

Citibank (Hong Kong) Limited

Regulatory Capital Disclosures

- Transition Disclosures
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- Main Features of the Capital Instruments Issued

2017 Annual

Transition Disclosures

The following table sets out the detailed composition of the Company's regulatory capital at December 31, 2017 using the Transition Disclosures Template as specified by the HKMA. The table also shows those items that are currently benefiting from the Basel III transitional arrangements, and are consequently subject to the pre-Basel III treatment, as set out in Schedule 4H to the Banking (Capital) Rules.

			Amounts subject to pre- Basel III treatment*	Cross-referenced to Balance Sheet
		HK\$ thousands	HK\$ thousands	
	CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	7,348,440		(8)
2	Retained earnings	13,921,880		(9)
3	Disclosed reserves	151,069		(10)+(11)
4	Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)	Not applicable		
	Public sector capital injections grandfathered until 1 January 2018	Not applicable		
5	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)			
6	CET1 capital before regulatory deductions	21,421,389		
	CET1 capital: regulatory deductions			
7	Valuation adjustments	0		
8	Goodwill (net of associated deferred tax liability)	0		
9	Other intangible assets (net of associated deferred tax liability)	72,946	87,360	(3) + (5)
10	Deferred tax assets net of deferred tax liabilities	66,421		(4) - (5) - (6)
11	Cash flow hedge reserve			
12	Excess of total EL amount over total eligible provisions under the IRB approach		0	
13	Gain-on-sale arising from securitization transactions			
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)	2,516	0	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0	0	
17	Reciprocal cross-holdings in CET1 capital instruments	0	0	
18	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
20	Mortgage servicing rights (amount above 10% threshold)	Not applicable		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Not applicable		
22	Amount exceeding the 15% threshold	Not applicable		
23	of which: significant investments in the common stock of financial sector entities	Not applicable		
24	of which: mortgage servicing rights	Not applicable		
25	of which: deferred tax assets arising from temporary differences	Not applicable		
26	National specific regulatory adjustments applied to CET1 capital	998,973		
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)			
26b	Regulatory reserve for general banking risks	998,973		Note (i)
	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	0	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	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	1,140,856		
29	CET1 capital	20,280,533		
	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		
34	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		

Transition Disclosures (continued)

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			Amounts subject to pre- Basel III treatment*	Cross-referenced to Balance Sheet
		HK\$ thousands	HK\$ thousands	
	AT1 capital: regulatory deductions			
37	Investments in own AT1 capital instruments	0	0	
38	Reciprocal cross-holdings in AT1 capital instruments	0	0	
	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
40	Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	0	
41	National specific regulatory adjustments applied to AT1 capital	0		
	Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier 1 capital	0		
i	of which: Excess of total EL amount over total eligible provisions under the IRB approach	0		
ii	of which: Capital shortfall of regulated non-bank subsidiaries	0		
iii	of which: Investments in own CET1 capital instruments	0		
iv	of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities	0		
	of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0		
	of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
vii	of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0		
43	Total regulatory deductions to AT1 capital	0		
44	AT1 capital	0		
45	Tier 1 capital (Tier 1 = CET1 + AT1)	20,280,533		
	Tier 2 capital: instruments and provisions			
46	Qualifying Tier 2 capital instruments plus any related share premium	0		
47	Capital instruments subject to phase out arrangements from Tier 2 capital	0		
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	0		
49	of which: capital instruments issued by subsidiaries subject to phase out arrangements	0		
50	Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	747,168		Note (ii)
51	Tier 2 capital before regulatory deductions	747,168		
	Tier 2 capital: regulatory deductions			
52	Investments in own Tier 2 capital instruments	0	0	
53	Reciprocal cross-holdings in Tier 2 capital instruments	0	0	
	Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
55	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	0	
56	National specific regulatory adjustments applied to Tier 2 capital	0		
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	0		
56b	Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier 2 capital	0		
i	of which: Excess of total EL amount over total eligible provisions under the IRB approach	0		
ii	of which: Capital shortfall of regulated non-bank subsidiaries	0		
iii	of which: Investments in own CET1 capital instruments	0		
iv	of which: Reciprocal cross holdings in CET1 capital instruments issued by financial sector entities	0		
	of which: Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0		
	of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
	of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
57	Total regulatory deductions to Tier 2 capital	0		
58	Tier 2 capital	747,168		

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			Amounts subject to pre- Basel III treatment*	Cross-referenced to Balance Sheet
		HK\$ thousands	HK\$ thousands	
59a	Deduction items under Basel III which during transitional period remain subject to risk-weighting, based on pre-Basel III treatment			
i	of which: Mortgage servicing rights	0		
ii	of which: Defined benefit pension fund net assets	3,145		(6) + (7)
iii	of which: Investments in own CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments	0	-	
iv	of which: Capital investment in a connected company which is a commercial entity	0		
٧	of which: Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
vi	of which: Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
60	Total risk weighted assets	69,378,136		
	Capital ratios (as a percentage of risk weighted assets)			
61	CET1 capital ratio	29.23%		
62	Tier 1 capital ratio	29.23%		
63	Total capital ratio	30.31%	1	
	Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements)	6.95%		
65	of which: capital conservation buffer requirement	1.25%		
66	of which: bank specific countercyclical buffer requirement	1.20%		
67	of which: G-SIB or D-SIB buffer requirement	0.00%		
	CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3A, or s.3B, as the case requires, of the BCR	22.31%		
	National minima (if different from Basel 3 minimum)			
69	National CET1 minimum ratio	Not applicable		
70	National Tier 1 minimum ratio	Not applicable		
71	National Total capital minimum ratio	Not applicable		
	Amounts below the thresholds for deduction (before risk weighting)			
72	Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
73	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
74	Mortgage servicing rights (net of related tax liability)	Not applicable		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	Not applicable		
	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 basic approach and the standardized (credit risk) approach (prior to application of cap)	0		
77	Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) approach	0	-	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach (prior to application of cap)	0		
79	Cap for inclusion of provisions in Tier 2 under the IRB approach	0		
	Capital instruments subject to phase-out arrangements			
80	Current cap on CET1 capital instruments subject to phase out arrangements	Not applicable		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Not applicable		
82	Current cap on AT1 capital instruments subject to phase out arrangements	0		
83	Amount excluded from AT1 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		
	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	0		

This refers to the position under the Banking (Capital) Rules in force on 31 December 2012.

Note (i):

Please refer to note 17(b) on the Financial Information Disclosure Statements.

Note (ii):

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.

As of December 31, 2017, the risk-weighted assets for credit risk under standardized approach is HK\$59,773,437 thousand

Transition Disclosures (continued)

Notes to the disclosures:

Elements where a more conservative definition has been applied in the BCR relative to that set out in Basel III capital standards:

Row	Description	Hong Kong	Basel III
No.		basis	basis
	Deferred tax assets net of deferred tax liabilities	66,421	66,421

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 10 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 the aggregate 15% threshold set for MSRs, 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:

The amount of the 10% / 15% thresholds mentioned above is calculated based on the amount of CET1 capital determined under the Banking (Capital) Rules.

Abbreviations:

CET1: Common Equity Tier 1 AT1: Additional Tier 1

Balance Sheet Reconciliation

The following tables together provide a reconciliation of the Company's balance sheet, as published in the 2017 Annual Financial Information Disclosure Statements, to the Transition Disclosures Template of this document

a. The following table sets out the Company's balance sheet at December 31 2017 based on the accounting scope of consolidation and the corresponding balances based on the regulatory scope of consolidation.

Cash and balances with banks and other financial institutions 8,444,652 4,497,772			T
Cash and balances with banks and other financial institutions 8,444,652 4,497,772		published financial	
Cash and balances with banks and other financial institutions 8,444,652 4,497,772 Placements with banks and other financial institutions 5,411,932 43,277,812 Loans and advances - Gross loans and advances to customers 74,048,216 74,815,165 - Gross loans and advances to banks 33,919,000 - Less: Impairment allowances (227,996) (227,996) - Less: Impairment allowances (227,996) (227,996) (227,996) - Less: Impairment allowances (227,996) (227,996) (227,996) - Less: Impairment allowances (227,996) (227	(in thousands of Hong Kong dollar)	As at December 31, 2017	As at December 31, 2017
Placements with banks and other financial institutions 5,411,932 43,277,812 Loans and advances - Gross loans and advances to customers - Gross loans and advances to banks - Gross loans and advances to banks - Less: Impairment allowances (227,996) (227,996) (227,996) (227,996) (74de bills 329 329 Financial assets at fair value through profit or loss 27,856,032 27,758,174 Available-for-sale financial assets 407,025	Assets		
Consist and advances Coross loans and advances to customers 74,048,216 74,815,165 - Gross loans and advances to banks 33,919,000 - Less: Impairment allowances (227,996) (227,996) - Less: Impairment allowances (227,996) (227,998) - Less: Impairment allowances (227,996) (227,996) - Less: Impairment a	Cash and balances with banks and other financial institutions	8,444,652	4,497,772
- Gross loans and advances to customers 74,048,216 74,815,165 - Gross loans and advances to banks 33,919,000 - Less: Impairment allowances (227,996) (227,996) Trade bills 329 329 - Gross loans and advances to banks 329 329 - Grade bills 329 329 - Gross loans and advances to banks 329 329 - Gross loans and advances to banks 329 329 - Gross loans and advances to banks 329 329 - Gross loans and advances to banks 329 329 - Gross loans and advances to banks 329 329 - Gross loans and advances to banks 329 329 - Gross loans and advances to banks 329 - Gross loans and advances from banks and other financial institutions 32,892 - Gross loans and balances from banks and other financial institutions 32,892 - Gross loans and balances from banks and other financial institutions 32,892 - Gross loans and balances from banks and other financial institutions 32,892 - Gross loans and balances from banks and other financial institutions 32,892 - Gross loans and balances from banks and other financial institutions 32,892 - Gross loans and balances from banks and other financial institutions 32,892 - Gross loans and balances from banks and other financial institutions 32,892 - Gross loans and balances from banks and other financial institutions 32,892 - Gross loans and advances from banks and other financial institutions 32,892 - Gross loans and advances from banks and other financial institutions 32,892 - Gross loans and advances from banks and other financial institutions 32,892 - Gross loans and advances from banks and other financial institutions 32,892 - Gross loans and advances from banks and other financial institutions 32,893 - Gross loans and advances from banks and other financial institutions 32,893 - Gross loans and advances from banks and other financial institutions 32,893 - Gross loans and advances from banks and other financial institutions 32,893 - Gross loans and advances from banks and other fin	Placements with banks and other financial institutions	5,411,932	43,277,812
- Gross loans and advances to banks 33,919,000 - Less: Impairment allowances (227,996) (227,996) - Trade bills 329 329 Financial assets at fair value through profit or loss 27,856,032 27,758,174 Available-for-sale financial assets 27,442,763 27,442,763 Fixed assets 407,025 407,025 Intangible assets 85,813 85,813 Deferred tax assets 53,554 53,554 Other Assets 3,425,530 3,522,302 Fotal Assets 180,866,850 181,632,713 Liabilities Deposits and balances from banks and other financial institutions 146,755 146,755 Deposits from customers 154,201,564 154,968,513 Frading financial liabilities 23,892 23,892 Current taxation 56,126 56,126 Other Liabilities 5,017,124 5,016,038 Floral liabilities 5,017,124 5,016,038 Floral liabilities 7,348,440 7,348,440 Reserves 14,072,949 14,072,949 Floral shareholders' equity 21,421,389 21,421,389	Loans and advances		
- Less: Impairment allowances (227,996) (227,996) (227,996) (227,996) (227,996) (329 minorial assets at fair value through profit or loss 27,856,032 27,758,174 available-for-sale financial assets 27,442,763 27	- Gross loans and advances to customers	74,048,216	74,815,165
Trade bills 329 329 Financial assets at fair value through profit or loss 27,856,032 27,758,174 Available-for-sale financial assets 27,442,763 27,442,763 Fixed assets 407,025 407,025 Intangible assets 85,813 85,813 Deferred tax assets 53,554 53,554 Other Assets 3,425,530 3,522,302 Total Assets 180,866,850 181,632,713 Liabilities 20eposits and balances from banks and other financial institutions 146,755 146,755 Deposits from customers 154,201,564 154,968,513 154,968,513 Trading financial liabilities 23,892 23,892 Current taxation 56,126 56,126 Other Liabilities 5,017,124 5,016,038 Total liabilities 159,445,461 160,211,324 Shareholders' Equity 7,348,440 7,348,440 Reserves 14,072,949 14,072,949 Total shareholders' equity 21,421,389 21,421,389	- Gross loans and advances to banks	33,919,000	
Einancial assets at fair value through profit or loss 27,856,032 27,758,174 Available-for-sale financial assets 27,442,763 27,442,763 27,442,763 27,442,763 27,442,763 27,442,763 27,442,763 27,442,763 27,442,763 27,442,763 27,442,763 27,442,763 27,442,763 27,442,763 27,442,763 407,025 407,025 407,025 10,100,100,100,100,100,100,100,100,100,	- Less: Impairment allowances	(227,996)	(227,996)
Available-for-sale financial assets 27,442,763 27,442,763 27,442,763 407,025 407,025 1	Trade bills	329	329
Fixed assets 407,025	Financial assets at fair value through profit or loss	27,856,032	27,758,174
Name	Available-for-sale financial assets	27,442,763	27,442,763
Deferred tax assets 53,554 53,554 Other Assets 3,425,530 3,522,302 Total Assets 180,866,850 181,632,713 Liabilities Deposits and balances from banks and other financial institutions 146,755 146,755 Deposits from customers 154,201,564 154,968,513 Trading financial liabilities 23,892 23,892 Current taxation 56,126 56,126 Other Liabilities 5,017,124 5,016,038 Total liabilities 159,445,461 160,211,324 Share capital 7,348,440 7,348,440 Reserves 14,072,949 14,072,949 Total shareholders' equity 21,421,389 21,421,389	Fixed assets	407,025	407,025
Other Assets 3,425,530 3,522,302 Total Assets 180,866,850 181,632,713 Liabilities Deposits and balances from banks and other financial institutions 146,755 146,755 Deposits from customers 154,201,564 154,968,513 Trading financial liabilities 23,892 23,892 Current taxation 56,126 56,126 Other Liabilities 5,017,124 5,016,038 Total liabilities 159,445,461 160,211,324 Shareholders' Equity Reserves 14,072,949 14,072,949 Total shareholders' equity 21,421,389 21,421,389	Intangible assets	85,813	85,813
Clabilities 180,866,850 181,632,713 Deposits and balances from banks and other financial institutions 146,755 146,755 Deposits from customers 154,201,564 154,968,513 Trading financial liabilities 23,892 23,892 Current taxation 56,126 56,126 Other Liabilities 5,017,124 5,016,038 Total liabilities 159,445,461 160,211,324 Share holders' Equity Share capital 7,348,440 7,348,440 Reserves 14,072,949 14,072,949 Total shareholders' equity 21,421,389 21,421,389	Deferred tax assets	53,554	53,554
Liabilities Deposits and balances from banks and other financial institutions 146,755 146,755 Deposits from customers 154,201,564 154,968,513 Trading financial liabilities 23,892 23,892 Current taxation 56,126 56,126 Other Liabilities 5,017,124 5,016,038 Total liabilities 159,445,461 160,211,324 Share holders' Equity Share capital 7,348,440 7,348,440 Reserves 14,072,949 14,072,949 Total shareholders' equity 21,421,389 21,421,389	Other Assets	3,425,530	3,522,302
Deposits and balances from banks and other financial institutions 146,755 146,755 Deposits from customers 154,201,564 154,968,513 Trading financial liabilities 23,892 23,892 Current taxation 56,126 56,126 Other Liabilities 5,017,124 5,016,038 Total liabilities 159,445,461 160,211,324 Shareholders' Equity Share capital 7,348,440 7,348,440 Reserves 14,072,949 14,072,949 Total shareholders' equity 21,421,389 21,421,389	Total Assets	180,866,850	181,632,713
Deposits and balances from banks and other financial institutions 146,755 146,755 Deposits from customers 154,201,564 154,968,513 Trading financial liabilities 23,892 23,892 Current taxation 56,126 56,126 Other Liabilities 5,017,124 5,016,038 Total liabilities 159,445,461 160,211,324 Shareholders' Equity Share capital 7,348,440 7,348,440 Reserves 14,072,949 14,072,949 Total shareholders' equity 21,421,389 21,421,389			
Deposits from customers 154,201,564 154,968,513 Trading financial liabilities 23,892 23,892 Current taxation 56,126 56,126 Other Liabilities 5,017,124 5,016,038 Total liabilities 159,445,461 160,211,324 Shareholders' Equity Share capital 7,348,440 7,348,440 Reserves 14,072,949 14,072,949 Total shareholders' equity 21,421,389 21,421,389	Liabilities		
Trading financial liabilities 23,892 23,892 Current taxation 56,126 56,126 Other Liabilities 5,017,124 5,016,038 Total liabilities 159,445,461 160,211,324 Shareholders' Equity Share capital 7,348,440 7,348,440 Reserves 14,072,949 14,072,949 Total shareholders' equity 21,421,389 21,421,389	Deposits and balances from banks and other financial institutions	146,755	146,755
Current taxation 56,126 56,126 Other Liabilities 5,017,124 5,016,038 Total liabilities 159,445,461 160,211,324 Shareholders' Equity Share capital 7,348,440 7,348,440 Reserves 14,072,949 14,072,949 Total shareholders' equity 21,421,389 21,421,389	Deposits from customers	154,201,564	154,968,513
Other Liabilities 5,017,124 5,016,038 Total liabilities 159,445,461 160,211,324 Shareholders' Equity 7,348,440 7,348,440 Reserves 14,072,949 14,072,949 Total shareholders' equity 21,421,389 21,421,389	Trading financial liabilities	23,892	23,892
Total liabilities 159,445,461 160,211,324 Shareholders' Equity 7,348,440 7,348,440 Reserves 14,072,949 14,072,949 Total shareholders' equity 21,421,389 21,421,389	Current taxation	56,126	56,126
Shareholders' Equity 7,348,440 7,348,440 Reserves 14,072,949 14,072,949 Total shareholders' equity 21,421,389 21,421,389	Other Liabilities	5,017,124	5,016,038
Share capital 7,348,440 7,348,440 Reserves 14,072,949 14,072,949 Total shareholders' equity 21,421,389 21,421,389	Total liabilities	159,445,461	160,211,324
Reserves 14,072,949 14,072,949 Total shareholders' equity 21,421,389	Shareholders' Equity		
Total shareholders' equity 21,421,389 21,421,389	Share capital	7,348,440	7,348,440
	Reserves	14,072,949	14,072,949
Total liabilities and shareholders' equity 180,866,850 181.632.713	Total shareholders' equity	21,421,389	21,421,389
	Total liabilities and shareholders' equity	180,866,850	181,632,713

Balance Sheet Reconciliation

b. The following table expands the balance sheet under the regulatory scope of consolidation to show separately the capital components that are reported in the Transition Disclosures Template. The capital components in this table contain a reference which shows how these amounts are included in the Transition Disclosures Template.

Deductions from capital are reported as positive numbers, and additions to capital as negative numbers.

	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 December 31, 2017	As at December 31, 2017	
Assets			
Cash and balances with banks and other financial institutions	8,444,652	4,497,772	
Placements with banks and other financial institutions	5,411,932	43,277,812	
Loans and advances			
- Gross loans and advances to customers	74,048,216	74,815,165	(1)
- Gross loans and advances to banks	33,919,000	-	
- Less: Impairment allowances	(227,996)	(227,996)	
of which: collective impairment allowances reflected in regulatory capital		(227,996)	(2)
Trade bills	329	329	
Financial assets at fair value through profit or loss	27,856,032	27,758,174	
Available-for-sale financial assets	27,442,763	27,442,763	
Fixed assets	407,025	407,025	
Intangible assets	85,813	85,813	(3)
Deferred tax assets	53,554	53,554	(4)
of which : deferred tax liabilities related to intangibles		(12,867)	(5)
of which : deferred tax liabilities related to defined pension fund net assets		-	(6)
Other assets	3,425,530	3,522,302	
of which: defined benefit pension fund net assets		3,145	(7)
Total Assets	180,866,850	181,632,713	
Liabilities			
Deposits and balances from banks and other financial institutions	146,755	146,755	
Deposits from customers	154,201,564	154,968,513	
Trading financial liabilities	23,892	23,892	
Current taxation	56,126	56,126	
Other liabilities	5,017,124	5,016,038	
Total liabilities	159,445,461	160,211,324	
Shareholders' Equity			
Share capital	7,348,440	7,348,440	(8)
Reserves	14,072,949	14,072,949	
of which: retained profits		13,921,880	(9)
available-for-sale revaluation reserve		161,682	(10)
capital reserves		(10,613)	(11)
Total shareholders' equity	21,421,389	21,421,389	
Total liabilities and shareholders' equity	180,866,850	181,632,713	

1 Issuer	Citibank (Hong Kong) Limited			
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	NA	NA	NA
3 Governing law(s) of the instrument	Hong Kong	Hong Kong	Hong Kong	Hong Kong
Regulatory treatment				
4 Transitional Basel III rules#	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
7 Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Ordinary shares	Ordinary shares	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)
9 Par value of instrument	NA	NA	NA	NA
10 Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11 Original date of issuance	5 July 1965	22 July 1965	11 October 1965	30 December 1965
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	no maturity	no maturity	no maturity	no maturity
14 Issuer call subject to prior supervisory approval	No	No	No	No
15 Optional call date, contingent call dates and redemption amount	NA	NA	NA	NA
16 Subsequent call dates, if applicable	NA	NA	NA	NA
Coupons / dividends				
17 Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating
18 Coupon rate and any related index	NA	NA	NA	NA
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	NA	NA	NA	NA
25 If convertible, fully or partially	NA	NA	NA	NA
26 If convertible, conversion rate	NA	NA	NA	NA
27 If convertible, mandatory or optional conversion	NA	NA	NA	NA
28 If convertible, specify instrument type convertible into	NA	NA	NA	NA
29 If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	NA	NA	NA	NA
32 If write-down, full or partial	NA	NA	NA	NA
33 If write-down, permanent or temporary	NA	NA	NA	NA
34 If temporary write-down, description of write-up mechanism	NA	NA	NA	NA
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA	NA	NA	NA
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	NA	NA	NA	NA

- Footnote:

 # 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

1 Issuer	Citibank (Hong Kong) Limited			
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	NA	NA	NA
3 Governing law(s) of the instrument	Hong Kong	Hong Kong	Hong Kong	Hong Kong
Regulatory treatment				
4 Transitional Basel III rules [#]	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
7 Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Ordinary shares	Ordinary shares	Ordinary shares
8 Amount recognised in regulatory capital (as of most recent reporting date)	HKD 50,000 (Class A)	HKD 4,450,000 (Class A)	HKD 5,000,000 (Class A)	HKD 585,000,000 (Class A)
9 Par value of instrument	NA	NA	NA	NA
10 Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11 Original date of issuance	16 January 1967	7 April 1976	3 February 1983	21 May 2004
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	no maturity	no maturity	no maturity	no maturity
14 Issuer call subject to prior supervisory approval	No	No	No	No
15 Optional call date, contingent call dates and redemption amount	NA	NA	NA	NA
16 Subsequent call dates, if applicable	NA	NA	NA	NA
Coupons / dividends				
17 Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating
18 Coupon rate and any related index	NA	NA	NA	NA
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	NA	NA	NA	NA
25 If convertible, fully or partially	NA	NA	NA	NA
26 If convertible, conversion rate	NA	NA	NA	NA
27 If convertible, mandatory or optional conversion	NA	NA	NA	NA
28 If convertible, specify instrument type convertible into	NA	NA	NA	NA
29 If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	NA	NA	NA	NA
32 If write-down, full or partial	NA	NA	NA	NA
33 If write-down, permanent or temporary	NA	NA	NA	NA
34 If temporary write-down, description of write-up mechanism	NA	NA	NA	NA
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA	NA	NA	NA
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	NA	NA	NA	NA

- Footnote:

 # 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

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

- Footnote:

 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

2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) 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 7 Instrument type (types to be specified by each jurisdiction) Ordinary shares 8 Amount recognised in regulatory capital (as of most recent reporting date) 9 Par value of instrument 10 Accounting classification Shareholders' equity 11 Original date of issuance 15 December 2009 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 17 Fixed or floating dividend/coupon Floating 18 Coupons / dividends 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory Fully discretionary 10 Existence of step up or other incentive to redeem No 17 Noncumulative Noncumulative Noncumulative 18 Convertible, conversion trigger (s) NA 19 Existence of step up or other incentive to redeem 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 Noncumu	1	Issuer	Citibank (Hong Kong) Limited
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 7 Instrument type (types to be specified by each jurisdiction) 8 Amount recognised in regulatory capital (as of most recent reporting date) 9 Par value of instrument NA 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 December 2009 16 Subsequent call date, contineent call dates and redemption amount NA 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupons / dividends 19 Existence of a dividend stopper No 19 Existence of a dividend stopper No 10 Fully discretionary, partially discretionary or mandatory 10 Fully discretionary, partially discretionary or mandatory 11 Existence of step up or other incentive to redeem No Non-convertible or non-convertible Non-convertible or non-convertible Non-convertible or non-convertible 17 If convertible, conversion rate 18 If convertible, specify instrument type convertible into NA 19 If convertible, specify instrument type convertible into NA 10 NA 11 If write-down, permanent or temporary 12 If write-down, full or partial NA 13 If write-down, permanent or temporary 14 If reporary write-down description of write-up mechanism NA Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No	2		NA
Transitional Basel III rules* Post-transitional Basel III rules* Common Equity Tier 1 Eligible at solo* group/group & solo Instrument type (types to be specified by each jurisdiction) Tordinary shares Amount recognised in regulatory capital (as of most recent reporting date) Par value of instrument NA Accounting classification Shareholders' equity Original date of issuance 15 December 2009 Perpetual or dated Perpetual Original maturity date no maturity Issuer call subject to prior supervisory approval No No Orbitonal call date, contincent call dates and redemption amount NA Subsequent call dates, if applicable NA Coupons / dividends Fixed or floating dividend/coupon Fixed or floating dividend/coupon Fixed or floating dividend/soupon Fixed or floating dividend/soupon Fixed or floating dividend stopper No Fully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory If convertible or non-convertible Non-competible Non-convertible in one-convertible Non-convertible, conversion trigger (s) NA If convertible, conversion rate NA If convertible, specify instrument type convertible into NA If convertible, specify instrument it converts into NA If tronvertible, specify instrument it converts into NA If tronvertible, specify instrument it converts into NA If tronvertible, specify instrument or temporary If write-down, permanent or temporary NA If write-down, permanent or temporary NA Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No Non-compliant transitioned features No	3	Governing law(s) of the instrument	Hong Kong
5 Post-transitional Basel III rules* 6 Eligible at solo*/group/group & solo 7 Instrument type (types to be specified by each jurisdiction) 8 Amount recognised in regulatory capital (as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Openal call date, contineent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupons / dividends 19 Existence of a dividend stopper 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Convertible or non-convertible 23 If convertible, conversion rate 24 If convertible, conversion rate 25 If convertible, specify instrument type convertible into 26 If convertible, specify instrument type convertible into 27 If wire-down, permanent or temporary 38 If write-down, permanent or temporary 39 If united in partial transitioned features 30 Non-compliant transitioned features 30 Non-compliant transitioned features 31 If write-down, permanent or temporary 32 If wire-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 36 Non-compliant transitioned features 36 Non-compliant transitioned features 37 No		Regulatory treatment	
6 Eligible at solo 'group/group & solo 7 Instrument type (types to be specified by each jurisdiction) 8 Amount recognised in regulatory capital (as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupons / dividends 19 Existence of a dividend stopper 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion rate 25 If convertible, mandatory or optional conversion 26 If convertible, specify instrument type convertible into 27 If write-down, full or partiall 28 If write-down, full or partial 39 If write-down, full or partial 40 If write-down, full or partial 50 Position in subordination hierarchy in liquidation (specify instrument type inmediately senior to instrument) 51 In wore proper or temporary 52 Position in subordination hierarchy in liquidation (specify instrument type inmediately senior to instrument) 53 Non-compliant transitioned features 54 Non-compliant transitioned features 55 Non-compliant transitioned features 56 Non-compliant transitioned features 57 No	4	Transitional Basel III rules#	NA
7 Instrument type (types to be specified by each jurisdiction) 8 Amount recognised in regulatory capital (as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupons / dividends 19 Existence of a dividend stopper 19 No 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trager (s) 25 If convertible, mandatory or optional conversion 26 If convertible, specify instrument type convertible into 27 If write-down, full or partial 38 If write-down, full or partial 39 If write-down, permanent or temporary 30 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 30 Non-compliant transitioned features 31 If write-down, permanent or temporary 32 Insubordination instrument in liquidation (specify instrument type immediately senior to instrument) 34 Non-compliant transitioned features 35 Non-compliant transitioned features 36 Non-compliant transitioned features	5	Post-transitional Basel III rules ⁺	Common Equity Tier 1
Amount recognised in regulatory capital (as of most recent reporting date) Par value of instrument NA Accounting classification Shareholders' equity 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated Perpetual Roiginal maturity date Roiginal maturity Roiginal maturity date Roiginal maturity date Roiginal maturity Roiginal maturity Roiginal maturity date Roiginal maturity Roiginal	6	Eligible at solo*/group/group & solo	Solo
date) 9 Par value of instrument NA 10 Accounting classification Shareholders' equity 11 Original date of issuance 12 Perpetual or dated Perpetual 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount NA 16 Subsequent call dates, if applicable NA 17 Fixed or floating dividends 18 Coupons / dividends 19 Existence of a dividend stopper No 20 Fully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Fully discretionary 21 Existence of step up or other incentive to redeem No 22 Noncumulative or cumulative 23 Convertible or non-convertible NA 25 If convertible, conversion trigger (s) NA 26 If convertible, mandatory or optional conversion NA 27 If convertible, mandatory or optional conversion NA 28 If convertible, specify instrument type convertible into NA	7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, specify instrument type convertible into 27 If convertible, specify instrument type convertible into 38 If write-down, write-down trigger(s) 39 If write-down, full or partial 30 If write-down, permanent or temporary 30 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 30 Non-compliant transitioned features No Non-compliant transitioned features No Non-compliant transitioned features No Non-compliant transitioned features	8		HKD 87,017,000 (Class B)
11 Original date of issuance 12 Perpetual or dated Perpetual 13 Original maturity date 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, partially discretionary or mandatory Fully discretionary 21 Existence of step up or other incentive to redeem No 22 Noncumulative or cumulative Noncumulative Nonconvertible 19 If convertible, conversion trigger (s) NA 19 If convertible, andatory or optional conversion NA 19 If convertible, specify instrument type convertible into NA 19 If convertible, specify instrument type convertible into NA 10 Write-down, write-down trigger(s) NA 11 If write-down, full or partial 12 If write-down, permanent or temporary NA 13 If write-down, permanent or temporary NA 14 If emporary write-down, description of write-up mechanism NA 15 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No 16 Non-compliant transitioned features No	9		NA
Perpetual or dated Perpetual Original maturity date no maturity Issuer call subject to prior supervisory approval Subsequent call dates, if applicable NA Coupons / dividends Fixed or floating dividend/coupon Floating Coupon rate and any related index NA Existence of a dividend stopper No Fully discretionary, partially discretionary or mandatory Fully discretionary Existence of step up or other incentive to redeem Noncumulative Noncumulative or cumulative roundative NA If convertible or non-convertible NA If convertible, conversion rate NA If convertible, pandatory or optional conversion NA If convertible, specify instrument type convertible into NA If write-down, write-down trigger(s) NA If write-down feature NA Substitution or description of write-up mechanism NA If write-down, permanent or temporary NA Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NA Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	10	Accounting classification	Shareholders' equity
13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupons / dividends 18 Coupon rate and any related index 19 Existence of a dividend stopper 10 No 11 Fully discretionary, partially discretionary or mandatory 12 Existence of step up or other incentive to redeem 10 Noncumulative or cumulative 12 Noncumulative or cumulative 13 Convertible or non-convertible 14 If convertible, conversion trigger (s) 15 If convertible, conversion rate 16 If convertible, specify instrument type convertible into 17 If convertible, specify instrument type convertible into 18 If convertible, specify instrument it converts into 19 If write-down, write-down trigger(s) 10 If write-down, full or partial 10 If write-down, permanent or temporary 10 NA 11 If write-down, permanent or temporary 18 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 18 Non-compliant transitioned features 19 No	11	Original date of issuance	15 December 2009
tessuer call subject to prior supervisory approval No Dotional call date, contingent call dates and redemption amount NA Subsequent call dates, if applicable NA Coupons / dividends Floating Roughout rate and any related index NA Existence of a dividend stopper No Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Noncumulative or cumulative Noncumulative or convertible If convertible or non-convertible If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary Na Fully discretionary No No No No Fully discretionary No Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible No No If convertible, pencify instrument type convertible into NA If convertible, specify instrument it converts into NA If write-down feature No If write-down, write-down trigger(s) NA If write-down, full or partial NA If write-down, permanent or temporary NA If temporary write-down, description of write-up mechanism NA NA NA NA NA NA NA NA NA N	12	Perpetual or dated	Perpetual
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 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 NA 25 If convertible, fully or partially 26 If convertible, conversion rate NA 27 If convertible, specify instrument type convertible into NA 28 If convertible, specify instrument type convertible into NA 29 If write-down feature No 30 Write-down feature No 31 If write-down, write-down trigger(s) NA 32 If write-down, full or partial 33 If write-down, permanent or temporary NA 34 If emporary write-down, description of write-up mechanism NA	13	Original maturity date	no maturity
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 24 If convertible, conversion trigger (s) NA 25 If convertible, conversion rate NA 26 If convertible, mandatory or optional conversion NA 27 If convertible, specify instrument type convertible into NA 28 If convertible, specify 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 emporary write-down, description of write-up mechanism NA Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	14		No
Coupons / dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index NA 19 Existence of a dividend stopper No 20 Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No 21 Existence of step up or other incentive to redeem No 22 Noncumulative or cumulative Noncumulative Nonconvertible or non-convertible Non-convertible or non-convertible 16 convertible, conversion trigger (s) 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, permanent or temporary NA 33 If write-down, permanent or temporary NA Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No No No	15	Optional call date, contingent call dates and redemption amount	NA
Fixed or floating dividend/coupon Floating Coupon rate and any related index NA Existence of a dividend stopper No Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Noncumulative or cumulative Noncumulative or convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate NA If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into NA If write-down, write-down trigger(s) NA If write-down, full or partial If write-down, permanent or temporary Na Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No No No No No No No No No N	16	Subsequent call dates, if applicable	NA
18 Coupon rate and any related index NA 19 Existence of a dividend stopper No 20 Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Noncumulative or cumulative Noncumulative or convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) 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, permanent or temporary NA 33 If write-down, permanent or temporary NA 34 If emporary write-down, description of write-up mechanism NA NA No Non-compliant transitioned features No		Coupons / dividends	
Existence of a dividend stopper No Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Noncumulative or cumulative Noncumulative Nonconvertible or non-convertible Non-convertible If convertible, conversion trigger (s) NA If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion NA If convertible, specify instrument type convertible into NA If convertible, specify issuer of instrument it converts into NA If write-down feature No If write-down, write-down trigger(s) NA If write-down, full or partial If write-down, permanent or temporary NA Fosition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No Non-compliant transitioned features	17	Fixed or floating dividend/coupon	Floating
20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 No	18	Coupon rate and any related index	NA
21 Existence of step up or other incentive to redeem No 22 Noncumulative or cumulative Noncumulative Noncumu	19	Existence of a dividend stopper	No
22 Noncumulative or cumulative Noncumulative 23 Convertible or 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 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)	20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible If convertible, conversion trigger (s) NA If convertible, fully or partially NA If convertible, fully or partially NA If convertible, conversion rate NA If convertible, mandatory or optional conversion NA If convertible, specify instrument type convertible into NA If convertible, specify instrument it converts into NA If convertible, specify issuer of instrument it converts into NA If write-down feature No If write-down, write-down trigger(s) NA If write-down, full or partial NA If write-down, permanent or temporary NA If temporary write-down, description of write-up mechanism NA Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No	21	Existence of step up or other incentive to redeem	No
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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NO No-compliant transitioned features	22	Noncumulative or cumulative	Noncumulative
25 If convertible, fully or partially 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) NO No-compliant transitioned features	23	Convertible or non-convertible	Non-convertible
26 If convertible, conversion rate 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NO No-compliant transitioned features No	24	If convertible, conversion trigger (s)	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)	25	If convertible, fully or partially	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) No Non-compliant transitioned features No	26	If convertible, conversion rate	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 Non-compliant transitioned features No	27	If convertible, mandatory or optional conversion	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) No Non-compliant transitioned features No	28	If convertible, specify instrument type convertible into	NA
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 Non-compliant transitioned features No	29	If convertible, specify issuer of instrument it converts into	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 Non-compliant transitioned features No	30	Write-down feature	No
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 Non-compliant transitioned features No	31	If write-down, write-down trigger(s)	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 Non-compliant transitioned features No	32	If write-down, full or partial	NA
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No	l	If write-down, permanent or temporary	NA
immediately senior to instrument) NA Non-compliant transitioned features No	34	If temporary write-down, description of write-up mechanism	NA
	35		NA
37 If yes, specify non-compliant features NA	36	Non-compliant transitioned features	No
	37	If yes, specify non-compliant features	NA

- Footnote:

 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