

Citigroup Pty Limited - Public Disclosures

Capital Structure - 31 December 2009



- In accordance with APRA Prudential Standard APS 330, Table 15, Citigroup Pty Limited's capital structure on a consolidated basis as at 31 December 2009 as disclosed in the Annual Financial Statements lodged with ASIC was:

Capital Structure	31/12/2009 A\$ Millions
Tier 1 Capital	
Paid up ordinary share capital	459.8
General reserves	445.2
Retained earnings	1,362.3
Deductions from Tier 1 capital	383.7
	1,883.6
Tier 2 Capital	
Net Tier 2 capital	28.8
Total Capital base	1,912.4

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Capital Adequacy - 31 December 2009



- 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 2009 was:

Risk Weighted Assets (RWA)	31/12/09 A\$ millions RWA
Credit Risk by portfolio	
Residential Mortgage	3,028.9
Other retail #	6,223.4
Corporate	42.9
Bank	572.7
Government	-
All Other	81.9
Securitisation	-
Total Credit risk	9,949.7
Market risk	5.4
Operational risk	2,197.0
Total risk weighted assets (RWA)	12,152.1

Capital Adequacy	31/12/2009
Tier 1 Capital Adequacy Ratio	15.5%
Total Capital Adequacy Ratio	15.7%

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

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Credit Risk Exposures - 31 December 2009



- In accordance with APRA Prudential Standard APS 330, Table 17, Citigroup Pty Limited's credit risk exposure as at 31 December 2009 was:

a) Credit risk												
A\$ Millions												
	Gross						Average					
	Cash	Loans	Placements & Debt securities	Derivatives #	Guarantees & Commitments #	Total	Cash	Loans	Placements & Debt securities	Derivatives #	Guarantees & Commitments #	Total
Credit risk exposures												
Residential Mortgage		7,110.9			44.4	7,155.3		7,224.0			45.6	7,269.6
Other retail		6,184.3			39.1	6,223.4		6,139.1			40.4	6,179.4
Corporate		42.1				42.1		41.9				41.9
Bank	908.0		1,882.2	9.1		2,799.3	868.7		1,516.1	11.4		2,396.2
Government	705.9		615.4			1,321.3	874.3		307.7			1,182.0
All Other		81.9				81.9		89.5				89.5
Total	2,229.3	13,419.2	1,882.2	9.1	83.5	17,623.3	1,742.9	13,494.4	1,823.8	11.4	86.0	17,158.5

b) Impairment

	Impaired facilities (1)	Past due facilities (2)	Specific provisions (3)	Charges for specific provisions and write-off for the quarter
Residential Mortgage	1.6	33.5	0.0	-
Other retail	3.7	51.3	191.5	76.3
Total	5.3	84.8	191.5	76.3

c) **General reserve for credit losses** 43.9

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.