

Citibank (Hong Kong) Limited

Regulatory Disclosures

For the Period ended June 30, 2020

Table of contents

Template KM1: Key prudential ratios

Template OV1: Overview of Risk-Weighted Assets

Template CC1: Composition of regulatory capital

Template CC2: Reconciliation of regulatory capital to balance sheet

Table CCA: Main features of regulatory capital instruments

Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer

Template LR1: Summary comparison of accounting assets against leverage ratio exposure measure

Template LR2: Leverage ratio

Template CR1: Credit quality of exposures

Template CR2: Changes in defaulted loans and debt securities

Template CR3: Overview of recognized credit risk mitigation

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

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

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

Template CCR2: CVA capital charge

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

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

Template SEC1: Securitization exposures in banking book

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

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

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) | (d) | (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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| 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 | ⁶⁴ 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 [#] | 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 [#] | 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 Tot | 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 Tot | 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 Off | 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 |