



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

**UNAUDITED CONDENSED FINANCIAL STATEMENTS**  
**30 SEPT 2011**

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 2011**

	Note	Group		Bank	
		Sept 2011 RM'000	Dec 2010 RM'000	Sept 2011 RM'000	Dec 2010 RM'000
<b>ASSETS</b>					
Cash and short term funds	1	17,134,973	10,481,033	17,134,953	10,481,013
Deposits and placements with banks and other financial institutions	2	1,078,232	811,660	1,078,232	811,660
Securities purchased under resale agreements		699,275	404,417	699,275	404,417
Financial assets held-for-trading	3	3,795,810	1,852,463	3,795,810	1,852,463
Financial investments available for-sale	4	4,839,764	3,105,488	4,839,764	3,105,488
Loans, advances and financing	5	19,468,942	19,480,745	19,468,942	19,480,745
Other assets	7	1,875,935	1,317,760	1,875,935	1,317,760
Statutory deposits with Bank					
Negara Malaysia	8	99,000	-	99,000	-
Deferred tax assets		92,351	59,300	92,351	59,300
Investment in subsidiary companies		-	-	20	20
Plant and equipment		109,127	108,781	109,127	108,781
<b>TOTAL ASSETS</b>		<b>49,193,408</b>	<b>37,621,647</b>	<b>49,193,408</b>	<b>37,621,647</b>
<b>LIABILITIES</b>					
Deposits from customers	9	30,092,322	28,788,863	30,092,322	28,788,863
Deposits and placements of banks and other financial institutions	10	11,591,057	2,322,925	11,591,057	2,322,925
Bills and acceptances payable		87,135	47,982	87,135	47,982
Other liabilities	11	3,589,166	2,846,402	3,589,166	2,846,402
<b>TOTAL LIABILITIES</b>		<b>45,359,680</b>	<b>34,006,172</b>	<b>45,359,680</b>	<b>34,006,172</b>
<b>EQUITY</b>					
Share Capital	12	121,697	121,697	121,697	121,697
Reserves	13	3,712,031	3,493,778	3,712,031	3,493,778
<b>TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDER OF THE BANK</b>		<b>3,833,728</b>	<b>3,615,475</b>	<b>3,833,728</b>	<b>3,615,475</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>49,193,408</b>	<b>37,621,647</b>	<b>49,193,408</b>	<b>37,621,647</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	20	<b>92,975,005</b>	<b>81,239,637</b>	<b>92,975,005</b>	<b>81,239,637</b>

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2010 and the accompanying notes on page 5 to 46 attached to the unaudited condensed interim financial statements.

**CITIBANK BERHAD  
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**UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME  
FOR THE FINANCIAL PERIOD NINE MONTHS ENDED 30 SEPT 2011**

	Note	Group and Bank	
		Sept 2011 RM'000	Sept 2010 RM'000
Revenue		1,738,269	1,719,119
Interest income	14	1,265,792	1,195,221
Interest expense	15	(379,177)	(283,718)
<b>Net interest income</b>		<u>886,615</u>	<u>911,503</u>
Net income from Islamic banking operations		12,523	20,237
Other operating income	16	459,955	503,661
Total net income		<u>1,359,092</u>	<u>1,435,401</u>
Other operating expenses	17	(635,770)	(552,734)
Operating profit		<u>723,323</u>	<u>882,667</u>
Allowance/Provision for loans, advances and financing	18	(102,416)	(138,804)
<b>Profit before taxation</b>		<u>620,907</u>	<u>743,863</u>
Tax expense		(108,448)	(172,449)
<b>Profit for the period</b>		<u><u>512,459</u></u>	<u><u>571,414</u></u>
<b>Other comprehensive income/(expense), net of income tax</b>			
Net gain/(loss) on revaluation of financial investments available-for-sale		<u>5,794</u>	<u>(6,070)</u>
<b>Other comprehensive income/(expense) for the period, net of income tax</b>		<u>5,794</u>	<u>(6,070)</u>
<b>Total comprehensive income for the period</b>		<u><u>518,253</u></u>	<u><u>565,344</u></u>
<b>Profit for the period attributable to:</b>			
Equity holder of the Bank		<u><u>512,459</u></u>	<u><u>571,414</u></u>
<b>Total comprehensive income attributable to:</b>			
Equity holder of the Bank		<u><u>518,253</u></u>	<u><u>565,344</u></u>
Earnings per share - basic (sen)		<u><u>561</u></u>	<u><u>626</u></u>

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31

December 2010 and the accompanying notes on page 5 to 46 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 2011**

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	Fair value Reserve RM'000	Retained Profits RM'000	Total Reserves RM'000	Total RM'000
<b>At 1 January 2010</b>							
- as previously stated	121,697	380,303	121,697	9,480	2,642,125	3,153,605	3,275,302
- effect of adoption of FRS 139	-	-	-	-	(32,970)	(32,970)	(32,970)
At 1 January 2010, as restated	121,697	380,303	121,697	9,480	2,609,155	3,120,635	3,242,332
Profit for the period	-	-	-	-	571,414	571,414	571,414
Other comprehensive expense for the period	-	-	-	(6,070)	-	(6,070)	(6,070)
Dividend paid					(250,000)	(250,000)	(250,000)
<b>At 30 Sept 2010</b>	121,697	380,303	121,697	3,410	2,930,569	3,435,979	3,557,676
<b>At 1 January 2011</b>	121,697	380,303	121,697	(6,630)	2,998,408	3,493,778	3,615,475
Profit for the period	-	-	-	-	512,459	512,459	512,459
Other comprehensive income for the period	-	-	-	5,794	-	5,794	5,794
Dividend paid	-	-	-	-	(300,000)	(300,000)	(300,000)
<b>At 30 Sept 2011</b>	121,697	380,303	121,697	(837)	3,210,867	3,712,031	3,833,728

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2010 and the accompanying notes on page 5 to 46 attached to the unaudited condensed interim financial statements.

**CITIBANK BERHAD  
AND ITS SUBSIDIARY COMPANIES**

(Company No. 297089 M)

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**UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS FOR THE  
FINANCIAL PERIOD NINE MONTHS ENDED 30 SEPT 2011**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Sept 2010 RM'000</b>
Profit before taxation	620,907	743,863
Adjustments for non cash items	(50,393)	(53,514)
Operating profit before working capital changes	570,514	690,349
Changes in working capital :		
Net changes in operating assets	(3,130,375)	29,789
Net changes in operating liabilities	11,397,461	(2,754,406)
Income taxes paid	(162,633)	(167,356)
Net cash generated from/(used in) operating activities	8,674,968	(2,201,623)
Net cash generated from investing activities	(1,721,028)	1,053,415
Net cash used in financing activities	(300,000)	(250,000)
Net change in cash and cash equivalents	6,653,940	(1,398,208)
Cash and cash equivalents at beginning of the year	10,481,013	10,713,959
Cash and cash equivalents at end of the period	17,134,953	9,315,751

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2010 and the accompanying notes on page 5 to 46 attached to the unaudited condensed interim financial statements.

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(Company No. 297089 M)

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**A** Explanatory Notes Pursuant to Revised Guidelines on Financial Reporting for Banking Institutions (BNM/RH/GL 001-31) Issued by Bank Negara Malaysia.

**A1 Basis of preparation**

The unaudited interim financial statements for the financial period nine months ended 30 Sept 2011 have been prepared in accordance with the revised Guidelines on Financial Reporting issued by Bank Negara Malaysia ("BNM") on 5 February 2010.

The unaudited interim financial statements should be read in conjunction with the audited financial statements for the year ended 31 December 2010. The explanatory notes attached in the unaudited interim financial statements provide an explanation of events and transactions that are significant for an understanding of the changes in the financial position and performance of the Group and the Bank since the year ended 31 December 2010.

The significant accounting policies and methods of computation applied in the unaudited interim financial statements are consistent with those adopted in the most recent audited financial statements for the year ended 31 December 2010,

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

The audit report on the audited financial statements for the financial year ended 31 December 2010 was not subject to any qualification.

**A3 Seasonality or Cyclical factors**

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

**A4 Unusual items due to their nature, size or incidence**

There were no unusual item affecting assets, liabilities, equity, net income or cash flows of the Bank for the financial period nine months ended 30 Sept 2011.

**A5 Changes in estimates**

There were no changes in estimates of amounts reported in prior financial years that have a material effect on the financial results and position of the Bank for the financial period nine months ended 30 Sept 2011.

**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 Sept 2011.

**A7 Dividend**

The final ordinary dividends proposed in respect of the year ended 31 December 2010 of RM300 million was paid during the current financial period.

**A8 Significant events subsequent to the Balance Sheet date**

There were no material events subsequent to the Balance Sheet date that require disclosure or adjustments to the unaudited condensed 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 2011.

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

**B1 Performance Review**

Citibank registered a pre-tax profit of RM621 million and revenue of RM1,738 million for nine months ended 30 September 2011, a decrease of 17% or RM123 million in pre-tax profit on year on year basis. The lower profit was mainly contributed by a decrease of 9% or RM44 million in other operating income arising from fee and trading income against the corresponding financial period in 2010, and a higher other operating expenses of 15% or RM83 million largely arising from increased personnel cost, administration and general expenses. Net income from Islamic banking operation decreased by 38% or RM8 million due to lower gains from trading activities.

Total assets increased by 31% or RM12 billion to RM49 billion against 31 December 2010, in tandem with the increase in deposits from customers and financial institutions of 34% or RM10.6 billion. Cash and short term funds as at 30 September 2011 recorded a rise of 64% or RM6.7 billion, followed by financial assets held-for-trading of 105% or RM1.9 billion. Both contributed to the overall increase in total assets.

**B2 Prospects for 2011**

Overall, the 2011 and 2012 GDP forecast has been lowered to 4.7% (previously: 5%) and 5% (previously: 6%) respectively, largely on account of the weaker outlook on exports. Inflation continued to be moderate but remained elevated, with some demand-pull pressures evident.

The last Monetary Policy Committee meeting in September saw the Overnight Policy Rate (OPR) kept on hold at 3%, as widely expected.

The recent Budget 2012 announcement focused on helping cushioning household disposable incomes and consumption were largely met. Amongst households, the primary beneficiaries of the measures were lower and lower middle income groups, particularly the civil service and to a lesser extent the rural consumers.

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

	<b>Group</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Cash and balances with banks and other financial institutions	61,070	61,683
Money at call and deposit placements maturing within one month	17,073,903	10,419,350
	<hr/>	<hr/>
	<u>17,134,973</u>	<u>10,481,033</u>

	<b>Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Cash and balances with banks and other financial institutions	61,050	61,663
Money at call and deposit placements maturing within one month	17,073,903	10,419,350
	<hr/>	<hr/>
	<u>17,134,953</u>	<u>10,481,013</u>



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

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Licensed banks	1,078,232	811,660
	<u>1,078,232</u>	<u>811,660</u>
	<u>1,078,232</u>	<u>811,660</u>

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

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
<b>At fair value</b>		
Malaysian Government Treasury Bills	367,517	101,520
Malaysian Government Securities	1,123,531	130,739
Malaysian Government Investment Issues	137,968	136,604
Bank Negara Malaysia Bills/Notes	2,166,794	1,468,506
Corporate Notes	-	15,094
	<u>3,795,810</u>	<u>1,852,463</u>
	<u>3,795,810</u>	<u>1,852,463</u>

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

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
<b>At fair value</b>		
Malaysian Government Treasury Bills/ Securities	2,446,545	2,202,157
Bank Negara Malaysia Bills	-	227,218
Malaysian Government Investment Issues	2,385,720	537,506
Yankee Bonds/US bonds	-	131,108
Unquoted securities	7,499	7,499
	<u>4,839,764</u>	<u>3,105,488</u>

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

**(i) By type**

	<b>Group and Bank</b>	
	<b>Sept</b>	<b>Dec</b>
	<b>2011</b>	<b>2010</b>
	<b>RM'000</b>	<b>RM'000</b>
Overdrafts	252,563	243,261
Term loans/financing		
-Housing loans/financing	9,298,205	9,827,111
-Hire purchase receivables	1,939	3,175
-Lease receivables	1,209	3,678
-Other term loans/financing	1,415,888	1,266,750
Bills receivable	877,408	458,410
Trust receipts	12,793	14,147
Claims on customers under acceptance credits	1,040,223	1,111,455
Staff loans	96,510	101,585
Share margin financing	181,854	189,523
Credit cards receivables	5,813,652	5,702,121
Revolving credit	1,085,913	1,197,043
Other loans	1,740	-
	<u>20,079,897</u>	<u>20,118,259</u>
Unearned interest and income	(32,608)	(38,615)
Gross loans, advances and financing	<u>20,047,289</u>	<u>20,079,644</u>
Less:		
Allowance for impaired loans, advances and financing		
- Collective assessment allowance	(356,888)	(369,357)
- Individual assessment allowance	(221,459)	(229,542)
Net loans, advances and financing	<u><u>19,468,942</u></u>	<u><u>19,480,745</u></u>

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

**(ii) By interest/profit rate sensitivity**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Fixed rate		
Housing loans/financing	840,477	887,577
Hire purchase receivables	1,939	3,175
Other fixed rate loans/financing	9,394,157	8,977,936
Variable rate		
BLR plus	9,319,361	9,825,153
Cost plus	491,355	385,803
	20,047,289	20,079,644

**(iii) By sector**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Primary agriculture	98,513	35,022
Mining & quarrying	10,691	7,708
Manufacturing (including agriculture based)	1,876,201	1,710,646
Electricity, gas, water	108,681	32,296
Construction	47,947	46,104
Wholesale, retail trade, restaurants and hotels	888,316	840,970
Transport, storage and communication	241,911	137,600
Finance, insurance, real estate and business services	566,646	512,027
Education, health and others	18,013	19,933
Household		
- consumption credit	6,354,161	6,246,231
- residential	9,102,963	9,623,221
- purchase of securities	281,502	189,523
- others	181,215	306,610
Other sectors	270,529	371,754
	20,047,289	20,079,644

**CITIBANK BERHAD  
AND ITS SUBSIDIARY COMPANIES**

(Company No. 297089 M)

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

**(iv) Residual contractual maturity**

	<b>Group and Bank</b>	
	<b>Sept</b>	<b>Dec</b>
	<b>2011</b>	<b>2010</b>
	<b>RM'000</b>	<b>RM'000</b>
Maturing within one year	9,744,156	8,921,148
One to five years	587,734	716,589
Over five years	9,715,399	10,441,907
	<u>20,047,289</u>	<u>20,079,644</u>

**(v) By geographical distribution**

	<b>Group and Bank</b>	
	<b>Sept</b>	<b>Dec</b>
	<b>2011</b>	<b>2010</b>
	<b>RM'000</b>	<b>RM'000</b>
Within Malaysia	<u>20,047,289</u>	<u>20,079,644</u>

**CITIBANK BERHAD**  
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(Company No. 297089 M)

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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>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
At 1 January, as previously stated	540,814	669,819
Effect of adoption of FRS 139	-	(178,502)
At 1 January, as restated	540,814	491,317
Classified as impaired during the period/year	545,413	724,457
Reclassified as performing during the period/year	(299,524)	(325,418)
Amount recovered	(174,216)	(178,916)
Amount written off	(122,255)	(170,626)
At 30 Sept / 31 December	490,232	540,814
Individual assessment allowance	(221,459)	(229,542)
Net impaired loans, advances and financing	268,773	311,272
Ratio of net impaired loans and financing to gross loans and financing less individual assessment allowance	1.36%	1.57%

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(Company No. 297089 M)

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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 (continued):**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
<u>Collective assessment allowance</u>		
At 1 January		
- as previously stated	369,357	-
- effect of adopting FRS 139	-	360,407
	369,357	360,407
Allowance made during the period/year	-	8,950
Written back during the period/year	(12,468)	-
	356,888	369,357
At 30 Sept / 31 December		
As % of gross loans, advances and financing less individual assessment allowance	1.80%	1.86%

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(Company No. 297089 M)

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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 (continued):**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
<u>Individual assessment allowance</u>		
At 1 January		
- as previously stated	229,542	-
- effect of adopting FRS 139	-	221,588
	229,542	221,588
Allowance made during the period/year	9,516	34,644
Written back during the period/year	(11,531)	(12,984)
Written off during the period/year	(6,068)	(13,706)
	221,459	229,542
At 30 Sept / 31 December		



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AND ITS SUBSIDIARY COMPANIES**

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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>Sept</b>	<b>Dec</b>
	<b>2011</b>	<b>2010</b>
	<b>RM'000</b>	<b>RM'000</b>
Primary agriculture	7,328	8,937
Manufacturing (including agriculture based)	33,750	36,178
Construction	17,078	17,026
Wholesale, retail trade, restaurants and hotels	18,935	20,070
Transport, storage and communication	35	104
Finance, insurance, real estate and business services	10,198	12,081
Household		
- consumption credit	84,791	116,112
- residential	295,748	307,265
- purchase of securities	20,615	20,795
Other sectors	1,754	2,247
	<hr/>	<hr/>
	<u>490,232</u>	<u>540,815</u>

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

	<b>Group and Bank</b>	
	<b>Sept</b>	<b>Dec</b>
	<b>2011</b>	<b>2010</b>
	<b>RM'000</b>	<b>RM'000</b>
Within Malaysia	<hr/>	<hr/>
	<u>490,232</u>	<u>540,815</u>

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AND ITS SUBSIDIARY COMPANIES**

(Company No. 297089 M)

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**(7) Other assets**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Interest/Income receivables	72,049	45,880
Other debtors, deposits and prepayments	655,366	264,640
Derivative assets (Note 21)	1,148,520	1,007,240
	1,875,935	1,317,760

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

The non-interest bearing statutory deposits are maintained with Bank Negara Malaysia (“BNM”) in compliance with Section 37(1)(c) of the Central Bank of Malaysia Act 1958 (revised - 1994) to satisfy the Statutory Reserve Requirement (“SRR”), the amount of which is determined as a set percentage of total eligible liabilities.

Based on the revised SRR guideline issued by BNM, the SRR rate was revised to 4% effective on 16 July 2011 (2009: 1%). In accordance with BNM’s circular titled “Regulatory Treatment related to the Statutory Reserve Requirement Incentive for Principal Dealers and Islamic Principal Dealers” issued on 10 July 2009, the Bank being a principal dealer appointed by BNM, is allowed to utilise Malaysia Government Securities (“MGS”) holdings to meet the SRR. As at 30 Sept 2011, MGS of the Group and the Bank with nominal amount of RM350 million (2009: RM130 million) are utilised for SRR determination purposes. These securities are classified under financial investments available-for-sale (Note 4).

**(9) Deposits from customers**

**(i) By type of deposit**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Demand deposits	10,707,411	9,869,460
Saving deposits	895,833	837,370
Fixed deposits	10,094,268	11,583,915
Other deposits	8,313,217	6,393,953
Negotiable instruments of deposit	76,082	80,002
Others - cash collateral	5,511	24,163
	30,092,322	28,788,863

**CITIBANK BERHAD  
AND ITS SUBSIDIARY COMPANIES**

(Company No. 297089 M)

(Incorporated in Malaysia)

**(9) Deposits from customers (continued)**

**(ii) By type of customers**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Government and statutory bodies	128,130	27,368
Business enterprises	17,403,097	15,065,327
Individuals	9,937,899	10,241,578
Others	2,623,196	3,454,590
	<u>30,092,322</u>	<u>28,788,863</u>

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

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Due within six months	14,466,895	13,005,161
Six months to one year	3,394,560	4,412,942
One year to three years	385,703	338,543
Three years to five years	236,408	101,224
Over five years	-	200,000
	<u>18,483,567</u>	<u>18,057,870</u>

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

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Licensed banks	11,591,057	2,046,727
Licensed finance companies	-	276,198
	<u>11,591,057</u>	<u>2,322,925</u>

**CITIBANK BERHAD  
AND ITS SUBSIDIARY COMPANIES**

(Company No. 297089 M)

(Incorporated in Malaysia)

**(11) Other liabilities**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Interest/Profit payables	86,264	106,294
Other creditors and accruals	2,208,050	1,640,664
Provision for retirement benefits	319	372
Profit Equalisation Reserve	19,420	9,187
Taxation	44,913	45,765
Derivatives liabilities (Note 21)	1,230,200	1,044,120
	<u>3,589,166</u>	<u>2,846,402</u>

**(12) Share capital**

	<b>Group and Bank</b>			
	<b>Amount</b>	<b>Number of shares</b>	<b>Amount</b>	<b>Number of shares</b>
	<b>Sept 2011 RM'000</b>	<b>Sept 2011 '000</b>	<b>Dec 2010 RM'000</b>	<b>Dec 2010 '000</b>
Ordinary shares of RM1 each				
Authorised	<u>500,000</u>	<u>500,000</u>	<u>500,000</u>	<u>500,000</u>
Issued and fully paid	<u>121,697</u>	<u>121,697</u>	<u>121,697</u>	<u>121,697</u>

**(13) Reserves**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Share premium	380,303	380,303
Statutory reserve	121,697	121,697
Fair value reserve	(833)	(6,630)
Retained profits	3,210,864	2,998,408
	<u>3,712,031</u>	<u>3,493,778</u>

**CITIBANK BERHAD  
AND ITS SUBSIDIARY COMPANIES**

(Company No. 297089 M)

(Incorporated in Malaysia)

**(14) Interest income**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Sept 2010 RM'000</b>
Loans and advances		
- Interest income other than recoveries from impaired loans	912,922	919,525
- Recoveries from impaired loans	33,698	25,407
Money at call and deposit placements with financial institutions	184,100	117,994
Financial assets held-for-trading	34,058	34,970
Financial investments available-for-sale	55,284	84,833
Financial investments held-to maturity	-	10
Securities purchased under resale agreements	21,898	1,065
	<hr/> 1,241,959	<hr/> 1,183,804
Accretion of discounts	23,833	11,417
	<hr/> <hr/> 1,265,792	<hr/> <hr/> 1,195,221

**(15) Interest expense**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Sept 2010 RM'000</b>
Deposits and placements of banks and other financial institutions	20,674	20,380
Deposits from customers	354,972	252,300
Others	3,531	11,038
	<hr/> 379,177	<hr/> 283,718
	<hr/> <hr/> 379,177	<hr/> <hr/> 283,718

**CITIBANK BERHAD  
AND ITS SUBSIDIARY COMPANIES**

(Company No. 297089 M)

(Incorporated in Malaysia)

**(16) Other operating income**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Sept 2010 RM'000</b>
Fee income:		
Commission	112,504	131,492
Service charges and fees	2,457	301
Guarantee fees	4,945	5,518
Bankcard fees	117,519	139,694
Insurance premium and referral	14,346	12,005
Other fee income	29,898	17,048
	<u>281,670</u>	<u>306,058</u>
Trading income:		
Unrealised gain from revaluation of financial assets held-for-trading	322	4,229
Net gain/(loss) from sales of securities		
- Financial assets held-for-trading	24,270	12,600
- Financial investments available-for-sale	2,837	56,713
Gross dividends from unquoted securities	28	58
	<u>27,457</u>	<u>73,600</u>
Other income:		
Foreign exchange profit		
- unrealised gain	131,317	78,886
- realised gain	23,915	19,274
(Loss)/gain from derivatives	(4,198)	26,016
Loss on disposal of of plant and equipment	(206)	(173)
	<u>150,828</u>	<u>124,003</u>
Total other operating income	<u>459,955</u>	<u>503,661</u>

**CITIBANK BERHAD  
AND ITS SUBSIDIARY COMPANIES**

(Company No. 297089 M)

(Incorporated in Malaysia)

**(17) Other operating expenses**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Sept 2010 RM'000</b>
Personnel costs		
-Salaries, allowances and bonuses	237,634	164,501
-Contribution to Employees Provident Fund	28,272	24,878
-Staff benefits and other compensations	34,503	64,781
-Others	5,431	3,262
	<u>305,839</u>	<u>257,422</u>
Establishment costs		
-Depreciation	22,144	23,631
-Rental of premises	15,082	6,655
-Hire of equipments	2,460	12,907
-Utilities	4,912	3,855
-Others	16,508	9,966
	<u>61,106</u>	<u>57,014</u>
Marketing expenses		
-Advertisement and promotional expenses	31,845	52,158
-Others	1,073	1,270
	<u>32,918</u>	<u>53,428</u>
Administration and general expenses		
-Processing cost	114,641	51,777
-Auditors' remuneration	324	(199)
-Stationeries and supplies	5,361	4,913
-Communication expenses	12,262	10,529
-Maintenance of office equipment	3,365	338
-Others	99,953	117,512
	<u>235,906</u>	<u>184,870</u>
Total other operating expense	<u>635,770</u>	<u>552,734</u>

**CITIBANK BERHAD  
AND ITS SUBSIDIARY COMPANIES**

(Company No. 297089 M)

(Incorporated in Malaysia)

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

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Sept 2010 RM'000</b>
Allowance/provision for loans, advances and financing :		
<u>Individual assessment</u>		
- made in the financial period	9,516	41,116
- written back	(11,531)	(26,105)
<u>Collective assessment</u>		
- (written back) / made in the financial period	(12,468)	5,161
<u>Impaired loans, advances and financing</u>		
- written back	(57,928)	(51,079)
- written off	174,827	169,710
	102,416	138,804



**CITIBANK BERHAD  
AND ITS SUBSIDIARY COMPANIES**

(Company No. 297089 M)  
(Incorporated in Malaysia)

**(19) Capital adequacy**

(a) The capital adequacy ratios are as follows:

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
<b>Computation of Total Risk Weighted Assets ("RWA")</b>		
Total credit RWA	23,069,452	19,954,371
Total market RWA	2,740,158	2,398,682
Total operational RWA	3,521,686	3,550,272
<b>Total Risk Weighted Assets</b>	<b>29,331,295</b>	<b>25,903,325</b>
<b>Computation of Capital Ratios</b>		
Tier I Capital	3,230,025	3,565,282
Capital Base *	3,474,612	3,801,235
<b>Before deducting proposed dividends:</b>		
Core capital ratio		13.76%
Risk weighted capital ratio		14.67%
<b>After deducting dividend payment / proposed dividends:</b>		
Core capital ratio	11.01%	12.61%
Risk weighted capital ratio	11.85%	13.52%

\* In arriving at the capital base used in the ratio calculations of the Bank, payment of dividends were deducted for Sept 2011 (proposed dividends were not deducted for Dec 2010).

With effect from 1 January 2009, the capital adequacy ratios of the Group and the Bank are computed in accordance with Bank Negara Malaysia's revised Risk-Weighted Capital Adequacy Framework (RWCAF-Basel II). 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 requirement is 8% for the risk-weighted capital ratio.

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

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
<b>Tier I Capital</b>		
Paid up ordinary share capital	121,697	121,697
Share premium	380,303	380,303
Retained profits	2,698,408	2,998,408
Other reserves	121,697	121,697
Less: Deferred tax assets	(92,080)	(56,823)
<b>Total Tier I capital (Core Capital)</b>	<b>3,230,025</b>	<b>3,565,282</b>
<b>Tier II Capital</b>		
Collective assessment allowance*	244,607	235,973
Maximum allowable subordinated debt capital	-	-
<b>Total Tier II Capital</b>	<b>244,607</b>	<b>235,973</b>
Total Eligible Tier II	244,607	235,973
Less: Investment in subsidiary companies	(20)	(20)
<b>Capital Base</b>	<b>3,474,612</b>	<b>3,801,235</b>

\* Excludes collective assessment allowance on impairment loans restricted from Tier II Capital by BNM of RM112.3 million (2010: RM133.4 million)

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

**(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>Sept 2011 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	1,721,033	1,721,033	1,491,827
Transaction related contingent items	407,239	203,620	165,395
Short term self liquidating trade related contingencies	502,623	100,525	94,179
Forward asset purchases	1,933,395	1,933,395	476,550
Foreign exchange related contracts:			
One year or less	32,938,360	1,000,862	697,639
Over one year to five years	4,159,180	522,161	306,971
Over five years	200,390	37,074	29,425
Interest/Profit rate related contracts:			
One year or less	8,637,449	25,072	9,784
Over one year to five years	15,206,616	492,689	201,215
Over five years	2,344,919	247,921	110,661
Equity related contracts:			
One year or less	154,491	9,834	5,614
Over one year to five years	517,026	49,587	24,043
Over five years	-	-	-
Debt security contracts and other commodity contracts:			
One year or less	5,291	5,291	2,646
Over one year to five years	216,719	29,707	23,226
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	565,925	282,963	223,622
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	857,820	171,564	171,564
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	4,721,931	-	-
Unutilised credit card lines	17,884,596	3,576,919	2,685,580
<b>Total</b>	<b>92,975,005</b>	<b>10,410,217</b>	<b>6,719,940</b>

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

**(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 2010</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>
Direct credit substitutes	1,489,992	1,489,992	1,288,190
Transaction related contingent items	395,970	197,985	180,418
Short term self liquidating trade related contingencies	422,631	84,526	127,781
Forward asset purchases	617	617	
Foreign exchange related contracts:			
One year or less	24,729,003	758,795	561,289
Over one year to five years	3,637,939	539,734	321,023
Over five years	-	-	-
Interest/Profit rate related contracts:			
One year or less	7,896,887	37,105	13,589
Over one year to five years	16,604,797	586,871	255,311
Over five years	1,800,014	191,416	64,169
Equity related contracts:			
One year or less	388,457	25,785	12,867
Over one year to five years	153,686	24,797	12,399
Over five years	-	-	-
Debt security contracts and other commodity contracts:			
One year or less	175,461	34,810	32,976
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	421,905	210,952	158,455
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	5,014,737	-	-
Unutilised credit card lines	18,107,541	3,621,508	2,722,693
<b>Total</b>	<b>81,239,637</b>	<b>7,804,893</b>	<b>5,751,160</b>

**CITIBANK BERHAD  
AND ITS SUBSIDIARY COMPANIES**

(Company No. 297089 M)

(Incorporated in Malaysia)

**(21) Derivative financial instruments**

	<----- 30 Sept 2011 ----->			<----- 31 Dec 2010 ----->		
	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	60,813,154	511,265	504,794	44,990,550	264,681	310,204
- Cross currency interest rate swaps	5,536,326	288,542	311,451	6,948,761	423,054	311,223
- Options	2,912,343	28,291	17,018	703,871	3,205	3,213
Interest rate contracts:						
- Futures	8,014,408	-	-	7,384,086	-	-
- Swaps	22,537,365	301,303	369,283	28,199,721	281,970	372,410
- Options	476,915	750	2,782	1,082,406	2,026	5,275
Equity related contracts	671,517	8,777	8,777	1,321,876	14,927	14,956
Others	625,134	9,592	16,095	731,077	17,377	26,839
	101,587,162	1,148,520	1,230,200	91,362,347	1,007,240	1,044,120
		Note 7	Note 11		Note 7	Note 11

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

**UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPT 2011**

		<b>Group and Bank</b>	
		<b>Sept</b>	<b>Dec</b>
		<b>2011</b>	<b>2010</b>
		<b>RM'000</b>	<b>RM'000</b>
<b>Assets</b>			
Cash and short term funds	(a)	297,801	394,301
Financial assets held-for-trading	(b)	-	343,179
Financial investments available-for-sale	(c)	430,186	271,553
Financing, advances and other loans	(d)	460,506	500,800
Deferred tax assets		3,051	1,142
Other assets	(f)	17,521	164,651
		<hr/>	<hr/>
<b>Total assets</b>		<b>1,209,065</b>	<b>1,675,626</b>
		<hr/> <hr/>	<hr/> <hr/>
<b>Liabilities</b>			
Deposits from customers	(g)	736,204	1,089,505
Other liabilities	(h)	260,587	382,071
		<hr/>	<hr/>
<b>Total liabilities</b>		<b>996,791</b>	<b>1,471,576</b>
		<hr/> <hr/>	<hr/> <hr/>
Islamic banking funds	(i)	212,274	204,050
		<hr/>	<hr/>
<b>Total liabilities and Islamic banking funds</b>		<b>1,209,065</b>	<b>1,675,626</b>
		<hr/> <hr/>	<hr/> <hr/>
<b>Off-balance sheet exposures</b>	(r)	<b>972,427</b>	<b>1,534,730</b>
		<hr/> <hr/>	<hr/> <hr/>

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2010 and the accompanying notes on page 31 to 46 attached to the unaudited condensed interim financial statements.

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

**UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL PERIOD NINE MONTHS ENDED 30 SEPT 2011**

		<b>Group and Bank</b>	
		<b>Sept 2011 RM'000</b>	<b>Sept 2010 RM'000</b>
Income derived from investments of depositors' funds and others	(j)	32,963	32,712
Provision for financing, advances and other loans	(k)	512	1,789
Transfer to Profit Equalisation Reserve	(l)	<u>(10,233)</u>	<u>(8,371)</u>
Total attributable income		23,243	26,130
Income attributable to depositors	(m)	<u>(10,919)</u>	<u>(13,600)</u>
Total attributable to the Bank		12,324	12,530
Income derived from investment of Islamic Banking Capital funds	(n)	<u>712</u>	<u>9,496</u>
Total net income		13,036	22,026
Other operating expenses	(p)	<u>(2,138)</u>	<u>(3,150)</u>
<b>Profit before taxation</b>		<u>10,897</u>	<u>18,876</u>
Tax expense		<u>(2,517)</u>	<u>(4,754)</u>
Profit for the period		<u><u>8,380</u></u>	<u><u>14,122</u></u>
<b>Other comprehensive (expense)/income, net of income tax</b>			
Net (loss)/income on revaluation of financial investments available-for-sale		<u>(156)</u>	<u>219</u>
<b>Other comprehensive (expense)/income for the period, net of income tax</b>		(156)	219
<b>Total comprehensive income for the period</b>		<u><u>8,224</u></u>	<u><u>14,341</u></u>
<b>Profit for the period attributable to:</b>			
Equity holder of the Bank		<u><u>8,380</u></u>	<u><u>14,122</u></u>
<b>Total comprehensive income attributable to:</b>			
Equity holder of the Bank		<u><u>8,224</u></u>	<u><u>14,341</u></u>

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2010 and the accompanying notes on page 31 to 46 attached to the unaudited condensed interim financial statements.

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

**UNAUDITED STATEMENTS OF CHANGES IN ISLAMIC BANKING FUNDS**  
**FOR THE FINANCIAL PERIOD NINE MONTHS ENDED 30 SEPT 2011**

	<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 2010</b>				
- as previously stated	20,000	885	161,327	182,212
- effect of adoption of FRS 139	-	-	(5)	(5)
At 1 January 2010, as restated	20,000	885	161,322	182,207
Profit for the period	-	-	14,122	14,122
Other comprehensive income for the period	-	219	-	219
<b>At 30 Sept 2010</b>	<b>20,000</b>	<b>1,104</b>	<b>175,444</b>	<b>196,548</b>
<b>At 1 January 2011</b>	20,000	(664)	184,714	204,050
Profit for the period	-	-	8,380	8,380
Other comprehensive loss for the period	-	(156)	-	(156)
<b>At 30 Sept 2011</b>	<b>20,000</b>	<b>(820)</b>	<b>193,094</b>	<b>212,274</b>

Note (i)

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2010 and the accompanying notes on page 31 to 46 attached to the unaudited condensed interim financial statements.

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

(Company No. 297089 M)

(Incorporated in Malaysia)

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

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Cash and balances with banks and other financial institutions	3,711	4,301
Money at call and deposit placements maturing within one month	294,090	390,000
	<u>297,801</u>	<u>394,301</u>

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

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
<b>At fair value</b>		
Bank Negara Malaysia Islamic Bills	-	336,868
Malaysian Government Treasury Bills	-	6,311
	<u>-</u>	<u>343,179</u>

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

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
<b>At fair value</b>		
Malaysian Government Investment Issues	430,186	271,553
	<u>430,186</u>	<u>271,553</u>



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

(Company No. 297089 M)

(Incorporated in Malaysia)

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

**(i) By type**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Term financing		
- Housing loans/financing	434,190	536,474
- Hire purchase receivables	1,939	3,175
- Lease receivables	958	2,878
- Other term loans/financing	-	42
	<u>437,087</u>	<u>542,569</u>
Unearned income	32,608	(32,059)
	<u>469,695</u>	<u>510,510</u>
Gross financing, advances and other loans		
Less:		
Allowance for impaired loans, advances and financing		
- Collective assessment allowance	(7,013)	(7,626)
- Individual assessment allowance	(2,176)	(2,084)
	<u>(9,189)</u>	<u>(9,710)</u>
Total net financing, advances and other loans	<u><u>460,506</u></u>	<u><u>500,800</u></u>

**(ii) By contract**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Bai' Bithamin Ajil	37,049	42,101
Ijarah Muntahia Bittamilik	2,895	6,095
Diminishing Musharakah	429,751	462,314
	<u>469,695</u>	<u>510,510</u>

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

(Company No. 297089 M)

(Incorporated in Malaysia)

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

**(iii) By profit rate sensitivity**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Fixed rate		
- House loans/financing	466,800	504,415
- Hire purchase receivables	1,939	3,175
- Other fixed rate/financing	956	2,920
	<hr/>	<hr/>
	<b>469,695</b>	<b>510,510</b>
	<hr/> <hr/>	<hr/> <hr/>

**(iv) By sector**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Manufacturing (including agriculture based)	2,496	3,923
Wholesale, retail trade, restaurants and hotels	10	98
Transport, storage and communication	388	2,040
Finance, insurance, real estate and business services	-	33
Household-Residential	464,203	501,869
Other sectors	2,598	2,547
	<hr/>	<hr/>
	<b>469,695</b>	<b>510,510</b>
	<hr/> <hr/>	<hr/> <hr/>

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

(Company No. 297089 M)

(Incorporated in Malaysia)

**(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>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
At 1 January	13,257	10,215
Classified as impaired during the period/year	(1,179)	8,987
Amount recovered	(1,879)	(3,200)
Amount written off	-	(2,745)
At 30 Sept / 31 December	<u>10,199</u>	<u>13,257</u>
Individual assessment allowance	<u>(2,176)</u>	<u>(2,084)</u>
Net impaired financing, advances and other loans	<u><u>8,023</u></u>	<u><u>11,173</u></u>
Ratio of net impaired financing, advances and other loans to total gross financing, advances and other loans	1.72%	2.20%

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

(Company No. 297089 M)

(Incorporated in Malaysia)

**(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>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
<u>Collective assessment allowance</u>		
At 1 January		
- as previously stated	7,626	-
- effect of adopting FRS 139	-	8,026
	7,626	8,026
Allowance written back during the period/year	(614)	(400)
At 30 Sept / 31 December	7,012	7,626
As % of gross financing, advances and other loans less individual assessment allowance	1.50%	1.50%
<u>Individual assessment allowance</u>		
At 1 January		
- as previously stated	2,084	-
- effect of adopting FRS 139	-	4,743
	2,084	4,743
Allowance made during the period/year	154	203
Amount recovered	(52)	(117)
Amount written off	(10)	(2,745)
At 30 Sept / 31 December	2,176	2,084

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

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Manufacturing (including agriculture based)	1,393	1,446
Household - Residential	8,806	11,811
	10,199	13,257

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

(Company No. 297089 M)

(Incorporated in Malaysia)

**(f) Other assets**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Profit receivables	4,818	3,666
Other debtors, deposits and prepayments	10,482	14,760
Revaluation gain on profit rate undertaking contracts (Note s)	2,221	146,225
	17,521	164,651
	17,521	164,651

**(g) Deposits from customers**

**(i) By type of deposit**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
<b>Non-Mudharabah Fund</b>		
Demand deposits	587,497	878,181
Saving deposits	58,479	69,203
Other deposits	49,882	104,349
<b>Mudharabah fund</b>		
General investment deposits	40,346	37,772
	736,204	1,089,505
	736,204	1,089,505

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

(Company No. 297089 M)

(Incorporated in Malaysia)

**(g) Deposits from customers (continued)**

**(ii) By type of customers**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Government and statutory bodies	25,339	24
Business enterprises	313,678	642,811
Individuals	308,257	302,084
Others	88,930	144,586
	<hr/>	<hr/>
	<b>736,204</b>	<b>1,089,505</b>

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

(Company No. 297089 M)

(Incorporated in Malaysia)

**(h) Other liabilities**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Profit payable	7,726	11,783
Other creditors and accruals	231,220	214,876
Profit Equalisation Reserve (Note 1)	19,420	9,187
Revaluation loss on profit rate undertaking contracts (Note s)	2,221	146,225
	260,587	382,071
	260,587	382,071

**(i) Islamic Banking Fund**

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
Fund allocated	20,000	20,000
Fair value reserve	(820)	(664)
Retained earnings	193,094	184,714
	212,274	204,050
	212,274	204,050

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

(Company No. 297089 M)

(Incorporated in Malaysia)

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

	<b>Group and Bank</b>	
	<b>Sept 2011</b>	<b>Sept 2010</b>
	<b>RM'000</b>	<b>RM'000</b>
Income derived from investment of:		
(i) General investment deposits	31,189	28,997
(ii) Other deposits	1,775	3,715
	<hr/>	<hr/>
	<u>32,963</u>	<u>32,712</u>

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

	<b>Group and Bank</b>	
	<b>Sept 2011</b>	<b>Sept 2010</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Finance income and hibah</b>		
Financing, advances and other loans	14,300	15,684
Money at call and placements with financial institutions	7,165	4,027
Income from financial investments available-for-sale	6,730	6,946
Income from financial assets held-for-trading	170	-
	<hr/>	<hr/>
	28,365	26,657
Accretion of discount less amortisation of premium	1,977	825
Total finance income and hibah	<hr/>	<hr/>
	30,342	27,482
<b>Other operating income</b>		
Fee income	847	1,515
	<hr/>	<hr/>
Income from general investment deposits	<u>31,189</u>	<u>28,997</u>



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

(Company No. 297089 M)

(Incorporated in Malaysia)

**(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>Sept 2011</b>	<b>Sept 2010</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Finance income and hibah</b>		
Financing, advances and other loans	813	2,009
Money at call and placements with financial institutions	408	516
Income from financial investments available-for-sale	383	890
Income from securities held-for-trading	10	-
	<u>1,614</u>	<u>3,415</u>
Accretion of discount less amortisation of premium	113	194
Total finance income and hibah	<u>1,727</u>	<u>3,609</u>
<b>Other operating income</b>		
Fee income	48	106
	<u>1,775</u>	<u>3,715</u>

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

	<b>Group and Bank</b>	
	<b>Sept 2011</b>	<b>Sept 2010</b>
	<b>RM'000</b>	<b>RM'000</b>
Provision for financing, advances and other loans:		
<u>Individual assessment allowance</u>		
- made in the financial period	154	251
- written back	(52)	(1,759)
<u>Collective assessment allowance</u>		
- reversal during the period	(614)	(217)
<u>Impaired financing, advances and other loans</u>		
- written back	-	(64)
	<u>(512)</u>	<u>(1,789)</u>

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

(Company No. 297089 M)

(Incorporated in Malaysia)

**(l) Profit Equalisation Reserve**

The movement in Profit Equalisation Reserve is as follows:

	<b>Group and Bank</b>	
	<b>Sept 2011</b>	<b>Sept 2010</b>
	<b>RM'000</b>	<b>RM'000</b>
At 1 January	9,187	23
Movement in the financial period	10,233	8,371
	<hr/>	<hr/>
At 30 Sept	<u>19,420</u>	<u>8,394</u>

**(m) Income attributable to depositors**

	<b>Group and Bank</b>	
	<b>Sept 2011</b>	<b>Sept 2010</b>
	<b>RM'000</b>	<b>RM'000</b>
Deposits from customers		
- Mudharabah funds	8,804	10,966
- Non-Mudharabah funds	2,177	2,389
Deposits and placements of banks and other financial institutions		
- Non-Mudharabah funds	24	36
Others	(86)	209
	<hr/>	<hr/>
	<u>10,919</u>	<u>13,600</u>

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

(Company No. 297089 M)

(Incorporated in Malaysia)

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

	<b>Group and Bank</b>	
	<b>Sept 2011</b>	<b>Sept 2010</b>
	<b>RM'000</b>	<b>RM'000</b>
Financing, advances and other loans	1,749	1,724
Money at call and placements with financial institutions	876	443
Income from financial investments available-for-sale	823	763
Income from securities held-for-trading	21	-
	<u>3,469</u>	<u>2,930</u>
Accretion of discount less amortisation of premium	(31)	167
Total finance income and hibah	<u>3,438</u>	<u>3,097</u>
<b>Other operating (expense)/income</b>		
Gain from financial assets held-for-trading	85	20
Gain from financial investments available-for-sale	945	1,472
Fee income	499	671
(Loss)/gain from trading activities	(4,255)	4,236
	<u>(2,726)</u>	<u>6,399</u>
	<u>712</u>	<u>9,496</u>
Income from Islamic Banking Capital Funds	<u><u>712</u></u>	<u><u>9,496</u></u>

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

(Company No. 297089 M)

(Incorporated in Malaysia)

**(o) 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>Sept 2011</b>	<b>Sept 2010</b>
		<b>RM'000</b>	<b>RM'000</b>
Income derived from investment of depositors' funds and others	(j)	32,963	32,712
Profit Equalisation Reserve	(l)	(10,233)	(8,371)
Income attributable to depositors	(m)	(10,919)	(13,600)
Income derived from investment of Islamic Banking Funds	(n)	712	9,496
		<hr/>	<hr/>
		<u>12,523</u>	<u>20,237</u>

**(p) Other operating expenses**

		<b>Group and Bank</b>	
		<b>Sept 2011</b>	<b>Sept 2010</b>
		<b>RM'000</b>	<b>RM'000</b>
Personnel costs		193	648
Administrative and general expenses		1,945	2,502
		<hr/>	<hr/>
		<u>2,138</u>	<u>3,150</u>

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

(Company No. 297089 M)

(Incorporated in Malaysia)

**(q) Capital adequacy**

(i) The capital adequacy ratios are as follows:

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
<b>Computation of Total Risk Weighted Assets ("RWA")</b>		
Total credit RWA	383,790	436,946
Total market RWA	98,409	79,687
Total operational RWA	87,072	92,001
<b>Total Risk Weighted Assets</b>	<b>569,271</b>	<b>608,634</b>
<b>Computation of Capital Ratios</b>		
Tier 1 Capital	201,936	203,761
Capital Base	208,565	210,955
<b>Core capital ratio</b>	<b>35.47%</b>	<b>33.48%</b>
<b>Risk weighted capital ratio</b>	<b>36.64%</b>	<b>34.66%</b>

With effect from 1 January 2009, the capital adequacy ratios of the Group and the Bank are computed in accordance with Bank Negara Malaysia's revised Risk-Weighted Capital Adequacy Framework (RWCAF-Basel II). 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 requirement is 8% for the risk-weighted capital ratio.

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

	<b>Group and Bank</b>	
	<b>Sept 2011 RM'000</b>	<b>Dec 2010 RM'000</b>
<b>Tier I Capital</b>		
Fund allocated	20,000	20,000
Retained earnings	184,714	184,714
Less: Deferred tax assets	(2,778)	(953)
<b>Total Tier I Capital (Core Capital)</b>	<b>201,936</b>	<b>203,761</b>
<b>Tier II Capital</b>		
Collective assessment allowance*	6,629	7,194
<b>Capital Base</b>	<b>208,565</b>	<b>210,955</b>

\* Excludes collective assessment allowance on impairment loans restricted from Tier II Capital by BNM of RM384,000 (2010: RM432,000)

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

(r) **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>Sept 2011</b>			
<b>Group and Bank</b>	<b>Principal amount</b>	<b>Credit equivalent amount</b>	<b>Risk weighted assets</b>
<b>Nature of item</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Equity related contracts:			
One year or less	-	-	-
Over one year to five years	63,230	5,058	5,058
Over five years	-	-	-
Interest/Profit rate related contracts:			
One year or less	50,000	68	34
Over one year to five years	550,000	17,924	9,924
Over five years	300,000	21,000	12,600
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	267	53	53
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	8,930	4,465	3,320
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	-	-	-
<b>Total</b>	<b>972,427</b>	<b>48,569</b>	<b>30,989</b>
<b>December 2010</b>			
<b>Group and Bank</b>	<b>Principal amount</b>	<b>Credit equivalent amount</b>	<b>Risk weighted assets</b>
<b>Nature of item</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Foreign exchange related contracts:			
One year or less	828,235	152,975	152,975
Over one year to five years	-	-	-
Over five years	-	-	-
Interest/Profit rate related contracts:			
One year or less	138,758	139	139
Over one year to five years	550,000	20,842	14,546
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	16,736	8,341	3,312
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	1,001	-	-
<b>Total</b>	<b>1,534,730</b>	<b>182,297</b>	<b>170,972</b>

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

(Company No. 297089 M)

(Incorporated in Malaysia)

**(s) Derivative financial instruments**

	<----- 30 Sept 2011 ----->			<----- 31 Dec 2010 ----->		
	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
Foreign exchange related contracts						
- Cross currency Islamic profit rate of undertaking	-	-	-	1,521,749	139,724	139,724
Others						
- Islamic profit rate undertaking	1,050,000	2,221	2,221	927,515	6,501	6,501
	1,050,000	2,221	2,221	2,449,264	146,225	146,225
		Note (f)	Note (h)		Note (f)	Note (h)