China CITIC Bank Corporation Limited
Hong Kong Branch

Regulatory Disclosure Statement

30 June 2026
(Unaudited)

These disclosures are prepared under the Banking (Disclosure) Rules

China CITIC Bank Corporation Limited - Hong Kong Branch

Regulatory Disclosure Statement

For the six months ended 30 June 2026 - 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 2026. 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 six months ended 30 June 2026 HK$'000**	For the six months ended 30 June 2025 HK$'000
Interest income		**246,770**	64,716
Interest expense		**(222,144)**	(58,210)
Net interest income		**24,626**	6,506
Fee and commission income		**17,744**	2,382
Fee and commission expense		**(545)**	(398)
Net fee and commission income		**17,199**	1,984
Net trading (losses)/gains	1	**(5)**	441
Operating income		**41,820**	8,931
Operating expenses	2	**(11,335)**	(6,170)
Operating profit before impairment		**30,485**	2,761
Expected credit losses reversed/(charged) on financial assets		**51,245**	(4,136)
Impairment losses		**51,245**	(4,136)
Profit/(loss) before taxation		**81,730**	(1,375)
Income tax		**-**	-
Profit/(loss) for the period		**81,730**	(1,375)

China CITIC Bank Corporation Limited - Hong Kong Branch

Regulatory Disclosure Statement

For the six months ended 30 June 2026 - unaudited

SECTION A : HONG KONG BRANCH INFORMATION (continued)

Statement of Financial Position

	Notes	**At 30 June 2026 HK$'000**	At 31 December 2025 HK$'000
ASSETS			
Cash and deposits with banks and other financial institutions		**357,851**	233,386
Placements with banks	3	**3,224,636**	779,928
Derivative financial instruments	4(b)	**7,690**	-
Financial investments			
- at fair value through other comprehensive income	5	**2,138,406**	1,255,092
Loans and advances to customers	6	**11,854,897**	12,082,976
Furniture, fixtures and equipment		**10,777**	13,561
Intangible assets		**4,304**	4,892
Right-to-use assets		**4,624**	6,758
Other assets		**105,465**	28,410
Total Assets		**17,708,650**	14,405,003
LIABILITIES AND RESERVES			
Liabilities			
Deposits and balances of banks and other financial institutions		**7,261,642**	8,616,225
Derivative financial instruments	4(b)	**755**	-
Certificates of deposit issued		**9,819,952**	5,310,092
Amount due to head office		**500,000**	500,000
Lease liabilities		**4,242**	6,611
Other liabilities		**39,980**	87,679
Total Liabilities		**17,626,571**	14,520,607
Reserves			
Accumulated profits/(losses)		**81,730**	(117,099)
Other reserve			
- Fair value through other comprehensive income reserve		**349**	1,495
Total Reserves		**82,079**	(115,604)
Total Liabilities and Reserves		**17,708,650**	14,405,003

NOTES TO THE FINANCIAL INFORMATION

(1) Net trading (losses)/gains

	For the six months ended 30 June 2026 HK$'000	For the six months ended 30 June 2025 HK$'000
Gains less losses from dealing in foreign currencies	**(5)**	441
	(5)	441

(2) Operating expenses

	For the six months ended 30 June 2026 HK$'000	For the six months ended 30 June 2025 HK$'000
Salaries and other staff costs	**-**	1,214
Electronic data processing	**637**	632
Equipment expenses	**1,141**	904
Depreciation and amortisation	**5,829**	2,815
Legal and professional fees	**550**	134
Auditor's remuneration	**205**	-
Others	**2,973**	471
Total operating expenses	**11,335**	6,170

NOTES TO THE FINANCIAL INFORMATION

(3) Placements with banks

	At 30 June 2026 **HK$'000**	At 31 December 2025 HK$'000
Placements with banks	**3,225,767**	779,928
Expected credit losses allowances - Stage 1	**(1,131)**	-
	3,224,636	779,928
Maturing:		
- Within 1 month	**3,224,636**	779,928

There were no placements and deposits with banks and other financial institutions which were impaired, overdue and rescheduled at 30 June 2026 and 31 December 2025.

(4) Derivative financial instruments

(a) Notional amounts of derivatives

	At 30 June 2026 **HK$'000**	At 31 December 2025 HK$'000
Foreign exchange derivatives		
Swaps	**3,363,504**	-

(b) Fair value of derivatives

	At 30 June 2026	
	Fair value assets **HK$'000**	**Fair value liabilities** **HK$'000**
Foreign exchange derivatives	**7,690**	**755**

	At 31 December 2025	
	Fair value assets HK$'000	Fair value liabilities HK$'000
Foreign exchange derivatives	-	-

NOTES TO THE FINANCIAL INFORMATION

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

	At 30 June 2026 HK$'000	At 31 December 2025 HK$'000
Debt securities		
Investment securities	**1,739,478**	855,216
Treasury bills	**398,928**	399,876
	2,138,406	1,255,092
Issued by:		
Sovereigns	**398,928**	399,876
Banks	**1,739,478**	855,216
	2,138,406	1,255,092

(6) Loans and advances to customers

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

	At 30 June 2026 HK$'000	At 31 December 2025 HK$'000
Loans and advances to customers at amortised cost		
Gross loans and advances to customers	**11,880,336**	12,161,347
Expected credit losses allowances - Stage 1	**(25,439)**	(78,371)
	11,854,897	12,082,976

There were no loans and advances to customers which were impaired, overdue and rescheduled at 30 June 2026 and 31 December 2025.

There were no repossessed loans and advances to customers at 30 June 2026 and 31 December 2025.

(6) 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.

	At 30 June 2026	
	Gross loans and advances to customers HK$'000	**% of gross loans and advances to customers covered by collateral**
Industrial, commercial and financial		
- Transport and transport equipment	**588,000**	-
- Others	**784,190**	-
Gross loans and advances for use in Hong Kong	**1,372,190**	-
Gross loans and advances for use outside Hong Kong	**10,508,146**	-
	11,880,336	
Gross loans and advances to customers	**11,880,336**	

	At 31 December 2025	
	Gross loans and advances to customers HK$'000	% of gross loans and advances to customers covered by collateral
Industrial, commercial and financial		
- Transport and transport equipment	600,000	-
- Others	1,556,780	-
Gross loans and advances for use in Hong Kong	2,156,780	-
Gross loans and advances for use outside Hong Kong	10,004,567	-
	12,161,347	
Gross loans and advances to customers	12,161,347	

(6) 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 30 June 2026		
	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	**1,372,190**	**-**	**-**
Chinese Mainland	**9,175,023**	**-**	**-**
Others	**1,333,123**	**-**	**-**
	11,880,336	**-**	**-**

	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	-	-

(7) 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 2026				
			Non-bank private sector		
	Banks	**Official Sector**	**Non-bank financial institutions**	**Non-financial private sector**	**Total**
	HK$'000	**HK$'000**	**HK$'000**	**HK$'000**	**HK$'000**
Developing Asia-Pacific	**5,336,952**	**-**	**-**	**9,185,739**	**14,522,691**
of which Chinese Mainland	5,336,952	-	-	9,185,739	14,522,691

	At 31 December 2025				
			Non-bank private sector		
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Total
	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

(8) 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 30 June 2026		
	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)	**1,574,586**	**-**	**1,574,586**
(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	**-**	**-**	**-**
(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	**1,357,673**	**-**	**1,357,673**
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Chinese Mainland exposures	**4,473,175**	**-**	**4,473,175**
Total	**7,405,434**	**-**	**7,405,434**
Total assets after provision	**18,025,922**		
On-balance sheet exposures as percentage of total assets	**41.1%**		

(8) 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 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%		

(9) Liquidity

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

	For the quarter ended 30 June 2026	For the quarter ended 31 March 2026
Average liquidity maintenance ratio	**315594%**	405935%

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.

(9) 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 2026			
	Repayable within one year	**Repayable within one to five years**	**Repayable over five years**	**Undated**
	HK$'000	**HK$'000**	**HK$'000**	**HK$'000**
Total on-balance sheet assets	**16,368,208**	**1,325,361**	**-**	**15,081**
Total on-balance sheet liabilities	**(17,126,254)**	**(317)**	**-**	**(500,000)**
Net liquidity gap	**(758,046)**	**1,325,044**	**-**	**(484,919)**

	31 December 2025			
	Repayable within one year	Repayable within one to five years	Repayable over five years	Undated
	HK$'000	HK$'000	HK$'000	HK$'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)

(10) Foreign currency risk

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

	At 30 June 2026			
Equivalent in HK$'000	**USD**	**RMB**	**EUR**	**Others**
Spot assets	**12,995,737**	**4,022,169**	**2,430**	**-**
Spot liabilities	**(9,437,121)**	**(7,233,356)**	**(9)**	**-**
Forward purchases	**-**	**3,207,648**	**-**	**-**
Forward sales	**(3,394,331)**	**-**	**-**	**-**
Net long/(short) position	**164,285**	**(3,539)**	**2,421**	**-**

	At 31 December 2025			
Equivalent in HK$'000	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	46,851	398	1,622	-

There were no structural and option position as at 30 June 2026 and 31 December 2025.

(11) Off-balance sheet exposures

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

	At 30 June 2026	At 31 December 2025
	HK$'000	HK$'000
Direct credit substitutes	**-**	-
Transaction-related contingencies	**-**	-
Trade-related contingencies	**-**	-
Forward forward deposits placed	**-**	-
Other commitments	**2,352,570**	-
	2,352,570	-

China CITIC Bank Corporation Limited - Hong Kong Branch

Regulatory Disclosure Statement

For the six months ended 30 June 2026 - 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

	At 30 June 2026	At 31 December 2025
Capital adequacy ratio *	**12.81%**	12.80%

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

	At 30 June 2026 **RMB million**	At 31 December 2025 RMB million
Total equity	**890,798**	847,630

(2) Other financial information

	At 30 June 2026 **RMB million**	At 31 December 2025 RMB million
Total assets	**10,383,839**	10,131,028
Total liabilities	**9,493,041**	9,283,398
Total gross loans and advances to customers	**6,008,641**	5,862,172
Total customer deposits	**6,279,880**	6,049,275

	For the six months ended **30 June 2026** **RMB million**	For the six months ended 30 June 2025 RMB million
Profit before tax	**46,879**	46,622

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
11 September 2026