



Citibank Bangkok Branch

Basel III Pillar 3

Risk and Capital Management Disclosure

June 2014



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Table 1 : Capital structure

Unit : Million Baht

Item	Jun-14	Dec-13
1 Assets required to be maintained under Section 32	17,753	17,753
2 Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	18,530	20,276
2.1 Capital for maintenance of assets under Section 32	17,753	17,753
2.2 Net balance of inter-office accounts which the branch is the debtor (the creditor) to the head office and other branches located in other countries, the parent company and subsidiaries of the head office	1,604	2,523
3 Total regulatory capital (3.1 - 3.2)		
3.1 Total regulatory capital before deductions (The lowest amount among item 1 item 2 and item 2.1)	17,753	17,753
3.2 Deductions	13	-



Table 2 Minimum capital requirements

Unit : Million Baht

Credit risk classified by type of assets under the SA	Jun-14	Dec-13
Performing claims		
1 Claims on sovereigns and central banks, multilateral development banks (MDBs), and non-central government public sector entities (PSEs) treated as claims on sovereigns	8	0
2 Claims on financial institutions, non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	1,845	2,001
3 claims on corporates , non-central government public sector entities (PSEs) treated as claims on corporate	3,487	3,972
4 Claims on retail portfolios	3,035	2,968
5 Claims on housing loans	22	19
6 Other assets	302	214
Non-performing claims	32	24
First-to-default credit derivatives and Securitisation		
Total minimum capital requirement for credit risk under the SA	8,731	9,198

Market risk	Jun-14	Dec-13
1. Standardised approach	0	0
2. Internal model approach	396	454
Total minimum capital requirement for market risk	396	454

Operational risk	Jun-14	Dec-13
Calculate by Standardised Approach	2,398	2,328

Unit : %

Ratio	Jun-14		Dec-13	
	Adequacy Ratio	Adequacy Ratio	Adequacy Ratio	Adequacy Ratio
1. Total capital to risk-weighted assets	13.08	8.5	12.6	8.5
2. Tier 1 capital to risk-weighted assets *	0	0	0	0

* Disclosure only Bank that locally registered



Table 3 Minimum capital requirement for each type of market risk under the Standardized Approach

Unit : Million Baht

Minimum capital requirement for market risk under the standardised approach	Jun 2014	Dec 2013
Interest rate risk	0	0
Equity position risk	0	0
Foreign exchange rate risk	0	0
Commodity risk	0	0
Total minimum capital requirement	0	0



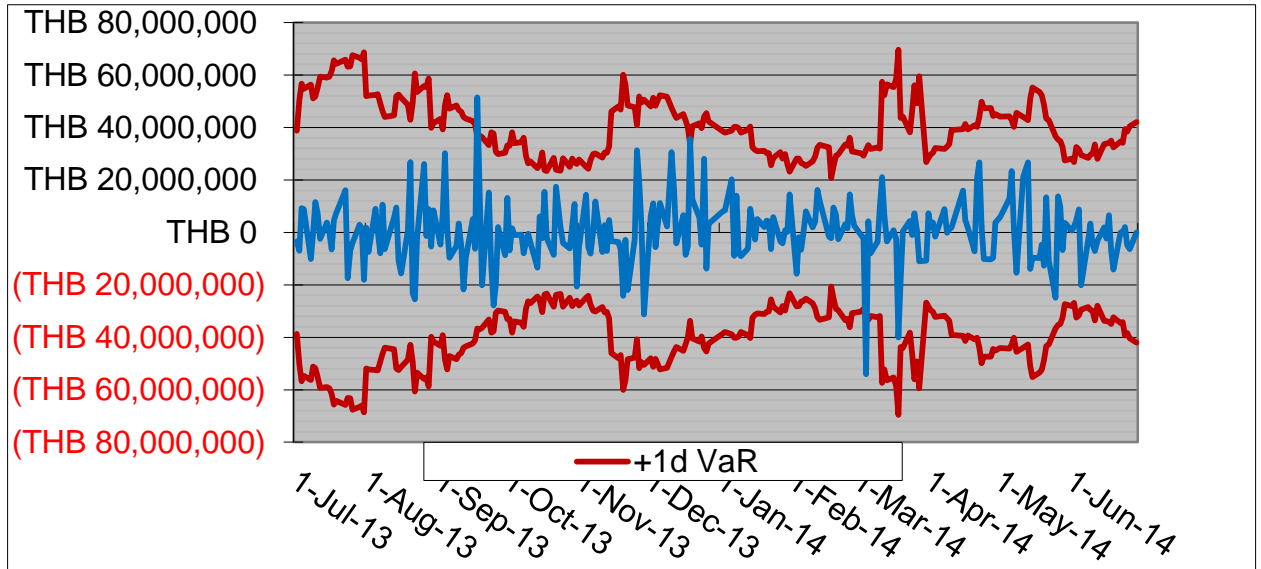
Table 4 Market risk under Internal Model Approach

Unit: Million Baht

Type of Market Risk	Jun-14	Dec-13
Interest rate risk		
Maximum VaR during the reporting period	72	74
Average VaR during the reporting period	39	47
Minimum VaR during the reporting period	24	22
VaR at the end of the period	44	46
Equity position risk		
Maximum VaR during the reporting period	0	0
Average VaR during the reporting period	0	0
Minimum VaR during the reporting period	0	0
VaR at the end of the period	0	0
Foreign exchange rate risk		
Maximum VaR during the reporting period	22	23
Average VaR during the reporting period	8	9
Minimum VaR during the reporting period	1	2
VaR at the end of the period	4	4
Commodity risk		
Maximum VaR during the reporting period	0	0
Average VaR during the reporting period	0	0
Minimum VaR during the reporting period	0	0
VaR at the end of the period	0	0
Total market risk		
Maximum VaR during the reporting period	55	61
Average VaR during the reporting period	38	38
Minimum VaR during the reporting period	27	24
VaR at the end of the period	42	43



Table 5 Backtesting result



* Commercial banks are allowed to disclose the information in form of "Graph"

** Together with an analysis of outliers from Backtesting

Backtesting Outliers

P&L date (T)	VaR (T - 1)	Hypo P&L (T)	Explanation
6-Mar-14	-31,395,983	-54,025,864	The bulk of losses was due to a decrease in FXO.