Citibank, N.A. Bangkok Branch

Basel III Pillar 3

Risk and Capital Management Disclosure

30 June 2017

Tables

Unit : Million Baht

Item		Jun-17	Dec-16
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)**	**23,093**	**23,089**
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	1,350	1,346
3	**Total regulatory capital (3.1 - 3.2)**	**21,695**	**21,695**
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	48	48

Table 2 Minimum capital requirements*

Unit : Million Baht

Credit risk classified by type of assets under the SA	Jun-17	Dec-16
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	143	23
2 Claims on financial institutions, non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	2,390	2,448
3 claims on corporates , non-central government public sector entities (PSEs) treated as claims on corporate	4,234	3,824
4 Claims on retail portfolios	3,619	3,498
5 Claims on housing loans	15	19
6 Other assets	150	476
Non-performing claims	1	1
First-to-default credit derivatives และ Securitisation		
Total minimum capital requirement for credit risk under the SA	**10,552**	**10,289**

Market risk	Jun-17	Dec-16
1. Standardised approach	0	0
2. Internal model approach	1,234	618
Total minimum capital requirement for market risk	**1,234**	**618**

Opeational isk	Jun-17	Dec-16
Calculate by Standardised Approach	2,703	2,514

Unit : %

Ratio	Jun-17		Dec-16	
	Capital Adequecy Ratio	Minimum Adequecy Ratio	Capital Adequecy Ratio	Minimum Adequecy Ratio
1. Total capital to risk-weighted assets	14.6	9.75	14.75	9.125
2. Tier 1 capital to risk-weighted assets **	0	0	0	0

* Disclosure only Bank that locally registered

** Include conservation buffer 0.625% since Jan 2016

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

Unit : Million Baht

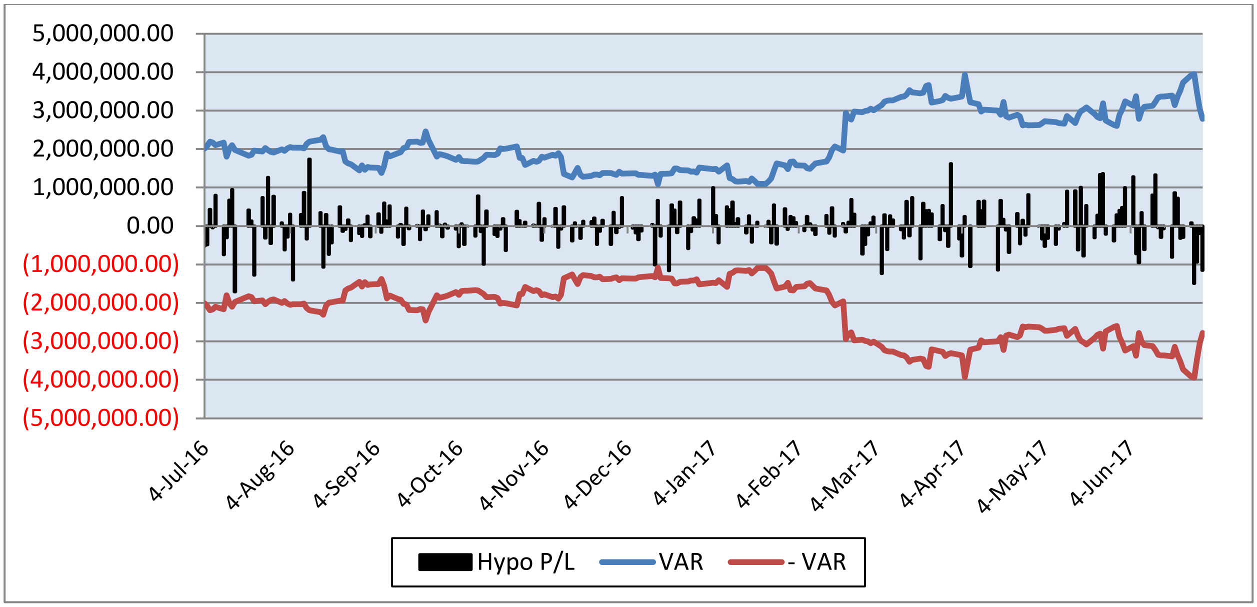
Minimum capital requirement for market risk under the standardised approach	Jun 2017	Dec 2016
Interest rate risk	0	0
Equity position risk	0	0
Foreign exchange rate risk	0	0
Commodity risk	0	0
Total minimum capital requirement	0	0

Table 4 Market risk under Internal Model Approach

Unit: Million Baht

Type of Market Risk	Jun-17	Dec-16
Interest rate risk		
Maximum VaR during the reporting period	176	91
Average VaR during the reporting period	114	64
Minimum VaR during the reporting period	39	40
VaR at the end of the period	107	56
Equitiy 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	16	20
Average VaR during the reporting period	6	6
Minimum VaR during the reporting period	2	2
VaR at the end of the period	4	3
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	134	88
Average VaR during the reporting period	90	63
Minimum VaR during the reporting period	37	39
VaR at the end of the period	95	54

Table 5 Backtesting result



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

** Together with an analysis of outliners from Backtesting

Backtesting Outliners

P&L date (T)	VaR (T - 1)	Hypo P&L (T)	Explanation
			There was no VAR backtesting break in the last 1 year (1 July 2016 to 30 June 2017)