



Citibank Bangkok Branch

Basel III Pillar 3

Risk and Capital Management Disclosure

June 2015



Tables

Table 1	Capital structure.....	2
Table 2	Minimum capital requirements.....	3
Table 3	Minimum capital requirement for each type of Market risk under the Standardized approach.....	4
Table 4	Market risk under Internal Model Approach.....	5
Table 5	Backtesting result.....	6



Table 1 : Capital structure

Unit : Million Baht

Item	Jun-15	Dec-14
1 Assets required to be maintained under Section 32	21,743	21,743
2 Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	24,398	22,855
2.1 Capital for maintenance of assets under Section 32	21,743	21,743
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	2,655	1,112
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)	21,743	21,743
3.2 Deductions	65	38



Table 2 Minimum capital requirements

Unit : Million Baht

Credit risk classified by type of assets under the SA	Jun-15	Dec-14
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	34	22
2 Claims on financial institutions, non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	2,190	2,083
3 claims on corporates , non-central government public sector entities (PSEs) treated as claims on corporate	4,108	3,755
4 Claims on retail portfolios	2,988	3,144
5 Claims on housing loans	23	23
6 Other assets	338	305
Non-performing claims	36	33
First-to-default credit derivatives and Securitisation		
Total minimum capital requirement for credit risk under the SA	9,717	9,365

Market risk	Jun-15	Dec-14
1. Standardised approach	0	0
2. Internal model approach	471	384
Total minimum capital requirement for market risk	471	384

Operational risk	Jun-15	Dec-14
Calculate by Standardised Approach	2,410	2,393

Unit : %

Ratio	Jun-15		Dec-14	
	Adequacy Ratio	Adequacy Ratio	Adequacy Ratio	Adequacy Ratio
1. Total capital to risk-weighted assets	14.63	8.5	15.19	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 2015	Dec 2014
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



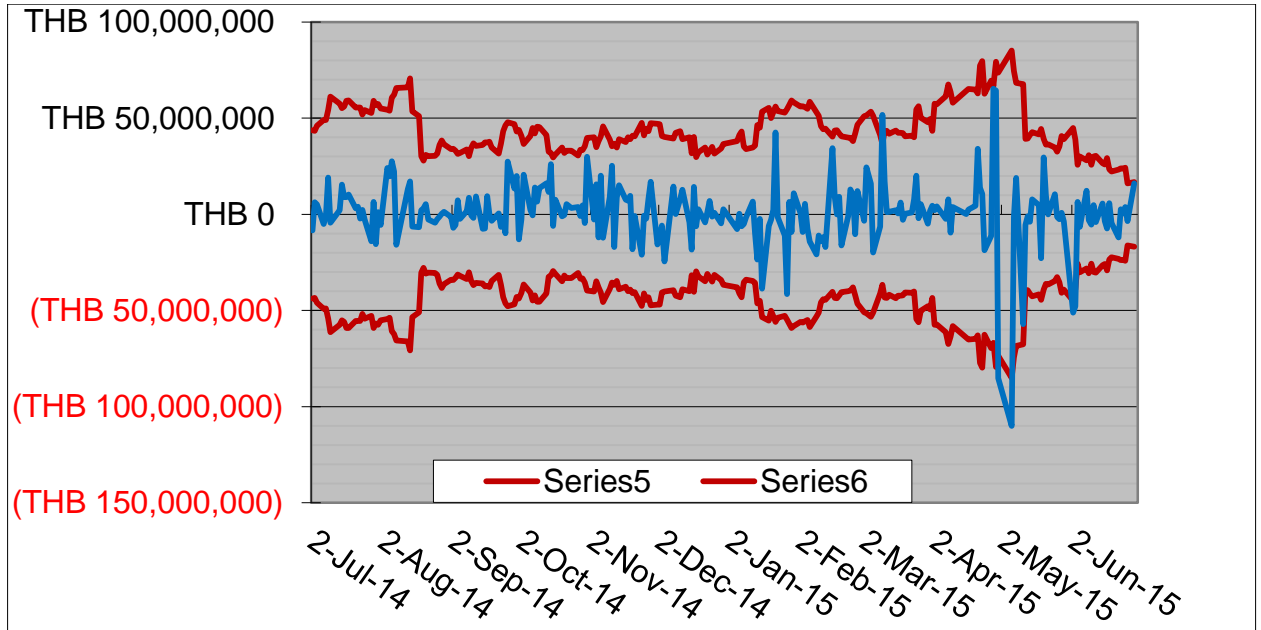
Table 4 Market risk under Internal Model Approach

Unit: Million Baht

Type of Market Risk	Jun-15	Dec-14
Interest rate risk		
Maximum VaR during the reporting period	88	69
Average VaR during the reporting period	47	41
Minimum VaR during the reporting period	16	26
VaR at the end of the period	16	31
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	23	29
Average VaR during the reporting period	12	13
Minimum VaR during the reporting period	3	2
VaR at the end of the period	5	17
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	85	46
Average VaR during the reporting period	46	37
Minimum VaR during the reporting period	15	29
VaR at the end of the period	15	36



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
06-May-15	73,638,592	-85,307,240	Significant increase on THB government bond yield on 6th of May 2015.
07-May-15	85,124,393	-110,062,520	Significant increase on THB government bond yield on 7th of May 2015.
03-Jun-15	44,956,043	-51,114,431	Significant increase on THB government bond yield on 3rd of June 2015.
04-Jun-15	38,833,052	-47,770,190	Significant increase on THB government bond yield on 4th of June 2015.