

Second Quarter 2016 Earnings Review

July 15, 2016



Overview

Second quarter showed solid progress in a challenging and volatile environment

- Grew Citicorp loans in both Consumer and Institutional franchises
- Rebound in client activity in Markets and Banking with continued TTS momentum
- Solid YoY growth in Mexico and continued sequential growth in Asia Consumer
- Acquired Costco portfolio and renewed key partnerships in NA Cards
- Further reduction in Citi Holdings assets

Simpler, smaller, safer and stronger institution with significant capital and liquidity

- Common Equity Tier 1 Capital Ratio increased to 12.5%⁽¹⁾
- Supplementary Leverage Ratio increased to 7.5%⁽¹⁾
- Tangible Book Value per share increased to \$63.53⁽²⁾

Progress on key priorities

- Utilized \$900 million in deferred tax assets in 2Q'16 and \$2.4 billion YTD
- Positive results on CCAR 2016 Capital Plan and 2015 Resolution Plan
- Capital Plan includes capital return of ~\$10.4 billion to shareholders over next year

Note:

(1) Preliminary. Ratios reflect full implementation of the U.S. Basel III rules and are non-GAAP financial measures. For additional information on these measures, please refer to Slides 36 and 37.

(2) Preliminary. Tangible Book Value per share is a non-GAAP financial measure. For additional information on this measure, please refer to Slide 37.

Citigroup – Summary Financial Results⁽¹⁾

(\$MM, except EPS)

	2Q'16	1Q'16	%Δ	2Q'15	%Δ	1H'16	%Δ
Revenues	\$17,548	\$17,555	(0)%	\$19,158	(8)%	\$35,103	(10)%
Core Operating	9,918	9,867	1%	10,507	(6)%	19,785	(6)%
Legal & Repositioning ⁽²⁾	451	656	(31)%	421	7%	1,107	34%
Operating Expenses	10,369	10,523	(1)%	10,928	(5)%	20,892	(4)%
Net Credit Losses	1,616	1,724	(6)%	1,920	(16)%	3,340	(14)%
Net LLR Build / (Release) ⁽³⁾	(256)	233	NM	(453)	43%	(23)	97%
PB&C	49	88	(44)%	181	(73)%	137	(64)%
Cost of Credit	1,409	2,045	(31)%	1,648	(15)%	3,454	(3)%
EBT	5,770	4,987	16%	6,582	(12)%	10,757	(21)%
Income Taxes	1,723	1,479	16%	1,920	(10)%	3,202	(21)%
<i>Effective Tax Rate</i>	30%	30%		29%		30%	
Net Income	\$3,998	\$3,501	14%	\$4,650	(14)%	\$7,499	(21)%
<i>Return on Assets</i>	0.89%	0.79%		1.01%		0.84%	
<i>Return on Tangible Common Equity⁽⁴⁾</i>	8.0%	7.3%		10.1%		7.7%	
Diluted EPS	\$1.24	\$1.10	13%	\$1.45	(14)%	\$2.35	(21)%
<i>Average Diluted Shares</i>	2,916	2,943	(1)%	3,025	(4)%	2,930	(3)%
Average Assets (\$B)	\$1,807	\$1,778	2%	\$1,840	(2)%	\$1,793	(3)%
EOP Assets (Constant \$B)	1,819	1,792	2%	1,809	1%	1,819	1%
EOP Loans (Constant \$B)	634	615	3%	621	2%	634	2%
EOP Deposits (Constant \$B)	938	929	1%	891	5%	938	5%

Note: Totals may not sum due to rounding. NM: Not meaningful. Constant dollar excludes the impact of foreign exchange translation into U.S. dollars for reporting purposes and is a non-GAAP financial measure. For a reconciliation of constant dollars to reported results, please refer to Slide 39.

(1) Adjusted results exclude CVA / DVA in 2Q'15 and 1H'15 and are non-GAAP financial measures. Please refer to Slide 38 for a reconciliation of this information to reported results.

(2) Legal and related and repositioning expenses were \$824MM in 1H'15.

(3) Includes provision for unfunded lending commitments.

(4) Return on Tangible Common Equity (RoTCE) is a non-GAAP financial measure. For additional information on this measure, please refer to Slides 37 and 38.

Citicorp & Citi Holdings⁽¹⁾

(\$MM)

	Citicorp					Citi Holdings				
	2Q'16	1Q'16	%Δ	2Q'15	%Δ	2Q'16	1Q'16	%Δ	2Q'15	%Δ
Revenues	\$16,705	\$16,080	4%	\$17,198	(3)%	\$843	\$1,475	(43)%	\$1,960	(57)%
Core Operating	9,200	9,075	1%	9,248	(1)%	718	792	(9)%	1,259	(43)%
Legal & Repositioning	311	620	(50)%	318	(2)%	140	36	NM	103	36%
Operating Expenses	9,511	9,695	(2)%	9,566	(1)%	858	828	4%	1,362	(37)%
<i>Efficiency Ratio</i>	<i>57%</i>	<i>60%</i>		<i>56%</i>						
Cost of Credit	1,507	1,875	(20)%	1,337	13%	(98)	170	NM	311	NM
EBT	5,687	4,510	26%	6,295	(10)%	83	477	(83)%	287	(71)%
Net Income	\$3,905	\$3,155	24%	\$4,500	(13)%	\$93	\$346	(73)%	\$150	(38)%
Average Assets (\$B)	\$1,736	\$1,700	2%	\$1,714	1%	\$71	\$78	(9)%	\$126	(44)%
EOP Assets (Constant \$B)	1,753	1,718	2%	1,684	4%	66	73	(10)%	125	(47)%
EOP Loans (Constant \$B)	592	570	4%	557	6%	41	46	(9)%	63	(35)%
EOP Deposits (Constant \$B)	932	920	1%	881	6%	6	9	(32)%	10	(35)%

Note: Totals may not sum due to rounding. NM: Not meaningful. Constant dollar excludes the impact of foreign exchange translation into U.S. dollars for reporting purposes. For a reconciliation of constant dollars to reported results, please refer to Slide 39.

(1) Adjusted results exclude CVA / DVA in 2Q'15. Please refer to Slide 38 for a reconciliation of this information to reported results.



North America Consumer Banking

(\$MM)

	2Q'16	QoQ % Δ	YoY % Δ	1H'16	% Δ
Revenues	\$4,756	(2)%	(3)%	\$9,630	(3)%
■ Retail Banking	1,330	2%	(4)%	2,637	(6)%
■ Branded Cards	1,907	1%	(1)%	3,787	(4)%
■ Retail Services	1,519	(10)%	(4)%	3,206	(0)%
Core Operating	2,431	1%	5%	4,835	4%
Legal & Repositioning ⁽¹⁾	1	(99)%	(92)%	103	NM
Expenses	2,432	(3)%	5%	4,938	6%
Credit Costs	1,018	(0)%	13%	2,039	15%
EBT	1,306	(3)%	(22)%	2,653	(25)%
Net Income	\$843	(2)%	(22)%	\$1,703	(24)%
Key Indicators (\$B, except branches)					
Branches	729	0%	(6)%	729	(6)%
RB Average Deposits	\$182	1%	1%	\$181	1%
RB Average Loans	54	3%	10%	54	10%
Investment Sales	6	15%	(7)%	10	(16)%
Branded Cards Average Loans	67	3%	6%	66	3%
Branded Cards Purchase Sales	53	16%	15%	99	14%
Retail Services Average Loans	43	(3)%	0%	43	0%
Retail Services Purchase Sales	20	19%	(0)%	37	1%

• Revenues

- Retail Banking: Down 4% YoY as continued growth in consumer and commercial banking was more than offset by lower mortgage activity
- Branded Cards: Down 1% YoY as a modest benefit from Costco⁽²⁾ was more than offset by the continued impact of higher rewards costs, as well as higher payment rates
- Retail Services: Down 4% YoY primarily reflecting the impact of partnership renewals and the absence of two portfolios sold in the prior quarter

• Expenses

- Operating expenses up 5% YoY driven by the Costco portfolio acquisition as well as continued marketing investments, partially offset by efficiency savings

• Credit Costs

- NCLs declined 5% YoY driven by continued improvement in Cards
- Net LLR build of \$57MM in 2Q'16 related to volume growth and the impact of the Costco portfolio, compared to a release of \$108MM in 2Q'15

Note: Totals may not sum due to rounding. NM: Not meaningful.

(1) Legal and related and repositioning expenses were \$102MM in 1Q'16, \$9MM in 2Q'15 and \$18MM in 1H'15.

(2) Citi acquired the Costco portfolio on June 17, 2016.

International Consumer Banking

(in Constant \$MM)

	2Q'16	QoQ % Δ	YoY % Δ	1H'16	% Δ
Revenues	\$2,977	3%	(0)%	\$5,873	(1)%
■ Latin America	1,248	2%	4%	2,489	3%
■ Asia ⁽¹⁾	1,729	3%	(4)%	3,384	(4)%
Core Operating	1,864	2%	0%	3,682	1%
Legal & Repositioning ⁽²⁾	8	(91)%	(72)%	92	54%
Expenses	1,872	(2)%	(1)%	3,774	2%
■ Latin America	726	2%	(5)%	1,446	(2)%
■ Asia ⁽¹⁾	1,146	(4)%	2%	2,328	4%
Credit Costs	407	(12)%	(13)%	871	(3)%
EBT	698	32%	10%	1,228	(7)%
Net Income	\$479	31%	7%	\$848	(11)%
Key Indicators (in Constant \$B, except branches)					
Branches	1,952	(1)%	(4)%	1,952	(4)%
RB Average Deposits	\$117	0%	4%	\$116	5%
RB Average Loans	87	(2)%	(1)%	87	(0)%
Investment Sales	13	15%	(28)%	25	(31)%
Cards Average Loans	23	(2)%	1%	23	2%
Cards Purchase Sales	23	2%	3%	44	3%

• Revenues

- Latin America up 4% YoY reflecting continued momentum in retail banking, partially offset by lower cards revenues
- Asia down 4% YoY driven by lower wealth management and retail lending revenues, while cards revenues were flat

• Expenses

- Operating expenses down 1% YoY as a 5% decline in Latin America was partially offset by a 2% increase in Asia, due in part to higher repositioning expenses

• Credit Costs

- NCL rate of 1.54% vs. 1.65% in 2Q'15
- Net credit losses of \$420MM down 7% compared to 2Q'15
- Net LLR release of \$25MM in 2Q'16 compared to build of \$6MM in 2Q'15

Note: Totals may not sum due to rounding. Constant dollar excludes the impact of foreign exchange translation into U.S. dollars for reporting purposes. For a reconciliation of constant dollars to reported results, please refer to Slide 39.

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

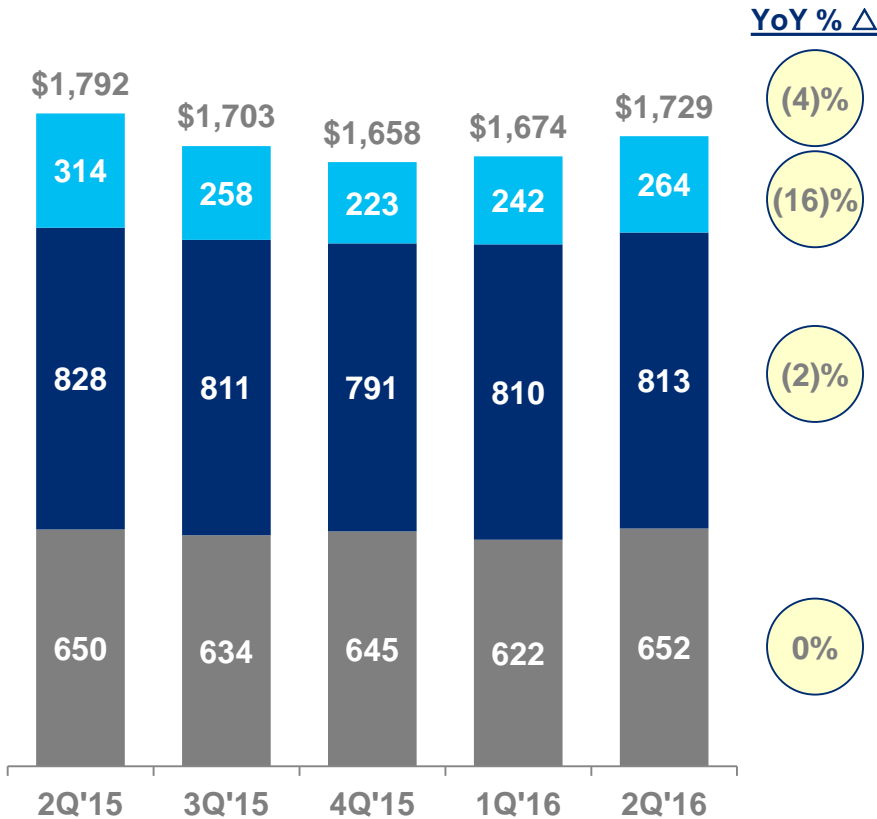
(2) Legal and related and repositioning expenses were \$84MM in 1Q'16, \$28MM in 2Q'15 and \$60MM in 1H'15.

Asia Consumer Banking⁽¹⁾

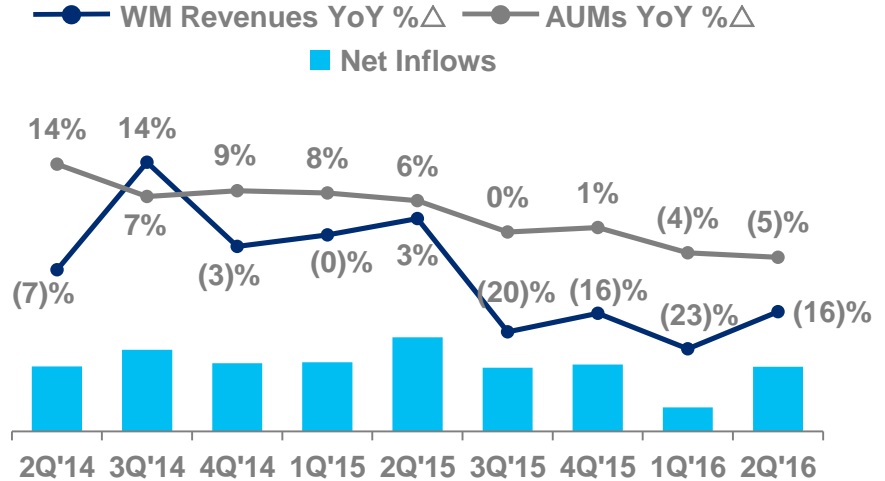
Revenues

(in Constant \$MM)

■ Wealth Management (WM) ■ Retail (ex-WM) ■ Cards



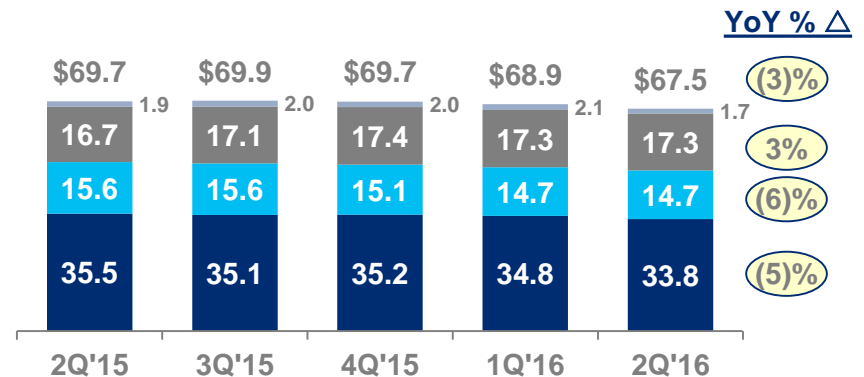
Wealth Management



Average Retail Loans

(in Constant \$B)

■ Real Estate ■ Commercial ■ Personal ■ Other



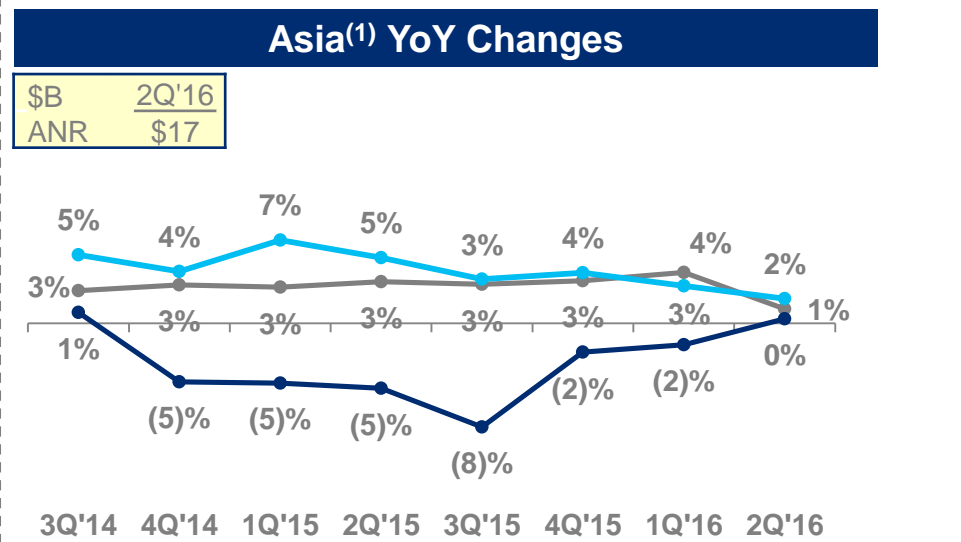
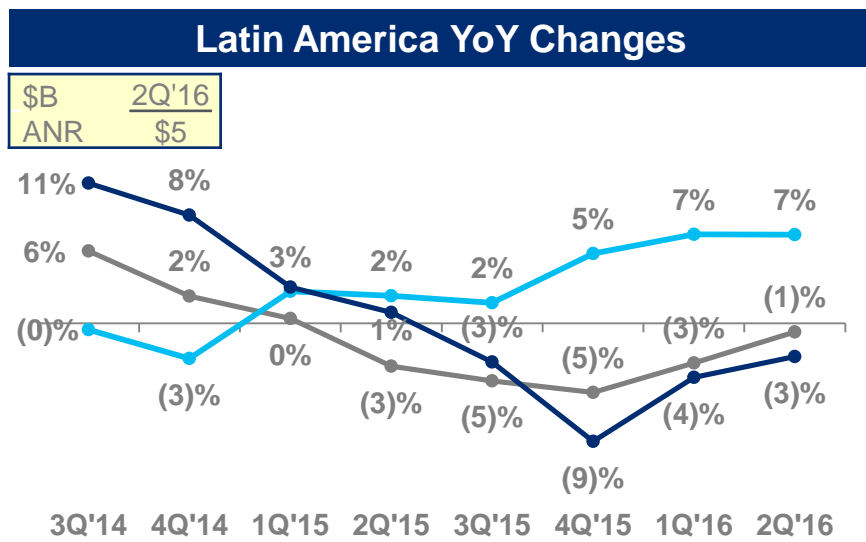
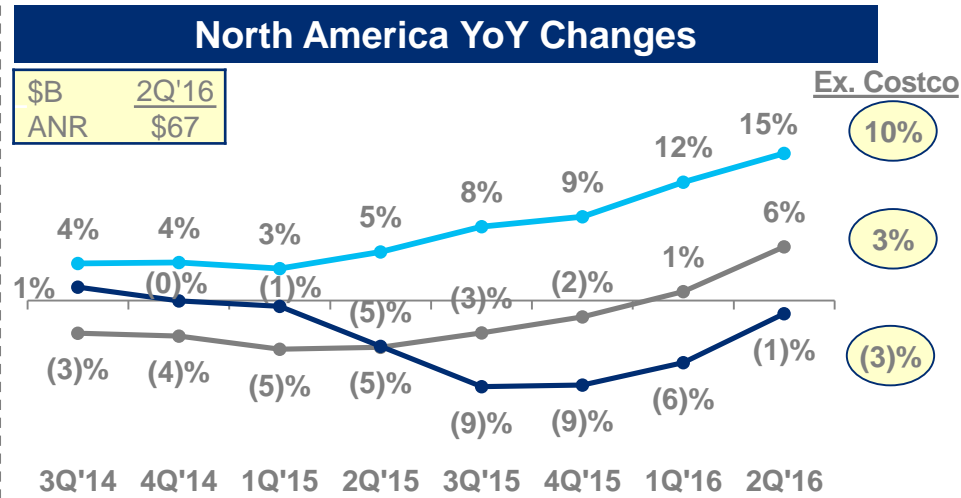
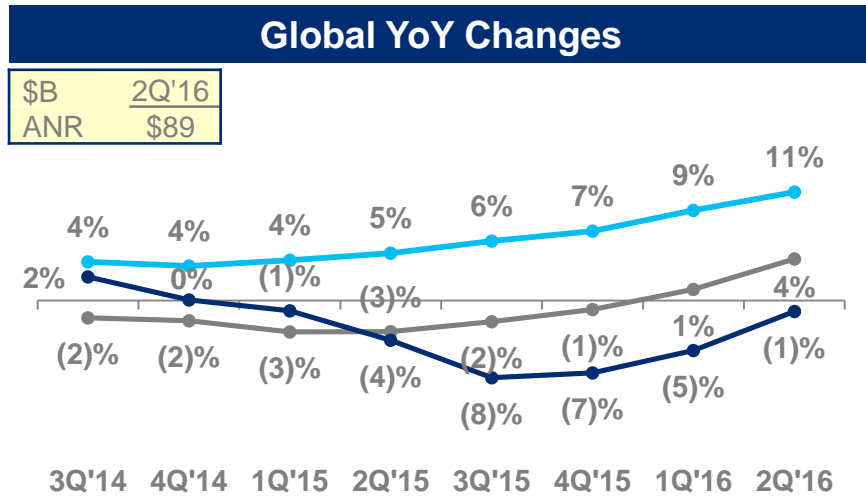
Note: Totals may not sum due to rounding. AUMs: Assets Under Management. Constant dollar excludes the impact of foreign exchange translation into U.S. dollars for reporting purposes. For a reconciliation of constant dollars to reported results, please refer to Slide 39.

(1) All data shown in constant dollars. For reporting purposes, Asia GCB includes the results of operations of EMEA GCB for all periods presented.

Global Branded Cards

(in Constant YoY % Δ)

—●— Cards Revenues —●— Cards ANR —●— Cards Purchase Sales



Note: Totals may not sum due to rounding. Constant dollar excludes the impact of foreign exchange translation into U.S. dollars for reporting purposes. For a reconciliation of constant dollars to reported results, please refer to Slide 39.

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

Consumer Credit Trends

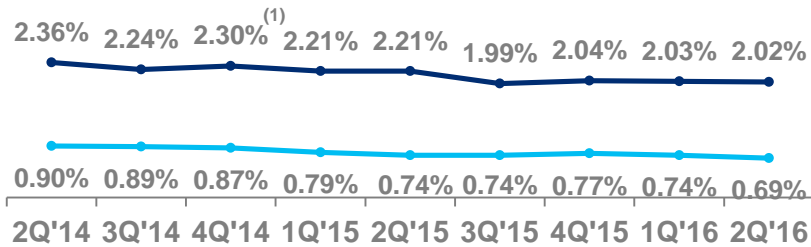
(EOP Loans in Constant \$B)

● NCL

● 90+ DPD

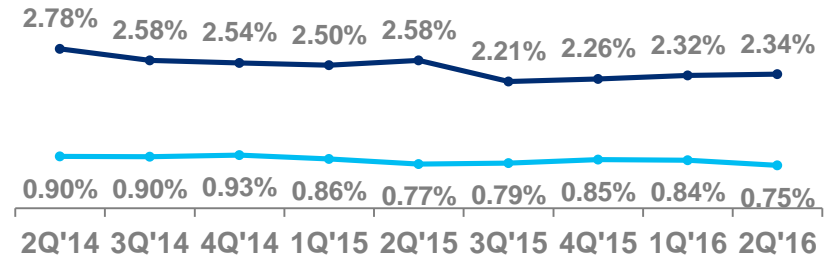
Global Consumer Banking

EOP	2Q'15	1Q'16	2Q'16
Loans	\$268.0	\$270.2	\$285.2



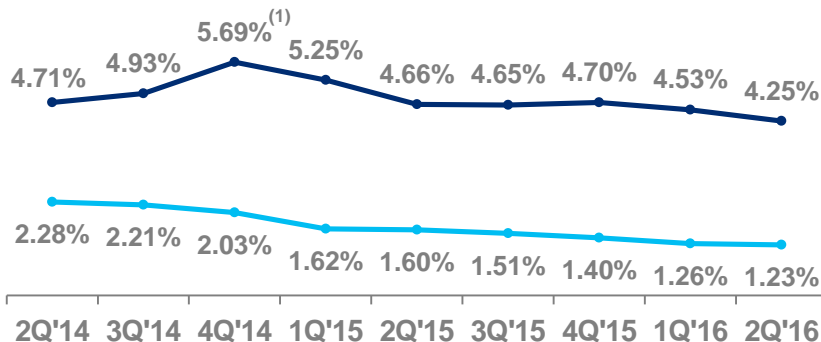
North America

EOP	2Q'15	1Q'16	2Q'16
Loans	\$156.9	\$160.9	\$175.6



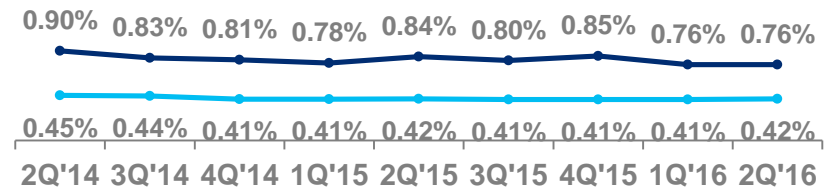
Latin America

EOP	2Q'15	1Q'16	2Q'16
Loans	\$23.2	\$23.8	\$24.5



Asia⁽²⁾

EOP	2Q'15	1Q'16	2Q'16
Loans	\$87.8	\$85.4	\$85.1



Note:

(1) 4Q'14 NCL rate included a charge-off of approximately \$70MM related to homebuilder exposure in Mexico that was fully offset with previously established reserves.

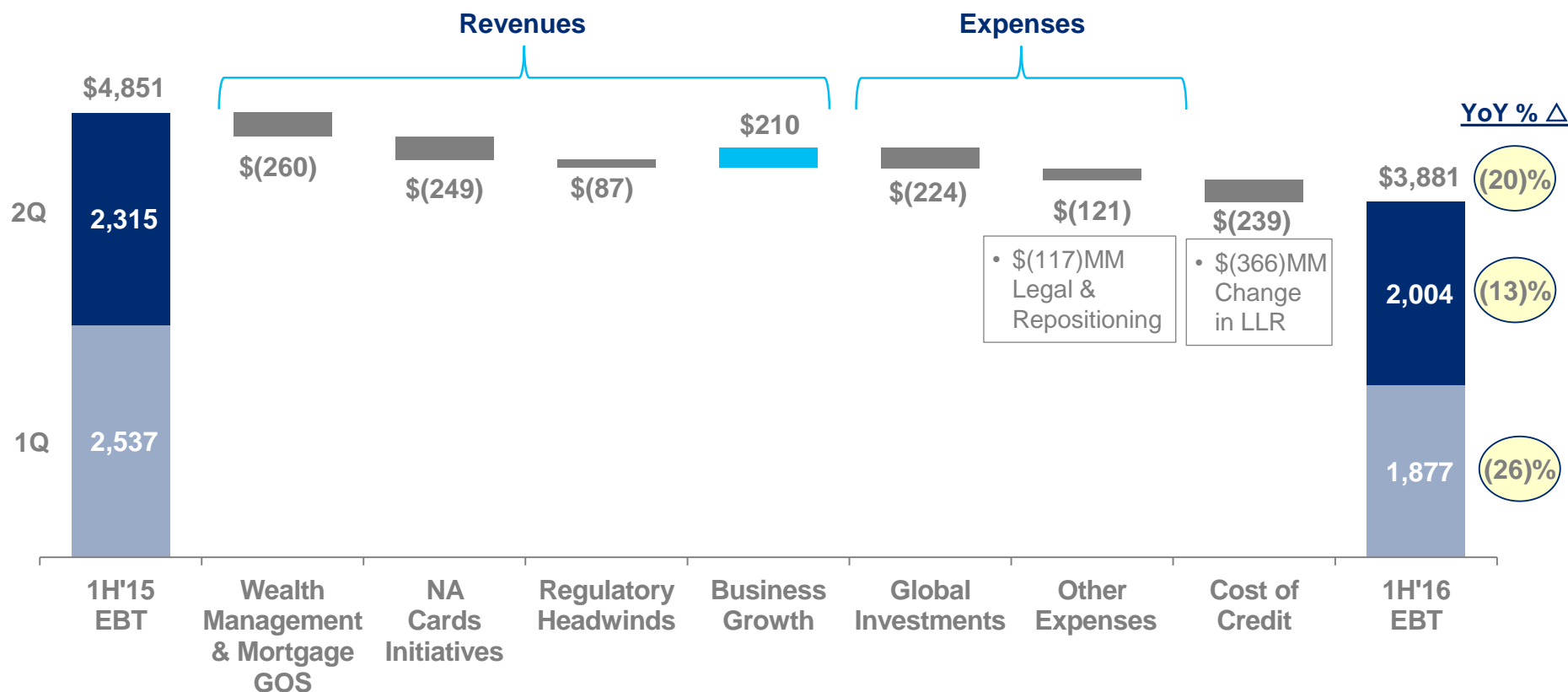
Excluding the charge-off, the NCL rate for Global Consumer Banking and Latin America would have been 2.20% and 4.75%, respectively.

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

Global Consumer Banking YoY EBT Drivers

(in Constant \$MM)

1H'15 vs. 1H'16



10 Note: Totals may not sum due to rounding. EBT: Earnings Before Tax. GOS: Gain on Sale. LLR: Loan Loss Reserves. Constant dollar excludes the impact of foreign exchange translation into U.S. dollars for reporting purposes. For a reconciliation of constant dollars to reported results, please refer to Slide 39.

Institutional Clients Group⁽¹⁾

(\$MM)

	2Q'16	QoQ % Δ	YoY % Δ	1H'16	% Δ
Product Revenues					
■ Total Banking	\$4,392	9%	(2)%	\$8,419	(4)%
- Treasury & Trade Solutions	2,048	5%	5%	3,999	4%
- Investment Banking	1,217	39%	(6)%	2,092	(16)%
- Private Bank	738	(1)%	(1)%	1,484	2%
- Corporate Lending ⁽²⁾	389	(15)%	(18)%	844	(11)%
■ Total Markets & Securities Services	\$4,657	14%	10%	\$8,732	(4)%
- Fixed Income Markets	3,468	12%	14%	6,553	0%
- Equity Markets	788	12%	21%	1,494	(1)%
- Securities Services	531	(6)%	(7)%	1,093	(2)%
- Other	(130)	53%	NM	(408)	NM
Product Revenues⁽²⁾	9,049	12%	4%	17,151	(4)%
Gain / (Loss) on Loan Hedges ⁽²⁾	(203)	NM	NM	(269)	NM
Total Revenues	\$8,846	10%	2%	\$16,882	(5)%
Core Operating	4,666	0%	(2)%	9,314	(1)%
Legal & Repositioning ⁽³⁾	94	(58)%	5%	315	NM
Expenses	4,760	(2)%	(2)%	9,629	1%
Credit Costs	82	(79)%	NM	472	NM
EBT	4,004	44%	3%	6,781	(18)%
Net Income	\$2,698	38%	2%	\$4,647	(18)%

• Revenues

- Total Banking⁽²⁾: Down 2% YoY as growth in TTS was more than offset by lower industry-wide equity underwriting activity and lower corporate lending revenues
- Total Markets & Sec. Services:
 - Fixed Income up 14% YoY as 25% growth in rates and currencies was partially offset by lower spread products revenues
 - Equity Markets down 4% YoY (excluding \$175MM valuation adjustment in 2Q'15) driven by lower market activity as well as comparison to strong performance in Asia in the prior year

• Expenses

- Down 2% YoY driven by repositioning savings and a benefit from foreign exchange translation

• Credit

- Cost of credit up \$169MM YoY, mainly on lower LLR releases

Note: Totals may not sum due to rounding. NM: Not meaningful.

(1) Adjusted results exclude CVA / DVA in 2Q'15 and 1H'15. Please refer to Slide 38 for a reconciliation of this information to reported results.

(2) Corporate Lending revenues exclude the impact of gains / (losses) on hedges related to accrual loans of \$(66)MM in 1Q'16, \$(66)MM in 2Q'15 and \$(14)MM in 1H'15.

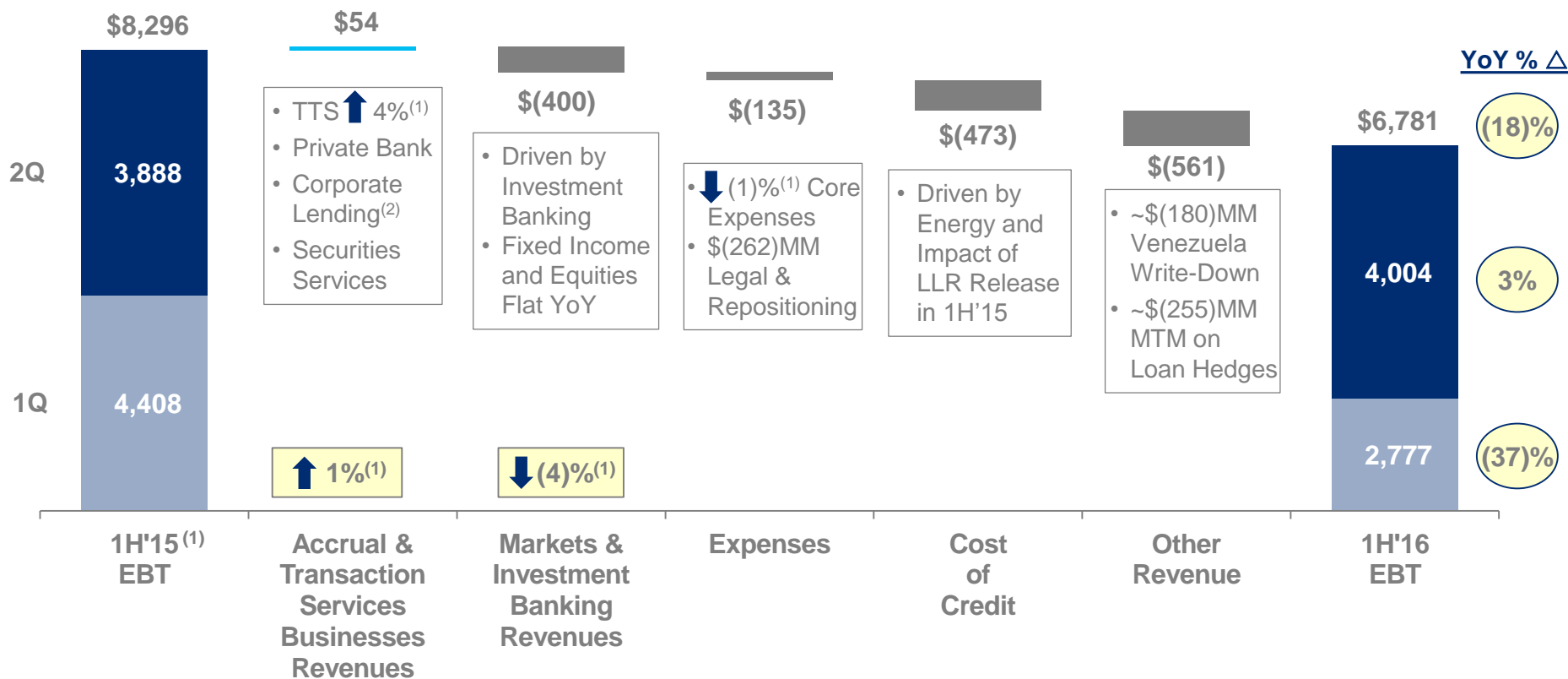
Hedges on accrual loans reflect the mark-to-market on credit derivatives used to hedge the corporate accrual loan portfolio. The fixed premium cost of these hedges is included in (netted against) the core Corporate Lending revenues to reflect the cost of the credit protection.

(3) Legal and related and repositioning expenses were \$221MM in 1Q'16, \$89MM in 2Q'15 and \$53MM in 1H'15.

Institutional Clients Group YoY EBT Drivers

(\$MM)

1H'15⁽¹⁾ vs. 1H'16



Note: Totals may not sum due to rounding. EBT: Earnings Before Tax. TTS: Treasury & Trade Solutions.

(1) Adjusted results exclude CVA / DVA in 1H'15. Please refer to Slide 38 for a reconciliation of this information to reported results. Results do not exclude the impact of foreign exchange translation into U.S. dollars for reporting purposes.

(2) Corporate Lending revenues exclude the impact of gains / (losses) on hedges related to accrual loans.

Corporate / Other

(\$MM)

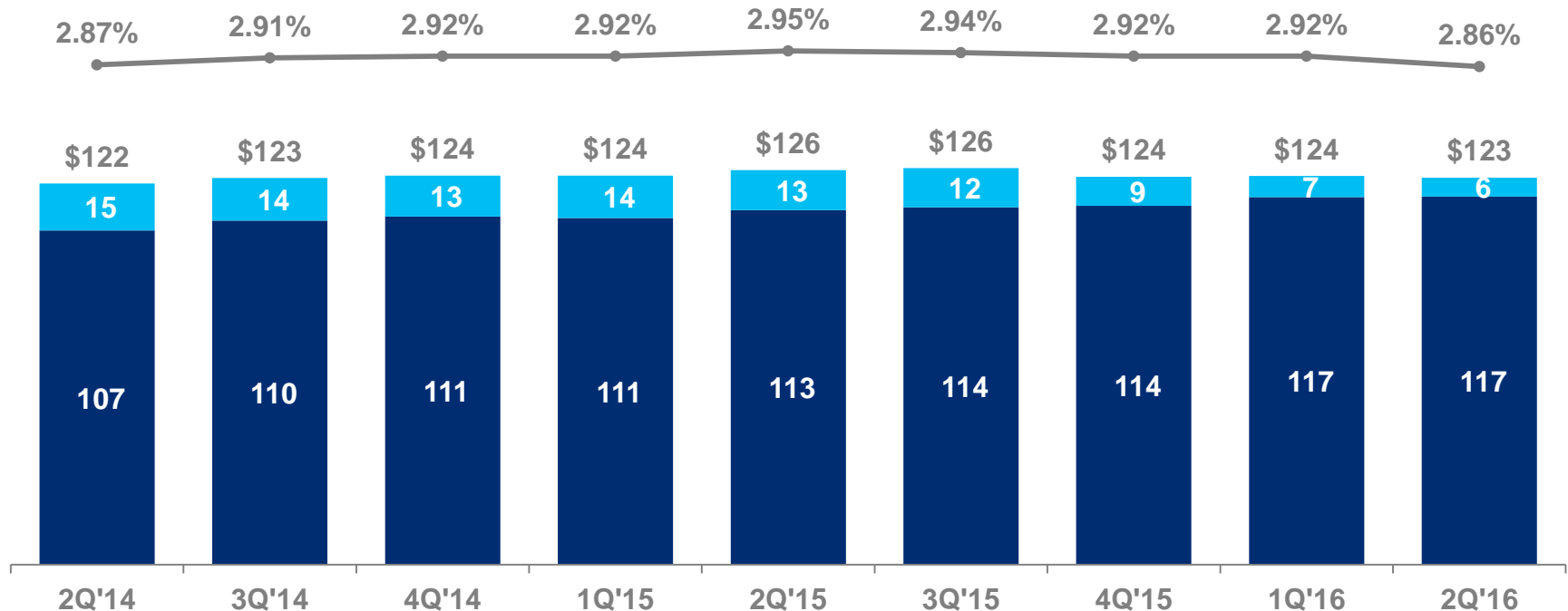
	2Q'16	QoQ % Δ	YoY % Δ	1H'16	% Δ
Revenues	\$126	(54)%	(66)%	\$400	(31)%
Core Operating	239	16%	22%	444	6%
Legal & Repositioning ⁽¹⁾	208	(2)%	9%	421	(17)%
Expenses	447	7%	16%	865	(7)%
EBT	(321)	NM	NM	(465)	(35)%
Net Income	\$(115)	NM	NM	\$(138)	NM
<hr/>					
EOP Assets	\$49	(4)%	(6)%	\$49	(6)%

- Revenues
 - Down YoY mostly driven by the absence of gains on real estate sales and lower debt buyback activity
- Expenses
 - Up YoY driven by higher corporate-wide marketing expenses and higher legal and related costs

Citigroup – Net Interest Revenue & Margin

(NIR in Constant \$MM)

■ Citicorp NIR / Day ■ Citi Holdings NIR / Day ●— Citigroup NIM



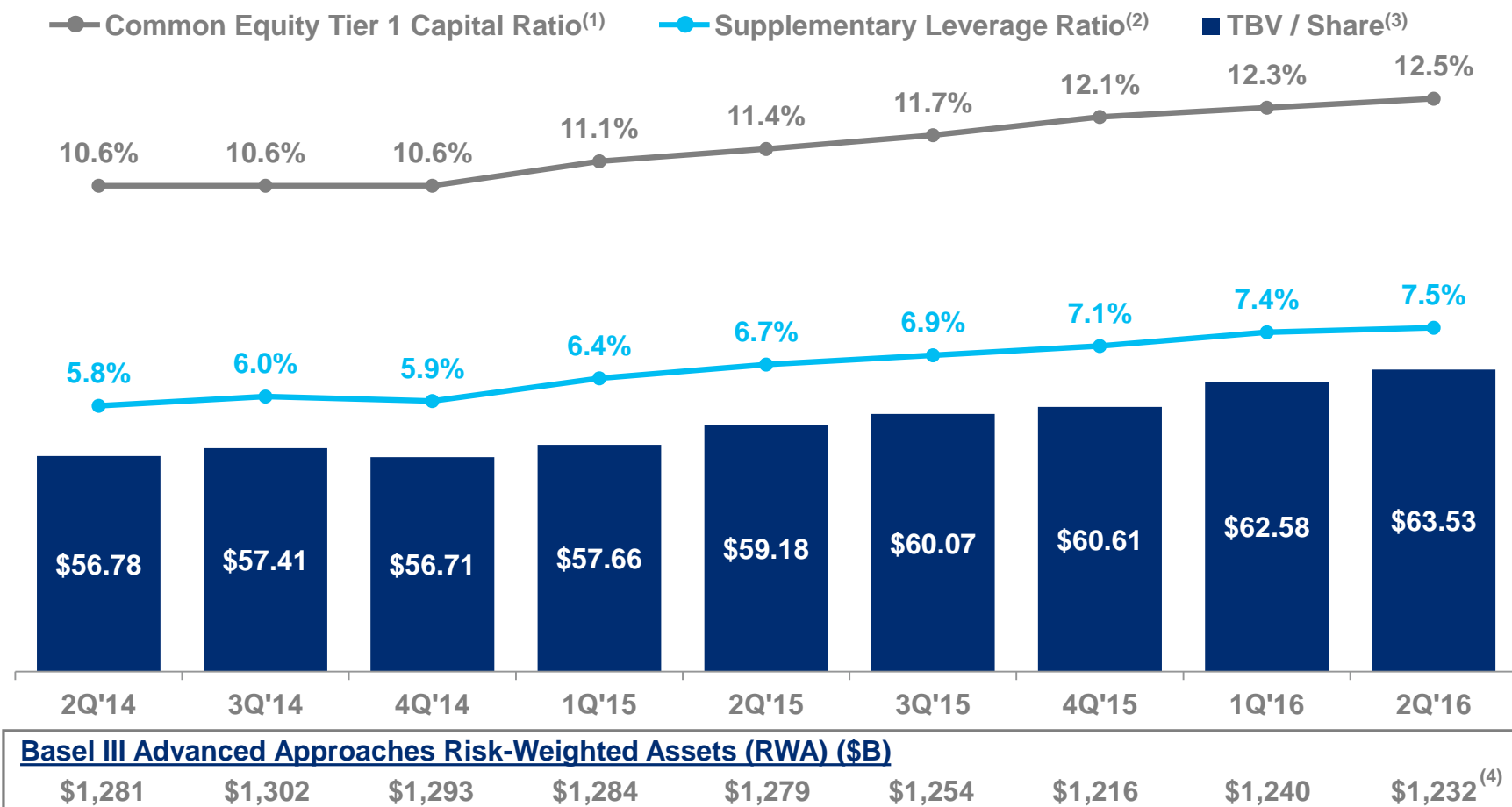
Note: Totals may not sum due to rounding. NIR: Net Interest Revenue. Constant dollar excludes the impact of foreign exchange translation into U.S. dollars for reporting purposes.

Excludes discontinued operations.

NIM (%) includes the taxable equivalent adjustment (based on the U.S. federal statutory tax rate of 35%).

NIR (\$) excludes the taxable equivalent adjustment (based on the U.S. federal statutory tax rate of 35%).

Citigroup – Key Capital Metrics



Note: All information for 2Q'16 is preliminary. Certain reclassifications have been made to the prior periods' presentation to conform to the current period's presentation.

(1) For additional information, please refer to Slide 36.

(2) For additional information, please refer to Slide 37.

(3) For additional information on Tangible Book Value (TBV) per share, please refer to Slide 37.

(4) Citi Holdings comprised approximately 10% of Citigroup's Basel III RWA as of 2Q'16.

Conclusions

2Q'16 results show progress in a continued challenging environment

- Solid QoQ revenue growth and resilience in core Citicorp businesses
- Continued favorable credit quality across the franchise
- Significant improvement in Efficiency Ratio, ROA and RoTCE from 1Q'16

Strong capital and liquidity position

- Common Equity Tier 1 Capital Ratio increased to 12.5%⁽¹⁾
- Supplementary Leverage Ratio increased to 7.5%⁽¹⁾
- Tangible Book Value per share increased to \$63.53⁽²⁾
- Utilized \$2.4 billion in DTAs YTD, bringing total to \$10 billion from 2012 peak
- Positive results on CCAR 2016 Capital Plan and 2015 Resolution Plan

Well positioned going forward

- Unique global network with strong capital and liquidity to support clients
- Continued progress on franchise investments
- Positioning Citi for increased capital return over time

Note:

16 (1) Preliminary. Ratios reflect full implementation of the U.S. Basel III rules. For additional information on these measures, please refer to Slides 36 and 37.

(2) Preliminary. For additional information on this measure, please refer to Slide 37.



Certain statements in this presentation are “forward-looking statements” within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. These statements are based on management’s current expectations and are subject to uncertainty and changes in circumstances. These statements are not guarantees of future results or occurrences. Actual results and capital and other financial condition may differ materially from those included in these statements due to a variety of factors, including the precautionary statements included in this presentation and those contained in Citigroup’s filings with the U.S. Securities and Exchange Commission, including without limitation the “Risk Factors” section of Citigroup’s 2015 Form 10-K. Any forward-looking statements made by or on behalf of Citigroup speak only as to the date they are made, and Citi does not undertake to update forward-looking statements to reflect the impact of circumstances or events that arise after the date the forward-looking statements were made.

The Citi logo is centered on a blue gradient background. It features a red semi-circular arc above the word "citi" in a white, lowercase, sans-serif font. A registered trademark symbol (®) is located to the right of the word.

citi®

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Citigroup – 1H'16 Returns Analysis

(\$B)

	Net Income to Common	Average GAAP Assets	ROA ⁽²⁾ (bps)	Average Allocated TCE ⁽³⁾	RoTCE
GCB	\$2.6	\$383	134	\$36	14%
ICG	4.6	1,285	73	80	12%
Corp / Other	(0.7) ⁽¹⁾	50	(56)	52	(3)%
Citicorp	\$6.5⁽¹⁾	\$1,718	83	\$168	8%
Citi Holdings	0.4	75	118	14	6%
Citigroup	\$7.0⁽¹⁾	\$1,793	84	\$182	8%

Citigroup
RoTCE
excluding
DTA =
9.2%⁽⁴⁾

Note: Totals may not sum due to rounding. 1H'16: First six months ending June 30, 2016.

(1) Represents 1H'16 net income less 1H'16 preferred dividends of \$532MM.

(2) Return on Assets (ROA) defined as net income (before preferred dividends) divided by average assets.

(3) Tangible common equity (TCE) allocated to GCB, ICG and Citi Holdings based on estimated full year 2016 capital allocations. TCE is a non-GAAP financial measure. For additional information on this measure, please refer to Slide 37.

(4) Average TCE supporting DTA for 1H'16 equaled approximately \$29B in Citigroup.

Citigroup – Estimated FX⁽¹⁾ Impact on Key P&L Metrics

Year-over-Year Impact (\$B)	2Q'16	1Q'16	4Q'15	3Q'15	2Q'15
Revenues	\$(0.5)	\$(0.6)	\$(0.9)	\$(1.1)	\$(0.9)
Expenses	(0.3)	(0.4)	(0.6)	(0.8)	(0.7)
Cost of Credit	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)
Earnings Before Taxes	\$(0.1)	\$(0.1)	\$(0.1)	\$(0.2)	\$(0.1)

Note: Totals may not sum due to rounding.

(1) Impact of foreign exchange translation into U.S. dollars. Please also refer to Slide 39.

Other P&L Items – Legal & Repositioning Expenses

(\$MM)

	2Q'16	1Q'16	2Q'15
Legal and Related Costs			
Citicorp	\$209	\$226	\$281
Citi Holdings	116	(60)	79
Total	\$325	\$166	\$360
Repositioning Costs			
Citicorp	\$102	\$394	\$37
Citi Holdings	24	97	24
Total	\$126	\$491	\$61

Citigroup – Loan Loss Reserve Build / (Release)⁽¹⁾

(\$MM)

	2Q'16	1Q'16	2Q'15	\$Δ	
				QoQ	YoY
NA Consumer	\$57	\$80	\$(108)	\$(23)	\$165
International Consumer	(25)	7	7	(32)	(32)
Global Consumer	\$32	\$87	\$(101)	\$(55)	\$133
ICG	(59)	179	(169)	(238)	110
Citicorp	\$(27)	\$266	\$(270)	\$(293)	\$243
Citi Holdings	(229)	(33)	(183)	(196)	(46)
Citigroup	\$(256)	\$233	\$(453)	\$(489)	\$197

Citigroup – Consumer Credit

(in Constant \$B)

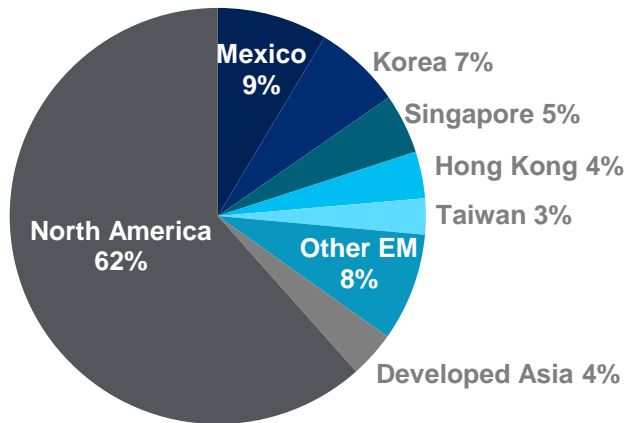
	2Q'16 Loans		Growth	90+ DPD Ratio			NCL Ratio		
	(\$B)	(%)	YoY %	2Q'16	1Q'16	2Q'15	2Q'16	1Q'16	2Q'15
Korea	19.3	6.8%	(5.6)%	0.2%	0.2%	0.3%	0.3%	0.4%	0.6%
Singapore	13.3	4.6%	(7.7)%	0.1%	0.1%	0.1%	0.4%	0.3%	0.3%
Australia	10.2	3.6%	(7.1)%	0.6%	0.7%	0.7%	1.4%	1.2%	1.4%
Hong Kong	10.4	3.6%	(4.2)%	0.2%	0.1%	0.1%	0.4%	0.3%	0.5%
Taiwan	8.0	2.8%	7.8%	0.1%	0.2%	0.1%	0.3%	0.4%	0.2%
India	6.3	2.2%	7.0%	0.7%	0.7%	0.6%	0.8%	0.7%	0.6%
Malaysia	4.8	1.7%	(1.1)%	1.0%	1.0%	1.0%	0.6%	0.7%	0.8%
China	4.5	1.6%	(4.8)%	0.2%	0.2%	0.2%	0.2%	0.5%	0.8%
Thailand	1.9	0.7%	(1.0)%	1.5%	1.5%	1.7%	2.6%	2.8%	2.9%
Indonesia	1.1	0.4%	(13.7)%	1.4%	1.3%	1.1%	4.4%	3.0%	4.1%
All Other	1.2	0.4%	15.6%	1.4%	1.5%	1.6%	3.1%	3.2%	3.7%
Asia	81.0	28.4%	(3.4)%	0.4%	0.4%	0.4%	0.7%	0.7%	0.8%
Poland	1.6	0.6%	5.6%	0.5%	0.5%	0.5%	0.7%	0.7%	0.6%
UAE	1.3	0.5%	2.7%	1.4%	1.3%	1.0%	4.1%	4.0%	2.5%
Russia	0.9	0.3%	(5.5)%	0.9%	1.0%	1.1%	2.5%	3.2%	3.5%
All Other	0.2	0.1%	8.0%	0.9%	0.7%	1.0%	2.6%	3.6%	1.9%
EMEA	4.1	1.4%	2.1%	0.9%	0.9%	0.8%	2.3%	2.5%	2.0%
Latin America	24.5	8.6%	5.3%	1.2%	1.3%	1.8%	4.3%	4.5%	4.7%
Total International	109.6	38.4%	(1.3)%	0.6%	0.6%	0.7%	1.5%	1.6%	1.6%
North America	175.6	61.6%	11.9%	0.7%	0.8%	0.8%	2.3%	2.3%	2.6%
Total Citicorp Consumer	285.2	100.0%	6.4%	0.7%	0.7%	0.7%	2.0%	2.0%	2.2%
Citi Holdings Consumer:									
North America	35.7	NM	(34.1)%	2.1%	2.1%	2.8%	0.3%	0.7%	1.4%
International	5.5	NM	(37.2)%	3.1%	2.3%	2.0%	5.0%	4.7%	4.8%

Citicorp – Regional Credit Portfolio

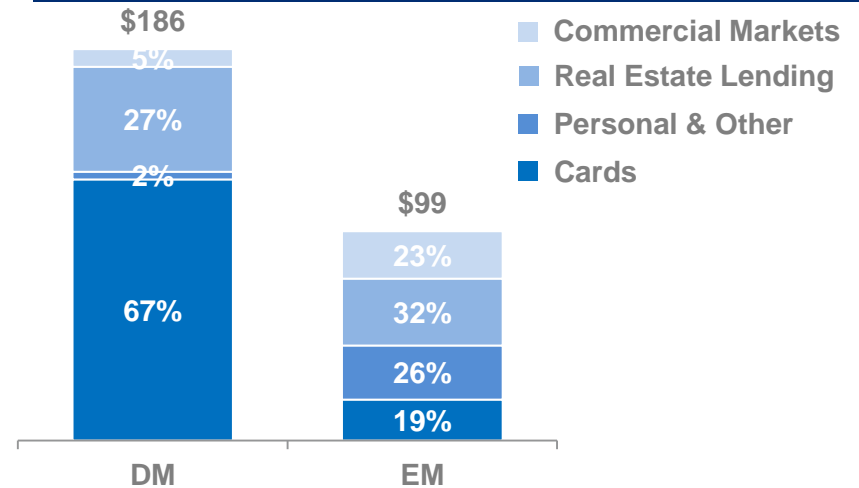
(2Q'16 EOP in \$B)

Consumer

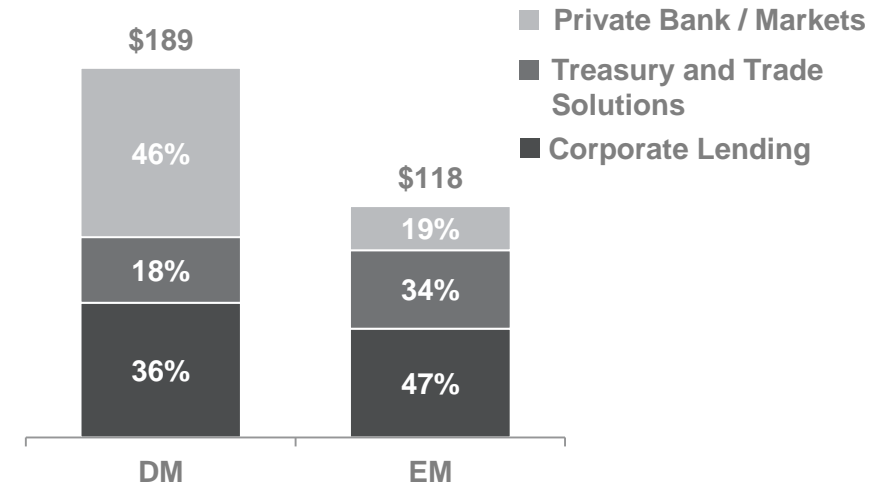
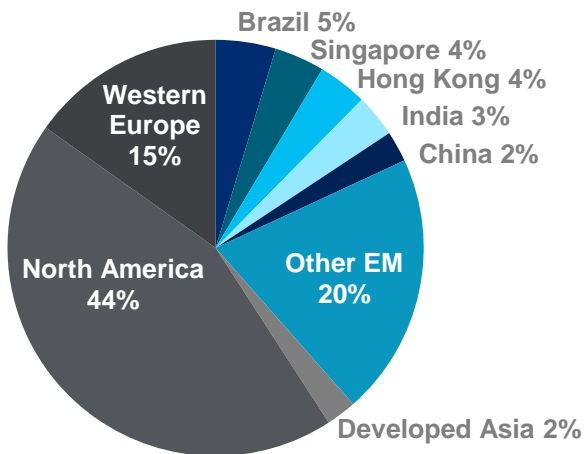
Geographic Loan Distribution



Loan Composition



Corporate



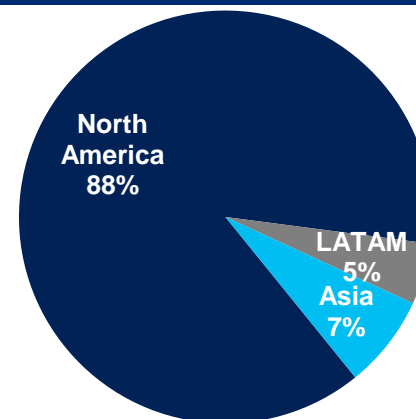
GCB – Commercial Energy Exposure

(\$B)

Key Takeaways 2Q'16

- Cost of credit related to energy was \$19MM in 2Q'16
- 9.8% funded reserve ratio
- No junior / second lien exposure

Geographic Distribution as of 2Q'16⁽²⁾



Energy⁽¹⁾ Subsector Exposures

	Funded		Total Exposure ⁽²⁾	
	2Q'16	1Q'16	2Q'16	1Q'16
Oil and Gas E&P ⁽³⁾	\$0.8	\$0.7	\$1.1	\$1.1
<i>Memo: NA RBL⁽³⁾</i>	<i>0.8</i>	<i>0.7</i>	<i>1.1</i>	<i>1.1</i>
Services and Drilling ⁽³⁾	0.2	0.3	0.3	0.4
Energy Process Industries ⁽³⁾	0.4	0.4	0.6	0.7
Integrated Oil and Gas	0.0	0.0	0.0	0.0
Total	\$1.4	\$1.4	\$2.0	\$2.1

Ratings Detail

	Funded		Total Exposure ⁽²⁾	
	2Q'16	1Q'16	2Q'16	1Q'16
AAA / AA / A	9%	5%	10%	9%
BBB	14	17	19	20
BB / B	48	53	48	52
CCC or below	29	26	23	19
Total	100%	100%	100%	100%

Note: 2Q'16 data is preliminary. Totals may not sum due to rounding. GCB: Global Consumer Banking.

(1) Includes energy-related exposures classified in other industries, primarily Public Sector and Transportation, consistent with our disclosure in the ICG segment.

(2) Total exposure includes direct outstandings and unfunded commitments.

(3) E&P: Exploration and Production. RBL: Reserve-Based Lending. Energy Process Industries includes Oil and Gas Storage & Transportation and Oil and Gas Refining & Marketing. Services and Drilling includes Oil and Gas Equipment & Services, Oil and Gas Drilling and Offshore Drilling.

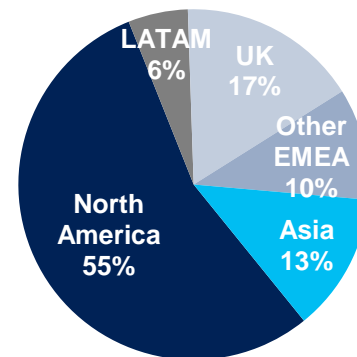
ICG – Corporate Energy Exposure

(\$B)

Key Takeaways 2Q'16

- Cost of credit related to energy was minimal in 2Q'16
- 3.9% funded reserve ratio
- ~73% of total exposures investment grade as of 2Q'16

Geographic Distribution as of 2Q'16⁽²⁾



Energy⁽¹⁾ Subsector Exposures

	Funded		Total Exposure ⁽²⁾	
	2Q'16	1Q'16	2Q'16	1Q'16
Oil and Gas E&P ⁽³⁾	\$6.5	\$6.9	\$15.2	\$16.2
<i>Memo: NA RBL⁽³⁾</i>	1.2	1.4	2.6	3.0
Services and Drilling ⁽³⁾	3.3	3.3	9.5	9.8
Energy Process Industries ⁽³⁾	5.4	5.3	15.1	15.1
Integrated Oil and Gas	5.8	5.6	14.8	13.8
Other	1.1	1.1	2.4	2.3
Total	\$22.1	\$22.3	\$56.9	\$57.2

Ratings Detail

	Funded		Total Exposure ⁽²⁾	
	2Q'16	1Q'16	2Q'16	1Q'16
AAA / AA / A	22 %	20 %	36 %	36 %
BBB	43	43	37	37
BB / B	18	20	18	17
CCC or below	17	17	10	10
Total	100 %	100 %	100 %	100 %

Note: 2Q'16 data is preliminary. Totals may not sum due to rounding. ICG: Institutional Clients Group.

(1) Includes energy-related exposures classified in other industries, primarily Public Sector and Transportation.

(2) Total exposure includes direct outstandings (loans) and unfunded commitments.

(3) E&P: Exploration and Production. RBL: Reserve-Based Lending. Energy Process Industries includes Oil and Gas Storage & Transportation and Oil and Gas Refining & Marketing. Services and Drilling includes Oil and Gas Equipment & Services, Oil and Gas Drilling and Offshore Drilling.

ICG – Unfunded Corporate Energy Exposure⁽¹⁾

(\$B)

Facility Structure Ratings Detail

	AAA / AA / A	BBB	BB / B	CCC or below	Total
A Fronting Exposure	\$5.5	\$0.6	\$0.2	-	\$6.3
B Letters of Credit	2.2	1.1	0.8	0.3	4.4
Revolving Facility & Other	C 7.9	9.6	D 5.1	1.5	24.1
Total	\$15.6	\$11.4	\$6.0	\$1.8	\$34.8

Key Takeaways 2Q'16

- A** Fronting exposure represents advances to borrowers on behalf of participating banks
- B** Letters of credit are generally short term and trade-related
- C** Revolving exposures rated A or higher include, as an example, commercial paper backstops
- D** Non-investment grade exposures are generally protected by maintenance covenants; ~20% of exposures are secured

Subsector Ratings Detail Unfunded Exposures

	AAA / AA / A	BBB	BB / B	CCC or below	Total
Oil and Gas E&P ⁽²⁾	\$2.8	\$2.6	\$2.4	\$0.9	\$8.6
Services and Drilling ⁽²⁾	3.0	1.0	1.7	0.6	6.2
Energy Process Industries ⁽²⁾	4.0	4.5	1.0	0.2	9.7
Integrated Oil and Gas	5.6	2.7	0.6	-	9.0
Other	0.2	0.6	0.4	0.1	1.3
Total	\$15.6	\$11.4	\$6.0	\$1.8	\$34.8

Note: 2Q'16 data is preliminary. Totals may not sum due to rounding. ICG: Institutional Clients Group.

(1) Represents unfunded commitments. Includes energy-related exposures classified in other industries, primarily Public Sector and Transportation.

(2) E&P: Exploration and Production. Energy Process Industries includes Oil and Gas Storage & Transportation and Oil and Gas Refining & Marketing. Services and Drilling includes Oil and Gas Equipment & Services, Oil and Gas Drilling and Offshore Drilling.

Citicorp – Drivers in Constant Dollars

(in Constant \$B)

Asia ⁽¹⁾	2Q'16	1Q'16	4Q'15	3Q'15	2Q'15	YoY	QoQ
Cards Purchase Sales	18.7	18.4	19.5	18.4	18.3	2%	2%
Cards Average Loans	17.4	17.8	17.6	17.2	17.2	1%	(2)%
Cards EOP Loans	17.6	17.4	17.9	17.5	17.4	1%	1%
RB Average Loans	67.5	68.9	69.7	69.9	69.7	(3)%	(2)%
RB EOP Loans	67.5	68.1	69.2	70.1	70.4	(4)%	(1)%
RB Average Deposits	89.4	88.7	87.4	86.5	86.9	3%	1%
RB Investment Sales	7.5	6.1	6.1	8.2	12.7	(41)%	22%
RB Investment AUMs	56.1	55.8	57.4	55.6	59.0	(5)%	1%

Latin America	2Q'16	1Q'16	4Q'15	3Q'15	2Q'15	YoY	QoQ
Cards Purchase Sales	3.8	3.7	4.1	3.7	3.6	7%	4%
Cards Average Loans	5.1	5.2	5.2	5.1	5.2	(1)%	(1)%
Cards EOP Loans	5.0	4.9	5.0	4.9	5.0	(1)%	1%
RB Average Loans	19.5	19.5	19.1	18.5	18.2	8%	0%
RB EOP Loans	19.5	18.9	18.9	18.3	18.2	7%	3%
RB Average Deposits	27.4	27.7	25.7	25.1	24.9	10%	(1)%
RB Investment Sales	5.8	5.4	6.2	6.1	5.7	2%	6%
RB Investment AUMs	32.4	36.1	43.7	38.0	37.0	(12)%	(10)%

Note: Totals and percentage changes may not sum due to rounding.

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

Citicorp – Drivers in Constant Dollars (cont'd)

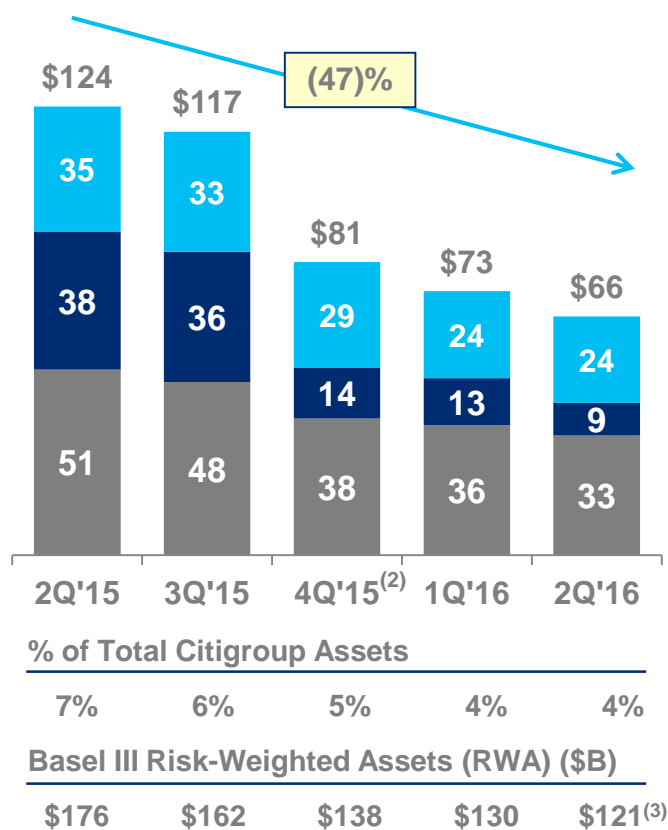
(in Constant \$B)

ICG	2Q'16	1Q'16	4Q'15	3Q'15	2Q'15	YoY	QoQ
TTS⁽¹⁾ EOP Deposits:	405	414	393	399	392	3%	(2)%
NA	124	120	116	119	120	4%	4%
EMEA	116	120	111	110	115	2%	(3)%
Latin America	49	53	48	47	46	6%	(8)%
Asia	116	121	118	122	112	3%	(5)%
ICG Average Loans:	303	296	293	289	285	6%	2%
NA	133	129	128	126	121	10%	3%
EMEA	67	63	62	62	62	8%	6%
Latin America	42	43	42	39	39	8%	(2)%
Asia	61	61	62	62	62	(2)%	0%

Citi Holdings – Asset Summary

(EOP Assets in \$B)

■ NA Mortgage ■ Transfers⁽¹⁾ ■ All Other



	2Q'16	1Q'16	%Δ
Consumer Assets	\$58	\$62	(6) %
■ North America	50	53	(5)
■ Loans			
– Mortgages	33	36	(8)
– Personal	1	1	0
– Other	2	2	(6)
■ Other Assets	14	14	(0)
■ International	8	9	(10)
Other Assets	\$8	\$11	(25) %
■ Securities at HTM	1	1	(7)
■ Trading MTM / AFS	4	4	1
■ Other	3	6	(49)
Total	\$66	\$73	(10) %

Note: Totals and percentage changes may not sum due to rounding.

(1) Effective 1Q'15, consumer businesses in 11 markets and the consumer finance business in Korea in GCB and certain non-core institutional businesses in ICG were reclassified from Citicorp to Citi Holdings. All periods presented reflect this reclassification. In addition, as previously disclosed, effective 1Q'16, consumer businesses in Argentina, Brazil and Colombia were reclassified from Citicorp to Citi Holdings.

(2) As of year-end 2015, approximately \$6B of mortgages originated by CitiFinancial were transferred to held-for-sale and classified as other assets.

(3) Preliminary. Includes approximately \$49B of operational risk RWA.

Citigroup – Preferred Stock Dividend Schedule

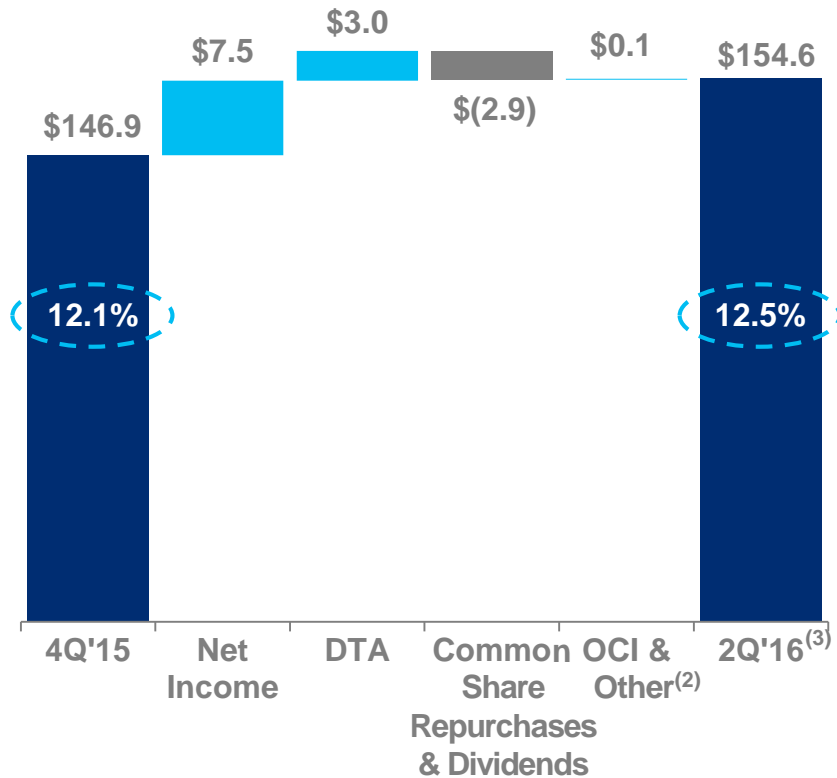
(\$MM)

	2016	2017	2018
1Q	\$210	\$301	\$272
2Q	322	320	320
3Q	225	272	272
4Q	320	320	320
Total	<u>\$1,078</u>	<u>\$1,213</u>	<u>\$1,184</u>

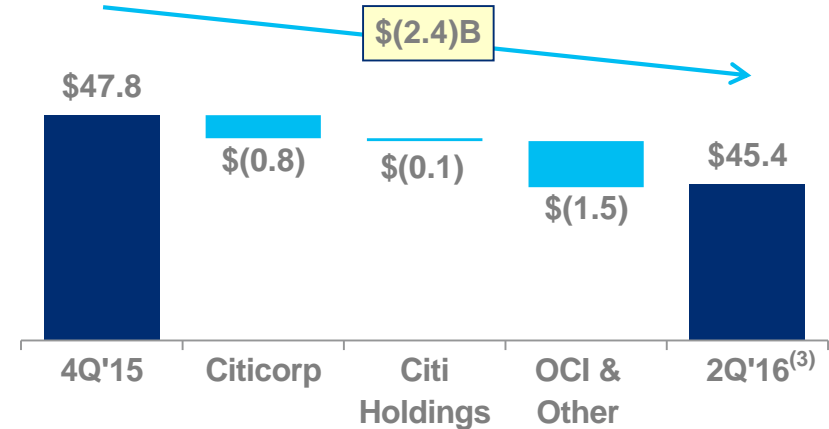
Citigroup – Capital Management & DTA Utilization (YTD)

(\$B)

CET1 Capital and Ratio⁽¹⁾



DTA Balance Drivers



Note: Totals may not sum due to rounding.

(1) For additional information, please refer to Slide 36.

(2) OCI & Other includes preferred stock dividends and net changes in regulatory capital adjustments and deductions. OCI & Other does not include the related DTA component.

(3) Preliminary.

Citigroup – Equity & CET1 Capital Drivers (YoY)

(\$B, except basis points (bps))

	Common Equity	Tangible Common Equity ⁽¹⁾	CET1 Capital ⁽²⁾	CET1 Capital Ratio ⁽²⁾ (bps)
2Q'15	\$205.5	\$178.1	\$145.4	11.4%
Impact of:				
Net Earnings	15.1	15.1	15.1	118
DTA	N/A	N/A	3.6	28
Common Share Repurchases & Dividends	(6.8)	(6.8)	(6.8)	(53)
Unrealized AFS Gains	2.3	2.3	2.3	18
FX Translation ⁽³⁾	(3.2)	(2.8)	(2.8)	(4)
Other ⁽⁴⁾	(0.3)	(1.3)	(2.2)	(17)
RWA	N/A	N/A	N/A	27
2Q'16 ⁽⁵⁾	\$212.6	\$184.6	\$154.6	12.5%

Note: Totals may not sum due to rounding.

(1) For additional information, please refer to Slide 37.

(2) For additional information, please refer to Slide 36.

(3) Citigroup's CET1 Capital ratio (bps) also reflects changes in Basel III Advanced Approaches risk-weighted assets due to foreign currency movements.

(4) Includes preferred stock dividends, changes in goodwill and intangible assets and changes in other OCI (including changes in cash flow hedges, defined benefit plans liability and DVA on Citi's fair value option liabilities).

(5) Preliminary.

Citigroup – Equity & CET1 Capital Drivers (QoQ)

(\$B, except basis points (bps))

	Common Equity	Tangible Common Equity ⁽¹⁾	CET1 Capital ⁽²⁾	CET1 Capital Ratio ⁽²⁾ (bps)
1Q'16	\$209.8	\$183.7	\$153.0	12.3%
Impact of:				
Net Earnings	4.0	4.0	4.0	32
DTA	N/A	N/A	1.0	8
Common Share Repurchases & Dividends	(1.5)	(1.5)	(1.5)	(12)
Unrealized AFS Gains	0.9	0.9	0.9	7
FX Translation ⁽³⁾	(0.6)	(0.4)	(0.4)	2
Other ⁽⁴⁾	–	(2.1)	(2.4)	(19)
RWA	N/A	N/A	N/A	3
2Q'16 ⁽⁵⁾	\$212.6	\$184.6	\$154.6	12.5%

Note: Totals may not sum due to rounding.

(1) For additional information, please refer to Slide 37.

(2) For additional information, please refer to Slide 36.

(3) Citigroup's CET1 Capital ratio (bps) also reflects changes in Basel III Advanced Approaches risk-weighted assets due to foreign currency movements.

(4) Includes preferred stock dividends, changes in goodwill and intangible assets and changes in other OCI (including changes in cash flow hedges, defined benefit plans liability and DVA on Citi's fair value option liabilities).

(5) Preliminary.

Common Equity Tier 1 Capital Ratio and Components

(\$MM)

Common Equity Tier 1 Capital Ratio and Components⁽¹⁾

	6/30/2016 ⁽²⁾	3/31/2016	12/31/2015	9/30/2015	6/30/2015
Citigroup Common Stockholders' Equity⁽³⁾	\$212,819	\$209,947	\$205,286	\$205,772	\$205,610
Add: Qualifying noncontrolling interests	134	143	145	147	146
Regulatory Capital Adjustments and Deductions:					
Less:					
Accumulated net unrealized losses on cash flow hedges, net of tax ⁽⁴⁾	(149)	(300)	(617)	(542)	(731)
Cumulative unrealized net gain related to changes in fair value of financial liabilities attributable to own creditworthiness, net of tax ⁽⁵⁾	574	562	441	717	474
Intangible Assets:					
Goodwill, net of related deferred tax liabilities (DTLs) ⁽⁶⁾	21,825	21,935	21,980	21,732	22,312
Identifiable intangible assets other than mortgage servicing rights (MSRs), net of related DTLs	5,358	3,332	3,586	3,911	4,153
Defined benefit pension plan net assets	964	870	794	904	815
Deferred tax assets (DTAs) arising from net operating loss, foreign tax credit and general business credit carry-forwards	22,942	23,414	23,659	23,295	23,760
Excess over 10% / 15% limitations for other DTAs, certain common stock investments and MSRs ⁽⁷⁾	6,873	7,254	8,723	9,451	9,538
Common Equity Tier 1 Capital (CET1)	\$154,566	\$153,023	\$146,865	\$146,451	\$145,435
Risk-Weighted Assets (RWA)	\$1,231,658	\$1,239,575	\$1,216,277	\$1,254,473	\$1,278,593
Common Equity Tier 1 Capital Ratio (CET1 / RWA)	12.5%	12.3%	12.1%	11.7%	11.4%

Note:

- (1) Citi's Common Equity Tier 1 Capital ratio and related components reflect full implementation of the U.S. Basel III rules. Risk-weighted assets are based on the Basel III Advanced Approaches for determining total risk-weighted assets.
- (2) Preliminary.
- (3) Excludes issuance costs related to outstanding preferred stock in accordance with Federal Reserve Board regulatory reporting requirements.
- (4) 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.
- (5) 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.
- (6) Includes goodwill "embedded" in the valuation of significant common stock investments in unconsolidated financial institutions.
- (7) Assets subject to 10% / 15% limitations include MSRs, DTAs arising from temporary differences and significant common stock investments in unconsolidated financial institutions. For all periods presented, the deduction related only to DTAs arising from temporary differences that exceeded the 10% limitation.

Supplementary Leverage Ratio; TCE Reconciliation

(\$MM, except per share amounts)

Supplementary Leverage Ratio and Components⁽¹⁾

	2Q'16 ⁽²⁾	1Q'16	4Q'15	3Q'15	2Q'15
Common Equity Tier 1 Capital (CET1)	\$154,566	\$153,023	\$146,865	\$146,451	\$145,435
Additional Tier 1 Capital (AT1) ⁽³⁾	19,475	18,119	17,171	15,548	14,956
Total Tier 1 Capital (T1C) (CET1 + AT1)	\$174,041	\$171,142	\$164,036	\$161,999	\$160,391
Total Leverage Exposure (TLE)	\$2,328,601	\$2,300,427	\$2,317,849	\$2,363,506	\$2,386,189
Supplementary Leverage Ratio (T1C / TLE)	7.5%	7.4%	7.1%	6.9%	6.7%

Tangible Common Equity and Tangible Book Value Per Share

	2Q'16 ⁽²⁾	1Q'16	4Q'15	3Q'15	2Q'15
Total Citigroup Stockholders' Equity	\$231,888	\$227,522	\$221,857	\$220,848	\$219,440
Less: Preferred Stock	19,253	17,753	16,718	15,218	13,968
Common Equity	\$212,635	\$209,769	\$205,139	\$205,630	\$205,472
Less:					
Goodwill	22,496	22,575	22,349	22,444	23,012
Intangible Assets (other than Mortgage Servicing Rights)	5,521	3,493	3,721	3,880	4,071
Goodwill and Intangible Assets (other than Mortgage Servicing Rights) Related to Assets Held-for-Sale	30	30	68	345	274
Tangible Common Equity (TCE)	\$184,588	\$183,671	\$179,001	\$178,961	\$178,115
Common Shares Outstanding (CSO)	2,905	2,935	2,953	2,979	3,010
Tangible Book Value Per Share (TCE / CSO)	\$63.53	\$62.58	\$60.61	\$60.07	\$59.18

Note:

- (1) Citi's Supplementary Leverage Ratio and related components reflect full implementation of the U.S. Basel III rules.
(2) Preliminary.
(3) Additional Tier 1 Capital primarily includes qualifying noncumulative perpetual preferred stock and qualifying trust preferred securities.

Adjusted Results Reconciliation

(\$MM)

Citigroup	2Q'16	1Q'16	2Q'15	1H'16	1H'15
Reported Revenues (GAAP)	\$17,548	\$17,555	\$19,470	\$35,103	\$39,206
Impact of CVA / DVA	-	-	312	-	239
Adjusted Revenues	\$17,548	\$17,555	\$19,158	\$35,103	\$38,967
Reported Net Income (GAAP)	\$3,998	\$3,501	\$4,846	\$7,499	\$9,616
Impact of CVA / DVA	-	-	196	-	149
Adjusted Net Income	\$3,998	\$3,501	\$4,650	\$7,499	\$9,467
Preferred Dividends	322	210	202	532	330
Adjusted Net Income to Common	\$3,676	\$3,291	\$4,448	\$6,967	\$9,137
Reported EPS (GAAP)	\$1.24	\$1.10	\$1.51	\$2.35	\$3.02
Impact of CVA / DVA	-	-	0.06	-	0.05
Adjusted EPS	1.24	1.10	1.45	2.35	2.97
Average Assets (\$B)	\$1,807	\$1,778	\$1,840	\$1,793	\$1,846
Adjusted ROA	0.89%	0.79%	1.01%	0.84%	1.03%
Average TCE	\$184,130	\$181,336	\$176,538	\$182,420	\$174,855
Adjusted RoTCE	8.0%	7.3%	10.1%	7.7%	10.5%

Citicorp	2Q'16	1Q'16	2Q'15	1H'16	1H'15
Reported Revenues (GAAP)	\$16,705	\$16,080	\$17,501	\$32,785	\$35,092
Impact of CVA / DVA	-	-	303	-	234
Adjusted Revenues	\$16,705	\$16,080	\$17,198	\$32,785	\$34,858
Reported Net Income (GAAP)	\$3,905	\$3,155	\$4,690	\$7,060	\$9,311
Impact of CVA / DVA	-	-	190	-	146
Adjusted Net Income	\$3,905	\$3,155	\$4,500	\$7,060	\$9,165

Institutional Clients Group	2Q'16	1Q'16	2Q'15	1H'16	1H'15
Reported Revenues (GAAP)	\$8,846	\$8,036	\$8,946	\$16,882	\$18,023
Impact of CVA / DVA	-	-	303	-	234
Adjusted Revenues	\$8,846	\$8,036	\$8,643	\$16,882	\$17,789
Reported EBT (GAAP)	\$4,004	\$2,777	\$4,191	\$6,781	\$8,530
Impact of CVA / DVA	-	-	303	-	234
Adjusted EBT	\$4,004	\$2,777	\$3,888	\$6,781	\$8,296
Reported Net Income (GAAP)	\$2,698	\$1,949	\$2,845	\$4,647	\$5,784
Impact of CVA / DVA	-	-	190	-	146
Adjusted Net Income	\$2,698	\$1,949	\$2,655	\$4,647	\$5,638

Citi Holdings	2Q'16	1Q'16	2Q'15	1H'16	1H'15
Reported Revenues (GAAP)	\$843	\$1,475	\$1,969	\$2,318	\$4,114
Impact of CVA / DVA	-	-	9	-	5
Adjusted Revenues	\$843	\$1,475	\$1,960	\$2,318	\$4,109
Reported Net Income (GAAP)	\$93	\$346	\$156	\$439	\$305
Impact of CVA / DVA	-	-	6	-	3
Adjusted Net Income	\$93	\$346	\$150	\$439	\$302

FX Impact Reconciliation

(\$MM, except balance sheet items in \$B)

Citigroup	2Q'16	1Q'16	2Q'15	1H'16	1H'15
Reported EOP Assets	\$1,819	\$1,801	\$1,829	\$1,819	\$1,829
Impact of FX Translation	-	(9)	(20)	-	(20)
EOP Assets in Constant Dollars	\$1,819	\$1,792	\$1,809	\$1,819	\$1,809
Reported EOP Loans	\$634	\$619	\$632	\$634	\$632
Impact of FX Translation	-	(4)	(12)	-	(12)
EOP Loans in Constant Dollars	\$634	\$615	\$621	\$634	\$621
Reported EOP Deposits	\$938	\$935	\$908	\$938	\$908
Impact of FX Translation	-	(5)	(17)	-	(17)
EOP Deposits in Constant Dollars	\$938	\$929	\$891	\$938	\$891

Citicorp	2Q'16	1Q'16	2Q'15	1H'16	1H'15
Reported EOP Assets	\$1,753	\$1,728	\$1,705	\$1,753	\$1,705
Impact of FX Translation	-	(10)	(21)	-	(21)
EOP Assets in Constant Dollars	\$1,753	\$1,718	\$1,684	\$1,753	\$1,684
Reported EOP Loans	\$592	\$573	\$568	\$592	\$568
Impact of FX Translation	-	(4)	(11)	-	(11)
EOP Loans in Constant Dollars	\$592	\$570	\$557	\$592	\$557
Reported EOP Deposits	\$932	\$925	\$896	\$932	\$896
Impact of FX Translation	-	(6)	(15)	-	(15)
EOP Deposits in Constant Dollars	\$932	\$920	\$881	\$932	\$881

Citi Holdings	2Q'16	1Q'16	2Q'15	1H'16	1H'15
Reported EOP Assets	\$66	\$73	\$124	\$66	\$124
Impact of FX Translation	-	0	1	-	1
EOP Assets in Constant Dollars	\$66	\$73	\$125	\$66	\$125
Reported EOP Loans	\$41	\$45	\$64	\$41	\$64
Impact of FX Translation	-	0	(1)	-	(1)
EOP Loans in Constant Dollars	\$41	\$46	\$63	\$41	\$63
Reported EOP Deposits	\$6	\$9	\$12	\$6	\$12
Impact of FX Translation	-	0	(2)	-	(2)
EOP Deposits in Constant Dollars	\$6	\$9	\$10	\$6	\$10

International Consumer Banking	2Q'16	1Q'16	2Q'15	1H'16	1H'15
Reported Revenues	\$2,977	\$2,896	\$3,289	\$5,873	\$6,531
Impact of FX Translation	-	7	(299)	-	(597)
Revenues in Constant Dollars	\$2,977	\$2,903	\$2,990	\$5,873	\$5,934
Reported Expenses	\$1,872	\$1,902	\$2,022	\$3,774	\$3,986
Impact of FX Translation	-	11	(135)	-	(276)
Expenses in Constant Dollars	\$1,872	\$1,913	\$1,887	\$3,774	\$3,710
Reported Credit Costs	\$407	\$464	\$524	\$871	\$1,020
Impact of FX Translation	-	(1)	(57)	-	(121)
Credit Costs in Constant Dollars	\$407	\$463	\$467	\$871	\$899
Reported Net Income	\$479	\$369	\$521	\$848	\$1,085
Impact of FX Translation	-	(2)	(73)	-	(135)
Net Income in Constant Dollars	\$479	\$367	\$448	\$848	\$950

Latin America Consumer Banking	2Q'16	1Q'16	2Q'15	1H'16	1H'15
Reported Revenues	\$1,248	\$1,241	\$1,432	\$2,489	\$2,864
Impact of FX Translation	-	(12)	(234)	-	(453)
Revenues in Constant Dollars	\$1,248	\$1,229	\$1,198	\$2,489	\$2,411
Reported Expenses	\$726	\$720	\$846	\$1,446	\$1,643
Impact of FX Translation	-	(5)	(85)	-	(171)
Expenses in Constant Dollars	\$726	\$715	\$761	\$1,446	\$1,472

Asia Consumer Banking ⁽¹⁾	2Q'16	1Q'16	2Q'15	1H'16	1H'15
Reported Revenues	\$1,729	\$1,655	\$1,857	\$3,384	\$3,667
Impact of FX Translation	-	19	(65)	-	(144)
Revenues in Constant Dollars	\$1,729	\$1,674	\$1,792	\$3,384	\$3,523
Reported Expenses	\$1,146	\$1,182	\$1,176	\$2,328	\$2,343
Impact of FX Translation	-	16	(50)	-	(105)
Expenses in Constant Dollars	\$1,146	\$1,198	\$1,126	\$2,328	\$2,238

Global Consumer Banking	2Q'16	1Q'16	2Q'15	1H'16	1H'15
Reported EBT	\$2,004	\$1,877	\$2,422	\$3,881	\$5,051
Impact of FX Translation	-	(3)	(107)	-	(200)
EBT in Constant Dollars	\$2,004	\$1,874	\$2,315	\$3,881	\$4,851