CITIBANK CANADA

Basel III Pillar 3 Leverage Ratio Disclosure

Effective January 1, 2013 the Office of the Superintendent of Financial Institutions (OSFI) requires Canadian financial institutions to manage and report regulatory capital in accordance with a new capital management framework, commonly referred to as Basel III. The Basel III Pillar 3 public disclosure requirements are intended to improve both the transparency and comparability of the Bank's capital position and meet the OSFI requirements issued in the OSFI Advisory "Public Disclosure Requirements related to Basel III Leverage Ratio" dated November, 2014. This disclosure has been prepared based on the leverage ratio common disclosure template provided in Annex I – Reporting Table for non-Domestic Systemically Important Banks of the advisory. All balances are presented in Canadian dollars rounded to the nearest thousand, except as otherwise stated.

Leverage Ratio Framework - Q4 2021			
	On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	$	3,404,391
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)		-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	$	27,367
4	(Asset amounts deducted in determining Tier 1 capital)	$	(6,172)
5	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**$**	**3,370,852**
	Derivative exposures		
6	Replacement cost associated with all derivative transactions	$	99,623
7	Add-on amounts for potential future exposure associated with all derivative transactions	$	166,566
8	(Exempted central counterparty-leg of client cleared trade exposures)		-
9	Adjusted effective notional amount of written credit derivatives		-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		-
11	**Total derivative exposures**	**$**	**266,189**
	Securities financing transaction exposures		
12	Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	$	2,215,097
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		-
14	Counterparty credit risk (CCR) exposure for SFTs		-
15	Agent transaction exposures		-
16	**Total securities financing transaction exposures**	**$**	**2,215,097**
	Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	$	956,164
18	(Adjustments for conversion to credit equivalent amounts)	$	(103,634)
19	**Off-balance sheet items**	**$**	**852,530**
	Capital and Total Exposures		
20	**Tier 1 capital**	**$**	**1,100,146**
21	**Total Exposures**	**$**	**6,704,668**
	Leverage Ratio		
22	**Basel III leverage ratio**		**16.41%**