



Citibank (Hong Kong) Limited

Regulatory Disclosures

**For the Period ended
September 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").

In thousands of Hong Kong dollar		(a)	(b)	(c)	(d)	(e)
		At September 30, 2020	At June 30, 2020	At March 31, 2020	At December 31, 2019	At September 30, 2019
Regulatory Capital						
1	Common Equity Tier 1 (CET1)	23,537,475	23,638,034	22,896,852	22,079,649	22,352,471
2	Tier 1	23,537,475	23,638,034	22,896,852	22,079,649	22,352,471
3	Total capital	24,207,656	24,296,479	23,744,602	22,950,332	23,213,313
Risk-Weighted Assets (RWA)						
4	Total RWA	93,604,858	81,802,858	79,871,940	81,630,465	80,334,315
Capital Adequacy Ratios						
5	CET1 ratio (%)	25.15%	28.90%	28.67%	27.05%	27.82%
6	Tier 1 ratio (%)	25.15%	28.90%	28.67%	27.05%	27.82%
7	Total capital ratio (%)	25.86%	29.70%	29.73%	28.11%	28.90%
Additional CET1 buffer requirements						
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.964%	0.969%	0.966%	1.921%	2.416%
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 (%)	3.464%	3.469%	3.466%	4.421%	4.916%
12	CET1 available after meeting the AI's minimum capital requirements (%)	17.86%	21.70%	21.73%	20.11%	20.90%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	295,846,101	255,681,506	243,100,846	241,242,534	252,742,747
14	LR (%)	7.96%	9.25%	9.42%	9.15%	8.84%
Liquidity Maintenance Ratio (LMR)						
17a	LMR (%)	51.83%	52.55%	50.27%	50.52%	52.86%
Core Funding Ratio (CFR)						
20a	CFR (%)	146.38%	144.96%	141.25%	140.45%	143.74%

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
		At September 30, 2020	As at June 30, 2020	At September 30, 2020
1	Credit risk for non-securitization exposures	80,849,473	69,395,052	6,467,958
2	Of which STC approach	80,849,473	69,395,052	6,467,958
6	Counterparty default risk and default fund contributions	67,502	42,501	5,400
7a	Of which CEM	67,502	42,501	5,400
10	CVA risk	51,138	34,013	4,091
16	Securitization exposures in banking book	357,432	344,092	28,595
18	Of which SEC-ERBA (including IAA)	357,432	344,092	28,595
20	Market risk	757,063	557,225	60,565
21	Of which STM approach	757,063	557,225	60,565
24	Operational risk	11,522,250	11,429,975	921,780
27	Total	93,604,858	81,802,858	7,488,389

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	
		At September 30, 2020	As at June 30, 2020
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	287,000,041	246,677,771
2	Less: Asset amounts deducted in determining Tier 1 capital	(341,246)	(233,778)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	286,658,795	246,443,993
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)	35,260	29,444
5	Add-on amounts for PFE associated with all derivative contracts	191,276	151,391
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	(11,912)	(8,427)
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	214,624	172,408
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	-	-
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	82,908,105	83,517,374
18	Less: Adjustments for conversion to credit equivalent amounts	(73,468,993)	(73,882,582)
19	Off-balance sheet items	9,439,112	9,634,792
Capital and total exposures			
20	Tier 1 capital	23,537,475	23,638,034
20a	Total exposures before adjustments for specific and collective provisions	296,312,531	256,251,193
20b	Adjustments for specific and collective provisions	(466,430)	(569,687)
21	Total exposures after adjustments for specific and collective provisions	295,846,101	255,681,506
Leverage ratio			
22	Basel III leverage ratio	7.96%	9.25%