

Citigroup Pty Limited – Public Disclosures

Capital Adequacy - 31 March 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 March 2009 was:

Risk Weighted Assets (RWA)	31/03/09 A\$ millions RWA
Credit Risk by portfolio	
Residential Mortgage	3,279.7
Other retail #	6,283.6
Corporate	46.5
Bank	414.0
Government	-
All Other	137.8
Securitisation	-
Total Credit risk	10,161.6
Market risk	3.0
Operational risk	2,161.2
Total risk weighted assets (RWA)	12,325.8

Capital Adequacy	Unaudited 31/03/09
Tier 1 Capital Adequacy Ratio	12.7%
Total Capital Adequacy Ratio	12.7%

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

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Credit Risk Exposures - 31 March 2009



- In accordance with APRA Prudential Standard APS 330, Table 17, Citigroup Pty Limited's credit risk exposure as at 31 March 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		7,855.1			173.2	8,028.3		7,917.9			172.6	8,090.5
Other retail		6,205.0			44.7	6,249.7		6,237.3			44.6	6,281.8
Corporate		46.5				46.5		47.1				47.1
Bank	942.8		1,003.1	16.7		1,962.6	799.4		933.1	19.8		1,752.3
Government	190.0					190.0	750.4					750.4
All Other		137.8				137.8		153.1				153.1
Total	1,132.8	14,244.4	1,003.1	16.7	217.9	16,614.9	1,549.8	14,355.2	933.1	19.8	217.2	17,075.0

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	51.0	3.4	
Other retail	4.7	67.6	174.7	41.5
Total	5.5	118.6	178.1	41.5

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.