



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

UNAUDITED CONDENSED FINANCIAL STATEMENTS
31 March 2014

Domiciled in Malaysia
Principal place of business :
Menara Citibank
165 Jalan Ampang
50450 Kuala Lumpur

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

UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 31 MARCH 2014

	Note	Group		Bank	
		March 2014 RM'000	December 2013 RM'000	March 2014 RM'000	December 2013 RM'000
ASSETS					
Cash and short term funds	1	9,600,135	10,847,348	9,600,115	10,847,328
Deposits and placements with banks and other financial institutions	2	168,825	843,609	168,825	843,609
Securities purchased under resale agreements		587,053	484,631	587,053	484,631
Financial assets held-for-trading	3	4,144,172	2,543,577	4,144,172	2,543,577
Financial investments available for-sale	4	1,237,106	1,792,120	1,237,106	1,792,120
Loans, advances and financing	5	20,668,435	20,498,282	20,668,435	20,498,282
Other assets	7	884,221	901,806	884,221	901,806
Statutory deposits with Bank Negara Malaysia	8	385,300	359,000	385,300	359,000
Deferred tax assets		18,394	19,105	18,394	19,105
Investment in subsidiary companies		-	-	20	20
Plant and equipment		76,587	82,733	76,587	82,733
TOTAL ASSETS		37,770,226	38,372,211	37,770,226	38,372,211
LIABILITIES					
Deposits from customers	9	26,463,852	25,783,529	26,463,852	25,783,529
Deposits and placements of banks and other financial institutions	10	4,715,143	5,856,257	4,715,143	5,856,257
Bills and acceptances payable		53,262	52,688	53,262	52,688
Other liabilities	11	2,079,504	2,352,153	2,079,504	2,352,153
TOTAL LIABILITIES		33,311,761	34,044,627	33,311,761	34,044,627
EQUITY					
Share capital	12	121,697	121,697	121,697	121,697
Reserves	13	4,336,768	4,205,887	4,336,768	4,205,887
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDER OF THE BANK		4,458,465	4,327,584	4,458,465	4,327,584
TOTAL LIABILITIES AND EQUITY		37,770,226	38,372,211	37,770,226	38,372,211
OFF-BALANCE SHEET EXPOSURES	20	82,716,441	77,626,306	82,716,441	77,626,306

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group (comprised of the Bank and its subsidiary companies) and the Bank (Citibank Berhad) for the financial year ended 31 December 2013 and the accompanying notes on page 5 to 44 attached to the unaudited condensed interim financial statements.

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UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD THREE MONTHS ENDED 31 MARCH 2014

	Note	Group and Bank	
		March 2014 RM'000	March 2013 RM'000
Revenue		568,556	535,677
Interest income	14	400,053	386,239
Interest expense	15	(104,518)	(113,839)
Net interest income		<u>295,535</u>	<u>272,400</u>
Net income from Islamic banking operations		6,412	7,806
Other operating income	16	162,091	141,632
Total net income		<u>464,037</u>	<u>421,838</u>
Other operating expenses	17	(255,116)	(230,304)
Operating profit		<u>208,921</u>	<u>191,534</u>
Allowance/Provision for loans, advances and financing	18	(32,815)	(47,182)
Profit before taxation		<u>176,107</u>	<u>144,352</u>
Tax expense		(43,790)	(36,275)
Profit for the period		<u><u>132,316</u></u>	<u><u>108,077</u></u>
Other comprehensive (expense)/income, net of income tax			
<i>Items that will not be reclassified subsequently to profit or loss</i>			
- Net loss on revaluation of financial investments available-for-sale		1,649	745
<i>Items that are or may be reclassified subsequently to profit or loss</i>			
- Net gain on remeasurement of defined benefit plans		(3,084)	-
Other comprehensive (expense)/income for the period, net of income tax		<u>(1,435)</u>	<u>745</u>
Total comprehensive income for the period		<u><u>130,881</u></u>	<u><u>108,822</u></u>
Profit for the period attributable to:			
Equity holder of the Bank		<u><u>132,316</u></u>	<u><u>108,077</u></u>
Total comprehensive income attributable to:			
Equity holder of the Bank		<u><u>130,881</u></u>	<u><u>108,822</u></u>
Earnings per share - basic (sen)		<u><u>435</u></u>	<u><u>355</u></u>

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2013 and the accompanying notes on page 5 to 44 attached to the unaudited condensed interim financial statements.

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UNAUDITED STATEMENTS OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD THREE MONTHS ENDED 31 MARCH 2014

Group and Bank	←----- Attributable to equity holder of the Bank -----→						
	<----- Non-Distributable ----->				Distributable		Total Reserves RM'000
	Share Capital RM'000	Share Premium RM'000	Statutory Reserve RM'000	Other Reserves RM'000	Retained Profits RM'000	Total Reserves RM'000	
At 1 January 2013	121,697	380,303	121,697	(823)	3,662,946	4,164,123	4,285,820
Profit for the period	-	-	-	-	108,077	108,077	108,077
Other comprehensive income for the period	-	-	-	745	-	745	745
Dividend paid	-	-	-	-	-	-	-
At 31 March 2013	<u>121,697</u>	<u>380,303</u>	<u>121,697</u>	<u>(78)</u>	<u>3,771,023</u>	<u>4,272,945</u>	<u>4,394,642</u>
At 1 January 2014	121,697	380,303	121,697	8,054	3,695,833	4,205,887	4,327,584
Profit for the period	-	-	-	-	132,316	132,316	132,316
Other comprehensive expense for the period	-	-	-	(1,435)	-	(1,435)	(1,435)
Dividend paid	-	-	-	-	-	-	-
At 31 March 2014	<u>121,697</u>	<u>380,303</u>	<u>121,697</u>	<u>6,619</u>	<u>3,828,149</u>	<u>4,336,768</u>	<u>4,458,465</u>

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2013 and the accompanying notes on page 5 to 44 attached to the unaudited condensed interim financial statements.

CITIBANK BERHAD
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**UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS FOR THE
FINANCIAL PERIOD THREE MONTHS ENDED 31 MARCH 2014**

	Group and Bank	
	March 2014 RM'000	March 2013 RM'000
Profit before taxation	176,107	144,352
Adjustments for non cash items	80,387	92,045
Operating profit before working capital changes	256,493	236,397
Changes in working capital :		
Net changes in operating assets	(1,282,864)	(59,017)
Net changes in operating liabilities	(725,906)	1,282,388
Income taxes paid	(50,750)	(57,400)
Net cash generated from operating activities	(1,803,026)	1,402,368
Net cash generated from investing activities	555,814	1,073,017
Net cash used in financing activities	-	-
Net changes in cash and cash equivalents	(1,247,213)	2,475,385
Cash and cash equivalents at beginning of the year	10,847,328	10,293,215
Cash and cash equivalents at end of the period	9,600,115	12,768,600

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2013 and the accompanying notes on page 5 to 44 attached to the unaudited condensed interim financial statements.

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- A** Explanatory Notes Pursuant to Revised Guidelines on Financial Reporting for Banking Institutions (BNM/RH/GL 015-3) issued by Bank Negara Malaysia.

A1 Basis of preparation

The unaudited interim financial statements for the financial period three months ended 31 March 2014 have been prepared in accordance with the revised Guidelines on Financial Reporting issued by Bank Negara Malaysia ("BNM") on 28 June 2013.

The unaudited interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2013. The explanatory notes attached in the unaudited interim financial statements provide an explanation of events and transactions that are significant for an understanding of the changes in the financial position and performance of the Group and the Bank since the year ended 31 December 2013.

The significant accounting policies and methods of computation applied in the unaudited interim financial statements are consistent with those adopted in the most recent audited financial statements for the year ended 31 December 2013.

A2 Auditor's Report on preceeding Annual Financial Statements

The audit report on the audited financial statements for the financial year ended 31 December 2013 was not subject to any qualification.

A3 Seasonality or Cyclical factors

The business operations of the Bank are not subject to material seasonal or cyclical fluctuations.

A4 Unusual items due to their nature, size or incidence

There were no unusual items affecting assets, liabilities, equity, net income or cash flows of the Bank for the financial period three months ended 31 March 2014.

A5 Changes in estimates

There were no changes in estimates of amounts reported in prior financial years that have a material effect on the financial results and position of the Bank for the financial period three months ended 31 March 2014.

A6 Issuance and repayment of Debt and Equity securities

There were no issuance, cancellation, repurchase, resale and repayment of debt and equity securities during the financial period three months ended 31 March 2014.

A7 Dividend

The final ordinary dividends proposed in respect of the year ended 31 December 2013 of RM500 million is pending approval from BNM and therefore is not reflected in the interim financial statements.

A8 Subsequent events

There were no material events subsequent to the end of the reporting date that require disclosure or adjustments to the unaudited interim financial statements.

A9 Changes in the composition of the Group

There were no changes in the composition of the Group for the financial period three months ended 31 March 2014.

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B Review of performance and current year prospects

B1 Performance Review

Citibank Berhad registered a pre-tax profit of RM176 million and revenue of RM569 million for three months ended 31 March 2014, an increase of 22% or RM32 million in pre-tax profit as compared to previous corresponding period. The higher profit was mainly contributed by a decrease of 30% or RM14 million in allowance for loans, advances and financing as compared to previous corresponding period. Interest income recorded an increase of 4% or RM14 million.

Total assets recorded a decrease of RM602 million as compared to 31 December 2013 mainly contributed by the decrease of deposits and placements with banks and other financial institutions of 80% or RM675 million. Loans, advances and financing has a minimal increase of 1% or RM170 million as compared to 31 December 2013. On the other hand, total liabilities have a minimal decrease of 2% or RM733 million as compared to 31 December 2013. This is mainly contributed by the decrease of deposits and placements of banks and other financial institutions amounting to RM1,141 million.

B2 Prospects for 2014

The year 2013 ended on a positive note for the Malaysian economy, amid global volatility and concerns on stimulus taper effects by the US Federal Reserve's easing and its impact on emerging market economies.

Moving into 2014, the sluggish global economy showed signs of recovery and growth after a three-year slowdown. Malaysia's national transformation agenda to create a high income and developed nation by 2020 charted significant progress. The country's resilience in weathering the uncertainties abroad underscored its robust domestic demand and strong economic fundamentals. GDP growth in 2013 stood at 4.7%.

Global growth prospects are expected to improve in 2014 and Citi's economists are forecasting the Malaysian economy to grow 5% in 2014.

Malaysia's financial services sector is likely to see moderate loans growth largely due to the tougher economic environment regionally, pressure on margins and stricter retail lending although underlying fundamentals of the industry remain solid. On the corporate front, prospects are expected to be better especially with the continued progress and positive impact from national transformation initiatives and as local companies expand operations abroad.

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(1) Cash and short term funds

	Group	
	March 2014 RM'000	December 2013 RM'000
Cash and balances with banks and other financial institutions	75,760	84,618
Money at call and deposit placements maturing within one month	9,524,375	10,762,730
	9,600,135	10,847,348
	9,600,135	10,847,348

	Bank	
	March 2014 RM'000	December 2013 RM'000
Cash and balances with banks and other financial institutions	75,740	84,598
Money at call and deposit placements maturing within one month	9,524,375	10,762,730
	9,600,115	10,847,328
	9,600,115	10,847,328

(2) Deposits and placements with banks and other financial institutions

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Bank Negara Malaysia	-	100,000
Licensed banks	168,825	743,609
	168,825	843,609
	168,825	843,609

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(3) Financial assets held-for-trading

	Group and Bank	
	March	December
	2014	2013
	RM'000	RM'000
At fair value		
Malaysian Government Treasury Bills	144,959	161,551
Malaysian Government Securities	849,901	100,312
Malaysian Government Investment Issues	124,138	113,221
Bank Negara Malaysia Bills/Notes	3,025,174	2,168,493
	<hr/>	<hr/>
	4,144,172	2,543,577
	<hr/> <hr/>	<hr/> <hr/>

(4) Financial investment available-for-sale

	Group and Bank	
	March	December
	2014	2013
	RM'000	RM'000
Malaysian Government Treasury Bills/ Securities	340,548	599,952
Bank Negara Malaysia Bills	249,155	545,552
Malaysian Government Investment Issues	639,904	639,117
Unquoted securities	7,499	7,499
	<hr/>	<hr/>
	1,237,106	1,792,120
	<hr/> <hr/>	<hr/> <hr/>

CITIBANK BERHAD
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(5) Loans, advances and financing

(i) By type

	Group and Bank	
	March	December
	2014	2013
	RM'000	RM'000
Overdrafts	476,594	474,258
Term loans/financing		
-Housing loans/financing	9,855,965	9,218,551
-Hire purchase receivables	-	-
-Lease receivables	-	-
-Other term loans/financing	1,365,194	1,650,245
Bills receivable	909,223	1,023,755
Trust receipts	989	1,223
Claims on customers under acceptance credits	834,222	761,376
Staff loans	78,462	82,866
Share margin financing	218,405	209,105
Credit cards receivables	6,174,916	6,364,477
Revolving credit	1,332,453	1,128,461
Other loans	-	162,563
	<u>21,246,423</u>	<u>21,076,880</u>
Unearned interest and income	(19,861)	(20,686)
Gross loans, advances and financing	<u>21,226,562</u>	<u>21,056,194</u>
Less:		
Allowance for impaired loans, advances and financing		
- Collective assessment allowance	(371,107)	(368,381)
- Individual assessment allowance	(187,020)	(189,531)
Net loans, advances and financing	<u><u>20,668,435</u></u>	<u><u>20,498,282</u></u>

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(5) Loans, advances and financing (continued)

(ii) By interest/profit rate sensitivity

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Fixed rate		
Housing loans/financing	686,280	697,459
Hire purchase receivables	-	-
Other fixed rate loans/financing	9,825,268	9,873,938
Variable rate		
BLR plus	9,973,504	9,727,043
Cost plus	741,510	757,754
	21,226,562	21,056,194

(iii) By sector

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Primary agriculture	20,177	24,337
Mining & quarrying	60,300	41,557
Manufacturing (including agriculture based)	1,831,250	1,614,026
Electricity, gas, water	10,517	11,112
Construction	53,123	38,516
Wholesale, retail trade, restaurants and hotels	748,850	711,917
Transport, storage and communication	301,972	320,181
Finance, insurance, real estate and business services	481,111	968,580
Social & community services	18,640	20,453
Household		
- consumption credit	6,865,396	6,993,296
- residential	9,561,553	9,321,700
- purchase of securities	218,405	209,105
- others	224,466	229,353
Other sectors	830,801	552,061
	21,226,562	21,056,194

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(5) Loans, advances and financing (continued)
(iv) Residual contractual maturity

	Group and Bank	
	March	December
	2014	2013
	RM'000	RM'000
Maturing within one year	10,259,076	10,443,716
One to five years	672,150	658,579
Over five years	10,295,336	9,953,899
	21,226,562	21,056,194

(v) By geographical distribution

	Group and Bank	
	March	December
	2014	2013
	RM'000	RM'000
Within Malaysia	21,226,562	21,056,194

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(6) Impaired loans, advances and financing

(i) Movements in impaired loans, advances and financing are as follows:

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
At 1 January	452,355	481,854
Classified as impaired during the period/year	149,703	657,235
Reclassified as performing during the period/year	(82,758)	(369,473)
Amount recovered	(38,804)	(154,339)
Amount written off	(35,490)	(162,922)
At 31 March/ 31 December	445,006	452,355
Individual assessment allowance	(187,020)	(189,531)
Net impaired loans, advances and financing	257,986	262,824
Ratio of net impaired loans and financing to gross loans and financing less individual assessment allowance	1.23%	1.26%

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(6) Impaired loans, advances and financing (continued)

**(ii) Movements in the allowance for impaired loans, advances and financing
are as follows:**

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
<u>Collective assessment allowance</u>		
At 1 January	368,381	357,064
Allowance made during the period/year, net	2,726	11,317
At 31 March/ 31 December	371,107	368,381
As % of gross loans, advances and financing less individual assessment allowance	1.76%	1.77%
<u>Individual assessment allowance</u>		
At 1 January	189,531	205,769
Allowance made during the period/year	6,229	12,976
Written back during the period/year	(5,676)	(12,658)
Written off during the period/year	(3,064)	(16,556)
At 31 March/ 31 December	187,020	189,531

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(6) Impaired loans, advances and financing (continued)

(iii) Impaired loans, advances and financing by sector

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Primary agriculture	7,388	7,388
Mining & quarrying	344	748
Manufacturing (including agriculture based)	28,190	28,280
Construction	13,190	12,423
Wholesale, retail trade, restaurants and hotels	12,677	12,245
Transport, storage and communication	57	61
Finance, insurance, real estate and business services	5,019	7,762
Household		
- consumption credit	102,200	104,762
- residential	255,877	258,538
- purchase of securities	19,445	19,490
Other sectors	619	658
	<u>445,006</u>	<u>452,355</u>

(iv) Impaired loans, advances and financing by geographical distribution

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Within Malaysia	<u>445,006</u>	<u>452,355</u>

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(7) Other assets

	Group and Bank	
	March	December
	2014	2013
	RM'000	RM'000
Interest/Income receivables	19,149	28,315
Other debtors, deposits and prepayments	388,838	246,439
Retirement benefits plan	10,228	10,228
Derivative assets (Note 21)	445,888	600,510
Taxation	20,118	16,314
	<u>884,221</u>	<u>901,806</u>

(8) Statutory deposits with Bank Negara Malaysia

The non-interest bearing statutory deposits are maintained with Bank Negara Malaysia (“BNM”) in compliance with Section 26(2)(c) of the Central Bank of Malaysia Act, 2009 to satisfy the Statutory Reserve Requirement (“SRR”), the amount of which is determined as a set percentage of total eligible liabilities.

(9) Deposits from customers

(i) By type of deposit

	Group and Bank	
	March	December
	2014	2013
	RM'000	RM'000
Demand deposits	11,791,755	11,068,690
Saving deposits	1,118,258	1,117,806
Fixed deposits	9,187,008	9,231,986
Other deposits	4,304,190	4,352,378
Negotiable instruments of deposit	10,000	10,000
Others - cash collateral	52,641	2,669
	<u>26,463,852</u>	<u>25,783,529</u>

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(9) Deposits from customers (continued)

(ii) By type of customers

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Government and statutory bodies	2,091	7,343
Business enterprises	13,475,884	13,043,042
Individuals	12,091,856	11,886,623
Others	894,020	846,521
	26,463,852	25,783,529

(iii) Maturity structure of fixed deposits, other deposits and negotiable instruments of deposit are as follows:

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Due within six months	12,081,328	12,326,286
Six months to one year	1,413,857	1,260,122
One year to three years	6,014	7,956
	13,501,199	13,594,364

(10) Deposits and placements of banks and other financial institutions

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Bank Negara Malaysia	92,446	131,422
Licensed banks	2,644,759	3,163,145
Licensed finance companies	1,977,939	2,561,690
	4,715,143	5,856,257

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(11) Other liabilities

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Interest/Profit payables	46,225	48,902
Other creditors and accruals	1,611,962	1,778,633
Derivatives liabilities (Note 21)	421,317	524,618
	<u>2,079,504</u>	<u>2,352,153</u>

(12) Share capital

	Group and Bank			
	Amount March 2014 RM'000	Number of shares March 2014 '000	Amount December 2013 RM'000	Number of shares December 2013 '000
Ordinary shares of RM1 each				
Authorised	<u>500,000</u>	<u>500,000</u>	<u>500,000</u>	<u>500,000</u>
Issued and fully paid	<u>121,697</u>	<u>121,697</u>	<u>121,697</u>	<u>121,697</u>

(13) Reserves

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Share premium	380,303	380,303
Statutory reserve	121,697	121,697
Other reserve	6,619	8,054
- Fair value reserve	(2,634)	(4,283)
- Defined benefit reserve	9,253	12,337
Retained profits	3,828,149	3,695,833
	<u>4,336,768</u>	<u>4,205,887</u>

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(14) Interest income

	Group and Bank	
	March 2014 RM'000	March 2013 RM'000
Loans and advances		
- Interest income other than recoveries from impaired loans	304,519	286,390
- Recoveries from impaired loans	13,581	12,149
Money at call and deposit placements with financial institutions	44,995	34,216
Financial assets held-for-trading	4,301	14,128
Financial investments available-for-sale	8,310	16,974
Securities purchased under resale agreements	5,604	7,045
	<u>381,310</u>	<u>370,902</u>
Accretion of discounts	18,743	15,337
	<u>400,053</u>	<u>386,239</u>

(15) Interest expense

	Group and Bank	
	March 2014 RM'000	March 2013 RM'000
Deposits and placements of banks and other financial institutions	8,448	5,141
Deposits from customers	95,125	107,699
Others	945	999
	<u>104,518</u>	<u>113,839</u>

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(16) Other operating income

	Group and Bank	
	March 2014 RM'000	March 2013 RM'000
Fee income:		
Commission	38,573	39,178
Service charges and fees	1,877	3,456
Guarantee fees	1,594	1,534
Bankcard fees	50,770	40,862
Insurance premium and referral	7,692	7,552
Other fee income	14,214	15,103
	<u>114,720</u>	<u>107,685</u>
Trading income:		
Unrealised (loss)/gain from revaluation of financial assets held-for-trading	(295)	293
Net gain from sales of securities		
- Financial assets held-for-trading	42	2,411
- Financial investments available-for-sale	518	1,663
	<u>264</u>	<u>4,367</u>
Other income:		
Foreign exchange profit		
- unrealised gain	85,930	26,638
- realised gain	(46,037)	6,056
Gain/(loss) from derivatives	7,212	(3,114)
	<u>47,106</u>	<u>29,580</u>
Total other operating income	<u>162,091</u>	<u>141,632</u>

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(17) Other operating expenses

	Group and Bank	
	March 2014 RM'000	March 2013 RM'000
Personnel costs		
-Salaries, allowances and bonuses	76,605	78,626
-Contribution to Employees Provident Fund	10,656	8,912
-Staff benefits and other compensations	9,241	13,227
-Others	1,135	2,774
	97,638	103,539
Establishment costs		
-Depreciation	8,452	9,268
-Rental of premises	5,426	5,577
-Hire of equipments	258	987
-Utilities	1,380	1,449
-Others	4,681	3,647
	20,198	20,928
Marketing expenses		
-Advertisement and promotional expenses	8,176	11,904
-Others	196	231
	8,372	12,135
Administration and general expenses		
-Processing cost	99,907	68,596
-Auditors' remuneration	180	167
-Stationeries and supplies	987	1,036
-Communication expenses	5,096	1,176
-Maintenance of office equipment	66	226
-Others	22,673	22,501
	128,908	93,702
Total other operating expenses	255,116	230,304

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(18) Allowance/provision for loans, advances and financing

	Group and Bank	
	March 2014 RM'000	March 2013 RM'000
Allowance/provision for loans, advances and financing :		
<u>Individual assessment</u>		
- made in the financial period	6,229	2,129
- written back	(5,676)	(2,716)
<u>Collective assessment</u>		
- made in the financial period	2,726	12,021
<u>Impaired loans, advances and financing</u>		
- written back	(21,298)	(21,623)
- written off	50,834	57,371
	32,815	47,182

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(19) Capital adequacy

(a) The capital adequacy ratios are as follows:

	Group and Bank	
	March	December
	2014	2013
	RM'000	RM'000
Computation of Total Risk Weighted Assets ("RWA")		
Total credit RWA	21,859,294	22,178,804
Total market RWA	2,871,410	2,004,327
Total operational RWA	3,443,572	3,427,065
Total Risk Weighted Assets	28,174,276	27,610,196
Computation of Capital Ratios		
Common Equity Tier I ("CET I") Capital	4,297,527	4,298,251
Tier I Capital	4,297,527	4,298,251
Total Capital *	4,590,045	4,542,195
Before deducting proposed dividends:		
Common Equity Tier I ("CET I") capital ratio	15.253%	15.568%
Tier I capital ratio	15.253%	15.568%
Total capital ratio	16.292%	16.451%
After deducting proposed dividends:		
Common Equity Tier I ("CET I") capital ratio	13.479%	13.757%
Tier I capital ratio	13.479%	13.757%
Total capital ratio	14.517%	14.640%

* In arriving at the capital base used in the ratio calculations of the Bank, proposed dividends were not deducted for March 2014 and December 2013.

With effect from 1 January 2013, the total capital and capital adequacy ratios of the Group and the Bank are computed in accordance with Bank Negara Malaysia's Capital Adequacy Framework (Capital Components and Basel II - Risk-weighted Assets) dated 28 November 2012 and 27 June 2013 respectively. The Group and the Bank have adopted the Standardised Approach for Credit Risk and Market Risk, and the Basic Indicator Approach for Operational Risk. In line with the transitional arrangements under the Bank Negara Malaysia's Capital Adequacy Framework (Capital Components), the minimum capital adequacy requirement for common equity Tier I capital ratio and Tier I capital ratio are 3.5% and 4.5% respectively for year 2013. The minimum regulatory capital adequacy requirement remains at 8.0% (2012 - 8.0%) for total capital ratio.

(b) The components of CET I, Tier I and Tier II Capital are as follows:

	Group and Bank	
	March	December
	2014	2013
	RM'000	RM'000
CET I Capital		
Paid up ordinary share capital	121,697	121,697
Share premium	380,303	380,303
Retained profits	3,695,833	3,695,833
Other reserves	128,316	129,751
Less: Deferred tax assets, net	(18,394)	(19,105)
Less: Defined benefit pension fund assets	(10,228)	(10,228)
Total CET I Capital	4,297,527	4,298,251
Innovative Tier I capital securities	-	-
Non-innovative Tier I stapled securities	-	-
Qualifying CET I and additional Tier I capital instruments held by third parties	-	-
Total Tier I Capital	4,297,527	4,298,251
Tier II Capital		
Collective impairment provisions and regulatory reserves*	292,518	243,944
Total Tier II Capital	292,518	243,944
Total Eligible Tier II	292,518	243,944
Total Capital	4,590,045	4,542,195

* Excludes collective assessment allowance on impairment loans restricted from Tier II Capital by BNM of RM78.6 million (2013: RM124.4 million)

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(20) Off-balance sheet exposures

The off-balance sheet exposures and their related counterparty credit risk of the Group and the Bank are as follows:

March 2014 Group and Bank	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
Nature of item			
Direct credit substitutes	2,385,039	2,385,039	2,221,251
Transaction related contingent items	501,411	250,706	234,238
Short term self liquidating trade related contingencies	227,264	45,453	29,763
Forward asset purchases	47,762	47,762	625
Foreign exchange related contracts:			
One year or less	28,929,719	533,667	320,738
Over one year to five years	2,836,651	322,946	185,017
Over five years	-	-	-
Interest/Profit rate related contracts:			
One year or less	5,480,094	22,180	8,074
Over one year to five years	9,896,345	360,617	117,123
Over five years	1,276,332	114,356	65,969
Equity related contracts:			
One year or less	65,631	8,342	4,121
Over one year to five years	166,350	15,718	8,474
Over five years	-	-	-
Debt security contracts and other commodity contracts:			
One year or less	277,598	33,768	12,023
Over one year to five years	2,128	665	417
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	168,645	33,729	33,729
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	1,553,736	776,868	592,193
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	6,413,739	-	-
Unutilised credit card lines	22,487,996	4,497,599	3,376,053
Total	82,716,441	9,449,415	7,209,808

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(20) Off-balance sheet exposures (continued)

The off-balance sheet exposures and their related counterparty credit risk of the Group and the Bank are as follows (continued):

December 2013 Group and Bank	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
Nature of item			
Direct credit substitutes	2,516,407	2,516,407	2,348,766
Transaction related contingent items	527,562	263,781	229,143
Short term self liquidating trade related contingencies	151,656	30,331	28,147
Forward asset purchases	43,428	43,428	2,140
Foreign exchange related contracts:			
One year or less	21,335,774	580,044	432,001
Over one year to five years	3,348,423	358,975	207,951
Over five years	-	-	-
Interest/Profit rate related contracts:			
One year or less	6,193,843	27,530	9,979
Over one year to five years	11,327,859	433,160	136,363
Over five years	1,379,978	114,475	61,343
Equity related contracts:			
One year or less	25,587	2,303	1,102
Over one year to five years	167,012	16,698	9,216
Over five years	-	-	-
Debt security contracts and other commodity contracts:			
One year or less	248,611	30,325	12,745
Over one year to five years	2,295	705	629
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	364,271	72,854	72,854
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	1,855,219	927,610	696,522
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	6,216,423	-	-
Unutilised credit card lines	21,921,958	4,384,392	3,291,028
Total	77,626,306	9,803,018	7,539,929

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(21) Derivative financial instruments

	<----- 31 March 2014----->			<----- 31 December 2013 ----->		
	Contract Amount RM'000	Positive fair value RM'000	Negative fair value RM'000	Contract amount RM'000	Positive fair value RM'000	Negative fair value RM'000
Foreign exchange related contracts:						
- Forwards	52,285,632	155,962	107,973	38,338,105	252,550	147,650
- Cross currency interest rate swaps	4,304,963	90,279	121,639	4,346,640	112,908	154,316
- Options	2,438,946	16,380	8,082	2,264,685	25,948	19,241
Interest rate contracts:						
- Futures	18,736,611	-	-	13,132,100	-	-
- Swaps	18,096,544	170,813	160,172	20,170,970	199,432	181,449
- Options	437,342	93	622	446,307	121	843
Equity related contracts	261,489	6,814	6,814	222,224	4,104	4,104
Others	489,211	5,545	16,015	461,870	5,447	17,015
	97,050,736	445,888	421,317	79,382,901	600,510	524,618
		Note 7	Note 11		Note 7	Note 11

**CITIBANK BERHAD
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UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 31 MARCH 2014

		Group and Bank	
		March 2014 RM'000	December 2013 RM'000
Assets			
Cash and short term funds	(a)	949,447	725,216
Financial assets held-for-trading	(b)	89,309	9,751
Financial investments available-for-sale	(c)	50,130	249,018
Financing, advances and other loans	(d)	333,990	345,725
Deferred tax assets		-	1,732
Other assets	(f)	28,996	28,663
		<hr/>	<hr/>
Total assets		1,451,873	1,360,105
		<hr/> <hr/>	<hr/> <hr/>
Liabilities			
Deposits from customers	(g)	1,096,493	994,630
Deferred tax liabilities		1,246	-
Other liabilities	(h)	60,479	73,110
		<hr/>	<hr/>
Total liabilities		1,158,217	1,067,740
		<hr/> <hr/>	<hr/> <hr/>
Islamic banking funds	(i)	293,656	292,365
		<hr/>	<hr/>
Total liabilities and Islamic banking funds		1,451,873	1,360,105
		<hr/> <hr/>	<hr/> <hr/>
Off-balance sheet exposures	(q)	665,907	581,621
		<hr/> <hr/>	<hr/> <hr/>

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2013 and the accompanying notes on page 29 to 44 attached to the unaudited condensed interim financial statements.

CITIBANK BERHAD
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UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD THREE MONTHS ENDED 31 MARCH 2014

		Group and Bank	
		March 2014 RM'000	March 2013 RM'000
Income derived from investments of depositors' funds and others	(j)	5,625	8,355
Provision for financing, advances and other loans	(k)	109	(182)
Total attributable income		<u>5,734</u>	<u>8,173</u>
Income attributable to depositors	(l)	<u>(1,664)</u>	<u>(1,576)</u>
Total attributable to the Bank		4,070	6,597
Income derived from investment of Islamic Banking Capital funds	(m)	<u>2,451</u>	<u>1,027</u>
Total net income		6,521	7,624
Other operating expenses	(o)	(727)	(761)
Profit before taxation		<u>5,794</u>	<u>6,863</u>
Tax expense		(4,495)	(1,715)
Profit for the period		<u><u>1,299</u></u>	<u><u>5,147</u></u>
Other comprehensive expense, net of income tax			
Net loss on revaluation of financial investments available-for-sale		<u>(8)</u>	<u>29</u>
Other comprehensive expense for the period, net of income tax		(8)	29
Total comprehensive income for the period		<u><u>1,291</u></u>	<u><u>5,176</u></u>
Profit for the period attributable to:			
Equity holder of the Bank		<u><u>1,299</u></u>	<u><u>5,147</u></u>
Total comprehensive income attributable to:			
Equity holder of the Bank		<u><u>1,291</u></u>	<u><u>5,176</u></u>

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2013 and the accompanying notes on page 29 to 44 attached to the unaudited condensed interim financial statements.

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**UNAUDITED STATEMENTS OF CHANGES IN ISLAMIC BANKING FUNDS
FOR THE FINANCIAL PERIOD THREE MONTHS ENDED 31 MARCH 2014**

	Group and Bank			
	Capital funds RM'000	Fair value reserve RM'000	Retained profits RM'000	Total RM'000
At 1 January 2013	20,000	169	235,098	255,267
Profit for the period	-	-	5,147	5,147
Other comprehensive expense for the period	-	29	-	29
At 31 March 2013	20,000	198	240,245	260,443
At 1 January 2014	20,000	100	272,265	292,365
Profit for the period	-	-	1,299	1,299
Other comprehensive expense for the period	-	(8)	-	(8)
At 31 March 2014	20,000	92	273,564	293,656

Note (i)

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2013 and the accompanying notes on page 29 to 44 attached to the unaudited condensed interim financial statements.

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(a) Cash and short term funds

	Group and Bank	
	March	December
	2014	2013
	RM'000	RM'000
Cash and balances with banks and other financial institutions	3,447	4,216
Money at call and deposit placements maturing within one month	946,000	721,000
	<u>949,447</u>	<u>725,216</u>

(b) Financial assets held-for-trading

	Group and Bank	
	March	December
	2014	2013
	RM'000	RM'000
At fair value		
Bank Negara Malaysia Islamic Bills	79,484	-
Malaysian Government Treasury Bills	9,825	9,751
	<u>89,309</u>	<u>9,751</u>

(c) Financial investments available-for-sale

	Group and Bank	
	March	December
	2014	2013
	RM'000	RM'000
At fair value		
Malaysian Government Investment Issues	50,130	249,018
	<u>50,130</u>	<u>249,018</u>

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(d) Financing, advances and other loans

(i) By type

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Term financing		
- Housing loans/financing	352,317	363,374
	<u>352,317</u>	<u>363,374</u>
Unearned income	(17,015)	(16,226)
	<u>335,302</u>	<u>347,148</u>
Gross financing, advances and other loans		
Less:		
Allowance for impaired loans, advances and financing		
- Collective assessment allowance	(470)	(615)
- Individual assessment allowance	(842)	(808)
	<u>333,990</u>	<u>345,725</u>

(ii) By contract

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Bai' Bithamin Ajil	23,194	24,534
Diminishing Musharakah	312,108	322,614
	<u>335,302</u>	<u>347,148</u>

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(d) Financing, advances and other loans (continued)

(iii) By profit rate sensitivity

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Fixed rate		
- House loans/financing	335,302	347,148

(iv) By sector

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Household-residential	333,704	343,740
Other sectors	1,598	3,408
	335,302	347,148

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(e) Impaired financing, advances and other loans

(i) Movements in impaired financing, advances and other loans are as follows:

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
At 1 January	10,840	9,758
Classified as impaired during the period/year	364	6,101
Amount recovered	(972)	(3,642)
Amount written off	-	(1,377)
At 31 March/ 31 December	10,232	10,840
Individual assessment allowance	(842)	(808)
Net impaired financing, advances and other loans	9,390	10,032
Ratio of net impaired financing, advances and other loans to total gross financing, advances and other loans	2.81%	2.90%

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(e) Impaired financing, advances and other loans (continued)

(ii) Movements in the allowance for impaired financing, advances and other loans are as follows:

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
<u>Collective assessment allowance</u>		
At 1 January	615	543
(Written back)/ allowance made during the period/year	(145)	72
At 31 March/ 31 December	470	615
As % of gross financing, advances and other loans less individual assessment allowance	0.14%	0.18%
<u>Individual assessment allowance</u>		
At 1 January	808	2,144
Allowance made during the period/year	37	176
Allowance written back during the period/year	-	(122)
Amount written off	(3)	(1,390)
At 31 March/ 31 December	842	808

(iii) Impaired financing, advances and other loans by sector are as follows:

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Household - Residential	10,232	10,840
	10,232	10,840

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(f) Other assets

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Profit receivables	440	891
Other debtors, deposits and prepayments	4,863	5,136
Revaluation gain on profit rate undertaking contracts (Note r)	23,694	22,636
	28,996	28,663
	28,996	28,663

(g) Deposits from customers

(i) By type of deposit

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Non-Mudharabah Fund		
Demand deposits	933,632	834,654
Saving deposits	65,731	63,511
Other deposits	5,091	4,371
Negotiable Instrument of Deposit	85,580	85,580
Mudharabah fund		
General investment deposits	6,459	6,514
	1,096,493	994,630
	1,096,493	994,630

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(g) Deposits from customers (continued)

(ii) By type of customers

	Group and Bank	
	March	December
	2014	2013
	RM'000	RM'000
Government and statutory bodies	669,183	141,657
Business enterprises	315,302	760,135
Individuals	80,797	72,562
Others	31,210	20,276
	<hr/>	<hr/>
	<u>1,096,493</u>	<u>994,630</u>

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(h) Other liabilities

	Group and Bank	
	March	December
	2014	2013
	RM'000	RM'000
Profit payable	38	36
Other creditors and accruals	36,709	50,437
Revaluation loss on profit rate undertaking contracts (Note r)	23,694	22,636
Taxation	38	1
	<hr/>	<hr/>
	<u>60,479</u>	<u>73,110</u>

(i) Islamic Banking Fund

	Group and Bank	
	March	December
	2014	2013
	RM'000	RM'000
Fund allocated	20,000	20,000
Fair value reserve	92	100
Retained earnings	273,564	272,265
	<hr/>	<hr/>
	<u>293,656</u>	<u>292,365</u>

**CITIBANK BERHAD
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(j) Income derived from investment of depositors' funds and others

	Group and Bank	
	March 2014 RM'000	March 2013 RM'000
Income derived from investment of:		
(i) General investment deposits	4,956	7,348
(ii) Other deposits	669	1,007
	<hr/>	<hr/>
	5,625	8,355
	<hr/> <hr/>	<hr/> <hr/>

(i) Income derived from investment of general investment deposits

	Group and Bank	
	March 2014 RM'000	March 2013 RM'000
Finance income and hibah		
Financing, advances and other loans	2,798	3,410
Money at call and placements with financial institutions	1,540	1,938
Income from financial investments available-for-sale	303	361
Income from financial assets held-for-trading	-	101
	<hr/>	<hr/>
	4,641	5,810
Accretion of discount less amortisation of premium	315	1,532
Total finance income and hibah	<hr/>	<hr/>
	4,956	7,342
	<hr/>	<hr/>
Other operating income		
Fee income	-	6
	<hr/>	<hr/>
Income from general investment deposits	4,956	7,348
	<hr/> <hr/>	<hr/> <hr/>

**CITIBANK BERHAD
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**(j) Income derived from investment of depositors' funds and others (continued)
(ii) Income derived from investment of other deposits**

	Group and Bank	
	March 2014 RM'000	March 2013 RM'000
Finance income and hibah		
Financing, advances and other loans	378	467
Money at call and placements with financial institutions	208	266
Income from financial investments available-for-sale	41	49
Income from securities held-for-trading	-	14
	627	796
Accretion of discount less amortisation of premium	42	210
Total finance income and hibah	669	1,006
Other operating income		
Fee income	-	1
	669	1,007

(k) Provision for financing, advances and other loans

	Group and Bank	
	March 2014 RM'000	March 2013 RM'000
Provision for financing, advances and other loans:		
<u>Individual assessment allowance</u>		
- made in the financial period	36	26
- written back	0	(12)
<u>Collective assessment allowance</u>		
- (Written back)/ made during the period	(146)	169
<u>Impaired financing, advances and other loans</u>		
- written back	-	-
	(109)	182

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(l) Income attributable to depositors

	Group and Bank	
	March 2014 RM'000	March 2013 RM'000
Deposits from customers		
- Mudharabah funds	873	816
- Non-Mudharabah funds	771	740
Deposits and placements of banks and other financial institutions		
- Non-Mudharabah funds	-	-
Others	20	20
	1,664	1,576

**CITIBANK BERHAD
AND ITS SUBSIDIARY COMPANIES
ISLAMIC BANKING OPERATIONS**

(Company No. 297089 M)

(Incorporated in Malaysia)

(m) Income/(expense) derived from investment of Islamic Banking Capital Funds

	Group and Bank	
	March 2014 RM'000	March 2013 RM'000
Financing, advances and other loans	799	758
Money at call and placements with financial institutions	440	431
Income from financial investments available-for-sale	87	80
Income from securities held-for-trading	-	23
	<u>1,326</u>	<u>1,292</u>
Accretion of discount less amortisation of premium	1,227	337
Total finance income and hibah	<u>2,553</u>	<u>1,629</u>
Other operating income/(expense)		
(Loss)/gain from financial assets held-for-trading	(14)	43
Gain from financial investments available-for-sale	-	-
Fee income	218	310
Loss from trading activities	(306)	(1,079)
Insurance premium and referral	-	124
	<u>(102)</u>	<u>(602)</u>
Income from Islamic Banking Capital Funds	<u><u>2,451</u></u>	<u><u>1,027</u></u>

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(n) Income from Islamic banking operations

For consolidation with the conventional operations, income from Islamic banking operations comprises the following:

		Group and Bank	
		March 2014 RM'000	March 2013 RM'000
Income derived from investment of depositors' funds and others	(j)	5,625	8,355
Income attributable to depositors	(l)	(1,664)	(1,576)
Income derived from investment of Islamic Banking Funds	(m)	2,451	1,027
		<hr/>	<hr/>
		<u>6,412</u>	<u>7,806</u>

(o) Other operating expenses

		Group and Bank	
		March 2014 RM'000	March 2013 RM'000
Personnel costs		177	43
Administrative and general expenses		550	718
		<hr/>	<hr/>
		<u>727</u>	<u>761</u>

**CITIBANK BERHAD
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(p) Capital adequacy

(i) The capital adequacy ratios are as follows:

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
Computation of Total Risk Weighted Assets ("RWA")		
Total credit RWA	138,717	143,700
Total market RWA	84,231	99,584
Total operational RWA	66,327	68,023
Total Risk Weighted Assets	289,274	311,307
Computation of Capital Ratios		
Common Equity Tier I ("CET I") Capital	292,307	290,579
Tier 1 Capital	292,307	290,579
Total Capital	292,454	290,749
Common Equity Tier I ("CET I") capital ratio	101.048%	93.342%
Tier 1 capital ratio	101.048%	93.342%
Total capital ratio	101.099%	93.396%

With effect from 1 January 2013, the total capital and capital adequacy ratios of the Group and the Bank are computed in accordance with Bank Negara Malaysia's Capital Adequacy Framework (Capital Components and Basel II - Risk-weighted Assets) dated 28 November 2012 and 27 June 2013 respectively. The Group and the Bank have adopted the Standardised Approach for Credit Risk and Market Risk, and the Basic Indicator Approach for Operational Risk. In line with the transitional arrangements under the Bank Negara Malaysia's Capital Adequacy Framework (Capital Components), the minimum capital adequacy requirement for common equity Tier I capital ratio and Tier I capital ratio are 3.5% and 4.5% respectively for year 2013. The minimum regulatory capital adequacy requirement remains at 8.0% (2012 - 8.0%) for total capital ratio.

(ii) The components of CET I, Tier I and Tier II Capital are as follows:

	Group and Bank	
	March 2014 RM'000	December 2013 RM'000
CET I Capital		
Fund allocated	20,000	20,000
Retained earnings	272,265	272,265
Other reserves	92	100
Less: Deferred tax assets, net	-	(1,731)
Less: 55% of cumulative gains of AFS financial instruments (other than financing and receivables)	(50)	(55)
Total CET I Capital	292,307	290,579
Innovative Tier 1 capital securities	-	-
Non-innovative Tier 1 stapled securities	-	-
Qualifying CET I and additional Tier I capital instruments held by third parties	-	-
Total Tier I Capital	292,307	290,579
Tier II Capital		
Collective impairment provisions and regulatory reserves*	147	170
Total Capital	292,454	290,749

* Excludes collective assessment allowance on impairment loans restricted from Tier II Capital by BNM of RM323,000 (2013: RM445,000)

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(q) Off-balance sheet exposures

The off-balance sheet exposures and their related counterparty credit risk of the Group and the Bank are as follows:

March 2014 Group and Bank	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
Nature of item			
Profit rate related contracts:			
One year or less	-	-	-
Over one year to five years	585,000	36,464	7,293
Over five years	75,000	9,630	1,926
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	5,907	2,954	2,093
Total	665,907	49,048	11,312

December 2013 Group and Bank	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
Nature of item			
Profit rate related contracts:			
One year or less	-	-	-
Over one year to five years	500,000	32,793	6,559
Over five years	75,000	10,343	2,069
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	6,621	3,310	2,466
Total	581,621	46,446	11,094

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(r) Derivative financial instruments

	<----- 31 March 2014 ----->			<----- 31 December 2013 ----->		
	Contract	Positive	Negative	Contract	Positive	Negative
	Amount	fair	fair	amount	fair	fair
	RM'000	value	value	RM'000	value	value
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Others						
- Islamic profit rate undertaking	1,420,000	23,694	23,694	1,250,000	22,636	22,636
	1,420,000	23,694	23,694	1,250,000	22,636	22,636
		Note (f)	Note (h)		Note (f)	Note (h)