

CITIBANK BERHAD
AND ITS SUBSIDIARY COMPANIES
(Company No. 297089 M)
(Incorporated in Malaysia)
UNAUDITED BALANCE SHEET AT 30 SEPTEMBER 2005

		Group		Bank	
		SEPT 2005 RM'000	DEC 2004 RM'000	SEPT 2005 RM'000	DEC 2004 RM'000
ASSETS					
Cash and short term funds	1	9,386,971	4,560,906	9,386,971	4,560,906
Deposits and placements with financial institutions	2	2,054,822	3,781,378	2,054,822	3,781,378
Securities purchased under resale agreements		1,203,830	1,293,439	1,203,830	1,293,439
Securities held for trading	3	1,422,895	2,991,111	1,422,895	2,991,111
Securities available-for-sale	4	3,025,120	3,992,390	3,025,120	3,992,390
Securities held-to-maturity	5	201,499	272,499	201,499	272,499
Loans, advances and financing	6	19,171,490	19,968,705	19,171,490	19,968,705
Other assets	7	639,070	535,647	639,050	535,627
Statutory deposits with Bank Negara Malaysia		699,481	588,414	699,481	588,414
Deferred tax assets		28,115	54,890	28,115	54,890
Investment in subsidiary companies		-	-	20	20
Fixed assets		87,841	98,961	87,841	98,961
TOTAL ASSETS		37,921,134	38,138,340	37,921,134	38,138,340
LIABILITIES AND SHAREHOLDERS' FUNDS					
FUNDS					
Deposits from customers	8	20,821,088	23,620,887	20,821,088	23,620,887
Deposits and placements of banks and other financial institutions	9	6,908,258	6,965,656	6,908,258	6,965,656
Obligations on securities sold under repurchase agreements		4,305,444	1,864,979	4,305,444	1,864,979
Bills and acceptances payable		276,154	147,252	276,154	147,252
Recourse obligations on loans sold to Cagamas		1,472,688	1,804,572	1,472,688	1,804,572
Other liabilities	10	1,500,003	1,455,786	1,500,003	1,455,786
TOTAL LIABILITIES		35,283,635	35,859,132	35,283,635	35,859,132
SHARE CAPITAL	11	121,697	121,697	121,697	121,697
RESERVES	12	1,080,802	2,157,511	1,080,802	2,157,511
PROPOSED DIVIDEND		1,435,000		1,435,000	
SHAREHOLDERS' FUNDS		2,637,499	2,279,208	2,637,499	2,279,208
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS		37,921,134	38,138,340	37,921,134	38,138,340
COMMITMENTS AND CONTINGENCIES		83,768,598	86,407,350	83,768,598	86,407,350

**CITIBANK BERHAD
AND ITS SUBSIDIARY COMPANIES
(Company No. 297089 M)
(Incorporated in Malaysia)**

**UNAUDITED PROFIT AND LOSS ACCOUNT OF THE GROUP AND BANK
FOR THE FINANCIAL PERIOD ENDING 30 SEPT 2005**

		Group and Bank	
		SEPT 2005 RM'000	SEPT 2004 RM'000
Revenue		1,690,659	1,558,900
Interest income	13	1,327,770	1,217,381
Interest expense	14	(619,320)	(555,771)
Net interest income		<u>708,450</u>	<u>661,610</u>
<i>Net Islamic Banking Operating Income</i>		15,381	5,531
Non-interest income	15	347,508	335,988
Operating Income		<u>1,071,339</u>	<u>1,003,129</u>
Staff Cost and Overheads	16	(464,089)	(471,139)
Profit Before Provision		<u>607,250</u>	<u>531,990</u>
Allowance for losses on loan and financing	17	(50,659)	(85,359)
Profit Before Taxation		<u>556,591</u>	<u>446,631</u>
Taxation	18	(168,098)	(171,539)
Profit after taxation		<u>388,493</u>	<u>275,092</u>
Earnings per share - Basic (sen)		<u>426</u>	<u>301</u>

CITIBANK BERHAD
AND ITS SUBSIDIARY COMPANIES

(Company No. 297089 M)

(Incorporated in Malaysia)

UNAUDITED BALANCE SHEET AT 30 SEPTEMBER 2005

**A Explanatory Notes Pursuant to Revised Guidelines on Financial Reporting
for Licensed Institutions (BNM/GP8) Issued by Bank Negara Malaysia**

A1 Basis of preparation

The unaudited condensed interim financial statements for the nine months ended September 30, 2005 have been prepared in accordance with the revised GP8 guidelines issued by Bank Negara Malaysia.

The accounting policies and methods of computation applied in the unaudited condensed interim financial statements are consistent with those adopted in the previous audited annual accounts except for the adoption of the revised guidelines on Financial Reporting for Licensed Institutions (BNM/GP8) issued by Bank Negara Malaysia which became effective for the current financial year. The adoption of the revised BNM/GP8 have resulted in changes in the accounting policies of the Group and the Bank which have been applied retrospectively in the unaudited condensed interim financial statements and the details are disclosed in Note A2

A2 Change in Accounting Policies

During the nine months ended September 30, 2005, the Group and the Bank have adopted the revised BNM/GP8 which resulted in the following new accounting policies

a) The holdings of the securities portfolio of the Group and the Bank are segregated based on the following categories and valuation methods:

i) Securities held for trading

Securities are classified as held for trading if they are acquired principally for the purpose of selling or repurchasing it in the near term or it is part of a portfolio of identified securities that are managed together and for which there is evidence of a recent actual pattern of short-term profit taking. Securities classified as held for trading are stated at fair value and any gain or loss arising from a change in the fair value will be recognised in profit or loss.

ii) Securities held to maturity

Securities held to maturity are securities with fixed or determinable payments and fixed maturity that a reporting institution has the positive intention and ability to hold to maturity. These investments will be measured at amortised cost using the effective interest rate method. Amortisation of premium, accretion of discount and impairment are recognised in the income statement.

iii) Securities available for sale

Securities available for sale are securities that are not classified as held for trading or held to maturity investments are measured at fair value. Investments in equity instruments that do not have quoted market price in an active market and whose fair value cannot be reliably measured will be stated at cost. Any gain or loss arising from a change in the fair value will be recognised directly in equity through the statement of changes in equity except for impairment losses and foreign gains and losses.

iv) Non Performing Loans

Where a loan becomes non performing, interest accrued and recognised as income prior to the date the loan are classified as non-performing shall be reverse as income and set off against the accrued interest receivable account in the balance sheet. Thereafter, the interest accrued on the non-performing loans shall be recognised as income on a cash basis instead of being accrued and suspended at the time as prescribed previously.

v) Prior Year Adjustments

The changes in accounting policies as described above were applied retrospectively.

vi) Performance Review

The Bank's profit after tax for the interim period ended 30 September 2005 of RM 388 million was RM 113 million or 41% higher than that of the previous corresponding interim period of RM 275 million. The improvement was mainly due to the higher net interest income, lower allowance for losses on loan due to loan recoveries and effective cost management and lower fraud losses which helped to reduce the overhead by 2%.

Compared to the preceeding quarter, there was a marginal decline in the net loan base of 2% which was mainly due to the short term overdrafts and bills held. We are still maintaining a healthy loan/deposit ratio of 92%.

vii) Prospects for 2005

**CITIBANK BERHAD
AND ITS SUBSIDIARIES**

(Company No. 297089)

(Incorporated in Malaysia)

Unaudited Statement Of Changes In Equity For The Period Ended 30 Sep 2005

Group and Bank

	← Non-Distributable →		Distributable					Total RM'000
	Share Capital RM'000	Share Premium RM'000	Statutory Reserve RM'000	Other Reserve RM'000	Retained Profits RM'000	Total Reserve RM'000	Proposed Dividend RM'000	
At 1 January 2004	121,697	380,303	121,697	-	1,259,595	1,883,292	70,000	1,953,292
Unrealised net gain/loss on revaluation of securities				(20,471)	696	(19,775)		(19,775)
Profit after taxation -as previously stated	-	-		-	368,131	368,131	-	368,131
-prior year adjustment				54,498	(6,938)	47,560		47,560
	121,697	380,303	121,697	34,027	1,621,484	2,279,208	70,000	2,349,208
Dividend paid - final 2003	-	-	-	-	-	-	(70,000)	(70,000)
At 31 December 2004	121,697	380,303	121,697	34,027	1,621,484	2,279,208	-	2,279,208
At 1 January 2005	121,697	380,303	121,697	34,027	1,621,484	2,279,208	-	2,279,208
Profit after taxation	-	-	-	-	388,493	388,493	-	388,493
Proposed Dividend					(1,435,000)	(1,435,000)	1,435,000	-
Unrealised net gain/loss on revaluation of securities available for sale	-	-	-	(30,202)	-	(30,202)	-	(30,202)
At 30 September 2005	121,697	380,303	121,697	3,825	574,977	1,202,499	1,435,000	2,637,499

CITIBANK BERHAD
AND ITS SUBSIDIARY COMPANIES

(Company No. 297089 M)

(Incorporated in Malaysia)

UNAUDITED CONDENSED CASH FLOW STATEMENTS

FOR THE PERIOD ENDED 30 SEPTEMBER 2005

	SEPT 2005 RM'000	SEPT 2004 RM'000
Profit before tax expenses and zakat	556,591	466,631
Adjustments for non cash items	84,989	195,429
Changes in working capital:-		
Net changes in operating assets	3,960,478	(1,432,984)
Net changes in operating Liabilities	(628,165)	5,401,547
Taxes paid	(122,045)	(94,387)
Net cash generated from operating activities	<u>3,851,848</u>	<u>4,536,236</u>
Net cash generated from investment activities	974,217	(180,036)
Dividend paid		<u>(70,000)</u>
Net change in cash and cash equivalents	4,826,065	4,286,200
Cash and cash equivalents at the beginning of the year	<u>4,560,906</u>	<u>4,232,347</u>
Cash and cash equivalents at the end of the period	<u><u>9,386,971</u></u>	<u><u>8,518,547</u></u>

CITIBANK BERHAD

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1 CASH AND SHORT TERM FUNDS

	Group and Bank	
	Sept 2005 RM'000	Dec 2004 RM'000
Cash and balances with banks and other financial institutions	52,170	228,511
Money at call and deposit placements maturing within one month	9,334,801	4,332,395
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	9,386,971	4,560,906
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2 DEPOSITS AND PLACEMENTS WITH FINANCIAL INSTITUTIONS

	Group and Bank	
	Sept 2005 RM'000	Dec 2004 RM'000
Bank Negara Malaysia	280,000	-
Licensed banks	1,774,822	3,781,378
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	2,054,822	3,781,378
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CITIBANK BERHAD

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3 SECURITIES HELD-FOR-TRADING

	Group and Bank	
	Sept 2005 RM'000	Dec 2004 RM'000
At fair value		
Malaysian Government Treasury Bills	179,533	44,264
Malaysian Government Stock	43,952	1,176,132
Malaysian Government Investment Issues	19,909	40,225
BNM Bills/Notes	380,350	482,152
Cagamas Notes /Bonds	324,732	372,432
Khazanah Bonds	106,453	177,230
Danaharta Bonds	-	124,324
Commercial Paper	4,989	-
Private Debt Securities	362,977	574,352
	1,422,895	2,991,111
	1,422,895	2,991,111

4 SECURITIES AVAILABLE-FOR-SALE

	Group and Bank	
	Sept 2005 RM'000	Dec 2004 RM'000
At fair value		
Malaysian Government Treasury Bills/Govt Stock	1,310,839	2,580,297
BNM bills	49,725	
Malaysian Government Investment Issues	180,414	78,937
Cagamas Bonds	462,261	467,367
Khazanah Bonds	146,023	-
Private Debt Securities/FNMA	640,977	669,210
Yankee Bonds/US bonds	232,249	193,219
Quoted securities:-		
Bond & equity	2,632	3,360
	3,025,120	3,992,390
	3,025,120	3,992,390

CITIBANK BERHAD

Company No. 297089 M

5 SECURITIES HELD-TO-MATURITY

	Group and Bank	
	Sept 2005	Dec 2004
	RM'000	RM'000
At amortised cost		
Negotiable Instruments of Deposit	194,000	265,000
Unquoted securities:-		
Shares	7,499	7,499
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	201,499	272,499
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CITIBANK BERHAD

Company No. 297089 M

6 LOANS, ADVANCES AND FINANCING

	Group and Bank	
	Sept 2005	Dec 2004
	RM'000	RM'000
Overdrafts	1,805,142	2,097,014
Term loans		
-Housing loans/financing	10,391,891	9,727,363
-Hire Purchase receivables	83,383	63,521
-Lease Receivable	107,288	157,869
-Other term loan	1,145,243	1,551,963
Credit cards receivables	3,277,682	3,152,838
Bills receivable	589,812	1,855,037
Trust receipts	72,597	60,878
Claims on customers under acceptance credits	1,068,972	967,692
Staff loans	122,585	128,967
Revolving credit	1,095,676	779,000
Other loans	148,510	145,320
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	19,908,781	20,687,462
Unearned interest and income	(52,521)	(40,740)
	<hr/>	<hr/>
Gross loans, advances and financing	19,856,260	20,646,722
Allowance for bad and doubtful debts and financing		
- specific	(396,005)	(375,927)
- general	(288,765)	(302,090)
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Net loans, advances and financing	19,171,490	19,968,705
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CITIBANK BERHAD

Company No. 297089 M

6a By type of customer

	Group and Bank	
	Sept 2005 RM'000	Dec 2004 RM'000
Domestic banking institutions		
Domestic non bank institutions	165,349	145,503
Domestic business enterprises	3,094,295	3,658,674
-Small and medium enterprises	1,039,284	1,184,134
Individuals	15,517,090	15,372,686
Foreign entities	40,242	285,725
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	19,856,260	20,646,722
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6b By interest/profit rate sensitivity

	Group and Bank	
	Sept 2005 RM'000	Dec 2004 RM'000
Fixed rate		
Housing loans/financing	288,785	187,581
Hire Purchase receivable	77,199	63,607
Other fixed rate loan/financing	6,903,393	7,939,128
Variable rate		
BLR plus	12,215,348	12,211,023
Cost plus	371,535	245,383
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	19,856,260	20,646,722
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CITIBANK BERHAD

Company No. 297089 M

6c By sector

	Group and Bank	
	Sept 2005 RM'000	Dec 2004 RM'000
Agriculture	69,355	51,223
Mining and quarrying	15,699	109,235
Manufacturing	1,623,694	2,488,652
Electricity / Gas & Water	386,464	214,866
Construction	71,305	86,273
Real estate	-	29,138
Purchase of landed property		
- Residential	11,170,903	10,865,497
- Non-residential	554,508	587,348
Wholesale, retail trade and restaurant & hotel	751,814	917,157
Transport, storage and communication	472,785	533,246
Finance, insurance and business services	515,220	477,059
Purchase of securities	319,247	424,293
Consumption credit	3,869,651	3,831,816
Others	35,615	30,919
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	19,856,260	20,646,722
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CITIBANK BERHAD

Company No. 297089 M

6d Non-performing loans by sector

	Group and Bank	
	Sept 2005 RM'000	Dec 2004 RM'000
Agriculture	11	41
Manufacturing	62,275	89,791
Construction	36,547	38,084
Real estate	23,625	-
Purchase of landed property		
- Residential	176,518	148,027
- Non-residential	44,809	44,535
Wholesale, retail trade and restaurant & hotel	1,362	3,017
Transport, storage and communication	135	-
Finance, insurance and business services	3,384	17,070
Purchase of securities	7,436	2,669
Consumption credit	329,191	322,123
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	685,293	665,357
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CITIBANK BERHAD

Company No. 297089 M

6e Movements in the non-performing loans and financing (NPL) are as follows :-

	Group and Bank	
	Sept 2005 RM'000	Dec 2004 RM'000
Balance at 1 January	665,357	617,576
Non-performing during the period	285,253	374,035
Reclassified as performing	(84,872)	(173,069)
Recoveries	(120,308)	(118,460)
Recoveries from debt conversion	(14,814)	-
Amount written off	(40,527)	(34,725)
Amount written off on debt conversion	(4,796)	-
	<hr/>	<hr/>
At end of the period/year	685,293	665,357
Allowance - Specific	(396,005)	(375,927)
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Net non performing loans, advances and financing	<u>289,288</u>	<u>289,430</u>
Ratio of net non-performing loans and financing to net loans and financing	1.49%	1.43%

6f Movements in the allowance for bad and doubtful debts (and financing) accounts are as follows:-

	Group and Bank	
	Sept 2005 RM'000	Dec 2004 RM'000
<u>Allowance General</u>		
Balance at 1 January	302,090	286,668
Provisions made during the year	(13,325)	15,422
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Balance at 30 Sept/31 Dec	<u>288,765</u>	<u>302,090</u>
Percentage of gross loans, advances and financing less allowance for specific debts	<u>1.5%</u>	<u>1.5%</u>

CITIBANK BERHAD

Company No. 297089 M

	Group and Bank	
	Sept 2005 RM'000	Dec 2004 RM'000
<u>Allowance for Specific debts</u>		
Balance at 1 January	375,927	297,544
Allowance made during the period/year	118,868	139,210
Amount recovered	(56,949)	(47,110)
Amount written off	(41,841)	(13,717)
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Balance at 30 Sept/31 Dec	396,005	375,927
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7 OTHER ASSETS

	Bank	
	Sept 2005 RM'000	Dec 2004 RM'000
Interest/Income receivable	80,313	115,094
Other debtors, deposits and prepayments	558,737	420,533
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	639,050	535,627
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	Group	
	Sept 2004 RM'000	Dec 2004 RM'000
Interest/Income receivable	80,313	115,094
Other debtors, deposits and prepayments	558,757	420,533
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	639,070	535,627
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CITIBANK BERHAD

Company No. 297089 M

8 DEPOSITS FROM CUSTOMERS

a By type of deposit

	Group and Bank	
	Sept 2005	Dec 2004
	RM'000	RM'000
Demand deposits	5,192,426	4,704,690
Saving deposits	1,054,260	1,104,065
Fixed deposits	12,780,359	15,391,015
Other deposits	1,259,958	263,700
Negotiable Instruments of Deposit	515,500	2,143,388
Others - cash collateral	18,585	14,029
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	20,821,088	23,620,887
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b By type of customers

	Group and Bank	
	Sept 2005	Dec 2004
	RM'000	RM'000
Federal and state governments	-	100,018
Government and statutory bodies	3,217	519
Business enterprise	10,074,287	11,798,685
Individuals	10,732,572	10,987,014
Others	11,012	734,651
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	20,821,088	23,620,887
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CITIBANK BERHAD

Company No. 297089 M

**9 DEPOSITS AND PLACEMENTS OF BANKS AND
OTHER FINANCIAL INSTITUTIONS**

	Group and Bank	
	Sept 2005 RM'000	Dec 2004 RM'000
Licensed banks	6,902,280	6,856,621
Licensed finance companies	-	100,000
Bank Negara Malaysia	5,978	9,035
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	6,908,258	6,965,656
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10 OTHER LIABILITIES

	Group and Bank	
	Sept 2005 RM'000	Dec 2004 RM'000
Interest/Profit payable	127,794	87,678
Other creditors and accruals	1,147,985	1,163,954
Provision for retirement benefits	5,156	6,438
Profit Equalisation Reserve	6,615	4,550
Taxation	212,453	193,166
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	1,500,003	1,455,786
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CITIBANK BERHAD

Company No. 297089 M

11 SHARE CAPITAL

	Group and Bank	
	Sept 2005	Dec 2004
Authorised:-		
Ordinary shares of RM1.00 each	<u>500,000,000</u>	<u>500,000,000</u>
Issued and fully paid	<u>121,696,972</u>	<u>121,696,972</u>

12 RESERVES

	Group and Bank	
	Sept 2005 RM'000	Dec 2004 RM'000
Share premium	380,303	380,303
Statutory reserve	121,697	121,697
Other Reserve	3,825	34,027
Retained profit	574,977	1,621,484
	<u>1,080,802</u>	<u>2,157,511</u>

CITIBANK BERHAD
(Company No. 297089 M)

13 INTEREST INCOME

	Group and Bank	
	Sept 2005 RM'000	Sept 2004 RM'000
Loans and advances		
- Interest income other than recoveries from NPL	945,711	921,465
- Recoveries from NPL	15,574	12,918
Money at call and deposit placements with financial institutions	212,279	148,359
Securities held-for-trading	42,812	120,891
Securities available for sale	92,786	112,060
Securities held-to maturity	9,621	4,923
Securities purchased under resale agreements	34,131	1,383
	1,352,914	1,321,999
Accretion of discounts less amortisation of premium	(25,144)	(104,618)
	1,327,770	1,217,381

14 INTEREST EXPENSE

	Group and Bank	
	Sept 2005 RM'000	Sept 2004 RM'000
Deposits and placements of banks and other financial institutions	121,673	56,840
Deposits from other customers	381,890	354,224
Loans sold to Cagamas	44,978	68,615
Others	70,779	76,092
	619,320	555,771
	619,320	555,771

CITIBANK BERHAD
(Company No. 297089 M)

15 OTHER OPERATING INCOME

	Group and Bank	
	Sept 2005	Sept 2004
	RM'000	RM'000
Fee income:		
Commission	86,378	82,985
Service charges and fees	355	863
Guarantee fees	6,641	8,158
Other fee income	116,532	123,492
	<u>209,906</u>	<u>215,498</u>
Net profit from securities held for trading	5,060	8,836
Gain from sales of available-for-sale securities	20,605	16,145
Gross dividends from unquoted investment securitie	25	25
	<u>25,690</u>	<u>25,006</u>
Other income:		
Foreign exchange profit	111,912	94,600
Gain/loss on disposal of of fixed assets	-	9
Gain/loss on disposal of OREO	-	875
	<u>111,912</u>	<u>95,484</u>
	<u>347,508</u>	<u>335,988</u>

CITIBANK BERHAD
(Company No. 297089 M)

16 OVERHEAD EXPENSES

	Group and Bank	
	Sept 2005	Sept 2004
	RM'000	RM'000
Personnel costs		
-Salary	112,991	111,523
-Others	81,593	75,193
Establishment costs		
-depreciation	19,828	22,459
-rental	15,670	14,553
-utility	4,321	3,894
-others	8,011	7,489
Marketing expenses		
-Advertisement	24,845	24,530
-Others	25,636	20,229
Administration and general expenses		
-processing cost	52,818	39,126
-others	118,376	152,143
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	<u>464,089</u>	<u>471,139</u>

17 LOAN AND FINANCING LOSS ALLOWANCE

	Group and Bank	
	Sept 2005	Sept 2004
	RM'000	RM'000
Allowance for bad and doubtful debts and financing:-		
Specific allowance (net of recoveries)		
- made in the financial period	118,868	96,040
- written back	(56,949)	(35,467)
General allowance	(13,325)	23,662
- Profit equalisation reserve	2,065	1,124
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	<u>50,659</u>	<u>85,359</u>

CITIBANK BERHAD
(Company No. 297089 M)

18 TAXATION

	Group and Bank	
	Sept	Sept
	2005	2004
	RM'000	RM'000
Current year tax expense	<u>168,098</u>	<u>171,539</u>

CITIBANK BERHAD
Company No. 297089 M

CAPITAL ADEQUACY

The capital adequacy ratios of the Bank are as follows:-

	Group and Bank	
	Sept	Dec
	2005	2004
	RM'000	RM'000
Tier 1 capital		
Paid-up share capital	121,697	121,697
Share premium	380,303	380,303
Other reserves	2,135,499	1,777,208
Adjusted retained earnings	2,637,499	2,279,208
Deferred Tax asset adjustment	(28,115)	(54,890)
Total Tier-I capital	<u>2,609,384</u>	<u>2,224,318</u>
 Tier-II capital		
General allowance for bad and doubtful debts	288,765	302,090
 Total capital	<u>2,898,149</u>	<u>2,526,408</u>
Less: Investments in subsidiaries	(20)	(20)
 Capital base	<u>2,898,129</u>	<u>2,526,388</u>

Breakdown of risk-weighted assets in the various categories of risk-weights:-

	Group and Bank	
	Sept	Dec
	2005	2004
	RM'000	RM'000
0% Risk Weightage	10,784,009	8,608,208
10% Risk Weightage	327,033	466,961
20% Risk Weightage	5,787,178	7,066,698
50% Risk Weightage	11,843,554	11,740,268
100% Risk Weightage	12,386,932	13,853,823
 Total credit risk weighted assets	<u>41,128,706</u>	<u>41,735,958</u>
 Market risk adjusted assets	977,098	1,183,632
 Total Risk Weighted Assets	<u>20,475,946</u>	<u>22,367,625</u>
 Core capital ratio	12.74%	9.94%
Risk weighted capital ratio	14.15%	11.29%

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COMMITMENT AND CONTIGENCIES

	Sept 05			Dec 04		
	Principal Amount RM'000	Equivalent Amount RM'000	Risk weighted amount RM'000	Principal Amount RM'000	Equivalent Amount RM'000	Risk weighted amount RM'000
Direct credit substitute	1,156,413	1,156,413	1,156,413	1,578,547	1,578,547	1,578,547
Transaction -related contingent items	417,352	208,676	208,676	341,584	170,792	170,792
Short-term self liquidating trade-related contingencies	490,171	98,034	71,872	373,159	74,632	62,419
Irrevocable commitments to extend credit						
-maturity not exceeding one year	12,052,128	-	-	20,806,570		
-maturity exceeding one year	1,406,157	703,079	659,668	1,702,107	851,054	756,270
Foreign exchange related contracts:						
-Less than one year	34,271,671	504,118	160,645	25,404,587	2,675,025	133,604
-One year to less than 5 years	3,058,769	241,739	116,385	482,290	24,116	9,260
-5 years and above	-	-	-			
Interest rate related contracts:						
-Less than one year	5,773,163	12,554	2,537	8,674,140	13,517	2,753
-One year to less than 5 years	18,793,648	481,594	198,480	24,479,857	676,007	292,801
-5 years and above	1,775,376	150,264	51,510	1,809,319	119,206	34,588
Equity and commodity related contracts	-	-	-			
Others	4,573,750	-	-	755,190	-	-
Total	83,768,598	3,556,471	2,626,186	86,407,350	6,182,896	3,041,034

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Interest/profit rate risk

Group	Up to	> 1 - 3	> 3 - 12	> 1 - 5	over 5	Non-interest	Trading book	Total	Effective interest
2005	1 mth	SEP	months	years	years	sensitive			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	%
<u>ASSETS</u>									
Cash and short term funds	9,334,800	-	-	-	-	52,171	-	9,386,971	3.07%
Deposits and placements with financial institutions	-	667,158	673,255	677,420	36,989	-	-	2,054,822	3.40%
Securities purchased under resale agreements	349,094	354,853	499,883	-	-	-	-	1,203,830	2.80%
Securities held for trading	-	-	-	-	-	-	1,422,895	1,422,895	2.44%
Securities available-for-sale	-	99,835	688,720	2,159,411	77,154	-	-	3,025,120	4.60%
Securities held-to-maturity	-	194,000	-	-	-	7,499	-	201,499	4.91%
Loans, advances and financing	-	-	-	-	-	-	-	-	-
- performing	16,237,426	413,992	281,939	431,879	166,755	1,639,499	-	19,171,490	7.11%
- non-performing *	-	-	-	-	-	-	-	-	-
Other asset	-	-	-	-	-	639,050	-	639,050	-
Statutory Deposits with BNM	-	-	-	-	-	669,481	-	669,481	-
Investment in subs	-	-	-	-	-	20	-	20	-
Property, plant and equipment	-	-	-	-	-	87,841	-	87,841	-
Deferred tax	-	-	-	-	-	28,115	-	28,115	-
TOTAL ASSETS	25,921,320	1,729,838	2,143,797	3,268,710	280,898	3,123,676	1,422,895	37,891,134	
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>									
Deposits from customers	7,588,294	2,153,714	5,320,834	581,352	64,500	5,112,394	-	20,821,088	2.98%
Deposits and placements of banks and other financial institutions	4,519,033	1,094,437	1,004,212	-	36,990	253,586	-	6,908,258	2.85%
Obligation on securities sold under repurchase agreements	4,249,514	55,930	-	-	-	-	-	4,305,444	2.52%
Bills and acceptance payable	-	-	-	-	-	276,154	-	276,154	-
Other liabilities	-	-	-	-	-	1,500,003	-	1,500,003	-
Recourse obligation on loans sold to Cagamas	183,798	258,177	442,914	587,799	-	-	-	1,472,688	3.60%
Total Liabilities	16,540,639	3,562,258	6,767,960	1,169,151	101,490	7,142,137	0	35,283,635	
Shareholders' equity	-	-	-	-	-	2,637,499	-	2,637,499	-
Minority interests	-	-	-	-	-	-	-	-	-
Total Liabilities and Shareholders' equity	16,540,639	3,562,258	6,767,960	1,169,151	101,490	9,779,636	0	37,921,134	
On Balance Sheet interest sensitivity gap							-		
Off Balance Sheet interest sensitivity gap	(197,000)	452,000	(15,000)	(1,052,000)	(107,000)	-	-	(919,000)	
	(197,000)	452,000	(15,000)	(1,052,000)	(107,000)	0	0	(919,000)	