Press Release

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China CITIC Bank International to adjust HKD prime rate and savings rates

(Hong Kong: 3 November 2025) China CITIC Bank International Limited ("CNCBI") today announces that the Bank is to adjust its HKD prime rates by 12.5 basis points downwards, from 5.375% to 5.250% effective from 4 November 2025.

The Bank's HKD savings rates are also adjusted as follows:

Account Balance (HKD)	Interest rate (p.a.) ¹ (Effective 4 November 2025)
5,000.00 or above	0.001%
4,999.99 or below	0.000%

Remarks:

- 1. Applicable to general customers only.
- 2. Private Banking, CITIC*diamond* and CITIC*first* customers enjoy the highest interest rates applicable to HKD savings regardless of the account balance.
- 3. For details of the Bank's savings rates for specific account types, please refer to the *Notice of adjustments to HKD savings rates*.

China CITIC Bank International Limited

China CITIC Bank International Limited ("CNCBI"), a major offshore platform of commercial banking business of the CITIC Group, is 75%-owned by CITIC International Financial Holdings Limited ("CIFH"), which in turn is a wholly-owned subsidiary of China CITIC Bank Corporation Limited ("CNCB").

China CITIC Bank International's footprint in Greater China includes 21 branches and two business banking centres in Hong Kong, as well as presence in Beijing, Shanghai, Shenzhen and Macau, and overseas branches in New York, Los Angeles and Singapore.

Across a century, China CITIC Bank International has grown together with its employees, customers and partners since 1922 and will continue to move towards its vision of "Agile. Professional. Simple." in adherence to the 4C (Culture, Customer, Collaboration, Cyberspace) core values while driving actively its missions to "create value for customers, seek happiness for employees, make profit for shareholders, perform responsibility for society".

More information about China CITIC Bank International can be found on its website at www.cncbinternational.com.