

**CITIBANK BERHAD**  
**AND ITS SUBSIDIARY COMPANIES**  
**(Company No. 297089 M)**  
**(Incorporated in Malaysia)**  
**UNAUDITED BALANCE SHEET AT 30 JUNE 2006**

		<b>Group</b>		<b>Bank</b>	
		JUN 2006 RM'000	DEC 2005 RM'000	JUN 2006 RM'000	DEC 2005 RM'000
<b>ASSETS</b>					
Cash and short term funds	1	7,286,062	8,257,287	7,286,062	8,257,287
Deposits and placements with financial institutions	2	1,050,250	2,079,603	1,050,250	2,079,603
Securities purchased under resale agreements		917,326	1,177,209	917,326	1,177,209
Securities held for trading	3	1,158,036	1,373,847	1,158,036	1,373,847
Securities available-for-sale	4	3,720,627	3,531,731	3,720,627	3,531,731
Securities held-to-maturity	5	7,499	247,499	7,499	247,499
Loans, advances and financing	6	19,421,024	18,968,536	19,421,024	18,968,536
Other assets	7	693,778	524,720	693,758	524,700
Statutory deposits with Bank Negara Malaysia		609,925	605,586	609,925	605,586
Deferred tax assets		42,775	34,616	42,775	34,616
Investment in subsidiary companies		-	-	20	20
Fixed assets		77,286	84,872	77,286	84,872
<b>TOTAL ASSETS</b>		<u>34,984,588</u>	<u>36,885,506</u>	<u>34,984,588</u>	<u>36,885,506</u>
<b>LIABILITIES AND SHAREHOLDERS' FUNDS</b>					
<b>FUNDS</b>					
Deposits from customers	8	23,328,802	22,122,500	23,328,802	22,122,500
Deposits and placements of banks and other financial institutions	9	3,432,414	5,932,662	3,432,414	5,932,662
Obligations on securities sold under repurchase agreements		3,453,462	4,079,582	3,453,462	4,079,582
Bills and acceptances payable		306,073	323,136	306,073	323,136
Recourse obligations on loans sold to Cagamas		821,859	1,150,144	821,859	1,150,144
Other liabilities	10	1,679,734	1,560,602	1,679,734	1,560,602
Sub-ordinated loans		400,000	400,000	400,000	400,000
<b>TOTAL LIABILITIES</b>		<u>33,422,344</u>	<u>35,568,626</u>	<u>33,422,344</u>	<u>35,568,626</u>
<b>SHARE CAPITAL</b>	11	121,697	121,697	121,697	121,697
<b>RESERVES</b>	12	1,440,547	1,195,183	1,440,547	1,195,183
<b>SHAREHOLDERS' FUNDS</b>		<u>1,562,244</u>	<u>1,316,880</u>	<u>1,562,244</u>	<u>1,316,880</u>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>		<u>34,984,588</u>	<u>36,885,506</u>	<u>34,984,588</u>	<u>36,885,506</u>
<b>COMMITMENTS AND CONTINGENCIES</b>		<u>82,338,836</u>	<u>56,030,703</u>	<u>82,338,836</u>	<u>56,030,703</u>

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

UNAUDITED PROFIT AND LOSS ACCOUNT OF THE GROUP AND BANK  
FOR THE FINANCIAL PERIOD ENDING 30 JUNE 2006

		Group and Bank	
		June 2006	June 2005
		RM'000	RM'000
Revenue		1,197,220	1,092,837
Interest income	13	948,075	868,815
Interest expense	14	(436,318)	(413,813)
Net interest income		<u>511,757</u>	<u>455,002</u>
<i>Net Islamic Banking Operating Income</i>		8,004	9,329
Non-interest income	15	241,141	214,693
Operating Income		<u>760,902</u>	<u>679,024</u>
Staff Cost and Overheads	16	(342,000)	(306,877)
Profit Before Provision		<u>418,902</u>	<u>372,147</u>
Loan and financing loss and provision	17	(46,904)	(21,817)
Profit Before Taxation		<u>371,998</u>	<u>350,330</u>
Taxation		(108,070)	(108,833)
Profit after taxation		<u><u>263,928</u></u>	<u><u>241,497</u></u>
Earnings per share - Basic (sen)		<u><u>434</u></u>	<u><u>397</u></u>

**CITIBANK BERHAD**  
**AND ITS SUBSIDIARIES**  
(Company No. 297089)  
(Incorporated in Malaysia)

**Unaudited Statement Of Changes In Equity For The Period Ended 30 June 2006**

**Group and Bank**

	← Non-Distributable →		← Distributable →				
	Share Capital RM'000	Share Premium RM'000	Statutory Reserve RM'000	Other Reserve RM'000	Retained Profits RM'000	Total Reserve RM'000	Total RM'000
<b>At 1 January 2005</b>	121,697	380,303	121,697	24,498	1,631,013	2,157,511	2,279,208
Profit after taxation	-	-	-	-	504,545	504,545	504,545
Unrealised net gain/loss on revaluation of securities	-	-	-	(44,269)	-	(44,269)	(44,269)
Deferred tax on mark-to- market securities	-	-	-	12,396	-	12,396	12,396
	121,697	380,303	121,697	(7,375)	2,135,558	2,630,183	3,010,486
Dividend paid					(1,435,000)	(1,435,000)	(1,435,000)
<b>At 31 December 2005</b>	121,697	380,303	121,697	(7,375)	700,558	1,195,183	1,316,880
<b>At 1 January 2006</b>	121,697	380,303	121,697	(7,375)	700,558	1,195,183	1,316,880
Profit after taxation	-	-	-	-	263,928	263,928	263,928
Unrealised net gain/loss on revaluation of securities available for sale	-	-	-	(28,651)	-	(28,651)	(28,651)
Deferred tax on mark-to- market securities				10,087		10,087	10,087
	121,697	380,303	121,697	(25,939)	964,486	1,440,547	1,562,244
<b>At 30 June 2006</b>	121,697	380,303	121,697	(25,939)	964,486	1,440,547	1,562,244

**CITIBANK BERHAD**  
**AND ITS SUBSIDIARY COMPANIES**

(Company No. 297089 M)

(Incorporated in Malaysia)

**UNAUDITED CONDENSED CASH FLOW STATEMENTS**

**FOR THE PERIOD ENDED 30 JUNE 2006**

	June 2006 RM'000	June 2005 RM'000
Profit before tax expenses and zakat	371,998	241,497
Adjustments for non cash items	78,543	25,257
Changes in working capital:-		
Net changes in operating assets	824,098	2,430,970
Net changes in operating liabilities	(2,171,232)	(930,825)
Taxes paid	(83,335)	(81,496)
Net cash generated from operating activities	(979,928)	1,685,403
Net cash generated from investment activities	8,703	631,496
Net change in cash and cash equivalents	(971,225)	2,316,899
Cash and cash equivalents at the beginning of the year	8,257,287	4,560,906
Cash and cash equivalents at the end of the period	7,286,062	6,877,805

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

**A Explanatory Notes Pursuant to Revised Guidelines on Financial Reporting  
for Licensed Institutions (BNM/GP8) Issued by Bank Negara Malaysia**

A1 Basis of preparation

The unaudited condensed interim financial statements for the 2nd quarter ended June 30, 2006 have been prepared in accordance with the revised GP8 guidelines issued by Bank Negara Malaysia.

A2) Performance Review

The Bank's pre-tax profit for the interim half year ended 30 June 2006 of RM 372 million was RM 22 million or 6% higher than that of the previous corresponding period of RM 350 million. The improvement was mainly due to the higher net interest income which had increased by 12% or RM 56 million. Non interest income too has increased by RM 26 million or 12%. Main increases were mainly from the fee income and exchange difference. Overhead too increased by RM 35million. The main increase of the overhead was mainly due to an increase in staff cost of RM 30 million as well as administrative expenses of RM 5million.

Compared with the proceeding half year, our gross loan base had increased marginally by 1%. We are still maintaining a healthy loan/deposit ratio of 85% as compared against 89% in the previous interim half year.

A3) Prospects for 2006

The Bank will continue to focus in building on the successes of 2005. With the Central Bank's approval on the opening of new branches, the first branch was opened recently July 10 in Bukit Tengah.

**CITIBANK BERHAD**

Company No. 297089 M

**1 CASH AND SHORT TERM FUNDS**

	<b>Group and Bank</b>	
	Jun 2006 RM'000	Dec 2005 RM'000
Cash and balances with banks and other financial institutions	159,895	75,734
Money at call and deposit placements maturing within one month	7,126,167	8,181,553
	<hr/>	<hr/>
	7,286,062	8,257,287
	<hr/> <hr/>	<hr/> <hr/>

**2 DEPOSITS AND PLACEMENTS WITH FINANCIAL INSTITUTIONS**

	<b>Group and Bank</b>	
	Jun 2006 RM'000	Dec 2005 RM'000
Bank Negara Malaysia	-	55,000
Licensed banks	1,050,250	2,024,603
	<hr/>	<hr/>
	1,050,250	2,079,603
	<hr/> <hr/>	<hr/> <hr/>

**CITIBANK BERHAD**

Company No. 297089 M

**3 SECURITIES HELD-FOR-TRADING**

	<b>Group and Bank</b>	
	Jun	Dec
	2006	2005
	RM'000	RM'000
At fair value		
Malaysian Government Treasury Bills	74,547	47,405
Malaysian Government Stock	272,234	109,333
Malaysian Government Investment Issues	28,893	44,982
BNM Bills/Notes	263,917	296,546
Cagamas Notes /Bonds	44,179	75,113
Khazanah Bonds	24,253	67,843
Commercial Paper	21,492	4,977
Private Debt Securities	428,521	727,648
	<hr/>	<hr/>
	1,158,036	1,373,847
	<hr/> <hr/>	<hr/> <hr/>

**4 SECURITIES AVAILABLE-FOR-SALE**

	<b>Group and Bank</b>	
	Jun	Dec
	2006	2005
	RM'000	RM'000
At fair value		
Malaysian Government Treasury Bills/Securities	2,148,787	1,596,876
BNM Bills/bonds	-	74,012
Malaysian Government Investment Issues	74,280	74,256
Cagamas Bonds	422,972	459,787
Khazanah Bonds	145,738	307,143
Private Debt Securities	637,533	588,050
Yankee Bonds/US bonds	288,632	429,025
Quoted securities:-		
Bond & equity	2,685	2,582
	<hr/>	<hr/>
	3,720,627	3,531,731
	<hr/> <hr/>	<hr/> <hr/>

**CITIBANK BERHAD**

Company No. 297089 M

## 5 SECURITIES HELD-TO-MATURITY

	<b>Group and Bank</b>	
	Jun 2006 RM'000	Dec 2005 RM'000
At amortised cost		
Negotiable Instruments of Deposit	-	240,000
Unquoted securities:-		
Shares	7,499	7,499
	<hr/>	<hr/>
	7,499	247,499
	<hr/> <hr/>	<hr/> <hr/>



**CITIBANK BERHAD**

Company No. 297089 M

**6 LOANS, ADVANCES AND FINANCING**

	<b>Group and Bank</b>	
	Jun	Dec
	2006	2005
	RM'000	RM'000
Overdrafts	1,554,447	1,640,723
Term loans		
-Housing loans/financing	10,675,967	10,293,582
-Syndicated term loan/financing		
-Hire Purchase receivables	71,756	77,809
-Lease Receivable	68,888	88,999
-Other term loan	1,531,940	1,399,976
Credit cards receivables	3,242,410	3,377,496
Bills receivable	885,506	503,738
Trust receipts	88,440	60,607
Claims on customers under acceptance credits	904,734	1,039,078
Staff loans	115,171	121,876
Revolving credit	887,063	1,048,736
Other loans	40,706	74,464
	<hr/>	<hr/>
Unearned interest and income	20,067,028 (64,362)	19,727,084 (56,228)
	<hr/>	<hr/>
Gross loans, advances and financing	20,002,666	19,670,856
Allowance for bad and doubtful debts and financing		
- specific	(283,759)	(413,459)
- general	(297,883)	(288,861)
	<hr/>	<hr/>
Net loans, advances and financing	19,421,024	18,968,536
	<hr/> <hr/>	<hr/> <hr/>

**CITIBANK BERHAD**

Company No. 297089 M

## 6a By type of customer

	<b>Group and Bank</b>	
	Jun 2006 RM'000	Dec 2005 RM'000
Domestic non bank institutions		
-stock broking	-	3,173
-others	343,204	173,424
Domestic business enterprise		
-small and medium enterprises	581,610	992,084
-others	3,131,729	2,816,069
Individuals	15,915,956	15,644,348
Foreign entities	30,167	41,758
	<hr/>	<hr/>
	20,002,666	19,670,856
	<hr/> <hr/>	<hr/> <hr/>

## 6b By interest/profit rate sensitivity

	<b>Group and Bank</b>	
	Jun 2006 RM'000	Dec 2005 RM'000
Fixed rate		
Housing loans/financing	292,117	194,374
Hire Purchase receivable	67,189	72,437
Other fixed rate loan/financing	6,598,768	6,866,101
Variable rate		
BLR plus	12,621,309	12,244,886
Cost plus	423,283	293,058
	<hr/>	<hr/>
	20,002,666	19,670,856
	<hr/> <hr/>	<hr/> <hr/>

**CITIBANK BERHAD**

Company No. 297089 M

6c By sector

	<b>Group and Bank</b>	
	Jun	Dec
	2006	2005
	RM'000	RM'000
Agriculture	41,599	55,713
Mining and quarrying	18,028	17,317
Manufacturing	1,602,163	1,529,216
Electricity / Gas & Water	210,915	369,691
Construction	76,407	72,680
Purchase of landed property		
- Residential	11,563,521	11,236,269
- Non-residential	526,386	547,460
Wholesale, retail trade and restaurant & hotel	745,514	669,387
Transport, storage and communication	475,759	463,424
Finance, insurance and business services	509,470	425,416
Purchase of securities	253,507	294,813
Consumption credit	3,860,390	3,955,819
Others	119,007	33,651
	<hr/>	<hr/>
	20,002,666	19,670,856
	<hr/> <hr/>	<hr/> <hr/>

**CITIBANK BERHAD**

Company No. 297089 M

## 6d Non-performing loans by sector

	<b>Group and Bank</b>	
	Jun 2006 RM'000	Dec 2005 RM'000
Agriculture	11	11
Manufacturing	71,171	69,147
Construction	35,977	36,736
Real estate	22,205	22,872
Purchase of landed property		
- Residential	192,056	176,844
- Non-residential	38,102	39,418
Wholesale, retail trade and restaurant & hotel	3,141	2,447
Transport, storage and communication	88	124
Finance, insurance and business services	3,169	3,966
Purchase of securities	19,128	22,230
Consumption credit	210,082	344,248
Others	-	-
	<hr/>	<hr/>
	595,130	718,043
	<hr/> <hr/>	<hr/> <hr/>

**CITIBANK BERHAD**

Company No. 297089 M

6e Movements in the non-performing loans and financing (NPL) are as follows :-

	<b>Group and Bank</b>	
	Jun	Dec
	2006 RM'000	2005 RM'000
Balance at 1 January	718,043	665,357
Classified as non-performing during the year/period	123,868	388,530
Reclassified as performing during the year	(41,598)	(166,036)
Amount recovered	(73,272)	(88,940)
Amount recovered from debt conversion	-	(14,814)
Amount written off	(131,859)	(61,258)
Amount written off on debt conversion	-	(4,796)
Foreign exchange difference	(52)	-
	<hr/>	<hr/>
At 30 June/December	595,130	718,043
Specific allowance	(283,759)	(413,459)
	<hr/>	<hr/>
Net non performing loans, advances and financing	<u>311,371</u>	<u>304,584</u>
Ratio of net non-performing loans and financing to net loans and financing	1.58%	1.43%

6f Movements in the allowance for bad and doubtful debts (and financing) accounts are as follows:-

	<b>Group and Bank</b>	
	Jun	Dec
	2006 RM'000	2005 RM'000
<u>General allowance</u>		
Balance at 1 January	288,861	302,090
Allowance made during the period/year	9,022	(13,229)
	<hr/>	<hr/>
Balance at 30 Jun/December	297,883	288,861
	<hr/>	<hr/>
As % of gross loans, advances and financing less specific allowance	1.5%	1.5%



**CITIBANK BERHAD**

Company No. 297089 M

	<b>Group and Bank</b>	
	Jun 2006 RM'000	Dec 2005 RM'000
<u>Specific allowance</u>		
Balance at 1 January	413,459	375,927
Allowance made during the period/year	61,859	157,438
Amount recovered	(23,977)	(67,296)
Amount written off	(167,582)	(52,610)
	<hr/> <hr/>	<hr/> <hr/>
Balance at 30 Jun/December	283,759	413,459
	<hr/> <hr/>	<hr/> <hr/>

**7 OTHER ASSETS**

	<b>Group</b>	
	Jun 2006 RM'000	Dec 2005 RM'000
Interest/Income receivable	133,531	102,131
Other debtors, deposits and prepayments	560,227	422,589
	<hr/>	<hr/>
	693,758	524,720
	<hr/> <hr/>	<hr/> <hr/>

**CITIBANK BERHAD**

Company No. 297089 M

## 8 DEPOSITS FROM CUSTOMERS

## a By type of deposit

	<b>Group and Bank</b>	
	<b>Jun</b>	<b>Dec</b>
	<b>2006</b>	<b>2005</b>
	<b>RM'000</b>	<b>RM'000</b>
Demand deposits	6,077,619	6,055,693
Saving deposits	1,039,825	1,041,620
Fixed deposits	12,335,158	12,933,507
Other deposits	1,415,411	1,110,230
Negotiable Instruments of Deposit	2,449,500	960,168
Others - cash collateral	11,289	21,282
	<hr/>	<hr/>
	23,328,802	22,122,500
	<hr/> <hr/>	<hr/> <hr/>

## b By type of customers

	<b>Group and Bank</b>	
	<b>Jun</b>	<b>Dec</b>
	<b>2006</b>	<b>2005</b>
	<b>RM'000</b>	<b>RM'000</b>
Federal and state governments	22	19
Government and statutory bodies	3,258	4,078
Business enterprise	9,633,660	9,001,645
Individuals	11,868,199	11,299,459
Others	1,823,663	1,817,299
	<hr/>	<hr/>
	23,328,802	22,122,500
	<hr/> <hr/>	<hr/> <hr/>



**CITIBANK BERHAD**

Company No. 297089 M

**9 DEPOSITS AND PLACEMENTS OF BANKS AND  
OTHER FINANCIAL INSTITUTIONS**

	<b>Group and Bank</b>	
	<b>Jun 2006 RM'000</b>	<b>Dec 2005 RM'000</b>
Licensed banks	3,430,294	5,682,662
Licensed finance companies	-	250,000
Bank Negara Malaysia	2,120	-
	<hr/>	<hr/>
	3,432,414	5,932,662
	<hr/> <hr/>	<hr/> <hr/>

**10 OTHER LIABILITIES**

	<b>Group and Bank</b>	
	<b>Jun 2006 RM'000</b>	<b>Dec 2005 RM'000</b>
Interest/Profit payable	119,987	110,807
Other creditors and accruals	1,372,611	1,246,157
Provision for retirement benefits	4,270	3,368
Profit Equalisation Reserve	7,347	7,131
Taxation	175,519	193,139
	<hr/>	<hr/>
	1,679,734	1,560,602
	<hr/> <hr/>	<hr/> <hr/>

**CITIBANK BERHAD**

Company No. 297089 M

## 11 SHARE CAPITAL

	<b>Group and Bank</b>	
	<b>Jun</b>	<b>Dec</b>
	<b>2006</b>	<b>2005</b>
	<b>RM</b>	<b>RM</b>
Authorised:-		
Ordinary shares of RM1.00 each	<u>500,000,000</u>	<u>500,000,000</u>
Issued and fully paid	<u>121,696,972</u>	<u>121,696,972</u>

## 12 RESERVES

	<b>Group and Bank</b>	
	<b>Jun</b>	<b>Dec</b>
	<b>2006</b>	<b>2005</b>
	<b>RM</b>	<b>RM</b>
Share premium	380,303	380,303
Statutory reserve	121,697	121,697
Other Reserve	(25,939)	(7,375)
Retained profit	964,486	700,558
	<u>1,440,547</u>	<u>1,195,183</u>

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

13 INTEREST INCOME

	<b>Group and Bank</b>	
	<b>June</b>	<b>June</b>
	<b>2006</b>	<b>2005</b>
	<b>RM'000</b>	<b>RM'000</b>
Loans and advances		
- Interest income other than recoveries from NPI	666,009	620,306
- Recoveries from NPL	10,933	10,479
Money at call and deposit placements		
with financial institutions	170,473	125,591
Securities held-for-trading	23,758	33,674
Securities available for sale	67,351	63,155
Securities held-to maturity	2,920	6,424
Securities purchased under resale	18,654	27,558
agreements		
	960,098	887,187
Accretion of discounts less amortisation of premium	(12,023)	(18,372)
	948,075	868,815

14 INTEREST EXPENSE

	<b>Group and Bank</b>	
	<b>June</b>	<b>June</b>
	<b>2006</b>	<b>2005</b>
	<b>RM'000</b>	<b>RM'000</b>
Deposits and placements of banks and other		
financial institutions	95,273	81,280
Deposits from other customers	272,203	251,537
Loans sold to Cagamas	17,784	31,391
Others	51,058	49,605
	436,318	413,813
	436,318	413,813

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

15 OTHER OPERATING INCOME

	<b>Group and Bank</b>	
	<b>June 2006 RM'000</b>	<b>June 2005 RM'000</b>
Fee income:		
Commission	62,667	50,825
Service charges and fees	-	146
Guarantee fees	3,288	4,778
Bankcard Fees	64,538	63,141
Insurance, premium and referral	12,061	12,568
Other fee income	5,663	5,728
	<u>148,217</u>	<u>137,186</u>
Unrealised loss from securities held for trading	(27,510)	(2,706)
Gain/loss from sales of securities held for trading	5,349	6,368
Gain/loss from sales of available-for-sale securities	(275)	19,148
Gross dividend from unquoted investment securities	25	25
	<u>(22,411)</u>	<u>22,835</u>
Other income:		
Foreign exchange profit	115,335	54,654
Gain/loss on disposal of fixed assets	-	18
	<u>115,335</u>	<u>54,672</u>
	<u>241,141</u>	<u>214,693</u>

**CITIBANK BERHAD**  
**( Company No. 297089 M)**  
**16 OVERHEAD EXPENSES**

	<b>Group and Bank</b>	
	<b>June</b>	<b>June</b>
	<b>2006</b>	<b>2005</b>
	<b>RM'000</b>	<b>RM'000</b>
Personnel costs		
-salary allowance and bonus	112,142	97,286
-others	47,928	32,638
Establishment costs		
-depreciation	17,095	13,160
-rental and hire of equipment	12,123	11,451
-utility	2,557	2,696
-others	3,043	4,564
Marketing expenses		
-advertisement and publicity	33,268	32,555
-others	1,857	2,100
Administration and general expenses		
-processing cost	62,398	48,600
-others	49,589	61,827
	<hr/>	<hr/>
	<u>342,000</u>	<u>306,877</u>

**17 ALLOWANCE FOR LOSSES ON LOANS AND FINANCING**

	<b>Group and Bank</b>	
	<b>June</b>	<b>June</b>
	<b>2006</b>	<b>2005</b>
	<b>RM'000</b>	<b>RM'000</b>
Allowance for bad and doubtful debts and financing:-		
Specific allowance		
-made in the financial period	61,859	73,450
-wri written back	(23,977)	(42,693)
General allowance	9,022	(8,940)
	<hr/>	<hr/>
	<u>46,904</u>	<u>21,817</u>

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

COMMITMENT AND CONTINGENCIES

	<b>Jun 06</b>			<b>Dec 05</b>		
	Principal Amount RM'000	Credit Equivalent Amount RM'000	Risk weighted amount RM'000	Principal Amount RM'000	Credit Equivalent Amount RM'000	Risk weighted amount RM'000
Direct credit substitute	1,322,745	1,322,745	1,322,745	1,391,752	1,391,752	1,391,752
Transaction -related contingent items	463,367	231,684	231,684	432,680	216,340	216,339
Short-term self liquidating trade-related contingencies	781,993	156,399	156,399	374,093	74,819	66,128
Other assets sold with recourse and commitment with certain drawdown						
Irrevocable commitments to extend credit						
-maturity not exceeding one year	12,847,098	-	-	11,514,462	-	-
-maturity exceeding one year	1,446,328	723,164	376,349	2,025,533	1,012,677	950,035
Foreign exchange related contracts:						
-Less than one year	30,050,026	499,499	171,058	20,207,817	334,136	118,578
-One year to less than 5 years	2,450,076	188,177	61,172	1,940,613	193,791	72,026
-5 years and above	49,743	7,461	3,731			
Interest rate related contracts:						
-Less than one year	7,715,854	14,246	3,289	4,414,909	9,477	1,920
-One year to less than 5 years	18,917,505	367,687	265,301	11,641,785	229,644	74,264
-5 years and above	5,668,146	426,049	365,809	1,864,185	153,099	53,452
Equity and commodity related contracts						
Others	625,955	-		222,874	-	-
<b>Total</b>	<b>82,338,836</b>	<b>3,937,111</b>	<b>2,957,537</b>	<b>56,030,703</b>	<b>3,615,735</b>	<b>2,944,494</b>

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

**CAPITAL ADEQUACY**

The capital adequacy ratios of the Bank are as follows:-

	Group and Bank	
	June 2006 RM'000	Dec 2005 RM'000
Tier 1 capital		
Paid-up share capital	121,697	121,697
Share premium	380,303	380,303
Retained earnings	700,558	700,558
Other reserves	114,322	114,322
Adjusted retained earnings	1,316,880	1,316,880
Deferred Tax asset adjustment	(34,616)	(34,616)
Total Tier-I capital	1,282,264	1,282,264
Tier-II capital		
Subordinated loans	400,000	400,000
General provision for bad and doubtful debts	288,861	288,861
Total capital	1,971,125	1,971,125
Less: Investments in subsidiaries	(20)	(20)
Capital base	1,971,105	1,971,105

Breakdown of risk-weighted assets in the various categories of risk-weights:-

	Group and Bank			
	June 2006 Principal RM'000	June 2006 Risk weighted RM'000	Dec 2005 Principal RM'000	Dec 2005 Risk weighted RM'000
0% Risk Weightage	8,214,254	-	7,051,448	-
10% Risk Weightage	184,229	18,423	325,373	32,537
20% Risk Weightage	6,245,574	1,249,115	8,720,739	1,744,148
50% Risk Weightage	11,987,338	5,993,669	11,344,497	5,672,249
100% Risk Weightage	12,304,569	12,304,569	13,036,471	13,036,471
Total credit risk weighted assets	38,935,964	19,565,776	40,478,528	20,485,405
Market risk adjusted asset		1,506,639		979,340
Total Risk Weighted Assets		21,072,415		21,464,745
Core capital ratio		6.09%		5.97%
Risk weighted capital ratio		9.35%		9.18%

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

Interest/profit rate risk

Group	Up to	> 1 - 3	> 3 - 12	> 1 - 5	over 5	Non-interest	Trading book	Total	Effective interest
2006	1 mth	months	months	years	years	sensitive			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	%
<b>ASSETS</b>									
Cash and short term funds	7,126,166	-	-	-	-	159,896	-	7,286,062	4.18%
Deposits and placements with financial institutions	-	238,779	683,569	127,902	-	-	-	1,050,250	4.32%
Securities purchased under resale agreements	917,326	-	-	-	-	-	-	917,326	3.59%
Securities held for trading	-	-	-	-	-	-	1,158,036	1,158,036	3.63%
Securities available-for-sale	-	288,958	631,768	2,696,385	103,516	-	-	3,720,627	4.80%
Securities held-to-maturity	-	-	-	-	-	7,499	-	7,499	
Loans, advances and financing	-	-	-	-	-	-	-	0	
- performing	15,623,722	991,023	981,253	493,409	191,304	545,183	-	18,825,894	7.82%
- non-performing *	-	-	-	-	-	595,130	-	595,130	
Other asset	-	-	-	-	-	693,758	-	693,758	
Statutory Deposits with BNM	-	-	-	-	-	609,925	-	609,925	
Investment in subs	-	-	-	-	-	20	-	20	
Property, plant and equipment	-	-	-	-	-	77,286	-	77,286	
Deferred tax	-	-	-	-	-	42,775	-	42,775	
<b>TOTAL ASSETS</b>	<b>23,667,214</b>	<b>1,518,760</b>	<b>2,296,590</b>	<b>3,317,696</b>	<b>294,820</b>	<b>2,731,472</b>	<b>1,158,036</b>	<b>34,984,588</b>	
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>									
Deposits from customers	7,202,393	2,454,259	6,640,202	880,510	62,500	6,088,938	-	23,328,802	3.22%
Deposits and placements of banks and other financial institutions	1,572,246	1,288,398	383,738	36,053	-	151,979	-	3,432,414	4.54%
Obligation on securities sold under repurchase agreements	3,453,462	-	-	-	-	-	-	3,453,462	1.30%
Bills and acceptance payable	-	-	-	-	-	306,073	-	306,073	
Recourse obligation on loans sold to Cagamas	124,817	288,328	408,714	-	-	-	-	821,859	3.57%
Other liabilities	-	-	-	-	-	1,679,734	-	1,679,734	
Subordinated loan	-	-	-	-	-	400,000	-	400,000	4.20%
<b>Total Liabilities</b>	<b>12,352,918</b>	<b>4,030,985</b>	<b>7,432,654</b>	<b>916,563</b>	<b>62,500</b>	<b>8,626,724</b>	<b>0</b>	<b>33,422,344</b>	
Shareholders' equity						1,562,244	0	1,562,244	
Minority interests									
<b>Total Liabilities and Shareholders' equity</b>	<b>12,352,918</b>	<b>4,030,985</b>	<b>7,432,654</b>	<b>916,563</b>	<b>62,500</b>	<b>10,188,968</b>	<b>0</b>	<b>34,984,588</b>	
On Balance Sheet interest sensitivity gap	11,314,296	(2,512,225)	(5,136,064)	2,401,133	232,320	(7,457,496)	1,158,036	0	
Off Balance Sheet interest sensitivity gap	317,000	879,000	763,000	1,236,000	(1,003,000)	(52,000)			
	<b>11,631,296</b>	<b>(1,633,225)</b>	<b>(4,373,064)</b>	<b>3,637,133</b>	<b>(770,680)</b>	<b>(7,509,496)</b>	<b>1,158,036</b>	<b>0</b>	