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**Citibank (Hong Kong) Limited**

**Regulatory Disclosures**

**For the Period ended  
March 31, 2026**

## **Table of contents**

Introduction

Template KM1: Key prudential ratios

Template OV1: Overview of Risk-Weighted Assets

Template LR2: Leverage ratio

## **Introduction**

### **Purpose and Basis of preparation**

The information contained in this document is for Citibank (Hong Kong) Limited (“the Company”), and is prepared in accordance with the Banking (Disclosure) Rules (“BDR”) and disclosure templates issued by the Hong Kong Monetary Authority (“HKMA”).

These regulatory disclosures are governed by the Company’s disclosure policy, which has been approved by the Board. The disclosure policy sets out the governance, control and assurance requirements for publication of the document.

The information in this document is not audited and does not constitute statutory accounts.

### **The Regulatory Disclosures**

The Company's Regulatory Disclosures at March 31, 2026 comprises information required under the framework of the Basel Committee on Banking Supervision (“BCBS”). The disclosures are made in accordance with the latest BDR issued by the HKMA.

According to the BDR, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates.

### Template KMI: Key prudential ratios

The following table provides an overview of the key prudential ratios of the Company.

In thousands of Hong Kong dollar		(a)	(b)	(c)	(d)	(e)
		At March 31, 2026	At December 31, 2025	At September 30, 2025	At June 30, 2025	At March 31, 2025
<b>Regulatory Capital</b>						
1 & 1a	Common Equity Tier 1 (CET1)	21,729,825	20,967,188	22,542,806	22,063,415	24,035,007
2 & 2a	Tier 1	21,729,825	20,967,188	22,542,806	22,063,415	24,035,007
3 & 3a	Total capital	22,486,245	21,728,368	23,325,550	22,861,666	24,833,530
<b>Risk-Weighted Assets (RWA)</b>						
4	Total RWA	75,322,295	75,097,362	76,477,749	78,591,434	79,544,824
4a	Total RWA (pre-floor)	75,322,295	75,097,362	76,477,749	78,591,434	79,544,824
<b>Risk-based regulatory capital ratios</b>						
5 & 5a	CET1 ratio (%)	28.85%	27.92%	29.48%	28.07%	30.22%
5b	CET1 ratio (%) (pre-floor ratio)	28.85%	27.92%	29.48%	28.07%	30.22%
6 & 6a	Tier 1 ratio (%)	28.85%	27.92%	29.48%	28.07%	30.22%
6b	Tier 1 ratio (%) (pre-floor ratio)	28.85%	27.92%	29.48%	28.07%	30.22%
7 & 7a	Total capital ratio (%)	29.85%	28.93%	30.50%	29.09%	31.22%
7b	Total capital ratio (%) (pre-floor ratio)	29.85%	28.93%	30.50%	29.09%	31.22%
<b>Additional CET1 buffer requirements</b>						
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.510%	0.508%	0.508%	0.507%	0.506%
10	Higher loss absorbency requirements (%) (applicable only to GSIBs or DSIBs)	0.000%	0.000%	0.000%	0.000%	0.000%
11	Total AI specific CET1 buffer requirements (%)	3.010%	3.008%	3.008%	3.007%	3.006%
12	CET1 available after meeting the AI's minimum capital requirements (%)	21.85%	20.93%	22.50%	21.09%	23.22%
<b>Basel III leverage ratio</b>						
13	Total leverage ratio (LR) exposure measure	337,569,243	341,890,604	351,551,909	334,108,657	342,688,194
13a	LR exposure measure based on mean values of gross assets of SFTs	337,579,928	341,930,199	351,309,473	334,842,458	342,478,630
14, 14a & 14b	LR (%)	6.44%	6.13%	6.41%	6.60%	7.01%
14c & 14d	LR exposure measure based on mean values of gross assets of SFTs	6.44%	6.13%	6.42%	6.59%	7.02%
<b>Liquidity Maintenance Ratio (LMR)</b>						
17a	LMR (%)	70.06%	74.90%	70.72%	65.13%	63.39%
<b>Core Funding Ratio (CFR)</b>						
20a	CFR (%)	183.34%	192.21%	186.95%	182.41%	179.02%

## Template OV1: Overview of Risk-Weighted Assets

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

In thousands of Hong Kong dollar		(a)	(b)	(c)
		RWA		Minimum capital requirements
		At March 31, 2026	At December 31, 2025	At March 31, 2026
1	Credit risk for non-securitization exposures	60,460,717	60,863,516	4,836,857
2	Of which STC approach	60,460,717	60,863,516	4,836,857
6	Counterparty credit risk and default fund contributions	52,874	30,886	4,230
7	Of which SA-CCR approach	52,874	30,886	4,230
10	CVA risk	72,150	39,288	5,772
20	Market risk	138,288	37,050	11,063
21	Of which STM approach	138,288	37,050	11,063
24	Operational risk	14,656,038	14,174,075	1,172,483
28a	Deduction to RWA	57,772	47,453	4,622
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	57,772	47,453	4,622
29	<b>Total</b>	<b>75,322,295</b>	<b>75,097,362</b>	<b>6,025,783</b>

## Template LR2: Leverage ratio (“LR”)

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

		(a)	(b)
		In thousands of Hong Kong dollar	
		At March 31, 2026	At December 31, 2025
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	327,666,835	333,214,564
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	-	-
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	-	-
4	Less: Adjustment for assets other than money received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(464,211)	(433,596)
6	Less: Asset amounts deducted in determining Tier 1 capital	(489,230)	(505,599)
7	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)</b>	<b>326,713,394</b>	<b>332,275,369</b>
<b>Exposures arising from derivative contracts</b>			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	148,908	34,364
9	Add-on amounts for PFE associated with all derivative contracts	126,431	123,810
10	Less: Exempted CCP leg of client-cleared trade exposures	-	-
11	Adjusted effective notional amount of written credit-related derivative contracts	-	-
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	-	-
13	<b>Total exposures arising from derivative contracts (sum of rows 8 to 12)</b>	<b>275,339</b>	<b>158,174</b>
<b>Exposures arising from SFTs</b>			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	530,000	500,000
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	292	316
17	Agent transaction exposures	-	-
18	<b>Total exposures arising from SFTs (sum of rows 14 to 17)</b>	<b>530,292</b>	<b>500,316</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	85,619,672	84,760,139
20	Less: Adjustments for conversion to credit equivalent amounts	(75,569,454)	(75,803,394)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-	-
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>10,050,218</b>	<b>8,956,745</b>
<b>Capital and total exposures</b>			
23	Tier 1 capital	21,729,825	20,967,188
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>337,569,243</b>	<b>341,890,604</b>
<b>Leverage ratio</b>			
25 & 25a	<b>Leverage ratio</b>	<b>6.44%</b>	<b>6.13%</b>
26	<b>Minimum leverage ratio requirement</b>	<b>3%</b>	<b>3%</b>
27	<b>Applicable leverage buffers</b>	Not applicable	Not applicable
<b>Disclosure of mean values</b>			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	540,685	539,595
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	530,000	500,000
30 & 30a	Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	337,579,928	341,930,199
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	6.44%	6.13%