

CITIBANK BERHAD
AND ITS SUBSIDIARY COMPANIES
(Company No. 297089 M)
(Incorporated in Malaysia)
UNAUDITED BALANCE SHEET AT 31 MARCH 2007

		Group		Bank	
		MAR 2007 RM'000	DEC 2006 RM'000	MAR 2007 RM'000	DEC 2006 RM'000
ASSETS					
Cash and short term funds	1	5,103,653	5,528,088	5,103,633	5,528,068
Deposits and placements with financial institutions	2	1,304,139	2,272,748	1,304,139	2,272,748
Securities purchased under resale agreements		2,518,032	1,356,875	2,518,032	1,356,875
Securities held for trading	3	3,540,912	2,269,457	3,540,912	2,269,457
Securities available-for-sale	4	3,750,647	4,639,224	3,750,647	4,639,224
Securities held-to-maturity	5	7,499	7,499	7,499	7,499
Loans, advances and financing	6	20,690,369	20,357,791	20,690,369	20,357,791
Other assets	7	1,029,860	994,106	1,029,860	994,106
Statutory deposits with Bank Negara Malaysia		635,362	719,641	635,362	719,641
Deferred tax assets		37,619	43,517	37,619	43,517
Investment in subsidiary companies		-	-	20	20
Fixed assets		80,047	76,971	80,047	76,971
TOTAL ASSETS		<u>38,698,139</u>	<u>38,265,917</u>	<u>38,698,139</u>	<u>38,265,917</u>
LIABILITIES AND SHAREHOLDERS' FUNDS					
FUNDS					
Deposits from customers	8	27,354,217	24,582,009	27,354,217	24,582,009
Deposits and placements of banks and other financial institutions	9	3,919,183	4,540,370	3,919,183	4,540,370
Obligations on securities sold under repurchase agreements		2,048,035	3,578,573	2,048,035	3,578,573
Bills and acceptances payable		186,294	354,854	186,294	354,854
Recourse obligations on loans sold to Cagamas		736,093	748,797	736,093	748,797
Other liabilities	10	1,959,307	2,122,928	1,959,307	2,122,928
Subordinated loans		400,000	400,000	400,000	400,000
TOTAL LIABILITIES		<u>36,603,129</u>	<u>36,327,531</u>	<u>36,603,129</u>	<u>36,327,531</u>
SHARE CAPITAL		121,697	121,697	121,697	121,697
RESERVES	12	1,973,313	1,816,689	1,973,313	1,816,689
SHAREHOLDERS' FUNDS	11	<u>2,095,010</u>	<u>1,938,386</u>	<u>2,095,010</u>	<u>1,938,386</u>
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS		<u>38,698,139</u>	<u>38,265,917</u>	<u>38,698,139</u>	<u>38,265,917</u>
COMMITMENTS AND CONTINGENCIES		<u>95,357,215</u>	<u>90,851,542</u>	<u>95,357,215</u>	<u>90,851,542</u>

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 31 MARCH 2007

		Group and Bank	
		Mar 2007	Mar 2006
		RM'000	RM'000
Revenue		668,364	588,295
Interest income	13	512,478	465,532
Interest expense	14	(228,848)	(215,142)
Net interest income		<u>283,630</u>	<u>250,390</u>
<i>Net Islamic Banking Operating Income</i>		9,130	3,844
Non-interest income	15	146,756	118,919
Operating Income		<u>439,516</u>	<u>373,153</u>
Staff Cost and Overheads	16	(177,524)	(154,433)
Profit Before Provision		<u>261,992</u>	<u>218,720</u>
Loan and financing loss and provision	17	(34,859)	(18,568)
Profit Before Taxation		<u>227,133</u>	<u>200,152</u>
Taxation		(70,138)	(54,845)
Profit after taxation		<u><u>156,995</u></u>	<u><u>145,307</u></u>
Earnings per share - Basic (sen)		<u><u>516</u></u>	<u><u>478</u></u>

**CITIBANK BERHAD
AND ITS SUBSIDIARIES**

(Company No. 297089)

(Incorporated in Malaysia)

Unaudited Statement Of Changes In Equity For The Period Ended 31 March 2007

Group and Bank

	← Non-Distributable →		Distributable				
	Share Capital RM'000	Share Premium RM'000	Statutory Reserve RM'000	Other Reserve RM'000	Retained Profits RM'000	Total Reserve RM'000	Total RM'000
At 1 January 2006	121,697	380,303	121,697	(7,375)	700,558	1,195,183	1,316,880
Profit after taxation	-	-	-	-	603,541	603,541	603,541
Unrealised net gain/(loss) on revaluation of available for sale of securities	-	-	-	17,965	-	17,965	17,965
At 31 December 2006	<u>121,697</u>	<u>380,303</u>	<u>121,697</u>	<u>10,590</u>	<u>1,304,099</u>	<u>1,816,689</u>	<u>1,938,386</u>
At 1 January 2007	121,697	380,303	121,697	10,590	1,304,099	1,816,689	1,938,386
Profit after taxation	-	-	-	-	156,995	156,995	156,995
Unrealised net gain/(loss) on revaluation of available for sale of securities	-	-	-	(371)	-	(371)	(371)
At 31 March 2007	<u>121,697</u>	<u>380,303</u>	<u>121,697</u>	<u>10,219</u>	<u>1,461,094</u>	<u>1,973,313</u>	<u>2,095,010</u>

CITIBANK BERHAD
AND ITS SUBSIDIARY COMPANIES

(Company No. 297089 M)

(Incorporated in Malaysia)

UNAUDITED CONDENSED CASH FLOW STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2007

	Mar 2007 RM'000	Mar 2006 RM'000
Profit before tax expenses and zakat	227,133	218,720
Adjustments for non cash items	46,421	(12,133)
Changes in working capital:-		
Net changes in operating assets	(1,783,116)	465,797
Net changes in operating Liabilities	264,146	(1,604,052)
Taxes paid	(57,019)	(54,167)
Net cash generated from operating activities	(1,302,435)	(985,835)
Net cash generated from investment activities	878,000	348,678
Net change in cash and cash equivalents	(424,435)	(637,157)
Cash and cash equivalents at the beginning of the year	5,528,068	8,257,287
Cash and cash equivalents at the end of the period	5,103,633	7,620,130

CITIBANK BERHAD
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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 first quarter ended March 31, 2007 have been prepared in accordance with the revised GP8 guidelines issued by Bank Negara Malaysia.

A2) Performance Review

The Bank's pre-tax profit for the first quarter ended 31 March 2007 of RM 227 million was RM 27 million or 14% higher than that of the previous corresponding quarter of RM 200 million. The improvement was mainly due to the higher net interest income which had increased by 13% or RM 33 million. Non interest income too has increased by RM 33 million or 26% over the previous corresponding quarter. Main increases were mainly from the fee income and foreign exchange. Revenue growth was however mitigated by an increase in overhead expense of RM 23 million which were mainly due to restructuring reserve of RM 5 million, staff cost of RM 3 million and head office and general administrative and support charges of RM 12 million.

Compared with the proceeding quarter, asset grew by 1%, mainly driven by an expansion of RM 333 million in gross loans and securities held under repurchase of RM 1.1 billion. On the liability side, customer deposits had increased by RM 2.8 billion over the preceding quarter. However, this increase was mitigated by reduction in deposits with financial institutions of RM620 million and securities sold under the repurchase agreements of RM1.5 billion.

A3) Prospects for 2007

The Bank expects to continue its focus in building on the successes of 2006 and leveraging on the banking sector liberalization to bring new products to the market. The Bank also expects to further consolidate its dominant position in credit cards as well as mortgage and wealth management businesses. In addition, with the good progress made in 2006, growing the Islamic banking business remains as one of the priorities of the Bank.

CITIBANK BERHAD
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1 CASH AND SHORT TERM FUNDS

	Group and Bank	
	Mar 2007 RM'000	Dec 2006 RM'000
Cash and balances with banks and other financial institutions	76,464	79,883
Money at call and deposit placements maturing within one month	5,027,169	5,448,185
	5,103,633	5,528,068
	5,103,633	5,528,068

2 DEPOSITS AND PLACEMENTS WITH FINANCIAL INSTITUTIONS

	Group and Bank	
	Mar 2007 RM'000	Dec 2006 RM'000
Bank Negara Malaysia	-	572,900
Licensed banks	1,304,139	1,699,848
	1,304,139	2,272,748
	1,304,139	2,272,748

3 SECURITIES HELD-FOR-TRADING

	Group and Bank	
	Mar 2007 RM'000	Dec 2006 RM'000
At fair value		
Malaysian Government Treasury Bills	246,341	174,882
Malaysian Government Stock	1,101,873	676,657
Malaysian Government Investment Issues	65,592	134,818
BNM Bills/Notes	1,442,115	587,510
Cagamas Notes /Bonds	35,693	-
Commercial Paper	-	24,201
Private Debt Securities	649,298	671,389
	3,540,912	2,269,457
	3,540,912	2,269,457

CITIBANK BERHAD
Company No. 297089 M

4 SECURITIES AVAILABLE-FOR-SALE

	Group and Bank	
	Mar 2007 RM'000	Dec 2006 RM'000
At fair value		
Malaysian Government Treasury Bills/Securities	2,591,299	2,967,500
BNM Bills/bonds	100,050	-
Malaysian Government Investment Issues	151,643	100,496
Cagamas Bonds	569,913	580,542
Khazanah Bonds	62,315	126,243
Private Debt Securities/FHLMA	275,427	429,224
Yankee Bonds/US bonds	-	435,219
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	3,750,647	4,639,224
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5 SECURITIES HELD-TO-MATURITY

	Group and Bank	
	Mar 2007 RM'000	Dec 2006 RM'000
Unquoted securities:-		
Shares	7,499	7,499
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	7,499	7,499
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CITIBANK BERHAD
Company No. 297089 M

6 LOANS, ADVANCES AND FINANCING

	Group and Bank	
	Mar 2007 RM'000	Dec 2006 RM'000
Overdrafts	1,443,919	1,542,118
Term loans		
-Housing loans/financing	11,471,066	11,257,512
-Hire Purchase receivables	58,540	61,348
-Lease Receivable	26,931	53,366
-Other term loan	1,699,060	1,352,217
Credit cards receivables	3,644,672	3,636,754
Bills receivable	818,928	646,771
Trust receipts	92,600	196,807
Claims on customers under acceptance credits	912,184	1,019,597
Staff loans	112,579	113,918
Revolving credit	1,121,643	1,126,961
Other loans	11,881	62,397
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Unearned interest and income	(82,713)	(82,239)
	<hr/>	<hr/>
Gross loans, advances and financing	21,331,290	20,987,527
Allowance for bad and doubtful debts and financing		
- specific	(325,564)	(319,726)
- general	(315,357)	(310,010)
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Net loans, advances and financing	20,690,369	20,357,791
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6a By type of customer

	Group and Bank	
	Mar 2007 RM'000	Dec 2006 RM'000
Domestic banking institutions	2,924	-
Domestic non bank institutions		
-Stock broking	38,115	-
-others	248,642	249,086
Domestic business enterprises		
-Small and medium enterprises	543,107	584,304
-others	3,507,466	3,374,300
Individuals	16,960,303	16,744,499
Foreign entities	30,733	35,338
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	21,331,290	20,987,527
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CITIBANK BERHAD**Company No. 297089 M**

6b By interest/profit rate sensitivity

	Group and Bank	
	Mar 2007 RM'000	Dec 2006 RM'000
Fixed rate		
Housing loans/financing	512,532	300,343
Hire Purchase receivable	55,771	57,538
Other fixed rate loan/financing	7,513,626	7,546,461
Variable rate		
BLR plus	12,818,125	12,681,288
Cost plus	431,236	401,897
	21,331,290	20,987,527
	21,331,290	20,987,527

6c By sector

	Group and Bank	
	Mar 2007 RM'000	Dec 2006 RM'000
Agriculture, hunting, forestry and fishing	362,327	347,270
Mining and quarrying	1,039	19,891
Manufacturing	1,775,600	1,642,926
Electricity / Gas & Water	116,203	118,838
Construction	55,510	20,559
Real estate	22,109	26,648
Purchase of landed property		
- Residential	12,097,171	11,935,539
- Non-residential	447,832	452,380
Wholesale, retail trade and restaurant &	774,637	791,525
Transport, storage and communication	420,999	477,877
Finance, insurance and business services	338,466	460,892
Purchase of securities	233,728	243,867
Consumption credit	4,415,299	4,137,716
Others	270,370	311,599
	21,331,290	20,987,527
	21,331,290	20,987,527

CITIBANK BERHAD
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6d Non-performing loans by sector

	Group and Bank	
	Mar 2007 RM'000	Dec 2006 RM'000
Agriculture	11	11
Manufacturing	87,133	89,223
Electricity / Gas & Water		
Construction	14,107	14,349
Purchase of landed property		
- Residential	235,935	214,790
- Non-residential	42,766	44,015
Wholesale, retail trade and restaurant &	4,352	4,340
Transport, storage and communication	3,393	679
Finance, insurance and business services	3,940	4,131
Purchase of securities	26,542	27,717
Consumption credit	235,646	223,241
	653,825	622,496
	653,825	622,496

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

	Group and Bank	
	Mar 2007 RM'000	Dec 2006 RM'000
Balance at 1 January	622,496	718,043
Classified as non-performing during the year/period	122,780	274,733
Reclassified as performing during the year	(21,291)	(74,502)
Amount recovered	(38,840)	(162,785)
Amount written off	(31,292)	(132,993)
Others	(28)	-
	653,825	622,496
At 31 March/December	653,825	622,496
Specific allowance	(325,564)	(319,726)
	328,261	302,770
	328,261	302,770
Ratio of net non-performing loans and financing to net loans and financing	1.56%	1.46%

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

	Group and Bank	
	Mar	Dec
	2007	2006
	RM'000	RM'000
<u>General allowance</u>		
Balance at 1 January	310,010	288,861
Allowance made during the period/year	5,347	21,149
	<hr/>	<hr/>
Balance at 31 Mar/December	315,357	310,010
	<hr/> <hr/>	<hr/> <hr/>
As % of gross loans, advances and financing less specific allowance	1.5%	1.5%

	Group and Bank	
	Mar	Dec
	2007	2006
	RM'000	RM'000
<u>Specific allowance</u>		
Balance at 1 January	319,726	413,459
Allowance made during the period/year	25,433	86,017
Amount recovered	(13,960)	(52,815)
Amount written off	(5,635)	(126,935)
	<hr/>	<hr/>
Balance at 31 Mar/December	325,564	319,726
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7 OTHER ASSETS

	Group and Bank	
	Mar	Dec
	2007	2006
	RM'000	RM'000
Interest/Income receivable	98,346	119,984
Other debtors, deposits and prepayments	317,086	260,560
Mark-to-market derivatives	614,428	613,562
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	1,029,860	994,106
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8 DEPOSITS FROM CUSTOMERS
a By type of deposit

	Group and Bank	
	Mar 2007 RM'000	Dec 2006 RM'000
Demand deposits	6,186,131	6,772,239
Saving deposits	1,208,815	1,078,792
Fixed deposits	17,239,475	12,360,023
Other deposits	312,893	1,622,422
Negotiable Instruments of Deposit	2,372,182	2,721,436
Others - cash collateral	34,721	27,097
	27,354,217	24,582,009
	27,354,217	24,582,009

b By type of customers

	Group and Bank	
	Mar 2007 RM'000	Dec 2006 RM'000
Federal and state governments	41,752	16
Government and statutory bodies	108	4,638
Business enterprise	10,436,409	10,345,747
Individuals	12,961,207	12,539,634
Others	3,914,741	1,691,974
	27,354,217	24,582,009
	27,354,217	24,582,009

9 DEPOSITS AND PLACEMENTS OF BANKS AND
OTHER FINANCIAL INSTITUTIONS

	Group and Bank	
	Mar 2007 RM'000	Dec 2006 RM'000
Licensed banks	3,850,951	4,387,893
Licensed finance companies	-	150,000
Bank Negara Malaysia	68,232	2,477
	3,919,183	4,540,370
	3,919,183	4,540,370

CITIBANK BERHAD

Company No. 297089 M

10 OTHER LIABILITIES

	Group and Bank	
	Mar	Dec
	2007	2006
	RM'000	RM'000
Interest/Profit payable	166,628	158,145
Other creditors and accruals	950,474	1,169,402
Provision for retirement benefits	3,233	1,817
Profit Equalisation Reserve	20,871	16,302
Taxation	121,311	114,621
Mark-to-market derivatives	696,791	662,641
	<u>1,959,307</u>	<u>2,122,928</u>

11 SHARE CAPITAL

	Group and Bank	
	Mar	Dec
	2007	2006
	RM	RM
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	
	Mar	Dec
	2007	2006
	RM	RM
Share premium	380,303	380,303
Statutory reserve	121,697	121,697
Other Reserve	10,219	10,590
Retained profit	1,461,094	1,304,099
	<u>1,973,313</u>	<u>1,816,689</u>

CITIBANK BERHAD
(Company No. 297089 M)

13 INTEREST INCOME

	Group and Bank	
	Mar 2007 RM'000	Mar 2006 RM'000
Loans and advances		
- Interest income other than recoveries from NPL	362,748	324,980
- Recoveries from NPL	6,947	6,200
Money at call and deposit placements with financial institutions	65,805	82,059
Securities held-for-trading	21,113	12,751
Securities available for sale	40,673	36,478
Securities held-to maturity	-	1,101
Securities purchased under resale agreements	16,604	9,683
	513,890	473,252
Accretion of discounts less amortisation of premium	(1,412)	(7,720)
	512,478	465,532

14 INTEREST EXPENSE

	Group and Bank	
	Mar 2007 RM'000	Mar 2006 RM'000
Deposits and placements of banks and other financial institutions	27,804	44,014
Deposits from other customers	156,086	141,842
Loans sold to Cagamas	6,817	7,756
Others	38,141	21,530
	228,848	215,142
	228,848	215,142

CITIBANK BERHAD
(Company No. 297089 M)

15 OTHER OPERATING INCOME

	Group and Bank	
	Mar 2007 RM'000	Mar 2006 RM'000
Fee income:		
Commission	41,422	29,798
Service charges and fees	83	110
Guarantee fees	1,947	1,758
Bankcard Fees	34,497	32,803
Insurance, premium and referral	5,313	6,127
Other fee income	3,240	2,979
	<u>86,502</u>	<u>73,575</u>
Net profit from securities held-for-trading	5,662	(3,680)
Loss from Derivatives	(26,655)	(1,588)
Net gain from sales of securities		
- held-for-trading	15,041	6,215
- available-for-sale	6,284	(151)
	<u>332</u>	<u>796</u>
Other income:		
Foreign exchange profit		
- unrealised gain	96,607	114,361
- realised loss	(36,685)	(69,813)
	<u>59,922</u>	<u>44,548</u>
	<u>146,756</u>	<u>118,919</u>

CITIBANK BERHAD
(Company No. 297089 M)
16 OVERHEAD EXPENSES

	Group and Bank	
	Mar 2007 RM'000	Mar 2006 RM'000
Personnel costs		
-salary allowance and bonus	68,060	59,160
-others	20,788	16,675
Establishment costs		
-depreciation	6,994	6,007
-rental	6,724	5,817
-utility	1,413	1,226
-others	1,455	2,469
Marketing expenses		
-advertisement and publicity	13,969	14,817
-others	552	1,046
Administration and general expenses		
-processing cost	33,952	22,442
-others	23,617	24,774
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	<u>177,524</u>	<u>154,433</u>

17 LOAN AND FINANCING LOSS AND PROVISION

	Group and Bank	
	Mar 2007 RM'000	Mar 2006 RM'000
Provision for bad and doubtful debts and financing:-		
Specific provision (net of recoveries)		
- made in the financial period	25,433	30,774
- written back	(13,960)	(11,311)
- written off	18,039	-
General provision	5,347	(895)
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	<u>34,859</u>	<u>18,568</u>

CITIBANK BERHAD
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COMMITMENT AND CONTINGENCIES

	Mar 07			Dec 06		
	Principal Amount RM'000	Credit Equivalent Amount RM'000	Risk weighted amount RM'000	Principal Amount RM'000	Credit Equivalent Amount RM'000	Risk weighted amount RM'000
Direct credit substitute	1,307,265	1,307,265	1,307,265	1,227,786	1,227,786	1,227,786
Transaction -related contingent items	601,102	300,551	300,551	559,500	279,750	279,750
Short-term self liquidating trade-related contingencies	555,167	111,033	90,719	504,743	100,949	70,915
Irrevocable commitments to extend credit						
-maturity not exceeding one year	23,902,088	-	-	23,187,250	-	-
-maturity exceeding one year	1,604,949	802,475	764,161	1,755,204	877,602	855,892
Foreign exchange related contracts:						
-Less than one year	32,200,086	639,195	203,473	29,138,729	590,231	190,896
-One year to less than 5 years	4,333,141	419,425	103,046	2,998,267	264,260	75,322
-5 years and above	122,724	18,409	4,537	1,040,922	156,138	34,480
Interest rate related contracts:						
-Less than one year	5,088,644	8,521	1,823	4,602,174	9,696	2,386
-One year to less than 5 years	16,335,368	397,108	103,246	19,830,267	401,277	107,078
-5 years and above	7,659,229	609,316	205,746	5,236,801	398,107	113,165
Equity and commodity related contracts						
Others	1,647,452	-	-	769,899	-	-
Total	95,357,215	4,613,298	3,084,567	90,851,542	4,305,796	2,957,670

CITIBANK BERHAD
Company No. 297089 M

CAPITAL ADEQUACY

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

	Group and Bank	
	Mar	Dec
	2007	2006
	RM'000	RM'000
Tier 1 capital		
Paid-up share capital	121,697	121,697
Share premium	380,303	380,303
Retained earnings	1,304,099	1,304,099
Other reserves	132,287	132,287
Adjusted retained earnings	1,938,386	1,938,386
Deferred Tax asset adjustment	(43,517)	(43,517)
Total Tier-I capital	<u>1,894,869</u>	<u>1,894,869</u>
Tier-II capital		
Subordinated loans	400,000	400,000
General provision for bad and doubtful debts	310,010	310,010
Total Tier-II capital	<u>710,010</u>	<u>710,010</u>
Total Capital	2,604,879	2,604,879
Less: Investments in subsidiaries	(20)	(20)
Capital base	<u><u>2,604,859</u></u>	<u><u>2,604,859</u></u>

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

	Group and Bank			
	Principal	Risk weighted	Principal	Risk weighted
	Mar	Mar	Dec	Dec
	2007	2007	2006	2006
	RM'000	RM'000	RM'000	RM'000
0% Risk Weightage	9,995,297	-	9,338,708	-
10% Risk Weightage	74,955	7,496	235,617	23,562
20% Risk Weightage	7,256,207	1,451,241	7,459,419	1,491,884
50% Risk Weightage	12,578,829	6,289,415	11,846,108	5,923,054
100% Risk Weightage	13,517,584	13,517,584	13,834,686	13,834,686
Total risk weighted assets	<u>43,422,872</u>	<u>21,265,735</u>	<u>42,714,538</u>	<u>21,273,186</u>
Market risk adjusted asset		1,700,028		1,222,143
Total Risk Weighted Assets	<u><u>43,422,872</u></u>	<u><u>22,965,763</u></u>	<u><u>42,714,538</u></u>	<u><u>22,495,329</u></u>
Core capital ratio		8.25%		8.42%
Risk weighted capital ratio		11.34%		11.58%

CITIBANK BERHAD
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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
2007	1 mth	months	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	5,027,169	-	-	-	-	76,464	-	5,103,633	4.83%
Deposits and placements with financial institutions	-	510,146	414,370	379,623	-	-	-	1,304,139	5.04%
Securities purchased under resale agreements	967,793	895,011	655,228	-	-	-	-	2,518,032	5.96%
Securities held for trading	-	-	-	-	-	-	3,540,912	3,540,912	4.02%
Securities available-for-sale	50,445	338,121	1,091,951	2,270,130	-	-	-	3,750,647	2.71%
Securities held-to-maturity	-	-	-	-	-	7,499	-	7,499	
Loans, advances and financing	17,948,239	1,402,930	522,074	503,524	275,026	38,576	-	20,690,369	
- performing	17,948,239	1,402,930	522,074	503,524	275,026	(289,685)	-	20,362,108	7.04%
- non-performing *	-	-	-	-	-	328,261	-	328,261	
Other asset	-	-	-	-	-	1,029,860	-	1,029,860	
Statutory Deposits with BNM	-	-	-	-	-	635,362	-	635,362	
Deferred tax	-	-	-	-	-	37,619	-	37,619	
Investment in subs	-	-	-	-	-	20	-	20	
Property, plant and equipment	-	-	-	-	-	80,047	-	80,047	
TOTAL ASSETS	23,993,646	3,146,208	2,683,623	3,153,277	275,026	1,905,447	3,540,912	38,698,139	
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>									
<u>EQUITY</u>									
Deposits from customers	10,171,200	3,823,712	6,092,562	966,613	79,280	6,220,850	-	27,354,217	3.31%
Deposits and placements of banks and other financial institutions	2,964,993	489,212	183,926	33,923	-	247,129	-	3,919,183	3.73%
Obligation on securities sold under repurchase agreements	1,968,035	80,000	-	-	-	-	-	2,048,035	3.30%
Bills and acceptance payable	-	-	-	-	-	186,294	-	186,294	
Recourse obligation on loans sold to Cagamas	-	149,119	586,974	-	-	-	-	736,093	3.62%
Other liabilities	-	-	-	-	-	1,959,307	-	1,959,307	
Sub debt	-	-	-	400,000	-	-	-	400,000	4.71%
Total Liabilities	15,104,228	4,542,043	6,863,462	1,400,536	79,280	8,613,580	0	36,603,129	
Shareholders' equity						2,095,010	0	2,095,010	
Minority interests									
Total Liabilities and Shareholders' equity	15,104,228	4,542,043	6,863,462	1,400,536	79,280	10,708,590	0	38,698,139	
On Balance Sheet interest sensitivity gap	8,889,418	(1,395,835)	(4,179,839)	1,752,741	195,746	(8,803,143)	3,540,912	0	
Off Balance Sheet interest sensitivity gap	144,006	3,308,225	(4,603,968)	3,436,606	(250,206)	-	-	2,034,663	
	9,033,424	1,912,390	(8,783,807)	5,189,347	(54,460)	(8,803,143)	3,540,912	2,034,663	