



Citibank N.A, UAE
Semi-Annual Pillar III Disclosures

30 June 2022

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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 (2021: 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 2022.

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/2021/5508 dated 30 November 2021 on “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 disclosure requirements as of 30 June 2022.

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 Q4-2022.

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 5.2% as of Q2-2022, 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)	2 571 598	2 655 252	2 347 348	2 367 080	2 391 786
1a	Fully loaded ECL accounting model	2 571 598	2 655 252	2 347 348	2 367 080	2 391 786
2	Tier 1	2 571 598	2 655 252	2 347 348	2 367 080	2 391 786
2a	Fully loaded ECL accounting model Tier 1	2 571 598	2 655 252	2 347 348	2 367 080	2 391 786
3	Total capital	2 738 190	2 825 354	2 530 992	2 545 059	2 547 089
3a	Fully loaded ECL accounting model total capital	2 738 190	2 825 354	2 530 992	2 545 059	2 547 089
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	16 911 824	17 107 325	18 521 550	17 857 560	16 545 121
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	15,21%	15,52%	12,67%	13,26%	14,46%
5a	Fully loaded ECL accounting model CET1 (%)	15,21%	15,52%	12,67%	13,26%	14,46%
6	Tier 1 ratio (%)	15,21%	15,52%	12,67%	13,26%	14,46%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15,21%	15,52%	12,67%	13,26%	14,46%
7	Total capital ratio (%)	16,19%	16,52%	13,67%	14,25%	15,39%
7a	Fully loaded ECL accounting model total capital ratio (%)	16,19%	16,52%	13,67%	14,25%	15,39%
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 (%)	5,69%	6,02%	3,17%	3,75%	4,89%
Leverage Ratio						
13	Total leverage ratio measure	49 454 210	46 629 910	46 316 054	NA	NA
14	Leverage ratio (%) (row 2/row 13)	5,20%	5,69%	0,0506811	NA	NA
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	5,20%	5,69%	0,0506811	NA	NA
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	21 491 248	18 877 304	15 568 936	13 954 945	15 039 406
22	Total liabilities	41 104 520	38 205 269	35 726 690	35 246 109	34 353 529
23	Eligible Liquid Assets Ratio (ELAR) (%)	52,28%	49,41%	43,58%	39,59%	43,78%
ASRR						
24	Total available stable funding	33 621 323	30 461 792	28 553 590	27 950 903	26 701 132
25	Total Advances	10 329 746	10 476 735	10 680 241	12 190 079	11 257 530
26	Advances to Stable Resources Ratio (%)	30,72%	34,39%	37,40%	43,61%	42,16%

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)	12 951 210	13 230 297	
2	Of which: standardised approach (SA)	12 383 360	12 852 441	
3				
4				
5				
6	Counterparty credit risk (CCR)	567 850	377 856	
7	Of which: standardised approach for counterparty credit risk	567 850	377 856	
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	270 071	376 480	
21	Of which: standardised approach (SA)	270 071	376 480	
22				
23	Operational risk	3 122 692	3 122 692	
24				
25				
26	Total (1+6+10+11+12+13+14+15+16+20+23)	16 911 824	17 107 325	

The credit risk items have 3 main contributors: banks (1.7 bn AED), corporates (5 bn AED) retail (individual and SMEs, 4.5 bn AED) and other assets (mainly prepaid expenses, 1.4 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 2022.

7.1 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	2 546 644	
3 Accumulated other comprehensive income (and other reserves)	(110 947)	
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	2 571 598	
Common Equity Tier 1 capital regulatory adjustments		
7 Prudent valuation adjustments	0	
8 Goodwill (net of related tax liability)	0	CC2 (a) minus (d)
9 Other intangibles including mortgage servicing rights (net of related tax liability)	0	CC2 (b) minus (e)
10 Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	0	
11 Cash flow hedge reserve	0	
12 Securitisation gain on sale	0	
13 Gains and losses due to changes in own credit risk on fair valued liabilities	0	
14 Defined benefit pension fund net assets	0	
15 sheet)	0	
16 Reciprocal cross-holdings in CET1, AT1, Tier 2	0	
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)	0	
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)	0	
19 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0	
20 Amount exceeding 15% threshold	0	
21 Of which: significant investments in the common stock of financials	0	
22 Of which: deferred tax assets arising from temporary differences	0	
23 CBUAE specific regulatory adjustments	0	
24 Total regulatory adjustments to Common Equity Tier 1	0	
25 Common Equity Tier 1 capital (CET1)	2571598	
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 <i>Of which: instruments issued by subsidiaries subject to phase-out</i>	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	0	
35 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation	0	
36 CBUAE specific regulatory adjustments	0	
37 Total regulatory adjustments to additional Tier 1 capital	0	
38 Additional Tier 1 capital (AT1)	0	
39 Tier 1 capital (T1= CET1 + AT1)	2571598	
Tier 2 capital: instruments and provisions		
40 Directly issued qualifying Tier 2 instruments plus related stock surplus	0	
41 <i>Directly issued capital instruments subject to phase-out from Tier 2</i>	0	
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)	0	
43 <i>Of which: instruments issued by subsidiaries subject to phase-out</i>	0	
44 Provisions	166 592	
45 Tier 2 capital before regulatory adjustments	166 592	
Tier 2 capital: regulatory adjustments		
46 Investments in own Tier 2 instruments	0	
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)	0	
48 Significant investments in the capital, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
49 CBUAE specific regulatory adjustments	0	
50 Total regulatory adjustments to Tier 2 capital	0	
51 Tier 2 capital (T2)	166 592	
52 Total regulatory capital (TC = T1 + T2)	2 738 190	
53 Total risk-weighted assets	16 911 824	
Capital ratios and buffers		
54 Common Equity Tier 1 (as a percentage of risk-weighted assets)	15,21%	
55 Tier 1 (as a percentage of risk-weighted assets)	15,21%	
56 Total capital (as a percentage of risk-weighted assets)	16,19%	
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. DSIIB)	0,00%	
61 Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	5,69%	
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)	199 071	
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)	166 592	
70 Cap on inclusion of provisions in Tier 2 under standardised approach	168 988	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
73 <i>Current cap on CET1 instruments subject to phase-out arrangements</i>	NA	
74 <i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	NA	
75 <i>Current cap on AT1 instruments subject to phase-out arrangements</i>	NA	
76 <i>Amount excluded from AT1 due to cap (excess after redemptions and maturities)</i>	NA	
77 <i>Current cap on T2 instruments subject to phase-out arrangements</i>	NA	
78 <i>Amount excluded from T2 due to cap (excess after redemptions and maturities)</i>	NA	

7.2 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	17 238 475	17 238 475	
DUE FROM HEAD OFFICE /OWN BRANCHES/ BANKING SUBS. (GROSS)	87 754	87 754	
BALANCES DUE FROM OTHER BANKS (GROSS)	2 164 866	2 164 866	
INVESTMENTS AND FINANCIAL ASSETS	14 351 233	14 351 233	
LOANS & ADVANCES (GROSS)	8 822 267	8 822 267	
NET FIXED ASSETS	108 728	108 728	
OTHER ASSETS	1 274 665	1 274 665	
CUSTOMER ACCEPTANCES	352 320	352 320	
POSITIVE FAIR VALUE OF DERIVATIVES	48 678	48 678	
TOTAL ASSETS	44 448 986	44 448 986	
Liabilities			
DUE TO BANKS	464 568	464 568	
CUSTOMER DEPOSITS	36 066 088	36 066 088	
DUE TO HEAD OFFICE AND BRANCHES ABROAD	2 730 626	2 730 626	
PROVISIONS & INTEREST IN SUSPENSE*	644 019	644 019	
OTHER LIABILITIES	1 276 113	1 276 113	
CUSTOMER ACCEPTANCES	352 320	352 320	
NEGATIVE FAIR VALUE OF DERIVATIVES	107 812	107 812	
TOTAL LIABILITIES	41 641 546	41 641 546	
Shareholders' equity			
ALLOCATED CAPITAL	135 901	135 901	
LEGAL RESERVE	67 951	67 951	
FAIR VALUE RESERVE	(180 830)	(180 830)	
OTHER RESERVES	1 932	1 932	
RETAINED EARNINGS	2 546 644	2 546 644	
Current year's profit and loss	235 842	235 842	
Total shareholders' equity	2 807 440	2 807 440	

7.3 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

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

Not applicable for CBNA UAE.

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 5.2% on 30 June 2022, 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.

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

	a
1 Total consolidated assets as per published financial statements	44 448 986
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	796 932
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)	4 560 611
11 Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12 Other adjustments	(352 320)
13 Leverage ratio exposure measure	49 454 210

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.

9.2 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)	44 096 666	41 141 978
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)	44 096 666	41 141 978
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)	48 141	57 331
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	521 096	617 982
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)	796 932	945 438
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	13 785 835	13 845 435
20	(Adjustments for conversion to credit equivalent amounts)	9 225 224	9 302 941
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)	4 560 611	4 542 494
Capital and total exposures			
23	Tier 1 capital	2571598	2 655 252
24	Total exposures (sum of rows 7, 13, 18 and 22)	49 454 210	46 629 910
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	5,20%	5,69%
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	2,20%	2,69%

On B/S exposures are mainly consists of: Cash and balances with CB (17 bn AED), Balances due from banks (2.1. bn AED), Debt securities (14.3 bn AED), Loan and advances (8.8 bn AED), Other assets (1.3 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 (3.5 bn AED) and Commitments (mainly unused credit card limits and other commitments, 7.5 bn AED).

8. Liquidity

10.1 Template LIQ1: Liquidity Coverage Ratio (Quarterly)

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

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

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

10.3 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	17 238 475	
1,2	UAE Federal Government Bonds and Sukuks	0	
	Sub Total (1.1 to 1.2)	17 238 475	17 238 475
1,3	UAE local governments publicly traded debt securities	274 663	
1,4	UAE Public sector publicly traded debt securities	0	
	Sub total (1.3 to 1.4)	274 663	274 663
1,5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	14 076 570	3 978 110
1,6	Total	31 589 708	21 491 248
2	Total liabilities		41 104 520
3	Eligible Liquid Assets Ratio (ELAR)		52,28%

10.1 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)	8 864 173
	1,2	Lending to non-banking financial institutions	0
	1,3	Net Financial Guarantees & Stand-by LC (issued - received)	717 674
	1,4	Interbank Placements	747 899
	1,5	Total Advances	10 329 746
2		Calculation of Net Stable Ressources	
	2,1	Total capital + general provisions	3 055 230
		Deduct:	
	2.1.1	Goodwill and other intangible assets	0
	2.1.2	Fixed Assets	108 728
	2.1.3	Funds allocated to branches abroad	0
	2.1.5	Unquoted Investments	0
	2.1.6	Investment in subsidiaries, associates and affiliates	0
	2.1.7	Total deduction	108 728
	2,2	Net Free Capital Funds	2 946 502
	2,3	Other stable resources:	
	2.3.1	Funds from the head office	0
	2.3.2	Interbank deposits with remaining life of more than 6 months	2
	2.3.3	Refinancing of Housing Loans	0
	2.3.4	Borrowing from non-Banking Financial Institutions	5 820
	2.3.5	Customer Deposits	30 668 999
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0
	2.3.7	Total other stable resources	30 674 821
	2,4	Total Stable Resources (2.2+2.3.7)	33 621 323
3		Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)	30,72

9. Credit Risk

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

		a	b	c	d	e	f
		Gross carrying values of		Allowances/ Impairment s	Of which ECL accounting provisions for credit losses		Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
1	Loans	317 572	29 427 861	518 212	270 422	247 790	29 227 221
2	Debt securities	-	14 351 233	-	-	-	14 351 233
3	Off-balance sheet exposures	1 860	14 580 907	12 654	2 096	10 557	14 570 113
4	Total	319 432	58 360 001	530 866	272 518	258 347	58 148 567

11.2 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	50 635 570	Balance of defaulted accounts as of Dec2021
2	Loans and debt securities that have defaulted since the last reporting period	49 376 231	Balance of defaulted accounts as of Jun2022, exclusion-(Accts which was default in Dec2021)
3	Returned to non-default status	2 440 360	Balance of defaulted accounts as of Dec2021, which became non-defaulted as of Jun2022
4	Amounts written off	47 357 123	Balance of defaulted accounts as of Dec2021 which got written off during the period from Jan2022 till Jun2022
5	Other changes	122 372	Reduction in balance of Accounts still under default status in Dec2021 and Jun2022.
6	Defaulted loans and debt securities at the end of the reporting period (1+2-3-4+5)	50 091 946	

11.1 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	14 422 006	298 092	206 150	674 102	687 207	-	-
2	Debt securities	14 351 233	-	-	-	-	-	-
3	Total	28 773 239	298 092	206 150	674 102	687 207	-	-
4	Of which defaulted	317 572	3 971	-	-	-	-	-

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

Asset classes	a		b		c		d		e		f	
	Exposures before CCF and CRM				Exposures post-CCF and CRM				RWA and RWA density			
	On-balance sheet amount	Off-balance sheet amount	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	31 524 230	545	31 524 230	545	-	0%						
2 Public Sector Entities	174 214	895 572	174 214	895 572	572 701	85%						
3 Multilateral development banks	984	4 525	984	4 525	649	20%						
4 Banks	2 252 621	1 652 748	2 252 621	1 652 748	1 749 340	47%						
5 Securities firms	-	-	-	-	-	0%						
6 Corporates	3 218 296	4 433 027	1 659 004	4 055 112	5 022 289	88%						
7 Regulatory retail portfolios	5 412 300	7 594 490	5 412 300	7 594 490	4 546 262	84%						
8 Secured by residential property	29 587	-	29 587	-	10 355	35%						
9 Secured by commercial real estate	-	-	-	-	-	0%						
10 Equity Investment in Funds (EIF)	-	-	-	-	-	0%						
11 Past-due loans	317 572	1 860	28 336	1 860	26 226	87%						
12 Higher-risk categories	-	-	-	-	-	0%						
13 Other assets	1 166 862	-	-	-	1 399 536	0%						
14 Total	44 096 666	14 582 767	41 081 276	6 084 203	13 327 359							

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

Asset classes	Risk weight									Total credit exposures amount (post CCF and post-CRM)
	a	b	c	d	e	f	g	h	i	
	0%	20%	35%	50%	75%	100%	150%	Others		
1 Sovereigns and their central banks	31 524 775	-	-	-	-	-	-	-	17 447 661	
2 Public Sector Entities	-	-	-	417 553	-	652 233	-	-	677 089	
3 Multilateral development banks	-	5 509	-	-	-	-	-	-	3 247	
4 Banks	-	819 405	-	2 817 831	-	268 133	-	-	3 751 659	
5 Securities firms	-	-	-	-	-	-	-	-	-	
6 Corporates	-	-	-	-	-	7 174 407	-	476 915	5 369 864	
7 Regulatory retail portfolios	-	-	-	-	10 952 122	2 054 668	-	-	5 434 809	
8 Secured by residential property	-	-	29 587	-	-	-	-	-	29 587	
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	
10 Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	-	
11 Past-due loans	-	-	-	-	-	319 432	-	-	30 196	
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	
13 Other assets	65 932	-	-	-	-	901 859	-	199 071	-	
14 Total	31 590 707	824 914	29 587	3 235 384	10 952 122	11 370 732	-	675 986	32 744 113	

10. Counterparty Credit Risk (CCR)

12.1 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)	48 141	521 096		1,40	796 932	567 850
2						
3 Simple Approach for credit risk mitigation (for SFTs)						
4 Comprehensive Approach for credit risk mitigation (for SFTs)						
5						
6 Total						567 850

12.1 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*	796 950	191 702
2 All portfolios subject to the Simple alternative CVA capital charge	0	0

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

Risk weight	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	248 925	529 883	0	2 376	0	0	781 183
Securities firms	0	0	0	0	0	0	0	-
Corporates	0	0	0	0	13 949	0	1 800	15 749
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	0	0	0	0	0	0	-

12.1 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.

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

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

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

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

11. Securitisation

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

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

13.2 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.

13.3 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.

13.4 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.

13.5 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

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

		a
		RWA
1	General Interest rate risk (General and Specific)	-
2	Equity risk (General and Specific)	-
3	Foreign exchange risk	270 071
4	Commodity risk	-
	Options	
5	Simplified approach	-
6	Delta-plus method	-
7		
8	Securitisation	-
9	Total	270 071