

Citigroup Pty Limited - Public Disclosures

Capital Structure - 31 December 2008



- In accordance with APRA Prudential Standard APS 330, Table 15, Citigroup Pty Limited's capital structure on a consolidated basis as at 31 December 2008 as disclosed in the Annual Financial Statements lodged with ASIC was:

Capital Structure	31/12/2008 Audited A\$ Millions
Tier 1 Capital	
Paid up ordinary share capital	459.8
General reserves	291.8
Retained earnings	1,197.1
Deductions from Tier 1 capital	415.7
	1,533.0
Tier 2 Capital	
Net Tier 2 capital	4.6
Total Capital base	1,537.6

Citigroup Pty Limited – Public Disclosures

Capital Adequacy - 31 December 2008



- In accordance with APRA Prudential Standard APS 330, Table 16, Citigroup Pty Limited's capital adequacy in terms of risk-weighted assets as at 31 December 2008 was:

Risk Weighted Assets (RWA)	31/12/08 A\$ millions RWA
Credit Risk by portfolio	
Residential Mortgage	3,236.1
Other retail #	6,293.8
Corporate	114.1
Bank	408.7
Government	-
All Other	168.3
Securitisation	-
Total Credit risk	10,221.0
Market risk	4.9
Operational risk	2,161.2
Total risk weighted assets (RWA)	12,387.1

Capital Adequacy	Audited 31/12/08
Tier 1 Capital Adequacy Ratio	12.4%
Total Capital Adequacy Ratio	12.4%

Consists mainly of personal unsecured lending (including credit cards) and commercial mortgages.

Citigroup Pty Limited – Public Disclosures

Credit Risk Exposures - 31 December 2008



- In accordance with APRA Prudential Standard APS 330, Table 17, Citigroup Pty Limited's credit risk exposure as at 31 December 2008 was:

a) Credit risk
A\$ Millions

	Gross						Average					
	Cash	Loans	Placements & Debt securities	Derivatives #	Guarantees & Commitments #	Total	Cash	Loans	Debt securities	Derivatives #	Guarantees & Commitments #	Total
Credit risk exposures												
Residential Mortgage		7,980.6				7,980.6		8,028.0				8,028.0
Other retail			6,269.5			6,269.5		6,154.2				6,154.2
Corporate		47.6			44.4	92.0		48.4			66.2	114.5
Bank	656.0		863.1	22.8	172.0	1,713.9	817.9		727.2	18.8	185.1	1,749.0
Government	1,310.7					1,310.7	2,728.6					2,728.6
All Other		168.3				168.3		156.2				156.2
Total	1,966.7	14,466.0	863.1	22.8	216.4	17,535.0	3,546.5	14,386.6	727.2	18.8	251.3	18,930.4

b) Impairment

	Impaired facilities (1)	Past due facilities (2)	Specific provisions (3)	Charges for specific provisions and write-off for the quarter
Residential Mortgage	0.8	51.2	2.9	0.3
Other retail	4.8	48.7	154.9	45.4
Total	5.6	99.9	157.8	45.7

c) General reserve for credit losses

	10.2
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Note:
These amounts represent the credit equivalent as opposed to notional values.

(1) Impaired facilities: Impaired facilities are those items for which the ultimate collectibility of principle and interest is compromised.
(2) Past due facilities: Past due facilities are those loans where the contractual interest or principle payments are 90 days past due but the Company believes that impairment is not yet appropriate.
(3) The specific provision represents both individually assessed provisions and collectively assessed provisions. The measure of credit losses is in accordance with Australian Accounting Standards (AASB) and APRA regulatory requirements.