

CITIBANK BERHAD
AND ITS SUBSIDIARY COMPANIES
(Company No. 297089 M)
(Incorporated in Malaysia)
UNAUDITED BALANCE SHEET AT 30 JUNE 2007

		Group		Bank	
		JUN 2007 RM'000	DEC 2006 RM'000	JUN 2007 RM'000	DEC 2006 RM'000
ASSETS					
Cash and short term funds	1	9,211,546	5,528,088	9,211,526	5,528,068
Deposits and placements with financial institutions	2	1,339,766	2,272,748	1,339,766	2,272,748
Securities purchased under resale agreements		2,392,955	1,356,875	2,392,955	1,356,875
Securities held for trading	3	2,512,018	2,269,457	2,512,018	2,269,457
Securities available-for-sale	4	3,272,741	4,639,224	3,272,741	4,639,224
Securities held-to-maturity	5	7,499	7,499	7,499	7,499
Loans, advances and financing	6	21,071,468	20,357,791	21,071,468	20,357,791
Other assets	7	1,058,028	994,106	1,058,028	994,106
Statutory deposits with Bank Negara Malaysia		544,616	719,641	544,616	719,641
Deferred tax assets		41,594	43,517	41,594	43,517
Investment in subsidiary companies		-	-	20	20
Fixed assets		79,729	76,971	79,729	76,971
TOTAL ASSETS		<u>41,531,960</u>	<u>38,265,917</u>	<u>41,531,960</u>	<u>38,265,917</u>
LIABILITIES AND SHAREHOLDERS' FUNDS					
FUNDS					
Deposits from customers	8	30,301,374	24,582,009	30,301,374	24,582,009
Deposits and placements of banks and other financial institutions	9	3,433,443	4,540,370	3,433,443	4,540,370
Obligations on securities sold under repurchase agreements		2,046,121	3,578,573	2,046,121	3,578,573
Bills and acceptances payable		111,837	354,854	111,837	354,854
Recourse obligations on loans sold to Cagamas		921,740	748,797	921,740	748,797
Other liabilities	10	2,179,518	2,122,928	2,179,518	2,122,928
Subordinated loans		400,000	400,000	400,000	400,000
TOTAL LIABILITIES		<u>39,394,033</u>	<u>36,327,531</u>	<u>39,394,033</u>	<u>36,327,531</u>
SHARE CAPITAL		121,697	121,697	121,697	121,697
RESERVES	12	2,016,230	1,816,689	2,016,230	1,816,689
SHAREHOLDERS' FUNDS	11	<u>2,137,927</u>	<u>1,938,386</u>	<u>2,137,927</u>	<u>1,938,386</u>
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS		<u>41,531,960</u>	<u>38,265,917</u>	<u>41,531,960</u>	<u>38,265,917</u>
COMMITMENTS AND CONTINGENCIES		<u>100,338,261</u>	<u>90,851,542</u>	<u>100,338,261</u>	<u>90,851,542</u>

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

UNAUDITED INCOME STATEMENT OF THE GROUP AND BANK
FOR THE FINANCIAL PERIOD ENDING 30 JUNE 2007

		Group and Bank	
		June 2007	June 2006
		RM'000	RM'000
Revenue		1,173,649	1,194,764
Interest income	13	1,061,550	948,075
Interest expense	14	(485,189)	(433,862)
Net interest income		<u>576,361</u>	<u>514,213</u>
<i>Net Islamic Banking Operating Income</i>		25,454	8,003
Non-interest income	15	86,645	238,686
Operating Income		<u>688,460</u>	<u>760,902</u>
Staff Cost and Overheads	16	(335,489)	(342,000)
Profit Before Provision		<u>352,971</u>	<u>418,902</u>
Loan and financing loss and provision	17	(71,946)	(46,904)
Profit Before Taxation		<u>281,025</u>	<u>371,998</u>
Taxation		(77,252)	(108,070)
Profit after taxation		<u><u>203,773</u></u>	<u><u>263,928</u></u>
Earnings per share - Basic (sen)		<u><u>335</u></u>	<u><u>434</u></u>

**CITIBANK BERHAD
AND ITS SUBSIDIARIES**

(Company No. 297089)

(Incorporated in Malaysia)

Unaudited Statement Of Changes In Equity For The Period Ended 30 June 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	-	-	-	-	203,773	203,773	203,773
Unrealised net gain/(loss) on revaluation of available for sale of securities	-	-	-	(4,232)	-	(4,232)	(4,232)
At 30 June 2007	<u>121,697</u>	<u>380,303</u>	<u>121,697</u>	<u>6,358</u>	<u>1,507,872</u>	<u>2,016,230</u>	<u>2,137,927</u>

CITIBANK BERHAD
AND ITS SUBSIDIARY COMPANIES

(Company No. 297089 M)

(Incorporated in Malaysia)

UNAUDITED CONDENSED CASH FLOW STATEMENTS

FOR THE PERIOD ENDED 30 JUNE 2007

	June 2007 RM'000	June 2006 RM'000
Profit before tax expenses and zakat	281,025	218,720
Adjustments for non cash items	197,311	(12,133)
Changes in working capital:-		
Net changes in operating assets	(607,023)	465,797
Net changes in operating liabilities	2,590,904	(1,604,052)
Taxes paid	(129,303)	(54,167)
Net cash generated from operating activities	2,332,914	(985,835)
Net cash generated from investment activities	1,350,564	348,678
Net change in cash and cash equivalents	3,683,478	(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	9,211,546	7,620,130

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

(A) Basis of preparation

The unaudited condensed interim financial statements for the interim period ended June 30, 2007 has been prepared in accordance with the revised GP8 guidelines issued by Bank Negara Malaysia.

(B) Performance Review

The Bank's pre-tax profit for the period ended 30 June 2007 is RM 281 million, a decline of RM 91 million or 24% from that of the previous corresponding interim period of RM 372 million. The decline is mainly attributed to a net increase of provision for diminution of trading securities of RM 198 million. The higher provision was however mitigated by an increase in net interest income of RM 62 million and both realised and unrealised net gain on securities of RM55 million. Loan loss also increased by RM 24 million due to an increase in the write off from credit cards.

Compared to the preceding financial year-end, our asset base grew by 8%. The growth was from increases in gross loan of RM724 million, interbank placements of RM 2.5 billion and securities purchased under resale agreements of RM 1 billion.

These increases were however mitigated by a decline in the holding of securities held for sale of RM1.4 billion. The growth in assets was financed by expanded deposit base from customers, mainly from fixed deposits and other deposits of RM 3.6 billion and RM 1.6 billion respectively.

The Bank's commitments and contingencies had also increased by 10% caused by foreign exchange related contracts of the shorter tenor of less than 5 years.

(C) Prospects for 2007

Despite the one-off provision of trading securities in the 1st half of 2007, the Bank will continue to focus in building on the successes of 2006, and leveraging on the banking sector liberalization to bring new products to the market. Efforts to consolidate our dominant position in credit cards, as well as the mortgage and wealth management businesses remains our priority. We will also continue to grow our Islamic banking business after making good progress in first half of 2007.

CITIBANK BERHAD

Company No. 297089 M

1 CASH AND SHORT TERM FUNDS

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
Cash and balances with banks and other financial institutions	316,265	79,883
Money at call and deposit placements maturing within one month	8,895,261	5,448,185
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	9,211,526	5,528,068
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2 DEPOSITS AND PLACEMENTS WITH FINANCIAL INSTITUTIONS

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
Bank Negara Malaysia	-	572,900
Licensed banks	1,339,766	1,699,848
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	1,339,766	2,272,748
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CITIBANK BERHAD

Company No. 297089 M

3 SECURITIES HELD-FOR-TRADING

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
At fair value		
Malaysian Government Treasury Bills	108,812	174,882
Malaysian Government Stock	1,078,653	676,657
Malaysian Government Investment Issues	76,679	134,818
BNM Bills/Notes	722,611	587,510
Cagamas Notes /Bonds	11,217	-
Commercial Paper	4,921	24,201
Khazanah bonds	105,294	-
Private Debt Securities	403,831	671,389
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	2,512,018	2,269,457
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4 SECURITIES AVAILABLE-FOR-SALE

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
At fair value		
Malaysian Government Treasury Bills/Securities	1,248,101	2,967,500
BNM Bills/bonds	767,164	-
Malaysian Government Investment Issues	142,525	100,496
Cagamas Bonds	-	580,542
Khazanah Bonds	154,461	126,243
Private Debt Securities/FHLMA	103,522	429,224
Yankee Bonds/US bonds	856,968	435,219
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	3,272,741	4,639,224
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5 SECURITIES HELD-TO-MATURITY

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
Unquoted securities:-		
Shares	7,499	7,499
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CITIBANK BERHAD

Company No. 297089 M

6 LOANS, ADVANCES AND FINANCING

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
Overdrafts	1,528,898	1,542,118
Term loans		
-Housing loans/financing	11,502,066	11,257,512
-Hire Purchase receivables	45,367	61,348
-Lease Receivable	43,414	53,366
-Other term loan	1,462,337	1,352,217
Credit cards receivables	3,885,620	3,636,754
Bills receivable	539,341	646,771
Trust receipts	41,236	196,807
Claims on customers under acceptance credits	935,436	1,019,597
Staff loans	110,112	113,918
Revolving credit	1,640,458	1,126,961
Other loans	59,832	62,397
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Unearned interest and income	21,794,117 (81,569)	21,069,766 (82,239)
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Gross loans, advances and financing	21,712,548	20,987,527
Allowance for bad and doubtful debts and financing		
- specific	(320,190)	(319,726)
- general	(320,890)	(310,010)
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Net loans, advances and financing	21,071,468	20,357,791
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CITIBANK BERHAD

Company No. 297089 M

6a By type of customer

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
Domestic banking institutions	69	-
Domestic non bank institutions		
-Stock broking	20,357	-
-others	263,104	249,086
Domestic business enterprises		
-Small and medium enterprises	739,799	584,304
-others	3,053,738	3,059,196
Individuals	17,212,810	16,744,499
Other domestic entities	394,717	315,104
Foreign entities	27,954	35,338
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	21,712,548	20,987,527
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6b By interest/profit rate sensitivity

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
Fixed rate		
Housing loans/financing	499,769	300,343
Hire Purchase receivable	42,782	57,538
Other fixed rate loan/financing	7,843,290	7,546,461
Variable rate		
BLR plus	12,762,204	12,681,288
Cost plus	564,503	401,897
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	21,712,548	20,987,527
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CITIBANK BERHAD

Company No. 297089 M

6c By sector

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
Agriculture, hunting, forestry and fishing	431,650	347,270
Mining and quarrying	613	19,891
Manufacturing	1,666,117	1,642,926
Electricity / Gas & Water	112,808	118,838
Construction	63,436	20,559
Real estate	3,721	26,648
Purchase of landed property		
- Residential	12,128,808	12,016,426
- Non-residential	424,687	514,955
Wholesale, retail trade and restaurant &	769,701	791,525
Transport, storage and communication	383,666	477,877
Finance, insurance and business services	539,636	460,892
Purchase of securities	520,992	246,674
Consumption credit	4,486,305	4,137,716
Others	180,408	165,330
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	21,712,548	20,987,527
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CITIBANK BERHAD

Company No. 297089 M

6d Non-performing loans by sector

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
Agriculture	11	11
Manufacturing	60,190	89,223
Construction	13,898	14,349
Purchase of landed property		
- Residential	263,301	214,790
- Non-residential	42,931	44,015
Wholesale, retail trade and restaurant &	4,727	4,340
Transport, storage and communication	3,630	679
Finance, insurance and business services	4,225	4,131
Purchase of securities	24,941	27,717
Consumption credit	246,373	223,241
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	664,227	622,496
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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	
	June 2007 RM'000	Dec 2006 RM'000
Balance at 1 January	622,496	718,043
Classified as non-performing during the year/period	266,377	274,733
Reclassified as performing during the year	(54,920)	(74,502)
Amount recovered	(85,832)	(162,785)
Amount written off	(84,047)	(132,993)
Others	153	-
	<hr/>	<hr/>
At June/December	664,227	622,496
Specific allowance	(320,190)	(319,726)
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Net non performing loans, advances and financing	344,037	302,770
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Ratio of net non-performing loans and financing to net loans and financing	1.61%	1.46%

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

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
<u>General allowance</u>		
Balance at 1 January	310,010	288,861
Allowance made during the period/year	10,880	21,149
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Balance at June/December	320,890	310,010
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As % of gross loans, advances and financing less specific allowance	1.5%	1.5%

CITIBANK BERHAD

Company No. 297089 M

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
<u>Specific allowance</u>		
Balance at 1 January	319,726	413,459
Allowance made during the period/year	25,672	86,017
Amount recovered	(29,503)	(52,815)
Amount written off	(60,602)	(126,935)
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Balance at Jun/December	320,190	319,726
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7 OTHER ASSETS

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
Interest/Income receivable	99,367	119,984
Other debtors, deposits and prepayments	262,087	260,560
Mark-to-market derivatives	696,574	613,562
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	1,058,028	994,106
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CITIBANK BERHAD

Company No. 297089 M

8 DEPOSITS FROM CUSTOMERS

a By type of deposit

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
Demand deposits	6,513,429	6,772,239
Saving deposits	1,264,863	1,078,792
Fixed deposits	15,991,808	12,360,023
Other deposits	3,233,844	1,622,422
Negotiable Instruments of Deposit	3,272,450	2,721,436
Others - cash collateral	24,980	27,097
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	30,301,374	24,582,009
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b By type of customers

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
Federal and state governments	6	16
Government and statutory bodies	991	4,638
Business enterprise	15,029,305	10,345,747
Individuals	13,361,779	12,539,634
Others	1,909,293	1,691,974
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	30,301,374	24,582,009
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CITIBANK BERHAD

Company No. 297089 M

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

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
Licensed banks	3,412,542	4,387,893
Licensed finance companies	-	150,000
Bank Negara Malaysia	20,901	2,477
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	3,433,443	4,540,370
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10 OTHER LIABILITIES

	Group and Bank	
	June 2007 RM'000	Dec 2006 RM'000
Interest/Profit payable	156,996	158,145
Other creditors and accruals	1,210,865	1,169,402
Provision for retirement benefits	3,070	1,817
Profit Equalisation Reserve	17,203	16,302
Taxation	58,506	114,621
Mark-to-market derivatives	732,878	662,641
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	2,179,518	2,122,928
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CITIBANK BERHAD

Company No. 297089 M

11 SHARE CAPITAL

	Group and Bank	
	June 2007 RM	Dec 2006 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	
	June 2007 RM	Dec 2006 RM
Share premium	380,303	380,303
Statutory reserve	121,697	121,697
Other Reserve	6,357	10,590
Retained profit	1,507,873	1,304,099
	<u>2,016,230</u>	<u>1,816,689</u>

CITIBANK BERHAD
(Company No. 297089 M)

13 INTEREST INCOME

	Group and Bank	
	June 2007 RM'000	June 2006 RM'000
Loans and advances		
- Interest income other than recoveries from NPL	730,407	666,009
- Recoveries from NPL	12,237	10,933
Money at call and deposit placements with financial institutions	162,770	170,473
Securities held-for-trading	42,735	23,758
Securities available for sale	75,648	67,351
Securities held-to maturity	-	2,920
Securities purchased under resale agreements	37,905	18,654
	1,061,702	960,098
Accretion of discounts less amortisation of premium	(152)	(12,023)
	1,061,550	948,075

14 INTEREST EXPENSE

	Group and Bank	
	June 2007 RM'000	June 2006 RM'000
Deposits and placements of banks and other financial institutions	62,384	86,554
Deposits from other customers	338,178	272,203
Loans sold to Cagamas	14,725	17,784
Others	69,902	57,321
	485,189	433,862
	485,189	433,862

CITIBANK BERHAD
(Company No. 297089 M)

15 OTHER OPERATING INCOME

	Group and Bank	
	June 2007 RM'000	June 2006 RM'000
Fee income:		
Commission	82,427	62,667
Service charges and fees	119	-
Guarantee fees	4,010	3,288
Bankcard Fees	67,687	64,538
Insurance, premium and referral	10,783	12,061
Other fee income	6,624	5,663
	<u>171,650</u>	<u>148,217</u>
Profit/(loss) from securities held-for-trading		
- unrealised gain/(loss)	15,130	(27,510)
- realised (loss)/gain	(7,118)	5,349
- Impairment loss	(197,727)	-
Realised gain/(loss) from securities available- for-sale	15,249	(275)
Gross dividends from securities held-to- maturity	25	25
	<u>(174,441)</u>	<u>(22,411)</u>
Other income:		
Foreign exchange profit		
- unrealised gain	143,053	101,084
- realised gain	44,751	51,972
Loss from derivatives	(98,287)	(40,176)
Loss on disposal of of fixed assets	(81)	-
	<u>89,436</u>	<u>112,880</u>
	<u>86,645</u>	<u>238,686</u>

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

	Group and Bank	
	June 2007 RM'000	June 2006 RM'000
Personnel costs		
-salary and allowance	83,332	72,638
-others	82,658	87,432
Establishment costs		
-depreciation	12,489	17,095
-rental	13,343	12,123
-utility	2,867	2,557
-others	2,332	3,043
Marketing expenses		
-advertisement and publicity	27,192	33,268
-others	1,548	1,857
Administration and general expenses		
-processing cost	58,812	62,398
-others	50,916	49,589
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	<u>335,489</u>	<u>342,000</u>

17 LOAN AND FINANCING LOSS AND PROVISION

	Group and Bank	
	June 2007 RM'000	June 2006 RM'000
Provision for bad and doubtful debts and financing:-		
Specific provision (net of recoveries)		
- made in the financial period	25,672	15,877
- written back	(29,503)	(23,977)
- written off	64,897	45,982
General provision	10,880	9,022
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	<u>71,946</u>	<u>46,904</u>

CITIBANK BERHAD
Company No. 297089 M

COMMITMENT AND CONTINGENCIES

	June 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	1,406,062	1,406,062	1,353,444	1,227,786	1,227,786	1,227,786
Transaction -related contingent items	722,662	361,331	361,331	559,500	279,750	279,750
Short-term self liquidating trade-related contingencies	427,417	85,483	56,547	504,743	100,949	70,915
Irrevocable commitments to extend credit						
-maturity not exceeding one year	20,404,798	-	-	23,187,250	-	-
-maturity exceeding one year	1,497,791	748,896	684,026	1,755,204	877,602	855,892
Foreign exchange related contracts:						
-Less than one year	36,705,352	634,277	202,008	29,138,729	590,231	190,896
-One year to less than 5 years	4,831,646	458,744	161,260	2,998,267	264,260	75,322
-5 years and above	650,744	117,134	58,567	1,040,922	156,138	34,480
Interest rate related contracts:						
-Less than one year	4,223,807	8,088	1,655	4,602,174	9,696	2,386
-One year to less than 5 years	13,576,852	333,092	69,810	19,830,267	401,277	107,078
-5 years and above	11,923,870	1,014,411	404,454	5,236,801	398,107	113,165
Equity and commodity related contracts						
Others	3,967,260	-	-	769,899	-	-
Total	100,338,261	5,167,518	3,353,102	90,851,542	4,305,796	2,957,670

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CAPITAL ADEQUACY

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

	Group and Bank	
	June	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>2,604,859</u>	<u>2,604,859</u>

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

	Group and Bank			
	Principal	Risk weighted	Principal	Risk weighted
	June	June	Dec	Dec
	2007	2007	2006	2006
	RM'000	RM'000	RM'000	RM'000
0% Risk Weightage	12,263,620	-	9,338,708	-
10% Risk Weightage	-	-	235,617	23,562
20% Risk Weightage	8,239,265	1,647,853	7,459,419	1,491,884
50% Risk Weightage	13,192,229	6,596,115	11,846,108	5,923,054
100% Risk Weightage	13,157,651	13,157,651	13,834,686	13,834,686
Total risk weighted assets	<u>46,852,765</u>	<u>21,401,619</u>	<u>42,714,538</u>	<u>21,273,186</u>
Market risk adjusted asset		1,955,116		1,222,143
Total Risk Weighted Assets	<u>46,852,765</u>	<u>23,356,735</u>	<u>42,714,538</u>	<u>22,495,329</u>
Core capital ratio		8.11%		8.42%
Risk weighted capital ratio		11.15%		11.58%

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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
June 2007	1 mth	months	months	years	years	sensitive			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	%
ASSETS									
Cash and short term funds	8,895,266	-	-	-	-	316,280	-	9,211,546	4.41%
Deposits and placements with financial institutions	-	143,557	816,635	379,574	-	-	-	1,339,766	5.12%
Securities purchased under resale agreements	1,451,382	642,693	298,880	-	-	-	-	2,392,955	3.34%
Securities held for trading	-	-	-	-	-	-	2,512,018	2,512,018	3.52%
Securities available-for-sale	468,667	198,496	696,972	1,908,606	-	-	-	3,272,741	2.49%
Securities held-to-maturity	-	-	-	-	-	7,499	-	7,499	
Loans, advances and financing	17,853,214	682,387	623,256	578,256	147,307	1,187,028	-	21,071,448	
- performing	17,853,214	682,387	623,256	578,256	147,307	842,991	-	20,727,411	7.77%
- non-performing *	-	-	-	-	-	344,037	-	344,037	
Other asset	-	-	-	-	-	1,058,028	-	1,058,028	
Statutory Deposits with BNM	-	-	-	-	-	544,616	-	544,616	
Deferred tax	-	-	-	-	-	41,594	-	41,594	
Investment in subs	-	-	-	-	-	20	-	20	
Property, plant and equipment	-	-	-	-	-	79,729	-	79,729	
TOTAL ASSETS	28,668,529	1,667,133	2,435,743	2,866,436	147,307	3,234,794	2,512,018	41,531,960	
LIABILITIES AND SHAREHOLDERS' EQUITY									
Deposits from customers	10,947,530	4,923,045	6,690,970	930,825	49,500	6,759,504	-	30,301,374	3.43%
Deposits and placements of banks and other financial institutions	2,673,887	221,922	298,570	-	-	239,064	-	3,433,443	4.72%
Obligation on securities sold under repurchase agreements	2,046,121	-	-	-	-	-	-	2,046,121	2.62%
Bills and acceptance payable	-	-	-	-	-	111,837	-	111,837	
Recourse obligation on loans sold to Cagamas	-	146,328	593,721	181,691	-	-	-	921,740	3.68%
Other liabilities	-	-	-	-	-	2,179,518	-	2,179,518	
Sub debt	-	-	-	400,000	-	-	-	400,000	4.71%
Total Liabilities	15,667,538	5,291,295	7,583,261	1,512,516	49,500	9,289,923	-	39,394,033	
Shareholders' equity						2,137,927	-	2,137,927	
Minority interests									
Total Liabilities and Shareholders' equity	15,667,538	5,291,295	7,583,261	1,512,516	49,500	11,427,850	-	41,531,960	
On Balance Sheet interest sensitivity gap	13,000,991	(3,624,162)	(5,147,518)	1,353,920	97,807	(8,193,056)	2,512,018	-	
Off Balance Sheet interest sensitivity gap	(1,293,990)	10,386,213	(5,014,608)	155,493	(1,480,075)	-	-	2,753,034	
	11,707,001	6,762,051	(10,162,126)	1,509,413	(1,382,268)	(8,193,056)	2,512,018	2,753,034	

Group	Up to	> 1 - 3	> 3 - 12	> 1 - 5	over 5	Non-interest	Trading book	Total	Effective interest
Dec 2006	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	5,448,185	-	-	-	-	79,903	-	5,528,088	4.65%
Deposits and placements with banks and other financial institutions	-	1,537,317	348,505	386,926	-	-	-	2,272,748	4.44%
Securities purchased under resale agreements	410,927	888,330	57,618	-	-	-	-	1,356,875	3.57%
Securities held for trading	-	-	-	-	-	-	2,269,457	2,269,457	4.47%
Securities available-for-sale	119,075	192,090	918,954	3,398,942	10,163	-	-	4,639,224	3.12%
Securities held-to-maturity	-	-	-	-	-	7,499	-	7,499	0.00%
Loans, advances and financing	17,938,822	1,108,255	736,777	324,901	265,472	(16,436)	-	20,357,791	
- performing	17,938,822	1,108,255	736,777	324,901	265,472	(319,206)	-	20,055,021	8.29%
- non-performing *	-	-	-	-	-	302,770	-	302,770	
Other asset	-	-	-	-	-	994,106	-	994,106	
Statutory deposits with BNM	-	-	-	-	-	719,641	-	719,641	
Deferred tax	-	-	-	-	-	43,517	-	43,517	
Property, plant and equipment	-	-	-	-	-	76,971	-	76,971	
TOTAL ASSETS	23,917,009	3,725,992	2,061,854	4,110,769	275,635	1,905,201	2,269,457	38,265,917	
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>									
Deposits from customers	7,052,487	2,722,689	6,559,825	1,387,171	60,500	6,799,337	-	24,582,009	3.27%
Deposits and placements of banks and other financial institutions	3,461,928	406,932	259,627	34,576	-	377,307	-	4,540,370	4.12%
Obligation on securities sold under repurchase agreements	3,494,973	3,600	80,000	-	-	-	-	3,578,573	2.73%
Bills and acceptance payable	-	-	-	-	-	354,854	-	354,854	
Recourse obligation on loans sold to Cagamas	-	-	511,198	237,599	-	-	-	748,797	3.68%
Other liabilities	-	-	-	-	-	2,122,928	-	2,122,928	
Subordinated loan	-	-	-	-	400,000	-	-	400,000	3.71%
Total Liabilities	14,009,388	3,133,221	7,410,650	1,659,346	460,500	9,654,426	-	36,327,531	
Shareholders' equity	-	-	-	-	-	1,938,386	-	1,938,386	
Total Liabilities and Shareholders' equity	14,009,388	3,133,221	7,410,650	1,659,346	460,500	11,592,812	-	38,265,917	
On Balance Sheet interest sensitivity gap	9,907,621	592,771	(5,348,796)	2,451,423	(184,865)	(9,687,611)	2,269,457	-	
Off Balance Sheet interest sensitivity gap	1,298,000	1,956,000	(438,000)	(1,150,000)	(135,000)	-	-	-	
	11,205,621	2,548,771	(5,786,796)	1,301,423	(319,865)	(9,687,611)	2,269,457		