

**Citibank Berhad**  
**Pillar 3 Disclosure**  
**June 2016**

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

**Attestation by CEO regarding Basel II – Pillar 3 Disclosure as at 30 June 2016**

To the best of my knowledge, I confirm that the Basel II – Pillar 3 disclosure for the financial period ended 30 June 2016 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).

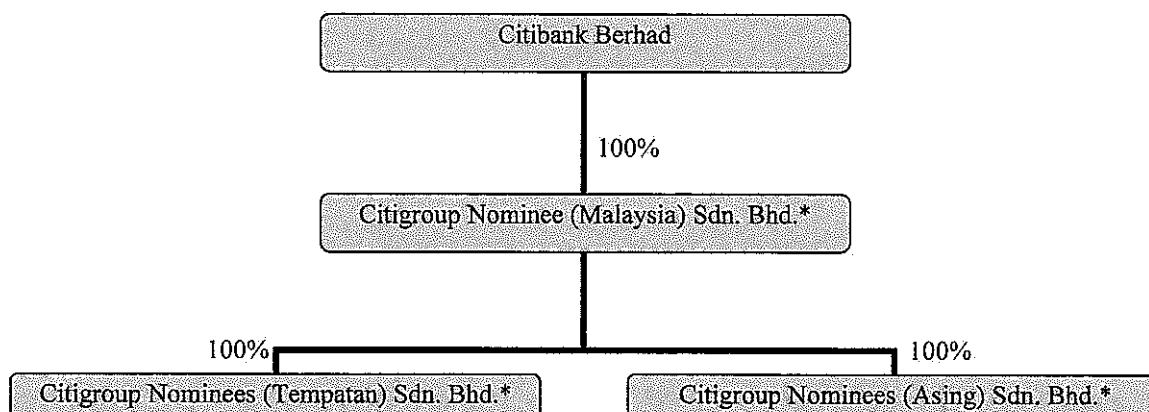


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Lee Lung Nien  
Chief Executive Officer  
Citibank Berhad  
Date: 29 July 2016

## 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 capital adequacy ratios of the Group and of the Bank are computed in accordance with BNM's Capital Adequacy Framework (Capital Components and Basel II - Risk-weighted Assets) reissued on 13 October 2015 which became effective from 1 January 2016. The Group and the Bank have adopted the Standardised Approach for Credit Risk and Market Risk, and the Basic Indicator Approach for Operational Risk. The minimum regulatory capital adequacy ratios before including capital conservation buffer and countercyclical capital buffer (“CCyB”) for CET I capital ratio, Tier I capital ratio and total capital ratio are 4.5%, 6.0% and 8.0% respectively.

Banking institutions are also required to maintain a capital conservation buffer of up to 2.5% and a CCyB above the minimum regulatory capital adequacy ratios above. Under the transition arrangements, capital conservation buffer will be phased-in as follows:

<b>Calendar Year</b>	<b>Capital Conservation Buffer</b>
2016	0.625%
2017	1.250%
2018	1.875%
2019 onwards	2.500%

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A CCyB is required to be maintained if this buffer is applied by regulators in countries which the Group and the Bank have exposures to, determined based on the weighted average of prevailing CCyB rates applied in those jurisdictions. With effect from 1 January 2016, the Group and the Bank have applied CCyB on its exposures in Hong Kong in line with Hong Kong Monetary Authority's requirement to maintain CCyB of 0.625% in Hong Kong. The Group and the Bank's CCyB determined based on the weighted average of prevailing CCyB rates of its Hong Kong exposures are insignificant due to its immaterial Hong Kong exposures. The CCyB which is in a range of between 0% and 2.5% is not a requirement for exposures in Malaysia yet but may be applied by regulators in the future.

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 2016 RM'000	Dec 2015 RM'000
<b>Computation of Total Risk Weighted Assets (RWA)</b>		
Total Credit RWA	23,951,434	24,633,029
Credit RWA Absorbed by PSIA	-	-
Total Market RWA	1,834,272	3,008,049
Market RWA Absorbed by PSIA	-	-
Total Operational RWA	3,511,036	3,425,132
Large Exposure Risk RWA for Equity Holdings	-	-
<b>Total Risk Weighted Assets</b>	<b>29,296,742</b>	<b>31,066,210</b>
<b>Computation of Capital Ratios</b>		
Common Equity Tier I ("CET I") Capital	4,491,493	4,479,908
Tier 1 Capital	4,491,493	4,479,908
Total Capital	4,752,033	4,743,600
<b>Before deducting proposed dividends</b>		
Common Equity Tier I ("CET I") capital ratio	15.331%	14.421%
Tier 1 capital ratio	15.331%	14.421%
Total capital ratio	16.220%	15.269%
<b>After deducting proposed dividends / dividend payment</b>		
Common Equity Tier I ("CET I") capital ratio	13.795%	12.972%
Tier 1 capital ratio	13.795%	12.972%
Total capital ratio	14.684%	13.821%

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

	June 2016 RM'000	Dec 2015 RM'000
<b>Computation of Total Risk Weighted Assets (RWA)</b>		
Total Credit RWA	490,919	527,180
Credit RWA Absorbed by PSIA	(402,900)	(429,350)
Total Market RWA	59,756	47,722
Market RWA Absorbed by PSIA	-	-
Total Operational RWA	73,724	73,044
Large Exposure Risk RWA for Equity Holdings	-	-
<b>Total Risk Weighted Assets</b>	<b>221,499</b>	<b>218,596</b>
<b>Computation of Capital Ratios</b>		
Common Equity Tier I ("CET I") Capital	324,092	324,092
Tier 1 Capital	324,092	324,092
Total Capital	337,781	343,590
<b>Common Equity Tier I ("CET I") capital ratio</b>	<b>146.318%</b>	<b>148.261%</b>
<b>Tier 1 capital ratio</b>	<b>146.318%</b>	<b>148.261%</b>
<b>Total capital ratio</b>	<b>152.498%</b>	<b>157.180%</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 2016:-

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	6,884,268	6,884,268	-	-	-	-	
	Public Service Entities	-	-	-	-	-	-	
	Banks, Development Financial Institutions and MDBs	4,033,729	4,033,729	1,177,118	-	1,177,118	94,169	
	Corporates, insurance cos and securities firms	6,094,180	5,961,694	5,786,212	-	5,786,212	462,897	
	Regulatory Retail	7,601,875	7,453,448	5,592,996	-	5,592,996	447,440	
	Residential Mortgages	10,578,517	10,578,517	3,810,581	-	3,810,581	304,846	
	Higher Risk Assets	3,111	3,111	4,666	-	4,666	373	
	Other Assets	1,259,130	1,259,130	287,641	-	287,641	23,011	
	Defaulted Exposures	393,652	389,385	401,897	-	401,897	32,152	
	<b>Total for On- Balance Sheet Exposures</b>	<b>36,848,462</b>	<b>36,563,282</b>	<b>17,061,111</b>	<b>-</b>	<b>17,061,110</b>	<b>1,364,888</b>	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	2,009,565	2,009,565	1,111,523	-	1,111,523	88,922	
Credit Derivatives	-	-	-	-	-	-		
Off balance sheet exposures other than OTC derivatives or credit derivatives	7,176,285	7,102,010	5,768,263	-	5,768,263	461,461		
Defaulted Exposures	9,095	9,095	10,537	-	10,537	843		
<b>Total for Off-Balance Sheet Exposures</b>	<b>9,194,945</b>	<b>9,120,670</b>	<b>6,890,323</b>	<b>-</b>	<b>6,890,324</b>	<b>551,226</b>		
<b>Total On and Off-Balance Sheet Exposures</b>	<b>46,043,407</b>	<b>45,683,952</b>	<b>23,951,434</b>	<b>-</b>	<b>23,951,434</b>	<b>1,916,114</b>		
2.0	<b>Large exposure risk requirement</b>	-	-	-	-	-	-	
3.0	<b>Market risk (Standardized Approach)</b>	Long position	Short position	Net position				
	Interest rate risk	236,761	130,683	106,078	1,504,759	-	1,504,759	120,381
	Foreign currency risk	294,755	281,409	13,346	294,755	-	294,755	23,580
	Equity risk	-	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-	-
	Options risk	12,016	1,958	10,058	34,758	-	34,758	2,781
	Inventory risk	-	-	-	-	-	-	-
	4.0	<b>Operational risk (Basic Indicator Approach)</b>			-	3,511,036	-	3,511,036
	<b>Total RWA</b>				<b>29,296,742</b>	<b>-</b>	<b>29,296,742</b>	<b>2,343,740</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 2016:-

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	2,119,553	2,119,553	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	252	252	126	-	126	10	
	Corporates, insurance cos and securities firms	402,673	402,673	402,673	(402,900)	(227)	(18)	
	Residential Mortgages	225,760	225,760	79,016	-	79,016	6,321	
	Other Assets	5,938	5,938	2,930	-	2,930	234	
	Defaulted Exposures	5,915	5,915	5,915	-	5,915	473	
	<b>Total for On- Balance Sheet Exposures</b>	<b>2,760,091</b>	<b>2,760,091</b>	<b>490,660</b>	<b>(402,900)</b>	<b>87,760</b>	<b>7,020</b>	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	-	-	-	-	-	-	
	Off balance sheet exposures other than OTC derivatives or credit derivatives	350	350	259	-	259	21	
	Defaulted Exposures	-	-	-	-	-	-	
	<b>Total for Off- Balance Sheet Exposures</b>	<b>350</b>	<b>350</b>	<b>259</b>	<b>-</b>	<b>259</b>	<b>21</b>	
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>2,760,441</b>	<b>2,760,441</b>	<b>490,919</b>	<b>(402,900)</b>	<b>88,019</b>	<b>7,041</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	4,780	-	4,780	59,756	-	59,756	4,780
	Foreign currency risk	-	-	-	-	-	-	
	Equity risk	-	-	-	-	-	-	
	Commodity risk	-	-	-	-	-	-	
	Options risk	-	-	-	-	-	-	
	Inventory risk	-	-	-	-	-	-	
<b>4.0</b>	<b>Operational risk (Basic Indicator Approach)</b>			-	73,724	-	73,724	5,898
	<b>Total RWA</b>				<b>624,399</b>	<b>(402,900)</b>	<b>221,499</b>	<b>17,719</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 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
1.0	<b>Credit risk (Standardized Approach)</b>							
	<i>On-Balance Sheet Exposures</i>							
	Sovereigns/Central Banks	7,009,762	7,009,762	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	5,435,505	5,435,505	1,537,620	-	1,537,620	123,010	
	Corporates, insurance cos and securities firms	5,435,908	5,273,280	5,221,624	-	5,221,624	417,730	
	Regulatory Retail	7,786,215	7,614,794	5,714,066	-	5,714,066	457,125	
	Residential Mortgages	10,567,014	10,567,014	3,853,899	-	3,853,899	308,312	
	Higher Risk Assets	3,256	3,256	4,884	-	4,884	391	
	Other Assets	409,310	409,310	254,254	-	254,254	20,340	
	Defaulted Exposures	412,192	412,094	424,849	-	424,849	33,988	
	<b>Total for On- Balance Sheet Exposures</b>	<b>37,059,162</b>	<b>36,725,015</b>	<b>17,011,196</b>	<b>-</b>	<b>17,011,196</b>	<b>1,360,896</b>	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	2,405,026	2,405,026	1,477,688	-	1,477,688	118,215	
	Credit Derivatives	-	-	-	-	-	-	
Off balance sheet exposures other than OTC derivatives or credit derivatives	7,394,934	7,394,934	6,132,342	-	6,132,342	490,587		
Defaulted Exposures	10,076	10,076	11,803	-	11,803	944		
<b>Total for Off- Balance Sheet Exposures</b>	<b>9,810,036</b>	<b>9,810,036</b>	<b>7,621,833</b>	<b>-</b>	<b>7,621,833</b>	<b>609,746</b>		
<b>Total On and Off-Balance Sheet Exposures</b>	<b>46,869,198</b>	<b>46,535,051</b>	<b>24,633,029</b>	<b>-</b>	<b>24,633,029</b>	<b>1,970,642</b>		
2.0	<b>Large exposure risk requirement</b>	-	-	-	-	-	-	
3.0	<b>Market risk (Standardized Approach)</b>	Long position	Short position	Net position				
	Interest rate risk	338,473	181,256	157,217	2,410,170	-	2,410,170	192,813
	Foreign currency risk	430,589	545,346	(114,757)	545,346	-	545,346	43,628
	Equity risk	-	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-	-
	Options risk	14,692	3,348	11,343	52,533	-	52,533	4,203
	Inventory risk	-	-	-	-	-	-	-
	4.0	<b>Operational risk (Basic Indicator Approach)</b>				3,425,132	-	3,425,132
	<b>Total RWA</b>				<b>31,066,210</b>	<b>-</b>	<b>31,066,210</b>	<b>2,485,297</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 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</b>							
	<i>On-Balance Sheet Exposures</i>							
	Sovereigns/Central Banks	2,090,543	2,090,543	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	-	-	-	-	-	-	-
	Corporates, insurance cos and securities firms	429,953	429,953	429,953	(429,350)	603	48	
	Residential Mortgages	245,856	245,856	86,061	-	86,061	6,885	
	Other Assets	5,912	5,912	3,186	-	3,186	255	
	Defaulted Exposures	4,835	4,835	4,835	-	4,835	387	
	<b>Total for On- Balance Sheet Exposures</b>	<b>2,777,099</b>	<b>2,777,099</b>	<b>524,035</b>	<b>(429,350)</b>	<b>94,685</b>	<b>7,575</b>	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	13,801	13,801	2,760	-	2,760	221	
	Off balance sheet exposures other than OTC derivatives or credit derivatives	518	518	385	-	385	31	
	Defaulted Exposures	-	-	-	-	-	-	
	<b>Total for Off- Balance Sheet Exposures</b>	<b>14,319</b>	<b>14,319</b>	<b>3,146</b>	<b>-</b>	<b>3,145</b>	<b>252</b>	
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>2,791,418</b>	<b>2,791,418</b>	<b>527,181</b>	<b>(429,350)</b>	<b>97,830</b>	<b>7,827</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	3,818	-	3,818	47,722	-	47,722	3,818
	Foreign currency risk	-	-	-	-	-	-	
	Equity risk	-	-	-	-	-	-	
	Commodity risk	-	-	-	-	-	-	
	Options risk	-	-	-	-	-	-	
	Inventory risk	-	-	-	-	-	-	
<b>4.0</b>	<b>Operational risk (Basic Indicator Approach)</b>			-	73,044	-	73,044	5,844
	<b>Total RWA</b>				<b>647,947</b>	<b>(429,350)</b>	<b>218,596</b>	<b>17,489</b>

### 3. Capital Structure

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

	June 2016 RM'000	Dec 2015 RM'000
<b>CET 1 Capital</b>		
Paid up ordinary share capital	121,697	121,697
Share premium	380,303	380,303
Retained earnings	3,889,281	3,889,283
Other reserves	137,218	136,392
Less: Deferred tax assets, net	(28,297)	(39,510)
Less: Defined benefit pension fund assets	(4,894)	(4,894)
Less: 55% of cumulative gains of AFS financial instruments (other than financing and receivables)	(3,815)	(3,363)
<b>Total CET 1 Capital</b>	<b>4,491,493</b>	<b>4,479,908</b>
Innovative Tier 1 capital securities	-	-
Non-innovative Tier 1 stapled securities	-	-
Qualifying CET 1 and additional Tier 1 capital instruments held by third parties	-	-
<b>Total Tier 1 Capital</b>	<b>4,491,493</b>	<b>4,479,908</b>
<b>Tier 2 Capital</b>		
Collective impairment provisions and regulatory reserves	260,540	263,692
<b>Total Tier 2 Capital</b>	<b>260,540</b>	<b>263,692</b>
<b>Total Eligible Tier 2 Capital</b>	<b>260,540</b>	<b>263,692</b>
Less: Investment in subsidiary companies	-	-
<b>Capital Base</b>	<b>4,752,033</b>	<b>4,743,600</b>

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

	June 2016 RM'000	Dec 2015 RM'000
<b>CET 1 Capital</b>		
Fund allocated	20,000	20,000
Retained earnings	304,092	304,092
Other reserves	-	-
Less: Deferred tax assets, net	-	-
Less: 55% of cumulative gains of AFS financial instruments (other than financing and receivables)	-	-
<b>Total CET 1 Capital</b>	<b>324,092</b>	<b>324,092</b>
Innovative Tier 1 capital securities	-	-
Non-innovative Tier 1 stapled securities	-	-
Qualifying CET 1 and additional Tier 1 capital instruments held by third parties	-	-
<b>Total Tier 1 Capital</b>	<b>324,092</b>	<b>324,092</b>
<b>Tier 2 Capital</b>		
Collective impairment provisions and regulatory reserves	13,689	19,498
<b>Total Capital</b>	<b>337,781</b>	<b>343,590</b>

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 2016:-

- 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 2016.

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 2016:

	RM'000
Primary agriculture	1,324
Mining and quarrying	-
Manufacturing	1,322
Electricity, gas, water	-
Construction	2,949
Wholesale, retail trade, restaurant and hotels	5,667
Transport, storage and communication	-
Finance, insurance, real estate, and business services	12,061
Education, health, household & others	1,446,131
<b>Total</b>	<b>1,469,454</b>

The following table details past due loans by sector of the Islamic Banking Window as at 30 June 2016:

	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	36,788
<b>Total</b>	<b>36,788</b>

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The following table details past due loans by sector of the Group and the Bank as at 31 December 2015:

	<b>RM'000</b>
Primary agriculture	-
Mining and quarrying	339
Manufacturing	1,262
Electricity, gas, water	782
Construction	4,355
Wholesale, retail trade, restaurant and hotels	2,486
Transport, storage and communication	122
Finance, insurance, real estate, and business services	18,412
Education, health, household & others	1,423,284
<b>Total</b>	<b>1,451,042</b>

The following table details past due loans by sector of the Islamic Banking Window as at 31 December 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	39,248
<b>Total</b>	<b>39,248</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 2016:

	<b>RM'000</b>
Primary agriculture	6,790
Mining and quarrying	-
Manufacturing	14,397
Electricity, gas, water	-
Construction	83
Wholesale, retail trade, restaurant and hotels	17,228
Transport, storage and communication	649
Finance, insurance, real estate, and business services	3,112
Education, health, household & others	111,733
<b>Total</b>	<b>153,992</b>

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The following table details individual impairment provision by sector of the Islamic Banking Window as at 30 June 2016:

	<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	565
<b>Total</b>	<b>565</b>

The following table details individual impairment provision by sector of the Group and the Bank as at 31 December 2015:

	<b>RM'000</b>
Primary agriculture	6,790
Mining and quarrying	-
Manufacturing	30,677
Electricity, gas, water	-
Construction	83
Wholesale, retail trade, restaurant and hotels	17,248
Transport, storage and communication	649
Finance, insurance, real estate, and business services	3,113
Education, health, household & others	113,795
Community, social and personal services	-
<b>Total</b>	<b>172,355</b>

The following table details individual impairment provision by sector of the Islamic Banking Window as at 31 December 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	584
Community, social and personal services	-
<b>Total</b>	<b>584</b>

#### 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 RM68.9 million) by sector of the Group and the Bank as at 30 June 2016:

	<b>RM'000</b>
Primary agriculture	77
Mining and quarrying	3,449
Manufacturing	9,537
Electricity, gas, water	996
Construction	385
Wholesale, retail trade, restaurant and hotels	8,123
Transport, storage and communication	4,544
Finance, insurance, real estate, and business services	17,978
Education, health, household & others	275,363
<b>Total</b>	<b>320,452</b>

The following table details collective impairment provision (including collective impairment provision on impaired loans restricted from Tier II Capital by BNM of RM270,000) by sector of the Islamic Banking Window as at 30 June 2016:

	<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	13,664
Education, health, household & others	504
<b>Total</b>	<b>14,168</b>

The following table details collective impairment provision (including collective impairment provision on impaired loans restricted from Tier II Capital by BNM of RM74.8 million) by sector of the Group and the Bank as at 31 December 2015:

	<b>RM'000</b>
Primary agriculture	5,589
Mining and quarrying	60
Manufacturing	4,872
Electricity, gas, water	4,039
Construction	18,661
Wholesale, retail trade, restaurant and hotels	373
Transport, storage and communication	23,078
Finance, insurance, real estate, and business services	281
Education, health, household & others	281,019
Community, social and personal services	487
<b>Total</b>	<b>338,459</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 RM238,612) by sector of the Islamic Banking Window as at 31 December 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	19,234
Finance, insurance, real estate, and business services	-
Education, health, household & others	502
Community, social and personal services	-
<b>Total</b>	<b>19,736</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 2016:

	<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	8,956
<b>Total</b>	<b>8,956</b>

The following table details charges for individual impairment provision by sector of the Islamic Banking Window as at 30 June 2016:

	<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	15
<b>Total</b>	<b>15</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 2015:

	<b>RM'000</b>
Primary agriculture	-
Mining and quarrying	-
Manufacturing	3,702
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	4,981
Transport, storage and communication	-
Finance, insurance, real estate, and business services	-
Education, health, household & others	20,829
Community, social and personal services	-
<b>Total</b>	<b>29,512</b>

The following table details charges for individual impairment provision by sector of the Islamic Banking Window as at 31 December 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	28
Community, social and personal services	-
<b>Total</b>	<b>28</b>

#### 4.2.5 Write offs

The following table details write offs by sector of the Group and the Bank as at 30 June 2016:

	<b>RM'000</b>
Primary agriculture	-
Mining and quarrying	-
Manufacturing	16,280
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	1
Education, health, household & others	7,182
<b>Total</b>	<b>23,463</b>



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The following table details write offs by sector of the Islamic Banking Window as at 30 June 2016:

	<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>	-

The following table details write offs by sector of the Group and the Bank as at 31 December 2015:

	<b>RM'000</b>
Primary agriculture	-
Mining and quarrying	-
Manufacturing	72
Electricity, gas, water	-
Construction	12,280
Wholesale, retail trade, restaurant and hotels	-
Transport, storage and communication	-
Finance, insurance, real estate, and business services	38
Education, health, household & others	16,198
Community, social and personal services	-
<b>Total</b>	28,588

The following table details write offs by sector of the Islamic Banking Window as at 31 December 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	1
Community, social and personal services	-
<b>Total</b>	1

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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 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	

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 2016**  
**Group and Bank**

Exposure Class	Ratings of Corporate by Approved ECAIs						
	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		604	27,803	487	-	29,194	58,087
Corporates		3,311	2,659	649,500	-	8,446,226	9,101,697

**Islamic Banking Window**

Exposure Class	Ratings of Corporate by Approved ECAIs						
	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		-	-	-	-	402,673	402,673

**December 2015**  
**Group and Bank**

Exposure Class	Ratings of Corporate by Approved ECAIs						
	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		-	28,329	383	-	78,100	106,812
Corporates		13,319	8,669	21,124	-	9,061,639	9,104,751

**Islamic Banking Window**

Exposure Class	Ratings of Corporate by Approved ECAIs						
	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		-	-	-	-	429,953	429,953

**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 2016**  
**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		122,843	6,804,773	-	-	-	-	6,927,616

**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		-	2,119,553	-	-	-	-	2,119,553

**December 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		-	7,009,762	-	-	-	-	7,009,762

**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		-	2,090,543	-	-	-	-	2,090,543

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

**June 2016**  
**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		1,144,717	448,449	3,803,051	19	-	195,920	5,592,156

**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		-	-	252	-	-	-	252

**December 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		1,225,101	514,958	4,809,136	457	-	671,678	

**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		13,801	-	-	-	-	-	

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

As at 30 June 2016, the Group's and the Bank's gross credit exposure is RM46,043 mil, of which RM907 mil was offset by CRM. After applying required risk weights, the Bank's Credit RWA is RM23,951 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.



The following table shows the total exposure amounts after credit risk mitigation as at 30 June 2016:

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	RM'000	
0%	6,924,473	-	-	-	-	-	-	-	971,719	-	-	-	-	-	7,896,192	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	3,143	-	3,495,098	604	3,822	-	-	-	-	-	-	-	-	-	3,502,668	700,534
35%	-	-	-	-	-	-	10,092,246	-	-	-	-	-	-	-	10,092,246	3,532,286
50%	-	-	1,994,733	5,803	541,764	1,089	443,392	-	-	-	-	-	-	-	2,986,780	1,493,390
75%	-	-	-	-	-	11,630,217	366,682	-	-	-	-	-	-	-	11,996,899	8,997,674
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	102,325	28,639	8,373,019	71,665	309,801	-	287,391	-	-	-	-	-	9,172,840	9,172,840
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	23,574	4,085	8,648	-	-	-	-	-	-	36,307	54,460
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	20	-	-	-	-	-	20	250
Total Exposures	6,927,615	-	5,592,156	35,046	8,918,605	11,726,545	11,216,206	8,648	1,259,130	-	-	-	-	-	45,683,952	23,951,434
Risk-Weighted Assets by Exposures	629	-	1,798,711	31,661	8,644,666	8,830,234	4,344,922	12,972	287,641	-	-	-	-	-	-	23,951,434
Average Risk Weight	0%	0%	32%	90%	97%	75%	39%	150%	23%	0%	0%	0%	0%	0%	52%	-
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

The following table details the total exposure amounts of the Islamic Banking Window after credit risk mitigation as at 30 June 2016:

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, MDIBs 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%	2,119,554	-	-	-	-	-	-	-	3,007	-	-	-	-	2,122,561	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	252	-	-	225,767	-	-	-	-	-	-	-	225,767	79,018
75%	-	-	-	-	-	-	-	343	-	-	-	-	-	252	126
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	343	257
100%	-	-	-	-	402,673	-	-	5,915	-	2,930	-	-	-	411,518	411,518
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>2,119,553</b>	-	<b>252</b>	-	<b>402,673</b>	-	<b>232,025</b>	-	<b>5,937</b>	-	-	-	-	<b>2,760,441</b>	<b>490,919</b>
<b>Risk-Weighted Assets by Exposures</b>	-	-	<b>126</b>	-	<b>402,673</b>	-	<b>85,190</b>	-	<b>2,930</b>	-	-	-	-	-	<b>490,919</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>0%</b>	<b>50%</b>	<b>0%</b>	<b>100%</b>	<b>0%</b>	<b>37%</b>	<b>0%</b>	<b>49%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>18%</b>		
<b>Deduction from Capital Base</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

The following table details the total exposure amounts of the Group and the Bank after credit risk mitigation as at 31 December 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%	7,009,761	-	-	-	-	-	-	-	155,285	-	-	-	-	-	7,165,046	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	4,694,006	-	7,941	-	-	-	-	-	-	-	-	-	4,701,947	940,389
35%	-	-	-	-	-	-	9,828,217	-	-	-	-	-	-	-	9,828,217	3,439,876
50%	-	-	2,341,848	28,329	210,580	-	689,309	-	-	-	-	-	-	-	3,270,066	1,635,033
75%	-	-	-	-	-	11,420,742	465,570	-	-	-	-	-	-	-	11,886,313	8,914,735
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	185,476	78,483	8,723,987	83,301	319,580	-	254,005	-	-	-	-	-	9,644,832	9,644,832
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	25,464	-	-	-	-	-	-	-	-	38,610	57,915
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	20	-	-	-	-	-	20	250
Total Exposures	7,009,762	-	7,221,330	106,812	8,942,508	11,529,507	11,306,592	9,231	409,310	-	-	-	-	-	46,535,051	24,633,030
Risk-Weighted Assets by Exposures	-	-	2,293,201	92,647	8,830,865	8,687,053	4,459,161	13,846	254,255	-	-	-	-	-	-	24,633,030
Average Risk Weight	0%	0%	32%	87%	99%	75%	39%	150%	62%	0%	0%	0%	0%	0%	53%	
Deduction from Capital Base:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

The following table details the total exposure amounts of the Islamic Banking Window after credit risk mitigation as at 31 December 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, MIBs 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	RM'000	RM'000	
0%	2,090,543	-	-	-	-	-	-	-	2,725	-	-	-	-	-	-	2,093,269	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	13,801	-	-	-	-	-	-	-	-	-	-	-	-	13,801	2,760
35%	-	-	-	-	-	245,787	-	-	-	-	-	-	-	-	-	245,787	86,025
50%	-	-	-	-	-	76	-	-	-	-	-	-	-	-	-	76	38
75%	-	-	-	-	-	511	-	-	-	-	-	-	-	-	-	511	383
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	429,953	-	-	4,835	-	-	-	-	-	-	-	437,974	437,974
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>2,090,543</b>	<b>-</b>	<b>13,801</b>	<b>-</b>	<b>429,953</b>	<b>-</b>	<b>251,209</b>	<b>-</b>	<b>5,911</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,791,418</b>	<b>527,180</b>
<b>Risk-Weighted Assets by Exposures</b>	<b>-</b>	<b>-</b>	<b>2,760</b>	<b>-</b>	<b>429,953</b>	<b>-</b>	<b>91,281</b>	<b>-</b>	<b>3,186</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>527,180</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>-</b>	<b>20%</b>	<b>0%</b>	<b>100%</b>	<b>-</b>	<b>36%</b>	<b>-</b>	<b>54%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19%</b>	<b>-</b>
<b>Deduction from Capital Base</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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 30 June 2016:

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	6,884,268	-	-	-
Public Service Entities	-	-	-	-
Banks, Development Financial Institutions and MDBs	4,033,729	-	-	-
Corporates, insurance cos and securities firms	6,094,180	349,247	132,486	-
Regulatory Retail	7,601,875	-	189,611	-
Residential Mortgages	10,578,517	-	-	-
Higher Risk Assets	3,111	-	-	-
Other Assets	1,259,130	-	-	-
Defaulted Exposures	393,652	-	5,539	-
<b>Total for On- Balance Sheet Exposures</b>	<b>36,848,462</b>	<b>349,247</b>	<b>327,636</b>	<b>-</b>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	2,009,565	10,985	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	7,176,285	145,084	74,275	-
Defaulted Exposures	9,095	-	-	-
<b>Total for Off- Balance Sheet Exposures</b>	<b>9,194,945</b>	<b>156,069</b>	<b>74,275</b>	<b>-</b>
<b>Total On and Off- Balance Sheet Exposures</b>	<b>46,043,407</b>	<b>505,316</b>	<b>401,911</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 2016:

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	2,119,553	-	-	-
Banks, Development Financial Institutions and MDBs	252	-	-	-
Corporates, insurance cos and securities firms	402,673	-	-	-
Residential Mortgages	225,760	-	-	-
Other Assets	5,938	-	-	-
Defaulted Exposures	5,915	-	-	-
<b>Total for On- Balance Sheet Exposures</b>	<b>2,760,091</b>	<b>-</b>	<b>-</b>	<b>-</b>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	-	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	350	-	-	-
Defaulted Exposures	-	-	-	-
<b>Total for Off- Balance Sheet Exposures</b>	<b>350</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total On and Off- Balance Sheet Exposures</b>	<b>2,760,441</b>	<b>-</b>	<b>-</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 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	7,009,762	-	-	-
Banks, Development Financial Institutions and MDBs	5,435,505	-	-	-
Corporates, insurance cos and securities firms	5,435,908	138,478	144,232	-
Regulatory Retail	7,786,215	-	217,749	-
Residential Mortgages	10,567,014	-	-	-
Higher Risk Assets	3,256	-	-	-
Other Assets	409,310	-	-	-
Defaulted Exposures	412,192	-	126	-
<b>Total for On- Balance Sheet Exposures</b>	<b>37,059,162</b>	<b>138,478</b>	<b>362,107</b>	<b>-</b>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	2,405,026	4,577	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	7,394,934	56,529	18,395	-
Defaulted Exposures	10,076	-	-	-
<b>Total for Off- Balance Sheet Exposures</b>	<b>9,810,036</b>	<b>61,106</b>	<b>18,395</b>	<b>-</b>
<b>Total On and Off- Balance Sheet Exposures</b>	<b>46,869,198</b>	<b>199,584</b>	<b>380,503</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 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	2,090,543	-	-	-
Banks, Development Financial Institutions and MDBs	-	-	-	-
Corporates, insurance cos and securities firms	429,953	-	-	-
Residential Mortgages	245,856	-	-	-
Other Assets	5,912	-	-	-
Defaulted Exposures	4,835	-	-	-
<b>Total for On- Balance Sheet Exposures</b>	<b>2,777,099</b>	<b>-</b>	<b>-</b>	<b>-</b>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	13,801	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	518	-	-	-
Defaulted Exposures	-	-	-	-
<b>Total for Off- Balance Sheet Exposures</b>	<b>14,319</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total On and Off- Balance Sheet Exposures</b>	<b>2,791,418</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 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 2016:

Item	Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	Risk Weighted Assets
(1)	Direct Credit Substitutes	2,028,979		2,028,979	1,888,365
(2)	Transaction related contingent Items	723,839		361,919	311,939
(3)	Short Term Self Liquidating trade related contingencies	167,081		33,416	27,660
(4)	Assets sold with recourse	-		-	-
(5)	Forward Asset Purchases	113,419		113,419	53,050
(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	33,403,401	512,506	983,816	616,094
	Over one year to five years	2,936,257	184,233	431,939	224,131
	Over five years	-	-	-	-
(9)	Interest/Profit rate related contracts				
	One year or less	5,784,546	9,764	20,539	8,046
	Over one year to five years	14,025,740	78,724	393,633	141,124
	Over five years	1,041,856	59,788	129,987	91,652
(10)	Equity related contracts				
	One year or less	142,787	309	8,901	2,544
	Over one year to five years	36,262	1	2,877	1,438
	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	112,219	24,595	35,816	23,872
	Over one year to five years	10,683	774	2,056	2,622
	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	686,966		343,483	240,138
(16)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	279,983		55,997	55,997
(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 borrowers creditworthiness	9,857,297		-	-
(18)	Unutilised credit card lines	21,240,834		4,248,167	3,201,652
(19)	Off-balance sheet items for securitisation exposures	-	-	-	-
(20)	Total	92,592,149	870,694	9,194,944	6,890,324

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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 2016:

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	25,000	-	-	-
	Over one year to five years	-	-	-	-
	Over five years	-	-	-	-
(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	699	-	350	259
(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 borrowers creditworthiness	-	-	-	-
(17)	Unutilised credit card lines	-	-	-	-
(18)	Off-balance sheet items for securitisation exposures	-	-	-	-
	<b>Total</b>	<b>25,699</b>	<b>-</b>	<b>350</b>	<b>259</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 2015:

Item	Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	Risk Weighted Assets
(1)	Direct Credit Substitutes	2,585,276		2,585,276	2,486,853
(2)	Transaction related contingent Items	739,121		369,561	336,464
(3)	Short Term Self Liquidating trade related contingencies	151,472		30,294	20,627
(4)	Assets sold with recourse	-		-	-
(5)	Forward Asset Purchases	58,119		58,119	29,060
(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	23,994,873	702,305	1,098,214	893,918
	Over one year to five years	4,031,535	416,170	751,415	331,948
	Over five years	-	-	-	-
(9)	Interest/Profit rate related contracts				
	One year or less	3,943,805	4,779	12,271	3,819
	Over one year to five years	13,333,771	81,155	366,412	121,033
	Over five years	1,206,239	44,230	126,933	88,189
(10)	Equity related contracts				
	One year or less	178,257	49	10,690	2,138
	Over one year to five years	38,643	26	3,173	1,600
	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	97,166	25,426	35,183	34,255
	Over one year to five years	2,031	531	735	788
	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	950,880		475,440	341,274
(16)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
(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	6,993,398		-	-
(18)	Unutilised credit card lines	19,431,595		3,886,319	2,929,867
(19)	Off-balance sheet items for securitisation exposures	-	-	-	-
(20)	Total	77,736,181	1,277,671	9,810,035	7,621,833

The following table shows the Islamic Banking Window's off-balance sheet exposures and risk weighted assets as at 31 December 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	475,000	5,801	13,801	2,760
	Over five years	-	-	-	-
(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	1,035	-	518	385
(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>476,035</b>	<b>5,801</b>	<b>14,319</b>	<b>3,145</b>

## 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 95 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 2016		Impact on Positions as at 31 Dec 2015	
	+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	(76,732)	(76,732)	(7,417)	(7,417)
SGD	(2)	(2)	(30)	(30)
USD	(8,745)	(8,745)	(2,628)	(2,628)
GBP	3	3	7	7
JPY	(41)	(41)	(18)	(18)
AUD	(9)	(9)	-	-
EUR	(10)	(10)	(7)	(7)