Additional LCR Qualitative/Quantitative Disclosures for the year ended 2018

Citi has a single set of Liquidity Risk Management Policy that establishes frameworks for defining, measuring, limiting, and reporting liquidity risk to ensure transparency and comparability of liquidity risk-taking activities. The same policy also provides for the establishment of an appropriate risk appetite and liquidity risk management strategies.

Citi manages via a centralized treasury model where the overall balance sheet is overseen by Treasury through Global Franchise Treasurers and Regional Treasurers. Treasury has authority over the Citigroup balance sheet and has the right to monetize or otherwise liquidate any eligible, unencumbered assets for the purpose of managing the firm's liquidity during stress and non-stress periods. In Singapore, both Singapore Country Treasurer and Citibank Singapore Limited ("CSL") Treasurer have authority and responsibility for the respective legal entity liquidity risk management and balance sheet management activities while oversight is provided by Global Liquidity Management ("GLM") and Citi Treasury Chief Risk Officer ("Treasury CRO"). Singapore Country Asset and Liability Committee ("ALCO") will be the primary governance committee for the balance sheet to ensure appropriate oversight supported by the ALCO Framework for Citigroup which outlines the standards for the function and composition of the ALCO.

Annually, Citi Singapore prepares both Country- and Entity-Level Balance Sheet Funding and Liquidity Plan ("FLP") which considers forecast of future business activities for the following year. This would also include the current limits and triggers for liquidity metrics, as well as where applicable any updates for the coming year, to which Country ALCO, GLM, Citi/CBNA Treasurer and Treasury CRO has to review and approve prior to implementation. The purpose of the FLP is to address strategic liquidity risks and establish the parameters for identifying, measuring, monitoring, and limiting liquidity risk including intraday liquidity needs and set forth key assumptions for liquidity risk management.

In addition to LCR and Net Stable Funding Ratio ("NSFR") monitoring, Citi uses liquidity stress tests, liquidity ratios, and liquidity market triggers to identify, monitor and manage liquidity risks at Country, as well as Entity, level either on a daily or monthly basis to validate the ability to meet both expected and unexpected current and future cash flow and collateral needs. The following liquidity metrics (and its result) are reviewed in the monthly Country ALCO meeting to assess compliance with the limits established through the framework.

(a) Liquidity Stress Tests – perform either on a daily and/or monthly basis with the intention to quantify the likely impact of an adverse event on the balance sheet and liquidity position, and to identify viable alternatives in such an event

   i. S2 (Highly Stressed Market Disruption Scenario) Report
      - Perform at both Country- and Entity-Level to assess cashflow in each tenor bucket within the 12 month horizon

   ii. S2 (Highly Stressed Market Disruption Scenario) with Stressed Intercompany Ratio
      - To validate both Country- and Entity-Level are above the stipulated ratio requirement

   iii. Resolution Liquidity Adequacy & Positioning ("RLAP") Ratio
      - Severe market disruption stress scenario to ascertain that both Country- and Entity-Level are maintaining positive cashflow in each day within the 30 day horizon

(b) Liquidity Ratios and Concentration Exposure – monitor on a monthly basis and meant for management discussion of the underlying balance sheet, business, and market trends

   i. Deposits to Loans ratio
   ii. Short-Term Contractual Funding ratio to measure, monitor and limit concentration risks on short-term contractual funding
   iii. Percentage of Large Fund Providers to establish the level of large concentrations of funding sources