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This revised 4Q16 Historical Financial Data Supplement as of December 31, 2016, which represents the format Citi will use starting with the presentation of its first quarter of 2017 financial results on April 13, 2017, and is being provided solely to facilitate comparison of first quarter of 2017 results with those of prior periods, reflects the following reporting changes and reclassifications:

- the reporting of Citi Holdings as part of Corporate/Other which, prior to the first quarter of 2017, was a separately reported business segment (as previously announced, the remaining business and portfolios of assets in Citi Holdings will be reported as part of Corporate/Other and Citi Holdings will cease to be a separately reported business segment beginning in the first quarter of 2017);
- the re-attribution of certain treasury-related costs between Corporate/Other and Global Consumer Banking and Institutional Clients Group (ICG);
- the re-attribution of regional revenues within ICG.
- additional income statement line item disclosures for ICG's Markets businesses that were reflected in Citi's 2016 Annual Report on Form 10-K; and
- certain other immaterial reclassifications.

For additional information on these reporting changes and reclassifications, see Citi's Current Report on Form 8-K furnished with the U.S. Securities and Exchange Commission on April 6, 2017.

(1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.

**CITIGROUP -- FINANCIAL SUMMARY**

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

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	Full Year 2015	Full Year 2016
<b>Total Revenues, Net of Interest Expense</b>	<b>\$ 19,736</b>	<b>\$ 19,470</b>	<b>\$ 18,692</b>	<b>\$ 18,456</b>	<b>\$ 17,555</b>	<b>\$ 17,548</b>	<b>\$ 17,760</b>	<b>\$ 17,012</b>	<b>\$ 76,354</b>	<b>\$ 69,875</b>
Total Operating Expenses	10,884	10,928	10,669	11,134	10,523	10,369	10,404	10,120	43,615	41,416
Net Credit Losses (NCLs)	1,957	1,920	1,663	1,762	1,724	1,616	1,525	1,696	7,302	6,561
Credit Reserve Build / (Release)	(202)	(405)	(81)	494	162	(226)	221	31	(194)	188
Provision / (Release) for Unfunded Lending Commitments	(37)	(48)	65	94	71	(30)	(45)	33	74	29
Provision for Benefits and Claims	197	181	189	164	88	49	35	32	731	204
Provisions for Credit Losses and for Benefits and Claims	\$ 1,915	\$ 1,648	\$ 1,836	\$ 2,514	\$ 2,045	\$ 1,409	\$ 1,736	\$ 1,792	\$ 7,913	\$ 6,982
Income from Continuing Operations before Income Taxes	\$ 6,937	\$ 6,894	\$ 6,187	\$ 4,808	\$ 4,987	\$ 5,770	\$ 5,620	\$ 5,100	\$ 24,826	\$ 21,477
Income Taxes (benefits)	2,120	2,036	1,881	1,403	1,479	1,723	1,733	1,509	7,440	6,444
<b>Income from Continuing Operations</b>	<b>\$ 4,817</b>	<b>\$ 4,858</b>	<b>\$ 4,306</b>	<b>\$ 3,405</b>	<b>\$ 3,508</b>	<b>\$ 4,047</b>	<b>\$ 3,887</b>	<b>\$ 3,591</b>	<b>\$ 17,386</b>	<b>\$ 15,033</b>
Income (Loss) from Discontinued Operations, net of Taxes	(5)	6	(10)	(45)	(2)	(23)	(30)	(3)	(54)	(58)
Net Income before Noncontrolling Interests	\$ 4,812	\$ 4,864	\$ 4,296	\$ 3,360	\$ 3,506	\$ 4,024	\$ 3,857	\$ 3,588	\$ 17,332	\$ 14,975
Net Income Attributable to Noncontrolling Interests	42	18	5	25	5	26	17	15	90	63
<b>Citigroup's Net Income</b>	<b>\$ 4,770</b>	<b>\$ 4,846</b>	<b>\$ 4,291</b>	<b>\$ 3,335</b>	<b>\$ 3,501</b>	<b>\$ 3,998</b>	<b>\$ 3,840</b>	<b>\$ 3,573</b>	<b>\$ 17,242</b>	<b>\$ 14,912</b>
<b>Diluted Earnings Per Share:</b>										
Income from Continuing Operations	\$ 1.51	\$ 1.51	\$ 1.36	\$ 1.03	\$ 1.11	\$ 1.25	\$ 1.25	\$ 1.14	\$ 5.42	\$ 4.74
Citigroup's Net Income	\$ 1.51	\$ 1.51	\$ 1.35	\$ 1.02	\$ 1.10	\$ 1.24	\$ 1.24	\$ 1.14	\$ 5.40	\$ 4.72
<b>Shares (in millions):</b>										
Average Basic	3,034.2	3,020.0	2,993.3	2,968.3	2,943.0	2,915.8	2,879.9	2,813.8	3,004.0	2,888.1
Average Diluted	3,039.3	3,025.0	2,996.9	2,969.5	2,943.1	2,915.9	2,880.1	2,814.2	3,007.7	2,888.3
Common Shares Outstanding, at period end	3,034.1	3,009.8	2,979.0	2,953.3	2,934.9	2,905.4	2,849.7	2,772.4		
Preferred Dividends - Basic	\$ 128	\$ 202	\$ 174	\$ 265	\$ 210	\$ 322	\$ 225	\$ 320	\$ 769	\$ 1,077
Preferred Dividends - Diluted	\$ 128	\$ 202	\$ 174	\$ 265	\$ 210	\$ 322	\$ 225	\$ 320	\$ 769	\$ 1,077
<b>Income Allocated to Unrestricted Common Shareholders - Basic</b>										
Income from Continuing Operations	\$ 4,585	\$ 4,574	\$ 4,070	\$ 3,072	\$ 3,253	\$ 3,645	\$ 3,592	\$ 3,207	\$ 16,302	\$ 13,698
Citigroup's Net Income	\$ 4,580	\$ 4,580	\$ 4,061	\$ 3,028	\$ 3,251	\$ 3,623	\$ 3,562	\$ 3,204	\$ 16,249	\$ 13,640
<b>Income Allocated to Unrestricted Common Shareholders - Diluted</b>										
Income from Continuing Operations	\$ 4,585	\$ 4,574	\$ 4,070	\$ 3,072	\$ 3,253	\$ 3,645	\$ 3,592	\$ 3,207	\$ 16,302	\$ 13,698
Citigroup's Net Income	\$ 4,580	\$ 4,580	\$ 4,061	\$ 3,028	\$ 3,251	\$ 3,623	\$ 3,562	\$ 3,204	\$ 16,249	\$ 13,640
<b>Regulatory Capital Ratios and Performance Metrics:</b>										
Common Equity Tier 1 Capital Ratio <sup>(1)</sup>	11.06%	11.37%	11.67%	12.07%	12.34%	12.53%	12.63%	12.57%		
Tier 1 Capital Ratio <sup>(1)</sup>	12.07%	12.54%	12.91%	13.49%	13.81%	14.12%	14.23%	14.24%		
Total Capital Ratio <sup>(1)</sup>	13.38%	14.14%	14.60%	15.30%	15.71%	16.13%	16.34%	16.24%		
Supplementary Leverage Ratio <sup>(2)</sup>	6.44%	6.72%	6.85%	7.08%	7.44%	7.48%	7.40%	7.22%		
Return on Average Assets	1.04%	1.06%	0.94%	0.74%	0.79%	0.89%	0.83%	0.78%	0.95%	0.82%
Return on Average Common Equity	9.4%	9.1%	8.0%	5.9%	6.4%	7.0%	6.8%	6.2%	8.1%	6.6%
Efficiency Ratio (Total Operating Expenses/Total Revenues, net)	55%	56%	57%	60%	60%	59%	59%	59%	57%	59%
<b>Balance Sheet Data (in billions of dollars, except per share amounts):</b>										
Total Assets	\$ 1,831.8	\$ 1,829.4	\$ 1,808.4	\$ 1,731.2	\$ 1,801.0	\$ 1,818.8	\$ 1,818.1	\$ 1,792.1		
Total Average Assets	1,853.1	1,839.7	1,818.4	1,784.3	1,777.6	1,807.3	1,830.2	1,819.8	\$ 1,823.9	\$ 1,808.7
Total Deposits	899.6	908.0	904.2	907.9	934.6	937.9	940.3	929.4		
Citigroup's Stockholders' Equity	214.6	219.4	220.8	221.9	227.5	231.9	231.6	225.1		
Book Value Per Share	66.79	68.27	69.03	69.46	71.47	73.19	74.51	74.26		
Tangible Book Value Per Share <sup>(3)</sup>	57.66	59.18	60.07	60.61	62.58	63.53	64.71	64.57		
<b>Direct Staff (in thousands)</b>	<b>239</b>	<b>238</b>	<b>239</b>	<b>231</b>	<b>225</b>	<b>220</b>	<b>220</b>	<b>219</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. For the composition of Citi's Common Equity Tier 1 Capital and ratio, see page 30.

(2) Citigroup's Supplementary Leverage Ratio (SLR), which reflects full implementation of the U.S. Basel III rules, is a non-GAAP financial measure. For the composition of Citi's SLR, see page 30.

(3) Tangible book value per share is a non-GAAP financial measure. For a reconciliation of this measure to reported results, see page 30.

N/A Not Applicable.

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 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	Full Year 2015	Full Year 2016
<b>Revenues</b>										
Interest revenue	\$ 14,600	\$ 14,873	\$ 14,714	\$ 14,364	\$ 14,167	\$ 14,356	\$ 14,653	\$ 14,439	\$ 58,551	\$ 57,615
Interest expense	3,028	3,051	2,941	2,901	2,940	3,120	3,174	3,277	11,921	12,511
Net interest revenue	11,572	11,822	11,773	11,463	11,227	11,236	11,479	11,162	46,630	45,104
Commissions and fees	3,170	3,194	2,732	2,752	2,463	2,725	2,644	2,689	11,848	10,521
Principal transactions	1,971	2,173	1,327	537	1,840	1,816	2,238	1,691	6,008	7,585
Administrative and other fiduciary fees	962	995	870	821	811	878	862	813	3,648	3,364
Realized gains (losses) on investments	307	183	151	41	186	200	287	275	682	948
Other-than-temporary impairment losses on investments and other assets	(72)	(43)	(80)	(70)	(465)	(118)	(32)	(5)	(265)	(620)
Insurance premiums	497	482	464	402	264	217	184	171	1,845	836
Other revenue	1,329	664	1,455	2,510	1,229	594	98	216	5,958	2,137
Total non-interest revenues	8,164	7,648	6,919	6,993	6,328	6,312	6,281	5,850	29,724	24,771
<b>Total revenues, net of interest expense</b>	<b>19,736</b>	<b>19,470</b>	<b>18,692</b>	<b>18,456</b>	<b>17,555</b>	<b>17,548</b>	<b>17,760</b>	<b>17,012</b>	<b>76,354</b>	<b>69,875</b>
<b>Provisions for Credit Losses and for Benefits and Claims</b>										
Net credit losses	1,957	1,920	1,663	1,762	1,724	1,616	1,525	1,696	7,302	6,561
Credit reserve build / (release)	(202)	(405)	(81)	494	162	(226)	221	31	(194)	188
Provision for loan losses	1,755	1,515	1,582	2,256	1,886	1,390	1,746	1,727	7,108	6,749
Provision for Policyholder benefits and claims	197	181	189	164	88	49	35	32	731	204
Provision for unfunded lending commitments	(37)	(48)	65	94	71	(30)	(45)	33	74	29
Total provisions for credit losses and for benefits and claims	1,915	1,648	1,836	2,514	2,045	1,409	1,736	1,792	7,913	6,982
<b>Operating Expenses</b>										
Compensation and benefits	5,520	5,483	5,321	5,445	5,556	5,229	5,203	4,982	21,769	20,970
Premises and Equipment	709	737	722	710	651	642	624	625	2,878	2,542
Technology / communication expense	1,600	1,656	1,628	1,697	1,649	1,657	1,694	1,685	6,581	6,685
Advertising and marketing expense	392	393	391	371	390	433	403	406	1,547	1,632
Other operating	2,663	2,659	2,607	2,911	2,277	2,408	2,480	2,422	10,840	9,587
Total operating expenses	10,884	10,928	10,669	11,134	10,523	10,369	10,404	10,120	43,615	41,416
<b>Income from Continuing Operations before Income Taxes</b>	<b>6,937</b>	<b>6,894</b>	<b>6,187</b>	<b>4,808</b>	<b>4,987</b>	<b>5,770</b>	<b>5,620</b>	<b>5,100</b>	<b>24,826</b>	<b>21,477</b>
Provision (benefits) for income taxes	2,120	2,036	1,881	1,403	1,479	1,723	1,733	1,509	7,440	6,444
<b>Income from Continuing Operations</b>	<b>4,817</b>	<b>4,858</b>	<b>4,306</b>	<b>3,405</b>	<b>3,508</b>	<b>4,047</b>	<b>3,887</b>	<b>3,591</b>	<b>17,386</b>	<b>15,033</b>
<b>Discontinued Operations</b>										
Income (Loss) from Discontinued Operations	(8)	9	(15)	(69)	(3)	(36)	(37)	(4)	(83)	(80)
Gain (Loss) on Sale	-	-	-	-	-	-	-	-	-	-
Provision (benefits) for income taxes	(3)	3	(5)	(24)	(1)	(13)	(7)	(1)	(29)	(22)
<b>Income (Loss) from Discontinued Operations, net of taxes</b>	<b>(5)</b>	<b>6</b>	<b>(10)</b>	<b>(45)</b>	<b>(2)</b>	<b>(23)</b>	<b>(30)</b>	<b>(3)</b>	<b>(54)</b>	<b>(58)</b>
<b>Net Income before Noncontrolling Interests</b>	<b>4,812</b>	<b>4,864</b>	<b>4,296</b>	<b>3,360</b>	<b>3,506</b>	<b>4,024</b>	<b>3,857</b>	<b>3,588</b>	<b>17,332</b>	<b>14,975</b>
Net Income attributable to noncontrolling interests	42	18	5	25	5	26	17	15	90	63
<b>Citigroup's Net Income</b>	<b>\$ 4,770</b>	<b>\$ 4,846</b>	<b>\$ 4,291</b>	<b>\$ 3,335</b>	<b>\$ 3,501</b>	<b>\$ 3,998</b>	<b>\$ 3,840</b>	<b>\$ 3,573</b>	<b>\$ 17,242</b>	<b>\$ 14,912</b>

Reclassified to conform to the current period's presentation.

**CITIGROUP CONSOLIDATED BALANCE SHEET**

(In millions of dollars)

	March 31, 2015	June 30, 2015	September 30, 2015	December 31, 2015	March 31, 2016	June 30, 2016	September 30, 2016	December 31, 2016
<b>Assets</b>								
Cash and due from banks (including segregated cash and other deposits)	\$ 21,880	\$ 23,413	\$ 21,726	\$ 20,900	\$ 22,240	\$ 22,140	\$ 23,419	\$ 23,043
Deposits with banks	133,896	130,685	137,935	112,197	136,049	127,993	132,571	137,451
Fed funds sold and securities borrd or purch under agree. to resell	239,015	237,054	231,695	219,675	225,093	228,683	236,045	236,813
Brokerage receivables	35,637	43,921	37,875	27,683	35,261	36,851	36,112	28,887
Trading account assets	295,961	271,942	258,233	241,215	265,499	263,174	254,627	243,925
Investments								
Available-for-sale and non-marketable equity securities	303,561	301,955	308,499	306,740	316,362	320,390	316,352	307,637
Held-to-maturity	23,254	30,166	33,940	36,215	36,890	35,903	38,588	45,667
Total Investments	326,815	332,121	342,439	342,955	353,252	356,293	354,940	353,304
Loans, net of unearned income								
Consumer	337,431	337,878	328,922	325,454	317,555	326,082	328,372	325,063
Corporate	283,623	294,240	293,522	292,163	301,269	307,433	310,063	299,306
Loans, net of unearned income	621,054	632,118	622,444	617,617	618,824	633,515	638,435	624,369
Allowance for loan losses	(14,598)	(14,075)	(13,626)	(12,626)	(12,712)	(12,304)	(12,439)	(12,060)
Total loans, net	606,456	618,043	608,818	604,991	606,112	621,211	625,996	612,309
Goodwill	23,150	23,012	22,444	22,349	22,575	22,496	22,539	21,659
Intangible assets (other than MSRs)	4,244	4,071	3,880	3,721	3,493	5,521	5,358	5,114
Mortgage servicing rights (MSRs)	1,685	1,924	1,766	1,781	1,524	1,324	1,270	1,564
Other assets	143,062	143,184	141,545	133,743	129,869	133,085	125,240	128,008
Assets related to discontinued operations held for sale	-	-	-	-	-	-	-	-
<b>Total assets</b>	<b>\$ 1,831,801</b>	<b>\$ 1,829,370</b>	<b>\$ 1,808,356</b>	<b>\$ 1,731,210</b>	<b>\$ 1,800,967</b>	<b>\$ 1,818,771</b>	<b>\$ 1,818,117</b>	<b>\$ 1,792,077</b>
<b>Liabilities</b>								
Non-interest-bearing deposits in U.S. offices	\$ 136,568	\$ 135,013	\$ 141,425	\$ 139,249	\$ 138,153	\$ 140,145	\$ 141,899	\$ 136,698
Interest-bearing deposits in U.S. offices	275,423	268,947	267,057	280,234	284,969	295,589	288,094	300,972
Total U.S. Deposits	411,991	403,960	408,482	419,483	423,122	435,734	429,993	437,670
Non-interest-bearing deposits in offices outside the U.S.	71,653	72,629	73,188	71,577	77,865	76,574	75,956	77,616
Interest-bearing deposits in offices outside the U.S.	416,003	431,448	422,573	416,827	433,604	425,544	434,303	414,120
Total International Deposits	487,656	504,077	495,761	488,404	511,469	502,118	510,259	491,736
Total deposits	899,647	908,037	904,243	907,887	934,591	937,852	940,252	929,406
Fed funds purch and securities loaned or sold under agree. to repurch.	175,371	177,012	168,604	146,496	157,208	158,001	153,124	141,821
Brokerage payables	58,252	54,867	59,557	53,722	58,257	62,054	61,921	57,152
Trading account liabilities	142,438	136,295	125,981	117,512	136,146	136,307	131,649	139,045
Short-term borrowings	39,405	25,907	23,715	21,079	20,893	18,408	29,527	30,701
Long-term debt	210,522	211,845	213,533	201,275	207,835	207,448	209,051	206,178
Other liabilities (1)	90,143	94,582	90,586	60,147	57,276	65,680	59,903	61,631
Liabilities related to discontinued operations held for sale	-	-	-	-	-	-	-	-
<b>Total liabilities</b>	<b>\$ 1,615,778</b>	<b>\$ 1,608,545</b>	<b>\$ 1,586,219</b>	<b>\$ 1,508,118</b>	<b>\$ 1,572,206</b>	<b>\$ 1,585,750</b>	<b>\$ 1,585,427</b>	<b>\$ 1,565,934</b>
<b>Equity</b>								
<b>Stockholders' equity</b>								
Preferred stock	\$ 11,968	\$ 13,968	\$ 15,218	\$ 16,718	\$ 17,753	\$ 19,253	\$ 19,253	\$ 19,253
Common stock	31	31	31	31	31	31	31	31
Additional paid-in capital	108,124	108,219	108,261	108,288	107,590	107,730	107,875	108,042
Retained earnings	122,463	126,954	130,921	133,841	136,998	140,527	143,678	146,477
Treasury stock	(3,275)	(4,628)	(6,326)	(7,677)	(8,224)	(9,538)	(12,069)	(16,302)
Accumulated other comprehensive income (loss)	(24,691)	(25,104)	(27,257)	(29,344)	(26,626)	(26,115)	(27,193)	(32,381)
<b>Total common equity</b>	<b>\$ 202,652</b>	<b>\$ 205,472</b>	<b>\$ 205,630</b>	<b>\$ 205,139</b>	<b>\$ 209,769</b>	<b>\$ 212,635</b>	<b>\$ 212,322</b>	<b>\$ 205,867</b>
<b>Total Citigroup stockholders' equity</b>	<b>\$ 214,620</b>	<b>\$ 219,440</b>	<b>\$ 220,848</b>	<b>\$ 221,857</b>	<b>\$ 227,522</b>	<b>\$ 231,888</b>	<b>\$ 231,575</b>	<b>\$ 225,120</b>
Noncontrolling interests	1,403	1,385	1,289	1,235	1,239	1,133	1,115	1,023
<b>Total equity</b>	<b>216,023</b>	<b>220,825</b>	<b>222,137</b>	<b>223,092</b>	<b>228,761</b>	<b>233,021</b>	<b>232,690</b>	<b>226,143</b>
<b>Total liabilities and equity</b>	<b>\$ 1,831,801</b>	<b>\$ 1,829,370</b>	<b>\$ 1,808,356</b>	<b>\$ 1,731,210</b>	<b>\$ 1,800,967</b>	<b>\$ 1,818,771</b>	<b>\$ 1,818,117</b>	<b>\$ 1,792,077</b>

(1) Includes allowance for credit losses for unfunded lending commitments. See page 25 for amounts by period.

Reclassified to conform to the current period's presentation.

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

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	Full Year 2015	Full Year 2016
<b>Global Consumer Banking</b>										
North America	\$ 5,008	\$ 4,848	\$ 4,840	\$ 4,819	\$ 4,830	\$ 4,709	\$ 5,161	\$ 5,059	\$ 19,515	\$ 19,759
Latin America	1,420	1,420	1,533	1,349	1,229	1,236	1,245	1,212	5,722	4,922
Asia (1)	1,810	1,860	1,698	1,646	1,655	1,729	1,758	1,696	7,014	6,838
<b>Total</b>	<b>8,238</b>	<b>8,128</b>	<b>8,071</b>	<b>7,814</b>	<b>7,714</b>	<b>7,674</b>	<b>8,164</b>	<b>7,967</b>	<b>32,251</b>	<b>31,519</b>
<b>Institutional Clients Group (Ex-CVA/DVA) (2)</b>										
North America	3,248	3,305	3,282	2,705	2,980	3,393	3,191	2,949	12,540	12,513
EMEA	2,998	2,383	2,198	2,077	2,167	2,577	2,506	2,605	9,656	9,855
Latin America	980	987	1,032	937	962	1,022	999	994	3,936	3,977
Asia	1,805	1,791	1,748	1,587	1,786	1,697	1,763	1,636	6,931	6,882
<b>Total</b>	<b>9,031</b>	<b>8,466</b>	<b>8,260</b>	<b>7,306</b>	<b>7,895</b>	<b>8,689</b>	<b>8,459</b>	<b>8,184</b>	<b>33,063</b>	<b>33,227</b>
<b>Corporate / Other</b>	<b>2,540</b>	<b>2,564</b>	<b>2,165</b>	<b>3,517</b>	<b>1,946</b>	<b>1,185</b>	<b>1,137</b>	<b>861</b>	<b>10,786</b>	<b>5,129</b>
<b>Total Citigroup - Net Revenues (Ex-CVA/DVA) (2)</b>	<b>\$ 19,809</b>	<b>\$ 19,158</b>	<b>\$ 18,496</b>	<b>\$ 18,637</b>	<b>\$ 17,555</b>	<b>\$ 17,548</b>	<b>\$ 17,760</b>	<b>\$ 17,012</b>	<b>76,100</b>	<b>69,875</b>
CVA/DVA for Periods Prior to 1Q16 (2)	(73)	312	196	(181)	-	-	-	-	254	-
<b>Total Citigroup - Net Revenues</b>	<b>\$ 19,736</b>	<b>\$ 19,470</b>	<b>\$ 18,692</b>	<b>\$ 18,456</b>	<b>\$ 17,555</b>	<b>\$ 17,548</b>	<b>\$ 17,760</b>	<b>\$ 17,012</b>	<b>\$ 76,354</b>	<b>\$ 69,875</b>

- (1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.
- (2) 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). Effective January 1, 2016, Citigroup early adopted on a prospective basis the amendment in ASU No. 2016-01, *Financial Instruments – Overall (Subtopic 825-10): Recognition and Measurement of Financial Assets and Financial Liabilities*, related to the presentation of DVA on fair value option liabilities. Accordingly, beginning in the first quarter of 2016, the portion of the change in fair value of these liabilities related to changes in Citigroup's own credit spreads (DVA) are reflected as a component of Accumulated Other Comprehensive Income (AOCI); previously these amounts were recognized in Citigroup's revenues and net income. In the tables above and on pages 5, 15 and 16, results for all periods prior to the first quarter of 2016 exclude the impact of CVA/DVA, as applicable, for consistency with the current period's presentation. Citigroup's results of operations excluding the impact of CVA/DVA in such periods are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

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

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	Full Year 2015	Full Year 2016
<b>Income from Continuing Operations:</b>										
<b>Global Consumer Banking</b>										
North America	\$ 1,121	\$ 1,056	\$ 1,049	\$ 962	\$ 833	\$ 815	\$ 780	\$ 810	\$ 4,188	\$ 3,238
Latin America	207	181	297	141	146	173	160	154	826	633
Asia (1)	339	338	306	217	215	297	310	261	1,200	1,083
<b>Total</b>	<u>1,667</u>	<u>1,575</u>	<u>1,652</u>	<u>1,320</u>	<u>1,194</u>	<u>1,285</u>	<u>1,250</u>	<u>1,225</u>	<u>6,214</u>	<u>4,954</u>
<b>Institutional Clients Group (Ex-CVA/DVA) (2)</b>										
North America	927	937	887	465	546	1,005	1,067	877	3,216	3,495
EMEA	998	579	372	196	374	695	649	647	2,145	2,365
Latin America	381	409	380	176	330	392	389	343	1,346	1,454
Asia	643	630	535	423	619	523	555	514	2,231	2,211
<b>Total</b>	<u>2,949</u>	<u>2,555</u>	<u>2,174</u>	<u>1,260</u>	<u>1,869</u>	<u>2,615</u>	<u>2,660</u>	<u>2,381</u>	<u>8,938</u>	<u>9,525</u>
<b>Corporate / Other</b>	248	532	353	939	445	147	(23)	(15)	2,072	554
<b>Income From Continuing Operations - Ex-CVA/DVA (2)</b>	<b>4,864</b>	<b>4,662</b>	<b>4,179</b>	<b>3,519</b>	<b>3,508</b>	<b>4,047</b>	<b>3,887</b>	<b>3,591</b>	<b>17,224</b>	<b>15,033</b>
<b>Discontinued Operations</b>	(5)	6	(10)	(45)	(2)	(23)	(30)	(3)	(54)	(58)
Net Income Attributable to Noncontrolling Interests	42	18	5	25	5	26	17	15	90	63
<b>Citigroup's Net Income - Ex-CVA/DVA (2)</b>	<b>\$ 4,817</b>	<b>\$ 4,650</b>	<b>\$ 4,164</b>	<b>\$ 3,449</b>	<b>\$ 3,501</b>	<b>\$ 3,998</b>	<b>\$ 3,840</b>	<b>\$ 3,573</b>	<b>\$ 17,080</b>	<b>\$ 14,912</b>
CVA/DVA (after-tax) for Periods Prior to 1Q16 (2)	(47)	196	127	(114)	-	-	-	-	162	-
<b>Total Citigroup - Net Income</b>	<b>\$ 4,770</b>	<b>\$ 4,846</b>	<b>\$ 4,291</b>	<b>\$ 3,335</b>	<b>\$ 3,501</b>	<b>\$ 3,998</b>	<b>\$ 3,840</b>	<b>\$ 3,573</b>	<b>\$ 17,242</b>	<b>\$ 14,912</b>
<b>Average Assets</b>										
North America	\$ 885	\$ 876	\$ 882	\$ 890	\$ 907	\$ 926	\$ 947	\$ 966	\$ 883	\$ 937
EMEA (1)	317	331	312	300	301	312	316	308	315	309
Latin America	146	145	138	138	134	134	131	128	142	132
Asia (1)	311	313	307	308	307	315	325	318	310	316
Corporate / Other	194	175	179	148	129	120	111	100	174	115
<b>Total</b>	<u>\$ 1,853</u>	<u>\$ 1,840</u>	<u>\$ 1,818</u>	<u>\$ 1,784</u>	<u>\$ 1,778</u>	<u>\$ 1,807</u>	<u>\$ 1,830</u>	<u>\$ 1,820</u>	<u>\$ 1,824</u>	<u>\$ 1,809</u>
<b>Return on Average Assets (ROA)(Ex-CVA/DVA) (2) (3)</b>										
North America	0.93%	0.91%	0.87%	0.64%	0.61%	0.79%	0.77%	0.70%	0.84%	0.72%
EMEA (1)	1.24%	0.69%	0.47%	0.25%	0.49%	0.88%	0.80%	0.82%	0.67%	0.75%
Latin America	1.63%	1.63%	1.94%	0.90%	1.43%	1.69%	1.66%	1.54%	1.53%	1.58%
Asia (1)	1.29%	1.24%	1.08%	0.82%	1.09%	1.04%	1.06%	0.97%	1.10%	1.04%
Corporate/Other	0.48%	1.24%	0.75%	2.35%	1.40%	0.39%	(0.17%)	(0.08%)	1.14%	0.43%
<b>Total</b>	<u>1.05%</u>	<u>1.01%</u>	<u>0.91%</u>	<u>0.77%</u>	<u>0.79%</u>	<u>0.89%</u>	<u>0.83%</u>	<u>0.78%</u>	<u>0.94%</u>	<u>0.82%</u>

(1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.

(2) See footnote 2 on page 4.

(3) For all periods prior to the first quarter of 2016, ROA excluding CVA/DVA is defined as annualized net income (less CVA/DVA), divided by average assets. See above for after-tax CVA/DVA for each period presented.

Reclassified to conform to the current period's presentation.

**GLOBAL CONSUMER BANKING**

Page 1

(In millions of dollars, except as otherwise noted)

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	Full Year 2015	Full Year 2016
Net Interest Revenue	\$ 6,400	\$ 6,404	\$ 6,460	\$ 6,488	\$ 6,352	\$ 6,308	\$ 6,709	\$ 6,656	\$ 25,752	\$ 26,025
Non-Interest Revenue	1,838	1,724	1,611	1,326	1,362	1,366	1,455	1,311	6,499	5,494
<b>Total Revenues, Net of Interest Expense</b>	<b>8,238</b>	<b>8,128</b>	<b>8,071</b>	<b>7,814</b>	<b>7,714</b>	<b>7,674</b>	<b>8,164</b>	<b>7,967</b>	<b>32,251</b>	<b>31,519</b>
Total Operating Expenses	4,300	4,334	4,225	4,340	4,401	4,297	4,429	4,356	17,199	17,483
Net Credit Losses	1,490	1,504	1,353	1,405	1,371	1,374	1,349	1,516	5,752	5,610
Credit Reserve Build / (Release)	(150)	(98)	(102)	(45)	85	23	436	164	(395)	708
Provision for Unfunded Lending Commitments	-	(4)	1	7	1	8	(3)	(3)	4	3
Provision for Benefits and Claims	28	22	28	30	28	20	32	32	108	106
Provisions for Credit Losses and for Benefits and Claims (LLR & PBC)	1,368	1,424	1,280	1,397	1,485	1,425	1,808	1,709	5,469	6,427
Income from Continuing Operations before Taxes	2,570	2,370	2,566	2,077	1,828	1,952	1,927	1,902	9,583	7,609
Income Taxes	903	795	914	757	634	667	677	677	3,369	2,655
<b>Income from Continuing Operations</b>	<b>1,667</b>	<b>1,575</b>	<b>1,652</b>	<b>1,320</b>	<b>1,194</b>	<b>1,285</b>	<b>1,250</b>	<b>1,225</b>	<b>6,214</b>	<b>4,954</b>
Noncontrolling Interests	(4)	5	8	1	2	1	3	1	10	7
<b>Net Income</b>	<b>\$ 1,671</b>	<b>\$ 1,570</b>	<b>\$ 1,644</b>	<b>\$ 1,319</b>	<b>\$ 1,192</b>	<b>\$ 1,284</b>	<b>\$ 1,247</b>	<b>\$ 1,224</b>	<b>\$ 6,204</b>	<b>\$ 4,947</b>
EOP Assets (in billions of dollars)	\$ 374	\$ 381	\$ 376	\$ 381	\$ 384	\$ 399	\$ 411	\$ 412	\$ 378	\$ 396
Average Assets (in billions of dollars)	\$ 379	\$ 380	\$ 374	\$ 378	\$ 377	\$ 387	\$ 409	\$ 410	\$ 378	\$ 396
Return on Average Assets (ROA)	1.79%	1.66%	1.74%	1.38%	1.27%	1.33%	1.21%	1.19%	1.64%	1.25%
Efficiency Ratio	52%	53%	52%	56%	57%	56%	54%	55%	53%	55%
<b>Net Credit Losses as a % of Average Loans</b>	<b>2.21%</b>	<b>2.22%</b>	<b>1.99%</b>	<b>2.05%</b>	<b>2.04%</b>	<b>2.02%</b>	<b>1.87%</b>	<b>2.10%</b>	<b>2.12%</b>	<b>2.01%</b>
<b>Revenue by Business</b>										
Retail Banking	\$ 3,483	\$ 3,483	\$ 3,461	\$ 3,227	\$ 3,187	\$ 3,242	\$ 3,330	\$ 3,157	\$ 13,654	\$ 12,916
Cards (1)	4,755	4,645	4,610	4,587	4,527	4,432	4,834	4,810	18,597	18,603
Total	<b>\$ 8,238</b>	<b>\$ 8,128</b>	<b>\$ 8,071</b>	<b>\$ 7,814</b>	<b>\$ 7,714</b>	<b>\$ 7,674</b>	<b>\$ 8,164</b>	<b>\$ 7,967</b>	<b>\$ 32,251</b>	<b>\$ 31,519</b>
<b>Net Credit Losses by Business</b>										
Retail Banking	\$ 256	\$ 261	\$ 246	\$ 295	\$ 221	\$ 243	\$ 257	\$ 286	\$ 1,058	\$ 1,007
Cards (1)	1,234	1,243	1,107	1,110	1,150	1,131	1,092	1,230	4,694	4,603
Total	<b>\$ 1,490</b>	<b>\$ 1,504</b>	<b>\$ 1,353</b>	<b>\$ 1,405</b>	<b>\$ 1,371</b>	<b>\$ 1,374</b>	<b>\$ 1,349</b>	<b>\$ 1,516</b>	<b>\$ 5,752</b>	<b>\$ 5,610</b>
<b>Income from Continuing Operations by Business</b>										
Retail Banking	\$ 539	\$ 517	\$ 541	\$ 278	\$ 298	\$ 472	\$ 461	\$ 335	\$ 1,875	\$ 1,566
Cards (1)	1,128	1,058	1,111	1,042	896	813	789	890	4,339	3,388
Total	<b>\$ 1,667</b>	<b>\$ 1,575</b>	<b>\$ 1,652</b>	<b>\$ 1,320</b>	<b>\$ 1,194</b>	<b>\$ 1,285</b>	<b>\$ 1,250</b>	<b>\$ 1,225</b>	<b>\$ 6,214</b>	<b>\$ 4,954</b>
<b>Foreign Currency (FX) Translation Impact:</b>										
Total Revenue - as Reported	\$ 8,238	\$ 8,128	\$ 8,071	\$ 7,814	\$ 7,714	\$ 7,674	\$ 8,164	\$ 7,967	\$ 32,251	\$ 31,519
Impact of FX Translation (2)	(422)	(460)	(271)	(233)	(131)	(140)	(92)	-	(998)	-
Total Revenues - Ex-FX (2)	<b>\$ 7,816</b>	<b>\$ 7,668</b>	<b>\$ 7,800</b>	<b>\$ 7,581</b>	<b>\$ 7,583</b>	<b>\$ 7,534</b>	<b>\$ 8,072</b>	<b>\$ 7,967</b>	<b>\$ 31,253</b>	<b>\$ 31,519</b>
Total Operating Expenses - as Reported	\$ 4,300	\$ 4,334	\$ 4,225	\$ 4,340	\$ 4,401	\$ 4,297	\$ 4,429	\$ 4,356	\$ 17,199	\$ 17,483
Impact of FX Translation (2)	(199)	(211)	(121)	(108)	(61)	(72)	(51)	-	(463)	-
Total Operating Expenses - Ex-FX (2)	<b>\$ 4,101</b>	<b>\$ 4,123</b>	<b>\$ 4,104</b>	<b>\$ 4,232</b>	<b>\$ 4,340</b>	<b>\$ 4,225</b>	<b>\$ 4,378</b>	<b>\$ 4,356</b>	<b>\$ 16,736</b>	<b>\$ 17,483</b>
Total Provisions for LLR & PBC - as Reported	\$ 1,368	\$ 1,424	\$ 1,280	\$ 1,397	\$ 1,485	\$ 1,425	\$ 1,808	\$ 1,709	\$ 5,469	\$ 6,427
Impact of FX Translation (2)	(96)	(89)	(57)	(53)	(35)	(28)	(18)	-	(213)	-
Total Provisions for LLR & PBC - Ex-FX (2)	<b>\$ 1,272</b>	<b>\$ 1,335</b>	<b>\$ 1,223</b>	<b>\$ 1,344</b>	<b>\$ 1,450</b>	<b>\$ 1,397</b>	<b>\$ 1,790</b>	<b>\$ 1,709</b>	<b>\$ 5,256</b>	<b>\$ 6,427</b>
Net Income - as Reported	\$ 1,671	\$ 1,570	\$ 1,644	\$ 1,319	\$ 1,192	\$ 1,284	\$ 1,247	\$ 1,224	\$ 6,204	\$ 4,947
Impact of FX Translation (2)	(91)	(112)	(70)	(59)	(29)	(29)	(16)	-	(239)	-
Net Income - Ex-FX (2)	<b>\$ 1,580</b>	<b>\$ 1,458</b>	<b>\$ 1,574</b>	<b>\$ 1,260</b>	<b>\$ 1,163</b>	<b>\$ 1,255</b>	<b>\$ 1,231</b>	<b>\$ 1,224</b>	<b>\$ 5,965</b>	<b>\$ 4,947</b>

(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 2016 average exchange rates for all periods presented. Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)								
Branches (actual)	2,786	2,774	2,764	2,754	2,670	2,650	2,648	2,618
Accounts (in millions)	55.1	55.2	56.1	56.1	56.0	56.2	56.2	54.4
Average Deposits	\$ 296.6	\$ 296.5	\$ 293.5	\$ 293.8	\$ 293.9	\$ 297.4	\$ 301.2	\$ 301.1
Investment Sales	\$ 25.5	\$ 25.5	\$ 19.7	\$ 17.3	\$ 16.4	\$ 18.8	\$ 19.5	\$ 18.6
Investment Assets under Management (AUMs)	\$ 147.8	\$ 148.5	\$ 138.9	\$ 140.3	\$ 139.8	\$ 139.9	\$ 140.9	\$ 137.5
Average Loans	\$ 141.0	\$ 142.4	\$ 139.8	\$ 140.8	\$ 139.6	\$ 141.1	\$ 142.0	\$ 138.1
EOP Loans:								
Mortgages	\$ 79.3	\$ 80.1	\$ 79.0	\$ 80.2	\$ 82.2	\$ 81.6	\$ 81.4	\$ 79.4
Commercial Banking	33.0	33.4	32.0	31.9	32.2	32.6	33.2	32.0
Personal and Other	28.4	28.9	28.1	28.2	27.6	27.2	27.0	24.9
EOP Loans	\$ 140.7	\$ 142.4	\$ 139.1	\$ 140.3	\$ 142.0	\$ 141.4	\$ 141.6	\$ 136.3
Net Interest Revenue (in millions) (1)	\$ 2,110	\$ 2,168	\$ 2,152	\$ 2,165	\$ 2,165	\$ 2,154	\$ 2,191	\$ 2,129
As a % of Average Loans	6.07%	6.11%	6.11%	6.10%	6.24%	6.14%	6.14%	6.13%
Net Credit Losses (in millions)	\$ 256	\$ 261	\$ 246	\$ 295	\$ 221	\$ 243	\$ 257	\$ 286
As a % of Average Loans	0.74%	0.74%	0.70%	0.83%	0.64%	0.69%	0.72%	0.82%
Loans 90+ Days Past Due (in millions) (2)	\$ 540	\$ 567	\$ 529	\$ 523	\$ 498	\$ 515	\$ 579	\$ 474
As a % of EOP Loans	0.39%	0.40%	0.38%	0.38%	0.35%	0.37%	0.41%	0.35%
Loans 30-89 Days Past Due (in millions) (2)	\$ 791	\$ 746	\$ 764	\$ 739	\$ 793	\$ 735	\$ 722	\$ 726
As a % of EOP Loans	0.57%	0.53%	0.55%	0.53%	0.56%	0.52%	0.51%	0.54%
<b>Cards Key Indicators</b> (in millions of dollars, except as otherwise noted) (3)								
EOP Open Accounts (in millions)	135.6	135.9	135.6	135.9	134.1	143.0	143.0	142.7
Purchase Sales (in billions)	\$ 80.1	\$ 89.7	\$ 88.6	\$ 96.2	\$ 84.6	\$ 95.7	\$ 115.3	\$ 125.1
Average Loans (in billions) (4)	\$ 132.4	\$ 129.9	\$ 129.7	\$ 131.5	\$ 131.3	\$ 131.9	\$ 145.5	\$ 149.3
EOP Loans (in billions) (4)	\$ 129.8	\$ 131.7	\$ 130.3	\$ 136.3	\$ 130.3	\$ 143.4	\$ 147.8	\$ 155.6
Average Yield (5)	13.39%	13.33%	13.25%	13.09%	13.21%	13.05%	12.76%	12.54%
Net Interest Revenue (6)	\$ 4,290	\$ 4,236	\$ 4,308	\$ 4,323	\$ 4,187	\$ 4,154	\$ 4,518	\$ 4,527
As a % of Average Loans (6)	13.14%	13.08%	13.18%	13.04%	12.83%	12.67%	12.35%	12.06%
Net Credit Losses	\$ 1,234	\$ 1,243	\$ 1,107	\$ 1,110	\$ 1,150	\$ 1,131	\$ 1,092	\$ 1,230
As a % of Average Loans	3.78%	3.84%	3.39%	3.35%	3.52%	3.45%	2.99%	3.28%
Net Credit Margin (7)	\$ 3,511	\$ 3,393	\$ 3,493	\$ 3,468	\$ 3,368	\$ 3,292	\$ 3,734	\$ 3,572
As a % of Average Loans (7)	10.75%	10.48%	10.68%	10.46%	10.32%	10.04%	10.21%	9.52%
Loans 90+ Days Past Due	\$ 1,592	\$ 1,453	\$ 1,452	\$ 1,596	\$ 1,524	\$ 1,450	\$ 1,587	\$ 1,819
As a % of EOP Loans	1.23%	1.10%	1.11%	1.17%	1.17%	1.01%	1.07%	1.17%
Loans 30-89 Days Past Due	\$ 1,623	\$ 1,544	\$ 1,663	\$ 1,679	\$ 1,567	\$ 1,583	\$ 1,831	\$ 1,814
As a % of EOP Loans	1.25%	1.17%	1.28%	1.23%	1.20%	1.10%	1.24%	1.17%

- (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 2 on page 9.
- (3) On June 17, 2016, Citi completed the acquisition of the \$10.6 billion Costco U.S. co-brand credit card portfolio.
- (4) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.
- (5) Average yield is gross interest revenue earned divided by average loans.
- (6) Net interest revenue includes certain fees that are recorded as interest revenue.
- (7) Net credit margin is total revenues, net of interest expense, less net credit losses and policy benefits and claims.

Reclassified to conform to the current period's presentation.



**GLOBAL CONSUMER BANKING**

**NORTH AMERICA**

**Page 1**

(In millions of dollars, except as otherwise noted)

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	Full Year 2015	Full Year 2016
Net Interest Revenue	\$ 4,285	\$ 4,266	\$ 4,403	\$ 4,455	\$ 4,398	\$ 4,331	\$ 4,696	\$ 4,706	\$ 17,409	\$ 18,131
Non-Interest Revenue	723	582	437	364	432	378	465	353	2,106	1,628
<b>Total Revenues, Net of Interest Expense</b>	<b>5,008</b>	<b>4,848</b>	<b>4,840</b>	<b>4,819</b>	<b>4,830</b>	<b>4,709</b>	<b>5,161</b>	<b>5,059</b>	<b>19,515</b>	<b>19,759</b>
Total Operating Expenses	2,338	2,315	2,315	2,401	2,500	2,426	2,595	2,537	9,369	10,058
Net Credit Losses	961	999	877	914	933	954	927	1,105	3,751	3,919
Credit Reserve Build / (Release)	(100)	(109)	(60)	(70)	79	49	408	117	(339)	653
Provision for Unfunded Lending Commitments	1	-	-	7	-	7	-	(1)	8	6
Provision for Benefits and Claims	10	10	11	8	9	8	8	9	39	34
Provisions for Loan Losses and for Benefits and Claims	872	900	828	859	1,021	1,018	1,343	1,230	3,459	4,612
Income from Continuing Operations before Taxes	1,798	1,633	1,697	1,559	1,309	1,265	1,223	1,292	6,687	5,089
Income Taxes	677	577	648	597	476	450	443	482	2,499	1,851
<b>Income from Continuing Operations</b>	<b>1,121</b>	<b>1,056</b>	<b>1,049</b>	<b>962</b>	<b>833</b>	<b>815</b>	<b>780</b>	<b>810</b>	<b>4,188</b>	<b>3,238</b>
Noncontrolling Interests	1	-	1	1	-	(1)	-	(1)	3	(2)
<b>Net Income</b>	<b>\$ 1,120</b>	<b>\$ 1,056</b>	<b>\$ 1,048</b>	<b>\$ 961</b>	<b>\$ 833</b>	<b>\$ 816</b>	<b>\$ 780</b>	<b>\$ 811</b>	<b>\$ 4,185</b>	<b>\$ 3,240</b>
Average Assets (in billions)	\$ 208	\$ 207	\$ 208	\$ 209	\$ 211	\$ 218	\$ 238	\$ 244	\$ 208	\$ 228
Return on Average Assets	2.18%	2.05%	2.00%	1.82%	1.59%	1.51%	1.30%	1.32%	2.01%	1.42%
Efficiency Ratio	47%	48%	48%	50%	52%	52%	50%	50%	48%	51%
<b>Net Credit Losses as a % of Average Loans</b>	<b>2.50%</b>	<b>2.58%</b>	<b>2.21%</b>	<b>2.26%</b>	<b>2.32%</b>	<b>2.34%</b>	<b>2.07%</b>	<b>2.42%</b>	<b>2.39%</b>	<b>2.29%</b>
<b>Revenue by Business</b>										
Retail Banking	\$ 1,371	\$ 1,340	\$ 1,305	\$ 1,296	\$ 1,290	\$ 1,313	\$ 1,356	\$ 1,263	\$ 5,312	\$ 5,222
Citi-Branded Cards	2,002	1,927	1,922	1,930	1,860	1,886	2,191	2,213	7,781	8,150
Citi Retail Services	1,635	1,581	1,613	1,593	1,680	1,510	1,614	1,583	6,422	6,387
Total	\$ 5,008	\$ 4,848	\$ 4,840	\$ 4,819	\$ 4,830	\$ 4,709	\$ 5,161	\$ 5,059	\$ 19,515	\$ 19,759
<b>Net Credit Losses by Business</b>										
Retail Banking	\$ 36	\$ 39	\$ 33	\$ 42	\$ 25	\$ 45	\$ 52	\$ 83	\$ 150	\$ 205
Citi-Branded Cards	492	503	443	454	455	467	448	539	1,892	1,909
Citi Retail Services	433	457	401	418	453	442	427	483	1,709	1,805
Total	\$ 961	\$ 999	\$ 877	\$ 914	\$ 933	\$ 954	\$ 927	\$ 1,105	\$ 3,751	\$ 3,919
<b>Income from Continuing Operations by Business</b>										
Retail Banking	\$ 183	\$ 183	\$ 137	\$ 113	\$ 89	\$ 172	\$ 187	\$ 85	\$ 616	\$ 533
Citi-Branded Cards	535	495	517	510	353	320	322	446	2,057	1,441
Citi Retail Services	403	378	395	339	391	323	271	279	1,515	1,264
Total	\$ 1,121	\$ 1,056	\$ 1,049	\$ 962	\$ 833	\$ 815	\$ 780	\$ 810	\$ 4,188	\$ 3,238

Reclassified to conform to the current period's presentation.

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)								
Branches (actual)	788	779	779	780	729	729	727	723
Accounts (in millions)	11.5	11.3	11.2	11.0	10.9	10.8	10.6	10.5
Average Deposits	\$ 180.4	\$ 179.9	\$ 181.4	\$ 181.2	\$ 180.6	\$ 182.1	\$ 183.9	\$ 186.0
Investment Sales	\$ 6.3	\$ 5.9	\$ 4.9	\$ 4.6	\$ 4.8	\$ 5.5	\$ 5.2	\$ 5.3
Investment AUMs	\$ 50.6	\$ 50.6	\$ 47.9	\$ 48.9	\$ 49.4	\$ 51.4	\$ 53.1	\$ 52.8
Average Loans	\$ 47.8	\$ 49.3	\$ 50.3	\$ 51.8	\$ 52.9	\$ 54.4	\$ 55.0	\$ 55.0
EOP Loans:								
Mortgages	\$ 37.8	\$ 38.9	\$ 40.6	\$ 41.9	\$ 42.9	\$ 43.9	\$ 44.0	\$ 44.2
Commercial Banking	8.5	8.5	8.4	8.3	8.6	8.8	8.8	9.0
Personal and Other	1.8	1.8	2.0	2.0	2.0	2.1	2.0	2.1
Total EOP Loans	<u>\$ 48.1</u>	<u>\$ 49.2</u>	<u>\$ 51.0</u>	<u>\$ 52.2</u>	<u>\$ 53.5</u>	<u>\$ 54.8</u>	<u>\$ 54.8</u>	<u>\$ 55.3</u>
Mortgage Originations (1)	\$ 7.0	\$ 8.8	\$ 7.5	\$ 6.2	\$ 5.5	\$ 6.4	\$ 6.5	\$ 5.6
Third Party Mortgage Servicing Portfolio (EOP)	\$ 168.2	\$ 165.0	\$ 162.6	\$ 159.5	\$ 155.9	\$ 151.8	\$ 147.6	\$ 143.2
Net Servicing & Gain/(Loss) on Sale (in millions)	\$ 168.7	\$ 179.4	\$ 107.2	\$ 110.6	\$ 97.6	\$ 90.9	\$ 141.9	\$ 102.8
Saleable Mortgage Rate Locks	\$ 4.4	\$ 5.0	\$ 3.9	\$ 3.2	\$ 3.0	\$ 4.0	\$ 3.9	\$ 2.6
Net Interest Revenue on Loans (in millions)	\$ 252	\$ 269	\$ 265	\$ 274	\$ 277	\$ 269	\$ 267	\$ 256
As a % of Avg. Loans	2.14%	2.19%	2.09%	2.10%	2.11%	1.99%	1.93%	1.85%
Net Credit Losses (in millions)	\$ 36	\$ 39	\$ 33	\$ 42	\$ 25	\$ 45	\$ 52	\$ 83
As a % of Avg. Loans	0.31%	0.32%	0.26%	0.32%	0.19%	0.33%	0.38%	0.60%
Loans 90+ Days Past Due (in millions) (2)	\$ 123	\$ 150	\$ 138	\$ 165	\$ 152	\$ 180	\$ 256	\$ 181
As a % of EOP Loans	0.26%	0.31%	0.28%	0.32%	0.29%	0.33%	0.47%	0.33%
Loans 30-89 Days Past Due (in millions) (2)	\$ 203	\$ 176	\$ 198	\$ 221	\$ 198	\$ 192	\$ 198	\$ 214
As a % of EOP Loans	0.43%	0.36%	0.40%	0.43%	0.38%	0.36%	0.37%	0.39%

(1) Originations of residential first mortgages.

(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) were \$491 million and (\$1.1 billion), \$456 million and (\$1.1 billion), \$408 million and (\$0.9 billion), \$305 million and (\$0.7 billion), and \$327 million and (\$0.7 billion), as of December 31, 2015, March 31, 2016, June 30, 2016, September 30, 2016 and December 31, 2016, respectively.

The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) were \$87 million and (\$1.1 billion), \$86 million and (\$1.1 billion), \$91 million and (\$0.9 billion), \$58 million and (\$0.7 billion), and \$70 million and (\$0.7 billion), as of December 31, 2015, March 31, 2016, June 30, 2016, September 30, 2016 and December 31, 2016, respectively.

Reclassified to conform to the current period's presentation.

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016
<b>Citi-Branded Cards Key Indicators</b> (in millions of dollars, except as otherwise noted) (1) (2)								
EOP Open Accounts (in millions)	23.7	23.2	23.3	23.5	23.8	31.8	32.5	32.9
Purchase Sales (in billions)	\$ 40.9	\$ 46.1	\$ 46.6	\$ 49.0	\$ 45.9	\$ 53.1	\$ 73.1	\$ 78.5
Average Loans (in billions) (1)	\$ 64.1	\$ 63.2	\$ 63.9	\$ 64.6	\$ 64.7	\$ 66.7	\$ 79.2	\$ 82.1
EOP Loans (in billions) (1)	\$ 63.5	\$ 64.5	\$ 64.8	\$ 67.2	\$ 64.9	\$ 77.5	\$ 81.3	\$ 86.0
Average Yield (3)	10.48%	10.39%	10.28%	10.31%	10.38%	10.04%	9.90%	9.60%
Net Interest Revenue (4)	\$ 1,600	\$ 1,576	\$ 1,610	\$ 1,626	\$ 1,592	\$ 1,591	\$ 1,863	\$ 1,867
As a % of Avg. Loans (4)	10.12%	10.00%	10.00%	9.99%	9.90%	9.59%	9.36%	9.05%
Net Credit Losses	\$ 492	\$ 503	\$ 443	\$ 454	\$ 455	\$ 467	\$ 448	\$ 539
As a % of Average Loans	3.11%	3.19%	2.75%	2.79%	2.83%	2.82%	2.25%	2.61%
Net Credit Margin (5)	\$ 1,506	\$ 1,420	\$ 1,475	\$ 1,474	\$ 1,401	\$ 1,415	\$ 1,740	\$ 1,670
As a % of Avg. Loans (5)	9.53%	9.01%	9.16%	9.05%	8.71%	8.53%	8.74%	8.09%
Loans 90+ Days Past Due	\$ 569	\$ 495	\$ 491	\$ 538	\$ 530	\$ 510	\$ 607	\$ 748
As a % of EOP Loans	0.90%	0.77%	0.76%	0.80%	0.82%	0.66%	0.75%	0.87%
Loans 30-89 Days Past Due	\$ 497	\$ 462	\$ 504	\$ 523	\$ 492	\$ 550	\$ 710	\$ 688
As a % of EOP Loans	0.78%	0.72%	0.78%	0.78%	0.76%	0.71%	0.87%	0.80%
<b>Citi Retail Services Key Indicators</b> (in millions of dollars, except as otherwise noted) (1)								
EOP Open Accounts	88.7	89.5	89.5	89.9	88.1	88.9	88.3	87.7
Purchase Sales (in billions)	\$ 16.5	\$ 20.2	\$ 19.8	\$ 23.5	\$ 16.9	\$ 20.1	\$ 19.7	\$ 23.2
Average Loans (in billions) (1)	\$ 43.9	\$ 42.6	\$ 43.1	\$ 44.1	\$ 44.0	\$ 42.7	\$ 43.6	\$ 44.9
EOP Loans (in billions) (1)	\$ 42.4	\$ 43.2	\$ 43.1	\$ 46.1	\$ 42.5	\$ 43.3	\$ 43.9	\$ 47.3
Average Yield (3)	16.96%	17.00%	16.94%	16.49%	16.92%	17.01%	17.06%	16.92%
Net Interest Revenue (4)	\$ 1,883	\$ 1,842	\$ 1,922	\$ 1,937	\$ 1,891	\$ 1,834	\$ 1,923	\$ 1,947
As a % of Avg. Loans (4)	17.40%	17.34%	17.69%	17.43%	17.29%	17.27%	17.55%	17.25%
Net Credit Losses	\$ 433	\$ 457	\$ 401	\$ 418	\$ 453	\$ 442	\$ 427	\$ 483
As a % of Average Loans	4.00%	4.30%	3.69%	3.76%	4.14%	4.16%	3.90%	4.28%
Net Credit Margin (5)	\$ 1,196	\$ 1,119	\$ 1,206	\$ 1,168	\$ 1,222	\$ 1,063	\$ 1,182	\$ 1,096
As a % of Avg. Loans (5)	11.05%	10.54%	11.10%	10.51%	11.17%	10.01%	10.79%	9.71%
Loans 90+ Days Past Due	\$ 629	\$ 567	\$ 621	\$ 705	\$ 665	\$ 619	\$ 664	\$ 761
As a % of EOP Loans	1.48%	1.31%	1.44%	1.53%	1.56%	1.43%	1.51%	1.61%
Loans 30-89 Days Past Due	\$ 673	\$ 652	\$ 758	\$ 773	\$ 688	\$ 669	\$ 750	\$ 777
As a % of EOP Loans	1.59%	1.51%	1.76%	1.68%	1.62%	1.55%	1.71%	1.64%

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

(2) See footnote 3 on page 8.

(3) Average yield is calculated as gross interest revenue earned divided by average loans.

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

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

Reclassified to conform to the current period's presentation.

**GLOBAL CONSUMER BANKING**
**LATIN AMERICA - PAGE 1**

(In millions of dollars, except as otherwise noted)

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	Full Year 2015	Full Year 2016
Net Interest Revenue	\$ 981	\$ 982	\$ 950	\$ 936	\$ 853	\$ 861	\$ 877	\$ 840	\$ 3,849	\$ 3,431
Non-Interest Revenue	439	438	583	413	376	375	368	372	1,873	1,491
<b>Total Revenues, Net of Interest Expense (1)</b>	<b>1,420</b>	<b>1,420</b>	<b>1,533</b>	<b>1,349</b>	<b>1,229</b>	<b>1,236</b>	<b>1,245</b>	<b>1,212</b>	<b>5,722</b>	<b>4,922</b>
Total Operating Expenses	795	843	792	821	718	725	707	688	3,251	2,838
Net Credit Losses	356	316	301	307	278	260	254	248	1,280	1,040
Credit Reserve Build / (Release)	(8)	19	19	3	17	(2)	32	36	33	83
Provision for Unfunded Lending Commitments	(3)	-	1	-	1	1	-	(1)	(2)	1
Provision for Benefits and Claims	18	12	17	22	19	12	18	23	69	72
Provisions for Credit Losses and for Benefits and Claims (LLR & PBC)	363	347	338	332	315	271	304	306	1,380	1,196
Income from Continuing Operations before Taxes	262	230	403	196	196	240	234	218	1,091	888
Income Taxes	55	49	106	55	50	67	74	64	265	255
<b>Income from Continuing Operations</b>	<b>207</b>	<b>181</b>	<b>297</b>	<b>141</b>	<b>146</b>	<b>173</b>	<b>160</b>	<b>154</b>	<b>826</b>	<b>633</b>
Noncontrolling Interests	-	2	1	-	1	1	2	1	3	5
<b>Net Income</b>	<b>\$ 207</b>	<b>\$ 179</b>	<b>\$ 296</b>	<b>\$ 141</b>	<b>\$ 145</b>	<b>\$ 172</b>	<b>\$ 158</b>	<b>\$ 153</b>	<b>\$ 823</b>	<b>\$ 628</b>
Average Assets (in billions of dollars)	\$ 56	\$ 54	\$ 50	\$ 52	\$ 50	\$ 50	\$ 50	\$ 46	\$ 53	\$ 49
Return on Average Assets	1.50%	1.33%	2.35%	1.08%	1.17%	1.38%	1.26%	1.32%	1.55%	1.28%
Efficiency Ratio	56%	59%	52%	61%	58%	59%	57%	57%	57%	58%
<b>Net Credit Losses as a % of Average Loans</b>	<b>5.31%</b>	<b>4.71%</b>	<b>4.70%</b>	<b>4.78%</b>	<b>4.58%</b>	<b>4.30%</b>	<b>4.18%</b>	<b>4.20%</b>	<b>4.87%</b>	<b>4.32%</b>
<b>Revenue by Business</b>										
Retail Banking	\$ 960	\$ 963	\$ 1,088	\$ 922	\$ 856	\$ 853	\$ 881	\$ 857	\$ 3,933	\$ 3,447
Citi-Branded Cards	460	457	445	427	373	383	364	355	1,789	1,475
Total	<u>\$ 1,420</u>	<u>\$ 1,420</u>	<u>\$ 1,533</u>	<u>\$ 1,349</u>	<u>\$ 1,229</u>	<u>\$ 1,236</u>	<u>\$ 1,245</u>	<u>\$ 1,212</u>	<u>\$ 5,722</u>	<u>\$ 4,922</u>
<b>Net Credit Losses by Business</b>										
Retail Banking	\$ 150	\$ 142	\$ 138	\$ 159	\$ 134	\$ 137	\$ 132	\$ 138	\$ 589	\$ 541
Citi-Branded Cards	206	174	163	148	144	123	122	110	691	499
Total	<u>\$ 356</u>	<u>\$ 316</u>	<u>\$ 301</u>	<u>\$ 307</u>	<u>\$ 278</u>	<u>\$ 260</u>	<u>\$ 254</u>	<u>\$ 248</u>	<u>\$ 1,280</u>	<u>\$ 1,040</u>
<b>Income from Continuing Operations by Business</b>										
Retail Banking	\$ 135	\$ 112	\$ 219	\$ 54	\$ 90	\$ 96	\$ 84	\$ 85	\$ 520	\$ 355
Citi-Branded Cards	72	69	78	87	56	77	76	69	306	278
Total	<u>\$ 207</u>	<u>\$ 181</u>	<u>\$ 297</u>	<u>\$ 141</u>	<u>\$ 146</u>	<u>\$ 173</u>	<u>\$ 160</u>	<u>\$ 154</u>	<u>\$ 826</u>	<u>\$ 633</u>
<b>FX Translation Impact:</b>										
Total Revenue - as Reported (1)	\$ 1,420	\$ 1,420	\$ 1,533	\$ 1,349	\$ 1,229	\$ 1,236	\$ 1,245	\$ 1,212	\$ 5,722	\$ 4,922
Impact of FX Translation (2)	(342)	(372)	(256)	(225)	(130)	(119)	(58)	-	(867)	-
Total Revenues - Ex-FX (1) (2)	<u>\$ 1,078</u>	<u>\$ 1,048</u>	<u>\$ 1,277</u>	<u>\$ 1,124</u>	<u>\$ 1,099</u>	<u>\$ 1,117</u>	<u>\$ 1,187</u>	<u>\$ 1,212</u>	<u>\$ 4,855</u>	<u>\$ 4,922</u>
Total Operating Expenses - as Reported	\$ 795	\$ 843	\$ 792	\$ 821	\$ 718	\$ 725	\$ 707	\$ 688	\$ 3,251	\$ 2,838
Impact of FX Translation (2)	(143)	(142)	(105)	(99)	(60)	(56)	(27)	-	(357)	-
Total Operating Expenses - Ex-FX (2)	<u>\$ 652</u>	<u>\$ 701</u>	<u>\$ 687</u>	<u>\$ 722</u>	<u>\$ 658</u>	<u>\$ 669</u>	<u>\$ 680</u>	<u>\$ 688</u>	<u>\$ 2,894</u>	<u>\$ 2,838</u>
Provisions for LLR & PBC - as Reported	\$ 363	\$ 347	\$ 338	\$ 332	\$ 315	\$ 271	\$ 304	\$ 306	\$ 1,380	\$ 1,196
Impact of FX Translation (2)	(88)	(78)	(58)	(53)	(34)	(27)	(15)	-	(201)	-
Provisions for LLR & PBC - Ex-FX (2)	<u>\$ 275</u>	<u>\$ 269</u>	<u>\$ 280</u>	<u>\$ 279</u>	<u>\$ 281</u>	<u>\$ 244</u>	<u>\$ 289</u>	<u>\$ 306</u>	<u>\$ 1,179</u>	<u>\$ 1,196</u>
Net Income - as Reported	\$ 207	\$ 179	\$ 296	\$ 141	\$ 145	\$ 172	\$ 158	\$ 153	\$ 823	\$ 628
Impact of FX Translation (2)	(87)	(111)	(70)	(60)	(29)	(28)	(12)	-	(239)	-
Net Income - Ex-FX (2)	<u>\$ 120</u>	<u>\$ 68</u>	<u>\$ 226</u>	<u>\$ 81</u>	<u>\$ 116</u>	<u>\$ 144</u>	<u>\$ 146</u>	<u>\$ 153</u>	<u>\$ 584</u>	<u>\$ 628</u>

(1) Revenues in the full year 2015 include an approximate \$180 million (\$160 million ex-FX) gain related to the sale of the Mexico merchant acquiring business in the third quarter of 2015.

(2) Reflects the impact of foreign currency (FX) translation into U.S. Dollars at the fourth quarter of 2016 average exchange rates for all periods presented.

Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)								
Branches (actual)	1,498	1,497	1,495	1,492	1,493	1,491	1,494	1,494
Accounts (in millions)	26.2	26.5	27.3	27.7	27.9	28.4	28.8	27.4
Average Deposits	\$ 28.0	\$ 27.3	\$ 25.7	\$ 25.9	\$ 26.1	\$ 25.9	\$ 25.7	\$ 25.2
Investment Sales	\$ 8.2	\$ 6.6	\$ 6.6	\$ 6.7	\$ 5.5	\$ 5.8	\$ 5.7	\$ 6.0
Investment AUMs	\$ 38.3	\$ 37.8	\$ 35.9	\$ 34.4	\$ 34.3	\$ 32.4	\$ 31.0	\$ 28.9
Average Loans	\$ 20.8	\$ 20.8	\$ 19.8	\$ 20.0	\$ 19.2	\$ 19.2	\$ 19.1	\$ 18.5
EOP Loans:								
Mortgages	\$ 4.7	\$ 4.5	\$ 4.1	\$ 3.9	\$ 4.6	\$ 4.2	\$ 4.1	\$ 3.9
Commercial Banking	8.5	8.8	8.3	8.8	8.8	8.6	8.6	8.5
Personal and Other	7.6	7.5	7.1	7.0	6.4	6.3	6.0	5.6
Total EOP Loans	\$ 20.8	\$ 20.8	\$ 19.5	\$ 19.7	\$ 19.8	\$ 19.1	\$ 18.7	\$ 18.0
Net Interest Revenue (in millions) (1)	\$ 641	\$ 639	\$ 620	\$ 626	\$ 587	\$ 585	\$ 612	\$ 593
As a % of Average Loans (1)	12.50%	12.32%	12.42%	12.42%	12.30%	12.25%	12.75%	12.75%
Net Credit Losses (in millions)	\$ 150	\$ 142	\$ 138	\$ 159	\$ 134	\$ 137	\$ 132	\$ 138
As a % of Average Loans	2.92%	2.74%	2.77%	3.15%	2.81%	2.87%	2.75%	2.97%
Loans 90+ Days Past Due (in millions)	\$ 238	\$ 232	\$ 212	\$ 185	\$ 172	\$ 157	\$ 160	\$ 136
As a % of EOP Loans	1.14%	1.12%	1.09%	0.94%	0.87%	0.82%	0.86%	0.76%
Loans 30-89 Days Past Due (in millions)	\$ 229	\$ 217	\$ 239	\$ 184	\$ 256	\$ 197	\$ 196	\$ 185
As a % of EOP Loans	1.10%	1.04%	1.23%	0.93%	1.29%	1.03%	1.05%	1.03%
<b>Citi-Branded Cards Key Indicators</b> (in billions of dollars, except as otherwise noted)								
EOP Open Accounts (in millions)	5.9	5.9	5.7	5.6	5.6	5.7	5.8	5.8
Purchase Sales (in billions)	\$ 4.1	\$ 4.2	\$ 4.0	\$ 4.4	\$ 3.7	\$ 3.8	\$ 3.8	\$ 4.0
Average Loans (in billions) (2)	\$ 6.4	\$ 6.1	\$ 5.6	\$ 5.5	\$ 5.2	\$ 5.1	\$ 5.1	\$ 5.0
EOP Loans (in billions) (2)	\$ 6.1	\$ 5.9	\$ 5.4	\$ 5.4	\$ 5.3	\$ 5.0	\$ 4.9	\$ 4.8
Average Yield (3)	20.11%	20.63%	21.19%	20.73%	19.77%	20.24%	20.32%	20.13%
Net Interest Revenue (in millions) (4)	\$ 340	\$ 343	\$ 330	\$ 310	\$ 266	\$ 276	\$ 265	\$ 247
As a % of Average Loans (4)	21.55%	22.55%	23.38%	22.36%	20.57%	21.77%	20.67%	19.65%
Net Credit Losses (in millions)	\$ 206	\$ 174	\$ 163	\$ 148	\$ 144	\$ 123	\$ 122	\$ 110
As a % of Average Loans	13.05%	11.44%	11.55%	10.68%	11.14%	9.70%	9.52%	8.75%
Net Credit Margin (in millions) (5)	\$ 254	\$ 283	\$ 282	\$ 279	\$ 229	\$ 260	\$ 242	\$ 245
As a % of Average Loans (5)	16.10%	18.61%	19.98%	20.13%	17.71%	20.50%	18.88%	19.49%
Loans 90+ Days Past Due (in millions)	\$ 203	\$ 200	\$ 169	\$ 173	\$ 149	\$ 145	\$ 131	\$ 130
As a % of EOP Loans	3.33%	3.39%	3.13%	3.20%	2.81%	2.90%	2.67%	2.71%
Loans 30-89 Days Past Due (in millions)	\$ 204	\$ 183	\$ 181	\$ 157	\$ 152	\$ 137	\$ 131	\$ 125
As a % of EOP Loans	3.34%	3.10%	3.35%	2.91%	2.87%	2.74%	2.67%	2.60%

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

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

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

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

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

**GLOBAL CONSUMER BANKING**
**ASIA (1) - PAGE 1**

(In millions of dollars, except as otherwise noted)

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	Full Year 2015	Full Year 2016
Net Interest Revenue	\$ 1,134	\$ 1,156	\$ 1,107	\$ 1,097	\$ 1,101	\$ 1,116	\$ 1,136	\$ 1,110	\$ 4,494	\$ 4,463
Non-Interest Revenue	676	704	591	549	554	613	622	586	2,520	2,375
<b>Total Revenues, Net of Interest Expense</b>	<b>1,810</b>	<b>1,860</b>	<b>1,698</b>	<b>1,646</b>	<b>1,655</b>	<b>1,729</b>	<b>1,758</b>	<b>1,696</b>	<b>7,014</b>	<b>6,838</b>
Total Operating Expenses	1,167	1,176	1,118	1,118	1,183	1,146	1,127	1,131	4,579	4,587
Net Credit Losses	173	189	175	184	160	160	168	163	721	651
Credit Reserve Build / (Release)	(42)	(8)	(61)	22	(11)	(24)	(4)	11	(89)	(28)
Provision for Unfunded Lending Commitments	2	(4)	-	-	-	-	(3)	(1)	(2)	(4)
Provision for Benefits and Claims	-	-	-	-	-	-	-	-	-	-
Provisions for Credit Losses and for Benefits and Claims (LLR & PBC)	133	177	114	206	149	136	161	173	630	619
Income from Continuing Operations before Taxes	510	507	466	322	323	447	470	392	1,805	1,632
Income Taxes	171	169	160	105	108	150	160	131	605	549
<b>Income from Continuing Operations</b>	<b>339</b>	<b>338</b>	<b>306</b>	<b>217</b>	<b>215</b>	<b>297</b>	<b>310</b>	<b>261</b>	<b>1,200</b>	<b>1,083</b>
Noncontrolling Interests	(5)	3	6	-	1	1	1	-	4	4
<b>Net Income</b>	<b>\$ 344</b>	<b>\$ 335</b>	<b>\$ 300</b>	<b>\$ 217</b>	<b>\$ 214</b>	<b>\$ 296</b>	<b>\$ 309</b>	<b>\$ 260</b>	<b>\$ 1,196</b>	<b>\$ 1,079</b>
Average Assets (in billions)	\$ 115	\$ 119	\$ 116	\$ 117	\$ 116	\$ 119	\$ 121	\$ 120	\$ 117	\$ 119
Return on Average Assets	1.21%	1.13%	1.03%	0.74%	0.74%	1.00%	1.02%	0.86%	1.02%	0.91%
Efficiency Ratio	64%	63%	66%	68%	71%	66%	64%	67%	65%	67%
<b>Net Credit Losses as a % of Average Loans</b>	<b>0.78%</b>	<b>0.84%</b>	<b>0.80%</b>	<b>0.85%</b>	<b>0.76%</b>	<b>0.76%</b>	<b>0.78%</b>	<b>0.79%</b>	<b>0.81%</b>	<b>0.77%</b>
<b>Revenue by Business</b>										
Retail Banking	\$ 1,152	\$ 1,180	\$ 1,068	\$ 1,009	\$ 1,041	\$ 1,076	\$ 1,093	\$ 1,037	\$ 4,409	\$ 4,247
Citi-Branded Cards	658	680	630	637	614	653	665	659	2,605	2,591
Total	<u>\$ 1,810</u>	<u>\$ 1,860</u>	<u>\$ 1,698</u>	<u>\$ 1,646</u>	<u>\$ 1,655</u>	<u>\$ 1,729</u>	<u>\$ 1,758</u>	<u>\$ 1,696</u>	<u>\$ 7,014</u>	<u>\$ 6,838</u>
<b>Net Credit Losses by Business</b>										
Retail Banking	\$ 70	\$ 80	\$ 75	\$ 94	\$ 62	\$ 61	\$ 73	\$ 65	\$ 319	\$ 261
Citi-Branded Cards	103	109	100	90	98	99	95	98	402	390
Total	<u>\$ 173</u>	<u>\$ 189</u>	<u>\$ 175</u>	<u>\$ 184</u>	<u>\$ 160</u>	<u>\$ 160</u>	<u>\$ 168</u>	<u>\$ 163</u>	<u>\$ 721</u>	<u>\$ 651</u>
<b>Income from Continuing Operations by Business</b>										
Retail Banking	\$ 221	\$ 222	\$ 185	\$ 111	\$ 119	\$ 204	\$ 190	\$ 165	\$ 739	\$ 678
Citi-Branded Cards	118	116	121	106	96	93	120	96	461	405
Total	<u>\$ 339</u>	<u>\$ 338</u>	<u>\$ 306</u>	<u>\$ 217</u>	<u>\$ 215</u>	<u>\$ 297</u>	<u>\$ 310</u>	<u>\$ 261</u>	<u>\$ 1,200</u>	<u>\$ 1,083</u>
<b>FX Translation Impact:</b>										
Total Revenue - as Reported	\$ 1,810	\$ 1,860	\$ 1,698	\$ 1,646	\$ 1,655	\$ 1,729	\$ 1,758	\$ 1,696	\$ 7,014	\$ 6,838
Impact of FX Translation (2)	(80)	(88)	(15)	(8)	(1)	(21)	(34)	-	(131)	-
Total Revenues - Ex-FX (2)	<u>\$ 1,730</u>	<u>\$ 1,772</u>	<u>\$ 1,683</u>	<u>\$ 1,638</u>	<u>\$ 1,654</u>	<u>\$ 1,708</u>	<u>\$ 1,724</u>	<u>\$ 1,696</u>	<u>\$ 6,883</u>	<u>\$ 6,838</u>
Total Operating Expenses - as Reported	\$ 1,167	\$ 1,176	\$ 1,118	\$ 1,118	\$ 1,183	\$ 1,146	\$ 1,127	\$ 1,131	\$ 4,579	\$ 4,587
Impact of FX Translation (2)	(56)	(69)	(16)	(9)	(1)	(16)	(24)	-	(106)	-
Total Operating Expenses - Ex-FX (2)	<u>\$ 1,111</u>	<u>\$ 1,107</u>	<u>\$ 1,102</u>	<u>\$ 1,109</u>	<u>\$ 1,182</u>	<u>\$ 1,130</u>	<u>\$ 1,103</u>	<u>\$ 1,131</u>	<u>\$ 4,473</u>	<u>\$ 4,587</u>
Provisions for LLR & PBC - as Reported	\$ 133	\$ 177	\$ 114	\$ 206	\$ 149	\$ 136	\$ 161	\$ 173	\$ 630	\$ 619
Impact of FX Translation (2)	(8)	(11)	1	-	(1)	(1)	(3)	-	(12)	-
Provisions for LLR & PBC - Ex-FX (2)	<u>\$ 125</u>	<u>\$ 166</u>	<u>\$ 115</u>	<u>\$ 206</u>	<u>\$ 148</u>	<u>\$ 135</u>	<u>\$ 158</u>	<u>\$ 173</u>	<u>\$ 618</u>	<u>\$ 619</u>
Net Income - as Reported	\$ 344	\$ 335	\$ 300	\$ 217	\$ 214	\$ 296	\$ 309	\$ 260	\$ 1,196	\$ 1,079
Impact of FX Translation (2)	(4)	(1)	-	1	-	(1)	(4)	-	-	-
Net Income - Ex-FX (2)	<u>\$ 340</u>	<u>\$ 334</u>	<u>\$ 300</u>	<u>\$ 218</u>	<u>\$ 214</u>	<u>\$ 295</u>	<u>\$ 305</u>	<u>\$ 260</u>	<u>\$ 1,196</u>	<u>\$ 1,079</u>

(1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.

(2) Reflects the impact of foreign currency (FX) translation into U.S. Dollars at the fourth quarter of 2016 average exchange rates for all periods presented.

Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)								
Branches (actual)	500	498	490	482	448	430	427	401
Accounts (in millions)	17.4	17.4	17.6	17.4	17.2	17.0	16.8	16.5
Average Deposits	\$ 88.2	\$ 89.3	\$ 86.4	\$ 86.7	\$ 87.2	\$ 89.4	\$ 91.6	\$ 89.9
Investment Sales	\$ 11.0	\$ 13.0	\$ 8.2	\$ 6.0	\$ 6.1	\$ 7.5	\$ 8.6	\$ 7.3
Investment AUMs	\$ 58.9	\$ 60.1	\$ 55.1	\$ 57.0	\$ 56.1	\$ 56.1	\$ 56.8	\$ 55.8
Average Loans	\$ 72.4	\$ 72.3	\$ 69.7	\$ 69.0	\$ 67.5	\$ 67.5	\$ 67.9	\$ 64.6
EOP Loans:								
Mortgages	\$ 36.8	\$ 36.7	\$ 34.3	\$ 34.4	\$ 34.7	\$ 33.5	\$ 33.3	\$ 31.3
Commercial Banking	16.0	16.1	15.3	14.8	14.8	15.2	15.8	14.5
Personal and Other	19.0	19.6	19.0	19.2	19.2	18.8	19.0	17.2
Total EOP Loans	\$ 71.8	\$ 72.4	\$ 68.6	\$ 68.4	\$ 68.7	\$ 67.5	\$ 68.1	\$ 63.0
Net Interest Revenue (in millions) (2)	\$ 667	\$ 680	\$ 659	\$ 646	\$ 663	\$ 664	\$ 669	\$ 644
As a % of Average Loans (2)	3.74%	3.77%	3.75%	3.71%	3.95%	3.96%	3.92%	3.97%
Net Credit Losses (in millions)	\$ 70	\$ 80	\$ 75	\$ 94	\$ 62	\$ 61	\$ 73	\$ 65
As a % of Average Loans	0.39%	0.44%	0.43%	0.54%	0.37%	0.36%	0.43%	0.40%
Loans 90+ Days Past Due (in millions)	\$ 179	\$ 185	\$ 179	\$ 173	\$ 174	\$ 178	\$ 163	\$ 157
As a % of EOP Loans	0.25%	0.26%	0.26%	0.25%	0.25%	0.26%	0.24%	0.25%
Loans 30-89 Days Past Due (in millions)	\$ 359	\$ 353	\$ 327	\$ 334	\$ 339	\$ 346	\$ 328	\$ 327
As a % of EOP Loans	0.50%	0.49%	0.48%	0.49%	0.49%	0.51%	0.48%	0.52%
<b>Citi-Branded Cards Key Indicators</b> (in billions of dollars, except as otherwise noted)								
EOP Open Accounts (in millions)	17.3	17.3	17.1	16.9	16.6	16.6	16.4	16.3
Purchase Sales (in billions)	\$ 18.6	\$ 19.2	\$ 18.2	\$ 19.3	\$ 18.1	\$ 18.7	\$ 18.7	\$ 19.4
Average Loans (in billions) (3)	\$ 18.0	\$ 18.0	\$ 17.1	\$ 17.3	\$ 17.4	\$ 17.4	\$ 17.6	\$ 17.3
EOP Loans (in billions) (3)	\$ 17.8	\$ 18.1	\$ 17.0	\$ 17.6	\$ 17.6	\$ 17.6	\$ 17.7	\$ 17.5
Average Yield (4)	12.62%	12.51%	12.42%	12.39%	12.51%	12.70%	12.82%	12.92%
Net Interest Revenue (in millions) (5)	\$ 467	\$ 475	\$ 446	\$ 450	\$ 438	\$ 453	\$ 467	\$ 466
As a % of Average Loans (6)	10.52%	10.58%	10.35%	10.32%	10.12%	10.47%	10.56%	10.72%
Net Credit Losses (in millions)	\$ 103	\$ 109	\$ 100	\$ 90	\$ 98	\$ 99	\$ 95	\$ 98
As a % of Average Loans	2.32%	2.43%	2.32%	2.06%	2.27%	2.29%	2.15%	2.25%
Net Credit Margin (in millions) (6)	\$ 555	\$ 571	\$ 530	\$ 547	\$ 516	\$ 554	\$ 570	\$ 561
As a % of Average Loans (6)	12.50%	12.72%	12.30%	12.54%	11.93%	12.81%	12.88%	12.90%
Loans 90+ Days Past Due	\$ 191	\$ 191	\$ 171	\$ 180	\$ 180	\$ 176	\$ 185	\$ 180
As a % of EOP Loans	1.07%	1.06%	1.01%	1.02%	1.02%	1.00%	1.05%	1.03%
Loans 30-89 Days Past Due	\$ 249	\$ 247	\$ 220	\$ 226	\$ 235	\$ 227	\$ 240	\$ 224
As a % of EOP Loans	1.40%	1.36%	1.29%	1.28%	1.34%	1.29%	1.36%	1.28%

- (1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries 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.

**INSTITUTIONAL CLIENTS GROUP**

(In millions of dollars, except as otherwise noted)

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	Full Year 2015	Full Year 2016
Commissions and Fees	\$ 998	\$ 991	\$ 959	\$ 927	\$ 1,004	\$ 956	\$ 929	\$ 969	3,875	3,858
Administration and Other Fiduciary Fees	613	663	594	573	597	638	610	592	2,443	2,437
Investment Banking	1,134	1,120	828	1,028	740	1,029	917	969	4,110	3,655
Principal Transactions	2,198	1,794	1,211	621	1,576	1,912	2,064	1,783	5,824	7,335
Other	258	195	904	55	(7)	46	(125)	(66)	1,412	(152)
Total Non-Interest Revenue	5,201	4,763	4,496	3,204	3,910	4,581	4,395	4,247	17,664	17,133
Net Interest Revenue (including Dividends)	3,761	4,006	3,985	3,916	3,985	4,108	4,064	3,937	15,668	16,094
<b>Total Revenues, Net of Interest Expense</b>	<b>8,962</b>	<b>8,769</b>	<b>8,481</b>	<b>7,120</b>	<b>7,895</b>	<b>8,689</b>	<b>8,459</b>	<b>8,184</b>	<b>33,332</b>	<b>33,227</b>
Total Operating Expenses	4,654	4,847	4,718	4,868	4,872	4,763	4,687	4,634	19,087	18,956
Net Credit Losses	(1)	82	37	96	211	141	45	119	214	516
Credit Reserve Build / (Release)	119	(123)	193	465	108	(26)	(93)	(53)	654	(64)
Provision for Unfunded Lending Commitments	(32)	(46)	83	89	71	(33)	(42)	38	94	34
Provision for Benefits and Claims	-	-	-	-	-	-	-	-	-	-
Provisions for Credit Losses and for Benefits and Claims	86	(87)	313	650	390	82	(90)	104	962	486
Income from Continuing Operations before Taxes	4,222	4,009	3,450	1,602	2,633	3,844	3,862	3,446	13,283	13,785
Income Taxes	1,317	1,264	1,133	459	764	1,229	1,202	1,065	4,173	4,260
<b>Income from Continuing Operations</b>	<b>2,905</b>	<b>2,745</b>	<b>2,317</b>	<b>1,143</b>	<b>1,869</b>	<b>2,615</b>	<b>2,660</b>	<b>2,381</b>	<b>9,110</b>	<b>9,525</b>
Noncontrolling Interests	35	15	(6)	7	10	17	19	12	51	58
<b>Net Income</b>	<b>\$ 2,870</b>	<b>\$ 2,730</b>	<b>\$ 2,323</b>	<b>\$ 1,136</b>	<b>\$ 1,859</b>	<b>\$ 2,598</b>	<b>\$ 2,641</b>	<b>\$ 2,369</b>	<b>\$ 9,059</b>	<b>\$ 9,467</b>
EOP Assets (in billions)	\$ 1,277	\$ 1,272	\$ 1,264	\$ 1,218	\$ 1,293	\$ 1,303	\$ 1,303	\$ 1,277	\$ 1,272	\$ 1,298
Average Assets (in billions)	\$ 1,280	\$ 1,285	\$ 1,265	\$ 1,258	\$ 1,272	\$ 1,300	\$ 1,310	\$ 1,310	\$ 1,272	\$ 1,298
Return on Average Assets (ROA)	0.91%	0.85%	0.73%	0.36%	0.59%	0.80%	0.80%	0.72%	0.71%	0.73%
ROA (Excluding CVA/DVA) (1)(2)	0.92%	0.79%	0.68%	0.40%	0.59%	0.80%	0.80%	0.72%	0.70%	0.73%
Efficiency Ratio	52%	55%	56%	68%	62%	55%	55%	57%	57%	57%
<b>Revenue by Region - Excluding CVA/DVA (2)</b>										
North America	\$ 3,248	\$ 3,305	\$ 3,282	\$ 2,705	\$ 2,980	\$ 3,393	\$ 3,191	\$ 2,949	\$ 12,540	\$ 12,513
EMEA	2,998	2,383	2,198	2,077	2,167	2,577	2,506	2,605	9,656	9,855
Latin America	980	987	1,032	937	962	1,022	999	994	3,936	3,977
Asia	1,805	1,791	1,748	1,587	1,786	1,697	1,763	1,636	6,931	6,882
Total	\$ 9,031	\$ 8,466	\$ 8,260	\$ 7,306	\$ 7,895	\$ 8,689	\$ 8,459	\$ 8,184	\$ 33,063	\$ 33,227
CVA/DVA for Periods Prior to 1Q16 (excluded as applicable in lines above)	(69)	303	221	(186)	-	-	-	-	269	-
<b>Total Revenues, net of Interest Expense</b>	<b>\$ 8,962</b>	<b>\$ 8,769</b>	<b>\$ 8,481</b>	<b>\$ 7,120</b>	<b>\$ 7,895</b>	<b>\$ 8,689</b>	<b>\$ 8,459</b>	<b>\$ 8,184</b>	<b>\$ 33,332</b>	<b>\$ 33,227</b>
<b>Income from Continuing Operations by Region - Excluding CVA/DVA (2)</b>										
North America	\$ 927	\$ 937	\$ 887	\$ 465	\$ 546	\$ 1,005	\$ 1,067	\$ 877	\$ 3,216	\$ 3,495
EMEA	998	579	372	196	374	695	649	647	2,145	2,365
Latin America	381	409	380	176	330	392	389	343	1,346	1,454
Asia	643	630	535	423	619	523	555	514	2,231	2,211
Total	\$ 2,949	\$ 2,555	\$ 2,174	\$ 1,260	\$ 1,869	\$ 2,615	\$ 2,660	\$ 2,381	\$ 8,938	\$ 9,525
CVA/DVA (after-tax) for Periods Prior to 1Q16 (excluded as applicable in lines above)	(44)	190	143	(117)	-	-	-	-	172	-
<b>Income from Continuing Operations</b>	<b>\$ 2,905</b>	<b>\$ 2,745</b>	<b>\$ 2,317</b>	<b>\$ 1,143</b>	<b>\$ 1,869</b>	<b>\$ 2,615</b>	<b>\$ 2,660</b>	<b>\$ 2,381</b>	<b>\$ 9,110</b>	<b>\$ 9,525</b>
<b>Average Loans by Region (in billions)</b>										
North America	\$ 117	\$ 121	\$ 127	130	\$ 133	\$ 138	\$ 140	144	\$ 124	\$ 138
EMEA	60	64	63	62	63	67	68	66	62	66
Latin America	39	41	40	41	39	38	38	37	40	38
Asia	62	63	62	61	60	61	60	57	62	60
Total	\$ 278	\$ 289	\$ 292	\$ 294	\$ 295	\$ 304	\$ 306	\$ 304	\$ 288	\$ 302
<b>EOP Deposits by Region (in billions)</b>										
North America	\$ 251	\$ 262	\$ 261	\$ 267	\$ 270	\$ 275	\$ 276	\$ 282	\$ 1,091	\$ 1,100
EMEA	152	160	160	154	166	162	170	164	622	636
Latin America	35	32	30	27	28	25	26	26	108	108
Asia	135	136	145	141	145	147	147	140	531	531
Total	\$ 573	\$ 590	\$ 596	\$ 589	\$ 609	\$ 609	\$ 619	\$ 612	\$ 2,352	\$ 2,375
<b>EOP Deposits by Business (in billions)</b>										
Treasury and Trade Solutions	\$ 388	\$ 399	\$ 400	\$ 394	\$ 417	\$ 407	\$ 417	\$ 412	\$ 1,624	\$ 1,630
All Other ICG Businesses	185	191	196	195	192	202	202	200	728	745
Total	\$ 573	\$ 590	\$ 596	\$ 589	\$ 609	\$ 609	\$ 619	\$ 612	\$ 2,352	\$ 2,375

(1) For all periods prior to the first quarter of 2016, ROA excluding CVA/DVA is defined as annualized net income (less CVA/DVA), divided by average assets. See above for after-tax CVA/DVA for each period presented.

(2) See footnote 2 on page 4.

Reclassified to conform to the current period's presentation.



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

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	Full Year 2015	Full Year 2016
<b>Revenue Details - Excluding CVA/DVA:</b>										
Investment Banking:										
Advisory	\$ 295	\$ 257	\$ 239	\$ 302	\$ 227	\$ 238	\$ 239	\$ 296	\$ 1,093	\$ 1,000
Equity Underwriting	231	296	173	206	118	174	146	190	906	628
Debt Underwriting	674	735	528	621	528	803	698	645	2,558	2,674
Total Investment Banking	1,200	1,288	940	1,129	873	1,215	1,083	1,131	4,557	4,302
Treasury and Trade Solutions	1,820	1,885	1,862	1,915	1,903	1,999	1,986	2,009	7,482	7,897
Corporate Lending - Excluding Gain/(Loss) on Loan Hedges	480	477	437	433	448	383	439	448	1,827	1,718
Private Bank	675	669	633	605	684	674	680	671	2,582	2,709
<b>Total Banking Revenues (Ex-CVA/DVA and Gain/(Loss) on Loan Hedges) (1) (2)</b>	<b>\$ 4,175</b>	<b>\$ 4,319</b>	<b>\$ 3,872</b>	<b>\$ 4,082</b>	<b>\$ 3,908</b>	<b>\$ 4,271</b>	<b>\$ 4,188</b>	<b>\$ 4,259</b>	<b>\$ 16,448</b>	<b>\$ 16,626</b>
Corporate Lending - Gain/(Loss) on Loan Hedges (2)	52	(66)	352	(14)	(66)	(203)	(218)	(107)	324	(594)
<b>Total Banking Revenues (Ex-CVA/DVA) and including G(L) on Loan Hedges (1)</b>	<b>\$ 4,227</b>	<b>\$ 4,253</b>	<b>\$ 4,224</b>	<b>\$ 4,068</b>	<b>\$ 3,842</b>	<b>\$ 4,068</b>	<b>\$ 3,970</b>	<b>\$ 4,152</b>	<b>\$ 16,772</b>	<b>\$ 16,032</b>
Fixed Income Markets	\$ 3,485	\$ 3,032	\$ 2,553	\$ 2,207	\$ 3,051	\$ 3,432	\$ 3,413	\$ 2,957	\$ 11,277	\$ 12,853
Equity Markets	862	644	997	598	697	776	654	685	3,101	2,812
Securities Services	535	563	506	510	561	529	533	529	2,114	2,152
Other	(78)	(26)	(20)	(77)	(256)	(116)	(111)	(139)	(201)	(622)
<b>Total Markets and Securities Services (Ex-CVA/DVA) (1)</b>	<b>\$ 4,804</b>	<b>\$ 4,213</b>	<b>\$ 4,036</b>	<b>\$ 3,238</b>	<b>\$ 4,053</b>	<b>\$ 4,621</b>	<b>\$ 4,489</b>	<b>\$ 4,032</b>	<b>\$ 16,291</b>	<b>\$ 17,195</b>
<b>Total ICG (Ex-CVA/DVA) (1)</b>	<b>\$ 9,031</b>	<b>\$ 8,466</b>	<b>\$ 8,260</b>	<b>\$ 7,306</b>	<b>\$ 7,895</b>	<b>\$ 8,689</b>	<b>\$ 8,459</b>	<b>\$ 8,184</b>	<b>\$ 33,063</b>	<b>\$ 33,227</b>
CVA/DVA for Periods Prior to 1Q16 (excluded as applicable in lines above)	(69)	303	221	(186)	-	-	-	-	269	-
<b>Total Revenues, net of Interest Expense</b>	<b>\$ 8,962</b>	<b>\$ 8,769</b>	<b>\$ 8,481</b>	<b>\$ 7,120</b>	<b>\$ 7,895</b>	<b>\$ 8,689</b>	<b>\$ 8,459</b>	<b>\$ 8,184</b>	<b>\$ 33,332</b>	<b>\$ 33,227</b>
<b>Taxable-equivalent adjustments (3)</b>	<b>\$ 164</b>	<b>\$ 161</b>	<b>\$ 162</b>	<b>\$ 173</b>	<b>\$ 166</b>	<b>\$ 144</b>	<b>\$ 162</b>	<b>\$ 169</b>	<b>\$ 660</b>	<b>\$ 641</b>
<b>Total ICG Revenues (Ex-CVA/DVA) and including taxable-equivalent adjustments (1) (3)</b>	<b>\$ 9,195</b>	<b>\$ 8,627</b>	<b>\$ 8,422</b>	<b>\$ 7,479</b>	<b>\$ 8,061</b>	<b>\$ 8,833</b>	<b>\$ 8,621</b>	<b>\$ 8,353</b>	<b>\$ 33,723</b>	<b>\$ 33,868</b>
Commissions and Fees	\$ 129	\$ 106	\$ 115	\$ 117	\$ 124	\$ 113	\$ 115	\$ 122	\$ 467	\$ 474
Principal Transactions (4)	2,013	1,523	1,063	775	1,344	1,765	1,825	1,604	5,374	6,538
Other	161	112	42	15	216	213	171	(9)	330	591
Total Non-Interest Revenue	\$ 2,303	\$ 1,741	\$ 1,220	\$ 907	\$ 1,684	\$ 2,091	\$ 2,111	\$ 1,717	\$ 6,171	\$ 7,603
Net Interest Revenue	1,182	1,291	1,333	1,300	1,367	1,341	1,302	1,240	5,106	5,250
<b>Total Fixed Income Markets (ex-CVA/DVA)</b>	<b>\$ 3,485</b>	<b>\$ 3,032</b>	<b>\$ 2,553</b>	<b>\$ 2,207</b>	<b>\$ 3,051</b>	<b>\$ 3,432</b>	<b>\$ 3,413</b>	<b>\$ 2,957</b>	<b>\$ 11,277</b>	<b>\$ 12,853</b>
Rates and Currencies	\$ 2,145	\$ 1,972	\$ 1,767	\$ 1,732	\$ 2,236	\$ 2,461	\$ 2,362	\$ 2,230	\$ 7,616	\$ 9,289
Spread Products / Other Fixed Income	1,340	1,060	786	475	815	971	1,051	727	3,661	3,564
<b>Total Fixed Income Markets (ex-CVA/DVA)</b>	<b>\$ 3,485</b>	<b>\$ 3,032</b>	<b>\$ 2,553</b>	<b>\$ 2,207</b>	<b>\$ 3,051</b>	<b>\$ 3,432</b>	<b>\$ 3,413</b>	<b>\$ 2,957</b>	<b>\$ 11,277</b>	<b>\$ 12,853</b>
Commissions and Fees	\$ 371	\$ 336	\$ 329	\$ 302	\$ 357	\$ 319	\$ 302	\$ 322	\$ 1,338	\$ 1,300
Principal Transactions (4)	170	56	95	(51)	51	(48)	45	86	270	134
Other	16	(184)	189	33	2	127	4	6	54	139
Total Non-Interest Revenue	\$ 557	\$ 208	\$ 613	\$ 284	\$ 410	\$ 398	\$ 351	\$ 414	\$ 1,662	\$ 1,573
Net Interest Revenue	305	436	384	314	287	378	303	271	1,439	1,239
<b>Total Equity Markets (ex-CVA/DVA)</b>	<b>\$ 862</b>	<b>\$ 644</b>	<b>\$ 997</b>	<b>\$ 598</b>	<b>\$ 697</b>	<b>\$ 776</b>	<b>\$ 654</b>	<b>\$ 685</b>	<b>\$ 3,101</b>	<b>\$ 2,812</b>

(1) See footnote 2 on page 4.

(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 are netted against the core lending revenues. Citigroup's results of operations excluding the impact of gain/(loss) on loan hedges are non-GAAP financial measures.

(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.

(4) Excludes principal transactions revenues of ICG businesses other than Markets, primarily treasury and trade solutions in private bank.

Reclassified to conform to the current period's presentation.

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

(In millions of dollars, except as otherwise noted)

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	Full Year 2015	Full Year 2016
Net Interest Revenue	\$ 1,411	\$ 1,412	\$ 1,328	\$ 1,059	\$ 890	\$ 820	\$ 706	\$ 569	\$ 5,210	\$ 2,985
Non-interest revenue (2)(3)	1,125	1,161	812	2,463	1,056	365	431	292	5,561	2,144
<b>Total Revenues, Net of Interest Expense</b>	<b>2,536</b>	<b>2,573</b>	<b>2,140</b>	<b>3,522</b>	<b>1,946</b>	<b>1,185</b>	<b>1,137</b>	<b>861</b>	<b>10,771</b>	<b>5,129</b>
Total Operating Expenses	1,930	1,747	1,726	1,926	1,250	1,309	1,288	1,130	7,329	4,977
Net Credit Losses	468	334	273	261	142	101	131	61	1,336	435
Credit Reserve Build / (Release)	(171)	(184)	(172)	74	(31)	(223)	(122)	(80)	(453)	(456)
Provision for Benefits and Claims	169	159	161	134	60	29	9	-	623	98
Provision for Unfunded Lending Commitments	(5)	2	(19)	(2)	(1)	(5)	-	(2)	(24)	(8)
Total provisions for credit losses and for benefits and claims (2)(3)(4)	461	311	243	467	170	(98)	18	(21)	1,482	69
Income from Continuing Operations before Taxes	145	515	171	1,129	526	(26)	(169)	(248)	1,960	83
Income Taxes (Benefits)	(100)	(23)	(166)	187	81	(173)	(146)	(233)	(102)	(471)
<b>Income (Loss) from Continuing Operations</b>	<b>245</b>	<b>538</b>	<b>337</b>	<b>942</b>	<b>445</b>	<b>147</b>	<b>(23)</b>	<b>(15)</b>	<b>2,062</b>	<b>554</b>
<b>Income (Loss) from Discontinued Operations, net of taxes</b>	<b>(5)</b>	<b>6</b>	<b>(10)</b>	<b>(45)</b>	<b>(2)</b>	<b>(23)</b>	<b>(30)</b>	<b>(3)</b>	<b>(54)</b>	<b>(58)</b>
Noncontrolling Interests	11	(2)	3	17	(7)	8	(5)	2	29	(2)
<b>Net Income (Loss)</b>	<b>\$ 229</b>	<b>\$ 546</b>	<b>\$ 324</b>	<b>\$ 880</b>	<b>\$ 450</b>	<b>\$ 116</b>	<b>\$ (48)</b>	<b>\$ (20)</b>	<b>\$ 1,979</b>	<b>\$ 498</b>
EOP Assets (in billions of dollars)	\$ 181	\$ 176	\$ 168	\$ 132	\$ 124	\$ 117	\$ 104	\$ 103		
Average Assets (in billions of dollars)	\$ 194	\$ 175	\$ 179	\$ 148	\$ 129	\$ 120	\$ 111	\$ 100	\$ 174	\$ 115
Return on Average Assets	0.48%	1.25%	0.72%	2.36%	1.40%	0.39%	(0.17%)	(0.08%)	1.14%	0.43%
Efficiency Ratio	76%	68%	81%	55%	64%	110%	113%	131%	68%	97%

**Corporate/Other Consumer Key Indicators:**
**Consumer - International (1) (2)**

Branches (actual)	318	301	304	293	246	223	224	61
Average Loans (in billions)	\$ 12.9	\$ 9.9	\$ 8.8	\$ 8.3	\$ 6.7	\$ 6.1	\$ 5.4	\$ 2.4
EOP Loans (in billions)	\$ 10.2	\$ 9.4	\$ 8.7	\$ 8.2	\$ 6.4	\$ 5.5	\$ 5.5	\$ 2.4
Net Interest Revenue	\$ 435	\$ 416	\$ 389	\$ 336	\$ 269	\$ 259	\$ 246	\$ 94
As a % of Average Loans	13.68%	16.25%	17.54%	16.06%	16.15%	17.08%	18.12%	15.58%
Net Credit Losses	\$ 112	\$ 116	\$ 93	\$ 122	\$ 78	\$ 77	\$ 82	\$ 32
As a % of Average Loans	3.52%	4.70%	4.19%	5.83%	4.68%	5.08%	6.04%	5.30%
Loans 90+ Days Past Due	\$ 194	\$ 185	\$ 174	\$ 157	\$ 145	\$ 170	\$ 164	\$ 94
As a % of EOP Loans	1.90%	1.97%	2.00%	1.91%	2.27%	3.09%	2.98%	3.92%
Loans 30-89 Days Past Due	\$ 234	\$ 213	\$ 193	\$ 179	\$ 161	\$ 138	\$ 135	\$ 49
As a % of EOP Loans	2.29%	2.27%	2.22%	2.18%	2.52%	2.51%	2.45%	2.04%

**Consumer - North America (3)**

Branches (actual)	278	273	272	272	266	261	259	251
Average Loans (in billions of dollars)	\$ 68.9	\$ 55.5	\$ 52.7	\$ 49.4	\$ 39.4	\$ 37.2	\$ 35.4	\$ 32.0
EOP Loans (in billions of dollars)	\$ 56.6	\$ 54.2	\$ 50.7	\$ 40.5	\$ 38.6	\$ 35.7	\$ 33.4	\$ 30.8
Net Interest Revenue	\$ 828	\$ 786	\$ 769	\$ 529	\$ 339	\$ 296	\$ 231	\$ 198
As a % of Average Loans	4.87%	2.07%	2.03%	1.96%	3.46%	3.20%	2.60%	2.46%
Net Credit Losses (4)	\$ 363	\$ 193	\$ 166	\$ 141	\$ 65	\$ 24	\$ 52	\$ 28
As a % of Average Loans	2.14%	1.39%	1.25%	1.13%	0.66%	0.26%	0.58%	0.35%
Loans 90+ Days Past Due (5)	\$ 1,607	\$ 1,462	\$ 1,354	\$ 770	\$ 751	\$ 708	\$ 693	\$ 740
As a % of EOP Loans	2.97%	2.84%	2.81%	2.01%	2.05%	2.09%	2.17%	2.52%
Loans 30-89 Days Past Due (5)	\$ 1,197	\$ 1,153	\$ 1,230	\$ 857	\$ 768	\$ 720	\$ 714	\$ 686
As a % of EOP Loans	2.21%	2.24%	2.56%	2.24%	2.09%	2.12%	2.24%	2.33%

(1) Includes Citi Holdings, certain costs of global staff functions, other corporate expenses and certain global operations and technology expenses,

Corporate Treasury, and Discontinued operations.

(2) 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 \$74 million of cost of credit was recorded as a reduction in revenue (Other revenue) during the fourth quarter of 2015.

The OneMain sale was completed on November 15, 2015. Additionally, the HFS treatment resulted in the reclassification of loans of OneMain to Other assets, where applicable.

(3) As a result of Citigroup's entry into agreements in October 2016 to sell its Brazil and Argentina consumer banking businesses, these businesses were classified as HFS at the end of the fourth quarter 2016. As a

result of HFS accounting treatment, approximately \$35 million of cost of credit was recorded as a reduction in revenue (Other revenue) during the fourth

quarter of 2016. Additionally, the HFS treatment resulted in the reclassification of loans of these businesses to Other assets, where applicable.

(4) 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. The

second and fourth quarters of 2016 include releases of \$89 million and \$30 million, respectively, related to sales and transfers of mortgage loans during those quarters.

(5) See footnote 3 on page 18.

Reclassified to conform to the current period's presentation.

**CORPORATE / OTHER**  
**CONSUMER KEY INDICATORS - Continued**  
(In millions of dollars, except as otherwise noted)

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016
<b>North America Mortgages</b>								
Residential First Home Equity	\$ 33.2	\$ 29.2	\$ 27.8	\$ 25.7	\$ 18.1	\$ 16.5	\$ 15.5	\$ 13.9
Average Loans (in billions of dollars)	\$ 57.6	\$ 52.5	\$ 49.8	\$ 46.7	\$ 36.7	\$ 34.5	\$ 32.2	\$ 29.5
Residential First Home Equity	\$ 29.8	\$ 28.6	\$ 26.4	\$ 18.7	\$ 17.6	\$ 15.8	\$ 14.8	\$ 13.4
EOP Loans (in billions of dollars) (1)	\$ 53.6	\$ 51.3	\$ 47.9	\$ 37.8	\$ 35.9	\$ 33.1	\$ 30.9	\$ 28.4
Third Party Mortgage Serv. Portfolio (EOP, in billions)	\$ 43.4	\$ 39.2	\$ 36.4	\$ 34.0	\$ 29.3	\$ 28.5	\$ 18.6	\$ 18.0
Net Servicing & Gain/(Loss) on Sale	\$ 96.2	\$ 61.3	\$ 49.6	\$ 5.0	\$ 118.4	\$ 19.4	\$ 17.0	\$ 17.9
Net Interest Revenue	\$ 343	\$ 301	\$ 277	\$ 246	\$ 258	\$ 178	\$ 150	\$ 114
As a % of Avg. Loans	2.42%	2.30%	2.21%	2.09%	2.83%	2.08%	1.85%	1.54%
Residential First Home Equity	\$ 103	\$ 101	\$ 84	\$ 65	\$ 1	\$ (12)	\$ 7	\$ (23)
Net Credit Losses (NCLs)	\$ 81	\$ 70	\$ 61	\$ 56	\$ 42	\$ 13	\$ 23	\$ 25
As a % of Avg. Loans	\$ 184	\$ 171	\$ 145	\$ 121	\$ 43	\$ 1	\$ 30	\$ 2
	1.30%	1.31%	1.16%	1.03%	0.47%	0.01%	0.37%	0.03%
Residential First Home Equity	\$ 1,089	\$ 973	\$ 881	\$ 323	\$ 314	\$ 267	\$ 245	\$ 290
Loans 90+ Days Past Due (1) (3) (4)	\$ 484	\$ 458	\$ 441	\$ 417	\$ 409	\$ 414	\$ 418	\$ 420
As a % of EOP Loans	\$ 1,573	\$ 1,431	\$ 1,322	\$ 740	\$ 723	\$ 681	\$ 663	\$ 710
	3.08%	2.94%	2.92%	2.08%	2.13%	2.18%	2.26%	2.63%
Residential First Home Equity	\$ 879	\$ 830	\$ 871	\$ 539	\$ 454	\$ 433	\$ 426	\$ 395
Loans 30-89 Days Past Due (1) (3) (4)	\$ 269	\$ 275	\$ 311	\$ 271	\$ 274	\$ 241	\$ 244	\$ 234
As a % of EOP Loans	\$ 1,148	\$ 1,105	\$ 1,182	\$ 810	\$ 728	\$ 674	\$ 670	\$ 629
	2.25%	2.27%	2.61%	2.28%	2.14%	2.15%	2.28%	2.33%

(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). Delinquencies and related ratios are not included for Loans HFS.

(2) See footnote 4 on page 18.

(3) 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 \$1.5 billion and (\$2.2 billion), \$1.3 billion and (\$1.9 billion), \$1.2 billion and (\$1.8 billion), \$1.0 billion and (\$1.5 billion), and \$0.9 billion and (1.4 billion) as of December 31, 2015, March 31, 2016, June 30, 2016, September 30, 2016 and December 31, 2016, respectively.  
The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) for each period were \$0.2 billion and (\$2.2 billion), \$0.2 billion and (\$1.9 billion), \$0.2 billion and (\$1.8 billion), \$0.1 billion and (\$1.5 billion), and \$0.2 billion and (\$1.4 billion), as of December 31, 2015, March 31, 2016, June 30, 2016, September 30, 2016 and December 31, 2016, respectively.

(4) The December 31, 2015, March 31, 2016, June 30, 2016, September 30, 2016 and December 31, 2016 Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude \$11 million, \$9 million, \$9 million, \$9 million and \$7 million, respectively, of loans that are carried at fair value.

Reclassified to conform to the current period's presentation.

**CORPORATE / OTHER**  
**MEMO - CITI HOLDINGS**  
**ALREADY INCLUDED AS A COMPONENT OF CORPORATE/OTHER**  
(In millions of dollars, except as otherwise noted)

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	Full Year 2015	Full Year 2016
<b>Revenues</b>										
Net interest revenue	\$ 1,265	\$ 1,213	\$ 1,155	\$ 855	\$ 602	\$ 550	\$ 479	\$ 406	\$ 4,488	\$ 2,037
Non-interest revenue (1) (2)	886	769	530	2,318	878	294	395	248	4,503	1,815
<b>Total revenues, net of interest expense</b>	<b>2,151</b>	<b>1,982</b>	<b>1,685</b>	<b>3,173</b>	<b>1,480</b>	<b>844</b>	<b>874</b>	<b>654</b>	<b>8,991</b>	<b>3,852</b>
<b>Provisions for Credit Losses and for Benefits and Claims</b>										
Net Credit Losses	469	334	272	261	143	102	129	59	1,336	433
Credit Reserve Build / (Release)	(172)	(185)	(171)	73	(31)	(224)	(122)	(78)	(455)	(455)
Provision for loan losses	297	149	101	334	112	(122)	7	(19)	881	(22)
Provision for Benefits and Claims	169	160	161	134	60	29	10	-	624	99
Provision for unfunded lending commitments	(5)	2	(19)	(1)	(2)	(5)	-	(1)	(23)	(8)
<b>Total provisions for credit losses and for benefits and claims (1)(2)(3)</b>	<b>461</b>	<b>311</b>	<b>243</b>	<b>467</b>	<b>170</b>	<b>(98)</b>	<b>17</b>	<b>(20)</b>	<b>1,482</b>	<b>69</b>
<b>Total operating expenses</b>	<b>1,384</b>	<b>1,361</b>	<b>1,373</b>	<b>1,449</b>	<b>828</b>	<b>858</b>	<b>826</b>	<b>659</b>	<b>5,567</b>	<b>3,171</b>
<b>Income (Loss) from Continuing Operations before Income Taxes</b>	<b>306</b>	<b>310</b>	<b>69</b>	<b>1,257</b>	<b>482</b>	<b>84</b>	<b>31</b>	<b>15</b>	<b>1,942</b>	<b>612</b>
Provision (benefits) for income taxes	152	146	67	571	131	(15)	(41)	(70)	936	5
<b>Income (Loss) from Continuing Operations</b>	<b>154</b>	<b>164</b>	<b>2</b>	<b>686</b>	<b>351</b>	<b>99</b>	<b>72</b>	<b>85</b>	<b>1,006</b>	<b>607</b>
Noncontrolling Interests	1	-	-	10	1	5	-	-	11	6
<b>Citi Holding's Net Income (Loss)</b>	<b>\$ 153</b>	<b>\$ 164</b>	<b>\$ 2</b>	<b>\$ 676</b>	<b>\$ 350</b>	<b>\$ 94</b>	<b>\$ 72</b>	<b>\$ 85</b>	<b>\$ 995</b>	<b>\$ 601</b>
Average Assets (in billions of dollars)	\$ 134	\$ 126	\$ 120	\$ 97	\$ 78	\$ 71	\$ 64	\$ 58	\$ 119	\$ 68
Return on Average Assets	0.46%	0.52%	0.01%	2.76%	1.80%	0.53%	0.45%	0.58%	0.84%	0.88%
Efficiency Ratio	64%	69%	81%	46%	56%	102%	95%	101%	62%	82%
<b>Balance Sheet Data (in billions):</b>										
<b>Total EOP Assets</b>	<b>\$ 130</b>	<b>\$ 124</b>	<b>\$ 117</b>	<b>\$ 81</b>	<b>\$ 73</b>	<b>\$ 66</b>	<b>\$ 61</b>	<b>\$ 54</b>	<b>\$ 81</b>	<b>\$ 54</b>
<b>Total EOP Loans</b>	<b>\$ 67</b>	<b>\$ 64</b>	<b>\$ 60</b>	<b>\$ 49</b>	<b>\$ 45</b>	<b>\$ 41</b>	<b>\$ 39</b>	<b>\$ 33</b>	<b>\$ 49</b>	<b>\$ 33</b>
<b>Total EOP Deposits</b>	<b>\$ 16</b>	<b>\$ 12</b>	<b>\$ 11</b>	<b>\$ 10</b>	<b>\$ 9</b>	<b>\$ 6</b>	<b>\$ 6</b>	<b>\$ 2</b>	<b>\$ 10</b>	<b>\$ 2</b>

(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 \$74 million of cost of credit was recorded as a reduction in revenue (Other revenue) during the fourth quarter of 2015. The OneMain sale was completed on November 15, 2015. Additionally, the HFS treatment resulted in the reclassification of loans of OneMain to Other assets, where applicable.

(2) As a result of Citigroup's entry into agreements in October 2016 to sell its Brazil and Argentina consumer banking businesses, these businesses were classified as HFS at the end of the fourth quarter 2016. As a result of HFS accounting treatment, approximately \$35 million of cost of credit was recorded as a reduction in revenue (Other revenue) during the fourth quarter of 2016. Additionally, the HFS treatment resulted in the reclassification of loans of these businesses to Other assets, where applicable.

(3) 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. The second and fourth quarters of 2016 include releases of \$89 million and \$30 million, respectively, related to sales and transfers of mortgage loans during those quarters.

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 2015	Third Quarter 2016	Fourth Quarter 2016	Fourth Quarter 2015	Third Quarter 2016	Fourth Quarter 2016	Fourth Quarter 2015	Third Quarter 2016	Fourth Quarter 2016
<b>In millions of dollars, except as otherwise noted</b>									
<b>Assets:</b>									
Deposits with Banks	\$ 122,098	\$ 131,571	\$ 143,119	\$ 189	\$ 247	\$ 268	0.61%	0.75%	0.74%
Fed Funds Sold and Resale Agreements <sup>(6)</sup>	226,388	234,996	235,364	554	636	596	0.97%	1.08%	1.01%
Trading Account Assets <sup>(7)</sup>	195,193	201,206	194,782	1,465	1,471	1,371	2.98%	2.91%	2.80%
Investments	343,974	354,789	345,552	1,900	1,946	1,963	2.19%	2.18%	2.26%
Total Loans (net of Unearned Income) <sup>(8)</sup>	624,955	635,771	626,028	9,975	10,246	10,033	6.33%	6.41%	6.38%
Other Interest-Earning Assets	60,323	52,668	62,602	409	221	321	2.69%	1.67%	2.04%
<b>Total Average Interest-Earning Assets</b>	<b>\$ 1,572,931</b>	<b>\$ 1,611,001</b>	<b>\$ 1,607,447</b>	<b>\$ 14,492</b>	<b>\$ 14,767</b>	<b>\$ 14,552</b>	<b>3.66%</b>	<b>3.65%</b>	<b>3.60%</b>
<b>Liabilities:</b>									
Deposits (excluding deposit insurance and FDIC Assessment)	\$ 696,560	\$ 731,231	\$ 718,871	\$ 954	\$ 1,107	\$ 1,041	0.54%	0.60%	0.58%
Deposit Insurance and FDIC Assessment	-	-	-	269	336	306	-	-	-
Total Deposits	696,560	731,231	718,871	1,223	1,443	1,347	0.70%	0.79%	0.75%
Fed Funds Purchased and Repurchase Agreements <sup>(6)</sup>	162,998	157,984	150,137	415	459	424	1.01%	1.16%	1.12%
Trading Account Liabilities <sup>(7)</sup>	63,213	76,237	81,670	59	102	124	0.37%	0.53%	0.60%
Short-Term Borrowings	89,094	81,304	94,935	87	90	177	0.39%	0.44%	0.74%
Long-Term Debt <sup>(9)</sup>	185,919	181,933	183,637	1,117	1,080	1,205	2.38%	2.36%	2.61%
<b>Total Average Interest-Bearing Liabilities</b>	<b>\$ 1,197,784</b>	<b>\$ 1,228,689</b>	<b>\$ 1,229,250</b>	<b>\$ 2,901</b>	<b>\$ 3,174</b>	<b>\$ 3,277</b>	<b>0.96%</b>	<b>1.03%</b>	<b>1.06%</b>
<b>Total Average Interest-Bearing Liabilities</b> <b>(excluding deposit insurance and FDIC Assessment)</b>	<b>\$ 1,197,784</b>	<b>\$ 1,228,689</b>	<b>\$ 1,229,250</b>	<b>\$ 2,632</b>	<b>\$ 2,838</b>	<b>\$ 2,971</b>	<b>0.87%</b>	<b>0.92%</b>	<b>0.96%</b>
<b>Net Interest Revenue as a % of Average Interest-Earning Assets (NIM)</b>				<b>\$ 11,591</b>	<b>\$ 11,593</b>	<b>\$ 11,275</b>	<b>2.92%</b>	<b>2.86%</b>	<b>2.79%</b>
<b>NIR as a % of Average Interest-Earning Assets (NIM) (excluding deposit insurance and FDIC Assessment)</b>				<b>\$ 11,860</b>	<b>\$ 11,929</b>	<b>\$ 11,581</b>	<b>2.99%</b>	<b>2.95%</b>	<b>2.87%</b>
<b>4Q16 Increase (Decrease) From</b>							<b>(13) bps</b>	<b>(7) bps</b>	
<b>4Q16 Increase (Decrease) (excluding deposit insurance and FDIC Assessment) From</b>							<b>(12) bps</b>	<b>(8) bps</b>	

(1) Interest Revenue includes the taxable equivalent adjustments (based on the U.S. federal statutory tax rate of 35%) of \$126 million for the fourth quarter of 2015, \$114 million for the third quarter of 2016 and \$112 million for the fourth quarter of 2016.

(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) Preliminary.

(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 ASU 2013-01 (Topic 210).

(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 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016
<b>Deposits by Business</b>								
<b>Global Consumer Banking</b>								
North America	\$ 181.6	\$ 182.5	\$ 180.0	\$ 181.6	\$ 183.7	\$ 183.3	\$ 185.6	\$ 185.0
Latin America	27.4	27.5	24.8	27.0	26.7	26.4	25.8	24.9
Asia (1)	89.5	89.4	87.0	87.6	90.7	90.5	93.6	89.9
Total	\$ 298.5	\$ 299.4	\$ 291.8	\$ 296.2	\$ 301.1	\$ 300.2	\$ 305.0	\$ 299.8
<b>ICG</b>								
North America	\$ 251.5	\$ 261.7	\$ 261.6	\$ 267.3	\$ 269.3	\$ 274.5	\$ 276.1	\$ 282.6
EMEA	151.8	159.9	160.3	153.5	166.0	162.4	170.0	163.5
Latin America	34.9	32.1	29.6	27.0	28.2	25.2	26.1	25.7
Asia	134.5	136.0	144.9	141.3	145.2	146.5	146.6	140.0
Total	\$ 572.7	\$ 589.7	\$ 596.4	\$ 589.1	\$ 608.7	\$ 608.6	\$ 618.8	\$ 611.8
<b>Corporate/Other</b>	\$ 28.4	\$ 18.9	\$ 16.0	\$ 22.6	\$ 24.8	\$ 29.1	\$ 16.5	\$ 17.8
<b>Total Deposits - EOP</b>	<b>\$ 899.6</b>	<b>\$ 908.0</b>	<b>\$ 904.2</b>	<b>\$ 907.9</b>	<b>\$ 934.6</b>	<b>\$ 937.9</b>	<b>\$ 940.3</b>	<b>\$ 929.4</b>
<b>Total Deposits - Average</b>	<b>\$ 899.5</b>	<b>\$ 906.4</b>	<b>\$ 903.1</b>	<b>\$ 908.8</b>	<b>\$ 911.7</b>	<b>\$ 935.6</b>	<b>\$ 944.2</b>	<b>\$ 935.1</b>
<b>Foreign Currency (FX) Translation Impact:</b>								
Total EOP Deposits - as Reported	\$ 899.6	\$ 908.0	\$ 904.2	\$ 907.9	\$ 934.6	\$ 937.9	\$ 940.3	\$ 929.4
Impact of FX Translation (2)	(27.7)	(29.8)	(16.4)	(14.5)	(20.8)	(15.4)	(15.8)	-
Total EOP Deposits - Ex-FX (2)	\$ 871.9	\$ 878.2	\$ 887.8	\$ 893.4	\$ 913.8	\$ 922.5	\$ 924.5	\$ 929.4

(1) Asia GCB includes deposits of certain EMEA countries for all periods presented.

(2) Reflects the impact of FX translation into U.S. Dollars at the fourth quarter of 2016 exchange rates for all periods presented. Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

**EOP LOANS**

(In billions of dollars)

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016
<b>Global Consumer Banking</b>								
<b>North America</b>								
Credit Cards	\$ 105.9	\$ 107.7	\$ 107.9	\$ 113.3	\$ 107.4	\$ 120.8	\$ 125.2	\$ 133.3
Retail Banking	48.1	49.2	51.0	52.2	53.5	54.8	54.8	55.3
Total	<u>\$ 154.0</u>	<u>\$ 156.9</u>	<u>\$ 158.9</u>	<u>\$ 165.5</u>	<u>\$ 160.9</u>	<u>\$ 175.6</u>	<u>\$ 180.0</u>	<u>\$ 188.6</u>
<b>Latin America</b>								
Credit Cards	\$ 6.1	\$ 5.9	\$ 5.4	\$ 5.4	\$ 5.3	\$ 5.0	\$ 4.9	\$ 4.8
Retail Banking	20.8	20.8	19.5	19.7	19.8	19.1	18.7	18.0
Total	<u>\$ 26.9</u>	<u>\$ 26.7</u>	<u>\$ 24.9</u>	<u>\$ 25.1</u>	<u>\$ 25.1</u>	<u>\$ 24.1</u>	<u>\$ 23.6</u>	<u>\$ 22.8</u>
<b>Asia (1)</b>								
Credit Cards	\$ 17.8	\$ 18.1	\$ 17.0	\$ 17.6	\$ 17.6	\$ 17.6	\$ 17.7	\$ 17.5
Retail Banking	71.8	72.4	68.6	68.4	68.7	67.5	68.1	63.0
Total	<u>\$ 89.6</u>	<u>\$ 90.5</u>	<u>\$ 85.6</u>	<u>\$ 86.0</u>	<u>\$ 86.3</u>	<u>\$ 85.1</u>	<u>\$ 85.8</u>	<u>\$ 80.5</u>
<b>Total GCB Consumer Loans</b>								
Credit Cards	\$ 129.8	\$ 131.7	\$ 130.3	\$ 136.3	\$ 130.3	\$ 143.4	\$ 147.8	\$ 155.6
Retail Banking	140.7	142.4	139.1	140.3	142.0	141.4	141.6	136.3
Total GCB	<u>\$ 270.5</u>	<u>\$ 274.1</u>	<u>\$ 269.4</u>	<u>\$ 276.6</u>	<u>\$ 272.3</u>	<u>\$ 284.8</u>	<u>\$ 289.4</u>	<u>\$ 291.9</u>
<b>Corporate/Other - Consumer:</b>								
<b>North America</b>								
Mortgages	53.6	51.3	47.9	37.8	35.9	33.1	30.9	28.4
Other	3.0	2.9	2.8	2.7	2.7	2.6	2.5	2.4
Total	<u>\$ 56.6</u>	<u>\$ 54.2</u>	<u>\$ 50.7</u>	<u>\$ 40.5</u>	<u>\$ 38.6</u>	<u>\$ 35.7</u>	<u>\$ 33.4</u>	<u>\$ 30.8</u>
<b>International</b>								
	\$ 10.2	\$ 9.4	\$ 8.7	\$ 8.2	\$ 6.4	\$ 5.5	\$ 5.5	\$ 2.4
<b>Corporate/Other - Other Consumer</b>								
	0.1	0.2	0.1	0.2	0.3	0.1	0.1	-
<b>Total Corporate/Other - Consumer</b>	<u>\$ 66.9</u>	<u>\$ 63.8</u>	<u>\$ 59.5</u>	<u>\$ 48.9</u>	<u>\$ 45.3</u>	<u>\$ 41.3</u>	<u>\$ 39.0</u>	<u>\$ 33.2</u>
<b>Total Consumer Loans</b>	<u>\$ 337.4</u>	<u>\$ 337.9</u>	<u>\$ 328.9</u>	<u>\$ 325.5</u>	<u>\$ 317.6</u>	<u>\$ 326.1</u>	<u>\$ 328.4</u>	<u>\$ 325.1</u>
<b>Total Corporate Loans</b>								
North America	\$ 118.8	\$ 126.7	\$ 128.8	\$ 130.5	\$ 135.7	\$ 139.3	\$ 144.3	\$ 142.3
EMEA	61.8	64.3	63.3	60.6	65.2	69.0	67.9	62.5
Latin America	40.3	40.4	40.6	40.3	38.7	38.0	37.7	36.9
Asia	62.7	62.8	60.8	60.8	61.7	61.1	60.2	57.6
Total Corporate Loans	<u>\$ 283.6</u>	<u>\$ 294.2</u>	<u>\$ 293.5</u>	<u>\$ 292.2</u>	<u>\$ 301.3</u>	<u>\$ 307.4</u>	<u>\$ 310.1</u>	<u>\$ 299.3</u>
<b>Total Loans</b>	<u>\$ 621.1</u>	<u>\$ 632.1</u>	<u>\$ 622.4</u>	<u>\$ 617.6</u>	<u>\$ 618.8</u>	<u>\$ 633.5</u>	<u>\$ 638.4</u>	<u>\$ 624.4</u>
<b>Foreign Currency (FX) Translation Impact:</b>								
Total EOP Loans - as Reported	\$ 621.1	\$ 632.1	\$ 622.4	\$ 617.6	\$ 618.8	\$ 633.5	\$ 638.4	\$ 624.4
Impact of FX Translation (2)	(19.5)	(19.9)	(9.8)	(8.5)	(12.3)	(9.0)	(9.0)	-
Total EOP Loans - Ex-FX (2)	<u>\$ 601.6</u>	<u>\$ 612.2</u>	<u>\$ 612.6</u>	<u>\$ 609.1</u>	<u>\$ 606.5</u>	<u>\$ 624.5</u>	<u>\$ 629.4</u>	<u>\$ 624.4</u>

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

- (1) Asia GCB includes loans of certain EMEA countries for all periods presented.
- (2) Reflects the impact of FX translation into U.S. Dollars at the fourth quarter of 2016 exchange rates for all periods presented. Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

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 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016
<b>GCB (2)</b>								
<b>Total</b>	\$ 2,132	\$ 2,020	\$ 1,981	\$ 2,119	\$ 2,022	\$ 1,965	\$ 2,166	\$ 2,293
<i>Ratio</i>	0.79%	0.74%	0.74%	0.77%	0.75%	0.69%	0.75%	0.79%
<b>Retail Bank (2)</b>								
<b>Total</b>	\$ 540	\$ 567	\$ 529	\$ 523	\$ 498	\$ 515	\$ 579	\$ 474
<i>Ratio</i>	0.39%	0.40%	0.38%	0.38%	0.35%	0.37%	0.41%	0.35%
<b>North America (2)</b>	\$ 123	\$ 150	\$ 138	\$ 165	\$ 152	\$ 180	\$ 256	\$ 181
<i>Ratio</i>	0.26%	0.31%	0.28%	0.32%	0.29%	0.33%	0.47%	0.33%
<b>Latin America</b>	\$ 238	\$ 232	\$ 212	\$ 185	\$ 172	\$ 157	\$ 160	\$ 136
<i>Ratio</i>	1.14%	1.12%	1.09%	0.94%	0.87%	0.82%	0.86%	0.76%
<b>Asia (3)</b>	\$ 179	\$ 185	\$ 179	\$ 173	\$ 174	\$ 178	\$ 163	\$ 157
<i>Ratio</i>	0.25%	0.26%	0.26%	0.25%	0.25%	0.26%	0.24%	0.25%
<b>Cards</b>								
<b>Total</b>	\$ 1,592	\$ 1,453	\$ 1,452	\$ 1,596	\$ 1,524	\$ 1,450	\$ 1,587	\$ 1,819
<i>Ratio</i>	1.23%	1.10%	1.11%	1.17%	1.17%	1.01%	1.07%	1.17%
<b>North America - Citi-Branded</b>	\$ 569	\$ 495	\$ 491	\$ 538	\$ 530	\$ 510	\$ 607	\$ 748
<i>Ratio</i>	0.90%	0.77%	0.76%	0.80%	0.82%	0.66%	0.75%	0.87%
<b>North America - Retail Services</b>	\$ 629	\$ 567	\$ 621	\$ 705	\$ 665	\$ 619	\$ 664	\$ 761
<i>Ratio</i>	1.48%	1.31%	1.44%	1.53%	1.56%	1.43%	1.51%	1.61%
<b>Latin America</b>	\$ 203	\$ 200	\$ 169	\$ 173	\$ 149	\$ 145	\$ 131	\$ 130
<i>Ratio</i>	3.33%	3.39%	3.13%	3.20%	2.81%	2.90%	2.67%	2.71%
<b>Asia (3)</b>	\$ 191	\$ 191	\$ 171	\$ 180	\$ 180	\$ 176	\$ 185	\$ 180
<i>Ratio</i>	1.07%	1.06%	1.01%	1.02%	1.02%	1.00%	1.05%	1.03%
<b>Corporate/Other - Consumer (2) (4) (5)</b>	\$ 1,801	\$ 1,647	\$ 1,528	\$ 927	\$ 896	\$ 878	\$ 857	\$ 834
<i>Ratio</i>	2.80%	2.70%	2.69%	1.99%	2.08%	2.23%	2.29%	2.62%
<b>International</b>	\$ 194	\$ 185	\$ 174	\$ 157	\$ 145	\$ 170	\$ 164	\$ 94
<i>Ratio</i>	1.90%	1.97%	2.00%	1.91%	2.27%	3.09%	2.98%	3.92%
<b>North America (2) (4) (5)</b>	\$ 1,607	\$ 1,462	\$ 1,354	\$ 770	\$ 751	\$ 708	\$ 693	\$ 740
<i>Ratio</i>	2.97%	2.84%	2.81%	2.01%	2.05%	2.09%	2.17%	2.52%
<b>Total Citigroup (2) (4) (5)</b>	\$ 3,933	\$ 3,667	\$ 3,509	\$ 3,046	\$ 2,918	\$ 2,843	\$ 3,023	\$ 3,127
<i>Ratio</i>	1.18%	1.10%	1.08%	0.95%	0.93%	0.88%	0.93%	0.97%

- (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 2 on page 9 and footnote 3 on page 18.
- (3) Asia includes delinquency amounts, ratios and loans of certain EMEA countries for all periods presented.
- (4) The December 31, 2015, March 31, 2016, June 30, 2016, September 30, 2016 and December 31, 2016 Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude \$11 million, \$9 million, \$9 million, \$9 million and \$7 million, respectively, of loans that are carried at fair value.
- (5) See footnote 1 on page 18.

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 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016
<b>GCB (2)</b>								
<b>Total</b>	\$ 2,414	\$ 2,290	\$ 2,427	\$ 2,418	\$ 2,360	\$ 2,318	\$ 2,553	\$ 2,540
<i>Ratio</i>	0.90%	0.84%	0.90%	0.88%	0.87%	0.82%	0.88%	0.87%
<b>Retail Bank (2)</b>								
<b>Total</b>	\$ 791	\$ 746	\$ 764	\$ 739	\$ 793	\$ 735	\$ 722	\$ 726
<i>Ratio</i>	0.57%	0.53%	0.55%	0.53%	0.56%	0.52%	0.51%	0.54%
North America (2)	\$ 203	\$ 176	\$ 198	\$ 221	\$ 198	\$ 192	\$ 198	\$ 214
<i>Ratio</i>	0.43%	0.36%	0.40%	0.43%	0.38%	0.36%	0.37%	0.39%
Latin America	\$ 229	\$ 217	\$ 239	\$ 184	\$ 256	\$ 197	\$ 196	\$ 185
<i>Ratio</i>	1.10%	1.04%	1.23%	0.93%	1.29%	1.03%	1.05%	1.03%
Asia (3)	\$ 359	\$ 353	\$ 327	\$ 334	\$ 339	\$ 346	\$ 328	\$ 327
<i>Ratio</i>	0.50%	0.49%	0.48%	0.49%	0.49%	0.51%	0.48%	0.52%
<b>Cards</b>								
<b>Total</b>	\$ 1,623	\$ 1,544	\$ 1,663	\$ 1,679	\$ 1,567	\$ 1,583	\$ 1,831	\$ 1,814
<i>Ratio</i>	1.25%	1.17%	1.28%	1.23%	1.20%	1.10%	1.24%	1.17%
North America - Citi-Branded	\$ 497	\$ 462	\$ 504	\$ 523	\$ 492	\$ 550	\$ 710	\$ 688
<i>Ratio</i>	0.78%	0.72%	0.78%	0.78%	0.76%	0.71%	0.87%	0.80%
North America - Retail Services	\$ 673	\$ 652	\$ 758	\$ 773	\$ 688	\$ 669	\$ 750	\$ 777
<i>Ratio</i>	1.59%	1.51%	1.76%	1.68%	1.62%	1.55%	1.71%	1.64%
Latin America	\$ 204	\$ 183	\$ 181	\$ 157	\$ 152	\$ 137	\$ 131	\$ 125
<i>Ratio</i>	3.34%	3.10%	3.35%	2.91%	2.87%	2.74%	2.67%	2.60%
Asia (3)	\$ 249	\$ 247	\$ 220	\$ 226	\$ 235	\$ 227	\$ 240	\$ 224
<i>Ratio</i>	1.40%	1.36%	1.29%	1.28%	1.34%	1.29%	1.36%	1.28%
<b>Corporate/Other - Consumer (2) (4) (5)</b>	\$ 1,431	\$ 1,366	\$ 1,423	\$ 1,036	\$ 929	\$ 858	\$ 849	\$ 735
<i>Ratio</i>	2.23%	2.24%	2.51%	2.23%	2.16%	2.18%	2.27%	2.31%
International	\$ 234	\$ 213	\$ 193	\$ 179	\$ 161	\$ 138	\$ 135	\$ 49
<i>Ratio</i>	2.29%	2.27%	2.22%	2.18%	2.52%	2.51%	2.45%	2.04%
North America (2) (4) (5)	\$ 1,197	\$ 1,153	\$ 1,230	\$ 857	\$ 768	\$ 720	\$ 714	\$ 686
<i>Ratio</i>	2.21%	2.24%	2.56%	2.24%	2.09%	2.12%	2.24%	2.33%
<b>Total Citigroup (2) (4) (5)</b>	\$ 3,845	\$ 3,656	\$ 3,850	\$ 3,454	\$ 3,289	\$ 3,176	\$ 3,402	\$ 3,275
<i>Ratio</i>	1.15%	1.09%	1.18%	1.07%	1.05%	0.98%	1.04%	1.01%

(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 2 on page 9 and footnote 3 on page 18.

(3) Asia includes delinquency amounts, ratios and loans of certain EMEA countries for all periods presented.

(4) The December 31, 2015, March 31, 2016, June 30, 2016, September 30, 2016 and December 31, 2016 Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude \$11 million, \$9 million, \$9 million, \$9 million and \$7 million, respectively, of loans that are carried at fair value.

(5) See footnote 1 on page 18.

Reclassified to conform to the current period's presentation.

**ALLOWANCE FOR CREDIT LOSSES - PAGE 1**

(In millions of dollars)

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	Full Year 2015	Full Year 2016
<b>Total Citigroup</b>										
<b>Allowance for Loan Losses at Beginning of Period (1)</b>	<b>\$ 15,994</b>	<b>\$ 14,598</b>	<b>\$ 14,075</b>	<b>\$ 13,626</b>	<b>\$ 12,626</b>	<b>\$ 12,712</b>	<b>\$ 12,304</b>	<b>\$ 12,439</b>	<b>\$ 15,994</b>	<b>\$ 12,626</b>
Gross Credit (Losses)	(2,458)	(2,335)	(2,068)	(2,180)	(2,143)	(2,048)	(1,948)	(2,083)	(9,041)	(8,222)
Gross Recoveries	501	415	405	418	419	432	423	387	1,739	1,661
<b>Net Credit (Losses) / Recoveries (NCLs)</b>	<b>(1,957)</b>	<b>(1,920)</b>	<b>(1,663)</b>	<b>(1,762)</b>	<b>(1,724)</b>	<b>(1,616)</b>	<b>(1,525)</b>	<b>(1,696)</b>	<b>(7,302)</b>	<b>(6,561)</b>
NCLs	1,957	1,920	1,663	1,762	1,724	1,616	1,525	1,696	7,302	6,561
Net Reserve Builds / (Releases) (2)	(91)	(199)	43	386	42	(90)	258	130	139	340
Net Specific Reserve Builds / (Releases) (2)	(111)	(206)	(124)	108	120	(136)	(37)	(99)	(333)	(152)
<b>Provision for Loan Losses</b>	<b>1,755</b>	<b>1,515</b>	<b>1,582</b>	<b>2,256</b>	<b>1,886</b>	<b>1,390</b>	<b>1,746</b>	<b>1,727</b>	<b>7,108</b>	<b>6,749</b>
Other (3) (4) (5) (6) (7) (8) (9)	(1,194)	(118)	(368)	(1,494)	(76)	(182)	(86)	(410)	(3,174)	(754)
<b>Allowance for Loan Losses at End of Period (1) (a)</b>	<b>\$ 14,598</b>	<b>\$ 14,075</b>	<b>\$ 13,626</b>	<b>\$ 12,626</b>	<b>\$ 12,712</b>	<b>\$ 12,304</b>	<b>\$ 12,439</b>	<b>\$ 12,060</b>	<b>\$ 12,626</b>	<b>\$ 12,060</b>
<b>Allowance for Unfunded Lending Commitments (5) (10) (a)</b>	<b>\$ 1,023</b>	<b>\$ 973</b>	<b>\$ 1,036</b>	<b>\$ 1,402</b>	<b>\$ 1,473</b>	<b>\$ 1,432</b>	<b>\$ 1,388</b>	<b>\$ 1,418</b>	<b>\$ 1,402</b>	<b>\$ 1,418</b>
<b>Provision for Unfunded Lending Commitments (5)</b>	<b>\$ (37)</b>	<b>\$ (48)</b>	<b>\$ 65</b>	<b>\$ 94</b>	<b>\$ 71</b>	<b>\$ (30)</b>	<b>\$ (45)</b>	<b>\$ 33</b>	<b>\$ 74</b>	<b>\$ 29</b>
<b>Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (a)]</b>	<b>\$ 15,621</b>	<b>\$ 15,048</b>	<b>\$ 14,662</b>	<b>\$ 14,028</b>	<b>\$ 14,185</b>	<b>\$ 13,736</b>	<b>\$ 13,827</b>	<b>\$ 13,478</b>	<b>\$ 14,028</b>	<b>\$ 13,478</b>
Total Allowance for Loan Losses as a Percentage of Total Loans (11)	2.38%	2.25%	2.21%	2.06%	2.07%	1.96%	1.97%	1.94%		

- (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. The second and fourth quarters of 2016 include releases of \$89 million and \$30 million, respectively, related to sales and transfers of mortgage loans during those quarters.
- (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 2015 includes a reduction of approximately \$1.1 billion related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$1.1 billion 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.
- (5) 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 fourth quarter of 2015 represents the allowance change during the quarter due to portfolio and economic changes in the unfunded portfolio during the quarter.
- (6) The first quarter of 2016 includes a reduction of approximately \$148 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$29 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the first quarter includes an increase of approximately \$63 million related to FX translation.
- (7) The second quarter of 2016 includes a reduction of approximately \$101 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$24 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the second quarter includes a reduction of approximately \$75 million related to FX translation.
- (8) The third quarter of 2016 includes a reduction of approximately \$58 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$50 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the third quarter includes a reduction of approximately \$46 million related to FX translation.
- (9) The fourth quarter of 2016 includes a reduction of approximately \$267 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$3 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the fourth quarter includes a reduction of approximately \$141 million related to FX translation.
- (10) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.
- (11) December 31, 2015, March 31, 2016, June 30, 2016, September 30, 2016 and December 31, 2016, exclude \$5.0 billion, \$4.8 billion, \$4.1 billion, \$4.0 billion and \$3.5 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**

(In millions of dollars)

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	Full Year 2015	Full Year 2016
<b>Consumer:</b>										
<b>Allowance for Loan Losses at Beginning of Period (1)</b>	\$ 13,547	\$ 12,052	\$ 11,669	\$ 11,030	\$ 9,835	\$ 9,807	\$ 9,432	\$ 9,673	\$ 13,547	\$ 9,835
<b>Net Credit Losses (NCLs)</b>	(1,965)	(1,813)	(1,612)	(1,668)	(1,514)	(1,475)	(1,483)	(1,576)	(7,058)	(6,048)
NCLs	1,965	1,813	1,612	1,668	1,514	1,475	1,483	1,576	7,058	6,048
Net Reserve Builds / (Releases) (2)	(203)	(167)	(73)	32	38	(74)	368	93	(411)	425
Net Specific Reserve Builds / (Releases) (2)	(114)	(87)	(202)	(16)	19	(125)	(36)	(10)	(419)	(152)
<b>Provision for Loan Losses</b>	<b>1,648</b>	<b>1,559</b>	<b>1,337</b>	<b>1,684</b>	<b>1,571</b>	<b>1,276</b>	<b>1,815</b>	<b>1,659</b>	<b>6,228</b>	<b>6,321</b>
Other (3) (4) (5) (6) (7) (8)	(1,178)	(129)	(364)	(1,211)	(85)	(176)	(91)	(398)	(2,882)	(750)
<b>Allowance for Loan Losses at End of Period (1) (a)</b>	<b>\$ 12,052</b>	<b>\$ 11,669</b>	<b>\$ 11,030</b>	<b>\$ 9,835</b>	<b>\$ 9,807</b>	<b>\$ 9,432</b>	<b>\$ 9,673</b>	<b>\$ 9,358</b>	<b>\$ 9,835</b>	<b>\$ 9,358</b>
<b>Consumer Allowance for Unfunded Lending Commitments (9) (a)</b>	<b>\$ 30</b>	<b>\$ 29</b>	<b>\$ 28</b>	<b>\$ 35</b>	<b>\$ 37</b>	<b>\$ 42</b>	<b>\$ 39</b>	<b>\$ 35</b>	<b>\$ 35</b>	<b>\$ 35</b>
<b>Provision for Unfunded Lending Commitments</b>	<b>\$ (3)</b>	<b>\$ (1)</b>	<b>\$ (1)</b>	<b>\$ 7</b>	<b>\$ 1</b>	<b>\$ 4</b>	<b>\$ (4)</b>	<b>\$ (3)</b>	<b>\$ 2</b>	<b>\$ (2)</b>
<b>Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (a)]</b>	<b>\$ 12,082</b>	<b>\$ 11,698</b>	<b>\$ 11,058</b>	<b>\$ 9,870</b>	<b>\$ 9,844</b>	<b>\$ 9,474</b>	<b>\$ 9,712</b>	<b>\$ 9,393</b>	<b>\$ 9,870</b>	<b>\$ 9,393</b>
Consumer Allowance for Loan Losses as a Percentage of Total Consumer Loans (10)	3.57%	3.45%	3.35%	3.02%	3.09%	2.89%	2.95%	2.88%		
<b>Corporate</b>										
<b>Allowance for Loan Losses at Beginning of Period (1)</b>	\$ 2,447	\$ 2,546	\$ 2,406	\$ 2,596	\$ 2,791	\$ 2,905	\$ 2,872	\$ 2,766	\$ 2,447	\$ 2,791
<b>Net Credit (Losses) / Recoveries (NCL's)</b>	8	(107)	(51)	(94)	(210)	(141)	(42)	(120)	(244)	(513)
NCLs	(8)	107	51	94	210	141	42	120	244	513
Net Reserve Builds / (Releases)	112	(32)	116	354	4	(16)	(110)	37	550	(85)
Net Specific Reserve Builds / (Releases)	3	(119)	78	124	101	(11)	(1)	(89)	86	-
<b>Provision for Loan Losses</b>	<b>107</b>	<b>(44)</b>	<b>245</b>	<b>572</b>	<b>315</b>	<b>114</b>	<b>(69)</b>	<b>68</b>	<b>880</b>	<b>428</b>
Other (3) (11)	(16)	11	(4)	(283)	9	(6)	5	(12)	(292)	(4)
<b>Allowance for Loan Losses at End of Period (1) (b)</b>	<b>\$ 2,546</b>	<b>\$ 2,406</b>	<b>\$ 2,596</b>	<b>\$ 2,791</b>	<b>\$ 2,905</b>	<b>\$ 2,872</b>	<b>\$ 2,766</b>	<b>\$ 2,702</b>	<b>\$ 2,791</b>	<b>\$ 2,702</b>
<b>Corporate Allowance for Unfunded Lending Commitments (9) (11) (b)</b>	<b>\$ 993</b>	<b>\$ 944</b>	<b>\$ 1,008</b>	<b>\$ 1,367</b>	<b>\$ 1,436</b>	<b>\$ 1,390</b>	<b>\$ 1,349</b>	<b>\$ 1,383</b>	<b>\$ 1,367</b>	<b>\$ 1,383</b>
<b>Provision for Unfunded Lending Commitments (11)</b>	<b>\$ (34)</b>	<b>\$ (47)</b>	<b>\$ 66</b>	<b>\$ 87</b>	<b>\$ 70</b>	<b>\$ (34)</b>	<b>\$ (41)</b>	<b>\$ 36</b>	<b>\$ 72</b>	<b>\$ 31</b>
<b>Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (b)]</b>	<b>\$ 3,539</b>	<b>\$ 3,350</b>	<b>\$ 3,604</b>	<b>\$ 4,158</b>	<b>\$ 4,341</b>	<b>\$ 4,262</b>	<b>\$ 4,115</b>	<b>\$ 4,085</b>	<b>\$ 4,158</b>	<b>\$ 4,085</b>
Corporate Allowance for Loan Losses as a Percentage of Total Corporate Loans (12)	0.92%	0.84%	0.90%	0.97%	0.98%	0.95%	0.90%	0.91%		

Footnotes to these tables are on the following page (page 27).

The following footnotes relate to the tables on the prior page (page 26).

- (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. The second and fourth quarters of 2016 include releases of \$89 million and \$30 million, respectively, related to sales and transfers of mortgage loans during those quarters.
- (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.
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- (8) The fourth quarter of 2016 includes a reduction of approximately \$267 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$3 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the fourth quarter includes a reduction of approximately \$141 million related to FX translation.
- (9) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.
- (10) December 31, 2015, March 31, 2016, June 30, 2016, September 30, 2016 and December 31, 2016 exclude \$34 million, \$33 million, \$32 million, \$31 million and \$29 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 fourth quarter of 2015 represents the allowance change during the quarter due to portfolio and economic changes in the unfunded portfolio during the quarter.
- (12) December 31, 2015, March 31, 2016, June 30, 2016, September 30, 2016 and December 31, 2016 exclude \$5.0 billion, \$4.8 billion, \$4.1 billion, \$3.9 billion and \$3.5 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**

(In millions of dollars)

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016	Full Year 2015	Full Year 2016
<b>Global Consumer Banking</b>										
Net Credit Losses	1,490	1,504	1,353	1,405	1,371	1,374	1,349	1,516	5,752	5,610
Credit Reserve Build / (Release)	(150)	(98)	(102)	(45)	85	23	436	164	(395)	708
<b>North America</b>										
Net Credit Losses	961	999	877	914	933	954	927	1,105	3,751	3,919
Credit Reserve Build / (Release)	(100)	(109)	(60)	(70)	79	49	408	117	(339)	653
<b>Retail Banking</b>										
Net Credit Losses	36	39	33	42	25	45	52	83	150	205
Credit Reserve Build / (Release)	18	(6)	33	6	63	(12)	(40)	(22)	51	(11)
<b>Citi-Branded Cards</b>										
Net Credit Losses	492	503	443	454	455	467	448	539	1,892	1,909
Credit Reserve Build / (Release)	(119)	(74)	(105)	(85)	(15)	58	263	78	(383)	384
<b>Citi Retail Services</b>										
Net Credit Losses	433	457	401	418	453	442	427	483	1,709	1,805
Credit Reserve Build / (Release)	1	(29)	12	9	31	3	185	61	(7)	280
<b>Latin America</b>										
Net Credit Losses	356	316	301	307	278	260	254	248	1,280	1,040
Credit Reserve Build / (Release)	(8)	19	19	3	17	(2)	32	36	33	83
<b>Retail Banking</b>										
Net Credit Losses	150	142	138	159	134	137	132	138	589	541
Credit Reserve Build / (Release)	-	17	13	12	16	(3)	47	31	42	91
<b>Citi-Branded Cards</b>										
Net Credit Losses	206	174	163	148	144	123	122	110	691	499
Credit Reserve Build / (Release)	(8)	2	6	(9)	1	1	(15)	5	(9)	(8)
<b>Asia (1)</b>										
Net Credit Losses	173	189	175	184	160	160	168	163	721	651
Credit Reserve Build / (Release)	(42)	(8)	(61)	22	(11)	(24)	(4)	11	(89)	(28)
<b>Retail Banking</b>										
Net Credit Losses	70	80	75	94	62	61	73	65	319	261
Credit Reserve Build / (Release)	(21)	(3)	(34)	26	3	(21)	-	12	(32)	(6)
<b>Citi-Branded Cards</b>										
Net Credit Losses	103	109	100	90	98	99	95	98	402	390
Credit Reserve Build / (Release)	(21)	(5)	(27)	(4)	(14)	(3)	(4)	(1)	(57)	(22)
<b>Institutional Clients Group (ICG)</b>										
Net Credit Losses	(1)	82	37	96	211	141	45	119	214	516
Credit Reserve Build / (Release)	119	(123)	193	465	108	(26)	(93)	(53)	654	(64)
<b>Corporate / Other</b>										
Net Credit Losses	468	334	273	261	142	101	131	61	1,336	435
Credit Reserve Build / (Release)	(171)	(184)	(172)	74	(31)	(223)	(122)	(80)	(453)	(456)
<b>Total Provision for Loan Losses</b>	<b>\$ 1,755</b>	<b>\$ 1,515</b>	<b>\$ 1,582</b>	<b>\$ 2,256</b>	<b>\$ 1,886</b>	<b>\$ 1,390</b>	<b>\$ 1,746</b>	<b>\$ 1,727</b>	<b>\$ 7,108</b>	<b>\$ 6,749</b>

(1) Asia GCB includes NCLs and credit reserve builds (releases) for certain EMEA countries for all periods presented.

Reclassified to conform to the current period's presentation.

**NON-ACCRUAL ASSETS**

(In millions of dollars)

	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	3Q 2016	4Q 2016
<b>Non-Accrual Loans (1)</b>								
<b>Corporate Non-Accrual Loans By Region</b>								
North America	\$ 347	\$ 467	\$ 833	\$ 818	\$ 1,331	\$ 1,280	\$ 1,057	\$ 984
EMEA	305	385	386	347	469	762	857	904
Latin America	379	226	230	303	410	267	380	379
Asia	151	145	129	128	117	151	121	154
<b>Total</b>	<b>\$ 1,182</b>	<b>\$ 1,223</b>	<b>\$ 1,578</b>	<b>\$ 1,596</b>	<b>\$ 2,327</b>	<b>\$ 2,460</b>	<b>\$ 2,415</b>	<b>\$ 2,421</b>
<b>Consumer Non-Accrual Loans By Region (2) (3) (4)</b>								
North America	\$ 4,184	\$ 3,928	\$ 3,622	\$ 2,515	\$ 2,519	\$ 2,520	\$ 2,429	\$ 2,160
Latin America	1,084	1,032	935	874	817	884	841	711
Asia (5)	304	301	272	269	265	301	282	287
<b>Total</b>	<b>\$ 5,572</b>	<b>\$ 5,261</b>	<b>\$ 4,829</b>	<b>\$ 3,658</b>	<b>\$ 3,601</b>	<b>\$ 3,705</b>	<b>\$ 3,552</b>	<b>\$ 3,158</b>
<b>OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS</b>								
Institutional Clients Group	\$ 28	\$ 23	\$ 35	\$ 32	\$ 29	\$ 13	\$ 12	\$ 14
Global Consumer Banking	53	55	44	34	41	38	41	34
Corporate/Other	193	168	148	143	135	124	108	138
<b>TOTAL OTHER REAL ESTATE OWNED (OREO) (6)</b>	<b>\$ 274</b>	<b>\$ 246</b>	<b>\$ 227</b>	<b>\$ 209</b>	<b>\$ 205</b>	<b>\$ 175</b>	<b>\$ 161</b>	<b>\$ 186</b>
<b>OREO By Region:</b>								
North America	\$ 220	\$ 190	\$ 177	\$ 166	\$ 159	\$ 151	\$ 132	\$ 161
EMEA	1	1	1	1	1	-	1	-
Latin America	48	50	44	38	35	19	18	18
Asia	5	5	5	4	10	5	10	7
<b>Total</b>	<b>\$ 274</b>	<b>\$ 246</b>	<b>\$ 227</b>	<b>\$ 209</b>	<b>\$ 205</b>	<b>\$ 175</b>	<b>\$ 161</b>	<b>\$ 186</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) (7)</b>								
Corporate Non-Accrual Loans	\$ 1,182	\$ 1,223	\$ 1,578	\$ 1,596	\$ 2,327	\$ 2,460	\$ 2,415	\$ 2,421
Consumer Non-Accrual Loans	5,572	5,261	4,829	3,658	3,601	3,705	3,552	3,158
<b>Non-Accrual Loans (NAL)</b>	<b>6,754</b>	<b>6,484</b>	<b>6,407</b>	<b>5,254</b>	<b>5,928</b>	<b>6,165</b>	<b>5,967</b>	<b>5,579</b>
OREO	274	246	227	209	205	175	161	186
Other Repossessed Assets	-	-	-	-	-	-	-	-
<b>Non-Accrual Assets (NAA)</b>	<b>\$ 7,028</b>	<b>\$ 6,730</b>	<b>\$ 6,634</b>	<b>\$ 5,463</b>	<b>\$ 6,133</b>	<b>\$ 6,340</b>	<b>\$ 6,128</b>	<b>\$ 5,765</b>
NAL as a % of Total Loans	1.09%	1.03%	1.03%	0.85%	0.96%	0.97%	0.93%	0.89%
NAA as a % of Total Assets	0.38%	0.37%	0.37%	0.32%	0.34%	0.35%	0.34%	0.32%
Allowance for Loan Losses as a % of NAL	216%	217%	213%	240%	214%	200%	208%	216%

(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 fourth quarter of 2016 reflects the transfers of non-accrual loans to HFS resulting from the agreements to sell the Brazil and Argentina consumer banking businesses.

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

(4) 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).

(5) Asia GCB includes balances for certain EMEA countries for all periods presented.

(6) 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.

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

Reclassified to conform to the current period's presentation.

**CITIGROUP**
**REGULATORY CAPITAL RATIOS, TANGIBLE COMMON EQUITY AND TANGIBLE BOOK VALUE PER SHARE**

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

	March 31, 2015	June 30, 2015	September 30, 2015	December 31, 2015	March 31, 2016	June 30, 2016	September 30, 2016	December 31, 2016
<b>Common Equity Tier 1 Capital Ratio and Components</b>								
Citigroup Common Stockholders' Equity <sup>(1)</sup>	\$ 202,782	\$ 205,610	\$ 205,772	\$ 205,286	\$ 209,947	\$ 212,819	\$ 212,506	\$ 206,051
Add: Qualifying noncontrolling interests	146	146	147	145	143	134	140	129
Regulatory Capital Adjustments and Deductions:								
Less:								
Accumulated net unrealized losses on cash flow hedges, net of tax <sup>(2)</sup>	(823)	(731)	(542)	(617)	(300)	(149)	(232)	(560)
Cumulative unrealized net gain (loss) related to changes in fair value of financial liabilities attributable to own creditworthiness, net of tax <sup>(3)</sup>	332	474	717	441	562	574	335	(61)
Intangible Assets:								
Goodwill, net of related deferred tax liabilities (DTLs) <sup>(4)</sup>	22,448	22,312	21,732	21,980	21,935	21,854	21,763	20,858
Identifiable intangible assets other than mortgage servicing rights (MSRs), net of related DTLs	4,184	4,153	3,911	3,586	3,332	5,358	5,177	4,876
Defined benefit pension plan net assets	897	815	904	794	870	964	891	857
Deferred tax assets (DTAs) arising from net operating loss, foreign tax credit and general business credit carry-forwards	23,190	23,760	23,295	23,659	23,414	22,942	22,503	21,337
Excess over 10% / 15% limitations for other DTAs, certain common stock investments and MSRs <sup>(5)</sup>	10,755	9,538	9,451	8,723	7,254	6,876	7,077	9,357
Common Equity Tier 1 Capital (CET1)	\$ 141,945	\$ 145,435	\$ 146,451	\$ 146,865	\$ 153,023	\$ 154,534	\$ 155,132	\$ 149,516
Risk-Weighted Assets (RWA)	\$ 1,283,758	\$ 1,278,593	\$ 1,254,473	\$ 1,216,277	\$ 1,239,575	\$ 1,232,856	\$ 1,228,283	\$ 1,189,680
Common Equity Tier 1 Capital Ratio (CET1/RWA)	11.06%	11.37%	11.67%	12.07%	12.34%	12.53%	12.63%	12.57%
<b>Supplementary Leverage Ratio</b>								
Common Equity Tier 1 Capital (CET1)	\$ 141,945	\$ 145,435	\$ 146,451	\$ 146,865	\$ 153,023	\$ 154,534	\$ 155,132	\$ 149,516
Additional Tier 1 Capital (AT1) <sup>(6)</sup>	12,960	14,956	15,548	17,171	18,119	19,493	19,628	19,874
Total Tier 1 Capital (T1C) (CET1 + AT1)	\$ 154,905	\$ 160,391	\$ 161,999	\$ 164,036	\$ 171,142	\$ 174,027	\$ 174,760	\$ 169,390
Total Leverage Exposure (TLE)	\$ 2,406,286	\$ 2,386,189	\$ 2,363,506	\$ 2,317,849	\$ 2,300,427	\$ 2,326,929	\$ 2,360,520	\$ 2,345,391
Supplementary Leverage Ratio (T1C/TLE)	6.44%	6.72%	6.85%	7.08%	7.44%	7.48%	7.40%	7.22%
<b>Tangible Common Equity and Tangible Book Value Per Share</b>								
Common Equity	\$ 202,652	\$ 205,472	\$ 205,630	\$ 205,139	\$ 209,769	\$ 212,635	\$ 212,322	\$ 205,867
Less:								
Goodwill	23,150	23,012	22,444	22,349	22,575	22,496	22,539	21,659
Intangible assets (other than MSRs)	4,244	4,071	3,880	3,721	3,493	5,521	5,358	5,114
Goodwill and intangible assets (other than MSRs) related to assets held-for-sale	297	274	345	68	30	30	30	72
Net Deferred Taxes - Related to Goodwill and Intangible Assets Above	-	-	-	-	-	-	-	-
Tangible Common Equity (TCE)	\$ 174,961	\$ 178,115	\$ 178,961	\$ 179,001	\$ 183,671	\$ 184,588	\$ 184,395	\$ 179,022
Common Shares Outstanding (CSO)	3,034.1	3,009.8	2,979.0	2,953.3	2,934.9	2,905.4	2,849.7	2,772.4
Tangible Book Value Per Share (TCE/CSO)	\$ 57.66	\$ 59.18	\$ 60.07	\$ 60.61	\$ 62.58	\$ 63.53	\$ 64.71	\$ 64.57

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

(2) 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.

(3) 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.

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

(5) 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, this deduction related to all three assets which exceeded the 10% and 15% limitations.

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

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