



Citicorp International Limited

Regulatory Disclosures

**For the Period ended
September 30, 2019**

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Template KM1: Key prudential ratios

The following table provides an overview of the key prudential ratios of Citicorp International Limited ("the Company").

In thousands of Hong Kong dollar		(a)	(b)	(c)	(d)	(e)
		At September 30, 2019	At June 30, 2019	At March 31, 2019	At December 31, 2018	At September 30, 2018
Regulatory Capital						
1	Common Equity Tier 1 (CET1)	6,476,399	7,970,830	7,449,382	6,838,232	6,412,961
2	Tier 1	6,476,399	7,970,830	7,449,382	6,838,232	6,412,961
3	Total capital	6,476,399	7,970,830	7,449,382	6,838,232	6,412,961
RWA						
4	Total RWA	9,254,631	9,053,024	8,723,801	8,322,188	7,953,469
Capital Adequacy Ratios						
5	CET1 ratio (%)	69.98%	88.05%	85.39%	82.17%	80.63%
6	Tier 1 ratio (%)	69.98%	88.05%	85.39%	82.17%	80.63%
7	Total capital ratio (%)	69.98%	88.05%	85.39%	82.17%	80.63%
Additional CET1 buffer requirements						
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	1.875%	1.875%
9	Countercyclical capital buffer requirement (%)	1.387%	1.503%	1.496%	0.954%	0.731%
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 (%)	3.887%	4.003%	3.996%	2.829%	2.606%
12	CET1 available after meeting the AI's minimum capital requirements (%)	61.98%	80.05%	77.39%	74.17%	72.63%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	8,464,653	8,750,143	8,053,846	7,652,941	7,440,068
14	LR (%)	76.51%	91.09%	92.49%	89.35%	86.19%
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.

In thousands of Hong Kong dollar		RWA		Minimum capital requirements
		As at September 30, 2019	As at June 30, 2019	As at September 30, 2019
1	Credit risk for non-securitization exposures	1,716,431	1,773,199	137,314
2	Of which STC approach	1,716,431	1,773,199	137,314
24	Operational risk	7,538,200	7,279,825	603,056
27	Total	9,254,631	9,053,024	740,370

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.

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	
		As at September 30, 2019	As at June 30, 2019
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	8,488,183	8,768,601
2	Less: Asset amounts deducted in determining Tier 1 capital	(23,530)	(18,458)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	8,464,653	8,750,143
Exposures arising from derivative contracts			
4	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 derivatives collateral provided 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 derivative contracts	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivative contracts	-	-
11	Total exposures arising from derivative contracts	0	0
Exposures 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 off-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	0	0
Capital and total exposures			
20	Tier 1 capital	6,476,399	7,970,830
20a	Total exposures before adjustments for specific and collective provisions	8,464,653	8,750,143
20b	Adjustments for specific and collective provisions	-	-
21	Total exposures after adjustments for specific and collective provisions	8,464,653	8,750,143
Leverage ratio			
22	Basel III leverage ratio	76.51%	91.09%