Citibank, N.A. South Africa Branch

Pillar 3 Disclosure: Quarterly

31 March 2022

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1. INTRODUCTION

Citibank, N.A. is incorporated in the United States of America and has a national bank charter under the National Bank Act of 1863 with the ability to open branches, establish subsidiaries and provide products and services to clients globally. Citibank, N.A. is regulated by The Office of the Comptroller of Currency (OCC). This is the bank's primary regulator and is authorized to examine and supervise the bank on a consolidated global basis. The Federal Deposit Insurance Corporation (FDIC) oversees the federal deposit insurance fund that insures deposits with the bank in the United States and therefore examines the bank as well.

Citibank, N.A. is an indirect wholly owned subsidiary of Citigroup Inc. (Citigroup). This financial holding company is domiciled in the United States of America and is listed on the New York, Tokyo as well as the Mexico Stock Exchanges. The Federal Reserve (Fed) is the primary prudential regulator of Citigroup Inc.

Citibank, N.A. (Registration number 1995/007396/10) was authorized by the Office of the Registrar of Banks at the South African Reserve Bank (SARB) to conduct the business of a bank by means of a branch in South Africa in July 1995. The local branch is now supervised by the Prudential Authority ("PA"). The branch is required to adhere to the various prudential requirements as set out in the Banks Act 94 of 1990 ("Banks Act"), as amended, and Regulations relating to Banks.

Members of the general public may access further comprehensive information as contained in the Citi Annual Report, as well as view regulatory filings of Citi and the bank by visiting www.citigroup.com

2. BASIS OF PREPARATION

The purpose of this public disclosure is to provide detailed information on Citibank, N.A South Africa Branch ("Citi SA") capital structure, capital adequacy, risk exposure and risk-weighted assets ("RWA"), leverage ratio and liquidity ratios as of 31 March 2022.

The following public disclosure presents the annual Pillar 3 disclosure of Citi SA which has been prepared in accordance with the South African Banks Act Regulation 43 *Public Disclosure* and Directive 1 of 2019 *Matters related to Pillar 3 disclosure requirements framework,* as well as the BCBS standards which have been applied. Further selective information on the monthly filings by Citi SA to the SARB may be obtained by visiting www.resbank.co.za

The 31 December 2021 financial statements have been prepared in accordance with the International Financial Reporting Standards ("IFRS") and reported in accordance with the Regulations relating to Banks. The financial statements are audited on an annual basis by an independent audit firm.

The Pillar 3 Disclosure document has been independently reviewed by an external audit firm prior to publication.

The Pillar 3 Disclosure document has been prepared and presented using local currency - South African Rand (ZAR'000).

3. MANAGEMENT'S RESPONSIBILITY STATEMENT

Citi SA management is responsible for the preparation and fair presentation of the annual financial statements of the Branch, comprising the statement of financial position as of 31 December 2021, and disclosure requirements in respect of Regulation 43 of the Regulations relating to Banks.

The Pillar 3 Disclosure document has been verified internally by senior management in accordance with Citi's policies on disclosure, financial reporting and governance processes.

4. OVERVIEW OF RISK MANAGEMENT AND RWA

4.1 TEMPLATE KM1: KEY METRICS (QUARTERLY)

The key prudential metrics relate to regulatory capital, leverage ratio and liquidity standards related to Citi SA. Citi SA's capital and leverage position is managed within the risk appetite framework. No transitional arrangement with regards to implementation of IFRS 9 for the impact of expected credit loss accounting on regulatory capital have been applied.

Citi SA is subject to regulatory capital standards issued by the SARB. These rules establish an integrated capital adequacy framework, encompassing both risk-based capital ratios and leverage ratios. Citi SA manages its balance sheet proactively, with a particular focus on the efficient management of RWA.

Citi SA is not highly leveraged, with a leverage ratio of 8.29%, above the minimum leverage ratio requirement of 4%.

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
		Mar-22	Dec-21	Sep-21	Jun-21	Mar-21
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	8,298,943	8,197,021	8,110,432	8,039,250	7,961,823
1a	Fully loaded ECL accounting model	8,298,943	8,197,021	8,110,432	8,039,250	7,961,823
2	Tier 1	8,298,943	8,197,021	8,110,432	8,039,250	7,961,823
2a	Fully loaded ECL accounting model Tier 1	8,298,943	8,197,021	8,110,432	8,039,250	7,961,823
3	Total capital	8,295,093	8,204,759	8,189,488	8,100,692	8,010,378
3a	Fully loaded ECL accounting model total capital	8,295,093	8,204,759	8,189,488	8,100,692	8,010,378
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	38,325,628	41,027,456	36,402,332	38,388,547	34,458,279
4a	Total risk-weighted assets (pre-floor)	38,325,628	41,027,456	36,402,332	38,388,547	34,458,279
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	21.59%	19.92%	22.28%	20.94%	23.11%
5a	Fully loaded ECL accounting model CET1 (%)	21.59%	19.92%	22.28%	20.94%	23.11%
5b	CET1 ratio (%) (pre-floor ratio)	0.00%	0.00%	0.00%	0.00%	0.00%
6	Tier 1 ratio (%)	21.59%	19.92%	22.28%	20.94%	23.11%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	21.59%	19.92%	22.28%	20.94%	23.11%
6b	Tier 1 ratio (%) (pre-floor ratio)	0.00%	0.00%	0.00%	0.00%	0.00%
7	Total capital ratio (%)	21.64%	20.00%	22.50%	21.10%	23.25%
7a	Fully loaded ECL accounting model total capital ratio (%)	21.64%	20.00%	22.50%	21.10%	23.25%
7b	Total capital ratio (%) (pre-floor ratio)	0.00%	0.00%	0.00%	0.00%	0.00%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	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 G-SIB and/or 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 (%)	21.59%	19.92%	22.28%	20.94%	23.11%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	99,861,307	91,764,596	95,977,145	95,363,505	88,621,205
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	8.29%	8.90%	8.45%	8.43%	8.98%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	8.29%	8.90%	8.45%	8.43%	8.98%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	8.29%	8.90%	8.45%	8.43%	8.98%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	30,182,960	27,487,236	27,558,689	27,517,158	28,806,004
16	Total net cash outflow	8,889,854	6,885,051	7,174,772	8,128,036	9,434,416
17	LCR ratio (%)	339.52%	399.23%	384.11%	338.55%	305.33%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	43,161,987	38,033,025	40,136,206	40,753,104	36,880,783
19	Total required stable funding	26,857,961	21,520,642	26,001,227	22,456,938	20,768,405
20	NSFR ratio	160.70%	176.73%	154.36%	181.47%	177.58%

Directive 2 of 2020 *Matters related to temporary capital relief to alleviate risks posed by the Covid-19 pandemic* issued on 6 April 2020 directed banks to reduce its Pillar 2A temporarily to zero. Citi SA remained adequately capitalised with a Common Equity Tier 1 (CET1) ratio of 21.59%, well ahead of the current regulatory minimum requirement of 11.25%.

Directive 1 of 2020 *Temporary measures to aid compliance with the liquidity coverage ratio during the Coronavirus (Covid-19) pandemic stress period* issued 31 March 2020, directed banks to comply with a revised minimum LCR requirement of 80%, with effect from 1 April 2020. Citi SA LCR at 339.52% was well above the minimum requirement of 80% and NSFR at 160.70%, also above the minimum requirement of 100%.

4.2 TEMPLATE OVA: OVERVIEW OF RISK MANAGEMENT (QUARTERLY)

The mission of Citi SA is to responsibly provide financial services that enable economic growth and progress as a trusted partner to its clients and to deliver sustainable, growing earnings across all its businesses while protecting capital and liquidity.

Citi SA has a comprehensive risk governance framework in place to provide oversight of the Branch's monitoring and management of risks, ensuring that the risk profile of Citi SA is well documented and pro-actively managed at all levels of the organisation so that Citi SA's financial strength is safeguarded. The framework applies to Citi SA in its entirety, including all businesses and functions.

Risk governance at Citi SA is cascaded through risk frameworks and risk policies, which describe how Citi SA identifies, measure, mitigates, monitors and reports material risk. This ensures transparent lines of responsibility and accountability for the core risk governance processes performed by the Branch.

The risk management framework is based on a 'three lines of defense' governance model, whereby each line has a specific role and defined responsibilities in such a way that the execution of tasks is separated from the control of the same tasks. The three lines of defense also collaborate with each other in structured fora and through formalised processes to bring various perspectives together and to lead the Branch toward outcomes that are in clients' and shareholders' interests, create economic value and are systemically responsible.

Each of Citi SA's businesses (the first line of defense) owns and manages the risks inherent in or arising from the business and is responsible for establishing and operating controls to mitigate key risks, performing manager assessments of the design and effectiveness of internal controls, and promoting a culture of compliance and control.

Citi SA's independent control functions (the second line of defense), including Independent Risk Management, Finance, Independent Compliance Risk Management, Legal, and Human Resources ("HR"), set standards against which business, operations and control functions are required to manage and oversee risks, including compliance with applicable laws, regulatory requirements, and policies and standards of ethical conduct. These functions are involved in identifying, measuring, monitoring, or controlling aggregate risks, and are independent from front line units.

Citi SA's Internal Audit function (the third line of defense) independently reviews activities of the first two lines of defense, based on a risk-based audit plan and methodology approved by the Audit Committee.

These disclosures provide details of Citi SA's exposure to risk and describes the methods used by management to manage risk. The most important types of financial risk to which Citi SA is exposed is credit risk, liquidity risk, market risk and operational risk. Market risk includes currency risk, interest rate risk and equity price risk.

4.3 TEMPLATE OV1: OVERVIEW OF RWA (QUARTERLY)

		a	b	c
		RWA		Minimum capital requirements
		T	T-1	T
		Mar-22	Dec-21	Mar-22
1	Credit risk (excluding counterparty credit risk)	23,713,685	25,931,822	1,897,095
2	Of which: standardised approach (SA)	23,713,685	25,931,822	1,897,095
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)	2,384,791	1,357,527	190,783
7	Of which: standardised approach for counterparty credit risk	2,384,791	1,357,527	190,783
8	Of which: IMM	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	625,529	586,260	50,042
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	90	90	7
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 banking book	-	-	-
17	Of which: securitisation IRB approach (SEC-IRBA)	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-
20	Market risk	4,840,712	6,555,841	387,257
21	Of which: standardised approach (SA)	-	-	-
22	Of which: internal model approach (IMA)	4,840,712	6,555,841	387,257
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	6,003,649	6,017,294	480,292
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	757,172	578,621	60,574
26	Aggregate capital floor applied	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	38,325,628	41,027,456	3,066,050

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 destabilising 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.

Citi SA's Basel III leverage ratio calculated in accordance with the Banks Act, was 8.29% on 31 March 2022, lower than 8.98% on 31 March 2021, however above the regulatory minimum requirement of 4%. The decline from prior year was driven by lower capital balances after repatriating capital to Citigroup. There were no significant changes to Citi's leverage position over the reporting period.

Citi SA's leverage position is managed within the Citigroup Global Risk Appetite framework. The leverage ratio is also calculated and presented to the ALCO every month.

The following tables present Citi SA's summary comparison of accounting assets versus leverage ratio exposure amount and leverage ratio common disclosure as of quarter ended 31 March 2022.

5.1 TEMPLATE LR1: SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE AMOUNT (QUARTERLY)

		a
		Mar-22
1	Total consolidated assets as per published financial statements	95,039,478
2	Adjustment 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	Adjustmens for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	3,384,805
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	0
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	8,206,633
11	Adjustments for prudent valuationadjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	-
13	Leverage ratio exposure measure	99,861,307

5.2 TEMPLATE LR2: LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE (QUARTERLY)

		a	b
		T	T-1
		Mar-22	Dec-21
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	86,695,281	76,506,131
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 recognized as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	-	-
7	Total on-balance sheet exposure (excluding derivatives and SFTs) (sum of rows 1 to 6)	86,695,281	76,506,131
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligiable cash variation margin and/or with bilateral netting)	63,827	1,522,953
9	Add-on amounts for potential future exposure associated with all derivative transactions	2,939,210	4,408,770
10	(Exempted central counterparty (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)	3,003,037	5,931,723
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustments for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterpart credit risk exposure for SFT assets	1,956,356	467,350
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	1,956,356	467,350
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	44,944,387	47,227,422
20	(Adjustments for conversion to credit equivalent amounts)	36,737,754	38,368,029
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determing Tier 1 capital)	-	-
22	Off-balance sheet items (sum of rows 19 to 21)	8,206,633	8,859,392
Capital and total exposures			
23	Tier 1 capital	8,275,724	8,171,400
24	Total exposures (sum of rows 7, 13, 18 and 22)	99,861,307	91,764,596
Leverage ratio			
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	8.29%	8.90%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	8.29%	8.90%
26	National minimum leverage ratio requirement	4.00%	4.00%
27	Applicable leverage buffers	-	-

6. LIQUIDITY

6.1 TEMPLATE LIQ1: LIQUIDITY COVERAGE RATIO (LCR) (QUARTERLY)

The strong liquidity and funding position can be evidenced by the LCR of 339.52% (2021: 305.33%). LIQ1 has been prepared based on averages over the financial reporting period (i.e. the average of components and the average LCR over the most recent three months of daily positions, irrespective of the financial reporting schedule) per Basel III Pillar 3 requirements.

The composition of Citi SA's HQLA is Treasury bills, Repos / Reverse Repos, Government and government-guaranteed securities and short traded bonds.

		Total unweighted value (average)	Total weighted value (average)
		Mar-22	Mar-22
High-quality liquid assets			
1	Total HQLA	31,010,966	30,182,960
Cash outflows			
2	**Retail deposits and deposits from small business customers, of which:**	-	-
3	Stable deposits	-	-
4	Less stable deposits	-	-
5	**Unsecured wholesale funding, of which:**	63,107,463	35,575,858
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	63,107,463	35,575,858
8	Unsecured debt	-	-
9	**Secured wholesale funding**	318,563	-
10	**Additional requirements, of which:**	-	-
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding of debt products	-	-
13	Credit and liquidity facilities	-	-
14	**Other contractual funding obligations**	43,781,674	2,536,857
15	**Other contingent funding obligations**	-	-
16	**TOTAL CASH OUTFLOWS**	107,138,571.18	38,112,715
Cash inflows			
17	**Secured lending (eg reverse repo)**	-	-
18	**Inflows from fully performing exposures**	-	-
19	Other cash inflows	-	-
20	**TOTAL CASH INFLOWS**	31,727,220	29,222,861
			Total adjusted value
21	Total HQLA		30,182,960
22	Total net cash outflows		8,889,854
23	Liquidity coverage ratio (%)		339.52%

Number of data points: 61

Citi does not hold any level two high-quality liquid assets (level 2A high-quality liquid assets and level 2B high-quality liquid assets).

Weighted figures of HQLA have been calculated after the application of the respective haircuts but before the application of any caps on Level 2B and Level 2 assets.

Unweighted inflows and outflows have been calculated as outstanding balances. Weighted inflows and outflows have been calculated after the application of the inflow and outflow rates.

Adjusted HQLA have been calculated after the application of both (i) haircuts and (ii) any applicable caps (i.e., cap on Level 2B and Level 2 assets). Adjusted figures of net cash outflows have been calculated after the application of both (i) inflow and outflow rates and (ii) any applicable cap (i.e., cap on inflows).

6.2 TEMPLATE LIQ2: NET STABLE FUNDING RATIO (NSFR) (QUARTERLY)

Citi SA’s NSFR exceeded the minimum requirement of 100% effective 1 January 2018, during 31 March 2022 at 160.70% (2019: 177.58%).

		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity*	<6 months	6 months to <1 year	≥1 year		No maturity*	<6 months	6 months to <1 year	≥1 year	
		Mar-22	Mar-22	Mar-22	Mar-22	Mar-22	Dec-21	Dec-21	Dec-21	Dec-21	Dec-21
Available stable funding (ASF) item											
1	Capital:	-			8,318,312	8,318,312	-	-	-	8,270,720.14	8,270,720.14
2	Regulatory capital	-			8,318,312	8,318,312	-	-	-	8,270,720.14	8,270,720.14
3	Other capital instruments	-			-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	-	-	-	-	-	-	-	-	-
5	Stable deposits	-	-	-	-	-	-	-	-	-	-
6	Less stable deposits	-	-	-	-	-	-	-	-	-	-
7	Wholesale funding:	-	71,689,710	41,717	1,041,284	31,316,483	-	60,621,082.10	1,311,845.32	306,286.54	27,394,183.37
8	Operational deposits	-	-	-	-	-	-	-	-	-	-
9	Other wholesale funding	-	71,689,710	41,717	1,041,284	31,316,483	-	60,621,082.10	1,311,845.32	306,286.54	27,394,183.37
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities:						-	-	-	-	-
12	NSFR derivative liabilities	-			-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	-	1,956,356	-	3,527,192	3,527,192	-	467,350.20	-	2,341,021.26	2,341,021.26
14	Total ASF	-	76,689,710	41,717	12,886,788	43,161,987	-	64,408,135.06	1,366,046.15	10,918,027.94	38,033,025.19
Required stable funding (RSF) item											
15	Total NSFR high-quality liquid assets (HQLA)	-	4,808,811	17,972,080	1,253,583	1,201,724	-	208,869.40	11,139,708.19	13,101,454.63	1,222,501.61
16	Deposits held at other financial institutions for operational purposes	-	6,526,245	-	-	48,945	-	1,544,125.94	-	-	44,829.25
17	Performing loans and securities:	-	35,387,070	782,817	4,635,033	13,863,152	-	36,787,501.53	50,202.16	1,872.82	10,005,328.48
18	Performing loans to financial institutions secured by Level 1 HQLA	-	25,303,997	-	4,635,033	8,430,633	-	24,043,402.29	-	1,872.82	3,608,383.17
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-					-	-	-	-	-
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs , of which:	-	10,083,073	782,817		5,432,519	-	12,744,099.23	50,202.16	-	6,396,945.31
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit	-			8,994,832	7,645,607	-	-	-	8,008,779.16	6,807,462.28
22	Performing residential mortgages, of which:	-	-	-	-	-	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other liabilities:						-	-	-	-	-
27	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of	-	-	-	-	-	-	-	-	-	-
29	NSFR derivative assets	-			572,102	572,102	-	-	-	669,970.16	669,970.16
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-	-	-	-	-	-
31	All other assets not included in the above categories	-	252,389		588,745	588,745	-	978,778.25	-	408,973.67	408,973.67
32	Off-balance sheet items	-	45,516,490			2,819,321	-	47,897,391.81	-	-	3,031,341.24
33	Total RSF	-				26,857,961	-	-	-	-	21,520,641.92
34	Net Stable Funding Ratio (%)	-				161%	-	-	-	-	177%

7. MARKET RISK

7.1 TEMPLATE MR3: IMA VALUES FOR TRADING PORTFOLIOS (QUARTERLY)

		a
VaR (10 day 99%)		
1	Maximum value	51,126
2	Average value	35,644
3	Minimum value	25,629
4	Period end	6,069
sVaR (10 day 99%)		
5	Maximum value	94,419
6	Average value	70,654
7	Minimum value	56,450
8	Period end	1,606
Incremental Risk capital requirement (99.9%)		
9	Maximum value	-
10	Average value	-
11	Minimum value	-
12	Period end	-
Comprehensive Risk capital charge (99.9%)		
13	Maximum value	-
14	Average value	-
15	Minimum value	-
16	Period end	-
17	Floor (standardised measurement method)	-