

## China CITIC Bank International Limited

### Main Features Template

At 30 June 2014

		Share Capital	Subordinated notes (due 2020) with US\$500 million at 6.875% per annum
(1)	Issuer	China CITIC Bank International Limited	China CITIC bank International Limited
(2)	Unique identifier	N/A	XS0520490672
(3)	Governing law(s) of the instrument	Hong Kong laws	English laws (subordination governed by Hong Kong laws)
	<i>Regulatory treatment</i>		
(4)	- Transitional Basel III rules (#)	N/A	Tier 2
(5)	- Post-transitional Basel III rules (+)	Common Equity Tier 1	Ineligible
(6)	- Eligible at solo(*)/ group/ solo and group	Solo and Group	Solo and Group
(7)	-Instrument type (types to be specified by each jurisdiction)	Ordinary Shares	Debt Instruments
(8)	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$7,566.27 million	HK\$3,093.76 million
(9)	Par value of instrument	N/A	US\$500.00 million
(10)	Accounting classification	Shareholders' equity	Liability - amortised cost
(11)	Original date of issuance	10 December 1954	24 June 2010
(12)	Perpetual or dated	Perpetual	Dated
(13)	- Original maturity date	No maturity	24 June 2020
(14)	Issuer call subject to prior supervisory approval	N/A	No
(15)	- Optional call date, contingent call dates and redemption amount	N/A	N/A
(16)	- Subsequent call dates, if applicable	N/A	N/A
	<i>Coupons/ dividends</i>		
(17)	- Fixed or floating dividend/ coupon	N/A	Fixed
(18)	- Coupon rate and any related index	N/A	6.875% per annum
(19)	- Existence of a dividend stopper	N/A	No
(20)	- Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory
(21)	- Existence of step up or other incentive to redeem	No	No
(22)	- Non-cumulative or cumulative	Non-cumulative	Cumulative
(23)	<i>Convertible or non-convertible</i>	Non-convertible	Non-convertible
(24)	- If convertible, conversion trigger(s)	N/A	N/A
(25)	- If convertible, fully or partially	N/A	N/A
(26)	- If convertible, conversion rates	N/A	N/A
(27)	- If convertible, mandatory or optional conversion	N/A	N/A
(28)	- If convertible, specify instrument type convertible into	N/A	N/A
(29)	- If convertible, specify issuer of instrument if converts into	N/A	N/A
(30)	Write-down feature	No	No
(31)	- If write-down, write-down trigger(s)	N/A	N/A
(32)	- If write-down, full or partial	N/A	N/A
(33)	- If write-down, permanent or temporary	N/A	N/A
(34)	- If temporary write-down, description of write-up mechanise	N/A	N/A
(35)	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	Immediately subordinated to indebtedness/ unsecured senior notes
(36)	Non-compliant transitioned features	No	Yes
(37)	If yes, specify non-compliant features	N/A	Absence of non-viability loss absorption criteria

#### 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

China CITIC Bank International Limited

Main Features Template  
At 30 June 2014

		Subordinated notes (due 2022) with US\$300 million at 3.875% per annum	Subordinated notes (due 2024) with US\$300 million at 6.000% per annum
(1)	Issuer	China CITIC bank International Limited	China CITIC Bank International Limited
(2)	Unique identifier	XS0834385840	XS0985263150
(3)	Governing law(s) of the instrument	English laws (subordination governed by Hong Kong laws)	English laws (subordination governed by Hong Kong laws)
Regulatory treatment			
(4)	- Transitional Basel III rules (#)	Tier 2	N/A
(5)	- Post-transitional Basel III rules (+)	Ineligible	Tier 2
(6)	- Eligible at solo(*)/ group/ solo and group	Solo and Group	Solo and Group
(7)	- Instrument type (types to be specified by each jurisdiction)	Debt Instruments	Debt instruments
(8)	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$1,853.97 million	HK\$2,324.91 million
(9)	Par value of instrument	US\$300.00 million	US\$300.00 million
(10)	Accounting classification	Liability - amortised cost	Liability - amortised cost
(11)	Original date of issuance	27 September 2012	7 November 2013
(12)	Perpetual or dated	Dated	Dated
(13)	- Original maturity date	28 September 2022	7 May 2024
(14)	Issuer call subject to prior supervisory approval	Yes	Yes
(15)	- Optional call date, contingent call dates and redemption amount	- 28/09/2017 (First Call Date). Included tax and regulatory call options. - Redemption at par.	- 7 May 2019 (Call Date). Included tax and regulatory call options. - Redemption at par, subject to adjustment following the occurrence of a Non-Viability Event.
(16)	- Subsequent call dates, if applicable	Any interest payment date thereafter first call date	N/A
Coupons/ dividends			
(17)	- Fixed or floating dividend/ coupon	Fixed	Fixed
(18)	- Coupon rate and any related index	At a fixed rate of 3.875% per annum until 28 September 2017 and thereafter reset at then prevailing five-year U.S. Treasury rate plus the initial margin of 3.25% per annum.	At a fixed rate of 6.000% per annum until 7 May 2019 and thereafter reset at then prevailing five-year U.S. Treasury rate plus the initial spread of 4.718% per annum.
(19)	- Existence of a dividend stopper	No	No
(20)	- Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
(21)	- Existence of step up or other incentive to redeem	No	No
(22)	- Non-cumulative or cumulative	Cumulative	Cumulative
(23)	Convertible or non-convertible	Non-convertible	Non-convertible
(24)	- If convertible, conversion trigger(s)	N/A	N/A
(25)	- If convertible, fully or partially	N/A	N/A
(26)	- If convertible, conversion rates	N/A	N/A
(27)	- If convertible, mandatory or optional conversion	N/A	N/A
(28)	- If convertible, specify instrument type convertible into	N/A	N/A
(29)	- If convertible, specify issuer of instrument if converts into	N/A	N/A
(30)	Write-down feature	No	Yes
(31)	- If write-down, write-down trigger(s)	N/A	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 interest of each Note in whole or in part. "Non-Viability Event" means the earlier of: (a) the Hong Kong Monetary Authority (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	N/A	Full or partial
(33)	- If write-down, permanent or temporary	N/A	Permanent
(34)	- If temporary write-down, description of write-up mechanise	N/A	N/A
(35)	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinated to indebtedness/ unsecured senior notes	Immediately subordinated to indebtedness/ unsecured senior notes
(36)	Non-compliant transitioned features	Yes	No
(37)	If yes, specify non-compliant features	Absence of non-viability loss absorption criteria	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
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**Main Features Template**  
**At 30 June 2014**

		Undated Non-Cumulative Subordinated Additional Tier 1 Capital Securities with US\$300 million at 7.25% per annum
(1)	Issuer	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\$300.00 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), Tax or Regulatory Redemption are all subject to prior written consent of the HKMA and satisfying any conditions that the HKMA may impose at that time. 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 of 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 mechanism	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:**

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