

Citibank Singapore Limited
Registration Number: 200309485K

Pillar 3 Disclosures
As at 31 December 2024

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1. Capital Structure and Capital Adequacy

1.1 Overview of RWA

For the purpose of calculating the risk-weighted assets (“RWA”), CSL applies the Standardized Approach (“SA”) for Credit Risk, Market Risk and Operational Risk.

As at 31 December 2024, the total RWA was \$17.64bn as compared to \$17.98bn in the prior quarter. The decrease was mainly driven by lower Operational RWA. The following table provides further breakdown of the RWA.

reported in S\$million		(a)	(b)	(c)
		RWA		Minimum capital requirements
		31-Dec-24	30-Sep-24	31-Dec-24
1	Credit risk (excluding CCR)	15,998	15,614	1,600
2	<i>Of which: Standardised Approach</i>	15,998	15,614	1,600
3	<i>Of which: F-IRBA</i>	-	-	-
4	<i>Of which: supervisory slotting approach</i>			
5	<i>Of which: A-IRBA</i>			
6	CCR	58	44	6
7	<i>Of which: SA-CCR</i>	58	44	6
8	<i>Of which: CCR Internal Models Method</i>	-	-	-
9	<i>Of which: other CCR</i>	-	-	-
10	<i>Of which: CCP</i>			
11	CVA	7	43	1
12	Equity investments in funds – look through approach	-	-	-
13	Equity investments in funds – mandate-based approach	-	-	-
14	Equity investments in funds – fall back approach	-	-	-
15	Equity investments in funds – partial use of an approach	-	-	-
16	Unsettled transactions	-	-	-
17	Securitisation exposures in the banking book	-	-	-
18	<i>Of which: SEC-IRBA</i>	-	-	-
19	<i>Of which: SEC-ERBA, including IAA</i>	-	-	-
20	<i>Of which: SEC-IAA</i>	-	-	-
21	<i>Of which: SEC-SA</i>	-	-	-
22	Market risk (excluding CVA and capital charge for switch between trading book and banking book)	21	78	2
23	<i>Of which: SA(MR)</i>	21	78	2
24	<i>Of which: SSA(MR)</i>	-	-	-
25	<i>Of which: IMA</i>	-	-	-
26	Capital charge for switch between trading book and banking book	-	-	-
27	Operational risk	1,555	2,200	156
28	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
29	Output floor calibration	50%	50%	-
30	Floor adjustment	-	-	-
31	Total	17,639	17,979	1,764

Due to rounding, numbers presented throughout this document may not add up precisely to the totals provided and percentages may not precisely reflect the absolute figures.

1.2 Key Metrics

The following disclosures are prepared in accordance with Table 11-2 of MAS Notice 637.

<i>reported in S\$million</i>		(a)	(b)	(c)	(d)	(e)
		31-Dec-24	30-Sep-24#	30-Jun-24#	31-Mar-24#	31-Dec-23
	Available capital (amounts)					
1	CET1 Capital	3,518	3,810	3,901	3,883	3,840
2	Tier 1 Capital	3,518	3,810	3,901	3,883	3,840
3	Total Capital	3,619	3,903	3,993	3,967	3,913
	RWA (amounts)					
4	Total RWA	17,639	18,030	19,172	19,160	18,935
4a	Total RWA (pre-floor)	17,639	18,030			
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	19.94%	21.19%	20.35%	20.27%	20.28%
5a	CET1 ratio (%) (pre-floor ratio)	19.94%	21.19%			
6	Tier 1 ratio (%)	19.94%	21.19%	20.35%	20.27%	20.28%
6a	Tier 1 ratio (%) (pre-floor ratio)	19.94%	21.19%			
7	Total capital ratio (%)	20.52%	21.71%	20.83%	20.70%	20.67%
7a	Total capital ratio (%) (pre-floor ratio)	20.52%	21.71%			
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical buffer requirement (%)	0.016%	0.016%	0.010%	0.010%	0.011%
10	G-SIB and/or D-SIB additional requirements (%)	-	-	-	-	-
11	Total of CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.516%	2.516%	2.510%	2.510%	2.511%
12	CET1 available after meeting the Reporting Bank's minimum capital requirements (%)	10.52%	11.71%	10.83%	10.70%	10.67%
	Leverage Ratio					
13	Total Leverage Ratio exposure measure	57,137	56,483	56,878	57,901	55,338
14	Leverage Ratio (%) (row 2 / row 13)	6.16%	6.75%	6.86%	6.71%	6.94%
14a	Leverage Ratio (%) incorporating mean values for SFT assets	6.16%	6.75%			
	Liquidity Coverage Ratio					
15	Total High Quality Liquid Assets	9,213	8,304	9,111	9,466	9,011
16	Total net cash outflow	1,043	1,027	1,060	1,439	1,035
17	Liquidity Coverage Ratio (%)	883.19%	808.07%	859.31%	657.70%	870.65%
	Net Stable Funding Ratio					
18	Total available stable funding	45,493	45,359	47,255	48,249	46,263
19	Total required stable funding	22,799	22,900	24,715	25,413	25,276
20	Net Stable Funding Ratio (%)	199.54%	198.07%	191.20%	189.86%	183.03%

Unaudited figures

2. Credit Risk

2.1 Credit Quality of Assets

The following table provides the credit quality of the Bank's on- and off-balance sheet assets. The following disclosures are prepared in accordance with Table 11-12 of MAS Notice 637.

<i>reported in S\$million</i>		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amount of		Allowances and Impairments	of which: allowances for standardised approach exposures		of which: allowances for IRBA exposures	Net values (a + b - c)
		Defaulted exposures	Non-defaulted exposures		of which: specific allowances	of which: general allowances		
1	Loans	148	17,032	115	16	99	-	17,065
2	Placements with bank	-	26,188	2	-	2	-	26,186
3	Debt securities	-	8,503	0	-	0	-	8,502
4	Off-balance sheet exposures	-	36,353	-	-	-	-	36,353
5	Total	148	88,075	118	16	101	-	88,106

Defaulted exposures are non-performing credit facilities which are classified in accordance with the loan grading guidelines of the Monetary Authority of Singapore.

2.2 Changes in Stock of Defaulted Loans and Debt Securities

The following table provides the changes in the Bank's defaulted loans and debt securities. The following disclosures are prepared in accordance with Table 11-13 of MAS Notice 637.

<i>reported in S\$million</i>		(a)
1	Defaulted loans and debt securities at end of the previous semi annual reporting period	128
2	Loans and debt securities that have defaulted since the previous semiannual reporting period	64
3	Returned to non-defaulted status	(7)
4	Amounts written-off	(24)
5	Other changes	(13)
6	Defaulted loans and debt securities at end of the semi annual reporting period (1+2-3-4±5)	148

2.3 SA(CR) - Credit Risk Exposure and CRM Effects

The following table illustrate the effects of CRM on the calculation of capital requirements for SA(CR). The RWA density provides a synthetic metric on the riskiness of each portfolio. The following disclosures are prepared in accordance with Table 11-18 of MAS Notice 637.

<i>reported in S\$million</i>		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
	Asset classes and sub-classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Cash items	44	-	44	-	-	0%
2	Central government and central bank	9,281	-	9,281	-	-	0%
3	PSE	-	-	-	-	-	0%
4	MDB	163	-	163	-	-	0%
5	Bank	22,019	-	22,019	-	5,364	24%
6	Covered bond	-	-	-	-	-	0%
7	Corporate	3	-	3	-	3	100%
7A	Of which: General	3	-	3	-	3	100%
7B	Of which: Corporate SME	-	-	-	-	-	0%
7C	Of which: SL	-	-	-	-	-	0%
8	Equity and subordinated debt	-	-	-	-	-	0%
9	Regulatory retail	6,942	34,362	5,412	3,359	6,719	77%
10	Other retail	2,209	1,438	1,030	85	1,218	109%
11	Real estate	7,898	529	7,901	533	2,223	26%
12	Other exposures	236	-	236	-	236	100%
13	Defaulted exposures	152	23	151	0	225	149%
14	Total	48,948	36,353	46,241	3,978	15,987	32%

2.4 SA(CR) - Exposures by Asset Classes and Risk Weights

The following table breakdown of credit risk exposures under the SA(CR) by asset class and risk weight, corresponding to the level of risk attributed to the exposures. The following disclosures are prepared in accordance with Table 11-19 of MAS Notice 637.

<i>reported in S\$million</i>		0%	10%	15%	20%	25%	30%	35%	40%	50%	65%	75%	80%	85%	100%	130%	150%	250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)	
Asset classes and sub-classes																							
1	Cash items	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44
2	Central government and central bank	9,281	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,281
3	PSE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	MDB	163	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	163
5	Bank	-	-	-	12,418	-	9,601	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22,019
5A	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	3
7A	Of which: General corporate	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	3
7B	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7C	Of which: Corporate SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7D	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7E	Of which: SL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Equity and subordinated debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

<i>reported in S\$million</i>		20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	250%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Regulatory retail	-	-	-	-	-	-	-	-	-	-	8,398	-	-	-	-	-	148	-	-	374	8,920
10	Other retail	-	-	-	-	-	-	-	-	-	-	-	-	-	909	-	-	205	-	-	-	1,115
11	Real estate	2,838	1,597	3,291	-	6	58	25	3	-	0	1	-	-	3	-	-	-	-	-	615	8,438
11A	Of which: ADC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11B	Of which: Regulatory real estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11C	Of which: RRE	2,838	1,597	3,291	-	6	58	25	3	-	0	1	-	-	3	-	-	-	-	-	615	8,434
11D	Of which: CRE	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	3
11E	Of which: Other real estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	148	-	-	-	151
13	Other exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	236	-	-	-	-	-	-	236

2.4 SA(CR) - Exposures by Asset Classes and Risk Weights (continued)

		(a)	(b)	(c)	(d)
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*	Exposure (post-CCF and post-CRM)
14	Risk weight				
14A	Less than 40%	39,323	511	100	39,834
14B	40-70%	85	22	100	107
14C	75%	5,042	34,341	10	8,399
14D	85%	-	-	-	-
14E	90-100%	1,066	1,438	6	1,151
14F	105-130%	371	22	10	374
14G	150%	353	23	1	354
14H	250%	-	-	-	-
14I	400%	-	-	-	-
14J	1250%	-	-	-	-
14K	Other	-	-	-	-
14L	Total exposures	46,241	36,357	11	50,218

* Weighting is based on off-balance sheet exposure (pre-CCF).

2.5 Overview of CRM Techniques

The following disclosures are prepared in accordance with Table 11-16 of MAS Notice 637.

<i>reported in S\$million</i>		(a)	(b)	(c)	(d)	(e)
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	4,758	12,307	12,307	-	-
2	Placements with bank	26,186	-	-	-	-
3	Debt securities	8,502	-	-	-	-
4	Total	39,446	12,307	12,307	-	-
5	Of which: defaulted	139	9	9	-	-

3. Counterparty Credit Risk

3.1 Analysis of CCR Exposure by Approach

The following table provides the methods used to calculate CCR regulatory requirements and the main parameters used within each method. The following disclosures are prepared in accordance with Table 11-27 of MAS Notice 637.

<i>reported in S\$million</i>		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost	Potential future exposure	Effective EPE	α used for computing regulatory EAD	EAD (post-CRM)	RWA
1	SA-CCR (for derivatives)	23	65		1.4	123	58
2	CCR internal models method (for derivatives and SFTs)						
3	FC(SA) (for SFTs)						
4	FC(CA) (for SFTs)						
5	VaR for SFTs						
6	Total						58

3.2 CVA Risk Capital Requirements

The following table provides the calculations for CVA risk capital requirements, with a breakdown by standardised and advanced methods. The following disclosures are prepared in accordance with Table 11-24 of MAS Notice 637 (in force immediately before 1 July 2024)

<i>reported in S\$million</i>		(a)	(b)
		EAD (post-CRM)	RWA
	Total portfolios subject to the Advanced CVA capital requirement	-	-
1	(i) VaR component (including the three-times multiplier)		-
2	(ii) Stressed VaR component (including the three-times multiplier)		-
3	All portfolios subject to the Standardised CVA capital requirement	209	7
4	Total portfolios subject to the CVA risk capital requirement	209	7

3.3 Standardised Approach - CCR Exposures by Portfolio and Risk Weights

The following table provides the breakdown of CCR exposures calculated in accordance with the SA(CR), by regulatory portfolio and risk weight. The following disclosures are prepared in accordance with Table 11-28 of MAS Notice 637.

<i>reported in S\$million</i>	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)
Risk Weight	0%	10%	20%	30%	50%	75%	100%	150%	Others	Total credit exposure
Asset classes and others										
Central government and central bank	-	-	-	-	-	-	-	-	-	-
PSE	-	-	-	-	-	-	-	-	-	-
MDB	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	92.93	-	-	-	-	-	92.93
Covered Bond	-	-	-	-	-	-	-	-	-	-
Corporate	-	-	-	-	-	-	30.36	-	-	30.36
Equity and subordinated debt	-	-	-	-	-	-	-	-	-	-
Regulatory retail	-	-	-	-	-	-	-	-	-	-
Other retail	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Other exposures	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	92.93	-	-	30.36	-	-	123.29

4. Market Risk

The following table provides the components of the capital requirement under the standardized approach for market risk. The following disclosures are prepared in accordance with Table 11-38 of MAS Notice 637 (in force immediately before 1 July 2024)

<i>reported in S\$million</i>		(a)
		RWA
	Products excluding options	
1	Interest rate risk (general and specific)	4
2	Equity risk (general and specific)	-
3	Foreign exchange risk	13
4	Commodity risk	-
	Options	
5	Simplified approach	-
6	Delta-plus method	3
7	Scenario approach	-
8	Securitisation	-
9	Total	21

5. Composition of Capital

5.1 Financial Statements and Regulatory Scope of Consolidation

		Amount S\$million	Cross Reference to Table 11- B1
Common Equity Tier 1 capital: instruments and reserves			
1	Paid-up ordinary shares and share premium (if applicable)	1,528	a
2	Retained earnings	2,325	b
3 [#]	Accumulated other comprehensive income and other disclosed reserves	(333)	c
4	Minority interest that meets criteria for inclusion	-	
5	Common Equity Tier 1 capital before regulatory adjustments	3,520	
Common Equity Tier 1 capital: regulatory adjustments			
6	Valuation adjustment pursuant to Part VI of MAS Notice 637	-	
7	Goodwill, net of associated deferred tax liability	-	
8 [#]	Intangible assets, net of associated deferred tax liability	-	
9 [#]	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of associated deferred tax liability)	2	h
10	Cash flow hedge reserve	-	
11	Shortfall of TEP relative to EL under IRBA	-	
12	Increase in equity capital resulting from securitisation transactions	-	
13	Net exposures to credit-enhancing interest-only strips	-	
14	Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk	-	
15	Defined benefit pension fund assets, net of associated deferred tax liability	-	
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in ordinary shares of financial institutions	-	
18	Investments in ordinary shares of unconsolidation financial institutions in which Reporting Bank does not hold a major stake	-	
19	Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under section 32 of the Banking Act (including insurance subsidiaries) (amount above 10% threshold)	-	
20 [#]	Mortgage servicing rights (amount above 10% threshold)	-	
21 [#]	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	Of which: investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under section 32 of the Banking Act (including insurance subsidiaries)	-	
24 [#]	Of which: mortgage servicing rights	-	
25 [#]	Of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments	-	
27	PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630	-	
28	Capital deficits in subsidiaries and associates that are regulated financial institutions	-	
29	Any other items which the Authority may specify	-	
30	Regulatory adjustments applied in calculation of CET1 Capital due to insufficient AT1 Capital to satisfy required deductions	-	
31	Total regulatory adjustments to CET1 Capital	2	
32	Common Equity Tier 1 capital (CET1)	3,518	
Additional Tier 1 capital: instruments			
33	AT1 capital instruments and share premium (if applicable)	-	
34	Of which: classified as equity under the Accounting Standards	-	
35	Of which: classified as liabilities under the Accounting Standards	-	
36	AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	-	
37	Additional Tier 1 capital before regulatory adjustments	-	

	Amount S\$million	Cross Reference to Table 11- B1
Additional Tier 1 capital: regulatory adjustments		
38	Investments in own AT1 capital instruments	-
39	Reciprocal cross-holdings in AT1 capital instruments of financial institutions	-
40	Investments in AT1 capital instruments of unconsolidated financial institutions in which Reporting Bank does not hold a major stake	-
41	Investments in AT1 capital instruments of unconsolidated major stake companies approved under section 32 of Banking Act (including insurance subsidiaries)	-
42	National specific regulatory adjustments which the Authority may specify	-
43	Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required deductions	-
44	Total regulatory adjustments to Additional Tier 1 capital	-
45	Additional Tier 1 capital (AT1)	-
46	Tier 1 capital (T1 = CET1 + AT1)	3,518
Tier 2 capital: instruments and provisions		
47	Tier 2 capital instruments and share premium (if applicable)	-
48	Tier 2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	-
49	Provisions	101
50	Tier 2 capital before regulatory adjustments	101
Tier 2 capital: regulatory adjustments		
51	Investments in own Tier 2 instruments	-
52	Reciprocal cross-holdings in Tier 2 capital instruments of financial institutions	-
53	Investments in Tier 2 capital instruments of unconsolidated financial institutions in which Reporting Bank does not hold a major stake	-
54 [#]	Investments in other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake: amount previously designated for the 5% threshold but that no longer meets the conditions	-
55	Investments in Tier 2 capital instruments and other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank holds a major stake (including insurance subsidiaries)	-
56	National specific regulatory adjustments which the Authority may specify	-
57	Total regulatory adjustments to Tier 2 capital	-
58	Tier 2 capital (T2)	101
59	Total capital (TC = T1 + T2)	3,619
60	Floor-adjusted total risk weighted assets	
Capital ratios (as a percentage of risk weighted assets)		
61	Common Equity Tier 1 CAR	19.94%
62	Tier 1 CAR	19.94%
63	Total CAR	20.52%
64	Bank-specific buffer requirement	2.52%
65	Of which: capital conservation buffer requirement	2.50%
66	Of which: bank specific countercyclical buffer requirement	0.016%
67	Of which: G-SIB and/or D-SIB buffer requirement (if applicable)	0.00%
68	Common Equity Tier 1 available after meeting the Reporting Bank's minimum capital requirements	10.52%
National minima		
69	Minimum CET1 CAR	6.50%
70	Minimum Tier 1 CAR	8.00%
71	Minimum Total CAR	10.00%
Amounts below the thresholds for deduction (before risk weighting)		
72	Investments in ordinary shares, AT1 capital, Tier 2 capital and other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-
73	Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under section 32 of the Banking Act (including insurance subsidiaries)	-
74	Mortgage servicing rights (net of related tax liability)	-
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	101
77	Cap on inclusion of provisions in Tier 2 under standardised approach	201
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-

Items marked with a hash [#] are elements where a more conservative definition has been applied relative to those set out under the Basel III capital standards. Retained earnings are based on FY2022 published accounts.

5.2 Reconciliation of Regulatory capital to Balance Sheet

	(a)	(b)	(c)
	Balance sheet as per published financial statements 31-Dec-24	Under regulatory scope of consolidation 31-Dec-24	Cross Reference to Table 11A-1
<i>reported in S\$million</i>			
Equity			
Share Capital	1,528	1,528	a
Accumulated Profits and Reserves	1,993		
<i>of which: Retained Earnings under CET1</i>		2,325	b
<i>of which: Accumulated other comprehensive income and other disclosed reserves under CET1</i>		(333)	c
Total equity attributable to owner of the Bank	3,520		
Liabilities			
Derivative liabilities	70		
Amounts due to intermediate holding company	8,036		
Amounts due to related corporations	40		
Deposits of non-bank customers	40,237		
Bills and drafts payable	55		
Current Tax payable	103		
Deferred Tax Liabilities	-		
Other liabilities	1,249		
Total liabilities	49,789		
Total equity and liabilities	53,310		
Assets			
Cash and balances with central bank	982		
Singapore government treasury bills and securities	3,707		
<i>of which: Impairment allowances admitted as eligible Tier 2 Capital</i>		(0)	d
Derivative assets	83		
Amounts due from intermediate holding company	25,390		
<i>of which: Impairment allowances admitted as eligible Tier 2 Capital</i>		(2)	e
Amounts due from related corporations	-		
Balances and placements with bankers and agents	796		
Other securities	4,795		
<i>of which: Impairment allowances admitted as eligible Tier 2 Capital</i>		(0)	f
Loans and advances to customers	17,065		
<i>of which: Impairment allowances admitted as eligible Tier 2 Capital</i>		(99)	g
Property, plant and equipment	14		
Intangible assets	-		
Deferred Tax Assets	2	2	h
Other assets	475		
Total assets	53,310		

6. Main Features of Capital Instruments

The following disclosures are prepared in accordance with Annex 11C-1 of MAS Notice 637.

Citibank Singapore Limited Ordinary Shares	
1 Issuer	Citibank Singapore Limited
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3 Governing law(s) of the instrument	Singapore
4 Transitional Basel III rules	Common Equity Tier 1
5 Post-transitional Basel III rules	Common Equity Tier 1
6 Eligible at solo/group/group&solo	Solo and Group
7 Instrument type (types to be specified by each country or jurisdiction)	Ordinary shares
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	S\$ 1,528 million as at 31 December 2024
9 Par value of instrument	NA
10 Accounting classification	Shareholders' equity
11 Original date of issuance	NA
12 Perpetual or dated	Perpetual
13 Original maturity date	No maturity
14 Issuer call subject to prior supervisory approval	No
15 Optional call date, contingent call dates and redemption amount	NA
16 Subsequent call dates, if applicable	NA
<i>Coupons / dividends</i>	
17 Fixed or floating dividend/coupon	Floating
18 Coupon rate and any related index	The ordinary shares are entitled to receive dividends as declared by the Board of Directors from time to time.
19 Existence of a dividend stopper	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary
21 Existence of step up or other incentive to redeem	No
22 Noncumulative or cumulative	Noncumulative
23 Convertible or non-convertible	Nonconvertible
24 If convertible, conversion trigger(s)	NA
25 If convertible, fully or partially	NA
26 If convertible, conversion rate	NA
27 If convertible, mandatory or optional conversion	NA
28 If convertible, specify instrument type convertible into	NA
29 If convertible, specify issuer of instrument it converts into	NA
30 Write-down feature	No
31 If write-down, write-down trigger(s)	NA
32 If write-down, full or partial	NA
33 If write-down, permanent or temporary	NA
34 If temporary write-down, description of write-up mechanism	NA
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All shares rank equally with regards to the Bank's residual assets.
36 Non-compliant transitioned features	No
37 If yes, specify non-compliant features	NA

7. Leverage Ratio

7.1 Leverage Ratio Summary Comparison Table

The following disclosures are prepared in accordance with Table 11D-1 of MAS Notice 637.

	Item	S\$million
		31-Dec-24
1	Total consolidated assets as per financial statements	53,310
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustment for fiduciary assets recognised on the balance sheet in accordance with the Accounting Standards but excluded from the calculation of the leverage ratio exposure measure	-
5	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
6	Adjustments for eligible cash pooling arrangements	-
7	Adjustment for derivative transactions	91
8	Adjustment for SFTs	-
9	Adjustment for off-balance sheet items	3,789
10	Adjustments for prudent valuation adjustments and specific and general allowance which have reduced Tier 1 Capital	-
11	Other adjustments	(53)
12	Leverage ratio exposure measure	57,137

7.2 Leverage Ratio Common Disclosure Template

The following disclosures are prepared in accordance with Table 11E-1 of MAS Notice 637.

Item	S\$million	
	31-Dec-24	30-Sep-24
Exposure measures of on-balance sheet items		
1 On-balance sheet items (excluding derivative transactions and SFTs, but including on-balance sheet collateral for derivative transactions or SFTs)	53,226	52,595
2 Gross-up for derivatives collateral provided where deducted from balance sheet assets in accordance with the Accounting Standards	-	-
3 Deductions of receivable assets for cash variation margin provided in derivatives transactions	-	-
4 Adjustment for collateral received under securities financing transactions that are recognised as assets	-	-
5 Specific and general allowances associated with on balance sheet exposures that are deducted from Tier 1 Capital	-	-
6 Asset amounts deducted in determining Tier 1 Capital	(2)	(2)
7 Total exposure measures of on-balance sheet items (excluding derivative transactions and SFTs)	53,224	52,592
Derivative exposure measures		
8 Replacement cost associated with all derivative transactions (net of the eligible cash portion of variation margins and net of bilateral netting)	32	19
9 Potential future exposure associated with all derivative transactions	91	75
10 CCP leg of trade exposures excluded in respect of derivative transactions cleared on behalf of clients	-	-
11 Adjusted effective notional amount of written credit derivatives	-	-
12 Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	-	-
13 Total derivative exposure measures	123	94
SFT exposure measures		
14 Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	-	-
15 Eligible netting of cash payables and cash receivables	-	-
16 SFT counterparty exposures	-	-
17 SFT exposure measures where the Reporting Bank acts as an agent in the SFTs	-	-
18 Total SFT exposure measures	-	-
Exposure measures of off-balance sheet items		
19 Off-balance sheet items at notional amount	36,353	35,323
20 Adjustments for calculation of exposure measures of off balance sheet items	(32,563)	(31,526)
21 Specific and general allowances associated with off balance sheet exposures deducted in determining Tier 1 Capital	-	-
22 Total exposure measures of off-balance sheet items	3,789	3,797
Capital and Total exposures		
23 Tier 1 Capital	3,518	3,810
24 Total exposures	57,137	56,483
Leverage ratio		
25 Leverage ratio	6.16%	6.75%
26 National minimum leverage ratio requirement	3.00%	3.00%
27 Applicable leverage buffers	0.00%	0.00%
Disclosures of mean values		
28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29 Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30 Total exposures incorporating values from row 28	57,137	56,483
31 Leverage ratio incorporating values from row 28	6.16%	6.75%

8. Macroprudential Supervisory Measures

To provide an overview of the geographical distribution of private sector credit exposures relevant for the calculation of the countercyclical buffer. The following disclosures are prepared in accordance with Table 11-54 of MAS Notice 637.

Geographical breakdown	Country-specific countercyclical buffer requirement	RWA for private sector credit exposures used in the computation of the countercyclical buffer (in S\$million)	Bank-specific countercyclical buffer requirement	Countercyclical capital buffer amount (in S\$million)
Norway	2.500%	0.1		
Netherlands	2.000%	0.9		
Sweden	2.000%	0.8		
United Kingdom	2.000%	15.3		
Australia	1.000%	15.7		
Belgium	1.000%	0.1		
France	1.000%	1.4		
Hong Kong	1.000%	111.4		
Korea	1.000%	2.9		
Germany	0.750%	4.6		
Luxembourg	0.500%	0.3		
All others	0.000%	10,500		
Total		10,654	0.016%	1.70

9. Asset encumbrance

The following table provides the carrying amount for encumbered and unencumbered assets on the balance sheet. The following disclosures are prepared in accordance with Table 11-56 of MAS Notice 637.

	(a)	(b)	(c)
	Encumbered assets	Unencumbered assets	Total
<i>reported in S\$million</i>			
Cash and balances with central bank	412	570	982
Singapore government treasury bills and securities	-	3,707	3,707
Amounts due from intermediate holding company	-	25,380	25,380
Amounts due from related corporations	-	10	10
Balances and placements with bankers and agents	-	796	796
Other securities	-	4,796	4,796
Loans and advances to customers	2	17,062	17,064
Other assets	-	575	575
Total Assets	414	52,896	53,310

Encumbered assets are assets that the Bank is restricted or prevented from liquidating, selling, transferring or assigning due to legal, regulatory, contractual or other limitations.

10. Liquidity Coverage Ratio Disclosure

The Monetary Authority of Singapore (“MAS”) had designated Citibank Singapore (“Citi”) as a Domestic Systemically Important Bank (“D-SIB”) in Singapore, and is thus subjected to the MAS Notice 649 Liquidity Coverage Ratio (“LCR”) framework with effect from 01 January 2016. The MAS has also granted Citi the approval to comply with this Notice on a Country-level group basis (consisting of Citibank N.A. Singapore branch, Citibank Singapore Limited, and Citicorp Investment Bank (Singapore) Limited).

The LCR framework is designed such that adequate levels of unencumbered High Quality Liquid Assets (“HQLA”) are maintained to meet its liquidity needs under an acute 30 calendar day stress scenario. The LCR is calculated by dividing HQLA by estimated net outflows assuming a stressed 30-day period, with the net outflows determined by applying prescribed factors to various categories of liabilities, such as deposits, unsecured and secured wholesale borrowings, unused lending commitments and other derivatives-related exposures. The outflows are partially offset by assumed inflows from assets maturing within 30 days. Similar to outflows, the inflows are calculated based on prescribed factors applied to various assets categories, such as loans, unsecured and secured wholesale lending. As a measurement, Citi is required to maintain daily LCR on ALL-Currency (“All-Ccy”) and SGD-Currency (“SGD-Ccy”) level to be above 50% and 100% respectively. For cautionary measure, Citi has, based on observed movements, set internal LCR triggers as forewarning of breaching the regulatory ratios in addition to the LCR being actively managed, as well as closely monitored, to ensure that it is within the ratio requirement.

The following disclosure is made pursuant to the MAS Notice 651 – LCR Disclosure, and in compliance with the requirements set out in the MAS Notice 649 at Country-level group basis.

The disclosure templates in the following two pages set forth Citi’s average HQLA, cash outflows, cash inflows, and the resulting LCR for the period indicated. The “Total Unweighted Value” column represents quarterly average balances for each category of the LCR calculation that has not been adjusted by the respective LCR factors. The “Total Weighted Value” column represents the unweighted average amounts multiplied by the respective LCR factor for each category of the LCR calculation, as prescribed by the regulatory requirements.

Country Average All-Currency LCR for Quarter 4, 2024

(Number of data points used for the calculation : 92)

Group – ALL Currency (in S\$ millions)		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		38,556
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	47,618	4,559
3	Stable deposits	4,066	203
4	Less stable deposits	43,553	4,355
5	Unsecured wholesale funding, of which:	47,768	27,135
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	16,647	4,133
7	Non-operational deposits (All counterparties)	31,122	23,002
8	Unsecured debt	0	0
9	Secured wholesale funding		0
10	Additional requirements, of which:	5,126	1,924
11	Outflows related to derivative exposures and other collateral requirements	1,251	1,251
12	Outflows related to loss of funding on debt products	0	0
13	Credit and liquidity facilities	3,875	672
14	Other contractual funding obligations	1,086	982
15	Other contingent funding obligations	3,532	310
16	TOTAL CASH OUTFLOWS		34,909
CASH INFLOWS			
17	Secured lending (e.g. reverse respos)	50	0
18	Inflows from fully performing exposures	26,958	22,705
19	Other cash inflows	771	758
20	TOTAL CASH INFLOWS	27,779	23,463
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		38,556
22	TOTAL NET CASH OUTFLOWS		11,446
23	LIQUIDITY COVERAGE RATIO (%)		337%

Country Average SGD-Currency LCR for Quarter 4, 2024

(Number of data points used for the calculation : 92)

Group – SGD Currency (in S\$ millions)		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		21,975
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	15,314	1,328
3	Stable deposits	4,066	203
4	Less stable deposits	11,248	1,125
5	Unsecured wholesale funding, of which:	13,731	8,044
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	4,780	1,166
7	Non-operational deposits (All counterparties)	8,952	6,877
8	Unsecured debt	0	0
9	Secured wholesale funding		0
10	Additional requirements, of which:	24,357	22,894
11	Outflows related to derivative exposures and other collateral requirements	22,666	22,666
12	Outflows related to loss of funding on debt products	0	0
13	Credit and liquidity facilities	1,691	228
14	Other contractual funding obligations	301	293
15	Other contingent funding obligations	677	154
16	TOTAL CASH OUTFLOWS		32,714
CASH INFLOWS			
17	Secured lending (e.g. reverse repos)	49	0
18	Inflows from fully performing exposures	1,310	923
19	Other cash inflows	21,616	21,616
20	TOTAL CASH INFLOWS	22,976	22,540
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		21,975
22	TOTAL NET CASH OUTFLOWS		10,174
23	LIQUIDITY COVERAGE RATIO (%)		216%

Main Drivers and Changes in LCR

Citi average All-Ccy LCR and SGD-Ccy LCR for 2024 fourth quarter were 337% and 216% respectively as compared to 228% and 206% in the previous quarter. Movements in All-Ccy LCR mainly driven by rolldown of Intercompany placements from long-term to less than 30-days maturity, coupled with overall growth in both Wholesale and Retails deposits with incoming funds largely placed short-term through Intercompany. SGD-Ccy LCR changes largely attributed to increase MAS Placements and partially offset by decrease in short-term SGD Derivatives inflow though overall Derivatives movements in total outstanding All-Ccy exposures was relatively minimal. Citi continues to maintain a higher ratio than the regulatory requirement by focusing on maintaining a stable balance sheet structure.

Composition of HQLA

As of December 2024, Citi's average weighted All-Ccy HQLA was approximately \$38.5 billion, of which more than half of the average weighted HQLA (\$21.9 billion) was in SGD-Ccy. These assets primarily consisted of Level 1 assets which would comprise Cash, balances with Central Banks and highly-rated Sovereign debts.

Liquidity Risk Management Function

Citi manages liquidity risk through a global standardized risk governance framework that includes Citigroup global liquidity risk management policy. The policy establishes framework for defining, measuring, limiting and reporting liquidity risk to ensure the transparency and comparability of liquidity risk-taking activities. The policy also provides for the establishment of an appropriate risk appetite and liquidity risk management strategies. The Citigroup Treasurer and the Treasury Chief Risk Officer ("CRO") oversee the policy. Citigroup's independent Risk function is responsible for governance of liquidity risk management and provides analytical challenge to the firm's liquidity risk management framework. Citi Singapore Country Coordinating Committee (CCC) convenes monthly and serves as the primary governance committee on the management of Citi's balance sheet and liquidity.

11. Net Stable Funding Ratio Disclosure

The Monetary Authority of Singapore (“MAS”) had designated Citibank (“Citi”) as a Domestic Systemically Important Bank (“D-SIB”) in Singapore and is thus subjected to the MAS Notice 652 Net Stable Funding Ratio (“NSFR”) framework with effect from 01 January 2018. The NSFR framework is meant to promote funding stability, limits overreliance on short-term wholesale funding and encourages better assessment of funding risk across all balance sheet items. The intention is to minimize the possibility of any disruptions to the Bank’s regular sources of funding which may erode its liquidity position and potentially heading towards insolvency.

Citi had obtained the MAS’ approval pursuant to paragraph 4 of the MAS Notice 649 to comply with this Notice on a country-level group basis (consisting of Citibank N.A. Singapore branch, Citibank Singapore Limited, and Citicorp Investment Bank (Singapore) Limited) and is required to maintain an ALL-Currency (“All-Ccy”) NSFR ratio of at least 50%. For cautionary measure, Citi has, based on observed movements, set internal NSFR trigger as forewarning of breaching the regulatory ratio in addition to actively managing, as well as closely monitoring its balance sheet activities to maintain a stable funding profile.

The following disclosure is made pursuant to the MAS Notice 653 – NSFR Disclosure, and in compliance with the requirements set out in the MAS Notice 652 at a country-level group basis.

In the third and fourth quarter of 2024, Citi NSFR All-Ccy ratio was 139.0% and 135.9% respectively. Quarter-on-Quarter decrease in the ratio was primarily driven by Capital repatriation to Head Office, coupled with overall reduction in Deposits, as well as some increase in receivables.

Citi continues to maintain a higher ratio than the regulatory requirement by focusing on maintaining a stable balance sheet structure.

NSFR Disclosure Template

Country NSFR for Fourth Quarter, December 2024 (in S\$ millions)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to <1 yr	>= 1 yr	
ASF Item						
1	Capital:	3,564	0	0	0	3,564
2	<i>Regulatory capital</i>	3,564	0	0	0	3,564
3	<i>Other capital instruments</i>	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	16,840	31,566	0	0	43,770
5	<i>Stable deposits</i>	3,417	664	0	0	3,877
6	<i>Less stable deposits</i>	13,423	30,902	0	0	39,893
7	Wholesale funding:	38,250	32,211	5,190	8,540	27,046
8	<i>Operational deposits</i>	20,118	0	0	0	10,059
9	<i>Other wholesale funding</i>	18,133	32,211	5,190	8,540	16,988
10	Liabilities with matching interdependent assets	0	0	0	0	0
11	Other liabilities:	3,589		27,536		192
12	<i>NSFR derivative liabilities</i>			26,727		
13	<i>All other liabilities and equity not included in the above categories</i>	3,589	589	56	164	192
14	Total ASF					74,572
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					1,395
16	Deposits held at other financial institutions for operational purposes	132	0	0	0	66
17	Performing loans and securities:	19,854	58,678	6,309	28,935	48,506
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	0	456	96	409	503
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	10,501	29,419	5,144	16,450	25,010
20	<i>Performing loans to non-financial corporates, loans to retail and small business customers, and loans to sovereigns, central banks and public sector entities (PSEs), of which:</i>	9,352	27,427	501	2,680	15,576
21	<i>With a risk weight of less than or equal to 35% under paragraphs 7.3.42 to 7.3.51, 7.3.67 to 7.3.79, 7.3.93, 7.3.94 and 7.3.98 of MAS Notice 637</i>	0	0	0	0	0
22	<i>Performing residential mortgages, of which:</i>	0	182	170	7,709	5,187
23	<i>With a risk weight of less than or equal to 35% under paragraphs 7.3.91 and 7.3.92 of MAS Notice 637</i>	0	182	170	7,709	5,187
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	0	1,194	398	1,687	2,230
25	Assets with matching interdependent liabilities	0	0	0	0	0
26	Other assets:	2,970		54,029		4,643
27	<i>Physical traded commodities, including gold</i>	0				0
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>			29		24
29	<i>NSFR derivative assets</i>			27,005		278
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>			26,875		1,344
31	<i>All other assets not included in the above categories</i>	2,970	95	0	25	2,997
32	Off-balance sheet items			43,551		255
33	Total RSF					54,865
34	Net Stable Funding Ratio (%)					135.9%

NSFR Disclosure Template

Country NSFR for Third Quarter, September 2024 (in S\$ millions)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to <1 yr	>= 1 yr	
ASF Item						
1	Capital:	4,627	0	0	0	4,627
2	<i>Regulatory capital</i>	4,627	0	0	0	4,627
3	<i>Other capital instruments</i>	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	16,648	29,808	0	0	42,018
5	<i>Stable deposits</i>	3,512	644	0	0	3,948
6	<i>Less stable deposits</i>	13,136	29,164	0	0	38,070
7	Wholesale funding:	38,022	30,616	5,401	10,602	29,319
8	<i>Operational deposits</i>	17,794	0	0	0	8,897
9	<i>Other wholesale funding</i>	20,228	30,616	5,401	10,602	20,422
10	Liabilities with matching interdependent assets	0	0	0	0	0
11	Other liabilities:	2,353		22,979		182
12	<i>NSFR derivative liabilities</i>			21,456		
13	<i>All other liabilities and equity not included in the above categories</i>	2,353	1,295	92	136	182
14	Total ASF					76,146
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					1,787
16	Deposits held at other financial institutions for operational purposes	295	0	0	0	148
17	Performing loans and securities:	19,235	57,655	7,576	29,743	49,453
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	0	430	90	385	473
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	10,104	29,872	5,633	16,751	25,563
20	<i>Performing loans to non-financial corporates, loans to retail and small business customers, and loans to sovereigns, central banks and public sector entities (PSEs), of which:</i>	9,131	26,546	704	2,362	15,327
21	<i>With a risk weight of less than or equal to 35% under paragraphs 7.3.42 to 7.3.51, 7.3.67 to 7.3.79, 7.3.93, 7.3.94 and 7.3.98 of MAS Notice 637</i>	0	0	0	0	0
22	<i>Performing residential mortgages, of which:</i>	0	182	171	7,986	5,367
23	<i>With a risk weight of less than or equal to 35% under paragraphs 7.3.91 and 7.3.92 of MAS Notice 637</i>	0	182	171	7,986	5,367
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	0	625	979	2,259	2,722
25	Assets with matching interdependent liabilities	0	0	0	0	0
26	Other assets:	2,049		42,430		3,208
27	<i>Physical traded commodities, including gold</i>	0				0
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>			39		33
29	<i>NSFR derivative assets</i>			20,540		0
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>			21,652		1,083
31	<i>All other assets not included in the above categories</i>	2,049	157	0	42	2,092
32	Off-balance sheet items			41,241		189
33	Total RSF					54,785
34	Net Stable Funding Ratio (%)					139.0%