

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

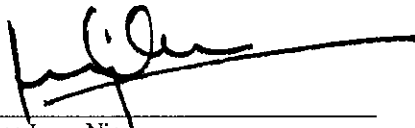
**Citibank Berhad**  
**Pillar 3 Disclosure**  
**June 2015**

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**Attestation by CEO regarding Basel II – Pillar 3 Disclosure as at 30 June 2015**

To the best of my knowledge, I confirm that the Basel II – Pillar 3 disclosure for the financial period ended 30 June 2015 has been prepared and submitted to Bank Negara Malaysia in accordance with the Guideline on Risk Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirements (Pillar 3).



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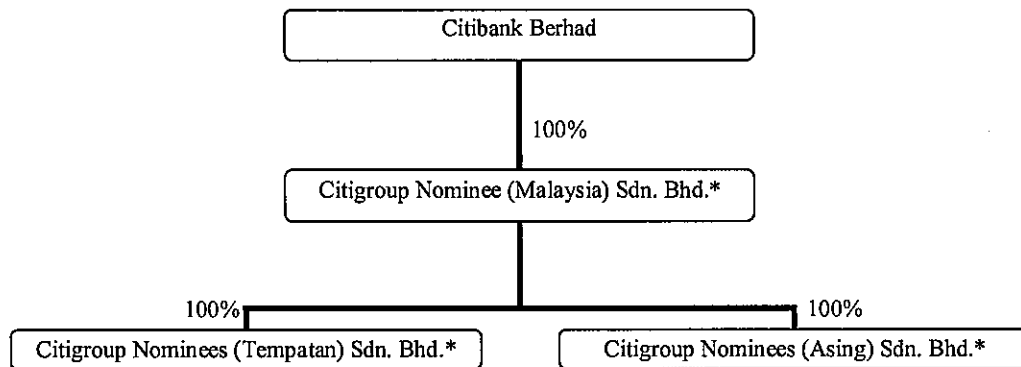
Lee Lung Nien  
Chief Executive Officer  
Citibank Berhad  
Date: 24 July 2015

**Citibank Berhad**  
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## 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 group is comprised of the Bank (Citibank Berhad) and its subsidiary companies. 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").

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 4.5% and 6.0% respectively for year 2015. The minimum regulatory capital adequacy requirement remains at 8.0% (2014 - 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.

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## 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 2015 RM'000	Dec 2014 RM'000
<b>Computation of Total Risk Weighted Assets (RWA)</b>		
Total Credit RWA	23,342,322	22,069,051
Credit RWA Absorbed by PSIA	-	-
Total Market RWA	2,319,715	2,318,795
Market RWA Absorbed by PSIA	-	-
Total Operational RWA	3,337,388	3,401,571
Large Exposure Risk RWA for Equity Holdings	-	-
<b>Total Risk Weighted Assets</b>	<b>28,999,425</b>	<b>27,789,417</b>
<b>Computation of Capital Ratios</b>		
Common Equity Tier I ("CET I") Capital	4,326,339	4,318,542
Tier I Capital	4,326,339	4,318,542
Total Capital	4,646,438	4,620,357
<b>Before deducting proposed dividends</b>		
Common Equity Tier I ("CET I") capital ratio	14.919%	15.540%
Tier I capital ratio	14.919%	15.540%
Total capital ratio	16.023%	16.626%
<b>After deducting proposed dividends / dividend payment</b>		
Common Equity Tier I ("CET I") capital ratio	13.539%	14.101%
Tier I capital ratio	13.539%	14.101%
Total capital ratio	14.643%	15.187%

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

	June 2015 RM'000	Dec 2014 RM'000
<b>Computation of total Risk Weighted Assets (RWA)</b>		
Total credit RWA	107,532	121,945
Credit RWA absorbed by PSIA	-	-
Total market RWA	210,575	159,484
Market RWA absorbed by PSIA	-	-
Total operational RWA	71,900	73,038
Large exposure risk RWA for equity holdings	-	-
<b>Total Risk Weighted Assets</b>	<b>390,007</b>	<b>354,467</b>
<b>Computation of capital ratios</b>		
Common Equity Tier I ("CET I")	309,626	309,626
Tier I Capital	309,626	309,626
Capital Base	309,864	309,943
<b>Common Equity Tier I ("CET I")</b>	<b>79.390%</b>	<b>87.350%</b>
<b>Tier I capital ratio</b>	<b>79.390%</b>	<b>87.350%</b>
<b>Total capital ratio</b>	<b>79.451%</b>	<b>87.439%</b>

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

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The following table details the classes of RWA and the types of exposure of the Group and Bank as at 30 June 2015:-

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
<b>1.0</b>	<b>Credit risk (Standardized Approach)</b>							
	<i>On-balance sheet exposures</i>							
	Sovereigns/Central Banks	7,154,810	7,154,810	-	-	-	-	-
	Public Service Entities	179	179	36	-	36	3	
	Banks, Development Financial Institutions and MDBs	4,603,760	4,603,760	1,436,912	-	1,436,912	114,953	
	Corporates, insurance cos and securities firms	5,031,600	4,708,699	4,487,856	-	4,487,856	359,029	
	Regulatory retail	7,670,835	7,495,924	5,624,979	-	5,624,979	449,998	
	Residential mortgages	10,362,607	10,362,607	3,774,733	-	3,774,733	301,979	
	Higher risk assets	3,721	3,721	5,581	-	5,581	446	
	Other assets	538,209	538,209	343,848	-	343,848	27,508	
	Defaulted exposures	423,483	423,287	436,174	-	436,174	34,894	
	<b>Total for on-balance sheet exposures</b>	<b>35,789,203</b>	<b>35,291,194</b>	<b>16,110,119</b>	<b>-</b>	<b>16,110,119</b>	<b>1,288,810</b>	
	<i>Off-balance sheet exposures</i>							
	OTC derivatives	2,060,265	2,060,265	1,215,171	-	1,215,171	97,214	
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,563,940	7,541,608	6,003,416	-	6,003,416	480,273	
	Defaulted exposures	11,916	11,916	13,616	-	13,616	1,089	
	<b>Total for off-balance sheet exposures</b>	<b>9,636,121</b>	<b>9,613,789</b>	<b>7,232,203</b>	<b>-</b>	<b>7,232,203</b>	<b>578,576</b>	
	<b>Total on and off-balance sheet exposures</b>	<b>45,425,324</b>	<b>44,904,983</b>	<b>23,342,322</b>	<b>-</b>	<b>23,342,322</b>	<b>1,867,386</b>	
<b>2.0</b>	<b>Large exposures risk requirement</b>	-	-	-	-	-	-	
<b>3.0</b>	<b>Market risk (Standardized Approach)</b>	Long position	Short position	Net position				
	Interest rate risk	301,922	185,103	116,819	1,823,195	-	1,823,195	145,856
	Foreign currency risk	443,224	434,734	8,490	443,224	-	443,224	35,458
	Equity risk	-	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-	-
	Options risk	28,092	14,280	13,813	53,296	-	53,296	4,264
	Inventory risk	-	-	-	-	-	-	-
<b>4.0</b>	<b>Operational risk (Basic Indicator Approach)</b>				3,337,388	-	3,337,388	266,991
	<b>Total RWA</b>				<b>28,999,425</b>	<b>-</b>	<b>28,999,425</b>	<b>2,319,954</b>

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The following tables details the classes of RWA and the types of exposure of the Islamic Banking Window as at 30 June 2015:-

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
<b>1.0</b>	<b>Credit risk (Standardized Approach)</b>							
	<i>On-balance sheet exposures</i>							
	Sovereigns/Central Banks	1,940,615	1,940,615	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	-	-	-	-	-	-	-
	Corporates, insurance cos and securities firms	187,048	0	0	-	0	0	0
	Residential mortgages	267,756	267,756	93,726	-	93,726	7,498	7,498
	Other assets	6,979	6,979	3,737	-	3,737	299	299
	Defaulted exposures	5,763	5,763	5,763	-	5,763	461	461
	<b>Total for on-balance sheet exposures</b>	<b>2,408,161</b>	<b>2,221,113</b>	<b>103,226</b>	<b>-</b>	<b>103,226</b>	<b>8,258</b>	<b>8,258</b>
	<i>Off-balance sheet exposures</i>							
	OTC derivatives	15,189	15,189	3,038	-	3,038	243	243
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,706	1,706	1,266	-	1,266	101	101
	Defaulted exposures	3	3	3	-	3	0	0
	<b>Total for off-balance sheet exposures</b>	<b>16,898</b>	<b>16,898</b>	<b>4,307</b>	<b>-</b>	<b>4,307</b>	<b>345</b>	<b>345</b>
	<b>Total on and off-balance sheet exposures</b>	<b>2,425,059</b>	<b>2,238,011</b>	<b>107,532</b>	<b>-</b>	<b>107,532</b>	<b>8,603</b>	<b>8,603</b>
<b>2.0</b>	<b>Large exposures risk requirement</b>	-	-	-	-	-	-	-
<b>3.0</b>	<b>Market risk (Standardized Approach)</b>	Long position	Short position	Net position				
	Benchmark rate risk	19,173	-	19,173	210,575	-	210,575	16,846
	Foreign currency risk	-	-	-	-	-	-	-
	Equity risk	-	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-	-
	Options risk	-	-	-	-	-	-	-
	Inventory risk	-	-	-	-	-	-	-
<b>4.0</b>	<b>Operational risk (Basic Indicator Approach)</b>				71,900	-	71,900	5,752
	<b>Total RWA</b>				<b>390,007</b>	<b>-</b>	<b>390,007</b>	<b>31,201</b>

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The following table details the classes of RWA and the types of exposure of the Group and Bank as at 31 December 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	<b>Credit risk (Standardized Approach)</b>							
	<i>On-Balance Sheet Exposures</i>							
	Sovereigns/Central Banks	6,027,511	6,027,511	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	4,814,629	4,814,629	1,140,433	-	1,140,433	91,235	
	Corporates, insurance cos and securities firms	3,784,743	3,502,447	3,411,206	-	3,411,206	272,896	
	Regulatory Retail	7,898,696	7,725,045	5,797,914	-	5,797,914	463,833	
	Residential Mortgages	9,973,411	9,973,411	3,690,267	-	3,690,267	295,221	
	Higher Risk Assets	4,172	4,172	6,257	-	6,257	501	
	Other Assets	483,152	483,153	290,857	-	290,857	23,269	
	Defaulted Exposures	450,644	450,644	463,164	-	463,164	37,053	
	<b>Total for On- Balance Sheet Exposures</b>	<b>33,436,958</b>	<b>32,981,012</b>	<b>14,800,097</b>	<b>-</b>	<b>14,800,097</b>	<b>1,184,008</b>	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	1,910,043	1,910,043	1,106,523	-	1,106,523	88,522	
	Credit Derivatives	-	-	-	-	-	-	
	Off balance sheet exposures other than OTC derivatives or credit derivatives	7,992,307	7,975,047	6,145,446	-	6,145,446	491,636	
	Defaulted Exposures	15,029	15,029	16,986	-	16,986	1,359	
	<b>Total for Off- Balance Sheet Exposures</b>	<b>9,917,379</b>	<b>9,900,119</b>	<b>7,268,955</b>	<b>-</b>	<b>7,268,955</b>	<b>581,516</b>	
	<b>Total On and Off- Balance Sheet Exposures</b>	<b>43,354,337</b>	<b>42,881,130</b>	<b>22,069,051</b>	<b>-</b>	<b>22,069,051</b>	<b>1,765,524</b>	
2.0	Large exposure risk requirement	-	-	-	-	-	-	
3.0	<b>Market risk (Standardized Approach)</b>	Long position	Short position	Net position				
	Interest rate risk	464,520	349,682	114,838	1,986,740	-	1,986,740	158,939
	Foreign currency risk	286,457	305,042	(18,585)	305,042	-	305,042	24,403
	Equity risk	-	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-	-
	Options risk	14,186	9,674	4,512	27,013	-	27,013	2,161
	Inventory risk	-	-	-	-	-	-	-
		<b>Operational risk (Basic Indicator Approach)</b>				3,401,571	-	3,401,571
4.0	<b>Total RWA</b>				<b>27,789,417</b>	<b>-</b>	<b>27,789,417</b>	<b>2,223,153</b>

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The following tables details the classes of RWA and the types of exposure of the Islamic Banking Window as at 31 December 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
<b>1.0</b>	<b>Credit Risk</b>							
	<i>On-Balance Sheet Exposures</i>							
	Sovereigns/Central Banks	984,962	984,962	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	2	2	1	-	1	-	-
	Corporates, insurance cos and securities firms	173,272	-	-	-	-	-	-
	Residential Mortgages	291,392	291,392	101,999	-	101,999	8,160	
	Other Assets	7,200	7,200	4,140	-	4,140	331	
	Defaulted Exposures	7,044	7,044	7,044	-	7,044	564	
	<b>Total for On- Balance Sheet Exposures</b>	<b>1,463,872</b>	<b>1,290,601</b>	<b>113,184</b>	<b>-</b>	<b>113,184</b>	<b>9,055</b>	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	35,905	35,905	7,181	-	7,181	574	
	Off balance sheet exposures other than OTC derivatives or credit derivatives	2,176	2,176	1,576	-	1,576	126	
	Defaulted Exposures	3	3	3	-	3	-	
	<b>Total for Off- Balance Sheet Exposures</b>	<b>38,084</b>	<b>38,084</b>	<b>8,760</b>	<b>-</b>	<b>8,760</b>	<b>701</b>	
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>1,501,956</b>	<b>1,328,684</b>	<b>121,945</b>	<b>-</b>	<b>121,945</b>	<b>9,756</b>	
<b>2.0</b>	<b>Large exposure risk requirement</b>	-	-	-	-	-	-	-
<b>3.0</b>	<b>Market risk (Standardized Approach)</b>	Long position	Short position	Net position				
	Benchmark rate risk	12,759	-	12,759	159,484	-	159,484	12,759
	Foreign currency risk	-	-	-	-	-	-	-
	Equity risk	-	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-	-
	Options risk	-	-	-	-	-	-	-
	Inventory risk	-	-	-	-	-	-	-
<b>4.0</b>	<b>Operational risk (Basic Indicator Approach)</b>			-	73,038	-	73,038	5,843
	<b>Total RWA</b>				<b>354,467</b>	<b>-</b>	<b>354,467</b>	<b>28,357</b>



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### 3. Capital Structure

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

	June 2015 RM'000	Dec 2014 RM'000
<b>CET 1 Capital/Tier 1 Capital</b>		
Paid up ordinary share capital	121,697	121,697
Share premium	380,303	380,303
Retained earnings	3,719,858	3,719,858
Other reserves	129,635	120,164
less: Deferred tax assets	(21,457)	(19,783)
Less: Defined benefit pension fund assets	(3,697)	(3,697)
<b>Total CET 1 Capital/Tier 1 Capital</b>	<b>4,326,339</b>	<b>4,318,542</b>
<b>Tier 2 capital</b>		
Collective impairment provisions and regulatory reserves	320,099	301,815
<b>Total Tier 2 Capital</b>	<b>320,099</b>	<b>301,815</b>
<b>Capital Base</b>	<b>4,646,438</b>	<b>4,620,357</b>

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

	June 2015 RM'000	Dec 2014 RM'000
<b>CET 1 Capital/Tier 1 Capital</b>		
Fund allocated	20,000	20,000
Retained earnings	289,626	289,626
Other reserves	-	1
Less: 55% of cumulative gains of AFS financial instruments (other than financing and receivables)	-	(1)
<b>Total CET 1 Capital/Tier 1 Capital</b>	<b>309,626</b>	<b>309,626</b>
<b>Tier 2 Capital</b>		
Collective impairment provisions and regulatory reserves	238	317
<b>Total Tier 2 Capital</b>	<b>238</b>	<b>317</b>
<b>Total Capital</b>	<b>309,864</b>	<b>309,943</b>

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

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#### 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 2015:-

- 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 2015.

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 2015:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	1,447
Electricity, gas, water	820
Construction	2,158
Wholesale, retail trade, restaurant and hotels	1,008
Transport, storage and communication	361
Finance, insurance, real estate, and business services	12,582
Education, health, household & others	1,505,831
<b>Total</b>	<b>1,524,209</b>

The following table details past due loans by sector of the Islamic Banking Window as at 30 June 2015:

	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	41,085
<b>Total</b>	<b>41,085</b>

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The following table details past due loans by sector of the Group and the Bank as at 31 December 2014:

	<b>RM'000</b>
Primary agriculture	424
Mining and quarrying	441
Manufacturing	1,668
Electricity, gas, water	366
Construction	2,848
Wholesale, retail trade, restaurant and hotels	2,425
Transport, storage and communication	94
Finance, insurance, real estate, and business services	15,669
Education, health, household & others	1,524,756
<b>Total</b>	<b>1,548,692</b>

The following table details past due loans by sector of the Islamic Banking Window as at 31 December 2014:

	<b>RM'000</b>
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	44,172
<b>Total</b>	<b>44,172</b>

#### 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 2015:

	<b>RM'000</b>
Primary agriculture	6,790
Mining and quarrying	-
Manufacturing	30,720
Electricity, gas, water	-
Construction	83
Wholesale, retail trade, restaurant and hotels	12,722
Transport, storage and communication	649
Finance, insurance, real estate, and business services	3,127
Education, health, household & others	116,047
<b>Total</b>	<b>170,138</b>

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The following table details individual impairment provision by sector of the Islamic Banking Window as at 30 June 2015:

	<b>RM'000</b>
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	606
<b>Total</b>	<b>606</b>

The following table details individual impairment provision by sector of the Group and the Bank as at 31 December 2014:

	<b>RM'000</b>
Primary agriculture	6,790
Mining and quarrying	-
Manufacturing	27,048
Electricity, gas, water	-
Construction	12,363
Wholesale, retail trade, restaurant and hotels	12,349
Transport, storage and communication	649
Finance, insurance, real estate, and business services	3,151
Education, health, household & others	119,433
<b>Total</b>	<b>181,784</b>

The following table details individual impairment provision by sector of the Islamic Banking Window as at 31 December 2014:

	<b>RM'000</b>
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	656
<b>Total</b>	<b>656</b>

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#### 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 RM73.1 million) by sector of the Group and the Bank as at 30 June 2015:

	<b>RM'000</b>
Primary agriculture	153
Mining and quarrying	2,154
Manufacturing	13,375
Electricity, gas, water	955
Construction	234
Wholesale, retail trade, restaurant and hotels	5,549
Transport, storage and communication	3,536
Finance, insurance, real estate, and business services	3,727
Education, health, household & others	363,519
<b>Total</b>	<b>393,201</b>

The following table details collective impairment provision (including collective impairment provision on impaired loans restricted from Tier II Capital by BNM of RM180,000) by sector of the Islamic Banking Window as at 30 June 2015:

	<b>RM'000</b>
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	418
<b>Total</b>	<b>418</b>

The following table details collective impairment provision (including collective impairment provision on impaired loans restricted from Tier II Capital by BNM of RM78.9 million) by sector of the Group and the Bank as at 31 December 2014:

	<b>RM'000</b>
Primary agriculture	35
Mining and quarrying	2,374
Manufacturing	11,695
Electricity, gas, water	313
Construction	297
Wholesale, retail trade, restaurant and hotels	4,569
Transport, storage and communication	4,199
Finance, insurance, real estate, and business services	1,467
Education, health, household & others	355,806
<b>Total</b>	<b>380,755</b>

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The following table details collective impairment provision (including collective impairment provision on impaired loans restricted from Tier II Capital by BNM of RM371,000) by sector of the Islamic Banking Window as at 31 December 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	687
<b>Total</b>	<b>687</b>

**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 2015:

	RM'000
Primary agriculture	-
Mining and quarrying	-
Manufacturing	3,702
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	395
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	7,562
<b>Total</b>	<b>11,659</b>

The following table details charges for individual impairment provision by sector of the Islamic Banking Window as at 30 June 2015:

	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	26
<b>Total</b>	<b>26</b>

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The following table details charges for individual impairment provision by sector of the Group and the Bank as at 31 December 2014:

	<b>RM'000</b>
Primary agriculture	-
Mining and quarrying	12
Manufacturing	873
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	2,438
Transport, storage and communication	10
Finance, insurance, real estate, and business services	16
Education, health, household & others	13,755
<b>Total</b>	<b>17,104</b>

The following table details charges for individual impairment provision by sector of the Islamic Banking Window as at 31 December 2014:

	<b>RM'000</b>
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	61
<b>Total</b>	<b>61</b>

**4.2.5 Write offs**

The following table details write offs by sector of the Group and the Bank as at 30 June 2015:

	<b>RM'000</b>
Primary agriculture	-
Mining and quarrying	-
Manufacturing	30
Electricity, gas, water	-
Construction	12,280
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	23
Education, health, household & others	5,490
<b>Total</b>	<b>17,818</b>

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The following table details write offs by sector of the Islamic Banking Window as at 30 June 2015:

	<b>RM'000</b>
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	-
<b>Total</b>	<b>-</b>

The following table details write offs by sector of the Group and the Bank as at 31 December 2014:

	<b>RM'000</b>
Primary agriculture	-
Mining and quarrying	36
Manufacturing	970
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	1,448
Transport, storage and communication	10
Finance, insurance, real estate, and business services	4,143
Education, health, household & others	4,788
<b>Total</b>	<b>11,396</b>

The following table details write offs by sector of the Islamic Banking Window as at 31 December 2014:

	<b>RM'000</b>
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	10
<b>Total</b>	<b>10</b>



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**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 alphanumerical scale of each recognized ECAIs used by Citibank Berhad is detailed in the table below:

<b>CREDIT QUALITY GRADES AND ELIGIBLE ECAIs</b>								
<b>Credit Quality Grade</b>		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>Unrated</b>
<b>Reveleus CQG (Basel Credit Ratings)</b>								
<b>Rating Source</b>	<b>Rating Agencies</b>	<b>AAA</b>	<b>A+</b>	<b>BBB+</b>	<b>BB+</b>	<b>B+</b>	<b>CCC+</b>	<b>Unrated</b>
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	

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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 2015**  
**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)		-	-	-	-	179	
Insurance cos, securities firms and fund managers		75,484	18,459	1,834	-	104,383	200,159
Corporates		18,550	22,388	-	-	7,869,382	7,910,320

#### 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	
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	-	
Insurance cos, securities firms and fund managers		-	-	-	-	-	-
Corporates		-	-	-	-	187,048	187,048

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**December 2014**  
**Group and Bank**

Exposure class	Ratings of corporate by approved ECAIs (amounts in RM'000)						
	Moody's	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		-	34,146	130	-	58,666	92,943
Corporates		24,584	41,664	6,282	-	6,714,066	6,786,596

**Islamic Banking Window**

Exposure class	Ratings of corporate by approved ECAIs (amounts in RM'000)						
	Moody's	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		-	-	-	-	-	-
Corporates		-	-	-	-	173,272	173,272

**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.

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**4.3.3 Ratings of Sovereigns and Central Banks by Approved ECAIs**

**June 2015**  
**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		-	7,154,848	-	-	-	-	7,154,848

**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		-	1,940,615	-	-	-	-	1,940,615

**December 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		-	6,336,927	-	-	-	-	6,336,927

**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		-	984,962	-	-	-	-	984,962

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**4.3.4 Rating of Banking Institutions by Approved ECAIs**

**June 2015**  
**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		1,152,426	4,745,584	121,255	85	-	6,357,151	

**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		15,189	-	-	-	-	15,189	

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**December 2014**  
**Group and Bank**

Exposure class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAs (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		1,349,177	3,697,998	130,992	1,116	-	6,465,732	11,645,015

**Islamic Banking Window**

Exposure class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAs (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		35,905	2	-	-	-	35,906	71,813

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#### **4.4 Credit risk mitigation**

As at 30 June 2015, the Group's and the Bank's gross credit exposure is RM45,425 mil, of which RM1,046 mil was offset by CRM. After applying required risk weights, the Bank's Credit RWA is RM23,342 mil. Given the immateriality of CRM, which is 2% 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.

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The following table shows the total exposure amounts after credit risk mitigation as at 30 June 2015:

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	RM'000	
0%	7,154,810	-	-	-	-	-	-	-	194,591	-	-	-	-	-	7,349,401	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	38	179	3,633,894	75,484	12,893	-	-	-	-	-	-	-	-	-	3,722,488	744,498
35%	-	-	-	-	-	-	-	9,710,165	-	-	-	-	-	-	9,710,165	3,398,558
50%	-	-	2,620,960	18,459	484,992	-	578,022	-	-	-	-	-	-	-	3,702,434	1,851,217
75%	-	-	-	-	-	-	11,807,347	557,355	-	-	-	-	-	-	12,364,701	9,273,526
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	114,310	25,900	7,114,858	89,609	330,499	-	343,598	-	-	-	-	-	8,018,774	8,018,774
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	2,032	21,164	3,777	10,027	-	-	-	-	-	-	37,000	55,499
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	20	-	-	-	-	-	20	250
Total exposures	7,154,848	179	6,369,165	119,843	7,614,776	11,918,120	11,179,818	10,027	538,209	-	-	-	-	-	44,904,983	23,342,322
Risk-Weighted Assets by exposures	8	36	2,151,569	50,226	7,362,981	8,976,865	4,441,750	15,040	343,848	-	-	-	-	-	-	23,342,322
Average risk weight	0%	20%	34%	42%	97%	75%	40%	150%	64%	-	-	-	-	-	52%	-
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



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The following table details the total exposure amounts of the Islamic Banking Window after credit risk mitigation as at 30 June 2015:

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%	1,940,615	-	-	-	-	-	-	-	3,242	-	-	-	-	1,943,857	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	15,189	-	-	-	-	-	-	-	-	-	-	15,189	3,038
35%	-	-	-	-	-	267,713	-	-	-	-	-	-	-	267,713	93,700
50%	-	-	-	-	-	77	-	-	-	-	-	-	-	77	38
75%	-	-	-	-	-	1,672	-	-	-	-	-	-	-	1,672	1,254
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	5,766	-	-	3,737	-	-	-	-	9,502	9,502
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total exposures	1,940,615	-	15,189	-	-	-	275,228	-	6,979	-	-	-	-	2,238,011	107,532
Risk-Weighted Assets by exposures	-	-	3,038	-	-	-	100,758	-	3,737	-	-	-	-	-	107,532
Average risk weight	0%	-	20%	-	-	-	37%	-	54%	-	-	-	-	5%	-
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

The following table details the total exposure amounts of the Group and the Bank after credit risk mitigation as at 31 December 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 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	RM'000
0%	6,336,971	-	-	-	-	-	-	-	192,525	-	-	-	-	6,529,496	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	5,043,344	-	27,855	-	-	-	-	-	-	-	-	5,071,199	1,014,240
35%	-	-	-	-	-	9,297,064	-	-	-	-	-	-	-	9,297,064	3,253,972
50%	-	-	1,300,032	34,146	200,133	-	339,983	-	-	-	-	-	-	1,874,294	937,147
75%	-	-	-	-	-	12,091,864	965,016	-	-	-	-	-	-	13,056,880	9,792,660
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	75,122	24,622	6,167,374	96,783	360,455	-	290,609	-	-	-	-	7,014,964	7,014,964
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	1,984	19,925	4,251	11,052	-	-	-	-	-	37,212	55,818
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	20	-	-	-	-	20	250
Total exposures	6,336,971	-	6,418,498	58,768	6,397,346	12,208,572	10,966,769	11,052	483,154	-	-	-	-	42,881,130	22,069,051
Risk-Weighted Assets by exposures	-	-	1,733,807	41,695	6,275,987	9,195,568	4,514,558	16,578	290,859	-	-	-	-	-	22,069,051
Average risk weight	0%	-	27%	71%	98%	75%	41%	150%	60%	-	-	-	-	51%	-
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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The following table details the total exposure amounts of the Islamic Banking Window after credit risk mitigation as at 31 December 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 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	RM'000
0%	984,962	-	-	-	-	-	-	-	3,061	-	-	-	-	988,022	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	35,905	-	-	-	-	-	-	-	-	-	-	35,905	7,181
35%	-	-	-	-	-	291,455	-	-	-	-	-	-	-	291,455	102,009
50%	-	-	-	-	-	78	-	-	-	-	-	-	-	78	39
75%	-	-	-	-	-	2,036	-	-	-	-	-	-	-	2,036	1,527
90%	-	-	-	-	-	7,047	-	-	-	-	-	-	-	11,189	11,189
100%	-	-	2	-	-	-	-	-	4,140	-	-	-	-	-	-
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total exposures	984,962	-	35,906	-	-	300,616	-	7,200	-	-	-	-	1,328,684	121,945	
Risk-Weighted Assets by exposures	-	-	7,183	-	-	110,623	-	4,140	-	-	-	-	-	121,945	
Average risk weight	0%	-	20%	43%	-	37%	-	57%	-	-	-	-	9%	-	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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The following table details the total exposure which is covered by eligible guarantees and financial collaterals as at 30 June 2015:

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
<b>Credit risk</b>				
<i>On-balance sheet exposures</i>				
Sovereigns/Central banks	7,154,810	-	-	-
Public Service Entities	179	-	-	-
Banks, Development Financial Institutions and MDBs	4,603,760	-	-	-
Corporates, insurance cos and securities firms	5,031,600	318,434	322,902	-
Regulatory retail	7,670,835	-	222,367	-
Residential mortgages	10,362,607	-	-	-
Higher risk assets	3,721	-	-	-
Other assets	538,209	-	-	-
Defaulted exposures	423,483	-	251	-
<b>Total for on-balance sheet exposures</b>	<b>35,789,203</b>	<b>318,434</b>	<b>545,520</b>	<b>-</b>
<i>Off-balance sheet exposures</i>				
OTC derivatives	2,060,265	3,288	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,563,940	156,548	22,333	-
Defaulted exposures	11,916	-	-	-
<b>Total for off-balance sheet exposures</b>	<b>9,636,121</b>	<b>159,836</b>	<b>22,333</b>	<b>-</b>
<b>Total on and off-balance sheet exposures</b>	<b>45,425,324</b>	<b>478,271</b>	<b>567,853</b>	<b>-</b>

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 2015:

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
<b>Credit risk</b>				
<i>On-balance sheet exposures</i>				
Sovereigns/Central banks	1,940,615	-	-	-
Banks, Development Financial Institutions and MDBs	-	-	-	-
Corporates, insurance cos and securities firms	187,048	-	187,048	-
Residential mortgages	267,756	-	-	-
Other assets	6,979	-	-	-
Defaulted exposures	5,763	-	-	-
<b>Total for on-balance sheet exposures</b>	<b>2,408,161</b>	<b>-</b>	<b>187,048</b>	<b>-</b>
<i>Off-balance sheet exposures</i>				
OTC derivatives	15,189	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,706	-	-	-
Defaulted exposures	3	-	-	-
<b>Total for off-balance sheet exposures</b>	<b>16,898</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total on and off-balance sheet exposures</b>	<b>2,425,059</b>	<b>-</b>	<b>187,048</b>	<b>-</b>

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The following table details the total exposure which is covered by eligible guarantees and financial collaterals as at 31 December 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
<b>Credit risk</b>				
<i>On-balance sheet exposures</i>				
Sovereigns/Central banks	6,027,511	-	-	-
Banks, Development Financial Institutions and MDBs	4,814,629	-	-	-
Corporates, insurance cos and securities firms	3,784,743	153,171	282,296	-
Regulatory retail	7,898,696	-	219,147	-
Residential mortgages	9,973,411	-	-	-
Higher risk assets	4,172	-	-	-
Other assets	483,152	-	-	-
Defaulted exposures	450,644	-	-	-
<b>Total for on-balance sheet exposures</b>	<b>33,436,958</b>	<b>153,171</b>	<b>501,443</b>	<b>-</b>
<i>Off-balance sheet exposures</i>				
OTC derivatives	1,910,043	5,450	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,992,307	63,088	17,260	-
Defaulted exposures	15,029	-	-	-
<b>Total for off-balance sheet exposures</b>	<b>9,917,379</b>	<b>68,538</b>	<b>17,260</b>	<b>-</b>
<b>Total on and off-balance sheet exposures</b>	<b>43,354,337</b>	<b>221,709</b>	<b>518,703</b>	<b>-</b>

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 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
<b>Credit risk</b>				
<i>On-balance sheet exposures</i>				
Sovereigns/Central banks	984,962	-	-	-
Banks, Development Financial Institutions and MDBs	2	-	-	-
Corporates, insurance cos and securities firms	173,272	-	173,272	-
Residential mortgages	291,392	-	-	-
Other assets	7,200	-	-	-
Defaulted exposures	7,044	-	-	-
<b>Total for on-balance sheet exposures</b>	<b>1,463,872</b>	<b>-</b>	<b>173,272</b>	<b>-</b>
<i>Off-balance sheet exposures</i>				
OTC derivatives	35,905	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	2,176	-	-	-
Defaulted exposures	3	-	-	-
<b>Total for off-balance sheet exposures</b>	<b>38,084</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total on and off-balance sheet exposures</b>	<b>1,501,956</b>	<b>-</b>	<b>173,272</b>	<b>-</b>

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#### 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 2015:

Item	Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	Risk Weighted Assets
(1)	Direct credit substitutes	2,222,905		2,222,905	1,967,525
(2)	Transaction related contingent Items	719,592		359,796	313,489
(3)	Short term self liquidating trade related contingencies	262,740		52,548	37,395
(4)	Assets sold with recourse	-	-	-	-
(5)	Forward asset purchases	25,460		25,460	12,730
(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	23,621,836	589,472	933,584	694,365
	Over one year to five years	4,680,191	229,932	580,826	299,465
	Over five years	-	-	-	-
(9)	Interest/Profit rate related contracts				
	One year or less	3,007,219	4,904	10,163	3,649
	Over one year to five years	12,687,603	79,816	356,468	115,195
	Over five years	1,208,736	32,417	118,200	77,683
(10)	Equity related contracts				
	One year or less	69,562	26,885	41,014	11,677
	Over one year to five years	158,067	-	12,282	6,250
	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	30,333	4,694	7,727	6,886
	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	1,018,179		509,089	358,584
(16)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	172,858		34,572	34,572
(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	7,085,484		-	-
(18)	Unutilised credit card lines	21,857,433		4,371,487	3,292,737
(19)	Off-balance sheet items for securitisation exposures	-	-	-	-
	<b>Total</b>	<b>78,828,198</b>	<b>968,119</b>	<b>9,636,121</b>	<b>7,232,202</b>

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The following table shows the Islamic Banking Window's off-balance sheet exposures and risk weighted assets as at 30 June 2015:

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	465,000	3,569	13,519	2,704
	Over five years	25,000	420	1,670	334
(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	3,418	-	1,709	1,269
(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	-	-	-	-
	<b>Total</b>	<b>493,418</b>	<b>3,989</b>	<b>16,898</b>	<b>4,307</b>

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The following table shows the Group and Bank's off-balance sheet exposures and risk weighted assets as at 31 December 2014:

Item	Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	Risk Weighted Assets
(1)	Direct credit substitutes	2,193,693		2,193,693	1,969,729
(2)	Transaction related contingent Items	651,560		325,780	298,477
(3)	Short term self liquidating trade related contingencies	250,663		50,133	28,988
(4)	Assets sold with recourse	-		-	-
(5)	Forward asset purchases	309,561		309,561	50
(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	25,826,352	583,850	978,066	688,789
	Over one year to five years	2,871,232	136,559	398,784	191,752
	Over five years	-	-	-	-
(9)	Interest/Profit rate related contracts				
	One year or less	4,246,358	9,822	16,202	5,044
	Over one year to five years	10,572,943	98,945	335,688	105,039
	Over five years	1,204,188	31,609	118,939	76,556
(10)	Equity related contracts				
	One year or less	74,373	15,976	20,438	7,171
	Over one year to five years	176,810	-	12,592	6,430
	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	60,237	23,058	29,082	25,283
	Over one year to five years	2,225	444	711	458
	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	1,275,523		637,762	468,730
(16)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	516,896		103,379	103,379
(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	6,014,307		-	-
(18)	Unutilised credit card lines	21,935,146		4,387,029	3,293,079
(19)	Off-balance sheet items for securitisation exposures	-	-	-	-
(20)	Total	78,182,067	900,263	9,917,839	7,268,955



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The following table shows the Islamic Banking Window's off-balance sheet exposures and risk weighted assets as at 31 December 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	13,184	27,584	5,517
	Over five years	75,000	4,571	8,321	1,664
(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	4,359	-	2,179	1,579
(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	-	-	-	-
	<b>Total</b>	<b>664,359</b>	<b>17,755</b>	<b>38,084</b>	<b>8,760</b>

## 5. Securitization

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

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**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 parallel move in interest rates. Interest rate exposure at each major currency level for the banking book as below:

Currency	Impact on Positions as at 30 June 2015		Impact on Positions as at 31 Dec 2014	
	+90bps Up Move (RM'000)		+90bps Up Move (RM'000)	
	Increase/(Decline) in Earnings	Increase/(Decline) in Economic Value	Increase/(Decline) in Earnings	Increase/(Decline) in Economic Value
MYR	17,913	17,913	(31,031)	(31,031)
SGD	(33)	(33)	(22)	(22)
USD	(1,915)	(1,915)	(1,813)	(1,813)
GBP	2	2	4	4
JPY	(33)	(33)	(23)	(23)
AUD	-	-	(3)	(3)
EUR	(7)	(7)	(8)	(8)