

Citigroup Pty Limited – Public Disclosures

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:

Unaudited	
Risk Weighted Assets (RWA)	31/12/09 A\$ millions RWA
Credit Risk by portfolio	
Residential Mortgage	2,960.8
Other retail #	6,224.6
Corporate	42.9
Bank	572.7
Government	-
All Other	81.9
Securitisation	-
Total Credit risk	9,882.9
Market risk	5.4
Operational risk	2,197.0
Total risk weighted assets (RWA)	12,085.2

Unaudited	
Capital Adequacy	31/12/2009
Tier 1 Capital Adequacy Ratio	15.7%
Total Capital Adequacy Ratio	15.9%

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

Citigroup Pty Limited – Public Disclosures

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	UNAUDITED											
	Gross					Average						
	Cash	Placements &			Guarantees & Commitments #	Total	Cash	Placements &			Guarantees & Commitments #	Total
Loans		Debt securities	Derivatives #	Loans				Debt securities	Derivatives #			
Credit risk exposures												
Residential Mortgage		7,109.7			44.4	7,154.1		7,223.4			45.6	7,269.0
Other retail		6,185.5			39.1	6,224.6		6,139.7			40.4	6,180.0
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	-	-
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.