

# **BASEL 2 - PILLAR III DISCLOSURE**

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Citigroup Pty Limited Consolidated Group  
31 MARCH 2012



ABN 88 004 325 080

# Citigroup Pty Limited – Public Disclosures

## Capital Adequacy – 31 MARCH 2012



- 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 2012 was:

<b>Risk Weighted Assets (RWA)</b>	<b>31/03/2012 A\$ millions (Unaudited) RWA</b>	<b>31/12/2011 A\$ millions (Audited) RWA</b>
<b>Credit Risk by portfolio</b>		
Residential Mortgage	2,778.7	2,681.0
Other retail #	6,060.8	6,076.7
Corporate	56.1	54.3
Bank	236.4	246.9
Government	-	-
All Other	108.5	99.2
Securitisation	-	-
<b>Total Credit risk</b>	<b>9,240.5</b>	<b>9,158.1</b>
Market risk	0.2	1.5
Operational risk	1,982.2	1,982.2
<b>Total risk weighted assets (RWA)</b>	<b>11,223.0</b>	<b>11,141.8</b>

<b>Capital Adequacy</b>	<b>31/03/2012 (Unaudited)</b>	<b>31/12/2011 (Audited)</b>
Tier 1 Capital Adequacy Ratio	24.3%	23.8%
<b>Total Capital Adequacy Ratio</b>	<b>24.6%</b>	<b>24.5%</b>

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

# Citigroup Pty Limited – Public Disclosures

## Credit Risk Exposures – 31 MARCH 2012



- In accordance with APRA Prudential Standard APS 330, Table 17, Citigroup Pty Limited's credit risk exposure as at 31 March 2012 was:

a) Credit risk												
A\$ Millions												
	March 2012 (Unaudited)											
	Gross						Average					
	Cash	Loans	Placements & Debt	Derivatives #	Guarantees & Commitments #	Total	Cash	Loans	Placements & Debt securities	Derivatives #	Guarantees & Commitments #	Total
<b>Credit risk exposures</b>												
Residential Mortgage		6,849.7			244.7	7,094.4		6,752.3			224.6	6,976.8
Other retail		6,000.1			45.2	6,045.3		6,008.6			33.9	6,042.5
Corporate		56.1				56.1		55.0				55.0
Bank	897.3		273.6	2.0		1,172.9	941.2		302.0	2.5		1,245.6
Government	3.4		352.6			356.0	186.7		445.6			632.3
All Other		108.5				108.5		101.8				101.8
<b>Total</b>	<b>900.7</b>	<b>13,014.4</b>	<b>626.2</b>	<b>2.0</b>	<b>289.9</b>	<b>14,833.2</b>	<b>1,127.9</b>	<b>12,917.6</b>	<b>747.6</b>	<b>2.5</b>	<b>258.5</b>	<b>15,053.9</b>

  

A\$ Millions												
	December 31, 2011 (Audited)											
	Gross						Average					
	Cash	Loans	Placements & Debt	Derivatives #	Guarantees & Commitments #	Total	Cash	Loans	Placements & Debt securities	Derivatives #	Guarantees & Commitments #	Total
<b>Credit risk exposures</b>												
Residential Mortgage		6,654.9			204.4	6,859.3		6,606.0			184.2	6,790.2
Other retail		6,017.1			22.6	6,039.7		6,051.3			21.4	6,072.7
Corporate		53.9				53.9		53.7				53.7
Bank	985.0		330.4	2.9		1,318.3	1,235.3		282.7	2.9		1,520.9
Government	370.0		538.5			908.5	219.8		676.0			895.8
All Other		99.2				99.2		96.7				96.7
<b>Total</b>	<b>1,355.0</b>	<b>12,825.1</b>	<b>868.9</b>	<b>2.9</b>	<b>227.0</b>	<b>15,278.9</b>	<b>1,455.1</b>	<b>12,807.7</b>	<b>958.7</b>	<b>2.9</b>	<b>205.6</b>	<b>15,430.0</b>

  

b) Impairment								
	March 2012 (Unaudited)				December 2011 (Audited)			
	Impaired facilities (1)	Past due facilities (2)	Specific provisions (3)	Charges for specific provisions and write-off for the quarter	Impaired facilities (1)	Past due facilities (2)	Specific provisions (3)	Charges for specific provisions and write-off for the quarter
Residential Mortgage	2.1	43.4	-	0.8	3.2	44.2	-	0.3
Other retail	47.9	87.4	170.6	66.3	46.9	74.0	165.7	58.7
<b>Total</b>	<b>50.0</b>	<b>130.8</b>	<b>170.6</b>	<b>67.1</b>	<b>50.1</b>	<b>118.2</b>	<b>165.7</b>	<b>59.0</b>

  

c) General reserve for credit losses		
	Mar-12	Dec-12
	134.4	131.4

**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 principal and interest is compromised.  
(2) Past due facilities: Past due facilities are those loans where the contractual interest or principal 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.

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## Securitisation Exposures – 31 MARCH 2012



- In accordance with APRA Prudential Standard APS 330, Table 18, Citigroup Pty Limited's securitisation risk exposure as at 31 March 2012 was:

Securitisation Exposure (In Millions) a) Summary of current period's securitisation activity, including the total amount of exposures securitised (by exposure type) and recognised gain or loss on sale by exposure type.	March 2012		December 2011	
	Total Exposures Securitised	Recognized Gain or (loss) on sale	Total Exposures Securitised	Recognized Gain or (loss) on sale
<b>Underlying asset type</b>				
Residential mortgage exposures	-	-	-	-
Credit card and other personal loans	-	-	-	-
Other retail	-	-	-	-

b) Aggregate amount of: on-balance sheet securitisation exposures retained or purchased broken down by exposure type; and off-balance sheet securitisation exposures broken down by exposure type.	March 2012		December 2011	
	On Balance Sheet	Off Balance Sheet	On Balance Sheet	Off Balance Sheet
<b>Securitisation facility type</b>				
Holding of securities	114.0	-	114.0	-
Liquidity support facilities	31.4	21.0	32.5	21.0
Other credit enhancements	32.5	-	32.5	-
Other	9.2	5.5	9.0	5.1
<b>Total</b>	<b>187.1</b>	<b>26.5</b>	<b>188.0</b>	<b>26.1</b>