



**China CITIC Bank Corporation Limited  
Hong Kong Branch**

**Regulatory Disclosure Statement**

30 June 2025  
(Unaudited)

**These disclosures are prepared under  
the Banking (Disclosure) Rules**

**Regulatory Disclosure Statement**

**China CITIC Bank Corporation Limited - Hong Kong Branch**  
**Regulatory Disclosure Statement**  
**For the six months ended 30 June 2025 - unaudited**

This is the Regulatory Disclosure Statement issued by China CITIC Bank Corporation Limited Hong Kong Branch (“the Branch”) for the six months ended 30 June 2025. The information stated is not audited. It contains the applicable disclosure required by the Banking (Disclosure) Rules and the Supervisory Policy Manual: Guideline on the Application of the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority. This statement is readily accessible at the office of the Bank located at 82/F, International Commerce Centre, 1 Austin Road West, Kowloon. This statement can also be viewed on the website of China CITIC Bank Corporation Limited (<https://www.citicbank.com/about/investor/jwfhpl/index.html>). China CITIC Bank Corporation Limited is a joint stock company incorporated in the People’s Republic of China.

**SECTION A : HONG KONG BRANCH INFORMATION**

**Consolidated Income Statement**  
*(Expressed in Hong Kong dollars)*

		<b>For the six months ended 30 June 2025</b>	<b>For the period from 26 March 2024 (date of commencement of business) to 30 June 2024</b>
		<b>HK\$'000</b>	<b>HK\$'000</b>
Interest income		64,716	6,247
Interest expense		(58,210)	(2,817)
<b>Net interest income</b>		<b>6,506</b>	<b>3,430</b>
<b>Net fee and commission income</b>		<b>1,984</b>	<b>(211)</b>
<b>Net trading gains</b>	1	<b>441</b>	<b>-</b>
<b>Operating income</b>		<b>8,931</b>	<b>3,219</b>
<b>Operating expenses</b>	2	<b>(6,170)</b>	<b>(12,593)</b>
<b>Operating gain/(loss) before impairment</b>		<b>2,761</b>	<b>(9,374)</b>
Expected credit losses on financial assets		(4,136)	(1,404)
<b>Impairment losses</b>		<b>(4,136)</b>	<b>(1,404)</b>
<b>Loss before taxation</b>		<b>(1,375)</b>	<b>(10,778)</b>
Income tax		-	-
<b>Loss for the period</b>		<b>(1,375)</b>	<b>(10,778)</b>

**China CITIC Bank Corporation Limited - Hong Kong Branch**

**Regulatory Disclosure Statement**

**For the six months ended 30 June 2025 - unaudited**

**SECTION A : HONG KONG BRANCH INFORMATION (continued)**

**Consolidated Statement of Financial Position**

*(Expressed in Hong Kong dollars)*

	Notes	At 30 June 2025 HK\$'000	At 31 December 2024 HK\$'000
<b>ASSETS</b>			
Cash and deposits with banks and other financial institutions		106,095	92,124
Placements with banks	3	627,951	868,145
Financial investments			
- at fair value through other comprehensive income	4	400,003	-
Loans and advances to customers	5	3,593,112	1,549,622
Furniture, fixtures and equipment		4,768	3,468
Intangible assets		978	1,137
Right-to-use assets		8,892	11,026
Other assets		23,645	12,556
<b>Total Assets</b>		<b>4,765,444</b>	<b>2,538,078</b>
<b>LIABILITIES AND RESERVES</b>			
<b>Liabilities</b>			
Deposits and balances of banks and other financial institutions		2,783,579	589,696
Certificates of deposit issued		1,440,056	1,427,901
Amount due to head office		500,000	500,000
Lease liabilities		9,016	11,801
Other liabilities		33,240	48,097
<b>Total Liabilities</b>		<b>4,765,891</b>	<b>2,577,495</b>
<b>Reserves</b>			
Accumulated losses		(1,375)	(39,417)
Other reserve			
- FVOCI reserve		928	-
<b>Total Reserves</b>		<b>(447)</b>	<b>(39,417)</b>
<b>Total Liabilities and Reserves</b>		<b>4,765,444</b>	<b>2,538,078</b>

**China CITIC Bank Corporation Limited - Hong Kong Branch**  
**Regulatory Disclosure Statement**  
**For the six months ended 30 June 2025 - unaudited**  
**SECTION A : HONG KONG BRANCH INFORMATION (continued)**  
**NOTES TO THE FINANCIAL INFORMATION**

**(1) Net trading gains**

	<b>For the six months ended 30 June 2025 HK\$'000</b>	<b>For the period from 26 March 2024 (date of commencement of business) to 30 June 2024 HK\$'000</b>
Gains less losses from dealing in foreign currencies	<b>441</b>	-
	<b>441</b>	-

**(2) Operating expenses**

	<b>For the six months ended 30 June 2025 HK\$'000</b>	<b>For the period from 26 March 2024 (date of commencement of business) to 30 June 2024 HK\$'000</b>
Salaries and other staff costs	<b>1,214</b>	657
Advertising	-	439
Electronic data processing	<b>632</b>	202
Equipment expenses	<b>904</b>	90
Depreciation and amortisation	<b>2,815</b>	-
Legal and professional fees	<b>134</b>	549
Auditor's remuneration	-	-
Expenses for the branch set-up	-	10,516
Others	<b>471</b>	140
<b>Total operating expenses</b>	<b>6,170</b>	12,593

**China CITIC Bank Corporation Limited - Hong Kong Branch****Regulatory Disclosure Statement****For the six months ended 30 June 2025 - unaudited****SECTION A : HONG KONG BRANCH INFORMATION (continued)****NOTES TO THE FINANCIAL INFORMATION****(3) Placements with banks**

	<b>At 30 June 2025</b>	<b>At 31 December 2024</b>
	<b>HK\$'000</b>	<b>HK\$'000</b>
Placements with banks	<b>627,992</b>	868,235
Expected credit losses allowances - Stage 1	<b>(41)</b>	(90)
	<b>627,951</b>	868,145
Maturing:		
- Within 1 month	<b>627,951</b>	868,145

There were no placements and deposits with banks and other financial institutions which were impaired, overdue and rescheduled at 30 June 2025 and 31 December 2024.

**(4) Financial investments at fair value through other comprehensive income**

	<b>At 30 June 2025</b>	<b>At 31 December 2024</b>
	<b>HK\$'000</b>	<b>HK\$'000</b>
<b>Debt securities</b>		
Treasury bills	<b>400,003</b>	-
<b>Issued by:</b>		
Sovereigns	<b>400,003</b>	-

**China CITIC Bank Corporation Limited - Hong Kong Branch**  
**Regulatory Disclosure Statement**  
**For the six months ended 30 June 2025 - unaudited**  
**SECTION A : HONG KONG BRANCH INFORMATION (continued)**  
**NOTES TO THE FINANCIAL INFORMATION**

**(5) Loans and advances to customers**

**(a) Loans and advances to customers less expected credit losses**

	<b>At 30 June 2025</b>	<b>At 31 December 2024</b>
	<b>HK\$'000</b>	<b>HK\$'000</b>
Loans and advances to customers at amortised cost		
Gross loans and advances to customers	<b>3,599,933</b>	1,552,940
Expected credit losses allowances - Stage 1	<b>(6,821)</b>	(3,318)
	<b>3,593,112</b>	1,549,622

There were no loans and advances to customers which were impaired, overdue and rescheduled at 30 June 2025 and 31 December 2024.

There were no repossessed loans and advances to customers at 30 June 2025 and 31 December 2024.

**China CITIC Bank Corporation Limited - Hong Kong Branch**

**Regulatory Disclosure Statement**

**For the six months ended 30 June 2025 - unaudited**

**SECTION A : HONG KONG BRANCH INFORMATION (continued)**

**NOTES TO THE FINANCIAL INFORMATION**

**(5) Loans and advances to customers (continued)**

**(b) Loans and advances to customers analysed by industry sectors**

The following economic sector analysis is based on the categories and definitions used by the HKMA.

	<b>At 30 June 2025</b>	
	<b>Gross loans and advances to customers HK\$'000</b>	<b>% of gross loans and advances to customers covered by collateral</b>
Industrial, commercial and financial		
- Others	<b>1,569,980</b>	-
Gross loans and advances for use in Hong Kong	<b>1,569,980</b>	-
Gross loans and advances for use outside Hong Kong	<b>2,029,953</b>	-
	<b>3,599,933</b>	
Gross loans and advances to customers	<b>3,599,933</b>	

  

	<b>At 31 December 2024</b>	
	<b>Gross loans and advances to customers HK\$'000</b>	<b>% of gross loans and advances to customers covered by collateral</b>
Gross loans and advances for use outside Hong Kong	<b>1,552,940</b>	-
Gross loans and advances to customers	<b>1,552,940</b>	

**(c) Loans and advances to customers analysed by geographical areas**

The following geographical areas analysis is based on the categories and definitions used by the HKMA.

	<b>At 30 June 2025</b>		
	<b>Gross loans and advances to customers HK\$'000</b>	<b>Impaired loans and advances to customers HK\$'000</b>	<b>Overdue loans and advances to customers HK\$'000</b>
Hong Kong	<b>1,569,980</b>	-	-
Mainland China	<b>2,029,953</b>	-	-
	<b>3,599,933</b>	-	-

  

	<b>At 31 December 2024</b>		
	<b>Gross loans and advances to customers HK\$'000</b>	<b>Impaired loans and advances to customers HK\$'000</b>	<b>Overdue loans and advances to customers HK\$'000</b>
Mainland China	<b>1,552,940</b>	-	-

# China CITIC Bank Corporation Limited - Hong Kong Branch

## Regulatory Disclosure Statement

For the six months ended 30 June 2025 - unaudited

### SECTION A : HONG KONG BRANCH INFORMATION (continued)

#### NOTES TO THE FINANCIAL INFORMATION

#### (6) International claims

International claim refers to the sum of cross-border claims in all currencies and local claims in foreign currencies determined as based on the calculation methodology specified in the HKMA's Return of International Banking Statistics. International claims are on-balance sheet exposures of counterparties which attributable to the country or segment, after taking into account risk recognised transfer, constitute to not less than 10% of the aggregate claims are disclosed as follows:

At 30 June 2025					
Non-bank private sector					
Non-bank					
	Banks	Official Sector	financial institutions	Non-financial private sector	Total
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
Offshore centres	1,227	-	1,572,709	20,025	1,593,961
of which Hong Kong	1,227	-	1,572,709	20,025	1,593,961
Developing Asia-Pacific	669,088	-	-	2,036,974	2,706,062
of which Mainland China	669,088	-	-	2,036,974	2,706,062

		At 31 December 2024			
		Non-bank private sector			
		Non-bank			
Banks	Official Sector	financial	Non-financial		Total
HK\$'000	HK\$'000	institutions	private sector		HK\$'000
		HK\$'000	HK\$'000		
Developing Asia-Pacific	428,637	-	-	1,560,434	1,989,071
of which Mainland China	428,637	-	-	1,560,434	1,989,071



# China CITIC Bank Corporation Limited - Hong Kong Branch

## Regulatory Disclosure Statement

For the six months ended 30 June 2025 - unaudited

### SECTION A : HONG KONG BRANCH INFORMATION (continued)

#### NOTES TO THE FINANCIAL INFORMATION (continued)

#### (7) Mainland Activities

Mainland Activities are Mainland China exposures to non-bank counterparties and their categories and the type of direct exposures defined by the HKMA's Return of Mainland Activities.

	At 30 June 2025		
	On-statement of financial position exposure HK\$'000	Off-statement of financial position exposure HK\$'000	Total HK\$'000
(1) Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1,576,963	-	1,576,963
(2) Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	460,011	-	460,011
(4) Other entities of central government not reported in item 1 above	-	-	-
(5) Other entities of local governments not reported in item 2 above	-	-	-
(6) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
<b>Total</b>	<b>2,036,974</b>	<b>-</b>	<b>2,036,974</b>
<b>Total assets after provision</b>	<b>4,825,318</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>42.2%</b>		

# China CITIC Bank Corporation Limited - Hong Kong Branch

## Regulatory Disclosure Statement

For the six months ended 30 June 2025 - unaudited

### SECTION A : HONG KONG BRANCH INFORMATION (continued)

#### NOTES TO THE FINANCIAL INFORMATION (continued)

#### (7) Mainland Activities (continued)

Mainland Activities are Mainland China exposures to non-bank counterparties and their categories and the type of direct exposures defined by the HKMA's Return of Mainland Activities.

	At 31 December 2024		
	On-statement	Off-statement	Total
	of financial position	of financial	
	exposure	position exposure	
	HK\$'000	HK\$'000	HK\$'000
(1) Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1,560,434	-	1,560,434
(2) Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	-	-	-
(4) Other entities of central government not reported in item 1 above	-	-	-
(5) Other entities of local governments not reported in item 2 above	-	-	-
(6) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	1,560,434	-	1,560,434
Total assets after provision	2,576,152		
On-balance sheet exposures as percentage of total assets	60.6%		

# China CITIC Bank Corporation Limited - Hong Kong Branch

## Regulatory Disclosure Statement

For the six months ended 30 June 2025 - unaudited

### SECTION A : HONG KONG BRANCH INFORMATION (continued)

#### NOTES TO THE FINANCIAL INFORMATION (continued)

##### (8) Liquidity

###### (a) Average Liquidity Maintenance Ratio ("LMR")

	For the quarter ended 30 June 2025	For the quarter ended 30 June 2024
Average liquidity maintenance ratio	<u>3853%</u>	<u>68333367%*</u>

\* The denominator is zero as no qualifying liabilities throughout May and June 2024 and the LMR was reported as 99,999,999.99% in the liquidity position return submitted for May and June 2024.

The average liquidity maintenance ratio ("LMR") for each quarter is based on the arithmetic mean of the average value of its LMR for each calendar month as reported in the liquidity position return submitted for the reporting period.

###### (b) Liquidity risk management

Liquidity risk is the risk that the branch may not be able to fund an increase in assets or meet obligations as they fall due without incurring unacceptable losses.

The branch's ALCO oversees the Branch's liquidity risk management and conducts meeting on a regular basis to review and discuss important liquidity risk management issues.

The Liquidity Management Policy is formulated to provide a framework for liquidity management strategies. The Branch established different indicators and monitoring levels to measure and control liquidity risk regularly.

A Contingency Funding Plan is established which sets out the strategies for addressing liquidity stress situations. The plan contains a set of policies, procedures and action plans, with clearly established lines of responsibility, as well as invocation and escalation procedures.

**China CITIC Bank Corporation Limited - Hong Kong Branch****Regulatory Disclosure Statement****For the six months ended 30 June 2025 - unaudited****SECTION A : HONG KONG BRANCH INFORMATION (continued)****NOTES TO THE FINANCIAL INFORMATION (continued)****(8) Liquidity (continued)****(c) Liquidity gap analysis**

The following maturity profile is based on the remaining period at the end of the reporting period date to the contractual maturity date:

	30 June 2025			
	Repayable within one year HK\$'000	Repayable within one to five years HK\$'000	Repayable over five years HK\$'000	Undated HK\$'000
Total on-balance sheet assets	3,188,139	1,571,559	-	5,746
Total on-balance sheet liabilities	(4,261,389)	(4,502)	-	(500,000)
Net liquidity gap	(1,073,250)	1,567,057	-	(494,254)

	31 December 2024			
	Repayable within one year HK\$'000	Repayable within one to five years HK\$'000	Repayable over five years HK\$'000	Undated HK\$'000
Total on-balance sheet assets	977,046	1,556,427	-	4,605
Total on-balance sheet liabilities	(2,070,116)	(7,379)	-	(500,000)
Net liquidity gap	(1,093,070)	1,549,048	-	(495,395)

**China CITIC Bank Corporation Limited - Hong Kong Branch**

**Regulatory Disclosure Statement**

**For the six months ended 30 June 2025 - unaudited**

**SECTION A : HONG KONG BRANCH INFORMATION (continued)**

**NOTES TO THE FINANCIAL INFORMATION (continued)**

**(9) Foreign currency risk**

Net foreign currency positions amounting to 10% or more of the net position in all foreign currencies are disclosed as follows:

<b>Equivalent in HK\$'000</b>	<b>At 30 June 2025</b>			
	<b>USD</b>	<b>RMB</b>	<b>EUR</b>	<b>Others</b>
Spot assets	3,876,307	105	460,739	-
Spot liabilities	(3,835,322)	(110)	(460,684)	-
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long/(short) position	40,985	(5)	55	-

  

<b>Equivalent in HK\$'000</b>	<b>At 31 December 2024</b>			
	<b>USD</b>	<b>RMB</b>	<b>EUR</b>	<b>Others</b>
Spot assets	2,059,177	529	-	-
Spot liabilities	(2,058,387)	(530)	-	-
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long/(short) position	790	(1)	-	-

There were no structural and option position as at 30 June 2025 and 31 December 2024.

**(10) Off-balance sheet exposures**

The following is a summary of the contractual amounts of each significant class of off-balance sheet exposures:

	<b>At 30 June 2025</b>	<b>At 31 December 2024</b>
	<b>HK\$'000</b>	<b>HK\$'000</b>
Direct credit substitutes	-	-
Transaction-related contingencies	-	-
Trade-related contingencies	-	-
Forward forward deposits placed	-	-
Other commitments	-	-
	-	-

**China CITIC Bank Corporation Limited - Hong Kong Branch**  
**Regulatory Disclosure Statement**  
**For the six months ended 30 June 2025 - unaudited**  
**SECTION B : BANK INFORMATION (CONSOLIDATED BASIS)**

These notes represent the consolidated bank information for the China CITIC Bank Corporation Limited.

**(1) Capital and capital adequacy**

	<b>At 30 June 2025</b>	<b>At 31 December 2024</b>
Capital adequacy ratio *	<b>13.47%</b>	13.36%

\*Capital adequacy ratio was calculated in accordance with the regulatory consolidation standards of National Financial Regulatory Administration.

	<b>At 30 June 2025</b>	<b>At 31 December 2024</b>
	<b>RMB million</b>	<b>RMB million</b>
Total equity	<b>832,965</b>	807,365

**(2) Other financial information**

	<b>At 30 June 2025</b>	<b>At 31 December 2024</b>
	<b>RMB million</b>	<b>RMB million</b>
Total assets	<b>9,858,466</b>	9,532,722
Total liabilities	<b>9,025,501</b>	8,725,357
Total gross loans and advances to customers	<b>5,801,900</b>	5,720,128
Total customer deposits	<b>6,106,907</b>	5,778,231

	<b>For the six months ended</b>	<b>For the six months ended</b>
	<b>30 June 2025</b>	<b>30 June 2024</b>
	<b>RMB million</b>	<b>RMB million</b>
Profit before tax	<b>46,622</b>	43,751

**STATEMENT OF COMPLIANCE**

To the best of my knowledge, the information disclosed complies fully with the disclosure provisions of the Banking (Disclosure) Rules under the Hong Kong Banking Ordinance.

Zhang Xuqing  
Chief Executive  
China CITIC Bank Corporation Limited Hong Kong Branch  
25 September 2025