

# **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)	( <b>d</b> )	(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

D         Simple sharing (ng CSE): ESIX anilowenery identifier for private placement)         IMA         IMA         IMA           2         Formation result of the instruct         Items form         Items form         Items form         Items formation           2         Formation result of the instruct         Items formation         Item	1	Issuer	Citicorp International Limited	Citicorp International Limited	Citicorp International Limited
Determine back/or the instrument         Hing Kong         Hing Kong         Hing Kong           Replace yronnome         -         -         -           1         Tamidia Ball Hrule'         NA         NA         NA           2         Instrument yrong back for the second seco			-	-	-
Registary treatment         Index         Index         Index           4         Treational Basel IIrais"         NA         NA         NA           5         Prestreased Basel IIrais"         Commo Equity Tire I         Commo Equity TireI         Commo Equity TireI					
Image: sec: sec: sec: sec: sec: sec: sec: se	3		Hong Kong	Hong Kong	Hong Kong
InteractionCommon Equity Tier 1Common Equity Tier 1Common Equity Tier 1 $\overline{P}$ Interactional Bacell IT rulesSoloSoloSolo $\overline{P}$ Explaine stay "groups to be specified to each spin statistication)IDED 2IDED 2IDED 20IDED 20 $\overline{P}$ Interaction Integrating calculation equity calculation of most recent reporting data)IDED 2IDED 20IDED 20IDED 20 $\overline{P}$ Interaction Integrating calculation equity calculation of most recent reporting data)Sharebolderic equityIDED 20IDED 20IDED 20 $\overline{P}$ Interaction Integrating calculation equity cal					
6         Eight at solor/group erop & solo         Solo         Solo         Solo           7         Instrument tyce (types to be specified by each juridication)         Ordinary shares         Ordinary shares         Ordinary shares           8         Anneant treespised in regulatory capital (Currency in million, as of most eccent reporting data)         HKD 978         HKD 978         HKD 978           10         Forward of straument         ANA         NA         NA           10         Constrain dissification         Standholder equity         Standholder equity           10         Fordinal disting staffaction         Standholder equity         Standholder equity           10         Fordinal disting staffaction         Standholder equity         Standholder equity           11         Fordinal disting staffaction         Standholder equity         Standholder equity           11         Fordinal disting staffaction         Standholder equity         Standholder equity           12         Fordinal disting staffaction         Standholder equity         Standholder equity           13         Standholder equity         Standholder equity         Standholder equity           14         Kareen disting strainfaction         Standholder equity         Standholder equity           14         Kareen chaning strainfaction	4				
1         Informative type ivie types in the pace information in the cent reporting data)         Onlinary dares         Onlinary dares           8         Anomat recognised in regulatory cupid (Currecy in million, as of most necent reporting data)         HBD 2         HBD 988         HBD 9888         HBD 988         HBD 988	5	Post-transitional Basel III rules <sup>+</sup>	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
k         Amount recognial diregulatory capital (Lurency in million, as of mot recent reporting data)         HKD 2         HKD 28         HKD 187.555.200           9         Per valse of instrument         NA         NA         NA           10         Valse of instrument         Sharcholder's equity         Sharcholder's equity         Sharcholder's equity         Sharcholder's equity           10         Valse of instrument         Sharcholder's equity         Sharcholder's equity         Sharcholder's equity           12         Varsen of dated         Orginal materity date         Orginal materity date         Perpetual         Perpetual         Perpetual           13         State call adays to prior supervisary approval         Na         Na         Na         Na           14         Subsequent call dates, and reclemption amount         NA         NA         NA           15         Subsequent call dates, fargeteable         NA         NA         NA           16         Subsequent call dates, fargeteable	6	Eligible at solo*/group/group & solo	Solo	Solo	Solo
Normal ControlNANANA0Revised instrumentNANANA10Containing classificationShurebolder's equityShurebolder's equityShurebolder's equity11Original acti sistance26 October'170Shurebolder's equity25 Marebolder's equity12PerpetualPerpetualPerpetualPerpetualPerpetual13Original matrity dateno mattrityno mattrityno mattrity14Issue call adject to prior supervisory approvalNoNoNo15Solpcinal call date, contingent call dates and elemption amountNANANA16Solpcinal call date, contingent call dates and elemption amountNANANA17Fixed or finating drivinderCouponPerpetualPerpetualPerpetual19Existence of advisent stepperNoNoNo20Existence of advisent stepperNoNoNo21Existence of step up on other incentive to referemNoNoNo22Existence of step up on other incentive to referemNoNoNo23Incorretible, conversion andNANANA24Incorretible, conversion andNANANA25Incorretible, conversion andNANANA26Incorretible, conversion andNANANA27Incorretible, conversion andNANANA28Incorretible, conversion andNAN	7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Ordinary shares	Ordinary shares
Interpretation         Shareholder'sequity         Shareholder'sequity         Shareholder'sequity           Id         Figual date of issame         26 October 1970         31 October 1970         28 May 2007           Id         Perfeut of date         Perfeut of date         Perfeut of date         Perfeut of date           Id         Perfeut of date         No         No         No           Id         Statesch prior superiory approal         No         No         No           Id         Subspine tal dates, and redemption amount         No         No         No           Id         Subspine tal dates, and redemption amount         No         No         No           Id         Subspine tal dates, ingplicable         Common tain and any calculation, ingplicable         No         No           Id         Subspine tal dates, ingplicable         Compon train and any calculation, common any calculation, ingplicable         No         No           Id         Subspine tal dates, ingplicable         Compon train any calculation, command any calculation, ingplicable         No         No           Id         Subspine tal dates, ingplicable         Subspine tal dates, ingplicable         No         No           Id         Subspine tal dates, ingplicable         Subsplicable         Subsplicable         <	8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HKD 2	HKD 998	HKD 187,555,200
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
I I Sure of a based and redemption amountNoNo13Optional call date, contingent call dates and redemption amountNANA14Subsequent call dates, if applicableNANA15Subsequent call dates, if applicableNANA16Subsequent call dates, if applicableNANA17Field of finding dividend cooponField of finding dividend cooponField of finding dividend coopon18Succer and any related indexNANA19Existence of a dividend stopperNNNN10Statence of a dividend stopperNNNN11Statence of step up or other incentive to redemNNNN12Statence of step up or other incentive to redemNNNN13Concornative or comparitiesNNNNNN14If convertible, convection trigger (s)NNNNNN15If convertible, convection trigger (s)NNANANA16If convertible, specify isstrament type convertible intoNNANA16If convertible, specify isstrament type convertible intoNNANA16If convertible, specify isstrament type convertible intoNNANA17If convertible, specify isstrament type convertible intoNNANA18Wired-own intareNNANA19If convertible, specify isstrament type convertible intoNNANA10Wired-own intareNNANA10If conve	12	Perpetual or dated	Perpetual	Perpetual	Perpetual
Is         Optional call date, contingent call dates and redemption amount         NA         NA         NA           6         Subsequent call dates, if applicable         INA         NA         NA           7         Conjour Afrikends         Income         Income         Income           17         Encide of floating dividend/coopon         Floating         Floating         Floating         Floating           18         Contront and any related index         NA         NA         NA           19         Existence of advidend/stopper         NA         NA         NA           10         Existence of advidend/stopper         No         No         No           10         Existence of advidend stopper         No         No         No           11         Existence of advidend stopper         No         No         No           12         Existence of stop up or other incentive to redeem         No         No         No           12         Existence of stop up or other incentive to redeem         No         No         No           12         Existence of stop up or other incentive to redeem         No         No         No           12         Existence of stop up or other incentive to redeem         No         No	13	Original maturity date	no maturity	no maturity	no maturity
NoteNANASubsquent call dates, if applicableNANACarpons / dividend;Carpons / dividend;FloatingFloating17Fixed or floating dividend(couponFloatingFloatingFloating18Carpon rate and any related indexNANANA19Existence of a dividend stopperNoNoNo20Fully discretionary, partially discretionary or mandatory or mandatoryFully discretionaryFully discretionary21Existence of stop up or other incentive to redemNoNoNo22Noncumulative or cumulativeNoncumulativeNoncumulativeNoncumulative23Convertible, on one-convertibleNon-convertibleNon-convertibleNon-convertible24If convertible, conversion trigger (s)NANANANA25If convertible, conversion rateNANANA26If convertible, nandary or optical conversionNANANA27If convertible, nandary or optical conversionNANANA28If convertible, specify instrument type convertible infoNANANA29If convertible, specify instrument type convertible infoNANANA20If write-down, fatinger (s)NANANANA29If convertible, specify instrument type interdistonNANANA20If convertible, specify instrument type interdistonNANANA20I	14	Issuer call subject to prior supervisory approval	No	No	No
ControlControlControlControlControl10ControlControlFixed or floating dividend/conponFixed or floating dividend/conponFixed or floatingFiloating11Conport rate and any related indexNANANA12Existence of a dividend stopperGNONONO13Fully discretionary or mandatory or mandatoryFully discretionaryFully discretionaryFully discretionary14Existence of step up or other incentive toredeemNoNoNoNo15Suncumalative or consultiveNon-convertibleNon-convertibleNon-convertible16Convert Bio conversion trigger (s)NANANA16If convertible, conversion trigger (s)NANANA16If convertible, specify instrument type conversionNANANA17If convertible, specify instrument type conversionNANANA18If convertible, specify instrument type conversionNANANA19Wite-down, nutrideown trigger(s)NANANA10If write-down, unit-down trigger(s)NANANA19If write-down, nutrideown trigger(s)NANANA10If write-down, nutrideown trigger(s)NANANA10If write-down, nutrideown trigger(s)NANANA19If write-down, nutrideown trigger(s)NANANA10If write-down, nutrideown trigger(s) </td <td>15</td> <td>Optional call date, contingent call dates and redemption amount</td> <td>NA</td> <td>NA</td> <td>NA</td>	15	Optional call date, contingent call dates and redemption amount	NA	NA	NA
1 Fixed or floating dividend/coopenFixed or floating dividend/coopenFloatingFloating18Copen rate and any related indexNANANA19Existence of a dividend stopperNoNoNo20Fully discretionary, partially discretionary or mandatoryFully discretionaryFully discretionaryFully discretionary21Existence of step up or other incentive to redeemNoNoNo22NoncumalativeNoncumalativeNoncounduritiveNoncounduritive23Courcerible convertibleNoncourceribleNoncourceribleNoncourcerible24I convertible, fully or pariallyNoncourceribleNoNo25Courcerible, fully or pariallyNANANA26I convertible, fully or pariallyNANANA27I convertible, specify instrument type convertible inoNANANA28I convertible, specify instrument type convertible inoNANANA29I convertible, specify instrument type convertible inoNANANA20I furite-down, futurger(s)NANANANA20I furite-down, futurger(s)NANANANA20I furite-down, futurger(s)NANANANA21I furite-down, futurger(s)NANANANA22I furite-down, futurger(s)NANANANA23I furite-down, futurger(s)NANA </td <td>16</td> <td>Subsequent call dates, if applicable</td> <td>NA</td> <td>NA</td> <td>NA</td>	16	Subsequent call dates, if applicable	NA	NA	NA
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
NoncumulativeNoncumulativeNoncumulativeNoncumulativeNoncumulativeNoncumulativeConvertible or non-convertibleNon-convertibleNon-convertibleIf convertible, onversion trigger (s)NANAIf convertible, fully or partiallyNANAIf convertible, conversion rateNANAIf convertible, specify instrument type convertible intoNANAIf write-down fatureNANANAIf write-down full or partialNANAIf write-down, duel or partialNANAIf write-down, duel or partialNANAIf write-down, description of write-up mechanismNANAIf write-down, description of write-up mechanismNANAIf trite-down, description of write-up mechanismNANA <t< td=""><td>20</td><td>Fully discretionary, partially discretionary or mandatory</td><td>Fully discretionary</td><td>Fully discretionary</td><td>Fully discretionary</td></t<>	20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
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
AIf convertible, conversion trigger (s)NANA25If convertible, fully or partiallyNANA26If convertible, fully or partiallyNANA27If convertible, conversion rateNANA28If convertible, specify instrument type convertible intoNANA29If convertible, specify instrument type convertible intoNANA20If convertible, specify instrument type convertible intoNANA29If convertible, specify instrument it converts intoNANA30If write-down frager(s)NANA31If write-down trigger(s)NANA32If write-down, full or partialNANA33If trite-down, description of write-up mechanismNANA34Nationation hierarchy in liquidation (specify instrument type i	22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
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
Interface         NA         NA         NA           28         If convertible, specify instrument type convertible into         NA         NA         NA           29         If convertible, specify instrument type convertible into         NA         NA         NA           29         If convertible, specify instrument type convertible into         NA         NA         NA           30         Write-down feature         No         No         No           31         If write-down, write-down trigger(s)         NA         NA         NA           32         If write-down, full or partial         NA         NA         NA           33         If write-down, permanent or temporary         NA         NA         NA           34         If temporary write-down, description of write-up mechanism         NA         NA         NA           35         Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)         NA         NA         NA           36         Non-compliant transitioned features         No         No         No	26	If convertible, conversion rate	NA	NA	NA
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