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This revised Historical Quarterly Financial Data Supplement for the quarter and year ended December 31, 2015 has been revised to reflect the following reporting changes and reclassifications:

- reclassifications involving the consumer businesses Citi intends to exit in Argentina, Brazil and Colombia, as previously announced. These businesses, which previously have been reported as part of *Latin America Global Consumer Banking (GCB)*, will be reported as part of Citi Holdings beginning in the first quarter of 2016. In addition, while Citi does not intend to exit its consumer businesses in Venezuela, also previously reported as part of *Latin America GCB*, these businesses are not significant, lending predominantly to support *Institutional Client Group (ICG)* activities. These businesses will be reported as part of *ICG* beginning in the first quarter of 2016. Similarly, Citi's remaining indirect investment in Banco de Chile will be reported as part of *ICG* beginning in the first quarter of 2016;
- certain other regional reclassifications within *ICG*; and
- certain other immaterial reclassifications.

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 11, 2016. This revised Historical Financial Data Supplement reflects the format Citi will use to present its 2016 first quarter financial results on April 15, 2016 and is being provided solely to facilitate comparison of 2016 first quarter results with those of prior periods.

(1) For reporting purposes, Asia GCB includes the results of operations of EMEA GCB for all periods presented.

**CITIGROUP -- FINANCIAL SUMMARY**

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

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
<b>Total Revenues, Net of Interest Expense</b>	\$ 20,206	\$ 19,425	\$ 19,689	\$ 17,899	\$ 19,736	\$ 19,470	\$ 18,692	\$ 18,456	\$ 77,219	\$ 76,354
Total Operating Expenses	12,149	15,521	12,955	14,426	10,884	10,928	10,669	11,134	55,051	43,615
Net Credit Losses (NCLs)	2,439	2,189	2,097	2,248	1,957	1,920	1,663	1,762	8,973	7,302
Credit Reserve Build / (Release)	(646)	(610)	(522)	(367)	(202)	(405)	(81)	494	(2,145)	(194)
Provision for Unfunded Lending Commitments	(27)	(31)	(30)	(74)	(37)	(48)	65	94	(162)	74
Provision for Benefits and Claims	208	182	205	206	197	181	189	164	801	731
Provisions for Credit Losses and for Benefits and Claims	\$ 1,974	\$ 1,730	\$ 1,750	\$ 2,013	\$ 1,915	\$ 1,648	\$ 1,836	\$ 2,514	\$ 7,467	\$ 7,913
Income from Continuing Operations before Income Taxes	6,083	2,174	4,984	1,460	6,937	6,894	6,187	4,808	14,701	24,826
Income Taxes (benefits)	2,131	1,921	2,068	1,077	2,120	2,036	1,881	1,403	7,197	7,440
<b>Income from Continuing Operations</b>	<b>\$ 3,952</b>	<b>\$ 253</b>	<b>\$ 2,916</b>	<b>\$ 383</b>	<b>\$ 4,817</b>	<b>\$ 4,858</b>	<b>\$ 4,306</b>	<b>\$ 3,405</b>	<b>\$ 7,504</b>	<b>\$ 17,386</b>
Income (Loss) from Discontinued Operations, net of Taxes	37	(22)	(16)	(1)	(5)	6	(10)	(45)	(2)	(54)
<b>Net Income before Noncontrolling Interests</b>	<b>3,989</b>	<b>231</b>	<b>2,900</b>	<b>382</b>	<b>4,812</b>	<b>4,864</b>	<b>4,296</b>	<b>3,360</b>	<b>7,502</b>	<b>17,332</b>
Net Income Attributable to Noncontrolling Interests	45	50	59	38	42	18	5	25	192	90
<b>Citigroup's Net Income</b>	<b>\$ 3,944</b>	<b>\$ 181</b>	<b>\$ 2,841</b>	<b>\$ 344</b>	<b>\$ 4,770</b>	<b>\$ 4,846</b>	<b>\$ 4,291</b>	<b>\$ 3,335</b>	<b>\$ 7,310</b>	<b>\$ 17,242</b>
<b>Diluted Earnings Per Share:</b>										
Income from Continuing Operations	\$ 1.22	\$ 0.03	\$ 0.88	\$ 0.06	\$ 1.51	\$ 1.51	\$ 1.36	\$ 1.03	\$ 2.20	\$ 5.42
Citigroup's Net Income	\$ 1.23	\$ 0.03	\$ 0.88	\$ 0.06	\$ 1.51	\$ 1.51	\$ 1.35	\$ 1.02	\$ 2.20	\$ 5.40
<b>Shares (in millions):</b>										
Average Basic	3,037.4	3,033.8	3,029.5	3,025.6	3,034.2	3,020.0	2,993.3	2,968.3	3,031.6	3,004.0
Average Diluted	3,043.3	3,038.3	3,034.8	3,031.5	3,039.3	3,025.0	2,996.9	2,969.5	3,037.0	3,007.7
Common Shares Outstanding, at period end	3,037.8	3,031.8	3,029.5	3,023.9	3,034.1	3,009.8	2,979.0	2,953.3		
Preferred Dividends - Basic	\$ 124	\$ 100	\$ 128	\$ 159	\$ 128	\$ 202	\$ 174	\$ 265	\$ 511	\$ 769
Preferred Dividends - Diluted	\$ 124	\$ 100	\$ 128	\$ 159	\$ 128	\$ 202	\$ 174	\$ 265	\$ 511	\$ 769
<b>Income Allocated to Unrestricted Common Shareholders - Basic</b>										
Income from Continuing Operations	\$ 3,721	\$ 102	\$ 2,684	\$ 183	\$ 4,585	\$ 4,574	\$ 4,070	\$ 3,072	\$ 6,690	\$ 16,302
Citigroup's Net Income	\$ 3,758	\$ 80	\$ 2,669	\$ 182	\$ 4,580	\$ 4,580	\$ 4,061	\$ 3,028	\$ 6,688	\$ 16,249
<b>Income Allocated to Unrestricted Common Shareholders - Diluted</b>										
Income from Continuing Operations	\$ 3,721	\$ 102	\$ 2,684	\$ 183	\$ 4,585	\$ 4,574	\$ 4,070	\$ 3,072	\$ 6,691	\$ 16,302
Citigroup's Net Income	\$ 3,758	\$ 80	\$ 2,669	\$ 182	\$ 4,580	\$ 4,580	\$ 4,061	\$ 3,028	\$ 6,689	\$ 16,249
<b>Regulatory Capital Ratios and Performance Metrics:</b>										
Common Equity Tier 1 Capital Ratio <sup>(1)(2)</sup>	10.45%	10.57%	10.64%	10.57%	11.06%	11.37%	11.67%	12.07%		
Tier 1 Capital Ratio <sup>(1)(2)</sup>	11.11%	11.35%	11.41%	11.45%	12.07%	12.54%	12.91%	13.49%		
Total Capital Ratio <sup>(1)(2)</sup>	12.52%	12.70%	12.76%	12.80%	13.38%	14.14%	14.60%	15.30%		
Supplementary Leverage Ratio <sup>(2)(3)</sup>	5.70%	5.82%	5.98%	5.94%	6.44%	6.72%	6.85%	7.08%		
Return on Average Assets	0.85%	0.04%	0.59%	0.07%	1.04%	1.06%	0.94%	0.74%	0.39%	0.95%
Return on Average Common Equity	7.8%	0.2%	5.3%	0.4%	9.4%	9.1%	8.0%	5.9%	3.4%	8.1%
Efficiency Ratio (Total Operating Expenses/Total Revenues, net)	60%	80%	66%	81%	55%	56%	57%	60%	71%	57%
<b>Balance Sheet Data (in billions of dollars, except Book Value Per Share):</b>										
Total Assets	\$ 1,894.4	\$ 1,909.4	\$ 1,882.5	\$ 1,842.2	\$ 1,831.8	\$ 1,829.4	\$ 1,808.4	\$ 1,731.2		
Total Average Assets	1,888.3	1,903.3	1,895.4	1,900.2	1,853.1	1,839.7	1,818.4	1,784.3	1,896.8	\$ 1,823.9
Total Deposits <sup>(4)</sup>	966.3	965.7	942.7	899.3	899.6	908.0	904.2	907.9		
Citigroup's Stockholders' Equity	208.1	211.0	211.9	210.2	214.6	219.4	220.8	221.9		
Book Value Per Share	66.13	66.64	66.99	66.05	66.79	68.27	69.03	69.46		
Tangible Book Value Per Share <sup>(5)</sup>	56.29	56.78	57.41	56.71	57.66	59.18	60.07	60.61		
<b>Direct Staff (in thousands)</b>	<b>248</b>	<b>244</b>	<b>243</b>	<b>241</b>	<b>239</b>	<b>238</b>	<b>239</b>	<b>231</b>		

(1) Citigroup's risk-based capital ratios, which reflect full implementation of the U.S. Basel III rules, are non-GAAP financial measures. These ratios are calculated under the Basel III Advanced Approaches framework. See page 36 for a reconciliation of Citi's Common Equity Tier 1 Capital to reported results.

(2) Not used.

(3) Citigroup's Supplementary Leverage Ratio, which reflects full implementation of the U.S. Basel III rules, is a non-GAAP financial measure. See page 36 for a reconciliation of this measure to reported results.

(4) Beginning December 31, 2014, approximately \$21 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 in December 2014 to sell its Japan retail banking business, which was reported in Citi Holdings. The sale was completed on November 1, 2015.

(5) Tangible book value per share is a non-GAAP financial measure. See page 36 for a reconciliation of this measure to reported results.

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

Reclassified to conform to the current period's presentation.

**CITIGROUP CONSOLIDATED STATEMENT OF INCOME**

(In millions of dollars)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
<b>Revenues</b>										
Interest revenue	\$ 15,350	\$ 15,561	\$ 15,512	\$ 15,260	\$ 14,600	\$ 14,873	\$ 14,714	\$ 14,364	\$ 61,683	\$ 58,551
Interest expense	3,591	3,615	3,325	3,159	3,028	3,051	2,941	2,901	13,690	11,921
Net interest revenue	11,759	11,946	12,187	12,101	11,572	11,822	11,773	11,463	47,993	46,630
Commissions and fees	3,184	3,441	3,280	3,127	3,170	3,194	2,732	2,752	13,032	11,848
Principal transactions	2,888	1,843	1,549	418	1,971	2,173	1,327	537	6,698	6,008
Administrative and other fiduciary fees	1,009	1,029	1,029	946	962	995	870	821	4,013	3,648
Realized gains (losses) on investments	128	84	136	222	307	183	151	41	570	682
Other-than-temporary impairment losses on investments and other assets	(201)	(37)	(91)	(95)	(72)	(43)	(80)	(70)	(424)	(265)
Insurance premiums	545	538	530	497	497	482	464	402	2,110	1,845
Other revenue	894	581	1,069	683	1,329	664	1,455	2,510	3,227	5,958
Total non-interest revenues	8,447	7,479	7,502	5,798	8,164	7,648	6,919	6,993	29,226	29,724
<b>Total revenues, net of interest expense</b>	<b>20,206</b>	<b>19,425</b>	<b>19,689</b>	<b>17,899</b>	<b>19,736</b>	<b>19,470</b>	<b>18,692</b>	<b>18,456</b>	<b>77,219</b>	<b>76,354</b>
<b>Provisions for Credit Losses and for Benefits and Claims</b>										
Net credit losses	2,439	2,189	2,097	2,248	1,957	1,920	1,663	1,762	8,973	7,302
Credit reserve build / (release)	(646)	(610)	(522)	(367)	(202)	(405)	(81)	494	(2,145)	(194)
Provision for loan losses	1,793	1,579	1,575	1,881	1,755	1,515	1,582	2,256	6,828	7,108
Provision for Policyholder benefits and claims	208	182	205	206	197	181	189	164	801	731
Provision for unfunded lending commitments	(27)	(31)	(30)	(74)	(37)	(48)	65	94	(162)	74
Total provisions for credit losses and for benefits and claims	1,974	1,730	1,750	2,013	1,915	1,648	1,836	2,514	7,467	7,913
<b>Operating Expenses</b>										
Compensation and benefits	6,010	6,028	6,114	5,807	5,520	5,483	5,321	5,445	23,959	21,769
Premises and Equipment	805	819	804	750	709	737	722	710	3,178	2,878
Technology / communication expense	1,530	1,619	1,630	1,657	1,600	1,656	1,628	1,697	6,436	6,581
Advertising and marketing expense	458	460	442	484	392	393	391	371	1,844	1,547
Other operating	3,346	6,595	3,965	5,728	2,663	2,659	2,607	2,911	19,634	10,840
Total operating expenses	12,149	15,521	12,955	14,426	10,884	10,928	10,669	11,134	55,051	43,615
<b>Income from Continuing Operations before Income Taxes</b>										
Income Taxes	6,083	2,174	4,984	1,460	6,937	6,894	6,187	4,808	14,701	24,826
Provision (benefits) for income taxes	2,131	1,921	2,068	1,077	2,120	2,036	1,881	1,403	7,197	7,440
<b>Income from Continuing Operations</b>	<b>3,952</b>	<b>253</b>	<b>2,916</b>	<b>383</b>	<b>4,817</b>	<b>4,858</b>	<b>4,306</b>	<b>3,405</b>	<b>7,504</b>	<b>17,386</b>
<b>Discontinued Operations</b>										
Income (Loss) from Discontinued Operations	40	(3)	(25)	(2)	(8)	9	(15)	(69)	10	(83)
Gain (Loss) on Sale	-	-	-	-	-	-	-	-	-	-
Provision (benefits) for income taxes	3	19	(9)	(1)	(3)	3	(5)	(24)	12	(29)
<b>Income (Loss) from Discontinued Operations, net of taxes</b>	<b>37</b>	<b>(22)</b>	<b>(16)</b>	<b>(1)</b>	<b>(5)</b>	<b>6</b>	<b>(10)</b>	<b>(45)</b>	<b>(2)</b>	<b>(54)</b>
<b>Net Income before Noncontrolling Interests</b>	<b>3,989</b>	<b>231</b>	<b>2,900</b>	<b>382</b>	<b>4,812</b>	<b>4,864</b>	<b>4,296</b>	<b>3,360</b>	<b>7,502</b>	<b>17,332</b>
Net Income attributable to noncontrolling interests	45	50	59	38	42	18	5	25	192	90
<b>Citigroup's Net Income</b>	<b>\$ 3,944</b>	<b>\$ 181</b>	<b>\$ 2,841</b>	<b>\$ 344</b>	<b>\$ 4,770</b>	<b>\$ 4,846</b>	<b>\$ 4,291</b>	<b>\$ 3,335</b>	<b>\$ 7,310</b>	<b>\$ 17,242</b>

Reclassified to conform to the current period's presentation.

**CITIGROUP CONSOLIDATED BALANCE SHEET**

(In millions of dollars)

	March 31, 2014	June 30, 2014	September 30, 2014	December 31, 2014	March 31, 2015	June 30, 2015	September 30, 2015	December 31, 2015
<b>Assets</b>								
Cash and due from banks (including segregated cash and other deposits)	\$ 33,380	\$ 35,268	\$ 35,976	\$ 32,108	\$ 21,880	\$ 23,413	\$ 21,726	\$ 20,900
Deposits with banks	171,020	153,817	143,068	128,089	133,896	130,685	137,935	112,197
Fed funds sold and securities borrd or purch under agree. to resell	263,398	250,353	245,462	242,570	239,015	237,054	231,695	219,675
Brokerage receivables	32,484	41,864	39,298	28,419	35,637	43,921	37,875	27,683
Trading account assets	278,180	290,776	290,822	296,786	302,983	279,197	266,946	249,956
Investments								
Available-for-sale and non-marketable equity securities	302,300	303,293	309,009	309,522	303,561	301,955	308,499	306,740
Held-to-maturity	10,600	22,330	24,038	23,921	23,254	30,166	33,940	36,215
Total Investments	312,900	325,623	333,047	333,443	326,815	332,121	342,439	342,955
Loans, net of unearned income								
Consumer	380,951	380,424	372,443	365,943	337,733	338,194	329,219	325,785
Corporate	283,270	287,080	281,383	278,692	283,321	293,924	293,225	291,832
Loans, net of unearned income	664,221	667,504	653,826	644,635	621,054	632,118	622,444	617,617
Allowance for loan losses	(18,923)	(17,890)	(16,915)	(15,994)	(14,598)	(14,075)	(13,626)	(12,626)
Total loans, net	645,298	649,614	636,911	628,641	606,456	618,043	608,818	604,991
Goodwill	25,008	25,087	24,500	23,592	23,150	23,012	22,444	22,349
Intangible assets (other than MSRs)	4,891	4,702	4,525	4,566	4,244	4,071	3,880	3,721
Mortgage servicing rights (MSRs)	2,586	2,282	2,093	1,845	1,685	1,924	1,766	1,781
Other assets (2)	125,245	129,983	126,803	122,122	136,040	135,929	132,832	125,002
Assets related to discontinued operations held for sale	-	-	-	-	-	-	-	-
<b>Total assets</b>	<b>\$ 1,894,390</b>	<b>\$ 1,909,369</b>	<b>\$ 1,882,505</b>	<b>\$ 1,842,181</b>	<b>\$ 1,831,801</b>	<b>\$ 1,829,370</b>	<b>\$ 1,808,356</b>	<b>\$ 1,731,210</b>
<b>Liabilities</b>								
Non-interest-bearing deposits in U.S. offices	\$ 135,632	\$ 130,653	\$ 128,243	\$ 128,958	\$ 136,568	\$ 135,013	\$ 141,425	\$ 139,249
Interest-bearing deposits in U.S. offices	280,549	289,035	285,604	284,978	275,423	268,947	267,057	280,234
Total U.S. Deposits	416,181	419,688	413,847	413,936	411,991	403,960	408,482	419,483
Non-interest-bearing deposits in offices outside the U.S.	69,263	73,991	71,228	70,925	71,653	72,629	73,188	71,577
Interest-bearing deposits in offices outside the U.S.	480,819	472,046	457,580	414,471	416,003	431,448	422,573	416,827
Total International Deposits	550,082	546,037	528,808	485,396	487,656	504,077	495,761	488,404
Total deposits (2)	966,263	965,725	942,655	899,332	899,647	908,037	904,243	907,887
Fed funds purch and securities loaned or sold under agree. to repurch.	190,676	183,912	175,732	173,438	175,371	177,012	168,604	146,496
Brokerage payables	59,407	62,323	59,428	52,180	58,252	54,867	59,557	53,722
Trading account liabilities	124,040	123,370	137,272	139,036	142,438	136,295	125,981	117,512
Short-term borrowings	58,903	59,534	64,838	58,335	39,405	25,907	23,715	21,079
Long-term debt	222,747	226,984	223,842	223,080	210,522	211,845	213,533	201,275
Other liabilities (2) (3)	62,458	74,768	65,191	85,084	90,143	94,582	90,586	60,147
Liabilities related to discontinued operations held for sale	-	-	-	-	-	-	-	-
<b>Total liabilities</b>	<b>\$ 1,684,494</b>	<b>\$ 1,696,616</b>	<b>\$ 1,668,958</b>	<b>\$ 1,630,485</b>	<b>\$ 1,615,778</b>	<b>\$ 1,608,545</b>	<b>\$ 1,586,219</b>	<b>\$ 1,508,118</b>
<b>Equity</b>								
<b>Stockholders' equity</b>								
Preferred stock	\$ 7,218	\$ 8,968	\$ 8,968	\$ 10,468	\$ 11,968	\$ 13,968	\$ 15,218	\$ 16,718
Common stock	31	31	31	31	31	31	31	31
Additional paid-in capital	107,505	107,669	107,839	107,979	108,124	108,219	108,261	108,288
Retained earnings	114,745	115,015	117,697	117,852	122,463	126,954	130,921	133,841
Treasury stock	(2,237)	(2,520)	(2,631)	(2,929)	(3,275)	(4,628)	(6,326)	(7,677)
Accumulated other comprehensive income (loss)	(19,146)	(18,147)	(19,976)	(23,216)	(24,691)	(25,104)	(27,257)	(29,344)
<b>Total common equity</b>	<b>\$ 200,898</b>	<b>\$ 202,048</b>	<b>\$ 202,960</b>	<b>\$ 199,717</b>	<b>\$ 202,652</b>	<b>\$ 205,472</b>	<b>\$ 205,630</b>	<b>\$ 205,139</b>
<b>Total Citigroup stockholders' equity</b>	<b>\$ 208,116</b>	<b>\$ 211,016</b>	<b>\$ 211,928</b>	<b>\$ 210,185</b>	<b>\$ 214,620</b>	<b>\$ 219,440</b>	<b>\$ 220,848</b>	<b>\$ 221,857</b>
Noncontrolling interests	1,780	1,737	1,619	1,511	1,403	1,385	1,289	1,235
<b>Total equity</b>	<b>209,896</b>	<b>212,753</b>	<b>213,547</b>	<b>211,696</b>	<b>216,023</b>	<b>220,825</b>	<b>222,137</b>	<b>223,092</b>
<b>Total liabilities and equity</b>	<b>\$ 1,894,390</b>	<b>\$ 1,909,369</b>	<b>\$ 1,882,505</b>	<b>\$ 1,842,181</b>	<b>\$ 1,831,801</b>	<b>\$ 1,829,370</b>	<b>\$ 1,808,356</b>	<b>\$ 1,731,210</b>

(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 28 for amounts by period.

Reclassified to conform to the current period's presentation.

**CITIGROUP**  
**SEGMENT DETAIL**  
**NET REVENUES**  
(In millions of dollars)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
<b>CITICORP</b>										
<b>Global Consumer Banking</b>										
North America	\$ 4,856	\$ 4,856	\$ 5,071	\$ 5,165	\$ 5,060	\$ 4,895	\$ 4,893	\$ 4,870	\$ 19,948	\$ 19,718
Latin America	1,576	1,638	1,699	1,644	1,432	1,432	1,545	1,361	6,557	5,770
Asia (1)	1,946	1,998	2,008	1,839	1,810	1,857	1,696	1,644	7,791	7,007
<b>Total</b>	<b>8,378</b>	<b>8,492</b>	<b>8,778</b>	<b>8,648</b>	<b>8,302</b>	<b>8,184</b>	<b>8,134</b>	<b>7,875</b>	<b>34,296</b>	<b>32,495</b>
<b>Institutional Clients Group (Ex-CVA/DVA) (3)</b>										
North America	3,729	3,317	3,377	2,529	3,318	3,379	3,346	2,779	12,952	12,822
EMEA	2,750	2,432	2,530	2,073	3,006	2,435	2,253	2,132	9,785	9,826
Latin America	1,145	1,148	1,012	958	1,000	1,011	1,062	970	4,263	4,043
Asia	1,636	1,593	1,787	1,639	1,822	1,818	1,777	1,614	6,655	7,031
<b>Total</b>	<b>9,260</b>	<b>8,490</b>	<b>8,706</b>	<b>7,199</b>	<b>9,146</b>	<b>8,643</b>	<b>8,438</b>	<b>7,495</b>	<b>33,655</b>	<b>33,722</b>
<b>Corporate / Other</b>	<b>224</b>	<b>90</b>	<b>81</b>	<b>(92)</b>	<b>212</b>	<b>371</b>	<b>218</b>	<b>107</b>	<b>303</b>	<b>908</b>
<b>Total Citicorp (Ex-CVA/DVA) (3)</b>	<b>17,862</b>	<b>17,072</b>	<b>17,565</b>	<b>15,755</b>	<b>17,660</b>	<b>17,198</b>	<b>16,790</b>	<b>15,477</b>	<b>68,254</b>	<b>67,125</b>
<b>Total Citi Holdings (Ex-CVA/DVA) (3)</b>	<b>2,337</b>	<b>2,386</b>	<b>2,495</b>	<b>2,137</b>	<b>2,149</b>	<b>1,960</b>	<b>1,706</b>	<b>3,160</b>	<b>9,355</b>	<b>8,975</b>
<b>Total Citigroup - Net Revenues (Ex-CVA/DVA) (3)</b>	<b>\$ 20,199</b>	<b>\$ 19,458</b>	<b>\$ 20,060</b>	<b>\$ 17,892</b>	<b>\$ 19,809</b>	<b>\$ 19,158</b>	<b>\$ 18,496</b>	<b>\$ 18,637</b>	<b>77,609</b>	<b>76,100</b>
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 (collectively referred to as CVA/DVA) (2)	7	(33)	(371)	7	(73)	312	196	(181)	(390)	254
<b>Total Citigroup - Net Revenues</b>	<b>\$ 20,206</b>	<b>\$ 19,425</b>	<b>\$ 19,689</b>	<b>\$ 17,899</b>	<b>\$ 19,736</b>	<b>\$ 19,470</b>	<b>\$ 18,692</b>	<b>\$ 18,456</b>	<b>\$ 77,219</b>	<b>\$ 76,354</b>

- (1) For reporting purposes, Asia includes the results of operations of EMEA GCB for all periods presented.  
(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.

Reclassified to conform to the current period's presentation.

**CITIGROUP**  
**SEGMENT DETAIL**  
**INCOME**  
(In millions of dollars)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
<b>Income from Continuing Operations:</b>										
<b>CITICORP</b>										
<b>Global Consumer Banking</b>										
North America	\$ 1,035	\$ 1,093	\$ 1,204	\$ 1,156	\$ 1,153	\$ 1,085	\$ 1,080	\$ 993	\$ 4,488	\$ 4,311
Latin America	229	216	296	252	220	190	306	152	993	868
Asia (1)	359	210	370	282	339	336	305	217	1,221	1,197
<b>Total</b>	<b>1,623</b>	<b>1,519</b>	<b>1,870</b>	<b>1,690</b>	<b>1,712</b>	<b>1,611</b>	<b>1,691</b>	<b>1,362</b>	<b>6,702</b>	<b>6,376</b>
<b>Institutional Clients Group (Ex-CVA/DVA) (3)</b>										
North America	1,369	1,145	961	649	980	989	931	517	4,124	3,417
EMEA	763	564	659	242	1,003	613	408	231	2,228	2,255
Latin America	388	447	312	282	381	420	397	190	1,429	1,388
Asia	481	449	631	514	654	648	554	441	2,075	2,297
<b>Total</b>	<b>3,001</b>	<b>2,605</b>	<b>2,563</b>	<b>1,687</b>	<b>3,018</b>	<b>2,670</b>	<b>2,290</b>	<b>1,379</b>	<b>9,856</b>	<b>9,357</b>
<b>Corporate / Other</b>	<b>(387)</b>	<b>(384)</b>	<b>(1,537)</b>	<b>(3,065)</b>	<b>(19)</b>	<b>231</b>	<b>183</b>	<b>101</b>	<b>(5,373)</b>	<b>496</b>
<b>Total Citicorp (Ex-CVA/DVA) (3)</b>	<b>4,237</b>	<b>3,740</b>	<b>2,896</b>	<b>312</b>	<b>4,711</b>	<b>4,512</b>	<b>4,164</b>	<b>2,842</b>	<b>11,185</b>	<b>16,229</b>
<b>Total Citi Holdings (Ex-CVA/DVA) (3)</b>	<b>(289)</b>	<b>(3,467)</b>	<b>248</b>	<b>67</b>	<b>153</b>	<b>150</b>	<b>15</b>	<b>677</b>	<b>(3,441)</b>	<b>995</b>
<b>Income From Continuing Operations - Ex-CVA/DVA</b>	<b>3,948</b>	<b>273</b>	<b>3,144</b>	<b>379</b>	<b>4,864</b>	<b>4,662</b>	<b>4,179</b>	<b>3,519</b>	<b>7,744</b>	<b>17,224</b>
<b>Discontinued Operations</b>	37	(22)	(16)	(1)	(5)	6	(10)	(45)	(2)	(54)
Net Income Attributable to Noncontrolling Interests	45	50	59	38	42	18	5	25	192	90
<b>Citigroup's Net Income - Ex-CVA/DVA</b>	<b>\$ 3,940</b>	<b>\$ 201</b>	<b>\$ 3,069</b>	<b>\$ 340</b>	<b>\$ 4,817</b>	<b>\$ 4,650</b>	<b>\$ 4,164</b>	<b>\$ 3,449</b>	<b>\$ 7,550</b>	<b>\$ 17,080</b>
CVA/DVA (after-tax) (2)	4	(20)	(228)	4	(47)	196	127	(114)	(240)	162
<b>Total Citigroup - Net Income</b>	<b>\$ 3,944</b>	<b>\$ 181</b>	<b>\$ 2,841</b>	<b>\$ 344</b>	<b>\$ 4,770</b>	<b>\$ 4,846</b>	<b>\$ 4,291</b>	<b>\$ 3,335</b>	<b>\$ 7,310</b>	<b>\$ 17,242</b>
<b>Citicorp - Average Assets</b>										
North America	\$ 853	\$ 844	\$ 871	\$ 894	\$ 885	\$ 876	\$ 881	\$ 887	\$ 865	\$ 882
EMEA (1)	336	348	324	329	317	331	312	300	334	315
Latin America	163	163	158	152	146	145	139	141	159	143
Asia (1)	326	334	326	320	311	313	307	308	327	310
Corporate / Other	48	55	64	64	60	49	59	51	58	55
<b>Total</b>	<b>\$ 1,726</b>	<b>\$ 1,744</b>	<b>\$ 1,743</b>	<b>\$ 1,759</b>	<b>\$ 1,719</b>	<b>\$ 1,714</b>	<b>\$ 1,698</b>	<b>\$ 1,687</b>	<b>\$ 1,743</b>	<b>\$ 1,705</b>
<b>Citicorp - Return on Average Assets (ROA)(Ex-CVA/DVA) (4)</b>										
North America	1.14%	1.07%	0.97%	0.79%	0.97%	0.95%	0.91%	0.68%	0.99%	0.88%
EMEA (1)	0.90%	0.63%	0.78%	0.27%	1.25%	0.73%	0.52%	0.29%	0.64%	0.70%
Latin America	1.53%	1.63%	1.52%	1.39%	1.67%	1.68%	2.00%	0.95%	1.52%	1.57%
Asia (1)	1.04%	0.78%	1.21%	0.98%	1.30%	1.26%	1.10%	0.85%	1.00%	1.13%
Corporate/Other	(3.04%)	(3.14%)	(9.65%)	(19.03%)	(0.23%)	1.96%	1.14%	0.38%	(9.34%)	0.77%
<b>Total</b>	<b>0.99%</b>	<b>0.84%</b>	<b>0.64%</b>	<b>0.06%</b>	<b>1.10%</b>	<b>1.05%</b>	<b>0.97%</b>	<b>0.65%</b>	<b>0.63%</b>	<b>0.94%</b>

- (1) For reporting purposes, Asia includes the results of operations of EMEA GCB for all periods presented.
- (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.
- (4) ROA is calculated based on Net Income, excluding CVA/DVA.

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 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
<b>Revenues</b>										
Net interest revenue	\$ 10,346	\$ 10,448	\$ 10,820	\$ 10,822	\$ 10,313	\$ 10,622	\$ 10,622	\$ 10,616	\$ 42,436	\$ 42,173
Non-interest revenue	7,509	6,592	6,429	4,945	7,278	6,879	6,389	4,675	25,475	25,221
<b>Total revenues, net of interest expense</b>	<b>17,855</b>	<b>17,040</b>	<b>17,249</b>	<b>15,767</b>	<b>17,591</b>	<b>17,501</b>	<b>17,011</b>	<b>15,291</b>	<b>67,911</b>	<b>67,394</b>
<b>Provisions for Credit Losses and for Benefits and Claims</b>										
Net credit losses	1,775	1,659	1,611	1,742	1,488	1,586	1,391	1,501	6,787	5,966
Credit reserve build / (release)	(305)	(400)	(374)	(146)	(30)	(220)	90	421	(1,225)	261
Provision for loan losses	1,470	1,259	1,237	1,596	1,458	1,366	1,481	1,922	5,562	6,227
Provision for benefits and claims	41	26	38	40	28	21	28	30	145	107
Provision for unfunded lending commitments	(22)	(28)	(27)	(74)	(32)	(50)	84	95	(151)	97
<b>Total provisions for credit losses and for benefits and claims</b>	<b>1,489</b>	<b>1,257</b>	<b>1,248</b>	<b>1,562</b>	<b>1,454</b>	<b>1,337</b>	<b>1,593</b>	<b>2,047</b>	<b>5,556</b>	<b>6,431</b>
<b>Total operating expenses</b>	<b>9,843</b>	<b>10,214</b>	<b>11,295</b>	<b>12,840</b>	<b>9,499</b>	<b>9,566</b>	<b>9,295</b>	<b>9,684</b>	<b>44,192</b>	<b>38,044</b>
<b>Income from Continuing Operations before</b>										
<b>Income Taxes</b>	6,523	5,569	4,706	1,365	6,638	6,598	6,123	3,560	18,163	22,919
Provision for income taxes	2,290	1,849	2,004	1,046	1,971	1,896	1,816	835	7,189	6,518
<b>Income from Continuing Operations</b>	<b>4,233</b>	<b>3,720</b>	<b>2,702</b>	<b>319</b>	<b>4,667</b>	<b>4,702</b>	<b>4,307</b>	<b>2,725</b>	<b>10,974</b>	<b>16,401</b>
Income (loss) from Discontinued Operations, net of taxes	37	(22)	(16)	(1)	(5)	6	(10)	(45)	(2)	(54)
Noncontrolling interests	43	50	55	38	41	18	5	15	186	79
<b>Citicorp's Net Income</b>	<b>\$ 4,227</b>	<b>\$ 3,648</b>	<b>\$ 2,631</b>	<b>\$ 280</b>	<b>\$ 4,621</b>	<b>\$ 4,690</b>	<b>\$ 4,292</b>	<b>\$ 2,665</b>	<b>\$ 10,786</b>	<b>\$ 16,268</b>
<b>Balance Sheet Data (in billions of dollars):</b>										
<b>Total EOP Assets</b>	\$ 1,733	\$ 1,751	\$ 1,737	\$ 1,704	\$ 1,702	\$ 1,705	\$ 1,691	\$ 1,650	\$ 1,704	
<b>Average Assets</b>	\$ 1,726	\$ 1,744	\$ 1,743	\$ 1,759	\$ 1,719	\$ 1,714	\$ 1,698	\$ 1,687	\$ 1,743	\$ 1,705
<b>Return on Average Assets</b>	0.99%	0.84%	0.60%	0.06%	1.09%	1.10%	1.00%	0.63%	0.62%	0.95%
<b>Efficiency Ratio (Operating Expenses/Total Revenues, net)</b>	55%	60%	65%	81%	54%	55%	55%	63%	65%	56%
<b>Total EOP Loans</b>	\$ 561	\$ 571	\$ 563	\$ 559	\$ 554	\$ 568	\$ 563	\$ 569	\$ 559	
<b>Total EOP Deposits</b>	\$ 899	\$ 908	\$ 893	\$ 878	\$ 884	\$ 896	\$ 894	\$ 898	\$ 878	

Reclassified to conform to the current period's presentation.

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
Net Interest Revenue	\$ 6,532	\$ 6,645	\$ 6,842	\$ 6,816	\$ 6,461	\$ 6,457	\$ 6,519	\$ 6,547	\$ 26,835	\$ 25,984
Non-Interest Revenue	1,846	1,847	1,936	1,832	1,841	1,727	1,615	1,328	7,461	6,511
<b>Total Revenues, Net of Interest Expense</b>	<b>8,378</b>	<b>8,492</b>	<b>8,778</b>	<b>8,648</b>	<b>8,302</b>	<b>8,184</b>	<b>8,134</b>	<b>7,875</b>	<b>34,296</b>	<b>32,495</b>
Total Operating Expenses	4,557	4,809	4,638	4,677	4,305	4,338	4,231	4,346	18,681	17,220
Net Credit Losses	1,643	1,650	1,595	1,624	1,489	1,504	1,354	1,405	6,512	5,752
Credit Reserve Build / (Release)	(219)	(304)	(351)	(249)	(149)	(97)	(103)	(44)	(1,123)	(393)
Provision for Unfunded Lending Commitments	(2)	(5)	(2)	(16)	-	(4)	1	6	(25)	3
Provision for Benefits and Claims	41	26	38	40	28	21	28	30	145	107
Provisions for Credit Losses and for Benefits and Claims (LLR & PBC)	1,463	1,367	1,280	1,399	1,368	1,424	1,280	1,397	5,509	5,469
Income from Continuing Operations before Taxes	2,358	2,316	2,860	2,572	2,629	2,422	2,623	2,132	10,106	9,806
Income Taxes	735	797	990	882	917	811	932	770	3,404	3,430
<b>Income from Continuing Operations</b>	<b>1,623</b>	<b>1,519</b>	<b>1,870</b>	<b>1,690</b>	<b>1,712</b>	<b>1,611</b>	<b>1,691</b>	<b>1,362</b>	<b>6,702</b>	<b>6,376</b>
Noncontrolling Interests	7	7	7	3	(4)	5	8	1	24	10
<b>Net Income</b>	<b>\$ 1,616</b>	<b>\$ 1,512</b>	<b>\$ 1,863</b>	<b>\$ 1,687</b>	<b>\$ 1,716</b>	<b>\$ 1,606</b>	<b>\$ 1,683</b>	<b>\$ 1,361</b>	<b>\$ 6,678</b>	<b>\$ 6,366</b>
Average Assets (in billions of dollars)	\$ 391	\$ 394	\$ 396	\$ 392	\$ 380	\$ 381	\$ 375	\$ 379	\$ 393	\$ 379
Return on Average Assets (ROA)	1.68%	1.54%	1.87%	1.71%	1.83%	1.69%	1.78%	1.42%	1.70%	1.68%
Efficiency Ratio	54%	57%	53%	54%	52%	53%	52%	55%	54%	53%
<b>Net Credit Losses as a % of Average Loans</b>	<b>2.40%</b>	<b>2.36%</b>	<b>2.24%</b>	<b>2.30%</b>	<b>2.21%</b>	<b>2.21%</b>	<b>1.99%</b>	<b>2.04%</b>	<b>2.32%</b>	<b>2.11%</b>
<b>Revenue by Business</b>										
Retail Banking	\$ 3,478	\$ 3,558	\$ 3,662	\$ 3,642	\$ 3,538	\$ 3,533	\$ 3,514	\$ 3,280	\$ 14,340	\$ 13,865
Cards (1)	4,900	4,934	5,116	5,006	4,764	4,651	4,620	4,595	19,956	18,630
Total	<u>\$ 8,378</u>	<u>\$ 8,492</u>	<u>\$ 8,778</u>	<u>\$ 8,648</u>	<u>\$ 8,302</u>	<u>\$ 8,184</u>	<u>\$ 8,134</u>	<u>\$ 7,875</u>	<u>\$ 34,296</u>	<u>\$ 32,495</u>
<b>Net Credit Losses by Business</b>										
Retail Banking	\$ 270	\$ 280	\$ 275	\$ 331	\$ 255	\$ 261	\$ 247	\$ 295	\$ 1,156	\$ 1,058
Cards (1)	1,373	1,370	1,320	1,293	1,234	1,243	1,107	1,110	5,356	4,694
Total	<u>\$ 1,643</u>	<u>\$ 1,650</u>	<u>\$ 1,595</u>	<u>\$ 1,624</u>	<u>\$ 1,489</u>	<u>\$ 1,504</u>	<u>\$ 1,354</u>	<u>\$ 1,405</u>	<u>\$ 6,512</u>	<u>\$ 5,752</u>
<b>Income (loss) from Continuing Operations by Business</b>										
Retail Banking	\$ 388	\$ 336	\$ 539	\$ 478	\$ 579	\$ 549	\$ 574	\$ 313	\$ 1,741	\$ 2,015
Cards (1)	1,235	1,183	1,331	1,212	1,133	1,062	1,117	1,049	4,961	4,361
Total	<u>\$ 1,623</u>	<u>\$ 1,519</u>	<u>\$ 1,870</u>	<u>\$ 1,690</u>	<u>\$ 1,712</u>	<u>\$ 1,611</u>	<u>\$ 1,691</u>	<u>\$ 1,362</u>	<u>\$ 6,702</u>	<u>\$ 6,376</u>
<b>Foreign Currency (FX) Translation Impact:</b>										
Total Revenue - as Reported	\$ 8,378	\$ 8,492	\$ 8,778	\$ 8,648	\$ 8,302	\$ 8,184	\$ 8,134	\$ 7,875	\$ 34,296	\$ 32,495
Impact of FX Translation (2)	(517)	(589)	(550)	(390)	(215)	(209)	(26)	-	(1,621)	-
Total Revenues - Ex-FX (3)	<u>\$ 7,861</u>	<u>\$ 7,903</u>	<u>\$ 8,228</u>	<u>\$ 8,258</u>	<u>\$ 8,087</u>	<u>\$ 7,975</u>	<u>\$ 8,108</u>	<u>\$ 7,875</u>	<u>\$ 32,675</u>	<u>\$ 32,495</u>
Total Operating Expenses - as Reported	\$ 4,557	\$ 4,809	\$ 4,638	\$ 4,677	\$ 4,305	\$ 4,338	\$ 4,231	\$ 4,346	\$ 18,681	\$ 17,220
Impact of FX Translation (2)	(292)	(360)	(309)	(224)	(116)	(117)	(16)	-	(938)	-
Total Operating Expenses - Ex-FX (3)	<u>\$ 4,265</u>	<u>\$ 4,449</u>	<u>\$ 4,329</u>	<u>\$ 4,453</u>	<u>\$ 4,189</u>	<u>\$ 4,221</u>	<u>\$ 4,215</u>	<u>\$ 4,346</u>	<u>\$ 17,743</u>	<u>\$ 17,220</u>
Total Provisions for LLR & PBC - as Reported	\$ 1,463	\$ 1,367	\$ 1,280	\$ 1,399	\$ 1,368	\$ 1,424	\$ 1,280	\$ 1,397	\$ 5,509	\$ 5,469
Impact of FX Translation (2)	(116)	(147)	(119)	(94)	(45)	(39)	(5)	-	(383)	-
Total Provisions for LLR & PBC - Ex-FX (3)	<u>\$ 1,347</u>	<u>\$ 1,220</u>	<u>\$ 1,161</u>	<u>\$ 1,305</u>	<u>\$ 1,323</u>	<u>\$ 1,385</u>	<u>\$ 1,275</u>	<u>\$ 1,397</u>	<u>\$ 5,126</u>	<u>\$ 5,469</u>
Net Income - as Reported	\$ 1,616	\$ 1,512	\$ 1,863	\$ 1,687	\$ 1,716	\$ 1,606	\$ 1,683	\$ 1,361	\$ 6,678	\$ 6,366
Impact of FX Translation (2)	(69)	(57)	(81)	(57)	(36)	(35)	(5)	-	(201)	-
Net Income - Ex-FX (3)	<u>\$ 1,547</u>	<u>\$ 1,455</u>	<u>\$ 1,782</u>	<u>\$ 1,630</u>	<u>\$ 1,680</u>	<u>\$ 1,571</u>	<u>\$ 1,678</u>	<u>\$ 1,361</u>	<u>\$ 6,477</u>	<u>\$ 6,366</u>

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

(2) Reflects the impact of foreign currency (FX) translation into U.S. Dollars at the fourth quarter of 2015 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.



	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)								
Branches (actual)	3,185	3,082	3,060	2,919	2,817	2,805	2,795	2,785
Accounts (in millions)	56.6	56.8	56.2	55.4	55.1	55.2	56.2	56.2
Average Deposits	\$ 297.7	\$ 302.3	\$ 301.5	\$ 298.2	\$ 297.9	\$ 297.9	\$ 294.9	\$ 295.2
Investment Sales	\$ 25.2	\$ 24.9	\$ 28.1	\$ 22.7	\$ 25.5	\$ 25.5	\$ 19.7	\$ 17.3
Investment Assets under Management (AUMs)	\$ 151.3	\$ 158.9	\$ 157.7	\$ 153.3	\$ 153.3	\$ 154.0	\$ 144.4	\$ 152.6
Average Loans	\$ 141.0	\$ 145.3	\$ 146.5	\$ 145.3	\$ 141.3	\$ 142.7	\$ 140.1	\$ 141.2
EOP Loans:								
Real Estate Lending	\$ 78.5	\$ 80.9	\$ 81.3	\$ 79.4	\$ 79.3	\$ 80.1	\$ 79.0	\$ 80.2
Commercial Markets	36.1	36.7	35.9	34.0	33.3	33.7	32.3	31.3
Personal and Other	28.4	29.2	29.0	28.3	28.4	28.9	28.1	29.2
EOP Loans	\$ 143.0	\$ 146.8	\$ 146.2	\$ 141.7	\$ 141.0	\$ 142.7	\$ 139.4	\$ 140.7
Net Interest Revenue (in millions) (1)	\$ 2,164	\$ 2,257	\$ 2,309	\$ 2,299	\$ 2,162	\$ 2,214	\$ 2,200	\$ 2,215
As a % of Average Loans	6.22%	6.23%	6.25%	6.28%	6.21%	6.22%	6.23%	6.22%
Net Credit Losses (in millions)	\$ 270	\$ 280	\$ 275	\$ 331	\$ 255	\$ 261	\$ 247	\$ 295
As a % of Average Loans	0.78%	0.77%	0.74%	0.90%	0.73%	0.73%	0.70%	0.83%
Loans 90+ Days Past Due (in millions) (2) (3)	\$ 890	\$ 904	\$ 868	\$ 736	\$ 540	\$ 567	\$ 529	\$ 523
As a % of EOP Loans	0.63%	0.62%	0.60%	0.52%	0.39%	0.40%	0.38%	0.37%
Loans 30-89 Days Past Due (in millions) (2)	\$ 839	\$ 883	\$ 840	\$ 794	\$ 791	\$ 746	\$ 764	\$ 739
As a % of EOP Loans	0.59%	0.61%	0.58%	0.56%	0.57%	0.53%	0.55%	0.53%
<b>Cards Key Indicators</b> (in millions of dollars, except as otherwise noted)								
EOP Open Accounts (in millions)	137.1	137.6	135.4	136.3	135.6	135.9	135.6	135.9
Purchase Sales (in billions)	\$ 79.6	\$ 89.2	\$ 88.1	\$ 94.0	\$ 80.1	\$ 89.7	\$ 88.6	\$ 96.2
Average Loans (in billions) (4)	\$ 137.2	\$ 135.4	\$ 135.5	\$ 135.3	\$ 132.4	\$ 129.9	\$ 129.7	\$ 131.5
EOP Loans (in billions) (4)	\$ 135.1	\$ 137.4	\$ 135.7	\$ 139.3	\$ 129.8	\$ 131.7	\$ 130.3	\$ 136.3
Average Yield (5)	13.32%	13.37%	13.43%	13.37%	13.39%	13.33%	13.25%	13.09%
Net Interest Revenue (6)	\$ 4,368	\$ 4,388	\$ 4,533	\$ 4,517	\$ 4,299	\$ 4,243	\$ 4,319	\$ 4,332
As a % of Average Loans (6)	12.91%	13.00%	13.27%	13.25%	13.17%	13.10%	13.21%	13.07%
Net Credit Losses	\$ 1,373	\$ 1,370	\$ 1,320	\$ 1,293	\$ 1,234	\$ 1,243	\$ 1,107	\$ 1,110
As a % of Average Loans	4.06%	4.06%	3.86%	3.79%	3.78%	3.84%	3.39%	3.35%
Net Credit Margin (7)	\$ 3,519	\$ 3,555	\$ 3,784	\$ 3,702	\$ 3,520	\$ 3,399	\$ 3,501	\$ 3,476
As a % of Average Loans (7)	10.40%	10.53%	11.08%	10.86%	10.78%	10.50%	10.71%	10.49%
Loans 90+ Days Past Due	\$ 1,784	\$ 1,657	\$ 1,640	\$ 1,708	\$ 1,592	\$ 1,453	\$ 1,452	\$ 1,596
As a % of EOP Loans	1.32%	1.21%	1.21%	1.23%	1.23%	1.10%	1.11%	1.17%
Loans 30-89 Days Past Due	\$ 1,866	\$ 1,794	\$ 1,849	\$ 1,792	\$ 1,623	\$ 1,544	\$ 1,663	\$ 1,679
As a % of EOP Loans	1.38%	1.31%	1.36%	1.29%	1.25%	1.17%	1.28%	1.23%

- (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 Citicorp'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.

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**CITICORP**  
**GLOBAL CONSUMER BANKING**  
**NORTH AMERICA**  
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(In millions of dollars, except as otherwise noted)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
Net Interest Revenue	\$ 4,217	\$ 4,242	\$ 4,395	\$ 4,475	\$ 4,336	\$ 4,312	\$ 4,455	\$ 4,506	\$ 17,329	\$ 17,609
Non-Interest Revenue	639	614	676	690	724	583	438	364	2,619	2,109
<b>Total Revenues, Net of Interest Expense</b>	<b>4,856</b>	<b>4,856</b>	<b>5,071</b>	<b>5,165</b>	<b>5,060</b>	<b>4,895</b>	<b>4,893</b>	<b>4,870</b>	<b>19,948</b>	<b>19,718</b>
Total Operating Expenses	2,483	2,396	2,462	2,557	2,341	2,316	2,319	2,405	9,898	9,381
Net Credit Losses	1,101	1,072	1,017	1,012	960	999	878	914	4,202	3,751
Credit Reserve Build / (Release)	(270)	(398)	(340)	(233)	(99)	(108)	(61)	(69)	(1,241)	(337)
Provision for Unfunded Lending Commitments	2	-	-	(11)	1	-	-	6	(9)	7
Provision for Benefits and Claims	7	11	12	11	10	9	11	8	41	38
Provisions for Loan Losses and for Benefits and Claims	840	685	689	779	872	900	828	859	2,993	3,459
Income from Continuing Operations before Taxes	1,533	1,775	1,920	1,829	1,847	1,679	1,746	1,606	7,057	6,878
Income Taxes (benefits)	498	682	716	673	694	594	666	613	2,569	2,567
<b>Income from Continuing Operations</b>	<b>1,035</b>	<b>1,093</b>	<b>1,204</b>	<b>1,156</b>	<b>1,153</b>	<b>1,085</b>	<b>1,080</b>	<b>993</b>	<b>4,488</b>	<b>4,311</b>
Noncontrolling Interests	-	-	1	-	1	-	1	1	1	3
<b>Net Income</b>	<b>\$ 1,035</b>	<b>\$ 1,093</b>	<b>\$ 1,203</b>	<b>\$ 1,156</b>	<b>\$ 1,152</b>	<b>\$ 1,085</b>	<b>\$ 1,079</b>	<b>\$ 992</b>	<b>\$ 4,487</b>	<b>\$ 4,308</b>
Average Assets (in billions of dollars)	\$ 210	\$ 210	\$ 213	\$ 213	\$ 208	\$ 207	\$ 209	\$ 210	\$ 212	\$ 209
Return on Average Assets	2.00%	2.09%	2.24%	2.15%	2.25%	2.10%	2.05%	1.87%	2.12%	2.06%
Efficiency Ratio	51%	49%	49%	50%	46%	47%	47%	49%	50%	48%
<b>Net Credit Losses as a % of Average Loans</b>	<b>2.86%</b>	<b>2.78%</b>	<b>2.58%</b>	<b>2.54%</b>	<b>2.50%</b>	<b>2.58%</b>	<b>2.21%</b>	<b>2.26%</b>	<b>2.69%</b>	<b>2.39%</b>
<b>Revenue by Business</b>										
Retail Banking	\$ 1,210	\$ 1,246	\$ 1,307	\$ 1,433	\$ 1,414	\$ 1,379	\$ 1,347	\$ 1,338	\$ 5,196	\$ 5,478
Citi-Branded Cards	2,021	2,029	2,118	2,122	2,009	1,933	1,930	1,937	8,290	7,809
Citi Retail Services	1,625	1,581	1,646	1,610	1,637	1,583	1,616	1,595	6,462	6,431
Total	<b>\$ 4,856</b>	<b>\$ 4,856</b>	<b>\$ 5,071</b>	<b>\$ 5,165</b>	<b>\$ 5,060</b>	<b>\$ 4,895</b>	<b>\$ 4,893</b>	<b>\$ 4,870</b>	<b>\$ 19,948</b>	<b>\$ 19,718</b>
<b>Net Credit Losses by Business</b>										
Retail Banking	\$ 33	\$ 37	\$ 34	\$ 35	\$ 35	\$ 39	\$ 34	\$ 42	\$ 139	\$ 150
Citi-Branded Cards	587	570	526	514	492	503	443	454	2,197	1,892
Citi Retail Services	481	465	457	463	433	457	401	418	1,866	1,709
Total	<b>\$ 1,101</b>	<b>\$ 1,072</b>	<b>\$ 1,017</b>	<b>\$ 1,012</b>	<b>\$ 960</b>	<b>\$ 999</b>	<b>\$ 878</b>	<b>\$ 914</b>	<b>\$ 4,202</b>	<b>\$ 3,751</b>
<b>Income (loss) from Continuing Operations by Business</b>										
Retail Banking	\$ 35	\$ 109	\$ 128	\$ 159	\$ 210	\$ 207	\$ 161	\$ 137	\$ 431	\$ 715
Citi-Branded Cards	564	555	636	636	539	499	522	515	2,391	2,075
Citi Retail Services	436	429	440	361	404	379	397	341	1,666	1,521
Total	<b>\$ 1,035</b>	<b>\$ 1,093</b>	<b>\$ 1,204</b>	<b>\$ 1,156</b>	<b>\$ 1,153</b>	<b>\$ 1,085</b>	<b>\$ 1,080</b>	<b>\$ 993</b>	<b>\$ 4,488</b>	<b>\$ 4,311</b>

Reclassified to conform to the current period's presentation.

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)								
Branches (actual)	962	912	895	849	788	779	779	780
Accounts (in millions)	12.3	12.1	12.1	11.8	11.5	11.3	11.2	11.0
Investment Sales	\$ 5.7	\$ 5.6	\$ 5.5	\$ 6.0	\$ 6.3	\$ 5.9	\$ 4.9	\$ 4.6
Investment AUMs	\$ 47.1	\$ 48.9	\$ 48.9	\$ 49.4	\$ 50.6	\$ 50.6	\$ 47.9	\$ 48.9
Average Deposits	\$ 179.3	\$ 179.9	\$ 179.3	\$ 179.4	\$ 180.4	\$ 179.9	\$ 181.4	\$ 181.2
Average Loans	\$ 45.0	\$ 45.7	\$ 47.3	\$ 48.6	\$ 47.8	\$ 49.3	\$ 50.3	\$ 51.8
EOP Loans:								
Real Estate Lending	\$ 35.1	\$ 36.4	\$ 37.6	\$ 36.7	\$ 37.8	\$ 38.9	\$ 40.6	\$ 41.9
Commercial Markets	8.7	8.5	8.6	8.6	8.5	8.5	8.4	7.8
Personal and Other	1.4	1.5	1.6	1.8	1.8	1.8	2.0	2.5
Total EOP Loans	\$ 45.2	\$ 46.4	\$ 47.8	\$ 47.1	\$ 48.1	\$ 49.2	\$ 51.0	\$ 52.2
Mortgage Originations	\$ 5.2	\$ 6.2	\$ 7.1	\$ 6.7	\$ 7.0	\$ 8.8	\$ 7.5	\$ 6.2
Third Party Mortgage Servicing Portfolio (EOP)	\$ 178.8	\$ 175.9	\$ 173.0	\$ 171.9	\$ 168.2	\$ 165.0	\$ 162.6	\$ 159.5
Net Servicing & Gain/(Loss) on Sale (in millions)	\$ 127.7	\$ 133.9	\$ 132.4	\$ 255.6	\$ 168.7	\$ 179.4	\$ 107.2	\$ 110.6
Saleable Mortgage Rate Locks	\$ 3.6	\$ 4.2	\$ 4.4	\$ 3.8	\$ 4.4	\$ 5.0	\$ 3.9	\$ 3.2
Net Interest Revenue on Loans (in millions)	\$ 244	\$ 261	\$ 271	\$ 294	\$ 262	\$ 266	\$ 262	\$ 271
As a % of Avg. Loans	2.20%	2.29%	2.27%	2.40%	2.22%	2.16%	2.07%	2.08%
Net Credit Losses (in millions)	\$ 33	\$ 37	\$ 34	\$ 35	\$ 35	\$ 39	\$ 34	\$ 42
As a % of Avg. Loans	0.30%	0.32%	0.29%	0.29%	0.30%	0.32%	0.27%	0.32%
Loans 90+ Days Past Due (in millions) (1)	\$ 243	\$ 227	\$ 229	\$ 225	\$ 123	\$ 150	\$ 138	\$ 165
As a % of EOP Loans	0.55%	0.50%	0.49%	0.49%	0.26%	0.31%	0.28%	0.32%
Loans 30-89 Days Past Due (in millions) (1)	\$ 177	\$ 203	\$ 213	\$ 212	\$ 203	\$ 176	\$ 198	\$ 221
As a % of EOP Loans	0.40%	0.45%	0.46%	0.46%	0.43%	0.36%	0.40%	0.43%

(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 \$562 million and (\$1.1 billion), \$534 million and (\$1.1 billion), \$423 million and (\$0.8 billion), \$498 million and (\$0.9 billion), and \$491 million and (\$1.1 billion) as of December 31, 2014, March 31, 2015, June 30, 2015, September 30, 2015 and December 31, 2015, respectively.

The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) were \$122 million and (\$1.1 billion), \$111 million and (\$1.1 billion), \$75 million and (\$0.8 billion), \$79 million and (\$0.9 billion), and \$87 million and (\$1.1 billion) as of December 31, 2014, March 31, 2015, June 30, 2015, September 30, 2015 and December 31, 2015, respectively.

Reclassified to conform to the current period's presentation.

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015
<b>Citi-Branded Cards Key Indicators</b> (in millions of dollars, except as otherwise noted) (1)								
EOP Open Accounts (in millions)	24.0	24.1	23.5	23.6	23.7	23.2	23.3	23.5
Purchase Sales (in billions)	\$ 39.6	\$ 43.9	\$ 43.3	\$ 45.1	\$ 40.9	\$ 46.1	\$ 46.6	\$ 49.0
Average Loans (in billions) (1)	\$ 67.5	\$ 66.4	\$ 66.1	\$ 65.7	\$ 64.1	\$ 63.2	\$ 63.9	\$ 64.6
EOP Loans (in billions) (1)	\$ 66.8	\$ 67.3	\$ 66.5	\$ 67.5	\$ 63.5	\$ 64.5	\$ 64.8	\$ 67.2
Average Yield (2)	10.39%	10.31%	10.38%	10.35%	10.48%	10.39%	10.28%	10.31%
Net Interest Revenue (3)	\$ 1,649	\$ 1,635	\$ 1,681	\$ 1,679	\$ 1,607	\$ 1,582	\$ 1,618	\$ 1,633
As a % of Avg. Loans (3)	9.91%	9.88%	10.09%	10.14%	10.17%	10.04%	10.05%	10.03%
Net Credit Losses	\$ 587	\$ 570	\$ 526	\$ 514	\$ 492	\$ 503	\$ 443	\$ 454
As a % of Average Loans	3.53%	3.44%	3.16%	3.10%	3.11%	3.19%	2.75%	2.79%
Net Credit Margin (4)	\$ 1,429	\$ 1,454	\$ 1,588	\$ 1,605	\$ 1,513	\$ 1,426	\$ 1,482	\$ 1,481
As a % of Avg. Loans (4)	8.59%	8.78%	9.53%	9.69%	9.57%	9.05%	9.20%	9.10%
Loans 90+ Days Past Due	\$ 648	\$ 583	\$ 559	\$ 593	\$ 569	\$ 495	\$ 491	\$ 538
As a % of EOP Loans	0.97%	0.87%	0.84%	0.88%	0.90%	0.77%	0.76%	0.80%
Loans 30-89 Days Past Due	\$ 599	\$ 540	\$ 566	\$ 568	\$ 497	\$ 462	\$ 504	\$ 523
As a % of EOP Loans	0.90%	0.80%	0.85%	0.84%	0.78%	0.72%	0.78%	0.78%
<b>Citi Retail Services Key Indicators</b> (in millions of dollars, except as otherwise noted) (1)								
EOP Open Accounts	89.7	90.3	88.6	89.5	88.7	89.5	89.5	89.9
Purchase Sales (in billions)	\$ 16.7	\$ 20.4	\$ 19.7	\$ 23.5	\$ 16.5	\$ 20.2	\$ 19.8	\$ 23.5
Average Loans (in billions) (1)	\$ 43.6	\$ 42.4	\$ 42.9	\$ 43.9	\$ 43.9	\$ 42.6	\$ 43.1	\$ 44.1
EOP Loans (in billions) (1)	\$ 42.3	\$ 43.1	\$ 43.0	\$ 46.5	\$ 42.4	\$ 43.2	\$ 43.1	\$ 46.1
Average Yield (2)	16.63%	16.89%	16.89%	16.80%	16.96%	17.00%	16.94%	16.49%
Net Interest Revenue (3)	\$ 1,819	\$ 1,810	\$ 1,884	\$ 1,923	\$ 1,885	\$ 1,843	\$ 1,925	\$ 1,939
As a % of Avg. Loans (3)	16.92%	17.12%	17.42%	17.38%	17.41%	17.35%	17.72%	17.44%
Net Credit Losses	\$ 481	\$ 465	\$ 457	\$ 463	\$ 433	\$ 457	\$ 401	\$ 418
As a % of Average Loans	4.47%	4.40%	4.23%	4.18%	4.00%	4.30%	3.69%	3.76%
Net Credit Margin (4)	\$ 1,141	\$ 1,111	\$ 1,181	\$ 1,139	\$ 1,198	\$ 1,120	\$ 1,209	\$ 1,170
As a % of Avg. Loans (4)	10.61%	10.51%	10.92%	10.29%	11.07%	10.55%	11.13%	10.53%
Loans 90+ Days Past Due	\$ 689	\$ 606	\$ 630	\$ 678	\$ 629	\$ 567	\$ 621	\$ 705
As a % of EOP Loans	1.63%	1.41%	1.47%	1.46%	1.48%	1.31%	1.44%	1.53%
Loans 30-89 Days Past Due	\$ 725	\$ 683	\$ 729	\$ 748	\$ 673	\$ 652	\$ 758	\$ 773
As a % of EOP Loans	1.71%	1.58%	1.70%	1.61%	1.59%	1.51%	1.76%	1.68%

- (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.

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**CITICORP**  
**GLOBAL CONSUMER BANKING**  
**LATIN AMERICA - PAGE 1**  
(In millions of dollars, except as otherwise noted)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
Net Interest Revenue	\$ 1,085	\$ 1,132	\$ 1,183	\$ 1,137	\$ 990	\$ 991	\$ 959	\$ 945	\$ 4,537	\$ 3,885
Non-Interest Revenue	491	506	516	507	442	441	586	416	2,020	1,885
<b>Total Revenues, Net of Interest Expense</b>	<b>1,576</b>	<b>1,638</b>	<b>1,699</b>	<b>1,644</b>	<b>1,432</b>	<b>1,432</b>	<b>1,545</b>	<b>1,361</b>	<b>6,557</b>	<b>5,770</b>
Total Operating Expenses	863	914	901	905	797	846	795	824	3,583	3,262
Net Credit Losses	346	366	380	423	356	316	301	307	1,515	1,280
Credit Reserve Build / (Release)	45	106	9	(32)	(8)	19	19	3	128	33
Provision for Unfunded Lending Commitments	-	1	(1)	-	(3)	-	1	-	-	(2)
Provision for Benefits and Claims	34	15	26	29	18	12	17	22	104	69
Provisions for Credit Losses and for Benefits and Claims (LLR & PBC)	425	488	414	420	363	347	338	332	1,747	1,380
Income from Continuing Operations before Taxes	288	236	384	319	272	239	412	205	1,227	1,128
Income Taxes	59	20	88	67	52	49	106	53	234	260
<b>Income from Continuing Operations</b>	<b>229</b>	<b>216</b>	<b>296</b>	<b>252</b>	<b>220</b>	<b>190</b>	<b>306</b>	<b>152</b>	<b>993</b>	<b>868</b>
Noncontrolling Interests	2	2	2	-	-	2	1	-	6	3
<b>Net Income</b>	<b>\$ 227</b>	<b>\$ 214</b>	<b>\$ 294</b>	<b>\$ 252</b>	<b>\$ 220</b>	<b>\$ 188</b>	<b>\$ 305</b>	<b>\$ 152</b>	<b>\$ 987</b>	<b>\$ 865</b>
Average Assets (in billions of dollars)	\$ 64	\$ 64	\$ 63	\$ 61	\$ 57	\$ 55	\$ 50	\$ 52	\$ 63	\$ 54
Return on Average Assets (1)	1.44%	1.34%	1.85%	1.64%	1.57%	1.37%	2.42%	1.16%	1.57%	1.60%
Efficiency Ratio	55%	56%	53%	55%	56%	59%	51%	61%	55%	57%
<b>Net Credit Losses as a % of Average Loans (1)</b>	<b>4.62%</b>	<b>4.71%</b>	<b>4.93%</b>	<b>5.69%</b>	<b>5.25%</b>	<b>4.66%</b>	<b>4.65%</b>	<b>4.70%</b>	<b>4.97%</b>	<b>4.81%</b>
<b>Revenue by Business</b>										
Retail Banking	\$ 1,068	\$ 1,098	\$ 1,128	\$ 1,082	\$ 972	\$ 975	\$ 1,100	\$ 934	\$ 4,376	\$ 3,981
Citi-Branded Cards	508	540	571	562	460	457	445	427	2,181	1,789
Total	<u>\$ 1,576</u>	<u>\$ 1,638</u>	<u>\$ 1,699</u>	<u>\$ 1,644</u>	<u>\$ 1,432</u>	<u>\$ 1,432</u>	<u>\$ 1,545</u>	<u>\$ 1,361</u>	<u>\$ 6,557</u>	<u>\$ 5,770</u>
<b>Net Credit Losses by Business</b>										
Retail Banking	\$ 155	\$ 160	\$ 164	\$ 220	\$ 150	\$ 142	\$ 138	\$ 159	\$ 699	\$ 589
Citi-Branded Cards	191	206	216	203	206	174	163	148	816	691
Total	<u>\$ 346</u>	<u>\$ 366</u>	<u>\$ 380</u>	<u>\$ 423</u>	<u>\$ 356</u>	<u>\$ 316</u>	<u>\$ 301</u>	<u>\$ 307</u>	<u>\$ 1,515</u>	<u>\$ 1,280</u>
<b>Income (loss) from Continuing Operations by Business</b>										
Retail Banking	\$ 155	\$ 170	\$ 184	\$ 138	\$ 148	\$ 121	\$ 228	\$ 65	\$ 647	\$ 562
Citi-Branded Cards	74	46	112	114	72	69	78	87	346	306
Total	<u>\$ 229</u>	<u>\$ 216</u>	<u>\$ 296</u>	<u>\$ 252</u>	<u>\$ 220</u>	<u>\$ 190</u>	<u>\$ 306</u>	<u>\$ 152</u>	<u>\$ 993</u>	<u>\$ 868</u>
<b>FX Translation Impact:</b>										
Total Revenue - as Reported	\$ 1,576	\$ 1,638	\$ 1,699	\$ 1,644	\$ 1,432	\$ 1,432	\$ 1,545	\$ 1,361	\$ 6,557	\$ 5,770
Impact of FX Translation (1)	(329)	(365)	(346)	(266)	(143)	(130)	(19)	-	(1,044)	-
Total Revenues - Ex-FX (2)	<u>\$ 1,247</u>	<u>\$ 1,273</u>	<u>\$ 1,353</u>	<u>\$ 1,378</u>	<u>\$ 1,289</u>	<u>\$ 1,302</u>	<u>\$ 1,526</u>	<u>\$ 1,361</u>	<u>\$ 5,513</u>	<u>\$ 5,770</u>
Total Operating Expenses - as Reported	\$ 863	\$ 914	\$ 901	\$ 905	\$ 797	\$ 846	\$ 795	\$ 824	\$ 3,583	\$ 3,262
Impact of FX Translation (1)	(163)	(182)	(169)	(132)	(69)	(57)	(9)	-	(516)	-
Total Operating Expenses - Ex-FX (2)	<u>\$ 700</u>	<u>\$ 732</u>	<u>\$ 732</u>	<u>\$ 773</u>	<u>\$ 728</u>	<u>\$ 789</u>	<u>\$ 786</u>	<u>\$ 824</u>	<u>\$ 3,067</u>	<u>\$ 3,262</u>
Provisions for LLR & PBC - as Reported	\$ 425	\$ 488	\$ 414	\$ 420	\$ 363	\$ 347	\$ 338	\$ 332	\$ 1,747	\$ 1,380
Impact of FX Translation (1)	(90)	(111)	(87)	(69)	(37)	(27)	(4)	-	(284)	-
Provisions for LLR & PBC - Ex-FX (2)	<u>\$ 335</u>	<u>\$ 377</u>	<u>\$ 327</u>	<u>\$ 351</u>	<u>\$ 326</u>	<u>\$ 320</u>	<u>\$ 334</u>	<u>\$ 332</u>	<u>\$ 1,463</u>	<u>\$ 1,380</u>
Net Income - as Reported	\$ 227	\$ 214	\$ 294	\$ 252	\$ 220	\$ 188	\$ 305	\$ 152	\$ 987	\$ 865
Impact of FX Translation (1)	(56)	(59)	(65)	(48)	(28)	(32)	(5)	-	(183)	-
Net Income - Ex-FX (2)	<u>\$ 171</u>	<u>\$ 155</u>	<u>\$ 229</u>	<u>\$ 204</u>	<u>\$ 192</u>	<u>\$ 156</u>	<u>\$ 300</u>	<u>\$ 152</u>	<u>\$ 804</u>	<u>\$ 865</u>

(1) Reflects the impact of FX translation into U.S. Dollars at the fourth quarter of 2015 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.

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)								
Branches (actual)	1,618	1,626	1,634	1,542	1,498	1,497	1,495	1,492
Accounts (in millions)	26.4	26.9	26.4	26.2	26.2	26.5	27.3	27.7
Average Deposits	\$ 30.3	\$ 31.3	\$ 31.3	\$ 30.8	\$ 29.3	\$ 28.7	\$ 27.1	\$ 27.3
Investment Sales	\$ 8.8	\$ 9.8	\$ 11.7	\$ 8.7	\$ 8.2	\$ 6.6	\$ 6.6	\$ 6.7
Investment AUMs	\$ 48.1	\$ 51.3	\$ 50.7	\$ 45.7	\$ 43.8	\$ 43.3	\$ 41.4	\$ 46.7
Average Loans	\$ 23.2	\$ 23.8	\$ 23.3	\$ 22.4	\$ 21.1	\$ 21.1	\$ 20.1	\$ 20.4
EOP Loans:								
Real Estate Lending	\$ 5.6	\$ 5.6	\$ 5.3	\$ 4.7	\$ 4.7	\$ 4.5	\$ 4.1	\$ 3.9
Commercial Markets	10.0	10.2	9.8	9.0	8.8	9.1	8.6	9.2
Personal and Other	7.9	8.0	8.0	7.6	7.6	7.5	7.1	7.0
Total EOP Loans	\$ 23.5	\$ 23.8	\$ 23.1	\$ 21.3	\$ 21.1	\$ 21.1	\$ 19.8	\$ 20.1
Net Interest Revenue (in millions) (1)	\$ 706	\$ 723	\$ 744	\$ 720	\$ 650	\$ 648	\$ 629	\$ 635
As a % of Average Loans (1)	12.34%	12.18%	12.67%	12.75%	12.49%	12.32%	12.42%	12.35%
Net Credit Losses (in millions)	\$ 155	\$ 160	\$ 164	\$ 220	\$ 150	\$ 142	\$ 138	\$ 159
As a % of Average Loans	2.71%	2.70%	2.79%	3.90%	2.88%	2.70%	2.72%	3.09%
Loans 90+ Days Past Due (in millions) (2)	\$ 452	\$ 467	\$ 427	\$ 325	\$ 238	\$ 232	\$ 212	\$ 185
As a % of EOP Loans (2)	1.92%	1.96%	1.85%	1.53%	1.13%	1.10%	1.07%	0.92%
Loans 30-89 Days Past Due (in millions)	\$ 258	\$ 266	\$ 239	\$ 235	\$ 229	\$ 217	\$ 239	\$ 184
As a % of EOP Loans	1.10%	1.12%	1.03%	1.10%	1.09%	1.03%	1.21%	0.92%
<b>Citi-Branded Cards Key Indicators</b> (in billions of dollars, except as otherwise noted)								
EOP Open Accounts (in millions)	6.2	6.1	6.1	5.9	5.9	5.9	5.7	5.6
Purchase Sales (in billions)	\$ 4.5	\$ 4.9	\$ 4.9	\$ 5.0	\$ 4.1	\$ 4.2	\$ 4.0	\$ 4.4
Average Loans (in billions) (3)	\$ 7.2	\$ 7.4	\$ 7.3	\$ 7.1	\$ 6.4	\$ 6.1	\$ 5.6	\$ 5.5
EOP Loans (in billions) (3)	\$ 7.2	\$ 7.4	\$ 7.3	\$ 6.7	\$ 6.1	\$ 5.9	\$ 5.4	\$ 5.4
Average Yield (4)	20.69%	21.17%	21.83%	21.44%	20.11%	20.63%	21.19%	20.73%
Net Interest Revenue (in millions) (5)	\$ 379	\$ 409	\$ 439	\$ 417	\$ 340	\$ 343	\$ 330	\$ 310
As a % of Average Loans (5)	21.35%	22.17%	23.86%	23.30%	21.55%	22.55%	23.38%	22.36%
Net Credit Losses (in millions)	\$ 191	\$ 206	\$ 216	\$ 203	\$ 206	\$ 174	\$ 163	\$ 148
As a % of Average Loans	10.76%	11.17%	11.74%	11.34%	13.05%	11.44%	11.55%	10.68%
Net Credit Margin (in millions) (6)	\$ 317	\$ 334	\$ 355	\$ 359	\$ 254	\$ 283	\$ 282	\$ 279
As a % of Average Loans (6)	17.86%	18.10%	19.29%	20.06%	16.10%	18.61%	19.98%	20.13%
Loans 90+ Days Past Due (in millions)	\$ 232	\$ 245	\$ 244	\$ 242	\$ 203	\$ 200	\$ 169	\$ 173
As a % of EOP Loans	3.22%	3.31%	3.34%	3.61%	3.33%	3.39%	3.13%	3.20%
Loans 30-89 Days Past Due (in millions)	\$ 252	\$ 270	\$ 276	\$ 220	\$ 204	\$ 183	\$ 181	\$ 157
As a % of EOP Loans	3.50%	3.65%	3.78%	3.28%	3.34%	3.10%	3.35%	2.91%

(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.

**CITICORP**  
**GLOBAL CONSUMER BANKING**  
**ASIA (1) - PAGE 1**  
(In millions of dollars, except as otherwise noted)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
Net Interest Revenue	\$ 1,230	\$ 1,271	\$ 1,264	\$ 1,204	\$ 1,135	\$ 1,154	\$ 1,105	\$ 1,096	\$ 4,969	\$ 4,490
Non-Interest Revenue	716	727	744	635	675	703	591	548	2,822	2,517
<b>Total Revenues, Net of Interest Expense</b>	<b>1,946</b>	<b>1,998</b>	<b>2,008</b>	<b>1,839</b>	<b>1,810</b>	<b>1,857</b>	<b>1,696</b>	<b>1,644</b>	<b>7,791</b>	<b>7,007</b>
Total Operating Expenses	1,211	1,499	1,275	1,215	1,167	1,176	1,117	1,117	5,200	4,577
Net Credit Losses	196	212	198	189	173	189	175	184	795	721
Credit Reserve Build / (Release)	6	(12)	(20)	16	(42)	(8)	(61)	22	(10)	(89)
Provision for Unfunded Lending Commitments	(4)	(6)	(1)	(5)	2	(4)	-	-	(16)	(2)
Provision for Benefits and Claims	-	-	-	-	-	-	-	-	-	-
Provisions for Credit Losses and for Benefits and Claims (LLR & PBC)	198	194	177	200	133	177	114	206	769	630
Income from Continuing Operations before Taxes	537	305	556	424	510	504	465	321	1,822	1,800
Income Taxes	178	95	186	142	171	168	160	104	601	603
<b>Income from Continuing Operations</b>	<b>359</b>	<b>210</b>	<b>370</b>	<b>282</b>	<b>339</b>	<b>336</b>	<b>305</b>	<b>217</b>	<b>1,221</b>	<b>1,197</b>
Noncontrolling Interests	5	5	4	3	(5)	3	6	-	17	4
<b>Net Income</b>	<b>\$ 354</b>	<b>\$ 205</b>	<b>\$ 366</b>	<b>\$ 279</b>	<b>\$ 344</b>	<b>\$ 333</b>	<b>\$ 299</b>	<b>\$ 217</b>	<b>\$ 1,204</b>	<b>\$ 1,193</b>
Average Assets (in billions of dollars)	\$ 117	\$ 120	\$ 120	\$ 118	\$ 115	\$ 119	\$ 116	\$ 117	\$ 119	\$ 117
Return on Average Assets	1.23%	0.69%	1.21%	0.94%	1.21%	1.12%	1.02%	0.74%	1.01%	1.02%
Efficiency Ratio	62%	75%	63%	66%	64%	63%	66%	68%	67%	65%
<b>Net Credit Losses as a % of Average Loans</b>	<b>0.87%</b>	<b>0.90%</b>	<b>0.83%</b>	<b>0.81%</b>	<b>0.78%</b>	<b>0.84%</b>	<b>0.80%</b>	<b>0.85%</b>	<b>0.85%</b>	<b>0.81%</b>
<b>Revenue by Business</b>										
Retail Banking	\$ 1,200	\$ 1,214	\$ 1,227	\$ 1,127	\$ 1,152	\$ 1,179	\$ 1,067	\$ 1,008	\$ 4,768	\$ 4,406
Citi-Branded Cards	746	784	781	712	658	678	629	636	3,023	2,601
Total	<b>\$ 1,946</b>	<b>\$ 1,998</b>	<b>\$ 2,008</b>	<b>\$ 1,839</b>	<b>\$ 1,810</b>	<b>\$ 1,857</b>	<b>\$ 1,696</b>	<b>\$ 1,644</b>	<b>\$ 7,791</b>	<b>\$ 7,007</b>
<b>Net Credit Losses by Business</b>										
Retail Banking	\$ 82	\$ 83	\$ 77	\$ 76	\$ 70	\$ 80	\$ 75	\$ 94	\$ 318	\$ 319
Citi-Branded Cards	114	129	121	113	103	109	100	90	477	402
Total	<b>\$ 196</b>	<b>\$ 212</b>	<b>\$ 198</b>	<b>\$ 189</b>	<b>\$ 173</b>	<b>\$ 189</b>	<b>\$ 175</b>	<b>\$ 184</b>	<b>\$ 795</b>	<b>\$ 721</b>
<b>Income from Continuing Operations by Business</b>										
Retail Banking	\$ 198	\$ 57	\$ 227	\$ 181	\$ 221	\$ 221	\$ 185	\$ 111	\$ 663	\$ 738
Citi-Branded Cards	161	153	143	101	118	115	120	106	558	459
Total	<b>\$ 359</b>	<b>\$ 210</b>	<b>\$ 370</b>	<b>\$ 282</b>	<b>\$ 339</b>	<b>\$ 336</b>	<b>\$ 305</b>	<b>\$ 217</b>	<b>\$ 1,221</b>	<b>\$ 1,197</b>
<b>FX Translation Impact:</b>										
Total Revenue - as Reported	\$ 1,946	\$ 1,998	\$ 2,008	\$ 1,839	\$ 1,810	\$ 1,857	\$ 1,696	\$ 1,644	\$ 7,791	\$ 7,007
Impact of FX Translation (2)	(188)	(224)	(204)	(124)	(72)	(79)	(7)	-	(577)	-
Total Revenues - Ex-FX (3)	<b>\$ 1,758</b>	<b>\$ 1,774</b>	<b>\$ 1,804</b>	<b>\$ 1,715</b>	<b>\$ 1,738</b>	<b>\$ 1,778</b>	<b>\$ 1,689</b>	<b>\$ 1,644</b>	<b>\$ 7,214</b>	<b>\$ 7,007</b>
Total Operating Expenses - as Reported	\$ 1,211	\$ 1,499	\$ 1,275	\$ 1,215	\$ 1,167	\$ 1,176	\$ 1,117	\$ 1,117	\$ 5,200	\$ 4,577
Impact of FX Translation (2)	(129)	(178)	(140)	(92)	(47)	(60)	(7)	-	(422)	-
Total Operating Expenses - Ex-FX (3)	<b>\$ 1,082</b>	<b>\$ 1,321</b>	<b>\$ 1,135</b>	<b>\$ 1,123</b>	<b>\$ 1,120</b>	<b>\$ 1,116</b>	<b>\$ 1,110</b>	<b>\$ 1,117</b>	<b>\$ 4,778</b>	<b>\$ 4,577</b>
Provisions for LLR & PBC - as Reported	\$ 198	\$ 194	\$ 177	\$ 200	\$ 133	\$ 177	\$ 114	\$ 206	\$ 769	\$ 630
Impact of FX Translation (2)	(26)	(36)	(32)	(25)	(8)	(12)	(1)	-	(99)	-
Provisions for LLR & PBC - Ex-FX (3)	<b>\$ 172</b>	<b>\$ 158</b>	<b>\$ 145</b>	<b>\$ 175</b>	<b>\$ 125</b>	<b>\$ 165</b>	<b>\$ 113</b>	<b>\$ 206</b>	<b>\$ 670</b>	<b>\$ 630</b>
Net Income - as Reported	\$ 354	\$ 205	\$ 366	\$ 279	\$ 344	\$ 333	\$ 299	\$ 217	\$ 1,204	\$ 1,193
Impact of FX Translation (2)	(13)	2	(16)	(9)	(8)	(3)	-	-	(18)	-
Net Income - Ex-FX (3)	<b>\$ 341</b>	<b>\$ 207</b>	<b>\$ 350</b>	<b>\$ 270</b>	<b>\$ 336</b>	<b>\$ 330</b>	<b>\$ 299</b>	<b>\$ 217</b>	<b>\$ 1,186</b>	<b>\$ 1,193</b>

- (1) For reporting purposes, Asia includes the results of operations of EMEA GCB for all periods presented.  
(2) Reflects the impact of FX translation into U.S. Dollars at the fourth quarter of 2015 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.

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)								
Branches (actual)	605	544	531	528	531	529	521	513
Accounts (in millions)	17.9	17.8	17.7	17.4	17.4	17.4	17.7	17.5
Average Deposits	\$ 88.1	\$ 91.1	\$ 90.9	\$ 88.0	\$ 88.2	\$ 89.3	\$ 86.4	\$ 86.7
Investment Sales	\$ 10.7	\$ 9.5	\$ 10.9	\$ 8.0	\$ 11.0	\$ 13.0	\$ 8.2	\$ 6.0
Investment AUMs	\$ 56.1	\$ 58.7	\$ 58.1	\$ 58.2	\$ 58.9	\$ 60.1	\$ 55.1	\$ 57.0
Average Loans	\$ 72.8	\$ 75.8	\$ 75.9	\$ 74.3	\$ 72.4	\$ 72.3	\$ 69.7	\$ 69.0
EOP Loans:								
Real Estate Lending	\$ 37.8	\$ 38.9	\$ 38.4	\$ 38.0	\$ 36.8	\$ 36.7	\$ 34.3	\$ 34.4
Commercial Markets	17.4	18.0	17.5	16.4	16.0	16.1	15.3	14.3
Personal and Other	19.1	19.7	19.4	18.9	19.0	19.6	19.0	19.7
Total EOP Loans	\$ 74.3	\$ 76.6	\$ 75.3	\$ 73.3	\$ 71.8	\$ 72.4	\$ 68.6	\$ 68.4
Net Interest Revenue (in millions) (2)	\$ 709	\$ 737	\$ 735	\$ 706	\$ 667	\$ 680	\$ 659	\$ 646
As a % of Average Loans (2)	3.95%	3.90%	3.84%	3.77%	3.74%	3.77%	3.75%	3.71%
Net Credit Losses (in millions)	\$ 82	\$ 83	\$ 77	\$ 76	\$ 70	\$ 80	\$ 75	\$ 94
As a % of Average Loans	0.46%	0.44%	0.40%	0.41%	0.39%	0.44%	0.43%	0.54%
Loans 90+ Days Past Due (in millions)	\$ 195	\$ 210	\$ 212	\$ 186	\$ 179	\$ 185	\$ 179	\$ 173
As a % of EOP Loans	0.26%	0.27%	0.28%	0.25%	0.25%	0.26%	0.26%	0.25%
Loans 30-89 Days Past Due (in millions)	\$ 404	\$ 414	\$ 388	\$ 347	\$ 359	\$ 353	\$ 327	\$ 334
As a % of EOP Loans	0.54%	0.54%	0.52%	0.47%	0.50%	0.49%	0.48%	0.49%
<b>Citi-Branded Cards Key Indicators</b> (in billions of dollars, except as otherwise noted)								
EOP Open Accounts (in millions)	17.2	17.1	17.2	17.3	17.3	17.3	17.1	16.9
Purchase Sales (in billions)	\$ 18.8	\$ 20.0	\$ 20.2	\$ 20.4	\$ 18.6	\$ 19.2	\$ 18.2	\$ 19.3
Average Loans (in billions) (3)	\$ 18.9	\$ 19.2	\$ 19.2	\$ 18.6	\$ 18.0	\$ 18.0	\$ 17.1	\$ 17.3
EOP Loans (in billions) (3)	\$ 18.8	\$ 19.6	\$ 18.9	\$ 18.6	\$ 17.8	\$ 18.1	\$ 17.0	\$ 17.6
Average Yield (4)	13.34%	13.15%	13.06%	12.79%	12.62%	12.51%	12.42%	12.39%
Net Interest Revenue (in millions) (5)	\$ 521	\$ 534	\$ 529	\$ 498	\$ 467	\$ 475	\$ 446	\$ 450
As a % of Average Loans (6)	11.18%	11.16%	10.93%	10.62%	10.52%	10.58%	10.35%	10.32%
Net Credit Losses (in millions)	\$ 114	\$ 129	\$ 121	\$ 113	\$ 103	\$ 109	\$ 100	\$ 90
As a % of Average Loans	2.45%	2.69%	2.50%	2.41%	2.32%	2.43%	2.32%	2.06%
Net Credit Margin (in millions) (6)	\$ 632	\$ 656	\$ 660	\$ 599	\$ 555	\$ 570	\$ 528	\$ 546
As a % of Average Loans (6)	13.56%	13.70%	13.64%	12.78%	12.50%	12.70%	12.25%	12.52%
Loans 90+ Days Past Due	\$ 215	\$ 223	\$ 207	\$ 195	\$ 191	\$ 191	\$ 171	\$ 180
As a % of EOP Loans	1.14%	1.14%	1.10%	1.05%	1.07%	1.06%	1.01%	1.02%
Loans 30-89 Days Past Due	\$ 290	\$ 301	\$ 278	\$ 256	\$ 249	\$ 247	\$ 220	\$ 226
As a % of EOP Loans	1.54%	1.54%	1.47%	1.38%	1.40%	1.36%	1.29%	1.28%

- (1) For reporting purposes, Asia includes the results of operations of EMEA GCB for all periods presented.  
(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 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
Commissions and Fees	\$ 1,016	\$ 994	\$ 1,017	\$ 977	\$ 997	\$ 990	\$ 958	\$ 926	\$ 4,004	3,871
Administration and Other Fiduciary Fees	629	655	631	623	613	663	594	573	2,538	2,443
Investment Banking	957	1,257	1,047	1,008	1,134	1,120	828	1,028	4,269	4,110
Principal Transactions	2,596	1,571	1,393	329	2,197	1,793	1,209	619	5,889	5,818
Other	206	133	261	187	257	193	903	55	787	1,408
Total Non-Interest Revenue	5,404	4,610	4,349	3,124	5,198	4,759	4,492	3,201	17,487	17,650
Net Interest Revenue (including Dividends)	3,849	3,848	4,041	4,087	3,879	4,187	4,167	4,108	15,825	16,341
<b>Total Revenues, Net of Interest Expense</b>	<b>9,253</b>	<b>8,458</b>	<b>8,390</b>	<b>7,211</b>	<b>9,077</b>	<b>8,946</b>	<b>8,659</b>	<b>7,309</b>	<b>33,312</b>	<b>33,991</b>
Total Operating Expenses	4,884	4,768	4,936	4,903	4,652	4,842	4,715	4,865	19,491	19,074
Net Credit Losses	132	9	16	118	(1)	82	37	96	275	214
Credit Reserve Build / (Release)	(86)	(96)	(23)	103	119	(123)	193	465	(102)	654
Provision for Unfunded Lending Commitments	(20)	(23)	(25)	(58)	(32)	(46)	83	89	(126)	94
Provision for Benefits and Claims	-	-	-	-	-	-	-	-	-	-
Provisions for Credit Losses and for Benefits and Claims	26	(110)	(32)	163	86	(87)	313	650	47	962
Income from Continuing Operations before Taxes	4,343	3,800	3,486	2,145	4,339	4,191	3,631	1,794	13,774	13,955
Income Taxes	1,346	1,215	1,117	451	1,365	1,331	1,198	532	4,129	4,426
<b>Income from Continuing Operations</b>	<b>2,997</b>	<b>2,585</b>	<b>2,369</b>	<b>1,694</b>	<b>2,974</b>	<b>2,860</b>	<b>2,433</b>	<b>1,262</b>	<b>9,645</b>	<b>9,529</b>
Noncontrolling Interests	26	19	45	31	35	15	(6)	7	121	51
<b>Net Income</b>	<b>\$ 2,971</b>	<b>\$ 2,566</b>	<b>\$ 2,324</b>	<b>\$ 1,663</b>	<b>\$ 2,939</b>	<b>\$ 2,845</b>	<b>\$ 2,439</b>	<b>\$ 1,255</b>	<b>\$ 9,524</b>	<b>\$ 9,478</b>
Average Assets (in billions of dollars)	\$ 1,287	\$ 1,295	\$ 1,283	\$ 1,303	\$ 1,279	\$ 1,284	\$ 1,264	\$ 1,257	\$ 1,292	\$ 1,271
Return on Average Assets	0.94%	0.79%	0.72%	0.51%	0.93%	0.89%	0.77%	0.40%	0.74%	0.75%
Return on Average Assets (Excluding CVA/DVA) (1)(2)	0.94%	0.80%	0.78%	0.50%	0.95%	0.83%	0.72%	0.43%	0.75%	0.73%
Efficiency Ratio	53%	56%	59%	68%	51%	54%	54%	67%	59%	56%
<b>Revenue by Region - Excluding CVA/DVA (2)</b>										
North America	\$ 3,729	\$ 3,317	\$ 3,377	\$ 2,529	\$ 3,318	\$ 3,379	\$ 3,346	\$ 2,779	\$ 12,952	\$ 12,822
EMEA	2,750	2,432	2,530	2,073	3,006	2,435	2,253	2,132	9,785	9,826
Latin America	1,145	1,148	1,012	958	1,000	1,011	1,062	970	4,263	4,043
Asia	1,636	1,593	1,787	1,639	1,822	1,818	1,777	1,614	6,655	7,031
Total	\$ 9,260	\$ 8,490	\$ 8,706	\$ 7,199	\$ 9,146	\$ 8,643	\$ 8,438	\$ 7,495	\$ 33,655	\$ 33,722
CVA/DVA (excluded as applicable in lines above)	(7)	(32)	(316)	12	(69)	303	221	(186)	(343)	269
<b>Total Revenues, net of Interest Expense</b>	<b>\$ 9,253</b>	<b>\$ 8,458</b>	<b>\$ 8,390</b>	<b>\$ 7,211</b>	<b>\$ 9,077</b>	<b>\$ 8,946</b>	<b>\$ 8,659</b>	<b>\$ 7,309</b>	<b>\$ 33,312</b>	<b>\$ 33,991</b>
<b>Income from Continuing Operations by Region - Excluding CVA/DVA (2)</b>										
North America	\$ 1,369	\$ 1,145	\$ 961	\$ 649	\$ 980	\$ 989	\$ 931	\$ 517	\$ 4,124	\$ 3,417
EMEA	763	564	659	242	1,003	613	408	231	2,228	2,255
Latin America	388	447	312	282	381	420	397	190	1,429	1,388
Asia	481	449	631	514	654	648	554	441	2,075	2,297
Total	\$ 3,001	\$ 2,605	\$ 2,563	\$ 1,687	\$ 3,018	\$ 2,670	\$ 2,290	\$ 1,379	\$ 9,856	\$ 9,357
CVA/DVA (after-tax) (excluded as applicable in lines above)	(4)	(20)	(194)	7	(44)	190	143	(117)	(211)	172
<b>Income from Continuing Operations</b>	<b>\$ 2,997</b>	<b>\$ 2,585</b>	<b>\$ 2,369</b>	<b>\$ 1,694</b>	<b>\$ 2,974</b>	<b>\$ 2,860</b>	<b>\$ 2,433</b>	<b>\$ 1,262</b>	<b>\$ 9,645</b>	<b>\$ 9,529</b>
<b>Average Loans by Region (in billions)</b>										
North America	\$ 107	\$ 110	\$ 111	114	\$ 117	\$ 121	\$ 126	128	\$ 111	\$ 123
EMEA	60	61	62	61	60	63	63	62	61	62
Latin America	41	42	41	40	40	41	40	43	41	41
Asia	68	70	69	66	62	63	62	61	68	62
Total	\$ 276	\$ 283	\$ 283	\$ 281	\$ 279	\$ 288	\$ 291	\$ 294	\$ 281	\$ 288
<b>EOP Deposits by Region (in billions)</b>										
North America	\$ 178	\$ 175	\$ 177	\$ 192	\$ 194	\$ 197	\$ 200	\$ 199		
EMEA	185	186	179	164	166	177	173	171		
Latin America	67	66	62	58	63	64	63	64		
Asia	139	145	145	142	148	150	159	154		
Total	\$ 569	\$ 572	\$ 563	\$ 556	\$ 571	\$ 588	\$ 595	\$ 588		
<b>EOP Deposits by Business (in billions)</b>										
Treasury and Trade Solutions	\$ 380	\$ 383	\$ 380	\$ 378	\$ 386	\$ 397	\$ 399	\$ 392		
All Other ICG Businesses	189	189	183	178	185	191	196	196		
Total	\$ 569	\$ 572	\$ 563	\$ 556	\$ 571	\$ 588	\$ 595	\$ 588		

(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.

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 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
<b>Revenue Details - Excluding CVA/DVA:</b>										
Investment Banking:										
Advisory	\$ 174	\$ 190	\$ 314	\$ 260	\$ 295	\$ 257	\$ 239	\$ 302	\$ 938	\$ 1,093
Equity Underwriting	299	399	300	252	231	296	173	206	1,250	906
Debt Underwriting	586	756	640	558	676	737	532	623	2,540	2,568
Total Investment Banking	1,059	1,345	1,254	1,070	1,202	1,290	944	1,131	4,728	4,567
Treasury and Trade Solutions	1,922	1,981	1,934	1,933	1,890	1,955	1,933	1,992	7,770	7,770
Corporate Lending - Excluding Gain/(Loss) on Loan Hedges	449	488	477	465	476	476	433	432	1,879	1,817
Private Bank	671	659	665	669	709	747	715	691	2,664	2,862
<b>Total Banking Revenues (Ex-CVA/DVA and Gain/(Loss) on Loan Hedges) (1)</b>	<b>\$ 4,101</b>	<b>\$ 4,473</b>	<b>\$ 4,330</b>	<b>\$ 4,137</b>	<b>\$ 4,277</b>	<b>\$ 4,468</b>	<b>\$ 4,025</b>	<b>\$ 4,246</b>	<b>\$ 17,041</b>	<b>\$ 17,016</b>
Corporate Lending - Gain/(Loss) on Loan Hedges (2)	(17)	(44)	91	86	52	(66)	352	(14)	116	324
<b>Total Banking Revenues (Ex-CVA/DVA) and including G(L) on Loan Hedges (1)</b>	<b>\$ 4,084</b>	<b>\$ 4,429</b>	<b>\$ 4,421</b>	<b>\$ 4,223</b>	<b>\$ 4,329</b>	<b>\$ 4,402</b>	<b>\$ 4,377</b>	<b>\$ 4,232</b>	<b>\$ 17,157</b>	<b>\$ 17,340</b>
Fixed Income Markets	3,918	3,120	3,064	2,069	3,484	3,047	2,566	2,221	12,171	11,318
Equity Markets	884	610	755	473	867	649	1,002	603	2,722	3,121
Securities Services	485	521	535	509	543	570	513	517	2,050	2,143
Other	(111)	(190)	(69)	(75)	(77)	(25)	(20)	(78)	(445)	(200)
<b>Total Markets and Securities Services (Ex-CVA/DVA) (1)</b>	<b>\$ 5,176</b>	<b>\$ 4,061</b>	<b>\$ 4,285</b>	<b>\$ 2,976</b>	<b>\$ 4,817</b>	<b>\$ 4,241</b>	<b>\$ 4,061</b>	<b>\$ 3,263</b>	<b>\$ 16,498</b>	<b>\$ 16,382</b>
<b>Total ICG (Ex-CVA/DVA) (1)</b>	<b>\$ 9,260</b>	<b>\$ 8,490</b>	<b>\$ 8,706</b>	<b>\$ 7,199</b>	<b>\$ 9,146</b>	<b>\$ 8,643</b>	<b>\$ 8,438</b>	<b>\$ 7,495</b>	<b>\$ 33,655</b>	<b>\$ 33,722</b>
CVA/DVA (excluded as applicable in lines above)	(7)	(32)	(316)	12	(69)	303	221	(186)	(343)	269
<b>Total Revenues, net of Interest Expense</b>	<b>\$ 9,253</b>	<b>\$ 8,458</b>	<b>\$ 8,390</b>	<b>\$ 7,211</b>	<b>\$ 9,077</b>	<b>\$ 8,946</b>	<b>\$ 8,659</b>	<b>\$ 7,309</b>	<b>\$ 33,312</b>	<b>\$ 33,991</b>
<b>Taxable-equivalent adjustments (3)</b>	<b>\$ 169</b>	<b>\$ 169</b>	<b>\$ 170</b>	<b>\$ 171</b>	<b>\$ 164</b>	<b>\$ 161</b>	<b>\$ 162</b>	<b>\$ 173</b>	<b>\$ 679</b>	<b>\$ 660</b>
<b>Total ICG Revenues (Ex-CVA/DVA) and including Taxable-equivalent adjustments (1) (3)</b>	<b>\$ 9,429</b>	<b>\$ 8,659</b>	<b>\$ 8,876</b>	<b>\$ 7,370</b>	<b>\$ 9,310</b>	<b>\$ 8,804</b>	<b>\$ 8,600</b>	<b>\$ 7,668</b>	<b>\$ 34,334</b>	<b>\$ 34,382</b>

- (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.

Reclassified to conform to the current period's presentation.

**CORPORATE / OTHER <sup>(1)</sup>**

(In millions of dollars, except as otherwise noted)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
Net Interest Revenue	\$ (35)	\$ (45)	\$ (63)	\$ (81)	\$ (27)	\$ (22)	\$ (64)	\$ (39)	\$ (224)	\$ (152)
Non-Interest Revenue	259	135	144	(11)	239	393	282	146	527	1,060
<b>Total Revenues, Net of Interest Expense</b>	<b>224</b>	<b>90</b>	<b>81</b>	<b>(92)</b>	<b>212</b>	<b>371</b>	<b>218</b>	<b>107</b>	<b>303</b>	<b>908</b>
Total Operating Expenses	402	637	1,721	3,260	542	386	349	473	6,020	1,750
Net Credit Losses	-	-	-	-	-	-	-	-	-	-
Credit Reserve Build / (Release)	-	-	-	-	-	-	-	-	-	-
Provision for Benefits and Claims	-	-	-	-	-	-	-	-	-	-
Provision for Unfunded Lending Commitments	-	-	-	-	-	-	-	-	-	-
Provisions for Loan Losses and for Benefits and Claims	-	-	-	-	-	-	-	-	-	-
Income from Continuing Operations before Taxes	(178)	(547)	(1,640)	(3,352)	(330)	(15)	(131)	(366)	(5,717)	(842)
Income Taxes	209	(163)	(103)	(287)	(311)	(246)	(314)	(467)	(344)	(1,338)
<b>Income from Continuing Operations</b>	<b>(387)</b>	<b>(384)</b>	<b>(1,537)</b>	<b>(3,065)</b>	<b>(19)</b>	<b>231</b>	<b>183</b>	<b>101</b>	<b>(5,373)</b>	<b>496</b>
<b>Income (Loss) from Discontinued Operations, net of taxes</b>	<b>37</b>	<b>(22)</b>	<b>(16)</b>	<b>(1)</b>	<b>(5)</b>	<b>6</b>	<b>(10)</b>	<b>(45)</b>	<b>(2)</b>	<b>(54)</b>
Noncontrolling Interests	10	24	3	4	10	(2)	3	7	41	18
<b>Net Income (Loss)</b>	<b>\$ (360)</b>	<b>\$ (430)</b>	<b>\$ (1,556)</b>	<b>\$ (3,070)</b>	<b>\$ (34)</b>	<b>\$ 239</b>	<b>\$ 170</b>	<b>\$ 49</b>	<b>\$ (5,416)</b>	<b>\$ 424</b>
EOP Assets (in billions of dollars)	\$ 51	\$ 55	\$ 53	\$ 50	\$ 52	\$ 52	\$ 52	\$ 52		
Average Assets (in billions of dollars)	\$ 48	\$ 55	\$ 64	\$ 64	\$ 60	\$ 49	\$ 59	\$ 51	\$ 58	\$ 55

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

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 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
<b>Revenues</b>										
Net interest revenue	\$ 1,413	\$ 1,498	\$ 1,367	\$ 1,279	\$ 1,259	\$ 1,200	\$ 1,151	\$ 847	\$ 5,557	\$ 4,457
Non-interest revenue (1)	938	887	1,073	853	886	769	530	2,318	3,751	4,503
<b>Total revenues, net of interest expense</b>	<b>2,351</b>	<b>2,385</b>	<b>2,440</b>	<b>2,132</b>	<b>2,145</b>	<b>1,969</b>	<b>1,681</b>	<b>3,165</b>	<b>9,308</b>	<b>8,960</b>
<b>Provisions for Credit Losses and for Benefits and Claims</b>										
Net Credit Losses	664	530	486	506	469	334	272	261	2,186	1,336
Credit Reserve Build / (Release) (2)	(341)	(210)	(148)	(221)	(172)	(185)	(171)	73	(920)	(455)
Provision for loan losses (1)	323	320	338	285	297	149	101	334	1,266	881
Provision for Benefits and Claims	167	156	167	166	169	160	161	134	656	624
Provision for unfunded lending commitments	(5)	(3)	(3)	-	(5)	2	(19)	(1)	(11)	(23)
<b>Total provisions for credit losses and for benefits and claims</b>	<b>485</b>	<b>473</b>	<b>502</b>	<b>451</b>	<b>461</b>	<b>311</b>	<b>243</b>	<b>467</b>	<b>1,911</b>	<b>1,482</b>
<b>Total operating expenses</b>	<b>2,306</b>	<b>5,307</b>	<b>1,660</b>	<b>1,586</b>	<b>1,385</b>	<b>1,362</b>	<b>1,374</b>	<b>1,450</b>	<b>10,859</b>	<b>5,571</b>
<b>Income (Loss) from Continuing Operations before Income Taxes</b>	<b>(440)</b>	<b>(3,395)</b>	<b>278</b>	<b>95</b>	<b>299</b>	<b>296</b>	<b>64</b>	<b>1,248</b>	<b>(3,462)</b>	<b>1,907</b>
Provision (benefits) for income taxes	(159)	72	64	31	149	140	65	568	8	922
<b>Income (Loss) from Continuing Operations</b>	<b>(281)</b>	<b>(3,467)</b>	<b>214</b>	<b>64</b>	<b>150</b>	<b>156</b>	<b>(1)</b>	<b>680</b>	<b>(3,470)</b>	<b>985</b>
Noncontrolling Interests	2	-	4	-	1	-	-	10	6	11
<b>Citi Holding's Net Income (Loss)</b>	<b>\$ (283)</b>	<b>\$ (3,467)</b>	<b>\$ 210</b>	<b>\$ 64</b>	<b>\$ 149</b>	<b>\$ 156</b>	<b>\$ (1)</b>	<b>\$ 670</b>	<b>\$ (3,476)</b>	<b>\$ 974</b>
Average Assets (in billions of dollars)	\$ 162	\$ 159	\$ 152	\$ 141	\$ 134	\$ 126	\$ 120	\$ 97	\$ 154	\$ 119
Return on Average Assets	(0.71%)	(8.75%)	0.55%	0.18%	0.45%	0.50%	0.00%	2.74%	(2.26%)	0.82%
Efficiency Ratio	98%	223%	68%	74%	65%	69%	82%	46%	117%	62%
<b>Balance Sheet Data (in billions):</b>										
<b>Total EOP Assets</b>	\$ 161	\$ 158	\$ 146	\$ 138	\$ 130	\$ 124	\$ 117	\$ 81	\$ 138	\$ 81
<b>Total EOP Loans</b>	\$ 104	\$ 97	\$ 91	\$ 85	\$ 67	\$ 64	\$ 60	\$ 49	\$ 85	\$ 49
<b>Total EOP Deposits</b>	\$ 67	\$ 58	\$ 49	\$ 21	\$ 16	\$ 12	\$ 11	\$ 10	\$ 21	\$ 10
<b>Consumer Net Credit Losses as a % of Average Loans</b>	2.55%	2.10%	2.12%	2.12%	2.35%	1.90%	1.67%	1.81%	2.23%	1.96%

(1) As a result of Citigroup's entry into an agreement in March 2015 to sell OneMain Financial (OneMain), OneMain was classified as held-for-sale (HFS) at the end of the first quarter 2015. As a result of HFS accounting treatment, approximately \$160 million, \$116 million and \$74 million of cost of credit was recorded as a reduction in revenue (Other revenue) during the second, third and fourth quarters of 2015, respectively. The OneMain sale was completed on November 15, 2015.

(2) The fourth quarter of 2015, includes a build of \$162 million related to the transfer of approximately \$8 billion of mortgage loans to Loans Held-for-sale at the end of the quarter.

Reclassified to conform to the current period's presentation.

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015
<b>CITI HOLDINGS KEY INDICATORS:</b>								
<b><u>Consumer - International (1) (2)</u></b>								
Branches (actual)	467	430	360	349	318	301	304	293
Average Loans (in billions)	\$ 19.7	\$ 19.9	\$ 18.6	\$ 14.8	\$ 12.9	\$ 9.9	\$ 8.8	\$ 8.3
EOP Loans:								
Real Estate Lending	\$ 4.0	\$ 4.0	\$ 2.8	\$ 2.6	\$ 0.7	\$ 1.1	\$ 1.0	\$ 0.6
Cards	8.7	8.7	5.9	5.7	4.3	4.1	3.8	3.6
Commercial Markets	3.1	3.1	2.9	2.9	2.6	2.4	2.1	2.0
Personal and Other	4.3	4.1	3.8	3.2	2.6	1.8	1.8	2.0
EOP Loans (in billions of dollars)	\$ 20.1	\$ 19.9	\$ 15.4	\$ 14.4	\$ 10.2	\$ 9.4	\$ 8.7	\$ 8.2
Net Interest Revenue	\$ 537	\$ 594	\$ 494	\$ 414	\$ 434	\$ 415	\$ 389	\$ 336
As a % of Average Loans	11.05%	11.97%	10.54%	11.10%	13.64%	16.21%	17.54%	16.06%
Net Credit Losses	\$ 176	\$ 170	\$ 143	\$ 116	\$ 112	\$ 116	\$ 93	\$ 122
As a % of Average Loans	3.62%	3.43%	3.05%	3.11%	3.52%	4.70%	4.19%	5.83%
Loans 90+ Days Past Due	\$ 388	\$ 367	\$ 248	\$ 225	\$ 194	\$ 185	\$ 174	\$ 157
As a % of EOP Loans	1.93%	1.84%	1.61%	1.56%	1.90%	1.97%	2.00%	1.91%
Loans 30-89 Days Past Due	\$ 498	\$ 462	\$ 286	\$ 265	\$ 234	\$ 213	\$ 193	\$ 179
As a % of EOP Loans	2.48%	2.32%	1.86%	1.84%	2.29%	2.27%	2.22%	2.18%
<b><u>Consumer - North America (3)</u></b>								
Branches (actual)	1,459	1,458	1,455	1,424	278	273	272	272
Average Loans (in billions of dollars)	\$ 83.8	\$ 80.8	\$ 77.1	\$ 73.9	\$ 68.9	\$ 55.5	\$ 52.7	\$ 49.4
EOP Loans (in billions of dollars)	\$ 82.3	\$ 78.5	\$ 74.9	\$ 70.8	\$ 56.6	\$ 54.2	\$ 50.7	\$ 40.5
Net Interest Revenue	\$ 862	\$ 859	\$ 860	\$ 860	\$ 823	\$ 775	\$ 766	\$ 522
As a % of Average Loans	4.17%	4.26%	4.43%	4.62%	4.84%	1.99%	2.00%	1.90%
Net Credit Losses	\$ 474	\$ 356	\$ 369	\$ 359	\$ 363	\$ 193	\$ 166	\$ 141
As a % of Average Loans	2.29%	1.77%	1.90%	1.93%	2.14%	1.39%	1.25%	1.13%
Loans 90+ Days Past Due	\$ 2,544	\$ 2,470	\$ 2,093	\$ 1,963	\$ 1,607	\$ 1,462	\$ 1,354	\$ 770
As a % of EOP Loans	3.38%	3.37%	2.99%	2.94%	2.97%	2.84%	2.81%	2.01%
Loans 30-89 Days Past Due	\$ 2,103	\$ 2,174	\$ 1,978	\$ 1,663	\$ 1,197	\$ 1,153	\$ 1,230	\$ 857
As a % of EOP Loans	2.79%	2.97%	2.83%	2.49%	2.21%	2.24%	2.56%	2.24%

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

(2) The first and second quarters of 2015 reflect the transfers of loans and branches to held-for-sale (HFS) as a result of the agreement in December 2014 to sell the Japan retail banking business (Japan Retail). The first and second quarter of 2015 reflect the transfers of loans to HFS as a result of the agreement in March 2015 to sell the Japan cards business (Japan Cards).

The second, third and fourth quarters of 2015 reflect the HFS reclassification of interest revenue on loans to other interest earning assets. The Japan Cards sale was completed on December 14, 2015.

(3) The first, second and third quarters of 2015 reflect the transfers of loans and branches to HFS resulting from the agreement to sell OneMain. As a result of HFS accounting treatment, approximately \$160 million, \$131 million and \$73 million of net credit losses (NCLs) were recorded as a reduction of revenue (Other revenue) during the second, third and fourth quarters of 2015, respectively.

The second, third and fourth quarters of 2015 reflect the HFS reclassification of interest revenue on loans to other interest earning assets.

(4) See footnote 2 on page 21.

Reclassified to conform to the current period's presentation.

**CITI HOLDINGS**  
**CONSUMER KEY INDICATORS - Page 2**  
(In millions of dollars, except as otherwise noted)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015
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**CITI HOLDINGS KEY INDICATORS:**

**North America Mortgages**

CMI (CitiMortgage)	\$ 35.0	\$ 33.3	\$ 30.9	\$ 29.1	\$ 25.9	\$ 22.4	\$ 21.4	\$ 20.1
CFNA (CitiFinancial - North America)	8.8	8.6	8.3	7.9	7.3	6.8	6.4	5.6
Residential First	43.8	41.9	39.2	37.0	33.2	29.2	27.8	25.7
Home Equity	28.2	27.4	26.4	25.3	24.4	23.3	22.0	21.0
Average Loans (in billions of dollars)	\$ 72.0	\$ 69.3	\$ 65.6	\$ 62.3	\$ 57.6	\$ 52.5	\$ 49.8	\$ 46.7
CMI	\$ 34.5	\$ 31.6	\$ 29.4	\$ 26.9	\$ 22.8	\$ 22.1	\$ 20.6	\$ 18.5
CFNA	8.7	8.4	8.1	7.5	7.0	6.5	5.8	0.2
Residential First	43.2	40.0	37.5	34.4	29.8	28.6	26.4	18.7
Home Equity	27.7	26.9	25.9	24.9	23.8	22.7	21.5	19.1
EOP Loans (in billions of dollars) (1)	\$ 70.9	\$ 66.9	\$ 63.4	\$ 59.3	\$ 53.6	\$ 51.3	\$ 47.9	\$ 37.8
Third Party Mortgage Serv. Portfolio (EOP, in billions)	\$ 88.4	\$ 69.9	\$ 56.0	\$ 47.4	\$ 43.4	\$ 39.2	\$ 36.4	\$ 34.0
Net Servicing & Gain/(Loss) on Sale	\$ 27.2	\$ 34.6	\$ 81.5	\$ 96.8	\$ 96.2	\$ 61.3	\$ 49.6	\$ 5.0
Net Interest Revenue	\$ 464	\$ 439	\$ 419	\$ 413	\$ 339	\$ 290	\$ 274	\$ 239
As a % of Avg. Loans	2.61%	2.54%	2.53%	2.63%	2.39%	2.22%	2.18%	2.03%
CMI	\$ 95	\$ 1	\$ 54	\$ 26	\$ 22	\$ 21	\$ 9	\$ 9
CFNA	95	90	83	91	81	80	75	56
Residential First	\$ 190	\$ 91	\$ 137	\$ 117	\$ 103	\$ 101	\$ 84	\$ 65
Home Equity	140	114	98	87	81	70	61	56
Net Credit Losses (NCLs)	\$ 330	\$ 205	\$ 235	\$ 204	\$ 184	\$ 171	\$ 145	\$ 121
As a % of Avg. Loans	1.86%	1.19%	1.42%	1.30%	1.30%	1.31%	1.16%	1.03%
CMI	\$ 1,228	\$ 1,197	\$ 802	\$ 642	\$ 589	\$ 510	\$ 489	\$ 319
CFNA	539	546	543	543	500	463	392	4
Residential First	1,767	1,743	1,345	1,185	1,089	973	881	323
Home Equity	542	517	503	500	484	458	441	417
Loans 90+ Days Past Due (1) (2) (3)	\$ 2,309	\$ 2,260	\$ 1,848	\$ 1,685	\$ 1,573	\$ 1,431	\$ 1,322	\$ 740
As a % of EOP Loans	3.61%	3.66%	3.16%	3.05%	3.08%	2.94%	2.92%	2.08%
CMI	\$ 1,283	\$ 1,340	\$ 1,125	\$ 831	\$ 654	\$ 609	\$ 666	\$ 537
CFNA	294	302	300	292	225	221	205	2
Residential First	1,577	1,642	1,425	1,123	879	830	871	539
Home Equity	350	336	334	324	269	275	311	271
Loans 30-89 Days Past Due (1) (2) (3)	\$ 1,927	\$ 1,978	\$ 1,759	\$ 1,447	\$ 1,148	\$ 1,105	\$ 1,182	\$ 810
As a % of EOP Loans	3.02%	3.21%	3.01%	2.62%	2.25%	2.27%	2.61%	2.28%

**North America Personal Loans (4)**

Average Loans (in billions of dollars)	\$ 9.2	\$ 9.1	\$ 9.2	\$ 9.3	\$ 9.1	\$ 0.8	\$ 0.8	\$ 0.8
EOP Loans (in billions of dollars)	\$ 9.0	\$ 9.2	\$ 9.3	\$ 9.4	\$ 0.8	\$ 0.9	\$ 0.9	\$ 0.9
Net Interest Revenue	\$ 513	\$ 518	\$ 532	\$ 534	\$ 500	\$ 507	\$ 505	\$ 279
As a % of Avg. Loans	22.61%	22.83%	22.94%	22.78%	22.28%	N/A	N/A	N/A
Net Credit Losses	\$ 140	\$ 143	\$ 129	\$ 154	\$ 174	\$ 17	\$ 15	\$ 14
As a % of Avg. Loans	6.17%	6.30%	5.56%	6.57%	7.75%	8.52%	7.44%	6.94%
Loans 90+ Days Past Due	\$ 218	\$ 194	\$ 227	\$ 264	\$ 21	\$ 20	\$ 19	\$ 18
As a % of EOP Loans	2.42%	2.11%	2.44%	2.81%	2.63%	2.22%	2.11%	2.00%
Loans 30-89 Days Past Due	\$ 125	\$ 155	\$ 178	\$ 180	\$ 16	\$ 17	\$ 15	\$ 14
As a % of EOP Loans	1.39%	1.68%	1.91%	1.91%	2.00%	1.89%	1.67%	1.56%

(1) The fourth quarter of 2015 reflects the transfer of approximately \$8 billion of mortgage loans to Loans, held-for-sale (HFS) (included within Other assets on the GAAP balance sheet). Delinquencies and related ratios are not included for Loans HFS.

(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 \$2.2 billion and (\$4.0 billion), \$1.8 billion and (\$2.5 billion), \$1.7 billion and (\$2.7 billion), \$1.7 billion and (\$2.6 billion), and \$1.5 billion and (\$2.2 billion), as of December 31, 2014, March 31, 2015, June 30, 2015, September 30, 2015 and December 31, 2015, respectively.

The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) for each period were \$0.5 billion and (\$4.0 billion), \$0.2 billion and (\$2.5 billion), \$0.3 billion and (\$2.7 billion), \$0.3 billion and (\$2.6 billion), and \$0.2 billion and (\$2.2 billion), as of December 31, 2014, March 31, 2015, June 30, 2015, September 30, 2015 and December 31, 2015, respectively.

(3) The December 31, 2014, March 31, 2015, June 30, 2015, September 30, 2015 and December 31, 2015 Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude \$14 million, \$12 million, \$12 million, \$12 million and \$11 million, respectively, of loans that are carried at fair value.

(4) See footnote 3 on page 24.

N/A Not applicable for the second, third and fourth quarters of 2015 as a result of the loans related to the announced sale of OneMain being reclassified from loans to assets held-for-sale (Other assets).

Reclassified to conform to the current period's presentation.

**AVERAGE BALANCES AND INTEREST RATES** <sup>(1)(2)(3)(4)(5)</sup>

Taxable Equivalent Basis

	Average Volumes			Interest			% Average Rate <sup>(4)</sup>		
	Fourth Quarter 2014	Third Quarter 2015	Fourth Quarter 2015	Fourth Quarter 2014	Third Quarter 2015	Fourth Quarter 2015	Fourth Quarter 2014	Third Quarter 2015	Fourth Quarter 2015
<b>In millions of dollars, except as otherwise noted</b>									
<b>Assets:</b>									
Deposits with Banks	\$ 150,534	\$ 139,349	\$ 121,995	\$ 222	\$ 187	\$ 189	0.59%	0.53%	0.61%
Fed Funds Sold and Resale Agreements <sup>(6)</sup>	250,770	233,831	226,413	613	656	554	0.97%	1.11%	0.97%
Trading Account Assets <sup>(7)</sup>	232,367	210,187	203,915	1,489	1,531	1,465	2.54%	2.89%	2.85%
Investments	331,036	335,123	343,999	1,892	1,802	1,900	2.27%	2.13%	2.19%
Total Loans (net of Unearned Income) <sup>(8)</sup>	650,819	623,205	624,947	11,053	9,995	9,975	6.74%	6.36%	6.33%
Other Interest-Earning Assets	44,816	60,459	51,623	115	661	408	1.02%	4.34%	3.14%
<b>Total Average Interest-Earning Assets</b>	<b>\$ 1,660,342</b>	<b>\$ 1,602,154</b>	<b>\$ 1,572,892</b>	<b>\$ 15,384</b>	<b>\$ 14,832</b>	<b>\$ 14,491</b>	<b>3.68%</b>	<b>3.67%</b>	<b>3.66%</b>
<b>Liabilities:</b>									
Deposits (excluding deposit insurance and FDIC Assessment)	\$ 738,612	\$ 696,882	\$ 696,444	\$ 1,085	\$ 951	\$ 954	0.58%	0.54%	0.54%
Deposit Insurance and FDIC Assessment	-	-	-	272	264	269	-	-	-
Total Deposits	738,612	696,882	696,444	1,357	1,215	1,223	0.73%	0.69%	0.70%
Fed Funds Purchased and Repurchase Agreements <sup>(6)</sup>	187,434	174,245	163,290	422	379	416	0.89%	0.86%	1.01%
Trading Account Liabilities <sup>(7)</sup>	72,055	70,470	63,202	41	57	58	0.23%	0.32%	0.36%
Short-Term Borrowings	118,033	132,021	89,979	140	159	86	0.47%	0.48%	0.38%
Long-Term Debt <sup>(9)</sup>	201,678	187,636	185,947	1,199	1,131	1,117	2.36%	2.39%	2.38%
<b>Total Average Interest-Bearing Liabilities</b>	<b>\$ 1,317,812</b>	<b>\$ 1,261,254</b>	<b>\$ 1,198,862</b>	<b>\$ 3,159</b>	<b>\$ 2,941</b>	<b>\$ 2,900</b>	<b>0.95%</b>	<b>0.93%</b>	<b>0.96%</b>
<b>Total Average Interest-Bearing Liabilities (excluding deposit insurance and FDIC Assessment)</b>	<b>\$ 1,317,812</b>	<b>\$ 1,261,254</b>	<b>\$ 1,198,862</b>	<b>\$ 2,887</b>	<b>\$ 2,677</b>	<b>\$ 2,631</b>	<b>0.87%</b>	<b>0.84%</b>	<b>0.87%</b>
<b>Net Interest Revenue as a % of Average Interest-Earning Assets (NIM)</b>				<b>\$ 12,225</b>	<b>\$ 11,891</b>	<b>\$ 11,591</b>	<b>2.92%</b>	<b>2.94%</b>	<b>2.92%</b>
<b>NIR as a % of Average Interest-Earning Assets (NIM) (excluding deposit insurance and FDIC Assessment)</b>				<b>\$ 12,497</b>	<b>\$ 12,155</b>	<b>\$ 11,860</b>	<b>2.99%</b>	<b>3.01%</b>	<b>2.99%</b>
<b>4Q15 Increase (Decrease) From</b>							- bps	(2) bps	
<b>4Q15 Increase (Decrease) (excluding deposit insurance and FDIC Assessment) From</b>							- bps	(2) bps	

(1) Interest Revenue includes the taxable equivalent adjustments (based on the U.S. federal statutory tax rate of 35%) of \$125 million for the fourth quarter of 2014, \$118 million for the third quarter of 2015 and \$126 million for the fourth quarter of 2015.

(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.

**DEPOSITS**

(In billions of dollars)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015
<b>Citicorp Deposits by Business</b>								
<b>Global Consumer Banking</b>								
North America	\$ 181.4	\$ 179.4	\$ 180.6	\$ 180.2	\$ 181.6	\$ 182.5	\$ 180.0	\$ 181.6
Latin America	32.1	32.4	30.5	30.7	29.0	29.1	26.2	28.7
Asia (1)	90.7	92.9	90.3	89.0	89.5	89.4	87.0	87.6
Total	\$ 304.2	\$ 304.7	\$ 301.4	\$ 299.9	\$ 300.1	\$ 301.0	\$ 293.2	\$ 297.9
<b>ICG</b>								
North America	\$ 178.6	\$ 175.3	\$ 176.7	\$ 192.2	\$ 195.2	\$ 197.5	\$ 200.0	\$ 198.5
EMEA	184.7	186.2	179.4	164.2	166.0	177.2	173.3	170.6
Latin America	66.6	65.5	62.4	57.5	62.6	63.9	62.6	64.3
Asia	138.7	144.9	144.5	141.6	147.5	149.7	159.2	154.3
Total	\$ 568.6	\$ 571.9	\$ 563.0	\$ 555.5	\$ 571.3	\$ 588.3	\$ 595.1	\$ 587.7
<b>Corporate/Other</b>	\$ 26.2	\$ 31.4	\$ 29.0	\$ 22.7	\$ 12.3	\$ 7.0	\$ 5.3	\$ 12.0
<b>Total Citicorp</b>	<b>\$ 899.0</b>	<b>\$ 908.0</b>	<b>\$ 893.4</b>	<b>\$ 878.1</b>	<b>\$ 883.7</b>	<b>\$ 896.3</b>	<b>\$ 893.6</b>	<b>\$ 897.6</b>
<b>Total Citi Holdings (2)</b>	<b>\$ 67.3</b>	<b>\$ 57.7</b>	<b>\$ 49.3</b>	<b>\$ 21.2</b>	<b>\$ 15.9</b>	<b>\$ 11.7</b>	<b>\$ 10.6</b>	<b>\$ 10.3</b>
<b>Total Citigroup Deposits - EOP</b>	<b>\$ 966.3</b>	<b>\$ 965.7</b>	<b>\$ 942.7</b>	<b>\$ 899.3</b>	<b>\$ 899.6</b>	<b>\$ 908.0</b>	<b>\$ 904.2</b>	<b>\$ 907.9</b>
<b>Total Citigroup Deposits - Average</b>	<b>\$ 957.4</b>	<b>\$ 959.5</b>	<b>\$ 954.2</b>	<b>\$ 938.7</b>	<b>\$ 899.5</b>	<b>\$ 906.4</b>	<b>\$ 903.1</b>	<b>\$ 908.8</b>
<b>Foreign Currency (FX) Translation Impact:</b>								
Total Citigroup EOP Deposits - as Reported	\$ 966.3	\$ 965.7	\$ 942.7	\$ 899.3	\$ 899.6	\$ 908.0	\$ 904.2	\$ 907.9
Impact of FX Translation (3)	(56.2)	(60.2)	(43.5)	(28.1)	(14.5)	(16.7)	(3.4)	-
Total Citigroup EOP Deposits - Ex-FX (4)	\$ 910.1	\$ 905.5	\$ 899.2	\$ 871.2	\$ 885.1	\$ 891.3	\$ 900.8	\$ 907.9

- (1) For reporting purposes, Asia includes the results of operations of EMEA GCB for all periods presented.  
(2) See footnote 4 on page 1.  
(3) Reflects the impact of FX translation into U.S. Dollars at the fourth quarter of 2015 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.



	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015
<b>Citicorp:</b>								
<b>Global Consumer Banking</b>								
<b>North America</b>								
Credit Cards	\$ 109.1	\$ 110.4	\$ 109.5	\$ 114.0	\$ 105.9	\$ 107.7	\$ 107.9	\$ 113.3
Retail Banking	45.2	46.4	47.8	47.1	48.1	49.2	51.0	52.2
Total	<u>\$ 154.3</u>	<u>\$ 156.8</u>	<u>\$ 157.3</u>	<u>\$ 161.1</u>	<u>\$ 154.0</u>	<u>\$ 156.9</u>	<u>\$ 158.9</u>	<u>\$ 165.5</u>
<b>Latin America</b>								
Credit Cards	\$ 7.2	\$ 7.4	\$ 7.3	\$ 6.7	\$ 6.1	\$ 5.9	\$ 5.4	\$ 5.4
Retail Banking	23.5	23.8	23.1	21.3	21.1	21.1	19.8	20.1
Total	<u>\$ 30.7</u>	<u>\$ 31.2</u>	<u>\$ 30.4</u>	<u>\$ 28.0</u>	<u>\$ 27.2</u>	<u>\$ 27.0</u>	<u>\$ 25.2</u>	<u>\$ 25.5</u>
<b>Asia (1)</b>								
Credit Cards	\$ 18.8	\$ 19.6	\$ 18.9	\$ 18.6	\$ 17.8	\$ 18.1	\$ 17.0	\$ 17.6
Retail Banking	74.3	76.6	75.3	73.3	71.8	72.4	68.6	68.4
Total	<u>\$ 93.1</u>	<u>\$ 96.2</u>	<u>\$ 94.2</u>	<u>\$ 91.9</u>	<u>\$ 89.6</u>	<u>\$ 90.5</u>	<u>\$ 85.6</u>	<u>\$ 86.0</u>
<b>Total Consumer Loans</b>								
Credit Cards	\$ 135.1	\$ 137.4	\$ 135.7	\$ 139.3	\$ 129.8	\$ 131.7	\$ 130.3	\$ 136.3
Retail Banking	143.0	146.8	146.2	141.7	141.0	142.7	139.4	140.7
<b>Total Consumer</b>	<u>\$ 278.1</u>	<u>\$ 284.2</u>	<u>\$ 281.9</u>	<u>\$ 281.0</u>	<u>\$ 270.8</u>	<u>\$ 274.4</u>	<u>\$ 269.7</u>	<u>\$ 277.0</u>
<b>Total Corporate Loans</b>								
North America	\$ 106.1	\$ 107.8	\$ 113.5	\$ 116.5	\$ 118.3	\$ 125.9	\$ 127.8	\$ 126.8
EMEA	64.4	64.7	60.6	59.3	61.4	63.8	63.0	60.4
Latin America	42.6	42.4	40.2	39.7	40.6	41.1	41.4	43.6
Asia	69.3	71.6	66.6	62.9	62.8	62.8	60.8	60.8
<b>Total Corporate Loans</b>	<u>\$ 282.4</u>	<u>\$ 286.5</u>	<u>\$ 280.9</u>	<u>\$ 278.4</u>	<u>\$ 283.1</u>	<u>\$ 293.6</u>	<u>\$ 293.0</u>	<u>\$ 291.6</u>
<b>Total Citicorp</b>	<u>\$ 560.5</u>	<u>\$ 570.7</u>	<u>\$ 562.8</u>	<u>\$ 559.4</u>	<u>\$ 553.9</u>	<u>\$ 568.0</u>	<u>\$ 562.7</u>	<u>\$ 568.6</u>
<b>Foreign Currency (FX) Translation Impact:</b>								
Total Citicorp EOP Loans - as Reported	\$ 560.5	\$ 570.7	\$ 562.8	\$ 559.4	\$ 553.9	\$ 568.0	\$ 562.7	\$ 568.6
Impact of FX Translation (2)	(30.4)	(33.4)	(25.8)	(16.9)	(10.5)	(10.5)	(1.3)	-
Total Citicorp EOP Loans - Ex-FX (3)	<u>\$ 530.1</u>	<u>\$ 537.3</u>	<u>\$ 537.0</u>	<u>\$ 542.5</u>	<u>\$ 543.4</u>	<u>\$ 557.5</u>	<u>\$ 561.4</u>	<u>\$ 568.6</u>

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

- (1) For reporting purposes, Asia includes the results of operations of EMEA GCB for all periods presented.
- (2) Reflects the impact of FX translation into U.S. Dollars at the fourth quarter of 2015 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)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015
<b>Citi Holdings:</b>								
<b>Consumer - North America</b>								
Mortgages (1)	70.9	66.9	63.4	59.3	53.6	51.3	47.9	37.8
Personal Loans	9.0	9.2	9.3	9.4	0.8	0.9	0.9	0.9
Other	2.4	2.4	2.2	2.1	2.2	2.0	1.9	1.8
Total	<u>\$ 82.3</u>	<u>\$ 78.5</u>	<u>\$ 74.9</u>	<u>\$ 70.8</u>	<u>\$ 56.6</u>	<u>\$ 54.2</u>	<u>\$ 50.7</u>	<u>\$ 40.5</u>
<b>Consumer - International</b>								
Credit Cards	\$ 8.7	\$ 8.7	\$ 5.9	\$ 5.7	\$ 4.3	\$ 4.1	\$ 3.8	\$ 3.6
REL, Personal & Other	11.4	11.2	9.5	8.7	5.9	5.3	4.9	4.6
Total	<u>\$ 20.1</u>	<u>\$ 19.9</u>	<u>\$ 15.4</u>	<u>\$ 14.4</u>	<u>\$ 10.2</u>	<u>\$ 9.4</u>	<u>\$ 8.7</u>	<u>\$ 8.2</u>
<b>Citi Holdings - Other</b>	1.3	(1.6)	0.7	-	0.4	0.5	0.3	0.3
<b>Total Citi Holdings</b>	<u>\$ 103.7</u>	<u>\$ 96.8</u>	<u>\$ 91.0</u>	<u>\$ 85.2</u>	<u>\$ 67.2</u>	<u>\$ 64.1</u>	<u>\$ 59.7</u>	<u>\$ 49.0</u>
<b>Total Citigroup</b>	<u>\$ 664.2</u>	<u>\$ 667.5</u>	<u>\$ 653.8</u>	<u>\$ 644.6</u>	<u>\$ 621.1</u>	<u>\$ 632.1</u>	<u>\$ 622.4</u>	<u>\$ 617.6</u>
Consumer Loans	\$ 381.0	\$ 380.4	\$ 372.4	\$ 365.9	\$ 337.7	\$ 338.2	\$ 329.2	\$ 325.8
Corporate Loans	283.3	287.1	281.4	278.7	283.3	293.9	293.2	291.8
<b>Total Citigroup</b>	<u>\$ 664.2</u>	<u>\$ 667.5</u>	<u>\$ 653.8</u>	<u>\$ 644.6</u>	<u>\$ 621.1</u>	<u>\$ 632.1</u>	<u>\$ 622.4</u>	<u>\$ 617.6</u>
<b>Foreign Currency (FX) Translation Impact:</b>								
Total Citigroup EOP Loans - as Reported	\$ 664.2	\$ 667.5	\$ 653.8	\$ 644.6	\$ 621.1	\$ 632.1	\$ 622.4	\$ 617.6
Impact of FX Translation (2)	(34.8)	(38.2)	(28.8)	(19.0)	(11.6)	(11.8)	(1.6)	-
Total Citigroup EOP Loans - Ex-FX (3)	<u>\$ 629.4</u>	<u>\$ 629.3</u>	<u>\$ 625.0</u>	<u>\$ 625.6</u>	<u>\$ 609.5</u>	<u>\$ 620.3</u>	<u>\$ 620.8</u>	<u>\$ 617.6</u>

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

- (1) See footnote 1 on page 21.  
(2) Reflects the impact of FX translation into U.S. Dollars at the fourth quarter of 2015 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.

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

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

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	EOP Loans 4Q 2015
<b>Citicorp (2)</b>									
<b>Total</b>	\$ 2,674	\$ 2,561	\$ 2,508	\$ 2,444	\$ 2,132	\$ 2,020	\$ 1,981	\$ 2,119	\$ 277.0
<i>Ratio</i>	0.97%	0.90%	0.89%	0.87%	0.79%	0.74%	0.74%	0.77%	
<b>Retail Bank (2)</b>									
<b>Total</b>	\$ 890	\$ 904	\$ 868	\$ 736	\$ 540	\$ 567	\$ 529	\$ 523	\$ 140.7
<i>Ratio</i>	0.63%	0.62%	0.60%	0.52%	0.39%	0.40%	0.38%	0.37%	
North America (2)	\$ 243	\$ 227	\$ 229	\$ 225	\$ 123	\$ 150	\$ 138	\$ 165	\$ 52.2
<i>Ratio</i>	0.55%	0.50%	0.49%	0.49%	0.26%	0.31%	0.28%	0.32%	
Latin America (3)	\$ 452	\$ 467	\$ 427	\$ 325	\$ 238	\$ 232	\$ 212	\$ 185	\$ 20.1
<i>Ratio (3)</i>	1.92%	1.96%	1.85%	1.53%	1.13%	1.10%	1.07%	0.92%	
Asia (4)	\$ 195	\$ 210	\$ 212	\$ 186	\$ 179	\$ 185	\$ 179	\$ 173	\$ 68.4
<i>Ratio</i>	0.26%	0.27%	0.28%	0.25%	0.25%	0.26%	0.26%	0.25%	
<b>Cards</b>									
<b>Total</b>	\$ 1,784	\$ 1,657	\$ 1,640	\$ 1,708	\$ 1,592	\$ 1,453	\$ 1,452	\$ 1,596	\$ 136.3
<i>Ratio</i>	1.32%	1.21%	1.21%	1.23%	1.23%	1.10%	1.11%	1.17%	
North America - Citi-Branded	\$ 648	\$ 583	\$ 559	\$ 593	\$ 569	\$ 495	\$ 491	\$ 538	\$ 67.2
<i>Ratio</i>	0.97%	0.87%	0.84%	0.88%	0.90%	0.77%	0.76%	0.80%	
North America - Retail Services	\$ 689	\$ 606	\$ 630	\$ 678	\$ 629	\$ 567	\$ 621	\$ 705	\$ 46.1
<i>Ratio</i>	1.63%	1.41%	1.47%	1.46%	1.48%	1.31%	1.44%	1.53%	
Latin America	\$ 232	\$ 245	\$ 244	\$ 242	\$ 203	\$ 200	\$ 169	\$ 173	\$ 5.4
<i>Ratio</i>	3.22%	3.31%	3.34%	3.61%	3.33%	3.39%	3.13%	3.20%	
Asia (4)	\$ 215	\$ 223	\$ 207	\$ 195	\$ 191	\$ 191	\$ 171	\$ 180	\$ 17.6
<i>Ratio</i>	1.14%	1.14%	1.10%	1.05%	1.07%	1.06%	1.01%	1.02%	
<b>Citi Holdings - Consumer (2) (5) (6)</b>	\$ 2,932	\$ 2,837	\$ 2,341	\$ 2,188	\$ 1,801	\$ 1,647	\$ 1,528	\$ 927	\$ 48.7
<i>Ratio</i>	3.07%	3.04%	2.74%	2.69%	2.80%	2.70%	2.69%	1.99%	
International	\$ 388	\$ 367	\$ 248	\$ 225	\$ 194	\$ 185	\$ 174	\$ 157	\$ 8.2
<i>Ratio</i>	1.93%	1.84%	1.61%	1.56%	1.90%	1.97%	2.00%	1.91%	
North America (2) (5) (6)	\$ 2,544	\$ 2,470	\$ 2,093	\$ 1,963	\$ 1,607	\$ 1,462	\$ 1,354	\$ 770	\$ 40.5
<i>Ratio</i>	3.38%	3.37%	2.99%	2.94%	2.97%	2.84%	2.81%	2.01%	
Other (7)									\$ 0.1
<b>Total Citigroup (2) (5) (6)</b>	\$ 5,606	\$ 5,398	\$ 4,849	\$ 4,632	\$ 3,933	\$ 3,667	\$ 3,509	\$ 3,046	\$ 325.8
<i>Ratio</i>	1.51%	1.43%	1.32%	1.28%	1.18%	1.10%	1.08%	0.94%	

(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 footnote 1 on page 10 and footnote 2 on page 25.

(3) See footnote 3 on page 8.

(4) For reporting purposes, Asia includes the results of operations of EMEA GCB for all periods presented.

(5) The December 31, 2014, March 31, 2015, June 30, 2015, September 30, 2015 and December 31, 2015 Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude \$14 million, \$12 million, \$12 million, \$12 million and \$11 million, respectively, of loans that are carried at fair value.

(6) See footnote 1 on page 21.

(7) 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)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	EOP Loans 4Q 2015
<b>Citicorp (2)</b>									
<b>Total</b>	\$ 2,705	\$ 2,677	\$ 2,689	\$ 2,586	\$ 2,414	\$ 2,290	\$ 2,427	\$ 2,418	\$ 277.0
<i>Ratio</i>	0.98%	0.95%	0.96%	0.92%	0.90%	0.84%	0.90%	0.88%	
<b>Retail Bank (2)</b>									
<b>Total</b>	\$ 839	\$ 883	\$ 840	\$ 794	\$ 791	\$ 746	\$ 764	\$ 739	\$ 140.7
<i>Ratio</i>	0.59%	0.61%	0.58%	0.56%	0.57%	0.53%	0.55%	0.53%	
North America (2)	\$ 177	\$ 203	\$ 213	\$ 212	\$ 203	\$ 176	\$ 198	\$ 221	\$ 52.2
<i>Ratio</i>	0.40%	0.45%	0.46%	0.46%	0.43%	0.36%	0.40%	0.43%	
Latin America	\$ 258	\$ 266	\$ 239	\$ 235	\$ 229	\$ 217	\$ 239	\$ 184	\$ 20.1
<i>Ratio</i>	1.10%	1.12%	1.03%	1.10%	1.09%	1.03%	1.21%	0.92%	
Asia (3)	\$ 404	\$ 414	\$ 388	\$ 347	\$ 359	\$ 353	\$ 327	\$ 334	\$ 68.4
<i>Ratio</i>	0.54%	0.54%	0.52%	0.47%	0.50%	0.49%	0.48%	0.49%	
<b>Cards</b>									
<b>Total</b>	\$ 1,866	\$ 1,794	\$ 1,849	\$ 1,792	\$ 1,623	\$ 1,544	\$ 1,663	\$ 1,679	\$ 136.3
<i>Ratio</i>	1.38%	1.31%	1.36%	1.29%	1.25%	1.17%	1.28%	1.23%	
North America - Citi-Branded	\$ 599	\$ 540	\$ 566	\$ 568	\$ 497	\$ 462	\$ 504	\$ 523	\$ 67.2
<i>Ratio</i>	0.90%	0.80%	0.85%	0.84%	0.78%	0.72%	0.78%	0.78%	
North America - Retail Services	\$ 725	\$ 683	\$ 729	\$ 748	\$ 673	\$ 652	\$ 758	\$ 773	\$ 46.1
<i>Ratio</i>	1.71%	1.58%	1.70%	1.61%	1.59%	1.51%	1.76%	1.68%	
Latin America	\$ 252	\$ 270	\$ 276	\$ 220	\$ 204	\$ 183	\$ 181	\$ 157	\$ 5.4
<i>Ratio</i>	3.50%	3.65%	3.78%	3.28%	3.34%	3.10%	3.35%	2.91%	
Asia (3)	\$ 290	\$ 301	\$ 278	\$ 256	\$ 249	\$ 247	\$ 220	\$ 226	\$ 17.6
<i>Ratio</i>	1.54%	1.54%	1.47%	1.38%	1.40%	1.36%	1.29%	1.28%	
<b>Citi Holdings - Consumer (2) (4) (5)</b>	\$ 2,601	\$ 2,636	\$ 2,264	\$ 1,928	\$ 1,431	\$ 1,366	\$ 1,423	\$ 1,036	\$ 48.7
<i>Ratio</i>	2.73%	2.83%	2.65%	2.37%	2.23%	2.24%	2.51%	2.23%	
International	\$ 498	\$ 462	\$ 286	\$ 265	\$ 234	\$ 213	\$ 193	\$ 179	\$ 8.2
<i>Ratio</i>	2.48%	2.32%	1.86%	1.84%	2.29%	2.27%	2.22%	2.18%	
North America (2) (4) (5)	\$ 2,103	\$ 2,174	\$ 1,978	\$ 1,663	\$ 1,197	\$ 1,153	\$ 1,230	\$ 857	\$ 40.5
<i>Ratio</i>	2.79%	2.97%	2.83%	2.49%	2.21%	2.24%	2.56%	2.24%	
Other (6)									\$ 0.1
<b>Total Citigroup (2) (4) (5)</b>	\$ 5,306	\$ 5,313	\$ 4,953	\$ 4,514	\$ 3,845	\$ 3,656	\$ 3,850	\$ 3,454	\$ 325.8
<i>Ratio</i>	1.43%	1.41%	1.35%	1.25%	1.15%	1.09%	1.18%	1.07%	

(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 footnote 1 on page 10 and footnote 2 on page 25.

(3) For reporting purposes, Asia includes the results of operations of EMEA GCB for all periods presented.

(4) The December 31, 2014, March 31, 2015, June 30, 2015, September 30, 2015 and December 31, 2015 Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude \$14 million, \$12 million, \$12 million, \$12 million and \$11 million, respectively, of loans that are carried at fair value.

(5) See footnote 1 on page 21.

(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.

**ALLOWANCE FOR CREDIT LOSSES - PAGE 1**
**TOTAL CITIGROUP**

(In millions of dollars)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
<b>Total Citigroup</b>										
<b>Allowance for Loan Losses at Beginning of Period (1)</b>	<b>\$ 19,648</b>	<b>\$ 18,923</b>	<b>\$ 17,890</b>	<b>\$ 16,915</b>	<b>\$ 15,994</b>	<b>\$ 14,598</b>	<b>\$ 14,075</b>	<b>\$ 13,626</b>	<b>\$ 19,648</b>	<b>\$ 15,994</b>
Gross Credit (Losses)	(2,983)	(2,812)	(2,586)	(2,727)	(2,458)	(2,335)	(2,068)	(2,180)	(11,108)	(9,041)
Gross Recoveries	544	623	489	479	501	415	405	418	2,135	1,739
<b>Net Credit (Losses) / Recoveries (NCLs)</b>	<b>(2,439)</b>	<b>(2,189)</b>	<b>(2,097)</b>	<b>(2,248)</b>	<b>(1,957)</b>	<b>(1,920)</b>	<b>(1,663)</b>	<b>(1,762)</b>	<b>(8,973)</b>	<b>(7,302)</b>
NCLs	2,439	2,189	2,097	2,248	1,957	1,920	1,663	1,762	8,973	7,302
Net Reserve Builds / (Releases)	(560)	(521)	(492)	(306)	(91)	(199)	43	386	(1,879)	139
Net Specific Reserve Builds / (Releases) (2)	(86)	(89)	(30)	(61)	(111)	(206)	(124)	108	(266)	(333)
<b>Provision for Loan Losses</b>	<b>1,793</b>	<b>1,579</b>	<b>1,575</b>	<b>1,881</b>	<b>1,755</b>	<b>1,515</b>	<b>1,582</b>	<b>2,256</b>	<b>6,828</b>	<b>7,108</b>
Other (3) (4) (5) (6) (7) (8) (9)	(79)	(423)	(453)	(554)	(1,194)	(118)	(368)	(1,494)	(1,509)	(3,174)
<b>Allowance for Loan Losses at End of Period (1) (a)</b>	<b>\$ 18,923</b>	<b>\$ 17,890</b>	<b>\$ 16,915</b>	<b>\$ 15,994</b>	<b>\$ 14,598</b>	<b>\$ 14,075</b>	<b>\$ 13,626</b>	<b>\$ 12,626</b>	<b>\$ 15,994</b>	<b>\$ 12,626</b>
<b>Allowance for Unfunded Lending Commitments (9) (10) (a)</b>	<b>\$ 1,202</b>	<b>\$ 1,176</b>	<b>\$ 1,140</b>	<b>\$ 1,063</b>	<b>\$ 1,023</b>	<b>\$ 973</b>	<b>\$ 1,036</b>	<b>\$ 1,402</b>	<b>\$ 1,063</b>	<b>\$ 1,402</b>
<b>Provision for Unfunded Lending Commitments (9)</b>	<b>\$ (27)</b>	<b>\$ (31)</b>	<b>\$ (30)</b>	<b>\$ (74)</b>	<b>\$ (37)</b>	<b>\$ (48)</b>	<b>\$ 65</b>	<b>\$ 94</b>	<b>\$ (162)</b>	<b>\$ 74</b>
<b>Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (a)]</b>	<b>\$ 20,125</b>	<b>\$ 19,066</b>	<b>\$ 18,055</b>	<b>\$ 17,057</b>	<b>\$ 15,621</b>	<b>\$ 15,048</b>	<b>\$ 14,662</b>	<b>\$ 14,028</b>	<b>\$ 17,057</b>	<b>\$ 14,028</b>
Total Allowance for Loan Losses as a Percentage of Total Loans (11)	2.87%	2.70%	2.60%	2.50%	2.38%	2.25%	2.21%	2.06%		
<b>Allowance for Loan Losses at End of Period (1):</b>										
Citicorp	\$ 12,092	\$ 11,724	\$ 11,210	\$ 10,809	\$ 10,662	\$ 10,368	\$ 10,213	\$ 10,331		
Citi Holdings	6,831	6,166	5,705	5,185	3,936	3,707	3,413	2,295		
Total Citigroup	<b>\$ 18,923</b>	<b>\$ 17,890</b>	<b>\$ 16,915</b>	<b>\$ 15,994</b>	<b>\$ 14,598</b>	<b>\$ 14,075</b>	<b>\$ 13,626</b>	<b>\$ 12,626</b>		

- (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 2015, includes a build of \$162 million related to the transfer of approximately \$8 billion of mortgage loans to Loans Held-for-sale at the end of the quarter.
- (3) Includes all adjustments to the allowance for credit losses, such as changes in the allowance from acquisitions, dispositions, securitizations, foreign currency translation (FX translation), purchase accounting adjustments, etc.
- (4) The fourth quarter of 2014 includes a reduction of approximately \$250 million related to the sale or transfers to HFS 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 FX translation.
- (5) The first quarter of 2015 includes a reduction of approximately \$1,032 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$281 million related to a transfer of a real estate loan portfolio to HFS. Additionally, the first quarter includes a reduction of approximately \$145 million related to FX translation.
- (6) The second quarter of 2015 includes a reduction of approximately \$88 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$34 million related to a transfer of a real estate loan portfolio to HFS. Additionally, the second quarter includes a reduction of approximately \$39 million related to FX translation.
- (7) The third quarter of 2015 includes a reduction of approximately \$110 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$14 million related to a transfer of a real estate loan portfolio to HFS. Additionally, the third quarter includes a reduction of approximately \$255 million related to FX translation.
- (8) The fourth quarter of 2015 includes a reduction of approximately \$1,180 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$1,133 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the fourth quarter includes a reduction of approximately \$35 million related to FX translation.
- (9) The fourth quarter of 2015 includes a reclassification of \$271 million of Allowance for Loan Losses to Allowance for Unfunded Lending Commitments, included in the Other line item. This reclassification reflects the re-attribution of \$271 million in Allowances for Credit Losses between the funded and unfunded portions of the corporate credit portfolios and does not reflect a change in the underlying credit performance of these portfolios. The \$94 million (\$87 million corporate, \$7 million consumer) Provision for unfunded lending commitments during the 2015 fourth quarter represents the allowance change during the quarter due to portfolio and economic changes in the unfunded portfolio during the quarter.
- (10) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.
- (11) December 31, 2014, March 31, 2015, June 30, 2015, September 30, 2015 and December 31, 2015, exclude \$5.9 billion, \$6.6 billion, \$6.5 billion, \$5.5 billion and \$5.0 billion, respectively, of loans which are carried at fair value.

Reclassified to conform to the current period's presentation.

**ALLOWANCE FOR CREDIT LOSSES - PAGE 2**
**TOTAL CITIGROUP**

(In millions of dollars)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
<b>Total Citigroup Consumer Loans</b>										
Allowance for Loan Losses at Beginning of Period (1)	\$ 16,974	\$ 16,377	\$ 15,445	\$ 14,519	\$ 13,547	\$ 12,052	\$ 11,669	\$ 11,030	\$ 16,974	\$ 13,547
Net Credit Losses (NCLs)	(2,293)	(2,176)	(2,107)	(2,099)	(1,964)	(1,813)	(1,613)	(1,668)	(8,675)	(7,058)
NCLs	2,293	2,176	2,107	2,099	1,964	1,813	1,613	1,668	8,675	7,058
Net Reserve Builds / (Releases) (2)	(460)	(495)	(378)	(401)	(203)	(167)	(73)	32	(1,734)	(411)
Net Specific Reserve Builds / (Releases)	(76)	(14)	(117)	(39)	(114)	(87)	(202)	(16)	(246)	(419)
Provision for Loan Losses	1,757	1,667	1,612	1,659	1,647	1,559	1,338	1,684	6,695	6,228
Other (3) (4) (5) (6) (7) (8)	(61)	(423)	(431)	(532)	(1,178)	(129)	(364)	(1,211)	(1,447)	(2,882)
Allowance for Loan Losses at End of Period (1) (a)	\$ 16,377	\$ 15,445	\$ 14,519	\$ 13,547	\$ 12,052	\$ 11,669	\$ 11,030	\$ 9,835	\$ 13,547	\$ 9,835
Consumer Allowance for Unfunded Lending Commitments (9) (a)	\$ 58	\$ 59	\$ 51	\$ 33	\$ 30	\$ 29	\$ 28	\$ 35	\$ 33	\$ 35
Provision for Unfunded Lending Commitments	\$ (3)	\$ 1	\$ (8)	\$ (18)	\$ (3)	\$ (1)	\$ (1)	\$ 7	\$ (28)	\$ 2
Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (a)]	\$ 16,435	\$ 15,504	\$ 14,570	\$ 13,580	\$ 12,082	\$ 11,698	\$ 11,058	\$ 9,870	\$ 13,580	\$ 9,870
Consumer Allowance for Loan Losses as a Percentage of Total Consumer Loans (10)	4.31%	4.06%	3.90%	3.70%	3.57%	3.45%	3.35%	3.02%		
<b>Total Citigroup Corporate Loans</b>										
Allowance for Loan Losses at Beginning of Period (1)	\$ 2,674	\$ 2,546	\$ 2,445	\$ 2,396	\$ 2,447	\$ 2,546	\$ 2,406	\$ 2,596	\$ 2,674	\$ 2,447
Net Credit (Losses) / Recoveries (NCL's)	(146)	(13)	10	(149)	7	(107)	(50)	(94)	(298)	(244)
NCLs	146	13	(10)	149	(7)	107	50	94	298	244
Net Reserve Builds / (Releases)	(100)	(26)	(114)	95	112	(32)	116	354	(145)	550
Net Specific Reserve Builds / (Releases)	(10)	(75)	87	(22)	3	(119)	78	124	(20)	86
Provision for Loan Losses	36	(88)	(37)	222	108	(44)	244	572	133	880
Other (3) (11)	(18)	-	(22)	(22)	(16)	11	(4)	(283)	(62)	(292)
Allowance for Loan Losses at End of Period (1) (b)	\$ 2,546	\$ 2,445	\$ 2,396	\$ 2,447	\$ 2,546	\$ 2,406	\$ 2,596	\$ 2,791	\$ 2,447	\$ 2,791
Corporate Allowance for Unfunded Lending Commitments (9)(11)(b)	\$ 1,144	\$ 1,117	\$ 1,089	\$ 1,030	\$ 993	\$ 944	\$ 1,008	\$ 1,367	\$ 1,030	\$ 1,367
Provision for Unfunded Lending Commitments (11)	\$ (24)	\$ (32)	\$ (22)	\$ (56)	\$ (34)	\$ (47)	\$ 66	\$ 87	\$ (134)	\$ 72
Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (b)]	\$ 3,690	\$ 3,562	\$ 3,485	\$ 3,477	\$ 3,539	\$ 3,350	\$ 3,604	\$ 4,158	\$ 3,477	\$ 4,158
Corporate Allowance for Loan Losses as a Percentage of Total Corporate Loans (12)	0.91%	0.87%	0.87%	0.90%	0.92%	0.84%	0.90%	0.97%		

Footnotes to these tables are on the following page (page 30).

**The following footnotes relate to the tables on the prior page (page 29).**

- (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 2015, includes a build of \$162 million related to the transfer of approximately \$8 billion of mortgage loans to Loans Held-for-sale at the end of the quarter.
- (3) Includes all adjustments to the allowance for credit losses, such as changes in the allowance from acquisitions, dispositions, securitizations, foreign currency translation (FX translation), purchase accounting adjustments, etc.
- (4) The fourth quarter of 2014 includes a reduction of approximately \$250 million related to the sale or transfers to HFS 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 FX translation.
- (5) The first quarter of 2015 includes a reduction of approximately \$1,032 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$281 million related to a transfer of a real estate loan portfolio to HFS. Additionally, the first quarter includes a reduction of approximately \$145 million related to FX translation.
- (6) The second quarter of 2015 includes a reduction of approximately \$88 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$34 million related to a transfer of a real estate loan portfolio to HFS. Additionally, the second quarter includes a reduction of approximately \$39 million related to FX translation.
- (7) The third quarter of 2015 includes a reduction of approximately \$110 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$14 million related to a transfer of a real estate loan portfolio to HFS. Additionally, the third quarter includes a reduction of approximately \$255 million related to FX translation.
- (8) The fourth quarter of 2015 includes a reduction of approximately \$1,180 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$1,133 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the fourth quarter includes a reduction of approximately \$35 million related to FX translation.
- (9) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.
- (10) December 31, 2014, March 31, 2015, June 30, 2015, September 30, 2015 and December 31, 2015 exclude \$43 million, \$38 million, \$39 million, \$37 million and \$34 million, respectively, of loans which are carried at fair value.
- (11) The fourth quarter of 2015 includes a reclassification of \$271 million of Allowance for Loan Losses to Allowance for Unfunded Lending Commitments, included in the Other line item. This reclassification reflects the re-attribution of \$271 million in Allowances for Credit Losses between the funded and unfunded portions of the corporate credit portfolios and does not reflect a change in the underlying credit performance of these portfolios. The \$94 million (\$87 million corporate, \$7 million consumer) Provision for unfunded lending commitments during the 2015 fourth quarter represents the allowance change during the quarter due to portfolio and economic changes in the unfunded portfolio during the quarter.
- (12) December 31, 2014, March 31, 2015, June 30, 2015, September 30, 2015 and December 31, 2015 exclude \$5.9 billion, \$6.5 billion, \$6.5 billion, \$5.5 billion and \$5.0 billion, respectively, of loans which are carried at fair value.

Reclassified to conform to the current period's presentation.

**COMPONENTS OF PROVISION FOR LOAN LOSSES - PAGE 1**
**CITICORP**

(In millions of dollars)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
<b>Citicorp</b>										
Net Credit Losses	\$ 1,775	\$ 1,659	\$ 1,611	\$ 1,742	\$ 1,488	\$ 1,586	\$ 1,391	\$ 1,501	\$ 6,787	\$ 5,966
Credit Reserve Build / (Release)	(305)	(400)	(374)	(146)	(30)	(220)	90	421	(1,225)	261
<b>Global Consumer Banking</b>										
Net Credit Losses	1,643	1,650	1,595	1,624	1,489	1,504	1,354	1,405	6,512	5,752
Credit Reserve Build / (Release)	(219)	(304)	(351)	(249)	(149)	(97)	(103)	(44)	(1,123)	(393)
<b>North America Regional Consumer Banking</b>										
Net Credit Losses	1,101	1,072	1,017	1,012	960	999	878	914	4,202	3,751
Credit Reserve Build / (Release)	(270)	(398)	(340)	(233)	(99)	(108)	(61)	(69)	(1,241)	(337)
<b>Retail Banking</b>										
Net Credit Losses	33	37	34	35	35	39	34	42	139	150
Credit Reserve Build / (Release)	(3)	(29)	(10)	28	19	(5)	32	7	(14)	53
<b>Citi-Branded Cards</b>										
Net Credit Losses	587	570	526	514	492	503	443	454	2,197	1,892
Credit Reserve Build / (Release)	(188)	(223)	(212)	(220)	(119)	(74)	(105)	(85)	(843)	(383)
<b>Citi Retail Services</b>										
Net Credit Losses	481	465	457	463	433	457	401	418	1,866	1,709
Credit Reserve Build / (Release)	(79)	(146)	(118)	(41)	1	(29)	12	9	(384)	(7)
<b>Latin America Regional Consumer Banking</b>										
Net Credit Losses	346	366	380	423	356	316	301	307	1,515	1,280
Credit Reserve Build / (Release)	45	106	9	(32)	(8)	19	19	3	128	33
<b>Retail Banking</b>										
Net Credit Losses	155	160	164	220	150	142	138	159	699	589
Credit Reserve Build / (Release)	10	17	9	(36)	-	17	13	12	-	42
<b>Citi-Branded Cards</b>										
Net Credit Losses	191	206	216	203	206	174	163	148	816	691
Credit Reserve Build / (Release)	35	89	-	4	(8)	2	6	(9)	128	(9)
<b>Asia Regional Consumer Banking (1)</b>										
Net Credit Losses	196	212	198	189	173	189	175	184	795	721
Credit Reserve Build / (Release)	6	(12)	(20)	16	(42)	(8)	(61)	22	(10)	(89)
<b>Retail Banking</b>										
Net Credit Losses	82	83	77	76	70	80	75	94	318	319
Credit Reserve Build / (Release)	11	(6)	(11)	1	(21)	(3)	(34)	26	(5)	(32)
<b>Citi-Branded Cards</b>										
Net Credit Losses	114	129	121	113	103	109	100	90	477	402
Credit Reserve Build / (Release)	(5)	(6)	(9)	15	(21)	(5)	(27)	(4)	(5)	(57)
<b>Institutional Clients Group (ICG)</b>										
Net Credit Losses	132	9	16	118	(1)	82	37	96	275	214
Credit Reserve Build / (Release)	(86)	(96)	(23)	103	119	(123)	193	465	(102)	654
<b>Corporate / Other</b>										
Net Credit Losses	-	-	-	-	-	-	-	-	-	-
Credit Reserve Build / (Release)	-	-	-	-	-	-	-	-	-	-
<b>Total Citicorp Provision for Loan Losses</b>	<b>\$ 1,470</b>	<b>\$ 1,259</b>	<b>\$ 1,237</b>	<b>\$ 1,596</b>	<b>\$ 1,458</b>	<b>\$ 1,366</b>	<b>\$ 1,481</b>	<b>\$ 1,922</b>	<b>\$ 5,562</b>	<b>\$ 6,227</b>

(1) For reporting purposes, Asia includes the results of operations of EMEA GCB for all periods presented.

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 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015	Full Year 2014	Full Year 2015
<b>Citi Holdings</b>										
Net Credit Losses (1)	\$ 664	\$ 530	\$ 486	\$ 506	\$ 469	\$ 334	\$ 272	\$ 261	\$ 2,186	\$ 1,336
Credit Reserve Build / (Release)	(341)	(210)	(148)	(221)	(172)	(185)	(171)	73	(920)	(455)
<b>Total Citi Holdings Provision for Loan Losses</b>	<b>\$ 323</b>	<b>\$ 320</b>	<b>\$ 338</b>	<b>\$ 285</b>	<b>\$ 297</b>	<b>\$ 149</b>	<b>\$ 101</b>	<b>\$ 334</b>	<b>\$ 1,266</b>	<b>\$ 881</b>
<b>Total Citicorp Provision for Loan Losses (from prior page)</b>	<b>\$ 1,470</b>	<b>\$ 1,259</b>	<b>\$ 1,237</b>	<b>\$ 1,596</b>	<b>\$ 1,458</b>	<b>\$ 1,366</b>	<b>\$ 1,481</b>	<b>\$ 1,922</b>	<b>\$ 5,562</b>	<b>\$ 6,227</b>
<b>Total Citigroup Provision for Loan Losses</b>	<b>\$ 1,793</b>	<b>\$ 1,579</b>	<b>\$ 1,575</b>	<b>\$ 1,881</b>	<b>\$ 1,755</b>	<b>\$ 1,515</b>	<b>\$ 1,582</b>	<b>\$ 2,256</b>	<b>\$ 6,828</b>	<b>\$ 7,108</b>

(1) See footnote 1 on page 23

Reclassified to conform to the current period's presentation.

**NON-ACCRUAL ASSETS - PAGE 1**
**TOTAL CITIGROUP**

(In millions of dollars)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015
<b>Non-Accrual Loans (1)</b>								
<b>Corporate Non-Accrual Loans By Region (2)</b>								
North America	\$ 690	\$ 368	\$ 385	\$ 321	\$ 347	\$ 467	\$ 833	\$ 818
EMEA	498	394	324	285	305	385	386	347
Latin America	186	288	480	417	379	226	230	303
Asia	283	199	182	179	151	145	129	128
<b>Total</b>	<b>\$ 1,657</b>	<b>\$ 1,249</b>	<b>\$ 1,371</b>	<b>\$ 1,202</b>	<b>\$ 1,182</b>	<b>\$ 1,223</b>	<b>\$ 1,578</b>	<b>\$ 1,596</b>
<b>Consumer Non-Accrual Loans By Region (2) (3) (7)</b>								
North America	\$ 5,084	\$ 4,916	\$ 4,548	\$ 4,411	\$ 4,184	\$ 3,928	\$ 3,622	\$ 2,515
Latin America	1,466	1,386	1,365	1,188	1,084	1,032	935	874
Asia (4)	386	383	338	306	304	301	272	269
<b>Total</b>	<b>\$ 6,936</b>	<b>\$ 6,685</b>	<b>\$ 6,251</b>	<b>\$ 5,905</b>	<b>\$ 5,572</b>	<b>\$ 5,261</b>	<b>\$ 4,829</b>	<b>\$ 3,658</b>
<b>OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS</b>								
ICG	\$ 25	\$ 23	\$ 20	\$ 31	\$ 28	\$ 23	\$ 35	\$ 32
Global Consumer Banking	46	52	46	43	53	55	44	34
Citi Holdings	317	306	297	170	172	161	144	139
Corporate/Other	21	20	20	16	21	7	4	4
<b>TOTAL OTHER REAL ESTATE OWNED (OREO) (5)</b>	<b>\$ 409</b>	<b>\$ 401</b>	<b>\$ 383</b>	<b>\$ 260</b>	<b>\$ 274</b>	<b>\$ 246</b>	<b>\$ 227</b>	<b>\$ 209</b>
<b>OREO By Region:</b>								
North America	\$ 304	\$ 293	\$ 304	\$ 196	\$ 220	\$ 190	\$ 177	\$ 166
EMEA	50	44	18	7	1	1	1	1
Latin America	50	49	49	47	48	50	44	38
Asia	5	15	12	10	5	5	5	4
<b>Total</b>	<b>\$ 409</b>	<b>\$ 401</b>	<b>\$ 383</b>	<b>\$ 260</b>	<b>\$ 274</b>	<b>\$ 246</b>	<b>\$ 227</b>	<b>\$ 209</b>
<b>Other Repossessed Assets</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Non-Accrual Assets (NAA) (6)</b>								
Corporate Non-Accrual Loans	\$ 1,657	\$ 1,249	\$ 1,371	\$ 1,202	\$ 1,182	\$ 1,223	\$ 1,578	\$ 1,596
Consumer Non-Accrual Loans	6,936	6,685	6,251	5,905	5,572	5,261	4,829	3,658
<b>Non-Accrual Loans (NAL)</b>	<b>8,593</b>	<b>7,934</b>	<b>7,622</b>	<b>7,107</b>	<b>6,754</b>	<b>6,484</b>	<b>6,407</b>	<b>5,254</b>
OREO	409	401	383	260	274	246	227	209
Other Repossessed Assets	-	-	-	-	-	-	-	-
<b>Non-Accrual Assets (NAA)</b>	<b>\$ 9,002</b>	<b>\$ 8,335</b>	<b>\$ 8,005</b>	<b>\$ 7,367</b>	<b>\$ 7,028</b>	<b>\$ 6,730</b>	<b>\$ 6,634</b>	<b>\$ 5,463</b>
NAL as a % of Total Loans	1.29%	1.19%	1.17%	1.10%	1.09%	1.03%	1.03%	0.85%
NAA as a % of Total Assets	0.48%	0.44%	0.43%	0.40%	0.38%	0.37%	0.37%	0.32%
Allowance for Loan Losses as a % of NAL	220%	225%	222%	225%	216%	217%	213%	240%

(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) The first, second and third quarters of 2015 reflect the transfers of non-accrual loans to HFS resulting from the agreements to sell OneMain, Japan Retail and Japan Cards.

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

(4) For reporting purposes, Asia includes the results of operations of EMEA GCB for all periods presented.

(5) 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.

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

(7) The fourth quarter of 2015 decline includes the impact related to the transfer of approximately \$8 billion of mortgage loans to Loans, held-for-sale (HFS) (included within Other assets on the GAAP balance sheet).

Reclassified to conform to the current period's presentation.

**NON-ACCRUAL ASSETS - PAGE 2**

CITICORP

(In millions of dollars)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015
<b>Non-Accrual Loans (1)</b>								
<b>Corporate Non-Accrual Loans By Region (2)</b>								
North America	\$ 673	\$ 353	\$ 373	\$ 307	\$ 334	\$ 455	\$ 819	\$ 804
EMEA	433	350	283	246	268	344	350	309
Latin America	185	287	479	416	378	225	229	302
Asia	274	192	176	176	149	144	127	128
<b>Total</b>	<b>\$ 1,565</b>	<b>\$ 1,182</b>	<b>\$ 1,311</b>	<b>\$ 1,145</b>	<b>\$ 1,129</b>	<b>\$ 1,168</b>	<b>\$ 1,525</b>	<b>\$ 1,543</b>
<b>Consumer Non-Accrual Loans By Region (2) (3)</b>								
North America	\$ 469	\$ 430	\$ 442	\$ 467	\$ 351	\$ 374	\$ 363	\$ 456
Latin America	1,278	1,186	1,157	1,007	925	873	790	740
Asia (4)	250	280	293	265	269	269	243	252
<b>Total</b>	<b>\$ 1,997</b>	<b>\$ 1,896</b>	<b>\$ 1,892</b>	<b>\$ 1,739</b>	<b>\$ 1,545</b>	<b>\$ 1,516</b>	<b>\$ 1,396</b>	<b>\$ 1,448</b>
<b>OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS</b>								
ICG	\$ 25	\$ 23	\$ 20	\$ 31	\$ 28	\$ 23	\$ 35	\$ 32
Global Consumer Banking	46	52	46	43	53	55	44	34
Corporate/Other	21	20	20	16	21	7	4	4
<b>TOTAL OTHER REAL ESTATE OWNED (OREO) (5)</b>	<b>\$ 92</b>	<b>\$ 95</b>	<b>\$ 86</b>	<b>\$ 90</b>	<b>\$ 102</b>	<b>\$ 85</b>	<b>\$ 83</b>	<b>\$ 70</b>
<b>OREO By Region:</b>								
North America	\$ 31	\$ 22	\$ 25	\$ 39	\$ 54	\$ 35	\$ 38	\$ 31
EMEA	16	16	6	1	1	1	1	1
Latin America	40	42	43	40	42	44	39	34
Asia	5	15	12	10	5	5	5	4
<b>Total</b>	<b>\$ 92</b>	<b>\$ 95</b>	<b>\$ 86</b>	<b>\$ 90</b>	<b>\$ 102</b>	<b>\$ 85</b>	<b>\$ 83</b>	<b>\$ 70</b>
<b>Other Repossessed Assets</b>								
	N/A	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Non-Accrual Assets (NAA) (6)</b>								
Corporate Non-Accrual Loans	\$ 1,565	\$ 1,182	\$ 1,311	\$ 1,145	\$ 1,129	\$ 1,168	\$ 1,525	\$ 1,543
Consumer Non-Accrual Loans	1,997	1,896	1,892	1,739	1,545	1,516	1,396	1,448
<b>Non-Accrual Loans (NAL)</b>	<b>3,562</b>	<b>3,078</b>	<b>3,203</b>	<b>2,884</b>	<b>2,674</b>	<b>2,684</b>	<b>2,921</b>	<b>2,991</b>
OREO	92	95	86	90	102	85	83	70
Other Repossessed Assets	N/A	-	-	-	-	-	-	-
<b>Non-Accrual Assets (NAA)</b>	<b>\$ 3,654</b>	<b>\$ 3,173</b>	<b>\$ 3,289</b>	<b>\$ 2,974</b>	<b>\$ 2,776</b>	<b>\$ 2,769</b>	<b>\$ 3,004</b>	<b>\$ 3,061</b>
NAA as a % of Total Assets	0.21%	0.18%	0.19%	0.17%	0.16%	0.16%	0.18%	0.19%
Allowance for Loan Losses as a % of NAL	339%	381%	350%	375%	399%	386%	350%	345%

See Notes (1) - (6) on page 33.

Reclassified to conform to the current period's presentation.

**NON-ACCRUAL ASSETS - PAGE 3**
**CITI HOLDINGS**

(In millions of dollars)

	1Q 2014	2Q 2014	3Q 2014	4Q 2014	1Q 2015	2Q 2015	3Q 2015	4Q 2015
<b>Non-Accrual Loans (1)</b>								
<b>Corporate Non-Accrual Loans By Region (2)</b>								
North America	\$ 17	\$ 15	\$ 12	\$ 14	\$ 13	\$ 12	\$ 14	\$ 14
EMEA	65	44	41	39	37	41	36	38
Latin America	1	1	1	1	1	1	1	1
Asia	9	7	6	3	2	1	2	-
<b>Total</b>	<b>\$ 92</b>	<b>\$ 67</b>	<b>\$ 60</b>	<b>\$ 57</b>	<b>\$ 53</b>	<b>\$ 55</b>	<b>\$ 53</b>	<b>\$ 53</b>
<b>Consumer Non-Accrual Loans By Region (2) (3) (7)</b>								
North America	\$ 4,615	\$ 4,486	\$ 4,106	\$ 3,944	\$ 3,833	\$ 3,554	\$ 3,259	\$ 2,059
Latin America	188	200	208	181	159	159	145	134
Asia (4)	136	103	45	41	35	32	29	17
<b>Total</b>	<b>\$ 4,939</b>	<b>\$ 4,789</b>	<b>\$ 4,359</b>	<b>\$ 4,166</b>	<b>\$ 4,027</b>	<b>\$ 3,745</b>	<b>\$ 3,433</b>	<b>\$ 2,210</b>
<b>OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS</b>								
<b>OREO By Region (5):</b>								
North America	\$ 273	\$ 271	\$ 279	\$ 157	\$ 166	\$ 155	\$ 139	\$ 135
EMEA	34	28	12	6	-	-	-	-
Latin America	10	7	6	7	6	6	5	4
Asia	-	-	-	-	-	-	-	-
<b>Total</b>	<b>\$ 317</b>	<b>\$ 306</b>	<b>\$ 297</b>	<b>\$ 170</b>	<b>\$ 172</b>	<b>\$ 161</b>	<b>\$ 144</b>	<b>\$ 139</b>
<b>Other Repossessed Assets</b>	<b>N/A</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Non-Accrual Assets (NAA) (6)</b>								
Corporate Non-Accrual Loans	\$ 92	\$ 67	\$ 60	\$ 57	\$ 53	\$ 55	\$ 53	\$ 53
Consumer Non-Accrual Loans	4,939	4,789	4,359	4,166	4,027	3,745	3,433	2,210
<b>Non-Accrual Loans (NAL)</b>	<b>5,031</b>	<b>4,856</b>	<b>4,419</b>	<b>4,223</b>	<b>4,080</b>	<b>3,800</b>	<b>3,486</b>	<b>2,263</b>
OREO	317	306	297	170	172	161	144	139
Other Repossessed Assets	N/A	-	-	-	-	-	-	-
<b>Non-Accrual Assets (NAA)</b>	<b>\$ 5,348</b>	<b>\$ 5,162</b>	<b>\$ 4,716</b>	<b>\$ 4,393</b>	<b>\$ 4,252</b>	<b>\$ 3,961</b>	<b>\$ 3,630</b>	<b>\$ 2,402</b>
NAA as a % of Total Assets	3.32%	3.27%	3.23%	3.18%	3.27%	3.19%	3.10%	2.97%
Allowance for Loan Losses as a % of NAL	136%	127%	129%	123%	96%	98%	98%	101%

See Notes (1) - (7) on page 33.

Reclassified to conform to the current period's presentation.

**CITIGROUP**  
**RECONCILIATION OF NON-GAAP FINANCIAL MEASURES**

(In millions of dollars, except per share amounts and ratios)

	March 31, 2014	June 30, 2014	September 30, 2014	December 31, 2014	March 31, 2015	June 30, 2015	September 30, 2015	December 31, 2015
<b>Common Equity Tier 1 Capital Ratio and Components</b>								
Citigroup Common Stockholders' Equity <sup>(2)</sup>	\$ 201,003	\$ 202,165	\$ 203,077	\$ 199,841	\$ 202,782	\$ 205,610	\$ 205,772	\$ 205,286
Add: Qualifying noncontrolling interests	177	183	172	165	146	146	147	145
Regulatory Capital Adjustments and Deductions:								
Less:								
Accumulated net unrealized losses on cash flow hedges, net of tax <sup>(3)</sup>	(1,127)	(1,007)	(979)	(909)	(823)	(731)	(542)	(617)
Cumulative unrealized net gain related to changes in fair value of financial liabilities attributable to own creditworthiness, net of tax <sup>(4)</sup>	170	116	193	279	332	474	717	441
Intangible Assets:								
Goodwill, net of related deferred tax liabilities (DTLs) <sup>(6)</sup>	24,314	24,465	23,678	22,805	22,448	22,312	21,732	21,980
Identifiable intangible assets other than mortgage servicing rights (MSRs), net of related DTLs	4,692	4,506	4,307	4,373	4,184	4,153	3,911	3,586
Defined benefit pension plan net assets	1,178	1,066	1,179	936	897	815	904	794
Deferred tax assets (DTAs) arising from net operating loss, foreign tax credit and general business credit carry-forwards	26,489	25,139	24,654	23,626	23,190	23,760	23,295	23,659
Excess over 10% / 15% limitations for other DTAs, certain common stock investments and MSRs <sup>(6)</sup>	13,779	12,725	11,670	12,299	10,755	9,538	9,451	8,723
Common Equity Tier 1 Capital (CET1)	\$ 131,685	\$ 135,338	\$ 138,547	\$ 136,597	\$ 141,945	\$ 145,435	\$ 146,451	\$ 146,865
Risk-Weighted Assets (RWA)	\$ 1,260,133	\$ 1,280,845	\$ 1,301,660	\$ 1,292,605	\$ 1,283,758	\$ 1,278,593	\$ 1,254,473	\$ 1,216,277
Common Equity Tier 1 Capital Ratio (CET1/RWA)	10.45%	10.57%	10.64%	10.57%	11.06%	11.37%	11.67%	12.07%
<b>Supplementary Leverage Ratio</b>								
Common Equity Tier 1 Capital (CET1)	\$ 131,685	\$ 135,338	\$ 138,547	\$ 136,597	\$ 141,945	\$ 145,435	\$ 146,451	\$ 146,865
Additional Tier 1 Capital (AT1) <sup>(1)</sup>	8,279	10,012	10,010	11,469	12,960	14,956	15,548	17,171
Total Tier 1 Capital (T1C) (CET1 + AT1)	\$ 139,964	\$ 145,350	\$ 148,557	\$ 148,066	\$ 154,905	\$ 160,391	\$ 161,999	\$ 164,036
Total Leverage Exposure (TLE)	\$ 2,454,621	\$ 2,498,061	\$ 2,485,082	\$ 2,492,636	\$ 2,406,286	\$ 2,386,189	\$ 2,363,506	\$ 2,317,849
Supplementary Leverage Ratio (T1C/TLE)	5.70%	5.82%	5.98%	5.94%	6.44%	6.72%	6.85%	7.08%
<b>Tangible Common Equity and Tangible Book Value Per Share</b>								
Common Equity	\$ 200,898	\$ 202,048	\$ 202,960	\$ 199,717	\$ 202,652	\$ 205,472	\$ 205,630	\$ 205,139
Less:								
Goodwill	25,008	25,087	24,500	23,592	23,150	23,012	22,444	22,349
Intangible assets (other than MSRs)	4,891	4,702	4,525	4,566	4,244	4,071	3,880	3,721
Goodwill and Intangible assets (other than MSRs) related to assets held-for-sale	-	116	-	71	297	274	345	68
Net Deferred Taxes - Related to Goodwill and Intangible Assets Above	-	-	-	-	-	-	-	-
Tangible Common Equity (TCE)	\$ 170,999	\$ 172,143	\$ 173,935	\$ 171,488	\$ 174,961	\$ 178,115	\$ 178,961	\$ 179,001
Common Shares Outstanding (CSO)	3,037.8	3,031.8	3,029.5	3,023.9	3,034.1	3,009.8	2,979.0	2,953.3
Tangible Book Value Per Share (TCE/CSO)	\$ 56.29	\$ 56.78	\$ 57.41	\$ 56.71	\$ 57.66	\$ 59.18	\$ 60.07	\$ 60.61

(1) Not Used.

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

(3) 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 U.S. Basel III rules.

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

(6) Assets subject to 10%/15% limitations include MSRs, DTAs arising from temporary differences and significant common stock investments in unconsolidated financial institutions. Commencing with March 31, 2015 and for the quarterly reporting periods thereafter, the deduction related only to DTAs arising from temporary differences that exceeded the 10% limitation, while at December 31, 2014 and prior, the deduction related to all three assets which exceeded both the 10% and 15% limitations.

(7) Additional Tier 1 Capital primarily includes qualifying noncumulative perpetual preferred stock and qualifying trust preferred securities.

Reclassified to conform to the current period's presentation.