

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

		Group		Bank	
		SEP 2006 RM'000	DEC 2005 RM'000	SEP 2006 RM'000	DEC 2005 RM'000
ASSETS					
Cash and short term funds	1	4,270,706	8,257,287	4,270,706	8,257,287
Deposits and placements with financial institutions	2	1,354,647	2,079,603	1,354,647	2,079,603
Securities purchased under resale agreements		2,122,025	1,177,209	2,122,025	1,177,209
Securities held for trading	3	2,432,439	1,373,847	2,432,439	1,373,847
Securities available-for-sale	4	4,364,416	3,531,731	4,364,416	3,531,731
Securities held-to-maturity	5	7,499	247,499	7,499	247,499
Loans, advances and financing	6	20,143,239	18,968,536	20,143,239	18,968,536
Other assets	7	632,385	524,720	632,365	524,700
Statutory deposits with Bank Negara Malaysia		673,561	605,586	673,561	605,586
Deferred tax assets		29,697	34,616	29,697	34,616
Investment in subsidiary companies		-	-	20	20
Fixed assets		74,854	84,872	74,854	84,872
TOTAL ASSETS		<u>36,105,468</u>	<u>36,885,506</u>	<u>36,105,468</u>	<u>36,885,506</u>
LIABILITIES AND SHAREHOLDERS' FUNDS					
FUNDS					
Deposits from customers	8	23,875,207	22,122,500	23,875,207	22,122,500
Deposits and placements of banks and other financial institutions	9	3,711,518	5,932,662	3,711,518	5,932,662
Obligations on securities sold under repurchase agreements		3,278,664	4,079,582	3,278,664	4,079,582
Bills and acceptances payable		642,354	323,136	642,354	323,136
Recourse obligations on loans sold to Cagamas		558,281	1,150,144	558,281	1,150,144
Other liabilities	10	1,901,284	1,560,602	1,901,284	1,560,602
Sub-ordinated loans		400,000	400,000	400,000	400,000
TOTAL LIABILITIES		<u>34,367,308</u>	<u>35,568,626</u>	<u>34,367,308</u>	<u>35,568,626</u>
SHARE CAPITAL	11	121,697	121,697	121,697	121,697
RESERVES	12	1,616,463	1,195,183	1,616,463	1,195,183
SHAREHOLDERS' FUNDS		<u>1,738,160</u>	<u>1,316,880</u>	<u>1,738,160</u>	<u>1,316,880</u>
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS		<u>36,105,468</u>	<u>36,885,506</u>	<u>36,105,468</u>	<u>36,885,506</u>
COMMITMENTS AND CONTINGENCIES		<u>83,119,391</u>	<u>56,030,703</u>	<u>83,119,391</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 SEPTEMBER 2006

		Group and Bank	
		Sep 2006	Sep 2005
		RM'000	RM'000
Revenue		1,826,412	1,676,632
Interest income	13	1,452,065	1,317,599
Interest expense	14	(666,016)	(619,765)
Net interest income		<u>786,049</u>	<u>697,834</u>
<i>Net Islamic Banking Operating Income</i>		18,039	13,761
Non-interest income	15	356,308	345,272
Operating Income		<u>1,160,396</u>	<u>1,056,867</u>
Staff Cost and Overheads	16	(502,760)	(451,682)
Profit Before Provision		<u>657,636</u>	<u>605,185</u>
Loan and financing loss and provision	17	(81,584)	(48,594)
Profit Before Taxation		<u>576,052</u>	<u>556,591</u>
Taxation		(165,574)	(168,098)
Profit after taxation		<u><u>410,478</u></u>	<u><u>388,493</u></u>
Earnings per share - Basic (sen)		<u><u>450</u></u>	<u><u>426</u></u>

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

Unaudited Statement Of Changes In Equity For The Period Ended 30 September 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
At 1 January 2005	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)
At 31 December 2005	121,697	380,303	121,697	(7,375)	700,558	1,195,183	1,316,880
At 1 January 2006	121,697	380,303	121,697	(7,375)	700,558	1,195,183	1,316,880
Profit after taxation	-	-	-	-	410,478	410,478	410,478
Dividend proposed					-	-	-
Unrealised net gain/loss on revaluation of securities available for sale	-	-	-	12,134	-	12,134	12,134
Deferred tax on mark-to- market securities				(1,332)		(1,332)	(1,332)
	121,697	380,303	121,697	3,427	1,111,036	1,616,463	1,738,160
At 30 Sept 2006	121,697	380,303	121,697	3,427	1,111,036	1,616,463	1,738,160

CITIBANK BERHAD
AND ITS SUBSIDIARY COMPANIES
 (Company No. 297089 M)
 (Incorporated in Malaysia)
UNAUDITED CONDENSED CASH FLOW STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2006

	Group and Bank	
	Sep 2006 RM'000	Sep 2005 RM'000
Profit before tax expenses and zakat	576,052	556,591
Adjustments for non cash items	98,121	84,989
Changes in working capital:-		
Net changes in operating assets	(2,710,379)	3,960,478
Net changes in operating liabilities	(1,204,913)	(628,165)
Taxes paid	(162,824)	(122,045)
Net cash generated from operating activities	(3,403,943)	3,851,848
Net cash generated from investment activities	(582,637)	974,217
Net change in cash and cash equivalents	(3,986,580)	4,826,065
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	4,270,707	9,386,971

CITIBANK BERHAD
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(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 3rd quarter ended Sep 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 period ended 30 Sep 2006 of RM 576 million was RM 19 million or 3% higher than that of the previous corresponding period of RM 557 million. The improvement was mainly due to the higher net interest income which had increased by 13% or RM 88 million. Non interest income too has increased by RM 15 million or 4%. Main increases were mainly from the fee income and exchange difference. Overhead too increased by RM 51million. The main increase of the overhead was mainly due to an increase in staff cost of RM 40 million as well as administrative expenses of RM 9million.

Compared with the proceeding year, our gross loan base had increased by 5% whilst maintaining a healthy loan/deposit ratio of 86% as compared against 89% in the preceeding 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 two branches have since opened in Bukit Tengah and Puchong with the remaining two other branches scheduled to open in December 2006.

CITIBANK BERHAD

Company No. 297089 M

1 CASH AND SHORT TERM FUNDS

	Group and Bank	
	Sept 2006 RM'000	Dec 2005 RM'000
Cash and balances with banks and other financial institutions	78,611	75,734
Money at call and deposit placements maturing within one month	4,192,095	8,181,553
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	4,270,706	8,257,287
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2 DEPOSITS AND PLACEMENTS WITH FINANCIAL INSTITUTIONS

	Group and Bank	
	Sept 2006 RM'000	Dec 2005 RM'000
Bank Negara Malaysia	335,800	55,000
Licensed banks	1,018,847	2,024,603
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	1,354,647	2,079,603
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CITIBANK BERHAD

Company No. 297089 M

3 SECURITIES HELD-FOR-TRADING

	Group and Bank	
	Sept	Dec
	2006	2005
	RM'000	RM'000
At fair value		
Malaysian Government Treasury Bills	208,603	47,405
Malaysian Government Stock	507,687	109,333
Malaysian Government Investment Issues	160,172	44,982
BNM Bills/Notes	895,813	296,546
Cagamas Notes /Bonds	10,215	75,113
Khazanah Bonds	19,852	67,843
Commercial Paper	83,873	4,977
Private Debt Securities	546,224	727,648
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	2,432,439	1,373,847
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4 SECURITIES AVAILABLE-FOR-SALE

	Group and Bank	
	Sept	Dec
	2006	2005
	RM'000	RM'000
At fair value		
Malaysian Government Treasury Bills/Securities	2,201,301	1,596,876
BNM Bills/bonds	-	74,012
Malaysian Government Investment Issues	453,639	74,256
Cagamas Bonds	743,348	459,787
Khazanah Bonds	194,171	307,143
Private Debt Securities	310,389	588,050
Yankee Bonds/US bonds	459,110	429,025
Quoted securities:-		
Bond & equity	2,458	2,582
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	4,364,416	3,531,731
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CITIBANK BERHAD

Company No. 297089 M

5 SECURITIES HELD-TO-MATURITY

	Group and Bank	
	Sept 2006 RM'000	Dec 2005 RM'000
At amortised cost		
Negotiable Instruments of Deposit	-	240,000
Unquoted securities:-		
Shares	7,499	7,499
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	7,499	247,499
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CITIBANK BERHAD

Company No. 297089 M

6 LOANS, ADVANCES AND FINANCING

	Group and Bank	
	Sept 2006 RM'000	Dec 2005 RM'000
Overdrafts	1,498,148	1,640,723
Term loans		
-Housing loans/financing	10,948,847	10,293,582
-Syndicated term loan/financing		
-Hire Purchase receivables	67,967	77,809
-Lease Receivable	57,705	88,999
-Other term loan	1,487,653	1,399,976
Credit cards receivables	3,389,320	3,377,496
Bills receivable	545,140	503,738
Trust receipts	142,073	60,607
Claims on customers under acceptance credits	1,387,439	1,039,078
Staff loans	113,618	121,876
Revolving credit	1,124,351	1,048,736
Other loans	59,860	74,464
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Unearned interest and income	20,822,121 (78,572)	19,727,084 (56,228)
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Gross loans, advances and financing	20,743,549	19,670,856
Allowance for bad and doubtful debts and financing		
- specific	(298,604)	(413,459)
- general	(301,706)	(288,861)
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Net loans, advances and financing	20,143,239	18,968,536
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CITIBANK BERHAD

Company No. 297089 M

6a By type of customer

	Group and Bank	
	Sept 2006 RM'000	Dec 2005 RM'000
Domestic non bank institutions		
-stock broking	8,951	3,173
-others	293,407	173,424
Domestic business enterprise		
-small and medium enterprises	583,403	992,084
-others	3,531,991	2,816,069
Individuals	16,325,672	15,644,348
Foreign entities	125	41,758
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	20,743,549	19,670,856
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6b By interest/profit rate sensitivity

	Group and Bank	
	Sept 2006 RM'000	Dec 2005 RM'000
Fixed rate		
Housing loans/financing	294,095	194,374
Hire Purchase receivable	63,840	72,437
Other fixed rate loan/financing	7,869,617	6,866,101
Variable rate		
BLR plus	12,255,748	12,244,886
Cost plus	260,249	293,058
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	20,743,549	19,670,856
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CITIBANK BERHAD

Company No. 297089 M

6c By sector

	Group and Bank	
	Sept 2006 RM'000	Dec 2005 RM'000
Agriculture	31,139	55,713
Mining and quarrying	12,698	17,317
Manufacturing	1,806,190	1,529,216
Electricity / Gas & Water	139,893	369,691
Construction	364,221	72,680
Purchase of landed property		
- Residential	11,777,444	11,236,269
- Non-residential	529,549	547,460
Wholesale, retail trade and restaurant & hotel	775,558	669,387
Transport, storage and communication	451,896	463,424
Finance, insurance and business services	534,445	425,416
Purchase of securities	242,424	294,813
Consumption credit	4,058,215	3,955,819
Others	24,821	33,651
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	20,743,549	19,670,856
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CITIBANK BERHAD

Company No. 297089 M

6d Non-performing loans by sector

	Group and Bank	
	Sept 2006 RM'000	Dec 2005 RM'000
Agriculture	11	11
Manufacturing	89,590	69,147
Construction	18,267	36,736
Real estate	8,205	22,872
Purchase of landed property		
- Residential	199,317	176,844
- Non-residential	40,769	39,418
Wholesale, retail trade and restaurant & hotel	4,329	2,447
Transport, storage and communication	82	124
Finance, insurance and business services	4,351	3,966
Purchase of securities	28,036	22,230
Consumption credit	207,289	344,248
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	600,246	718,043
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CITIBANK BERHAD

Company No. 297089 M

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

	Group and Bank	
	Sept 2006 RM'000	Dec 2005 RM'000
Balance at 1 January	718,043	665,357
Classified as non-performing during the year/period	189,480	388,530
Reclassified as performing during the year	(59,464)	(166,036)
Amount recovered	(115,268)	(88,940)
Amount recovered from debt conversion	-	(14,814)
Amount written off	(132,501)	(61,258)
Amount written off on debt conversion	-	(4,796)
Foreign exchange difference	(44)	-
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At 30 Sept/December	600,246	718,043
Specific allowance	(298,604)	(413,459)
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Net non performing loans, advances and financing	<u>301,642</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:-

	Group and Bank	
	Sept 2006 RM'000	Dec 2005 RM'000
<u>General allowance</u>		
Balance at 1 January	288,861	302,090
Allowance made during the period/year	12,845	(13,229)
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Balance at 30 Sep/December	301,706	288,861
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As % of gross loans, advances and financing less specific allowance	1.5%	1.5%

CITIBANK BERHAD

Company No. 297089 M

	Group and Bank	
	Sept 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	107,183	157,438
Amount recovered	(38,444)	(67,296)
Amount written off	(183,594)	(52,610)
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Balance at 30 Sep/December	298,604	413,459
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7 OTHER ASSETS

	Group and Bank	
	Sept 2006 RM'000	Dec 2005 RM'000
Interest/Income receivable	136,714	102,131
Other debtors, deposits and prepayments	495,651	422,589
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	632,365	524,720
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CITIBANK BERHAD

Company No. 297089 M

8 DEPOSITS FROM CUSTOMERS

a By type of deposit

	Group and Bank	
	Sept 2006 RM'000	Dec 2005 RM'000
Demand deposits	5,785,256	6,055,693
Saving deposits	1,008,824	1,041,620
Fixed deposits	13,114,230	12,933,507
Other deposits	1,320,518	1,110,230
Negotiable Instruments of Deposit	2,637,533	960,168
Others - cash collateral	8,846	21,282
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	23,875,207	22,122,500
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b By type of customers

	Group and Bank	
	Sept 2006 RM'000	Dec 2005 RM'000
Federal and state governments	35	19
Government and statutory bodies	4,801	4,078
Business enterprise	9,983,993	9,001,645
Individuals	12,256,944	11,299,459
Others	1,629,434	1,817,299
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	23,875,207	22,122,500
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CITIBANK BERHAD

Company No. 297089 M

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

	Group and Bank	
	Sept 2006 RM'000	Dec 2005 RM'000
Licensed banks	3,687,213	5,682,662
Licensed finance companies	-	250,000
Bank Negara Malaysia	24,305	-
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	3,711,518	5,932,662
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10 OTHER LIABILITIES

	Group and Bank	
	Sept 2006 RM'000	Dec 2005 RM'000
Interest/Profit payable	140,324	110,807
Other creditors and accruals	1,551,259	1,246,157
Provision for retirement benefits	5,836	3,368
Profit Equalisation Reserve	8,696	7,131
Taxation	195,169	193,139
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	1,901,284	1,560,602
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CITIBANK BERHAD

Company No. 297089 M

11 SHARE CAPITAL

	Group and Bank	
	Sept 2006 RM	Dec 2005 RM
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

	Group and Bank	
	Sept 2006 RM	Dec 2005 RM
Share premium	380,303	380,303
Statutory reserve	121,697	121,697
Other Reserve	3,427	(7,375)
Retained profit	1,111,036	700,558
	<u>1,616,463</u>	<u>1,195,183</u>

CITIBANK BERHAD
(Company No. 297089 M)

13 INTEREST INCOME

	Group and Bank	
	Sep	Sep
	2006	2005
	RM'000	RM'000
Loans and advances		
- Interest income other than recoveries from NPI	1,021,487	935,540
- Recoveries from NPL	14,843	15,574
Money at call and deposit placements with financial institutions	244,845	212,279
Securities held-for-trading	35,212	42,812
Securities available for sale	115,027	92,786
Securities held-to maturity	2,923	9,621
Securities purchased under resale agreements	34,421	34,131
	1,468,758	1,342,743
Accretion of discounts less amortisation of premium	(16,693)	(25,144)
	1,452,065	1,317,599

14 INTEREST EXPENSE

	Group and Bank	
	Sep	Sep
	2006	2005
	RM'000	RM'000
Deposits and placements of banks and other financial institutions	132,918	121,673
Deposits from other customers	406,919	381,890
Loans sold to Cagamas	23,734	44,978
Others	102,445	71,224
	666,016	619,765
	666,016	619,765

CITIBANK BERHAD
(Company No. 297089 M)

15 OTHER OPERATING INCOME

	Group and Bank	
	Sep 2006	Sep 2005
	RM'000	RM'000
Fee income:		
Commission	93,993	84,142
Service charges and fees	-	355
Guarantee fees	4,889	6,641
Bankcard Fees	97,071	95,313
Insurance, premium and referral	17,938	18,144
Other fee income	8,581	3,075
	<u>222,472</u>	<u>207,670</u>
Unrealised loss from securities held for trading	(20,112)	(4,363)
Gain/loss from sales of securities held for trading	12,916	9,423
Gain/loss from sales of available-for-sale securities	15,213	20,605
Gross dividend from unquoted investment securities	25	25
	<u>8,042</u>	<u>25,690</u>
Other income:		
Foreign exchange profit	125,794	111,912
	<u>125,794</u>	<u>111,912</u>
	<u>356,308</u>	<u>345,272</u>

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

	Group and Bank	
	Sep 2006 RM'000	Sep 2005 RM'000
Personnel costs		
-salary allowance and bonus	170,783	112,991
-others	63,431	81,593
Establishment costs		
-depreciation	21,960	19,828
-rental and hire of equipment	18,529	15,670
-utility	3,794	4,321
-others	4,736	8,011
Marketing expenses		
-advertisement and publicity	52,681	47,430
-others	3,230	3,051
Administration and general expenses		
-processing cost	87,063	75,517
-others	76,553	83,270
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	<u>502,760</u>	<u>451,682</u>

17 ALLOWANCE FOR LOSSES ON LOANS AND FINANCING

	Group and Bank	
	Sep 2006 RM'000	Sep 2005 RM'000
Allowance for bad and doubtful debts and financing:-		
Specific allowance		
-made in the financial period	107,183	118,868
-written back	(38,444)	(56,949)
General allowance	12,845	(13,325)
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	<u>81,584</u>	<u>48,594</u>

CITIBANK BERHAD
Company No. 297089 M

COMMITMENT AND CONTINGENCIES

	Sept 06			Dec 05		
	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	1,157,357	1,157,357	1,157,357	1,391,752	1,391,752	1,391,752
Transaction -related contingent items	507,649	253,824	253,824	432,680	216,340	216,339
Short-term self liquidating trade-related contingencies	777,460	155,492	155,492	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	15,004,046	-	-	11,514,462	-	-
-maturity exceeding one year	1,611,677	805,839	483,202	2,025,533	1,012,677	950,035
Foreign exchange related contracts:						
-Less than one year	27,636,432	439,822	145,358	20,207,817	334,136	118,578
-One year to less than 5 years	6,408,779	549,429	249,659	1,940,613	193,791	72,026
-5 years and above	183,141	27,471	13,736			
Interest rate related contracts:						
-Less than one year	6,007,068	11,165	2,766	4,414,909	9,477	1,920
-One year to less than 5 years	17,572,007	399,233	318,244	11,641,785	229,644	74,264
-5 years and above	4,318,925	359,127	266,778	1,864,185	153,099	53,452
Equity and commodity related contracts						
Others	1,934,850	-		222,874	-	-
Total	83,119,391	4,158,759	3,046,416	56,030,703	3,615,735	2,944,494

CITIBANK BERHAD
Company No. 297089 M

CAPITAL ADEQUACY

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

	Group and Bank	
	Sep 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	1,111,036	700,558
Other reserves	125,124	114,322
Adjusted retained earnings	1,738,160	1,316,880
Deferred Tax asset adjustment	(29,697)	(34,616)
Total Tier-I capital	<u>1,708,463</u>	<u>1,282,264</u>
Tier-II capital		
Subordinated loans	400,000	400,000
General provision for bad and doubtful debts	301,706	288,861
Total capital	<u>2,410,169</u>	<u>1,971,125</u>
Less: Investments in subsidiaries	(20)	(20)
Capital base	<u><u>2,410,149</u></u>	<u><u>1,971,105</u></u>

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

	Group and Bank			
	Sep 2006 Principal RM'000	Sep 2006 Risk weighted RM'000	Dec 2005 Principal RM'000	Dec 2005 Risk weighted RM'000
0% Risk Weightage	9,104,039	-	7,051,448	-
10% Risk Weightage	159,851	15,985	325,373	32,537
20% Risk Weightage	5,688,258	1,137,652	8,720,739	1,744,148
50% Risk Weightage	12,478,629	6,239,315	11,344,497	5,672,249
100% Risk Weightage	12,883,299	12,883,299	13,036,471	13,036,471
Total credit risk weighted assets	<u>40,314,076</u>	<u>20,276,250</u>	<u>40,478,528</u>	<u>20,485,405</u>
Market risk adjusted asset		1,723,624		979,340
Total Risk Weighted Assets		<u><u>21,999,874</u></u>		<u><u>21,464,745</u></u>
Core capital ratio		7.77%		5.97%
Risk weighted capital ratio		10.96%		9.18%