



Citicorp International Limited

Regulatory Disclosures

**For the Period ended
March 31, 2026**

Table of contents

Introduction

Template KM1: Key prudential ratios

Template OV1: Overview of Risk-Weighted Assets

Template LR2: Leverage ratio

Introduction

Purpose and Basis of preparation

The information contained in this document is for Citicorp International Limited (“the Company”), and is prepared in accordance with the Banking (Disclosure) Rules (“BDR”) and disclosure templates issued by the Hong Kong Monetary Authority (“HKMA”).

These regulatory disclosures are governed by the Company’s disclosure policy, which has been approved by the Board. The disclosure policy sets out the governance, control and assurance requirements for publication of the document.

The information in this document is not audited and does not constitute statutory accounts.

The Regulatory Disclosures

The Company's Regulatory Disclosures at March 31, 2026 comprises information required under the framework of the Basel Committee on Banking Supervision ('BCBS'). The disclosures are made in accordance with the latest BDR issued by the HKMA.

According to the BDR, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates.

Template KM1: Key prudential ratios

The following table provides an overview of the key prudential ratios of Citicorp International Limited ("the Company").

In thousands of Hong Kong dollar		(a)	(b)	(c)	(d)	(e)
		At March 31, 2026	At December 31, 2025	At September 30, 2025	At June 30, 2025	At March 31, 2025
Regulatory Capital						
1 & 1a	Common Equity Tier 1 (CET1)	2,316,146	1,963,144	2,895,709	2,531,293	2,193,624
2 & 2a	Tier 1	2,316,146	1,963,144	2,895,709	2,531,293	2,193,624
3 & 3a	Total capital	2,316,146	1,963,144	2,895,709	2,531,293	2,193,624
RWA						
4	Total RWA	6,525,048	6,848,852	7,009,167	7,165,667	7,065,713
4a	Total RWA (pre-floor)	6,525,048	6,848,852	7,009,167	7,165,667	7,065,713
Capital Adequacy Ratios						
5 & 5a	CET1 ratio (%)	35.50%	28.66%	41.31%	35.33%	31.05%
5b	CET1 ratio (%) (pre-floor ratio)	35.50%	28.66%	41.31%	35.33%	31.05%
6 & 6a	Tier 1 ratio (%)	35.50%	28.66%	41.31%	35.33%	31.05%
6b	Tier 1 ratio (%) (pre-floor ratio)	35.50%	28.66%	41.31%	35.33%	31.05%
7 & 7a	Total capital ratio (%)	35.50%	28.66%	41.31%	35.33%	31.05%
7b	Total capital ratio (%) (pre-floor ratio)	35.50%	28.66%	41.31%	35.33%	31.05%
Additional CET1 buffer requirements						
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.502%	0.504%	0.500%	0.501%	0.500%
10	Higher loss absorbency requirements (%) (applicable only to GSIBs or DSIBs)	0.000%	0.000%	0.000%	0.000%	0.000%
11	Total AI specific CET1 buffer requirements (%)	3.002%	3.004%	3.000%	3.001%	3.000%
12	CET1 available after meeting the AI's minimum capital requirements (%)	27.50%	20.66%	33.31%	27.33%	23.05%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	3,009,495	4,176,736	3,902,595	3,606,115	2,828,290
13a	LR exposure measure based on mean values of gross assets of SFTs	3,009,495	4,176,736	3,902,595	3,606,115	2,828,290
14, 14a & 14b	LR (%)	76.96%	47.00%	74.20%	70.19%	77.56%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	76.96%	47.00%	74.20%	70.19%	77.56%
Liquidity Maintenance Ratio (LMR)						
17a	LMR (%)	349225.77%	207888.51%	136170.78%	8211.05%	12257.19%

Template OV1: Overview of Risk-Weighted Assets

The following table provides an overview of capital requirements in terms of a detailed breakdowns of RWAs for various risks.

In thousands of Hong Kong dollar		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at March 31, 2026	As at December 31, 2025	As at March 31, 2026
1	Credit risk for non-securitization exposures	409,273	542,227	32,742
2	Of which STC approach	409,273	542,227	32,742
24	Operational risk	6,115,775	6,306,625	489,262
29	Total	6,525,048	6,848,852	522,004

Template LR2: Leverage ratio (“LR”)

The following table provides a detailed breakdown of the components of the Company's LR denominator.

		(a)	(b)
		In thousands of Hong Kong dollar	
		As at March 31, 2026	As at December 31, 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	3,068,477	4,233,513
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	-	-
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	-	-
4	Less: Adjustment for assets other than money received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(290)	(290)
6	Less: Asset amounts deducted in determining Tier 1 capital	(58,692)	(56,487)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	3,009,495	4,176,736
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	-
9	Add-on amounts for PFE associated with all derivative contracts	-	-
10	Less: Exempted CCP leg of client-cleared trade exposures	-	-
11	Adjusted effective notional amount of written credit-related derivative contracts	-	-
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	-	-
13	Total exposures arising from derivative contracts (sum of rows 8 to 12)	-	-
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs (sum of rows 14 to 17)	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	-	-
20	Less: Adjustments for conversion to credit equivalent amounts	-	-
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-	-
22	Off-balance sheet items (sum of rows 19 to 21)	-	-
Capital and total exposures			
23	Tier 1 capital	2,316,146	1,963,144
24	Total exposures (sum of rows 7, 13, 18 and 22)	3,009,495	4,176,736
Leverage ratio			
25 & 25a	Leverage ratio	76.96%	47.00%
26	Minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	Not applicable	Not applicable
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30 & 30a	Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	3,009,495	4,176,736
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	76.96%	47.00%