



Citibank N.A, UAE

Semi-Annual Pillar III Disclosures

30 June 2023

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1. Introduction to Citibank NA UAE

Citibank NA United Arab Emirates branch operates in the United Arab Emirates (“UAE”) through its four branches (2023: four) located in the Emirates of Abu Dhabi, Dubai and Sharjah under a license issued by the Central Bank of UAE (“CBUAE”).

The principal activities of the Bank include accepting deposits, granting loans and advances and providing consumer and corporate banking, including treasury activities.

The registered office and the address of the Bank is P.O. Box 749, Dubai, UAE.

The Bank is a branch of Citibank N.A. USA. The ultimate holding company of the Bank is Citigroup Inc.

This disclosure reflects the activities of the Branches in the United Arab Emirates only and exclude all transactions, assets and liabilities of the head office and its other branches elsewhere. Since the capital of the Bank is not publicly traded, no segment analysis has been prepared.

2. Basis of Preparation

The purpose of this public disclosure is to provide detailed information on Citibank NA UAE Branch (“Citi UAE”) capital structure, capital adequacy, risk exposure and risk-weighted assets (“RWA”), leverage ratio and liquidity ratios as of 30 June 2023.

The following public disclosure presents the annual Pillar 3 disclosure of Citi UAE which has been prepared in accordance with the Central Bank of UAE Notice No CBUAE/BSD/N/2022/1887 dated 9 May 2022 on “Update Pillar 3 Templates and Explanatory Notes”.

The Pillar 3 Disclosure document has been prepared and presented using local currency – UAE Dirhams (AED’000).

3. Management's Responsibility Statement

Citi UAE management is responsible for the preparation and fair presentation of the annual financial statements of the Branch, comprising the statement of financial position as of 30 June 2023, and disclosure requirements.

The Pillar 3 Disclosure document has been verified internally by senior management in accordance with Citi's policies on financial reporting and disclosures.

4. Overview of Risk Management and RWA

4.1 Template KM1: Key Metrics (Quarterly)

The below key prudential metrics relate to regulatory capital, leverage ratio and liquidity standards related to Citi UAE. Citi UAE capital and leverage position is managed within the risk appetite framework. No transitional arrangement with regards to implementation of IFRS9 for the impact of expected credit loss accounting on regulatory capital have been applied for Q2-2021 until Q2-2023.

The significant Capital increase is due capital retention in order to cover Pillar 2 risks requirements from the new Central Bank guidance received in Dec'22. The increase caused the improvement of the CAR ratio also in the previous quarters.

Citi UAE is subject to regulatory capital standards issued by Central Bank of UAE. Citi UAE manages its balance sheet proactively, with a particular focus on the efficient management of RWA.

Citi UAE is not highly leveraged, with a leverage ratio of 6.18% as of Q2-2023, above the minimum leverage ratio requirement of 3%.

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	3,249,063	3,286,117	2,550,565	2,518,224	2,571,598
1a	Fully loaded ECL accounting model	3,249,063	3,286,117	2,550,565	2,518,224	2,571,598
2	Tier 1	3,249,063	3,286,117	2,550,565	2,518,224	2,571,598
2a	Fully loaded ECL accounting model Tier 1	3,249,063	3,286,117	2,550,565	2,518,224	2,571,598
3	Total capital	3,413,155	3,447,160	2,720,186	2,681,171	2,738,190
3a	Fully loaded ECL accounting model total capital	3,413,155	3,447,160	2,720,186	2,681,171	2,738,190
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	16,809,577	16,672,717	16,801,829	16,376,231	16,911,824
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	19.33%	19.71%	15.18%	15.38%	15.21%
5a	Fully loaded ECL accounting model CET1 (%)	19.33%	19.71%	15.18%	15.38%	15.21%
6	Tier 1 ratio (%)	19.33%	19.71%	15.18%	15.38%	15.21%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	19.33%	19.71%	15.18%	15.38%	15.21%
7	Total capital ratio (%)	20.30%	20.68%	16.19%	16.37%	16.19%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.30%	20.68%	16.19%	16.37%	16.19%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0	0	0	0	0
10	Bank D-SIB additional requirements (%)	0	0	0	0	0
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	9.80%	10.18%	5.69%	5.87%	5.69%
Leverage Ratio						
13	Total leverage ratio measure	52,549,383	51,353,253	55,113,386	49,109,173	49,454,210
14	Leverage ratio (%) (row 2/row 13)	6.18%	6.40%	4.63%	5.13%	5.20%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	6.18%	6.40%	4.63%	5.13%	5.20%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	NA	NA	NA	NA	NA
Liquidity Coverage Ratio						
15	Total HQLA	NA	NA	NA	NA	NA
16	Total net cash outflow	NA	NA	NA	NA	NA
17	LCR ratio (%)	NA	NA	NA	NA	NA
Net Stable Funding Ratio						
18	Total available stable funding	NA	NA	NA	NA	NA
19	Total required stable funding	NA	NA	NA	NA	NA
20	NSFR ratio (%)	NA	NA	NA	NA	NA
ELAR						
21	Total HQLA	27,441,884	24,409,858	23,066,541	21,626,180	21,491,248
22	Total liabilities	42,917,748	41,894,305	45,760,679	40,346,083	41,104,520
23	Eligible Liquid Assets Ratio (ELAR) (%)	63.94%	58.27%	50.41%	53.60%	52.28%
ASRR						
24	Total available stable funding	34,870,239	34,617,946	33,797,794	33,519,320	33,621,323
25	Total Advances	10,764,352	10,359,947	11,053,251	10,970,854	10,329,746
26	Advances to Stable Resources Ratio (%)	30.87%	29.93%	32.70%	32.73%	30.72%

4.2 Template OV1: Overview of RWA (Quarterly)

		a	b	c
		RWA		Minimum capital requirements
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	12,425,580	12,226,542	1,304,686
2	Of which: standardised approach (SA)	12,425,580	12,226,542	1,304,686
3				
4				
5				
6	Counterparty credit risk (CCR)	701,810	656,928	73,690
7	Of which: standardised approach for counterparty credit risk	701,810	656,928	73,690
8				
9				
10				
11				
12	Equity investments in funds - look-through approach	-	-	-
13	Equity investments in funds - mandate-based approach	-	-	-
14	Equity investments in funds - fall-back approach	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in the banking book	-	-	-
17				
18	Of which: securitisation external ratings-based approach (SEC-ERBA)	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-
20	Market risk	594,853	701,914	62,460
21	Of which: standardised approach (SA)	594,853	701,914	62,460
22				
23	Operational risk	3,087,334	3,087,334	324,170
24				
25				
26	Total (1+6+10+11+12+13+14+15+16+20+23)	16,809,577	16,672,717	1,765,006

The credit risk items have 3 main contributors: banks (2 bn AED), corporates (4.7 bn AED) retail (individual and SMEs, 4.5 bn AED) and other assets (mainly prepaid expenses, 0.7 bn AED). The rest of the credit risk balance is due to other smaller items (e.g. PSEs).

The market risk items are mainly consists of FOREX deals and also some interest rate trading.

Operational risk is calculated by the Standardized Approach (STA) so the reported figures are tying back to the Income Statement.

5. Composition of Capital

Citibank NA UAE capital management framework is designed to ensure that adequate capital consistent with its risk profile, management targets and all applicable regulatory standards and guidelines are maintained. There were no significant changes to Citibank NA UAE regulatory capital over the reporting period.

The following tables present the semi-annual components of Citibank NA UAE composition of regulatory capital and reconciliation of regulatory capital to balance sheet as of 30 June 2023.

5.1 Template CC1: Composition of regulatory capital (Semi-annual)

	a	b
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 capital: instruments and reserves		
1 Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	135,901	Same as (h) from CC2 template
2 Retained earnings	3,223,983	
3 Accumulated other comprehensive income (and other reserves)	(110,821)	
4 <i>Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)</i>	NA	
5 Common share capital issued by third parties (amount allowed in group CET1)	NA	
6 Common Equity Tier 1 capital before regulatory deductions	3,249,063	
Common Equity Tier 1 capital regulatory adjustments		
7 Prudent valuation adjustments	-	
8 Goodwill (net of related tax liability)	-	CC2 (a) minus (d)
9 Other intangibles including mortgage servicing rights (net of related tax liability)	-	CC2 (b) minus (e)
10 Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	-	
11 Cash flow hedge reserve	-	
12 Securitisation gain on sale	0	
13 Gains and losses due to changes in own credit risk on fair valued liabilities	-	
14 Defined benefit pension fund net assets	-	
15 (sheet)	-	
16 Reciprocal cross-holdings in CET1, AT1, Tier 2	-	
17 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
18 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
20 Amount exceeding 15% threshold	-	
21 Of which: significant investments in the common stock of financials	-	
22 Of which: deferred tax assets arising from temporary differences	-	
23 CBUAE specific regulatory adjustments	-	
24 Total regulatory adjustments to Common Equity Tier 1	-	
25 Common Equity Tier 1 capital (CET1)	3,249,063	
Additional Tier 1 capital: instruments		
26 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	0	CC2 (i)
27 Of which: classified as equity under applicable accounting standards	0	
28 Of which: classified as liabilities under applicable accounting standards	0	
29 <i>Directly issued capital instruments subject to phase-out from additional Tier 1</i>	0	
30 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1)	0	
31 Of which: instruments issued by subsidiaries subject to phase-out	0	
32 Additional Tier 1 capital before regulatory adjustments	0	
Additional Tier 1 capital: regulatory adjustments		
33 Investments in own additional Tier 1 instruments	0	
34 Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
35 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
36 CBUAE specific regulatory adjustments	-	
37 Total regulatory adjustments to additional Tier 1 capital	-	
38 Additional Tier 1 capital (AT1)	0	
39 Tier 1 capital (T1= CET1 + AT1)	3,249,063	
Tier 2 capital: instruments and provisions		
40 Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
41 <i>Directly issued capital instruments subject to phase-out from Tier 2</i>	-	
42 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 30) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
43 Of which: instruments issued by subsidiaries subject to phase-out	-	
44 Provisions	164,092	
45 Tier 2 capital before regulatory adjustments	164,092	
Tier 2 capital: regulatory adjustments		
46 Investments in own Tier 2 instruments	-	
47 Investments in capital, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
48 Significant investments in the capital, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
49 CBUAE specific regulatory adjustments	-	
50 Total regulatory adjustments to Tier 2 capital	-	
51 Tier 2 capital (T2)	164,092	
52 Total regulatory capital (TC = T1 + T2)	3,413,155	
53 Total risk-weighted assets	16,809,577	
Capital ratios and buffers		
54 Common Equity Tier 1 (as a percentage of risk-weighted assets)	19.33%	
55 Tier 1 (as a percentage of risk-weighted assets)	19.33%	
56 Total capital (as a percentage of risk-weighted assets)	20.30%	
57 Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	2.50%	
58 Of which: capital conservation buffer requirement	2.50%	
59 Of which: bank-specific countercyclical buffer requirement	0.00%	
60 Of which: higher loss absorbency requirement (e.g. DSIB)	0.00%	
61 Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	9.80%	
The CBUAE Minimum Capital Requirement		
62 Common Equity Tier 1 minimum ratio	7.00%	
63 Tier 1 minimum ratio	8.50%	
64 Total capital minimum ratio	10.50%	
Amounts below the thresholds for deduction (before risk weighting)		
66 Significant investments in common stock of financial entities	0	
68 Deferred tax assets arising from temporary differences (net of related tax liability)	212,515	
Applicable caps on the inclusion of provisions in Tier 2		
69 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	164,092	
70 Cap on inclusion of provisions in Tier 2 under standardised approach	164,092	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
73 Current cap on CET1 instruments subject to phase-out arrangements	NA	
74 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA	
75 Current cap on AT1 instruments subject to phase-out arrangements	NA	
76 Amount excluded from AT1 due to cap (excess after redemptions and maturities)	NA	
77 Current cap on T2 instruments subject to phase-out arrangements	NA	
78 Amount excluded from T2 due to cap (excess after redemptions and maturities)	NA	

5.2 Template CC2: Reconciliation of regulatory capital to balance sheet (Semi-annual)

	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at period-end	As at period-end	
Assets			
CASH & BALANCES WITH CENTRAL BANK	22,242,458	22,242,458	
DUE FROM HEAD OFFICE /OWN BRANCHES/ BANKING SUBS. (GROSS)	125,123	125,123	
BALANCES DUE FROM OTHER BANKS (GROSS)	1,819,579	1,819,579	
INVESTMENTS AND FINANCIAL ASSETS	12,289,624	12,289,624	
LOANS & ADVANCES (GROSS)	9,247,140	9,247,140	
NET FIXED ASSETS	80,285	80,285	
OTHER ASSETS	1,124,918	1,124,918	
CUSTOMER ACCEPTANCES	92,086	92,086	
POSITIVE FAIR VALUE OF DERIVATIVES	164,163	164,163	
TOTAL ASSETS	47,185,376	47,185,376	
Liabilities			
DUE TO BANKS	418,924	418,924	
CUSTOMER DEPOSITS	36,167,929	36,167,929	
DUE TO HEAD OFFICE AND BRANCHES ABROAD	4,857,282	4,857,282	
PROVISIONS & INTEREST IN SUSPENSE*	440,386	440,386	
OTHER LIABILITIES	1,154,974	1,154,974	
CUSTOMER ACCEPTANCES	92,086	92,086	
NEGATIVE FAIR VALUE OF DERIVATIVES	126,613	126,613	
TOTAL LIABILITIES	43,258,194	43,258,194	
Shareholders' equity			
ALLOCATED CAPITAL	135,901	135,901	
LEGAL RESERVE	67,951	67,951	
FAIR VALUE RESERVE	(188,639)	(188,639)	
OTHER RESERVES	9,867	9,867	
RETAINED EARNINGS	3,223,983	3,223,983	
Current year's profit and loss	678,119	678,119	
Total shareholders' equity	3,927,182	3,927,182	

5.3 Template CCA: Main features of regulatory capital instruments (Semi-annual)

Not applicable for CBNA UAE, since the bank does not have any instruments in scope.

6. Macroprudential Supervisory Measures

6.1 Template CCyB1: Geographical distribution of credit exposures used in the countercyclical buffer (Semi-annual)

Not applicable for CBNA UAE, since the bank does not have any instruments in scope.

7. Leverage Ratio

The Basel III leverage ratio is a non-risk sensitive ratio used to restrict the build-up of leverage in the banking sector to avoid destabilizing deleveraging processes that can damage the broader financial system and the economy. It compares the Tier 1 capital to the total exposure (including off balance sheet items) on a non-risk weighted basis.

Citi UAE Basel III leverage ratio calculated in accordance with the Central Bank of UAE regulations, was 6.18% on 30 June 2023, above the regulatory minimum requirement of 3%.

Citi UAE leverage position is managed within the Citigroup Global Risk Appetite framework. The leverage ratio is also calculated and presented to the ALCO every month.

The following tables present Citi UAE summary comparison of accounting assets versus leverage ratio exposure amount and leverage ratio common disclosure as of quarter ended 30 June 2022.

7.1 Template LR1: Summary comparison of accounting assets vs leverage ratio exposure measure (January 2014 standard) (Quarterly)

1	Total consolidated assets as per published financial statements	47,185,376
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	1,510,437
9	Adjustment for securities financing transactions (ie repos and similar secured lending)	-
10	Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	3,945,653
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	(92,083)
13	Leverage ratio exposure measure	52,549,383

The Other adjustments are covering the difference between the on-balance sheet items considered in Basel III (which is excluding derivatives and SFTs, but including collaterals) and the BRF 1 report.

7.2 Leverage ratio common disclosure template (January 2014 standard) (Quarterly)

		a	b
		T	T-1
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	47,093,293	45,686,777
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	-	-
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	47,093,293	45,686,777
Derivative exposures			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	162,026	150,166
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	916,857	934,025
10	(Exempted CCP leg of client-cleared trade exposures)	0	-
11	Adjusted effective notional amount of written credit derivatives	0	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	-
13	Total derivative exposures (sum of rows 8 to 12)	1,510,437	1,517,867
Securities financing transactions			
14	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	0	0
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
16	CCR exposure for SFT assets	0	0
17	Agent transaction exposures	0	0
18	Total securities financing transaction exposures (sum of rows 14 to 17)	0	0
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	13,128,106	13,452,418
20	(Adjustments for conversion to credit equivalent amounts)	9,182,453	9,303,809
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	0	-
22	Off-balance sheet items (sum of rows 19 to 21)	3,945,653	4,148,609
Capital and total exposures			
23	Tier 1 capital	3,249,063	3,286,117
24	Total exposures (sum of rows 7, 13, 18 and 22)	52,549,383	51,353,253
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	6.18%	6.40%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	NA	NA
26	CBUAE minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	3.18%	3.40%

On B/S exposures are mainly consists of: Cash and balances with CB (22.2 bn AED), Balances due from banks (1.9. bn AED), Debt securities (11 bn AED), Loan and advances (9.2 bn AED), Other assets (1 bn AED).

The derivatives Citi UAE is dealing with are mainly: FX options and Forward contracts.

Off B/S exposures are mainly consists of: Guarantees (3.1 bn AED) and Commitments (mainly unused credit card limits and other commitments, 9.6 bn AED).

8. Liquidity

8.1 Template LIQ1: Liquidity Coverage Ratio (Quarterly)

Not applicable for CBNA UAE, since this is applicable for local banks only.

8.2 Template LIQ2: Net Stable Funding Ratio (Semi-annual)

Not applicable for CBNA UAE, since this is applicable for local banks only.

8.3 Template ELAR: Eligible Liquid Assets Ratio (Quarterly)

1	High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
1.1	Physical cash in hand at the bank + balances with the CBUAE	22,242,458	
1.2	UAE Federal Government Bonds and Sukuks	0	
	Sub Total (1.1 to 1.2)	22,242,458	22,242,458
1.3	UAE local governments publicly traded debt securities	66,551	
1.4	UAE Public sector publicly traded debt securities	0	
	Sub total (1.3 to 1.4)	66,551	66,551
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	12,223,073	5,132,875
1.6	Total	34,532,082	27,441,884
2	Total liabilities		42,917,748
3	Eligible Liquid Assets Ratio (ELAR)		63.94%

8.4 Template ASRR: Advances to Stable Resources Ratio (Quarterly)

		Items	Amount
1		Computation of Advances	
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	9,350,769
	1.2	Lending to non-banking financial institutions	-
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	586,054
	1.4	Interbank Placements	827,529
	1.5	Total Advances	10,764,352
2		Calculation of Net Stable Resources	
	2.1	Total capital + general provisions	4,182,451
		Deduct:	
	2.1.1	Goodwill and other intangible assets	-
	2.1.2	Fixed Assets	80,285
	2.1.3	Funds allocated to branches abroad	-
	2.1.5	Unquoted Investments	-
	2.1.6	Investment in subsidiaries, associates and affiliates	-
	2.1.7	Total deduction	80,285
	2.2	Net Free Capital Funds	4,102,166
	2.3	Other stable resources:	
	2.3.1	Funds from the head office	-
	2.3.2	Interbank deposits with remaining life of more than 6 months	-
	2.3.3	Refinancing of Housing Loans	-
	2.3.4	Borrowing from non-Banking Financial Institutions	6,832
	2.3.5	Customer Deposits	30,761,241
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	-
	2.3.7	Total other stable resources	30,768,073
	2.4	Total Stable Resources (2.2+2.3.7)	34,870,239
3		Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)	30.87

9. Credit Risk

9.1 Template CR1: Credit quality of assets (Semi-annual)

		a		b		c		d		e		f	
		Gross carrying values of				Allowances/ Impairments	Of which ECL accounting provisions for credit losses		Allocated in regulatory category of Specific	Allocated in regulatory category of General	Net values (a+b-c)		
		Defaulted exposures	Non-defaulted exposures										
1	Loans	92,403	34,711,266	331,220	75,951	255,269	34,472,449						
2	Debt securities	-	12,289,624	-	-	-	12,289,624						
3	Off-balance sheet exposures	257	14,638,287	16,708	191	16,517	14,621,835						
4	Total	92,660	61,639,176	347,928	76,142	271,786	61,383,908						

9.2 Template CR2: Changes in the stock of defaulted loans and debt securities (Semi-annual)

		a	Comment
1	Defaulted loans and debt securities at the end of the previous reporting period	48,719,505	Balance of defaulted accounts as of Dec2022
2	Loans and debt securities that have defaulted since the last reporting period	53,378,117	Balance of new defaulted accounts as of Jun2023, exclusion-(Accts which was default in Dec2022)
3	Returned to non-default status	1,705,690	Balance of defaulted accounts as of Dec2022, which became non-defaulted as of Jun2023
4	Amounts written off	45,901,076	Balance of defaulted accounts as of Dec2022 which got written off during the period from Jan2023 till Jun2023
5	Other changes	191,579	Reduction in balance of Accounts still under default status in Dec2022 and Jun2023
6	Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)	54,299,277	

9.3 Template CR3: Credit risk mitigation techniques - overview (Semi-annual)

		a	b	c	d	e	f	g
		Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	34,422,924	81,062	81,062	299,683	299,683	-	-
2	Debt securities	12,289,624	-	-	-	-	-	-
3	Total	46,712,548	81,062	81,062	299,683	299,683	-	-
4	Of which defaulted	92,403	3,971	-	-	-	-	-

9.4 Template CR4: Standardised approach – credit risk exposure and CRM (Semi-annual)

	a	b	c	d	e	f
	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1 Sovereigns and their central banks	34,472,210	382	34,472,210	191	-	0%
2 Public Sector Entities	667,934	749,202	667,934	422,729	840,933	77%
3 Multilateral development banks	797	4,713	797	2,357	631	20%
4 Banks	2,312,458	2,140,009	2,312,458	1,986,943	1,985,008	46%
5 Securities firms	-	-	-	-	-	0%
6 Corporates	3,351,364	3,805,346	2,582,784	2,975,637	4,766,444	86%
7 Regulatory retail portfolios	5,726,831	7,938,634	5,707,133	42,694	4,482,578	78%
8 Secured by residential property	15,495	-	15,495	-	5,423	35%
9 Secured by commercial real estate	-	-	-	-	-	0%
10 Equity Investment in Funds (EIF)	-	-	-	-	-	0%
11 Past-due loans	92,403	257	7,226	257	3,667	49%
12 Higher-risk categories	-	-	-	-	-	0%
13 Other assets	453,801	-	453,801	-	678,078	149%
14 Total	47,093,293	14,638,543	46,219,838	5,430,807	12,762,761	

9.5 Template CR5: Standardised approach – exposures by asset classes and risk weights (Semi-annual)

	a	b	c	d	e	f	g	h	i
Asset classes	0%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	34,472,401	-	-	-	-	-	-	-	34,472,401
2 Public Sector Entities	-	11,047	-	481,784	-	597,831	-	-	1,090,662
3 Multilateral development banks	-	3,153	-	-	-	-	-	-	3,153
4 Banks	-	804,926	-	3,356,461	-	122,457	15,557	-	4,299,401
5 Securities firms	-	-	-	-	-	-	-	-	-
6 Corporates	716,780	8,331	-	47,382	-	4,479,243	1,786	304,900	5,558,422
7 Regulatory retail portfolios	25,568	-	-	-	4,966,720	757,538	-	-	5,749,826
8 Secured by residential property	-	-	15,495	-	-	-	-	-	15,495
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-
10 Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	-
11 Past-due loans	3,816	-	-	-	-	3,667	-	-	7,483
12 Higher-risk categories	-	-	-	-	-	-	-	-	-
13 Other assets	73,303	-	-	42,385	-	125,599	-	212,515	453,801
14 Total	35,291,868	827,458	15,495	3,928,012	4,966,720	6,086,334	17,343	517,415	51,650,645

10. Counterparty Credit Risk (CCR)

10.1 Template CCR1: Analysis of CCR by approach (Semi-annual)

	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	162,026	916,857		1.40	1,510,437	701,810
2						
3 Simple Approach for credit risk mitigation (for SFTs)						
4 Comprehensive Approach for credit risk mitigation (for SFTs)						
5						
6 Total						701,810

10.2 Template CCR2: Credit valuation adjustment (CVA) capital charge (Semi-annual)

	a	b
	EAD post-CRM	RWA
1 All portfolios subject to the Standardised CVA capital charge*	1,510,437	364,628
2 All portfolios subject to the Simple alternative CVA capital charge	0	0

10.3 Template CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights (Semi-annual)

	a	b	c	d	e	f	g	h
	0%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio								
Sovereigns	0	0	0	0	0	0	0	-
Public Sector Entities (PSEs)	0	0	0	0	0	0	0	-
Multilateral development banks (MDBs)	0	0	0	0	0	0	0	-
Banks	0	412,445	956,981	0	12,199	0	0	1,381,624
Securities firms	0	0	0	0	0	0	0	-
Corporates	0	0	0	0	127,606	0	1,207	128,813
Regulatory retail portfolios	0	0	0	0	0	0	0	-
Secured by residential property	0	0	0	0	0	0	0	-
Secured by commercial real estate	0	0	0	0	0	0	0	-
Equity Investment in Funds (EIF)	0	0	0	0	0	0	0	-
Past-due loans	0	0	0	0	0	0	0	-
Higher-risk categories	0	0	0	0	0	0	0	-
Other assets	0	0	0	0	0	0	0	-
Total	0	412,445	956,981	0	139,804	0	1,207.13	1,510,437

10.4 Template CCR5: Composition of collateral for CCR exposure (Semi-annual)

Not applicable for CBNA UAE, since the bank does not have any instruments in scope.

10.5 Template CCR6: Credit derivatives exposures (Semi-annual)

Not applicable for CBNA UAE, since the bank does not have any instruments in scope.

10.6 Template CCR8: Exposures to central counterparties (Semi-annual)

Not applicable for CBNA UAE, since the bank has no central counterparties.

11. Securitisation

11.1 Template SECA: Qualitative disclosures related to securitisation exposures (Annual)

Not applicable for CBNA UAE, since the bank does not have any instruments in scope.

11.2 Template SEC1: Securitisation exposures in the banking books (Semi-annual)

Not applicable for CBNA UAE, since the bank does not have any instruments in scope.

11.3 Template SEC2: Securitisation exposures in the trading book (Semi-annual)

Not applicable for CBNA UAE, since the bank does not have any instruments in scope.

11.4 Template SEC3: Securitisation exposures in the banking book and associated regulatory capital requirements - bank acting as originator or as sponsor (Semi-annual)

Not applicable for CBNA UAE, since the bank does not have any instruments in scope.

11.5 Template SEC4: Securitisation exposures in the trading book and associated capital requirements - bank acting as investor (Semi-annual)

Not applicable for CBNA UAE, since the bank does not have any instruments in scope.

12. Market Risk

12.1 Template MR1: Market risk under the standardised approach (Semi-annual)

	a
	RWA
1 General Interest rate risk (General and Specific)	216,237
2 Equity risk (General and Specific)	-
3 Foreign exchange risk	378,079
4 Commodity risk	-
Options	
5 Simplified approach	538
6 Delta-plus method	-
7	
8 Securitisation	-
9 Total	594,853