Citibank (Hong Kong) Limited

Regulatory Disclosures

For the Period ended
September 30, 2025

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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 September 30, 2025 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 KM1: Key prudential ratios

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

	In thousands of Hong Kong dollar	(a) At September 30, 2025	(b) At June 30, 2025	(c) At March 31, 2025	(d) At December 31, 2024	(e) At September 30, 2024
	Regulatory Capital					
1 & 1a	Common Equity Tier 1 (CET1)	22,542,806	22,063,415	24,035,007	23,396,639	26,902,926
2 & 2a	Tier 1	22,542,806	22,063,415	24,035,007	23,396,639	26,902,926
3 & 3a	Total capital	23,325,550	22,861,666	24,833,530	24,200,529	27,711,370
	Risk-Weighted Assets (RWA)					
4	Total RWA	76,477,749	78,591,434	79,544,824	88,524,972	91,382,186
4a	Total RWA (pre-floor)	76,477,749	78,591,434	79,544,824		
	Risk-based regulatory capital ratios					
5 & 5a	CET1 ratio (%)	29.48%	28.07%	30.22%	26.43%	29.44%
5b	CET1 ratio (%) (pre-floor ratio)	29.48%	28.07%	30.22%		
6 & 6a	Tier 1 ratio (%)	29.48%	28.07%	30.22%	26.43%	29.44%
6b	Tier 1 ratio (%) (pre-floor ratio)	29.48%	28.07%	30.22%		
7 & 7a	Total capital ratio (%)	30.50%	29.09%	31.22%	27.34%	30.32%
7b	Total capital ratio (%) (pre-floor ratio)	30.50%	29.09%	31.22%		
	Additional CET1 buffer requirements					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.508%	0.507%	0.506%	0.502%	0.992%
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 (%)	3.008%	3.007%	3.006%	3.002%	3.492%
12	CET1 available after meeting the AI's minimum capital requirements (%)	22.50%	21.09%	23.22%	19.34%	22.32%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	351,551,909	334,108,657	342,688,194	330,520,453	339,845,043
13a	LR exposure measure based on mean values of gross assets of SFTs	351,309,473	334,842,458	342,478,630		
14, 14a & 14b	LR (%)	6.41%	6.60%	7.01%	7.08%	7.92%
14c & 14d	LR exposure measure based on mean values of gross assets of SFTs	6.42%	6.59%	7.02%		
	Liquidity Maintenance Ratio (LMR)					
17a	LMR (%)	70.72%	65.13%	63.39%	65.30%	67.69%
	Core Funding Ratio (CFR)					
20a	CFR (%)	186.95%	182.41%	179.02%	181.11%	178.55%

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.

		(a)	(b)	(c)
		RWA		**Minimum capital requirements**
	In thousands of Hong Kong dollar	**At September 30, 2025**	**At June 30, 2025**	**At September 30, 2025**
1	Credit risk for non-securitization exposures	62,604,355	64,982,938	5,008,348
2	Of which STC approach	62,604,355	64,982,938	5,008,348
6	Counterparty credit risk and default fund contributions	15,191	13,433	1,215
7	Of which SA-CCR approach	15,191	13,433	1,215
10	CVA risk	26,163	28,588	2,093
20	Market risk	93,413	176,800	7,473
21	Of which STM approach	93,413	176,800	7,473
24	Operational risk	13,755,300	13,389,675	1,100,424
28a	Deduction to RWA	16,673	-	1,334
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	16,673	-	1,334
29	**Total**	**76,477,749**	**78,591,434**	**6,118,219**

Template LR2: Leverage ratio ("LR")

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

		(a)	(b)
		In thousands of Hong Kong dollar	
		At September 30, 2025	**At June 30, 2025**
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	342,838,867	325,996,834
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 securities 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	(419,260)	(426,198)
6	Less: Asset amounts deducted in determining Tier 1 capital	(467,858)	(471,273)
7	**Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)**	**341,951,749**	**325,099,363**
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	6,150	7,815
9	Add-on amounts for PFE associated with all derivative contracts	89,211	92,729
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	**Total exposures arising from derivative contracts (sum of rows 8 to 12)**	**95,361**	**100,544**
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	500,000	-
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	650	-
17	Agent transaction exposures	-	-
18	**Total exposures arising from SFTs (sum of rows 14 to 17)**	**500,650**	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	85,867,121	85,371,838
20	Less: Adjustments for conversion to credit equivalent amounts	(76,862,972)	(76,463,088)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-	-
22	**Off-balance sheet items (sum of rows 19 to 21)**	**9,004,149**	**8,908,750**
Capital and total exposures			
23	Tier 1 capital	22,542,806	22,063,415
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**351,551,909**	**334,108,657**
Leverage ratio			
25 & 25a	**Leverage ratio**	**6.41%**	**6.60%**
26	**Minimum leverage ratio requirement**	**3%**	**3%**
27	**Applicable leverage buffers**	Not applicable	Not applicable
Disclosure of mean values			
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	257,564	733,801
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	500,000	0
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)	351,309,473	334,842,458
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)	6.42%	6.59%