76)	61	(342)	128
Other comprehensive income of associates	2	3	14	9
Others	–	(12)	–	(12)
Total other comprehensive (loss)/income	(2,335)	(1,086)	(3,216)	54
Income tax effects relating to each component of other comprehensive (loss)/income	572	316	719	74
Other comprehensive (loss)/income, net of tax	(1,763)	(770)	(2,497)	128
Total comprehensive income	8,833	7,189	28,742	27,672
Net profit attributable to:				
– Shareholders of the Bank	10,469	7,853	30,860	27,226
– Non-controlling interests	127	106	379	318
	10,596	7,959	31,239	27,544
Total comprehensive income attributable to:				
– Shareholders of the Bank	8,717	7,031	28,486	27,211
– Non-controlling interests	116	158	256	461
	8,833	7,189	28,742	27,672
Basic and diluted earnings per share (RMB)	0.22	0.17	0.66	0.58

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2013

(Expressed in millions of Renminbi unless otherwise stated)

	The Group		The Bank	
	30 September	31 December	30 September	31 December
	2013	2012	2013	2012
	Un-audited		Un-audited	
Assets				
Cash and balances with central bank	468,463	428,167	466,518	426,886
Deposits with banks and non-bank financial institutions	139,343	236,591	128,315	235,424
Placements with banks and non-bank financial institutions	111,002	151,803	89,920	129,052
Trading financial assets	16,435	12,285	16,384	12,209
Positive fair value of derivatives	6,029	4,160	4,208	2,665
Financial assets held under resale agreements	217,332	69,082	217,382	69,132
Interest receivable	14,393	13,040	13,886	12,534
Loans and advances to customers	1,843,604	1,627,576	1,745,646	1,541,748
Available-for-sale financial assets	200,286	196,849	184,082	181,862
Held-to-maturity investments	152,535	135,014	152,473	134,952
Investment classified as receivables	196,891	56,435	196,891	56,435
Investment in subsidiaries	–	–	9,986	9,986
Investments in associates	2,121	2,134	–	–
Fixed assets	12,525	11,520	12,017	10,997
Investment properties	279	333	–	–
Goodwill	799	817	–	–
Intangible assets	315	339	315	339
Deferred tax assets	7,381	6,091	7,342	6,073
Other assets	11,675	7,703	10,032	7,338
Total assets	3,401,408	2,959,939	3,255,397	2,837,632

	The Group		The Bank	
	30 September	31 December	30 September	31 December
	2013	2012	2013	2012
	Un-audited		Un-audited	
Liabilities				
Deposits from banks and non-bank financial institutions	381,045	370,108	391,664	383,493
Placements from banks and non-bank financial institutions	35,589	17,894	33,034	15,923
Negative fair value of derivatives	5,157	3,412	4,101	2,677
Financial assets sold under repurchase agreements	15,203	11,732	13,912	11,241
Deposits from customers	2,632,476	2,255,141	2,509,344	2,148,582
Accrued staff costs	9,839	10,578	9,456	10,241
Taxes payable	4,552	4,558	4,289	4,495
Interest payable	23,868	21,499	23,406	20,988
Provisions	68	93	68	93
Debt securities issued	44,486	44,809	38,472	38,470
Certificates of deposit issued	12,777	11,593	-	-
Other liabilities	11,538	5,436	9,745	4,363
Total liabilities	<u>3,176,598</u>	<u>2,756,853</u>	<u>3,037,491</u>	<u>2,640,566</u>

	The Group		The Bank	
	30 September	31 December	30 September	31 December
	2013	2012	2013	2012
	Un-audited		Un-audited	
Equity				
Share capital	46,787	46,787	46,787	46,787
Share premium and other reserve	49,486	49,488	51,619	51,619
Investment revaluation reserve	(2,327)	(185)	(2,274)	(195)
Surplus reserve	11,709	11,709	11,709	11,709
General reserve	35,326	35,326	35,250	35,250
Retained earnings	81,193	57,351	74,815	51,896
Exchange difference	(2,350)	(2,120)	–	–
Total equity attributable to shareholders of the Bank	219,824	198,356	217,906	197,066
Non-controlling interests	4,986	4,730	–	–
Total equity	224,810	203,086	217,906	197,066
Total liabilities and equity	3,401,408	2,959,939	3,255,397	2,837,632

Approved and authorised for issue by the Board of Directors on 29 October 2013.

Chang Zhenming
Chairman

Zhu Xiaohuang
President

Cao Guoqiang
Vice President in charge of finance function

Lu Wei
General Manager of Budget and Finance Department

Company stamp

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the nine months ended 30 September 2013— unaudited

(Expressed in millions of Renminbi unless otherwise stated)

	Share Capital	Share premium	Other reserve	Investment Revaluation Reserve	Surplus reserve	General reserve	Retained earnings	Exchange difference	Non- controlling interests	Total equity
As at 1 January 2013	46,787	49,214	274	(185)	11,709	35,326	57,351	(2,120)	4,730	203,086
Movements during the period										
(I) Net profit	-	-	-	-	-	-	30,860	-	379	31,239
(II) Other comprehensive income	-	-	(2)	(2,142)	-	-	-	(230)	(123)	(2,497)
Total comprehensive income	-	-	(2)	(2,142)	-	-	30,860	(230)	256	28,742
(III) Profit appropriations										
1. Appropriations to shareholders	-	-	-	-	-	-	(7,018)	-	-	(7,018)
As at 30 September 2013	<u>46,787</u>	<u>49,214</u>	<u>272</u>	<u>(2,327)</u>	<u>11,709</u>	<u>35,326</u>	<u>81,193</u>	<u>(2,350)</u>	<u>4,986</u>	<u>224,810</u>
As at 1 January 2012	46,787	49,214	277	214	8,691	20,825	50,622	(2,134)	4,285	178,781
Movements during the year										
(I) Net profit	-	-	-	-	-	-	31,032	-	353	31,385
(II) Other comprehensive income	-	-	(3)	(399)	-	-	-	14	92	(296)
Total comprehensive income	-	-	(3)	(399)	-	-	31,032	14	445	31,089
(III) Profit appropriations										
1. Appropriations to surplus reserve	-	-	-	-	3,018	-	(3,018)	-	-	-
2. Appropriations to general reserve	-	-	-	-	-	14,501	(14,501)	-	-	-
3. Appropriations to shareholders	-	-	-	-	-	-	(6,784)	-	-	(6,784)
As at 31 December 2012	<u>46,787</u>	<u>49,214</u>	<u>274</u>	<u>(185)</u>	<u>11,709</u>	<u>35,326</u>	<u>57,351</u>	<u>(2,120)</u>	<u>4,730</u>	<u>203,086</u>

CONSOLIDATED CASH FLOW STATEMENT

For the nine months ended 30 September 2013

(Expressed in millions of Renminbi unless otherwise stated)

	Nine months ended	
	30 September	
	2013	2012
	Un-audited	Un-reviewed
Operating activities		
Profit before tax	41,189	36,447
Adjustments for:		
– Revaluation loss on investments, derivatives and investment properties	269	47
– Investment loss/(gains)	21	(705)
– Net (gain)/loss on disposal of fixed assets and other assets	(17)	6
– Unrealised foreign exchange losses/(gains)	292	(8)
– Impairment losses	7,919	6,622
– Depreciation and amortisation	1,308	1,115
– Interest expense on debt securities and certificates of deposit issued	1,664	1,209
– Dividend income from equity investment	(28)	(6)
– Income tax paid	(10,480)	(9,763)
	<u>42,137</u>	<u>34,964</u>
Changes in operating assets and liabilities:		
Increase in balances with central bank	(65,390)	(47,558)
(Increase)/decrease in deposits with banks and non-bank financial institutions	(4,959)	27,746
Decrease/(increase) in placements with banks and non-bank financial institutions	22,776	(36,340)
Increase in trading financial assets	(3,853)	(5,338)
Increase in financial assets held under resale agreements	(148,293)	(17,950)
Increase in loans and advances to customers	(223,770)	(166,865)
Increase in investment classified as receivables	(140,455)	–
Increase/(decrease) in deposits from banks and non-bank financial institutions	11,937	(172,188)
Increase in placements from banks and non-bank financial institutions	17,826	5,635
Increase/(decrease) in financial assets sold under repurchase agreements	3,493	(7,822)
Increase in deposits from customers	384,606	267,840
Increase in other operating assets	(5,617)	(2,278)
(Decrease)/Increase in other operating liabilities	(1,254)	12,155
	<u>(110,816)</u>	<u>(107,999)</u>
Net cash flows used in operating activities	<u>(110,816)</u>	<u>(107,999)</u>

Nine months ended
30 September
2013 2012
Un-audited Un-reviewed

Investing activities

Proceeds from disposal and redemption of investments	423,763	399,701
Proceeds from disposal of fixed assets, land use rights and other assets	90	3
Cash received from equity investment income	28	11
Payments on acquisition of investments	(440,558)	(475,739)
Payments on acquisition of fixed assets, land use rights and other assets	(2,316)	(1,329)
	<u> </u>	<u> </u>
Net cash flows used in investing activities	(18,993)	(77,353)

Financing activities

Cash received from issuance of debt securities and certificates of deposit	10,355	21,853
Cash paid for redemption of debt securities and certificates of deposit	(9,066)	(1,581)
Interest paid on debt securities and certificates of deposit issued	(2,206)	(1,041)
Dividend paid	(7,018)	(6,794)
	<u> </u>	<u> </u>

Net cash flows (used in)/from financing activities	(7,935)	12,437
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Net decrease in cash and cash equivalents	(137,744)	(172,915)
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Cash and cash equivalents as at 1 January	336,828	479,083
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Effect of exchange rate changes on cash and cash equivalents	(967)	417
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Cash and cash equivalents as at 30 September	198,117	306,585
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Cash flows from operating activities include:

Interest received	116,485	102,071
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Interest paid, excluding interest expense on debt securities and certificates of deposit issued	(50,660)	(39,624)
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By order of the Board of
China CITIC Bank Corporation Limited
Chang Zhenming
Chairman

Beijing, the PRC

29 October 2013

As at the date of this announcement, the executive director of the Bank is Dr. Zhu Xiaohuang; the non-executive directors are Mr. Chang Zhenming, Dr. Chen Xiaoxian, Mr. Dou Jianzhong, Mr. GuoKetong, Mr. Zhang Xiaowei, Mr. Ángel Cano Fernández and Mr. Gonzalo José Torano Vallina; and the independent non-executive directors are Mr. Li Zheping, Dr. Xing Tiancai, Ms. Liu Shulan, Ms. Wu Xiaoqing and Mr. Wong Luen Cheung Andrew.