



Citibank (Hong Kong) Limited

Regulatory Disclosures

**For the Period ended
March 31, 2020**

Table of contents

Template KM1: Key prudential ratios

Template OV1: Overview of Risk-Weighted Assets

Template LR2: Leverage ratio

Template KM1: Key prudential ratios

The following table provides an overview of the key prudential ratios of Citibank (Hong Kong) Limited (the "Company").

In thousands of Hong Kong dollar		(a)	(b)	(c)	(d)	(e)
		At March 31, 2020	At December 31, 2019	At September 30, 2019	At June 30, 2019	At March 31, 2019
Regulatory Capital						
1	Common Equity Tier 1 (CET1)	22,896,852	22,079,649	22,352,471	23,474,764	22,997,769
2	Tier 1	22,896,852	22,079,649	22,352,471	23,474,764	22,997,769
3	Total capital	23,744,602	22,950,332	23,213,313	24,303,770	23,808,085
Risk-Weighted Assets (RWA)						
4	Total RWA	79,871,940	81,630,465	80,334,315	77,618,029	76,250,942
Capital Adequacy Ratios						
5	CET1 ratio (%)	28.67%	27.05%	27.82%	30.24%	30.16%
6	Tier 1 ratio (%)	28.67%	27.05%	27.82%	30.24%	30.16%
7	Total capital ratio (%)	29.73%	28.11%	28.90%	31.31%	31.22%
Additional CET1 buffer requirements						
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.966%	1.921%	2.416%	2.415%	2.404%
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 (%)	3.466%	4.421%	4.916%	4.915%	4.904%
12	CET1 available after meeting the AI's minimum capital requirements (%)	21.73%	20.11%	20.90%	23.31%	23.22%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	243,100,846	241,242,534	252,742,747	247,772,431	242,158,003
14	LR (%)	9.42%	9.15%	8.84%	9.47%	9.50%
Liquidity Maintenance Ratio (LMR)						
17a	LMR (%)	50.27%	50.52%	52.86%	55.06%	55.38%
Core Funding Ratio (CFR)						
20a	CFR (%)	141.25%	140.45%	143.74%	150.43%	150.32%

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, 2020	As at December 31, 2019	As at March 31, 2020
1	Credit risk for non-securitization exposures	67,428,655	69,201,191	5,394,292
2	Of which STC approach	67,428,655	69,201,191	5,394,292
6	Counterparty default risk and default fund contributions	81,750	72,836	6,540
7a	Of which CEM	81,750	72,836	6,540
10	CVA risk	64,288	37,113	5,143
16	Securitization exposures in banking book	309,627	380,639	24,770
18	Of which SEC-ERBA (including IAA)	309,627	380,639	24,770
20	Market risk	570,963	648,113	45,677
21	Of which STM approach	570,963	648,113	45,677
24	Operational risk	11,498,175	11,407,100	919,854
26a	Deduction to RWA	81,518	116,527	6,521
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	81,518	116,527	6,521
27	Total	79,871,940	81,630,465	6,389,755

The Company has adopted the “standardized approach” for the calculation of the risk-weighted assets for credit risk, market risk, and operational risk.

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, 2020	As at December 31, 2019
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	235,157,198	233,788,873
2	Less: Asset amounts deducted in determining Tier 1 capital	(551,199)	(755,858)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	234,605,999	233,033,015
Exposures arising from derivative contracts			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	142,050	49,044
5	Add-on amounts for PFE associated with all derivative contracts	171,479	137,298
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
7	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(19,698)	(9,297)
8	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	Adjusted effective notional amount of written credit derivative contracts	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivative contracts	-	-
11	Total exposures arising from derivative contracts	293,831	177,045
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	-	-
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	82,282,485	80,771,664
18	Less: Adjustments for conversion to credit equivalent amounts	(73,568,801)	(72,342,614)
19	Off-balance sheet items	8,713,684	8,429,050
Capital and total exposures			
20	Tier 1 capital	22,896,852	22,079,649
20a	Total exposures before adjustments for specific and collective provisions	243,613,514	241,639,110
20b	Adjustments for specific and collective provisions	(512,668)	(396,576)
21	Total exposures after adjustments for specific and collective provisions	243,100,846	241,242,534
Leverage ratio			
22	Basel III leverage ratio	9.42%	9.15%