

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

Main Features Template

		Undated Non-Cumulative Subordinated Additional Tier 1 Capital Securities with US\$300 million at 7.25% per annum
(1)	Issuer	中信銀行（國際）有限公司 China CITIC Bank International Limited
(2)	Unique identifier	XS1055321993
(3)	Governing law(s) of the instrument	English laws (subordination governed by Hong Kong laws)
<i>Regulatory treatment</i>		
(4)	- Transitional Basel III rules (#)	N/A
(5)	- Post-transitional Basel III rules (+)	Additional Tier 1
(6)	- Eligible at solo(*)/ group/ solo and group	Solo and Group
(7)	- Instrument type (types to be specified by each jurisdiction)	Undated Non-Cumulative Subordinated Capital Securities
(8)	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$2,313.47 million
(9)	Par value of instrument	US\$300 million
(10)	Accounting classification	Equity - par value
(11)	Original date of issuance	22 April 2014
(12)	Perpetual or dated	Perpetual
(13)	- Original maturity date	No maturity
(14)	Issuer call subject to prior supervisory approval	Yes
(15)	- Optional call date, contingent call dates and redemption amount	-22 April 2019 (First Call Date) -No fixed redemption date. -Optional Redemption (on a designated date in 2019 or on any Distribution Payment Date thereafter) and Tax or Regulatory Redemption are all subject to prior written consent of the Hong Kong Monetary Authority ("HKMA"). Redemption amount will be the then prevailing principal amount.
(16)	- Subsequent call dates, if applicable	N/A
<i>Coupons/ dividends</i>		
(17)	- Fixed or floating dividend/ coupon	Fixed
(18)	- Coupon rate and any related index	- At a fixed rate of 7.25% per annum until 22 April 2019. - On the First Call Date and each anniversary falling five years thereafter, the Distribution Rate will reset by reference to the then-prevailing five year U.S. Treasury Rate plus the Spread, which means 5.627% per annum. - Any distributions are subject to there being no Mandatory Distribution Cancellation Event or Optional Distribution Cancellation Event.
(19)	- Existence of a dividend stopper	Yes
(20)	- Fully discretionary, partially discretionary or mandatory	Fully Discretionary
(21)	- Existence of step up or other incentive to redeem	No
(22)	- Non-cumulative or cumulative	Non-cumulative
(23)	<i>Convertible or non-convertible</i>	Non-convertible
(24)	- If convertible, conversion trigger(s)	N/A
(25)	- If convertible, fully or partially	N/A
(26)	- If convertible, conversion rates	N/A
(27)	- If convertible, mandatory or optional conversion	N/A
(28)	- If convertible, specify instrument type convertible into	N/A
(29)	- If convertible, specify issuer of instrument if converts into	N/A
(30)	Write-down feature	Yes
(31)	- If write-down, write-down trigger(s)	Upon the occurrence of a Non-Viability Event, the Issuer shall, upon the provision of a Non-Viability Event Notice, irrevocably reduce the then prevailing principal amount and cancel any accrued but unpaid distribution of each Capital Security in whole or in part. "Non-Viability Event" means the earlier of: (a) the HKMA notifying the Issuer in writing that the HKMA is of the opinion that a write-off or conversion is necessary, without which the Issuer would become non-viable; and (b) the HKMA notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.
(32)	- If write-down, full or partial	Full or partial
(33)	- If write-down, permanent or temporary	Permanent
(34)	- If temporary write-down, description of write-up mechanise	N/A
(35)	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to the claims of: (i) all unsubordinated creditors (including depositors), (ii) creditors in respect of Tier 2 Capital Securities, and (iii) all other Subordinated Creditors whose claims are stated to rank senior to the Capital Securities or rank senior to the Capital Securities by operations of law or contract.
(36)	Non-compliant transitioned features	No
(37)	If yes, specify non-compliant features	N/A

N/A - Non-Applicable

Footnotes:

- # Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- + Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- * Include solo-consolidated