



中信銀行

CHINA CITIC BANK

香港分行

HONGKONG BRANCH

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

Regulatory Disclosure Statement

31 December 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 year ended 31 December 2025 - unaudited

This is the Regulatory Disclosure Statement issued by China CITIC Bank Corporation Limited Hong Kong Branch (“the Branch”) for the year ended 31 December 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

Income Statement

	Notes	For the year ended 31 December 2025 HK\$'000	For the year ended 31 December 2024 HK\$'000
Interest income		201,628	64,293
Interest expense		(183,045)	(51,823)
Net interest income		18,583	12,470
Fee and commission income		5,566	1,874
Fee and commission expense		(767)	(418)
Net trading gains/(losses)	1	99	(1)
Operating income		23,481	13,925
Operating expenses	2	(64,767)	(49,903)
Operating loss before impairment		(41,286)	(35,978)
Expected credit losses on financial assets		(75,813)	(3,439)
Impairment losses		(75,813)	(3,439)
Loss before taxation		(117,099)	(39,417)
Income tax		-	-
Loss for the year		(117,099)	(39,417)

China CITIC Bank Corporation Limited - Hong Kong Branch**Regulatory Disclosure Statement****For the year ended 31 December 2025 - unaudited****SECTION A : HONG KONG BRANCH INFORMATION (continued)****Statement of Financial Position**

		At 31 December 2025	At 30 June 2025
	Notes	HK\$'000	HK\$'000
ASSETS			
Cash and deposits with banks and other financial institutions		233,386	106,095
Placements with banks	3	779,928	627,951
Financial investments			
- at fair value through other comprehensive income	4	1,255,092	400,003
Loans and advances to customers	5	12,082,976	3,593,112
Furniture, fixtures and equipment		13,561	4,768
Intangible assets		4,892	978
Right-to-use assets		6,758	8,892
Other assets		28,410	23,645
Total Assets		14,405,003	4,765,444
LIABILITIES AND RESERVES			
Liabilities			
Deposits and balances of banks and other financial institutions		8,616,225	2,783,579
Certificates of deposit issued		5,310,092	1,440,056
Amount due to head office		500,000	500,000
Lease liabilities		6,611	9,016
Other liabilities		87,679	33,240
Total Liabilities		14,520,607	4,765,891
Reserves			
Accumulated losses		(117,099)	(1,375)
Other reserve			
- FVOCI reserve		1,495	928
Total Reserves		(115,604)	(447)
Total Liabilities and Reserves		14,405,003	4,765,444

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SECTION A : HONG KONG BRANCH INFORMATION (continued)

NOTES TO THE FINANCIAL INFORMATION

(1) Net trading gains/(losses)

	For the year ended 31 December 2025 HK\$'000	For the year ended 31 December 2024 HK\$'000
Gains less losses from dealing in foreign currencies	99	(1)
	99	(1)

(2) Operating expenses

	For the year ended 31 December 2025 HK\$'000	For the year ended 31 December 2024 HK\$'000
Salaries and other staff costs	2,023	1,897
Advertising	-	439
Electronic data processing	1,265	1,039
Equipment expenses	2,536	821
Depreciation and amortisation	6,978	4,158
Legal and professional fees	1,656	1,721
Auditor's remuneration	654	116
Expenses for the branch set-up	-	13,436
Outsourcing fee	48,420	25,600
Others	1,235	676
Total operating expenses	64,767	49,903

China CITIC Bank Corporation Limited - Hong Kong Branch**Regulatory Disclosure Statement****For the year ended 31 December 2025 - unaudited****SECTION A : HONG KONG BRANCH INFORMATION (continued)****NOTES TO THE FINANCIAL INFORMATION****(3) Placements with banks**

	At 31 December 2025	At 30 June 2025
	HK\$'000	HK\$'000
Placements with banks	779,928	627,992
Expected credit losses allowances - Stage 1	-	(41)
	779,928	627,951
Maturing:		
- Within 1 month	779,928	627,951

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

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

	At 31 December 2025	At 30 June 2025
	HK\$'000	HK\$'000
Debt securities		
Investment securities	855,216	-
Treasury bills	399,876	400,003
	1,255,092	400,003
Issued by:		
Sovereigns	399,876	400,003
Banks	855,216	-
	1,255,092	400,003

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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

	At 31 December 2025	At 30 June 2025
	HK\$'000	HK\$'000
Loans and advances to customers at amortised cost		
Gross loans and advances to customers	12,161,347	3,599,933
Expected credit losses allowances - Stage 1	(78,371)	(6,821)
	12,082,976	3,593,112

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

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

China CITIC Bank Corporation Limited - Hong Kong Branch**Regulatory Disclosure Statement****For the year ended 31 December 2025 - unaudited****SECTION A : HONG KONG BRANCH INFORMATION (continued)****NOTES TO THE FINANCIAL INFORMATION****(5) Loans and advances to customers (continued)****(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.

	At 31 December 2025		
	Gross loans and advances to customers HK\$'000	Impaired loans and advances to customers HK\$'000	Overdue loans and advances to customers HK\$'000
Hong Kong	8,824,717	-	-
Chinese Mainland	2,013,367	-	-
Others	1,323,263	-	-
	12,161,347	-	-

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

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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 31 December 2025				
	Banks	Official Sector	Non-bank private sector		Total
			Non-bank	Non-financial	
			financial institutions	private sector	
HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
Offshore centres	100,521	-	1,559,323	6,720,274	8,380,118
of which Hong Kong	100,521	-	1,559,323	6,720,274	8,380,118
Developing Asia-Pacific	1,790,361	-	-	2,020,110	3,810,471
of which Chinese Mainland	1,790,361	-	-	2,020,110	3,810,471

	At 30 June 2025				
	Banks	Official Sector	Non-bank private sector		Total
			Non-bank	Non-financial	
			financial institutions	private sector	
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 Chinese Mainland	669,088	-	-	2,036,974	2,706,062

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SECTION A : HONG KONG BRANCH INFORMATION (continued)

NOTES TO THE FINANCIAL INFORMATION (continued)

(7) Mainland Activities

Mainland Activities are Chinese Mainland 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 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)	1,563,487	-	1,563,487
(2) Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
(3) PRC nationals residing in Chinese Mainland or other entities incorporated in Chinese Mainland and their subsidiaries and JVs	456,623	-	456,623
(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 Chinese Mainland or entities incorporated outside Chinese Mainland where the credit is granted for use in Chinese Mainland	8,001,068	-	8,001,068
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Chinese Mainland exposures	-	-	-
Total	10,021,178	-	10,021,178
Total assets after provision	14,493,700		
On-balance sheet exposures as percentage of total assets	69.1%		

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SECTION A : HONG KONG BRANCH INFORMATION (continued)

NOTES TO THE FINANCIAL INFORMATION (continued)

(7) Mainland Activities (continued)

Mainland Activities are Chinese Mainland 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 Chinese Mainland or other entities incorporated in Chinese Mainland 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 Chinese Mainland or entities incorporated outside Chinese Mainland where the credit is granted for use in Chinese Mainland	-	-	-
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Chinese Mainland exposures	-	-	-
Total	2,036,974	-	2,036,974
 Total assets after provision	 4,825,318		
 On-balance sheet exposures as percentage of total assets	 42.2%		

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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 31 December 2025	For the quarter ended 30 September 2025
Average liquidity maintenance ratio	<u>558876%</u>	<u>367300%</u>

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 Risk 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 year ended 31 December 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:

	31 December 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	10,915,183	3,471,369	-	18,454
Total on-balance sheet liabilities	(14,018,607)	(2,003)	-	(500,000)
Net liquidity gap	(3,103,424)	3,469,366	-	(481,546)

	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)

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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:

Equivalent in HK\$'000	At 31 December 2025			
	USD	RMB	EUR	Others
Spot assets	5,493,784	7,524,368	468,549	-
Spot liabilities	(5,446,933)	(7,523,970)	(466,927)	-
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long position	<u>46,851</u>	<u>398</u>	<u>1,622</u>	<u>-</u>

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

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

(10) Off-balance sheet exposures

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

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

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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

	<u>At 31 December 2025</u>	<u>At 30 June 2025</u>
Capital adequacy ratio *	12.80%	13.47%

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

	<u>At 31 December 2025</u>	<u>At 30 June 2025</u>
	<u>RMB million</u>	<u>RMB million</u>
Total equity	847,630	832,965

(2) Other financial information

	<u>At 31 December 2025</u>	<u>At 30 June 2025</u>
	<u>RMB million</u>	<u>RMB million</u>
Total assets	10,131,028	9,858,466
Total liabilities	9,283,398	9,025,501
Total gross loans and advances to customers	5,862,172	5,801,900
Total customer deposits	6,049,275	6,106,907

	<u>For the year ended</u>	<u>For the year ended</u>
	<u>31 December 2025</u>	<u>31 December 2024</u>
	<u>RMB million</u>	<u>RMB million</u>
Profit before tax	84,043	80,863

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.

Meng Chao
Chief Executive
China CITIC Bank Corporation Limited Hong Kong Branch
24 April 2026