



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

**UNAUDITED CONDENSED FINANCIAL STATEMENTS**  
**30 September 2015**

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 30 SEPTEMBER 2015**

	Note	Group		Bank	
		September 2015 RM'000	December 2014 RM'000	September 2015 RM'000	December 2014 RM'000
<b>ASSETS</b>					
Cash and short term funds	1	8,780,218	7,194,881	8,780,198	7,194,861
Deposits and placements with banks and other financial institutions	2	1,563,080	104,628	1,563,080	104,628
Securities purchased under resale agreements		813,437	1,079,867	813,437	1,079,867
Financial assets held-for-trading	3	645,978	3,562,669	645,978	3,562,669
Financial investments available for-sale	4	2,485,161	2,046,945	2,485,161	2,046,945
Loans, advances and financing	5	23,422,985	21,641,546	23,422,985	21,641,546
Other assets	7	2,810,223	1,532,346	2,810,223	1,532,346
Statutory deposits with Bank Negara Malaysia	8	609,760	395,000	609,760	395,000
Deferred tax assets		31,271	19,783	31,271	19,783
Investment in subsidiary companies		-	-	20	20
Plant and equipment		45,606	56,413	45,606	56,413
<b>TOTAL ASSETS</b>		<b>41,207,719</b>	<b>37,634,078</b>	<b>41,207,719</b>	<b>37,634,078</b>
<b>LIABILITIES</b>					
Deposits from customers	9	27,475,221	26,176,674	27,475,221	26,176,674
Deposits and placements of banks and other financial institutions	10	5,663,742	4,782,586	5,663,742	4,782,586
Bills and acceptances payable		100,900	47,984	100,900	47,984
Other liabilities	11	3,554,248	2,284,812	3,554,248	2,284,812
<b>TOTAL LIABILITIES</b>		<b>36,794,111</b>	<b>33,292,056</b>	<b>36,794,111</b>	<b>33,292,056</b>
<b>EQUITY</b>					
Share capital	12	121,697	121,697	121,697	121,697
Reserves	13	4,291,911	4,220,325	4,291,911	4,220,325
<b>TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDER OF THE BANK</b>		<b>4,413,608</b>	<b>4,342,022</b>	<b>4,413,608</b>	<b>4,342,022</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>41,207,719</b>	<b>37,634,078</b>	<b>41,207,719</b>	<b>37,634,078</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	20	<b>88,561,777</b>	<b>78,182,067</b>	<b>88,561,777</b>	<b>78,182,067</b>

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 2014 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 NINE MONTHS ENDED 30 SEPTEMBER 2015**

		<b>Group and Bank</b>	
	<b>Note</b>	<b>September 2015 RM'000</b>	<b>September 2014 RM'000</b>
Revenue		1,731,242	1,688,990
Interest income	14	1,134,825	1,183,645
Interest expense	15	(319,784)	(315,746)
<b>Net interest income</b>		<u>815,041</u>	<u>867,899</u>
Net income from Islamic banking operations		28,199	22,686
Other operating income	16	568,218	482,659
Total net income		<u>1,411,458</u>	<u>1,373,244</u>
Other operating expenses	17	(744,346)	(722,853)
Operating profit		<u>667,112</u>	<u>650,391</u>
Allowance for loans, advances and financing	18	(48,416)	(91,527)
<b>Profit before taxation</b>		<u>618,696</u>	<u>558,864</u>
Tax expense		(154,861)	(139,763)
<b>Profit for the period</b>		<u><u>463,835</u></u>	<u><u>419,101</u></u>
<b>Other comprehensive (expense)/income, net of income tax</b>			
<i>Items that will not be reclassified subsequently to profit or loss</i>			
- Net loss on revaluation of financial investments available-for-sale		7,751	1,405
<i>Items that are or may be reclassified subsequently to profit or loss</i>			
- Net gain on remeasurement of defined benefit plans		-	(3,084)
<b>Other comprehensive (expense)/income for the period, net of income tax</b>		<u>7,751</u>	<u>(1,679)</u>
<b>Total comprehensive income for the period</b>		<u><u>471,587</u></u>	<u><u>417,422</u></u>
<b>Profit for the period attributable to:</b>			
Equity holder of the Bank		<u><u>463,835</u></u>	<u><u>419,101</u></u>
<b>Total comprehensive income attributable to:</b>			
Equity holder of the Bank		<u><u>471,587</u></u>	<u><u>417,422</u></u>
Earnings per share - basic (sen)		<u><u>508</u></u>	<u><u>459</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 2014 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 NINE MONTHS ENDED 30 SEPTEMBER 2015**

	←----- Attributable to equity holder of the Bank -----→						
	<----- Non-Distributable ----->				Distributable		
<b>Group and Bank</b>	<b>Share Capital RM'000</b>	<b>Share Premium RM'000</b>	<b>Statutory Reserve RM'000</b>	<b>Other Reserves RM'000</b>	<b>Retained Profits RM'000</b>	<b>Total Reserves RM'000</b>	<b>Total RM'000</b>
<b>At 1 January 2014</b>	121,697	380,303	121,697	8,054	3,695,833	4,205,887	4,327,584
Profit for the period	-	-	-	-	419,101	419,101	419,101
Other comprehensive expense for the period	-	-	-	(1,679)	-	(1,679)	(1,679)
Dividend paid	-	-	-	-	(500,000)	(500,000)	(500,000)
<b>At 30 September 2014</b>	<u>121,697</u>	<u>380,303</u>	<u>121,697</u>	<u>6,375</u>	<u>3,614,934</u>	<u>4,123,309</u>	<u>4,245,006</u>
<b>At 1 January 2015</b>	121,697	380,303	121,697	(1,533)	3,719,858	4,220,325	4,342,022
Profit for the period	-	-	-	-	463,835	463,835	463,835
Other comprehensive income for the period	-	-	-	7,751	-	7,751	7,751
Dividend paid	-	-	-	-	(400,000)	(400,000)	(400,000)
<b>At 30 September 2015</b>	<u>121,697</u>	<u>380,303</u>	<u>121,697</u>	<u>6,218</u>	<u>3,783,693</u>	<u>4,291,912</u>	<u>4,413,609</u>
	Note 12					Note 13	

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 2014 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 NINE MONTHS ENDED 30 SEPTEMBER 2015**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>September 2014 RM'000</b>
Profit before taxation	618,696	558,864
Adjustments for non cash items	270,983	131,924
Operating profit before working capital changes	<u>889,680</u>	<u>690,788</u>
Changes in working capital :		
Net changes in operating assets	(1,648,310)	(2,167,210)
Net changes in operating liabilities	3,499,444	(722,839)
Income taxes paid	(152,250)	(135,333)
Net cash (used in)/ generated from operating activities	<u>2,588,564</u>	<u>(2,334,594)</u>
Net cash generated from investing activities	(603,226)	1,121,801
Net cash used in financing activities	<u>(400,000)</u>	<u>(500,000)</u>
Net changes in cash and cash equivalents	1,585,338	(1,712,793)
Cash and cash equivalents at beginning of the year	7,194,861	10,847,328
Cash and cash equivalents at end of the period	<u><u>8,780,199</u></u>	<u><u>9,134,535</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 2014 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 Financial Reporting policy document (BNM/RH/STD 032-5) issued by Bank Negara Malaysia.

**A1 Basis of preparation**

The unaudited interim financial statements for the financial period nine months ended 30 September 2015 have been prepared in accordance with the Financial Reporting policy document issued by Bank Negara Malaysia ("BNM") on 28 January 2015.

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 2014. 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 financial year ended 31 December 2014.

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 financial year ended 31 December 2014.

**A2 Auditor's Report on preceeding Annual Financial Statements**

The audit report on the audited financial statements for the financial year ended 31 December 2014 was not subject to any qualification.

**A3 Seasonality or Cyclical factors**

The business operations of the Group and 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 Group and the Bank for the financial period nine months ended 30 September 2015.

**A5 Changes in estimates**

There were no changes in estimates of amounts reported in prior financial year that have a material effect on the financial results and position of the Group and the Bank for the financial period nine months ended 30 September 2015.

**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 nine months ended 30 September 2015.

**A7 Dividend**

The final ordinary dividends proposed in respect of the year ended 31 December 2014 of RM400 million was paid during the current financial period.

**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 nine months ended 30 September 2015.

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**B Review of performance and current year prospects**

**B1 Performance Review**

Citibank Berhad registered a net profit of RM464 million and revenue of RM1,731 million for the financial period nine months ended 30 Sept 2015, an increase of 11% or RM44.7 million in net profit as compared to previous corresponding period. The higher net profit was mainly contributed by the increase of 18% or RM86 million in other operating income and a lower allowance for loans, advances and financing as compared to previous corresponding period.

Total assets recorded an increase of RM3,574 million as compared to 31 December 2014 mainly contributed by the increase of cash and short term funds of 22% or RM1,585 million and loans, advances and financing has recorded an increase of 8% or RM1,781 million as compared to 31 December 2014. On the other hand, total liabilities recorded a increase of 11% or RM3,502 million as compared to 31 December 2014. Deposits from customers have recorded an increase of 5% or RM1,299 million as compared to 31 December 2014.

**B2 Prospects for 2015**

The Malaysia economy remained resilient in the wake of spiraling oil prices and a declining Malaysian ringgit, with GDP growth of around 4.8 percent in Q2 this year. Q3 has had its fair share of challenges as the Malaysian ringgit declined 27.5% against the USD since the start of 2015. However, Government-led intervention in the stock market and a temporary rally in oil prices since September 29 saw the currency appreciate by 6.2%.

Oil products and natural gas make up nearly a quarter of Malaysia's total exports. Domestic issues politically have also dampened investor confidence, not to mention the uncertainties arising from the Fed's impending rate hike which kept the Malaysian Ringgit trading at historically-low levels. Nevertheless, Malaysia's economy remains one of the fastest growing economies in the region despite the headwind woes mentioned.

Against this backdrop, the financial services sector in Malaysia continued to grow profitably despite the slower growth dynamics, the challenges of a high household debt of about 87% and lower consumer spending post the implementation of GST. The Government's announcement of an injection of MYR20 billion to shore up the Malaysian stock market in September via state-owned investment funds and restore investor confidence has precipitated some bullish sentiments in the FX markets.

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**(1) Cash and short term funds**

	<b>Group</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
Cash and balances with banks and other financial institutions	58,211	54,280
Money at call and deposit placements maturing within one month	8,722,007	7,140,601
	<u>8,780,218</u>	<u>7,194,881</u>

	<b>Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
Cash and balances with banks and other financial institutions	58,191	54,260
Money at call and deposit placements maturing within one month	8,722,007	7,140,601
	<u>8,780,198</u>	<u>7,194,861</u>

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

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
Licensed banks	1,563,080	104,628
	<u>1,563,080</u>	<u>104,628</u>



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**(3) Financial assets held-for-trading**

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
<b>At fair value</b>	<b>RM'000</b>	<b>RM'000</b>
Malaysian Government Treasury Bills	73,963	289,131
Malaysian Government Securities	245,898	1,407,797
Malaysian Government Investment Issues	301,393	258,803
Bank Negara Malaysia Bills/Notes	24,724	1,606,938
	<u>645,978</u>	<u>3,562,669</u>

**(4) Financial investment available-for-sale**

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
<b>At fair value</b>	<b>RM'000</b>	<b>RM'000</b>
Malaysian Government Treasury Bills/ Securities	2,132,646	1,258,591
Malaysian Government Investment Issues	345,500	781,205
Unquoted securities	7,015	7,149
	<u>2,485,161</u>	<u>2,046,945</u>

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**(5) Loans, advances and financing**

**(i) By type**

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Overdrafts	575,658	567,511
Term loans/financing		
-Housing loans/financing	10,775,135	10,383,815
-Other term loans/financing	2,179,720	1,530,326
Bills receivable	1,243,667	1,113,626
Claims on customers under acceptance credits	660,400	654,603
Staff loans	62,979	72,803
Share margin financing	179,410	201,816
Credit cards receivables	6,087,229	6,580,185
Revolving credit	2,165,355	1,116,416
	<u>23,929,553</u>	<u>22,221,101</u>
Unearned interest and income	(15,282)	(17,016)
Gross loans, advances and financing	<u>23,914,271</u>	<u>22,204,085</u>
Less:		
Allowance for impaired loans, advances and financing		
- Collective assessment allowance	(317,796)	(380,755)
- Individual assessment allowance	<u>(173,490)</u>	<u>(181,784)</u>
Net loans, advances and financing	<u><u>23,422,985</u></u>	<u><u>21,641,546</u></u>

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**(5) Loans, advances and financing (continued)**  
**(ii) By interest/profit rate sensitivity**

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Fixed rate		
Housing loans/financing	642,627	679,077
Other fixed rate loans/financing	11,155,234	10,340,347
Variable rate		
BLR plus	10,862,875	10,487,546
Cost plus	1,253,535	697,115
	<u>23,914,271</u>	<u>22,204,085</u>

**(iii) By sector**

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Primary agriculture	20,847	14,051
Mining & quarrying	81,066	77,367
Manufacturing (including agriculture based)	2,910,590	1,945,793
Electricity, gas, water	10,319	11,921
Construction	27,725	48,797
Wholesale, retail trade, restaurants and hotels	829,537	726,230
Transport, storage and communication	273,347	257,331
Finance, insurance, real estate and business services	781,824	402,342
Social & community services	19,711	23,993
Household		
- consumption credit	7,156,738	7,428,929
- residential	10,314,117	10,006,208
- purchase of securities	198,538	201,816
- others	196,536	216,443
Other sectors	1,093,376	842,864
	<u>23,914,271</u>	<u>22,204,085</u>

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

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Maturing within one year	12,221,982	10,647,258
One to five years	877,123	743,607
Over five years	10,815,166	10,813,220
	<u>23,914,271</u>	<u>22,204,085</u>

**(v) By geographical distribution**

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Within Malaysia	<u>23,914,271</u>	<u>22,204,085</u>

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

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

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
At 1 January	470,101	452,354
Classified as impaired during the period/year	480,023	601,225
Reclassified as performing during the period/year	(198,406)	(287,581)
Amount recovered	(134,103)	(154,426)
Amount written off	(131,312)	(141,471)
At 30 September/31 December	486,303	470,101
Individual assessment allowance	(173,490)	(181,784)
Net impaired loans, advances and financing	312,813	288,317
Ratio of net impaired loans and financing to gross loans and financing less individual assessment allowance	1.32%	1.31%

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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:**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
<u>Collective assessment allowance</u>		
At 1 January	380,755	368,381
Allowance made during the period/year, net	(62,959)	12,374
At 30 September/31 December	317,796	380,755
As % of gross loans, advances and financing less individual assessment allowance	1.34%	1.73%
<u>Individual assessment allowance</u>		
At 1 January	181,784	189,531
Allowance made during the period/year	20,699	17,104
Written back during the period/year	(8,231)	(13,455)
Written off during the period/year	(20,762)	(11,396)
At 30 September/31 December	173,490	181,784

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

**(iii) Impaired loans, advances and financing by sector**

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Primary agriculture	7,770	7,388
Mining & quarrying	700	592
Manufacturing (including agriculture based)	33,585	29,245
Construction	1,506	13,892
Wholesale, retail trade, restaurants and hotels	18,384	14,607
Transport, storage and communication	612	480
Finance, insurance, real estate and business services	3,773	5,078
Household		
- consumption credit	123,732	103,075
- residential	272,694	275,729
- purchase of securities	19,128	19,308
Other sectors	4,419	707
	486,303	470,101
	486,303	470,101

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

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Within Malaysia	486,303	470,101
	486,303	470,101

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**(7) Other assets**

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Interest/Income receivables	26,358	43,774
Other debtors, deposits and prepayments	638,306	546,404
Retirement benefits plan	2,969	3,697
Derivative assets (Note 21)	2,137,675	916,922
Taxation	4,915	21,549
	<u>2,810,223</u>	<u>1,532,346</u>

**(8) Statutory deposits with Bank Negara Malaysia**

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

**(9) Deposits from customers**

**(i) By type of deposit**

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Demand deposits	13,507,299	12,168,152
Saving deposits	1,520,636	1,141,457
Fixed deposits	8,262,109	8,261,530
Other deposits	4,184,916	4,545,421
Others - cash collateral	261	60,114
	<u>27,475,221</u>	<u>26,176,674</u>



**CITIBANK BERHAD**  
**AND ITS SUBSIDIARY COMPANIES**  
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**(9) Deposits from customers (continued)**  
**(ii) By type of customers**

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Government and statutory bodies	5,952	7,644
Business enterprises	14,227,826	13,414,053
Individuals	12,303,845	11,977,544
Others	937,598	777,433
	<u>27,475,221</u>	<u>26,176,674</u>

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

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Due within six months	11,206,741	11,628,796
Six months to one year	1,204,438	1,167,770
One year to three years	35,846	10,385
	<u>12,447,025</u>	<u>12,806,951</u>

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

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Bank Negara Malaysia	356,008	427,069
Licensed banks	2,242,728	1,866,494
Licensed finance companies	3,065,006	2,489,023
	<u>5,663,742</u>	<u>4,782,586</u>

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**(11) Other liabilities**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
Interest/Profit payables	43,275	46,683
Other creditors and accruals	1,588,398	1,530,954
Derivatives liabilities (Note 21)	1,922,575	707,175
	3,554,248	2,284,812

**(12) Share capital**

	<b>Group and Bank</b>			
	<b>Amount September 2015 RM'000</b>	<b>Number of shares September 2015 '000</b>	<b>Amount December 2014 RM'000</b>	<b>Number of shares December 2014 '000</b>
Ordinary shares of RM1 each				
Authorised	500,000	500,000	500,000	500,000
Issued and fully paid	121,697	121,697	121,697	121,697

**(13) Reserves**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
Share premium	380,303	380,303
Statutory reserve	121,697	121,697
Other reserve	6,218	(1,533)
- Fair value reserve	(2,534)	(10,285)
- Defined benefit reserve	8,752	8,752
Retained profits	3,783,693	3,719,858
	4,291,911	4,220,325

**CITIBANK BERHAD**  
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**(14) Interest income**

**For financial period nine months ended  
30 September 2015**

**Group and Bank**

	<b>September 2015 RM'000</b>	<b>September 2014 RM'000</b>
Loans and advances		
- Interest income other than recoveries from impaired loans	924,134	904,884
- Recoveries from impaired loans	39,067	37,816
Money at call and deposit placements with financial institutions	74,794	139,690
Financial assets held-for-trading	34,822	23,559
Financial investments available-for-sale	41,093	20,512
Securities purchased under resale agreements	15,446	19,869
	<u>1,129,356</u>	<u>1,146,330</u>
Accretion of discounts	5,469	37,315
	<u>1,134,825</u>	<u>1,183,645</u>

**(15) Interest expense**

**Group and Bank**

	<b>September 2015 RM'000</b>	<b>September 2014 RM'000</b>
Deposits and placements of banks and other financial institutions	42,477	30,476
Deposits from customers	273,999	282,209
Others	3,308	3,061
	<u>319,784</u>	<u>315,746</u>

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**(16) Other operating income**

	<b>Group and Bank</b>	
	<b>September</b>	<b>September</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Fee income:		
Commission	130,768	119,768
Service charges and fees	6,584	4,539
Guarantee fees	7,115	4,906
Bankcard fees	125,651	176,030
Insurance premium and referral	27,507	22,371
Other fee income	60,669	52,764
	<u>358,294</u>	<u>380,378</u>
Trading income:		
Unrealised gain from revaluation of financial assets held-for-trading	9,161	4,240
Net gain from sales of securities		
- Financial assets held-for-trading	35,470	12,136
- Financial investments available-for-sale	8,553	5,000
Gross dividends from unquoted securities	-	175
	<u>53,184</u>	<u>21,551</u>
Other income:		
Foreign exchange profit		
- unrealised gain	103,950	56,240
- realised gain/ (loss)	28,270	21,989
Gain from derivatives	24,457	2,562
Gain/(loss) on disposal of of plant and equipment	63	(61)
	<u>156,740</u>	<u>80,730</u>
Total other operating income	<u>568,218</u>	<u>482,659</u>

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**(17) Other operating expenses**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>September 2014 RM'000</b>
Personnel costs		
-Salaries, allowances and bonuses	243,318	243,984
-Contribution to Employees Provident Fund	31,829	31,694
-Staff benefits and other compensations	30,630	29,625
-Others	4,741	3,403
	<u>310,518</u>	<u>308,706</u>
Establishment costs		
-Depreciation	15,583	24,622
-Rental of premises	34,279	16,019
-Hire of equipments	134	731
-Utilities	3,657	4,125
-Others	16,693	11,246
	<u>70,346</u>	<u>56,743</u>
Marketing expenses		
-Advertisement and promotional expenses	22,902	26,848
-Others	355	470
	<u>23,257</u>	<u>27,318</u>
Administration and general expenses		
-Processing cost	269,616	242,286
-Auditors' remuneration	542	572
-Stationeries and supplies	1,843	3,002
-Communication expenses	12,141	13,713
-Maintenance of office equipment	285	469
-Others	55,798	70,044
	<u>340,225</u>	<u>330,086</u>
Total other operating expenses	<u><u>744,346</u></u>	<u><u>722,853</u></u>

**CITIBANK BERHAD**  
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**(18) Allowance for loans, advances and financing**

	<b>Group and Bank</b>	
	<b>September</b>	<b>September</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Allowance for loans, advances and financing :		
<u>Individual assessment</u>		
- made in the financial period	20,699	13,554
- written back	(8,231)	(11,075)
<u>Collective assessment</u>		
- Made/ (written back) in the financial period	(62,959)	1,916
<u>Impaired loans, advances and financing</u>		
- written back	(65,816)	(65,708)
- written off	164,723	152,841
	48,416	91,527

**CITIBANK BERHAD**  
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**(19) Capital adequacy**

(a) The capital adequacy ratios are as follows:

	<b>Group and Bank</b>	
	<b>September 2015</b>	<b>December 2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Computation of Total Risk Weighted Assets ("RWA")</b>		
Total credit RWA	24,462,471	22,069,051
Total market RWA	3,254,609	2,318,795
Total operational RWA	3,400,816	3,401,571
<b>Total Risk Weighted Assets</b>	<b>31,117,896</b>	<b>27,789,417</b>
<b>Computation of Capital Ratios</b>		
Common Equity Tier I ("CET I") Capital	4,315,533	4,318,542
Tier 1 Capital	4,315,533	4,318,542
Total Capital *	4,566,967	4,620,357
<b>Before deducting proposed dividends:</b>		
Common Equity Tier I ("CET I") capital ratio	NA	15.540%
Tier 1 capital ratio	NA	15.540%
Total capital ratio	NA	16.626%
<b>After deducting proposed dividends:</b>		
Common Equity Tier I ("CET I") capital ratio	12.583%	14.101%
Tier 1 capital ratio	12.583%	14.101%
Total capital ratio	13.391%	15.187%

\* In arriving at the capital base used in the ratio calculations of the Bank, payment of dividends were deducted for September 2015 (proposed dividends were not deducted for December 2014).

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

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

	<b>Group and Bank</b>	
	<b>September 2015</b>	<b>December 2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>CET 1 Capital/Tier 1 Capital</b>		
Paid up ordinary share capital	121,697	121,697
Share premium	380,303	380,303
Retained profits	3,719,858	3,719,858
Other reserves	127,915	120,164
Less: Deferred tax assets, net	(31,271)	(19,783)
Less: Defined benefit pension fund assets	(2,969)	(3,697)
<b>Total CET 1 Capital/Tier 1 Capital</b>	<b>4,315,533</b>	<b>4,318,542</b>
<b>Tier 2 Capital</b>		
Collective impairment provisions and regulatory reserves*	251,434	301,815
<b>Total Tier 2 Capital</b>	<b>251,434</b>	<b>301,815</b>
<b>Total Capital</b>	<b>4,566,967</b>	<b>4,620,357</b>

\* Excludes collective assessment allowance on impairment loans restricted from Tier II Capital by BNM of RM66.4 million (2014: RM78.9 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:

<b>September 2015 Group and Bank</b>	<b>Principal amount RM'000</b>	<b>Credit equivalent amount RM'000</b>	<b>Risk weighted assets RM'000</b>
<b>Nature of item</b>			
Direct credit substitutes	2,798,511	2,798,511	2,546,689
Transaction related contingent items	729,240	364,620	327,164
Short term self liquidating trade related contingencies	158,345	31,669	18,808
Forward asset purchases	231,843	231,843	96,498
Foreign exchange related contracts:			
One year or less	35,863,807	2,018,978	1,564,729
Over one year to five years	4,279,901	775,171	334,935
Over five years	-	-	-
Interest/Profit rate related contracts:			
One year or less	3,307,395	13,043	4,441
Over one year to five years	13,669,891	436,924	144,708
Over five years	1,294,597	145,627	98,559
Equity related contracts:			
One year or less	43,543	2,678	536
Over one year to five years	178,589	14,221	3,741
Over five years	-	-	-
Debt security contracts and other commodity contracts:			
One year or less	38,196	6,290	5,362
Over one year to five years	14,685	2,336	1,907
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	1,065,128	532,564	382,162
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	7,297,327	-	-
Unutilised credit card lines	17,590,779	3,518,156	2,648,656
<b>Total</b>	<b>88,561,777</b>	<b>10,892,631</b>	<b>8,178,895</b>



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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):

<b>December 2014 Group and Bank</b>	<b>Principal amount RM'000</b>	<b>Credit equivalent amount RM'000</b>	<b>Risk weighted assets RM'000</b>
<b>Nature of item</b>			
Direct credit substitutes	2,193,693	2,193,693	1,969,729
Transaction related contingent items	651,560	325,780	298,477
Short term self liquidating trade related contingencies	250,663	50,133	28,988
Forward asset purchases	309,561	309,561	50
Foreign exchange related contracts:			
One year or less	25,826,352	978,066	688,789
Over one year to five years	2,871,232	398,784	191,752
Over five years	-	-	-
Interest/Profit rate related contracts:			
One year or less	4,246,358	16,202	5,044
Over one year to five years	10,572,943	335,688	105,039
Over five years	1,204,188	118,939	76,556
Equity related contracts:			
One year or less	74,373	20,438	7,171
Over one year to five years	176,810	12,592	6,430
Over five years	-	-	-
Debt security contracts and other commodity contracts:			
One year or less	60,237	29,082	25,283
Over one year to five years	2,225	711	458
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	516,896	103,379	103,379
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	1,275,523	637,762	468,730
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	6,014,307	-	-
Unutilised credit card lines	21,935,146	4,387,029	3,293,079
<b>Total</b>	<b>78,182,067</b>	<b>9,917,839</b>	<b>7,268,954</b>

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**(21) Derivative financial instruments**

	30 September 2015			31 December 2014		
	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	69,231,116	1,388,163	1,162,152	46,628,915	495,957	322,926
- Cross currency interest rate swaps	3,925,401	458,221	547,089	3,728,782	190,539	169,379
- Options	2,806,429	64,724	9,625	3,031,141	34,369	25,038
Interest rate contracts:						
- Futures	2,787,900	-	-	7,443,000	-	-
- Swaps	18,917,850	219,717	183,099	17,241,705	155,021	138,418
- Options	368,065	3,112	0	662,539	3,110	111
Equity related contracts	261,702	(133)	(133)	282,652	14,423	14,423
Others	438,057	3,871	20,743	290,624	23,503	36,880
	<b>98,736,520</b>	<b>2,137,675</b>	<b>1,922,575</b>	<b>79,309,358</b>	<b>916,922</b>	<b>707,175</b>
		Note 7	Note 11		Note 7	Note 11

**CITIBANK BERHAD**  
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**ISLAMIC BANKING OPERATIONS**  
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**UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2015**

		<b>Group and Bank</b>	
		<b>September</b>	<b>December</b>
		<b>2015</b>	<b>2014</b>
		<b>RM'000</b>	<b>RM'000</b>
<b>Assets</b>			
Cash and short term funds	(a)	1,654,623	936,041
Financial assets held-for-trading	(b)	68,343	149,597
Financial investments available-for-sale	(c)	-	50,005
Financing, advances and other loans	(d)	260,295	298,094
Other assets	(f)	243,815	197,144
		<hr/>	<hr/>
<b>Total assets</b>		<b><u>2,227,076</u></b>	<b><u>1,630,881</u></b>
<b>Liabilities</b>			
Deposits from customers	(g)	1,635,803	1,093,957
Deferred tax liabilities		852	1,023
Other liabilities	(h)	260,071	226,274
		<hr/>	<hr/>
<b>Total liabilities</b>		<b><u>1,896,726</u></b>	<b><u>1,321,254</u></b>
Islamic banking funds	(i)	330,350	309,627
		<hr/>	<hr/>
<b>Total liabilities and Islamic banking funds</b>		<b><u>2,227,076</u></b>	<b><u>1,630,881</u></b>
<b>Off-balance sheet exposures</b>	(q)	<b><u>466,729</u></b>	<b><u>664,359</u></b>

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 2014 and the accompanying notes on page 29 to 44 attached to the unaudited condensed interim financial statements.

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**UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL PERIOD NINE MONTHS ENDED 30 SEPTEMBER 2015**

		<b>Group and Bank</b>	
		<b>September 2015 RM'000</b>	<b>September 2014 RM'000</b>
Income derived from investments of depositors' funds and others	(j)	30,739	20,542
Allowance for financing, advances and other loans written back	(k)	313	356
Total attributable income		<u>31,052</u>	<u>20,898</u>
Income attributable to depositors	(l)	<u>(5,844)</u>	<u>(5,440)</u>
Total attributable to the Bank		25,208	15,458
Income derived from investment of Islamic Banking Capital funds	(m)	<u>3,304</u>	<u>7,584</u>
Total net income		28,512	23,042
Other operating expenses	(o)	(880)	(1,845)
<b>Profit before taxation</b>		<u>27,632</u>	<u>21,197</u>
Tax expense		(6,908)	(8,226)
Profit for the period		<u><u>20,724</u></u>	<u><u>12,971</u></u>
<b>Other comprehensive expense, net of income tax</b>			
Net loss on revaluation of financial investments available-for-sale		<u>(1)</u>	<u>(77)</u>
<b>Other comprehensive expense for the period, net of income tax</b>		(1)	(77)
<b>Total comprehensive income for the period</b>		<u><u>20,723</u></u>	<u><u>12,894</u></u>
<b>Profit for the period attributable to:</b>			
Equity holder of the Bank		<u><u>20,724</u></u>	<u><u>12,971</u></u>
<b>Total comprehensive income attributable to:</b>			
Equity holder of the Bank		<u><u>20,723</u></u>	<u><u>12,894</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 2014 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 NINE MONTHS ENDED 30 SEPTEMBER 2015**

	<b>Group and Bank</b>			
	<b>Capital funds RM'000</b>	<b>Fair value reserve RM'000</b>	<b>Retained profits RM'000</b>	<b>Total RM'000</b>
<b>At 1 January 2014</b>	20,000	100	272,265	292,365
Profit for the period	-	-	12,971	12,971
Other comprehensive expense for the period	-	(77)	-	(77)
<b>At 30 September 2014</b>	<u>20,000</u>	<u>23</u>	<u>285,236</u>	<u>305,259</u>
<b>At 1 January 2015</b>	20,000	1	289,626	309,627
Profit for the period	-	-	20,724	20,724
Other comprehensive expense for the period	-	(1)	-	(1)
<b>At 30 September 2015</b>	<u>20,000</u>	<u>-</u>	<u>310,350</u>	<u>330,350</u>

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 2014 and the accompanying notes on page 29 to 44 attached to the unaudited condensed interim financial statements.

**CITIBANK BERHAD  
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**(a) Cash and short term funds**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
Cash and balances with banks and other financial institutions	3,793	3,041
Money at call and deposit placements maturing within one month	1,650,830	933,000
	<u>1,654,623</u>	<u>936,041</u>

**(b) Financial assets held-for-trading**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
<b>At fair value</b>		
Bank Negara Malaysia Islamic Bills	571	149,597
Malaysian Government Investment Issues	59,979	-
Malaysian Government Treasury Bills	7,793	-
	<u>68,343</u>	<u>149,597</u>

**(c) Financial investments available-for-sale**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
<b>At fair value</b>		
Malaysian Government Investment Issues	-	50,005
	<u>-</u>	<u>50,005</u>

**CITIBANK BERHAD  
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**(d) Financing, advances and other loans**

**(i) By type**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
Term financing		
- Housing loans/financing	272,314	312,032
	<u>272,314</u>	<u>312,032</u>
Unearned income	(10,990)	(12,595)
	<u>261,324</u>	<u>299,437</u>
Gross financing, advances and other loans		
Less:		
Allowance for impaired loans, advances and financing		
- Collective assessment allowance	(443)	(687)
- Individual assessment allowance	(586)	(656)
	<u>260,295</u>	<u>298,094</u>
Total net financing, advances and other loans		

**(ii) By contract**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
Bai' Bithamin Ajil	18,166	20,096
Diminishing Musharakah	243,158	279,341
	<u>261,324</u>	<u>299,437</u>

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

**(iii) By profit rate sensitivity**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
Fixed rate		
- House loans/financing	261,324	299,437

**(iv) By sector**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
Household-residential	260,781	298,875
Other sectors	543	562
	261,324	299,437



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

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

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
At 1 January	9,557	10,840
Classified as impaired during the period/year	1,115	1,821
Amount recovered	<u>(1,340)</u>	<u>(3,104)</u>
At 30 September/31 December	9,332	9,557
Individual assessment allowance	<u>(586)</u>	<u>(656)</u>
Net impaired financing, advances and other loans	<u>8,746</u>	<u>8,901</u>
Ratio of net impaired financing, advances and other loans to total gross financing, advances and other loans	3.35%	2.98%

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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:**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
<u>Collective assessment allowance</u>		
At 1 January	687	615
(Written back)/ allowance made during the period/year	(244)	72
At 30 September/31 December	443	687
As % of gross financing, advances and other loans less individual assessment allowance	0.17%	0.23%
<u>Individual assessment allowance</u>		
At 1 January	656	808
Allowance made during the period/year	27	61
Allowance written back during the period/year	(97)	(203)
Amount written off	-	(10)
At 30 September/31 December	586	656

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

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
Household - Residential	9,332	9,557

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**(f) Other assets**

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Profit receivables	1,034	957
Other debtors, deposits and prepayments	221,303	178,365
Revaluation gain on profit rate undertaking contracts (Note r)	21,405	17,755
Taxation	73	67
	<u>243,815</u>	<u>197,144</u>

**(g) Deposits from customers**

**(i) By type of deposit**

	<b>Group and Bank</b>	
	<b>September</b>	<b>December</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Non-Mudharabah Fund</b>		
Demand deposits	1,477,614	946,609
Saving deposits	62,920	53,994
Other deposits	9,689	7,071
<b>Mudharabah fund</b>		
General investment deposits	-	703
Negotiable Instrument of Deposit	85,580	85,580
	<u>1,635,803</u>	<u>1,093,957</u>

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**(g) Deposits from customers (continued)**  
**(ii) By type of customers**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
Government and statutory bodies	593,247	722,727
Business enterprises	934,124	280,744
Individuals	69,907	60,658
Others	38,525	29,828
	<hr/>	<hr/>
	<b>1,635,803</b>	<b>1,093,957</b>
	<hr/> <hr/>	<hr/> <hr/>

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**(h) Other liabilities**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
Profit payable	0	13
Other creditors and accruals	238,666	208,506
Revaluation loss on profit rate undertaking contracts (Note r)	21,405	17,755
	<hr/>	<hr/>
	<u>260,071</u>	<u>226,274</u>

**(i) Islamic Banking Fund**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
Fund allocated	20,000	20,000
Fair value reserve	-	1
Retained earnings	310,350	289,626
	<hr/>	<hr/>
	<u>330,350</u>	<u>309,627</u>

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

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>September 2014 RM'000</b>
Income derived from investment of:		
(i) General investment deposits	28,552	18,474
(ii) Other deposits	2,187	2,068
	<u>30,739</u>	<u>20,542</u>

**(i) Income derived from investment of general investment deposits**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>September 2014 RM'000</b>
<b>Finance income and hibah</b>		
Financing, advances and other loans	7,795	8,370
Money at call and placements with financial institutions	18,337	8,242
Income from financial investments available-for-sale	276	920
Income from financial assets held-for-trading	1,399	-
	<u>27,807</u>	<u>17,532</u>
Accretion of discount less amortisation of premium	744	941
Total finance income and hibah	<u>28,551</u>	<u>18,473</u>
<b>Other operating income</b>		
Fee income	1	1
Income from general investment deposits	<u>28,552</u>	<u>18,474</u>

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

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>September 2014 RM'000</b>
<b>Finance income and hibah</b>		
Financing, advances and other loans	597	938
Money at call and placements with financial institutions	1,405	922
Income from financial investments available-for-sale	21	103
Income from securities held-for-trading	107	-
	<u>2,130</u>	<u>1,963</u>
Accretion of discount less amortisation of premium	57	105
Total finance income and hibah	<u>2,187</u>	<u>2,068</u>
<b>Other operating income</b>		
Fee income	-	-
	<u>2,187</u>	<u>2,068</u>

**(k) Provision for financing, advances and other loans**

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>September 2014 RM'000</b>
Provision for financing, advances and other loans:		
<u>Individual assessment allowance</u>		
- made in the financial period	(28)	(42)
- written back	97	203
<u>Collective assessment allowance</u>		
- (Written back)/ made during the period	244	196
	<u>313</u>	<u>356</u>

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**(l) Income attributable to depositors**

	<b>Group and Bank</b>	
	<b>September</b>	<b>September</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Deposits from customers		
- Mudharabah funds	3,905	3,209
- Non-Mudharabah funds	1,869	2,195
Others	70	36
	<u>5,844</u>	<u>5,440</u>



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

	<b>Group and Bank</b>	
	<b>September</b>	<b>September</b>
	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Financing, advances and other loans	2,014	2,537
Money at call and placements with financial institutions	4,737	2,498
Income from financial investments available-for-sale	71	279
Income from securities held-for-trading	362	-
	<u>7,184</u>	<u>5,314</u>
Accretion of discount less amortisation of premium	189	1,418
Total finance income and hibah	<u>7,373</u>	<u>6,732</u>
<b>Other operating income</b>		
(Loss)/ Gain from financial assets held-for-trading	(304)	32
Gain from financial investments available-for-sale	41	-
Fee income	462	495
(Loss)/ Gain from trading activities	(4,268)	294
Insurance premium and referral	-	31
	<u>(4,069)</u>	<u>852</u>
Income from Islamic Banking Capital Funds	<u>3,304</u>	<u>7,584</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:

		<b>Group and Bank</b>	
		<b>September</b>	<b>September</b>
		<b>2015</b>	<b>2014</b>
		<b>RM'000</b>	<b>RM'000</b>
Income derived from investment of depositors' funds and others	(j)	30,739	20,542
Income attributable to depositors	(l)	(5,844)	(5,440)
Income derived from investment of Islamic Banking Funds	(m)	3,304	7,584
		<u>28,199</u>	<u>22,686</u>

**(o) Other operating expenses**

		<b>Group and Bank</b>	
		<b>September</b>	<b>September</b>
		<b>2015</b>	<b>2014</b>
		<b>RM'000</b>	<b>RM'000</b>
Personnel costs		132	180
Administrative and general expenses		748	1,665
		<u>880</u>	<u>1,845</u>

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**(p) Capital adequacy**

(i) The capital adequacy ratios are as follows:

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
<b>Computation of Total Risk Weighted Assets ("RWA")</b>		
Total credit RWA	104,818	121,945
Total market RWA	109,346	159,484
Total operational RWA	72,628	73,038
<b>Total Risk Weighted Assets</b>	<b>286,792</b>	<b>354,467</b>
<b>Computation of Capital Ratios</b>		
Common Equity Tier I ("CET I") Capital	309,626	309,626
Tier 1 Capital	309,626	309,626
Total Capital	309,870	309,943
<b>Common Equity Tier I ("CET I") capital ratio</b>	<b>107.962%</b>	<b>87.350%</b>
<b>Tier 1 capital ratio</b>	<b>107.962%</b>	<b>87.350%</b>
<b>Total capital ratio</b>	<b>108.047%</b>	<b>87.439%</b>

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

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

	<b>Group and Bank</b>	
	<b>September 2015 RM'000</b>	<b>December 2014 RM'000</b>
<b>CET 1 Capital/Tier 1 Capital</b>		
Fund allocated	20,000	20,000
Retained earnings	289,626	289,626
Other reserves	-	1
Less: 55% of cumulative gains of AFS financial instruments (other than financing and receivables)	-	(1)
<b>Total CET 1 Capital/Tier 1 Capital</b>	<b>309,626</b>	<b>309,626</b>
<b>Tier 2 Capital</b>		
Collective impairment provisions and regulatory reserves*	244	317
<b>Total Tier 2 Capital</b>	<b>244</b>	<b>317</b>
<b>Total Capital</b>	<b>309,870</b>	<b>309,943</b>

\* Excludes collective assessment allowance on impairment loans restricted from Tier II Capital by BNM of RM200,000 (2014: RM370,000)

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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:

<b>September 2015</b>			
<b>Group and Bank</b>	<b>Principal</b>	<b>Credit</b>	<b>Risk</b>
<b>Nature of item</b>	<b>amount</b>	<b>equivalent</b>	<b>weighted</b>
	<b>RM'000</b>	<b>amount</b>	<b>assets</b>
		<b>RM'000</b>	<b>RM'000</b>
Profit rate related contracts:			
One year or less	-	-	-
Over one year to five years	465,000	30,405	6,081
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year			
	1,729	864	645
Total	<u>466,729</u>	<u>31,269</u>	<u>6,726</u>

<b>December 2014</b>			
<b>Group and Bank</b>	<b>Principal</b>	<b>Credit</b>	<b>Risk</b>
<b>Nature of item</b>	<b>amount</b>	<b>equivalent</b>	<b>weighted</b>
	<b>RM'000</b>	<b>amount</b>	<b>assets</b>
		<b>RM'000</b>	<b>RM'000</b>
Profit rate related contracts:			
One year or less	-	-	-
Over one year to five years	585,000	27,584	5,517
Over five years	75,000	8,321	1,664
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year			
	4,359	2,179	1,579
Total	<u>664,359</u>	<u>38,084</u>	<u>8,760</u>

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**(r) Derivative financial instruments**

	----- 30 September 2015-----			<----- 31 December 2014 ----->		
	<b>Contract Amount RM'000</b>	<b>Positive fair value RM'000</b>	<b>Negative fair value RM'000</b>	<b>Contract amount RM'000</b>	<b>Positive fair value RM'000</b>	<b>Negative fair value RM'000</b>
Others						
- Islamic profit rate undertaking	950,000	21,405	21,405	1,420,000	17,755	17,755
	950,000	21,405	21,405	1,420,000	17,755	17,755
		Note (f)	Note (h)		Note (f)	Note (h)