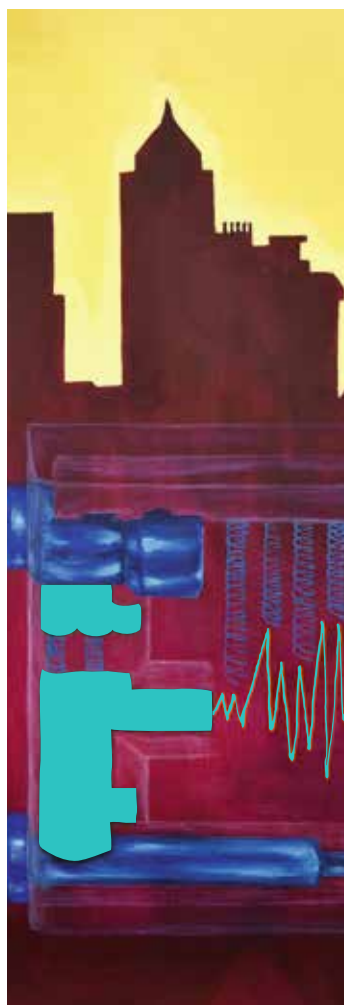




Commercial Bank



2019

CITI FOR CITIES



Commercial Bank



2019

CITI FOR CITIES

Over the last 13 years, The Business Times Budding Artists Fund (BT BAF) has helped more than 17,000 children and youths from low-income families pursue the arts. The Fund seeks to provide opportunities for our young beneficiaries to discover and nurture their artistic talents despite their personal and financial circumstances.

Citi Singapore has been one of the longest supporters of BT BAF. With Citi's support, BT BAF beneficiaries have been given many opportunities and platforms to showcase their talents. The annual Citi-BT BAF calendar is one of the many initiatives which BT BAF beneficiaries look forward to being a part of.

The 2019 calendar is indeed an exciting and special one. This year, 12 of the selected art works feature an element of augmented reality (AR), a first for our children and youths. By equipping children and youths from as young as six years old with new skills in technology such as AR, we hope that they will be able to bring their artistic creations to life.

The art works in this year's calendar are a representation of the young artists' imagination and dreams concerning the future of various cities in the world. We trust that you will like them.

I would like to take this opportunity to thank Citi for its steadfast commitment and dedication to the Fund and what we stand for. Thank you for believing in our mandate to transform lives and bring the best out of each and every child through the arts.



Alvin Tay

Chairman

The Business Times Budding Artists Fund



Citi is committed to enabling growth and progress around the world. It is this ethos of ours that drives us to **Be the Best** for our clients and the communities in which we operate.

Citi Commercial Bank's (CCB) partnership with The Business Times Budding Artists Fund (BT BAF) is testament of this commitment. For the fourth year running, we are pleased to provide children and youths from financially disadvantaged background a platform to showcase their talents. By featuring their artwork in Citi's calendars that we give to our clients, we hope to encourage these children and youths on their journey in the pursuit of their craft and passion.

In the production of this year's calendar, we have received an impressive 46 submissions from young artists showcasing their artwork based on the theme 'Citi for Cities', a global initiative of Citi that focuses on improving the quality of life for residents in cities around the world through its support of various forms of infrastructure - financial, commercial, administrative and social - to drive greater efficiency, improve economic security and achieve sustainable growth. With Citi's global network and deep capabilities coupled with more than 200 years' history, Citi is well-positioned to shape the future and make the world a better place for all.

I am delighted that the young artists have done a great job at articulating Citi's ambitions into paintings that reflect the artists' vision of infrastructure developments in cities around the world in the next five to 10 years. We have selected a total of 12 paintings to represent each month of the new year, with the remaining shortlisted paintings featured at the end of the calendar. I hope you will enjoy the creative paintings of the young artists as much as I did.

As a leading digital bank, we decided to introduce augmented reality (AR) technology to the young artists' project this year, so that they could get to view their artwork in a different dimension while at the same time enhance their digital skill set. Over the course of eight workshops, the young artists were guided on the application of AR that brought their artwork to virtual, 3D life. It was heart-warming to see the young artists enjoying the AR experience so much and that is why we have also brought this experience to you - find out the 'secret digital world' behind each of the artwork!

With the beginning of a brand new year, I would like to take this opportunity to thank you for your business. We are honoured to serve as your trusted banking partner, and look forward to continue being of service to you for many years to come.



Lin Hsiu Yi
*Head of Commercial Bank
Citibank N.A., Singapore*



Nur Munisha Mohamed Rabi, 15 years old

Singapore

I imagine that Singapore will have many new technologies in the future. Even with such advancements, I believe that we will retain our multicultural roots and remain as an eco-friendly garden city.

Download the app 'HP Reveal' to bring the art work to life with augmented reality.



DEC 2018	S	M	T	W	T	F	S	FEB 2019	S	M	T	W	T	F	S	
	30	31					1								1	2
	2	3	4	5	6	7	8		3	4	5	6	7	8	9	
	9	10	11	12	13	14	15		10	11	12	13	14	15	16	
	16	17	18	19	20	21	22		17	18	19	20	21	22	23	
	23	24	25	26	27	28	29		24	25	26	27	28			
	SG		AU		CN		DE		HK		IN					
	ID		JP		LDN		MY		NZ		PH					
	KR		TW		TH		US		VN							

SUN	MON	TUE	WED	THU	FRI	SAT
		01 廿六 New Year's Day SG, AU, CN, DE, HK, IN, ID, JP, LDN, MY, NZ, PH, KR, TW, TH, US, VN	02 廿七 NZ	03 廿八	04 廿九	05 小寒
06 腊月	07 初二	08 初三	09 初四	10 初五	11 初六	12 初七
13 初八 JP	14 初九	15 初十	16 十一	17 十二	18 十三	19 十四
20 大寒 US	21 十六	22 十七	23 十八	24 十九	25 二十	26 廿一 IN
27 廿二 AU	28 廿三	29 廿四	30 廿五	31 廿六		



Boey Ming Fang Judy, 9 years old

Thailand

I love nature and farming. Fishes are cute and aquaponics farming is awesome! In aquaponics farming, fish waste is recycled to fertilise the crops instead of using chemical fertilisers, which is friendly to the environment.

Download the app 'HP Reveal' to bring the art work to life with augmented reality.



JAN 2019	S	M	T	W	T	F	S
			1	2	3	4	5
	6	7	8	9	10	11	12
	13	14	15	16	17	18	19
	20	21	22	23	24	25	26
	27	28	29	30	31		

MAR 2019	S	M	T	W	T	F	S
	31						1 2
	3	4	5	6	7	8	9
	10	11	12	13	14	15	16
	17	18	19	20	21	22	23
	24	25	26	27	28	29	30

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SUN	MON	TUE	WED	THU	FRI	SAT
					01 廿七	02 廿八
03 廿九	04 立春 CN, KR, TW, VN	05 春节 Lunar New Year SG, CN, HK, ID, MY, PH, KR, TW, VN	06 初二 Lunar New Year SG, CN, HK, MY, NZ, KR, TW, VN	07 初三 CN, HK, TW, VN	08 初四 TW, VN	09 初五
10 初六 JP	11 初七	12 初八	13 初九	14 初十	15 十一	16 十二
17 十三 US	18 十四	19 雨水 TH	20 十六	21 十七	22 十八	23 十九
24 二十 PH	25 廿一	26 廿二	27 廿三	28 廿四 TW		



Ong Jing Ting, 17 years old

Hong Kong

My art work is inspired by Hong Kong's ambition to become a leader in biometric voice authentication. I have portrayed the use of a voice authentication system where the lock opens up upon receiving unique sound waves of an individual's voice.

Download the app 'HP Reveal' to bring the art work to life with augmented reality.



FEB 2019

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SUN	MON	TUE	WED	THU	FRI	SAT
31 廿五					01 廿五	02 廿六
					KR, TW	
03 廿七	04 廿八	05 廿九	06 惊蛰	07 二月	08 初二	09 初三
	IN			ID		
10 初四	11 初五	12 初六	13 初七	14 初八	15 初九	16 初十
17 十一	18 十二	19 十三	20 十四	21 春分	22 十六	23 十七
				IN, JP		
24 十八	25 十九	26 二十	27 廿一	28 廿二	29 廿三	30 十五

School Holidays (16 Mar - 24 Mar)

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Morawakegey Lalika Perera, 14 years old

Indonesia

I chose Indonesia because it has the world's largest solar project with a capacity of 2000MW. This is really impressive because that amount of energy can power up to 328,000 houses, which is almost the size of a small city.

Download the app 'HP Reveal' to bring the art work to life with augmented reality.



MAR 2019							MAY 2019						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
31					1	2				1	2	3	4
3	4	5	6	7	8	9	5	6	7	8	9	10	11
10	11	12	13	14	15	16	12	13	14	15	16	17	18
17	18	19	20	21	22	23	19	20	21	22	23	24	25
24	25	26	27	28	29	30	26	27	28	29	30	31	

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SUN	MON	TUE	WED	THU	FRI	SAT
	01 廿六	02 廿七	03 廿八	04 廿九	05 清明	06 初二
			ID	TW	CN, HK, TW	TH
07 初三	08 初四	09 初五	10 初六	11 初七	12 初八	13 初九
		PH				TH
14 初十	15 十一	16 十二	17 十三	18 十四	19 十五	20 谷雨
TH	TH, VN		IN	DE, PH	Good Friday SG, AU, DE, HK, IN, ID, LDN, NZ, PH, TH	AU, HK, PH
21 十七	22 十八	23 十九	24 二十	25 廿一	26 廿二	27 廿三
AU	AU, DE, HK, LDN, NZ			AU, NZ		
28 廿四	29 廿五	30 廿六				
	JP, VN	VN				



Noor Natasha Gazali, 12 years old

United States

I love the idea of sharing and therefore, my painting shows the use of Citi Bikes in the United States. With a growing population, bikes are a good mode of transportation as they are environmentally friendly, and they will keep us healthy!

Download the app 'HP Reveal' to bring the art work to life with augmented reality.



APR 2019	S	M	T	W	T	F	S
	1	2	3	4	5	6	
	7	8	9	10	11	12	13
	14	15	16	17	18	19	20
	21	22	23	24	25	26	27
	28	29	30				

JUN 2019	S	M	T	W	T	F	S
30							1
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9	10	11	12	13	14	15	
16	17	18	19	20	21	22	
23	24	25	26	27	28	29	

SG	AU	CN	DE	HK	IN
ID	JP	LDN	MY	NZ	PH
KR	TW	TH	US	VN	

SUN	MON	TUE	WED	THU	FRI	SAT
			01 廿七 Labour Day SG, CN, HK, ID, LDN, MY, PH, TW, TH, VN	02 廿八 JP	03 廿九 JP	04 三十
05 四月 JP, KR	06 立夏 JP, LDN	07 初三	08 初四	09 初五	10 初六	11 初七
12 初八 KR	13 初九 HK	14 初十	15 十一	16 十二 DE	17 十三 IN, TH	18 十四
19 十五 Vesak Day* SG, ID, MY	20 十六 SG	21 夏满	22 十八	23 十九	24 二十	25 廿一
26 廿二 LDN, US	27 廿三	28 廿四	29 廿五	30 廿六 DE, ID	31 廿六	

*Next Monday is a public holiday

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Boey Ting Fu Jacky, 7 years old

China

I drew roads because I love cars. My invention would be cars fitted with bumpers so as to minimise damage during accidents on the roads.

Download the app 'HP Reveal' to bring the art work to life with augmented reality.



MAY 2019

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			1	2	3	4
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19	20	21	22	23	24	25
26	27	28	29	30	31	

JUL 2019

S	M	T	W	T	F	S
	1	2	3	4	5	6
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14	15	16	17	18	19	20
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SUN	MON	TUE	WED	THU	FRI	SAT
30 廿八						01 廿八 ID
02 廿九	03 五月 NZ	04 初二	05 初三 Hari Raya Puasa SG, DE, IN, ID, MY	06 芒种 ID, MY, KR	07 初五 CN, HK, TW	08 初六
09 初七 AU, DE	10 初八	11 初九	12 初十 PH	13 十一	14 十二	15 十三
16 十四	17 十五	18 十六	19 十七	20 十八	21 夏至	22 二十
23 廿一	24 廿二	25 廿三	26 廿四	27 廿五	28 廿六	29 廿七

■ School Holidays (01 June - 30 June)

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Ng Jun Hui Mackenzie, 14 years old

Vietnam

In the future, Vietnam plans to improve its transportation system, and to become a green city by having more plantations in the urban areas.

Download the app 'HP Reveal' to bring the art work to life with augmented reality.



JUN 2019

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SUN	MON	TUE	WED	THU	FRI	SAT
	01 廿九	02 三十	03 六月	04 初二 US	05 初三	06 初四
07 小暑	08 初六	09 初七	10 初八	11 初九 HK	12 初十	13 十一
14 十二	15 十三 JP	16 十四 TH	17 十五	18 十六	19 十七	20 十八
21 十九	22 二十	23 大暑	24 廿二	25 廿三	26 廿四	27 廿五
28 廿六 TH	29 廿七	30 廿八	31 廿九			



Tay Agen, 8 years old

Malaysia

The Petronas Towers are two very tall skyscrapers in Kuala Lumpur, Malaysia and are iconic representations of the city.

Download the app 'HP Reveal' to bring the art work to life with augmented reality.



JUL 2019							SEP 2019						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
1	2	3	4	5	6		1	2	3	4	5	6	7
7	8	9	10	11	12	13	8	9	10	11	12	13	14
14	15	16	17	18	19	20	15	16	17	18	19	20	21
21	22	23	24	25	26	27	22	23	24	25	26	27	28
28	29	30	31				29	30					

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SUN	MON	TUE	WED	THU	FRI	SAT
				01 七月	02 初二	03 初三
04 初四	05 初五	06 初六	07 初七	08 立秋	09 初九 National Day SG	10 初十
11 十一 Hari Raya Haji* SG, JP	12 十二 SG, IN, ID, JP, MY, TH	13 十三	14 十四	15 十五 IN, KR	16 十六	17 十七 ID
18 十八	19 十九	20 二十 PH	21 廿一	22 廿二	23 处暑	24 廿四 IN
25 廿五 LDN, PH	26 廿六	27 廿七	28 廿八	29 廿九	30 八月	31 初二 MY

*Next Monday is a public holiday

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Ng Yan Ci, 12 years old

Taiwan

I imagined this is how a modern neighbourhood will be in the future. With buildings as high as the sky, the city sees a bigger and brighter moon when night falls.

Download the app 'HP Reveal' to bring the art work to life with augmented reality.



AUG 2019	S	M	T	W	T	F	S	OCT 2019	S	M	T	W	T	F	S		
						1	2		3				1	2	3	4	5
	4	5	6	7	8	9	10		6	7	8	9	10	11	12		
	11	12	13	14	15	16	17		13	14	15	16	17	18	19		
	18	19	20	21	22	23	24		20	21	22	23	24	25	26		
	25	26	27	28	29	30	31		27	28	29	30	31				
	SG		AU		CN		DE		HK		IN						
	ID		JP		LDN		MY		NZ		PH						
	KR		TW		TH		US		VN								

SUN	MON	TUE	WED	THU	FRI	SAT
01 初三 ID, MY	02 初四 US, VN	03 初五	04 初六	05 初七	06 初八	07 初九
08 白露 MY	09 十一 IN	10 十二	11 十三	12 十四 KR	13 十五 CN, KR, TW	14 十六 HK, KR
15 十七 JP, MY	16 十八	17 十九	18 二十	19 廿一	20 廿二	21 廿三
22 廿四 JP	23 秋分	24 廿六	25 廿七	26 廿八	27 廿九	28 三十
29 九月	30 初二					

School Holidays (07 Sep - 15 Sep)

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Kang Gary, 9 years old

India

Surrounded by nature and lush greenery, Idukki is one of the most beautiful places in India! There are homestay accommodations and resorts built for visitors. In the future, I would like to design a bridge-like hotel that overlooks the view.

Download the app 'HP Reveal' to bring the art work to life with augmented reality.



OCTOBER 2019

SEP 2019	S	M	T	W	T	F	S
1	2	3	4	5	6	7	
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15	16	17	18	19	20	21	
22	23	24	25	26	27	28	
29	30						

NOV 2019	S	M	T	W	T	F	S
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17	18	19	20	21	22	23	
24	25	26	27	28	29	30	

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SUN	MON	TUE	WED	THU	FRI	SAT
		01 初三	02 初四	03 初五	04 初六	05 初七
		CN, HK	CN, IN	CN, KR		
06 初八	07 初九	08 寒露	09 十一	10 十二	11 十三	12 十四
	HK	IN	KR	TW	TW	
13 十五	14 十六	15 十七	16 十八	17 十九	18 二十	19 廿一
TH	JP, US					
20 廿二	21 廿三	22 廿四	23 廿五	24 霜降	25 廿七	26 廿八
			TH			
27 廿九	28 十月	29 初二	30 初三	31 初四		
Deepavali* SG, IN, MY	SG, NZ					

*Next Monday is a public holiday

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Choo Jing Wen, 11 years old

United Kingdom

Sharing is caring! Let's share our resources, such as chargers for electronic cars, to make the world a happier place.

Download the app 'HP Reveal' to bring the art work to life with augmented reality.



OCT 2019							DEC 2019							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	
			1	2	3	4	5	1	2	3	4	5	6	7
6	7	8	9	10	11	12	8	9	10	11	12	13	14	
13	14	15	16	17	18	19	15	16	17	18	19	20	21	
20	21	22	23	24	25	26	22	23	24	25	26	27	28	
27	28	29	30	31			29	30	31					

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SUN	MON	TUE	WED	THU	FRI	SAT
					01 初五	02 初六
					PH	
03 初七	04 初八	05 初九	06 初十	07 十一	08 立冬	09 十三
JP	JP					
10 十四	11 十五	12 十六	13 十七	14 十八	15 十九	16 二十
IN, ID, MY	US	IN				
17 廿一	18 廿二	19 廿三	20 廿四	21 廿五	22 小雪	23 廿七
						JP
24 廿八	25 廿九	26 冬月	27 初二	28 初三	29 初四	30 初五
				US		PH

■ School Holidays (16 Nov - 31 Dec)

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Liu Ruoran, 9 years old

South Korea

I imagine that in a few years time, South Korea will be a city with robots! These robots will be able to take care of cats when we are at school or work. Cats will no longer feel sad when their owners are not around.

Download the app 'HP Reveal' to bring the art work to life with augmented reality.



NOV 2019	S	M	T	W	T	F	S
						1	2
	3	4	5	6	7	8	9
	10	11	12	13	14	15	16
	17	18	19	20	21	22	23
	24	25	26	27	28	29	30

JAN 2020	S	M	T	W	T	F	S
				1	2	3	4
	5	6	7	8	9	10	11
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	19	20	21	22	23	24	25
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SUN	MON	TUE	WED	THU	FRI	SAT
01 初六	02 初七	03 初八	04 初九	05 初十	06 十一	07 大雪
				TH		
08 十三	09 十四	10 十五	11 十六	12 十七	13 十八	14 十九
PH		TH				
15 二十	16 廿一	17 廿二	18 廿三	19 廿四	20 廿五	21 廿六
22 冬至	23 廿八	24 廿九	25 三十	26 腊月	27 初二	28 初三
			Christmas Day SG, AU, DE, HK, IN, ID, LDN, MY, NZ, PH, KR, US	AU, DE, HK, LDN, NZ		
29 初四	30 初五	31 初六				
	PH	PH, TH				

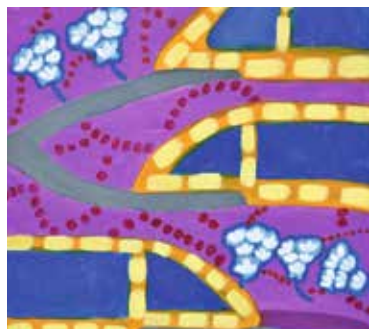
■ School Holidays (16 Nov - 31 Dec)

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Finalists' Gallery 2019

CCB Singapore - BT BAF Art Competition



Lim Li En Lydia
12 years old

China



Lai Qian Hui Nicole
11 years old

Hong Kong



Nur Syamira Mazlan
10 years old

Hong Kong



Khoo Kang Zhe Eugene
9 years old

India



Muhammad Nur Syahmi Ridzwan
15 years old

India



Riyan Satria Mohamad Rizal
9 years old

India



Yeo Sze Ning Shanice
12 years old

India



Noor Nabila Gazali
12 years old

Malaysia



Ra'biah Adawiyah Mohamad Shafiee
11 years old

Malaysia

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Finalists' Gallery 2019

CCB Singapore - BT BAF Art Competition



Tee Xyn Pyn Angel
13 years old

Malaysia



Toh Jia Ming
9 years old

Singapore



Toh Li Ting
12 years old

Singapore



Yeo Sze Rui Sheryl
14 years old

Singapore



Yip Zhu En Grace
15 years old

Singapore



Irfan Sufi'an Azhari
11 years old

South Korea



Nashariyah Shamsudin
13 years old

South Korea



Lai Jia Le Justin
13 years old

Taiwan

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Finalists' Gallery 2019

CCB Singapore - BT BAF Art Competition



Lim Wei Jie
8 years old

Taiwan



Cha Jia Ying Elizabella
13 years old

Thailand



Naila Faiqah Md Azhar
14 years old

Thailand



Melati Jahari
14 years old

United States



Toh Wen Le Andy
10 years old

United States



Lim Peng Imm Maxine Nigella
13 years old

Vietnam



Seng Yu Feng
9 years old

Vietnam



Tan Qi Huan
13 years old

Vietnam

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Asia Pacific International Holidays

AUSTRALIA			19	May	Waisak Day	30	Nov	Bonifacio Day
01	Jan	New Year's Day	30	May	Ascension Day	08	Dec	Feast of the Immaculate
28	Jan	Australia Day	01	Jun	Pancasila Day			Conception of Mary
19	Apr	Good Friday	05 - 06	Jun	Hari Raya Puasa	25	Dec	Christmas Day
20	Apr	Easter Saturday	12	Aug	Idul Adha	30	Dec	Rizal Day
21	Apr	Easter Sunday	17	Aug	Independence Day	31	Dec	New Year's Eve
22	Apr	Easter Monday	01	Sep	Muharram			
25	Apr	ANZAC Day	10	Nov	The Prophet Muhammad's Birthday	SINGAPORE		
10	Jun	Queen's Birthday (Most Region)	25	Dec	Christmas Day	01	Jan	New Year's Day
25	Dec	Christmas Day				05 - 06	Feb	Lunar New Year
26	Dec	Boxing Day	JAPAN			19	Apr	Good Friday
			01	Jan	New Year's Day	01	May	Labour Day
			14	Jan	Coming of Age Day	19	May	Vesak Day
CHINA			11	Feb	National Foundation Day	05	Jun	Hari Raya Puasa
01	Jan	New Year's Day	21	Mar	Vernal Equinox Day	09	Aug	National Day
04 - 07*	Feb	Lunar New Year	29	Apr	Shōwa Day	11	Aug	Hari Raya Haji
05	Apr	Qing Ming Festival	03	May	Constitution Memorial Day	27	Oct	Deepavali
01	May	Labour Day	04	May	Greenery Day	25	Dec	Christmas Day
07	Jun	Dragon Boat Festival	05 - 06	May	Children's Day			
13	Sep	Mid-Autumn Festival	15	Jul	Marine Day	SOUTH KOREA		
01 - 03	Oct	National Day	11 - 12	Aug	Mountain Day	01	Jan	New Year's Day
HONG KONG			16	Sep	Respect for the Aged Day	04 - 06	Feb	Seollal Holiday
01	Jan	New Year's Day	23	Sep	Autumnal Equinox Day	01	Mar	Independence Movement Day
05 - 07	Feb	Lunar New Year	14	Oct	Health and Sports Day	05	May	Children's Day
05	Apr	Ching Ming Festival	03 - 04	Nov	Culture Day	12	Jun	Buddha's Birthday
19	Apr	Good Friday	23	Nov	Labour Thanksgiving Day	06	Jun	Memorial Day
20	Apr	The day following Good Friday	MALAYSIA			15	Aug	Liberation Day
22	Apr	Easter Monday	01	Jan	New Year's Day	12 - 14	Sep	Mid-Autumn Festival
01	May	Labour Day	05 - 06	Feb	Lunar New Year	03	Oct	National Foundation Day
13	May	The day following the Birthday of the Buddha	01	May	Labour Day	09	Oct	Hangeul Day
07	Jun	Tuen Ng Festival	19	May	Wesak Day	25	Dec	Christmas Day
12	Jul	HKSAR Establishment Day	05 - 06	Jun	Hari Raya Puasa	TAIWAN		
14	Sep	The day following the Chinese Mid-Autumn Festival	12	Aug	Hari Raya Haji	01	Jan	New Year's Day
01	Oct	National Day	31	Aug	National Day	04 - 08	Feb	Lunar New Year
07	Oct	Chung Yeung Festival	01	Sep	Awal Muharram	28 Feb - 01	Mar	228 Peace Memorial Day
25	Dec	Christmas Day	09	Sep	Agong's Birthday	04 - 05	Apr	Children's Day & Tomb Sweeping Day
26	Dec	The first weekday after Christmas Day	16	Sep	Malaysia Day	01	May	Labour Day
			27	Oct	Deepavali	07	Jun	Dragon Boat Festival
			10	Nov	Prophet Muhammad's Birthday	13	Sep	Mid-Autumn Festival
			25	Dec	Christmas Day	10 - 11	Oct	National Day
INDIA			NEW ZEALAND			THAILAND		
01	Jan	New Year's Day	01 - 02	Jan	New Year's Day	01	Jan	New Year's Day
26	Jan	Republic Day	06	Feb	Waitangi Day	19	Feb	Makha Bucha Day
04	Mar	Maha Shivaratri	19	Apr	Good Friday	06	Apr	Chakri Memorial Day
21	Mar	Holi	22	Apr	Easter Monday	13 - 15	Apr	Songkran Festival
17	Apr	Mahavir Jayanti	25	Apr	ANZAC Day	01	May	Labour Day
19	Apr	Good Friday	03	Jun	Queen's Birthday	18	May	Visakha Bucha Day
18	May	Buddha Purnima	28	Oct	Labour Day	16	Jul	Asalha Puja Day
05	Jun	Id-ul-Fitr	25	Dec	Christmas Day	28	Jul	H.M. The King's Birthday
12	Aug	Id-ul-Zuha (Bakrid)	26	Dec	Boxing Day	12	Aug	National Mother Day
15	Aug	Independence Day	PHILIPPINES			13	Oct	Anniversary of the Death of King Bhumibol
24	Aug	Janmashtami	01	Jan	New Year's Day	23	Oct	Chulalongkorn Day
10	Sep	Muharram	05	Feb	Lunar New Year	05	Dec	Nationa Father Day
02	Oct	Mahatma Gandhi Birthday	25	Feb	Edsa People Power Revolution Anniversary	10	Dec	Constitution Day
08	Oct	Dussehra				31	Dec	New Year's Eve
27	Oct	Diwali	09	Apr	Araw ng Kagitingan	VIETNAM		
10	Nov	Milad-un-Nabi	18	Apr	Maundy Thursday	01	Jan	New Year's Day
12	Nov	Guru Nanak Jayanti	19	Apr	Good Friday	04 - 08	Feb	Lunar New Year
25	Dec	Christmas Day	20	Apr	Black Saturday	15	Apr	Hung Kings Commemoration Day
INDONESIA			01	May	Labour Day	29 - 30	Apr	Reunification Day
01	Jan	New Year's Day	12	Jun	Independence Day	01	May	Labour Day
05	Feb	Lunar New Year	21	Aug	Ninoy Aquino Day	02	Sep	National Day
07	Mar	Hari Raya Nyepi						
03	Apr	Isra Miraj	26	Aug	National Heroes Day			
19	Apr	Good Friday	01	Nov	All Saints Day			
01	May	Labour Day						

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United States & Europe International Holidays

UNITED STATES

01	Jan	New Year's Day
21	Jan	Martin Luther King Day
18	Feb	Presidents' Day
27	May	Memorial Day
04	Jul	Independence Day
02	Sep	Labor Day
14	Oct	Columbus Day
11	Nov	Veterans Day
28	Nov	Thanksgiving Day
25	Dec	Christmas Day

FRANCE

01	Jan	New Year's Day
22	Apr	Easter Monday
01	May	Labour Day
08	May	Victory in Europe Day
30	May	Ascension Day
10	Jun	Whit Monday
14	Jul	Bastille Day
15	Aug	Assumption of the Virgin Mary
01	Nov	All Saints' Day
11	Nov	Armistice Day
25	Dec	Christmas Day

THE NETHERLANDS

01	Jan	New Year's Day
21	Apr	Easter Sunday
22	Apr	Easter Monday
27	Apr	King's Day
30	May	Ascension Day
09	Jun	Whit Sunday
10	Jun	Whit Monday
25	Dec	Christmas Day
26	Dec	St. Stephen's Day

AUSTRIA

01	Jan	New Year's Day
06	Jan	Epiphany
22	Apr	Easter Monday
01	May	Labour Day
30	May	Ascension Day
10	Jun	Whit Monday
20	Jun	Corpus Christi
15	Aug	Assumption of the Virgin Mary
26	Oct	National Day
01	Nov	All Saints' Day
08	Dec	Feast of the Immaculate Conception
25	Dec	Christmas Day
26	Dec	St. Stephen's Day

GERMANY

01	Jan	New Year's Day
19	Apr	Good Friday
22	Apr	Easter Monday
01	May	Labour Day
30	May	Ascension Day
10	Jun	Whit Monday
03	Oct	Day of German Unity
25	Dec	Christmas Day
26	Dec	St. Stephen's Day

SPAIN

01	Jan	New Year's Day
06	Jan	Epiphany
19	Apr	Good Friday
01	May	Labour Day
15	Aug	Assumption Day
12	Oct	Fiesta Nacional de España
01	Nov	All Saints' Day
06	Dec	Constitution Day
08	Dec	Feast of the Immaculate Conception
25	Dec	Christmas Day

BELGIUM

01	Jan	New Year's Day
22	Apr	Easter Monday
01	May	Labour Day
30	May	Ascension Day
10	Jun	Whit Monday
21	Jul	National Day
15	Aug	Assumption of the Virgin Mary
01	Nov	All Saints' Day
11	Nov	Armistice Day
25	Dec	Christmas Day

ITALY

01	Jan	New Year's Day
06	Jan	Epiphany
22	Apr	Easter Monday
25	Apr	Liberation Day
01	May	Labour Day
02	Jun	Republic Day
15	Aug	Assumption Day
01	Nov	All Saints' Day
08	Dec	Feast of the Immaculate Conception
25	Dec	Christmas Day
26	Dec	St. Stephen's Day

SWEDEN

01	Jan	New Year's Day
06	Jan	Epiphany
19	Apr	Good Friday
21	Apr	Easter Sunday
22	Apr	Easter Monday
01	May	Labour Day
30	May	Ascension Day
06	Jun	National Day
09	Jun	Whit Sunday
21 - 22	Jun	Midsummer Day
02	Nov	All Saints' Day
24	Dec	Christmas Eve
25	Dec	Christmas Day
26	Dec	Boxing Day
31	Dec	New Year's Eve

DENMARK

01	Jan	New Year's Day
18	Apr	Maundy Thursday
19	Apr	Good Friday
22	Apr	Easter Monday
17	May	Prayer Day
30	May	Ascension Day
05	Jun	Constitution Day
10	Jun	Whit Monday
24	Dec	Christmas Eve
25	Dec	Christmas Day
26	Dec	St. Stephen's Day

LONDON

01	Jan	New Year's Day
19	Apr	Good Friday
22	Apr	Easter Monday
06	May	Early May Bank Holiday
27	May	Spring Bank Holiday
26	Aug	Summer Bank Holiday
25	Dec	Christmas Day
26	Dec	Boxing Day

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2019

JANUARY							FEBRUARY							MARCH							APRIL							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
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13	14	15	16	17	18	19	10	11	12	13	14	15	16	10	11	12	13	14	15	16	14	15	16	17	18	19	20	
20	21	22	23	24	25	26	17	18	19	20	21	22	23	17	18	19	20	21	22	23	21	22	23	24	25	26	27	
27	28	29	30	31			24	25	26	27	28			24	25	26	27	28	29	30	28	29	30					
MAY							JUNE							JULY							AUGUST							
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26	27	28	29	30	31		23	24	25	26	27	28	29	28	29	30	31				25	26	27	28	29	30	31	
SEPTEMBER							OCTOBER							NOVEMBER							DECEMBER							
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22	23	24	25	26	27	28	20	21	22	23	24	25	26	17	18	19	20	21	22	23	22	23	24	25	26	27	28	
29	30						27	28	29	30	31			24	25	26	27	28	29	30	29	30	31					

2020

JANUARY							FEBRUARY							MARCH							APRIL									
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S			
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MAY							JUNE							JULY							AUGUST									
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31						1		1	2	3	4	5	6		1	2	3	4			30	31					1			
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17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22			
24	25	26	27	28	29	30	28	29	30					26	27	28	29	30	31		23	24	25	26	27	28	29			
SEPTEMBER							OCTOBER							NOVEMBER							DECEMBER									
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27	28	29	30				25	26	27	28	29	30	31	29	30						27	28	29	30	31					

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commercialbank.sg@citi.com



www.citicommercialbank.com.sg

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Capital Square Branch

23 Church Street #01-01
Singapore 049481

MacDonald House Branch

40A Orchard Road Ground Floor,
Singapore 238838
(Opp. Dhoby Ghaut SMRT Station)

Jurong East Branch

21 Jurong Gateway Road
CPF Jurong Building
#01-02 & #02-01/02/07/08
Singapore 608546

The Business Times Budding Artists Fund

Supporting Young Ambitions

Initiated in 2004 and adopted by The Business Times in 2005, The Business Times Budding Artists Fund (BT BAF) originated from a conviction that no child with a strong interest and potential in the arts should be denied the opportunity to develop his or her talents due to a lack of financial resources. Since 2005, BT BAF has reached out to 17,000 financially-disadvantaged children and youths, between the ages of six to 19 years old, through a variety of programmes including a structured arts training programme, arts camps, workshops and signature events. BT BAF supports two arts training centres, The Little Arts Academy and 10 Square @ Orchard Central, and is managed by the RICE Company Limited.

For more information, visit www.baf.sg



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