



Citicorp International Limited

Pillar 3 Regulatory Disclosures

- Capital Adequacy Ratios
- Leverage Ratio
- Overview of Risk-Weighted Assets

**For the Period ended
September 30, 2017**

This document contains Pillar 3 disclosure of the Citicorp International Limited (the "Company") relating to capital adequacy ratios, leverage ratio and risk-weighted assets ("RWA") by risk types. The following disclosures are prepared in accordance with the Banking (Disclosure) Rules and disclosure templates issued by the Hong Kong Monetary Authority ("HKMA").

1 Capital adequacy ratios

The capital adequacy ratios were calculated in accordance with the Banking (Capital) Rules issued by the HKMA.

In thousands of Hong Kong dollar	At Sep 30, 2017	At Jun 30, 2017
Capital		
Common Equity Tier 1 (CET1)	8,388,636	7,855,062
Tier 1	8,388,636	7,855,062
Total	8,388,636	7,855,062
Total RWA	7,859,015	7,332,297
Capital Adequacy Ratios		
Common Equity Tier 1 (CET1) capital ratio	106.74%	107.13%
Tier 1 capital ratio	106.74%	107.13%
Total capital ratio	106.74%	107.13%

2 Leverage ratio

In thousands of Hong Kong dollar	At Sep 30, 2017	At Jun 30, 2017
Capital and Total exposures		
Tier 1 capital	8,388,636	7,855,062
Total exposures	10,851,901	9,258,355
Leverage Ratio	77.30%	84.84%

The leverage ratio we complied in accordance with the Leverage Ratio Framework issued by the HKMA.

3 Overview of Risk-Weighted Assets

The following table sets out the RWA by risk types and the corresponding minimum capital requirements (i.e. 8% of RWA), as required by the HKMA.

In thousands of Hong Kong dollar		RWA		Minimum capital requirements
		As at Sep 30, 2017	As at Jun 30, 2017	As at Sep 30, 2017
1	Credit risk for non-securitization exposures	1,853,952	1,700,734	148,316
2	Of which STC approach	1,853,952	1,700,734	148,316
19	Operational risk	6,005,063	5,631,563	480,405
20	Of which BIA approach	6,005,063	5,631,563	480,405
25	Total	7,859,015	7,332,297	628,721

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