

Citibank Berhad
Pillar 3 Disclosure
June 2018

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Citibank Berhad
(Company No. 297089-M)
(Incorporated in Malaysia)

Attestation by CEO regarding Basel II – Pillar 3 Disclosure as at 30 June 2018

To the best of my knowledge I confirm that the Basel II – Pillar 3 disclosure for the financial year ended 30 June 2018 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).

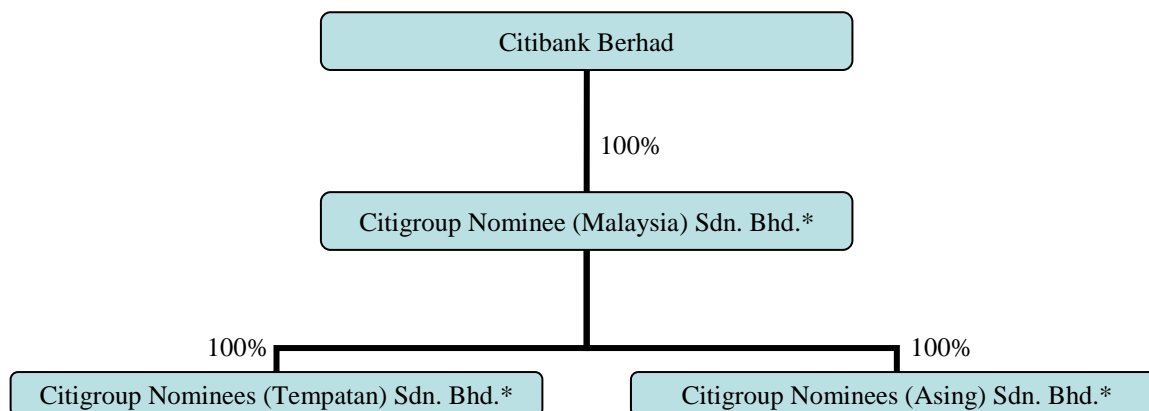
Lee Lung Nien, FCB
Chief Executive Officer
Citibank Berhad
Date: 31 July 2018

Citibank Berhad
 (Company No. 297089-M)
 (Incorporated in Malaysia)

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 organization 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 2 February 2018 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 up to 2.5% and a CCyB above the minimum regulatory capital adequacy ratios above. Under the transition arrangements, capital conservation buffer will be phased-in as follows:

Calendar Year	Capital Conservation Buffer
2016	0.625%
2017	1.250%
2018	1.875%
2019 onwards	2.500%

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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 year end.

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

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 policy, which is an essential risk management tool to assess the Bank's potential vulnerabilities during stressed conditions. The policy 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.

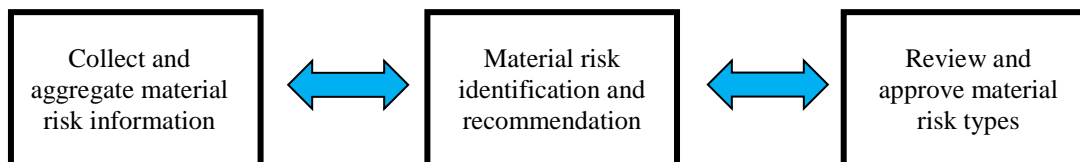
Corporate Governance Structure for ICAAP

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 2018 RM'000	Dec 2017 RM'000
Computation of Total Risk-Weighted Assets (RWA)		
Total Credit Risk	21,820,075	21,028,798
Credit Risk Absorbed by PSIA ¹	-	-
Total Market Risk	1,254,939	1,643,230
Market Risk Absorbed by PSIA ¹	-	-
Total Operational Risk	3,834,197	3,731,917
Total Risk-Weighted Assets	26,909,211	26,403,945
Computation of Capital Ratios		
Common Equity Tier 1 ("CET 1") Capital	4,190,177	4,789,945
Tier 1 Capital	4,190,177	4,789,945
Total Capital	4,462,928	5,052,805
Before deducting proposed dividends		
Common Equity Tier 1 ("CET 1") Capital ratio	NA	18.141%
Tier 1 Capital ratio	NA	18.141%
Total Capital ratio	NA	19.137%
After deducting proposed dividends / dividend payment		
Common Equity Tier 1 ("CET 1") Capital ratio	15.572%	16.323%
Tier 1 Capital ratio	15.572%	16.323%
Total Capital ratio	16.585%	17.319%

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

	Jun 2018 RM'000	Dec 2017 RM'000
Computation of Total Risk-Weighted Assets (RWA)		
Total Credit Risk	345,790	310,561
Credit Risk Absorbed by PSIA ¹	(196,431)	(235,817)
Total Market Risk	-	-
Market Risk Absorbed by PSIA ¹	-	-
Total Operational Risk	105,048	104,519
Large Exposure Risk Risk for Equity Holdings	-	-
Total Risk-Weighted Assets	254,407	179,263
Computation of Capital Ratios		
Common Equity Tier 1 ("CET 1") Capital	408,691	408,435
Tier 1 Capital	408,691	408,435
Total Capital	409,307	412,317
Common Equity Tier 1 ("CET 1") Capital ratio	160.644%	227.841%
Tier 1 Capital ratio	160.644%	227.841%
Total Capital ratio	160.887%	230.007%

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 2018:-

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 (Standardized Approach)							
	<i>On-Balance Sheet Exposures</i>							
	Sovereigns/Central Banks	8,180,121	8,180,121	-	-	-	-	-
	Public Service Entities	1,043	1,043	209	-	209	17	
	Banks, Development Financial Institutions and MDBs	3,244,079	3,244,079	766,417	-	766,417	61,313	
	Corporates, insurance cos and securities firms	5,614,108	5,504,662	5,440,928	-	5,440,928	435,274	
	Regulatory Retail	7,201,940	7,090,545	5,320,549	-	5,320,549	425,644	
	Residential Mortgages	10,145,856	10,145,856	3,688,239	-	3,688,239	295,059	
	Higher Risk Assets	13,503	13,503	20,255	-	20,255	1,620	
	Other Assets	493,703	493,703	288,508	-	288,508	23,081	
	Defaulted Exposures	364,870	363,484	376,637	-	376,637	30,131	
	Total for On-Balance Sheet Exposures	35,259,223	35,036,996	15,901,742	-	15,901,742	1,272,139	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	2,408,643	2,408,643	1,122,404	-	1,122,404	89,792	
	Credit Derivatives	-	-	-	-	-	-	
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	6,043,951	6,018,063	4,777,977	-	4,777,977	382,238	
	Defaulted Exposures	14,339	14,339	17,952	-	17,952	1,436	
	Total for Off- Balance Sheet Exposures	8,466,933	8,441,045	5,918,333	-	5,918,333	473,466	
	Total On and Off-Balance Sheet Exposures	43,726,156	43,478,041	21,820,075	-	21,820,075	1,745,605	
2.0	Large exposure risk requirement	-	-	-	-	-	-	
3.0	Market Risk (Standardized Approach)	Long position	Short position	Net position				
	Interest rate risk	194,469	193,177	1,292	864,761	-	864,761	69,181
	Foreign currency risk	132,355	224,492	(92,137)	224,492	-	224,492	17,959
	Equity risk	-	-	-	-	-	-	
	Commodity risk	-	-	-	-	-	-	
	Options risk	13,568	-	13,568	165,686	-	165,686	13,255
	Inventory risk	-	-	-	-	-	-	
4.0	Operational Risk (Basic Indicator Approach)			-	3,834,197	-	3,834,197	306,737
	Total RWA				26,909,211	-	26,909,211	2,152,737

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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 2018:-

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							
	<i>On-Balance Sheet Exposures</i>							
	Sovereigns/Central Banks	1,051,995	1,885,445	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	8,591	-	1,718	-	1,718	137	
	Corporates, insurance cos and securities firms	277,525	323,179	277,525	(196,431)	81,094	6,488	
	Residential Mortgages	169,723	169,811	59,403	-	59,403	4,752	
	Other Assets	3,907	3,875	1,868	-	1,868	150	
	Defaulted Exposures	5,274	5,274	5,274	-	5,274	422	
	Total for On-Balance Sheet Exposures	1,517,015	2,387,584	345,788	(196,431)	149,357	11,949	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	-	-	-	-	-	-	
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	7	7	2	-	2	-	
	Defaulted Exposures	-	-	-	-	-	-	
	Total for Off- Balance Sheet Exposures	7	7	2	-	2	-	
	Total On and Off-Balance Sheet Exposures	1,517,022	2,387,591	345,790	(196,431)	149,359	11,949	
2.0	Large exposure risk requirement	-	-	-	-	-	-	-
3.0	Market Risk (Standardized 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)			-	105,048	-	105,048	8,404
	Total RWA				450,838	(196,431)	254,407	20,353

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The following table details the classes of RWA and the types of exposure of the Group and the Bank as at 31 December 2017:-

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
1.0	Credit Risk (Standardized Approach)							
	<i>On-Balance Sheet Exposures</i>							
	Sovereigns/Central Banks	9,488,490		9,488,490	81,099	-	81,099	6,488
	Public Service Entities	17		17	3	-	3	-
	Banks, Development Financial Institutions and MDBs	2,315,767		2,315,767	577,907	-	577,907	46,233
	Corporates, insurance cos and securities firms	5,111,695		4,929,070	4,471,812	-	4,471,812	357,745
	Regulatory Retail	7,474,622		7,474,622	5,608,675	-	5,608,675	448,694
	Residential Mortgages	10,338,059		10,338,059	3,738,037	-	3,738,037	299,043
	Higher Risk Assets	15,897		15,897	23,846	-	23,846	1,908
	Other Assets	421,367		421,367	308,290	-	308,290	24,663
	Defaulted Exposures	361,338		361,338	378,739	-	378,739	30,299
	Total for On-Balance Sheet Exposures	35,527,252		35,344,627	15,188,408	-	15,188,408	1,215,073
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	1,910,447		1,910,447	904,673	-	904,673	72,374
Credit Derivatives	-		-	-	-	-	-	
Off-balance sheet exposures other than OTC derivatives or credit derivatives	6,051,778		6,018,417	4,923,251	-	4,923,251	393,860	
Defaulted Exposures	11,487		11,487	12,466	-	12,466	997	
Total for Off- Balance Sheet Exposures	7,973,712		7,940,351	5,840,390	-	5,840,390	467,231	
Total On and Off-Balance Sheet Exposures	43,500,964		43,284,978	21,028,798	-	21,028,798	1,682,304	
2.0	Large exposure risk requirement							
3.0	Market Risk (Standardized Approach)	Long position	Short position	Net position				
	Interest rate risk	224,399	227,600	(3,201)	918,504	-	918,504	73,480
	Foreign currency risk	31,248	585,093	(553,845)	585,093	-	585,093	46,807
	Equity risk	-	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-	-
	Options risk	2,583	-	2,583	139,633	-	139,633	11,171
	Inventory risk	-	-	-	-	-	-	-
4.0	Operational Risk (Basic Indicator Approach)							
	Total RWA				26,403,945	-	26,403,945	2,112,315

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The following tables details the classes of RWA and the types of exposure of the Islamic Banking Window as at 31 December 2017:-

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							
	<i>On-Balance Sheet Exposures</i>							
	Sovereigns/Central Banks	2,347,534	2,347,534	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	6,833	6,833	3,418	-	3,418	273	
	Corporates, insurance cos and securities firms	235,817	235,817	235,817	(235,817)	-	-	
	Residential Mortgages	183,572	183,572	64,262	-	64,262	5,141	
	Other Assets	4,535	4,535	2,114	-	2,114	169	
	Defaulted Exposures	4,948	4,948	4,948	-	4,948	396	
	Total for On-Balance Sheet Exposures	2,783,239	2,783,239	310,559	(235,817)	74,742	5,979	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	-	-	-	-	-	-	
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	7	7	2	-	2	-	
	Defaulted Exposures	-	-	-	-	-	-	
	Total for Off- Balance Sheet Exposures	7	7	2	-	2	-	
	Total On and Off-Balance Sheet Exposures	2,783,246	2,783,246	310,561	(235,817)	74,744	5,979	
2.0	Large exposure risk requirement	-	-	-	-	-	-	-
3.0	Market Risk (Standardized 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)			-	104,519	-	104,519	8,362
	Total RWA				415,080	(235,817)	179,263	14,341

3. Capital Structure

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

	Group and Bank	
	Jun 2018	Dec 2017
	RM'000	RM'000
CET 1 Capital		
Paid up ordinary share capital	502,000	502,000
Retained profits	3,799,589	4,386,521
Other reserves	(29,751)	(19,533)
Less: Deferred tax assets, net	(79,969)	(77,348)
Less: Defined benefit pension fund assets	(1,692)	(1,695)
Less: 55% of cumulative gains of AFS financial instruments (other than financing and receivables)	-	-
Total CET 1 Capital	4,190,177	4,789,945
Innovative Tier 1 capital securities	-	-
Non-innovative Tier 1 stapled securities	-	-
Qualifying CET 1 and additional Tier 1 capital instruments held by third parties	-	-
Total Tier 1 Capital	4,190,177	4,789,945
Tier 2 Capital		
Loss allowance and regulatory reserves	272,751	262,860
Total Tier 2 Capital	272,751	262,860
Total Eligible Tier 2 Capital	272,751	262,860
Less: Investment in subsidiary companies	-	-
Capital Base	4,462,928	5,052,805

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

	Jun 2018	Dec 2017
	RM'000	RM'000
CET 1 Capital		
Fund allocated	20,000	20,000
Retained profits	388,691	388,435
Other reserves	-	-
Less: Deferred tax assets, net	-	-
Less: 55% of cumulative gains of AFS financial instruments (other than financing and receivables)	-	-
Total CET 1 Capital	408,691	408,435
Innovative Tier 1 capital securities	-	-
Non-innovative Tier 1 stapled securities	-	-
Qualifying CET 1 and additional Tier 1 capital instruments held by third parties	-	-
Total Tier 1 Capital	408,691	408,435
Tier 2 Capital		
Loss allowance and regulatory reserves	616	3,882
Total Capital	409,307	412,317

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 policy

While business managers and independent risk management are jointly responsible for managing the risk/return tradeoffs 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 behavior 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 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 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:

4.2.1 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 recognized equal to the credit losses expected to result from defaults expected over the next 12 months.

4.2.2 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 recognized equal to the full credit losses expected over the remaining life of the asset.

4.2.3 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 recognized.

4.3 Distribution of loans, advances and financing

The following information on loans, advances and financing are disclosed in Note 5 in the financial statement as at 30 June 2018:-

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

4.4 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 2018.

The information on impaired loans by sector and by geographic area and reconciliation of changes in loan impairment provisions are disclosed in Note 6 in the financial statements as at 30 June 2018.

4.4.1 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 2018:

	RM'000
Primary agriculture	3,671
Mining and quarrying	-
Manufacturing	1,231
Electricity, gas, water	641
Construction	3,353
Wholesale, retail trade, restaurant and hotels	4,956
Transport, storage and communication	424
Finance, insurance, real estate, and business services	19,340
Education, health, household & others	1,482,492
Total	1,516,108

The following table details past due loans but not impaired by sector of the Islamic Banking Window as at 30 June 2018:

	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	31,934
Total	31,934

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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 2017:

	RM'000
Primary agriculture	102
Mining and quarrying	-
Manufacturing	1,871
Electricity, gas, water	1,137
Construction	3,961
Wholesale, retail trade, restaurant and hotels	4,219
Transport, storage and communication	312
Finance, insurance, real estate, and business services	16,910
Education, health, household & others	1,441,502
Total	1,470,014

The following table details past due loans but not impaired by sector of the Islamic Banking Window as at 31 December 2017:

	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	32,252
Total	32,252

4.4.2 Lifetime ECL credit impaired / Individual impairment provision

The following table details lifetime ECL credit impaired by sector of the Group and the Bank as at 30 June 2018:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	7,741
Electricity, gas, water	-
Construction	83
Wholesale, retail trade, restaurant and hotels	650
Transport, storage and communication	592
Finance, insurance, real estate, and business services	3,095
Education, health, household & others	144,984
Community, social and personal services	-
Total	157,145

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The following table details lifetime ECL credit impaired by sector of the Islamic Banking Window as at 30 June 2018:

	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	499
Community, social and personal services	-
Total	499

The following table details individual impairment provision by sector of the Group and the Bank as at 31 December 2017:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	10,268
Electricity, gas, water	-
Construction	83
Wholesale, retail trade, restaurant and hotels	708
Transport, storage and communication	629
Finance, insurance, real estate, and business services	3,100
Education, health, household & others	104,802
Community, social and personal services	-
Total	119,590

The following table details individual impairment provision by sector of the Islamic Banking Window as at 31 December 2017:

	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	487
Community, social and personal services	-
Total	487

4.4.3 12-months ECL and Lifetime ECL not credit impaired / Collective impairment provision

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 RM115.6 million) by sector of the Group and the Bank as at 30 June 2018:

	RM'000
Primary agriculture	64
Mining and quarrying	50
Manufacturing	1,655
Electricity, gas, water	3
Construction	76
Wholesale, retail trade, restaurant and hotels	744
Transport, storage and communication	560
Finance, insurance, real estate, and business services	755
Education, health, household & others	383,565
Community, social and personal services	11
Total	387,483

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 RM Nil) by sector of the Islamic Banking Window as at 30 June 2018:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	104
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	330
Community, social and personal services	-
Total	434

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The following table details collective impairment provision (including collective impairment provision on impaired loans restricted from Tier 2 Capital by BNM of RM72.4 million) by sector of the Group and the Bank as at 31 December 2017:

	RM'000
Primary agriculture	208
Mining and quarrying	46,166
Manufacturing	17,291
Electricity, gas, water	57
Construction	487
Wholesale, retail trade, restaurant and hotels	8,037
Transport, storage and communication	7,820
Finance, insurance, real estate, and business services	14,868
Education, health, household & others	253,348
Community, social and personal services	106
Total	348,388

The following table details collective impairment provision (including collective impairment provision on impaired loans restricted from Tier 2 Capital by BNM of RM0.20 million) by sector of the Islamic Banking Window as at 31 December 2017:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	31,024
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	664
Community, social and personal services	-
Total	31,688

4.4.4 Charges for Lifetime ECL credit impaired / Individual impairment provision

The following table details charges for lifetime ECL credit impaired by sector of the Group and the Bank as at 30 June 2018:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	3
Transport, storage and communication	33
Finance, insurance, real estate, and business services	1
Education, health, household & others	12,626
Community, social and personal services	-
Total	12,663

The following table details charges for individual impairment provision by sector of the Islamic Banking Window as at 30 June 2018:

	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
Community, social and personal services	-
Total	2

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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 2017:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	8,013
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	19,795
Community, social and personal services	-
Total	27,808

The following table details charges for individual impairment provision by sector of the Islamic Banking Window as at 31 December 2017:

	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	22
Community, social and personal services	-
Total	22

4.4.5 Write offs

The following table details write offs by sector of the Group and the Bank as at 30 June 2018:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	1,971
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	31,326
Community, social and personal services	-
Total	33,297

The following table details write offs by sector of the Islamic Banking Window as at 30 June 2018:

	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 2017:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	3,702
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	5,028
Transport, storage and communication	19
Finance, insurance, real estate, and business services	10
Education, health, household & others	13,825
Community, social and personal services	-
Total	22,584

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The following table details write offs by sector of the Islamic Banking Window as at 31 December 2017:

	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	15
Community, social and personal services	-
Total	15

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4.5 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 Asia Pacific Reveleus 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 alphanumeric scale of each recognized 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
Reveleus CQG (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	

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

4.5.1 Ratings of Corporates by Approved ECAIs

30 June 2018
Group and Bank

Exposure Class	Ratings of Corporate by Approved ECAIs						
	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)		-	-	-	-	43,700	
Insurance Cos, securities Firms and Fund Managers		-	72,980	395	-	5,726	79,101
Corporates		22,970	185,393	2,471	-	7,960,196	8,171,030

Islamic Banking Window

Exposure Class	Ratings of Corporate by Approved ECAIs						
	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		-	-	-	-	277,525	277,525

31 December 2017
Group and Bank

Exposure Class	Ratings of Corporate by Approved ECAIs						
	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)		-	-	-	-	34,410	
Insurance Cos, securities Firms and Fund Managers		-	70,076	393	-	3,139	73,608
Corporates		317,886	26,959	143,524	607	7,063,412	7,552,388

Islamic Banking Window

Exposure Class	Ratings of Corporate by Approved ECAIs						
	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		-	-	-	-	235,817	235,817

4.5.2 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.

4.5.3 Ratings of Sovereigns and Central Banks by Approved ECAIs

30 June 2018

Group and Bank

Exposure Class	Ratings of sovereigns/central banks by approved ECAIs (amounts in RM'000)							
	Moodys	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		155,607	8,024,755	-	-	-	-	8,180,362

Islamic Banking window

Exposure Class	Ratings of sovereigns/central banks by approved ECAIs (amounts in RM'000)							
	Moodys	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		-	1,051,995	-	-	-	-	1,051,995

31 December 2017

Group and Bank

Exposure Class	Ratings of sovereigns/central banks by approved ECAIs (amounts in RM'000)							
	Moodys	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		402,430	9,086,683	-	-	-	-	9,489,113

Islamic Banking window

Exposure Class	Ratings of sovereigns/central banks by approved ECAIs (amounts in RM'000)							
	Moodys	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		-	2,347,534	-	-	-	-	2,347,534

4.5.4 Rating of Banking Institutions by Approved ECAIs

30 June 2018
Group and Bank

Exposure Class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAIs (amounts in RM'000)							
	Moodys	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		1,827,211	1,670,096	978,770	1,072	-	689,473	

Islamic Banking Window

Exposure Class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAIs (amounts in RM'000)							
	Moodys	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		-	8,591	-	-	-	-	

31 December 2017
Group and Bank

Exposure Class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAs (amounts in RM'000)							
	Moodys	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		1,284,952	1,132,355	1,018,919	890	-	422,206	

Islamic Banking Window

Exposure Class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAs (amounts in RM'000)							
	Moodys	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		-	6,833	-	-	-	-	

4.6 Credit Risk Mitigation

As at June 2018, the Bank's gross credit exposure is RM 43,276 million, of which RM 575 million was offset by CRM. After applying required risk weights, the Bank's Credit RWA is RM 21,820 million. Given the immateriality of CRM, which is 1.3% 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 2018:

Risk Weights	Exposures after Netting and Credit Risk Mitigation												Total exposures after netting & Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns & Central Banks	PSEs	Banks, MDBs and FDIs	Insurance Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Specialised Financing /Investment	Securitisation	Equity		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	8,180,362	-	-	-	-	-	-	-	204,489	-	-	-	8,384,851	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	43,700	3,948,263	-	23,197	-	-	-	1,170	-	-	-	4,016,330	803,266
35%	-	-	-	-	-	-	9,496,938	-	-	-	-	-	9,496,938	3,323,928
50%	-	-	1,218,647	72,980	474,142	-	531,345	-	-	-	-	-	2,297,114	1,148,558
75%	-	-	-	-	-	10,732,790	287,838	-	-	-	-	-	11,020,628	8,265,471
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	(265)	6,121	7,530,596	65,198	316,347	-	288,054	-	-	-	8,206,051	8,206,051
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	(1)	-	-	23,162	4,268	20,938	-	-	-	-	48,367	72,551
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	20	-	-	-	20	250
Total Exposures	8,180,362	43,700	5,166,644	79,101	8,027,935	10,821,150	10,636,736	20,938	493,733	-	-	-	43,470,299	21,820,075
Risk-Weighted Assets by Exposures	(0)	8,740	1,398,711	42,611	7,772,306	8,149,533	4,128,229	31,407	288,538	-	-	-	-	21,820,075
Average Risk Weight	0%	20%	27%	54%	97%	75%	39%	150%	58%	0%	0%	0%	50%	
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 2018:

Risk Weights	Exposures after Netting and Credit Risk Mitigation												Total exposures after netting & Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns & Central Banks	PSEs	Banks, MDBs and FDIs	Insurance Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Specialised Financing /Investment	Securitisation	Equity		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	1,051,995	-	-	-	-	-	-	-	2,026	-	-	-	1,054,021	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	8,591	-	-	-	-	-	17	-	-	-	8,608	1,722
35%	-	-	-	-	-	-	169,730	-	-	-	-	-	169,730	59,406
50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	277,525	-	5,274	-	1,864	-	-	-	284,663	284,662
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	1,051,995	-	8,591	-	277,525	-	175,004	-	3,906	-	-	-	1,517,022	345,790
Risk-Weighted Assets by Exposures	-	-	1,718	-	277,525	-	64,680	-	1,867	-	-	-	-	345,790
Average Risk Weight	0%	0%	20%	0%	100%	0	37%	0%	48%	0%	0%	0%	23%	
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 2017:

Risk Weights	Exposures after Netting and Credit Risk Mitigation												Total exposures after netting & Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns & Central Banks	PSEs	Banks, MDBs and FDI	Insurance Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Specialised Financing /Investment	Securitisation	Equity		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	9,083,619	-	-	-	-	-	-	-	110,736	-	-	-	9,194,355	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	405,494	34,410	2,962,967	-	319,651	-	-	-	2,691	-	-	-	3,725,213	745,043
35%	-	-	-	-	-	-	9,761,374	-	-	-	-	-	9,761,374	3,416,481
50%	-	-	779,597	70,076	495,840	-	487,608	-	-	-	-	-	1,833,121	916,561
75%	-	-	-	-	-	11,082,776	324,985	-	-	-	-	-	11,407,761	8,555,821
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	116,939	3,532	6,512,852	74,979	283,862	-	307,950	-	-	-	7,300,115	7,300,115
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	7,877	25,107	2,430	27,605	-	-	-	-	63,019	94,527
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	20	-	-	-	20	250
Total Exposures	9,489,113	34,410	3,859,503	73,608	7,336,220	11,182,862	10,860,259	27,605	421,397	-	-	-	43,284,978	21,028,798
Risk-Weighted Assets by Exposures	81,099	6,882	1,099,331	38,569	6,836,518	8,424,721	4,191,531	41,407	308,740	-	-	-		21,028,798
Average Risk Weight	1%	20%	28%	52%	93%	75%	39%	150%	73%	0%	0%	0%	49%	
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 2017:

Risk Weights	Exposures after Netting and Credit Risk Mitigation												Total exposures after netting & Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns & Central Banks	PSEs	Banks, MDBs and FDIs	Insurance Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Specialised Financing /Investment	Securitisation	Equity		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	2,347,534	-	-	-	-	-	-	-	2,376	-	-	-	2,349,909	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	-	-	-	-	-	-	56	-	-	-	56	11
35%	-	-	-	-	-	-	183,498	-	-	-	-	-	183,498	64,224
50%	-	-	6,833	-	-	-	81	-	-	-	-	-	6,914	3,457
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	235,817	-	4,949	-	2,103	-	-	-	242,869	242,869
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	2,347,534	-	6,833	-	235,817	-	188,528	-	4,535	-	-	-	2,783,246	310,561
Risk-Weighted Assets by Exposures	-	-	3,417	-	235,817	-	69,213	-	2,114	-	-	-	-	310,561
Average Risk Weight	0%	0%	50%	0%	100%	0	37%	0%	47%	0%	0%	0%	11%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	

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The following table details the total exposure which is covered by eligible guarantees and financial collaterals as at 30 June 2018:

Exposure Class	Exposures before CRM	Exposures covered by guarantees	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	RM'000	RM'000	RM'000
Credit Risk				
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	8,180,121	-	-	-
Public Service Entities	1,043	-	-	-
Banks, Development Financial Institutions and MDBs	3,244,079	-	-	-
Corporates, insurance cos and securities firms	5,614,108	77,738	109,446	-
Regulatory Retail	7,201,940	-	142,425	-
Residential Mortgages	10,145,856	-	-	-
Higher Risk Assets	13,503	-	-	-
Other Assets	493,703	-	-	-
Defaulted Exposures	364,870	-	1,800	-
Total for On-Balance Sheet Exposures	35,259,223	77,738	253,671	-
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	2,408,643	1,248	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	6,043,951	216,378	25,887	-
Defaulted Exposures	14,339	-	-	-
Total for Off- Balance Sheet Exposures	8,466,933	217,626	25,887	-
Total On and Off- Balance Sheet Exposures	43,726,156	295,364	279,558	-

The following table details the total exposure which is covered by eligible guarantees and financial collaterals of the Islamic Banking Window as at 30 June 2018:

Exposure Class	Exposures before CRM	Exposures covered by guarantees	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	RM'000	RM'000	RM'000
Credit Risk				
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	1,051,995	-	-	-
Banks, Development Financial Institutions and MDBs	8,591	-	-	-
Corporates, insurance cos and securities firms	277,525	-	-	-
Residential Mortgages	169,723	-	-	-
Other Assets	3,907	-	-	-
Defaulted Exposures	5,274	-	-	-
Total for On-Balance Sheet Exposures	1,517,015	-	-	-
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	-	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	7	-	-	-
Defaulted Exposures	-	-	-	-
Total for Off- Balance Sheet Exposures	7	-	-	-
Total On and Off- Balance Sheet Exposures	1,517,022	-	-	-

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The following table details the total exposure which is covered by eligible guarantees and financial collaterals as at 31 December 2017:

Exposure Class	Exposures before CRM	Exposures covered by guarantees	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	RM'000	RM'000	RM'000
Credit Risk				
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	9,488,490	-	-	-
Banks, Development Financial Institutions and MDBs	17	-	-	-
Corporates, insurance cos and securities firms	2,315,767	-	-	-
Regulatory Retail	5,111,695	330,080	182,625	-
Residential Mortgages	7,474,622	-	-	-
Higher Risk Assets	10,338,059	-	-	-
Other Assets	15,897	-	-	-
Defaulted Exposures	421,367	-	-	-
Total for On-Balance Sheet Exposures	361,338	-	-	-
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	35,527,252	330,080	182,625	-
OTC Derivatives	1,910,447	3,751	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	6,051,778	139,689	33,362	-
Defaulted Exposures	11,487	-	-	-
Total for Off- Balance Sheet Exposures	7,973,712	143,440	33,362	-
Total On and Off- Balance Sheet Exposures	43,500,964	473,520	215,986	-

The following table details the total exposure which is covered by eligible guarantees and financial collaterals for the Islamic Banking Window as at 31 December 2017:

Exposure Class	Exposures before CRM	Exposures covered by guarantees	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	RM'000	RM'000	RM'000
Credit Risk				
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	2,347,534	-	-	-
Banks, Development Financial Institutions and MDBs	6,833	-	-	-
Corporates, insurance cos and securities firms	235,817	-	-	-
Residential Mortgages	183,572	-	-	-
Other Assets	4,535	-	-	-
Defaulted Exposures	4,948	-	-	-
Total for On-Balance Sheet Exposures	2,783,239	-	-	-
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	-	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	7	-	-	-
Defaulted Exposures	-	-	-	-
Total for Off- Balance Sheet Exposures	7	-	-	-
Total On and Off- Balance Sheet Exposures	2,783,246	-	-	-

4.7 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 2018:

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	1,669,362		1,669,362	1,413,121
(2)	Transaction related contingent Items	703,426		351,713	323,541
(3)	Short Term Self Liquidating trade related contingencies	281,622		56,324	44,636
(4)	Assets sold with recourse	-		-	-
(5)	Forward Asset Purchases	17,905		17,905	13,953
(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	35,760,682	424,081	875,601	481,546
	Over one year to five years	1,233,914	103,349	176,294	78,354
	Over five years	19,503	636	3,951	3,951
(9)	Interest/Profit rate related contracts				
	One year or less	6,462,296	1,550	11,328	3,106
	Over one year to five years	32,908,013	79,724	883,279	310,789
	Over five years	2,219,565	37,377	196,728	102,109
(10)	Equity related contracts				
	One year or less	-	-	-	-
	Over one year to five years	664,217	110	53,248	26,624
	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	1,159,319	72,733	194,297	104,598
	Over one year to five years	110,062	2,161	13,589	10,998
	Over five years	-	164	328	328
(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	468,018	-	234,009	184,847
(16)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	9,030	-	1,806	1,806
(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	13,337,858	-	-	-
(18)	Unutilised credit card lines	18,635,851	-	3,727,170	2,814,025
(19)	Off-balance sheet items for securitisation exposures	-	-	-	-
(20)	Total	115,660,643	721,885	8,466,932	5,918,332

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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 2018:

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	14	-	7	2
(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	14	-	7	2

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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 2017:

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	1,651,974		1,651,974	1,527,019
(2)	Transaction related contingent Items	491,885		245,942	216,789
(3)	Short Term Self Liquidating trade related contingencies	121,881		24,376	20,417
(4)	Assets sold with recourse	-		-	-
(5)	Forward Asset Purchases	1,540		1,540	770
(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	21,667,856	165,645	473,491	314,906
	Over one year to five years	1,638,160	163,316	267,568	108,371
	Over five years	21,054	393	3,972	3,972
(9)	Interest/Profit rate related contracts				
	One year or less	9,240,951	5,904	21,072	6,443
	Over one year to five years	28,077,833	75,421	849,506	298,154
	Over five years	1,803,846	32,578	143,077	84,945
(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	680,797	61,191	128,106	68,273
	Over one year to five years	184,163	5,896	23,655	19,609
	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	824,093		412,047	348,277
(16)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	160,583		32,117	32,117
(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 borrower's creditworthiness	12,585,530		-	-
(18)	Unutilised credit card lines	18,476,346		3,695,269	2,790,328
(19)	Off-balance sheet items for securitisation exposures	-		-	-
(20)	Total	97,628,493	510,344	7,973,712	5,840,390

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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 2017:

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	14	-	7	2
(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 borrower's creditworthiness	-	-	-	-
(17)	Unutilised credit card lines	-	-	-	-
(18)	Off-balance sheet items for securitisation exposures	-	-	-	-
	Total	14	-	7	2

5. Securitization

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

6. Equity Exposures in the Banking Book

Investments in equity instruments are categorized as financial investments available-for-sale in the financial statements. These equity instruments are measured at cost, as they do not have a quoted market price in an active market.

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

	Jun 2018 RM'000	Dec 2017 RM'000
Realised gain / (loss)	-	-

There are no unrealised gains or losses in the reporting period.

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

	30 Jun 2018		31 Dec 2017	
	Credit Risk Exposures RM'000	RWA RM'000	Credit Risk Exposures RM'000	RWA RM'000
Privately held				
- For socio-economic purposes	15,553	15,553	7,015	7,015

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

Interest rate risk in banking book arises 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 Regional Market Risk Management and considers changes of economic value per 1% interest rate increase for each currency as an index for internal control.

Assets and liabilities, which are contractual in nature, are monitored up to the re-pricing tenors. Consumer loans having long term re-pricing exposures are subjected to prepayment assumptions based on historical studies on customer early payout behavior. Non-interest bearing and perpetual products, e.g. current/saving accounts, credit cards, ready credit, are monitored for interest rate risk on core balances. The core balances are computed based on statistical regression analysis.

Potential interest rate risk in banking book is monitored through interest rate exposure from movement in interest rates. An increase in interest rate exposure at each major currency level for the banking book is as tabled below. A decrease in interest rate across these currencies with all other variables held constant would have an equal but opposite effect.

Currency	Impact on Positions as at 30 Jun 2018			Impact on Positions as at 31 Dec 2017		
	Movement in Bps	Increase/ (Decline) in Earnings RM'000	Increase/ (Decline) in Economic Value RM'000	Movement in Bps	Increase/ (Decline) in Earnings RM'000	Increase/ (Decline) in Economic Value RM'000
MYR	+106	(79,338)	(79,338)	+89	(62,463)	(62,463)
SGD	+114	(102)	(102)	+115	(1)	(1)
USD	+66	(5,740)	(5,740)	+66	(7,030)	(7,030)
GBP	+51	(24)	(24)	+51	8	8
JPY	+28	(11)	(11)	+28	(13)	(13)
AUD	+87	414	414	+87	(19)	(19)
EUR	+44	(36)	(36)	+44	(14)	(14)