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This Historical Quarterly Financial Data Supplement for the quarter and year ended December 31, 2014 has been revised to reflect the following:

- historical financial data reclassified from Citicorp to Citi Holdings for all periods presented for the consumer businesses in 11 markets and the consumer finance business in Korea in *Global Consumer Banking (GCB)* and certain businesses in *Institutional Clients Group* that Citi intends to exit;
- changes in Citi's charge out of certain assets and non-interest revenues from the *Corporate/Other* segment to Citi's businesses;
- changes in charge outs of certain administrative, operations and technology costs among Citi's businesses;
- combining of the *EMEA* and *Asia GCB* consumer banking businesses for reporting purposes;
- certain other immaterial reclassifications; and
- retrospective application of Accounting Standards Update (ASU) 2014-01, *Investments-Equity Method and Joint Ventures (Topic 323): Accounting for Investments in Qualified Affordable Housing Projects*.

For additional information on these revisions, see Citi's Current Report on Form 8-K filed with the U.S. Securities and Exchange Commission on April 8, 2015. This revised Historical Financial Data Supplement reflects the format Citi will use to present its 2015 first quarter financial results on April 16, 2015 and is being provided solely to facilitate comparison of 2015 first quarter results with those of prior periods.

(1) Includes EMEA GCB for all periods due to the continued reduction in the relative impact from EMEA GCB.

CITIGROUP -- FINANCIAL SUMMARY

(In millions of dollars, except per share amounts, and as otherwise noted)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Total Revenues, Net of Interest Expense	\$ 20,318	\$ 20,592	\$ 17,941	\$ 17,873	\$ 20,206	\$ 19,425	\$ 19,689	\$ 17,899	\$ 86,146	\$ 77,635	\$ 69,530	\$ 76,724	\$ 77,219
Total Operating Expenses	12,288	12,149	11,679	12,292	12,149	15,521	12,955	14,426	46,824	50,180	50,036	48,408	55,051
Net Credit Losses (NCLs)	2,878	2,608	2,430	2,547	2,439	2,189	2,097	2,248	30,623	19,687	14,231	10,463	8,973
Credit Reserve Build / (Release)	(664)	(781)	(778)	(636)	(646)	(610)	(522)	(367)	(5,662)	(8,351)	(3,773)	(2,859)	(2,145)
Provision for Unfunded Lending Commitments	14	(3)	103	(34)	(27)	(31)	(30)	(74)	(117)	51	(16)	80	(162)
Provision for Benefits and Claims	231	200	204	195	208	182	205	206	965	972	887	830	801
Provisions for Credit Losses and for Benefits and Claims	2,459	2,024	1,959	2,072	1,974	1,730	1,750	2,013	25,809	12,359	11,329	8,514	7,467
Income from Continuing Operations before Income Taxes	5,571	6,419	4,303	3,509	6,083	2,174	4,984	1,460	13,513	15,096	8,165	19,802	14,701
Income Taxes (benefits)	1,675	2,225	1,102	1,184	2,131	1,184	2,068	1,077	2,647	4,020	397	6,186	7,197
Income from Continuing Operations	\$ 3,896	\$ 4,194	\$ 3,201	\$ 2,325	\$ 3,952	\$ 253	\$ 2,916	\$ 383	\$ 10,866	\$ 11,076	\$ 7,768	\$ 13,616	\$ 7,504
Income (Loss) from Discontinued Operations, net of Taxes	(33)	30	92	181	37	(22)	(16)	(1)	(16)	68	(58)	270	(2)
Net Income before Noncontrolling Interests	3,863	4,224	3,293	2,506	3,989	231	2,900	382	10,850	11,144	7,710	13,886	7,502
Net Income Attributable to Noncontrolling Interests	90	36	51	50	45	50	59	38	281	148	219	227	192
Citigroup's Net Income	\$ 3,773	\$ 4,188	\$ 3,242	\$ 2,456	\$ 3,944	\$ 181	\$ 2,841	\$ 344	\$ 10,569	\$ 10,996	\$ 7,491	\$ 13,659	\$ 7,310
Diluted Earnings Per Share:													
Income from Continuing Operations	\$ 1.23	\$ 1.34	\$ 0.98	\$ 0.71	\$ 1.22	\$ 0.03	\$ 0.88	\$ 0.06	\$ 3.53	\$ 3.58	\$ 2.44	\$ 4.25	\$ 2.20
Citigroup's Net Income	\$ 1.21	\$ 1.34	\$ 1.01	\$ 0.77	\$ 1.23	\$ 0.03	\$ 0.88	\$ 0.06	\$ 3.53	\$ 3.60	\$ 2.42	\$ 4.34	\$ 2.20
Shares (in millions):													
Average Basic	3,040.1	3,040.7	3,034.3	3,028.0	3,037.4	3,033.8	3,029.5	3,025.6	2,877.6	2,909.8	2,930.6	3,035.8	3,031.6
Average Diluted	3,044.7	3,046.3	3,040.9	3,034.6	3,043.3	3,038.3	3,034.8	3,031.5	2,967.8	2,998.8	3,015.5	3,041.6	3,037.0
Common Shares Outstanding, at period end	3,042.9	3,041.0	3,033.0	3,029.2	3,037.8	3,031.8	3,029.5	3,023.9					
Preferred Dividends - Basic	\$ 4	\$ 9	\$ 110	\$ 71	\$ 124	\$ 100	\$ 128	\$ 159	\$ 9	\$ 26	\$ 26	\$ 194	\$ 511
Preferred Dividends - Diluted	\$ 4	\$ 9	\$ 110	\$ 71	\$ 124	\$ 100	\$ 128	\$ 159	\$ 9	\$ 26	\$ 26	\$ 194	\$ 511
Income Allocated to Unrestricted Common Shareholders - Basic													
Income from Continuing Operations	\$ 3,730	\$ 4,067	\$ 2,980	\$ 2,161	\$ 3,721	\$ 102	\$ 2,684	\$ 183	\$ 10,486	\$ 10,719	\$ 7,357	\$ 12,937	\$ 6,690
Citigroup's Net Income	\$ 3,697	\$ 4,096	\$ 3,070	\$ 2,338	\$ 3,758	\$ 80	\$ 2,669	\$ 182	\$ 10,470	\$ 10,786	\$ 7,301	\$ 13,202	\$ 6,688
Income Allocated to Unrestricted Common Shareholders - Diluted													
Income from Continuing Operations	\$ 3,730	\$ 4,067	\$ 2,980	\$ 2,161	\$ 3,721	\$ 102	\$ 2,684	\$ 183	\$ 10,488	\$ 10,735	\$ 7,368	\$ 12,938	\$ 6,691
Citigroup's Net Income	\$ 3,698	\$ 4,096	\$ 3,070	\$ 2,338	\$ 3,758	\$ 80	\$ 2,669	\$ 182	\$ 10,473	\$ 10,802	\$ 7,311	\$ 13,203	\$ 6,689
Regulatory Capital Ratios and Performance Metrics:													
Basel III Common Equity Tier 1 Capital Ratio ⁽¹⁾	9.31%	10.02%	10.47%	10.57%	10.45%	10.57%	10.64%	10.57%					
Basel III Tier 1 Capital Ratio ⁽¹⁾	9.56%	10.37%	10.90%	11.23%	11.11%	11.35%	11.41%	11.45%					
Basel III Total Capital Ratio ⁽¹⁾	12.23%	12.79%	13.12%	12.64%	12.52%	12.70%	12.76%	12.80%					
Estimated Basel III Supplementary Leverage Ratio ⁽³⁾	N/A	5.08%	5.25%	5.42%	5.70%	5.82%	5.98%	5.94%					
Return on Average Assets	0.81%	0.88%	0.69%	0.52%	0.85%	0.04%	0.59%	0.07%	0.53%	0.56%	0.39%	0.73%	0.39%
Efficiency Ratio	60%	59%	65%	69%	60%	80%	66%	81%	54%	65%	72%	63%	71%
Return on Average Common Equity	8.2%	8.8%	6.4%	4.8%	7.8%	0.2%	5.3%	0.4%					
Balance Sheet Data, EOP (in billions of dollars, except Book Value per Share):													
Total Assets	\$ 1,881.4	\$ 1,883.6	\$ 1,899.2	\$ 1,880.0	\$ 1,894.4	\$ 1,909.4	\$ 1,882.5	\$ 1,842.2					
Total Average Assets	1,886.8	1,898.9	1,859.5	1,888.0	1,888.3	1,903.3	1,895.4	1,900.2	1,997.9	1,952.6	1,910.7	1,883.3	1,896.8
Total Deposits ⁽⁴⁾	933.8	938.4	955.5	968.3	966.3	965.7	942.7	899.3					
Citigroup's Stockholders' Equity	193.0	195.6	200.5	204.0	208.1	211.0	211.9	210.2					
Book Value Per Share	\$ 62.39	\$ 62.90	\$ 64.38	\$ 65.12	\$ 66.13	\$ 66.64	\$ 66.99	\$ 66.05					
Tangible Book Value Per Share ⁽⁵⁾	\$ 52.23	\$ 52.99	\$ 54.40	\$ 55.19	\$ 56.29	\$ 56.78	\$ 57.41	\$ 56.71					
Direct Staff (in thousands)	257	253	252	251	248	244	243	241					

(1) Citigroup's Basel III risk-based capital ratios, which are based on the final U.S. Basel III rules and reflect full implementation assumed for related capital components, are non-GAAP financial measures. These ratios are calculated under the Basel III Advanced Approaches framework. See page 42 for a reconciliation of this measure to reported results.

(2) Not used.

(3) Citigroup's estimated Basel III Supplementary Leverage ratio (SLR) and certain related components are non-GAAP financial measures. Citigroup believes this ratio and its components provide useful information to investors and others by measuring Citigroup's progress against future regulatory capital standards. Citigroup's estimated Basel III SLR is based on the revised final U.S. Basel III rules, issued in September 2014.

(4) At December 31, 2014, approximately \$20.6 billion of Deposits (and corresponding assets) were reclassified to held-for-sale within Other liabilities and Other assets, respectively, as a result of Citigroup's entry into an agreement to sell its Japan retail banking business.

(5) Tangible book value per share is a non-GAAP financial measure. See page 40 for a reconciliation of this measure to reported results.

Note: Ratios and returns are calculated based on the displayed amounts.

NM Not meaningful

Reclassified to conform to the current period's presentation.

CITIGROUP CONSOLIDATED STATEMENT OF INCOME

(In millions of dollars)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Revenues													
Interest revenue	\$ 15,960	\$ 15,840	\$ 15,463	\$ 15,707	\$ 15,350	\$ 15,561	\$ 15,512	\$ 15,260	\$ 78,596	\$ 71,858	\$ 67,298	\$ 62,970	\$ 61,683
Interest expense	4,330	4,158	3,952	3,737	3,591	3,615	3,325	3,159	25,057	24,209	20,612	16,177	13,690
Net interest revenue	11,630	11,682	11,511	11,970	11,759	11,946	12,187	12,101	53,539	47,649	46,686	46,793	47,993
Commissions and fees	3,435	3,293	3,061	3,152	3,184	3,441	3,280	3,127	13,344	12,490	12,584	12,941	13,032
Principal transactions	2,504	2,684	1,149	965	2,888	1,843	1,549	418	7,730	7,458	4,980	7,302	6,698
Administrative and other fiduciary fees	1,068	1,083	968	970	1,009	1,029	1,029	946	4,005	3,995	4,012	4,089	4,013
Realized gains (losses) on investments	450	251	63	(16)	128	84	136	222	2,411	1,997	3,251	748	570
Other-than-temporary impairment losses on investments and other assets	(261)	(162)	(39)	(73)	(201)	(37)	(91)	(95)	(1,411)	(2,254)	(4,971)	(535)	(424)
Insurance premiums	590	582	556	552	545	538	530	497	2,614	2,561	2,395	2,280	2,110
Other revenue	902	1,179	672	353	894	581	1,069	683	3,914	3,739	593	3,106	3,227
Total non-interest revenues	8,688	8,910	6,430	5,903	8,447	7,479	7,502	5,798	32,607	29,986	22,844	29,931	29,226
Total revenues, net of interest expense	20,318	20,592	17,941	17,873	20,206	19,425	19,689	17,899	86,146	77,635	69,530	76,724	77,219
Provisions for Credit Losses and for Benefits and Claims													
Net credit losses	2,878	2,608	2,430	2,547	2,439	2,189	2,097	2,248	30,623	19,687	14,231	10,463	8,973
Credit reserve build / (release)	(664)	(781)	(778)	(636)	(646)	(610)	(522)	(367)	(5,662)	(8,351)	(3,773)	(2,859)	(2,145)
Provision for loan losses	2,214	1,827	1,652	1,911	1,793	1,579	1,575	1,881	24,961	11,336	10,458	7,604	6,828
Provision for Policyholder benefits and claims	231	200	204	195	208	182	205	206	965	972	887	830	801
Provision for unfunded lending commitments	14	(3)	103	(34)	(27)	(31)	(30)	(74)	(117)	51	(16)	80	(162)
Total provisions for credit losses and for benefits and claims	2,459	2,024	1,959	2,072	1,974	1,730	1,750	2,013	25,809	12,359	11,329	8,514	7,467
Operating Expenses													
Compensation and benefits	6,335	6,075	5,828	5,729	6,010	6,028	6,114	5,807	24,372	25,614	25,119	23,967	23,959
Premises and Equipment	844	762	763	796	805	819	804	750	3,271	3,310	3,266	3,165	3,178
Technology / communication expense	1,530	1,486	1,568	1,552	1,530	1,619	1,630	1,657	4,946	5,055	5,829	6,136	6,436
Advertising and marketing expense	449	480	458	501	458	460	442	484	1,572	2,268	2,164	1,888	1,844
Other operating	3,130	3,346	3,062	3,714	3,346	6,595	3,965	5,728	12,663	13,933	13,658	13,252	19,634
Total operating expenses	12,288	12,149	11,679	12,292	12,149	15,521	12,955	14,426	46,824	50,180	50,036	48,408	55,051
Income from Continuing Operations before Income Taxes	5,571	6,419	4,303	3,509	6,083	2,174	4,984	1,460	13,513	15,096	8,165	19,802	14,701
Provision (benefits) for income taxes	1,675	2,225	1,102	1,184	2,131	1,921	2,068	1,077	2,647	4,020	397	6,186	7,197
Income from Continuing Operations Discontinued Operations (1)	3,896	4,194	3,201	2,325	3,952	253	2,916	383	10,866	11,076	7,768	13,616	7,504
Income (Loss) from Discontinued Operations	(103)	51	33	(223)	40	(3)	(25)	(2)	140	(75)	(109)	(242)	10
Gain (Loss) on Sale	56	-	6	206	-	-	-	-	(702)	155	(1)	268	-
Provision (benefits) for income taxes	(14)	21	(53)	(198)	3	19	(9)	(1)	(546)	12	(52)	(244)	12
Income (Loss) from Discontinued Operations, net of taxes	(33)	30	92	181	37	(22)	(16)	(1)	(16)	68	(58)	270	(2)
Net Income before Noncontrolling Interests	3,863	4,224	3,293	2,506	3,989	231	2,900	382	10,850	11,144	7,710	13,886	7,502
Net Income attributable to noncontrolling interests	90	36	51	50	45	50	59	38	281	148	219	227	192
Citigroup's Net Income	\$ 3,773	\$ 4,188	\$ 3,242	\$ 2,456	\$ 3,944	\$ 181	\$ 2,841	\$ 344	\$ 10,569	\$ 10,996	\$ 7,491	\$ 13,659	\$ 7,310

(1) Discontinued operations primarily reflect the following:

- In the fourth quarter of 2013, Citi completed the sale of Credicard resulting in a \$189 million after-tax benefit to discontinued operations.
- In the first quarter of 2014, residual amounts related to the sale of Credicard and the Egg credit card business (Egg).
- In the second quarter of 2014, residual amounts related to the sale of Credicard, German consumer business and Egg.
- In the third quarter of 2014, residual amounts related to the sale of the German consumer business and Egg.
- In the fourth quarter of 2014, residual amounts related to previous discontinued operations.

NM Not meaningful

Reclassified to conform to the current period's presentation.

CITIGROUP CONSOLIDATED BALANCE SHEET

(In millions of dollars)

	March 31, 2013	June 30, 2013	September 30, 2013	December 31, 2013	March 31, 2014	June 30, 2014	September 30, 2014	December 31, 2014
Assets								
Cash and due from banks (including segregated cash and other deposits)	\$ 31,150	\$ 31,145	\$ 32,810	\$ 29,885	\$ 33,380	\$ 35,268	\$ 35,976	\$ 32,108
Deposits with banks	143,227	158,028	172,659	169,005	171,020	153,817	143,068	128,089
Fed funds sold and securities borrd or purch under agree. to resell	270,426	263,205	273,679	257,037	263,398	250,353	245,462	242,570
Brokerage receivables	25,235	33,484	24,976	25,674	32,484	41,864	39,298	28,419
Trading account assets	308,321	306,570	291,722	285,928	278,180	290,776	290,822	296,786
Investments								
Available-for-sale and non-marketable equity securities	294,803	290,738	292,717	298,381	302,300	303,293	309,009	309,522
Held-to-maturity	10,056	9,602	10,808	10,599	10,600	22,330	24,038	23,921
Total Investments	304,859	300,340	303,525	308,980	312,900	325,623	333,047	333,443
Loans, net of unearned income								
Consumer	395,176	382,152	387,822	393,831	384,661	384,345	376,318	369,970
Corporate	251,188	261,589	269,729	271,641	279,560	283,159	277,508	274,665
Loans, net of unearned income	646,364	643,741	657,551	665,472	664,221	667,504	653,826	644,635
Allowance for loan losses	(23,727)	(21,580)	(20,605)	(19,648)	(18,923)	(17,890)	(16,915)	(15,994)
Total loans, net	622,637	622,161	636,946	645,824	645,298	649,614	636,911	628,641
Goodwill	25,474	24,896	25,098	25,009	25,008	25,087	24,500	23,592
Intangible assets (other than MSRs)	5,457	4,981	4,888	5,056	4,891	4,702	4,525	4,566
Mortgage servicing rights (MSRs)	2,203	2,524	2,580	2,718	2,586	2,282	2,093	1,845
Other assets (2)	142,369	132,987	126,961	124,919	125,245	129,983	126,803	122,122
Assets related to discontinued operations held for sale	9	3,306	3,320	-	-	-	-	-
Total assets	\$ 1,881,367	\$ 1,883,627	\$ 1,899,164	\$ 1,880,035	\$ 1,894,390	\$ 1,909,369	\$ 1,882,505	\$ 1,842,181
Liabilities								
Non-interest-bearing deposits in U.S. offices	\$ 124,487	\$ 124,141	\$ 130,273	\$ 128,399	\$ 135,632	\$ 130,653	\$ 128,243	\$ 128,958
Interest-bearing deposits in U.S. offices	260,221	270,687	266,322	284,164	280,549	289,035	285,604	284,978
Total U.S. Deposits	384,708	394,828	396,595	412,563	416,181	419,688	413,847	413,936
Non-interest-bearing deposits in offices outside the U.S.	65,542	63,793	66,028	69,406	69,263	73,991	71,228	70,925
Interest-bearing deposits in offices outside the U.S.	483,512	479,806	492,837	486,304	480,819	472,046	457,580	414,471
Total International Deposits	549,054	543,599	558,865	555,710	550,082	546,037	528,808	485,396
Total deposits (2)	933,762	938,427	955,460	968,273	966,263	965,725	942,655	899,332
Fed funds purch and securities loaned or sold under agree. to repurch.	222,053	218,252	216,387	203,512	190,676	183,912	175,732	173,438
Brokerage payables	59,299	61,705	56,992	53,707	59,407	62,323	59,428	52,180
Trading account liabilities	120,226	123,022	122,048	108,762	124,040	123,370	137,272	139,036
Short-term borrowings	48,137	58,743	58,904	58,944	58,903	59,534	64,838	58,335
Long-term debt	234,326	220,959	221,593	221,116	222,747	226,984	223,842	223,080
Other liabilities (2) (3)	68,592	62,992	63,349	59,935	62,458	74,768	65,191	85,084
Liabilities related to discontinued operations held for sale	-	2,062	2,039	-	-	-	-	-
Total liabilities	\$ 1,686,395	\$ 1,686,162	\$ 1,696,772	\$ 1,674,249	\$ 1,684,494	\$ 1,696,616	\$ 1,668,958	\$ 1,630,485
Equity								
Stockholders' equity								
Preferred stock	\$ 3,137	\$ 4,293	\$ 5,243	\$ 6,738	\$ 7,218	\$ 8,968	\$ 8,968	\$ 10,468
Common stock	31	31	31	31	31	31	31	31
Additional paid-in capital	106,661	106,876	107,030	107,193	107,505	107,669	107,839	107,979
Retained earnings	101,213	105,364	108,465	110,821	114,745	115,015	117,697	117,852
Treasury stock	(991)	(1,075)	(1,472)	(1,658)	(2,237)	(2,520)	(2,631)	(2,929)
Accumulated other comprehensive income (loss)	(17,059)	(19,924)	(18,798)	(19,133)	(19,146)	(18,147)	(19,976)	(23,216)
Total common equity	\$ 189,855	\$ 191,272	\$ 195,256	\$ 197,254	\$ 200,898	\$ 202,048	\$ 202,960	\$ 199,717
Total Citigroup stockholders' equity	\$ 192,992	\$ 195,565	\$ 200,499	\$ 203,992	\$ 208,116	\$ 211,016	\$ 211,928	\$ 210,185
Noncontrolling interests	1,980	1,900	1,893	1,794	1,780	1,737	1,619	1,511
Total equity	194,972	197,465	202,392	205,786	209,896	212,753	213,547	211,696
Total liabilities and equity	\$ 1,881,367	\$ 1,883,627	\$ 1,899,164	\$ 1,880,035	\$ 1,894,390	\$ 1,909,369	\$ 1,882,505	\$ 1,842,181

- (1) Not used.
(2) See footnote 4 on page 1.
(3) Includes allowance for credit losses for letters of credit and unfunded lending commitments. See page 32 for amounts by period.

NM Not meaningful
Reclassified to conform to the current period's presentation.

CITIGROUP
SEGMENT DETAIL
NET REVENUES
(In millions of dollars)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
CITICORP													
Global Consumer Banking													
North America	\$ 5,115	\$ 5,059	\$ 4,744	\$ 4,880	\$ 4,790	\$ 4,787	\$ 4,996	\$ 5,096	\$ 21,633	\$ 20,042	\$ 20,974	\$ 19,798	\$ 19,669
Latin America	2,126	2,147	2,087	2,216	2,083	2,136	2,172	2,069	7,244	7,869	8,035	8,576	8,460
Asia (1)	2,032	2,038	1,935	1,926	1,971	2,021	2,033	1,863	7,535	8,131	8,115	7,931	7,888
Total	9,273	9,244	8,766	9,022	8,844	8,944	9,201	9,028	36,412	36,042	37,124	36,305	36,017
Institutional Clients Group													
North America	3,558	3,268	2,394	2,227	3,561	3,154	3,219	2,457	12,228	10,367	9,017	11,447	12,391
EMEA	2,742	3,078	2,135	2,020	2,771	2,430	2,252	2,038	10,173	10,648	9,939	9,975	9,491
Latin America	1,223	1,223	1,095	1,151	1,101	1,149	1,014	971	3,955	3,953	4,710	4,692	4,235
Asia	2,000	1,958	1,639	1,611	1,721	1,669	1,851	1,694	6,966	7,074	6,922	7,208	6,935
Total	9,523	9,527	7,263	7,009	9,154	8,402	8,336	7,160	33,322	32,042	30,588	33,322	33,052
Corporate / Other	50	170	110	(8)	223	89	82	(93)	1,641	909	349	322	301
Total Citicorp	18,846	18,941	16,139	16,023	18,221	17,435	17,619	16,095	71,375	68,993	68,061	69,949	69,370
Total Citi Holdings	1,472	1,651	1,802	1,850	1,985	1,990	2,070	1,804	14,771	8,642	1,469	6,775	7,849
Total Citigroup - Net Revenues	20,318	20,592	17,941	17,873	20,206	19,425	19,689	17,899	86,146	77,635	69,530	76,724	77,219
Credit valuation adjustments (CVA) on derivatives (counterparty and own-credit), net of hedges; funding valuation adjustments (FVA) on derivatives; and debt valuation adjustments (DVA) on Citigroup's fair value option liabilities (2) (collectively referred to as CVA/DVA)	(319)	477	(336)	(164)	7	(33)	(371)	7	(469)	1,806	(2,330)	(342)	(390)
Total Citigroup - Net Revenues - Excluding CVA/DVA (3)	\$ 20,637	\$ 20,115	\$ 18,277	\$ 18,037	\$ 20,199	\$ 19,458	\$ 20,060	\$ 17,892	\$ 86,615	\$ 75,829	\$ 71,860	\$ 77,066	\$ 77,609

(1) Includes EMEA GCB for all periods due to the continued reduction in the relative impact from EMEA GCB.

(2) Included, as applicable, in Citicorp-Institutional Clients Group and Citi Holdings lines above.

(3) Presentation of this metric excluding CVA/DVA is a non-GAAP financial measure.

NM Not meaningful

Reclassified to conform to the current period's presentation.

CITIGROUP
SEGMENT DETAIL
INCOME
(In millions of dollars)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Income from Continuing Operations:													
CITICORP													
Global Consumer Banking													
North America	\$ 1,076	\$ 1,086	\$ 896	\$ 860	\$ 1,018	\$ 1,074	\$ 1,183	\$ 1,137	\$ 773	\$ 3,880	\$ 4,570	\$ 3,918	\$ 4,412
Latin America	332	318	243	358	291	275	329	263	1,642	1,532	1,295	1,251	1,158
Asia (1)	369	391	348	299	365	214	382	288	1,771	1,791	1,582	1,407	1,249
Total	<u>1,777</u>	<u>1,795</u>	<u>1,487</u>	<u>1,517</u>	<u>1,674</u>	<u>1,563</u>	<u>1,894</u>	<u>1,688</u>	<u>4,186</u>	<u>7,203</u>	<u>7,447</u>	<u>6,576</u>	<u>6,819</u>
Institutional Clients Group													
North America	1,239	1,010	542	413	1,305	1,096	920	655	3,168	1,619	1,647	3,204	3,976
EMEA	667	1,018	387	411	792	570	477	223	2,951	3,052	2,524	2,483	2,062
Latin America	471	526	425	201	340	427	294	273	1,660	1,515	1,875	1,623	1,334
Asia	668	594	401	452	511	473	652	526	2,341	1,947	1,787	2,115	2,162
Total	<u>3,045</u>	<u>3,148</u>	<u>1,755</u>	<u>1,477</u>	<u>2,948</u>	<u>2,566</u>	<u>2,343</u>	<u>1,677</u>	<u>10,120</u>	<u>8,133</u>	<u>7,833</u>	<u>9,425</u>	<u>9,534</u>
Corporate / Other	(140)	(195)	59	(238)	(388)	(384)	(1,537)	(3,066)	468	(225)	(922)	(514)	(5,375)
Total Citicorp	4,682	4,748	3,301	2,756	4,234	3,745	2,700	299	14,774	15,111	14,358	15,487	10,978
Total Citi Holdings	(786)	(554)	(100)	(431)	(282)	(3,492)	216	84	(3,908)	(4,035)	(6,590)	(1,871)	(3,474)
Income From Continuing Operations	3,896	4,194	3,201	2,325	3,952	253	2,916	383	10,866	11,076	7,768	13,616	7,504
Discontinued Operations	(33)	30	92	181	37	(22)	(16)	(1)	(16)	68	(58)	270	(2)
Net Income Attributable to Noncontrolling Interests	90	36	51	50	45	50	59	38	281	148	219	227	192
Citigroup's Net Income	\$ 3,773	\$ 4,188	\$ 3,242	\$ 2,456	\$ 3,944	\$ 181	\$ 2,841	\$ 344	\$ 10,569	\$ 10,996	\$ 7,491	\$ 13,659	\$ 7,310
CVA/DVA (after-tax) (2)	(198)	293	(208)	(100)	4	(20)	(228)	4	(291)	1,125	(1,446)	(213)	(240)
Total Citigroup - Net Income - Excluding CVA/DVA (3)	\$ 3,971	\$ 3,895	\$ 3,450	\$ 2,556	\$ 3,940	\$ 201	\$ 3,069	\$ 340	\$ 10,860	\$ 9,871	\$ 8,937	\$ 13,872	\$ 7,550

- (1) Includes EMEA GCB for all periods due to the continued reduction in the relative impact from EMEA GCB.
(2) Included, as applicable, in Citicorp-Institutional Clients Group and Citi Holdings lines above.
(3) Presentation of this metric excluding CVA/DVA is a non-GAAP financial measure.

NM Not meaningful
Reclassified to conform to the current period's presentation.

CITICORP
INCOME STATEMENT AND BALANCE SHEET DATA
(In millions of dollars, except as otherwise noted)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Revenues													
Net interest revenue	\$ 10,578	\$ 10,608	\$ 10,445	\$ 10,814	\$ 10,583	\$ 10,709	\$ 11,068	\$ 11,042	\$ 43,976	\$ 42,577	\$ 42,816	\$ 42,445	\$ 43,402
Non-interest revenue	8,268	8,333	5,694	5,209	7,638	6,726	6,551	5,053	27,399	26,416	25,245	27,504	25,968
Total revenues, net of interest expense	18,846	18,941	16,139	16,023	18,221	17,435	17,619	16,095	71,375	68,993	68,061	69,949	69,370
Provisions for Credit Losses and for Benefits and Claims													
Net credit losses	1,894	1,811	1,746	1,748	1,866	1,747	1,692	1,831	16,284	10,771	8,168	7,199	7,136
Credit reserve build / (release)	(313)	(292)	(101)	(105)	(300)	(398)	(387)	(153)	(3,060)	(4,962)	(2,193)	(811)	(1,238)
Provision for loan losses	1,581	1,519	1,645	1,643	1,566	1,349	1,305	1,678	13,224	5,809	5,975	6,388	5,898
Provision for benefits and claims	53	35	38	41	41	26	38	39	184	193	196	167	144
Provision for unfunded lending commitments	18	(10)	108	(26)	(23)	(28)	(27)	(74)	(35)	92	40	90	(152)
Total provisions for credit losses and for benefits and claims	1,652	1,544	1,791	1,658	1,584	1,347	1,316	1,643	13,373	6,094	6,211	6,645	5,890
Total operating expenses	10,277	10,094	9,807	10,320	10,131	10,499	11,609	13,123	37,819	41,782	42,672	40,498	45,362
Income from Continuing Operations before													
Income Taxes	6,917	7,303	4,541	4,045	6,506	5,589	4,694	1,329	20,183	21,117	19,178	22,806	18,118
Provision for income taxes	2,235	2,555	1,240	1,289	2,272	1,844	1,994	1,030	5,409	6,006	4,820	7,319	7,140
Income from Continuing Operations	4,682	4,748	3,301	2,756	4,234	3,745	2,700	299	14,774	15,111	14,358	15,487	10,978
Income (loss) from Discontinued Operations, net of taxes	(33)	30	92	181	37	(22)	(16)	(1)	(16)	68	(58)	270	(2)
Noncontrolling interests	85	35	45	46	43	50	55	38	74	29	215	211	186
Citicorp's Net Income	\$ 4,564	\$ 4,743	\$ 3,348	\$ 2,891	\$ 4,228	\$ 3,673	\$ 2,629	\$ 260	\$ 14,684	\$ 15,150	\$ 14,085	\$ 15,546	\$ 10,790
Balance Sheet Data (in billions of dollars):													
Total EOP Assets	\$ 1,694	\$ 1,715	\$ 1,738	\$ 1,726	\$ 1,743	\$ 1,761	\$ 1,746	\$ 1,713	\$ 1,567	\$ 1,614	\$ 1,667		
Average Assets	\$ 1,695	\$ 1,719	\$ 1,697	\$ 1,731	\$ 1,736	\$ 1,755	\$ 1,752	\$ 1,768	\$ 1,547	\$ 1,649	\$ 1,677	\$ 1,711	\$ 1,753
Return on Average Assets	1.09%	1.11%	0.78%	0.66%	0.99%	0.84%	0.60%	0.06%	0.95%	0.92%	0.84%	0.91%	0.62%
Efficiency Ratio (Operating Expenses/Total Revenues, net)	55%	53%	61%	64%	56%	60%	66%	82%	53%	61%	63%	58%	65%
Total EOP Loans	\$ 531	\$ 536	\$ 554	\$ 565	\$ 567	\$ 578	\$ 569	\$ 565	\$ 442	\$ 498	\$ 532		
Total EOP Deposits	\$ 834	\$ 840	\$ 879	\$ 900	\$ 904	\$ 913	\$ 898	\$ 883	\$ 738	\$ 772	\$ 826		

NM Not meaningful
Reclassified to conform to the current period's presentation.

CITICORP
GLOBAL CONSUMER BANKING

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(In millions of dollars, except as otherwise noted)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Net Interest Revenue	\$ 6,882	\$ 6,790	\$ 6,826	\$ 7,047	\$ 6,801	\$ 6,933	\$ 7,120	\$ 7,070	\$ 27,779	\$ 27,594	\$ 27,454	\$ 27,545	\$ 27,924
Non-Interest Revenue	2,391	2,454	1,940	1,975	2,043	2,011	2,081	1,958	8,633	8,448	9,670	8,760	8,093
Total Revenues, Net of Interest Expense	9,273	9,244	8,766	9,022	8,844	8,944	9,201	9,028	36,412	36,042	37,124	36,305	36,017
Total Operating Expenses	5,000	4,934	4,850	5,017	4,871	5,120	4,975	4,985	17,393	19,704	20,312	19,801	19,951
Net Credit Losses	1,855	1,758	1,681	1,723	1,732	1,738	1,680	1,710	15,711	10,149	7,886	7,017	6,860
Credit Reserve Build / (Release)	(336)	(228)	(82)	(8)	(213)	(302)	(379)	(254)	(2,436)	(4,403)	(2,147)	(654)	(1,148)
Provision for Unfunded Lending Commitments	15	9	15	(2)	(3)	(3)	(2)	(15)	(3)	3	-	37	(23)
Provision for Benefits and Claims	53	35	38	41	41	26	38	39	184	192	197	167	144
Provisions for Loan Losses and for Benefits and Claims (LLR & PBC)	1,587	1,574	1,652	1,754	1,557	1,459	1,337	1,480	13,456	5,941	5,936	6,567	5,833
Income from Continuing Operations before Taxes	2,686	2,736	2,264	2,251	2,416	2,365	2,889	2,563	5,563	10,397	10,876	9,937	10,233
Income Taxes	909	941	777	734	742	802	995	875	1,377	3,194	3,429	3,361	3,414
Income from Continuing Operations	1,777	1,795	1,487	1,517	1,674	1,563	1,894	1,688	4,186	7,203	7,447	6,576	6,819
Noncontrolling Interests	4	5	4	1	7	6	9	3	(8)	1	2	14	25
Net Income	\$ 1,773	\$ 1,790	\$ 1,483	\$ 1,516	\$ 1,667	\$ 1,557	\$ 1,885	\$ 1,685	\$ 4,194	\$ 7,202	\$ 7,445	\$ 6,562	\$ 6,794
Average Assets (in billions of dollars)	\$ 404	\$ 398	\$ 395	\$ 406	\$ 406	\$ 409	\$ 410	\$ 406	\$ 367	\$ 388	\$ 395	\$ 401	\$ 408
Return on Average Assets (ROA)	1.80%	1.80%	1.49%	1.48%	1.67%	1.53%	1.82%	1.65%	1.15%	1.88%	1.90%	1.64%	1.67%
Efficiency Ratio	54%	53%	55%	56%	55%	57%	54%	55%	48%	55%	55%	55%	55%
Net Credit Losses as a % of Average Loans	2.69%	2.57%	2.40%	2.37%	2.43%	2.39%	2.28%	2.34%	6.26%	3.84%	2.87%	2.50%	2.36%
Revenue by Business													
Retail Banking	\$ 4,287	\$ 4,298	\$ 3,694	\$ 3,712	\$ 3,789	\$ 3,845	\$ 3,936	\$ 3,891	\$ 14,932	\$ 15,486	\$ 17,191	\$ 15,991	\$ 15,461
Cards (1)	4,986	4,946	5,072	5,310	5,055	5,099	5,265	5,137	21,480	20,556	19,933	20,314	20,556
Total	\$ 9,273	\$ 9,244	\$ 8,766	\$ 9,022	\$ 8,844	\$ 8,944	\$ 9,201	\$ 9,028	\$ 36,412	\$ 36,042	\$ 37,124	\$ 36,305	\$ 36,017
Net Credit Losses by Business													
Retail Banking	\$ 315	\$ 301	\$ 317	\$ 341	\$ 322	\$ 331	\$ 325	\$ 388	\$ 1,175	\$ 1,095	\$ 1,174	\$ 1,274	\$ 1,366
Cards (1)	1,540	1,457	1,364	1,382	1,410	1,407	1,355	1,322	14,536	9,054	6,712	5,743	5,494
Total	\$ 1,855	\$ 1,758	\$ 1,681	\$ 1,723	\$ 1,732	\$ 1,738	\$ 1,680	\$ 1,710	\$ 15,711	\$ 10,149	\$ 7,886	\$ 7,017	\$ 6,860
Income (loss) from Continuing Operations by Business													
Retail Banking	\$ 665	\$ 654	\$ 257	\$ 321	\$ 426	\$ 357	\$ 536	\$ 468	\$ 2,740	\$ 2,392	\$ 2,860	\$ 1,897	\$ 1,787
Cards (1)	1,112	1,141	1,230	1,196	1,248	1,206	1,358	1,220	1,446	4,811	4,587	4,679	5,032
Total	\$ 1,777	\$ 1,795	\$ 1,487	\$ 1,517	\$ 1,674	\$ 1,563	\$ 1,894	\$ 1,688	\$ 4,186	\$ 7,203	\$ 7,447	\$ 6,576	\$ 6,819
FX Translation Impact:													
Total Revenue - as Reported	\$ 9,273	\$ 9,244	\$ 8,766	\$ 9,022	\$ 8,844	\$ 8,944	\$ 9,201	\$ 9,028	\$ 36,412	\$ 36,042	\$ 37,124	\$ 36,305	\$ 36,017
Impact of FX Translation (2)	(404)	(345)	(230)	(259)	(181)	(253)	(192)	-	(774)	(1,255)	(745)	(627)	-
Total Revenues - Ex-FX (3)	\$ 8,869	\$ 8,899	\$ 8,536	\$ 8,763	\$ 8,663	\$ 8,691	\$ 9,009	\$ 9,028	\$ 35,638	\$ 34,787	\$ 36,379	\$ 35,678	\$ 36,017
Total Operating Expenses - as Reported	\$ 5,000	\$ 4,934	\$ 4,850	\$ 5,017	\$ 4,871	\$ 5,120	\$ 4,975	\$ 4,985	\$ 17,393	\$ 19,704	\$ 20,312	\$ 19,801	\$ 19,951
Impact of FX Translation (2)	(225)	(184)	(121)	(141)	(110)	(166)	(119)	-	(532)	(813)	(458)	(321)	-
Total Operating Expenses - Ex-FX (3)	\$ 4,775	\$ 4,750	\$ 4,729	\$ 4,876	\$ 4,761	\$ 4,954	\$ 4,856	\$ 4,985	\$ 16,861	\$ 18,891	\$ 19,854	\$ 19,480	\$ 19,951
Total Provisions for LLR & PBC - as Reported	\$ 1,587	\$ 1,574	\$ 1,652	\$ 1,754	\$ 1,557	\$ 1,459	\$ 1,337	\$ 1,480	\$ 13,456	\$ 5,941	\$ 5,936	\$ 6,567	\$ 5,833
Impact of FX Translation (2)	(82)	(67)	(51)	(50)	(39)	(63)	(42)	-	(94)	(205)	(136)	(118)	-
Total Provisions for LLR & PBC - Ex-FX (3)	\$ 1,505	\$ 1,507	\$ 1,601	\$ 1,704	\$ 1,518	\$ 1,396	\$ 1,295	\$ 1,480	\$ 13,362	\$ 5,736	\$ 5,800	\$ 6,449	\$ 5,833
Net Income - as Reported	\$ 1,773	\$ 1,790	\$ 1,483	\$ 1,516	\$ 1,667	\$ 1,557	\$ 1,885	\$ 1,685	\$ 4,194	\$ 7,202	\$ 7,445	\$ 6,562	\$ 6,794
Impact of FX Translation (2)	(53)	(50)	(54)	(39)	(12)	(11)	(16)	-	(118)	(245)	(116)	(130)	-
Net Income - Ex-FX (3)	\$ 1,720	\$ 1,740	\$ 1,429	\$ 1,477	\$ 1,655	\$ 1,546	\$ 1,869	\$ 1,685	\$ 4,076	\$ 6,957	\$ 7,329	\$ 6,432	\$ 6,794

(1) Includes both Citi-Branded Cards and Citi Retail Services.

(2) Reflects the impact of foreign exchange (FX) translation into U.S. Dollars at the fourth quarter of 2014 average exchange rates for all periods presented.

(3) Presentation of this metric excluding FX translation is a non-GAAP financial measure.

NM Not meaningful

Reclassified to conform to the current period's presentation.

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014
Retail Banking Key Indicators (in billions of dollars, except as otherwise noted)								
Branches (actual)	3,707	3,607	3,574	3,535	3,426	3,307	3,284	3,129
Accounts (in millions)	61.3	61.5	61.3	61.2	61.0	61.2	60.3	59.8
Average Deposits	\$ 300.9	\$ 297.8	\$ 295.7	\$ 301.5	\$ 302.9	\$ 307.5	\$ 306.4	\$ 302.7
Investment Sales	\$ 27.3	\$ 27.4	\$ 23.1	\$ 22.8	\$ 26.6	\$ 26.3	\$ 29.5	\$ 23.8
Investment Assets under Management (AUMs)	\$ 155.8	\$ 149.2	\$ 154.0	\$ 159.7	\$ 162.0	\$ 170.2	\$ 168.2	\$ 163.3
Average Loans	\$ 142.7	\$ 140.8	\$ 142.8	\$ 147.0	\$ 148.6	\$ 153.3	\$ 154.2	\$ 152.6
EOP Loans:								
Real Estate Lending	\$ 75.6	\$ 72.9	\$ 75.4	\$ 77.1	\$ 78.8	\$ 81.1	\$ 81.5	\$ 79.7
Commercial Markets	38.8	39.4	39.7	40.7	41.4	42.1	41.1	39.1
Personal and Other	29.4	28.8	29.1	30.0	30.6	31.7	31.3	30.4
EOP Loans	\$ 143.8	\$ 141.1	\$ 144.2	\$ 147.8	\$ 150.8	\$ 154.9	\$ 153.9	\$ 149.2
Net Interest Revenue (in millions) (1)	\$ 2,556	\$ 2,508	\$ 2,419	\$ 2,423	\$ 2,333	\$ 2,431	\$ 2,483	\$ 2,461
As a % of Average Loans	7.26%	7.14%	6.72%	6.54%	6.37%	6.36%	6.39%	6.40%
Net Credit Losses (in millions)	\$ 315	\$ 301	\$ 317	\$ 341	\$ 322	\$ 331	\$ 325	\$ 388
As a % of Average Loans	0.90%	0.86%	0.88%	0.92%	0.88%	0.87%	0.84%	1.01%
Loans 90+ Days Past Due (in millions) (2) (3)	\$ 846	\$ 819	\$ 844	\$ 927	\$ 968	\$ 989	\$ 964	\$ 816
As a % of EOP Loans	0.59%	0.59%	0.59%	0.63%	0.65%	0.64%	0.63%	0.55%
Loans 30-89 Days Past Due (in millions) (2)	\$ 1,105	\$ 1,005	\$ 1,028	\$ 970	\$ 925	\$ 965	\$ 912	\$ 854
As a % of EOP Loans	0.77%	0.72%	0.72%	0.66%	0.62%	0.63%	0.60%	0.58%
Cards Key Indicators (in millions of dollars, except as otherwise noted)								
EOP Open Accounts (in millions)	\$ 130.9	\$ 126.1	\$ 139.7	\$ 139.8	\$ 137.8	\$ 138.2	\$ 136.1	\$ 137.0
Purchase Sales (in billions)	\$ 80.3	\$ 87.0	\$ 86.7	\$ 95.8	\$ 82.0	\$ 91.8	\$ 90.6	\$ 96.7
Average Loans (in billions) (4)	\$ 140.1	\$ 137.0	\$ 134.7	\$ 141.3	\$ 140.1	\$ 138.3	\$ 138.0	\$ 137.8
EOP Loans (in billions) (4)	\$ 137.9	\$ 134.8	\$ 140.8	\$ 146.6	\$ 138.1	\$ 140.1	\$ 138.1	\$ 141.9
Average Yield (5)	13.68%	13.24%	13.47%	13.34%	13.45%	13.51%	13.55%	13.47%
Net Interest Revenue (6)	\$ 4,326	\$ 4,282	\$ 4,407	\$ 4,624	\$ 4,468	\$ 4,502	\$ 4,637	\$ 4,609
As a % of Average Loans (6)	12.82%	12.83%	12.98%	12.98%	12.93%	13.06%	13.33%	13.27%
Net Credit Losses	\$ 1,540	\$ 1,457	\$ 1,364	\$ 1,382	\$ 1,410	\$ 1,407	\$ 1,355	\$ 1,322
As a % of Average Loans	4.56%	4.36%	4.02%	3.88%	4.08%	4.08%	3.90%	3.81%
Net Credit Margin (7)	\$ 3,430	\$ 3,475	\$ 3,688	\$ 3,909	\$ 3,635	\$ 3,681	\$ 3,896	\$ 3,802
As a % of Average Loans (7)	10.16%	10.41%	10.86%	10.98%	10.52%	10.68%	11.20%	10.95%
Loans 90+ Days Past Due	\$ 2,005	\$ 1,721	\$ 1,750	\$ 1,945	\$ 1,844	\$ 1,715	\$ 1,690	\$ 1,750
As a % of EOP Loans	1.45%	1.28%	1.24%	1.33%	1.34%	1.22%	1.22%	1.23%
Loans 30-89 Days Past Due	\$ 2,102	\$ 1,786	\$ 2,010	\$ 2,084	\$ 1,935	\$ 1,850	\$ 1,894	\$ 1,834
As a % of EOP Loans	1.52%	1.32%	1.43%	1.42%	1.40%	1.32%	1.37%	1.29%

(1) Also includes net interest revenue related to the international regions' deposit balances in excess of the average loan portfolio.

(2) The Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios excludes U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies. See footnote 1 on page 10.

(3) The fourth quarter of 2014 reflects a \$71 million charge-off related to Cit's homebuilder exposure in Mexico, which was offset by a related release of previously established loan loss reserves, and therefore neutral to the cost of credit during the quarter. The charge-off reduced Loans 90+ Days Past Due by the same amount.

(4) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

(5) Average yield is gross interest revenue earned divided by average loans.

(6) Net interest revenue includes certain fees that are recorded as interest revenue.

(7) Net credit margin is total revenues, net of interest expense, less net credit losses and policy benefits and claims.

Reclassified to conform to the current period's presentation.

CITICORP
GLOBAL CONSUMER BANKING
NORTH AMERICA

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(In millions of dollars, except as otherwise noted)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Net Interest Revenue	\$ 4,150	\$ 4,065	\$ 4,136	\$ 4,305	\$ 4,187	\$ 4,211	\$ 4,363	\$ 4,442	\$ 17,762	\$ 16,784	\$ 16,461	\$ 16,656	\$ 17,203
Non-Interest Revenue	965	994	608	575	603	576	633	654	3,871	3,258	4,513	3,142	2,466
Total Revenues, Net of Interest Expense	5,115	5,059	4,744	4,880	4,790	4,787	4,996	5,096	21,633	20,042	20,974	19,798	19,669
Total Operating Expenses	2,495	2,451	2,424	2,483	2,439	2,349	2,411	2,507	8,641	9,900	10,209	9,853	9,706
Net Credit Losses	1,256	1,192	1,082	1,106	1,102	1,072	1,019	1,013	13,132	8,101	5,758	4,636	4,206
Credit Reserve Build / (Release)	(370)	(351)	(227)	(88)	(271)	(397)	(341)	(233)	(1,320)	(4,179)	(2,391)	(1,036)	(1,242)
Provision for Unfunded Lending Commitments	-	-	4	2	2	1	-	(11)	1	(1)	1	6	(8)
Provision for Benefits and Claims	14	12	16	17	7	11	12	10	57	62	69	59	40
Provisions for Loan Losses and for Benefits and Claims	900	853	875	1,037	840	687	690	779	11,870	3,983	3,437	3,665	2,996
Income from Continuing Operations before Taxes	1,720	1,755	1,445	1,360	1,511	1,751	1,895	1,810	1,122	6,159	7,328	6,280	6,967
Income Taxes (benefits)	644	669	549	500	493	677	712	673	349	2,279	2,758	2,362	2,555
Income from Continuing Operations	1,076	1,086	896	860	1,018	1,074	1,183	1,137	773	3,880	4,570	3,918	4,412
Noncontrolling Interests	-	-	-	-	-	(1)	-	-	1	1	-	-	(1)
Net Income	\$ 1,076	\$ 1,086	\$ 896	\$ 860	\$ 1,018	\$ 1,075	\$ 1,183	\$ 1,137	\$ 772	\$ 3,879	\$ 4,570	\$ 3,918	\$ 4,413
Average Assets (in billions of dollars)	\$ 203	\$ 201	\$ 201	\$ 209	\$ 210	\$ 209	\$ 211	\$ 213	\$ 193	\$ 196	\$ 202	\$ 204	\$ 211
Return on Average Assets	2.15%	2.17%	1.77%	1.63%	1.97%	2.06%	2.22%	2.12%	0.40%	1.98%	2.26%	1.92%	2.09%
Efficiency Ratio	49%	48%	51%	51%	51%	49%	48%	49%	40%	49%	49%	50%	49%
Net Credit Losses as a % of Average Loans	3.40%	3.29%	2.88%	2.82%	2.87%	2.78%	2.59%	2.55%	8.71%	5.50%	3.83%	3.09%	2.70%
Revenue by Business													
Retail Banking	\$ 1,576	\$ 1,596	\$ 1,127	\$ 1,090	\$ 1,144	\$ 1,177	\$ 1,232	\$ 1,364	\$ 5,347	\$ 5,133	\$ 6,703	\$ 5,389	\$ 4,917
Citi-Branded Cards	2,028	1,980	2,089	2,123	2,021	2,029	2,118	2,122	9,607	8,642	8,242	8,220	8,290
Citi Retail Services	1,511	1,483	1,528	1,667	1,625	1,581	1,646	1,610	6,679	6,267	6,029	6,189	6,462
Total	\$ 5,115	\$ 5,059	\$ 4,744	\$ 4,880	\$ 4,790	\$ 4,787	\$ 4,996	\$ 5,096	\$ 21,633	\$ 20,042	\$ 20,974	\$ 19,798	\$ 19,669
Net Credit Losses by Business													
Retail Banking	\$ 56	\$ 46	\$ 37	\$ 47	\$ 34	\$ 37	\$ 36	\$ 36	\$ 341	\$ 302	\$ 249	\$ 186	\$ 143
Citi-Branded Cards	692	665	610	588	587	570	526	514	7,683	4,668	3,187	2,555	2,197
Citi Retail Services	508	481	435	471	481	465	457	463	5,108	3,131	2,322	1,895	1,866
Total	\$ 1,256	\$ 1,192	\$ 1,082	\$ 1,106	\$ 1,102	\$ 1,072	\$ 1,019	\$ 1,013	\$ 13,132	\$ 8,101	\$ 5,758	\$ 4,636	\$ 4,206
Income (loss) from Continuing Operations by Business													
Retail Banking	\$ 215	\$ 260	\$ (35)	\$ (24)	\$ 18	\$ 90	\$ 107	\$ 140	\$ 711	\$ 406	\$ 1,141	\$ 416	\$ 355
Citi-Branded Cards	431	439	548	527	564	555	636	636	(117)	2,049	1,989	1,945	2,391
Citi Retail Services	430	387	383	357	436	429	440	361	179	1,425	1,440	1,557	1,666
Total	\$ 1,076	\$ 1,086	\$ 896	\$ 860	\$ 1,018	\$ 1,074	\$ 1,183	\$ 1,137	\$ 773	\$ 3,880	\$ 4,570	\$ 3,918	\$ 4,412

NM Not meaningful
Reclassified to conform to the current period's presentation.

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014
Retail Banking Key Indicators (in billions of dollars, except as otherwise noted)								
Branches (actual)	981	983	983	983	962	912	895	849
Accounts (in millions)	12.2	12.0	12.1	12.0	12.1	12.0	11.9	11.7
Investment Sales	\$ 4.0	\$ 3.9	\$ 3.1	\$ 3.3	\$ 3.9	\$ 3.8	\$ 3.6	\$ 4.0
Investment AUMs	\$ 31.6	\$ 31.4	\$ 32.3	\$ 33.8	\$ 34.6	\$ 35.9	\$ 35.8	\$ 36.2
Average Deposits	\$ 163.8	\$ 165.1	\$ 166.5	\$ 168.6	\$ 170.7	\$ 171.0	\$ 170.4	\$ 170.6
Average Loans	\$ 43.2	\$ 41.0	\$ 42.9	\$ 43.8	\$ 44.8	\$ 45.6	\$ 46.9	\$ 48.3
EOP Loans:								
Real Estate Lending	\$ 33.9	\$ 32.2	\$ 33.6	\$ 34.3	\$ 35.1	\$ 36.4	\$ 37.6	\$ 36.7
Commercial Markets	8.2	8.4	8.5	8.7	8.7	8.5	8.6	8.6
Personal and Other	1.0	1.1	1.1	1.1	1.2	1.3	1.3	1.5
Total EOP Loans	\$ 43.1	\$ 41.7	\$ 43.2	\$ 44.1	\$ 45.0	\$ 46.2	\$ 47.5	\$ 46.8
Mortgage Originations	\$ 18.0	\$ 17.2	\$ 14.5	\$ 8.3	\$ 5.2	\$ 6.2	\$ 7.1	\$ 6.7
Third Party Mortgage Servicing Portfolio (EOP)	\$ 175.8	\$ 177.9	\$ 180.3	\$ 180.6	\$ 178.8	\$ 175.9	\$ 173.0	\$ 171.9
Net Servicing & Gain/(Loss) on Sale (in millions)	\$ 561.6	\$ 588.5	\$ 167.0	\$ 142.9	\$ 127.7	\$ 133.9	\$ 132.4	\$ 255.6
Saleable Mortgage Rate Locks	\$ 14.3	\$ 13.0	\$ 7.1	\$ 4.5	\$ 3.6	\$ 4.2	\$ 4.4	\$ 3.8
Net Interest Revenue on Loans (in millions)	\$ 243	\$ 242	\$ 232	\$ 234	\$ 244	\$ 261	\$ 271	\$ 275
As a % of Avg. Loans	2.28%	2.37%	2.15%	2.12%	2.21%	2.30%	2.29%	2.26%
Net Credit Losses (in millions)	\$ 56	\$ 46	\$ 37	\$ 47	\$ 34	\$ 37	\$ 36	\$ 36
As a % of Avg. Loans	0.53%	0.45%	0.34%	0.43%	0.31%	0.33%	0.30%	0.30%
Loans 90+ Days Past Due (in millions) (1)	\$ 282	\$ 285	\$ 277	\$ 257	\$ 243	\$ 227	\$ 229	\$ 225
As a % of EOP Loans	0.68%	0.71%	0.66%	0.60%	0.55%	0.50%	0.49%	0.49%
Loans 30-89 Days Past Due (in millions) (1)	\$ 226	\$ 217	\$ 209	\$ 205	\$ 177	\$ 203	\$ 213	\$ 212
As a % of EOP Loans	0.54%	0.54%	0.50%	0.48%	0.40%	0.45%	0.46%	0.46%

(1) The Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies.

The amounts excluded for Loans 90+Days Past Due and (EOP Loans) were \$690 million and (\$1.2 billion), \$679 million and (\$1.2 billion), \$668 million and (\$1.2 billion), \$604 million and (\$1.1 billion) and \$562 million and (\$1.1 billion), as of December 31, 2013, March 31, 2014, June 30, 2014, September 30, 2014 and December 31, 2014, respectively.

The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) were \$141 million and (\$1.2 billion), \$122 million and (\$1.2 billion), \$125 million and (\$1.2 billion), \$126 million and (\$1.1 billion) and \$122 million and (\$1.1 billion), as of December 31, 2013, March 31, 2014, June 30, 2014, September 30, 2014 and December 31, 2014, respectively.

Reclassified to conform to the current period's presentation.

	<u>1Q</u> <u>2013</u>	<u>2Q</u> <u>2013</u>	<u>3Q</u> <u>2013</u>	<u>4Q</u> <u>2013</u>	<u>1Q</u> <u>2014</u>	<u>2Q</u> <u>2014</u>	<u>3Q</u> <u>2014</u>	<u>4Q</u> <u>2014</u>
<u>Citi-Branded Cards Key Indicators</u> (in millions of dollars, except as otherwise noted) (1)								
EOP Open Accounts (in millions)	23.4	23.6	23.8	23.9	24.0	24.1	23.5	23.6
Purchase Sales (in billions)	\$ 38.2	\$ 41.9	\$ 41.7	\$ 43.4	\$ 39.6	\$ 43.9	\$ 43.3	\$ 45.1
Average Loans (in billions) (1)	\$ 69.7	\$ 68.4	\$ 68.4	\$ 68.2	\$ 67.5	\$ 66.4	\$ 66.1	\$ 65.7
EOP Loans (in billions) (1)	\$ 69.2	\$ 69.3	\$ 68.8	\$ 70.5	\$ 66.8	\$ 67.3	\$ 66.5	\$ 67.5
Average Yield (2)	10.23%	10.11%	10.22%	10.33%	10.39%	10.31%	10.38%	10.35%
Net Interest Revenue (3)	\$ 1,649	\$ 1,645	\$ 1,690	\$ 1,708	\$ 1,649	\$ 1,635	\$ 1,681	\$ 1,679
As a % of Avg. Loans (3)	9.59%	9.65%	9.80%	9.94%	9.91%	9.88%	10.09%	10.14%
Net Credit Losses	\$ 692	\$ 665	\$ 610	\$ 588	\$ 587	\$ 570	\$ 526	\$ 514
As a % of Average Loans	4.03%	3.90%	3.54%	3.42%	3.53%	3.44%	3.16%	3.10%
Net Credit Margin (4)	\$ 1,329	\$ 1,310	\$ 1,470	\$ 1,527	\$ 1,427	\$ 1,453	\$ 1,586	\$ 1,603
As a % of Avg. Loans (4)	7.73%	7.68%	8.53%	8.88%	8.57%	8.78%	9.52%	9.68%
Loans 90+ Days Past Due	\$ 732	\$ 663	\$ 628	\$ 681	\$ 648	\$ 583	\$ 559	\$ 593
As a % of EOP Loans	1.06%	0.96%	0.91%	0.97%	0.97%	0.87%	0.84%	0.88%
Loans 30-89 Days Past Due	\$ 679	\$ 588	\$ 650	\$ 661	\$ 599	\$ 540	\$ 566	\$ 568
As a % of EOP Loans	0.98%	0.85%	0.94%	0.94%	0.90%	0.80%	0.85%	0.84%
<u>Citi Retail Services Key Indicators</u> (in millions of dollars, except as otherwise noted) (1)								
EOP Open Accounts	77.8	76.1	89.7	90.0	88.2	88.8	87.2	88.1
Purchase Sales (in billions)	\$ 15.3	\$ 18.3	\$ 18.1	\$ 23.3	\$ 16.7	\$ 20.4	\$ 19.7	\$ 23.5
Average Loans (in billions) (1)	\$ 36.7	\$ 35.8	\$ 37.8	\$ 43.6	\$ 43.6	\$ 42.4	\$ 42.9	\$ 43.9
EOP Loans (in billions) (1)	\$ 35.4	\$ 36.0	\$ 43.0	\$ 46.3	\$ 42.3	\$ 43.1	\$ 43.0	\$ 46.5
Average Yield (2)	18.28%	17.89%	17.33%	16.34%	16.63%	16.89%	16.89%	16.80%
Net Interest Revenue (3)	\$ 1,652	\$ 1,587	\$ 1,682	\$ 1,860	\$ 1,819	\$ 1,810	\$ 1,884	\$ 1,923
As a % of Avg. Loans (3)	18.26%	17.78%	17.65%	16.93%	16.92%	17.12%	17.42%	17.38%
Net Credit Losses	\$ 508	\$ 481	\$ 435	\$ 471	\$ 481	\$ 465	\$ 457	\$ 463
As a % of Average Loans	5.61%	5.39%	4.57%	4.29%	4.47%	4.40%	4.23%	4.18%
Net Credit Margin (4)	\$ 994	\$ 993	\$ 1,082	\$ 1,185	\$ 1,141	\$ 1,111	\$ 1,181	\$ 1,139
As a % of Avg. Loans (4)	10.98%	11.13%	11.36%	10.78%	10.61%	10.51%	10.92%	10.29%
Loans 90+ Days Past Due	\$ 651	\$ 556	\$ 650	\$ 771	\$ 689	\$ 606	\$ 630	\$ 678
As a % of EOP Loans	1.84%	1.54%	1.51%	1.67%	1.63%	1.41%	1.47%	1.46%
Loans 30-89 Days Past Due	\$ 685	\$ 615	\$ 799	\$ 830	\$ 725	\$ 683	\$ 729	\$ 748
As a % of EOP Loans	1.94%	1.71%	1.86%	1.79%	1.71%	1.58%	1.70%	1.61%

- (1) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.
(2) Average yield is calculated as gross interest revenue earned divided by average loans.
(3) Net interest revenue includes certain fees that are recorded as interest revenue.
(4) Net credit margin represents total revenues, net of interest expense, less net credit losses and policy benefits and claims.

Reclassified to conform to the current period's presentation.

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LATIN AMERICA - PAGE 1

(In millions of dollars, except as otherwise noted)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Net Interest Revenue	\$ 1,406	\$ 1,435	\$ 1,433	\$ 1,452	\$ 1,364	\$ 1,432	\$ 1,472	\$ 1,404	\$ 4,888	\$ 5,312	\$ 5,507	\$ 5,726	\$ 5,672
Non-Interest Revenue	720	712	654	764	719	704	700	665	2,356	2,557	2,528	2,850	2,788
Total Revenues, Net of Interest Expense	2,126	2,147	2,087	2,216	2,083	2,136	2,172	2,069	7,244	7,869	8,035	8,576	8,460
Total Operating Expenses	1,223	1,237	1,207	1,264	1,203	1,254	1,272	1,245	4,240	4,715	4,803	4,931	4,974
Net Credit Losses	395	392	404	419	436	454	460	511	1,437	1,162	1,309	1,610	1,861
Credit Reserve Build / (Release)	37	103	164	59	51	109	(4)	(36)	(732)	(95)	284	363	120
Provision for Unfunded Lending Commitments	-	-	(1)	1	(1)	1	(1)	-	-	-	-	-	(1)
Provision for Benefits and Claims	39	23	22	24	34	15	26	29	127	130	128	108	104
Provisions for Loan Losses and for Benefits and Claims (LLR & PBC)	471	518	589	503	520	579	481	504	832	1,197	1,721	2,081	2,084
Income from Continuing Operations before Taxes	432	392	291	449	360	303	419	320	2,172	1,957	1,511	1,564	1,402
Income Taxes	100	74	48	91	69	28	90	57	530	425	216	313	244
Income from Continuing Operations	332	318	243	358	291	275	329	263	1,642	1,532	1,295	1,251	1,158
Noncontrolling Interests	1	-	1	1	2	2	2	-	(8)	-	(2)	3	6
Net Income	\$ 331	\$ 318	\$ 242	\$ 357	\$ 289	\$ 273	\$ 327	\$ 263	\$ 1,650	\$ 1,532	\$ 1,297	\$ 1,248	\$ 1,152
Average Assets (in billions of dollars)	\$ 82	\$ 79	\$ 76	\$ 77	\$ 76	\$ 77	\$ 76	\$ 73	\$ 68	\$ 76	\$ 76	\$ 79	\$ 76
Return on Average Assets (1)	1.72%	1.61%	1.26%	1.84%	1.54%	1.42%	1.71%	1.43%	2.55%	2.14%	1.80%	1.60%	1.52%
Efficiency Ratio	58%	58%	58%	57%	58%	59%	59%	60%	59%	60%	60%	57%	59%
Net Credit Losses as a % of Average Loans (1)	4.24%	4.12%	4.24%	4.26%	4.60%	4.63%	4.75%	5.51%	5.94%	3.91%	3.85%	4.13%	4.86%
Revenue by Business													
Retail Banking	\$ 1,470	\$ 1,469	\$ 1,408	\$ 1,484	\$ 1,420	\$ 1,431	\$ 1,452	\$ 1,375	\$ 4,907	\$ 5,369	\$ 5,565	\$ 5,831	\$ 5,678
Citi-Branded Cards	656	678	679	732	663	705	720	694	2,337	2,500	2,470	2,745	2,782
Total	\$ 2,126	\$ 2,147	\$ 2,087	\$ 2,216	\$ 2,083	\$ 2,136	\$ 2,172	\$ 2,069	\$ 7,244	\$ 7,869	\$ 8,035	\$ 8,576	\$ 8,460
Net Credit Losses by Business													
Retail Banking	\$ 201	\$ 197	\$ 205	\$ 213	\$ 208	\$ 211	\$ 210	\$ 278	\$ 415	\$ 468	\$ 642	\$ 816	\$ 907
Citi-Branded Cards	194	195	199	206	228	243	250	233	1,022	694	667	794	954
Total	\$ 395	\$ 392	\$ 404	\$ 419	\$ 436	\$ 454	\$ 460	\$ 511	\$ 1,437	\$ 1,162	\$ 1,309	\$ 1,610	\$ 1,861
Income (loss) from Continuing Operations by Business													
Retail Banking	\$ 229	\$ 195	\$ 124	\$ 214	\$ 204	\$ 206	\$ 189	\$ 141	\$ 920	\$ 901	\$ 847	\$ 762	\$ 740
Citi-Branded Cards	103	123	119	144	87	69	140	122	722	631	448	489	418
Total	\$ 332	\$ 318	\$ 243	\$ 358	\$ 291	\$ 275	\$ 329	\$ 263	\$ 1,642	\$ 1,532	\$ 1,295	\$ 1,251	\$ 1,158
FX Translation Impact:													
Total Revenue - as Reported	\$ 2,126	\$ 2,147	\$ 2,087	\$ 2,216	\$ 2,083	\$ 2,136	\$ 2,172	\$ 2,069	\$ 7,244	\$ 7,869	\$ 8,035	\$ 8,576	\$ 8,460
Impact of FX Translation (1)	(258)	(235)	(162)	(174)	(122)	(161)	(120)	-	(599)	(805)	(414)	(439)	-
Total Revenues - Ex-FX (2)	\$ 1,868	\$ 1,912	\$ 1,925	\$ 2,042	\$ 1,961	\$ 1,975	\$ 2,052	\$ 2,069	\$ 6,645	\$ 7,064	\$ 7,621	\$ 8,137	\$ 8,460
Total Operating Expenses - as Reported	\$ 1,223	\$ 1,237	\$ 1,207	\$ 1,264	\$ 1,203	\$ 1,254	\$ 1,272	\$ 1,245	\$ 4,240	\$ 4,715	\$ 4,803	\$ 4,931	\$ 4,974
Impact of FX Translation (1)	(141)	(123)	(78)	(84)	(63)	(85)	(65)	-	(418)	(526)	(289)	(226)	-
Total Operating Expenses - Ex-FX (2)	\$ 1,082	\$ 1,114	\$ 1,129	\$ 1,180	\$ 1,140	\$ 1,169	\$ 1,207	\$ 1,245	\$ 3,822	\$ 4,189	\$ 4,514	\$ 4,705	\$ 4,974
Provisions for LLR & PBC - as Reported	\$ 471	\$ 518	\$ 589	\$ 503	\$ 520	\$ 579	\$ 481	\$ 504	\$ 832	\$ 1,197	\$ 1,721	\$ 2,081	\$ 2,084
Impact of FX Translation (1)	(60)	(56)	(44)	(40)	(32)	(47)	(30)	-	(84)	(153)	(101)	(96)	-
Provisions for LLR & PBC - Ex-FX (2)	\$ 411	\$ 462	\$ 545	\$ 463	\$ 488	\$ 532	\$ 451	\$ 504	\$ 748	\$ 1,044	\$ 1,620	\$ 1,985	\$ 2,084
Net Income - as Reported	\$ 331	\$ 318	\$ 242	\$ 357	\$ 289	\$ 273	\$ 327	\$ 263	\$ 1,650	\$ 1,532	\$ 1,297	\$ 1,248	\$ 1,152
Impact of FX Translation (1)	(36)	(35)	(51)	(31)	(13)	(18)	(14)	-	(79)	(156)	(30)	(99)	-
Net Income - Ex-FX (2)	\$ 295	\$ 283	\$ 191	\$ 326	\$ 276	\$ 255	\$ 313	\$ 263	\$ 1,571	\$ 1,376	\$ 1,267	\$ 1,149	\$ 1,152

(1) Reflects the impact of foreign exchange (FX) translation into U.S. Dollars at the fourth quarter of 2014 average exchange rates for all periods presented.

(2) Presentation of this metric excluding FX translation is a non-GAAP financial measure.

NM Not meaningful

Reclassified to conform to the current period's presentation.

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014
Retail Banking Key Indicators (in billions of dollars, except as otherwise noted)								
Branches (actual)	2,024	1,925	1,917	1,912	1,844	1,836	1,843	1,744
Accounts (in millions)	30.8	31.2	31.1	31.3	31.0	31.3	30.8	30.6
Average Deposits	\$ 43.6	\$ 43.0	\$ 43.0	\$ 44.6	\$ 43.8	\$ 45.2	\$ 45.0	\$ 43.9
Investment Sales	\$ 11.0	\$ 11.8	\$ 11.3	\$ 10.8	\$ 12.0	\$ 13.0	\$ 14.9	\$ 11.9
Investment AUMs	\$ 71.4	\$ 67.3	\$ 67.9	\$ 71.6	\$ 71.2	\$ 75.6	\$ 74.3	\$ 68.8
Average Loans	\$ 27.8	\$ 28.2	\$ 27.8	\$ 28.5	\$ 28.3	\$ 29.0	\$ 28.5	\$ 27.2
EOP Loans:								
Real Estate Lending	\$ 5.9	\$ 5.7	\$ 5.4	\$ 5.7	\$ 5.9	\$ 5.8	\$ 5.5	\$ 5.0
Commercial Markets	12.3	12.1	11.8	12.7	12.5	12.7	12.1	11.3
Personal and Other	10.5	10.2	10.4	10.4	10.3	10.7	10.6	9.9
Total EOP Loans	\$ 28.7	\$ 28.0	\$ 27.6	\$ 28.8	\$ 28.7	\$ 29.2	\$ 28.2	\$ 26.2
Net Interest Revenue (in millions) (1)	\$ 943	\$ 929	\$ 927	\$ 937	\$ 884	\$ 909	\$ 929	\$ 895
As a % of Average Loans (1)	13.76%	13.21%	13.23%	13.04%	12.67%	12.57%	12.93%	13.05%
Net Credit Losses (in millions)	\$ 201	\$ 197	\$ 205	\$ 213	\$ 208	\$ 211	\$ 210	\$ 278
As a % of Average Loans	2.93%	2.80%	2.93%	2.97%	2.98%	2.92%	2.92%	4.05%
Loans 90+ Days Past Due (in millions) (2)	\$ 310	\$ 309	\$ 337	\$ 460	\$ 516	\$ 540	\$ 515	\$ 397
As a % of EOP Loans (2)	1.08%	1.10%	1.22%	1.60%	1.80%	1.85%	1.83%	1.52%
Loans 30-89 Days Past Due (in millions)	\$ 400	\$ 341	\$ 419	\$ 368	\$ 340	\$ 344	\$ 302	\$ 290
As a % of EOP Loans	1.39%	1.22%	1.52%	1.28%	1.18%	1.18%	1.07%	1.11%
Citi-Branded Cards Key Indicators (in billions of dollars, except as otherwise noted)								
EOP Open Accounts (in millions)	12.1	8.6	8.7	8.5	8.4	8.2	8.2	8.1
Purchase Sales (in billions)	\$ 7.3	\$ 7.0	\$ 7.9	\$ 8.6	\$ 6.9	\$ 7.4	\$ 7.4	\$ 7.6
Average Loans (in billions) (3)	\$ 13.2	\$ 13.1	\$ 10.0	\$ 10.5	\$ 10.1	\$ 10.3	\$ 9.9	\$ 9.6
EOP Loans (in billions) (3)	\$ 13.3	\$ 10.0	\$ 10.2	\$ 10.4	\$ 10.2	\$ 10.1	\$ 9.8	\$ 9.3
Average Yield (4)	20.37%	16.26%	21.12%	20.40%	20.39%	20.90%	21.14%	20.73%
Net Interest Revenue (in millions) (5)	\$ 463	\$ 506	\$ 506	\$ 515	\$ 480	\$ 523	\$ 543	\$ 509
As a % of Average Loans (5)	18.78%	20.30%	20.08%	19.46%	19.27%	20.37%	21.76%	21.04%
Net Credit Losses (in millions)	\$ 194	\$ 195	\$ 199	\$ 206	\$ 228	\$ 243	\$ 250	\$ 233
As a % of Average Loans	7.87%	7.82%	7.90%	7.78%	9.16%	9.46%	10.02%	9.63%
Net Credit Margin (in millions) (6)	\$ 462	\$ 483	\$ 480	\$ 526	\$ 435	\$ 462	\$ 470	\$ 461
As a % of Average Loans (6)	18.74%	19.37%	19.04%	19.87%	17.47%	17.99%	18.84%	19.05%
Loans 90+ Days Past Due (in millions)	\$ 366	\$ 266	\$ 267	\$ 290	\$ 293	\$ 303	\$ 294	\$ 284
As a % of EOP Loans	2.75%	2.66%	2.62%	2.79%	2.87%	3.00%	3.00%	3.05%
Loans 30-89 Days Past Due (in millions)	\$ 380	\$ 264	\$ 276	\$ 298	\$ 321	\$ 326	\$ 322	\$ 262
As a % of EOP Loans	2.86%	2.64%	2.71%	2.87%	3.15%	3.23%	3.29%	2.82%

(1) Also includes net interest revenue related to the region's deposit balances in excess of the average loan portfolio.

(2) See footnote 3 on page 8.

(3) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

(4) Average yield is gross interest revenue earned divided by average loans.

(5) Net interest revenue includes certain fees that are recorded as interest revenue.

(6) Net credit margin is total revenues, net of interest expense, less net credit losses and policy benefits and claims.

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GLOBAL CONSUMER BANKING
ASIA (1) - PAGE 1

(In millions of dollars, except as otherwise noted)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Net Interest Revenue	\$ 1,326	\$ 1,290	\$ 1,257	\$ 1,290	\$ 1,250	\$ 1,290	\$ 1,285	\$ 1,224	\$ 5,129	\$ 5,498	\$ 5,486	\$ 5,163	\$ 5,049
Non-Interest Revenue	706	748	678	636	721	731	748	639	2,406	2,633	2,629	2,768	2,839
Total Revenues, Net of Interest Expense	2,032	2,038	1,935	1,926	1,971	2,021	2,033	1,863	7,535	8,131	8,115	7,931	7,888
Total Operating Expenses	1,282	1,246	1,219	1,270	1,229	1,517	1,292	1,233	4,512	5,089	5,300	5,017	5,271
Net Credit Losses	204	174	195	198	194	212	201	186	1,142	886	819	771	793
Credit Reserve Build / (Release)	(3)	20	(19)	21	7	(14)	(34)	15	(384)	(129)	(40)	19	(26)
Provision for Unfunded Lending Commitments	15	9	12	(5)	(4)	(5)	(1)	(4)	(4)	4	(1)	31	(14)
Provision for Benefits and Claims	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions for Loan Losses and for Benefits and Claims (LLR & PBC)	216	203	188	214	197	193	166	197	754	761	778	821	753
Income from Continuing Operations before Taxes	534	589	528	442	545	311	575	433	2,269	2,281	2,037	2,093	1,864
Income Taxes	165	198	180	143	180	97	193	145	498	490	455	686	615
Income from Continuing Operations	369	391	348	299	365	214	382	288	1,771	1,791	1,582	1,407	1,249
Noncontrolling Interests	3	5	3	-	5	5	7	3	(1)	-	4	11	20
Net Income	\$ 366	\$ 386	\$ 345	\$ 299	\$ 360	\$ 209	\$ 375	\$ 285	\$ 1,772	\$ 1,791	\$ 1,578	\$ 1,396	\$ 1,229
Average Assets (in billions of dollars)	\$ 119	\$ 118	\$ 118	\$ 120	\$ 120	\$ 123	\$ 123	\$ 120	\$ 106	\$ 116	\$ 117	\$ 119	\$ 122
Return on Average Assets	1.25%	1.31%	1.16%	0.99%	1.22%	0.68%	1.21%	0.94%	1.67%	1.54%	1.35%	1.17%	1.01%
Efficiency Ratio	63%	61%	63%	66%	62%	75%	64%	66%	60%	63%	65%	63%	67%
Net Credit Losses as a % of Average Loans	0.90%	0.76%	0.85%	0.84%	0.83%	0.87%	0.81%	0.77%	1.50%	1.02%	0.91%	0.84%	0.82%
Revenue by Business													
Retail Banking	\$ 1,241	\$ 1,233	\$ 1,159	\$ 1,138	\$ 1,225	\$ 1,237	\$ 1,252	\$ 1,152	\$ 4,678	\$ 4,984	\$ 4,923	\$ 4,771	\$ 4,866
Citi-Branded Cards	791	805	776	788	746	784	781	711	2,857	3,147	3,192	3,160	3,022
Total	<u>\$ 2,032</u>	<u>\$ 2,038</u>	<u>\$ 1,935</u>	<u>\$ 1,926</u>	<u>\$ 1,971</u>	<u>\$ 2,021</u>	<u>\$ 2,033</u>	<u>\$ 1,863</u>	<u>\$ 7,535</u>	<u>\$ 8,131</u>	<u>\$ 8,115</u>	<u>\$ 7,931</u>	<u>\$ 7,888</u>
Net Credit Losses by Business													
Retail Banking	\$ 58	\$ 58	\$ 75	\$ 81	\$ 80	\$ 83	\$ 79	\$ 74	\$ 419	\$ 325	\$ 283	\$ 272	\$ 316
Citi-Branded Cards	146	116	120	117	114	129	122	112	723	561	536	499	477
Total	<u>\$ 204</u>	<u>\$ 174</u>	<u>\$ 195</u>	<u>\$ 198</u>	<u>\$ 194</u>	<u>\$ 212</u>	<u>\$ 201</u>	<u>\$ 186</u>	<u>\$ 1,142</u>	<u>\$ 886</u>	<u>\$ 819</u>	<u>\$ 771</u>	<u>\$ 793</u>
Income from Continuing Operations by Business													
Retail Banking	\$ 221	\$ 199	\$ 168	\$ 131	\$ 204	\$ 61	\$ 240	\$ 187	\$ 1,109	\$ 1,085	\$ 872	\$ 719	\$ 692
Citi-Branded Cards	148	192	180	168	161	153	142	101	662	706	710	688	557
Total	<u>\$ 369</u>	<u>\$ 391</u>	<u>\$ 348</u>	<u>\$ 299</u>	<u>\$ 365</u>	<u>\$ 214</u>	<u>\$ 382</u>	<u>\$ 288</u>	<u>\$ 1,771</u>	<u>\$ 1,791</u>	<u>\$ 1,582</u>	<u>\$ 1,407</u>	<u>\$ 1,249</u>
FX Translation Impact:													
Total Revenue - as Reported	\$ 2,032	\$ 2,038	\$ 1,935	\$ 1,926	\$ 1,971	\$ 2,021	\$ 2,033	\$ 1,863	\$ 7,535	\$ 8,131	\$ 8,115	\$ 7,931	\$ 7,888
Impact of FX Translation (2)	(146)	(110)	(68)	(85)	(59)	(92)	(72)	-	(175)	(450)	(331)	(188)	-
Total Revenues - Ex-FX (3)	<u>\$ 1,886</u>	<u>\$ 1,928</u>	<u>\$ 1,867</u>	<u>\$ 1,841</u>	<u>\$ 1,912</u>	<u>\$ 1,929</u>	<u>\$ 1,961</u>	<u>\$ 1,863</u>	<u>\$ 7,360</u>	<u>\$ 7,681</u>	<u>\$ 7,784</u>	<u>\$ 7,743</u>	<u>\$ 7,888</u>
Total Operating Expenses - as Reported	\$ 1,282	\$ 1,246	\$ 1,219	\$ 1,270	\$ 1,229	\$ 1,517	\$ 1,292	\$ 1,233	\$ 4,512	\$ 5,089	\$ 5,300	\$ 5,017	\$ 5,271
Impact of FX Translation (2)	(84)	(61)	(43)	(57)	(47)	(81)	(54)	-	(114)	(287)	(169)	(95)	-
Total Operating Expenses - Ex-FX (3)	<u>\$ 1,198</u>	<u>\$ 1,185</u>	<u>\$ 1,176</u>	<u>\$ 1,213</u>	<u>\$ 1,182</u>	<u>\$ 1,436</u>	<u>\$ 1,238</u>	<u>\$ 1,233</u>	<u>\$ 4,398</u>	<u>\$ 4,802</u>	<u>\$ 5,131</u>	<u>\$ 4,922</u>	<u>\$ 5,271</u>
Provisions for LLR & PBC - as Reported	\$ 216	\$ 203	\$ 188	\$ 214	\$ 197	\$ 193	\$ 166	\$ 197	\$ 754	\$ 761	\$ 778	\$ 821	\$ 753
Impact of FX Translation (2)	(22)	(11)	(7)	(10)	(7)	(16)	(12)	-	(10)	(52)	(35)	(22)	-
Provisions for LLR & PBC - Ex-FX (3)	<u>\$ 194</u>	<u>\$ 192</u>	<u>\$ 181</u>	<u>\$ 204</u>	<u>\$ 190</u>	<u>\$ 177</u>	<u>\$ 154</u>	<u>\$ 197</u>	<u>\$ 744</u>	<u>\$ 709</u>	<u>\$ 743</u>	<u>\$ 799</u>	<u>\$ 753</u>
Net Income - as Reported	\$ 366	\$ 386	\$ 345	\$ 299	\$ 360	\$ 209	\$ 375	\$ 285	\$ 1,772	\$ 1,791	\$ 1,578	\$ 1,396	\$ 1,229
Impact of FX Translation (2)	(17)	(15)	(3)	(8)	1	7	(2)	-	(39)	(89)	(86)	(31)	-
Net Income - Ex-FX (3)	<u>\$ 349</u>	<u>\$ 371</u>	<u>\$ 342</u>	<u>\$ 291</u>	<u>\$ 361</u>	<u>\$ 216</u>	<u>\$ 373</u>	<u>\$ 285</u>	<u>\$ 1,733</u>	<u>\$ 1,702</u>	<u>\$ 1,492</u>	<u>\$ 1,365</u>	<u>\$ 1,229</u>

(1) Includes EMEA GCB for all periods due to the continued reduction in the relative impact from EMEA GCB.

(2) Reflects the impact of foreign exchange (FX) translation into U.S. Dollars at the fourth quarter of 2014 average exchange rates for all periods presented.

(3) Presentation of this metric excluding FX translation is a non-GAAP financial measure.

NM Not meaningful

Reclassified to conform to the current period's presentation.

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014
Retail Banking Key Indicators (in billions of dollars, except as otherwise noted)								
Branches (actual)	702	699	674	640	620	559	546	536
Accounts (in millions)	18.3	18.3	18.1	17.9	17.9	17.9	17.6	17.5
Average Deposits	\$ 93.5	\$ 89.7	\$ 86.2	\$ 88.3	\$ 88.4	\$ 91.3	\$ 91.0	\$ 88.2
Investment Sales	\$ 12.3	\$ 11.7	\$ 8.7	\$ 8.7	\$ 10.7	\$ 9.5	\$ 11.0	\$ 7.9
Investment AUMs	\$ 52.8	\$ 50.5	\$ 53.8	\$ 54.3	\$ 56.2	\$ 58.7	\$ 58.1	\$ 58.3
Average Loans	\$ 71.7	\$ 71.6	\$ 72.1	\$ 74.7	\$ 75.5	\$ 78.7	\$ 78.8	\$ 77.1
EOP Loans:								
Real Estate Lending	\$ 35.8	\$ 35.0	\$ 36.4	\$ 37.1	\$ 37.8	\$ 38.9	\$ 38.4	\$ 38.0
Commercial Markets	18.3	18.9	19.4	19.3	20.2	20.9	20.4	19.2
Personal and Other	17.9	17.5	17.6	18.5	19.1	19.7	19.4	19.0
Total EOP Loans	\$ 72.0	\$ 71.4	\$ 73.4	\$ 74.9	\$ 77.1	\$ 79.5	\$ 78.2	\$ 76.2
Net Interest Revenue (in millions) (2)	\$ 764	\$ 746	\$ 728	\$ 749	\$ 730	\$ 756	\$ 756	\$ 726
As a % of Average Loans (2)	4.32%	4.18%	4.01%	3.98%	3.92%	3.85%	3.81%	3.74%
Net Credit Losses (in millions)	\$ 58	\$ 58	\$ 75	\$ 81	\$ 80	\$ 83	\$ 79	\$ 74
As a % of Average Loans	0.33%	0.32%	0.41%	0.43%	0.43%	0.42%	0.40%	0.38%
Loans 90+ Days Past Due (in millions)	\$ 254	\$ 225	\$ 230	\$ 210	\$ 209	\$ 222	\$ 220	\$ 194
As a % of EOP Loans	0.35%	0.32%	0.31%	0.28%	0.27%	0.28%	0.28%	0.25%
Loans 30-89 Days Past Due (in millions)	\$ 479	\$ 447	\$ 400	\$ 397	\$ 408	\$ 418	\$ 397	\$ 352
As a % of EOP Loans	0.67%	0.63%	0.54%	0.53%	0.53%	0.53%	0.51%	0.46%
Citi-Branded Cards Key Indicators (in billions of dollars, except as otherwise noted)								
EOP Open Accounts (in millions)	17.6	17.8	17.5	17.4	17.2	17.1	17.2	17.2
Purchase Sales (in billions)	\$ 19.5	\$ 19.8	\$ 19.0	\$ 20.5	\$ 18.8	\$ 20.1	\$ 20.2	\$ 20.5
Average Loans (in billions) (3)	\$ 20.5	\$ 19.7	\$ 18.5	\$ 19.0	\$ 18.9	\$ 19.2	\$ 19.1	\$ 18.6
EOP Loans (in billions) (3)	\$ 20.0	\$ 19.5	\$ 18.8	\$ 19.4	\$ 18.8	\$ 19.6	\$ 18.8	\$ 18.6
Average Yield (4)	13.91%	13.67%	13.48%	13.39%	13.34%	13.15%	13.06%	12.79%
Net Interest Revenue (in millions) (5)	\$ 562	\$ 544	\$ 529	\$ 541	\$ 520	\$ 534	\$ 529	\$ 498
As a % of Average Loans (6)	11.12%	11.08%	11.34%	11.30%	11.16%	11.16%	10.99%	10.62%
Net Credit Losses (in millions)	\$ 146	\$ 116	\$ 120	\$ 117	\$ 114	\$ 129	\$ 122	\$ 112
As a % of Average Loans	2.89%	2.36%	2.57%	2.44%	2.45%	2.69%	2.53%	2.39%
Net Credit Margin (in millions) (6)	\$ 645	\$ 689	\$ 656	\$ 671	\$ 632	\$ 655	\$ 659	\$ 599
As a % of Average Loans (6)	12.76%	14.03%	14.07%	14.01%	13.56%	13.68%	13.69%	12.78%
Loans 90+ Days Past Due	\$ 256	\$ 236	\$ 205	\$ 203	\$ 214	\$ 223	\$ 207	\$ 195
As a % of EOP Loans	1.28%	1.21%	1.09%	1.05%	1.14%	1.14%	1.10%	1.05%
Loans 30-89 Days Past Due	\$ 358	\$ 319	\$ 285	\$ 295	\$ 290	\$ 301	\$ 277	\$ 256
As a % of EOP Loans	1.79%	1.64%	1.52%	1.52%	1.54%	1.54%	1.47%	1.38%

(1) Includes EMEA GCB for all periods due to the continued reduction in the relative impact from EMEA GCB.

(2) Also includes net interest revenue related to the region's deposit balances in excess of the average loan portfolio.

(3) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

(4) Average yield is gross interest revenue earned divided by average loans.

(5) Net interest revenue includes certain fees that are recorded as interest revenue.

(6) Net credit margin is total revenues, net of interest expense, less net credit losses and policy benefits and claims.

Reclassified to conform to the current period's presentation.

CITICORP
INSTITUTIONAL CLIENTS GROUP

(In millions of dollars, except as otherwise noted)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Commissions and Fees	\$ 1,042	\$ 1,015	\$ 989	\$ 934	\$ 1,014	\$ 992	\$ 1,015	\$ 974	\$ 3,716	\$ 3,887	\$ 3,827	3,980	3,995
Administration and Other Fiduciary Fees	669	673	612	622	624	651	626	619	2,697	2,710	2,703	2,576	2,520
Investment Banking	1,085	983	842	952	957	1,257	1,047	1,008	3,521	3,029	3,618	3,862	4,269
Principal Transactions	2,473	2,450	862	704	2,603	1,577	1,396	329	5,778	5,092	4,332	6,489	5,905
Other	412	451	144	(102)	139	104	241	177	2,066	2,152	171	905	661
Total Non-Interest Revenue	5,681	5,572	3,449	3,110	5,337	4,581	4,325	3,107	17,778	16,870	14,651	17,812	17,350
Net Interest Revenue (including Dividends)	3,842	3,955	3,814	3,899	3,817	3,821	4,011	4,053	15,544	15,172	15,937	15,510	15,702
Total Revenues, Net of Interest Expense	9,523	9,527	7,263	7,009	9,154	8,402	8,336	7,160	33,322	32,042	30,588	33,322	33,052
Total Operating Expenses	4,930	4,864	4,746	5,105	4,858	4,743	4,912	4,878	19,379	20,530	20,068	19,645	19,391
Net Credit Losses	39	53	65	25	134	9	12	121	573	619	282	182	276
Credit Reserve Build / (Release)	23	(64)	(19)	(97)	(87)	(96)	(8)	101	(626)	(556)	(45)	(157)	(90)
Provision for Unfunded Lending Commitments	3	(19)	93	(24)	(20)	(25)	(25)	(59)	(29)	89	39	53	(129)
Provision for Benefits and Claims	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions for Credit Losses and for Benefits and Claims	65	(30)	139	(96)	27	(112)	(21)	163	(82)	152	276	78	57
Income from Continuing Operations before Taxes	4,528	4,693	2,378	2,000	4,269	3,771	3,445	2,119	14,025	11,360	10,244	13,599	13,604
Income Taxes	1,483	1,545	623	523	1,321	1,205	1,102	442	3,905	3,227	2,411	4,174	4,070
Income from Continuing Operations	3,045	3,148	1,755	1,477	2,948	2,566	2,343	1,677	10,120	8,133	7,833	9,425	9,534
Noncontrolling Interests	50	23	19	18	26	19	42	31	131	56	128	110	118
Net Income	\$ 2,995	\$ 3,125	\$ 1,736	\$ 1,459	\$ 2,922	\$ 2,547	\$ 2,301	\$ 1,646	\$ 9,989	\$ 8,077	\$ 7,705	\$ 9,315	\$ 9,416
Average Assets (in billions of dollars)	\$ 1,242	\$ 1,276	\$ 1,248	\$ 1,267	\$ 1,282	\$ 1,290	\$ 1,279	\$ 1,298	\$ 1,144	\$ 1,224	\$ 1,238	\$ 1,258	\$ 1,287
Return on Average Assets	0.98%	0.98%	0.55%	0.46%	0.92%	0.79%	0.71%	0.50%	0.87%	0.66%	0.62%	0.74%	0.73%
Return on Average Assets (Excluding CVA/DVA) (1)(2)	1.04%	0.89%	0.62%	0.49%	0.93%	0.80%	0.77%	0.50%	0.89%	0.57%	0.75%	0.76%	0.75%
Efficiency Ratio	52%	51%	65%	73%	53%	56%	59%	68%	58%	64%	66%	59%	59%
Revenue by Region - Excluding CVA/DVA (2)													
North America	\$ 3,660	\$ 3,176	\$ 2,534	\$ 2,340	\$ 3,562	\$ 3,184	\$ 3,202	\$ 2,393	\$ 12,278	\$ 9,321	\$ 10,155	\$ 11,710	\$ 12,341
EMEA	2,927	2,736	2,316	2,041	2,752	2,415	2,529	2,069	10,663	10,179	11,036	10,020	9,765
Latin America	1,232	1,200	1,102	1,147	1,103	1,158	1,037	982	3,902	3,908	4,731	4,681	4,280
Asia	2,014	1,953	1,643	1,646	1,744	1,677	1,884	1,704	6,878	6,902	7,153	7,256	7,009
Total	\$ 9,833	\$ 9,065	\$ 7,595	\$ 7,174	\$ 9,161	\$ 8,434	\$ 8,652	\$ 7,148	\$ 33,721	\$ 30,310	\$ 33,075	\$ 33,667	\$ 33,395
CVA/DVA (excluded as applicable in lines above)	(310)	462	(332)	(165)	(7)	(32)	(316)	12	(399)	1,732	(2,487)	(345)	(343)
Total Revenues, net of Interest Expense	\$ 9,523	\$ 9,527	\$ 7,263	\$ 7,009	\$ 9,154	\$ 8,402	\$ 8,336	\$ 7,160	\$ 33,322	\$ 32,042	\$ 30,588	\$ 33,322	\$ 33,052
Income from Continuing Operations by Region - Excluding CVA/DVA (2)													
North America	\$ 1,301	\$ 953	\$ 630	\$ 481	\$ 1,305	\$ 1,114	\$ 910	\$ 616	\$ 3,196	\$ 966	\$ 2,351	\$ 3,365	\$ 3,945
EMEA	782	808	499	424	780	561	647	242	3,255	2,759	3,207	2,513	2,230
Latin America	477	512	429	199	341	433	308	280	1,629	1,489	1,888	1,617	1,362
Asia	677	591	403	473	526	478	672	532	2,286	1,838	1,930	2,144	2,208
Total	\$ 3,237	\$ 2,864	\$ 1,961	\$ 1,577	\$ 2,952	\$ 2,586	\$ 2,537	\$ 1,670	\$ 10,366	\$ 7,052	\$ 9,376	\$ 9,639	\$ 9,745
CVA/DVA (after-tax) (excluded as applicable in lines above)	(192)	284	(206)	(100)	(4)	(20)	(194)	7	(246)	1,081	(1,543)	(214)	(211)
Income from Continuing Operations	\$ 3,045	\$ 3,148	\$ 1,755	\$ 1,477	\$ 2,948	\$ 2,566	\$ 2,343	\$ 1,677	\$ 10,120	\$ 8,133	\$ 7,833	\$ 9,425	\$ 9,534
Average Loans by Region (in billions)													
North America	\$ 91	\$ 96	\$ 100	105	\$ 107	\$ 109	\$ 111	115	\$ 67	\$ 69	\$ 83	\$ 98	\$ 111
EMEA	53	56	54	56	57	59	58	57	38	47	53	55	58
Latin America	38	37	38	39	40	41	40	39	23	29	35	38	40
Asia	60	64	67	68	68	70	69	66	36	52	63	65	68
Total	\$ 242	\$ 253	\$ 259	\$ 268	\$ 272	\$ 279	\$ 278	\$ 277	\$ 164	\$ 197	\$ 234	\$ 256	\$ 277
EOP Deposits by Region (in billions)													
North America	\$ 147	\$ 153	\$ 168	\$ 178	\$ 180	\$ 176	\$ 177	\$ 192					
EMEA	172	173	181	185	185	186	180	165					
Latin America	58	57	63	60	65	65	62	56					
Asia	142	145	149	146	139	145	144	142					
Total	\$ 519	\$ 528	\$ 561	\$ 569	\$ 569	\$ 572	\$ 563	\$ 555					
EOP Deposits by Business (in billions)													
Treasury and Trade Solutions	\$ 335	\$ 343	\$ 371	\$ 380	\$ 381	\$ 384	\$ 381	\$ 380					
All Other ICG Businesses	184	185	190	189	188	188	182	175					
Total	\$ 519	\$ 528	\$ 561	\$ 569	\$ 569	\$ 572	\$ 563	\$ 555					

(1) Return on Average Assets excluding CVA/DVA is defined as annualized net income less CVA/DVA, divided by average assets. See above for the after-tax CVA/DVA for each period presented.

(2) Presentation of this metric excluding CVA/DVA is a non-GAAP financial measure.

NM Not meaningful

Reclassified to conform to the current period's presentation.

CITICORP
INSTITUTIONAL CLIENTS GROUP
REVENUES BY BUSINESS
(In millions of dollars, except as otherwise noted)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Revenue Details - Excluding CVA/DVA:													
Investment Banking:													
Advisory	\$ 203	\$ 215	\$ 167	\$ 266	\$ 175	\$ 193	\$ 318	\$ 263	\$ 726	\$ 688	\$ 715	\$ 851	\$ 949
Equity Underwriting	250	302	197	310	299	397	298	252	1,019	758	731	1,059	1,246
Debt Underwriting	714	640	579	571	579	749	633	551	2,541	2,288	2,660	2,504	2,512
Total Investment Banking	1,167	1,157	943	1,147	1,053	1,339	1,249	1,066	4,286	3,734	4,106	4,414	4,707
Treasury and Trade Solutions	1,901	1,981	1,923	1,915	1,921	1,980	1,934	1,932	7,074	7,461	7,959	7,720	7,767
Corporate Lending - Excluding Gain/(Loss) on Loan Hedges	336	406	380	396	416	456	444	433	923	1,170	1,585	1,518	1,749
Private Bank	630	647	616	601	670	658	664	668	2,097	2,225	2,402	2,494	2,660
Total Banking Revenues (Ex-CVA/DVA and Gain/(Loss) on Loan Hedges) (1)	\$ 4,034	\$ 4,191	\$ 3,862	\$ 4,059	\$ 4,060	\$ 4,433	\$ 4,291	\$ 4,099	\$ 14,380	\$ 14,590	\$ 16,052	\$ 16,146	\$ 16,883
Corporate Lending - Gain/(Loss) on Loan Hedges (2)	(24)	23	(147)	(139)	(17)	(44)	91	86	(66)	520	(698)	(287)	116
Total Banking Revenues (Ex-CVA/DVA) and including G(L) on Loan Hedges (1)	\$ 4,010	\$ 4,214	\$ 3,715	\$ 3,920	\$ 4,043	\$ 4,389	\$ 4,382	\$ 4,185	\$ 14,314	\$ 15,110	\$ 15,354	\$ 15,859	\$ 16,999
Fixed Income Markets	4,756	3,525	2,875	2,469	3,929	3,080	3,064	2,075	15,084	11,702	14,698	13,625	12,148
Equity Markets	778	884	670	483	882	659	763	470	3,572	2,235	2,281	2,815	2,774
Securities Services	492	526	480	476	485	521	534	508	1,999	2,169	1,943	1,974	2,048
Other	(203)	(84)	(145)	(174)	(178)	(215)	(91)	(90)	(1,248)	(906)	(1,201)	(606)	(574)
Total Markets and Securities Services (Ex-CVA/DVA) (1)	\$ 5,823	\$ 4,851	\$ 3,880	\$ 3,254	\$ 5,118	\$ 4,045	\$ 4,270	\$ 2,963	\$ 19,407	\$ 15,200	\$ 17,721	\$ 17,808	\$ 16,396
Total ICG (Ex-CVA/DVA) (1)	\$ 9,833	\$ 9,065	\$ 7,595	\$ 7,174	\$ 9,161	\$ 8,434	\$ 8,652	\$ 7,148	\$ 33,721	\$ 30,310	\$ 33,075	\$ 33,667	\$ 33,395
CVA/DVA (excluded as applicable in lines above)	(310)	462	(332)	(165)	(7)	(32)	(316)	12	(399)	1,732	(2,487)	(345)	(343)
Total Revenues, net of Interest Expense	\$ 9,523	\$ 9,527	\$ 7,263	\$ 7,009	\$ 9,154	\$ 8,402	\$ 8,336	\$ 7,160	\$ 33,322	\$ 32,042	\$ 30,588	\$ 33,322	\$ 33,052
Taxable-equivalent adjustments (3)	\$ 202	\$ 222	\$ 238	\$ 185	\$ 169	\$ 169	\$ 170	\$ 171	\$ 707	\$ 793	\$ 941	\$ 847	\$ 679
Total ICG Revenues (Ex-CVA/DVA) and including Taxable-equivalent adjustments (1) (3)	\$ 10,035	\$ 9,287	\$ 7,833	\$ 7,359	\$ 9,330	\$ 8,603	\$ 8,822	\$ 7,319	\$ 34,428	\$ 31,103	\$ 34,016	\$ 34,514	\$ 34,074

- (1) Presentation of this metric excluding CVA/DVA is a non-GAAP financial measure.
(2) Hedges on accrual loans reflect the mark-to-market on credit derivatives used to economically hedge the corporate loan accrual portfolio. The fixed premium costs of these hedges is netted against the core lending revenues to reflect the cost of credit protection.
(3) Primarily relates to income tax credits related to affordable housing and alternative energy investments as well as tax exempt income from municipal bond investments.

NM Not meaningful
Reclassified to conform to the current period's presentation.

CORPORATE / OTHER ⁽¹⁾

(In millions of dollars, except as otherwise noted)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Net Interest Revenue	\$ (146)	\$ (137)	\$ (195)	\$ (132)	\$ (35)	\$ (45)	\$ (63)	\$ (81)	\$ 653	\$ (189)	\$ (575)	\$ (610)	\$ (224)
Non-Interest Revenue	196	307	305	124	258	134	145	(12)	988	1,098	924	932	525
Total Revenues, Net of Interest Expense	50	170	110	(8)	223	89	82	(93)	1,641	909	349	322	301
Total Operating Expenses	347	296	211	198	402	636	1,722	3,260	1,047	1,548	2,292	1,052	6,020
Net Credit Losses	-	-	-	-	-	-	-	-	-	3	-	-	-
Credit Reserve Build / (Release)	-	-	-	-	-	-	-	-	2	(3)	(1)	-	-
Provision for Benefits and Claims	-	-	-	-	-	-	-	-	-	1	(1)	-	-
Provision for Unfunded Lending Commitments	-	-	-	-	-	-	-	-	(3)	-	1	-	-
Provisions for Loan Losses and for Benefits and Claims	-	-	-	-	-	-	-	-	(1)	1	(1)	-	-
Income from Continuing Operations before Taxes	(297)	(126)	(101)	(206)	(179)	(547)	(1,640)	(3,353)	595	(640)	(1,942)	(730)	(5,719)
Income Taxes	(157)	69	(160)	32	209	(163)	(103)	(287)	127	(415)	(1,020)	(216)	(344)
Income from Continuing Operations	(140)	(195)	59	(238)	(388)	(384)	(1,537)	(3,066)	468	(225)	(922)	(514)	(5,375)
Income (Loss) from Discontinued Operations, net of taxes (2)	(33)	30	92	181	37	(22)	(16)	(1)	(16)	68	(58)	270	(2)
Noncontrolling Interests	30	6	22	26	10	25	4	5	(48)	(27)	85	84	44
Net Income (Loss)	\$ (203)	\$ (171)	\$ 129	\$ (83)	\$ (361)	\$ (431)	\$ (1,557)	\$ (3,072)	\$ 500	\$ (130)	\$ (1,065)	\$ (328)	\$ (5,421)
EOP Assets (in billions of dollars)	\$ 48	\$ 49	\$ 51	\$ 50	\$ 51	\$ 55	\$ 53	\$ 50					
Average Assets (in billions of dollars)	\$ 49	\$ 45	\$ 54	\$ 58	\$ 48	\$ 56	\$ 63	\$ 64	\$ 35	\$ 38	\$ 44	\$ 52	\$ 58

(1) Includes certain costs of global staff functions, other corporate expenses and certain global operations and technology expenses, Corporate Treasury, and Discontinued operations.

(2) See footnote 1 on page 2 for components of Discontinued operations.

NM Not meaningful

Reclassified to conform to the current period's presentation.

CITICORP
NORTH AMERICA ⁽¹⁾

(In millions of dollars, except as otherwise noted)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Net Interest Revenue	\$ 5,536	\$ 5,444	\$ 5,580	\$ 5,797	\$ 5,655	\$ 5,616	\$ 5,916	\$ 6,046	\$ 23,658	\$ 21,790	\$ 22,007	\$ 22,357	\$ 23,233
Non-Interest Revenue	3,137	2,883	1,558	1,310	2,696	2,325	2,299	1,507	10,203	8,619	7,984	8,888	8,827
Total Revenues, Net of Interest Expense	8,673	8,327	7,138	7,107	8,351	7,941	8,215	7,553	33,861	30,409	29,991	31,245	32,060
Total Operating Expenses	4,315	4,234	4,168	4,283	4,259	4,039	4,313	4,267	16,089	17,635	17,736	17,000	16,878
Net Credit Losses	1,268	1,207	1,122	1,113	1,094	1,085	1,013	1,023	13,567	8,490	5,752	4,710	4,215
Credit Reserve Build / (Release)	(422)	(331)	(328)	(71)	(318)	(490)	(316)	(87)	(1,367)	(4,201)	(2,519)	(1,152)	(1,211)
Provision Unfunded Lending Commitments	3	(19)	94	(30)	(14)	(19)	(23)	(81)	(25)	103	31	48	(137)
Provision for Benefits and Claims	14	12	16	17	7	11	12	10	57	62	69	59	40
Provisions for Credit Losses and for Benefits and Claims	863	869	904	1,029	769	587	686	865	12,232	4,454	3,333	3,665	2,907
Income from Continuing Operations before Taxes	3,495	3,224	2,066	1,795	3,323	3,315	3,216	2,421	5,540	8,320	8,922	10,580	12,275
Income Taxes	1,180	1,128	628	522	1,000	1,145	1,113	629	1,599	2,821	2,705	3,458	3,887
Income from Continuing Operations	2,315	2,096	1,438	1,273	2,323	2,170	2,103	1,792	3,941	5,499	6,217	7,122	8,388
Noncontrolling Interests	17	(2)	3	6	4	(5)	23	14	53	(29)	44	24	36
Net Income	\$ 2,298	\$ 2,098	\$ 1,435	\$ 1,267	\$ 2,319	\$ 2,175	\$ 2,080	\$ 1,778	\$ 3,888	\$ 5,528	\$ 6,173	\$ 7,098	\$ 8,352
Average Assets (in billions of dollars)	\$ 801	\$ 818	\$ 820	\$ 841	\$ 852	\$ 841	\$ 871	\$ 894	\$ 767	\$ 781	\$ 806	\$ 820	\$ 864
Return on Average Assets	1.16%	1.03%	0.69%	0.60%	1.10%	1.04%	0.95%	0.79%	0.51%	0.71%	0.77%	0.87%	0.97%
Efficiency Ratio	50%	51%	58%	60%	51%	51%	53%	56%	48%	58%	59%	54%	53%
Revenue by Business													
Retail Banking	\$ 1,576	\$ 1,596	\$ 1,127	\$ 1,090	\$ 1,144	\$ 1,177	\$ 1,232	\$ 1,364	\$ 5,347	\$ 5,133	\$ 6,703	\$ 5,389	\$ 4,917
Citi-Branded Cards	2,028	1,980	2,089	2,123	2,021	2,029	2,118	2,122	9,607	8,642	8,242	8,220	8,290
Citi Retail Services	1,511	1,483	1,528	1,667	1,625	1,581	1,646	1,610	6,679	6,267	6,029	6,189	6,462
Global Consumer Banking	5,115	5,059	4,744	4,880	4,790	4,787	4,996	5,096	21,633	20,042	20,974	19,798	19,669
Institutional Clients Group	3,558	3,268	2,394	2,227	3,561	3,154	3,219	2,457	12,228	10,367	9,017	11,447	12,391
Total	\$ 8,673	\$ 8,327	\$ 7,138	\$ 7,107	\$ 8,351	\$ 7,941	\$ 8,215	\$ 7,553	\$ 33,861	\$ 30,409	\$ 29,991	\$ 31,245	\$ 32,060
CVA/DVA (included as applicable in businesses above)	(102)	92	(140)	(113)	(1)	(30)	17	64	(50)	1,046	(1,138)	(263)	50
Total Revenues - Excluding CVA/DVA (2)	\$ 8,775	\$ 8,235	\$ 7,278	\$ 7,220	\$ 8,352	\$ 7,971	\$ 8,198	\$ 7,489	\$ 33,911	\$ 29,363	\$ 31,129	\$ 31,508	\$ 32,010
Income (loss) from Continuing Operations by Business													
Retail Banking	\$ 215	\$ 260	\$ (35)	\$ (24)	\$ 18	\$ 90	\$ 107	\$ 140	\$ 711	\$ 406	\$ 1,141	\$ 416	\$ 355
Citi-Branded Cards	431	439	548	527	564	555	636	636	(117)	2,049	1,989	1,945	2,391
Citi Retail Services	430	387	383	357	436	429	440	361	179	1,425	1,440	1,557	1,666
Global Consumer Banking	1,076	1,086	896	860	1,018	1,074	1,183	1,137	773	3,880	4,570	3,918	4,412
Institutional Clients Group	1,239	1,010	542	413	1,305	1,096	920	655	3,168	1,619	1,647	3,204	3,976
Total	\$ 2,315	\$ 2,096	\$ 1,438	\$ 1,273	\$ 2,323	\$ 2,170	\$ 2,103	\$ 1,792	\$ 3,941	\$ 5,499	\$ 6,217	\$ 7,122	\$ 8,388
CVA/DVA (included as applicable in businesses above)	(62)	57	(88)	(68)	(1)	(18)	10	39	(28)	653	(705)	(161)	30
Income (loss) from Continuing Operations - Excluding CVA/DVA (2)	\$ 2,377	\$ 2,039	\$ 1,526	\$ 1,341	\$ 2,324	\$ 2,188	\$ 2,093	\$ 1,753	\$ 3,969	\$ 4,846	\$ 6,922	\$ 7,283	\$ 8,358

(1) Regional results do not include Corporate/Other. See page 18 for Corporate/Other results.

(2) Presentation of this metric excluding CVA/DVA is a non-GAAP financial measure.

NM Not meaningful

Reclassified to conform to the current period's presentation.

CITICORP

EMEA ⁽¹⁾

(In millions of dollars, except as otherwise noted)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Net Interest Revenue	\$ 1,125	\$ 1,174	\$ 1,026	\$ 1,024	\$ 1,005	\$ 1,063	\$ 1,033	\$ 1,046	\$ 4,507	\$ 4,337	\$ 4,887	\$ 4,349	\$ 4,147
Non-Interest Revenue	1,929	2,214	1,413	1,300	2,063	1,674	1,516	1,252	6,954	7,607	6,327	6,856	6,505
Total Revenues, Net of Interest Expense	3,054	3,388	2,439	2,324	3,068	2,737	2,549	2,298	11,461	11,944	11,214	11,205	10,652
Total Operating Expenses	1,921	1,860	1,838	1,810	1,904	1,861	1,875	1,948	7,471	7,832	7,753	7,429	7,588
Net Credit Losses	39	23	39	34	9	22	23	15	356	321	176	135	69
Credit Reserve Build / (Release)	84	(61)	34	(107)	(44)	(41)	(84)	35	(527)	(561)	90	(50)	(134)
Provision Unfunded Lending Commitments	1	(1)	(18)	-	(4)	(4)	(2)	1	(6)	(2)	8	(18)	(9)
Provision for Benefits and Claims	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions for Credit Losses and for Benefits and Claims	124	(39)	55	(73)	(39)	(23)	(63)	51	(177)	(242)	274	67	(74)
Income from Continuing Operations before Taxes	1,009	1,567	546	587	1,203	899	737	299	4,167	4,354	3,187	3,709	3,138
Income Taxes	346	526	145	178	399	317	262	96	1,134	1,224	708	1,195	1,074
Income from Continuing Operations	663	1,041	401	409	804	582	475	203	3,033	3,130	2,479	2,514	2,064
Noncontrolling Interests	36	30	18	12	26	27	25	18	71	82	89	96	96
Net Income	\$ 627	\$ 1,011	\$ 383	\$ 397	\$ 778	\$ 555	\$ 450	\$ 185	\$ 2,962	\$ 3,048	\$ 2,390	\$ 2,418	\$ 1,968
Average Assets (in billions of dollars)	\$ 335	\$ 347	\$ 328	\$ 333	\$ 343	\$ 356	\$ 330	\$ 335	\$ 314	\$ 339	\$ 329	\$ 336	\$ 341
Return on Average Assets	0.76%	1.17%	0.46%	0.47%	0.92%	0.63%	0.54%	0.22%	0.94%	0.90%	0.73%	0.72%	0.58%
Efficiency Ratio	63%	55%	75%	78%	62%	68%	74%	85%	65%	66%	69%	66%	71%
Revenue by Business													
Retail Banking	\$ 191	\$ 192	\$ 197	\$ 198	\$ 194	\$ 201	\$ 190	\$ 175	\$ 769	\$ 788	\$ 790	\$ 778	\$ 760
Citi-Branded Cards	121	118	107	106	103	106	107	85	519	508	485	452	401
Global Consumer Banking	312	310	304	304	297	307	297	260	\$ 1,288	\$ 1,296	\$ 1,275	1,230	1,161
Institutional Clients Group	2,742	3,078	2,135	2,020	2,771	2,430	2,252	2,038	10,173	10,648	9,939	9,975	9,491
Total	\$ 3,054	\$ 3,388	\$ 2,439	\$ 2,324	\$ 3,068	\$ 2,737	\$ 2,549	\$ 2,298	\$ 11,461	\$ 11,944	\$ 11,214	\$ 11,205	\$ 10,652
CVA/DVA (included as applicable in businesses above)	(185)	342	(181)	(21)	19	15	(277)	(31)	(490)	469	(1,097)	(45)	(274)
Total Revenues - Excluding CVA/DVA (2)	\$ 3,239	\$ 3,046	\$ 2,620	\$ 2,345	\$ 3,049	\$ 2,722	\$ 2,826	\$ 2,329	11,951	11,475	12,311	\$ 11,250	\$ 10,926
Income (loss) from Continuing Operations by Business													
Retail Banking	\$ (10)	\$ 2	\$ -	\$ (14)	\$ (4)	\$ 8	\$ (7)	\$ (4)	\$ (36)	\$ (19)	\$ (77)	\$ (22)	\$ (7)
Citi-Branded Cards	6	21	14	12	16	4	5	(16)	118	97	32	53	9
Global Consumer Banking	(4)	23	14	(2)	12	12	(2)	(20)	\$ 82	\$ 78	\$ (45)	\$ 31	\$ 2
Institutional Clients Group	667	1,018	387	411	792	570	477	223	2,951	3,052	2,524	2,483	2,062
Total	\$ 663	\$ 1,041	\$ 401	\$ 409	\$ 804	\$ 582	\$ 475	\$ 203	\$ 3,033	\$ 3,130	\$ 2,479	\$ 2,514	\$ 2,064
CVA/DVA (included as applicable in businesses above)	(115)	210	(112)	(13)	12	9	(170)	(19)	(304)	293	(683)	(30)	(168)
Income (loss) from Continuing Operations - Excluding CVA/DVA (2)	\$ 778	\$ 831	\$ 513	\$ 422	\$ 792	\$ 573	\$ 645	\$ 222	\$ 3,337	\$ 2,837	\$ 3,162	\$ 2,544	\$ 2,232

(1) Regional results do not include Corporate/Other. See page 18 for Corporate/Other results.

(2) Presentation of this metric excluding CVA/DVA is a non-GAAP financial measure.

NM Not meaningful

Reclassified to conform to the current period's presentation.

CITICORP
LATIN AMERICA ⁽¹⁾

(In millions of dollars, except as otherwise noted)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Net Interest Revenue	\$ 2,114	\$ 2,220	\$ 2,152	\$ 2,199	\$ 2,097	\$ 2,128	\$ 2,182	\$ 2,170	\$ 7,809	\$ 8,328	\$ 8,333	\$ 8,685	\$ 8,577
Non-Interest Revenue	1,235	1,150	1,030	1,168	1,087	1,157	1,004	870	3,390	3,494	4,412	4,583	4,118
Total Revenues, Net of Interest Expense	3,349	3,370	3,182	3,367	3,184	3,285	3,186	3,040	11,199	11,822	12,745	13,268	12,695
Total Operating Expenses	1,719	1,731	1,656	2,114	1,660	1,736	1,765	1,733	5,844	6,527	6,660	7,220	6,894
Net Credit Losses	401	399	411	420	582	448	477	613	1,465	1,182	1,366	1,631	2,120
Credit Reserve Build / (Release)	56	49	149	61	53	168	70	(63)	(827)	(190)	291	315	228
Provision Unfunded Lending Commitments	-	-	20	9	(1)	1	(1)	10	-	(9)	-	29	9
Provision for Benefits and Claims	39	23	22	24	34	15	26	29	127	130	128	108	104
Provisions for Credit Losses and for Benefits and Claims	496	471	602	514	668	632	572	589	765	1,113	1,785	2,083	2,461
Income from Continuing Operations before Taxes	1,134	1,168	924	739	856	917	849	718	4,590	4,182	4,300	3,965	3,340
Income Taxes	331	324	256	180	225	215	226	182	1,288	1,135	1,130	1,091	848
Income from Continuing Operations	803	844	668	559	631	702	623	536	3,302	3,047	3,170	2,874	2,492
Noncontrolling Interests	1	-	1	1	2	2	2	-	(6)	(1)	(6)	3	6
Net Income	\$ 802	\$ 844	\$ 667	\$ 558	\$ 629	\$ 700	\$ 621	\$ 536	\$ 3,308	\$ 3,048	\$ 3,176	\$ 2,871	\$ 2,486
Average Assets (in billions of dollars)	\$ 180	\$ 181	\$ 173	\$ 174	\$ 173	\$ 174	\$ 168	\$ 161	\$ 148	\$ 167	166	\$ 177	\$ 169
Return on Average Assets	1.85%	1.87%	1.53%	1.27%	1.47%	1.61%	1.47%	1.32%	2.29%	1.87%	1.96%	1.63%	1.47%
Efficiency Ratio	51%	51%	52%	63%	52%	53%	55%	57%	52%	55%	52%	54%	54%
Revenue by Business													
Retail Banking	\$ 1,470	\$ 1,469	\$ 1,408	\$ 1,484	\$ 1,420	\$ 1,431	\$ 1,452	\$ 1,375	\$ 4,907	\$ 5,369	\$ 5,565	\$ 5,831	\$ 5,678
Citi-Branded Cards	656	678	679	732	663	705	720	694	2,337	2,500	2,470	2,745	2,782
Global Consumer Banking	2,126	2,147	2,087	2,216	2,083	2,136	2,172	2,069	7,244	7,869	8,035	8,576	8,460
Institutional Clients Group	1,223	1,223	1,095	1,151	1,101	1,149	1,014	971	3,955	3,953	4,710	4,692	4,235
Total	\$ 3,349	\$ 3,370	\$ 3,182	\$ 3,367	\$ 3,184	\$ 3,285	\$ 3,186	\$ 3,040	\$ 11,199	\$ 11,822	\$ 12,745	\$ 13,268	\$ 12,695
CVA/DVA (included as applicable in businesses above)	(9)	23	(7)	4	(2)	(9)	(23)	(11)	53	45	(21)	11	(45)
Total Revenues - Excluding CVA/DVA (2)	\$ 3,358	\$ 3,347	\$ 3,189	\$ 3,363	\$ 3,186	\$ 3,294	\$ 3,209	\$ 3,051	11,146	11,777	12,766	\$ 13,257	\$ 12,740
Income from Continuing Operations by Business													
Retail Banking	\$ 229	\$ 195	\$ 124	\$ 214	\$ 204	\$ 206	\$ 189	\$ 141	\$ 920	\$ 901	\$ 847	\$ 762	\$ 740
Citi-Branded Cards	103	123	119	144	87	69	140	122	722	631	448	489	418
Global Consumer Banking	332	318	243	358	291	275	329	263	1,642	1,532	1,295	1,251	1,158
Institutional Clients Group	471	526	425	201	340	427	294	273	1,660	1,515	1,875	1,623	1,334
Total	\$ 803	\$ 844	\$ 668	\$ 559	\$ 631	\$ 702	\$ 623	\$ 536	\$ 3,302	\$ 3,047	\$ 3,170	\$ 2,874	\$ 2,492
CVA/DVA (included as applicable in businesses above)	(6)	14	(4)	2	(1)	(6)	(14)	(7)	31	26	(13)	6	(28)
Income (loss) from Continuing Operations - Excluding CVA/DVA (2)	\$ 809	\$ 830	\$ 672	\$ 557	\$ 632	\$ 708	\$ 637	\$ 543	\$ 3,271	\$ 3,021	\$ 3,183	\$ 2,868	\$ 2,520

(1) Regional results do not include Corporate/Other. See page 18 for Corporate/Other results.

(2) Presentation of this metric excluding CVA/DVA is a non-GAAP financial measure.

NM Not meaningful

Reclassified to conform to the current period's presentation.

CITICORP
ASIA ⁽¹⁾

(In millions of dollars, except as otherwise noted)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Net Interest Revenue	\$ 1,949	\$ 1,907	\$ 1,882	\$ 1,926	\$ 1,861	\$ 1,947	\$ 2,000	\$ 1,861	\$ 7,349	\$ 8,311	\$ 8,164	\$ 7,664	\$ 7,669
Non-Interest Revenue	1,771	1,779	1,388	1,307	1,534	1,436	1,587	1,436	5,864	5,598	5,598	6,245	5,993
Total Revenues, Net of Interest Expense	3,720	3,686	3,270	3,233	3,395	3,383	3,587	3,297	13,213	13,909	13,762	13,909	13,662
Total Operating Expenses	1,975	1,973	1,934	1,915	1,906	2,227	1,934	1,915	7,368	8,240	8,231	7,797	7,982
Net Credit Losses	186	182	174	181	181	192	179	180	896	775	874	723	732
Credit Reserve Build / (Release)	(31)	51	44	12	9	(35)	(57)	(38)	(341)	(7)	(54)	76	(121)
Provision for Unfunded Lending Commitments	14	10	12	(5)	(4)	(6)	(1)	(4)	(1)	-	-	31	(15)
Provision for Benefits and Claims	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions for Credit Losses and for Benefits and Claims	169	243	230	188	186	151	121	138	554	768	820	830	596
Income from Continuing Operations before Taxes	1,576	1,470	1,106	1,130	1,303	1,005	1,532	1,244	5,291	4,901	4,711	5,282	5,084
Income Taxes	535	508	371	377	439	330	496	410	1,261	1,241	1,297	1,791	1,675
Income from Continuing Operations	1,041	962	735	753	864	675	1,036	834	4,030	3,660	3,414	3,491	3,409
Noncontrolling Interests	1	1	1	1	1	1	1	1	4	4	3	4	4
Net Income	\$ 1,040	\$ 961	\$ 734	\$ 752	\$ 863	\$ 674	\$ 1,035	\$ 833	\$ 4,026	\$ 3,656	\$ 3,411	\$ 3,487	\$ 3,405
Average Assets (in billions of dollars)	\$ 330	\$ 328	\$ 322	\$ 325	\$ 320	\$ 328	\$ 320	\$ 314	\$ 283	\$ 324	332	\$ 326	\$ 321
Return on Average Assets	1.28%	1.18%	0.90%	0.92%	1.09%	0.82%	1.28%	1.05%	1.42%	1.13%	1.03%	1.07%	1.06%
Efficiency Ratio	53%	54%	59%	59%	56%	66%	54%	58%	56%	59%	60%	56%	58%
Revenue by Business													
Retail Banking	\$ 1,050	\$ 1,041	\$ 962	\$ 940	\$ 1,031	\$ 1,036	\$ 1,062	\$ 977	\$ 3,909	\$ 4,196	\$ 4,133	\$ 3,993	\$ 4,106
Citi-Branded Cards	670	687	669	682	643	678	674	626	2,338	2,639	2,707	2,708	2,621
Global Consumer Banking	1,720	1,728	1,631	1,622	1,674	1,714	1,736	1,603	\$ 6,247	\$ 6,835	\$ 6,840	6,701	6,727
Institutional Clients Group	2,000	1,958	1,639	1,611	1,721	1,669	1,851	1,694	6,966	7,074	6,922	7,208	6,935
Total	<u>\$ 3,720</u>	<u>\$ 3,686</u>	<u>\$ 3,270</u>	<u>\$ 3,233</u>	<u>\$ 3,395</u>	<u>\$ 3,383</u>	<u>\$ 3,587</u>	<u>\$ 3,297</u>	<u>\$ 13,213</u>	<u>\$ 13,909</u>	<u>\$ 13,762</u>	<u>\$ 13,909</u>	<u>\$ 13,662</u>
CVA/DVA (included as applicable in businesses above)	(14)	5	(4)	(35)	(23)	(8)	(33)	(10)	88	172	(231)	(48)	(74)
Total Revenues - Excluding CVA/DVA (2)	<u>\$ 3,734</u>	<u>\$ 3,681</u>	<u>\$ 3,274</u>	<u>\$ 3,268</u>	<u>\$ 3,418</u>	<u>\$ 3,391</u>	<u>\$ 3,620</u>	<u>\$ 3,307</u>	<u>13,125</u>	<u>13,737</u>	<u>13,993</u>	<u>\$ 13,957</u>	<u>\$ 13,736</u>
Income from Continuing Operations by Business													
Retail Banking	\$ 231	\$ 197	\$ 168	\$ 145	\$ 208	\$ 53	\$ 247	\$ 191	\$ 1,145	\$ 1,104	\$ 949	\$ 741	\$ 699
Citi-Branded Cards	142	171	166	156	145	149	137	117	544	609	678	635	548
Global Consumer Banking	373	368	334	301	353	202	384	308	\$ 1,689	\$ 1,713	\$ 1,627	1,376	1,247
Institutional Clients Group	668	594	401	452	511	473	652	526	2,341	1,947	1,787	2,115	2,162
Total	<u>\$ 1,041</u>	<u>\$ 962</u>	<u>\$ 735</u>	<u>\$ 753</u>	<u>\$ 864</u>	<u>\$ 675</u>	<u>\$ 1,036</u>	<u>\$ 834</u>	<u>\$ 4,030</u>	<u>\$ 3,660</u>	<u>\$ 3,414</u>	<u>\$ 3,491</u>	<u>\$ 3,409</u>
CVA/DVA (included as applicable in businesses above)	(9)	3	(2)	(21)	(15)	(5)	(20)	(6)	55	109	(142)	(29)	(46)
Income (loss) from Continuing Operations - Excluding CVA/DVA (2)	<u>\$ 1,050</u>	<u>\$ 959</u>	<u>\$ 737</u>	<u>\$ 774</u>	<u>\$ 879</u>	<u>\$ 680</u>	<u>\$ 1,056</u>	<u>\$ 840</u>	<u>\$ 3,975</u>	<u>\$ 3,551</u>	<u>\$ 3,556</u>	<u>\$ 3,520</u>	<u>\$ 3,455</u>

(1) Regional results do not include Corporate/Other. See page 18 for Corporate/Other results.

(2) Presentation of this metric excluding CVA/DVA is a non-GAAP financial measure.

NM Not meaningful

Reclassified to conform to the current period's presentation.

CITI HOLDINGS
INCOME STATEMENT AND BALANCE SHEET DATA
(In millions of dollars, except as otherwise noted)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Revenues													
Net interest revenue	\$ 1,052	\$ 1,074	\$ 1,066	\$ 1,156	\$ 1,176	\$ 1,237	\$ 1,119	\$ 1,059	\$ 9,563	\$ 5,072	\$ 3,870	\$ 4,348	\$ 4,591
Non-interest revenue	420	577	736	694	809	753	951	745	5,208	3,570	(2,401)	2,427	3,258
Total revenues, net of interest expense	1,472	1,651	1,802	1,850	1,985	1,990	2,070	1,804	14,771	8,642	1,469	6,775	7,849
Provisions for Credit Losses and for Benefits and Claims													
Net Credit Losses (1)	984	797	684	799	573	442	405	417	14,339	8,916	6,063	3,264	1,837
Credit Reserve Build / (Release) (2) (3)	(351)	(489)	(677)	(531)	(346)	(212)	(135)	(214)	(2,602)	(3,389)	(1,580)	(2,048)	(907)
Provision for loan losses	633	308	7	268	227	230	270	203	11,737	5,527	4,483	1,216	930
Provision for Benefits and Claims	178	165	166	154	167	156	167	167	781	779	691	663	657
Provision for unfunded lending commitments	(4)	7	(5)	(8)	(4)	(3)	(3)	-	(82)	(41)	(56)	(10)	(10)
Total provisions for credit losses and for benefits and claims	807	480	168	414	390	383	434	370	12,436	6,265	5,118	1,869	1,577
Total operating expenses (2)	2,011	2,055	1,872	1,972	2,018	5,022	1,346	1,303	9,005	8,398	7,364	7,910	9,689
Income (Loss) from Continuing Operations before Income Taxes	(1,346)	(884)	(238)	(536)	(423)	(3,415)	290	131	(6,670)	(6,021)	(11,013)	(3,004)	(3,417)
Provision (benefits) for income taxes	(560)	(330)	(138)	(105)	(141)	77	74	47	(2,762)	(1,986)	(4,423)	(1,133)	57
Income (Loss) from Continuing Operations	(786)	(554)	(100)	(431)	(282)	(3,492)	216	84	(3,908)	(4,035)	(6,590)	(1,871)	(3,474)
Noncontrolling Interests	5	1	6	4	2	-	4	-	207	119	4	16	6
Citi Holding's Net Income (Loss)	\$ (791)	\$ (555)	\$ (106)	\$ (435)	\$ (284)	\$ (3,492)	\$ 212	\$ 84	\$ (4,115)	\$ (4,154)	\$ (6,594)	\$ (1,887)	\$ (3,480)
Average Assets (in billions of dollars)	\$ 192	\$ 180	\$ 163	\$ 157	\$ 152	\$ 148	\$ 143	\$ 132	\$ 451	\$ 304	\$ 234	\$ 173	\$ 144
Return on Average Assets	(1.67%)	(1.24%)	(0.26%)	(1.10%)	(0.76%)	(9.46%)	0.59%	0.25%	(0.91%)	(1.37%)	(2.82%)	(1.09%)	(2.42%)
Efficiency Ratio	137%	124%	104%	107%	102%	252%	65%	72%	61%	97%	501%	117%	123%

Balance Sheet Data (in billions):

Total EOP Assets	\$ 187	\$ 169	\$ 161	\$ 154	\$ 151	\$ 148	\$ 137	\$ 129	\$ 347	\$ 260	\$ 197	\$ 154	\$ 129
Total EOP Loans	\$ 115	\$ 108	\$ 104	\$ 100	\$ 97	\$ 90	\$ 85	\$ 79	\$ 207	\$ 149	\$ 124	\$ 100	\$ 79
Total EOP Deposits	\$ 100	\$ 99	\$ 77	\$ 69	\$ 62	\$ 52	\$ 45	\$ 17	\$ 107	\$ 94	\$ 105	\$ 69	\$ 17
Consumer Net Credit Losses as a % of Average Loans	3.33%	2.90%	2.48%	3.21%	2.35%	1.88%	1.91%	1.86%	5.15%	4.69%	4.60%	2.98%	2.01%

(1) The fourth quarter of 2013 NCLs include approximately \$184 million related to: 1) a change in charge-off policy for mortgages originated in Citi's legacy CitiFinancial North America business (CFNA) to more closely align to policies used in the CitiMortgage (CMI) business (\$91 million); 2) acceleration of accounting losses associated with modified home equity loans determined to be collateral dependent (\$64 million); and 3) change in estimate of NCLs related to collateral dependent loans to borrowers that have gone through Chapter 7 of the U.S. bankruptcy code (\$29 million, of which \$15 million related to CMI residential first mortgages and \$14 million related to home equity loans). These incremental \$184 million of NCLs were fully offset by related loan loss reserve releases during the quarter.

(2) The second quarter of 2014 results include the impact of a \$3.8 billion charge (\$3.7 billion after-tax) to settle claims related to legacy residential mortgage-backed securities (RMBS) and collateralized debt obligations (CDOs) issued, structured or underwritten by Citigroup between 2003 and 2008. For additional information, please see Citigroup's Form 8-K filed with the U.S. Securities and Exchange Commission on July 14, 2014. The charge consisted of \$3.7 billion in legal expenses and a \$55 million loan loss reserve build.

(3) The fourth quarter of 2013, first quarter of 2014, second quarter of 2014, third quarter of 2014 and fourth quarter of 2014 include \$60 million, \$32 million, \$0 million, \$77 million and \$8 million, respectively, of builds related to gains / (losses) on loan sales.

NM Not meaningful
Reclassified to conform to the current period's presentation.

CITI HOLDINGS
CONSUMER KEY INDICATORS - Page 1
(In millions of dollars, except as otherwise noted)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014
CITI HOLDINGS KEY INDICATORS:								
<u>Consumer - International</u>								
Branches (actual)	299	292	276	267	247	226	157	153
Average Loans (in billions) (1)	\$ 15.1	\$ 14.0	\$ 13.6	\$ 13.5	\$ 12.9	\$ 12.8	\$ 12.7	\$ 8.8
EOP Loans (1):								
Real Estate Lending	\$ 4.7	\$ 4.4	\$ 4.2	\$ 4.1	\$ 3.7	\$ 3.7	\$ 2.6	\$ 2.4
Cards	6.1	6.2	6.3	6.4	6.2	6.2	3.7	3.6
Commercial Markets	0.8	0.8	0.8	0.7	0.8	0.8	0.8	0.8
Personal and Other	2.7	2.4	2.5	2.4	2.3	(0.2)	2.0	1.2
EOP Loans (in billions of dollars)	\$ 14.3	\$ 13.8	\$ 13.8	\$ 13.6	\$ 13.0	\$ 10.5	\$ 9.1	\$ 8.0
Net Interest Revenue	\$ 367	\$ 400	\$ 332	\$ 335	\$ 300	\$ 333	\$ 246	\$ 195
As a % of Average Loans	9.86%	11.46%	9.69%	9.85%	9.43%	10.43%	7.68%	8.79%
Net Credit Losses	\$ 139	\$ 79	\$ 95	\$ 98	\$ 86	\$ 83	\$ 64	\$ 28
As a % of Average Loans	3.73%	2.26%	2.77%	2.88%	2.70%	2.60%	2.00%	1.26%
Loans 90+ Days Past Due	\$ 370	\$ 346	\$ 282	\$ 263	\$ 266	\$ 238	\$ 111	\$ 110
As a % of EOP Loans	2.59%	2.51%	2.04%	1.93%	2.05%	2.27%	1.22%	1.38%
Loans 30-89 Days Past Due	\$ 468	\$ 431	\$ 361	\$ 366	\$ 349	\$ 330	\$ 178	\$ 168
As a % of EOP Loans	3.27%	3.12%	2.62%	2.69%	2.68%	3.14%	1.96%	2.10%
<u>Consumer - North America (1)</u>								
Branches (actual)	1,501	1,493	1,483	1,471	1,459	1,458	1,455	1,424
Average Loans (in billions of dollars)	\$ 103.4	\$ 97.0	\$ 90.6	\$ 86.8	\$ 83.8	\$ 80.8	\$ 77.1	\$ 73.9
EOP Loans (in billions of dollars)	\$ 98.3	\$ 91.7	\$ 88.3	\$ 85.3	\$ 82.3	\$ 78.5	\$ 74.9	\$ 70.8
Net Interest Revenue	\$ 757	\$ 747	\$ 779	\$ 819	\$ 862	\$ 859	\$ 860	\$ 860
As a % of Average Loans	2.97%	3.09%	3.41%	3.74%	4.17%	4.26%	4.43%	4.62%
Net Credit Losses	\$ 835	\$ 724	\$ 556	\$ 713	\$ 474	\$ 356	\$ 369	\$ 359
As a % of Average Loans	3.28%	2.99%	2.43%	3.26%	2.29%	1.77%	1.90%	1.93%
Loans 90+ Days Past Due (2)	\$ 3,427	\$ 2,992	\$ 2,792	\$ 2,594	\$ 2,545	\$ 2,470	\$ 2,093	\$ 1,963
As a % of EOP Loans	3.80%	3.57%	3.46%	3.33%	3.38%	3.37%	2.99%	2.94%
Loans 30-89 Days Past Due (2)	\$ 3,121	\$ 2,896	\$ 2,661	\$ 2,524	\$ 2,103	\$ 2,174	\$ 1,978	\$ 1,663
As a % of EOP Loans	3.46%	3.45%	3.30%	3.24%	2.79%	2.97%	2.83%	2.49%

(1) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

(2) See footnote 1 on page 25.

NM Not meaningful
Reclassified to conform to the current period's presentation.

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014
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CITI HOLDINGS KEY INDICATORS:

North America Mortgages

CMI (CitiMortgage)	\$ 46.3	\$ 42.6	\$ 38.1	\$ 36.3	\$ 35.0	\$ 33.3	\$ 30.9	\$ 29.1
CFNA (CitiFinancial - North America)	10.5	10.2	9.8	9.2	8.8	8.6	8.3	7.9
Residential First	56.8	52.8	47.9	45.5	43.8	41.9	39.2	37.0
Home Equity	33.5	32.0	30.6	29.3	28.2	27.4	26.4	25.3
Average Loans (in billions of dollars)	\$ 90.3	\$ 84.8	\$ 78.5	\$ 74.8	\$ 72.0	\$ 69.3	\$ 65.6	\$ 62.3
CMI	\$ 43.3	\$ 38.8	\$ 37.1	\$ 35.6	\$ 34.5	\$ 31.6	\$ 29.4	\$ 26.9
CFNA	10.2	9.8	9.4	9.0	8.7	8.4	8.1	7.5
Residential First	53.5	48.6	46.5	44.6	43.2	40.0	37.5	34.4
Home Equity	32.6	31.2	29.8	28.7	27.7	26.9	25.9	24.9
EOP Loans (in billions of dollars)	\$ 86.1	\$ 79.8	\$ 76.3	\$ 73.3	\$ 70.9	\$ 66.9	\$ 63.4	\$ 59.3
Third Party Mortgage Serv. Portfolio (EOP, in billions)	\$ 128.8	\$ 116.7	\$ 106.4	\$ 100.1	\$ 88.4	\$ 69.9	\$ 56.0	\$ 47.4
Net Servicing & Gain/(Loss) on Sale	\$ 78.8	\$ 98.7	\$ 25.1	\$ 53.5	\$ 27.2	\$ 34.6	\$ 81.5	\$ 96.8
Net Interest Revenue on Loans	\$ 320	\$ 295	\$ 316	\$ 342	\$ 354	\$ 333	\$ 311	\$ 305
As a % of Avg. Loans	1.44%	1.40%	1.60%	1.81%	1.99%	1.93%	1.88%	1.94%
CMI (1)	\$ 188	\$ 152	\$ 81	\$ 111	\$ 95	\$ 1	\$ 54	\$ 26
CFNA	130	127	130	186	95	90	83	91
Residential First	\$ 318	\$ 279	\$ 211	\$ 297	\$ 190	\$ 91	\$ 137	\$ 117
Home Equity	312	274	212	269	140	114	98	87
Net Credit Losses (NCLs) (4)	\$ 630	\$ 553	\$ 423	\$ 566	\$ 330	\$ 205	\$ 235	\$ 204
As a % of Avg. Loans	2.83%	2.62%	2.14%	3.00%	1.86%	1.19%	1.42%	1.30%
CMI	\$ 1,684	\$ 1,418	\$ 1,336	\$ 1,250	\$ 1,228	\$ 1,197	\$ 802	\$ 642
CFNA	770	688	592	522	539	546	543	543
Residential First	2,454	2,106	1,928	1,772	1,767	1,743	1,345	1,185
Home Equity	722	678	641	582	542	517	503	500
Loans 90+ Days Past Due (2) (3)	\$ 3,176	\$ 2,784	\$ 2,569	\$ 2,354	\$ 2,309	\$ 2,260	\$ 1,848	\$ 1,685
As a % of EOP Loans	4.08%	3.87%	3.73%	3.57%	3.61%	3.66%	3.16%	3.05%
CMI	\$ 2,094	\$ 1,874	\$ 1,686	\$ 1,580	\$ 1,283	\$ 1,340	\$ 1,125	\$ 831
CFNA	317	338	329	304	294	302	300	292
Residential First	2,411	2,212	2,015	1,884	1,577	1,642	1,425	1,123
Home Equity	517	483	427	422	350	336	334	324
Loans 30-89 Days Past Due (2) (3)	\$ 2,928	\$ 2,695	\$ 2,442	\$ 2,306	\$ 1,927	\$ 1,978	\$ 1,759	\$ 1,447
As a % of EOP Loans	3.76%	3.74%	3.55%	3.49%	3.02%	3.21%	3.01%	2.62%

North America Personal Loans

Average Loans (in billions of dollars)	\$ 9.7	\$ 9.0	\$ 9.2	\$ 9.2	\$ 9.2	\$ 9.1	\$ 9.2	\$ 9.3
EOP Loans (in billions of dollars)	\$ 9.0	\$ 9.0	\$ 9.3	\$ 9.3	\$ 9.0	\$ 9.2	\$ 9.3	\$ 9.4
Net Interest Revenue on Loans	\$ 511	\$ 520	\$ 518	\$ 516	\$ 511	\$ 516	\$ 531	\$ 532
As a % of Avg. Loans	21.36%	23.17%	22.34%	22.25%	22.53%	22.74%	22.90%	22.70%
Net Credit Losses	\$ 186	\$ 157	\$ 127	\$ 134	\$ 140	\$ 143	\$ 129	\$ 154
As a % of Avg. Loans	7.78%	7.00%	5.48%	5.78%	6.17%	6.30%	5.56%	6.57%
Loans 90+ Days Past Due	\$ 218	\$ 181	\$ 199	\$ 221	\$ 218	\$ 194	\$ 227	\$ 264
As a % of EOP Loans	2.42%	2.01%	2.14%	2.38%	2.42%	2.11%	2.44%	2.81%
Loans 30-89 Days Past Due	\$ 125	\$ 139	\$ 159	\$ 161	\$ 125	\$ 155	\$ 178	\$ 180
As a % of EOP Loans	1.39%	1.54%	1.71%	1.73%	1.39%	1.68%	1.91%	1.91%

(1) The second quarter of 2014 NCLs for CMI Residential First Mortgages includes a \$58 million recovery.

(2) The Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies.

The amounts excluded for Loans 90+Days Past Due and (EOP Loans) for each period were \$3.3 billion and (\$6.4 billion), \$3.0 billion and (\$6.1 billion), \$2.8 billion and (\$5.2 billion), \$2.6 billion and (\$5.0 billion) and \$2.2 billion and (\$4.0 billion), as of December 31, 2013, March 31, 2014, June 30, 2014, September 30, 2014 and December 31, 2014, respectively.

The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) for each period were \$1.1 billion and (\$6.4 billion), \$0.9 billion and (\$6.1 billion), \$0.7 billion and (\$5.2 billion), \$0.7 billion and (\$5.0 billion) and \$0.5 billion and (\$4.0 billion), as of December 31, 2013, March 31, 2014, June 30, 2014, September 30, 2014 and December 31, 2014, respectively.

(3) The December 31, 2013, March 31, 2014, June 30, 2014, September 30, 2014 and December 31, 2014 Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude \$0.9 billion, \$0.9 billion, \$17 million, \$15 million and \$14 million, respectively, of loans that are carried at fair value.

(4) The fourth quarter of 2013 NCLs include approximately \$184 million related to: 1) a change in charge-off policy for mortgages originated in Citi's legacy CitiFinancial North America business (CFNA) to more closely align to policies used in the CitiMortgage (CMI) business (\$91 million); 2) acceleration of accounting losses associated with modified home equity loans determined to be collateral dependent (\$64 million); and 3) change in estimate of NCLs related to collateral dependent loans to borrowers that have gone through Chapter 7 of the U.S. bankruptcy code (\$29 million, of which \$15 million related to CMI residential first mortgages and \$14 million related to home equity loans). These incremental \$184 million of NCLs were fully offset by related loan loss reserve releases during the quarter.

NM Not meaningful
Reclassified to conform to the current period's presentation.

AVERAGE BALANCES AND INTEREST RATES ⁽¹⁾⁽²⁾⁽³⁾⁽⁴⁾

Taxable Equivalent Basis

	Average Volumes			Interest			% Average Rate ⁽⁴⁾		
	Fourth Quarter 2013	Third Quarter 2014	Fourth Quarter 2014	Fourth Quarter 2013	Third Quarter 2014	Fourth Quarter 2014	Fourth Quarter 2013	Third Quarter 2014	Fourth Quarter 2014
In millions of dollars, except as otherwise noted									
Assets:									
Deposits with Banks	\$ 173,378	\$ 159,432	\$ 150,534	\$ 263	\$ 235	\$ 222	0.60%	0.58%	0.59%
Fed Funds Sold and Resale Agreements ⁽⁶⁾	257,696	248,074	250,770	559	567	613	0.86%	0.91%	0.97%
Trading Account Assets ⁽⁷⁾	239,213	237,842	232,367	1,517	1,515	1,489	2.52%	2.53%	2.54%
Investments	308,264	327,790	331,036	1,831	1,911	1,892	2.36%	2.31%	2.27%
Total Loans (net of Unearned Income) ⁽⁸⁾	659,346	659,102	650,819	11,554	11,193	11,053	6.95%	6.74%	6.74%
Other Interest-Earning Assets	30,357	43,703	44,816	110	215	115	1.44%	1.95%	1.02%
Total Average Interest-Earning Assets	\$ 1,668,254	\$ 1,675,943	\$ 1,660,342	\$ 15,834	\$ 15,636	\$ 15,384	3.77%	3.70%	3.68%
Liabilities:									
Deposits (excluding deposit insurance and FDIC Assessment)	\$ 763,475	\$ 753,583	\$ 738,612	\$ 1,210	\$ 1,183	\$ 1,085	0.63%	0.62%	0.58%
Deposit Insurance and FDIC Assessment	-	-	-	277	234	272			
Total Deposits	763,475	753,583	738,612	1,487	1,417	1,357	0.77%	0.75%	0.73%
Fed Funds Purchased and Repurchase Agreements ⁽⁶⁾	216,084	182,209	187,434	539	411	422	0.99%	0.89%	0.89%
Trading Account Liabilities ⁽⁷⁾	66,001	75,402	72,055	38	38	41	0.23%	0.20%	0.23%
Short-Term Borrowings	115,246	124,993	118,033	136	141	140	0.47%	0.45%	0.47%
Long-Term Debt ⁽⁹⁾	198,976	204,000	201,678	1,537	1,318	1,199	3.06%	2.56%	2.36%
Total Average Interest-Bearing Liabilities	\$ 1,359,782	\$ 1,340,187	\$ 1,317,812	\$ 3,737	\$ 3,325	\$ 3,159	1.09%	0.98%	0.95%
Total Average Interest-Bearing Liabilities (excluding deposit insurance and FDIC Assessment)	\$ 1,359,782	\$ 1,340,187	\$ 1,317,812	\$ 3,460	\$ 3,091	\$ 2,887	1.01%	0.92%	0.87%

Net Interest Revenue as a % of Average Interest-Earning Assets (NIM)	\$ 12,097	\$ 12,311	\$ 12,225	2.88%	2.91%	2.92%
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NIR as a % of Average Interest-Earning Assets (NIM) (excluding deposit insurance and FDIC Assessment)	\$ 12,374	\$ 12,545	\$ 12,497	2.94%	2.97%	2.99%
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4Q14 Increase (Decrease) From	4 bps	1 bps
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4Q14 Increase (Decrease) (excluding deposit insurance and FDIC Assessment) From	5 bps	2 bps
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(1) Interest Revenue includes the taxable equivalent adjustments (based on the U.S. federal statutory tax rate of 35%) of \$127 million for the fourth quarter of 2013,

\$124 million for the third quarter of 2014 and \$125 million for the fourth quarter of 2014.

(2) Citigroup average balances and interest rates include both domestic and international operations.

(3) Monthly averages have been used by certain subsidiaries where daily averages are unavailable.

(4) Average rate % is calculated as annualized interest over average volumes.

(5) Not Used.

(6) Average volumes of securities borrowed or purchased under agreements to resell and securities loaned or sold under agreements to repurchase are reported net pursuant to FIN 41; the related interest excludes the impact of FIN 41.

(7) Interest expense on trading account liabilities of ICG is reported as a reduction of interest revenue. Interest revenue and interest expense on cash collateral positions are reported in trading account assets and trading account liabilities, respectively.

(8) Nonperforming loans are included in the average loan balances.

(9) Excludes hybrid financial instruments with changes recorded in Principal Transactions.

Reclassified to conform to the current period's presentation and has been reclassified to exclude Discontinued operations.

DEPOSITS

(In billions of dollars)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014
Citicorp Deposits by Business								
Global Consumer Banking								
North America	\$ 166.8	\$ 165.9	\$ 168.6	\$ 170.2	\$ 172.6	\$ 170.6	\$ 171.7	\$ 171.4
Latin America	46.2	43.7	44.5	45.3	46.1	46.3	44.0	43.7
Asia (1) (2)	93.6	88.3	88.0	89.3	90.9	93.1	90.5	89.2
Total	\$ 306.6	\$ 297.9	\$ 301.1	\$ 304.8	\$ 309.6	\$ 310.0	\$ 306.2	\$ 304.3
ICG								
North America	\$ 147.4	\$ 152.0	\$ 167.7	\$ 178.5	\$ 179.9	\$ 176.1	\$ 176.6	\$ 193.1
EMEA	171.7	173.0	181.1	185.1	184.9	186.4	179.6	164.5
Latin America	57.8	57.3	62.8	59.9	65.2	64.6	62.3	56.3
Asia	142.4	145.2	148.9	145.6	138.6	144.8	144.4	141.5
Total	\$ 519.3	\$ 527.5	\$ 560.5	\$ 569.1	\$ 568.6	\$ 571.9	\$ 562.9	\$ 555.4
Corporate/Other	\$ 8.0	\$ 14.4	\$ 17.2	\$ 25.9	\$ 26.1	\$ 31.4	\$ 29.0	\$ 22.8
Total Citicorp	\$ 833.9	\$ 839.8	\$ 878.8	\$ 899.8	\$ 904.3	\$ 913.3	\$ 898.1	\$ 882.5
Total Citi Holdings	\$ 99.9	\$ 98.6	\$ 76.7	\$ 68.5	\$ 62.0	\$ 52.4	\$ 44.6	\$ 16.8
Total Citigroup Deposits - EOP	\$ 933.8	\$ 938.4	\$ 955.5	\$ 968.3	\$ 966.3	\$ 965.7	\$ 942.7	\$ 899.3
Total Citigroup Deposits - Average	\$ 920.4	\$ 924.5	\$ 922.1	\$ 956.4	\$ 957.4	\$ 959.5	\$ 954.2	\$ 938.7
FX Translation Impact:								
Total Citigroup EOP Deposits - as Reported	\$ 933.8	\$ 938.4	\$ 955.5	\$ 968.3	\$ 966.3	\$ 965.7	\$ 942.7	\$ 899.3
Impact of FX Translation (3)	(34.3)	(24.7)	(30.7)	(29.8)	(28.6)	(32.1)	(15.8)	-
Total Citigroup EOP Deposits - Ex-FX (4)	\$ 899.5	\$ 913.7	\$ 924.8	\$ 938.5	\$ 937.7	\$ 933.6	\$ 926.9	\$ 899.3

(1) Includes EMEA GCB for all periods due to the continued reduction in the relative impact from EMEA GCB.

(2) See footnote 4 on page 1.

(3) Reflects the impact of foreign exchange (FX) translation into U.S. Dollars at the fourth quarter of 2014 average exchange rates for all periods presented.

(4) Presentation of this metric excluding FX translation is a non-GAAP financial measure.

Reclassified to conform to the current period's presentation.

EOP LOANS (1) - Page 1
CITICORP

(In billions of dollars)

	<u>1Q</u> <u>2013</u>	<u>2Q</u> <u>2013</u>	<u>3Q</u> <u>2013</u>	<u>4Q</u> <u>2013</u>	<u>1Q</u> <u>2014</u>	<u>2Q</u> <u>2014</u>	<u>3Q</u> <u>2014</u>	<u>4Q</u> <u>2014</u>
Citicorp:								
Global Consumer Banking								
North America								
Credit Cards	\$ 104.6	\$ 105.3	\$ 111.8	\$ 116.8	\$ 109.1	\$ 110.4	\$ 109.5	\$ 114.0
Retail Banking	43.1	41.7	43.2	44.1	45.0	46.2	47.5	46.8
Total	<u>\$ 147.7</u>	<u>\$ 147.0</u>	<u>\$ 155.0</u>	<u>\$ 160.9</u>	<u>\$ 154.1</u>	<u>\$ 156.6</u>	<u>\$ 157.0</u>	<u>\$ 160.8</u>
Latin America								
Credit Cards	\$ 13.3	\$ 10.0	\$ 10.2	\$ 10.4	\$ 10.2	\$ 10.1	\$ 9.8	\$ 9.3
Retail Banking	28.7	28.0	27.6	28.8	28.7	29.2	28.2	26.2
Total	<u>\$ 42.0</u>	<u>\$ 38.0</u>	<u>\$ 37.8</u>	<u>\$ 39.2</u>	<u>\$ 38.9</u>	<u>\$ 39.3</u>	<u>\$ 38.0</u>	<u>\$ 35.5</u>
Asia (1)								
Credit Cards	\$ 20.0	\$ 19.5	\$ 18.8	\$ 19.4	\$ 18.8	\$ 19.6	\$ 18.8	\$ 18.6
Retail Banking	72.0	71.4	73.4	74.9	77.1	79.5	78.2	76.2
Total	<u>\$ 92.0</u>	<u>\$ 90.9</u>	<u>\$ 92.2</u>	<u>\$ 94.3</u>	<u>\$ 95.9</u>	<u>\$ 99.1</u>	<u>\$ 97.0</u>	<u>\$ 94.8</u>
Total Consumer Loans								
Credit Cards	\$ 137.9	\$ 134.8	\$ 140.8	\$ 146.6	\$ 138.1	\$ 140.1	\$ 138.1	\$ 141.9
Retail Banking	143.8	141.1	144.2	147.8	150.8	154.9	153.9	149.2
Total Consumer	\$ 281.7	\$ 275.9	\$ 285.0	\$ 294.4	\$ 288.9	\$ 295.0	\$ 292.0	\$ 291.1
Total Corporate Loans								
North America	\$ 92.0	\$ 99.1	\$ 103.0	\$ 105.8	\$ 107.3	\$ 108.9	\$ 114.5	\$ 117.7
EMEA	55.9	56.6	58.0	58.5	60.4	61.0	57.1	55.9
Latin America	38.4	37.6	39.4	39.8	41.4	41.0	38.8	37.9
Asia	63.0	66.9	68.3	66.6	69.4	71.7	66.6	62.8
Total Corporate Loans	\$ 249.3	\$ 260.2	\$ 268.7	\$ 270.7	\$ 278.5	\$ 282.6	\$ 277.0	\$ 274.3
Total Citicorp	\$ 531.0	\$ 536.1	\$ 553.7	\$ 565.1	\$ 567.4	\$ 577.6	\$ 569.0	\$ 565.4
FX Translation Impact:								
Total Citicorp EOP Loans - as Reported	\$ 531.0	\$ 536.1	\$ 553.7	\$ 565.1	\$ 567.4	\$ 577.6	\$ 569.0	\$ 565.4
Impact of FX Translation (2)	(21.1)	(13.8)	(15.7)	(15.4)	(15.0)	(17.9)	(9.7)	-
Total Citicorp EOP Loans - Ex-FX (3)	<u>\$ 509.9</u>	<u>\$ 522.3</u>	<u>\$ 538.0</u>	<u>\$ 549.7</u>	<u>\$ 552.4</u>	<u>\$ 559.7</u>	<u>\$ 559.3</u>	<u>\$ 565.4</u>

Note: Certain small balance consumer loans included in the above lines are classified as Corporate Loans on the Consolidated Balance Sheet.

(1) Includes EMEA GCB for all periods due to the continued reduction in the relative impact from EMEA GCB.

(2) Reflects the impact of foreign exchange (FX) translation into U.S. Dollars at the fourth quarter of 2014 average exchange rates for all periods presented.

(3) Presentation of this metric excluding FX translation is a non-GAAP financial measure.

Reclassified to conform to the current period's presentation.

EOP LOANS - Page 2
CITI HOLDINGS AND TOTAL CITIGROUP

(In billions of dollars)

	<u>1Q</u> <u>2013</u>	<u>2Q</u> <u>2013</u>	<u>3Q</u> <u>2013</u>	<u>4Q</u> <u>2013</u>	<u>1Q</u> <u>2014</u>	<u>2Q</u> <u>2014</u>	<u>3Q</u> <u>2014</u>	<u>4Q</u> <u>2014</u>
Citi Holdings:								
Consumer - North America								
Mortgages	86.1	79.8	76.3	73.3	70.9	66.9	63.4	59.3
Personal Loans	9.0	9.0	9.3	9.3	9.0	9.2	9.3	9.4
Other	3.2	2.9	2.7	2.7	2.4	2.4	2.2	2.1
Total	<u>\$ 98.3</u>	<u>\$ 91.7</u>	<u>\$ 88.3</u>	<u>\$ 85.3</u>	<u>\$ 82.3</u>	<u>\$ 78.5</u>	<u>\$ 74.9</u>	<u>\$ 70.8</u>
Consumer - International								
Credit Cards	\$ 6.1	\$ 6.2	\$ 6.3	\$ 6.4	\$ 6.2	\$ 6.2	\$ 3.7	\$ 3.6
REL, Personal & Other	8.2	7.6	7.5	7.2	6.8	4.3	5.4	4.4
Total	<u>\$ 14.3</u>	<u>\$ 13.8</u>	<u>\$ 13.8</u>	<u>\$ 13.6</u>	<u>\$ 13.0</u>	<u>\$ 10.5</u>	<u>\$ 9.1</u>	<u>\$ 8.0</u>
Citi Holdings - Other	2.8	2.1	1.8	1.5	1.5	0.9	0.8	0.4
Total Citi Holdings	<u>\$ 115.4</u>	<u>\$ 107.6</u>	<u>\$ 103.9</u>	<u>\$ 100.4</u>	<u>\$ 96.8</u>	<u>\$ 89.9</u>	<u>\$ 84.8</u>	<u>\$ 79.2</u>
Total Citigroup	<u>\$ 646.4</u>	<u>\$ 643.7</u>	<u>\$ 657.6</u>	<u>\$ 665.5</u>	<u>\$ 664.2</u>	<u>\$ 667.5</u>	<u>\$ 653.8</u>	<u>\$ 644.6</u>
Consumer Loans	\$ 395.2	\$ 382.2	\$ 387.9	\$ 393.8	\$ 384.7	\$ 384.3	\$ 376.3	\$ 370.0
Corporate Loans	251.2	261.5	269.7	271.7	279.5	283.2	277.5	274.6
Total Citigroup	<u>\$ 646.4</u>	<u>\$ 643.7</u>	<u>\$ 657.6</u>	<u>\$ 665.5</u>	<u>\$ 664.2</u>	<u>\$ 667.5</u>	<u>\$ 653.8</u>	<u>\$ 644.6</u>
FX Translation Impact:								
Total Citigroup EOP Loans - as Reported	\$ 646.4	\$ 643.7	\$ 657.6	\$ 665.5	\$ 664.2	\$ 667.5	\$ 653.8	\$ 644.6
Impact of FX Translation (1)	(22.5)	(14.8)	(17.2)	(16.6)	(16.2)	(19.3)	(10.2)	-
Total Citigroup EOP Loans - Ex-FX (2)	<u>\$ 623.9</u>	<u>\$ 628.9</u>	<u>\$ 640.4</u>	<u>\$ 648.9</u>	<u>\$ 648.0</u>	<u>\$ 648.2</u>	<u>\$ 643.6</u>	<u>\$ 644.6</u>

Note: Certain small balance consumer loans included in the above lines are classified as Corporate Loans on the Consolidated Balance Sheet.

(1) Reflects the impact of foreign exchange (FX) translation into U.S. Dollars at the fourth quarter of 2014 average exchange rates for all periods presented.

(2) Presentation of this metric excluding FX translation is a non-GAAP financial measure.

Reclassified to conform to the current period's presentation.

SUPPLEMENTAL DETAIL
CONSUMER LOANS 90+DAYS DELINQUENCY AMOUNTS AND RATIOS
BUSINESS VIEW

(In millions of dollars, except EOP loan amounts in billions of dollars)

	Loans 90+ Days Past Due (1)								EOP Loans 4Q 2014
	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	
Citicorp (2)									
Total	\$ 2,851	\$ 2,540	\$ 2,594	\$ 2,872	\$ 2,812	\$ 2,704	\$ 2,654	\$ 2,566	\$ 291.1
Ratio	1.02%	0.92%	0.91%	0.98%	0.98%	0.92%	0.91%	0.88%	
Retail Bank (2)									
Total	\$ 846	\$ 819	\$ 844	\$ 927	\$ 968	\$ 989	\$ 964	\$ 816	\$ 149.2
Ratio	0.59%	0.59%	0.59%	0.63%	0.65%	0.64%	0.63%	0.55%	
North America (2)	\$ 282	\$ 285	\$ 277	\$ 257	\$ 243	\$ 227	\$ 229	\$ 225	\$ 46.8
Ratio	0.68%	0.71%	0.66%	0.60%	0.55%	0.50%	0.49%	0.49%	
Latin America (3)	\$ 310	\$ 309	\$ 337	\$ 460	\$ 516	\$ 540	\$ 515	\$ 397	\$ 26.2
Ratio (3)	1.08%	1.10%	1.22%	1.60%	1.80%	1.85%	1.83%	1.52%	
Asia (4)	\$ 254	\$ 225	\$ 230	\$ 210	\$ 209	\$ 222	\$ 220	\$ 194	\$ 76.2
Ratio	0.35%	0.32%	0.31%	0.28%	0.27%	0.28%	0.28%	0.25%	
Cards									
Total	\$ 2,005	\$ 1,721	\$ 1,750	\$ 1,945	\$ 1,844	\$ 1,715	\$ 1,690	\$ 1,750	\$ 141.9
Ratio	1.45%	1.28%	1.24%	1.33%	1.34%	1.22%	1.22%	1.23%	
North America - Citi-Branded	\$ 732	\$ 663	\$ 628	\$ 681	\$ 648	\$ 583	\$ 559	\$ 593	\$ 67.5
Ratio	1.06%	0.96%	0.91%	0.97%	0.97%	0.87%	0.84%	0.88%	
North America - Retail Services	\$ 651	\$ 556	\$ 650	\$ 771	\$ 689	\$ 606	\$ 630	\$ 678	\$ 46.5
Ratio	1.84%	1.54%	1.51%	1.67%	1.63%	1.41%	1.47%	1.46%	
Latin America	\$ 366	\$ 266	\$ 267	\$ 290	\$ 293	\$ 303	\$ 294	\$ 284	\$ 9.3
Ratio	2.75%	2.66%	2.62%	2.79%	2.87%	3.00%	3.00%	3.05%	
Asia (4)	\$ 256	\$ 236	\$ 205	\$ 203	\$ 214	\$ 223	\$ 207	\$ 195	\$ 18.6
Ratio	1.28%	1.21%	1.09%	1.05%	1.14%	1.14%	1.10%	1.05%	
Citi Holdings - Consumer (2) (5)	\$ 3,797	\$ 3,338	\$ 3,074	\$ 2,857	\$ 2,811	\$ 2,708	\$ 2,204	\$ 2,073	\$ 78.8
Ratio	3.64%	3.42%	3.25%	3.12%	3.18%	3.23%	2.79%	2.77%	
International	\$ 370	\$ 346	\$ 282	\$ 263	\$ 266	\$ 238	\$ 111	\$ 110	\$ 8.0
Ratio	2.59%	2.51%	2.04%	1.93%	2.05%	2.27%	1.22%	1.38%	
North America (2) (5)	\$ 3,427	\$ 2,992	\$ 2,792	\$ 2,594	\$ 2,545	\$ 2,470	\$ 2,093	\$ 1,963	\$ 70.8
Ratio	3.80%	3.57%	3.46%	3.33%	3.38%	3.37%	2.99%	2.94%	
Other (6)									\$ 0.1
Total Citigroup (2) (5)	\$ 6,648	\$ 5,878	\$ 5,668	\$ 5,729	\$ 5,623	\$ 5,412	\$ 4,858	\$ 4,639	\$ 370.0
Ratio	1.73%	1.58%	1.50%	1.49%	1.50%	1.43%	1.31%	1.27%	

- (1) The ratio of 90+ Days Past Due is calculated based on end-of-period loans, net of unearned income.
- (2) The 90+ Days Past Due and related ratios for North America Consumer Banking and Citi Holdings North America Mortgages excludes U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies. See North America Consumer Banking on page 10 and Citi Holdings North America Mortgages on page 25.
- (3) See footnote 3 on page 8.
- (4) Includes EMEA GCB for all periods due to the continued reduction in the relative impact from EMEA GCB.
- (5) The December 31, 2013, March 31, 2014, June 30, 2014, September 30, 2014 and December 31, 2014 Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude \$0.9 billion, \$0.9 billion, \$17 million, \$15 million and \$14 million, respectively, of loans that are carried at fair value.
- (6) Represents loans classified as Consumer loans on the Consolidated Balance Sheet that are not included in the Citi Holdings Consumer credit metrics.

Reclassified to conform to the current period's presentation.

SUPPLEMENTAL DETAIL
CONSUMER LOANS 30-89 DAYS DELINQUENCY AMOUNTS AND RATIOS
BUSINESS VIEW

(In millions of dollars, except EOP loan amounts in billions of dollars)

	Loans 30-89 Days Past Due (1)								EOP Loans
	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	4Q 2014
Citicorp (2)									
Total	\$ 3,207	\$ 2,791	\$ 3,038	\$ 3,054	\$ 2,860	\$ 2,815	\$ 2,806	\$ 2,688	\$ 291.1
<i>Ratio</i>	1.14%	1.02%	1.07%	1.04%	0.99%	0.96%	0.96%	0.93%	
Retail Bank (2)									
Total	\$ 1,105	\$ 1,005	\$ 1,028	\$ 970	\$ 925	\$ 965	\$ 912	\$ 854	\$ 149.2
<i>Ratio</i>	0.77%	0.72%	0.72%	0.66%	0.62%	0.63%	0.60%	0.58%	
North America (2)	\$ 226	\$ 217	\$ 209	\$ 205	\$ 177	\$ 203	\$ 213	\$ 212	\$ 46.8
<i>Ratio</i>	0.54%	0.54%	0.50%	0.48%	0.40%	0.45%	0.46%	0.46%	
Latin America	\$ 400	\$ 341	\$ 419	\$ 368	\$ 340	\$ 344	\$ 302	\$ 290	\$ 26.2
<i>Ratio</i>	1.39%	1.22%	1.52%	1.28%	1.18%	1.18%	1.07%	1.11%	
Asia (3)	\$ 479	\$ 447	\$ 400	\$ 397	\$ 408	\$ 418	\$ 397	\$ 352	\$ 76.2
<i>Ratio</i>	0.67%	0.63%	0.54%	0.53%	0.53%	0.53%	0.51%	0.46%	
Cards									
Total	\$ 2,102	\$ 1,786	\$ 2,010	\$ 2,084	\$ 1,935	\$ 1,850	\$ 1,894	\$ 1,834	\$ 141.9
<i>Ratio</i>	1.52%	1.32%	1.43%	1.42%	1.40%	1.32%	1.37%	1.29%	
North America - Citi-Branded	\$ 679	\$ 588	\$ 650	\$ 661	\$ 599	\$ 540	\$ 566	\$ 568	\$ 67.5
<i>Ratio</i>	0.98%	0.85%	0.94%	0.94%	0.90%	0.80%	0.85%	0.84%	
North America - Retail Services	\$ 685	\$ 615	\$ 799	\$ 830	\$ 725	\$ 683	\$ 729	\$ 748	\$ 46.5
<i>Ratio</i>	1.94%	1.71%	1.86%	1.79%	1.71%	1.58%	1.70%	1.61%	
Latin America	\$ 380	\$ 264	\$ 276	\$ 298	\$ 321	\$ 326	\$ 322	\$ 262	\$ 9.3
<i>Ratio</i>	2.86%	2.64%	2.71%	2.87%	3.15%	3.23%	3.29%	2.82%	
Asia (3)	\$ 358	\$ 319	\$ 285	\$ 295	\$ 290	\$ 301	\$ 277	\$ 256	\$ 18.6
<i>Ratio</i>	1.79%	1.64%	1.52%	1.52%	1.54%	1.54%	1.47%	1.38%	
Citi Holdings - Consumer (2) (4)	\$ 3,589	\$ 3,327	\$ 3,022	\$ 2,890	\$ 2,452	\$ 2,504	\$ 2,156	\$ 1,831	\$ 78.8
<i>Ratio</i>	3.44%	3.41%	3.19%	3.15%	2.78%	2.99%	2.73%	2.45%	
International	\$ 468	\$ 431	\$ 361	\$ 366	\$ 349	\$ 330	\$ 178	\$ 168	\$ 8.0
<i>Ratio</i>	3.27%	3.12%	2.62%	2.69%	2.68%	3.14%	1.96%	2.10%	
North America (2) (4)	\$ 3,121	\$ 2,896	\$ 2,661	\$ 2,524	\$ 2,103	\$ 2,174	\$ 1,978	\$ 1,663	\$ 70.8
<i>Ratio</i>	3.46%	3.45%	3.30%	3.24%	2.79%	2.97%	2.83%	2.49%	
Other (5)									\$ 0.1
Total Citigroup (2) (4)	\$ 6,796	\$ 6,118	\$ 6,060	\$ 5,944	\$ 5,312	\$ 5,319	\$ 4,962	\$ 4,519	\$ 370.0
<i>Ratio</i>	1.77%	1.64%	1.61%	1.54%	1.41%	1.41%	1.34%	1.24%	

(1) The ratio of 30-89 Days Past Due is calculated based on end-of-period loans, net of unearned income.

(2) The 30-89 Days Past Due and related ratios for North America Consumer Banking and North America Local Consumer Lending excludes U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies. See North America Consumer Banking on page 10 and Citi Holdings North America Mortgages on page 25.

(3) Includes EMEA GCB for all periods due to the continued reduction in the relative impact from EMEA GCB.

(4) The December 31, 2013, March 31, 2014, June 30, 2014, September 30, 2014 and December 31, 2014 Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude \$0.9 billion, \$0.9 billion, \$17 million, \$15 million and \$14 million, respectively, of loans that are carried at fair value.

(5) Represents loans classified as Consumer loans on the Consolidated Balance Sheet that are not included in the Citi Holdings Consumer credit metrics.

Reclassified to conform to the current period's presentation.

ALLOWANCE FOR CREDIT LOSSES - PAGE 1
TOTAL CITIGROUP

(In millions of dollars)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Total Citigroup													
Allowance for Loan Losses at Beginning of Period (1)	\$ 25,455	\$ 23,727	\$ 21,580	\$ 20,605	\$ 19,648	\$ 18,923	\$ 17,890	\$ 16,915	\$ 36,033	\$ 40,655	\$ 30,115	\$ 25,455	\$ 19,648
Gross Credit (Losses)	(3,444)	(3,257)	(2,974)	(3,094)	(2,983)	(2,812)	(2,586)	(2,727)	(34,149)	(22,699)	(17,005)	(12,769)	(11,108)
Gross Recoveries	566	649	544	547	544	623	489	479	3,526	3,012	2,774	2,306	2,135
Net Credit (Losses) / Recoveries (NCLs)	(2,878)	(2,608)	(2,430)	(2,547)	(2,439)	(2,189)	(2,097)	(2,248)	(30,623)	(19,687)	(14,231)	(10,463)	(8,973)
NCLs (2)	2,878	2,608	2,430	2,547	2,439	2,189	2,097	2,248	30,623	19,687	14,231	10,463	8,973
Net Reserve Builds / (Releases) (3)	(306)	(642)	(767)	(246)	(560)	(521)	(492)	(306)	(6,517)	(8,525)	(1,908)	(1,961)	(1,879)
Net Specific Reserve Builds / (Releases) (3)	(358)	(139)	(11)	(390)	(86)	(89)	(30)	(61)	855	174	(1,865)	(898)	(266)
Provision for Loan Losses	2,214	1,827	1,652	1,911	1,793	1,579	1,575	1,881	24,961	11,336	10,458	7,604	6,828
Other (4) (5) (6) (7) (8) (9)	(1,064)	(1,366)	(197)	(321)	(79)	(423)	(453)	(554)	10,284	(2,189)	(887)	(2,948)	(1,509)
Allowance for Loan Losses at End of Period (1) (a)	\$ 23,727	\$ 21,580	\$ 20,605	\$ 19,648	\$ 18,923	\$ 17,890	\$ 16,915	\$ 15,994	\$ 40,655	\$ 30,115	\$ 25,455	\$ 19,648	\$ 15,994
Allowance for Unfunded Lending Commitments (10) (a)	\$ 1,132	\$ 1,133	\$ 1,262	\$ 1,229	\$ 1,202	\$ 1,176	\$ 1,140	\$ 1,063	\$ 1,066	\$ 1,136	\$ 1,119	\$ 1,229	\$ 1,063
Provision for Unfunded Lending Commitments	\$ 14	\$ (3)	\$ 103	\$ (34)	\$ (27)	\$ (31)	\$ (30)	\$ (74)	\$ (117)	\$ 51	\$ (16)	\$ 80	\$ (162)
Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (a)]	\$ 24,859	\$ 22,713	\$ 21,867	\$ 20,877	\$ 20,125	\$ 19,066	\$ 18,055	\$ 17,057	\$ 41,721	\$ 31,251	\$ 26,574	\$ 20,877	\$ 17,057
Total Allowance for Loan Losses as a Percentage of Total Loans (11)	3.70%	3.38%	3.16%	2.97%	2.87%	2.70%	2.60%	2.50%					
Allowance for Loan Losses at End of Period (1):													
Citicorp	\$ 14,330	\$ 13,425	\$ 13,299	\$ 13,174	\$ 12,870	\$ 12,473	\$ 11,915	\$ 11,465					
Citi Holdings	9,397	8,155	7,306	6,474	6,053	5,417	5,000	4,529					
Total Citigroup	\$ 23,727	\$ 21,580	\$ 20,605	\$ 19,648	\$ 18,923	\$ 17,890	\$ 16,915	\$ 15,994					

- (1) Allowance for credit losses represents management's estimate of probable losses inherent in the portfolio. Attribution of the allowance is made for analytical purposes only, and the entire allowance is available to absorb probable credit losses inherent in the portfolio.
- (2) The fourth quarter of 2013 NCLs include approximately \$184 million related to: 1) a change in charge-off policy for mortgages originated in Citi's legacy CitiFinancial North America business (CFNA) to more closely align to policies used in the CitiMortgage (CMI) business (\$91 million); 2) acceleration of accounting losses associated with modified home equity loans determined to be collateral dependent (\$64 million); and 3) change in estimate of NCLs related to collateral dependent loans to borrowers that have gone through Chapter 7 of the U.S. bankruptcy code (\$29 million, of which \$15 million related to CMI residential first mortgages and \$14 million related to home equity loans). These incremental \$184 million of NCLs were fully offset by related loan loss reserve releases during the quarter.
- (3) The fourth quarter of 2013, first quarter of 2014, second quarter of 2014, third quarter of 2014 and fourth quarter of 2014 include \$60 million, \$32 million, \$0 million, \$77 million and \$8 million, respectively, of builds related to gains / (losses) on loan sales.
- (4) Includes all adjustments to the allowance for credit losses, such as changes in the allowance from acquisitions, securitizations, foreign currency translation, purchase accounting adjustments, etc.
- (5) The fourth quarter of 2013 includes a reduction of approximately \$113 million related to the sale or transfers to held-for-sale of various loan portfolios. Additionally, there was a reduction of \$230 million related to a non-provision transfer of reserves associated with deferred interest to other assets which includes deferred interest.
- (6) The first quarter of 2014 includes a reduction of approximately \$79 million related to the sale or transfers to held-for-sale of various loan portfolios.
- (7) The second quarter of 2014 includes a reduction of approximately \$480 million related to the sale or transfers to held-for-sale of various loan portfolios, including a reduction of approximately \$204 million, \$177 million and \$29 million related to the transfers to held-for-sale (HFS) of businesses in Greece, Spain and Honduras, and \$66 million related to a transfer of a real estate loan portfolio to HFS. These amounts are partially offset by foreign currency translation on the entire allowance balance.
- (8) The third quarter of 2014 includes a reduction of approximately \$259 million related to the sale or transfers to held-for-sale of various loan portfolios, including a reduction of \$151 million related to a transfer of a real estate loan portfolio to HFS and a reduction of approximately \$108 million related to the transfer of various EMEA loan portfolios to HFS. Additionally, the third quarter includes a reduction of approximately \$181 million related to foreign currency translation.
- (9) The fourth quarter of 2014 includes a reduction of approximately \$250 million related to the sale or transfers to held-for-sale of various loan portfolios, including a reduction of \$194 million related to a transfer of a real estate loan portfolio to HFS. Additionally, the fourth quarter includes a reduction of approximately \$282 million related to foreign currency translation.
- (10) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.
- (11) December 31, 2013, March 31, 2014, June 30, 2014, September 30, 2014 and December 31, 2014 exclude \$5.0 billion, \$5.7 billion, \$4.8 billion, \$4.4 billion and \$5.9 billion, respectively, of loans which are carried at fair value.

NM Not meaningful
Reclassified to conform to the current period's presentation.

ALLOWANCE FOR CREDIT LOSSES - PAGE 2

TOTAL CITIGROUP

(In millions of dollars)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Total Citigroup Consumer Loans													
Allowance for Loan Losses at Beginning of Period (1)	\$ 22,679	\$ 20,948	\$ 18,872	\$ 17,912	\$ 17,064	\$ 16,451	\$ 15,520	\$ 14,575	\$ 28,347	\$ 35,406	\$ 27,236	\$ 22,679	\$ 17,064
Net Credit Losses (NCLs)	(2,833)	(2,563)	(2,334)	(2,532)	(2,294)	(2,178)	(2,115)	(2,098)	(28,199)	(18,073)	(14,008)	(10,262)	(8,685)
NCLs (2)	2,833	2,563	2,334	2,532	2,294	2,178	2,115	2,098	28,199	18,073	14,008	10,262	8,685
Net Reserve Builds / (Releases) (3)	(275)	(544)	(785)	(158)	(459)	(495)	(393)	(399)	(4,890)	(7,442)	(1,910)	(1,762)	(1,746)
Net Specific Reserve Builds / (Releases) (3)	(400)	(169)	34	(362)	(76)	(14)	(117)	(39)	1,577	1,444	(1,727)	(897)	(246)
Provision for Loan Losses	2,158	1,850	1,583	2,012	1,759	1,669	1,605	1,660	24,886	12,075	10,371	7,603	6,693
Other (4) (5) (6) (7) (8) (9)	(1,056)	(1,363)	(209)	(328)	(78)	(422)	(435)	(532)	10,372	(2,172)	(920)	(2,956)	(1,467)
Allowance for Loan Losses at End of Period (1) (a)	\$ 20,948	\$ 18,872	\$ 17,912	\$ 17,064	\$ 16,451	\$ 15,520	\$ 14,575	\$ 13,605	\$ 35,406	\$ 27,236	\$ 22,679	\$ 17,064	\$ 13,605
Consumer Allowance for Unfunded Lending Commitments (10) (a)	\$ 15	\$ 27	\$ 66	\$ 65	\$ 62	\$ 64	\$ 55	\$ 36	\$ -	\$ 3	\$ 2	\$ 65	\$ 36
Provision for Unfunded Lending Commitments	\$ 15	\$ 8	\$ 14	\$ (2)	\$ (2)	\$ (3)	\$ (2)	\$ (15)	\$ (9)	\$ 5	\$ (1)	\$ 35	\$ (22)
Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (a)]	\$ 20,963	\$ 18,899	\$ 17,978	\$ 17,129	\$ 16,513	\$ 15,584	\$ 14,630	\$ 13,641	\$ 35,406	\$ 27,239	\$ 22,681	\$ 17,129	\$ 13,641
Consumer Allowance for Loan Losses as a Percentage of Total Consumer Loans (11)	5.32%	4.95%	4.63%	4.34%	4.29%	4.04%	3.87%	3.68%					
Total Citigroup Corporate Loans													
Allowance for Loan Losses at Beginning of Period	\$ 2,776	\$ 2,779	\$ 2,708	\$ 2,693	\$ 2,584	\$ 2,472	\$ 2,370	\$ 2,340	\$ 7,686	\$ 5,249	\$ 2,879	\$ 2,776	\$ 2,584
Net Credit (Losses) / Recoveries (NCL's)	(45)	(45)	(96)	(15)	(145)	(11)	18	(150)	(2,424)	(1,614)	(223)	(201)	(288)
NCLs	45	45	96	15	145	11	(18)	150	2,424	1,614	223	201	288
Net Reserve Builds / (Releases)	(31)	(98)	18	(88)	(101)	(26)	(99)	93	(1,627)	(1,083)	2	(199)	(133)
Net Specific Reserve Builds / (Releases)	42	30	(45)	(28)	(10)	(75)	87	(22)	(722)	(1,270)	(138)	(1)	(20)
Provision for Loan Losses	56	(23)	69	(101)	34	(90)	(30)	221	75	(739)	87	1	135
Other (4)	(8)	(3)	12	7	(1)	(1)	(18)	(22)	(88)	(17)	33	8	(42)
Allowance for Loan Losses at End of Period (1) (b)	\$ 2,779	\$ 2,708	\$ 2,693	\$ 2,584	\$ 2,472	\$ 2,370	\$ 2,340	\$ 2,389	\$ 5,249	\$ 2,879	\$ 2,776	\$ 2,584	\$ 2,389
Corporate Allowance for Unfunded Lending Commitments (10) (b)	\$ 1,117	\$ 1,106	\$ 1,196	\$ 1,164	\$ 1,140	\$ 1,112	\$ 1,085	\$ 1,027	\$ 1,066	\$ 1,133	\$ 1,117	\$ 1,164	\$ 1,027
Provision for Unfunded Lending Commitments	\$ (1)	\$ (11)	\$ 89	\$ (32)	\$ (25)	\$ (28)	\$ (28)	\$ (59)	\$ (108)	\$ 46	\$ (15)	\$ 45	\$ (140)
Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (b)]	\$ 3,896	\$ 3,814	\$ 3,889	\$ 3,748	\$ 3,612	\$ 3,482	\$ 3,425	\$ 3,416	\$ 6,315	\$ 4,012	\$ 3,893	\$ 3,748	\$ 3,416
Corporate Allowance for Loan Losses as a Percentage of Total Corporate Loans (12)	1.12%	1.05%	1.01%	0.97%	0.90%	0.85%	0.86%	0.89%					

Footnotes to these tables are on the following page (page 34).

The following footnotes relate to the tables on the prior page (page 33).

- (1) Allowance for credit losses represents management's estimate of probable losses inherent in the portfolio. Attribution of the allowance is made for analytical purposes only, and the entire allowance is available to absorb probable credit losses inherent in the portfolio.
- (2) See footnote 2 on page 32.
- (3) The fourth quarter of 2013, first quarter of 2014, second quarter of 2014, third quarter of 2014 and fourth quarter of 2014 include \$60 million, \$32 million, \$0 million, \$77 million and \$8 million, respectively, of builds related to gains / (losses) on loan sales.
- (4) Includes all adjustments to the allowance for credit losses, such as changes in the allowance from acquisitions, securitizations, foreign currency translation, purchase accounting adjustments, etc.
- (5) The fourth quarter of 2013 includes a reduction of approximately \$113 million related to the sale or transfers to held-for-sale of various loan portfolios. Additionally, there was a reduction of \$230 million related to a non-provision transfer of reserves associated with deferred interest to other assets which includes deferred interest.
- (6) The first quarter of 2014 includes a reduction of approximately \$79 million related to the sale or transfers to held-for-sale of various loan portfolios.
- (7) The second quarter of 2014 includes a reduction of approximately \$480 million related to the sale or transfers to held-for-sale of various loan portfolios, including a reduction of approximately \$204 million, \$177 million and \$29 million related to the transfers to held-for-sale (HFS) of businesses in Greece, Spain and Honduras, and \$66 million related to a transfer of a real estate loan portfolio to HFS. These amounts are partially offset by foreign currency translation on the entire allowance balance.
- (8) The third quarter of 2014 includes a reduction of approximately \$259 million related to the sale or transfers to held-for-sale of various loan portfolios, including a reduction of \$151 million related to a transfer of a real estate loan portfolio to HFS and a reduction of approximately \$108 million related to the transfer of various EMEA loan portfolios to HFS. Additionally, the third quarter includes a reduction of approximately \$181 million related to foreign currency translation.
- (9) The fourth quarter of 2014 includes a reduction of approximately \$250 million related to the sale or transfers to held-for-sale of various loan portfolios, including a reduction of \$194 million related to a transfer of a real estate loan portfolio to HFS. Additionally, the fourth quarter includes a reduction of approximately \$282 million related to foreign currency translation.
- (10) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.
- (11) December 31, 2013, March 31, 2014, June 30, 2014, September 30, 2014 and December 31, 2014 exclude \$0.9 billion, \$0.9 billion, \$46 million, \$45 million and \$43 million, respectively, of loans which are carried at fair value.
- (12) December 31, 2013, March 31, 2014, June 30, 2014, September 30, 2014 and December 31, 2014 exclude \$4.1 billion, \$4.8 billion, \$4.8 billion, \$4.4 billion and \$5.9 billion, respectively, of loans which are carried at fair value.

NM Not meaningful
Reclassified to conform to the current period's presentation.

COMPONENTS OF PROVISION FOR LOAN LOSSES - PAGE 1

CITICORP

(In millions of dollars)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Citicorp													
Net Credit Losses	\$ 1,894	\$ 1,811	\$ 1,746	\$ 1,748	\$ 1,866	\$ 1,747	\$ 1,692	\$ 1,831	\$ 16,284	\$ 10,771	\$ 8,168	\$ 7,199	\$ 7,136
Credit Reserve Build / (Release)	(313)	(292)	(101)	(105)	(300)	(398)	(387)	(153)	(3,060)	(4,962)	(2,193)	(811)	(1,238)
Global Consumer Banking													
Net Credit Losses	1,855	1,758	1,681	1,723	1,732	1,738	1,680	1,710	15,711	10,149	7,886	7,017	6,860
Credit Reserve Build / (Release)	(336)	(228)	(82)	(8)	(213)	(302)	(379)	(254)	(2,436)	(4,403)	(2,147)	(654)	(1,148)
North America Regional Consumer Banking													
Net Credit Losses	1,256	1,192	1,082	1,106	1,102	1,072	1,019	1,013	13,132	8,101	5,758	4,636	4,206
Credit Reserve Build / (Release)	(370)	(351)	(227)	(88)	(271)	(397)	(341)	(233)	(1,320)	(4,179)	(2,391)	(1,036)	(1,242)
Retail Banking													
Net Credit Losses	56	46	37	47	34	37	36	36	341	302	249	186	143
Credit Reserve Build / (Release)	(9)	(2)	10	(21)	(4)	(28)	(11)	28	38	25	73	(22)	(15)
Citi-Branded Cards													
Net Credit Losses	692	665	610	588	587	570	526	514	7,683	4,668	3,187	2,555	2,197
Credit Reserve Build / (Release)	(128)	(176)	(156)	(76)	(188)	(223)	(212)	(220)	(346)	(2,727)	(1,597)	(536)	(843)
Citi Retail Services													
Net Credit Losses	508	481	435	471	481	465	457	463	5,108	3,131	2,322	1,895	1,866
Credit Reserve Build / (Release)	(233)	(173)	(81)	9	(79)	(146)	(118)	(41)	(1,012)	(1,477)	(867)	(478)	(384)
Latin America Regional Consumer Banking													
Net Credit Losses	395	392	404	419	436	454	460	511	1,437	1,162	1,309	1,610	1,861
Credit Reserve Build / (Release)	37	103	164	59	51	109	(4)	(36)	(732)	(95)	284	363	120
Retail Banking													
Net Credit Losses	201	197	205	213	208	211	210	278	415	468	642	816	907
Credit Reserve Build / (Release)	8	73	124	29	6	16	2	(37)	(23)	72	223	234	(13)
Citi-Branded Cards													
Net Credit Losses	194	195	199	206	228	243	250	233	1,022	694	667	794	954
Credit Reserve Build / (Release)	29	30	40	30	45	93	(6)	1	(709)	(167)	61	129	133
Asia Regional Consumer Banking (1)													
Net Credit Losses	204	174	195	198	194	212	201	186	1,142	886	819	771	793
Credit Reserve Build / (Release)	(3)	20	(19)	21	7	(14)	(34)	15	(384)	(129)	(40)	19	(26)
Retail Banking													
Net Credit Losses	58	58	75	81	80	83	79	74	419	325	283	272	316
Credit Reserve Build / (Release)	(5)	40	(3)	15	13	(7)	(25)	-	(128)	(43)	(38)	47	(19)
Citi-Branded Cards													
Net Credit Losses	146	116	120	117	114	129	122	112	723	561	536	499	477
Credit Reserve Build / (Release)	2	(20)	(16)	6	(6)	(7)	(9)	15	(256)	(86)	(2)	(28)	(7)
Institutional Clients Group (ICG)													
Net Credit Losses	39	53	65	25	134	9	12	121	573	619	282	182	276
Credit Reserve Build / (Release)	23	(64)	(19)	(97)	(87)	(96)	(8)	101	(626)	(556)	(45)	(157)	(90)
Corporate / Other													
Net Credit Losses	-	-	-	-	-	-	-	-	-	3	-	-	-
Credit Reserve Build / (Release)	-	-	-	-	-	-	-	-	2	(3)	(1)	-	-
Total Citicorp Provision for Loan Losses	\$ 1,581	\$ 1,519	\$ 1,645	\$ 1,643	\$ 1,566	\$ 1,349	\$ 1,305	\$ 1,678	\$ 13,224	\$ 5,809	\$ 5,975	\$ 6,388	\$ 5,898

(1) Includes EMEA GCB for all periods due to the continued reduction in the relative impact from EMEA GCB.

NM Not meaningful

Reclassified to conform to the current period's presentation.

COMPONENTS OF PROVISION FOR LOAN LOSSES - PAGE 2

CITI HOLDINGS / TOTAL CITIGROUP

(In millions of dollars)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014	Full Year 2010	Full Year 2011	Full Year 2012	Full Year 2013	Full Year 2014
Citi Holdings													
Net Credit Losses	\$ 984	\$ 797	\$ 684	\$ 799	\$ 573	\$ 442	\$ 405	\$ 417	\$ 14,339	\$ 8,916	\$ 6,063	\$ 3,264	\$ 1,837
Credit Reserve Build / (Release)	(351)	(489)	(677)	(531)	(346)	(212)	(135)	(214)	(2,602)	(3,389)	(1,580)	(2,048)	(907)
Total Citi Holdings Provision for Loan Losses	\$ 633	\$ 308	\$ 7	\$ 268	\$ 227	\$ 230	\$ 270	\$ 203	\$ 11,737	\$ 5,527	\$ 4,483	\$ 1,216	\$ 930
Total Citicorp Provision for Loan Losses (from prior page)	\$ 1,581	\$ 1,519	\$ 1,645	\$ 1,643	\$ 1,566	\$ 1,349	\$ 1,305	\$ 1,678	\$ 13,224	\$ 5,809	\$ 5,975	\$ 6,388	\$ 5,898
Total Citigroup Provision for Loan Losses	\$ 2,214	\$ 1,827	\$ 1,652	\$ 1,911	\$ 1,793	\$ 1,579	\$ 1,575	\$ 1,881	\$ 24,961	\$ 11,336	\$ 10,458	\$ 7,604	\$ 6,828

Reclassified to conform to the current period's presentation.

NON-ACCRUAL ASSETS - PAGE 1

TOTAL CITIGROUP

(In millions of dollars)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014
Non-Accrual Loans (1)								
Corporate Non-Accrual Loans By Region (2)								
North America	\$ 1,005	\$ 811	\$ 807	\$ 736	\$ 689	\$ 367	\$ 365	\$ 321
EMEA	1,079	972	975	766	461	363	322	267
Latin America	116	91	124	127	186	288	481	416
Asia	304	270	272	279	284	200	182	179
Total	\$ 2,504	\$ 2,144	\$ 2,178	\$ 1,908	\$ 1,620	\$ 1,218	\$ 1,350	\$ 1,183
Consumer Non-Accrual Loans By Region (2)								
North America	\$ 6,189	\$ 5,595	\$ 5,345	\$ 5,238	\$ 5,139	\$ 4,915	\$ 4,546	\$ 4,412
Latin America	1,313	1,430	1,400	1,426	1,466	1,386	1,364	1,188
Asia (3)	665	564	495	431	423	415	362	324
Total	\$ 8,167	\$ 7,589	\$ 7,240	\$ 7,095	\$ 7,028	\$ 6,716	\$ 6,272	\$ 5,924
OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS								
ICG	\$ 2	\$ 4	\$ 3	\$ 13	\$ 25	\$ 23	\$ 20	\$ 31
Global Consumer Banking	33	33	40	42	50	52	46	45
Citi Holdings	370	345	341	342	314	306	296	168
Corporate/Other	6	9	20	20	21	20	20	16
TOTAL OTHER REAL ESTATE OWNED (OREO) (4)	\$ 411	\$ 391	\$ 404	\$ 417	\$ 410	\$ 401	\$ 382	\$ 260
OREO By Region:								
North America	\$ 285	\$ 267	\$ 294	\$ 305	\$ 305	\$ 293	\$ 303	\$ 195
EMEA	85	76	62	59	50	44	18	8
Latin America	39	46	40	47	50	49	49	47
Asia	2	2	8	6	5	15	12	10
Total	\$ 411	\$ 391	\$ 404	\$ 417	\$ 410	\$ 401	\$ 382	\$ 260
Other Repossessed Assets (5)	\$ 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Non-Accrual Assets (NAA) (6)								
Corporate Non-Accrual Loans	\$ 2,504	\$ 2,144	\$ 2,178	\$ 1,908	\$ 1,620	\$ 1,218	\$ 1,350	\$ 1,183
Consumer Non-Accrual Loans	8,167	7,589	7,240	7,095	7,028	6,716	6,272	5,924
Non-Accrual Loans (NAL)	10,671	9,733	9,418	9,003	8,648	7,934	7,622	7,107
OREO	411	391	404	417	410	401	382	260
Other Repossessed Assets	1	-	-	-	-	-	-	-
Non-Accrual Assets (NAA)	\$ 11,083	\$ 10,124	\$ 9,822	\$ 9,420	\$ 9,058	\$ 8,335	\$ 8,004	\$ 7,367
NAL as a % of Total Loans	1.65%	1.51%	1.43%	1.35%	1.30%	1.19%	1.17%	1.10%
NAA as a % of Total Assets	0.59%	0.54%	0.52%	0.50%	0.48%	0.44%	0.43%	0.40%
Allowance for Loan Losses as a % of NAL	222%	222%	219%	218%	219%	225%	222%	225%

(1) Corporate loans are placed on non-accrual status based upon a review by Citigroup's risk officers. Corporate non-accrual loans may still be current on interest payments. With limited exceptions, the following practices are applied for Consumer loans: Consumer loans, excluding credit cards and mortgages, are placed on non-accrual status at 90 days past due, and are charged off at 120 days past due; residential mortgage loans are placed on non-accrual status at 90 days past due and written down to net realizable value at 180 days past due. Consistent with industry conventions, Citigroup generally accrues interest on credit card loans until such loans are charged off, which typically occurs at 180 days contractual delinquency. As such, the non-accrual loan disclosures do not include credit card loans.

(2) Excludes SOP 3-03 purchased distressed loans.

(3) Includes EMEA GCB for all periods due to the continued reduction in the relative impact from EMEA GCB.

(4) Represents the carrying value of all property acquired by foreclosure or other legal proceedings when Citigroup has taken possession of the collateral. Also includes former premises and property for use that is no longer contemplated.

(5) Primarily transportation equipment, carried at lower of cost or fair value, less costs to sell.

(6) There is no industry-wide definition of non-accrual assets. As such, analysis against the industry is not always comparable.

NM Not meaningful

Reclassified to conform to the current period's presentation.

NON-ACCRUAL ASSETS - PAGE 2

CITICORP

(In millions of dollars)

	<u>1Q</u> <u>2013</u>	<u>2Q</u> <u>2013</u>	<u>3Q</u> <u>2013</u>	<u>4Q</u> <u>2013</u>	<u>1Q</u> <u>2014</u>	<u>2Q</u> <u>2014</u>	<u>3Q</u> <u>2014</u>	<u>4Q</u> <u>2014</u>
Non-Accrual Loans (1)								
Corporate Non-Accrual Loans By Region (2)								
North America	\$ 795	\$ 731	\$ 746	\$ 695	\$ 672	\$ 352	\$ 353	\$ 307
EMEA	767	658	675	489	396	319	281	228
Latin America	114	90	123	126	185	287	480	415
Asia	299	268	262	270	275	193	176	176
Total	\$ 1,975	\$ 1,747	\$ 1,806	\$ 1,580	\$ 1,528	\$ 1,151	\$ 1,290	\$ 1,126
Consumer Non-Accrual Loans By Region (2)								
North America	\$ 547	\$ 528	\$ 537	\$ 528	\$ 524	\$ 429	\$ 440	\$ 465
Latin America	1,256	1,368	1,343	1,374	1,412	1,335	1,311	1,134
Asia (3)	407	344	336	295	287	312	317	286
Total	\$ 2,210	\$ 2,240	\$ 2,216	\$ 2,197	\$ 2,223	\$ 2,076	\$ 2,068	\$ 1,885
OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS								
ICG	\$ 2	\$ 4	\$ 3	\$ 13	\$ 25	\$ 23	\$ 20	\$ 31
Global Consumer Banking	33	33	40	42	50	52	46	45
Corporate/Other	6	9	20	20	21	20	20	16
TOTAL OTHER REAL ESTATE OWNED (OREO) (4)	\$ 41	\$ 46	\$ 63	\$ 75	\$ 96	\$ 95	\$ 86	\$ 92
OREO By Region:								
North America	\$ 15	\$ 13	\$ 23	\$ 16	\$ 32	\$ 22	\$ 24	\$ 35
EMEA	6	5	6	15	16	16	6	6
Latin America	18	27	27	38	43	42	44	41
Asia	2	1	7	6	5	15	12	10
Total	\$ 41	\$ 46	\$ 63	\$ 75	\$ 96	\$ 95	\$ 86	\$ 92
Other Repossessed Assets (5)								
	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non-Accrual Assets (NAA) (6)								
Corporate Non-Accrual Loans	\$ 1,975	\$ 1,747	\$ 1,806	\$ 1,580	\$ 1,528	\$ 1,151	\$ 1,290	\$ 1,126
Consumer Non-Accrual Loans	2,210	2,240	2,216	2,197	2,223	2,076	2,068	1,885
Non-Accrual Loans (NAL)	4,185	3,987	4,022	3,777	3,751	3,227	3,358	3,011
OREO	41	46	63	75	96	95	86	92
Other Repossessed Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non-Accrual Assets (NAA)	\$ 4,226	\$ 4,033	\$ 4,085	\$ 3,852	\$ 3,847	\$ 3,322	\$ 3,444	\$ 3,103
NAA as a % of Total Assets	0.25%	0.24%	0.24%	0.22%	0.22%	0.19%	0.20%	0.18%
Allowance for Loan Losses as a % of NAL	342%	337%	331%	349%	343%	387%	355%	381%

N/A Not Available at the Citicorp level. See "Non-Accrual Assets - Page 1" (on page 37) for total Citigroup balances.

See Notes (1) - (6) on page 37.

NM Not meaningful

Reclassified to conform to the current period's presentation.

NON-ACCRUAL ASSETS - PAGE 3

CITI HOLDINGS

(In millions of dollars)

	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014
Non-Accrual Loans (1)								
Corporate Non-Accrual Loans By Region (2)								
North America	\$ 210	\$ 80	\$ 61	\$ 41	\$ 17	\$ 15	\$ 12	\$ 14
EMEA	312	314	300	277	65	44	41	39
Latin America	2	1	1	1	1	1	1	1
Asia	5	2	10	9	9	7	6	3
Total	\$ 529	\$ 397	\$ 372	\$ 328	\$ 92	\$ 67	\$ 60	\$ 57
Consumer Non-Accrual Loans By Region (2)								
North America	\$ 5,642	\$ 5,067	\$ 4,808	\$ 4,710	\$ 4,615	\$ 4,486	\$ 4,106	\$ 3,947
Latin America	57	62	57	52	54	51	53	54
Asia (3)	258	220	159	136	136	103	45	38
Total	\$ 5,957	\$ 5,349	\$ 5,024	\$ 4,898	\$ 4,805	\$ 4,640	\$ 4,204	\$ 4,039
OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS								
OREO By Region (4):								
North America	\$ 270	\$ 254	\$ 271	\$ 289	\$ 273	\$ 271	\$ 279	\$ 160
EMEA	79	71	56	44	34	28	12	2
Latin America	21	19	13	9	7	7	5	6
Asia	-	1	1	-	-	-	-	-
Total	\$ 370	\$ 345	\$ 341	\$ 342	\$ 314	\$ 306	\$ 296	\$ 168
Other Repossessed Assets (5)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non-Accrual Assets (NAA) (6)								
Corporate Non-Accrual Loans	\$ 529	\$ 397	\$ 372	\$ 328	\$ 92	\$ 67	\$ 60	\$ 57
Consumer Non-Accrual Loans	5,957	5,349	5,024	4,898	4,805	4,640	4,204	4,039
Non-Accrual Loans (NAL)	6,486	5,746	5,396	5,226	4,897	4,707	4,264	4,096
OREO	370	345	341	342	314	306	296	168
Other Repossessed Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non-Accrual Assets (NAA)	\$ 6,856	\$ 6,091	\$ 5,737	\$ 5,568	\$ 5,211	\$ 5,013	\$ 4,560	\$ 4,264
NAA as a % of Total Assets	3.67%	3.60%	3.56%	3.62%	3.45%	3.39%	3.33%	3.31%
Allowance for Loan Losses as a % of NAL	145%	142%	135%	124%	124%	115%	117%	111%

N/A Not Available at the Citi Holdings level. See "Non-Accrual Assets - Page 1" (on page 37) for total Citigroup balances.

See Notes (1) - (6) on page 37.

Reclassified to conform to the current period's presentation.

CITIGROUP
RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

(In millions of dollars, except per share amounts)

Tangible Common Equity and Tangible Book Value Per Share

Tangible Common Equity (TCE) and Tangible Book Value Per Share are non-GAAP financial measures. TCE, as currently defined by Citigroup, represents common equity less goodwill and intangible assets (other than MSRs). Other companies may calculate TCE in a different manner. A reconciliation of Citigroup's total stockholders' equity to TCE and Tangible Book Value per Share follows:

	March 31, 2013	June 30, 2013	September 30, 2013	December 31, 2013	March 31, 2014	June 30, 2014	September 30, 2014	December 31, 2014
<u>Tangible Book Value Per Share (on page 1):</u>								
Common Equity	\$ 189,855	\$ 191,272	\$ 195,256	\$ 197,254	\$ 200,898	\$ 202,048	\$ 202,960	\$ 199,717
Less:								
Goodwill	25,474	24,896	25,098	25,009	25,008	25,087	24,500	23,592
Intangible Assets (other than MSRs)	5,457	4,981	4,888	5,056	4,891	4,702	4,525	4,566
Goodwill related to assets held-for-sale	2	267	267	-	-	116	-	71
Net Deferred Taxes - Related to Goodwill and Intangible Assets Above	-	-	-	-	-	-	-	-
Tangible Common Equity (TCE)	<u>\$ 158,922</u>	<u>\$ 161,128</u>	<u>\$ 165,003</u>	<u>\$ 167,189</u>	<u>\$ 170,999</u>	<u>\$ 172,143</u>	<u>\$ 173,935</u>	<u>\$ 171,488</u>
Common Shares Outstanding at quarter-end (CSO)	3,042.9	3,041.0	3,033.0	3,029.2	3,037.8	3,031.8	3,029.5	3,023.9
Tangible Book Value Per Share (TCE/CSO)	<u>\$ 52.23</u>	<u>\$ 52.99</u>	<u>\$ 54.40</u>	<u>\$ 55.19</u>	<u>\$ 56.29</u>	<u>\$ 56.78</u>	<u>\$ 57.41</u>	<u>\$ 56.71</u>

Basel III Common Equity Tier 1 Capital and Ratio

	March 31, 2013	June 30, 2013	September 30, 2013	December 31, 2013	March 31, 2014	June 30, 2014	September 30, 2014	December 31, 2014
Citigroup Common Stockholders' Equity ⁽²⁾	\$ 189,854	\$ 191,311	\$ 195,316	\$ 197,347	\$ 201,003	\$ 202,165	\$ 203,077	\$ 199,841
Add: Qualifying noncontrolling interests	164	161	172	182	177	183	172	165
Regulatory Capital Adjustments and Deductions:								
Less:								
Accumulated net unrealized losses on cash flow hedges, net of tax ⁽³⁾	(2,168)	(1,671)	(1,341)	(1,245)	(1,127)	(1,007)	(979)	(909)
Cumulative unrealized net gain related to changes in fair value of financial liabilities attributable to own creditworthiness, net of tax ⁽⁴⁾	361	524	339	177	170	116	193	279
Intangible Assets:								
Goodwill, net of related deferred tax liabilities ⁽⁵⁾	25,206	24,553	24,721	24,518	24,314	24,465	23,678	22,805
Identifiable intangible assets other than mortgage servicing rights (MSRs), net of related deferred tax liabilities	5,329	5,057	4,966	4,950	4,692	4,506	4,307	4,373
Defined benefit pension plan net assets	498	876	954	1,125	1,178	1,066	1,179	936
Deferred tax assets (DTAs) arising from net operating loss, foreign tax credit and general business credit carry-forwards, and excess over 10% / 15% limitations for other DTAs, certain common stock investments and MSRs ⁽⁶⁾	49,834	45,138	44,528	42,655	40,268	37,864	36,324	35,925
Basel III Common Equity Tier 1 Capital (CET1)	\$110,958	\$116,995	\$121,321	\$125,349	\$131,685	\$135,338	\$138,547	\$136,597
Basel III Risk-Weighted Assets (RWA)	\$1,191,233	\$1,167,399	\$1,158,722	\$1,185,443	\$1,260,133	\$1,280,845	\$1,301,660	\$1,292,605
Basel III Common Equity Tier 1 Capital ratio (CET1/RWA)	9.31%	10.02%	10.47%	10.57%	10.45%	10.57%	10.64%	10.57%

(1) Not used.

(2) Excludes issuance costs related to preferred stock outstanding in accordance with Federal Reserve Board regulatory reporting requirements.

(3) Citi's Basel III Common Equity Tier 1 Capital is adjusted for accumulated net unrealized gains (losses) on cash flow hedges included in accumulated other comprehensive income that relate to the hedging of items not recognized at fair value on the balance sheet.

(4) The cumulative impact of changes in Citigroup's own creditworthiness in valuing liabilities for which the fair value option has been elected and own-credit valuation adjustments on derivatives are excluded from Common Equity Tier 1 Capital, in accordance with the final U.S. Basel III rules.

(5) Includes goodwill "embedded" in the valuation of significant common stock investments in unconsolidated financial institutions.

(6) Aside from MSRs, reflects other DTAs arising from temporary differences and significant common stock investments in unconsolidated financial institutions.