

Citicorp International Limited

Regulatory Disclosures

For the Period ended June 30, 2022

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Introduction

Purpose and Basis of preparation

The information contained in this document is for Citicorp International 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 30 June 2022 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 Citicorp International Limited ("the Company").

		(a)	(b)	(c)	(d)	(e)
	In thousands of Hong Kong dollar	At June 30, 2022	At March 31, 2022	At December 31, 2021	At September 30, 2021	At June 30, 2021
	Regulatory Capital			-		
1	Common Equity Tier 1 (CET1)	7,546,244	7,032,142	6,771,167	8,587,841	8,088,375
2	Tier 1	7,546,244	7,032,142	6,771,167	8,587,841	8,088,375
3	Total capital	7,546,244	7,032,142	6,771,167	8,587,841	8,088,375
	RWA					
4	Total RWA	10,276,047	10,079,284	10,210,339	10,597,684	10,428,943
	Capital Adequacy Ratios					
5	CET1 ratio (%)	73.44%	69.77%	66.32%	81.04%	77.56%
6	Tier 1 ratio (%)	73.44%	69.77%	66.32%	81.04%	77.56%
7	Total capital ratio (%)	73.44%	69.77%	66.32%	81.04%	77.56%
	Additional CET1 buffer requirements					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.554%	0.742%	0.908%	0.937%	0.590%
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 (%)	3.054%	3.242%	3.408%	3.437%	3.090%
12	CET1 available after meeting the AI's minimum capital requirements (%)	65.44%	61.77%	58.32%	73.04%	69.56%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	8,516,682	7,811,512	7,796,727	9,542,252	9,166,613
14	LR (%)	88.61%	90.02%	86.85%	90.00%	88.24%
	Liquidity Maintenance Ratio (LMR)					
17a	LMR (%)	160.00%	160.00%	160.00%	160.00%	160.00%

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	As at June 30, 2022	As at March 31, 2022	As at June 30, 2022
1	Credit risk for non-securitization exposures	1,716,247	1,582,384	137,300
2	Of which STC approach	1,716,247	1,582,384	137,300
24	Operational risk	8,559,800	8,496,900	684,784
27	Total	10,276,047	10,079,284	822,084

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.

The Company does not have any credit-related derivatives and exposures to CCPs as at reporting date.

Template CC1: Composition of regulatory capital

		In thousands of Hong Kong dollar	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	CET1 capital: instruments and reserves		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	187,556	(2)
2	Retained earnings	7,321,912	(3)
3	Disclosed reserves	58,306	(4)
4	Directly issued capital subject to phase-out arrangements from CETI (only applicable to non-joint stock companies)	Not applicable	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	7,567,774	
	CET1 capital: regulatory deductions		
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liability)	-	
9	Other intangible assets (net of associated deferred tax liability)	-	
10	Deferred tax assets net of deferred tax liabilities	21,530	(1)
11	Cash flow hedge reserve	-	
12	Excess of total EL amount over total eligible provisions under the IRB approach	-	
13	Credit-enhancing interest only strip, and any gain on sale and other increase in the CET1 capital arising from securitization transactions	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	-	
	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	-	
	Reciprocal cross-holdings in CET1 capital instruments	-	
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable
26	National specific regulatory adjustments applied to CET1 capital	-	
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	-	
26c	Securitization exposures specified in a notice given by the Monetary Authority	-	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	-	
26e	Capital shortfall of regulated non-bank subsidiaries	-	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	-	
28	Total regulatory deductions to CET1 capital	21,530	
29	CET1 capital	7,546,244	
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	-	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	-	
33	Capital instruments subject to phase out arrangements from ATI capital	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
35	of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements	-	
36	AT1 capital before regulatory deductions	-	

Template CC1: Composition of regulatory capital (continued)

		In thousands of Hong Kong dollar	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
41	National specific regulatory adjustments applied to AT1 capital	-	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	
43	Total regulatory deductions to AT1 capital	-	
44	AT1 capital	-	
45	Tier 1 capital (T1 = CET1 + AT1)	7,546,244	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	-	
47	Capital instruments subject to phase out arrangements from Tier 2 capital	-	
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)	-	
49	of which: capital instruments issued by subsidiaries subject to phase-out arrangements	-	
50	Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	-	
51	Tier 2 capital before regulatory deductions	-	
	Tier 2 capital: regulatory deductions	-	
52	Investments in own Tier 2 capital instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	-	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	-	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under \$2(1) of Schedule 4F to BCR only)	-	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments applied to Tier 2 capital	-	
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	-	
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within \$48(1)(g) of BCR	-	
57	Total regulatory deductions to Tier 2 capital	-	
58	Tier 2 capital (T2)	-	
59	Total capital (TC = T1 + T2)	7,546,244	

Template CC1: Composition of regulatory capital (continued)

		In thousands of Hong Kong dollar	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
60	Total risk weighted assets	10,276,047	
	Capital ratios (as a percentage of risk weighted assets)	-	
61	CET1 capital ratio	73.44%	
62	Tier 1 capital ratio	73.44%	
63	Total capital ratio	73.44%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	7.554%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical buffer requirement	0.554%	
67	of which: higher loss absorbency requirement	0.000%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	65.44%	
	National minima (if different from Basel 3 minimum)	-	
69	National CET1 minimum ratio	Not applicable	Not applicable
70	National Tier 1 minimum ratio	Not applicable	Not applicable
71	National Total capital minimum ratio	Not applicable	Not applicable
	Amounts below the thresholds for deduction (before risk weighting)		
72	Insignificant capital investments in CET1, AT1 and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
73	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
74	Mortgage servicing rights (net of related tax liability)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of related tax liability)	Not applicable	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 BSC approach, or the STC approach and SEC-ERBA, SEC- SA and SEC-FBA (prior to application of cap)	-	
77	Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA	-	
78	Provisions eligible for inclusion in Tier 2 in respect of exposure	-	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	-	
	Capital instruments subject to phase-out arrangements		
80	Current cap on CET1 capital instruments subject to phase-out arrangements	Not applicable	Not applicable
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Not applicable	Not applicable
82	Current cap on AT1 capital instruments subject to phase-out arrangements	-	
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on Tier 2 capital instruments subject to phase-out arrangements	-	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	-	

Notes to the Template

Row No.	Description	Hong Kong basis	Basel III basis				
	Deferred tax assets net of deferred tax liabilities	21,530	21,530				
	Deterred tax stasts net of deterred tax insultites 21,53 21,53 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 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 he aggregate 15% threshold set for 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	Remarks:						
	The amount of the 10% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime.						

Template CC2: Reconciliation of regulatory capital to balance sheet

	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 June 30, 2022	As at June 30, 2022	
Assets			
Cash and balances with banks and other financial institutions	8,496,521	8,496,521	
Fixed assets	596	596	
Deferred tax assets	21,530	21,530	(1)
Other assets	19,565	19,565	
Total Assets	8,538,212	8,538,212	
Liabilities			
Deposits and balances of banks	316,197	316,197	
Current taxation	93,538	93,538	
Other liabilities	560,703	560,703	
Total Liabilities	970,438	970,438	
Shareholders' Equity			
Share capital	187,556	187,556	(2)
Reserves	7,380,218	7,380,218	
of which: retained profits		7,321,912	(3)
capital reserves		58,306	(4)
Total Shareholders' Equity	7,567,774	7,567,774	
Total Liabilities and Shareholders' Equity	8,538,212	8,538,212	

Table CCA: Main features of the Capital Instruments Issued

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Image: sec: sec: sec: sec: sec: sec: sec: se	3		Hong Kong	Hong Kong	Hong Kong
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I Original and issuance 26 Actober 170 31 October 170 28 May 2007 12 Faynetia or dated Perpetual	9	Par value of instrument	NA	NA	NA
Perturn of adel Perpetual	10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity
Instrument Instrument Instrument Instrument 14 Searce all adays of prior supervisory approval Instrument Instrument Instrument Instrument Instrument 15 Optional cill dates contingent cill dates and redemption amount Instrument Instrume	11	Original date of issuance	26 October 1970	31 October 1970	28 May 2007
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18Corpor rate and any related indexNANA19Existence of a dividend stopperNoNoNo20Fully discretionary, partially discretionary or mandatoryFully discretionaryFully discretionaryFully discretionary21Existence of step up or other incentive to redeemNoNoNo22Noncumulative or cumulativeNoncourcettibleNoncourcettibleNoncourcettible23Convertible or non-convertibleNoncourcettibleNoncourcettibleNoncourcettible24If convertible, conversion trigger (s)ANANANA25If convertible, fully or partiallyNAANANA26If convertible, conversion rateNAANAANA27If convertible, specify instrument ty convertible intoNAANAANA28If convertible, specify instrument it converts intoNAANAANA29If convertible, specify instrument it converts intoNAANAANA30Wite-down, full or partialNAANANA31If wite-down, full or partialNAANANA32If wite-down, full or partialNAANANA33If wite-down, full or partialNAANANA34If temporary wite-down, description of write-up mechanismNAANA35If wite-down, full or partial (specify instrument type inst		Coupons / dividends			
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Instruction of the problemFully discretionary partially discretionary or mandatoryFully discretionary2Fully discretionary, partially discretionary or mandatoryFully discretionaryFully discretionary2Existence of step up or other incentive to redeemNoNoncumulative2Noncumulative or cumulativeNoncumulativeNoncumulative3Convertible on on-convertibleNon-convertibleNon-convertible4If convertible, conversion trigger (s)NANA5If convertible, conversion rateNANA6If convertible, specify instrument type convertible intoNANA7If convertible, specify instrument type convertible intoNANA8If convertible, specify instrument it converts intoNANA9If unit-down, nuit-down trigger(s)NANA10If unit-down, full or partialNANA11If unit-down, full or partialNANA12If unit-down, nuit-down trigger(s)NANA13If wite-down, full or partialNANA14If temporary wite-down, description of wite-up mechanismNANA13If temporary wite-down, description of wite-up mechanismNANA14If temporary wite-down, description of wite-up mechanismNANA15If temporary wite-down, description of wite-up mechanismNANA16Nacompliant transitioned featuresNANA17If temporary wite-down,	18	Coupon rate and any related index	NA	NA	NA
21Existence of step up or other incentive to redeemNoNo22Noncumulative or cumulativeNoncumulativeNoncumulativeNoncumulative23Convertible or non-convertibleNon-convertibleNon-convertibleNon-convertible24If convertible, conversion trigger (s)NANANA25If convertible, fully or partiallyNAANANA26If convertible, conversion rateNAANANA27If convertible, specify instrument type convertible intoNAANANA28If convertible, specify instrument type convertible intoNAANANA29If convertible, specify instrument tic converts intoNANANA20Write-down featureNoNoNo30Write-down, write-down trigger(s)NANANA31If write-down, description of write-up mechanismNANANA33If temporary write-down, description of write-up mechanismNANANA34Nectorn featuresNANANA35Position in subordination hierarchy in liquidation (specify instrument type intert t	19	Existence of a dividend stopper	No	No	No
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Non-convertibleNon-convertibleNon-convertibleNon-convertible1If convertible, conversion trigger (s)NANA2If convertible, conversion trigger (s)NANA2If convertible, conversion rateNANA3If convertible, mandatory or optional conversionNANA4If convertible, specify instrument type convertible intoNANA5If convertible, specify instrument type convertible intoNANA6If convertible, specify instrument ic converts intoNANA7If convertible, specify instrument ic converts intoNANA8If convertible, specify instrument ic converts intoNANA9If convertible, specify instrument ic converts intoNANA10Write-down frigger(s)NANA11If write-down, write-down trigger(s)NANA12If write-down, full or partialNANA13If write-down, description of write-up mechanismNANA14If temporary write-down, description of write-up mechanismNANA15Nortinuent in subordination hierarchy in liquidation (specify instrument to pinstrument)NANA16Nortinuent in subordination hierarchy in liquidation (specify instrument to pinstrument)NANA16Nortinuent in subordination hierarchy in liquidation (specify instrument to pinstrument)NANA16Nortinuent in subordination hierarchy in liquidation (specify instrument to pi	21	Existence of step up or other incentive to redeem	No	No	No
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Interface Interface <thinterface< th=""> Interface <thinterface< th=""> Interface <thinterface< th=""> <thinterface< th=""> <thint< td=""><td>23</td><td>Convertible or non-convertible</td><td>Non-convertible</td><td>Non-convertible</td><td>Non-convertible</td></thint<></thinterface<></thinterface<></thinterface<></thinterface<>	23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion rateNANA26If convertible, conversion rateNANA27If convertible, mandatory or optional conversionNANA28If convertible, mandatory or optional conversionNANA28If convertible, specify instrument type convertible intoNANA29If convertible, specify instrument type convertible intoNANA30Write-down featureNONONO31If write-down, write-down trigger(s)NANANA32If write-down, full or partialNANANA33If write-down, germanent or temporaryNANANA34If temporary write-down, description of write-up mechanismNANANA35Position in subordination hierarchy in liquidation (specify instrument type inmediately senior to instrument)NANANA36No-compliant transitioned featuresNoNoNoNa	24	If convertible, conversion trigger (s)	NA	NA	NA
r r r r f convertible, mandatory or optional conversion NA NA r f convertible, specify instrument type convertible into NA NA r f convertible, specify instrument type convertible into NA NA r f convertible, specify instrument type convertible into NA NA r f convertible, specify instrument it converts into NA NA r f convertible, specify instrument it converts into NA NA r f convertible, specify instrument it converts into NA NA r f convertible, specify instrument type convertible into NA NA r f convertible, specify instrument type convertible into NA NA r f convertible, specify instrument type convertible into NA NA r f convertible, specify instrument type convertible into NA NA r f write-down, full or partial NA NA r f f write-down, permanent or temporary NA NA r f temporary write-down, description of write-up mechanism NA NA r f temporary write-down, description of write-up mechanism NA NA r position in subordination hierarchy in liquidation	25	If convertible, fully or partially	NA	NA	NA
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It wite down feature NA NA NA 1 f onvertible, specify issuer of instrument it converts into No No No 1 Write-down feature No No No 1 If write-down trigger(s) NA NA NA 2 If write-down trigger(s) NA NA NA 3 If write-down, sprinaent or temporary NA NA NA 3 If write-down, description of write-up mechanism NA NA NA 4 If temporary write-down, description of write-up mechanism NA NA NA 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NA NA NA 6 No-compliant transitioned features No No No No	27	If convertible, mandatory or optional conversion	NA	NA	NA
No. No. Write-down feature No No No If write-down trigger(s) NA NA NA If write-down, write-down trigger(s) NA NA NA If write-down, write-down trigger(s) NA NA NA If write-down, permanent or temporary NA NA NA If temporary write-down, description of write-up mechanism NA NA NA If stion in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NA NA NA No-compliant transitioned features No No No No	28	If convertible, specify instrument type convertible into	NA	NA	NA
31 If write-down, write-down trigger(s) NA NA 32 If write-down, full or partial NA NA 33 If write-down, full or partial NA NA 34 If write-down, description of write-up mechanism NA NA 35 Istion in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NA NA 36 Non-compliant transitioned features No No	29	If convertible, specify issuer of instrument it converts into	NA	NA	NA
31 If write-down, write-down trigger(s) NA NA 32 If write-down, full or partial NA NA 33 If write-down, full or partial NA NA 34 If write-down, description of write-up mechanism NA NA 35 Istion in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NA NA 36 Non-compliant transitioned features No No	30		No	No	No
If write-down, full or partial NA NA 32 If write-down, full or partial NA NA 33 If write-down, germanent or temporary NA NA 34 If temporary write-down, description of write-up mechanism NA NA 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NA NA 36 Non-compliant transitioned features No No	31	If write-down, write-down trigger(s)	NA	NA	NA
3 If write-down, permanent or temporary NA NA 33 If write-down, description of write-up mechanism NA NA 34 If temporary write-down, description of write-up mechanism NA NA 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NA NA 36 Non-compliant transitioned features No No	32		NA		NA
34 If temporary write-down, description of write-up mechanism NA NA 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NA NA 36 Non-compliant transitioned features No No			NA		
Antipic Stress NA 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NA NA 36 Non-compliant transitioned features No No					
36 Non-compliant transitioned features No No					
		If yes, specify non-compliant features	NA	NA	NA

Footnote:
Footnote:
Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
Instruments not 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

Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer ("CCyB")

The following table provides an overview of the geographical distribution of private sector credit exposures relevant for the calculation of the Company's CCyB ratio at June 30, 2022.

		(a)	(c)	(d)	(e)
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyb ratio in effect (%)	RWA used in computation of CCyB ratio (in thousands of Hong Kong dollar)	AI-specific CCyB ratio (%)	CCyB amount
1	Hong Kong SAR	1.000%	8,722		
2	Sum		8,722		
3	Total		15,708	0.554%	87

Template LR1: Summary comparison of accounting assets against leverage ratio ("LR") exposure measure

The following table reconciles the total assets in the published financial statements of the Company to the LR exposure measure.

		(a)
	Item	Value under the LR framework (in thousands of Hong Kong dollar)
1	Total consolidated assets as per published financial statements	8,538,212
	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
2a	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	-
3a	Adjustments for eligible cash pooling transactions	-
4	Adjustments for derivative contracts	-
5	Adjustment for SFTs (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	-
6a	Adjustment for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from exposure measure	(502)
7	Other adjustments	(21,028)
8	Leverage ratio exposure measure	8,516,682

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 l	Hong Kong dollar
		As at June 30, 2022	As at March 31, 2022
On-bala	nce sheet exposures		
	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	8,538,714	7,829,240
2	Less: Asset amounts deducted in determining Tier 1 capital	(21,530)	(17,226)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	8,517,184	7,812,014
Exposur	es arising from derivative contracts	I	
	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	-
5	Add-on amounts for PFE associated with all derivative contracts	-	-
6	Gross-up for collateral provided in respect of derivative contracts where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
7	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	-	-
8	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	Adjusted effective notional amount of written credit-related derivative contracts	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts	-	-
11	Total exposures arising from derivative contracts	-	-
Exposur	es arising from SFTs		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	-	-
Other of	f-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	-	-
18	Less: Adjustments for conversion to credit equivalent amounts	-	-
19	Off-balance sheet items	-	-
Capital a	and total exposures		
20	Tier 1 capital	7,546,244	7,032,142
20a	Total exposures before adjustments for specific and collective provisions	8,517,184	7,812,014
20b	Adjustments for specific and collective provisions	(502)	(502)
21	Total exposures after adjustments for specific and collective provisions	8,516,682	7,811,512
Leverag	e ratio		
22	Leverage ratio	88.61%	90.02%

Template CR1: Credit quality of exposures The following table provides an overview of credit quality of on- and off-balance exposures as at June 30, 2022.

		(a) (b)		(c)	(d) (e)		(f)	(g)
		Gross carrying amounts of		Allowances /	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit	Net values
	In thousands of Hong Kong dollar	Defaulted exposures	Non-defaulted exposures	impairments	Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions	losses on IRB approach exposures	(a+b-c)
1	Loans	-	-	-	-	-	-	-
2	Debt securities	-	-	-	-	-	-	-
3	Off-balance sheet exposures	-	-	-	-	-	-	-
4	Total	-	-	-	-	-	-	-

As at reporting date, the Company has no outstanding reportable item in this template.

Template CR2: Changes in defaulted loans and debt securities

The following table provides information on the changes in defaulted loans and debt securities, including any changes in the amount of defaulted exposures, movements between non-defaulted and defaulted exposures, and reductions in the defaulted exposures due to write-offs as at June 30, 2022 and December 31, 2021 respectively.

		(a)
	In thousands of Hong Kong dollar	Amount
1	Defaulted loans and debt securities at end of the previous reporting period	-
2	Loans and debt securities that have defaulted since the last reporting period	-
3	Returned to non-defaulted status	-
4	Amounts written off	-
5	Other changes	-
6	Defaulted loans and debt securities at end of the current reporting period	-

As at reporting date, the Company has no outstanding reportable item in this template.

Template CR3: Overview of recognized credit risk mitigation The following table presents the extent of credit risk exposures covered by different types of recognized CRM as at June 30, 2022.

]		(a)	(b1)	(b)	(d)	(f)	
	In thousands of Hong Kong dollar	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts	
1	Loans	-	-	-	-	-	
2	Debt securities	-	-	-	-	-	
3	Total	-	-	-	-	-	
4	Of which defaulted	-	-	-	-	-	

As at reporting date, the Company has no outstanding reportable item in this template.

Template CR4: Credit risk exposures and effects of recognized credit risk mitigation - for STC approach

The following table illustrates the effect of any recognized CRM (including recognized collateral under both comprehensive and simple approaches) on the calculation of capital requirements under the STC approach as at June 30, 2022.

		(a)	(b)	(c)	(d)	(e)	(f)	
	In thousands of Hong Kong dollar	Exposures pre-C	CF and pre-CRM Exposures post-CC		CF and post-CRM	RWA and F	WA density	
	Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density	
1	Sovereign exposures	-	-	-	-	-	0%	
2	PSE exposures	-	-	-	-	-	0%	
2a	Of which: domestic PSEs	-	-	-	-	-	0%	
2b	Of which: foreign PSEs	-	-	-	-	-	0%	
3	Multilateral development bank exposures	-	-	-	-	-	0%	
4	Bank exposures	8,502,166	-	8,502,166	-	1,700,541	20%	
5	Securities firm exposures	122	-	122	-	61	50%	
6	Corporate exposures	10,853	-	10,853	-	11,619	107%	
7	CIS exposures	196	-	196	-	177	90%	
8	Cash items	-	-	-	-	-	0%	
	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus- payment basis	-	-	-	-	-	0%	
10	Regulatory retail exposures	-	-	-	-	-	0%	
11	Residential mortgage loans	-	-	-	-	-	0%	
12	Other exposures which are not past due exposures	3,849	-	3,849	-	3,849	100%	
13	Past due exposures	-	-	-	-	-	0%	
14	Significant exposures to commercial entities	-	-	-	-	-	0%	
15	Total	8,517,186	-	8,517,186	-	1,716,247	20%	

Template CR5: Credit risk exposures by asset classes and by risk weights - for STC approach

The following table presents a breakdown of credit risk exposures under the STC approach by asset classes and by risk weights as at June 30, 2022.

	In thousands of Hong Kong dollar	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(ha)	(i)	(j)
	Risk Weight Exposure Class	0%	10%	20%	35%	50%	75%	100%	150%	250%	Others	Total credit risk exposures amount (post CCF and post CRM)
1	Sovereign exposures	-	-	-	-	-	-	-	-	-	-	-
2	PSE exposures	-	-	-	-	-	-	-	-	-	-	-
2a	Of which: domestic PSEs	-	-	-	-	-	-	-	-	-	-	-
2b	Of which: foreign PSEs	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	8,501,985	-	74	-	107	-	-	-	8,502,166
5	Securities firm exposures	-	-	-	-	122	-	-	-	-	-	122
6	Corporate exposures	-	-	65	-	412	-	8,328	2,048	-	-	10,853
7	CIS exposures	-	-	-	-	39	-	157	-	-	-	196
8	Cash items	-	-	-	-	-	-	-	-	-	-	-
9	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	-	-	-	-	-	-	-	-	-	-	-
10	Regulatory retail exposures	-	-	-	-	-	-	-	-	-	-	-
11	Residential mortgage loans	-	-	-	-	-	-	-	-	-	-	-
12	Other exposures which are not past due exposures	-	-	-	-	-	-	3,849	-	-	-	3,849
13	Past due exposures	-	-	-	-	-	-	-	-	-	-	-
14	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-	-	-
15	Total	-	-	8,502,050	-	647	-	12,441	2,048	-	-	8,517,186