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## **Citibank (Hong Kong) Limited**

### **Regulatory Capital Disclosures**

- Transition Disclosures
- Balance Sheet Reconciliation
- 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-Baseel III treatment, as set out in Schedule 4H to the Banking (Capital) Rules.

	HK\$ thousands	Amounts subject to pre-Baseel III treatment*	Cross-referenced to Balance Sheet
<b>CET1 capital: instruments and reserves</b>			
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	<i>Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)</i>	Not applicable	
	<i>Public sector capital injections grandfathered until 1 January 2018</i>	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	<b>CET1 capital before regulatory deductions</b>	21,421,389	
<b>CET1 capital: regulatory deductions</b>			
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		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)	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)
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	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	<b>Total regulatory deductions to CET1 capital</b>	1,140,856	
29	<b>CET1 capital</b>	20,280,533	
<b>AT1 capital: instruments</b>			
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	<i>Capital instruments subject to phase out arrangements from AT1 capital</i>	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	<i>of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements</i>	0	
36	<b>AT1 capital before regulatory deductions</b>	0	

Transition Disclosures (continued)

	HK\$ thousands	Amounts subject to pre-Basel III treatment*	Cross-referenced to Balance Sheet
<b>AT1 capital: regulatory deductions</b>			
37	0	0	
38	0	0	
39	0	0	
40	0	0	
41	0		
41a	0		
i	0		
ii	0		
iii	0		
iv	0		
v	0		
vi	0		
vii	0		
42	0		
43	0		
44	0		
45	20,280,533		
<b>Tier 2 capital: instruments and provisions</b>			
46	0		
47	0		
48	0		
49	0		
50	747,168		Note (ii)
51	747,168		
<b>Tier 2 capital: regulatory deductions</b>			
52	0	0	
53	0	0	
54	0	0	
55	0	0	
56	0		
56a	0		
56b	0		
i	0		
ii	0		
iii	0		
iv	0		
v	0		
vi	0		
vii	0		
57	0		
58	747,168		
59	21,027,701		

**Transition Disclosures (continued)**

		HK\$ thousands	Amounts subject to pre- Basel III treatment*	Cross-referenced to Balance Sheet
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		
v	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	<b>Total risk weighted assets</b>	69,378,136		
<b>Capital ratios (as a percentage of risk weighted assets)</b>				
61	CET1 capital ratio	29.23%		
62	Tier 1 capital ratio	29.23%		
63	Total capital ratio	30.31%		
64	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%		
68	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%		
<b>National minima (if different from Basel 3 minimum)</b>				
69	National CET1 minimum ratio	Not applicable		
70	National Tier 1 minimum ratio	Not applicable		
71	National Total capital minimum ratio	Not applicable		
<b>Amounts below the thresholds for deduction (before risk weighting)</b>				
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		
<b>Applicable caps on the inclusion of provisions in Tier 2 capital</b>				
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		
<b>Capital instruments subject to phase-out arrangements</b>				
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		
85	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 No.	Description	Hong Kong basis	Basel III basis
	<b>Deferred tax assets net of deferred tax liabilities</b>	66,421	66,421
10	<p><u>Explanation</u> 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.</p> <p>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.</p>		
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.

	Balance sheet as in published financial statements	Under regulatory scope of consolidation
(in thousands of Hong Kong dollar)	As at December 31, 2017	As at December 31, 2017
<b>Assets</b>		
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)
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
<b>Total Assets</b>	<b>180,866,850</b>	<b>181,632,713</b>
<b>Liabilities</b>		
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
<b>Total liabilities</b>	<b>159,445,461</b>	<b>160,211,324</b>
<b>Shareholders' Equity</b>		
Share capital	7,348,440	7,348,440
Reserves	14,072,949	14,072,949
<b>Total shareholders' equity</b>	<b>21,421,389</b>	<b>21,421,389</b>
<b>Total liabilities and shareholders' equity</b>	<b>180,866,850</b>	<b>181,632,713</b>

## 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	
<b>Assets</b>			
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)	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(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)
<i>of which: deferred tax liabilities related to intangibles</i>		(12,867)	(5)
<i>of which: deferred tax liabilities related to defined pension fund net assets</i>		-	(6)
Other assets	3,425,530	3,522,302	
<i>of which: defined benefit pension fund net assets</i>		3,145	(7)
<b>Total Assets</b>	<b>180,866,850</b>	<b>181,632,713</b>	
<b>Liabilities</b>			
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	
<b>Total liabilities</b>	<b>159,445,461</b>	<b>160,211,324</b>	
<b>Shareholders' Equity</b>			
Share capital	7,348,440	7,348,440	(8)
Reserves	14,072,949	14,072,949	
<i>of which: retained profits</i>		13,921,880	(9)
<i>available-for-sale revaluation reserve</i>		161,682	(10)
<i>capital reserves</i>		(10,613)	(11)
<b>Total shareholders' equity</b>	<b>21,421,389</b>	<b>21,421,389</b>	
<b>Total liabilities and shareholders' equity</b>	<b>180,866,850</b>	<b>181,632,713</b>	

**Main Features of the Capital Instruments Issued**

1	Issuer	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited
2	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
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules <sup>#</sup>	NA	NA	NA	NA
5	Post-transitional Basel III rules <sup>+</sup>	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	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
	<i>Coupons / dividends</i>				
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
35	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:**

- <sup>#</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- <sup>+</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- <sup>\*</sup> Include solo-consolidated



**Main Features of the Capital Instruments Issued**

1	Issuer	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited
2	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
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules <sup>#</sup>	NA	NA	NA	NA
5	Post-transitional Basel III rules <sup>+</sup>	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	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
	<i>Coupons / dividends</i>				
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
35	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:**

- <sup>#</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- <sup>+</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- <sup>\*</sup> Include solo-consolidated

**Main Features of the Capital Instruments Issued**

1	Issuer	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited	Citibank (Hong Kong) Limited
2	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
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules <sup>#</sup>	NA	NA	NA	NA
5	Post-transitional Basel III rules <sup>+</sup>	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	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
	<i>Coupons / dividends</i>				
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
35	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:**

- <sup>#</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- <sup>+</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- <sup>\*</sup> Include solo-consolidated

**Main Features of the Capital Instruments Issued**

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
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules <sup>#</sup>	NA
5	Post-transitional Basel III rules <sup>+</sup>	Common Equity Tier 1
6	Eligible at solo*/group/group & 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 87,017,000 (Class B)
9	Par value of instrument	NA
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
	<i>Coupons / dividends</i>	
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, 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:**

- <sup>#</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- <sup>+</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- <sup>\*</sup> Include solo-consolidated