China CITIC Bank International Limited

Main Features Template

At 31 December 2015

		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)
	Regulatory treatment		
(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/ group and solo	Group and solo	Group and solo
(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\$2,708.32 million
(9)	Par value of instrument	N/A	US\$500.00 million
(10)	Accounting classification	Shareholders' equity	Liability - amortised cost
(10)	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
(10)	Coupons/ dividends	N/A	19/0
(17)	- Fixed or floating dividend/ coupon	N/A	Fixed
(17)	- Coupon rate and any related index	N/A	6.875% per annum
(18)	- Existence of a dividend stopper	N/A N/A	No
(20)	- Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory
(20)	- Existence of step up or other incentive to redeem	No	No
(22)	- Non-cumulative or cumulative	Non-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	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	N/A	Immediately subordinated to indebtedness/ unsecured
	instrument type immediately senior to instrument)		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:

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--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 31 December 2015

		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/ group and solo	Group and solo	Group and solo
(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\$1,624.55 million	HK\$2,325.04 million
(9)	Par value of instrument	U\$\$300.00 million	U\$\$300.00 million
(10)	Accounting classification Original date of issuance	Liability - amortised cost 27 September 2012	Liability - amortised cost 7 November 2013
(11)	Perpetual or dated	Dated	Dated
(12)	- 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		<u> </u>
(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 (but excluding) 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 (but excluding) 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 - If convertible, conversion trigger(s)	Non-convertible N/A	Non-convertible N/A
(24)	- If convertible, fully or partially	N/A N/A	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	Full or partial Permanent
(33) (34)	 If write-down, permanent or temporary If temporary write-down, description of write-up mechanise 	N/A N/A	Full or partial Permanent N/A
(33) (34) (35)	If write-down, permanent or temporary If temporary write-down, description of write-up mechanise Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A Immediately subordinated to indebtedness/ unsecured senior notes	Full or partial Permanent N/A Immediately subordinated to indebtedness/ unsecured senior notes
(33) (34) (35) (36)	- If write-down, permanent or temporary - If temporary write-down, description of write-up mechanise Position in subordination hierarchy in liquidation (specify instrument	N/A N/A Immediately subordinated to indebtedness/ unsecured	Full or partial Permanent N/A Immediately subordinated to indebtedness/ unsecured

N/A - Non-Applicable

Footnotes:

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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 31 December 2015

with U\$\$300 million at 7.25% per annum (1) Issuer China CITIC Bank International Limited (2) Unique identifier X51055321993 (3) Governing law(s) of the instrument English laws (subordination governed by Hong Kong Is (4) - Transitional Basel III rules (#) N/A (5) - Post-transitional Basel III rules (#) Additional Tier 1 (6) - Eligible at solo(*)/ group / group and solo Group and solo (7) Instrument type (types to be specified by each jurisdiction) Undated Non-Cumulative Subordinated Capital Secure (8) Amount recognised in regulatory capital HK\$2,313.47 million (9) Par value of instrument US\$300.00 million (10) Accounting classification Equify - par value e (11) Original date of issuance 22 April 2014	
(2) Unique identifier XS1055321993 (3) Governing law(s) of the instrument English laws (subordination governed by Hong Kong Is Regulatory treatment Image: Comparison of the instrument in the second of the instrument in the second of the instrument instrument in the second of the instrument (Currency in million, as of most recent reporting date) Image: Comparison of the instrument instrument instrument instrument instrument instrument instrument instrument (Currency in million, as of most recent reporting date) (9) Par value of instrument US\$300.00 million (10) Accounting classification Equity - par value (11) Original date of issuance 22 April 2014	
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(5) - Post-transitional Basel III rules (+) Additional Tier 1 (6) - Eligible at solo(*)/ group/ group and solo Group and solo (7) -Instrument type (types to be specified by each jurisdiction) Undated Non-Cumulative Subordinated Capital Secure (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 U\$\$300.00 million (10) Accounting classification Equity - par value (11) Original date of issuance 22 April 2014	ities
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(10) Accounting classification Equity - par value (11) Original date of issuance 22 April 2014	
(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) Octional and the prior to advect the data prior to advect the prior to advect the prior to advect the data prior to advect	
(15) - Optional call date, contingent call dates and redemption amount -22 April 2019 (First Call Date)	
-No fixed redemption date.	on Dourmont Date
-Optional Redemption (on a designated date in 2019 or on any Distribut thereafter), Tax or Regulatory Redemption are all subject to prior writte	
HKMA and satisfying any conditions that the HKMA may impose at that	
	une. Redemption
amount will be the then prevailing principal amount.	
(16) - Subsequent call dates, if applicable N/A	
Coupons/ dividends	
(17) - Fixed or floating dividend/ coupon Fixed	
(17) - Fixed of Hoating dividency coupon (18) - Coupon rate and any related index - At a fixed rate of 7.25% per annum until (but excluding) 22 April 2019.	
Coupon rate and any related modes A rate rate of 2.236 per animum unit (but excluding) 22 Apin 2015. On the First Call Date and each anniversary falling five years thereafter	the Distribution Pate
will reset by reference to the then-prevailing five year U.S. Treasury Rat	
annum.	2 plus 5.02770 per
- Any distributions are subject to there being no Mandatory Distribution	Cancellation Event of
Any distribution and extension and extension of the second s	concentration Event of
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 Non-cumulative Non-cumulative	
(22) - Non-cumulative or cumulative Non-cumulative (23) Convertible or non-convertible Non-convertible	
(23) Convertible or non-convertible Non-convertible	
(23) Convertible or non-convertible (24) - If convertible, conversion trigger(s) N/A	
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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