

Citibank Berhad
Pillar 3 Disclosure
June 2021

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Citibank Berhad

(Registration No. 199401011410 (297089-M))

(Incorporated in Malaysia)

Attestation by CEO regarding Basel II – Pillar 3 Disclosure as at 30 June 2021

To the best of my knowledge I confirm that the Basel II – Pillar 3 disclosure for the financial year ended 30 June 2021 has been prepared and submitted to Bank Negara Malaysia in accordance with the Guideline on Risk Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirements (Pillar 3).

Usman Ahmed
Chief Executive Officer
Citibank Berhad
Date: 30 July 2021

Citibank Berhad

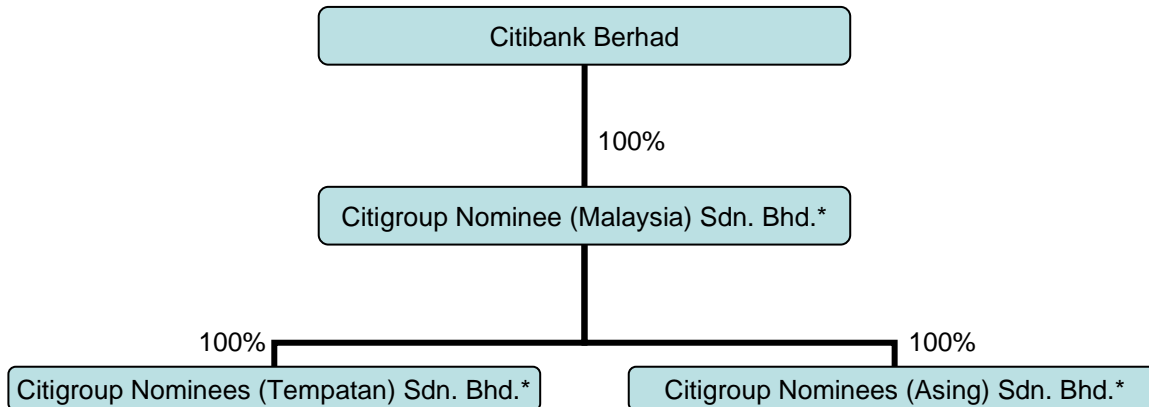
(Registration No. 199401011410 (297089-M))

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1. Introduction

Citibank Berhad was incorporated in Malaysia on 22 April 1994 and has its registered office at 165 Jalan Ampang, 50450 Kuala Lumpur, Malaysia. The Bank is licensed under the Financial Services Act 2013 ("FSA"). The Bank also operates an Islamic window under the Islamic Banking Scheme licensed under the Islamic Financial Services Act 2013 ("IFSA").

The group organisation structure of Citibank Berhad is detailed below:-



**Principal activity is as a nominee company*

The Group is comprised of the Bank (Citibank Berhad) and its subsidiary companies. The subsidiaries of Citibank Berhad are consolidated using the purchase method of accounting. The basis of consolidation for financial accounting purposes is the same as that used for regulatory purposes.

The Capital Requirements Directive (CRD), often referred to as Basel II, introduced the need for banks operating under this new legislative framework to publish certain information relating to their risk management and capital adequacy. The disclosure of this information is known as Pillar 3 and is designed to complement the other two pillars of the Basel II, namely the minimum capital requirements (Pillar 1) and the supervisory review process (Pillar 2). The disclosure has been prepared in accordance with the Guidelines for Risk Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirements (Pillar 3) (BNM/RH/GL 001-32) and Capital Adequacy Framework for Islamic Banks (CAFIB) – Disclosure Requirements (Pillar 3) (BNM/RH/GL 007-18) issued by Bank Negara Malaysia ("BNM").

The capital adequacy ratios of the Group and of the Bank are computed in accordance with BNM's Capital Adequacy Framework (Capital Components and Basel II - Risk-Weighted Assets) reissued on dated 9 June 2021 and 3 May 2019 respectively, which became effective immediately. The Group and the Bank have adopted the Standardised Approach for Credit Risk and Market Risk, and the Basic Indicator Approach for Operational Risk. The minimum regulatory capital adequacy ratios before including capital conservation buffer and countercyclical capital buffer ("CCyB") for CET 1 Capital ratio, Tier 1 Capital ratio and Total Capital ratio are 4.5%, 6.0% and 8.0% respectively.

Banking institutions are also required to maintain a capital conservation buffer of 2.5% and a CCyB above the minimum regulatory capital adequacy ratios above.

A CCyB is required to be maintained if this buffer is applied by regulators in countries which the Group and the Bank have exposures to, determined based on the weighted average of prevailing CCyB rates applied in those jurisdictions.

There are no significant restrictions or major impediments on transfer of funds or regulatory capital within the Group.

There were no capital deficiencies in any of the subsidiaries of the Group as at the financial period.

This Pillar 3 disclosure should be read in conjunction with Citibank Berhad's Financial Statements for the corresponding financial period.

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On 2 February 2021, the Bank, being the holding company of Citigroup Nominee (Malaysia) Sdn. Bhd. ("the Company") had resolved that the Company be wound up by way of Members' Voluntary Winding-Up, pursuant to Section 432(2)(a) of the Companies Act, 2016.

The Bank will enter into an agreement to receive the surplus assets of the Company, the entire shareholding in its two wholly-owned subsidiaries, namely Citigroup Nominees (Tempatan) Sdn. Bhd. and Citigroup Nominees (Asing) Sdn. Bhd, and the Bank will become the immediate holding company of these two subsidiaries upon the completion of the agreement.

2. Capital Adequacy

Capital Management & Internal Capital Adequacy Assessment Process

BNM's Risk-Weighted Capital Adequacy Framework (Basel II) - ICAAP (Pillar 2) guideline requires a banking institution to have an Internal Capital Adequacy Assessment Process ("ICAAP"). ICAAP is the Bank's internal assessment of capital adequacy, with due attention to material risks. The Bank has designed an ICAAP procedures, which is an essential risk management tool to assess the Bank's potential vulnerabilities during stressed conditions. The procedures describes procedures of risk assessment, mitigation and capital required under base and stressed scenarios.

The Bank's capital management is designed to ensure that it maintains sufficient capital consistent with the Bank's risk profile and all applicable regulatory standards and guidelines. The Bank adopts a balanced approach in risk taking, balancing senior management and Board of Directors oversight with well-defined independent risk management functions. The Board engages senior management regularly in key activities that may impact capital assessment and adequacy.

As part of the internal capital management process, the Bank has put in place the following:

- (i) 3-year capital plan, whereby the Bank's capital requirements are determined by taking into account its business and strategic plans and financial budget.
- (ii) Internal Capital Targets ("ICT") that factors the following:
 - Minimum capital as required under Basel III to meet the Bank's business plans;
 - Material and quantifiable Pillar 2 risks where capital has not been set aside under Pillar 1; and
 - The difference between capital ratios under stressed circumstances and normal circumstances.
- (iii) Identified sources of internal capital available to meet the Bank's capital requirements.

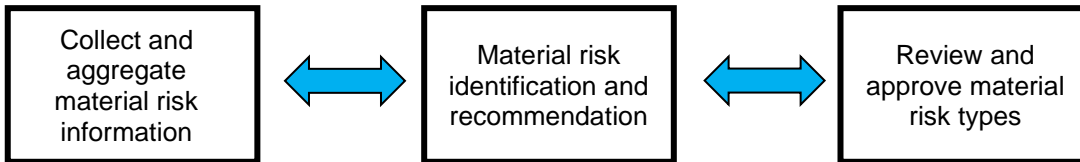
Corporate Governance Structure for ICAAP

The Board of Directors and senior management of the Bank are responsible for understanding the nature and level of risks being taken by the Bank, ensuring that the Bank maintains adequate capital beyond the regulatory minimum to support such risk. ICAAP is driven by the ICAAP working group and overseen by the ICAAP steering committee. The working group would initiate the annual ICAAP process by applying the stress test scenarios developed to assess against the impact towards capital adequacy. The ICAAP steering committee comprise of seniors from risk managers, finance, treasury and compliance. The ICAAP Steering Committee approves key decisions, reviews results, monitors progress on issue resolution, and participates in the discussion of contingent plans if the capital is found to be insufficient.

In addition, The Bank's capital levels are monitored against the trigger limits for ICT and are reported to the Asset and Liability Committee (ALCO) and Board. In addition, the Bank's capital contingency plan is also put in place to set out the actions required if the ICT is triggered.

Risk identification

The Bank is primarily engaged in providing commercial and retail banking services, ranging from mass segment to more affluent segment. The Bank's considers the risks in both the day-to-day running and strategic planning of the business. The identification and management of material risks is a key component of an effective control environment. The Bank's risk identification processes are robust, comprehensive, rigorous and dynamic to the changing macro and micro factors affecting the Bank's business environment. The process is shown as below:



Under the Bank's risk identification process, Pillar 1 risks such as credit risk, market risk and operational risks are assessed and thoroughly discussed along with external factors, including changes in demographic and economic landscape. The Bank will also consider other risks that are not captured under Pillar 1, such as Pillar 2 risks, which include strategic risk, reputational risk, liquidity risk, compliance risk, Shariah risk, and interest rate on banking book risk. The bank is to determine how the material risks affect the Bank's overall capital adequacy and develop a strategy for maintaining adequate capital levels consistent with the Bank's risk profile, and taking into account its strategic focus and business plans as well as its control environment.

The Bank's ICAAP is expected to be dynamic and forward-looking in relation to the Bank's risk profile. Therefore, the Bank has to ensure its capital levels remain above the total minimum regulatory capital requirements as well as the capital required to support its overall risk profile. A rigorous and forward-looking stress testing is included in the Bank's ICAAP, enabling it to assess the impact to its capital adequacy arising from adverse events or changes in market conditions.

Stress Tests

The stress tests performed by the Bank cover both financial statements as well as the material risks. Stress tests cover both the wholesale and retail portfolios through the application of downside scenarios to the base case established. The stress scenarios are developed by the Country Risk Manager in consultation with the Country Economist. The scenarios assumed a set of economic and geopolitical pressures, which has significant impact on Malaysia's macro-economic performance. The Bank then assesses the stress impact on the financial, capital and liquidity position.

Integration of the risk management and capital management procedures

The results of the stress testing on balance sheets and material risk will then be considered to determine if the Bank will continue to have sufficient capital under the stress scenario and if the Bank's capital should be further strengthen under tail-end adverse scenarios under reverse stress test.

Based on the current internal capital adequacy assessment, the Bank has adequate capital to support its current and future activities for the next three years.

Other than paid up capital of the Bank, the bank's capital is historically generated via retained profits from the business.

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The Risk-Weighted Assets and Capital Adequacy Ratios of Citibank Berhad are as follows:-

	Jun 2021 RM'000	Dec 2020 RM'000
Computation of Total Risk-Weighted Assets ("RWA")		
Credit Risk RWA	20,387,282	20,154,063
Credit Risk RWA Absorbed by PSIA ¹	-	-
Market Risk RWA	975,088	1,306,624
Market Risk RWA Absorbed by PSIA ¹	-	-
Operational Risk RWA	3,542,061	3,673,752
Total Risk-Weighted Assets	24,904,431	25,134,439
Computation of Capital Ratios		
Common Equity Tier 1 ("CET 1") Capital	4,545,428	5,060,041
Tier 1 Capital	4,545,428	5,060,041
Total Capital	4,800,269	5,311,967
Before deducting proposed dividends		
Common Equity Tier 1 ("CET 1") Capital ratio	N/A	20.132%
Tier 1 Capital ratio	N/A	20.132%
Total Capital ratio	N/A	21.134%
After deducting proposed dividends / dividend payment		
Common Equity Tier 1 ("CET 1") Capital Ratio	18.251%	18.026%
Tier 1 Capital Ratio	18.251%	18.026%
Total Capital Ratio	19.275%	19.029%

The Risk-Weighted Assets and Capital Adequacy Ratios for the Islamic Banking Window are as follows:-

	Jun 2021 RM'000	Dec 2020 RM'000
Computation of Total Risk-Weighted Assets ("RWA")		
Credit Risk RWA	49,871	124,986
Credit Risk RWA Absorbed by PSIA ¹	-	-
Market Risk RWA	-	-
Market Risk RWA Absorbed by PSIA ¹	-	-
Operational Risk RWA	149,425	144,828
Total Risk-Weighted Assets	199,296	269,814
Computation of Capital Ratios		
Common Equity Tier 1 ("CET 1") Capital	591,561	595,271
Tier 1 Capital	591,561	595,271
Total Capital	592,184	596,833
Common Equity Tier 1 ("CET 1") Capital Ratio	296.825%	220.622%
Tier 1 Capital Ratio	296.825%	220.622%
Total Capital Ratio	297.137%	221.201%

No dividend is proposed under the Islamic Banking Window.

The above ratios are well above the regulatory requirements for total capital adequacy ratios of 8%.

¹ Profit Sharing Investment Account

The following table details the classes of RWA and the types of exposure of the Group and the Bank as at 30 June 2021:-

Item	Exposure Class	Gross Exposures		Net Exposures	Risk-Weighted Assets	Risk-Weighted Assets Absorbed by PSIA	Total Risk-Weighted Assets after effects of PSIA	Minimum Capital Requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.0	Credit Risk (Standardised Approach)							
	<i>On-Balance Sheet Exposures</i>							
	Sovereigns/Central Banks	15,171,304	15,171,304	-	-	-	-	-
	Public Service Entities	-	-	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	2,709,295	2,709,295	985,458	-	985,458	78,837	
	Corporates, insurance cos and securities firms	4,645,276	4,571,798	4,571,798	-	4,571,798	365,744	
	Regulatory Retail	5,718,762	5,718,762	4,290,323	-	4,290,323	343,226	
	Residential Mortgages	7,940,890	7,940,890	2,941,422	-	2,941,422	235,314	
	Higher Risk Assets	2,822	2,822	4,233	-	4,233	339	
	Other Assets	1,306,515	1,306,515	803,558	-	803,558	64,285	
	Defaulted Exposures	420,491	420,491	439,515	-	439,515	35,161	
	Total for On-Balance Sheet Exposures	37,915,355	37,841,877	14,036,307	-	14,036,307	1,122,905	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	2,449,440	2,449,440	1,426,973	-	1,426,973	114,158	
	Credit Derivatives	-	-	-	-	-	-	
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	5,931,988	5,931,988	4,914,255	-	4,914,255	393,140	
	Defaulted Exposures	8,806	8,806	9,747	-	9,747	780	
	Total for Off- Balance Sheet Exposures	8,390,234	8,390,234	6,350,975	-	6,350,975	508,078	
	Total On and Off-Balance Sheet Exposures	46,305,589	46,232,111	20,387,282	-	20,387,282	1,630,983	
2.0	Large Exposure Risk Requirement	-	-	-	-	-	-	
3.0	Market Risk (Standardised Approach)	Long position	Short position	Net position				
	Interest rate risk	283,361	249,689	33,672	830,785	-	830,785	66,463
	Foreign currency risk	76,661	116,865	(40,204)	116,865	-	116,865	9,349
	Equity risk	-	-	-	-	-	-	
	Commodity risk	-	-	-	-	-	-	
	Options risk	5,943	4,985	958	27,438	-	27,438	2,195
	Inventory risk	-	-	-	-	-	-	
4.0	Operational Risk (Basic Indicator Approach)				3,542,061	-	3,542,061	283,365
	Total RWA and Capital Requirements				24,904,431	-	24,904,431	1,992,355

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The following tables details the classes of RWA and the types of exposure of the Islamic Banking Window as at 30 June 2021:-

Item	Exposure Class	Gross Exposures		Net Exposures	Risk-Weighted Assets	Risk-Weighted Assets Absorbed by PSIA	Total Risk-Weighted Assets after effects of PSIA	Minimum Capital Requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.0	Credit Risk (Standardised Approach)							
	<i>On-Balance Sheet Exposures</i>							
	Sovereigns/Central Banks	3,018,111	3,018,111	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	-	-	-	-	-	-	-
	Corporates, insurance cos and securities firms	-	-	-	-	-	-	-
	Residential Mortgages	112,569	112,569	39,410	-	39,410	3,153	
	Other Assets	7,179	7,179	5,216	-	5,216	417	
	Defaulted Exposures	5,244	5,244	5,244	-	5,244	420	
	Total for On-Balance Sheet Exposures	3,143,103	3,143,103	49,870	-	49,870	3,990	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	-	-	-	-	-	-	-
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	3	3	1	-	1	-	
	Defaulted Exposures	-	-	-	-	-	-	
	Total for Off- Balance Sheet Exposures	3	3	1	-	1	-	
	Total On and Off- Balance Sheet Exposures	3,143,106	3,143,106	49,871	-	49,871	3,990	
2.0	Large Exposure Risk Requirement	-	-	-	-	-	-	-
3.0	Market Risk (Standardised Approach)	Long position	Short position	Net position				
	Benchmark rate risk	-	-	-	-	-	-	-
	Foreign currency risk	-	-	-	-	-	-	-
	Equity risk	-	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-	-
	Options risk	-	-	-	-	-	-	-
	Inventory risk	-	-	-	-	-	-	-
4.0	Operational Risk (Basic Indicator Approach)				149,425	-	149,425	11,954
	Total RWA and Capital Requirements				199,296	-	199,296	15,944

The following table details the classes of RWA and the types of exposure of the Group and the Bank as at 31 December 2020:-

Item	Exposure Class	Gross Exposures		Net Exposures	Risk-Weighted Assets	Risk-Weighted Assets Absorbed by PSIA	Total Risk-Weighted Assets after effects of PSIA	Minimum Capital Requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.0	Credit Risk (Standardised Approach)							
	<i>On-Balance Sheet Exposures</i>							
	Sovereigns/Central Banks	16,635,635	16,635,635	-	-	-	-	-
	Public Service Entities	-	-	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	1,710,829	1,710,829	870,959	-	870,959	69,677	
	Corporates, insurance cos and securities firms	3,870,710	3,847,838	3,816,300	-	3,816,300	305,304	
	Regulatory Retail	6,620,054	6,620,054	4,966,343	-	4,966,343	397,307	
	Residential Mortgages	8,516,970	8,516,970	3,137,318	-	3,137,318	250,985	
	Higher Risk Assets	2,914	2,914	4,371	-	4,371	350	
	Other Assets	1,096,695	1,096,695	921,347	-	921,347	73,708	
	Defaulted Exposures	407,714	407,714	430,852	-	430,852	34,468	
	Total for On-Balance Sheet Exposures	38,861,521	38,838,649	14,147,490	-	14,147,490	1,131,799	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	2,271,690	2,271,690	1,326,652	-	1,326,652	106,132	
	Credit Derivatives	-	-	-	-	-	-	
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	5,703,357	5,677,922	4,671,477	-	4,671,477	373,718	
	Defaulted Exposures	7,363	7,363	8,444	-	8,444	676	
	Total for Off- Balance Sheet Exposures	7,982,410	7,956,975	6,006,573	-	6,006,573	480,526	
	Total On and Off-Balance Sheet Exposures	46,843,931	46,795,624	20,154,063	-	20,154,063	1,612,325	
2.0	Large Exposure Risk Requirement	-	-	-	-	-	-	
3.0	Market Risk (Standardised Approach)	Long position	Short position	Net position				
	Interest rate risk	290,539	236,469	54,070	964,042	-	964,042	77,123
	Foreign currency risk	56,037	333,369	(277,332)	333,369	-	333,369	26,670
	Equity risk	-	-	-	-	-	-	
	Commodity risk	-	-	-	-	-	-	
	Options risk	5,943	4,985	958	9,213	-	9,213	737
	Inventory risk	-	-	-	-	-	-	
4.0	Operational Risk (Basic Indicator Approach)				3,673,752	-	3,673,752	293,900
	Total RWA and Capital Requirements				25,134,439	-	25,134,439	2,010,755

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Item	Exposure Class	Gross Exposures		Net Exposures	Risk-Weighted Assets	Risk-Weighted Assets Absorbed by PSIA	Total Risk-Weighted Assets after effects of PSIA	Minimum Capital Requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.0	Credit Risk (Standardised Approach)							
	<i>On-Balance Sheet Exposures</i>							
	Sovereigns/Central Banks	3,326,571	3,326,571	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	13,326	13,326	6,663	-	6,663	533	
	Corporates, insurance cos and securities firms	16	16	16	-	16	2	
	Residential Mortgages	120,289	120,289	42,112	-	42,112	3,369	
	Other Assets	103,009	103,009	70,452	-	70,452	5,636	
	Defaulted Exposures	5,742	5,742	5,742	-	5,742	459	
	Total for On-Balance Sheet Exposures	3,568,953	3,568,953	124,985	-	124,985	9,999	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	-	-	-	-	-	-	
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	3	3	1	-	1	-	
	Defaulted Exposures	-	-	-	-	-	-	
	Total for Off- Balance Sheet Exposures	3	3	1	-	1	-	
	Total On and Off- Balance Sheet Exposures	3,568,956	3,568,956	124,986	-	124,986	9,999	
2.0	Large Exposure Risk Requirement	-	-	-	-	-	-	
3.0	Market Risk (Standardised Approach)	Long position	Short position	Net position				
	Benchmark rate risk	-	-	-	-	-	-	
	Foreign currency risk	-	-	-	-	-	-	
	Equity risk	-	-	-	-	-	-	
	Commodity risk	-	-	-	-	-	-	
	Options risk	-	-	-	-	-	-	
	Inventory risk	-	-	-	-	-	-	
4.0	Operational Risk (Basic Indicator Approach)				144,828	-	144,828	11,586
	Total RWA and Capital Requirements				269,814	-	269,814	21,585

3. Capital Structure

The following details the capital structure for the Group and Bank:

	Group and Bank	
	Jun 2021	Dec 2020
	RM'000	RM'000
CET 1 Capital		
Paid up ordinary share capital	502,000	502,000
Retained profits	4,120,905	4,650,106
Other reserves	(6,580)	14,298
Less: Deferred tax assets	(70,897)	(98,498)
Less: 55% of cumulative gains of financial assets measured at FVOCI	-	(7,865)
Total CET 1 Capital / Total Tier 1 Capital	4,545,428	5,060,041
Tier 2 Capital		
Loss allowance and regulatory reserves	254,841	251,926
Total Tier 2 Capital	254,841	251,926
Total Capital	4,800,269	5,311,967

The following details the capital structure for the Islamic Banking Window:

	Jun 2021	Dec 2020
	RM'000	RM'000
CET 1 Capital		
Capital funds	20,000	20,000
Retained profits	571,988	571,988
Other reserves	468	7,297
Less: Deferred tax assets	(638)	-
Less: 55% of cumulative gains of financial assets measured at FVOCI	(257)	(4,014)
Total CET 1 Capital / Total Tier 1 Capital	591,561	595,271
Tier 2 Capital		
Loss allowance and regulatory reserves	623	1,562
Total Capital	592,184	596,833

The capital structure of the Group and the Bank as disclosed above does not have any specific terms and conditions attached to them.

4. Credit Risk

4.1 Credit Risk management

Effective Risk Management is of primary importance to the Bank's overall operations. Accordingly, Risk management processes are designed to evaluate, monitor and manage the Bank's principal risks in conducting its activities. While business managers and independent risk management are jointly responsible for managing the risk/return trade-offs as well as establishing limits and risk management practices, the origination and approval roles are clearly defined and segregated.

In addition to conforming to established corporate standards, independent credit risk management is responsible for establishing local policies that comply with local regulations and any other relevant legal requirements.

These standards will cover credit origination, measurement and documentation as well as problem recognition, classification and remedial actions. In addition, specific write-off criterion is set according to Citigroup's corporate requirements.

Independent credit risk management is also responsible for implementing portfolio limits, including obligor limits through risk rating, maturity and business segments to ensure diversification of portfolio. The Risk management team also evaluates the immediate to long term risks for all products and segments thus providing for profitability on a long term sustainable basis.

Continuous monitoring of credit behaviour aided by sophisticated debt rating modules, plus portfolio delinquency performance allows independent credit risk management to constantly assess the health of the credit portfolio.

4.2 Definition of past due and impaired loans

Definition of past due loans are disclosed in Note 2(g) of the financial statements.

A loan is impaired when there is objective evidence that demonstrates that a loss event has occurred after the initial recognition of the loan, and that the loss event has an impact on the future cash flows of the loan.

Objective evidence that a loan or a loan portfolio is impaired includes observable data that could include the following loss events:-

- significant financial difficulty of the issuer or obligor;
- a breach of contract, such as a default or delinquency in interest or principal payments;
- it becomes probable that the borrower will enter bankruptcy or other financial reorganisation;
- observable data relating to a portfolio of financial assets such as:
 - i) adverse changes in the payment status of borrowers in the portfolio; and
 - ii) national or local economic conditions that correlate with defaults on the assets in the portfolio.

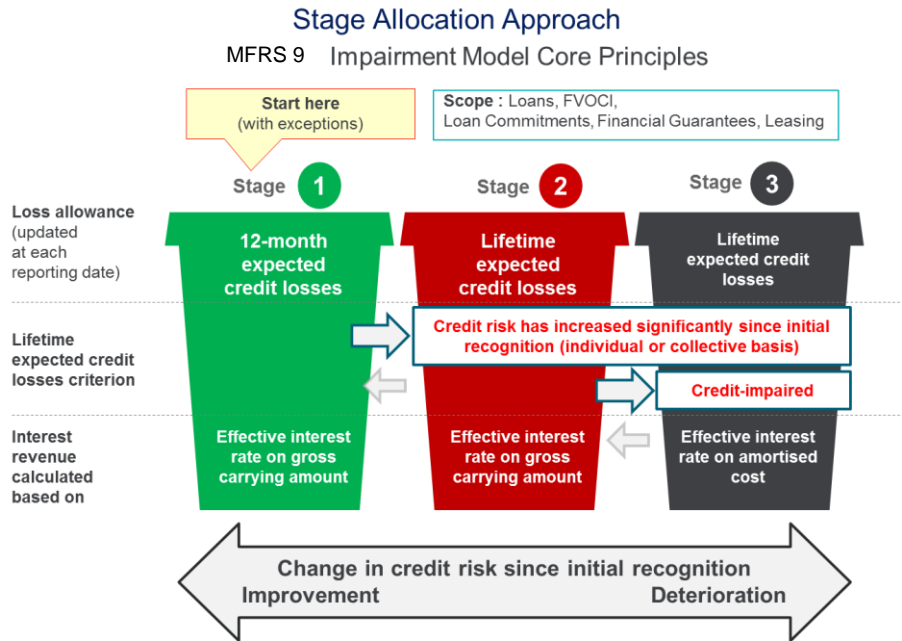
Under the revised policy issued by BNM on Financial Reporting (BNM/RH/PD 032-13), if the repayment conduct of the loan is past due for more than 90 days or 3 months of either principal, interest or both, the loan shall be classified as impaired. The Bank applies this policy in addition to the above when determining if a loan is impaired.

4.3 Impairment

The Group and the Bank has adopted MFRS 9 Financial Instruments with effective 1 January 2018. The requirements of MFRS 9 represent a change from MFRS 139 Financial Instruments: Recognition and Measurement. The new standard includes a new model for classification and measurement of financial assets and a forward-looking 'expected loss' impairment model. The standard replaces the existing guidance in MFRS 139 Financial Instruments: Recognition and Measurement.

MFRS 9 replaces the 'incurred loss' model in MFRS 139 with an 'expected credit loss' (ECL) model. The new impairment model applies to financial assets measured at amortised cost, investment securities measured at fair value through other comprehensive income (FVOCI) and to certain loan commitments and financial guarantee contracts. Under MFRS 9, credit loss allowances will be measured on each reporting date according to a three-

Stage expected credit loss impairment model under which each financial asset is classified in one of the stages below:



Stage 1: 12-months ECL

From initial recognition of a financial asset to the date on which the asset has experienced a significant increase in credit risk relative to its initial recognition, a loss allowance is recognised equal to the credit losses expected to result from defaults expected over the next 12 months.

Stage 2: Lifetime ECL - not credit impaired

Following a significant increase in credit risk relative to the risk at initial recognition of the financial asset, a loss allowance is recognised equal to the full credit losses expected over the remaining life of the asset.

Stage 3: Lifetime ECL - credit impaired

When a financial asset is considered to be credit-impaired, a loss allowance equal to the full lifetime expected credit losses will be recognised.

4.4 Distribution of loans, advances and financing

The following information on loans, advances and financing are disclosed in Note 6 in the financial statement as at 30 June 2021:-

- 1) Geographical distribution
- 2) Sector
- 3) Residual contractual maturity

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4.5 Impaired loans, past due loans, Lifetime ECL credit impaired, 12-months ECL and Lifetime ECL not credit impaired, charges for Lifetime ECL credit impaired and write offs by sector

The following tables detail past due loans, lifetime ECL credit impaired, 12-months ECL and lifetime ECL not credit impaired, charges and write offs for lifetime ECL credit impaired by sector as at 30 June 2021.

The information on impaired loans by sector and by geographic area and reconciliation of changes in loan allowance are disclosed in Note 7 in the financial statements as at 30 June 2021.

4.5.1 Past due loans but not impaired

The following table details past due loans but not impaired by sector of the Group and the Bank as at 30 June 2021:

	RM'000
Primary agriculture	790
Mining and quarrying	-
Manufacturing	78,891
Electricity, gas, water	1,580
Construction	2,371
Wholesale, retail trade, restaurant and hotels	23,490
Transport, storage and communication	90
Finance, insurance, real estate, and business services	5,737
Education, health, household & others	604,291
Total	717,240

The following table details past due loans but not impaired by sector of the Islamic Banking Window as at 30 June 2021:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	6,711
Total	6,711

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The following table details past due loans but not impaired by sector of the Group and the Bank as at 31 December 2020:

	RM'000
Primary agriculture	1,010
Mining and quarrying	1
Manufacturing	37,014
Electricity, gas, water	-
Construction	3,007
Wholesale, retail trade, restaurant and hotels	27,986
Transport, storage and communication	27,588
Finance, insurance, real estate, and business services	41,054
Education, health, household & others	765,049
Total	902,709

The following table details past due loans but not impaired by sector of the Islamic Banking Window as at 31 December 2020:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	10,873
Total	10,873

4.5.2 Lifetime ECL credit impaired

The following table details lifetime ECL credit impaired by sector of the Group and the Bank as at 30 June 2021:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	6,128
Electricity, gas, water	-
Construction	17
Wholesale, retail trade, restaurant and hotels	7,120
Transport, storage and communication	12,399
Finance, insurance, real estate, and business services	-
Education, health, household & others	75,593
Community, social and personal services	-
Total	101,257

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The following table details lifetime ECL credit impaired by sector of the Islamic Banking Window as at 30 June 2021:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	1,087
Community, social and personal services	-
Total	1,087

The following table details lifetime ECL credit impaired by sector of the Group and the Bank as at 31 December 2020:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	7,573
Electricity, gas, water	-
Construction	7
Wholesale, retail trade, restaurant and hotels	7,120
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	74,728
Community, social and personal services	-
Total	89,428

The following table details lifetime ECL credit impaired by sector of the Islamic Banking Window as at 31 December 2020:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	1,037
Community, social and personal services	-
Total	1,037

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4.5.3 12-months ECL and Lifetime ECL not credit impaired

The following table details 12-months ECL and lifetime ECL not credit impaired (including ECL on impaired loans restricted from Tier 2 Capital by BNM of RM50.6 million) by sector of the Group and the Bank as at 30 June 2021:

	RM'000
Primary agriculture	35
Mining and quarrying	4
Manufacturing	1,990
Electricity, gas, water	44
Construction	99
Wholesale, retail trade, restaurant and hotels	1,045
Transport, storage and communication	28
Finance, insurance, real estate, and business services	727
Education, health, household & others	300,451
Community, social and personal services	9
Total	304,432

The following table details 12-months ECL and lifetime ECL not credit impaired (including ECL on impaired loans restricted from Tier 2 Capital by BNM of RM0.2 million) by sector of the Islamic Banking Window as at 30 June 2021:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	2,282
Community, social and personal services	-
Total	2,282

The following table details collective impairment provision (including ECL on impaired loans restricted from Tier 2 Capital by BNM of RM275.7 million) by sector of the Group and the Bank as at 31 December 2020:

	RM'000
Primary agriculture	31
Mining and quarrying	12
Manufacturing	3,132
Electricity, gas, water	1
Construction	112
Wholesale, retail trade, restaurant and hotels	1,676
Transport, storage and communication	892
Finance, insurance, real estate, and business services	5,012
Education, health, household & others	515,668
Community, social and personal services	-
Total	526,536

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The following table details collective impairment provision (including ECL on impaired loans restricted from Tier 2 Capital by BNM of RM0.2 million) by sector of the Islamic Banking Window as at 31 December 2020:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	3,398
Community, social and personal services	-
Total	3,398

4.5.4 Charges for Lifetime ECL credit impaired

The following table details charges for lifetime ECL credit impaired by sector of the Group and the Bank as at 30 June 2021:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	4
Wholesale, retail trade, restaurant and hotels	172
Transport, storage and communication	12,399
Finance, insurance, real estate, and business services	-
Education, health, household & others	20,183
Community, social and personal services	-
Total	32,758

The following table details charges for individual impairment provision by sector of the Islamic Banking Window as at 30 June 2021:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	14
Community, social and personal services	-
Total	14

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The following table details charges for individual impairment provision by sector of the Group and the Bank as at 31 December 2020:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	2
Wholesale, retail trade, restaurant and hotels	74
Transport, storage and communication	5
Finance, insurance, real estate, and business services	24
Education, health, household & others	35,256
Community, social and personal services	-
Total	35,361

The following table details charges for individual impairment provision by sector of the Islamic Banking Window as at 31 December 2020:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	683
Community, social and personal services	-
Total	683

4.5.5 Write offs

The following table details write offs by sector of the Group and the Bank as at 30 June 2021:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	71,567
Community, social and personal services	-
Total	71,567

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The following table details write offs by sector of the Islamic Banking Window as at 30 June 2021:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	-
Community, social and personal services	-
Total	-

The following table details write offs by sector of the Group and the Bank as at 31 December 2020:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	107,978
Community, social and personal services	-
Total	107,978

The following table details write offs by sector of the Islamic Banking Window as at 31 December 2020:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	-
Community, social and personal services	-
Total	-

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4.6 External Credit Assessment Institutions (ECAIs)

In terms of assessing Counterparty Credit Risk, Citibank Berhad uses ratings by global agencies Fitch Ratings, Moody’s Investor Services, and Standard & Poor’s. Citibank Berhad also uses ratings from local agencies Rating Agency Malaysia (RAM) Berhad and Malaysian Rating Corporation (MARC) Berhad. These ECAIs are used to rate Corporates, Banking Institutions, Sovereigns and Central Banks.

The Bank uses a regional system called Optima to calculate its Risk-Weighted Assets and this system receives its external ratings from a credit system that has a feed for external ratings from approved ECAIs. The mapping of external ratings to the respective counterparties and exposures is automated in the system.

The Bank uses issue-specific ratings for securities. In general, where no issue-specific rating exists, the credit rating assigned to the counterparty of a particular credit exposure is used. Where an exposure has neither an issue-specific rating nor counterparty rating, it is deemed as unrated.

The alignment of the alphanumerical scale of each recognised ECAIs used by Citibank Berhad is detailed in the table below:

CREDIT QUALITY GRADES AND ELIGIBLE ECAIs								
Credit Quality Grade		1	2	3	4	5	6	Unrated
Optima (Basel Credit Ratings)								
Rating Source	Rating Agencies	AAA	A+	BBB+	BB+	B+	CCC+	Unrated
Central	Fitch Ratings	AAA AA+ AA AA-	A+ A A-	BBB+ BBB BBB-	BB+ BB BB-	B+ B B-	CCC+ CCC CCC- CC C D	
Central	Moody's Investor Services	Aaa Aa1 Aa2 Aa3	A1 A2 A3	Baa1 Baa2 Baa3	Ba1 Ba2 Ba3	B1 B2 B3	Caa1 Caa2 Caa3 Ca C	
Central	Standard & Poor's	AAA AA+ AA AA-	A+ A A-	BBB+ BBB BBB-	BB+ BB BB-	B+ B B-	CCC+ CCC CCC- CC C D	
Local	Rating Agency Malaysia Berhad (RAM)	AAA Aa1 Aa2 Aa3	A1 A2 A3	BBB1 BBB2 BBB3	BB1 BB2 BB3	B1 B2 B3	C1 C2 C3 D	
Local	Malaysian Rating Corporation Berhad (MARC)	AAA AA+ AA AA-	A+ A A-	BBB+ BBB BBB-	BB+ BB BB-	B+ B B-	C D	

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The following tables show Citibank Berhad's rated and unrated exposures, by class, according to ratings by ECAs:-

4.6.1 Ratings of Corporates by Approved ECAs

30 June 2021

Group and Bank

Exposure Class	Ratings of Corporate by Approved ECAs (amounts in RM'000)						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B1 to C	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
Public Sector Entities (applicable for entities Risk-Weighted based on their external ratings as corporates)		-	-	-	-	68,833	
Insurance Cos, securities Firms and Fund Managers		15	59,467	-	-	2,626	62,108
Corporates		32,297	-	916,281	-	6,463,312	7,411,890

Islamic Banking Window

Exposure Class	Ratings of Corporate by Approved ECAs (amounts in RM'000)						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B1 to C	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
Public Sector Entities (applicable for entities Risk-Weighted based on their external ratings as corporates)		-	-	-	-	-	
Insurance Cos, Securities Firms and Fund Managers		-	-	-	-	-	-
Corporates		-	-	-	-	-	-

31 December 2020
Group and Bank

Exposure Class	Ratings of Corporate by Approved ECAIs (amounts in RM'000)						
	Moody's	Aaa to Aa3	Moody's	Baa1 to Ba3	Moody's	Unrated	Total
	S&P	AAA to AA-	S&P	BBB+ to BB-	S&P	Unrated	
	Fitch	AAA to AA-	Fitch	BBB+ to BB-	Fitch	Unrated	
	RAM	AAA to AA3	RAM	BBB1 to BB3	RAM	Unrated	
	MARC	AAA to AA-	MARC	BBB+ to BB-	MARC	Unrated	
Public Sector Entities (applicable for entities Risk-Weighted based on their external ratings as corporates)		-	-	-	-	38,840	
Insurance Cos, securities Firms and Fund Managers		5	81,403	-	-	2,888	84,296
Corporates		34,645	20,603	767,873	-	5,757,912	6,581,033

Islamic Banking Window

Exposure Class	Ratings of Corporate by Approved ECAIs (amounts in RM'000)						
	Moody's	Aaa to Aa3	Moody's	Baa1 to Ba3	Moody's	Unrated	Total
	S&P	AAA to AA-	S&P	BBB+ to BB-	S&P	Unrated	
	Fitch	AAA to AA-	Fitch	BBB+ to BB-	Fitch	Unrated	
	RAM	AAA to AA3	RAM	BBB1 to BB3	RAM	Unrated	
	MARC	AAA to AA-	MARC	BBB+ to BB-	MARC	Unrated	
Public Sector Entities (applicable for entities Risk-Weighted based on their external ratings as corporates)		-	-	-	-	-	
Insurance Cos, Securities Firms and Fund Managers		-	-	-	-	-	-
Corporates		-	-	-	-	16	16

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4.6.2 Short term Ratings of Banking Institutions and Corporates by Approved ECAIs

This disclosure does not apply to Citibank Berhad as it uses long term ratings for all exposures.

4.6.3 Ratings of Sovereigns and Central Banks by Approved ECAIs**30 June 2021****Group and Bank**

Exposure Class	Ratings of sovereigns/central banks by approved ECAIs (amounts in RM'000)							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
Sovereigns/ Central Banks		41,767	352,818	14,797,479	-	-	-	15,192,064

Islamic Banking window

Exposure Class	Ratings of sovereigns/central banks by approved ECAIs (amounts in RM'000)							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
Sovereigns/ Central Banks		-	3,018,111	-	-	-	-	3,018,111

31 December 2020**Group and Bank**

Exposure Class	Ratings of sovereigns/central banks by approved ECAIs (amounts in RM'000)							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
Sovereigns/ Central Banks		161,930	398,886	16,074,819	-	-	-	16,635,635

Islamic Banking window

Exposure Class	Ratings of sovereigns/central banks by approved ECAIs (amounts in RM'000)							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
Sovereigns/ Central Banks		-	3,326,571	-	-	-	-	3,326,571

4.6.4 Rating of Banking Institutions by Approved ECAIs

30 June 2021
Group and Bank

Exposure Class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAIs (amounts in RM'000)							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	RAM	AAA to AA3	A to A3	BBB1 to BB3	BB1 to B3	C1 to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	C+ to D	Unrated	
Banks, Development Financial Institutions and MDBs		356,182	872,262	1,762,635	2,348	-	1,455,126	

Islamic Banking Window

Exposure Class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAIs (amounts in RM'000)							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	RAM	AAA to AA3	A to A3	BBB1 to BB3	BB1 to B3	C1 to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	C+ to D	Unrated	
Banks, Development Financial Institutions and MDBs		-	-	-	-	-	-	

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Exposure Class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAs (amounts in RM'000)							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	RAM	AAA to AA3	A to A3	BBB1 to BB3	BB1 to B3	C1 to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	C+ to D	Unrated	
Banks, Development Financial Institutions and MDBs		695,774	1,264,681	630,755	12,263	374	637,981	

Islamic Banking Window

Exposure Class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAs (amounts in RM'000)							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	RAM	AAA to AA3	A to A3	BBB1 to BB3	BB1 to B3	C1 to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	C+ to D	Unrated	
Banks, Development Financial Institutions and MDBs		-	-	-	-	-	13,326	

4.7 Credit Risk Mitigation

As at June 2021, the Bank's gross credit exposure is RM 46,306 million, of which RM 109 million was offset by CRM. After applying required risk weights, the Bank's Credit RWA is RM 20,387 million. Given the immateriality of CRM, which is 0.2% of total credit exposure, asset class breakdowns are not provided and for the same reason, there is no CRM risk concentration exposure to the Bank.

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The following table shows the total exposure amounts after credit risk mitigation as at 30 June 2021:

Risk Weights	Exposures after Netting and Credit Risk Mitigation										Total exposures after netting & Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereigns & Central Banks RM'000	PSEs RM'000	Banks, MDBs and FDIs RM'000	Insurance Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Equity RM'000		
0%	15,192,064	-	-	-	-	-	-	-	500,056	-	15,692,120	-
10%	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	68,833	1,908,678	15	32,297	-	-	-	3,913	-	2,013,736	402,747
35%	-	-	-	-	-	-	7,301,943	-	-	-	7,301,943	2,555,680
50%	-	-	2,360,931	59,467	-	-	496,680	-	-	-	2,917,078	1,458,539
75%	-	-	-	-	-	9,411,443	38,970	-	-	-	9,450,413	7,087,810
90%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	178,944	2,626	7,306,114	68,349	447,334	-	802,526	-	8,805,893	8,805,894
110%	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	32,419	6,700	11,789	-	-	50,908	76,362
270%	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	20	-	20	250
Total Exposures	15,192,064	68,833	4,448,553	62,108	7,338,411	9,512,211	8,291,627	11,789	1,306,515	-	46,232,111	20,387,282
Risk-Weighted Assets by Exposures	-	13,767	1,741,146	32,363	7,312,574	7,175,559	3,290,632	17,683	803,558	-	-	20,387,282
Average Risk Weight	0%	20%	39%	52%	100%	75%	40%	150%	62%	0%	44%	-
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-

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The following table details the total exposure amounts of the Islamic Banking Window after credit risk mitigation as at 30 June 2021:

Risk Weights	Exposures after Netting and Credit Risk Mitigation										Total exposures after netting & Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereigns & Central Banks RM'000	PSEs RM'000	Banks, MDBs and FDIs RM'000	Insurance Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Equity RM'000		
0%	3,018,111	-	-	-	-	-	-	-	1,963	-	3,020,074	-
10%	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	112,499	-	-	-	112,499	39,375
50%	-	-	-	-	-	-	73	-	-	-	73	36
75%	-	-	-	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	5,244	-	5,216	-	10,460	10,460
110%	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	3,018,111	-	-	-	-	-	117,816	-	7,179	-	3,143,106	49,871
Risk-Weighted Assets by Exposures	-	-	-	-	-	-	44,655	-	5,216	-	-	49,871
Average Risk Weight	0%	0%	0%	0%	0%	0	38%	0%	73%	0%	2%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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The following table details the total exposure amounts of the Group and the Bank after credit risk mitigation as at 31 December 2020:

Risk Weights	Exposures after Netting and Credit Risk Mitigation										Total exposures after netting & Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereigns & Central Banks RM'000	PSEs RM'000	Banks, MDBs and FDIs RM'000	Insurance Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Equity RM'000		
0%	16,635,635	-	-	-	-	-	-	-	170,837	-	16,806,472	-
10%	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	38,840	868,382	5	34,645	-	-	-	5,927	-	947,799	189,560
35%	-	-	-	-	-	-	7,855,221	-	-	-	7,855,221	2,749,327
50%	-	-	2,224,299	81,403	32,801	-	537,641	-	-	-	2,876,144	1,438,072
75%	-	-	-	-	-	10,205,631	48,711	-	-	-	10,254,342	7,690,757
90%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	147,818	2,888	6,451,005	57,924	415,139	-	919,910	-	7,994,684	7,994,684
110%	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	1,329	-	14,275	26,746	6,604	11,988	-	-	60,942	91,413
270%	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	20	-	20	250
Total Exposures	16,635,635	38,840	3,241,828	84,296	6,532,726	10,290,301	8,863,316	11,988	1,096,694	-	46,795,624	20,154,063
Risk-Weighted Assets by Exposures	-	7,768	1,435,637	43,590	6,495,747	7,752,266	3,479,725	17,982	921,348	-	-	20,154,063
Average Risk Weight	0%	20%	44%	52%	99%	75%	39%	150%	84%	0%	43%	-
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-

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The following table details the total exposure amounts of the Islamic Banking Window after credit risk mitigation as at 31 December 2020:

Risk Weights	Exposures after Netting and Credit Risk Mitigation										Total exposures after netting & Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereigns & Central Banks RM'000	PSEs RM'000	Banks, MDBs and FDIs RM'000	Insurance Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Equity RM'000		
0%	3,326,571	-	-	-	-	-	-	-	32,560	-	3,359,131	-
10%	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	-	-	-	-	-	-	(4)	-	(4)	(1)
35%	-	-	-	-	-	-	120,217	-	-	-	120,217	42,076
50%	-	-	13,326	-	-	-	75	-	-	-	13,401	6,700
75%	-	-	-	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	16	-	5,742	-	70,453	-	76,211	76,211
110%	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	3,326,571	-	13,326	-	16	-	126,034	-	103,009	-	3,568,956	124,986
Risk-Weighted Assets by Exposures	-	-	6,663	-	16	-	47,856	-	70,451	-	-	124,986
Average Risk Weight	0%	0%	50%	0%	100%	0	38%	0%	68%	0%	4%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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The following table details the total exposures which is covered by eligible guarantees and financial collaterals as at 30 June 2021:

Exposure Class	Exposures before CRM RM'000	Exposures covered by guarantees RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by other eligible collateral RM'000
Credit Risk				
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	15,171,304	-	-	-
Public Service Entities	-	-	-	-
Banks, Development Financial Institutions and MDBs	2,709,295	-	-	-
Corporates, insurance cos and securities firms	4,645,276	19	108,990	-
Regulatory Retail	5,718,762	-	-	-
Residential Mortgages	7,940,890	-	-	-
Higher Risk Assets	2,822	-	-	-
Other Assets	1,306,515	-	-	-
Defaulted Exposures	420,491	-	-	-
Total for On-Balance Sheet Exposures	37,915,355	19	108,990	-
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	2,449,440	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	5,931,988	-	-	-
Defaulted Exposures	8,806	-	-	-
Total for Off- Balance Sheet Exposures	8,390,234	-	-	-
Total On and Off- Balance Sheet Exposures	46,305,589	19	108,990	-

The following table details the total exposures which is covered by eligible guarantees and financial collaterals of the Islamic Banking Window as at 30 June 2021:

Exposure Class	Exposures before CRM RM'000	Exposures covered by guarantees RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by other eligible collateral RM'000
Credit Risk				
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	3,018,111	-	-	-
Banks, Development Financial Institutions and MDBs	-	-	-	-
Corporates, insurance cos and securities firms	-	-	-	-
Residential Mortgages	112,569	-	-	-
Other Assets	7,179	-	-	-
Defaulted Exposures	5,244	-	-	-
Total for On-Balance Sheet Exposures	3,143,103	-	-	-
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	-	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	3	-	-	-
Defaulted Exposures	-	-	-	-
Total for Off- Balance Sheet Exposures	3	-	-	-
Total On and Off- Balance Sheet Exposures	3,143,106	-	-	-

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The following table details the total exposures which is covered by eligible guarantees and financial collaterals as at 31 December 2020:

Exposure Class	Exposures before CRM RM'000	Exposures covered by guarantees RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by other eligible collateral RM'000
Credit Risk				
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	16,635,635	-	-	-
Public Service Entities	-	-	-	-
Banks, Development Financial Institutions and MDBs	1,710,829	-	-	-
Corporates, insurance cos and securities firms	3,870,710	12,268	95,570	-
Regulatory Retail	6,620,054	-	-	-
Residential Mortgages	8,516,970	-	-	-
Higher Risk Assets	2,914	-	-	-
Other Assets	1,096,695	-	-	-
Defaulted Exposures	407,714	-	-	-
Total for On-Balance Sheet Exposures	38,861,521	12,268	95,570	-
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	2,271,690	885	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	5,703,357	63,255	25,435	-
Defaulted Exposures	7,363	-	-	-
Total for Off- Balance Sheet Exposures	7,982,410	64,140	25,435	-
Total On and Off- Balance Sheet Exposures	46,843,931	76,408	121,005	-

The following table details the total exposures which is covered by eligible guarantees and financial collaterals for the Islamic Banking Window as at 31 December 2020:

Exposure Class	Exposures before CRM RM'000	Exposures covered by guarantees RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by other eligible collateral RM'000
Credit Risk				
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	3,326,571	-	-	-
Banks, Development Financial Institutions and MDBs	13,326	-	-	-
Corporates, insurance cos and securities firms	16	-	-	-
Residential Mortgages	120,289	-	-	-
Other Assets	103,009	-	-	-
Defaulted Exposures	5,742	-	-	-
Total for On-Balance Sheet Exposures	3,568,953	-	-	-
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	-	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	3	-	-	-
Defaulted Exposures	-	-	-	-
Total for Off- Balance Sheet Exposures	3	-	-	-
Total On and Off- Balance Sheet Exposures	3,568,956	-	-	-

4.8 Off-Balance Sheet Exposures and Counterparty Credit Risk (CCR)

The following table shows the Group and Bank's off-balance sheet exposures and Risk-Weighted Assets as at 30 June 2021:

Item	Description	Principal amount RM'000	Positive fair value of derivative contracts RM'000	Credit equivalent amount RM'000	Risk Weighted Assets RM'000
(1)	Direct Credit Substitutes	1,353,450		1,353,450	1,334,862
(2)	Transaction related contingent Items	619,994		309,997	300,729
(3)	Short Term Self Liquidating trade related contingencies	354,617		70,923	69,029
(4)	Assets sold with recourse	-		-	-
(5)	Forward Asset Purchases	137,805		137,805	75,046
(6)	Obligations under an on-going underwriting agreement	-		-	-
(7)	Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase / reverse repurchase and securities lending / borrowing transactions)	-		-	-
(8)	Foreign exchange related contracts				
	One year or less	34,191,894	189,492	619,831	377,577
	Over one year to five years	947,476	4,733	56,326	39,059
	Over five years	446,477	1,397	45,905	18,594
(9)	Interest/Profit rate related contracts				
	One year or less	24,362,888	10,073	56,179	28,663
	Over one year to five years	27,041,751	94,852	676,736	290,993
	Over five years	1,141,555	27,086	107,405	44,528
(10)	Equity related contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(11)	Gold and other precious metal contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(12)	Other commodity contracts				
	One year or less	6,490,511	264,454	887,060	627,558
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(13)	Credit Derivative Contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(14)	OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-
(15)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	399,961	-	199,980	199,699
(16)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	260,000	-	52,000	52,000
(17)	Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrowers creditworthiness	13,368,672	-	-	-
(18)	Unutilised credit card lines	19,083,187	-	3,816,637	2,892,638
(19)	Off-balance sheet items for securitisation exposures	-	-	-	-
(20)	Total	130,200,238	592,087	8,390,234	6,350,975

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The following table shows the Islamic Banking Window's off-balance sheet exposures and Risk-Weighted Assets as at 30 June 2021:

Item	Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	Risk Weighted Assets
		RM'000	RM'000	RM'000	RM'000
(1)	Direct credit substitutes	-	-	-	-
(2)	Transaction related contingent Items	-	-	-	-
(3)	Short Term Self Liquidating trade related contingencies	-	-	-	-
(4)	Assets sold with recourse	-	-	-	-
(5)	Forward asset purchases	-	-	-	-
(6)	Obligations under an on-going underwriting agreement	-	-	-	-
(7)	Commitment to buy back Islamic securities under sales and buy back agreement transactions	-	-	-	-
(8)	Foreign exchange related contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(9)	Benchmark rate related contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(10)	Equity related contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(11)	Gold and other precious metal contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(12)	Other commodity contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(13)	OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-
(14)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	6	-	3	1
(15)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-	-	-	-
(16)	Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrowers creditworthiness	-	-	-	-
(17)	Unutilised credit card lines	-	-	-	-
(18)	Off-balance sheet items for securitisation exposures	-	-	-	-
	Total	6	-	3	1

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The following table shows the Group and Bank's off-balance sheet exposures and Risk-Weighted Assets as at 31 December 2020:

Item	Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	Risk Weighted Assets
		RM'000	RM'000	RM'000	RM'000
(1)	Direct Credit Substitutes	1,397,423		1,397,423	1,296,533
(2)	Transaction related contingent Items	517,353		258,677	248,603
(3)	Short Term Self Liquidating trade related contingencies	237,731		47,546	43,402
(4)	Assets sold with recourse	-		-	-
(5)	Forward Asset Purchases	98,110		98,110	91,934
(6)	Obligations under an on-going underwriting agreement	-		-	-
(7)	Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase / reverse repurchase and securities lending / borrowing transactions)	-		-	-
(8)	Foreign exchange related contracts				
	One year or less	34,656,011	346,927	751,471	469,432
	Over one year to five years	1,066,962	33,451	85,258	60,246
	Over five years	-	-	-	-
(9)	Interest/Profit rate related contracts				
	One year or less	19,476,742	5,957	40,655	15,949
	Over one year to five years	30,996,750	135,215	745,600	272,028
	Over five years	1,197,484	37,484	123,764	48,022
(10)	Equity related contracts				
	One year or less	25,935	1	1,557	778
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(11)	Gold and other precious metal contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(12)	Other commodity contracts				
	One year or less	2,005,223	243,032	421,743	371,320
	Over one year to five years	425,409	57,491	101,642	88,877
	Over five years	-	-	-	-
(13)	Credit Derivative Contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(14)	OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-
(15)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	405,377	-	202,688	200,244
(16)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-	-	-	-
(17)	Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrowers creditworthiness	13,840,569	-	-	-
(18)	Unutilised credit card lines	18,531,381	-	3,706,276	2,799,205
(19)	Off-balance sheet items for securitisation exposures	-	-	-	-
(20)	Total	124,878,460	859,558	7,982,410	6,006,573

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The following table shows the Islamic Banking Window's off-balance sheet exposures and Risk-Weighted Assets as at 31 December 2020:

Item	Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	Risk Weighted Assets
		RM'000	RM'000	RM'000	RM'000
(1)	Direct credit substitutes	-	-	-	-
(2)	Transaction related contingent Items	-	-	-	-
(3)	Short Term Self Liquidating trade related contingencies	-	-	-	-
(4)	Assets sold with recourse	-	-	-	-
(5)	Forward asset purchases	-	-	-	-
(6)	Obligations under an on-going underwriting agreement	-	-	-	-
(7)	Commitment to buy back Islamic securities under sales and buy back agreement transactions	-	-	-	-
(8)	Foreign exchange related contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(9)	Benchmark rate related contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(10)	Equity related contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(11)	Gold and other precious metal contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(12)	Other commodity contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(13)	OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-
(14)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	6	-	3	1
(15)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-	-	-	-
(16)	Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrowers creditworthiness	-	-	-	-
(17)	Unutilised credit card lines	-	-	-	-
(18)	Off-balance sheet items for securitisation exposures	-	-	-	-
	Total	6	-	3	1

5. Securitisation

At present, Citibank Berhad does not have any exposures to securitisation transactions. Hence, this disclosure is not applicable.

6. Equity Exposures in the Banking Book

Investments in equity instruments are categorised as investments securities in the financial statements. These equity instruments are measured at fair value through profit or loss ("FVTPL") with effective 1 January 2018.

Realised gains arising from sales and liquidations of equities in the reporting period is as follows:

	Jun 2021 RM'000	Dec 2020 RM'000
Realised gain / (loss)	9	-

The following table shows an analysis of equity investments by appropriate equity groupings and Risk-Weighted Assets as at the period end:

	30 June 2021		31 December 2020	
	Credit Risk Exposures RM'000	RWA RM'000	Credit Risk Exposures RM'000	RWA RM'000
Privately held				
- For socio-economic purposes	7,388	7,691	7,691	7,691

7. Interest Rate Risk/Rate of Return Risk in the Banking Book (IRR/RORBB)

Interest Rate Risk in Banking Book (IRRBB) refers to the current or prospective risk to the bank's capital and earnings arising from adverse movements in interest rates that affect the bank's banking book positions. IRRBB risk arises from gapping mismatch from both interest bearing and non-interest bearing assets and liabilities. Interest rate risk is monitored on a daily basis within the approved limits framework set by the Market Risk Management. Additionally, interest rate risk is also measured using simulated cash flow and is monitored on a monthly basis within approved limits, in compliance with the Treasury Risk Appetite Framework.

Potential interest rate risk in banking book is monitored through interest rate exposure from movement in interest rates as tabled below.

	Impact on Positions as at 30 June 2021		Impact on Positions as at 31 December 2020	
	± 150 bps (Parallel Shift) *		± 100 bps (Parallel Shift)	
	Increase / (Decline) in Earnings RM'000	Increase / (Decline) in Economic Value RM'000	Increase / (Decline) in Earnings RM'000	Increase / (Decline) in Economic Value RM'000
Currency				
MYR	(128,695)	(62,974)	(100,726)	(80,218)
USD	31,510	81,362	24,969	44,036
Others	5,246	(22,083)	(3,566)	11,778

* per the updated BNM template.