# Citibank N.A. - United Arab Emirates

Pillar III Disclosures - 30 June 2026

# Contents

# Templates

# Introduction

Citibank N.A. - United Arab Emirates operates in the United Arab Emirates (“UAE”) through its 3 branches (2026: three) located in the Emirates of Abu Dhabi and Dubai under a license issued by the Central Bank of UAE (“CBUAE”).

## Legal Status and Principal Activities

The principal activities of the Citibank N.A. UAE (also referred to 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 excludes all transactions, assets and liabilities of the head office and its other branches elsewhere.

## Regulatory framework for Disclosure

The Basel Framework mandates a framework of capital adequacy regulation for banks and investment firms incorporating three distinct pillars.

- Pillar 1 prescribes the minimum capital requirements for such firms;
- Pillar 2 addresses the associated supervisory review process; and
- Pillar 3 specifies further public disclosure requirements in respect of their capital and risk profile.

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 2026.

## Policy and Verification

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 2026.

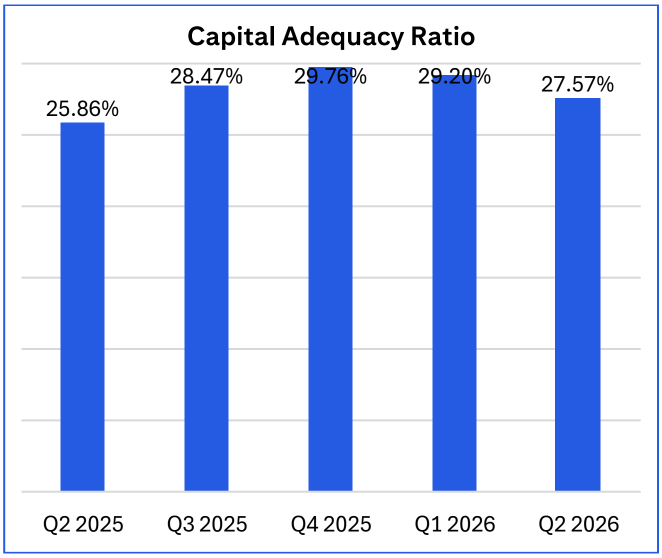
The Pillar III Disclosure document has been verified internally by senior management in accordance with Citibank N.A. UAE’s policies on financial reporting and disclosures.

## Summary and Comparatives

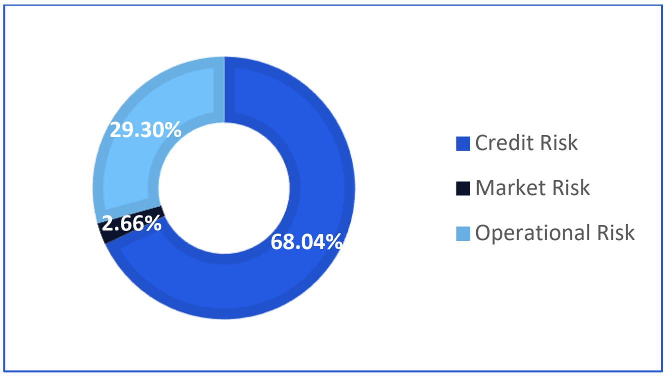
As part of Pillar III Annual Report, Citibank N.A. UAE is supposed to disclose Capital Adequacy ratio, Leverage ratio, Eligible liquid assets ratio and Lending to stable resource ratio as per the regulation.

The summary visualises the evolution of capital adequacy ratio for the past 5 quarters and components of total Risk Weighted Assets by risk type.

### Capital Adequacy Ratio Trend (Q2 2025 – Q2 2026)




### Risk Composition as of 30 June 2026



# Overview of Risk Management and Risk Weighted Assets (RWA)

The table below sets out the key regulatory metrics covering the Citibank N.A. UAE's available capital (including buffer requirements and ratios), RWAs, Leverage ratio, ELAR and ASRR. Citibank N.A. UAE is not a Domestic Systemically Important Bank (D-SIB), therefore Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) are not applicable to Citibank N.A. UAE operations.

Citibank N.A. remains 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) | 27.57% |
| Leverage Ratio | 3% | 11.02% |
| Eligible Liquid Asset Ratio (**ELAR**) | >10% | 73.42% |
| Lending to Stable Resources Ratio (**LSRR**) | <100% | 46.41% |

## Template 1: KM1 Key Metrics (Quarterly)

| | | 30 June 2026 (AED'000) | 31 March 2026 (AED'000) | 31 December 2025 (AED'000) | 30 September 2025 (AED'000) | 30 June 2025 (AED'000) |
|---|---|---|---|---|---|---|
| **Available capital (amounts)** | | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 6,116,732 | 6,150,486 | 5,806,049 | 5,812,842 | 5,246,338 |
| 1a | Fully loaded ECL accounting model | 6,116,732 | 6,150,486 | 5,806,049 | 5,812,842 | 5,246,338 |
| 2 | Tier 1 | 6,116,732 | 6,150,486 | 5,806,049 | 5,812,842 | 5,246,338 |
| 2a | Fully loaded ECL accounting model Tier 1 | 6,116,732 | 6,150,486 | 5,806,049 | 5,812,842 | 5,246,338 |
| **3** | **Total capital** | 6,261,094 | **6,285,921** | **5,986,075** | **5,977,812** | **5,432,967** |
| 3a | Fully loaded ECL accounting model total capital | 6,261,094 | 6,285,921 | 5,986,075 | 5,977,812 | 5,432,967 |
| **Risk-weighted assets (amounts)** | | | | | | |
| 4 | Total risk-weighted assets (RWA) | 22,705,801 | 21,529,546 | 20,111,618 | 21,000,078 | 21,005,538 |
| **Risk-based capital ratios as a percentage of RWA** | | | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 26.94% | 28.57% | 28.87% | 27.68% | 24.98% |
| 5a | Fully loaded ECL accounting model CET1 (%) | 26.94% | 28.57% | 28.87% | 27.68% | 24.98% |
| 6 | Tier 1 ratio (%) | 26.94% | 28.57% | 28.87% | 27.68% | 24.98% |
| 6a | Fully loaded ECL accounting model Tier 1 ratio (%) | 26.94% | 28.57% | 28.87% | 27.68% | 24.98% |
| **7** | **Total capital ratio (%)** | 27.57% | **29.20%** | **29.76%** | **28.47%** | **25.86%** |
| 7a | Fully loaded ECL accounting model total capital ratio (%) | 27.57% | 29.20% | 29.76% | 28.47% | 25.86% |
| **Additional CET1 buffer requirements as a percentage of RWA** | | | | | | |
| 8 | Capital conservation buffer requirement (%) | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| 9 | Countercyclical buffer requirement (%) | 0.14% | 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) | 2.64% | 2.50% | 2.50% | 2.50% | 2.50% |
| **12** | **CET1 available after meeting the bank's minimum capital requirements (%)** | 17.07% | **18.70%** | **19.26%** | **17.97%** | **15.36%** |
| **Leverage Ratio** | | | | | | |
| 13 | Total leverage ratio measure | 55,488,716 | 56,065,434 | 58,569,762 | 61,138,756 | 58,762,445 |
| 14 | Leverage ratio (%) (row 2/row 13) | 11.02% | 10.97% | 9.91% | 9.51% | 8.93% |
| 14a | Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13) | 11.02% | 10.97% | 9.91% | 9.51% | 8.93% |
| **14b** | **Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)** | NA | **NA** | **NA** | **NA** | **NA** |
| **ELAR** | | | | | | |
| 21 | Total HQLA | 31,673,145 | 32,009,325 | 34,562,110 | 34,344,311 | 31,493,773 |
| 22 | Total liabilities | 43,141,700 | 44,405,427 | 46,512,425 | 49,378,313 | 45,933,321 |
| **23** | **Eligible Liquid Assets Ratio (ELAR) (%)** | 73.42% | **72.08%** | **74.31%** | **69.55%** | **68.56%** |
| **LSRR** | | | | | | |
| 24 | Total available stable funding | 34,744,712 | 35,036,779 | 36,097,578 | 34,655,353 | 35,709,250 |
| 25 | Total Advances | 16,124,577 | 14,964,139 | 16,303,649 | 17,345,747 | 17,430,322 |
| **26** | **Lending to Stable Resources Ratio (%)** | 46.41% | **42.71%** | **45.17%** | **50.05%** | **48.81%** |

## Template 2: 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 represent the minimum capital charge set at 10.5% of RWAs as per CBUAE capital standard issued in 2022.

| | | Risk Weighted Assets (RWA) | Minimum Capital Requirements[1] | Risk Weighted Assets (RWA) | Minimum Capital Requirements[1] |
|---|---|---|---|---|---|
| | | 30 June 2026 (AED'000) | 30 June 2026 (AED'000) | 31 March 2026 (AED'000) | 31 March 2026 (AED'000) |
| 1 | Credit risk (excluding counterparty credit risk) | 15,087,725 | 1,584,211 | 14,073,374 | 1,477,704 |
| 2 | *of which: standardised approach (SA)* | 15,087,725 | 1,584,211 | 14,073,374 | 1,477,704 |
| 3 | *of which: foundation internal ratings-based (F-IRB) approach* | - | - | - | - |
| 4 | *of which: supervisory slotting approach* | - | - | - | - |
| 5 | *of which: advanced internal ratings-based (A-IRB) approach* | - | - | - | - |
| 6 | Counterparty credit risk (CCR) | 386,183 | 40,549 | 356,862 | 37,471 |
| 7 | *of which: standardised approach for counterparty credit risk* | 386,183 | 40,549 | 356,862 | 37,471 |
| 8 | *of which: Internal Model Method (IMM)* | - | - | - | - |
| 9 | *of which: other CCR* | - | - | - | - |
| 10 | Credit valuation adjustment (CVA) | 239,110 | 25,107 | 218,781 | 22,972 |
| 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 | *of which: securitisation internal ratings-based approach (SEC-IRBA)* | - | - | - | - |
| 18 | *of which: securitisation external ratings-based approach (SEC-ERBA)* | - | - | - | - |
| 19 | *of which: securitisation standardised approach (SEC-SA)* | - | - | - | - |
| 20 | Market risk | 684,579 | 71,881 | 572,326 | 60,094 |
| 21 | *of which: standardised approach (SA)* | 684,579 | 71,881 | 572,326 | 60,094 |
| 22 | *of which: internal models approach (IMA)* | - | - | - | - |
| 23 | Operational risk | 6,308,204 | 662,361 | 6,308,204 | 662,361 |
| 24 | Amounts below thresholds for deduction (subject to 250% risk weight) | - | - | - | - |
| 25 | Floor adjustment | - | - | - | - |
| **26** | **Total (1+6+10+11+12+13+14+15+16+20+23)** | **22,705,801** | **2,384,109** | **21,529,546** | **2,260,602** |

# 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 2026

**Template 3 CC1: Composition of regulatory capital**

| 2026 H1<br>AED ('000) | | a<br>Amounts | b<br>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 | 1,145,784 | Same as "Allocated Capital" from CC2 template |
| 2 | Retained earnings | 4,731,587 | Same as "RETAINED EARNINGS" from BRF95-CAR template (5.1.4 Retained Earnings / (-) Loss) |
| 3 | Accumulated other comprehensive income (and other reserves) | 239,361 | Sum of Statutory/ legal reserves (Cbline 28.2.1), Asset Revaluation Reserve (Cbline 28.2.2), Accumulated other comprehensive income (Cbline 28.2.3) and Other reserves (Cbline 28.2.4) 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 | |
| **6** | **Common Equity Tier 1 capital before regulatory deductions** | 6,116,732 | |
| 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 | - | |
| 13 | Gains and losses due to changes in own credit risk on fair valued liabilities | - | |
| 14 | Defined benefit pension fund net assets | - | |
| 15 | Investments in own shares (if not already subtracted from paid-in-capital on reported balance 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) | **6,116,732** | |
| Additional Tier 1 capital: instruments | | | |
| 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 | - | |
| Additional Tier 1 capital: regulatory adjustments | | | |
| 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 | - | |
| 38 | Additional Tier 1 capital (AT1) | - | |
| 39 | Tier 1 capital (T1= CET1 + AT1) | **6,116,732** | |
| Tier 2 capital: instruments and provisions | | | |

| | | | |
|---|---|---|---|
| 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 | 144,362 | Same as "Eligible general provision (max 1.25% of CRWA under standardised approach)(Note 3)" from BRF95 |
| 45 | Tier 2 capital before regulatory adjustments | **144,362** | |
| 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) | 144,362 | T2 |
| 52 | Total regulatory capital (TC = T1 + T2) | 6,261,094 | T1+T2 |
| 53 | Total risk-weighted assets | 22,705,801 | Same as "Total risk-weighted assets (RWA)" in KM1 |
| Capital ratios and buffers | | | |
| 54 | Common Equity Tier 1 (as a percentage of risk-weighted assets) | 26.94% | Same as "Common Equity Tier 1 ratio (%)" in KM1 |
| 55 | Tier 1 (as a percentage of risk-weighted assets) | 26.94% | Same as "Tier 1 ratio (%)" in KM1 |
| 56 | Total capital (as a percentage of risk-weighted assets) | 27.57% | Same as "Total capital ratio (%)" in KM1 |
| 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) | 2.64% | Same as "Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)" in KM1 |
| 58 | Of which: capital conservation buffer requirement | 2.50% | Same as "Capital conservation buffer requirement (2.5% from 2019) (%)" in KM1 |
| 59 | Of which: bank-specific countercyclical buffer requirement | 0.14% | Same as "Countercyclical buffer requirement (%)" in KM1 |
| 60 | Of which: higher loss absorbency requirement (e.g. DSIB) | 0.00% | Same as "Bank D-SIB additional requirements (%)" in KM1 |
| 61 | Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement. | 17.07% | Same as "CET1 available after meeting the bank's minimum capital requirements (%)" in KM1 |
| The CBUAE Minimum Capital Requirement | | | |
| 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 |
| Amounts below the thresholds for deduction (before risk weighting) | | | |
| 65 | Non-significant investments in the capital and other TLAC liabilities of other financial entities | - | |
| 66 | Significant investments in common stock of financial entities | - | |
| 67 | Mortgage servicing rights (net of related tax liability) | - | |
| 68 | Deferred tax assets arising from temporary differences (net of related tax liability) | 77,417 | Same as " Deferred tax assets arising from temporary differences (amount below 10% of CET1 C)" in CREDIT DETAILED (CR2) |
| 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) | 144,362 | same as T2 |
| 70 | Cap on inclusion of provisions in Tier 2 under standardised approach | 193,424 | formula = 1.25*(Credit risk (excluding counterparty credit risk) from OV1+Counterparty credit risk (CCR) from OV1) |
| 71 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) | - | |
| 72 | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach | - | |
| 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 | |

### Template 4 CC2: Reconciliation of regulatory capital to balance sheet

| 2026 H1<br>AED ('000) | a<br>Balance sheet as in published financial statements | b<br>Under regulatory scope of consolidation | c<br>Reference |
|---|---|---|---|
| Assets | | | |
| CASH & BALANCES WITH CENTRAL BANK | 26,713,112 | 26,713,112 | |
| DUE FROM HEAD OFFICE /OWN BRANCHES/ BANKING SUBS. (GROSS) | 791,047 | 791,047 | |
| BALANCES DUE FROM OTHER BANKS (GROSS) | 2,071,189 | 2,071,189 | |
| INVESTMENTS AND FINANCIAL ASSETS | 5,764,660 | 5,764,660 | |
| LOANS & ADVANCES (GROSS) | 13,484,557 | 13,484,557 | |
| NET FIXED ASSETS | 24,373 | 24,373 | |
| OTHER ASSETS | 894,866 | 894,866 | |
| CUSTOMER ACCEPTANCES | 229,845 | 229,845 | |
| POSITIVE FAIR VALUE OF DERIVATIVES | 128,309 | 128,309 | |
| **TOTAL ASSETS** | 50,101,958 | 50,101,958 | |
| Liabilities | | | |
| DUE TO BANKS | 129,463 | 129,463 | |
| CUSTOMER DEPOSITS | 32,870,939 | 32,870,939 | |
| DUE TO HEAD OFFICE AND BRANCHES ABROAD | 8,352,138 | 8,352,138 | |
| PROVISIONS & INTEREST IN SUSPENSE | 310,306 | 310,306 | |
| OTHER LIABILITIES | 1,488,502 | 1,488,502 | |
| CUSTOMER ACCEPTANCES | 229,845 | 229,845 | |
| NEGATIVE FAIR VALUE OF DERIVATIVES | 70,814 | 70,814 | |
| **TOTAL LIABILITIES** | 43,452,007 | 43,452,007 | |
| Shareholders' equity | | | |
| ALLOCATED CAPITAL | 1,145,784 | 1,145,784 | CC1 - 1 |
| LEGAL RESERVE | 440,765 | 440,765 | |
| FAIR VALUE RESERVE | (123,200) | (123,200) | |
| OTHER RESERVES | (2,830) | (2,830) | |
| IMPAIRMENT RESERVES GENERAL | 75,374 | 75,374 | |
| RETAINED EARNINGS | 4,656,213 | 4,656,213 | |
| Current year's profit and loss | 457,845 | 457,845 | |
| **Total shareholders' equity** | 6,649,951 | 6,649,951 | |

### Template 5 CCA Main features of regulatory capital instruments

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

## Macroprudential Supervisory Measures

**Template 6 CCyB1 Geographical distribution of credit exposures used in the countercyclical buffer**

| Geographical breakdown | a | b | c | d | e |
|---|---|---|---|---|---|
| | Countercyclical capital buffer rate | Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer | | Bank-specific countercyclical capital buffer rate | Countercyclical buffer amount |
| | | Exposure values | Risk-weighted assets | | |
| United Arab Emirates | 0.00% | 7,195,149 | 5,090,908 | 0.000% | - |
| Saudi Arabia | 1.00% | 1,189,040 | 775,828 | 0.105% | 23,746 |
| Uzbekistan | 1.50% | 107,589 | 95,927 | 0.019% | 4,404 |
| Netherlands | 2.00% | 87,183 | 43,605 | 0.012% | 2,669 |
| Denmark | 2.50% | 8,221 | 4,110 | 0.001% | 315 |
| France | 1.00% | 6,423 | 5,851 | 0.001% | 179 |
| Ireland | 1.50% | 1,710 | 421 | 0.000% | 19 |
| Sweden | 2.00% | 1,518 | 759 | 0.000% | 46 |
| Germany | 0.75% | 1,411 | 646 | 0.000% | 15 |
| United Kingdom | 2.00% | 1,272 | 700 | 0.000% | 43 |
| Australia | 1.00% | 315 | 158 | 0.000% | 5 |
| Cyprus | 1.50% | 3 | 3 | 0.000% | 0 |
| Hong Kong | 0.50% | 1 | 1 | 0.000% | 0 |
| Luxembourg | 0.50% | 0 | 0 | 0.000% | 0 |
| **Sum** | | 8,599,835 | 6,018,917 | | |
| **Total** | | 11,615,767 | 7,418,468 | 0.138% | 31,441 |

# 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.

## Template 7: LR1 Total Assets to the Leverage Ratio Exposure Measures

| | | 30 June 2026 (AED'000) | 31 March 2026 (AED'000) |
|---|---|---|---|
| 1 | Total consolidated assets as per published financial statements | 50,101,958 | 51,059,705 |
| 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 | 1,036,944 | 948,325 |
| 9 | Adjustment for securities financing transactions (ie repos and similar secured lending) | 0 | 0 |
| 10 | Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures) | 4,579,659 | 4,253,457 |
| 11 | Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital | 0 | 0 |
| 12 | Other adjustments | -229,845 | -196,053 |
| **13** | **Leverage ratio exposure measure** | **55,488,716** | **56,065,434** |

Citibank N.A. UAE is not filing quarterly financial statements hence the total assets are sourced from BRF submitted as of Q2 2026.

## Template 8: LR2 Leverage Ratio Common Disclosure

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 June 2026 (AED'000) | 31 March 2026 (AED'000) |
|---|---|---|---|
| **On-Balance Sheet Exposures** | | | |
| 1 | On balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) | 49,872,113 | 50,863,652 |
| 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) | 49,872,113 | 50,863,652 |
| **Derivative exposures** | | | |
| 8 | Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting) *1.4 | 114,310 | 80,363 |
| 9 | Add-on amounts for PFE associated with all derivatives transactions*1.4 | 626,364 | 597,012 |
| 10 | (Exempted CCP leg of client-cleared trade exposures) | - | - |
| 11 | Adjusted effective notional amount of written credit derivatives | - | - |
| 12 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | - | - |
| 13 | Total derivative exposures (sum of rows 8 to 12) | 1,036,944 | 948,325 |
| **Securities financing transactions** | | | |
| 14 | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions | - | - |
| 15 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | - | - |
| 16 | CCR exposure for SFT assets | - | - |
| 17 | Agent transaction exposures | - | - |
| 18 | Total securities financing transaction exposures (sum of rows 14 to 17) | - | - |
| **Other off-balance sheet exposures** | | | |
| 19 | Off-balance sheet exposure at gross notional amount | 12,870,760 | 12,571,088 |
| 20 | (Adjustments for conversion to credit equivalent amounts) | (8,241,101) | (8,317,631) |
| 21 | (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital) | - | - |
| 22 | Off-balance sheet items (sum of rows 19 to 20) | 4,579,659 | 4,253,457 |
| **Capital and total exposures** | | | |
| 23 | Tier 1 capital | 6,116,732 | 6,150,486 |
| 24 | Total exposures (sum of rows 7, 13, 18 and 22) | 55,488,716 | 56,065,434 |
| **Leverage ratio*** | | | |
| 25 | Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%) | 11.02% | 10.97% |
| 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** | **Applicable leverage buffers** | 6.52% | **6.47%** |

Leverage ratio for the quarter stands at 11.02%, which is above the minimum requirement of 3% and 4.50% internal limit which contains +1.50% buffer.

# Liquidity

## Template 9: 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.

## Template 10: ELAR Eligible Liquid Asset 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 30 June 2026 (AED'000) | Eligible Liquid Asset 30 June 2026 (AED'000) | Nominal Amount 31 March 2026 (AED'000) | Eligible Liquid Asset 31 March 2026 (AED'000) |
|---|---|---|---|---|---|
| 1 | High Quality Liquid Assets | | | | |
| 1.1 | Physical cash in hand at the bank + balances with the CB UAE | 26,713,112 | | 29,986,882 | |
| 1.2 | UAE Federal Government Bonds and Sukuks | - | | - | |
| **Subtotal (1.1 to 1.2)** | | **26,713,112** | **26,713,112** | **29,986,882** | **29,986,882** |
| 1.3 | UAE local governments publicly traded debt securities | 88,367 | | 88,373 | |
| 1.4 | 1.4 UAE Public sector publicly traded debt securities | - | | - | |
| **Subtotal (1.3 to 1.4)** | | **88,367** | **88,367** | **88,373** | **88,373** |
| 1.5 | Foreign Sovereign debt instruments or instruments issued by their respective central banks | 5,676,293 | 4,871,666 | 5,818,543 | 4,934,070 |
| **Total** | | **32,477,772** | **31,673,145** | **32,893,798** | **32,009,325** |
| 2 | Total liabilities | | 43,141,700 | | 44,405,427 |
| 3 | **Eligible Liquid Assets Ratio (ELAR) (%)** | | **73,42%** | | **72.08%** |

### Template 11: LSRR Lending to Stable Resource Ratio

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

| | | 30 June 2026 (AED'000) | 31 March 2026 (AED 000) |
|---|---|---|---|
| 1 | **Computation of Advances** | | |
| 1.1 | Net Lending (gross loans- specific and collective provisions + interest in suspense) | 13,318,611 | 13,339,041 |
| 1.2 | Lending to non-banking financial institutions | - | - |
| 1.3 | Net Financial Guarantees & Stand-by LC (issued -received) | 946,411 | 935,966 |
| 1.4 | Interbank Placements | 1,859,555 | 689,132 |
| **1.5** | **Total Advances** | 16,124,577 | **14,964,139** |
| 2 | Calculation of Net Stable Resources | | |
| **2.1** | **Total capital + general provisions** | 6,794,312 | **6,509,142** |
| **Deduct** | | | |
| 2.1.1 | Goodwill and other intangible assets | - | - |
| 2.1.2 | Fixed Assets | 24,373 | 28,742 |
| 2.1.3 | Funds allocated to branches abroad | - | - |
| 2.1.4 | Unquoted Investments | - | - |
| 2.1.5 | Investment in subsidiaries, associates and affiliates | - | - |
| **2.1.6** | **Total deduction** | 24,373 | **28,742** |
| 2.2 | Net Free Capital Funds | 6,769,939 | 6,480,400 |
| 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 | 225,398 | 214,651 |
| 2.3.5 | Customer Deposits | 27,749,375 | 28,341,728 |
| 2.3.6 | Capital market funding/ term borrowings maturing after 6 months from reporting date | - | - |
| **2.3.7** | **Total other stable resources** | 27,974,773 | **28,556,379** |
| **2.4** | **Total Stable Resources (2.2+2.3.7)** | 34,744,712 | **35,036,779** |
| **3** | **Lending to Stable Resources Ratio (1.5/2.4*100) (%)** | 46.41% | **42.71%** |

# Credit Risk

### Template 12 CR1: Credit quality of assets

| 2026 H1 AED ('000) | | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|
| | | Gross carrying values of | | Allowances/ Impairments | Of which ECL accounting provisions for credit losses on SA exposures | | Net values (a+b-c) |
| | | Defaulted exposures | Non-defaulted exposures | | Allocated in regulatory category of Specific | Allocated in regulatory category of General | |
| 1 | Loans | 162,560 | 43,944,893 | 302,160 | 165,946 | 136,214 | 43,805,293 |
| 2 | Debt Securities | - | 5,764,660 | - | - | - | 5,764,660 |
| 3 | Off-Balance Sheet Exposures | - | 13,857,704 | 8,147 | - | 8,147 | 13,849,557 |
| **4** | **Total** | **162,560** | **63,567,257** | **310,307** | **165,946** | **144,361** | **63,419,510** |

### Template 13 CR2 Changes in the stock of defaulted loans and debt securities

| 2026 H1 | | a | Comment |
|---|---|---|---|
| 1 | **Defaulted loans and debt securities at the end of the previous reporting period** | 100,677 | Balance of defaulted accounts as of Dec2025 |
| 2 | Loans and debt securities that have defaulted since the last reporting period | 44,701 | Balance of new defaulted accounts as of Jun2026, exclusion-(Accts which was default in Dec2025) |
| 3 | Returned to non-default status | 1,908 | Balance of defaulted accounts as of Dec2025, which became non-defaulted as of Jun2026 |
| 4 | Amounts written off | 40,227 | Balance of defaulted accounts as of Dec2025 which got written off during the period from Dec2025 till Jun2026 |
| 5 | Other changes | 206 | Reduction in balance of Accounts still under default status in Dec2025 and Jun2026 |
| **6** | **Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)** | 103,450 | |

### Template 14 CR3 Credit risk mitigation techniques – overview

| 2026 H1 AED '000 | | 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 | 37,739,903 | 3,901,178 | 1,701,731 | 2,466,372 | 2,304,980 | - | - |
| 2 | Debt Securities | 5,764,660 | - | - | - | - | - | - |
| 3 | Total | 43,504,563 | 3,901,178 | 1,701,731 | 2,466,372 | 2,304,980 | - | - |
| 4 | Of which defaulted | 162,560 | - | - | - | - | - | - |

### Template 15 CR4 Standardised approach – credit risk exposure and CRM

| 2026 H1 AED '000 | | 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 | 32,492,753 | 284 | 34,447,720 | 142 | - | 0% |
| 2 | Public Sector Entities | 1,893,201 | 245,137 | 1,388,743 | 179,541 | 1,542,487 | 98% |
| 3 | Multilateral development banks | 1,256 | 4,254 | 1,256 | 2,127 | 677 | 20% |
| 4 | Banks | 3,018,094 | 1,862,907 | 3,063,699 | 1,626,660 | 1,821,897 | 39% |
| 5 | Securities firms | - | - | - | - | - | 0% |
| 6 | Corporates | 6,168,457 | 5,421,813 | 4,672,343 | 3,115,773 | 7,387,641 | 95% |
| 7 | Regulatory retail portfolios | 5,288,849 | 6,323,309 | 5,288,849 | 10,432 | 3,833,858 | 72% |
| 8 | Secured by residential property | 5,330 | - | 5,330 | - | 1,866 | 35% |
| 9 | Secured by commercial real estate | - | - | - | - | - | 0% |
| 10 | Equity Investment in Funds (EIF) | - | - | - | - | - | 0% |
| 11 | Past-due loans | 20,537 | - | 20,537 | - | 20,537 | 100% |
| 12 | Higher-risk categories | - | - | - | - | - | 0% |
| 13 | Other assets | 835,386 | - | 835,386 | - | 864,946 | 104% |
| **14** | **Total** | **49,723,864** | **13,857,704** | **49,723,864** | **4,934,675** | **15,473,908** | |

**Template 16 : CR5 Standardized approach – exposures by asset classes and risk weights**

| 2026 H1 AED '000 | | 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)** |
| 1 | Sovereigns and their central banks | 34,447,862 | - | - | - | - | - | - | - | **34,447,862** |
| 2 | Public Sector Entities | - | 14,587 | - | 28,254 | - | 1,525,442 | - | - | **1,568,283** |
| 3 | Multilateral development banks | - | 3,383 | - | - | - | - | - | - | **3,383** |
| 4 | Banks | - | 2,145,912 | - | 2,389,572 | - | 68,770 | 86,106 | - | **4,690,359** |
| 5 | Securities firms | - | - | - | - | - | - | - | - | **-** |
| 6 | Corporates | 129,627 | 20,526 | - | 560,818 | - | 6,732,733 | 119,452 | 224,960 | **7,788,117** |
| 7 | Regulatory retail portfolios | 57,018 | 443,053 | - | 1,072,033 | 2,071,780 | 1,655,396 | - | - | **5,299,280** |
| 8 | Secured by residential property | - | - | 5,330 | - | - | - | - | - | **5,330** |
| 9 | Secured by commercial real estate | - | - | - | - | - | - | - | - | **-** |
| 10 | Equity Investment in Funds (EIF) | - | - | - | - | - | - | - | - | **-** |
| 11 | Past-due loans | - | - | - | - | - | 20,537 | - | - | **20,537** |
| 12 | Higher-risk categories | - | - | - | - | - | - | - | - | **-** |
| 13 | Other assets | 25,836 | - | - | 136,175 | - | 581,241 | 14,717 | 77,417 | **835,386** |
| **14** | **Total** | **34,660,344** | **2,627,462** | **5,330** | **4,186,852** | **2,071,780** | **10,584,120** | **220,274** | **302,376** | **54,658,539** |

# Counterparty Credit Risk

### Template 17 : CCR1 Analysis of CCR by approach

| 2026 H1<br>AED '000 | | 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) | 114,310 | 626,364 | - | 1.40 | 1,036,944 | 386,183 |
| 2 | Internal Model Method (for derivatives and SFTs) | - | - | - | - | - | - |
| 3 | Simple Approach for credit risk mitigation (for SFTs) | - | - | - | - | - | - |
| 4 | Comprehensive Approach for credit risk mitigation (for SFTs) | - | - | - | - | - | - |
| 5 | VaR for SFTs | - | - | - | - | - | - |
| **6** | **Total** | **-** | **-** | **-** | **-** | | **386,183** |

### Template 18 CCR2: Credit valuation adjustment (CVA) capital charge

| 2026 H1<br>AED '000 | | a | b |
|---|---|---|---|
| | | EAD post-CRM | RWA |
| 1 | All portfolios subject to the Standardised CVA capital charge | 1,036,944 | 239,110 |
| 2 | All portfolios subject to the Simple alternative CVA capital charge | - | - |

### Template 19 CCR3 Standardised approach – CCR exposures by regulatory portfolio and risk weights

| 2026 H1 | a | b | c | d | e | f | g | h |
|---|---|---|---|---|---|---|---|---|
| Risk Weight | 0% | 20% | 50% | 75% | 100% | 150% | Others | **Total credit exposure** |
| Sovereigns | - | - | - | - | - | - | - | **-** |
| Public Sector Entities (PSEs) | - | - | - | - | - | - | - | **-** |
| Multilateral development banks (MDBs) | - | - | - | - | - | - | - | **-** |
| Banks | - | 481,421 | 536,162 | - | - | 553 | - | **1,018,136** |
| Securities firms | - | - | - | - | - | - | - | **-** |
| Corporates | - | - | - | 442 | 10,270 | 5,393 | 2,704 | **18,808** |
| 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 | - | - | - | - | - | - | - | - |
| **Total** | **-** | **481,421** | **536,162** | **442** | **10,270** | **5,945** | **2,704** | **1,036,944** |

### Template 20 CCR5 Composition of collateral for CCR exposure

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

### Template 21 CCR6 Credit derivatives exposures

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

### Template 22 CCR8 Exposures to central counterparties

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

# Securitisation

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

# Market Risk

**Template 23 MR1: Market risk under the standardised approach (SA)**

| 2026<br>AED '000 | | a<br>RWA |
|---|---|---|
| 1 | General Interest rate risk (General and Specific) | - |
| 2 | Equity risk (General and Specific) | - |
| 3 | Foreign exchange risk | 684,579 |
| 4 | Commodity risk | - |
| | Options | |
| 5 | Simplified approach | - |
| 6 | Delta-plus method | - |
| 7 | Scenario approach | - |
| 8 | Securitisation | - |
| **9** | **Total** | **684,579** |