

**Citibank Berhad**  
**Pillar 3 Disclosure**  
**June 2017**

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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 2017**

To the best of my knowledge I confirm that the Basel II – Pillar 3 disclosure for the financial period ended 30 June 2017 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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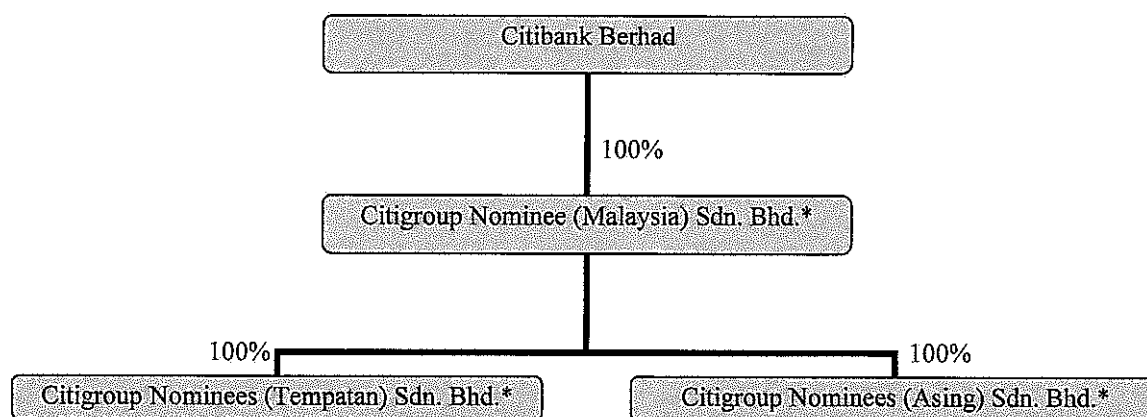
Lee Lung Nien  
Chief Executive Officer  
Citibank Berhad  
Date: 31 July 2017

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

## 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:

Calendar Year	Capital Conservation Buffer
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 period end.

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

## 2. Capital Adequacy

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

	Jun 2017 RM'000	Dec 2016 RM'000
<b>Computation of Total Risk Weighted Assets (RWA)</b>		
Total Credit RWA	22,482,626	24,182,073
Credit RWA Absorbed by PSIA	-	-
Total Market RWA	1,977,483	991,767
Market RWA Absorbed by PSIA	-	-
Total Operational RWA	3,641,112	3,567,208
Large Exposure Risk RWA for Equity Holdings	-	-
<b>Total Risk Weighted Assets</b>	<b>28,101,221</b>	<b>28,741,048</b>
<b>Computation of Capital Ratios</b>		
Common Equity Tier I ("CET I") Capital	4,037,586	4,565,678
Tier 1 Capital	4,037,586	4,565,678
Total Capital	4,302,217	4,909,581
<b>Before deducting proposed dividends</b>		
Common Equity Tier I ("CET I") capital ratio	N/A	15.886%
Tier 1 capital ratio	N/A	15.886%
Total capital ratio	N/A	17.082%
<b>After deducting proposed dividends / dividend payment</b>		
Common Equity Tier I ("CET I") capital ratio	14.368%	13.972%
Tier 1 capital ratio	14.368%	13.972%
Total capital ratio	15.310%	15.168%

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

	Jun 2017 RM'000	Dec 2016 RM'000
<b>Computation of Total Risk Weighted Assets (RWA)</b>		
Total Credit RWA	336,456	536,378
Credit RWA Absorbed by PSIA	(257,428)	(448,535)
Total Market RWA	-	22
Market RWA Absorbed by PSIA	-	-
Total Operational RWA	91,394	79,413
Large Exposure Risk RWA for Equity Holdings	-	-
<b>Total Risk Weighted Assets</b>	<b>170,422</b>	<b>167,278</b>
<b>Computation of Capital Ratios</b>		
Common Equity Tier I ("CET I") Capital	304,067	304,067
Tier 1 Capital	304,067	304,067
Total Capital	329,501	407,865
<b>Common Equity Tier I ("CET I") capital ratio</b>	<b>178.420%</b>	<b>181.773%</b>
<b>Tier 1 capital ratio</b>	<b>178.420%</b>	<b>181.773%</b>
<b>Total capital ratio</b>	<b>193.344%</b>	<b>243.824%</b>

No dividend is proposed under the Islamic Banking Window.

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

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The following table details the classes of RWA and the types of exposure of the Group and the Bank as at 30 June 2017:-

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	9,801,689	9,801,689	-	-	-	-	
	Public Service Entities	17	17	3	-	3	-	
	Banks, Development Financial Institutions and MDBs	5,419,905	5,419,905	1,269,522	-	1,269,522	101,562	
	Corporates, insurance cos and securities firms	5,701,834	5,573,764	5,241,563	-	5,241,563	419,325	
	Regulatory Retail	7,366,197	7,233,721	5,434,417	-	5,434,417	434,754	
	Residential Mortgages	10,453,487	10,453,487	3,769,050	-	3,769,050	301,524	
	Higher Risk Assets	9,750	9,750	17,136	-	17,136	1,371	
	Other Assets	673,086	673,086	334,228	-	334,228	26,738	
	Defaulted Exposures	375,911	375,567	378,552	-	378,552	30,284	
	<b>Total for On- Balance Sheet Exposures</b>	<b>39,801,876</b>	<b>39,540,986</b>	<b>16,444,471</b>	<b>-</b>	<b>16,444,471</b>	<b>1,315,558</b>	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	2,183,868	2,183,868	1,176,955	-	1,176,955	94,156	
	Credit Derivatives	-	-	-	-	-	-	
	Off balance sheet exposures other than OTC derivatives or credit derivatives	6,012,898	5,982,905	4,849,383	-	4,849,383	387,951	
	Defaulted Exposures	10,522	10,522	11,817	-	11,817	945	
<b>Total for Off- Balance Sheet Exposures</b>	<b>8,207,288</b>	<b>8,177,295</b>	<b>6,038,155</b>	<b>-</b>	<b>6,038,155</b>	<b>483,052</b>		
<b>Total On and Off-Balance Sheet Exposures</b>	<b>48,009,164</b>	<b>47,718,281</b>	<b>22,482,626</b>	<b>-</b>	<b>22,482,626</b>	<b>1,798,610</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	280,296	236,894	43,402	1,544,236	-	1,544,236	123,539
	Foreign currency risk	127,618	257,979	(130,361)	257,979	-	257,979	20,638
	Equity risk	-	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-	-
	Options risk	17,237	14,076	3,161	175,268	-	175,268	14,022
	Inventory risk	-	-	-	-	-	-	-
4.0	<b>Operational risk (Basic Indicator Approach)</b>			-	3,641,112	-	3,641,112	291,289
	<b>Total RWA</b>				<b>28,101,221</b>	<b>-</b>	<b>28,101,221</b>	<b>2,248,098</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 2017:-

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	2,431,263	2,431,263	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	5,567	5,567	2,784	-	2,784	222	
	Corporates, insurance cos and securities firms	257,428	257,428	257,428	(257,428)	-	-	
	Residential Mortgages	195,886	195,886	68,572	-	68,572	5,486	
	Other Assets	4,028	4,028	2,097	-	2,097	168	
	Defaulted Exposures	5,573	5,573	5,573	-	5,573	446	
	<b>Total for On- Balance Sheet Exposures</b>	<b>2,899,745</b>	<b>2,899,745</b>	<b>336,454</b>	<b>(257,428)</b>	<b>79,026</b>	<b>6,322</b>	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	-	-	-	-	-	-	
	Off balance sheet exposures other than OTC derivatives or credit derivatives	7	7	2	-	2	-	
	Defaulted Exposures	-	-	-	-	-	-	
	<b>Total for Off- Balance Sheet Exposures</b>	<b>7</b>	<b>7</b>	<b>2</b>	<b>-</b>	<b>2</b>	<b>-</b>	
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>2,899,752</b>	<b>2,899,752</b>	<b>336,456</b>	<b>(257,428)</b>	<b>79,028</b>	<b>6,322</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	-	-	-	-	-	-	
	Foreign currency risk	-	-	-	-	-	-	
	Equity risk	-	-	-	-	-	-	
	Commodity risk	-	-	-	-	-	-	
	Options risk	-	-	-	-	-	-	
	Inventory risk	-	-	-	-	-	-	
<b>4.0</b>	<b>Operational risk (Basic Indicator Approach)</b>			-	91,394	-	91,394	7,312
	<b>Total RWA</b>				<b>427,850</b>	<b>(257,428)</b>	<b>170,422</b>	<b>13,634</b>

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The following table details the classes of RWA and the types of exposure of the Group and the Bank as at 31 December 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	12,941,407	12,941,407	179,525	-	179,525	14,362	
	Public Service Entities	-	-	-	-	-	-	
	Banks, Development Financial Institutions and MDBs	3,192,654	3,192,654	707,139	-	707,139	56,571	
	Corporates, insurance cos and securities firms	6,044,581	5,930,562	5,806,045	-	5,806,045	464,484	
	Regulatory Retail	7,579,609	7,440,782	5,589,406	-	5,589,406	447,152	
	Residential Mortgages	10,522,793	10,522,793	3,792,460	-	3,792,460	303,397	
	Higher Risk Assets	1,040	1,040	1,560	-	3,948	316	
	Other Assets	434,608	434,608	332,262	-	332,262	26,581	
	Defaulted Exposures	398,237	397,948	402,589	-	400,201	32,016	
	<b>Total for On- Balance Sheet Exposures</b>	<b>41,114,929</b>	<b>40,861,794</b>	<b>16,810,986</b>	<b>-</b>	<b>16,810,986</b>	<b>1,344,879</b>	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	2,871,529	2,871,529	1,797,714	-	1,797,714	143,817	
	Credit Derivatives	-	-	-	-	-	-	
	Off balance sheet exposures other than OTC derivatives or credit derivatives	6,987,602	6,958,261	5,561,872	-	5,561,872	444,950	
	Defaulted Exposures	10,147	10,147	11,501	-	11,501	920	
<b>Total for Off- Balance Sheet Exposures</b>	<b>9,869,278</b>	<b>9,839,937</b>	<b>7,371,087</b>	<b>-</b>	<b>7,371,087</b>	<b>589,687</b>		
<b>Total On and Off-Balance Sheet Exposures</b>	<b>50,984,207</b>	<b>50,701,731</b>	<b>24,182,073</b>	<b>-</b>	<b>24,182,073</b>	<b>1,934,566</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	226,142	211,569	14,573	902,582	-	902,582	72,207
	Foreign currency risk	80,822	77,155	3,667	80,822	-	80,822	6,466
	Equity risk	-	-	-	-	-	-	-
	Commodity risk	-	-	-	-	-	-	-
	Options risk	5,247	685	4,562	8,363	-	8,363	669
	Inventory risk	-	-	-	-	-	-	-
4.0	<b>Operational risk (Basic Indicator Approach)</b>			-	3,567,208	-	3,567,208	285,377
	<b>Total RWA</b>				<b>28,741,048</b>	<b>-</b>	<b>28,741,048</b>	<b>2,299,284</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 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	1,706,105	1,706,105	-	-	-	-	-
	Banks, Development Financial Institutions and MDBs	3,408	3,408	1,704	-	1,704	136	
	Corporates, insurance cos and securities firms	448,553	448,553	448,553	(448,535)	18	1	
	Residential Mortgages	213,480	213,480	74,718	-	74,718	5,977	
	Other Assets	10,226	10,226	6,994	-	6,994	560	
	Defaulted Exposures	4,407	4,407	4,407	-	4,407	353	
	<b>Total for On- Balance Sheet Exposures</b>	<b>2,386,179</b>	<b>2,386,179</b>	<b>536,376</b>	<b>(448,535)</b>	<b>87,841</b>	<b>7,027</b>	
	<i>Off-Balance Sheet Exposures</i>							
	OTC Derivatives	-	-	-	-	-	-	
	Off balance sheet exposures other than OTC derivatives or credit derivatives	7	7	2	-	2	-	
	Defaulted Exposures	-	-	-	-	-	-	
	<b>Total for Off- Balance Sheet Exposures</b>	<b>7</b>	<b>7</b>	<b>2</b>	<b>-</b>	<b>2</b>	<b>-</b>	
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>2,386,186</b>	<b>2,386,186</b>	<b>536,378</b>	<b>(448,535)</b>	<b>87,843</b>	<b>7,027</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	2	-	2	22	-	22	2
	Foreign currency risk	-	-	-	-	-	-	
	Equity risk	-	-	-	-	-	-	
	Commodity risk	-	-	-	-	-	-	
	Options risk	-	-	-	-	-	-	
	Inventory risk	-	-	-	-	-	-	
<b>4.0</b>	<b>Operational risk (Basic Indicator Approach)</b>			-	79,413	-	79,413	6,353
	<b>Total RWA</b>				<b>615,813</b>	<b>(448,535)</b>	<b>167,278</b>	<b>13,382</b>

### 3. Capital Structure

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

	<b>Group and Bank</b>	
	<b>Jun 2017</b>	<b>Dec 2016</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>CET 1 Capital</b>		
Paid up ordinary share capital	121,697	121,697
Share premium	380,303	380,303
Retained earnings	3,623,440	4,051,743
Other reserves	(36,076)	65,805
Less: Deferred tax assets, net	(50,514)	(52,606)
Less: Defined benefit pension fund assets	(1,264)	(1,264)
Less: 55% of cumulative gains of AFS financial instruments (other than financing and receivables)	-	-
<b>Total CET 1 Capital</b>	<b>4,037,586</b>	<b>4,565,678</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>4,037,586</b>	<b>4,565,678</b>
<b>Tier 2 Capital</b>		
Collective impairment provisions and regulatory reserves	264,631	343,903
<b>Total Tier 2 Capital</b>	<b>264,631</b>	<b>343,903</b>
<b>Total Eligible Tier 2 Capital</b>	<b>264,631</b>	<b>343,903</b>
Less: Investment in subsidiary companies	-	-
<b>Capital Base</b>	<b>4,302,217</b>	<b>4,909,581</b>

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

	<b>Jun 2017</b>	<b>Dec 2016</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>CET 1 Capital</b>		
Fund allocated	20,000	20,000
Retained earnings	284,067	284,067
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>304,067</b>	<b>304,067</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>304,067</b>	<b>304,067</b>
<b>Tier 2 Capital</b>		
Collective impairment provisions and regulatory reserves	25,434	103,799
<b>Total Capital</b>	<b>329,501</b>	<b>407,865</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 2017:-

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

##### 4.2 Impaired loans, 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 2017.

The information on impaired loans by sector and by geographic area and reconciliation of changes in loan impairment provisions are disclosed in Note 6 in the financial statements as at 30 June 2017.

##### 4.2.1 Past due loans but not impaired

The following table details past due loans but not impaired by sector of the Group and the Bank as at 30 June 2017:

	RM'000
Primary agriculture	2,018
Mining and quarrying	-
Manufacturing	686
Electricity, gas, water	353
Construction	2,518
Wholesale, retail trade, restaurant and hotels	1,396
Transport, storage and communication	-
Finance, insurance, real estate, and business services	15,862
Education, health, household & others	1,168,351
<b>Total</b>	<b>1,191,184</b>

The following table details past due loans but not impaired by sector of the Islamic Banking Window as at 30 June 2017:

	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	32,160
<b>Total</b>	<b>32,160</b>

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The following table details past due loans but not impaired by sector of the Group and the Bank as at 31 December 2016:

	<b>RM'000</b>
Primary agriculture	2,039
Mining and quarrying	-
Manufacturing	19
Electricity, gas, water	379
Construction	2,726
Wholesale, retail trade, restaurant and hotels	3,117
Transport, storage and communication	-
Finance, insurance, real estate, and business services	17,023
Education, health, household & others	1,313,767
<b>Total</b>	<b>1,339,070</b>

The following table details past due loans but not impaired by sector of the Islamic Banking Window as at 31 December 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	33,311
<b>Total</b>	<b>33,311</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 2017:

	<b>RM'000</b>
Primary agriculture	-
Mining and quarrying	-
Manufacturing	5,957
Electricity, gas, water	-
Construction	83
Wholesale, retail trade, restaurant and hotels	5,246
Transport, storage and communication	649
Finance, insurance, real estate, and business services	3,106
Education, health, household & others	107,612
Community, social and personal services	-
<b>Total</b>	<b>122,653</b>

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The following table details individual impairment provision by sector of the Islamic Banking Window as at 30 June 2017:

	<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	502
Community, social and personal services	-
<b>Total</b>	<b>502</b>

The following table details individual impairment provision by sector of the Group and the Bank as at 31 December 2016:

	<b>RM'000</b>
Primary agriculture	-
Mining and quarrying	-
Manufacturing	6,257
Electricity, gas, water	-
Construction	83
Wholesale, retail trade, restaurant and hotels	5,876
Transport, storage and communication	649
Finance, insurance, real estate, and business services	3,109
Education, health, household & others	108,978
Community, social and personal services	-
<b>Total</b>	<b>124,952</b>

The following table details individual impairment provision by sector of the Islamic Banking Window as at 31 December 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	515
Community, social and personal services	-
<b>Total</b>	<b>515</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 RM65.6 million) by sector of the Group and the Bank as at 30 June 2017:

	<b>RM'000</b>
Primary agriculture	125
Mining and quarrying	3,337
Manufacturing	8,156
Electricity, gas, water	261
Construction	348
Wholesale, retail trade, restaurant and hotels	8,460
Transport, storage and communication	4,352
Finance, insurance, real estate, and business services	44,056
Education, health, household & others	261,063
Community, social and personal services	81
<b>Total</b>	<b>330,239</b>

The following table details collective impairment provision (including collective impairment provision on impaired loans restricted from Tier II Capital by BNM of RM218,981) by sector of the Islamic Banking Window as at 30 June 2017:

	<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	25,115
Education, health, household & others	538
Community, social and personal services	-
<b>Total</b>	<b>25,653</b>

The following table details collective impairment provision (including collective impairment provision on impaired loans restricted from Tier II Capital by BNM of RM72.4 million) by sector of the Group and the Bank as at 31 December 2016:

	<b>RM'000</b>
Primary agriculture	123
Mining and quarrying	23,079
Manufacturing	9,272
Electricity, gas, water	561
Construction	274
Wholesale, retail trade, restaurant and hotels	9,725
Transport, storage and communication	3,929
Finance, insurance, real estate, and business services	107,482
Education, health, household & others	261,825
Community, social and personal services	1
<b>Total</b>	<b>416,271</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 RM205,035) by sector of the Islamic Banking Window as at 31 December 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	103,526
Education, health, household & others	478
Community, social and personal services	-
<b>Total</b>	<b>104,004</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 2017:

	<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	10,465
Community, social and personal services	-
<b>Total</b>	<b>10,465</b>

The following table details charges for individual impairment provision by sector of the Islamic Banking Window as at 30 June 2017:

	<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	6
Community, social and personal services	-
<b>Total</b>	<b>6</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 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	18,194
Community, social and personal services	-
<b>Total</b>	<b>18,194</b>

The following table details charges for individual impairment provision by sector of the Islamic Banking Window as at 31 December 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	27
Community, social and personal services	-
<b>Total</b>	<b>27</b>

#### 4.2.5 Write offs

The following table details write offs by sector of the Group and the Bank as at 30 June 2017:

	<b>RM'000</b>
Primary agriculture	-
Mining and quarrying	-
Manufacturing	-
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	580
Transport, storage and communication	-
Finance, insurance, real estate, and business services	3
Education, health, household & others	7,725
Community, social and personal services	-
<b>Total</b>	<b>8,308</b>



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The following table details write offs by sector of the Islamic Banking Window as at 30 June 2017:

	<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	4
Community, social and personal services	-
<b>Total</b>	<b>4</b>

The following table details write offs by sector of the Group and the Bank as at 31 December 2016:

	<b>RM'000</b>
Primary agriculture	6,790
Mining and quarrying	-
Manufacturing	24,067
Electricity, gas, water	-
Construction	-
Wholesale, retail trade, restaurant and hotels	11,330
Transport, storage and communication	-
Finance, insurance, real estate, and business services	4
Education, health, household & others	14,150
Community, social and personal services	-
<b>Total</b>	<b>56,341</b>

The following table details write offs by sector of the Islamic Banking Window as at 31 December 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	88
Community, social and personal services	-
<b>Total</b>	<b>88</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. These ECAIs are used to rate Corporates, Banking Institutions, Sovereigns and Central Banks.

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:

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	

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

**4.3.1 Ratings of Corporates by Approved ECAIs**

**June 2017**  
**Group and Bank**

Exposure Class	Ratings of Corporate by Approved ECAIs						Total
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
	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)		-	-	-	-	55,472	55,472
Insurance Cos, securities Firms and Fund Managers		129,483	57,599	391	-	6,548	194,021
Corporates		92,596	23,977	200,127	-	7,683,015	7,999,715

**Islamic Banking Window**

Exposure Class	Ratings of Corporate by Approved ECAIs						Total
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
	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		-	-	-	-	257,428	257,428

**December 2016**  
**Group and Bank**

Exposure Class	Ratings of Corporate by Approved ECAIs						
	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		-	13,866	388	-	8,897	23,151
Corporates		3,328	44,209	713,833	-	8,109,184	8,870,554

**Islamic Banking Window**

Exposure Class	Ratings of Corporate by Approved ECAIs						
	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		-	-	-	-	448,553	448,553

**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 2017  
Group and Bank

Exposure Class	Ratings of sovereigns/central banks 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	
Sovereigns/ Central Banks		169,357	9,632,594	-	-	-	-	9,801,951

#### Islamic Banking window

Exposure Class	Ratings of sovereigns/central banks 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	
Sovereigns/ Central Banks		-	2,431,263	-	-	-	-	2,431,263

December 2016  
Group and Bank

Exposure Class	Ratings of sovereigns/central banks 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	
Sovereigns/ Central Banks		175,084	12,870,788	-	-	-	-	13,045,872

#### Islamic Banking window

Exposure Class	Ratings of sovereigns/central banks 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	
Sovereigns/ Central Banks		-	1,706,105	-	-	-	-	1,706,105

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

June 2017  
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		2,967,164	1,665,635	1,621,652	69	-	865,934	7,120,454

#### 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		-	-	5,567	-	-	-	5,567

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**Group and Bank**

Exposure Class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAs (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		1,372,408	1,335,973	1,953,771	8	-	708,056	5,370,216

**Islamic Banking Window**

Exposure Class	Ratings of banks, Development Financial Institutions and MDBs by approved ECAs (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		-	-	3,408	-	-	-	3,408

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#### **4.4 Credit Risk Mitigation**

As at 30 June 2017, the Bank's gross credit exposure is RM 48,009 million, of which RM 779 million was offset by CRM. After applying required risk weights, the Bank's Credit RWA is RM 22,483 million. Given the immateriality of CRM, which is 1% of total credit exposure, asset class breakdowns are not provided and for the same reason, there is no CRM risk concentration exposure to the Bank.



The following table shows the total exposure amounts after credit risk mitigation as at 30 June 2017:

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%	9,801,697	-	-	-	-	-	-	-	339,088	-	-	-	-	10,140,785	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	254	55,472	5,872,436	129,483	94,178	-	-	-	-	-	-	-	-	6,151,823	1,230,365
35%	-	-	-	-	-	-	9,946,404	-	-	-	-	-	-	9,946,404	3,481,241
50%	-	-	885,654	47,539	474,793	-	441,106	-	-	-	-	-	-	1,849,092	924,546
75%	-	-	-	-	-	10,889,620	343,988	-	-	-	-	-	-	11,233,608	8,425,206
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	362,364	16,999	7,272,682	74,264	287,325	-	333,978	-	-	-	-	8,347,612	8,347,612
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	23,766	3,472	21,699	-	-	-	-	-	48,937	73,406
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	20	-	-	-	-	20	250
Total Exposures	9,801,951	55,472	7,120,454	194,021	7,841,653	10,987,650	11,022,295	21,699	673,086	-	-	-	47,718,281	22,482,626	
Risk-Weighted Assets by Exposures	51	11,094	1,979,678	66,665	7,528,914	8,277,128	4,252,319	32,549	334,228	-	-	-	-	22,482,626	
Average Risk Weight	0%	20%	28%	34%	96%	75%	39%	150%	50%	0%	0%	0%	47%		
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 2017:

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, MDDBs 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%	2,431,263	-	-	-	-	-	-	-	1,931	-	-	-	-	2,433,194	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	195,812	-	-	-	-	-	-	-	195,812	68,534
50%	-	-	5,567	-	-	82	-	-	-	-	-	-	-	5,649	2,825
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	257,428	-	-	5,572	2,097	-	-	-	-	265,097	265,097
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	2,431,263	-	5,567	-	257,428	-	201,466	4,028	-	-	-	-	-	2,899,752	336,456
Risk-Weighted Assets by Exposures	-	-	2,784	-	257,428	-	74,148	2,097	-	-	-	-	-	-	336,456
Average Risk Weight	0%	0%	50%	0%	100%	0	37%	52%	0%	0%	0%	0%	12%		
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 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%	12,148,249	-	-	-	-	-	-	-	102,577	-	-	-	-	12,250,826	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	897,624	-	3,849,403	-	6,531	-	-	-	-	-	-	-	-	4,753,558	950,712
35%	-	-	-	-	-	-	10,028,519	-	-	-	-	-	-	10,028,519	3,509,982
50%	-	-	1,056,640	12,866	378,728	-	441,433	-	-	-	-	-	-	1,889,667	944,833
75%	-	-	-	-	-	11,728,493	351,013	-	-	-	-	-	-	12,079,506	9,059,630
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	464,173	10,285	8,341,934	79,475	304,307	-	465,398	-	-	-	-	9,665,572	9,665,572
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	23,279	2,784	8,000	-	-	-	-	-	34,063	51,094
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	20	-	-	-	-	20	250
Total Exposures	13,045,873	-	5,370,216	23,151	8,727,193	11,831,247	11,128,056	8,000	567,995	-	-	-	-	50,701,731	24,182,073
Risk-Weighted Assets by Exposures	179,525	-	1,762,373	16,718	8,533,802	8,909,565	4,302,441	12,000	465,649	-	-	-	-	-	24,182,073
Average Risk Weight	1%	0%	33%	72%	98%	75%	39%	150%	82%	0%	0%	0%	0%	48%	-
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 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 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%	1,706,105	-	-	-	-	-	-	3,232	-	-	-	-	-	1,709,337	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	213,487	-	-	-	-	-	-	-	213,487	74,720
50%	-	-	3,408	-	-	-	-	-	-	-	-	-	-	3,408	1,704
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	448,553	-	-	6,994	-	-	-	-	-	459,954	459,954
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	1,706,105	-	3,408	-	448,553	-	217,894	10,226	-	-	-	-	-	2,386,186	536,378
Risk-Weighted Assets by Exposures	-	-	1,704	-	448,553	-	79,127	6,994	-	-	-	-	-	-	536,378
Average Risk Weight	0%	0%	50%	0%	100%	0%	36%	68%	0%	0%	0%	0%	0%	22%	-
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 2017:

Exposure Class	Exposures before CRM	Exposures covered by guarantees	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	9,801,689	-	-	-
Public Service Entities	17	-	-	-
Banks, Development Financial Institutions and MDBs	5,419,905	-	-	-
Corporates, insurance cos and securities firms	5,701,834	298,126	128,070	-
Regulatory Retail	7,366,197	-	168,606	-
Residential Mortgages	10,453,487	-	-	-
Higher Risk Assets	9,750	-	-	-
Other Assets	673,086	-	-	-
Defaulted Exposures	375,911	-	430	-
<b>Total for On- Balance Sheet Exposures</b>	<b>39,801,876</b>	<b>298,126</b>	<b>297,106</b>	<b>-</b>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	2,183,868	22,377	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	6,012,898	131,895	29,992	-
Defaulted Exposures	10,522	-	-	-
<b>Total for Off- Balance Sheet Exposures</b>	<b>8,207,288</b>	<b>154,272</b>	<b>29,992</b>	<b>-</b>
<b>Total On and Off- Balance Sheet Exposures</b>	<b>48,009,164</b>	<b>452,398</b>	<b>327,099</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 2017:

Exposure Class	Exposures before CRM	Exposures covered by guarantees	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	2,431,263	-	-	-
Banks, Development Financial Institutions and MDBs	5,567	-	-	-
Corporates, insurance cos and securities firms	257,428	-	-	-
Residential Mortgages	195,886	-	-	-
Other Assets	4,028	-	-	-
Defaulted Exposures	5,573	-	-	-
<b>Total for On- Balance Sheet Exposures</b>	<b>2,899,745</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	7	-	-	-
Defaulted Exposures	-	-	-	-
<b>Total for Off- Balance Sheet Exposures</b>	<b>7</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total On and Off- Balance Sheet Exposures</b>	<b>2,899,752</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 2016:

Exposure Class	Exposures before CRM	Exposures covered by guarantees	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	12,941,407	-	-	-
Banks, Development Financial Institutions and MDBs	3,192,654	-	-	-
Corporates, insurance cos and securities firms	6,044,581	234,747	114,019	-
Regulatory Retail	7,579,609	-	177,612	-
Residential Mortgages	10,522,793	-	-	-
Higher Risk Assets	1,040	-	-	-
Other Assets	434,608	-	-	-
Defaulted Exposures	398,237	-	366	-
<b>Total for On- Balance Sheet Exposures</b>	<b>41,114,929</b>	<b>234,747</b>	<b>291,997</b>	<b>-</b>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	2,871,529	55,180	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	6,987,602	47,196	29,342	-
Defaulted Exposures	10,147	-	-	-
<b>Total for Off- Balance Sheet Exposures</b>	<b>9,869,278</b>	<b>102,376</b>	<b>29,342</b>	<b>-</b>
<b>Total On and Off- Balance Sheet Exposures</b>	<b>50,984,207</b>	<b>337,123</b>	<b>321,339</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 2016:

Exposure Class	Exposures before CRM	Exposures covered by guarantees	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	1,706,105	-	-	-
Banks, Development Financial Institutions and MDBs	3,408	-	-	-
Corporates, insurance cos and securities firms	448,553	-	-	-
Residential Mortgages	213,480	-	-	-
Other Assets	10,226	-	-	-
Defaulted Exposures	4,407	-	-	-
<b>Total for On- Balance Sheet Exposures</b>	<b>2,386,179</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	7	-	-	-
Defaulted Exposures	-	-	-	-
<b>Total for Off- Balance Sheet Exposures</b>	<b>7</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total On and Off- Balance Sheet Exposures</b>	<b>2,386,186</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 2017:

Item	Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	Risk Weighted Assets
		RM'000	RM'000	RM'000	RM'000
(1)	Direct Credit Substitutes	1,586,083		1,586,083	1,485,786
(2)	Transaction related contingent Items	581,610		290,805	256,947
(3)	Short Term Self Liquidating trade related contingencies	188,042		37,608	31,382
(4)	Assets sold with recourse	-		-	-
(5)	Forward Asset Purchases	54,507		54,507	32,284
(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)	-		-	(0)
(8)	Foreign exchange related contracts				
	One year or less	36,042,292	363,512	845,051	583,439
	Over one year to five years	2,737,185	204,822	396,516	178,302
	Over five years	22,605	-	4,069	4,069
(9)	Interest/Profit rate related contracts				
	One year or less	7,252,629	12,204	25,582	9,671
	Over one year to five years	22,311,606	77,068	703,351	252,331
	Over five years	1,473,132	39,854	134,035	88,829
(10)	Equity related contracts				
	One year or less	38,652	92	2,216	1,057
	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	309,337	34,452	65,386	53,614
	Over one year to five years	32,766	3,731	7,663	5,641
	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	591,189		295,595	213,399
(16)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	228,478		45,696	45,696
(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	5,669,192		-	-
(18)	Unutilised credit card lines	18,565,630		3,713,125	2,795,708
(19)	Off-balance sheet items for securitisation exposures	-	-	-	-
(20)	Total	97,684,935	735,735	8,207,288	6,038,155

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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 2017:

Item	Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	Risk Weighted Assets
		RM'000	RM'000	RM'000	RM'000
(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	-	-	-	-
	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	14	-	7	2
(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>14</b>	<b>-</b>	<b>7</b>	<b>2</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 2016:

Item	Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	Risk Weighted Assets
		RM'000	RM'000	RM'000	RM'000
(1)	Direct Credit Substitutes	1,693,459		1,693,459	1,590,727
(2)	Transaction related contingent Items	642,387		321,193	295,591
(3)	Short Term Self Liquidating trade related contingencies	353,670		70,734	53,391
(4)	Assets sold with recourse	-		-	-
(5)	Forward Asset Purchases	114,755		114,755	5,645
(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)	-		-	(0)
(8)	Foreign exchange related contracts				
	One year or less	33,705,237	1,050,163	1,636,785	1,246,241
	Over one year to five years	3,302,964	257,268	509,417	246,043
	Over five years	24,155	-	4,348	4,348
(9)	Interest/Profit rate related contracts				
	One year or less	6,520,980	14,248	25,349	9,331
	Over one year to five years	17,150,733	68,408	484,752	160,340
	Over five years	1,474,873	47,740	138,604	88,172
(10)	Equity related contracts				
	One year or less	51,735	1,173	4,278	3,066
	Over one year to five years	-	1	-	-
	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	333,596	33,149	66,509	39,427
	Over one year to five years	-	1,487	1,487	745
	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	625,062		312,531	218,403
(16)	Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	461,873		92,375	92,375
(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	7,720,832		-	-
(18)	Unutilised credit card lines	21,963,510		4,392,702	3,317,242
(19)	Off-balance sheet items for securitisation exposures	-	-	-	-
(20)	Total	96,139,821	1,473,637	9,869,278	7,371,087

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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 2016:

Item	Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	Risk Weighted Assets
		RM'000	RM'000	RM'000	RM'000
(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	-	-	-	-
	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	14	-	7	2
(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>14</b>	<b>-</b>	<b>7</b>	<b>2</b>

## 5. Securitization

At present, Citibank Berhad does not have any exposures to securitization transactions. Hence, this disclosure is not applicable.

## 6. Equity Exposures in the Banking Book

Investments in equity instruments are categorized as financial investments available-for-sale in the financial statements. These equity instruments are measured at cost, as they do not have a quoted market price in an active market and whose fair value cannot be reliably measured.

Realised gains arising from sales and liquidations of equities in the reporting period is as follows:

	<b>Jun 2017</b> <b>RM'000</b>	<b>Dec 2016</b> <b>RM'000</b>
Realised gain / (loss)	-	132

There are no unrealised gains or losses in the reporting period.

The following table shows an analysis of equity investments by appropriate equity groupings and risk weighted assets as at the period end:

	<b>30 Jun 2017</b>		<b>31 Dec 2016</b>	
	<b>Credit Risk Exposures</b> <b>RM'000</b>	<b>RWA</b> <b>RM'000</b>	<b>Credit Risk Exposures</b> <b>RM'000</b>	<b>RWA</b> <b>RM'000</b>
<b>Privately held</b> - For socio-economic purposes	7,015	7,015	7,015	7,015

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

Interest rate risk in banking book arises from both interest bearing and non-interest bearing assets and liabilities. Interest rate risk is monitored on a daily basis within the approved limits framework set by the Regional Market Risk Management and considers changes of economic value per 1% interest rate increase for each currency as an index for internal control.

Assets and liabilities, which are contractual in nature, are monitored up to the re-pricing tenors. Consumer loans having long term re-pricing exposures are subjected to prepayment assumptions based on historical studies on customer early payout behavior. Non-interest bearing and perpetual products, e.g. current/saving accounts, credit cards, ready credit, are monitored for interest rate risk on core balances. The core balances are computed based on statistical regression analysis.

Potential interest rate risk in banking book is monitored through interest rate exposure from movement in interest rates. An increase in interest rate exposure at each major currency level for the banking book is as tabled below. A decrease in interest rate across these currencies with all other variables held constant would have an equal but opposite effect.

Currency	Impact on Positions as at 30 Jun 2017			Impact on Positions as at 31 Dec 2016		
	Movement in Bps	Increase/ (Decline) in Earnings RM'000	Increase/ (Decline) in Economic Value RM'000	Movement in Bps	Increase/ (Decline) in Earnings RM'000	Increase/ (Decline) in Economic Value RM'000
MYR	+89	(44,398)	(44,398)	+95	(49,615)	(49,615)
SGD	+115	-	-	+110	(2)	(2)
USD	+66	(6,405)	(6,405)	+66	(9,098)	(9,098)
GBP	+51	2	2	+51	4	4
JPY	+28	(12)	(12)	+28	(24)	(24)
AUD	+87	(114)	(114)	+83	(28)	(28)
EUR	+44	(13)	(13)	+44	(7)	(7)