

# **Citibank (Hong Kong) Limited**

**Regulatory Disclosures** 

For the Period ended June 30, 2020

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#### Template KM1: Key prudential ratios

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

	١	(a)	(b)	(c)	( <b>d</b> )	(e)
	In thousands of Hong Kong dollar	At June 30, 2020	At March 31, 2020	At December 31, 2019	At September 30, 2019	At June 30, 2019
	Regulatory Capital					
1	Common Equity Tier 1 (CET1)	23,638,034	22,896,852	22,079,649	22,352,471	23,474,764
2	Tier 1	23,638,034	22,896,852	22,079,649	22,352,471	23,474,764
3	Total capital	24,296,479	23,744,602	22,950,332	23,213,313	24,303,770
	Risk-Weighted Assets (RWA)					
4	Total RWA	81,802,858	79,871,940	81,630,465	80,334,315	77,618,029
	Capital Adequacy Ratios					
5	CET1 ratio (%)	28.90%	28.67%	27.05%	27.82%	30.24%
6	Tier 1 ratio (%)	28.90%	28.67%	27.05%	27.82%	30.24%
7	Total capital ratio (%)	29.70%	29.73%	28.11%	28.90%	31.31%
	Additional CET1 buffer requirements					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.969%	0.966%	1.921%	2.416%	2.415%
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 (%)	3.469%	3.466%	4.421%	4.916%	4.915%
12	CET1 available after meeting the AI's minimum capital requirements (%)	21.70%	21.73%	20.11%	20.90%	23.31%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	255,681,506	243,100,846	241,242,534	252,742,747	247,772,431
14	LR (%)	9.25%	9.42%	9.15%	8.84%	9.47%
	Liquidity Maintenance Ratio (LMR)					
17a	LMR (%)	52.55%	50.27%	50.52%	52.86%	55.06%
	Core Funding Ratio (CFR)					
20a	CFR (%)	144.96%	141.25%	140.45%	143.74%	150.43%

# 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.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
	In thousands of Hong Kong dollar	As at June 30, 2020	As at March 31, 2020	As at June 30, 2020
1	Credit risk for non-securitization exposures	69,395,052	67,428,655	5,551,604
2	Of which STC approach	69,395,052	67,428,655	5,551,604
6	Counterparty default risk and default fund contributions	42,501	81,750	3,400
7a	Of which CEM	42,501	81,750	3,400
10	CVA risk	34,013	64,288	2,721
16	Securitization exposures in banking book	344,092	309,627	27,527
18	Of which SEC-ERBA (including IAA)	344,092	309,627	27,527
20	Market risk	557,225	570,963	44,578
21	Of which STM approach	557,225	570,963	44,578
24	Operational risk	11,429,975	11,498,175	914,398
26a	Deduction to RWA	-	81,518	-
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	81,518	-
27	Total	81,802,858	79,871,940	6,544,228

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

#### Template CC1: Composition of regulatory capital

		In thousands of Hong Kong dollar	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	CET1 capital: instruments and reserves		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	7,348,440	(6)
2	Retained earnings	16,477,663	(7)
3	Disclosed reserves	45,709	(8)+(9)
4	Directly issued capital subject to phase out from CETI capital (only applicable to non-joint stock companies)	Not applicable	Not applicable
	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)	0	
	CET1 capital before regulatory deductions	23,871,812	
	CET1 capital: regulatory deductions	1	
7	Valuation adjustments	0	
8	Goodwill (net of associated deferred tax liability)	0	
9	Other intangible assets (net of associated deferred tax liability)	32,156	(2) + (4)
10	Deferred tax assets net of deferred tax liabilities	54,006	(3) - (4)
11	Cash flow hedge reserve	0	
	Excess of total EL amount over total eligible provisions under the IRB approach	0	
	Credit-enhancing interest only strip, and any gain on sale and other increase in the CET1 capital arising from securitization transactions	0	
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)	5,692	(5)
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0	
17	Reciprocal cross-holdings in CET1 capital instruments	0	
10	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable
26	National specific regulatory adjustments applied to CET1 capital	141,924	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	0	
26b	Regulatory reserve for general banking risks	141,924	
26c	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	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0	
28	Total regulatory deductions to CET1 capital	233,778	
29	CET1 capital	23,638,034	
	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	
	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	
36	AT1 capital before regulatory deductions	0	
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	0	
	Reciprocal cross-holdings in AT1 capital instruments	0	
	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory	0	1

#### Template CC1: Composition of regulatory capital (continued)

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Involvement of water and an experiment of the section         Involvement of the section           38         For 2 optial (T2)         66           49         Total optial (TC = T1 + T2)         67           40         Total optial (TC = T1 + T2)         67           41         Section 2         81,802,883         67           42         Optial ratio         68,804         67           43         Total optial natio         62,800         67           44         Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency         7,969         67           40         of which: capital conservation buffer requirement         0,0000         67           41         of which: sank specific countercyclical buffer requirement         0,0000         67           42         of which: sank specific countercyclical buffer requirement         0,0000         67           43         of which: sank specific countercyclical buffer requirement         0,0000         67           44         of which: sank specific countercyclical buffer requirement         0,0000         67           45         of which: single loss absorbency requirement         0,0000         67           46         of which: single loss absorbency requirement	56b Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within §48(1)(g) of BCR	0	
9       Tata capital CT C = T1 + T2)       24.296,479         00       Total risk weighted assets       81.802.858         01       Capital ratios (as a percentage of risk weighted assets)       2         01       CTI capital ratio       2.8.90%         02       Ter I capital ratio       2.8.90%         03       Total capital ratio       2.8.90%         04       Initiation-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus bashorbency       7.9.90%         05       of which: capital conservation buffer requirement       3.0.00%         05       of which: higher loss absorbency requirement       3.0.00%         06       of which: higher loss absorbency requirement       3.0.00%         07       of which: higher loss absorbency requirement       3.0.00%         08       Retina minum (fi different from Basel 3 minum)       3.0.00%         08       Retina minum ratio       Not applicable       Not applicable         09       National Ter 1 minium ratio       Not applicable       Not applicable         01       Not applicable       Not applicable       Not applicable         01       Notional Ter 1 minium ratio       Not applicable       Not applicable         01       Notional Terl miniuma ratio	57 Total regulatory deductions to Tier 2 capital	0	
60       Total risk weighted assets       81.802.858         700       Capital ratios (as a percentage of risk weighted assets)       7000000000000000000000000000000000000	58 Tier 2 capital (T2)	658,445	
Image: Constraint of the second sec	59 Total capital (TC = T1 + T2)	24,296,479	
61       CET1 capital ratio       28.90%         62       Ter1 capital ratio       28.90%         63       Total capital ratio       28.90%         64       Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)       7.96%         65       of which: capital conservation buffer requirement       2.500%         66       of which: capital conservation buffer requirement       0.096%         67       of which: higher loss absorbency requirement       0.000%         68       CET1 (as a percentage of RWA) available after meeting minimum capital requirements       0.000%         69       of which: higher loss absorbency requirement       0.000%         60       of which: higher loss absorbency requirement       0.000%         61       Ational minimu ratio       Not applicable         62       Not applicable       Not applicable         63       Notanaplicable       Not applicable         64       Notanaplicable       Not applicable         70       Notanaplicable for deduction (before risk weighting)       Not applicable         71       National Total capital minimum ratio       Not applicable         72       Notanaplicable for cope of regulatory consolidation       Not applicable	60 Total risk weighted assets	81,802,858	
2       Terl capital ratio       28.90%         63       Total capital ratio       29.70%         64       Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirement)       7.969%         65       of which: capital conservation buffer requirement       2.500%         66       of which: capital conservation buffer requirement       0.060%         67       of which: back specific countercyclical buffer requirement       0.000%         68       CET1 (as a percentage of RWA) available after meeting minimum capital requirements       21.70%         69       National minimu (fi different from Basel 3 minimum)       21.70%         69       National CET1 minimum ratio       Not applicable       Not applicable         70       Ational Total capital minimum ratio       Not applicable       Not applicable         71       National Total capital minimum ratio       Not applicable       Not applicable         72       Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         73       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0	Capital ratios (as a percentage of risk weighted assets)		
63       Tota capital ratio       29.70%         64       Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)       7.969%         65       of which: capital conservation buffer requirement       2.500%         66       of which: bank specific countercyclical buffer requirement       0.969%         67       of which: higher loss absorbency requirement       0.960%         68       CET1 (as a percentage of RWA) available after meeting minimum capital requirements       21.70%         69       National minimu ratio       Not applicable       Not applicable         70       National Tier 1 minimum ratio       Not applicable       Not applicable         71       National Total capital minimum ratio       Not applicable       Not applicable         72       Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial and sector entities that are outside the scope of regulatory consolidation       O         73       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       O         74       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       O         75       Significant LA	61 CET1 capital ratio	28.90%	
63       Tota capital ratio       29.70%         64       Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)       7.969%         65       of which: capital conservation buffer requirement       2.500%         66       of which: bank specific countercyclical buffer requirement       0.969%         67       of which: higher loss absorbency requirement       0.960%         68       CET1 (as a percentage of RWA) available after meeting minimum capital requirements       21.70%         69       National minimu ratio       Not applicable       Not applicable         70       National Tier 1 minimum ratio       Not applicable       Not applicable         71       National Total capital minimum ratio       Not applicable       Not applicable         72       Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial and sector entities that are outside the scope of regulatory consolidation       O         73       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       O         74       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       O         75       Significant LA	62 Tier 1 capital ratio	28.90%	
Anistration specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency       7.969%         66       of which: capital conservation buffer requirement       2.500%         66       of which: bank specific countercyclical buffer requirement       0.969%         67       of which: bank specific countercyclical buffer requirement       0.000%         68       CET1 (as a percentage of RWA) available after meeting minimum capital requirements       21.70%         69       National CET1 minimum ratio       Not applicable         70       National Tier 1 minimum ratio       Not applicable         71       National Total capital minimum ratio       Not applicable         71       National Total capital minimum ratio       Not applicable         72       Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial capital or consolidation       0         73       Significant LAC investments in CET1 capital instruments issued by, and non-capital LAC liabilities of, financial capital or consolidation       0         74       Significant LAC investments in CET1 capital instruments issued by, and non-capital LAC liabilities of, financial capital or consolidation       0         73       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation			
65       of which: capital conservation buffer requirement       2.500%         66       of which: bank specific countercyclical buffer requirement       0.969%         67       of which: higher loss absorbency requirement       0.0000         68       CET1 (as a percentage of RWA) available after meeting minimum capital requirements       21.70%         69       National minimu (if different from Basel 3 minimum)       Not applicable         69       National CET1 minimum ratio       Not applicable         70       National Tier 1 minimum ratio       Not applicable         71       National Total capital minimum ratio       Not applicable         72       Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation       0         73       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0	<sup>64</sup> Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency		
66       of which: bank specific countercyclical buffer requirement       0.969%         67       of which: higher loss absorbency requirement       0.000%         68       CET1 (as a percentage of RWA) available after meeting minimum capital requirements       21.70%         69       National minima (if different from Basel 3 minimum)       21.70%         69       National CET1 minimum ratio       Not applicable         70       National Tier 1 minimum ratio       Not applicable         71       National Total capital minimum ratio       Not applicable         71       National Total capital minimum ratio       Not applicable         72       Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial capital minimum and the scope of regulatory consolidation       0         73       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         73       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         74       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0	65 of which: capital conservation buffer requirement	2.500%	
67       of which: higher loss absorbency requirement       0.000%         68       CET1 (as a percentage of RWA) available after meeting minimum capital requirements       21.70%         69       National minima (if different from Basel 3 minimum)       Not applicable         69       National CET1 minimum ratio       Not applicable         70       National Tier 1 minimum ratio       Not applicable         71       National Total capital minimum ratio       Not applicable         71       National Total capital minimum ratio       Not applicable         72       Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation       0         73       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         73       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0		0.969%	
68       CET1 (as a percentage of RWA) available after meeting minimum capital requirements       21.70%         69       National minimu (if different from Basel 3 minimum)       Not applicable         69       National CET1 minimum ratio       Not applicable         70       National Tier 1 minimum ratio       Not applicable         71       National Total capital minimum ratio       Not applicable         71       Not applicable for deduction (before risk weighting)       Not applicable         72       Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation       0         73       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0         73       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0			
National minima (if different from Basel 3 minimum)       Not applicable         69       National CET1 minimum ratio       Not applicable         70       National Tier 1 minimum ratio       Not applicable         71       National Total capital minimum ratio       Not applicable         71       National Total capital minimum ratio       Not applicable         72       Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation       0         73       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation       0		21.70%	
National Tier 1 minimum ratio       Not applicable       Not applicable         70       National Tier 1 minimum ratio       Not applicable       Not applicable         71       National Total capital minimum ratio       Not applicable       Not applicable         71       National Total capital minimum ratio       Not applicable       Not applicable         72       Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation       0         73       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory       0	National minima (if different from Basel 3 minimum)		
National Tier 1 minimum ratio       Not applicable       Not applicable         70       National Tier 1 minimum ratio       Not applicable       Not applicable         71       National Total capital minimum ratio       Not applicable       Not applicable         71       National Total capital minimum ratio       Not applicable       Not applicable         72       Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation       0         73       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory       0		Not applicable	Not applicable
National Total capital minimum ratio     Not applicable       71     National Total capital minimum ratio     Not applicable       Amounts below the thresholds for deduction (before risk weighting)     Not applicable       72     Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation     0       73     Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation     0			
Amounts below the thresholds for deduction (before risk weighting)       Image: Construction of the section of the s			
72       Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial       0         73       Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory       0		**	
onsolidation U	72 Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial	0	
74 Mortgage servicing rights (net of related tax liability)     Not applicable		0	
	74 Mortgage servicing rights (net of related tax liability)	Not applicable	Not applicable

#### Template CC1: Composition of regulatory capital (continued)

		In thousands of Hong Kong dollar	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	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 BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	0	
77	Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA	0	
78	Provisions eligible for inclusion in Tier 2 in respect of exposure	0	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	0	
	Capital instruments subject to phase-out arrangements		
80	Current cap on CET1 capital instruments subject to phase-out arrangements	Not applicable	Not applicable
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Not applicable	Not applicable
82	Current cap on ATI capital instruments subject to phase-out arrangements	0	
83	Amount excluded from ATI 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	

#### Note (i):

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.

#### Notes to the Template

Row No.	Description	Hong Kong basis	Basel III basis		
	Deferred tax assets net of deferred tax liabilities	54,006	54,006		
10	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 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 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					
	ant of the 10% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set a 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime.	t out in BCR Schedule 4F. Th	e 15% threshold is referring to		

# Template CC2: Reconciliation of regulatory capital to balance sheet

	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 June 30, 2020	As at June 30, 2020	
Assets			
Cash and balances with banks and other financial institutions	10,833,258	4,491,505	
Placements with banks and other financial institutions	10,339,699	48,531,337	
Loans and advances			
- Loans and advances to customers	97,221,783	98,275,349	
- Loans and advances to banks	31,849,443	-	
Financial assets at fair value through profit or loss	58,812,660	58,777,636	
Financial assets at fair value through other comprehensive income	31,357,541	31,357,541	
Fixed assets	743,570	386,901	
Intangible assets	38,181	38,181	(2)
Deferred tax assets	47,981	47,981	(3)
of which : deferred tax liabilities related to intangibles		(6,025)	(4)
Other assets	4,414,634	4,806,364	
of which: defined benefit pension fund net assets		5,692	(5)
Less: Impairment allowances		(569,687)	
of which: collective impairment allowances reflected in regulatory capital		(516,521)	(1)
Total Assets	245,658,750	246,143,108	
Liabilities			
Deposits and balances from banks and other financial institutions	27,427,109	27,427,109	
Deposits from customers	187,774,846	188,259,204	
Trading financial liabilities	36,389	36,389	
Current taxation	222,680	222,680	
Other liabilities	6,325,914	6,325,914	
Total liabilities	221,786,938	222,271,296	
Shareholders' Equity			
Share capital	7,348,440	7,348,440	
of which: paid-in share capital		7,348,440	(6)
Reserves	16,523,372	16,523,372	
of which: retained profits		16,477,663	(7)
Investment revaluation reserve		58,093	(8)
capital reserves		(12,384)	(9)
Total shareholders' equity	23,871,812	23,871,812	
Total liabilities and shareholders' equity	245,658,750	246,143,108	

#### Table CCA: Main features of regulatory capital instruments

1 Issuer	Citibank (Hong Kong) Limited						
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA						
3 Governing law(s) of the instrument	Hong Kong						
Regulatory treatment							
4 Transitional Basel III rules <sup>#</sup>	NA						
5 Post-transitional Basel III rules*	Common Equity Tier 1						
6 Eligible at solo*/group/group & solo	Solo	Solo	Solo	Solo	Solo	Solo	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)	HKD 200 (Class A)	HKD 299,800 (Class A)	HKD 170,800 (Class A)	HKD 29,200 (Class A)	HKD 50,000 (Class A)	HKD 4,450,000 (Class A)	HKD 5,000,000 (Class A)
9 Par value of instrument	NA						
10 Accounting classification	Shareholders' equity						
11 Original date of issuance	5 July 1965	22 July 1965	11 October 1965	30 December 1965	16 January 1967	7 April 1976	3 February 1983
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						
Coupons / dividends							
17 Fixed or floating dividend/coupon	Floating						
18 Coupon rate and any related index	NA						
19 Existence of a dividend stopper	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						
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	NA						
25 If convertible, fully or partially	NA						
26 If convertible, conversion rate	NA						
27 If convertible, mandatory or optional conversion	NA						
28 If convertible, specify instrument type convertible into	NA						
29 If convertible, specify issuer of instrument it converts into	NA						
30 Write-down feature	No						
31 If write-down, write-down trigger(s)	NA						
32 If write-down, full or partial	NA						
33 If write-down, permanent or temporary	NA						
34 If temporary write-down, description of write-up mechanism	NA						
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA						
36 Non-compliant transitioned features	No						
37 If yes, specify non-compliant features	NA						

Footnote:

Transme , 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

#### Table CCA: Main features of regulatory capital instruments

1 Issuer	Citibank (Hong Kong) Limited					
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	NA	NA	NA	NA	NA
3 Governing law(s) of the instrument	Hong Kong					
Regulatory treatment						
4 Transitional Basel III rules <sup>#</sup>	NA	NA	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	Solo	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)	HKD 585,000,000 (Class A)	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)	HKD 87,017,000 (Class B)
9 Par value of instrument	NA	NA	NA	NA	NA	NA
10 Accounting classification	Shareholders' equity					
11 Original date of issuance	21 May 2004	1 July 2004	13 June 2005	1 July 2005	15 December 2009	15 December 2009
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	no maturity					
14 Issuer call subject to prior supervisory approval	No	No	No	No	No	No
15 Optional call date, contingent call dates and redemption amount	NA	NA	NA	NA	NA	NA
16 Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA
Coupons / dividends						
17 Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating	Floating	Floating
18 Coupon rate and any related index	NA	NA	NA	NA	NA	NA
19 Existence of a dividend stopper	No	No	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary					
21 Existence of step up or other incentive to redeem	No	No	No	No	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	NA	NA	NA	NA	NA	NA
25 If convertible, fully or partially	NA	NA	NA	NA	NA	NA
26 If convertible, conversion rate	NA	NA	NA	NA	NA	NA
27 If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA
28 If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA	NA
29 If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA
30 Write-down feature	No	No	No	No	No	No
31 If write-down, write-down trigger(s)	NA	NA	NA	NA	NA	NA
32 If write-down, full or partial	NA	NA	NA	NA	NA	NA
33 If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA
34 If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA	NA	NA	NA	NA	NA
36 Non-compliant transitioned features	No	No	No	No	No	No
37 If yes, specify non-compliant features	NA	NA	NA	NA	NA	NA

Transme, , 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

# Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer ("CCyB")

The following table provides an overview of the geographical distribution of private sector credit exposures relevant for the calculation of the Company's CCyB ratio at June 30, 2020.

		(a)	(c)	(d)	(e)
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyb ratio in effect (%)	RWA used in computation of CCyB ratio (in thousands of Hong Kong dollar)	AI-specific CCyB ratio (%)	CCyB amount
1	Hong Kong SAR	1.000%	44,797,889		
2	Norway	1.000%	63		
3	Sum		44,797,952		
4	Total		46,242,093	0.969%	447,980

# Template LR1: Summary comparison of accounting assets against leverage ratio ("LR") exposure measure

The following table reconciles the total assets in the published financial statements of the Company to the LR exposure measure.

	Item	(a) Value under LR framework (in thousands of Hong Kong dollar)
1	Total consolidated assets as per published financial statements	245,658,750
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	-
4	Adjustments for derivative financial instruments	172,408
5	Adjustment for SFTs (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	9,634,792
6a	Adjustment for specific and collective provisions that are allowed to be excluded from exposure measure	(569,687)
7	Other adjustments	785,243
8	Leverage ratio exposure measure	255,681,506

# 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 H	long Kong dollar
		As at June 30, 2020	As at March 31, 2020
On-balance	e sheet exposures		
	h-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but cluding collateral)	246,677,771	235,157,198
2 Les	ss: Asset amounts deducted in determining Tier 1 capital	(233,778)	(551,199)
3 Tot	tal on-balance sheet exposures (excluding derivative contracts and SFTs)	246,443,993	234,605,999
Exposures a	arising from derivative contracts		
	placement cost associated with all derivative contracts (where applicable net of eligible cash riation margin and/or with bilateral netting)	29,444	142,050
5 Ade	ld-on amounts for PFE associated with all derivative contracts	151,391	171,479
	oss-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to applicable accounting framework	-	-
7 Les	ss: Deductions of receivables assets for cash variation margin provided under derivative contracts	(8,427)	(19,698)
8 Les	ss: Exempted CCP leg of client-cleared trade exposures	-	-
9 Adj	justed effective notional amount of written credit derivative contracts	-	-
10 Les	ss: Adjusted effective notional offsets and add-on deductions for written credit derivative contracts	-	-
11 <b>Tot</b>	tal exposures arising from derivative contracts	172,408	293,831
Exposures a	arising from SFTs		
12 Gro	oss SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-
13 Les	ss: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14 CC	CR exposure for SFT assets	-	-
15 Age	ent transaction exposures	-	-
16 <b>Tot</b>	tal exposures arising from SFTs	-	-
Other off-b	palance sheet exposures		
17 Off	f-balance sheet exposure at gross notional amount	83,517,374	82,282,485
18 Les	ss: Adjustments for conversion to credit equivalent amounts	(73,882,582)	(73,568,801)
19 <b>Off</b>	f-balance sheet items	9,634,792	8,713,684
Capital and	d total exposures		
20 Tie	er 1 capital	23,638,034	22,896,852
20a Tot	tal exposures before adjustments for specific and collective provisions	256,251,193	243,613,514
20b Adj	justments for specific and collective provisions	(569,687)	(512,668)
21 Tot	tal exposures after adjustments for specific and collective provisions	255,681,506	243,100,846
Leverage ra	atio		
22 Bas	sel III leverage ratio	9.25%	9.42%

#### Template CR1: Credit quality of exposures

The following table provides an overview of credit quality of on- and off-balance exposures as at June 30, 2020.

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carryir	ng amounts of		provisions for credit calculated under	L accounting losses on exposures the STC approach sures	Of which ECL accounting	
	In thousands of Hong Kong dollar	Defaulted exposures	Non-defaulted exposures	Allowances / impairments	Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions	provisions for credit losses on IRB approach exposures	Net values (a+b-c)
1	Loans	134,946	130,400,376	569,468	52,687	516,781	-	129,965,854
2	Debt securities	-	87,466,025	-	-	-	-	87,466,025
3	Off-balance sheet exposures	-	3,715,099	-	-	-	-	3,715,099
4	Total	134,946	221,581,500	569,468	52,687	516,781	-	221,146,978

Loans included, Trade Bills, Placement with banks and other financial institutions with residual maturities greater than one year, Loans and advances to customers and related accrued interest receivables.

Commitment included Trade-related contingencies, Forward forward deposits placed, and Other commitments with an original maturity of not more than one year and with an original maturity of more than one year.

#### Template CR2: Changes in defaulted loans and debt securities

The following table provides information on the changes in defaulted loans and debt securities, including any changes in the amount of defaulted exposures, movements between non-defaulted and defaulted exposures, and reductions in the defaulted exposures due to write-offs as at December 31, 2019 and June 30, 2020 respectively.

		(a)
	In thousands of Hong Kong dollar	Amount
1	Defaulted loans and debt securities at end of the previous reporting period	85,802
2	Loans and debt securities that have defaulted since the last reporting period	206,257
3	Returned to non-defaulted status	(749)
4	Amounts written off	(149,659)
5	Other changes	(6,705)
6	Defaulted loans and debt securities at end of the current reporting period	134,946

**Template CR3: Overview of recognized credit risk mitigation** The following table presents the extent of credit risk exposures covered by different types of recognized CRM as at June 30, 2020.

		(a)	(b1)	(b)	(d)	(f)
	In thousands of Hong Kong dollar	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
1	Loans	114,219,003	15,746,851	13,977,362	1,769,489	-
2	Debt securities	87,466,025	-	-	-	-
3	Total	201,685,028	15,746,851	13,977,362	1,769,489	-
4	Of which defaulted	71,343	29,175	29,175	-	-

#### Template CR4: Credit risk exposures and effects of recognized credit risk mitigation - for STC approach

The following table illustrates the effect of any recognized CRM (including recognized collateral under both comprehensive and simple approaches) on the calculation of capital requirements under STC approach as at June 30, 2020.

		(a)	(b)	(c)	(d)	(e)	(f)
	In thousands of Hong Kong dollar	Exposures pre-Co	CF and pre-CRM	Exposures post-C	CF and post-CRM	RWA and R	WA density
	Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign exposures	88,874,450	-	88,883,987	-	=	0%
2	PSE exposures	-	-	1,759,952	-	351,990	20%
2a	Of which: domestic PSEs	-	-	1,759,952	=	351,990	20%
2b	Of which: foreign PSEs	-	-	-	-	-	0%
3	Multilateral development bank exposures	-	-	-	-	-	0%
4	Bank exposures	51,395,447	864,796	51,395,447	864,796	23,150,881	44%
5	Securities firm exposures	-	-	-	-	-	0%
6	Corporate exposures	24,429	-	21,706	-	21,706	100%
7	CIS exposures	-	-	-	-	-	0%
8	Cash items	562,445	-	562,445	-	1,392	0%
9	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	-	-	-	-	-	0%
10	Regulatory retail exposures	26,857,771	78,693,508	19,118,230	843	14,339,516	75%
11	Residential mortgage loans	63,343,975	2,846,089	61,584,023	788,925	26,287,248	42%
12	Other exposures which are not past due exposures	11,375,981	1,112,982	5,125,583	-	5,125,583	100%
13	Past due exposures	87,876	-	87,876	-	116,736	133%
14	Significant exposures to commercial entities	-	-	-	-	-	0%
15	Total	242,522,374	83,517,375	228,539,249	1,654,564	69,395,052	30%

#### Template CR5: Credit risk exposures by asset classes and by risk weights – for STC approach

The following table presents a breakdown of credit risk exposures under STC approach by asset classes and by risk weights as at June 30, 2020.

	In thousands of Hong Kong dollar	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(ha)	(i)	(j)
	Risk Weight Exposure Class	0%	10%	20%	35%	50%	75%	100%	150%	250%	Others	Total credit risk exposures amount (post CCF and post CRM)
1	Sovereign exposures	88,883,987	-	-	-	-	-	-	-	-	-	88,883,987
2	PSE exposures	-	-	1,759,952	-	-	-	-	-	-	-	1,759,952
2a	Of which: domestic PSEs	-	-	1,759,952	-	-	-	-	-	-	-	1,759,952
2b	Of which: foreign PSEs	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	9,930,801	-	42,329,442	-	-	-	-	-	52,260,243
5	Securities firm exposures	-	-	-	-	-	-	-	-	-	-	-
6	Corporate exposures	-	-	-	-	-	-	21,706	-	-	-	21,706
7	CIS exposures	-	-	-	-	-	-	-	-	-	-	-
8	Cash items	557,820	-	4,041	-	-	-	584	-	-	-	562,445
9	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	-	-	-	-	-	-	-	-	-	-	-
10	Regulatory retail exposures	-	-	-	-	-	19,118,230	843	-	-	-	19,119,073
11	Residential mortgage loans	-	-	-	54,846,135	-	1,742,855	5,783,958	-	-	-	62,372,948
12	Other exposures which are not past due exposures	-	-	-	-	-	-	5,125,583	-	-	-	5,125,583
13	Past due exposures	328	-	-	-	-	-	29,173	58,375	-	-	87,876
14	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-	-	-
15	Total	89,442,135	-	11,694,794	54,846,135	42,329,442	20,861,085	10,961,847	58,375	-	-	230,193,813

#### Template CCR1: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches

The following table presents a comprehensive breakdown of default risk exposures (other than those to CCPs), RWAs, and, where applicable, main parameters under the approaches used to calculate default risk exposures in respect of derivative contracts and SFTs as at June 30, 2020.

		(a)	(b)	(c)	(d)	(e)	(f)
_	In thousands of Hong Kong dollar	Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
1	SA-CCR (for derivative contracts)	-	-		1.4	-	-
1a	СЕМ	35,024	151,391		N/A	144,093	42,501
2	IMM (CCR) approach			-	-	-	-
3	Simple Approach (for SFTs)					-	-
4	Comprehensive Approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	Total						42,501

# Template CCR2: CVA capital charge

The following table provide information on portfolio subject to the CVA capital charge and the CVA calculations based on standardized CVA method and advanced CVA method as at June 30, 2020.

		(a)	(b)
	In thousands of Hong Kong dollar	EAD post CRM	RWA
	Netting sets for which CVA capital charge is calculated by the advanced CVA method	-	-
1	(i) VaR (after application of multiplication factor if applicable)		-
2	(ii) Stressed VaR (after application of multiplication factor if applicable)		-
3	Netting sets for which CVA capital charge is calculated by the standardized CVA method	186,414	34,013
4	Total	186,414	34,013

#### Template CCR3: Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights - for STC approach

The following table presents a breakdown of default risk exposures, other than those to CCPs, in respect of derivative contracts and SFTs that are subject to the STC approach, by asset classes and risk-weights (the latter representing the riskiness attributed to the exposure according to the respective approaches), irrespective of the approach used to determine the amount of default risk exposures as at June 30, 2020.

	In thousands of Hong Kong dollar	(a)	(b)	(c)	(ca)	(d)	(e)	(f)	(g)	(ga)	(h)	(i)
	Risk Weight Exposure Class	0%	10%	20%	35%	50%	75%	100%	150%	250%	Others	Total default risk exposure after CRM
1	Sovereign exposures	-	-	-	-	-	-	-	-	-	-	-
2	PSE exposures	-	-	-	-	-	-	-	-	-	-	-
2a	Of which: domestic PSEs	-	-	-	-	-	-	-	-	-	-	-
2b	Of which: foreign PSEs	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	107,595	-	27,539	-	-	-	-	-	135,134
5	Securities firm exposures	-	-	-	-	-	-	-	-	-	-	-
6	Corporate exposures	-	-	-	-	-	-	-	-	-	-	-
7	CIS exposures	-	-	-	-	-	-	-	-	-	-	-
8	Regulatory retail exposures	-	-	-	-	-	6,987	-	-	-	-	6,987
9	Residential mortgage loans	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures which are not past due exposures	-	-	-	-	-	-	1,972	-	-	-	1,972
11	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-	-	-
12	Total	-	-	107,595	-	27,539	6,987	1,972	-	-	-	144,093

# Template CCR5: Composition of collateral for counterparty default risk exposures (including those for contracts or transactions cleared through CCPs)

The following table presents a breakdown of all types of collateral posted or recognized collateral received to support or reduce the exposures to counterparty default risk exposures as at June 30, 2020 in respect of derivative contracts or SFTs entered into, including contracts or transactions cleared through a CCP:

	(a)	(b)	(c)	(d)	(e)	(f)
		Derivative	SF	Тs		
		ognized collateral ived	Fair value of p	osted collateral	Fair value of recognized	Fair value of posted
In thousands of Hong Kong dollar	Segregated	d Unsegregated Segregated Unsegregated		collateral received	collateral	
Cash - domestic currency	-	357,489	-	-	-	-
Cash - other currencies	-	1,343,071	-	8,427	-	-
Debt securities	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	1,700,560	-	8,427	-	-

#### Template SEC1: Securitization exposures in banking book

The following table presents a breakdown of securitization exposures in the banking book (regardless of whether the exposures arising from securitization transactions satisfy all the requirements under Schedule 9 or 10 of the BCR) as at June 30, 2020.

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
			ting as origina ccluding spons		А	cting as spons	or	Acting as investor			
	In thousands of Hong Kong dollar	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	
1	Retail (total) - of which:	-	-	-	-	-	-	2,117,487	-	2,117,487	
2	residential mortgage	-	-	-	-	-	-	-	-	-	
3	credit card	-	-	-	-	-	-	2,117,487	-	2,117,487	
4	other retail exposures	-	-	-	-	-	-	-	-	-	
5	re-securitization exposures	-	-	-	-	-	-	-	-	-	
6	Wholesale (total) - of which:	-	-	-	-	-	-	-	-	-	
7	loans to corporates	-	-	-	-	-	-	-	-	-	
8	commercial mortgage	-	-	-	-	-	-	-	-	-	
9	lease and receivables	-	-	-	-	-	-	-	-	-	
10	other wholesale	-	-	-	-	-	-	-	-	-	
11	re-securitization exposures	-	-	-	-	-	-	-	-	-	

#### Template SEC4: Securitization exposures in banking book and associated capital requirements – where AI acts as investor

The following table presents securitization exposures in the banking book where an AI acts as an investing institution of securitization transactions and the associated capital requirements as at June 30, 2020.

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(1)	(m)	(n)	(0)	(p)	(q)
			Exposure	e values (by R	W bands)			Exposu (by regulato	e values ry approach)			RW (by regulator				Capital char	ges after cap	
	In thousands of Hong Kong dollar	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-SA	SEC-IRBA	SEC-ERBA (incl IAA)	SEC-FBA	SEC-SA	SEC-IRBA	SEC-ERBA (incl IAA)	SEC-FBA	SEC-SA	SEC-IRBA	SEC-ERBA (incl IAA)	SEC-FBA
1	Total exposures	2,117,487	-	-	-	-	-	-	2,117,487	-	-	-	344,092	-	-	-	27,527	-
2	Traditional securitization	2,117,487	-	-	-	-	-	-	2,117,487	-	-	-	344,092	-	-	-	27,527	-
3	Of which securitization	2,117,487	-	-	-	-	-	-	2,117,487	-	-	-	344,092	-	-	-	27,527	-
4	Of which retail	2,117,487	-	-	-	-	-	-	2,117,487	-	-	-	344,092	-	-	-	27,527	-
5	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

# Template MR1: Market risk under Standardized (market risk) approach (STM approach)

The following table provide components of market risk capital requirement calculated using Standardized (market risk) approach (STM approach) as at June 30, 2020.

		(a)
	In thousands of Hong Kong dollar	RWA
	Outright product exposures	
1	Interest rate exposures (general and specific risk)	-
2	Equity exposures (general and specific risk)	-
3	Foreign exchange (including gold) exposures	557,225
4	Commodity exposures	-
	Option exposures	
5	Simplified approach	-
6	Delta-plus approach	-
7	Other approach	-
8	Securitization exposures	-
9	Total	557,225