



Citibank (Hong Kong) Limited

Regulatory Disclosures

**For the Period ended
September 30, 2019**

Table of contents

Template KM1: Key prudential ratios

Template OV1: Overview of Risk-Weighted Assets

Template LR2: Leverage ratio

Template KM1: Key prudential ratios

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

In thousands of Hong Kong dollar		(a)	(b)	(c)	(d)	(e)
		At September 30, 2019	At June 30, 2019	At March 31, 2019	At December 31, 2018	At September 30, 2018
Regulatory Capital						
1	Common Equity Tier 1 (CET1)	22,352,471	23,474,764	22,997,769	22,081,496	21,935,593
2	Tier 1	22,352,471	23,474,764	22,997,769	22,081,496	21,935,593
3	Total capital	23,213,313	24,303,770	23,808,085	22,890,771	22,730,932
Risk-Weighted Assets (RWA)						
4	Total RWA	80,334,315	77,618,029	76,250,942	75,766,112	74,588,719
Capital Adequacy Ratios						
5	CET1 ratio (%)	27.82%	30.24%	30.16%	29.14%	29.41%
6	Tier 1 ratio (%)	27.82%	30.24%	30.16%	29.14%	29.41%
7	Total capital ratio (%)	28.90%	31.31%	31.22%	30.21%	30.48%
Additional CET1 buffer requirements						
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	1.875%	1.875%
9	Countercyclical capital buffer requirement (%)	2.416%	2.415%	2.404%	1.801%	1.800%
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 (%)	4.916%	4.915%	4.904%	3.676%	3.675%
12	CET1 available after meeting the AI's minimum capital requirements (%)	20.90%	23.31%	23.22%	22.21%	22.48%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	252,742,747	247,772,431	242,158,003	232,151,552	209,827,455
14	LR (%)	8.84%	9.47%	9.50%	9.51%	10.45%
Liquidity Maintenance Ratio (LMR)						
17a	LMR (%)	52.86%	55.06%	55.38%	51.65%	47.09%
Core Funding Ratio (CFR)						
20a	CFR (%)	143.74%	150.43%	150.32%	149.07%	147.63%

Template OV1: Overview of Risk-Weighted Assets

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

In thousands of Hong Kong dollar		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at September 30, 2019	As at June 30, 2019	As at September 30, 2019
1	Credit risk for non-securitization exposures	68,423,318	65,864,760	5,473,865
2	Of which STC approach	68,423,318	65,864,760	5,473,865
6	Counterparty default risk and default fund contributions	73,697	72,906	5,896
7a	Of which CEM	73,697	72,906	5,896
10	CVA risk	40,375	44,913	3,230
16	Securitization exposures in banking book	370,374	382,835	29,630
18	Of which SEC-ERBA (including IAA)	370,374	382,835	29,630
20	Market risk	396,888	382,488	31,751
21	Of which STM approach	396,888	382,488	31,751
24	Operational risk	11,143,350	10,956,388	891,468
26a	Deduction to RWA	113,687	86,261	9,095
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	113,687	86,261	9,095
27	Total	80,334,315	77,618,029	6,426,745

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

Template LR2: Leverage ratio (“LR”)

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

		(a)	(b)
		In thousands of Hong Kong dollar	
		As at September 30, 2019	As at June 30, 2019
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	244,777,848	240,037,217
2	Less: Asset amounts deducted in determining Tier 1 capital	(746,364)	(722,559)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	244,031,484	239,314,658
Exposures arising from derivative contracts			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	46,281	61,417
5	Add-on amounts for PFE associated with all derivative contracts	207,352	208,983
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
7	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(86,238)	(51,316)
8	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	Adjusted effective notional amount of written credit derivative contracts	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivative contracts	-	-
11	Total exposures arising from derivative contracts	167,395	219,084
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	500,000	-
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	255	-
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	500,255	-
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	80,251,541	80,339,238
18	Less: Adjustments for conversion to credit equivalent amounts	(71,842,240)	(71,779,751)
19	Off-balance sheet items	8,409,301	8,559,487
Capital and total exposures			
20	Tier 1 capital	22,352,471	23,474,764
20a	Total exposures before adjustments for specific and collective provisions	253,108,435	248,093,229
20b	Adjustments for specific and collective provisions	(365,688)	(320,798)
21	Total exposures after adjustments for specific and collective provisions	252,742,747	247,772,431
Leverage ratio			
22	Basel III leverage ratio	8.84%	9.47%