



---

**Citibank N.A., UAE**

**Semi-Annual Pillar III Disclosures**

30 June 2025

# Table of Contents

<b>1. INTRODUCTION.....</b>	<b>3</b>
1.1 LEGAL STATUS AND PRINCIPAL ACTIVITIES .....	3
1.2 GOVERNANCE.....	3
1.3 SUMMARY .....	4
<b>2. OVERVIEW OF RISK MANAGEMENT AND RWA.....</b>	<b>5</b>
2.1 TEMPLATE KM1: KEY METRICS (QUARTERLY) .....	5
2.2 TEMPLATE OV1: OVERVIEW OF RWA (QUARTERLY) .....	7
<b>3. COMPOSITION OF CAPITAL.....</b>	<b>8</b>
3.1 TEMPLATE CC1: COMPOSITION OF REGULATORY CAPITAL (SEMI-ANNUAL) .....	9
3.2 TEMPLATE CC2: RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET (SEMI-ANNUAL).....	11
3.3 TEMPLATE CCA: MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS (SEMI-ANNUAL).....	11
<b>4 MACROPRUDENTIAL SUPERVISORY MEASURES.....</b>	<b>12</b>
4.1 TEMPLATE CCYB1: GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES USED IN THE COUNTERCYCLICAL BUFFER (SEMI-ANNUAL) .....	12
<b>5 LEVERAGE RATIO .....</b>	<b>12</b>
5.1 TEMPLATE LR1: SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE (QUARTERLY).....	12
5.2 TEMPLATE LR2: LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE (QUARTERLY) .....	13
<b>6 LIQUIDITY.....</b>	<b>14</b>
6.1 TEMPLATE LIQ1: LIQUIDITY COVERAGE RATIO (QUARTERLY) .....	14
6.2 TEMPLATE LIQ2: NET STABLE FUNDING RATIO (SEMI-ANNUAL) .....	14
6.3 TEMPLATE ELAR: ELIGIBLE LIQUID ASSETS RATIO (QUARTERLY).....	14
6.4 TEMPLATE LSRR: LENDING TO STABLE RESOURCES RATIO (QUARTERLY).....	15
<b>7 CREDIT RISK.....</b>	<b>16</b>
7.1 TEMPLATE CR1: CREDIT QUALITY OF ASSETS (SEMI-ANNUAL) .....	16
7.2 TEMPLATE CR2: CHANGES IN THE STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (SEMI-ANNUAL)....	17
7.3 TEMPLATE CR3: CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (SEMI-ANNUAL) .....	17
7.4 TEMPLATE CR4: STANDARDISED APPROACH – CREDIT RISK EXPOSURE AND CRM (SEMI-ANNUAL) .....	18
7.5 TEMPLATE CR5: STANDARDISED APPROACH – EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (SEMI-ANNUAL) .....	18
<b>8 COUNTERPARTY CREDIT RISK (CCR).....</b>	<b>19</b>
8.1 TEMPLATE CCR1: ANALYSIS OF CCR BY APPROACH (SEMI-ANNUAL) .....	19
8.2 TEMPLATE CCR2: CREDIT VALUATION ADJUSTMENT (CVA) CAPITAL CHARGE (SEMI-ANNUAL) .....	19
8.3 TEMPLATE CCR3: STANDARDISED APPROACH – CCR EXPOSURES BY REGULATORY PORTFOLIO AND RISK WEIGHTS (SEMI-ANNUAL) .....	20
8.4 TEMPLATE CCR5: COMPOSITION OF COLLATERAL FOR CCR EXPOSURE (SEMI-ANNUAL) .....	20
8.5 TEMPLATE CCR6: CREDIT DERIVATIVES EXPOSURES (SEMI-ANNUAL) .....	20
8.6 TEMPLATE CCR8: EXPOSURES TO CENTRAL COUNTERPARTIES (SEMI-ANNUAL) .....	20
<b>9 SECURITISATION .....</b>	<b>20</b>
<b>10 MARKET RISK .....</b>	<b>21</b>
10.1 TEMPLATE MR1: MARKET RISK UNDER THE STANDARDISED APPROACH (SEMI-ANNUAL) .....	21

# 1. INTRODUCTION

## 1.1 Legal Status and Principal activities

Citibank N.A. United Arab Emirates operates in the United Arab Emirates (“UAE”) through its four branches (2025: 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 Citibank N.A. UAE (also referred as “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.

The Pillar III disclosure reflects the activities of the Bank in the United Arab Emirates only and exclude all transactions, assets and liabilities of the head office and its other branches elsewhere.

## 1.2 Governance

The purpose of this public disclosure is to provide detailed information on Citibank N.A. UAE capital structure, capital adequacy, risk exposure and risk-weighted assets (“RWA”), leverage ratio and liquidity ratios as of 30 June 2025.

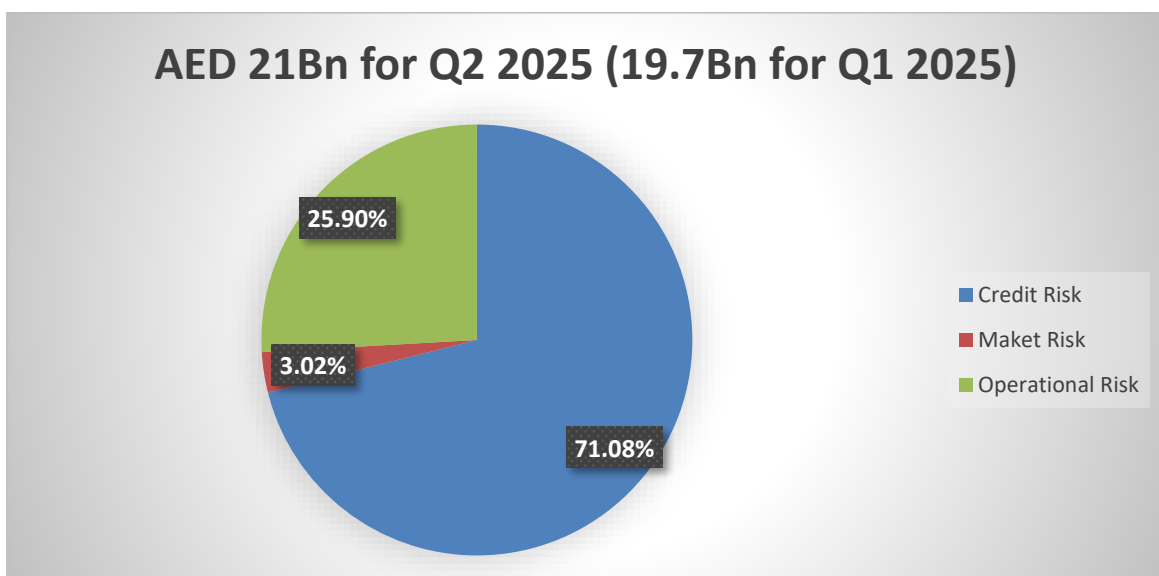
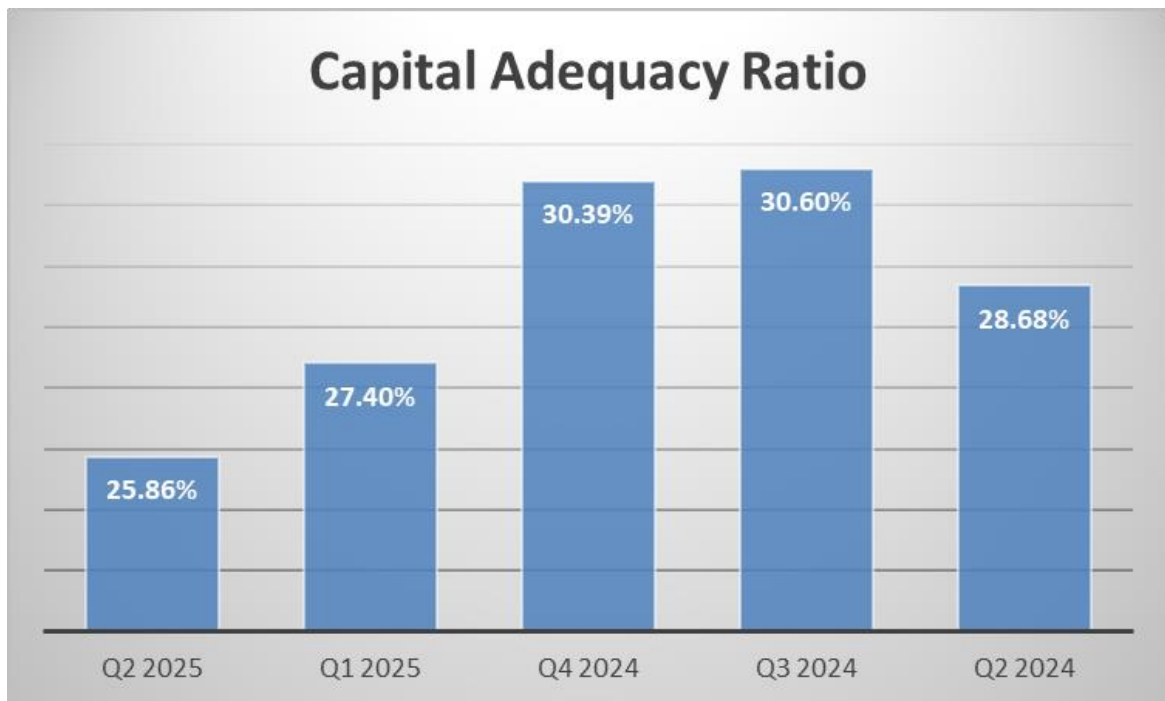
The following public disclosure presents the semi-annual Pillar 3 disclosure of Citibank N.A. UAE which has been prepared in accordance with the Central Bank of UAE Notice No CBUAE/BSD/N/2022/1887 dated 9 May 2022 on “Update Pillar 3 Templates and Explanatory Notes”.

Citibank N.A. UAE management is responsible for the preparation and fair presentation of the disclosure requirements as of 30 June 2025. The Pillar III Disclosure document has been verified internally by senior management in accordance with Citibank N.A. UAE’s policies on financial reporting and disclosures.

### 1.3 Summary

As part of Pillar III Semi-Annual Citibank N.A. UAE is supposed to disclose Capital Adequacy ratio, Leverage ratio, Eligible liquid assets ratio and Lending to stable resource ratio as per the regulation.

Below is the summary for evolution of capital adequacy ratio for the past 5 quarters & components of total risk weight assets by risk type:



## 2. Overview of Risk Management and RWA

### 2.1 Template KM1: Key Metrics (Quarterly)

The below key prudential metrics relate to regulatory capital, leverage ratio and liquidity standards related to Citibank N.A. UAE. Citibank N.A. 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 Q4-2021 until Q2-2025.

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

LCR and NSFR reporting is not applicable for Citibank N.A. UAE. Only banks selected by Central Bank are able to use the LCR and NSFR for regulatory compliance.

Due to the decrease of HQLA balances (Physical cash in hand at the bank, balances with the CBUAE, Foreign Sovereign debt instruments or instruments issued by their respective central banks) the Eligible Liquid Assets Ratio decreased by -7.19% compared to the previous period.

Due to the increase of Total advances balances (Net lendings and Internbank Placements) the Lendings to Stable Resources Ratio increased by + 6.46% compared to the previous period.

Citibank N.A. UAE remain above all the minimum requirements for the ratios presented in the disclosure, below is the summary:

Ratios	Minimum Requirement	Actual Position
Capital Adequacy	15% (13% + 2% management buffer)	25.86%
Leverage ratio	3%	8.93%
Eligible liquid assets ratio	>10%	68.56%
Lending to stable resource ratio	<100%	48.81%

	30-Jun 2025 AED '000	31-Mar 2025 AED '000	31-Dec 2024 AED '000	30-Sep 2024 AED '000	30-Jun 2024 AED '000
<b>Available capital (amounts)</b>					
1 Common Equity Tier 1 (CET1)	5,246,338	5,243,019	5,044,216	5,100,117	4,974,518
1a Fully loaded ECL accounting model	5,246,338	5,243,019	5,044,216	5,100,117	4,974,518
2 Tier 1	5,246,338	5,243,019	5,044,216	5,100,117	4,974,518
2a Fully loaded ECL accounting model Tier 1	5,246,338	5,243,019	5,044,216	5,100,117	4,974,518
3 Total capital	5,432,967	5,413,756	5,206,629	5,255,346	5,138,665
3a Fully loaded ECL accounting model total capital	5,432,967	5,413,756	5,206,629	5,255,346	5,138,665
<b>Risk-weighted assets (amounts)</b>					
4 Total risk-weighted assets (RWA)	21,005,539	19,756,493	17,130,229	17,174,894	17,916,934
<b>Risk-based capital ratios as a percentage of RWA</b>					
5 Common Equity Tier 1 ratio (%)	24.98%	26.54%	29.45%	29.70%	27.76%
5a Fully loaded ECL accounting model CET1 (%)	24.98%	26.54%	29.45%	29.70%	27.76%
6 Tier 1 ratio (%)	24.98%	26.54%	29.45%	29.70%	27.76%
6a Fully loaded ECL accounting model Tier 1 ratio (%)	24.98%	26.54%	29.45%	29.70%	27.76%
7 Total capital ratio (%)	25.86%	27.40%	30.39%	30.60%	28.68%
7a Fully loaded ECL accounting model total capital ratio (%)	25.86%	27.40%	30.39%	30.60%	28.68%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8 Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9 Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10 Bank D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
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 (%)	15.36%	16.90%	19.89%	20.10%	18.18%
<b>Leverage Ratio<sup>4</sup></b>					
13 Total leverage ratio measure	58,762,445	62,152,292	54,994,514	53,001,189	51,744,509
14 Leverage ratio (%) (row 2/row 13)	8.93%	8.44%	9.17%	9.62%	9.61%
14a Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	8.93%	8.44%	9.17%	9.62%	9.61%
14b Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	NA	NA	NA	NA	NA
<b>ELAR<sup>5</sup></b>					
21 Total HQLA <sup>2</sup>	31,493,773	37,896,774	29,800,471	28,876,489	28,698,725
22 Total liabilities	45,933,321	50,026,811	43,394,797	40,900,211	40,354,771
23 Eligible Liquid Assets Ratio (ELAR) (%)	68.56%	75.75%	68.67%	70.60%	71.12%
<b>LSRR<sup>5</sup></b>					
24 Total available stable funding	35,709,250	35,854,395	35,758,808	38,917,479	36,839,950
25 Total Advances	17,430,322	15,184,768	12,968,067	9,856,259	10,284,729
26 Advances to Stable Resources Ratio (%)	48.81%	42.35%	36.27%	25.33%	27.92%

## 2.2 Template OV1: Overview of RWA (Quarterly)

The table below provides the minimum capital resource requirements for Credit risk, Counterparty Credit risk, Market risk and Operational risk.

These requirements are expressed in terms of Risk Weighted Assets (RWAs) and represents the minimum capital charge set at 10.5% of RWAs as per CBUAE capital standard issued in 2022.

		Minimum capital requirements <sup>1</sup>		Minimum capital requirements <sup>1</sup>	
		RWA		RWA	
		30-Jun 2025	30-Jun 2025	31-Mar 2025	31-Mar 2025
		AED000	AED000	AED000	AED000
1	Credit risk (excluding counterparty credit risk)	14,109,836	1,481,533	12,888,321	1,353,274
2	<i>of which: standardised approach (SA)</i>	14,109,836	1,481,533	12,888,321	1,353,274
3	<i>of which: foundation internal ratings-based (F-IRB) approach</i>	—	—	—	—
4	<i>of which: supervisory slotting approach</i>	—	—	—	—
5	<i>of which: advanced internal ratings-based (A-IRB) approach</i>	—	—	—	—
6	Counterparty credit risk (CCR)	513,106	53,876	470,846	49,439
7	<i>of which: standardised approach for counterparty credit risk</i>	513,106	53,876	470,846	49,439
8	<i>of which: Internal Model Method (IMM)</i>	—	—	—	—
9	<i>of which: other CCR</i>	—	—	—	—
10	Credit valuation adjustment (CVA)	307,530	32,291	299,809	31,480
11	Equity positions under the simple risk weight approach	—	—	—	—
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	<i>of which: securitisation internal ratings-based approach (SEC-IRBA)</i>	—	—	—	—
18	<i>of which: securitisation external ratings-based approach (SEC-ERBA)</i>	—	—	—	—
19	<i>of which: securitisation standardised approach (SEC-SA)</i>	—	—	—	—
20	Market risk	634,957	66,670	657,406	69,028
21	<i>of which: standardised approach (SA)</i>	634,957	66,670	657,406	69,028
22	<i>of which: internal models approach (IMA)</i>	—	—	—	—
23	Operational risk	5,440,110	571,212	5,440,110	571,212
24	Amounts below thresholds for deduction (subject to 250% risk weight)	—	—	—	—
25	Floor adjustment	—	—	—	—
26	<b>Total (1+6+10+11+12+13+14+15+16+20+23)</b>	<b>21,005,539</b>	<b>2,205,582</b>	<b>19,756,493</b>	<b>2,074,432</b>

### 3. Composition of Capital

Citibank N.A. 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.

The following tables present the semi-annual components of Citibank N.A. UAE composition of regulatory capital and reconciliation of regulatory capital to balance sheet as of 30 June 2025.

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

2025 H1:

	a	b
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>Common Equity Tier 1 capital: instruments and reserves</b>		
1 Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	1,145,784	Same as "Allocated Capital" from CC2 template
2 Retained earnings	3,820,114	Same as "RETAINED EARNINGS" from BRF95-CAR template (5.1.4.1 Accumulated Retained Earnings / (-) Loss minus 5.1.4.3 Dividend Expected/Proposed)
3 Accumulated other comprehensive income (and other reserves)	280,440	Sum of Statutory/ legal reserves (Cblne 28.2.1), Asset Revaluation Reserve (Cblne 28.2.2) and Accumulated other comprehensive income(Cblne 28.2.3) from BRF2
4 Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)	NA	
5 Common share capital issued by third parties (amount allowed in group CET1)	NA	
<b>6 Common Equity Tier 1 capital before regulatory deductions</b>	<b>5,246,338</b>	
<b>Common Equity Tier 1 capital regulatory adjustments</b>		
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	-	
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	-	
<b>24 Total regulatory adjustments to Common Equity Tier 1</b>	<b>-</b>	
<b>25 Common Equity Tier 1 capital (CET1)</b>	<b>5,246,338</b>	
<b>Additional Tier 1 capital: instruments</b>		
26 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	CC2 (i)
27 Of which: classified as equity under applicable accounting standards	-	
28 Of which: classified as liabilities under applicable accounting standards	-	
29 Directly issued capital instruments subject to phase-out from additional Tier 1	-	
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)	-	
31 Of which: instruments issued by subsidiaries subject to phase-out	-	
32 Additional Tier 1 capital before regulatory adjustments	-	
<b>Additional Tier 1 capital: regulatory adjustments</b>		
33 Investments in own additional Tier 1 instruments	-	
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	-	
<b>38 Additional Tier 1 capital (AT1)</b>	<b>-</b>	
<b>39 Tier 1 capital (T1= CET1 + AT1)</b>	<b>5,246,338</b>	

<b>Tier 2 capital: instruments and provisions</b>			
40	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
41	Directly issued capital instruments subject to phase-out from Tier 2	-	
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	186,629	Same as "Eligible general provision (max 1.25% of CRWA under standardised approach)(Note 3)" from BRF95
45	<b>Tier 2 capital before regulatory adjustments</b>	<b>186,629</b>	<b>total</b>
<b>Tier 2 capital: regulatory adjustments</b>			
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	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>	
51	<b>Tier 2 capital (T2)</b>	<b>186,629</b>	<b>T2</b>
52	<b>Total regulatory capital (TC = T1 + T2)</b>	<b>5,432,967</b>	<b>T1+T2</b>
53	<b>Total risk-weighted assets</b>	<b>21,005,538</b>	<b>Same as "Total risk-weighted assets (RWA)" in KM1</b>
<b>Capital ratios and buffers</b>			
54	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets)</b>	<b>24.98%</b>	<b>Same as "Common Equity Tier 1 ratio (%)" in KM1</b>
55	<b>Tier 1 (as a percentage of risk-weighted assets)</b>	<b>24.98%</b>	<b>Same as "Tier 1 ratio (%)" in KM1</b>
56	<b>Total capital (as a percentage of risk-weighted assets)</b>	<b>25.86%</b>	<b>Same as "Total capital ratio (%)" in KM1</b>
57	<b>Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)</b>	<b>2.50%</b>	<b>Same as "Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)" in KM1</b>
58	<b>Of which: capital conservation buffer requirement</b>	<b>2.50%</b>	<b>Same as "Capital conservation buffer requirement (2.5% from 2019) (%) in KM1</b>
59	<b>Of which: bank-specific countercyclical buffer requirement</b>	<b>0.00%</b>	<b>Same as "Countercyclical buffer requirement (%) in KM1</b>
60	<b>Of which: higher loss absorbency requirement (e.g. DSIB)</b>	<b>0.00%</b>	<b>Same as "Bank D-SIB additional requirements (%) in KM1</b>
61	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.</b>	<b>15.36%</b>	<b>Same as "CET1 available after meeting the bank's minimum capital requirements (%) in KM1</b>
<b>The CBUAE Minimum Capital Requirement</b>			
62	Common Equity Tier 1 minimum ratio	7.00%	Same as "Common Equity Tier 1 Capital Ratio" in BRF95-CAR
63	Tier 1 minimum ratio	8.50%	Same as "Tier 1 Capital Ratio" in BRF95-CAR
64	Total capital minimum ratio	10.50%	Same as "Total Capital Ratio" in BRF95-CAR
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
66	Significant investments in common stock of financial entities	-	
68	Deferred tax assets arising from temporary differences (net of related tax liability)	79,963	Same as "Deferred tax assets arising from temporary differences (amount below 10% of CET1 C) in CREDIT DETAILED (CR2)
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
69	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	186,629	same as T2
70	Cap on inclusion of provisions in Tier 2 under standardised approach	182,787	formula = 1.25*(Credit risk (excluding counterparty credit risk) from OV1+Counterparty credit risk (CCR) from OV1)
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>			
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	

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

2025 H1:

	a-b	c
	Under regulatory scope of consolidation	Reference
	As at period-end	
<b>Assets</b>		
CASH & BALANCES WITH CENTRAL BANK	26,334,119	
DUE FROM HEAD OFFICE /OWN BRANCHES/ BANKING SUBS. (GROSS)	259,323	
BALANCES DUE FROM OTHER BANKS (GROSS)	3,105,381	
INVESTMENTS AND FINANCIAL ASSETS	7,473,423	
LOANS & ADVANCES (GROSS)	14,105,805	
NET FIXED ASSETS	40,961	
OTHER ASSETS	1,426,521	
CUSTOMER ACCEPTANCES	450,925	
POSITIVE FAIR VALUE OF DERIVATIVES	68,243	
TOTAL ASSETS	53,264,701	
<b>Liabilities</b>		
DUE TO BANKS	89,922	
CUSTOMER DEPOSITS	33,517,634	
DUE TO HEAD OFFICE AND BRANCHES ABROAD	9,834,775	
PROVISIONS & INTEREST IN SUSPENSE*	289,253	
OTHER LIABILITIES	1,917,792	
CUSTOMER ACCEPTANCES	450,925	
NEGATIVE FAIR VALUE OF DERIVATIVES	122,274	
TOTAL LIABILITIES	46,222,575	
<b>Shareholders' equity</b>		
ALLOCATED CAPITAL	1,145,784	CC1 - 1
LEGAL RESERVE	331,075	CC1 - 3
FAIR VALUE RESERVE	(61,555)	CC1 - 3
OTHER RESERVES	10,920	CC1 - 3
		CC1 - 2
RETAINED EARNINGS	4,929,728	The difference between CC1 and CC2 is related to the "Dividend Expected" line in BRF95
Current year's profit and loss	686,174	
<b>Total shareholders' equity</b>	<b>7,042,126</b>	

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

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

## 4 Macprudential Supervisory Measures

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

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

## 5 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.

### 5.1 Template LR1: Summary comparison of accounting assets vs leverage ratio exposure measure (Quarterly)

		30-Jun 2025 AED000	31-Mar 2025 AED000
1	Total consolidated assets as per published financial statements <sup>1</sup>	53,264,701	56,988,724
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	1,333,667	1,263,721
9	Adjustment for securities financing transactions (ie repos and similar secured lending)	-	0
10	Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	4,615,001	3,941,937
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	0	0
12	Other adjustments <sup>2</sup>	-450,924	-42,090
13	<b>Leverage ratio exposure measure</b>	<b>58,762,445</b>	<b>62,152,292</b>

## 5.2 Template LR2: Leverage ratio common disclosure template (Quarterly)

The table below provides a breakdown of the components of the leverage ratio denominator, as well as information on the actual leverage ratio, minimum requirements, and buffers.

		30-Jun 2025 AED000	31-Mar 2025 AED000
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	52,813,777	56,946,634
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	0	0
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	0	0
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0	0
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	0	0
6	(Asset amounts deducted in determining Tier 1 capital)	0	0
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>52,813,777</b>	<b>56,946,634</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)*1.4	36,866	109,158
9	Add-on amounts for PFE associated with all derivatives transactions*1.4	915,753	793,500
10	(Exempted CCP leg of client-cleared trade exposures)	0	0
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	<b>Total derivative exposures (sum of rows 8 to 12)</b>	<b>1,333,667</b>	<b>1,263,721</b>
<b>Securities financing transactions</b>			
14	Gross SFT assets (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	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>0</b>	<b>0</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	13,623,463	12,918,791
20	(Adjustments for conversion to credit equivalent amounts)	9,008,462	8,976,854
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	0	0
22	<b>Off-balance sheet items (sum of rows 19 to 20)</b>	<b>4,615,001</b>	<b>3,941,937</b>
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	<b>5,246,338</b>	<b>5,243,019</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>58,762,445</b>	<b>62,152,292</b>
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)</b>	<b>8.93%</b>	<b>8.44%</b>
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	NA	NA
26	CBUAE minimum leverage ratio requirement (%)	4.50%	4.50%
27	<b>Applicable leverage buffers</b>	<b>4.43%</b>	<b>5.44%</b>

\*Leverage ratio for the quarter stands at 8.93% which is above the minimum requirement of 3% and 4.50% internal limit which contains +1.50% buffer.

## 6 Liquidity

### 6.1 Template LIQ1: Liquidity Coverage Ratio (Quarterly)

LCR reporting is not applicable for Citibank N.A. UAE. Only banks selected by Central Bank are able to use the LCR for regulatory compliance.

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

NSFR reporting is not applicable for Citibank N.A. UAE. Only banks selected by Central Bank are able to use the NSFR for regulatory compliance.

### 6.3 Template ELAR: Eligible Liquid Assets Ratio (Quarterly)

The table below presents the breakdown of the Bank's available high-quality liquid assets (HQLA), as measured and defined according to the CBUAE Liquidity Regulations.

	Nominal amount	Eligible Liquid Asset	Nominal amount	Eligible Liquid Asset
	30-Jun 2025 AED 000	30-Jun 2025 AED 000	31-Mar 2025 AED 000	31-Mar 2025 AED 000
1 High Quality Liquid Assets				
1.1 Physical cash in hand at the bank + balances with the CB UAE	26,334,119		31,865,309	
1.2 UAE Federal Government Bonds and Sukuks	0		0	
Sub Total (1.1 to 1.2)	26,334,119	26,334,119	31,865,309	31,865,309
1.3 UAE local governments publicly traded debt securities	88,523		140,334	
1.4 UAE Public sector publicly traded debt securities	0		0	
Sub total (1.3 to 1.4)	88,523	88,523	140,334	140,334
1.5 Foreign Sovereign debt instruments or instruments issued by their respective central banks	7,384,900	5,071,131	7,268,565	5,891,131
1.6 Total	33,807,542	31,493,773	39,274,208	37,896,774
2 Total liabilities		45,933,321		50,026,811
3 Eligible Liquid Assets Ratio (ELAR) (%)		68.56%		75.75%

## 6.4 Template LSRR: Lending to Stable Resources Ratio (Quarterly)

The table below presents the breakdown of the Bank's Lending to Stable Resources Ratio (LSRR), as per the CBUAE Liquidity Regulations.

	30-Jun 2024 AED 000	31-Mar 2025 AED 000
<b>1 Computation of Advances</b>		
1.1 Net Lending (gross loans - specific and collective provisions + interest in suspense)	14,022,959	13,713,144
1.2 Lending to non-banking financial institutions	0	0
1.3 Net Financial Guarantees & Stand-by LC (issued - received)	645,299	525,012
1.4 Interbank Placements	2,762,064	946,612
<b>1.5 Total Advances</b>	<b>17,430,322</b>	<b>15,184,768</b>
<b>2 Calculation of Net Stable Resources</b>		
2.1 Total capital + general provisions	7,247,011	6,886,001
<b>Deduct:</b>		
2.1.1 Goodwill and other intangible assets	0	0
2.1.2 Fixed Assets	40,961	46,090
2.1.3 Funds allocated to branches abroad	0	0
2.1.5 Unquoted Investments	0	0
2.1.6 Investment in subsidiaries, associates and affiliates	0	0
<b>2.1.7 Total deduction</b>	<b>40,961</b>	<b>46,090</b>
<b>2.2 Net Free Capital Funds</b>	<b>7,206,050</b>	<b>6,839,911</b>
<b>2.3 Other stable resources:</b>	<b>0</b>	<b>0</b>
2.3.1 Funds from the head office	0	0
2.3.2 Interbank deposits with remaining life of more than 6 months	0	0
2.3.3 Refinancing of Housing Loans	0	0
2.3.4 Borrowing from non-Banking Financial Institutions	87,374	87,129
2.3.5 Customer Deposits	28,415,826	28,927,355
2.3.6 Capital market funding/ term borrowings maturing after 6 months from reporting date	0	0
<b>2.3.7 Total other stable resources</b>	<b>28,503,200</b>	<b>29,014,484</b>
<b>2.4 Total Stable Resources (2.2+2.3.7)</b>	<b>35,709,250</b>	<b>35,854,395</b>
<b>3 Lending to Stable Resources Ratio (1.5/2.4*100) (%)</b>	<b>48.81</b>	<b>42.35</b>

## 7 Credit Risk

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

#### Definition of default:

The Bank assess credit default based on internal credit policies on a regular basis where default has occurred on exposures being 90 days past due. For wholesale obligors this assessment is not limited to days past due and also includes quantitative as well as qualitative factors that could constitute a default and require recognition of non-accrual status.

2025 H1:

		a	b	c	d	e	f
		Gross carrying values of		Allowances/ Impairments	Of which ECL accounting provisions for		Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
1	Loans	79,337	45,261,018	253,595	61,904	191,691	45,086,759
2	Debt securities	-	7,473,423	-	-	-	7,473,423
3	Off-balance sheet exposures	1,523	14,955,606	14,717	1,523	13,194	14,942,412
4	Total	80,860	67,690,047	268,312	63,427	204,885	67,502,594

Loans include all on-balance sheet exposures except Debt securities.

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

2025 H1:

	a	Comment
1 Defaulted loans and debt securities at the end of the previous reporting period	111,413	Balance of defaulted accounts as of Dec2024
2 Loans and debt securities that have defaulted since the last reporting period	43,240	Balance of new defaulted accounts as of Jun2025, exclusion-(Accts which was default in Dec2024)
3 Returned to non-default status	2,504	Balance of defaulted accounts as of Dec2024, which became non-defaulted as of Jun2025
4 Amounts written off	51,273	Balance of defaulted accounts as of Dec2024 which got written off during the period from Dec2024 till Jun2025
5 Other changes	331	Reduction in balance of Accounts still under default status in Dec2024 and Jun2025
6 Defaulted loans and debt securities at the end of the reporting period (1+2-3-4+5)	101,207	

Due to portfolio drop June 2025 default (item 6) is lower than December 2024 defaults (item 1) by 9.16%.

Defaulted accounts are accounts in 90+ days past due, excluding writeoff.

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

2025 H1:

	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
	AED '000	AED '000	AED '000	AED '000	AED '000	AED '000	AED '000
1 Loans	33,709,233	3,824,158	2,030,415	7,806,963	7,707,689	-	-
2 Debt securities	7,473,423	-	-	-	-	-	-
3 Total	41,182,656	3,824,158	2,030,415	7,806,963	7,707,689	-	-
4 Of which defaulted	68,311	-	-	-	-	-	-

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

2025 H1:

	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	34,243,379	-	34,243,379	-	105	0%
2 Public Sector Entities	686,565	200,196	103,082	721,262	238,101	29%
3 Multilateral development banks	788	-	788	-	158	20%
4 Banks	3,478,747	2,711,727	3,478,747	2,466,159	2,809,508	47%
5 Securities firms	-	-	-	-	-	0%
6 Corporates	7,363,792	4,631,896	3,510,972	6,381,559	6,269,524	63%
7 Regulatory retail portfolios	5,597,144	7,411,861	3,946,002	1,660,493	3,911,487	70%
8 Secured by residential property	6,284	-	6,284	-	2,199	35%
9 Secured by commercial real estate	-	-	-	-	-	0%
10 Equity Investment in Funds (EIF)	-	-	-	-	-	0%
11 Past-due loans	79,337	1,448	8,168	1,448	9,616	100%
12 Higher-risk categories	-	-	-	-	-	0%
13 Other assets	1,357,741	-	1,357,741	-	1,382,243	102%
14 Total	52,813,777	14,957,129	46,655,164	11,230,922	14,622,942	

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

2025 H1:

	a	b	c	d	e	f	g	h	i
Risk weight	0%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
Asset classes									
1 Sovereigns and their central banks	34,243,379	-	-	-	-	-	-	-	34,243,379
2 Public Sector Entities	583,483	2,529	-	1,474	-	236,858	-	-	824,344
3 Multilateral development banks	-	788	-	-	-	-	-	-	788
4 Banks	-	2,053,209	-	3,273,141	-	331,077	287,479	-	5,944,906
5 Securities firms	-	-	-	-	-	-	-	-	-
6 Corporates	3,160,830	302,405	-	394,443	-	5,861,269	4,626	168,957	9,892,531
7 Regulatory retail portfolios	336,016	194,664	-	1,120,463	2,572,125	1,383,229	-	-	5,606,496
8 Secured by residential property	-	-	6,284	-	-	-	-	-	6,284
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-
10 Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	-
11 Past-due loans	-	-	-	-	-	9,616	-	-	9,616
12 Higher-risk categories	-	-	-	-	-	-	-	-	-
13 Other assets	38,384	-	-	124,120	-	1,105,271	10,002	79,963	1,357,741
14 Total	38,362,092	2,553,595	6,284	4,913,641	2,572,125	8,927,321	302,108	248,921	57,886,085

## 8 Counterparty Credit Risk (CCR)

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

2025 H1:

	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)	36,866	915,753		1.40	1,333,667	513,106
2						
3 Simple Approach for credit risk mitigation (for SFTs)						
4 Comprehensive Approach for credit risk mitigation (for SFTs)						
5						
6 Total						513,106

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

2025 H1:

	a	b
	EAD post-CRM	RWA
1 All portfolios subject to the Standardised CVA capital charge	1,333,666	307,530
2 All portfolios subject to the Simple alternative CVA capital charge	0	0

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

2025 H1:

Risk weight	a	b	c	d	e	f	g	h
	0%	20%	50%	75%	100%	150%	Others	Total credit exposure
<b>Regulatory portfolio</b>								
Sovereigns	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-
Banks	-	552,251	758,001	-	-	-	-	1,310,252
Securities firms	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	22,571	565	279	23,415
Regulatory retail portfolios	-	-	-	-	-	-	-	-
Secured by residential property	-	-	-	-	-	-	-	-
Secured by commercial real estate	-	-	-	-	-	-	-	-
Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-
Past-due loans	-	-	-	-	-	-	-	-
Higher-risk categories	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-
<b>Total</b>	-	552,251	758,001	-	22,571	565	279	1,333,666

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

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

### 8.5 Template CCR6: Credit derivatives exposures (Semi-annual)

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

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

Not applicable for Citibank N.A. UAE, since the bank has no central counterparties.

## 9 Securitisation

Securitisation section is not applicable for Citibank N.A. UAE, since the bank does not have any instruments in scope of securitisation.

## 10 Market Risk

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

2025 H1:

		a
		RWA
1	General Interest rate risk (General and Specific)	-
2	Equity risk (General and Specific)	-
3	Foreign exchange risk	634,956
4	Commodity risk	-
	Options	
5	Simplified approach	-
6	Delta-plus method	-
7		
8	Securitisation	-
9	<b>Total</b>	<b>634,956</b>