



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

UNAUDITED CONDENSED FINANCIAL STATEMENTS
30 Sept 2016

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 SEPT 2016

	Note	Group		Bank	
		Sept 2016 RM'000	December 2015 RM'000	Sept 2016 RM'000	December 2015 RM'000
ASSETS					
Cash and short term funds	1	7,250,600	9,883,187	7,250,580	9,883,167
Deposits and placements with banks and other financial institutions	2	1,052,534	839,489	1,052,534	839,489
Securities purchased under resale agreements		211,191	145,107	211,191	145,107
Financial assets held-for-trading	3	1,150,655	846,298	1,150,655	846,298
Financial investments available for-sale	4	2,537,441	1,086,935	2,537,441	1,086,935
Loans, advances and financing	5	23,605,559	23,932,917	23,605,559	23,932,917
Other assets	7	1,612,427	1,599,862	1,612,427	1,599,862
Statutory deposits with Bank Negara Malaysia	8	509,200	544,910	509,200	544,910
Deferred tax assets		34,811	39,510	34,811	39,510
Investment in subsidiary companies		-	-	20	20
Plant and equipment		43,831	44,985	43,831	44,985
TOTAL ASSETS		38,008,249	38,963,200	38,008,249	38,963,200
LIABILITIES					
Deposits from customers	9	26,708,991	27,353,699	26,708,991	27,353,699
Deposits and placements of banks and other financial institutions	10	4,304,163	4,428,296	4,304,163	4,428,296
Bills and acceptances payable		49,866	50,341	49,866	50,341
Other liabilities	11	2,401,239	2,603,189	2,401,239	2,603,189
TOTAL LIABILITIES		33,464,259	34,435,525	33,464,259	34,435,525
EQUITY					
Share capital	12	121,697	121,697	121,697	121,697
Reserves	13	4,422,293	4,405,978	4,422,293	4,405,978
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDER OF THE BANK		4,543,990	4,527,675	4,543,990	4,527,675
TOTAL LIABILITIES AND EQUITY		38,008,249	38,963,200	38,008,249	38,963,200
OFF-BALANCE SHEET EXPOSURES	21	93,818,635	77,734,181	93,818,635	77,734,181

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 2015 and the accompanying notes on page 5 to 37 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 SEPT 2016

		Group and Bank	
		Sept 2016	Sept 2015
	Note	RM'000	RM'000
Revenue		1,831,980	1,731,242
Interest income	14	1,158,751	1,134,825
Interest expense	15	(307,366)	(319,784)
Net interest income		<u>851,385</u>	<u>815,041</u>
Net income from Islamic banking operations		46,633	28,199
Other operating income	16	626,596	568,218
Total net income		<u>1,524,614</u>	<u>1,411,458</u>
Other operating expenses	17	(720,724)	(744,346)
Operating profit		<u>803,890</u>	<u>667,112</u>
Allowance for loans, advances and financing	18	(177,859)	(48,416)
Profit before taxation		<u>626,031</u>	<u>618,696</u>
Tax expense		(150,692)	(154,861)
Profit for the period		<u><u>475,339</u></u>	<u><u>463,835</u></u>
Other comprehensive (expense)/income, net of income tax			
<i>Items that will not be reclassified subsequently to profit or loss</i>			
- Net gain on revaluation of financial investments available-for-sale		(9,023)	7,751
Other comprehensive income for the period, net of income tax		<u>(9,023)</u>	<u>7,751</u>
Total comprehensive income for the period		<u><u>466,316</u></u>	<u><u>471,586</u></u>
Profit for the period attributable to:			
Equity holder of the Bank		<u><u>475,339</u></u>	<u><u>463,835</u></u>
Total comprehensive income attributable to:			
Equity holder of the Bank		<u><u>466,316</u></u>	<u><u>471,586</u></u>
Earnings per share - basic (sen)		<u><u>521</u></u>	<u><u>508</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 2015 and the accompanying notes on page 5 to 37 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 SEPT 2016

Group and Bank	←----- Attributable to equity holder of the Bank -----→						
	<----- Non-Distributable ----->				Distributable		
	Share Capital RM'000	Share Premium RM'000	Statutory Reserve RM'000	Other Reserves RM'000	Retained Profits RM'000	Total Reserves RM'000	Total RM'000
At 1 January 2015	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)
At 30 Sept 2015	121,697	380,303	121,697	6,218	3,783,693	4,291,911	4,413,608
At 1 January 2016	121,697	380,303	121,697	14,695	3,889,283	4,405,978	4,527,675
Profit for the period	-	-	-	-	475,339	475,339	475,339
Other comprehensive expense for the period	-	-	-	(9,023)	-	(9,023)	(9,023)
Dividend paid	-	-	-	-	(450,000)	(450,000)	(450,000)
At 30 Sept 2016	121,697	380,303	121,697	5,672	3,914,622	4,422,294	4,543,991
	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 2015 and the accompanying notes on page 5 to 37 attached to the unaudited condensed interim financial statements.

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UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS FOR THE
FINANCIAL PERIOD NINE MONTHS ENDED 30 SEPT 2016

	Group		Bank	
	Sept 2016 RM'000	Sept 2015 RM'000	Sept 2016 RM'000	Sept 2015 RM'000
Profit before taxation	626,031	618,696	626,031	618,696
Adjustments for non cash items	131,776	270,983	131,776	270,983
Operating profit before working capital changes	<u>757,807</u>	<u>889,679</u>	<u>757,807</u>	<u>889,679</u>
Changes in working capital :				
Net changes in operating assets	(307,160)	(1,648,310)	(307,160)	(1,648,310)
Net changes in operating liabilities	(959,823)	3,499,444	(959,823)	3,499,444
Income taxes paid	(162,136)	(152,250)	(162,136)	(152,250)
Net cash (used in)/generated from operating activities	<u>(671,312)</u>	<u>2,588,563</u>	<u>(671,312)</u>	<u>2,588,563</u>
Net cash (used in)/generated from investing activities	<u>(1,511,275)</u>	<u>(603,226)</u>	<u>(1,511,275)</u>	<u>(603,226)</u>
Net cash used in financing activities	<u>(450,000)</u>	<u>(400,000)</u>	<u>(450,000)</u>	<u>(400,000)</u>
Net changes in cash and cash equivalents	(2,632,587)	1,585,337	(2,632,587)	1,585,337
Cash and cash equivalents at beginning of the period	9,883,187	7,194,881	9,883,167	7,194,861
Cash and cash equivalents at end of the period	<u><u>7,250,600</u></u>	<u><u>8,780,218</u></u>	<u><u>7,250,580</u></u>	<u><u>8,780,198</u></u>

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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 Sept 2016 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 2015. 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 2015.

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 2015.

A2 Auditor's Report on preceeding Annual Financial Statements

The audit report on the audited financial statements for the financial year ended 31 December 2015 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 six months ended 30 Sept 2016.

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 six months ended 30 Sept 2016.

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 six months ended 30 Sept 2016.

A7 Dividend

The final ordinary dividends proposed in respect of the year ended 31 December 2015 of RM450 million was paid in July 2016.

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 Sept 2016.

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B Review of performance and current year prospects

B1 Performance Review

Citibank Berhad registered a net profit of RM475 million and revenue of RM1,832 million for the financial period nine months ended 30 Sept 2016, an increase of 2% or RM11.5 million in net profit as compared to previous corresponding period. The net profit increase was mainly contributed by the increase of 267% or RM129 million in allowance for loans. The Islamic Banking operations net income increased by RM18million and other operating income by RM58 million.

Total assets recorded a decrease of RM955 million as compared to 31 December 2015 mainly contributed by decrease of cash and short term funds by RM2,655mil deployed to increase holdings in financial investments available-for-sale by RM1,451mil. On the other hand, total liabilities recorded a decrease of 3% or RM971 million as compared to 31 December 2015. Deposits from customers have recorded a decrease of 2% or RM645 million as compared to 31 December 2015.

B2 Prospects for 2016

Malaysia continued to remain vulnerable to the impact of the global slowdown such as uncertainty over global economic growth and potential volatility in financial markets. The country's GDP grew 4% in the second quarter this year driven by domestic demand which grew by 5.7% compared to 3.1% in the first quarter. As the external sector remains sluggish, more weight is given to domestic demand to steer growth. Domestic demand was stronger due to higher private consumption and private investment which contributed 3.3 percentage points and 1.1 percent points respectively to GDP growth. Despite uncertainties in the global environment, Bank Negara Malaysia maintained its 4%-4.5% growth forecast for 2016 which will be driven by domestic demand. It also maintained its 3.1% fiscal deficit forecast for 2016

Moving forward into the third quarter, exports grew in August, after 22 months of contraction, mainly driven by increase in the export of electronic products and palm oil. Industrial production also accelerated by 4.9% in August as a result of high growth in the manufacturing and electricity sectors, but undershot market expectations of a 5.2% rise.

The inflation rate projection for this year is maintained at 3% in anticipation of higher consumer spending in the second half of the year.

Against this backdrop, Citibank Berhad recorded strong financial performance in this financial quarter.

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(1) Cash and short term funds

	Group	
	Sept 2016 RM'000	December 2015 RM'000
Cash and balances with banks and other financial institutions	55,684	55,237
Money at call and deposit placements maturing within one month	<u>7,194,916</u>	<u>9,827,950</u>
	<u><u>7,250,600</u></u>	<u><u>9,883,187</u></u>

	Bank	
	Sept 2016 RM'000	December 2015 RM'000
Cash and balances with banks and other financial institutions	55,664	55,217
Money at call and deposit placements maturing within one month	<u>7,194,916</u>	<u>9,827,950</u>
	<u><u>7,250,580</u></u>	<u><u>9,883,167</u></u>

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

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Licensed banks	<u>1,052,534</u>	<u>839,489</u>

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(3) Financial assets held-for-trading

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
At fair value		
Malaysian Government Treasury Bills	43,708	3,871
Malaysian Government Securities	410,828	711,712
Malaysian Government Investment Issues	696,119	116,635
Bank Negara Malaysia Bills/Notes	-	14,080
	<u>1,150,655</u>	<u>846,298</u>

(4) Financial investment available-for-sale

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
At fair value		
Malaysian Government Treasury Bills/ Securities	1,897,630	857,560
Malaysian Government Investment Issues	506,951	222,360
Yankee Bonds/US bonds	125,845	-
Unquoted securities	7,015	7,015
	<u>2,537,441</u>	<u>1,086,935</u>

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(5) Loans, advances and financing

(i) By type

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Overdrafts	787,759	512,449
Term loans/financing		
-Housing loans/financing	10,877,333	10,931,868
-Other term loans/financing	2,334,003	2,632,771
Bills receivable	1,100,466	1,128,282
Claims on customers under acceptance credits	579,660	610,526
Staff loans	54,935	62,900
Share margin financing	163,243	188,472
Credit cards receivables	5,914,992	6,227,797
Revolving credit	2,357,612	2,163,418
	<hr/>	<hr/>
	24,170,003	24,458,483
Unearned interest and income	(12,718)	(14,752)
	<hr/>	<hr/>
Gross loans, advances and financing	24,157,285	24,443,731
Less:		
Allowance for impaired loans, advances and financing		
- Collective assessment allowance	(425,566)	(338,459)
- Individual assessment allowance	(126,160)	(172,355)
	<hr/>	<hr/>
Net loans, advances and financing	<u>23,605,559</u>	<u>23,932,917</u>

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

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Fixed rate		
Housing loans/financing	623,312	646,462
Other fixed rate loans/financing	10,229,420	11,444,257
Variable rate		
BLR plus	10,916,322	11,046,476
Cost plus	<u>2,388,231</u>	<u>1,306,536</u>
	<u>24,157,285</u>	<u>24,443,731</u>

(iii) By sector

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Primary agriculture	4,132	20,079
Mining & quarrying	59,944	470,867
Manufacturing (including agriculture based)	2,012,039	2,797,497
Electricity, gas, water	1,017	1,638
Construction	35,016	27,348
Wholesale, retail trade, restaurants and hotels	841,025	864,126
Transport, storage and communication	855,827	258,292
Finance, insurance, real estate and business services	1,427,648	659,420
Social & community services	49,791	12,051
Household		
- consumption credit	7,069,287	7,338,127
- residential	10,324,911	10,445,299
- purchase of securities	177,499	207,581
- others	182,351.00	190,287
Other sectors	<u>1,116,798</u>	<u>1,151,119</u>
	<u>24,157,285</u>	<u>24,443,731</u>

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

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Maturing within one year	12,301,527	12,571,691
One to five years	981,384	921,539
Over five years	10,874,374	10,950,501
	<u>24,157,285</u>	<u>24,443,731</u>

(v) By geographical distribution

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Within Malaysia	<u>24,157,285</u>	<u>24,443,731</u>

(6) Impaired loans, advances and financing

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

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
At 1 January	527,186	470,101
Classified as impaired during the period/year	515,376	671,027
Reclassified as performing during the period/year	(243,819)	(265,785)
Amount recovered	(83,810)	(182,050)
Amount written off	(202,317)	(166,107)
At 30 Sept/31 December	<u>512,616</u>	<u>527,186</u>
Individual assessment allowance	<u>(126,160)</u>	<u>(172,355)</u>
Net impaired loans, advances and financing	<u>386,456</u>	<u>354,831</u>
Ratio of net impaired loans and financing to gross loans and financing less individual assessment allowance	1.61%	1.46%

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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	
	Sept 2016 RM'000	December 2015 RM'000
<u>Collective assessment allowance</u>		
At 1 January	338,459	380,755
Allowance written back during the period/year, net	87,107	(42,296)
At 30 Sept/31 December	425,566	338,459
As % of gross loans, advances and financing less individual assessment allowance	1.77%	1.39%
<u>Individual assessment allowance</u>		
At 1 January	172,355	181,784
Allowance made during the period/year	13,432	25,027
Written back during the period/year	(6,358)	(12,632)
Written off during the period/year	(53,269)	(21,824)
At 30 Sept/31 December	126,160	172,355

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

(iii) Impaired loans, advances and financing by sector

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Primary agriculture	927	7,765
Mining & quarrying	803	2,709
Manufacturing (including agriculture based)	7,502	33,041
Construction	1,115	1,433
Wholesale, retail trade, restaurants and hotels	6,431	16,302
Transport, storage and communication	823	457
Finance, insurance, real estate and business services	6,754	3,381
Household		
- consumption credit	177,127	152,356
- residential	289,511	284,814
- purchase of securities	19,108	19,108
Other sectors	2,514	5,820
	<u>512,615</u>	<u>527,186</u>

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

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Within Malaysia	<u>512,615</u>	<u>527,186</u>

(7) Other assets

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Interest/Income receivables	60,431	23,456
Other debtors, deposits and prepayments	716,135	289,656
Retirement benefits plan	4,894	4,894
Derivative assets (Note 22)	830,967	1,281,856
	<u>1,612,427</u>	<u>1,599,862</u>

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(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

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Demand deposits	12,758,701	13,925,753
Saving deposits	1,464,278	1,460,108
Fixed deposits	8,788,594	8,098,664
Other deposits	3,696,751	3,868,190
Others - cash collateral	667	984
	<u>26,708,991</u>	<u>27,353,699</u>

(ii) By type of customers

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Government and statutory bodies	8,055	46,729
Business enterprises	13,005,086	14,428,907
Individuals	12,621,197	12,181,059
Others	1,074,653	697,004
	<u>26,708,991</u>	<u>27,353,699</u>

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

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Due within six months	10,351,292	10,932,131
Six months to one year	2,096,486	1,028,908
One year to three years	37,567	5,815
	<u>12,485,345</u>	<u>11,966,854</u>

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

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Bank Negara Malaysia	32,647	240,485
Licensed banks	1,843,559	1,793,188
Licensed finance companies	2,427,957	2,394,623
	<u>4,304,163</u>	<u>4,428,296</u>

(11) Other liabilities

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Interest/Profit payables	48,379	42,995
Other creditors and accruals	1,550,780	1,287,825
Taxation	17,845	25,647
Derivatives liabilities (Note 22)	784,235	1,246,722
	<u>2,401,239</u>	<u>2,603,189</u>

(12) Share capital

	Group and Bank			
	Amount Sept 2016 RM'000	Number of shares Sept 2016 '000	Amount December 2015 RM'000	Number of shares December 2015 '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>

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(13) Reserves

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Share premium	380,303	380,303
Statutory reserve	121,697	121,697
Other reserve	5,672	14,695
- Fair value reserve	(2,912)	6,115
- Defined benefit reserve	8,584	8,580
Retained profits	3,914,621	3,889,283
	<u>4,422,293</u>	<u>4,405,978</u>

(14) Interest income

	Group and Bank	
	Sept 2016 RM'000	Sept 2015 RM'000
Loans and advances		
- Interest income other than recoveries from impaired loans	936,243	924,134
- Recoveries from impaired loans	40,910	39,067
Money at call and deposit placements		
with financial institutions	83,645	74,794
Financial assets held-for-trading	34,047	34,822
Financial investments available-for-sale	70,207	41,093
Securities purchased under resale agreements	3,337	15,446
	<u>1,168,389</u>	<u>1,129,356</u>
Accretion of discounts	(9,638)	5,469
	<u>1,158,751</u>	<u>1,134,825</u>

(15) Interest expense

	Group and Bank	
	Sept 2016 RM'000	Sept 2015 RM'000
Deposits and placements of banks and other financial institutions	33,556	42,477
Deposits from customers	270,514	273,999
Others	3,296	3,308
	<u>307,366</u>	<u>319,784</u>

**CITIBANK BERHAD
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(16) Other operating income

	Group and Bank	
	Sept 2016 RM'000	Sept 2015 RM'000
Fee income:		
Commission	47,127	42,429
Service charges and fees	15,160	16,336
Guarantee fees	6,103	7,115
Bankcard fees	246,014	203,949
Insurance premium and referral	34,136	29,519
Other fee income	36,609	58,947
	<u>385,149</u>	<u>358,294</u>
Trading income:		
Unrealised gain from revaluation of financial assets held-for-trading	(1,855)	9,161
Net gain from sales of securities		
- Financial assets held-for-trading	37,286	35,470
- Financial investments available-for-sale	39,572	8,553
	<u>75,003</u>	<u>53,184</u>
Other income:		
Foreign exchange gain, net	127,343	132,220
Gain from derivatives	39,411	24,457
Loss on disposal of plant and equipment	(310)	63
	<u>166,444</u>	<u>156,740</u>
Total other operating income	<u><u>626,596</u></u>	<u><u>568,218</u></u>

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(17) Other operating expenses

	Group and Bank	
	Sept 2016 RM'000	Sept 2015 RM'000
Personnel costs		
-Salaries, allowances and bonuses	237,672	243,318
-Contribution to Employees Provident Fund	11,966	31,829
-Staff benefits and other compensations	49,931	30,630
-Others	2,219	4,741
	<u>301,788</u>	<u>310,518</u>
Establishment costs		
-Depreciation	12,371	15,583
-Rental of premises	17,793	34,279
-Hire of equipments	193	134
-Utilities	3,805	3,657
-Others	11,912	16,693
	<u>46,074</u>	<u>70,346</u>
Marketing expenses		
-Advertisement and promotional expenses	17,920	22,902
-Others	309	355
	<u>18,229</u>	<u>23,257</u>
Administration and general expenses		
-Processing cost	264,770	269,616
-Auditors' remuneration	539	542
-Stationeries and supplies	6,255	1,843
-Communication expenses	17,856	12,141
-Maintenance of office equipment	1,069	285
-Others	64,144	55,798
	<u>354,633</u>	<u>340,225</u>
Total other operating expenses	<u><u>720,724</u></u>	<u><u>744,346</u></u>

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(18) Allowance for loans, advances and financing

	Group and Bank	
	Sept 2016 RM'000	Sept 2015 RM'000
Allowance for loans, advances and financing :		
<u>Individual assessment</u>		
- made in the financial period	13,432	20,699
- written back	(6,358)	(8,231)
<u>Collective assessment</u>		
- made in the financial period/(written back)	87,107	(62,959)
<u>Impaired loans, advances and financing</u>		
- written back	(64,160)	(65,816)
- written off	147,838	164,723
	<u>177,859</u>	<u>48,416</u>

**CITIBANK BERHAD
AND ITS SUBSIDIARY COMPANIES**

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(20) Capital adequacy

(a) The capital adequacy ratios are as follows:

	Group and Bank	
	Sept 2016	December 2015
	RM'000	RM'000
Computation of Total Risk Weighted Assets ("RWA")		
Total credit RWA	23,073,273	24,633,029
Total market RWA	2,604,794	3,008,049
Total operational RWA	3,559,895	3,425,132
Total Risk Weighted Assets	29,237,962	31,066,210
Computation of Capital Ratios		
Common Equity Tier I ("CET I") Capital	4,028,944	4,479,908
Tier I Capital	4,028,944	4,479,908
Total Capital *	4,388,328	4,743,600
Before deducting proposed dividends:		
Common Equity Tier I ("CET I") capital ratio	NA	14.421%
Tier I capital ratio	NA	14.421%
Total capital ratio	NA	15.269%
After deducting proposed dividends:		
Common Equity Tier I ("CET I") capital ratio	13.780%	12.972%
Tier I capital ratio	13.780%	12.972%
Total capital ratio	15.009%	13.821%

* In arriving at the capital base used in the ratio calculations of the Bank, payment of dividends were deducted for September 2016 (proposed dividend were not deducted for December 2015)

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

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

	Group and Bank	
	Sept 2016	December 2015
	RM'000	RM'000
CET 1 Capital/Tier 1 Capital		
Paid up ordinary share capital	121,697	121,697
Share premium	380,303	380,303
Retained profits	3,439,281	3,889,283
Other reserves	127,368	136,392
Less: Deferred tax assets, net	(34,811)	(39,510)
Less: Defined benefit pension fund assets	(4,894)	(4,894)
Less: 55% of cumulative gains of AFS financial instruments (other than financing and receivables)	-	(3,363)
Total CET 1 Capital/Tier 1 Capital	4,028,944	4,479,908
Tier 2 Capital		
Collective impairment provisions and regulatory reserves*	359,384	263,692
Total Tier 2 Capital	359,384	263,692
Total Capital	4,388,328	4,743,600

* Excludes collective assessment allowance on impairment loans restricted from Tier II Capital by BNM of RM66.1million (2015: RM74.7 million)

CITIBANK BERHAD
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(21) Off-balance sheet exposures

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

Sept 2016 Group and Bank	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
Nature of item			
Direct credit substitutes	1,797,373	1,797,373	1,693,792
Transaction related contingent items	669,384	334,692	301,555
Short term self liquidating trade related contingencies	132,330	26,466	21,875
Forward asset purchases	58,493	58,493	29,290
Foreign exchange related contracts:			
One year or less	32,416,795	970,266	656,931
Over one year to five years	3,500,687	436,269	221,214
Over five years	24,810	4,984	4,984
Interest/Profit rate related contracts:			
One year or less	6,601,808	23,701	9,184
Over one year to five years	14,073,841	406,302	141,615
Over five years	1,272,295	147,914	100,329
Equity related contracts:			
One year or less	178,675	11,867	4,464
Over one year to five years	-	-	-
Over five years	-	-	-
Debt security contracts and other commodity contracts:			
One year or less	171,783	37,594	27,068
Over one year to five years	-	614	50
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	282,921	56,584	56,584
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	692,626	346,313	242,245
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	9,711,670	-	-
Unutilised credit card lines	22,233,143	4,446,629	3,346,741
Total	93,818,635	9,106,060	6,857,919

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(21) 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 2015 Group and Bank	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
Nature of item			
Direct credit substitutes	2,585,276	2,585,276	2,486,853
Transaction related contingent items	739,121	369,561	336,464
Short term self liquidating trade related contingencies	151,472	30,294	20,627
Forward asset purchases	58,119	58,119	29,060
Foreign exchange related contracts:			
One year or less	23,994,873	1,098,214	893,918
Over one year to five years	4,031,535	751,415	331,948
Over five years	-	-	-
Interest/Profit rate related contracts:			
One year or less	3,943,805	12,271	3,819
Over one year to five years	13,333,771	366,412	121,033
Over five years	1,206,239	126,933	88,189
Equity related contracts:			
One year or less	178,257	10,690	2,138
Over one year to five years	36,643	3,173	1,600
Debt security contracts and other commodity contracts:			
One year or less	97,166	35,183	34,255
Over one year to five years	2,031	735	788
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	950,880	475,440	341,274
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	-	-	-
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	6,993,398	-	-
Unutilised credit card lines	19,431,595	3,886,319	2,929,867
Total	77,734,181	9,810,035	7,621,833

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(22) Derivative financial instruments

	<----- 30 Sept 2016----->			<----- 31 December 2015 ----->		
	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
Foreign exchange						
related contracts:						
- Forwards	61,457,465	273,790	222,006	45,890,123	686,518	590,725
- Cross currency interest rate swaps	4,492,871	362,480	380,259	3,986,599	411,420	489,485
- Options	1,553,673	7,600	2,254	1,955,440	21,884	3,342
Interest rate contracts:						
- Swaps	21,660,091	162,238	146,308	19,151,283	133,713	122,768
- Options	335,707	2,681	-	365,064	2,286	-
Equity related contracts	357,096	1,147	1,125	255,542	76	76
Others	465,558	21,032	32,284	155,382	25,959	40,326
	90,322,462	830,967	784,235	71,759,433	1,281,856	1,246,722
		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 SEPT 2016

		Group and Bank	
		Sept	December
		2016	2015
		RM'000	RM'000
Assets			
Cash and short term funds	(a)	1,608,165	2,092,803
Financial assets held-for-trading	(b)	39,249	-
Financing, advances and other loans	(c)	530,097	658,898
Other assets	(e)	75,039	16,435
		<hr/>	<hr/>
Total assets		<u>2,252,550</u>	<u>2,768,136</u>
Liabilities			
Deposits from customers	(f)	1,958,959	2,412,532
Deferred tax liabilities		660	803
Other liabilities	(g)	5,541	30,709
		<hr/>	<hr/>
Total liabilities		<u>1,965,160</u>	<u>2,444,044</u>
Islamic banking funds	(h)	287,390	324,092
		<hr/>	<hr/>
Total liabilities and Islamic banking funds		<u>2,252,550</u>	<u>2,768,136</u>
Off-balance sheet exposures	(p)	<u>254</u>	<u>476,035</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 2015 and the accompanying notes on page 27 to 37 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 SEPT 2016**

		Group and Bank	
		Sept 2016 RM'000	Sept 2015 RM'000
Income derived from investments of depositors' funds and others	(i)	50,020	30,739
Provision for financing, advances and other loans	(j)	(89,837)	313
Total attributable income		<u>(39,817)</u>	<u>31,052</u>
Income attributable to depositors	(k)	<u>(8,363)</u>	<u>(5,844)</u>
Total attributable to the Bank		(48,180)	25,208
(Loss)/ Income derived from investment of Islamic Banking Capital funds	(l)	<u>4,976</u>	<u>3,304</u>
Total net income		(43,204)	28,512
Other operating expenses	(n)	<u>(933)</u>	<u>(880)</u>
Profit before taxation		(44,137)	27,632
Tax expense		<u>7,435</u>	<u>(6,908)</u>
Profit for the period		<u><u>(36,702)</u></u>	<u><u>20,724</u></u>
Other comprehensive expense, net of income tax			
Net loss on revaluation of financial investments available-for-sale		<u>-</u>	<u>(1)</u>
Other comprehensive expense for the period, net of income tax		<u>-</u>	<u>(1)</u>
Total comprehensive income for the period		<u><u>(36,702)</u></u>	<u><u>20,723</u></u>
Profit for the period attributable to:			
Equity holder of the Bank		<u><u>(36,702)</u></u>	<u><u>20,724</u></u>
Total comprehensive income attributable to:			
Equity holder of the Bank		<u><u>(36,702)</u></u>	<u><u>20,723</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 2015 and the accompanying notes on page 27 to 37 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 SEPT 2016

	Group and Bank			
	Capital funds RM'000	Fair value reserve RM'000	Retained profits RM'000	Total RM'000
At 1 January 2015	20,000	1	289,626	309,627
Profit for the period	-	-	20,724	20,724
Other comprehensive expense for the period	-	(1)	-	(1)
At 30 Sept 2015	<u>20,000</u>	<u>-</u>	<u>310,350</u>	<u>330,350</u>
At 1 January 2016	20,000	-	304,092	324,092
Profit for the period	-	-	(36,702)	(36,702)
At 30 Sept 2016	<u>20,000</u>	<u>-</u>	<u>267,390</u>	<u>287,390</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 2015 and the accompanying notes on page 27 to 37 attached to the unaudited condensed interim financial statements.

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(a) Cash and short term funds

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Cash and balances with banks and other financial institutions	3,456	2,693
Money at call and deposit placements maturing within one month	1,604,709	2,090,110
	1,608,165	2,092,803

(b) Financial assets held-for-trading

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
At fair value		
Malaysian Government Investment Issues	37,964	-
Malaysian Government Treasury Bills	1,284	-
	39,249	-

(c) Financing, advances and other loans

(i) By type

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Term financing		
- Housing loans/financing	239,119	261,916
- Other term loans/financing	413,873	427,806
	652,992	689,722
Unearned income	(12,718)	(10,504)
Gross financing, advances and other loans	640,274	679,218
Less:		
Allowance for impaired loans, advances and financing		
- Collective assessment allowance	(109,626)	(19,736)
- Individual assessment allowance	(551)	(584)
Total net financing, advances and other loans	530,097	658,898

**CITIBANK BERHAD
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(c) Financing, advances and other loans (continued)

(ii) By contract

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Bai' Bithamin Ajil	15,491	17,370
Ijarah Muntahia Bittamilik	210,910	234,042
Murabahah	413,873	427,806
	640,274	679,218
	640,274	679,218

(iii) By profit rate sensitivity

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Fixed rate		
- House loans/financing	226,401	251,412
Variable rate		
- Cost plus	413,873	427,806
	640,274	679,218
	640,274	679,218

(iv) By sector

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Household-residential	225,892	250,874
Mining & quarrying	413,873	427,806
Other sectors	509	538
	640,274	679,218
	640,274	679,218

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(d) Impaired financing, advances and other loans

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

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
At 1 January	9,076	9,557
Classified as impaired during the period/year	4,180	7,207
Reclassified as performing during the period/year	(4,222)	(5,894)
Amount recovered	(1,497)	(1,794)
	7,537	9,076
At 30 Sept/31 December		
Individual assessment allowance	(551)	(584)
	6,986	8,492
Net impaired financing, advances and other loans		
Ratio of net impaired financing, advances and other loans to total gross financing, advances and other loans	1.09%	1.25%

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

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
<u>Collective assessment allowance</u>		
At 1 January	19,736	687
Allowance made during the period/year	89,890	19,049
	109,626	19,736
At 30 Sept/31 December		
As % of gross financing, advances and other loans less individual assessment allowance	17.14%	2.91%
<u>Individual assessment allowance</u>		
At 1 January	584	656
Allowance made during the period/year	17	28
Allowance written back during the period/year	(49)	(99)
Amount written off	-	(1)
	551	584
At 30 Sept/31 December		

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

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

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Household - Residential	7,537	9,076

(e) Other assets

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Profit receivables	1,259	433
Other debtors, deposits and prepayments	49,205	5,365
Revaluation gain on profit rate undertaking contracts (Note q)	0	5,814
Taxation	24,575	4,823
	75,039	16,435

(f) Deposits from customers

(i) By type of deposit

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Non-Mudharabah Fund		
Demand deposits	1,805,181	2,255,858
Saving deposits	54,472	60,318
Other deposits	13,726	10,776
Mudharabah fund		
Negotiable Instrument of Deposit	85,580	85,580
	1,958,959	2,412,532

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(f) Deposits from customers (continued)

(ii) By type of customers

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Government and statutory bodies	131,149	452,550
Business enterprises	1,515,793	1,861,441
Individuals	62,741	74,502
Others	249,276	24,039
	<u>1,958,959</u>	<u>2,412,532</u>

(g) Other liabilities

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Other creditors and accruals	5,541	24,895
Revaluation loss on profit rate undertaking contracts (Note q)	<u>0</u>	<u>5,814</u>
	<u>5,541</u>	<u>30,709</u>

(h) Islamic Banking Fund

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Fund allocated	20,000	20,000
Retained earnings	<u>267,390</u>	<u>304,092</u>
	<u>287,390</u>	<u>324,092</u>

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

	Group and Bank	
	Sept 2016 RM'000	Sept 2015 RM'000
Income derived from investment of:		
(i) General investment deposits	47,838	28,552
(ii) Other deposits	<u>2,182</u>	<u>2,187</u>
	<u><u>50,020</u></u>	<u><u>30,739</u></u>

(i) Income derived from investment of general investment deposits

	Group and Bank	
	Sept 2016 RM'000	Sept 2015 RM'000
Finance income and hibah		
Financing, advances and other loans	12,365	7,795
Money at call and placements with financial institutions	33,561	18,337
Income from financial investments available-for-sale	-	276
Income from financial assets held-for-trading	<u>836</u>	<u>1,399</u>
	46,762	27,807
Accretion of discount less amortisation of premium	<u>(46)</u>	<u>744</u>
Total finance income and hibah	<u><u>46,716</u></u>	<u><u>28,551</u></u>
Other operating income		
Fee income	<u>1,122</u>	<u>1</u>
Income from general investment deposits	<u><u>47,838</u></u>	<u><u>28,552</u></u>

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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	
	Sept 2016 RM'000	Sept 2015 RM'000
Finance income and hibah		
Financing, advances and other loans	564	597
Money at call and placements with financial institutions	1,531	1,405
Income from financial investments available-for-sale	-	21
Income from securities held-for-trading	38	107
	<u>2,133</u>	<u>2,130</u>
Accretion of discount less amortisation of premium	(2)	57
	<u>2,131</u>	<u>2,187</u>
Other operating income		
Fee income	51	-
	<u>2,182</u>	<u>2,187</u>

(j) Provision for financing, advances and other loans

	Group and Bank	
	Sept 2016 RM'000	Sept 2015 RM'000
Provision for financing, advances and other loans:		
<u>Individual assessment allowance</u>		
- made in the financial period	17	(28)
- written back	(36)	97
<u>Collective assessment allowance</u>		
- Written back during the period	89,856	244
	<u>89,837</u>	<u>313</u>

(k) Income attributable to depositors

	Group and Bank	
	Sept 2016 RM'000	Sept 2015 RM'000
Deposits from customers		
- Mudharabah funds	6,569	3,905
- Non-Mudharabah funds	1,735	1,869
Others	59	70
	<u>8,363</u>	<u>5,844</u>

CITIBANK BERHAD
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ISLAMIC BANKING OPERATIONS

(Company No. 297089 M)

(Incorporated in Malaysia)

(l) Income/(Loss) derived from investment of Islamic Banking Capital Funds

	Group and Bank	
	Sept	Sept
	2016	2015
	RM'000	RM'000
Financing, advances and other loans	1,928	2,014
Money at call and placements with financial institutions	5,234	4,737
Income from financial investments available-for-sale	-	71
Income from securities held-for-trading	130	362
	<u>7,292</u>	<u>7,184</u>
Accretion of discount less amortisation of premium	(7)	189
	<u>7,285</u>	<u>7,373</u>
Other operating income		
Gain from financial assets held-for-trading	447	(304)
Gain from financial investments available-for-sale	-	41
Fee income	487	462
Gain/(Loss) from trading activities	(3,243)	(4,268)
	<u>(2,309)</u>	<u>(4,069)</u>
(Loss)/ Income from Islamic Banking Capital Funds	<u>4,976</u>	<u>3,304</u>

(m) Income from Islamic banking operations

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

		Group and Bank	
		Sept	Sept
		2016	2015
		RM'000	RM'000
Income derived from investment of depositors' funds and others	(i)	50,020	30,739
Income attributable to depositors	(k)	(8,363)	(5,844)
Income/(Loss) derived from investment of Islamic Banking Funds	(l)	4,976	3,304
		<u>46,633</u>	<u>28,199</u>

(n) Other operating expenses

	Group and Bank	
	Sept	Sept
	2016	2015
	RM'000	RM'000
Personnel costs	30	132
Administrative and general expenses	903	748
	<u>933</u>	<u>880</u>

**CITIBANK BERHAD
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(o) Capital adequacy

(i) The capital adequacy ratios are as follows:

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
Computation of Total Risk Weighted Assets ("RWA")		
Total credit RWA	85,578	97,830
Total market RWA	942	47,722
Total operational RWA	85,257	73,044
	<hr/>	<hr/>
Total Risk Weighted Assets	171,777	218,596
Computation of Capital Ratios		
Common Equity Tier I ("CET I") Capital	324,092	324,092
Tier 1 Capital	324,092	324,092
Total Capital	433,562	343,590
	<hr/>	<hr/>
Common Equity Tier I ("CET I") capital ratio	188.671%	148.261%
	<hr/>	<hr/>
Tier 1 capital ratio	188.671%	148.261%
	<hr/>	<hr/>
Total capital ratio	252.399%	157.180%
	<hr/>	<hr/>

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

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

	Group and Bank	
	Sept 2016 RM'000	December 2015 RM'000
CET 1 Capital/Tier 1 Capital		
Fund allocated	20,000	20,000
Retained earnings	304,092	304,092
	<hr/>	<hr/>
Total CET 1 Capital/Tier 1 Capital	324,092	324,092
Tier 2 Capital		
Collective impairment provisions and regulatory reserves*	109,470	19,498
	<hr/>	<hr/>
Total Tier 2 Capital	109,470	19,498
	<hr/>	<hr/>
Total Capital	433,562	343,590
	<hr/>	<hr/>

* Excludes collective assessment allowance on impairment loans restricted from Tier II Capital by BNM of RM156,000 (2015: RM238,000)

**CITIBANK BERHAD
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(p) **Off-balance sheet exposures**

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

Sept 2016 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	-	-	-
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	254	127	44
Total	254	127	44

December 2015 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	475,000	13,801	2,760
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	1,035	518	385
Total	476,035	14,319	3,145

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(q) Derivative financial instruments

	<----- 30 Sept 2016----->			<----- 31 December 2015 ----->		
	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	-	-	-	950,000	5,814	5,814
	-	-	-	950,000	5,814	5,814
		Note (e)	Note (g)		Note (e)	Note (g)