

Citibank Berhad
Pillar 3 Disclosure
June 2014

Contents	Page No
1. Introduction	3
2. Capital Adequacy	4
3. Capital Structure	9
4. Credit Risk	10
5. Securitization	33
6. Equities	34
7. Interest Rate Risk/Rate of Return Risk in the Banking Book (IRR/RORBB)	34

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

Attestation by CEO regarding Basel II – Pillar 3 Disclosure as at 30 June 2014

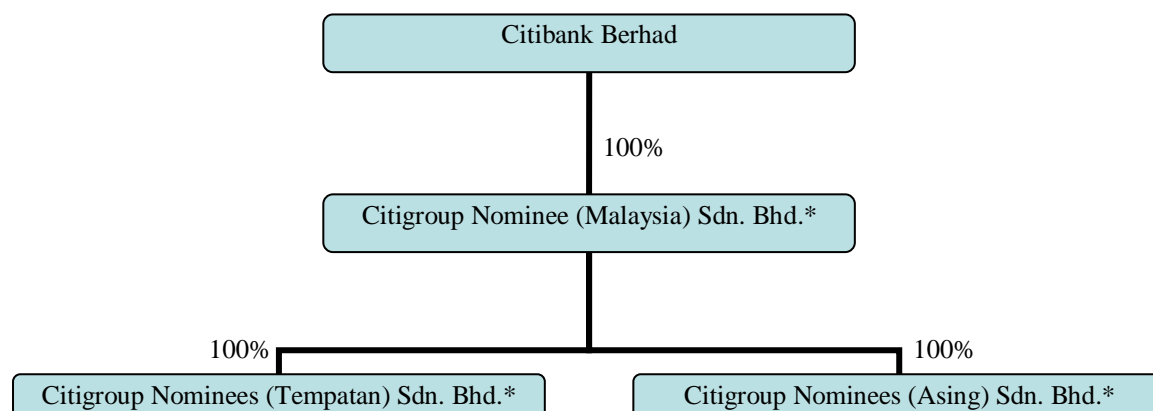
To the best of my knowledge I confirm that the Basel II – Pillar 3 disclosure for the financial period ended 30 June 2014 has been prepared and submitted to Bank Negara Malaysia in accordance with the Guideline on Risk Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirement (Pillar 3).

Sanjeev Nanavati
Chief Executive Officer
Citibank Berhad
Date: 31 July 2014

1. Introduction

Citibank Berhad was incorporated in Malaysia on 22 April 1994 and has its registered office at 165 Jalan Ampang, 50450 Kuala Lumpur, Malaysia. The Bank is licensed under the Financial Services Act 2013 (“FSA”). The Bank also operates an Islamic window under the Islamic Banking Scheme licensed under the Islamic Financial Services Act 2013 (“IFSA”).

The group organization structure of Citibank Berhad is detailed below:-



**Principal activity is as a nominee company*

The subsidiaries of Citibank Berhad are consolidated using the purchase method of accounting. The basis of consolidation for financial accounting purposes is the same as that used for regulatory purposes.

The Capital Requirements Directive (CRD), often referred to as Basel II, introduced the need for banks operating under this new legislative framework to publish certain information relating to their risk management and capital adequacy. The disclosure of this information is known as Pillar 3 and is designed to complement the other two pillars of the Basel II, namely the minimum capital requirements (Pillar 1) and the supervisory review process (Pillar 2). The disclosure has been prepared in accordance with the Guidelines for Risk Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirements (Pillar 3) (BNM/RH/GL 001-32) and Capital Adequacy Framework for Islamic Banks (CAFIB) – Disclosure Requirements (Pillar 3) (BNM/RH/GL 007-18) issued by Bank Negara Malaysia (“BNM”).

With effect from 1 January 2013, the total capital and capital adequacy ratios of the Group and the Bank are computed in accordance with Bank Negara Malaysia's Capital Adequacy Framework (Capital Components and Basel II - Risk-weighted Assets) dated 28 November 2012 and 27 June 2013 respectively. The Group and the Bank have adopted the Standardised Approach for Credit Risk and Market Risk, and the Basic Indicator Approach for Operational Risk. In line with the transitional arrangements under the Bank Negara Malaysia's Capital Adequacy Framework (Capital Components), the minimum capital adequacy requirement for Common Equity Tier 1 capital ratio and Tier 1 capital ratio are 4.0% and 5.5% respectively for year 2014. The minimum regulatory capital adequacy requirement remains at 8.0% (2013 - 8.0%) for total capital ratio.

There are no significant restrictions or major impediments on transfer of funds or regulatory capital within the Group.

There were no capital deficiencies in any of subsidiaries of the Group as at the financial year end.

This Pillar 3 disclosure should be read in conjunction with Citibank Berhad's financial statements for the corresponding financial period.

2. Capital Adequacy

Other than paid up capital of the Bank, the bank's capital is historically generated via retained earnings from the business.

The risk weighted assets and Capital Adequacy Ratios of Citibank Berhad are as follows:-

	June 2014 RM'000	Dec 2013 RM'000
Computation of total Risk Weighted Assets (RWA)		
Total credit RWA	21,264,667	22,178,804
Credit RWA absorbed by PSIA	-	-
Total market RWA	3,062,271	2,004,327
Market RWA absorbed by PSIA	-	-
Total operational RWA	3,444,654	3,427,065
Large exposure risk RWA for equity holdings	-	-
Total Risk Weighted Assets	27,771,592	27,610,196
Computation of capital ratios		
Common Equity Tier 1 ("CET 1")	3,801,199	4,298,251
Tier 1 Capital	3,801,199	4,298,251
Capital Base	4,086,576	4,542,195
Before deducting proposed dividends		
Common Equity Tier 1 ("CET 1")	NA	15.568%
Tier 1 capital ratio	NA	15.568%
Total capital ratio	NA	16.451%
After deducting proposed dividends/ dividend payments		
Common Equity Tier 1 ("CET 1")	13.687%	13.757%
Tier 1 capital ratio	13.687%	13.757%
Total capital ratio	14.715%	14.640%

The risk weighted assets and Capital Adequacy Ratios for the Islamic Banking Window are as follows:-

	June 2014 RM'000	Dec 2013 RM'000
Computation of total Risk Weighted Assets (RWA)		
Total credit RWA	141,104	143,700
Credit RWA absorbed by PSIA	-	-
Total market RWA	172,085	99,584
Market RWA absorbed by PSIA	-	-
Total operational RWA	61,039	68,023
Large exposure risk RWA for equity holdings	-	-
Total Risk Weighted Assets	374,228	311,307
Computation of capital ratios		
Common Equity Tier 1 ("CET 1")	292,276	290,579
Tier 1 Capital	292,276	290,579
Capital Base	292,410	290,749
Common Equity Tier 1 ("CET 1")	78.101%	93.342%
Tier 1 capital ratio	78.101%	93.342%
Total capital ratio	78.137%	93.396%

The above ratios are well above the regulatory requirements for total capital ratio of 8%.

The following table details the classes of RWA and the types of exposure of the Bank as at 30 June 2014:-

Item	Exposure class	Gross exposures		Net exposures	Risk Weighted Assets	Risk Weighted Assets absorbed by PSIA	Total Risk Weighted Assets after effects of PSIA	Minimum capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.0	Credit risk (Standardized Approach)							
	<i>On-balance sheet exposures</i>							
	Sovereigns/Central Banks	7,168,432	7,168,432	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	4,820,529	4,820,529	1,204,115	-	1,204,115	96,329	
	Corporates, insurance cos and securities firms	3,687,035	3,583,331	3,518,973	-	3,518,973	281,518	
	Regulatory retail	7,607,776	7,402,643	5,555,830	-	5,555,830	444,466	
	Residential mortgages	9,590,606	9,590,606	3,569,467	-	3,569,467	285,557	
	Higher risk assets	7,423	7,423	11,135	-	11,135	891	
	Other assets	1,264,284	1,264,284	352,825	-	352,825	28,226	
	Defaulted exposures	451,274	451,274	463,314	-	463,314	37,065	
	Total for on-balance sheet exposures	34,597,360	34,288,523	14,675,659	-	14,675,659	1,174,053	
	<i>Off-balance sheet exposures</i>							
	OTC derivatives	1,364,611	1,364,611	729,381	-	729,381	58,350	
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,503,310	7,492,136	5,843,914	-	5,843,914	467,513	
	Defaulted exposures	13,605	13,605	15,713	-	15,713	1,257	
	Total for off-balance sheet exposures	8,881,527	8,870,352	6,589,008	-	6,589,008	527,121	
	Total on and off-balance sheet exposures	43,478,886	43,158,875	21,264,667	-	21,264,667	1,701,173	
2.0	Large exposures risk requirement							
3.0	Market risk (Standardized Approach)	Long position	Short position	Net position				
	Interest rate risk	669,616	553,886	115,730	2,475,347	-	2,475,347	198,028
	Foreign currency risk	212,102	547,427	(335,325)	547,427	-	547,427	43,794
	Equity risk	-	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-	-
	Options risk	211,809	129,852	81,957	39,497	-	39,497	3,160
	Inventory risk	-	-	-	-	-	-	-
4.0	Operational risk (Basic Indicator Approach)							
	Total RWA				27,771,592	-	27,771,592	2,221,727

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following tables details the classes of RWA and the types of exposure of the Islamic Banking Window as at 30 June 2014:-

Item	Exposure class	Gross exposures		Net exposures	Risk Weighted Assets	Risk Weighted Assets absorbed by PSIA	Total Risk Weighted Assets after effects of PSIA	Minimum capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.0	Credit risk (Standardized Approach)							
	<i>On-balance sheet exposures</i>							
	Sovereigns/Central Banks	1,008,503	1,008,503	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	1,760	1,760	1,760	-	1,760	141	
	Residential mortgages	315,335	315,335	110,555	-	110,555	8,844	
	Other assets	44,322	44,322	11,499	-	11,499	920	
	Defaulted exposures	6,822	6,822	6,822	-	6,822	546	
	Total for on-balance sheet exposures	1,376,742	1,376,742	130,636	-	130,636	10,451	
	<i>Off-balance sheet exposures</i>							
	OTC derivatives	42,889	42,889	8,578	-	8,578	686	
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,543	2,543	1,891	-	1,891	151	
	Total for off-balance sheet exposures	45,432	45,432	10,469	-	10,469	837	
	Total on and off-balance sheet exposures	1,422,174	1,422,174	141,104	-	141,104	11,288	
2.0	Large exposures risk requirement	-	-	-	-	-	-	-
3.0	Market risk (Standardized Approach)	Long position	Short position	Net position				
	Benchmark rate risk	13,767	-	13,767	172,085	-	172,085	13,767
	Foreign currency risk	-	-	-	-	-	-	-
	Equity risk	-	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-	-
	Options risk	-	-	-	-	-	-	-
	Inventory risk	-	-	-	-	-	-	-
4.0	Operational risk (Basic Indicator Approach)			-	61,039	-	61,039	4,883
	Total RWA				374,228	-	374,228	29,938

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following table details the classes of RWA and the types of exposure of the Bank as at 31 December 2013:-

Item	Exposure Class	Gross Exposures		Net Exposures	Risk Weighted Assets	Risk Weighted Assets Absorbed by PSIA	Total Risk Weighted Assets after effects of PSIA	Minimum Capital Requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.0	Credit risk (Standardized Approach)							
	<i>On-Balance Sheet Exposures</i>							
	Sovereigns/Central Banks	9,120,070		9,120,070	-	-	-	-
	Banks, Development Financial Institutions and MDBs	5,198,489		5,198,489	1,396,779	-	1,396,779	111,742
	Corporates, insurance cos and securities firms	3,592,192		3,592,192	3,532,160	-	3,532,160	282,573
	Regulatory Retail	7,506,485		7,319,982	5,493,587	-	5,493,587	439,487
	Residential Mortgages	9,105,499		9,105,499	3,390,905	-	3,390,905	271,272
	Higher Risk Assets	10,731		10,731	16,097	-	16,097	1,288
	Other Assets	427,775		427,775	304,935	-	304,935	24,395
	Defaulted Exposures	491,719		491,719	504,413	-	504,413	40,353
	Total for On- Balance Sheet Exposures	35,452,960		35,266,457	14,638,876	-	14,638,876	1,171,110
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	1,564,214		1,564,214	871,329	-	871,329	69,706
	Credit Derivatives	-		-	-	-	-	-
	Off balance sheet exposures other than OTC derivatives or credit derivatives	8,223,275		8,223,275	6,650,701	-	6,650,701	532,056
	Defaulted Exposures	15,527		15,527	17,898	-	17,898	1,432
	Total for Off- Balance Sheet Exposures	9,803,016		9,803,016	7,539,928	-	7,539,928	603,194
	Total On and Off-Balance Sheet Exposures	45,255,976		45,069,473	22,178,804	-	22,178,804	1,774,304
2.0	Large exposure risk requirement			-	-	-	-	-
3.0	Market risk (Standardized Approach)	Long position	Short position	Net position				
	Interest rate risk	369,230	317,118	52,112	1,584,099	-	1,584,099	126,728
	Foreign currency risk	351,920	391,057	(39,137)	391,057	-	391,057	31,285
	Equity risk	-	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-	-
	Options risk	27,004	42,291	(15,287)	29,171	-	29,171	2,334
	Inventory risk	-	-	-	-	-	-	-
4.0	Operational risk (Basic Indicator Approach)			-	3,427,065	-	3,427,065	274,165
	Total RWA				27,610,196	-	27,610,196	2,208,816

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following tables details the classes of RWA and the types of exposure of the Islamic Banking Window as at 31 December 2013:-

Item	Exposure Class	Gross Exposures		Net Exposures	Risk Weighted Assets	Risk Weighted Assets Absorbed by PSIA	Total Risk Weighted Assets after effects of PSIA	Minimum Capital Requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.0	Credit Risk							
	<i>On-Balance Sheet Exposures</i>							
	Sovereigns/Central Banks	970,910	970,910	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	-	-	-	-	-	-	-
	Corporates, insurance cos and securities firms	-	-	-	-	-	-	-
	Residential Mortgages	337,274	337,274	118,701	-	118,701	9,496	
	Other Assets	9,351	9,351	5,171	-	5,171	414	
	Defaulted Exposures	8,660	8,660	8,735	-	8,735	699	
	Total for On- Balance Sheet Exposures	1,326,195	1,326,195	132,607	-	132,607	10,609	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	43,136	43,136	8,627	-	8,627	690	
	Off balance sheet exposures other than OTC derivatives or credit derivatives	3,310	3,310	2,466	-	2,466	197	
	Total for Off- Balance Sheet Exposures	46,446	46,446	11,093	-	11,093	887	
	Total On and Off-Balance Sheet Exposures	1,372,641	1,372,641	143,700	-	143,700	11,496	
2.0	Large exposure risk requirement	-	-	-	-	-	-	-
3.0	Market risk (Standardized Approach)	Long position	Short position	Net position				
	Benchmark rate risk	7,967	-	7,967	99,584	-	99,584	7,967
	Foreign currency risk	-	-	-	-	-	-	-
	Equity risk	-	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-	-
	Options risk	-	-	-	-	-	-	-
	Inventory risk	-	-	-	-	-	-	-
4.0	Operational risk (Basic Indicator Approach)			-	68,023	-	68,023	5,442
	Total RWA				311,307	-	311,307	24,905

3. Capital Structure

The following details the capital structure for the Group and Bank:

	June 2014	Dec 2013
	RM'000	RM'000
CET 1 Capital/Tier 1 Capital		
Paid up ordinary share capital	121,697	121,697
Share premium	380,303	380,303
Retained earnings	3,195,833	3,695,833
Other reserves	127,940	129,751
less: Deferred tax assets	(14,346)	(19,105)
Less: Defined benefit pension fund assets	(10,228)	(10,228)
Total CET 1 Capital/Tier 1 Capital	3,801,199	4,298,251
Tier 2 capital		
Collective impairment provisions and regulatory reserves	285,377	243,944
Total Tier 2 Capital	285,377	243,944
Capital Base	4,086,576	4,542,195

The following details the capital structure for the Islamic Banking Window:

	June 2014	Dec 2013
	RM'000	RM'000
CET 1 Capital/Tier 1 Capital		
Fund allocated	20,000	20,000
Retained earnings	272,265	272,265
Other reserves	25	100
Less: Deferred tax assets, net	-	(1,731)
Less: 55% of cumulative gains of AFS financial instruments (other than financing and receivables)	(14)	(55)
Total CET 1 Capital/Tier 1 Capital	292,276	290,579
Tier 2 Capital		
Collective impairment provisions and regulatory reserves	134	170
Total Tier 2 Capital	134	170
Total Capital	292,410	290,749

The capital structure of the Group and the Bank as disclosed above does not have any specific terms and conditions attached to them.

4. Credit Risk

4.1 Distribution of loans, advances and financing

The following information on loans, advances and financing are disclosed in Note 5 in the financial statements as at 30 June 2014:-

- 1) Geographical distribution
- 2) Sector
- 3) Residual contractual maturity

4.2 Past due loans, individual impairment provision, collective impairment provision, charges for individual impairment provision and write offs by sector

The following tables detail past due loans, individual impairment provision, collective impairment provision, charges for individual impairment provision and write offs by sector as at 30 June 2014.

The information on impaired loans are disclosed in Note 6 in the financial statements.

4.2.1 Past due loans

The following table details past due loans by sector of the Group and the Bank as at 30 June 2014:

	RM'000
Primary agriculture	915
Mining and quarrying	-
Manufacturing	779
Electricity, gas, water	895
Construction	2,844
Wholesale, retail trade, restaurant and hotels	1,771
Transport, storage and communication	-
Finance, insurance, real estate, and business services	17,172
Education, health, household & others	1,550,035
Community, social and personal services	-
Total	1,574,411

The following table details past due loans by sector of the Islamic Banking Window as at 30 June 2014:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	47,972
Community, social and personal services	-
Total	47,972

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following table details past due loans by sector of the Group and the Bank as at 31 December 2013:

	RM'000
Primary agriculture	-
Mining and quarrying	73
Manufacturing	727
Electricity, gas, water	390
Construction	1,303
Wholesale, retail trade, restaurant and hotels	3,168
Transport, storage and communication	-
Finance, insurance, real estate, and business services	11,579
Education, health, household & others	1,540,457
Community, social and personal services	-
Total	1,557,697

The following table details past due loans by sector of the Islamic Banking Window as at 31 December 2013:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	54,952
Total	54,952

4.2.2 Individual impairment provision

The following table details individual impairment provision by sector of the Group and the Bank as at 30 June 2014:

	RM'000
Primary agriculture	6,790
Mining and quarrying	24
Manufacturing	27,085
Electricity, gas, water	-
Construction	12,363
Wholesale, retail trade, restaurant and hotels	12,473
Transport, storage and communication	649
Finance, insurance, real estate, and business services	3,661
Education, health, household & others	121,950
Community, social and personal services	35
Total	185,030

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following table details individual impairment provision by sector of the Islamic Banking Window as at 30 June 2014:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	827
Community, social and personal services	-
Total	827

The following table details individual impairment provision by sector of the Group and the Bank as at 31 December 2013:

	RM'000
Primary agriculture	6,790
Mining and quarrying	25
Manufacturing	27,145
Electricity, gas, water	-
Construction	12,363
Wholesale, retail trade, restaurant and hotels	11,589
Transport, storage and communication	649
Finance, insurance, real estate, and business services	7,278
Education, health, household & others	123,599
Community, social and personal services	93
Total	189,531

The following table details individual impairment provision by sector of the Islamic Banking Window as at 31 December 2013:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	808
Community, social and personal services	-
Total	808

4.2.3 Collective impairment provision

The following table details collective impairment provision (including collective impairment provision on impaired loans restricted from Tier II Capital by BNM of RM70.8 million) by sector of the Group and the Bank as at 30 June 2014:

	RM'000
Primary agriculture	51
Mining and quarrying	2,157
Manufacturing	12,418
Electricity, gas, water	291
Construction	274
Wholesale, retail trade, restaurant and hotels	4,104
Transport, storage and communication	4,604
Finance, insurance, real estate, and business services	1,668
Education, health, household & others	330,602
Community, social and personal services	1
Total	356,170

The following table details collective impairment provision (including collective impairment provision on impaired loans restricted from Tier II Capital by BNM of RM245,000) by sector of the Islamic Banking Window as at 30 June 2014:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	379
Community, social and personal services	-
Total	379

The following table details collective impairment provision (including collective impairment provision on impaired loans restricted from Tier II Capital by BNM of RM124.4 million) by sector of the Group and the Bank as at 31 December 2013:

	RM'000
Primary agriculture	67
Mining and quarrying	704
Manufacturing	11,886
Electricity, gas, water	482
Construction	68
Wholesale, retail trade, restaurant and hotels	4,012
Transport, storage and communication	4,049
Finance, insurance, real estate, and business services	1,958
Education, health, household & others	345,154
Community, social and personal services	1
Total	368,381

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following table details collective impairment provision (including collective impairment provision on impaired loans restricted from Tier II Capital by BNM of RM445,000) by sector of the Islamic Banking Window as at 31 December 2013:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	615
Community, social and personal services	-
Total	615

4.2.4 Charges for individual impairment provision

The following table details charges for individual impairment provision by sector of the Group and the Bank as at 30 June 2014:

	RM'000
Primary agriculture	-
Mining and quarrying	12
Manufacturing	872
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	2,454
Transport, storage and communication	5
Finance, insurance, real estate, and business services	-
Education, health, household & others	6,454
Community, social and personal services	-
Total	9,797

The following table details charges for individual impairment provision by sector of the Islamic Banking Window as at 30 June 2014:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	41
Community, social and personal services	-
Total	41

Citibank Berhad
 (Company No. 297089 M)
 (Incorporated in Malaysia)

The following table details charges for individual impairment provision by sector of the Group and the Bank as at 31 December 2013:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	10
Electricity, gas, water	-
Construction	3
Wholesale, retail trade, restaurant and hotels	12
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	12,951
Community, social and personal services	-
Total	12,976

The following table details charges for individual impairment provision by sector of the Islamic Banking Window as at 31 December 2013:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	176
Community, social and personal services	-
Total	176

4.2.5 Write offs

The following table details write offs by sector of the Group and the Bank as at 30 June 2014:

	RM'000
Primary agriculture	-
Mining and quarrying	12
Manufacturing	933
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	1,444
Transport, storage and communication	5
Finance, insurance, real estate, and business services	3,617
Education, health, household & others	263
Community, social and personal services	-
Total	6,274

Citibank Berhad
 (Company No. 297089 M)
 (Incorporated in Malaysia)

The following table details write offs by sector of the Islamic Banking Window as at 30 June 2014:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	5
Community, social and personal services	-
Total	5

The following table details write offs by sector of the Group and the Bank as at 31 December 2013:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	6,073
Electricity, gas, water	-
Construction	503
Wholesale, retail trade, restaurant and hotels	4,405
Transport, storage and communication	-
Finance, insurance, real estate, and business services	116
Education, health, household & others	5,459
Community, social and personal services	-
Total	16,556

The following table details write offs by sector of the Islamic Banking Window as at 31 December 2013:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	1,391
Community, social and personal services	-
Total	1,391

Citibank Berhad
 (Company No. 297089 M)
 (Incorporated in Malaysia)

4.3 External Credit Assessment Institutions (ECAIs)

In terms of assessing Counterparty Credit Risk, Citibank Berhad uses ratings by global agencies Fitch Ratings, Moody's Investor Services, and Standard & Poor's. Citibank Berhad also uses ratings from local agencies Rating Agency Malaysia (RAM) Berhad and Malaysian Rating Corporation (MARC) Berhad.

The Bank uses a regional system called Asia Pacific Reveleus to calculate its risk weighted assets and this system receives its external ratings from a credit system that has a feed for external ratings from approved ECAIs. The mapping of external ratings to the respective counterparties and exposures is automated in the system.

The Bank uses issue-specific ratings for securities. In general, where no issue-specific rating exists, the credit rating assigned to the counterparty of a particular credit exposure is used. Where an exposure has neither an issue-specific rating nor counterparty rating, it is deemed as unrated.

The alignment of the alphanumeric scale of each recognized ECAIs used by Citibank Berhad is detailed in the table below:

CREDIT QUALITY GRADES AND ELIGIBLE ECAIs								
Credit Quality Grade		1	2	3	4	5	6	Unrated
Reveleus CQG (Basel Credit Ratings)								
Rating Source	Rating Agencies	AAA	A+	BBB+	BB+	B+	CCC+	Unrated
Central	Fitch Ratings	AAA AA+ AA AA-	A+ A A-	BBB+ BBB BBB-	BB+ BB BB-	B+ B B-	CCC+ CCC CCC- CC C D	
Central	Moody's Investor Services	Aaa Aa1 Aa2 Aa3	A1 A2 A3	Baa1 Baa2 Baa3	Ba1 Ba2 Ba3	B1 B2 B3	Caa1 Caa2 Caa3 Ca C	
Central	Standard & Poor's	AAA AA+ AA AA-	A+ A A-	BBB+ BBB BBB-	BB+ BB BB-	B+ B B-	CCC+ CCC CCC- CC C D	
Local	Rating Agency Malaysia Berhad (RAM)	AAA Aa1 Aa2 Aa3	A1 A2 A3	BBB1 BBB2 BBB3	BB1 BB2 BB3	B1 B2 B3	C1 C2 C3 D	
Local	Malaysian Rating Corporation Berhad (MARC)	AAA AA+ AA AA-	A+ A A-	BBB+ BBB BBB-	BB+ BB BB-	B+ B B-	C D	

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following tables show Citibank Berhad's rated and unrated exposures according to ratings by ECAIs:-

4.3.1 Ratings of Corporates by Approves ECAIs

June 2014
Group and Bank

Exposure class	Ratings of corporate by approved ECAIs (amounts in RM'000)						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B1 to C	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	-	
Insurance cos, securities firms and fund managers		4	2,470	4,455	-	43,666	50,594
Corporates		24,393	26,847	15,928	-	5,877,684	5,944,852

Islamic Banking Window

Exposure class	Ratings of corporate by approved ECAIs (amounts in RM'000)						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B1 to C	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
Entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	-	
Insurance cos, securities firms and fund managers		-	-	-	-	-	-
Corporates		-	-	-	-	-	-

December 2013
Group and Bank

Exposure class	Ratings of corporate by approved ECAIs (amounts in RM'000)						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B1 to C	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	-	
Insurance cos, securities firms and fund managers		-	17,614	31,505	-	63,313	112,433
Corporates		9,095	59,037	-	-	6,638,621	6,706,753

Islamic Banking Window

Exposure class	Ratings of corporate by approved ECAIs (amounts in RM'000)						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B1 to C	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
Entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	-	
Insurance cos, securities firms and fund managers		-	-	-	-	-	-
Corporates		-	-	-	-	-	-

4.3.2 Short term Ratings of Banking Institutions and Corporates by Approved ECAIs

This disclosure does not apply to Citibank Berhad as it uses long term ratings for all exposures.

4.3.3 Ratings of Sovereigns and Central Banks by Approved ECAIs

**June 2014
Group and Bank**

Exposure class	Ratings of sovereigns/central banks by approved ECAIs (amounts in RM'000)							
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
Sovereigns/ Central banks		97,569	7,070,863	-	-	-	-	7,168,432

Islamic Banking window

Exposure class	Ratings of sovereigns/central banks by approved ECAIs (amounts in RM'000)							
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
Sovereigns/ Central banks		-	1,008,503	-	-	-	-	1,008,503

**December 2013
Group and Bank**

Exposure class	Ratings of sovereigns/central banks by approved ECAIs (amounts in RM'000)							
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
Sovereigns/ Central banks		-	9,178,637	-	-	-	-	9,178,637

Islamic Banking window

Exposure class	Ratings of sovereigns/central banks by approved ECAIs (amounts in RM'000)							
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
Sovereigns/ Central banks		-	146,947	-	-	-	-	146,947

4.3.4 Rating of Banking Institutions by Approved ECAIs

June 2014
Group and Bank

Exposure class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAIs (amounts in RM'000)							
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	RAM	AAA to AA3	A to A3	BBB1 to BB3	BB1 to B3	C1 to D	Unrated	
MARC	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	C+ to D	Unrated		
Banks, Development Financial Institutions and MDBs		2,069,086	2,660,227	702,940	1,265	87	6,231,131	11,664,737

Islamic Banking Window

Exposure class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAIs (amounts in RM'000)							
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	RAM	AAA to AA3	A to A3	BBB1 to BB3	BB1 to B3	C1 to D	Unrated	
MARC	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	C+ to D	Unrated		
Banks, Development Financial Institutions and MDBs		42,889	1,760	-	-	-	44,649	89,298

December 2013
Group and Bank

Exposure class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAIs (amounts in RM'000)							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	RAM	AAA to AA3	A to A3	BBB1 to BB3	BB1 to B3	C1 to D	Unrated	
MARC	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	C+ to D	Unrated		
Banks, Development Financial Institutions and MDBs		1,169,076	4,080,342	335,968	1,826	-	6,447,556	12,034,769

Islamic Banking Window

Exposure class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAIs (amounts in RM'000)							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	Ba1 to B3	Caa1 to C	Unrated	Total
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	CCC+ to D	Unrated	
	RAM	AAA to AA3	A to A3	BBB1 to BB3	BB1 to B3	C1 to D	Unrated	
MARC	AAA to AA-	A+ to A-	BBB+ to BB-	BB+ to B-	C+ to D	Unrated		
Banks, Development Financial Institutions and MDBs		43,136	-	-	-	-	43,136	86,271

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

4.4 Credit risk mitigation

As at 30 June 2014, the Group's and the Bank's gross credit exposure is RM43,479 mil, of which RM446 mil was offset by CRM. After applying required risk weights, the Bank's Credit RWA is RM21,265 mil. Given the immateriality of CRM, which is 1% of total credit exposure, asset class breakdowns are not provided and for the same reason, there is no CRM risk concentration exposure to the Bank.

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following table shows the total exposure amounts after credit risk mitigation as at 30 June 2014:

Risk weights	Exposures after netting and Credit Risk Mitigation												Total exposures after netting & Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns & central banks	PSEs	Banks, MDBs and FDI	Insurance cos, securities firms & fund managers	Corporates	Regulatory retail	Residential mortgages	Higher risk assets	Other assets	Specialised financing/ investment	Securitisation	Equity		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	7,168,432	-	-	-	-	-	-	-	911,688	-	-	-	8,080,120	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	4,631,124	4	25,995	-	-	-	-	-	-	-	4,657,123	931,425
35%	-	-	-	-	-	-	8,691,138	-	-	-	-	-	8,691,138	3,041,898
50%	-	-	1,545,737	2,470	297,986	-	688,020	-	-	-	-	-	2,534,212	1,267,106
75%	-	-	-	-	-	11,895,051	876,357	-	-	-	-	-	12,771,409	9,578,557
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	41,509	41,192	5,490,078	88,476	369,866	-	352,576	-	-	-	6,383,696	6,383,696
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	83	-	2,302	15,571	5,925	17,277	-	-	-	-	41,157	61,736
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	20	-	-	-	20	250
Total exposures	7,168,432	-	6,218,453	43,666	5,816,360	11,999,098	10,631,306	17,277	1,264,284	-	-	-	43,158,875	21,264,667
Risk-Weighted Assets by exposures	-	-	1,740,727	42,428	5,647,723	9,033,121	4,421,929	25,915	352,826	-	-	-	-	21,264,667
Average risk weight	0%	0%	28%	97%	97%	75%	42%	150%	28%	0%	0%	0%	49%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following table details the total exposure amounts of the Islamic Banking Window after credit risk mitigation as at 30 June 2014:

Risk weights	Exposures after netting and Credit Risk Mitigation												Total Exposures after netting & Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns & central banks	PSEs	Banks, MDBs and FDI	Insurance cos, securities firms & fund managers	Corporates	Regulatory retail	Residential mortgages	Higher risk assets	Other assets	Specialised financing/ investment	Securitisation	Equity		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	1,008,503	-	-	-	-	-	-	-	32,823	-	-	-	1,041,327	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	42,889	-	-	-	-	-	-	-	-	-	42,889	8,578
35%	-	-	-	-	-	-	314,126	-	-	-	-	-	314,126	109,944
50%	-	-	-	-	-	-	1,250	-	-	-	-	-	1,250	625
75%	-	-	-	-	-	-	2,502	-	-	-	-	-	2,502	1,876
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	1,760	-	-	-	6,822	-	11,499	-	-	-	20,081	20,081
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total exposures	1,008,503	-	44,649	-	-	-	324,700	-	44,322	-	-	-	1,422,174	141,104
Risk-Weighted Assets by exposures	-	-	10,338	-	-	-	119,268	-	11,499	-	-	-	-	141,104
Average risk weight	0%	0%	23%	0%	0%	0	37%	0%	26%	0%	0%	0%	10%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following table details the total exposure amounts of the Group and the Bank after credit risk mitigation as at 31 December 2013:

Risk weights	Exposures after netting and Credit Risk Mitigation												Total Exposures after netting & Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns & central banks	PSEs	Banks, MDBs and FDIs	Insurance cos, securities firms & fund managers	Corporates	Regulatory retail	Residential mortgages	Higher risk assets	Other assets	Specialised financing/ investment	Securitisation	Equity		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	9,178,637	-	-	-	-	-	-	-	123,070	-	-	-	9,301,707	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	4,647,867	-	12,235	-	-	-	-	-	-	-	4,660,102	932,020
35%	-	-	-	-	-	-	8,297,446	-	-	-	-	-	8,297,446	2,904,106
50%	-	-	1,763,523	17,614	246,250	-	638,652	-	-	-	-	-	2,666,040	1,333,020
75%	-	-	-	-	-	11,691,798	944,406	-	-	-	-	-	12,636,204	9,477,153
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	38,079	49,979	6,568,851	93,636	404,120	-	304,685	-	-	-	7,459,350	7,459,350
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	1,965	17,036	6,581	23,021	-	-	-	-	48,603	72,905
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	20	-	-	-	20	250
Total exposures	9,178,637	-	6,449,469	67,593	6,829,301	11,802,470	10,291,206	23,021	427,775	-	-	-	45,069,472	22,178,804
Risk-Weighted Assets by exposures	-	-	1,849,414	58,786	6,697,371	8,888,038	4,345,728	34,532	304,935	-	-	-	-	22,178,804
Average risk weight	0%	0%	29%	87%	98%	75%	42%	150%	71%	0%	0%	0%	49%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following table details the total exposure amounts of the Islamic Banking Window after credit risk mitigation as at 31 December 2013:

Risk weights	Exposures after netting and Credit Risk Mitigation												Total Exposures after netting & Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns & central banks	PSEs	Banks, MDBs and FDIs	Insurance cos, securities firms & fund managers	Corporates	Regulatory retail	Residential mortgages	Higher risk assets	Other assets	Specialised financing/ investment	Securitisation	Equity		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	970,910	-	-	-	-	-	-	-	4,180	-	-	-	975,090	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	45,084	-	-	-	-	-	-	-	-	-	43,136	8,627
35%	-	-	-	-	-	-	333,171	-	-	-	-	-	333,171	116,610
50%	-	-	15,975	-	-	-	4,012	-	-	-	-	-	4,012	2,006
75%	-	-	-	-	-	-	3,401	-	-	-	-	-	3,401	2,551
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	18,000	-	-	-	8,510	-	5,171	-	-	-	13,681	13,681
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	150	-	-	-	-	-	150	225
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total exposures	970,910	-	43,136	-	-	0	349,245	-	9,351	-	-	-	1,372,641	143,700
Risk-Weighted Assets by exposures	-	-	8,627	-	-	0	129,902	-	5,171	-	-	-	-	143,700
Average risk weight	0%	0%	20%	0%	100%	0%	37%	0%	55%	0%	0%	0%	10%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following table details the total exposure which is covered by eligible guarantees and financial collaterals as at 30 June 2014:

Exposure class	Exposures before CRM	Exposures covered by guarantees/credit derivatives	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	RM'000	RM'000	RM'000
Credit risk				
<i>On-balance sheet exposures</i>				
Sovereigns/Central banks	7,168,432	-	-	-
Banks, Development Financial Institutions and MDBs	4,820,529	-	-	-
Corporates, insurance cos and securities firms	3,687,035	-	-	-
Regulatory retail	7,607,776	-	259,461	-
Residential mortgages	9,590,606	-	-	-
Higher risk assets	7,423	-	-	-
Other assets	1,264,284	-	-	-
Defaulted exposures	451,274	-	-	-
Total for on-balance sheet exposures	34,597,360	-	259,461	-
<i>Off-balance sheet exposures</i>				
OTC derivatives	1,364,611	23,891	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,503,310	150,997	11,175	-
Defaulted exposures	13,605	-	-	-
Total for off-balance sheet exposures	8,881,527	174,889	11,175	-
Total on and off-balance sheet exposures	43,478,886	174,889	270,635	-

The following table details the total exposure which is covered by eligible guarantees and financial collaterals of the Islamic Banking Window as at 30 June 2014:

Exposure class	Exposures before CRM	Exposures covered by guarantees/credit derivatives	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	RM'000	RM'000	RM'000
Credit risk				
<i>On-balance sheet exposures</i>				
Sovereigns/Central banks	1,008,503	-	-	-
Banks, Development Financial Institutions and MDBs	1,760	-	-	-
Residential mortgages	315,335	-	-	-
Other assets	44,322	-	-	-
Defaulted exposures	6,822	-	-	-
Total for on-balance sheet exposures	1,376,742	-	-	-
<i>Off-balance sheet exposures</i>				
OTC derivatives	42,889	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,543	-	-	-
Total for off-balance sheet exposures	45,432	-	-	-
Total on and off-balance sheet exposures	1,422,174	-	-	-

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following table details the total exposure which is covered by eligible guarantees and financial collaterals as at 31 December 2013:

Exposure class	Exposures before CRM	Exposures covered by guarantees/credit derivatives	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	RM'000	RM'000	RM'000
Credit risk				
<i>On-balance sheet exposures</i>				
Sovereigns/Central banks	9,120,070	-	-	-
Banks, Development Financial Institutions and MDBs	5,198,489	-	-	-
Corporates, insurance cos and securities firms	3,592,192	-	-	-
Regulatory retail	7,506,485	-	234,821	-
Residential mortgages	9,105,499	-	-	-
Higher risk assets	10,731	-	-	-
Other assets	427,775	-	-	-
Defaulted exposures	491,719	-	-	-
Total for on-balance sheet exposures	35,452,960	-	234,821	-
<i>Off-balance sheet exposures</i>				
OTC derivatives	1,564,214	11,384	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	8,223,275	107,655	-	-
Defaulted exposures	15,527	-	-	-
Total for off-balance sheet exposures	9,803,016	119,039	-	-
Total on and off-balance sheet exposures	45,255,976	119,039	234,821	-

The following table details the total exposure which is covered by eligible guarantees and financial collaterals for the Islamic Banking Window as at 31 December 2013:

Exposure class	Exposures before CRM	Exposures covered by guarantees /credit derivatives	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	RM'000	RM'000	RM'000
Credit risk				
<i>On-balance sheet exposures</i>				
Sovereigns/Central banks	970,910	-	-	-
Residential mortgages	337,274	-	-	-
Other assets	9,351	-	-	-
Defaulted exposures	8,660	-	-	-
Total for on-balance sheet exposures	1,326,195	-	-	-
<i>Off-balance sheet exposures</i>				
OTC derivatives	43,136	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	3,310	-	-	-
Total for off-balance sheet exposures	46,446	-	-	-
Total on and off-balance sheet exposures	1,372,641	-	-	-

4.5 Off-Balance Sheet Exposures and Counterparty Credit Risk (CCR)

The following table shows the Group and Bank's off-balance sheet exposures and risk weighted assets as at 30 June 2014:

Item	Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	Risk Weighted Assets
(1)	Direct credit substitutes	1,766,781		1,766,781	1,574,873
(2)	Transaction related contingent Items	477,532		238,766	205,789
(3)	Short term self liquidating trade related contingencies	280,562		56,112	36,701
(4)	Assets sold with recourse	-		-	-
(5)	Forward asset purchases	200,000		200,000	100,000
(6)	Obligations under an on-going underwriting agreement	-		-	-
(7)	Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase / reverse repurchase and securities lending / borrowing transactions)	-		-	-
(8)	Foreign exchange related contracts				
	One year or less	33,969,105	100,608	523,842	336,503
	Over one year to five years	2,702,883	53,213	297,626	170,970
	Over five years	-	-	-	-
(9)	Interest/Profit rate related contracts				
	One year or less	4,558,819	10,744	19,153	6,643
	Over one year to five years	10,511,114	113,066	362,246	113,082
	Over five years	1,171,109	20,555	109,243	67,010
(10)	Equity related contracts				
	One year or less	74,538	6,298	10,771	4,296
	Over one year to five years	162,782	2,871	15,894	8,810
	Over five years	-	-	-	-
(11)	Gold and other precious metal contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(12)	Other commodity contracts				
	One year or less	44,093	1,437	5,847	2,409
	Over one year to five years	163,812	331	19,988	19,657
	Over five years	-	-	-	-
(13)	Credit derivative contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(14)	OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-
(15)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	1,361,600		680,800	492,164
(16)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	337,853		67,571	67,571
(17)	Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	7,917,601		-	-
(18)	Unutilised credit card lines	22,534,433		4,506,887	3,382,530
(19)	Off-balance sheet items for securitisation exposures	-	-	-	-
	Total	88,234,615	309,125	8,881,527	6,589,008

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following table shows the Islamic Banking Window's off-balance sheet exposures and risk weighted assets as at 30 June 2014:

Item	Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	Risk Weighted Assets
(1)	Direct credit substitutes	-	-	-	-
(2)	Transaction related contingent Items	-	-	-	-
(3)	Short term self liquidating trade related contingencies	-	-	-	-
(4)	Assets sold with recourse	-	-	-	-
(5)	Forward asset purchases	-	-	-	-
(6)	Obligations under an on-going underwriting agreement	-	-	-	-
(7)	Commitment to buy back Islamic securities under sales and buy back agreement transactions	-	-	-	-
(8)	Foreign exchange related contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(9)	Benchmark rate related contracts				
	One year or less	-	-	-	-
	Over one year to five years	585,000	16,074	33,974	6,795
	Over five years	75,000	4,915	8,915	1,783
(10)	Equity related contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(11)	Gold and other precious metal contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(12)	Other commodity contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(13)	OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-
(14)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	5,086	-	2,543	1,891
(15)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-	-	-	-
(16)	Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	-	-	-	-
(17)	Unutilised credit card lines	-	-	-	-
(18)	Off-balance sheet items for securitisation exposures	-	-	-	-
	Total	665,086	20,989	45,432	10,469

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following table shows the Group and Bank's off-balance sheet exposures and risk weighted assets as at 31 December 2013:

Item	Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	Risk Weighted Assets
(1)	Direct credit substitutes	2,516,407		2,516,407	2,348,766
(2)	Transaction related contingent Items	527,562		263,781	229,143
(3)	Short term self liquidating trade related contingencies	151,656		30,331	28,147
(4)	Assets sold with recourse	-		-	-
(5)	Forward asset purchases	43,428		43,428	2,140
(6)	Obligations under an on-going underwriting agreement	-		-	-
(7)	Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase / reverse repurchase and securities lending / borrowing transactions)	-		-	-
(8)	Foreign exchange related contracts				
	One year or less	21,335,774	306,399	580,044	432,001
	Over one year to five years	3,348,423	84,711	358,975	207,951
	Over five years	-	-	-	-
(9)	Interest/Profit rate related contracts				
	One year or less	6,193,843	18,937	27,530	9,979
	Over one year to five years	11,327,859	144,692	433,160	136,363
	Over five years	1,379,978	13,287	114,475	61,343
(10)	Equity related contracts				
	One year or less	25,587	767	2,303	1,102
	Over one year to five years	167,012	3,337	16,698	9,216
	Over five years	-	-	-	-
(11)	Gold and other precious metal contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(12)	Other commodity contracts	248,611	5,173	30,325	12,745
	One year or less	2,295	429	705	629
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(13)	Credit derivative contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(14)	OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-
(15)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	1,855,219		927,610	696,522
(16)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	364,271		72,854	72,854
(17)	Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	6,216,423		-	-
(18)	Unutilised credit card lines	21,921,958		4,384,392	3,291,028
(19)	Off-balance sheet items for securitisation exposures	-		-	-
(20)	Total	77,626,306	577,733	9,803,016	7,539,928

Citibank Berhad
(Company No. 297089 M)
(Incorporated in Malaysia)

The following table shows the Islamic Banking Window's off-balance sheet exposures and risk weighted assets as at 31 December 2013:

Item	Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	Risk Weighted Assets
(1)	Direct credit substitutes	-	-	-	-
(2)	Transaction related contingent Items	-	-	-	-
(3)	Short term self liquidating trade related contingencies	-	-	-	-
(4)	Assets sold with recourse	-	-	-	-
(5)	Forward asset purchases	-	-	-	-
(6)	Obligations under an on-going underwriting agreement	-	-	-	-
(7)	Commitment to buy back Islamic securities under sales and buy back agreement transactions	-	-	-	-
(8)	Foreign exchange related contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(9)	Benchmark rate related contracts				
	One year or less	-	-	-	-
	Over one year to five years	500,000	16,793	32,793	6,559
	Over five years	75,000	5,843	10,343	2,069
(10)	Equity related contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(11)	Gold and other precious metal contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(12)	Other commodity contracts				
	One year or less	-	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(13)	OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-
(14)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	6,621	-	3,310	2,466
(15)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-	-	-	-
(16)	Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	-	-	-	-
(17)	Unutilised credit card lines	-	-	-	-
(18)	Off-balance sheet items for securitisation exposures	-	-	-	-
	Total	581,621	22,636	46,446	11,094

5. Securitization

At present, the Group and the Bank does not have any exposures to securitization transactions. Hence, this disclosure is not applicable.

6. Equities

This disclosure is not applicable as Citibank Berhad does not have any exposures to equities.

7. Interest Rate Risk/Rate of Return Risk in the Banking Book (IRR/RORBB)

Potential interest rate risk in banking book is monitored through interest rate exposure at 90 bps and 100 bps parallel move in interest rates for 30 June 2014 and 31 December 2013 respectively. Interest rate exposure at each major currency level for the banking book as below:

Currency	Impact on Positions as at 30 June 2014		Impact on Positions as at 31 Dec 2013	
	+100bps Up Move (RM'000)		+100bps Up Move (RM'000)	
	Increase/(Decline) in Earnings	Increase/(Decline) in Economic Value	Increase/(Decline) in Earnings	Increase/(Decline) in Economic Value
MYR	22,060	22,060	26,308	26,308
SGD	(18)	(18)	(21)	(21)
USD	(1,535)	(1,535)	(546)	(546)
GBP	163	163	178	178
JPY	36	36	(30)	(30)
EUR	(1)	(1)	(11)	(11)