

Citibank (Hong Kong) Limited

Regulatory Capital Disclosures

- Transition Disclosures
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2016 Final

Transition Disclosures

The following table sets out the detailed composition of the Company's regulatory capital at December 31, 2016 using the Transition Disclosures Template as specified by the HKMA. The table also shows those items that are currently benefiting from the Basel III transitional arrangements, and are consequently subject to the pre-Basel III treatment, as set out in Schedule 4H to the Banking (Capital) Rules.

			Amounts subject to pre- Basel III treatment*	Cross-referenced to Balance Sheet
		HK\$ thousands	HK\$ thousands	
	CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	7,348,440		(8)
2	Retained earnings	12,950,955		(9)
3	Disclosed reserves	(18,100)		(10)+(11)
4	Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)	Not applicable		
	Public sector capital injections grandfathered until 1 January 2018	Not applicable		
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)			
6	CET1 capital before regulatory deductions	20,281,295		
	CET1 capital: regulatory deductions			
7	Valuation adjustments	0		
8	Goodwill (net of associated deferred tax liability)	0		
9	Other intangible assets (net of associated deferred tax liability)	103,252	123,655	(3) + (5)
10	Deferred tax assets net of deferred tax liabilities	77,372		(4) - (5) - (6)
11	Cash flow hedge reserve			
12	Excess of total EL amount over total eligible provisions under the IRB approach		0	
13	Gain-on-sale arising from securitization transactions			
14	Gains and losses due to changes in own credit risk on fair valued liabilities		0	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0	0	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0	0	
17	Reciprocal cross-holdings in CET1 capital instruments	0	0	
18	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
20	Mortgage servicing rights (amount above 10% threshold)	Not applicable		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Not applicable		
22	Amount exceeding the 15% threshold	Not applicable		
23	of which: significant investments in the common stock of financial sector entities	Not applicable		
24	of which: mortgage servicing rights	Not applicable		
25	of which: deferred tax assets arising from temporary differences	Not applicable		
26	National specific regulatory adjustments applied to CET1 capital	1,014,907		
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)			
26b	Regulatory reserve for general banking risks	1,014,907		Note (i)
	Securitization exposures specified in a notice given by the Monetary Authority	0		
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	0		
26e	Capital shortfall of regulated non-bank subsidiaries	0	0	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	01	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0		
28		1,195,531		
29	CET1 capital	19,085,764		
	AT1 capital: instruments			
30	Qualifying AT1 capital instruments plus any related share premium	0		
31	of which: classified as equity under applicable accounting standards	0		
32	of which: classified as liabilities under applicable accounting standards	0		
33	Capital instruments subject to phase out arrangements from AT1 capital	0		
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	0		
35	of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements	0		
	AT1 capital before regulatory deductions	0		

Transition Disclosures (continued)

			Amounts subject to pre- Basel III treatment*	Cross-referenced to Balance Sheet
		HK\$ thousands	HK\$ thousands	
	AT1 capital: regulatory deductions			
37	Investments in own AT1 capital instruments	0	0	
38	Reciprocal cross-holdings in AT1 capital instruments	0	0	
	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
	Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	0	
	National specific regulatory adjustments applied to AT1 capital	0		
41a	Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier 1 capital	0		
i	of which: Excess of total EL amount over total eligible provisions under the IRB approach	0		
ii	of which: Capital shortfall of regulated non-bank subsidiaries	0		
iii	of which: Investments in own CET1 capital instruments	0		
iv	of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities	0		
	of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0		
	of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
	of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0		
43	Total regulatory deductions to AT1 capital	0		
44	AT1 capital	0		
45	Tier 1 capital (Tier 1 = CET1 + AT1)	19,085,764		
	Tier 2 capital: instruments and provisions			
46	Qualifying Tier 2 capital instruments plus any related share premium	0		
47	Capital instruments subject to phase out arrangements from Tier 2 capital	0		
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	0		
49	of which: capital instruments issued by subsidiaries subject to phase out arrangements	0		
50	Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	703,884		Note (ii)
51	Tier 2 capital before regulatory deductions	703,884		
	Tier 2 capital: regulatory deductions			
52	Investments in own Tier 2 capital instruments	0	0	
53	Reciprocal cross-holdings in Tier 2 capital instruments	0	0	
54	Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	0	
56	National specific regulatory adjustments applied to Tier 2 capital	0		
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	0		
56b	Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier 2 capital	0		
i	of which: Excess of total EL amount over total eligible provisions under the IRB approach	0		
ii	of which: Capital shortfall of regulated non-bank subsidiaries	0		
iii	of which: Investments in own CET1 capital instruments	0		
iv	of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities	0		
	of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0		
	of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
	of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
57	Total regulatory deductions to Tier 2 capital	0		
58	Tier 2 capital	703,884		
ΕO	Total capital (Total capital = Tier 1 + Tier 2)	19,789,648		

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			Amounts subject to pre- Basel III treatment*	Cross-referenced to Balance Sheet
		HK\$ thousands	HK\$ thousands	
59a	Deduction items under Basel III which during transitional period remain subject to risk-weighting, based on pre-Basel III treatment			
i	of which: Mortgage servicing rights	0		
ij	of which: Defined benefit pension fund net assets	0		(6) + (7)
iii	of which: Investments in own CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments	0		
iv	of which: Capital investment in a connected company which is a commercial entity	0		
٧	of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
vi	of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
60	Total risk weighted assets	65,200,613		
	Capital ratios (as a percentage of risk weighted assets)			
61	CET1 capital ratio	29.27%		
62	Tier 1 capital ratio	29.27%		
63	Total capital ratio	30.35%		
64	Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements)	5.737%		
65	of which: capital conservation buffer requirement	0.625%		
66	of which: bank specific countercyclical buffer requirement	0.612%		
67	of which: G-SIB or D-SIB buffer requirement	0.000%		
68	CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3A, or s.3B, as the case requires, of the BCR	22.35%		
	National minima (if different from Basel 3 minimum)			
69	National CET1 minimum ratio	Not applicable		
70	National Tier 1 minimum ratio	Not applicable		
71	National Total capital minimum ratio	Not applicable		
	Amounts below the thresholds for deduction (before risk weighting)			
72	Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
73	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
74	Mortgage servicing rights (net of related tax liability)	Not applicable		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	Not applicable		
	Applicable caps on the inclusion of provisions in Tier 2 capital			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the basic approach and the standardized (credit risk) approach (prior to application of cap)	0		
77	Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) approach	0		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach (prior to application of cap)	0		
79	Cap for inclusion of provisions in Tier 2 under the IRB approach	0		
	Capital instruments subject to phase-out arrangements			
80	Current cap on CET1 capital instruments subject to phase out arrangements	Not applicable		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Not applicable		
82	Current cap on AT1 capital instruments subject to phase out arrangements	0		
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	0		
84	Current cap on Tier 2 capital instruments subject to phase out arrangements	0		
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	0		

This refers to the position under the Banking (Capital) Rules in force on 31 December 2012.

Note (i):

Please refer to note 17(b) on the Financial Information Disclosure Statements.

Note (ii):

The amount is the sum of regulatory reserve for general banking risks and collective impairment allowances, limited to 1.25% of risk-weighted assets for credit risks under standardized approach.

As of December 31, 2016, the risk-weighted assets for credit risk under standardized approach is HK\$56,363,981 thousand

Transition Disclosures (continued)

Notes to the disclosures:

Elements where a more conservative definition has been applied in the BCR relative to that set out in Basel III capital standards:

Row	Description	Hong Kong	Basel III
No.		basis	basis
	Deferred tax assets net of deferred tax liabilities	77,372	77,372

Explanation

As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs that rely on future profitability of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under 10 Basel III.

The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities and other credit exposures to connected companies) under Basel III.

Remarks:

The amount of the 10% / 15% thresholds mentioned above is calculated based on the amount of CET1 capital determined under the Banking (Capital) Rules.

Abbreviations:

CET1: Common Equity Tier 1 AT1: Additional Tier 1

Balance Sheet Reconciliation

The following tables together provide a reconciliation of the Company's balance sheet, as published in the 2016 Final Financial Information Disclosure Statements, to the Transition Disclosures Template of this document

a. The following table sets out the Company's balance sheet at December 31, 2016 based on the accounting scope of consolidation and the corresponding balances based on the regulatory scope of consolidation.

	Balance sheet as in published financial statements	Under regulatory scope of consolidation
(in thousands of Hong Kong dollar)	As at December 31, 2016	As at December 31, 2016
Assets		
Cash and balances with banks and other financial institutions	9,689,133	6,526,116
Placements with banks and other financial institutions	9,324,682	40,989,858
Loans and advances		
- Gross loans and advances to customers	66,483,376	67,198,470
- Gross loans and advances to banks	28,502,159	
- Less: Impairment allowances	(302,183)	(302,183)
Trade bills	6,267	6,267
Financial assets at fair value through profit or loss	30,434,270	30,350,233
Available-for-sale financial assets	15,185,197	15,185,197
Fixed assets	410,270	410,270
Intangible assets	119,785	119,785
Current tax assets	3,938	3,938
Deferred tax assets	60,839	60,839
Other Assets	3,182,483	3,262,631
Total Assets	163,100,216	163,811,421
Liabilities		
Deposits and balances from banks and other financial institutions	1,171,708	1,171,708
Deposits from customers	137,692,990	138,408,084
Trading financial liabilities	192,251	192,251
Other Liabilities	3,761,972	3,758,083
Total liabilities	142,818,921	143,530,126
Shareholders' Equity		
Share capital	7,348,440	7,348,440
Reserves	12,932,855	12,932,855
Total shareholders' equity	20,281,295	20,281,295
Total liabilities and shareholders' equity	163,100,216	163,811,421

Balance Sheet Reconciliation

b. The following table expands the balance sheet under the regulatory scope of consolidation to show separately the capital components that are reported in the Transition Disclosures Template. The capital components in this table contain a reference which shows how these amounts are included in the Transition Disclosures Template.

Deductions from capital are reported as positive numbers, and additions to capital as negative numbers.

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Cross reference to Definition of Capital Components
(in thousands of Hong Kong dollar)	As at December 31, 2016	As at December 31, 2016	
Assets			
Cash and balances with banks and other financial institutions	9,689,133	6,526,116	
Placements with banks and other financial institutions	9,324,682	40,989,858	
Loans and advances			
- Gross loans and advances to customers	66,483,376	67,198,470	(1)
- Gross loans and advances to banks	28,502,159	-	
- Less: Impairment allowances	(302,183)	(302,183)	
of which: collective impairment allowances reflected in regulatory capital		(302,183)	(2)
Trade bills	6,267	6,267	
Financial assets at fair value through profit or loss	30,434,270	30,350,233	
Available-for-sale financial assets	15,185,197	15,185,197	
Fixed assets	410,270	410,270	
Intangible assets	119,785	119,785	(3)
Current tax assets	3,938	3,938	
Deferred tax assets	60,839	60,839	(4)
of which : deferred tax liabilities related to intangibles		(16,533)	(5)
of which : deferred tax liabilities related to defined pension fund net assets		-	(6)
Other assets	3,182,483	3,262,631	
of which: defined benefit pension fund net assets		-	(7)
Total Assets	163,100,216	163,811,421	
Liabilities			
	1 171 700	1 171 700	
Deposits and balances from banks and other financial institutions	1,171,708	1,171,708	
Deposits from customers Trading financial liabilities	137,692,990	138,408,084	
Trading financial liabilities	192,251	192,251	
Other liabilities Total liabilities	3,761,972 142,818,921	3,758,083 143,530,126	
Shareholders' Equity	142,010,921	143,330,120	
Share capital	7,348,440	7,348,440	(8)
Reserves	12,932,855	12,932,855	(0)
of which: retained profits	12,002,000	12,950,955	(9)
,		(8,360)	
available-for-sale revaluation reserve		, , ,	` ,
capital reserves	20.007	(9,740)	(11)
Total shareholders' equity	20,281,295	20,281,295	
Total liabilities and shareholders' equity	163,100,216	163,811,421	

1 Issuer	Citibank (Hong Kong) Limited			
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	NA	NA	NA
3 Governing law(s) of the instrument	Hong Kong	Hong Kong	Hong Kong	Hong Kong
Regulatory treatment				
4 Transitional Basel III rules#	NA	NA	NA	NA
5 Post-transitional Basel III rules ⁺	Common Equity Tier 1			
6 Eligible at solo*/group/group & solo	Solo	Solo	Solo	Solo
7 Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Ordinary shares	Ordinary shares	Ordinary shares
8 Amount recognised in regulatory capital (as of most recent reporting date)	HKD 200 (Class A)	HKD 299,800 (Class A)	HKD 170,800 (Class A)	HKD 29,200 (Class A)
9 Par value of instrument	NA	NA	NA	NA
10 Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11 Original date of issuance	5 July 1965	22 July 1965	11 October 1965	30 December 1965
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	no maturity	no maturity	no maturity	no maturity
14 Issuer call subject to prior supervisory approval	No	No	No	No
15 Optional call date, contingent call dates and redemption amount	NA	NA	NA	NA
16 Subsequent call dates, if applicable	NA	NA	NA	NA
Coupons / dividends				
17 Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating
18 Coupon rate and any related index	NA	NA	NA	NA
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	NA	NA	NA	NA
25 If convertible, fully or partially	NA	NA	NA	NA
26 If convertible, conversion rate	NA	NA	NA	NA
27 If convertible, mandatory or optional conversion	NA	NA	NA	NA
28 If convertible, specify instrument type convertible into	NA	NA	NA	NA
29 If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	NA	NA	NA	NA
32 If write-down, full or partial	NA	NA	NA	NA
33 If write-down, permanent or temporary	NA	NA	NA	NA
34 If temporary write-down, description of write-up mechanism	NA	NA	NA	NA
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA	NA	NA	NA
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	NA	NA	NA	NA

- Footnote:

 # 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

1 Issuer	Citibank (Hong Kong) Limited			
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	NA	NA	NA
3 Governing law(s) of the instrument	Hong Kong	Hong Kong	Hong Kong	Hong Kong
Regulatory treatment				
4 Transitional Basel III rules [#]	NA	NA	NA	NA
5 Post-transitional Basel III rules ⁺	Common Equity Tier 1			
6 Eligible at solo*/group/group & solo	Solo	Solo	Solo	Solo
7 Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Ordinary shares	Ordinary shares	Ordinary shares
8 Amount recognised in regulatory capital (as of most recent reporting date)	HKD 50,000 (Class A)	HKD 4,450,000 (Class A)	HKD 5,000,000 (Class A)	HKD 585,000,000 (Class A)
9 Par value of instrument	NA	NA	NA	NA
10 Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11 Original date of issuance	16 January 1967	7 April 1976	3 February 1983	21 May 2004
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	no maturity	no maturity	no maturity	no maturity
14 Issuer call subject to prior supervisory approval	No	No	No	No
15 Optional call date, contingent call dates and redemption amount	NA	NA	NA	NA
16 Subsequent call dates, if applicable	NA	NA	NA	NA
Coupons / dividends				
17 Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating
18 Coupon rate and any related index	NA	NA	NA	NA
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	NA	NA	NA	NA
25 If convertible, fully or partially	NA	NA	NA	NA
26 If convertible, conversion rate	NA	NA	NA	NA
27 If convertible, mandatory or optional conversion	NA	NA	NA	NA
28 If convertible, specify instrument type convertible into	NA	NA	NA	NA
29 If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	NA	NA	NA	NA
32 If write-down, full or partial	NA	NA	NA	NA
33 If write-down, permanent or temporary	NA	NA	NA	NA
34 If temporary write-down, description of write-up mechanism	NA	NA	NA	NA
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA	NA	NA	NA
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	NA	NA	NA	NA

- Footnote:

 # 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

1 Issuer	Citibank (Hong Kong) Limited			
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private	NA	NA	NA	NA
placement)				
3 Governing law(s) of the instrument	Hong Kong	Hong Kong	Hong Kong	Hong Kong
Regulatory treatment				
4 Transitional Basel III rules [#]	NA	NA	NA	NA
5 Post-transitional Basel III rules ⁺	Common Equity Tier 1			
6 Eligible at solo*/group/group & solo	Solo	Solo	Solo	Solo
7 Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Ordinary shares	Ordinary shares	Ordinary shares
8 Amount recognised in regulatory capital (as of most recent reporting date)	HKD 78,000,000 (Class B)	HKD 2,722,440,000 (Class A)	HKD 78,000,000 (Class A)	HKD 3,787,983,000 (Class A)
9 Par value of instrument	NA	NA	NA	NA
10 Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11 Original date of issuance	1 July 2004	13 June 2005	1 July 2005	15 December 2009
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	no maturity	no maturity	no maturity	no maturity
14 Issuer call subject to prior supervisory approval	No	No	No	No
15 Optional call date, contingent call dates and redemption amount	NA	NA	NA	NA
16 Subsequent call dates, if applicable	NA	NA	NA	NA
Coupons / dividends				
17 Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating
18 Coupon rate and any related index	NA	NA	NA	NA
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	NA	NA	NA	NA
25 If convertible, fully or partially	NA	NA	NA	NA
26 If convertible, conversion rate	NA	NA	NA	NA
27 If convertible, mandatory or optional conversion	NA	NA	NA	NA
28 If convertible, specify instrument type convertible into	NA	NA	NA	NA
29 If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	NA	NA	NA	NA
32 If write-down, full or partial	NA	NA	NA	NA
33 If write-down, permanent or temporary	NA	NA	NA	NA
34 If temporary write-down, description of write-up mechanism	NA	NA	NA	NA
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA	NA	NA	NA
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	NA	NA	NA	NA

- Footnote:

 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

2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument Hong Kong Regulatory treatment 4 Transitional Basel III rules* NA 5 Post-transitional Basel III rules* Common Equity Tier 1 6 Eligible at solo*/group/group & solo 7 Instrument type (types to be specified by each jurisdiction) Ordinary shares 8 Amount recognised in regulatory capital (as of most recent reporting date) 9 Par value of instrument 10 Accounting classification Shareholders* equity 11 Original date of issuance 15 December 2009 12 Perpetual or dated Perpetual 13 Original maturity date no maturity 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount NA 16 Subsequent call dates, if applicable NA 17 Fixed or floating dividend/coupon Floating 18 Coupons / dividends 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory Fully discretionary 10 Existence of step up or other incentive to redeem No 17 Noncumulative Noncumulative Noncumulative 18 Convertible, conversion trigger (s) NA 19 Existence of step up or other incentive to redeem No 20 Fully discretionary, partially discretionary or mandatory Fully discretionary 21 Existence of step up or other incentive to redeem No 22 Noncumulative or cumulative Noncumulative Noncumu	1	Issuer	Citibank (Hong Kong) Limited
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immediately senior to instrument) NA Non-compliant transitioned features No	34	If temporary write-down, description of write-up mechanism	NA
	35		NA
37 If yes, specify non-compliant features NA	36	Non-compliant transitioned features	No
	37	If yes, specify non-compliant features	NA

- Footnote:

 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