

Third Quarter 2016 Earnings Review

October 14, 2016



Overview

Third quarter showed solid performance across the franchise

- Growth in North America, Asia and Mexico⁽¹⁾ Consumer both YoY and QoQ
- Meaningful improvement in Markets and Banking with continued TTS momentum
- Grew Citicorp loans in both Consumer and Institutional franchises

Progress on key priorities

- Investing in higher return businesses while maintaining expense and credit discipline
- Further reduction in Citi Holdings assets
- Returned ~\$6B of capital to shareholders year-to-date

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

- Common Equity Tier 1 Capital Ratio increased to 12.6%⁽²⁾
- Supplementary Leverage Ratio remained strong at 7.4%⁽²⁾
- Tangible Book Value per share increased 8% YoY to \$64.71⁽³⁾

Note:

(1) Excluding ~\$160MM one-time gain (in constant dollars, \$180MM as reported), related to the 3Q'15 sale of Citi's merchant acquiring business in Mexico. See Slide 3 for information on constant dollars.

(2) 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 34 and 35.

(3) Preliminary. Tangible Book Value per share is a non-GAAP financial measure. For additional information on this measure, please refer to Slide 35.

Citigroup – Summary Financial Results⁽¹⁾

(\$MM, except EPS)

	3Q'16	2Q'16	%Δ	3Q'15	%Δ	YTD'16	%Δ
Net Interest Revenue	11,479	11,236	2%	11,773	(2)%	33,942	(3)%
Non-Interest Revenue	6,281	6,312	(0)%	6,723	(7)%	18,921	(15)%
Revenues	\$17,760	\$17,548	1%	\$18,496	(4)%	\$52,863	(8)%
Core Operating	10,002	9,918	1%	10,211	(2)%	29,787	(5)%
Legal & Repositioning ⁽²⁾	402	451	(11)%	458	(12)%	1,509	18%
Operating Expenses	10,404	10,369	0%	10,669	(2)%	31,296	(4)%
Net Credit Losses	1,525	1,616	(6)%	1,663	(8)%	4,865	(12)%
Net LLR Build / (Release) ⁽³⁾	176	(256)	NM	(16)	NM	153	NM
PB&C	35	49	(29)%	189	(81)%	172	(70)%
Cost of Credit	1,736	1,409	23%	1,836	(5)%	5,190	(4)%
EBT	5,620	5,770	(3)%	5,991	(6)%	16,377	(16)%
Income Taxes	1,733	1,723	1%	1,812	(4)%	4,935	(16)%
Effective Tax Rate	31%	30%		30%		30%	
Net Income	\$3,840	\$3,998	(4)%	\$4,164	(8)%	\$11,339	(17)%
Return on Assets	0.83%	0.89%		0.91%		0.84%	
Return on Tangible Common Equity ⁽⁴⁾	7.8%	8.0%		8.9%		7.7%	
Diluted EPS	\$1.24	\$1.24	0%	\$1.31	(5)%	\$3.58	(17)%
Average Diluted Shares	2,880	2,916	(1)%	2,997	(4)%	2,913	(4)%
Average Assets (\$B)	\$1,830	\$1,807	1%	\$1,818	1%	\$1,805	(2)%
EOP Assets (Constant \$B)	1,818	1,820	(0)%	1,812	0%	1,818	0%
EOP Loans (Constant \$B)	638	634	1%	622	3%	638	3%
EOP Deposits (Constant \$B)	940	938	0%	905	4%	940	4%

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 37.

(1) Adjusted results exclude CVA / DVA in 3Q'15 and YTD'15 and are non-GAAP financial measures. Please refer to Slide 36 for a reconciliation of this information to reported results.

(2) Legal and related and repositioning expenses were \$1,282MM in YTD'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 35 and 36.

Citicorp & Citi Holdings⁽¹⁾

(\$MM)

	Citicorp					Citi Holdings				
	3Q'16	3Q'15	%Δ	YTD'16	%Δ	3Q'16	3Q'15	%Δ	YTD'16	%Δ
Revenues	\$16,883	\$16,790	1%	\$49,668	(4)%	\$877	\$1,706	(49)%	\$3,195	(45)%
Core Operating	9,289	8,991	3%	27,565	1%	713	1,221	(42)%	2,222	(41)%
Legal & Repositioning ⁽²⁾	289	304	(5)%	1,219	29%	113	153	(26)%	290	(15)%
Operating Expenses	9,578	9,295	3%	28,784	1%	826	1,374	(40)%	2,512	(39)%
<i>Efficiency Ratio</i>	<i>57%</i>	<i>55%</i>		<i>58%</i>						
Cost of Credit	1,719	1,593	8%	5,101	16%	17	243	(93)%	89	(91)%
EBT	5,586	5,902	(5)%	15,783	(17)%	34	89	(62)%	594	(13)%
Net Income	\$3,766	\$4,149	(9)%	\$10,826	(19)%	\$74	\$15	NM	\$513	62%
Average Assets (\$B)	\$1,766	\$1,698	4%	\$1,734	1%	\$64	\$120	(47)%	\$71	(44)%
EOP Assets (Constant \$B)	1,757	1,692	4%	1,757	4%	61	120	(49)%	61	(49)%
EOP Loans (Constant \$B)	599	561	7%	599	7%	39	60	(35)%	39	(35)%
EOP Deposits (Constant \$B)	934	892	5%	934	5%	6	9	(37)%	6	(37)%

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 37.

(1) Adjusted results exclude CVA / DVA in 3Q'15. Please refer to Slide 36 for a reconciliation of this information to reported results.

(2) Legal and related and repositioning expenses were \$943MM in Citicorp in YTD'15 and \$339MM in Citi Holdings in YTD'15.

North America Consumer Banking

(\$MM)

	3Q'16	QoQ %Δ	YoY %Δ	YTD'16	%Δ
Revenues	\$5,212	10%	7%	\$14,842	(0)%
■ Retail Banking	1,374	3%	2%	4,011	(3)%
■ Branded Cards	2,213	16%	15%	6,000	2%
■ Retail Services	1,625	7%	1%	4,831	(0)%
Core Operating	2,586	6%	12%	7,421	7%
Legal & Repositioning ⁽¹⁾	14	NM	(14)%	117	NM
Expenses	2,600	7%	12%	7,538	8%
Credit Costs	1,344	32%	62%	3,383	30%
EBT	1,268	(3)%	(27)%	3,921	(26)%
Net Income	\$811	(4)%	(25)%	\$2,514	(24)%
Key Indicators (\$B, except branches)					
Branches	727	(0)%	(7)%	727	(7)%
RB Average Deposits	\$184	1%	1%	\$182	1%
RB Average Loans	55	1%	9%	54	10%
Investment Sales	5	(5)%	6%	16	(9)%
Branded Cards Average Loans	79	19%	24%	70	10%
Branded Cards Purchase Sales	73	38%	57%	172	29%
Retail Services Average Loans	44	2%	1%	43	0%
Retail Services Purchase Sales	20	(2)%	(1)%	57	0%

• Revenues

- Retail Banking: Up 2% YoY reflecting continued growth in average loans and checking deposits
- Branded Cards: Up 15% YoY reflecting the first full quarter contribution from the Costco portfolio⁽²⁾ as well as modest organic growth
- Retail Services: Up 1% YoY reflecting volume growth partially offset by the absence of two portfolios sold in 1Q'16 and the impact of partnership renewals

• Expenses

- Operating expenses up 12% YoY mostly reflecting the Costco portfolio acquisition, higher volumes and continued marketing investments

• Credit Costs

- NCLs increased 6% YoY on volume growth
- Net LLR build of \$408MM in 3Q'16 driven by Costco, organic loan growth and the estimated impact of proposed regulatory guidelines, compared to a release of \$61MM in 3Q'15

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

(1) Legal and related and repositioning expenses were \$1MM in 2Q'16, \$16MM in 3Q'15 and \$34MM in YTD'15.

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

International Consumer Banking

(in Constant \$MM)

	3Q'16	QoQ %Δ	YoY %Δ	YTD'16	%Δ
Revenues	\$3,015	3%	(2)%	\$8,888	(1)%
■ Latin America	1,257	6%	(7)%	3,746	(0)%
■ Asia ⁽²⁾	1,758	1%	3%	5,142	(2)%
Core Operating	1,822	(1)%	(2)%	5,504	0%
Legal & Repositioning ⁽³⁾	18	NM	NM	110	NM
Expenses	1,840	(0)%	(0)%	5,614	1%
■ Latin America	713	2%	(0)%	2,159	(1)%
■ Asia ⁽²⁾	1,127	(2)%	0%	3,455	3%
Credit Costs	465	18%	13%	1,336	2%
EBT	710	4%	(13)%	1,938	(10)%
Net Income	\$474	1%	(15)%	\$1,322	(12)%
Key Indicators (in Constant \$B, except branches)					
Branches	1,952	0%	(3)%	1,952	(3)%
RB Average Deposits	\$119	2%	7%	\$117	6%
RB Average Loans	87	(0)%	(2)%	87	(1)%
Investment Sales	14	7%	2%	39	(22)%
Cards Average Loans	23	1%	2%	23	2%
Cards Purchase Sales	23	(1)%	2%	67	3%

• Revenues

- Latin America up 5% YoY excluding the one time gain in 3Q'15⁽¹⁾, reflecting continued momentum in retail banking
- Asia up 3% YoY driven by growth in wealth management and cards

• Expenses

- Operating expenses flat YoY as efficiency savings offset the impact of investments and volume growth, resulting in positive YoY operating leverage

• Credit Costs

- NCL rate of 1.53% vs. 1.59% in 3Q'15
- Net credit losses of \$422MM down 5% compared to 3Q'15
- Net LLR build of \$25MM in 3Q'16 compared to release of \$47MM in 3Q'15

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 37.

(1) YoY variance excludes ~\$160MM one-time gain in constant dollars (\$180MM as reported), related to the 3Q'15 sale of Citi's merchant acquiring business in Mexico.

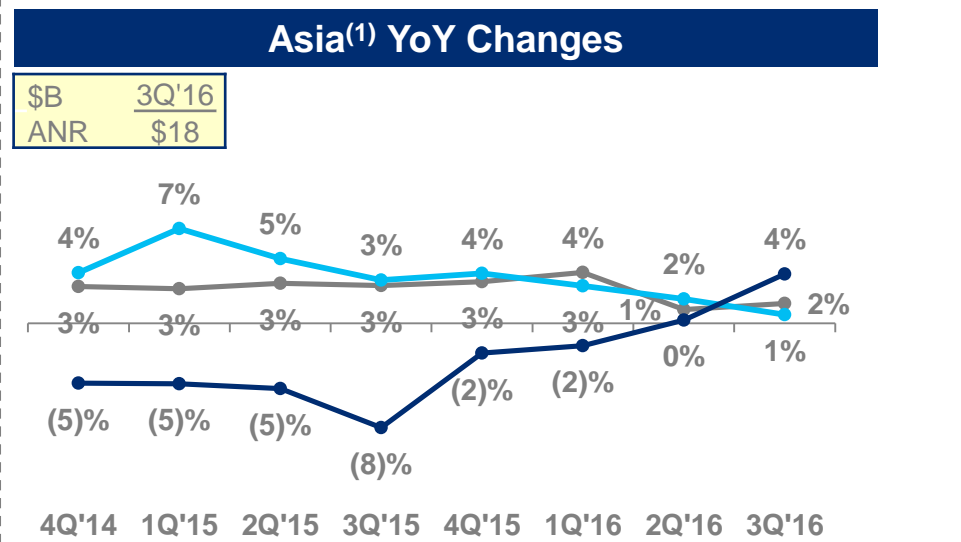
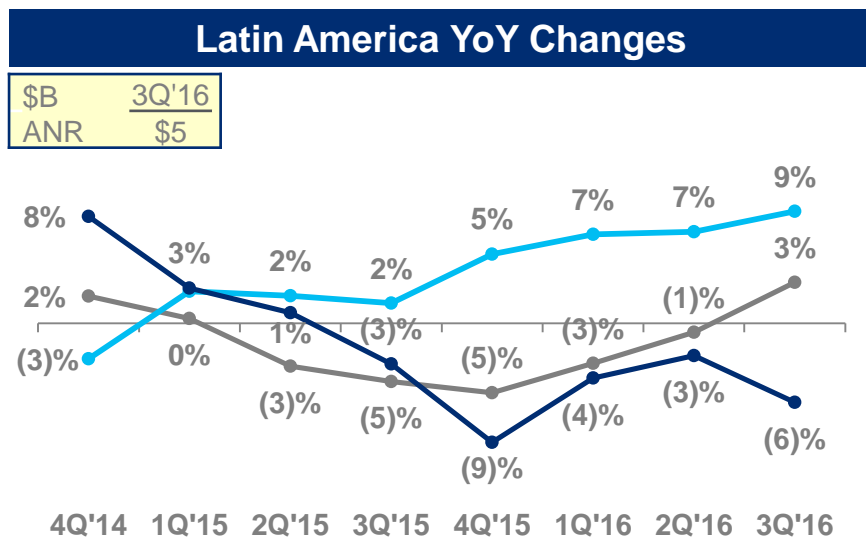
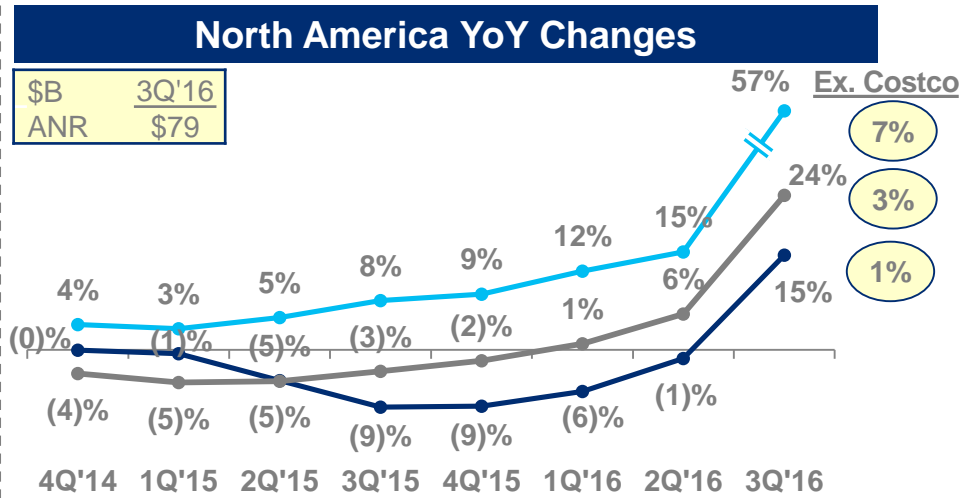
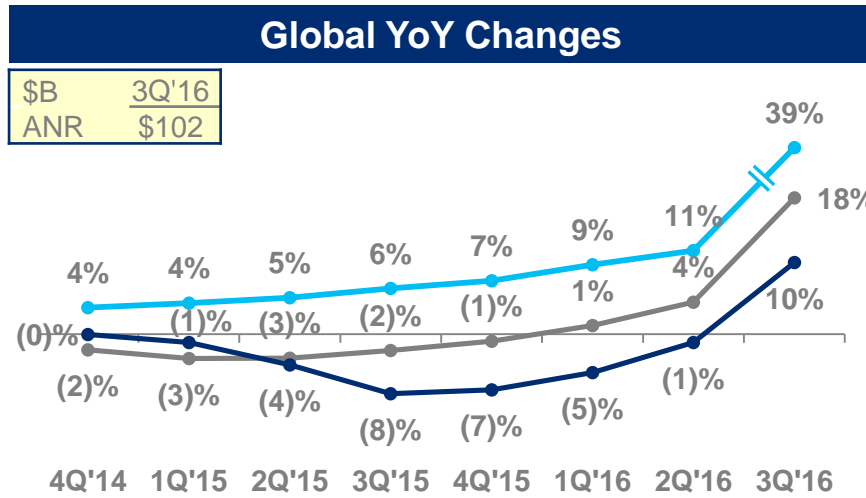
(2) Asia GCB includes the results of operations of EMEA GCB for all periods presented.

(3) Legal and related and repositioning expenses were \$8MM in 2Q'16, \$(10)MM in 3Q'15 and \$50MM in YTD'15.

Global Branded Cards

(in Constant YoY % Δ)

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



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 37.

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

Consumer Credit Trends

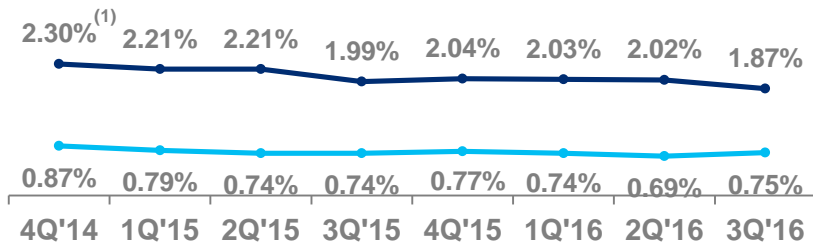
(EOP Loans in Constant \$B)

—●— NCL

—●— 90+ DPD

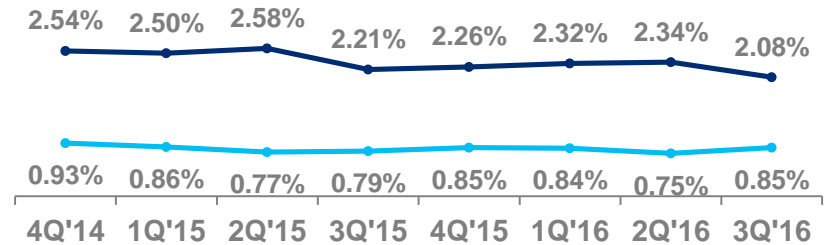
Global Consumer Banking

EOP	3Q'15	2Q'16	3Q'16
Loans	\$270.2	\$285.7	\$289.7



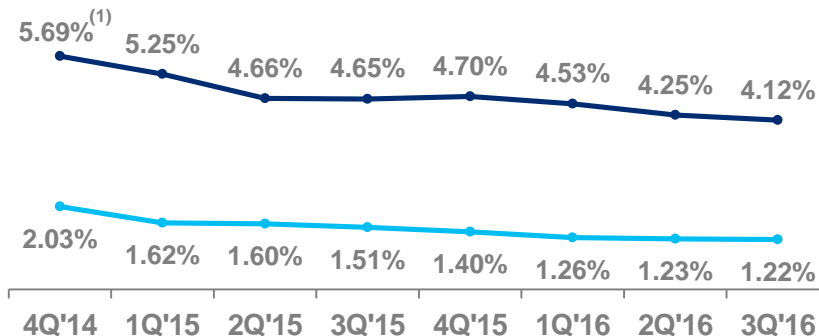
North America

EOP	3Q'15	2Q'16	3Q'16
Loans	\$158.9	\$175.6	\$180.0



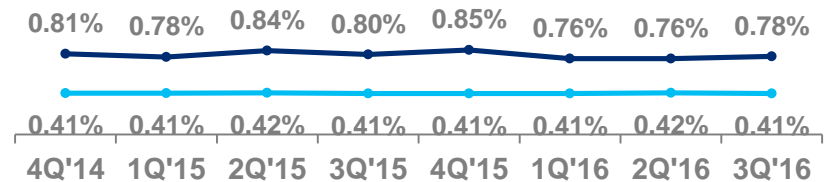
Latin America

EOP	3Q'15	2Q'16	3Q'16
Loans	\$22.2	\$23.4	\$23.9



Asia⁽²⁾

EOP	3Q'15	2Q'16	3Q'16
Loans	\$89.1	\$86.7	\$85.8



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.

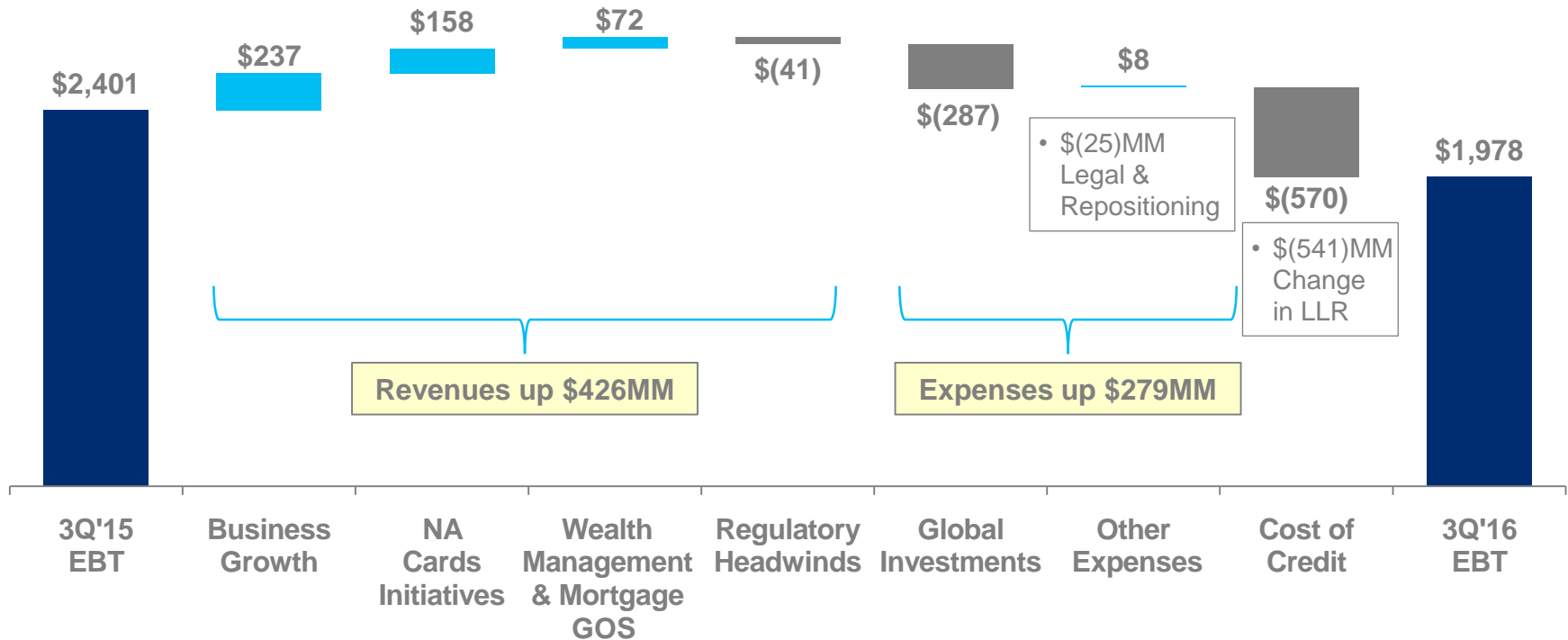
Excluding the charge-off, the NCL rate for Global Consumer Banking and Latin America would have been 2.20% and 4.75%, respectively.

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

Global Consumer Banking YoY EBT Drivers

(in Constant \$MM)

3Q'15 vs. 3Q'16⁽¹⁾



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 37.

(1) 3Q'15 excludes ~\$160MM one-time gain in constant dollars (\$180MM as reported), related to the sale of Citi's merchant acquiring business in Mexico.

Institutional Clients Group⁽¹⁾

(\$MM)

	3Q'16	QoQ %Δ	YoY %Δ	YTD'16	%Δ
Product Revenues					
■ Total Banking	\$4,321	(2)%	7%	\$12,740	(0)%
- Treasury & Trade Solutions	2,039	(0)%	5%	6,038	4%
- Investment Banking	1,086	(11)%	15%	3,178	(8)%
- Private Bank	746	1%	4%	2,230	3%
- Corporate Lending ⁽²⁾	450	16%	4%	1,294	(7)%
■ Total Markets & Securities Services	\$4,525	(3)%	11%	\$13,257	1%
- Fixed Income Markets	3,466	(0)%	35%	10,019	10%
- Equity Markets	663	(16)%	(34)%	2,157	(14)%
- Securities Services	536	1%	4%	1,629	0%
- Other	(140)	(8)%	NM	(548)	NM
Product Revenues⁽²⁾	8,846	(2)%	9%	25,997	0%
Gain / (Loss) on Loan Hedges ⁽²⁾	(218)	(7)%	NM	(487)	NM
Total Revenues	\$8,628	(2)%	2%	\$25,510	(3)%
Core Operating	4,629	(1)%	(0)%	13,944	(1)%
Legal & Repositioning ⁽³⁾	51	(46)%	(39)%	365	NM
Expenses	4,680	(2)%	(1)%	14,309	1%
Credit Costs	(90)	NM	NM	382	22%
EBT	4,038	1%	18%	10,819	(8)%
Net Income	\$2,753	2%	20%	\$7,400	(7)%

• Revenues

- Total Banking⁽²⁾: Up 7% YoY driven by solid performance in Investment Banking and TTS
- Total Markets & Sec. Services up 11% driven by fixed income partially offset by equities:
 - Fixed Income up 35% YoY reflecting strength in both rates and currencies and spread products
 - Equity Markets down 23% YoY (excluding \$140MM valuation adjustment reversal in 3Q'15) on lower client activity as well as comparison to strong performance in Asia in the prior year

• Expenses

- Down 1% YoY driven by efficiency savings, lower legal costs and a benefit from FX

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

(1) Adjusted results exclude CVA / DVA in 3Q'15 and YTD'15. Please refer to Slide 36 for a reconciliation of this information to reported results.

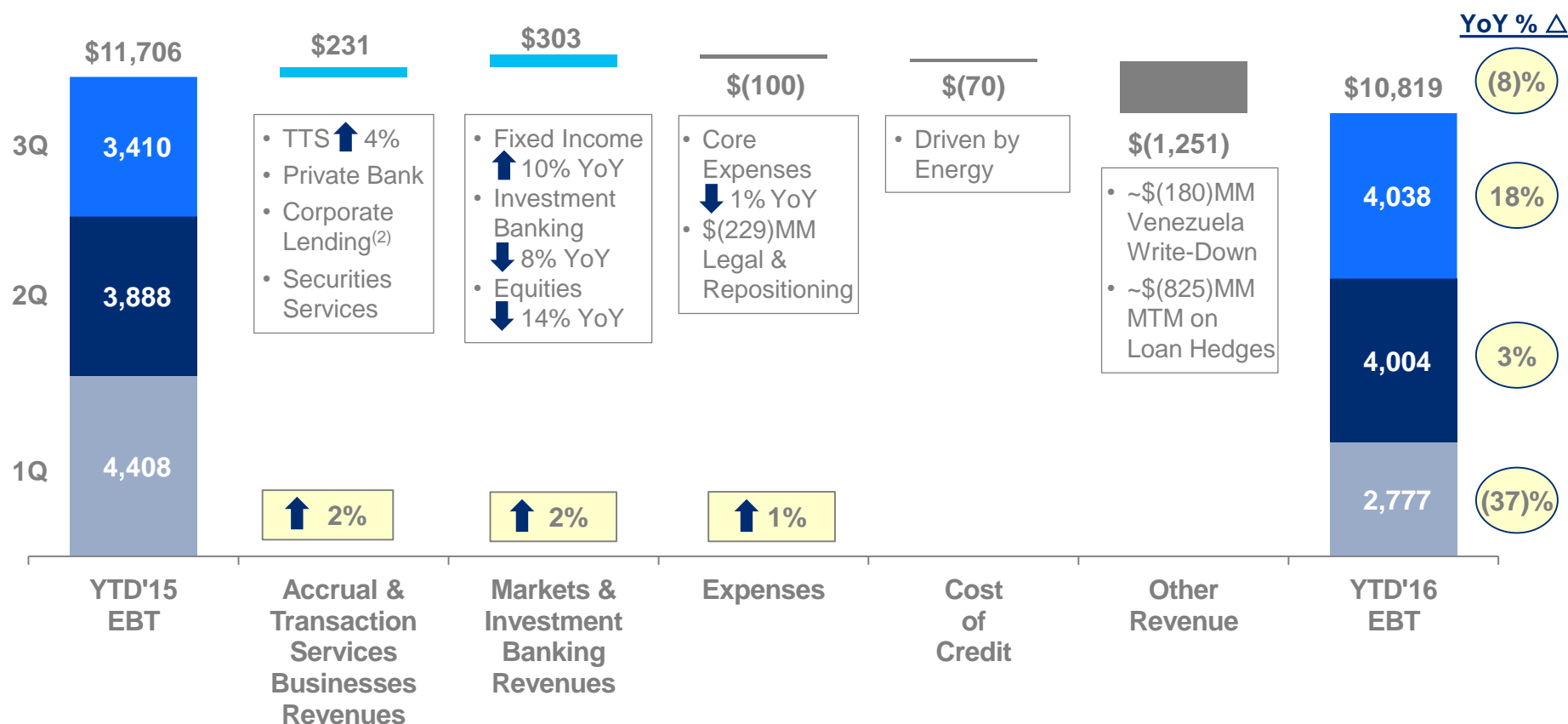
(2) Corporate Lending revenues exclude the impact of gains / (losses) on hedges related to accrual loans of \$(203)MM in 2Q'16, \$352MM in 3Q'15 and \$338MM in YTD'15. Hedges on accrual loans reflect the mark-to-market on credit derivatives used to hedge the corporate accrual loan portfolio. The fixed premium cost of these hedges is included in (netted against) the core Corporate Lending revenues.

(3) Legal and related and repositioning expenses were \$94MM in 2Q'16, \$83MM in 3Q'15 and \$136MM in YTD'15.

Institutional Clients Group YoY EBT Drivers

(\$MM)

YTD'15 vs. YTD'16⁽¹⁾



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

(1) Adjusted results exclude CVA / DVA in YTD'15. Please refer to Slide 36 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)

	3Q'16	QoQ %Δ	YoY %Δ	YTD'16	%Δ
Revenues	\$28	(78)%	(87)%	\$428	(47)%
Core Operating	252	5%	87%	696	25%
Legal & Repositioning ⁽¹⁾	206	(1)%	(4)%	627	(13)%
Expenses	458	2%	31%	1,323	4%
EBT	(430)	(34)%	NM	(895)	(88)%
Net Income	\$(272)	NM	NM	\$(410)	NM
<hr style="border-top: 1px dashed black;"/>					
EOP Assets	\$43	(12)%	(17)%	\$43	(17)%

- Revenues

- Down YoY largely due to the absence of the equity contribution from China Guangfa Bank

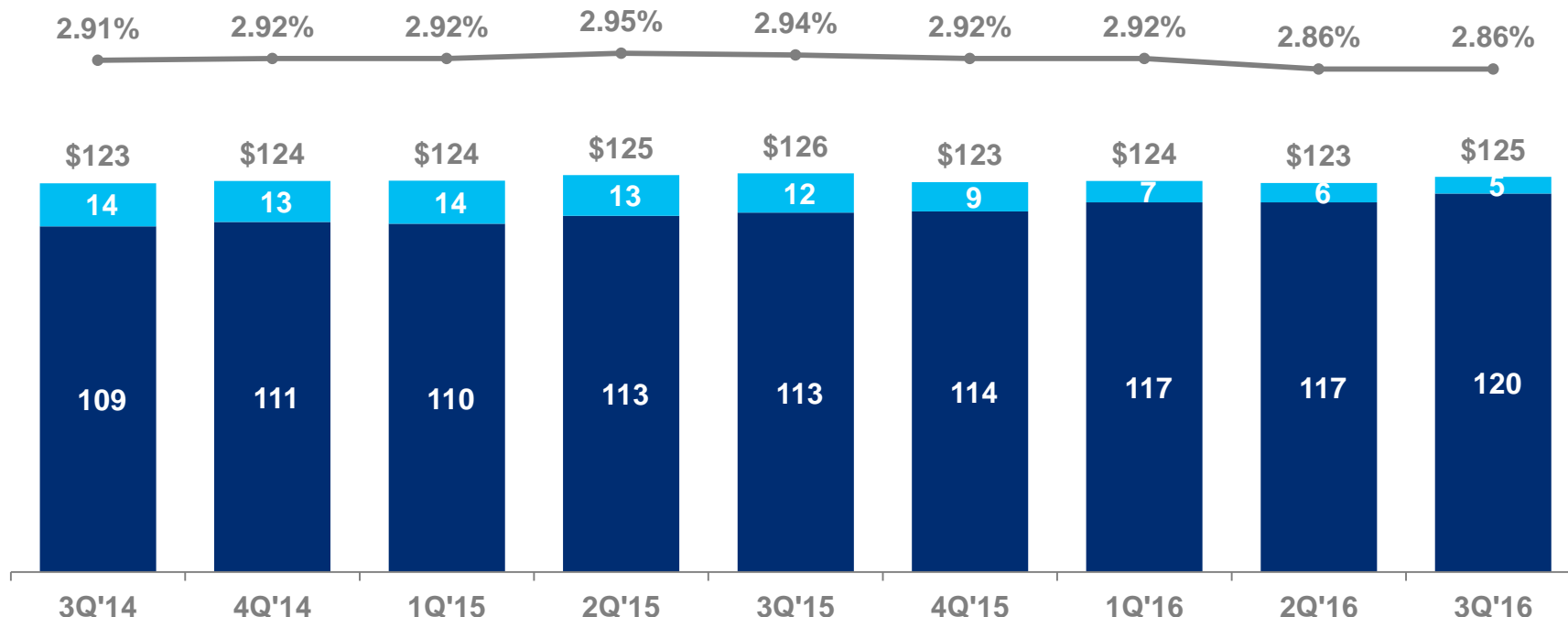
- Expenses

- Up YoY mainly reflecting marketing expenses related to the US Olympic team sponsorship and higher costs associated with the resolution plan submission

Citigroup – Net Interest Revenue & Margin

(NIR in Constant \$MM)

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



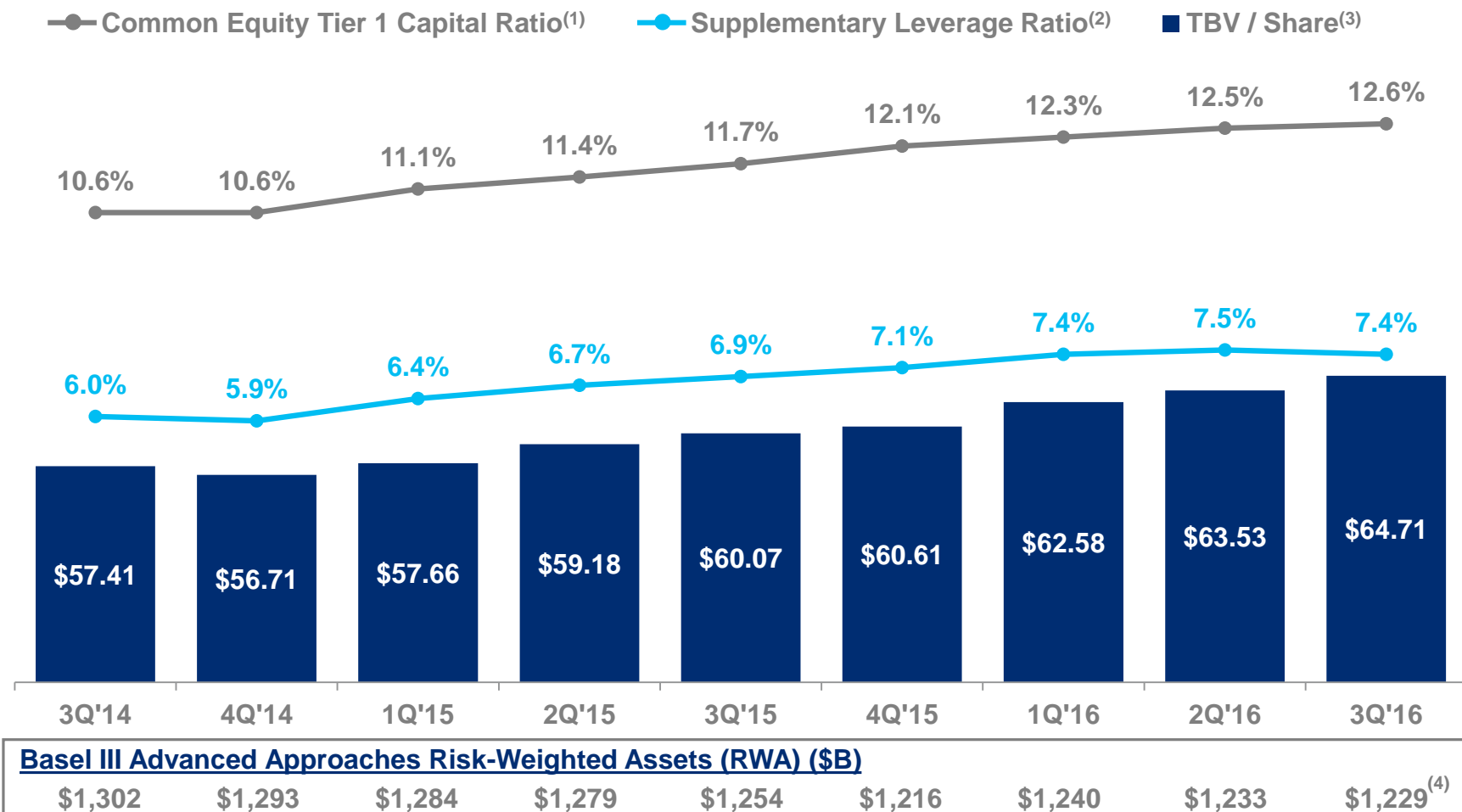
Note: Totals may not sum due to rounding. NIR: Net Interest Revenue. Constant dollar excludes the impact of foreign exchange translation into U.S. dollars for reporting purposes.

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 3Q'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 34.

(2) For additional information, please refer to Slide 35.

(3) For additional information on Tangible Book Value (TBV) per share, please refer to Slide 35.

(4) Citi Holdings comprised approximately 9% of Citigroup's Basel III RWA as of 3Q'16.

Conclusions

3Q'16 results showed solid performance across the franchise

- Underlying revenue growth and resilience in core Citicorp businesses
- Continued favorable credit quality in every region
- Further reduction in Citi Holdings assets with signed agreements on additional \$10B

Strong capital and liquidity position

- Common Equity Tier 1 Capital Ratio increased to 12.6%⁽¹⁾
- Supplementary Leverage Ratio remained strong at 7.4%⁽¹⁾
- Tangible Book Value per share increased to \$64.71⁽²⁾
- Returned ~\$6B of capital to shareholders year-to-date

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:

- 15 (1) Preliminary. Ratios reflect full implementation of the U.S. Basel III rules. For additional information on these measures, please refer to Slides 34 and 35.
(2) Preliminary. For additional information on this measure, please refer to Slide 35.

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.



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Citigroup – YTD'16 Returns Analysis

(\$B)

	Net Income to Common	Average GAAP Assets	ROA ⁽²⁾ (bps)	Average Allocated TCE ⁽³⁾	RoTCE
GCB	\$3.8	\$392	131	\$36	14.2%
ICG	7.4	1,293	76	80	12.4%
Corp / Other	(1.2) ⁽¹⁾	49	(112)	53	(2.9)%
Citi Holdings	0.5	71	97	14	4.9%
Citigroup	\$10.6⁽¹⁾	\$1,805	84	\$183	7.7%
Disallowed DTA ⁽⁴⁾	0.0	29	0	29	0.0%
Business Results	\$10.6	\$1,776	85	\$154	9.2%

Note: Totals may not sum due to rounding. YTD'16: First nine months ending September 30, 2016.

(1) Represents YTD'16 net income less YTD'16 preferred dividends of \$757MM.

(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 35.

(4) Preliminary. Average TCE supporting DTA for YTD'16 equaled approximately \$29B in Citigroup. Represents portion of DTA that is deducted for purposes of calculating Citi's CET1 Capital under Basel III advanced approaches with full implementation.

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

Year-over-Year Impact (\$B)	3Q'16	2Q'16	1Q'16	4Q'15	3Q'15
Revenues	\$(0.2)	\$(0.5)	\$(0.6)	\$(0.9)	\$(1.1)
Expenses	(0.2)	(0.3)	(0.4)	(0.6)	(0.8)
Cost of Credit	0.0	(0.1)	(0.1)	(0.1)	(0.2)
Earnings Before Taxes	\$0.0	\$(0.1)	\$(0.1)	\$(0.1)	\$(0.2)

Note: Totals may not sum due to rounding.

(1) Impact of foreign exchange translation into U.S. dollars. Please also refer to Slide 37.

Other P&L Items – Legal & Repositioning Expenses

(\$MM)

	3Q'16	2Q'16	3Q'15
Legal and Related Costs			
Citicorp	\$211	\$209	\$260
Citi Holdings	95	116	117
Total	\$306	\$325	\$376
Repositioning Costs			
Citicorp	\$77	\$102	\$45
Citi Holdings	19	24	37
Total	\$96	\$126	\$82

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

(\$MM)

	3Q'16	2Q'16	3Q'15	\$Δ	
				QoQ	YoY
NA Consumer	\$408	\$57	\$(61)	\$351	\$469
International Consumer	25	(25)	(41)	50	66
Global Consumer	\$433	\$32	\$(102)	\$401	\$535
ICG	(135)	(59)	276	(76)	(411)
Citicorp	\$298	\$(27)	\$174	\$325	\$124
Citi Holdings	(122)	(229)	(190)	107	68
Citigroup	\$176	\$(256)	\$(16)	\$432	\$192

Citigroup – Consumer Credit

(in Constant \$B)

	3Q'16 Loans		Growth	90+ DPD Ratio			NCL Ratio		
	(\$B)	(%)	YoY %	3Q'16	2Q'16	3Q'15	3Q'16	2Q'16	3Q'15
Korea	20.1	6.9%	(6.4)%	0.2%	0.2%	0.3%	0.2%	0.3%	0.5%
Singapore	13.0	4.5%	(7.7)%	0.1%	0.1%	0.1%	0.3%	0.4%	0.3%
Hong Kong	10.3	3.6%	(3.7)%	0.1%	0.2%	0.2%	0.6%	0.4%	0.3%
Australia	10.2	3.5%	(7.8)%	0.6%	0.6%	0.6%	1.2%	1.4%	1.3%
Taiwan	8.2	2.8%	4.8%	0.2%	0.1%	0.1%	0.3%	0.3%	0.3%
India	6.5	2.2%	5.6%	0.7%	0.7%	0.6%	0.9%	0.8%	0.6%
Malaysia	4.7	1.6%	(0.7)%	1.0%	1.0%	1.0%	0.5%	0.6%	0.8%
China	4.4	1.5%	(6.3)%	0.2%	0.2%	0.2%	0.3%	0.2%	0.5%
Thailand	1.9	0.7%	(2.7)%	1.6%	1.5%	1.7%	3.1%	2.6%	2.9%
Indonesia	1.1	0.4%	(10.2)%	1.6%	1.4%	1.1%	7.5%	4.4%	6.9%
All Other	1.2	0.4%	13.6%	1.8%	1.4%	1.5%	2.9%	3.1%	3.4%
Asia	81.6	28.2%	(4.0)%	0.4%	0.4%	0.4%	0.7%	0.7%	0.7%
Poland	1.7	0.6%	4.8%	0.5%	0.5%	0.5%	0.9%	0.7%	0.6%
UAE	1.4	0.5%	0.8%	1.7%	1.4%	1.2%	4.5%	4.1%	2.8%
Russia	0.9	0.3%	(6.2)%	0.8%	0.9%	1.1%	2.4%	2.5%	3.5%
All Other	0.2	0.1%	1.4%	1.0%	0.9%	0.9%	2.5%	2.7%	2.7%
EMEA	4.2	1.4%	0.7%	1.0%	0.9%	0.9%	2.5%	2.3%	2.1%
Latin America	23.9	8.3%	7.7%	1.2%	1.4%	1.7%	4.1%	4.2%	4.6%
Total International	109.7	37.9%	(1.5)%	0.6%	0.6%	0.7%	1.5%	1.5%	1.6%
North America	180.0	62.1%	13.3%	0.8%	0.7%	0.8%	2.1%	2.3%	2.2%
Total Citicorp Consumer	289.7	100.0%	7.2%	0.8%	0.7%	0.7%	1.9%	2.0%	2.0%

Citi Holdings Consumer:

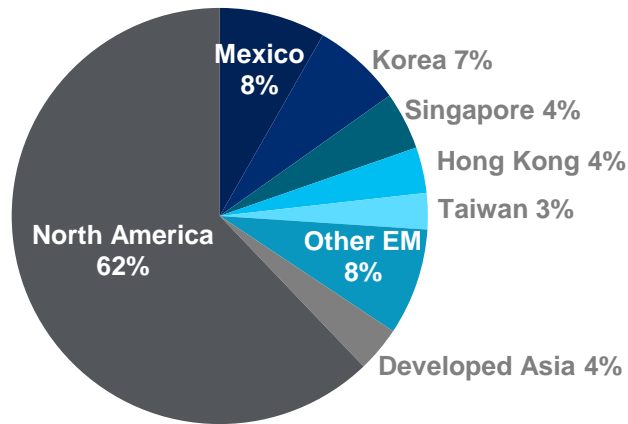
North America	33.4	NM	(34.1)%	2.2%	2.1%	2.8%	0.6%	0.3%	1.3%
International	5.5	NM	(38.0)%	3.0%	3.1%	2.2%	6.0%	5.1%	4.4%

Citicorp – Regional Credit Portfolio

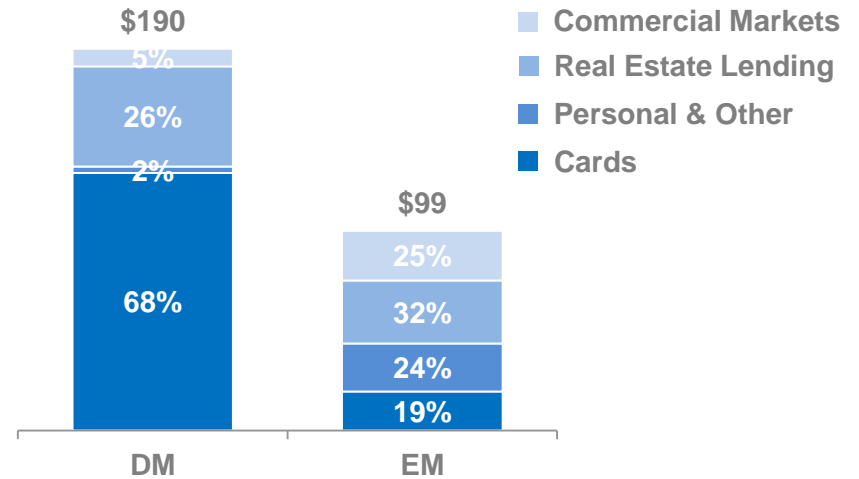
(3Q'16 EOP in \$B)

Consumer

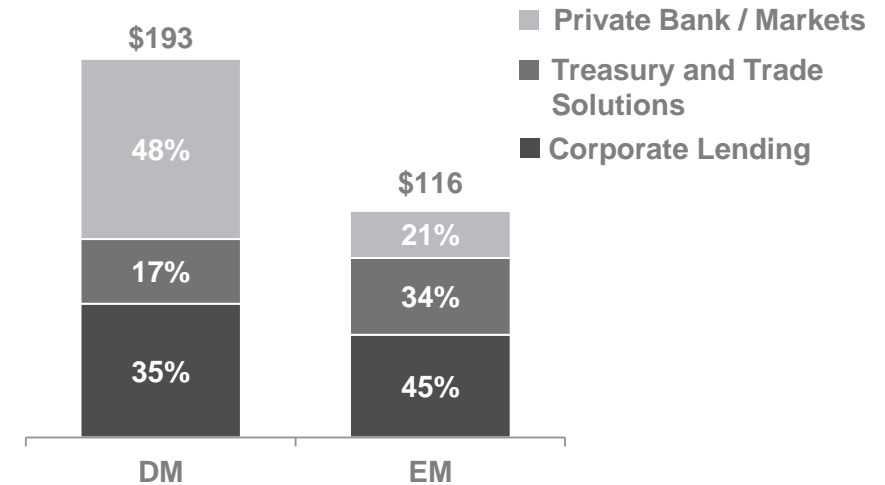
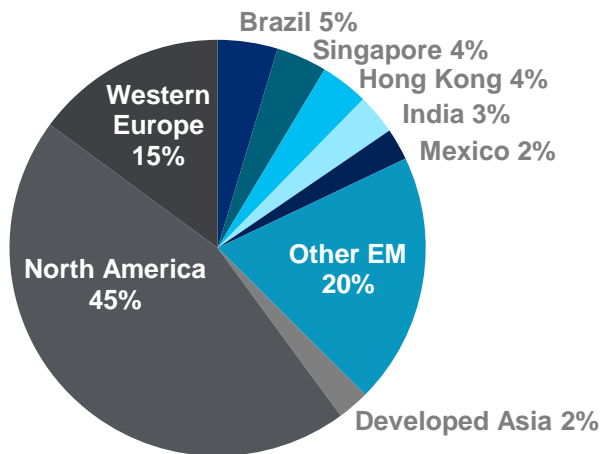
Geographic Loan Distribution



Loan Composition



Corporate



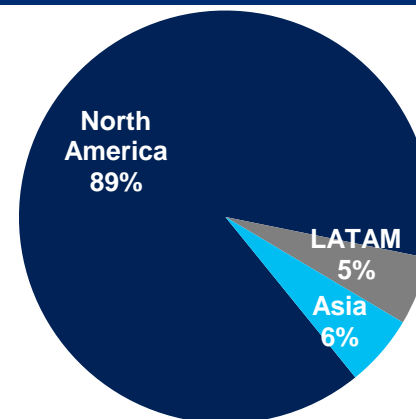
GCB – Commercial Energy Exposure

(\$B)

Key Takeaways 3Q'16

- Stable total and funded exposures QoQ
- Improved ratings profile
- No junior / second lien exposure
- 8.7% funded reserve ratio

Geographic Distribution as of 3Q'16⁽²⁾



Energy⁽¹⁾ Subsector Exposures

	Funded		Total Exposure ⁽²⁾	
	3Q'16	2Q'16	3Q'16	2Q'16
Oil and Gas E&P ⁽³⁾	\$0.7	\$0.8	\$1.0	\$1.1
<i>Memo: NA RBL⁽³⁾</i>	<i>0.7</i>	<i>0.8</i>	<i>1.0</i>	<i>1.1</i>
Services and Drilling ⁽³⁾	0.2	0.2	0.3	0.3
Energy Process Industries ⁽³⁾	0.5	0.4	0.7	0.6
Integrated Oil and Gas	0.0	0.0	0.0	0.0
Total	\$1.4	\$1.4	\$2.0	\$2.0

Ratings Detail

	Funded		Total Exposure ⁽²⁾	
	3Q'16	2Q'16	3Q'16	2Q'16
AAA / AA / A	7%	9%	9%	10%
BBB	25	14	30	19
BB / B	36	48	36	48
CCC or below	32	29	25	23
Total	100%	100%	100%	100%

Note: 3Q'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 corporate credit in the Institutional Clients Group.

(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.

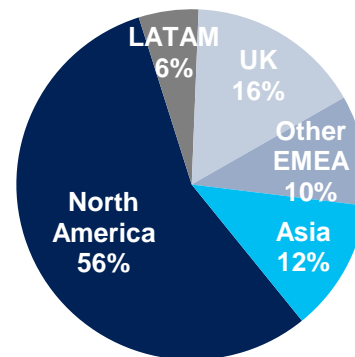
ICG – Corporate Energy Exposure

(\$B)

Key Takeaways 3Q'16

- Reduction in total and funded exposures QoQ
- Stable ratings profile
- ~74% of total exposures investment grade as of 3Q'16
- 4.0% funded reserve ratio

Geographic Distribution as of 3Q'16⁽²⁾



Energy⁽¹⁾ Subsector Exposures

	Funded		Total Exposure ⁽²⁾	
	3Q'16	2Q'16	3Q'16	2Q'16
Oil and Gas E&P ⁽³⁾	\$5.5	\$6.5	\$14.4	\$15.2
<i>Memo: NA RBL⁽³⁾</i>	1.1	1.2	2.6	2.6
Services and Drilling ⁽³⁾	3.3	3.3	9.3	9.5
Energy Process Industries ⁽³⁾	5.3	5.4	15.4	15.1
Integrated Oil and Gas	5.3	5.8	13.6	14.7
Other	1.1	1.1	2.4	2.4
Total	\$20.6	\$22.1	\$55.0	\$56.9

Ratings Detail

	Funded		Total Exposure ⁽²⁾	
	3Q'16	2Q'16	3Q'16	2Q'16
AAA / AA / A	22 %	22 %	34 %	36 %
BBB	44	43	40	37
BB / B	17	18	16	18
CCC or below	17	17	10	10
Total	100 %	100 %	100 %	100 %

Note: 3Q'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.

Citicorp – Drivers in Constant Dollars

(in Constant \$B)

Asia ⁽¹⁾	3Q'16	2Q'16	1Q'16	4Q'15	3Q'15	YoY	QoQ
Cards Purchase Sales	18.7	18.9	18.5	19.7	18.6	1%	(1)%
Cards Average Loans	17.6	17.6	17.9	17.7	17.3	2%	0%
Cards EOP Loans	17.7	17.8	17.6	18.2	17.7	(0)%	(1)%
RB Average Loans	67.9	68.4	69.7	70.5	70.7	(4)%	(1)%
RB EOP Loans	68.1	68.9	69.4	70.6	71.4	(5)%	(1)%
RB Average Deposits	91.6	89.7	89.0	87.8	87.0	5%	2%
RB Investment Sales	8.6	7.5	6.2	6.1	8.3	4%	14%
RB Investment AUMs	56.8	56.7	56.4	58.0	56.2	1%	0%

Latin America	3Q'16	2Q'16	1Q'16	4Q'15	3Q'15	YoY	QoQ
Cards Purchase Sales	3.8	3.8	3.6	3.9	3.5	9%	(1)%
Cards Average Loans	5.1	4.9	5.0	5.0	4.9	3%	2%
Cards EOP Loans	4.9	4.8	4.7	4.8	4.7	5%	3%
RB Average Loans	19.4	18.9	18.9	18.5	17.9	8%	3%
RB EOP Loans	19.0	18.6	18.1	18.1	17.5	9%	2%
RB Average Deposits	27.2	26.6	26.8	24.9	24.3	12%	2%
RB Investment Sales	5.7	5.8	5.2	5.9	5.8	(1)%	(1)%
RB Investment AUMs	31.0	30.9	34.5	41.7	36.3	(15)%	0%

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

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

Citicorp – Drivers in Constant Dollars (cont'd)

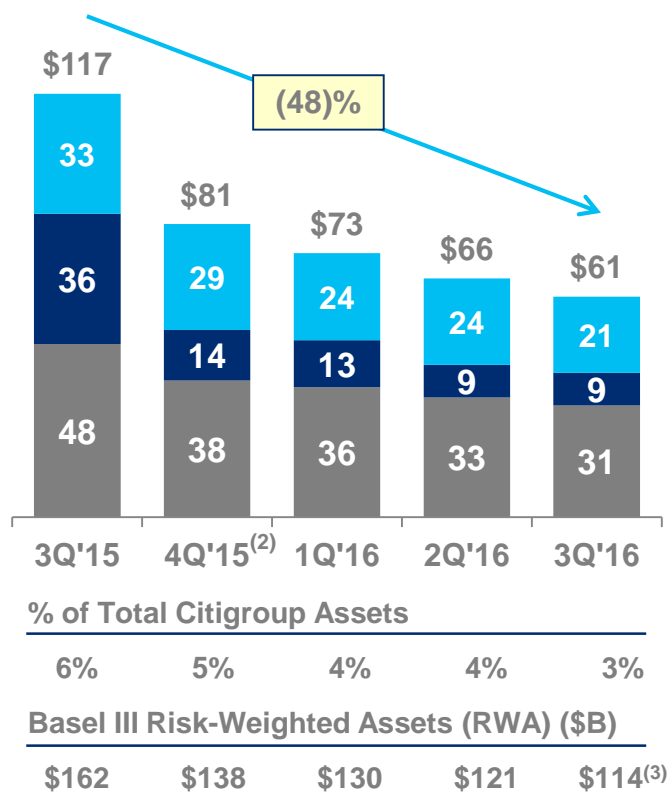
(in Constant \$B)

ICG	3Q'16	2Q'16	1Q'16	4Q'15	3Q'15	YoY	QoQ
TTS⁽¹⁾ EOP Deposits:	415	406	414	394	399	4%	2%
NA	128	124	120	116	119	8%	3%
EMEA	118	117	120	111	111	7%	1%
Latin America	49	49	53	48	47	3%	0%
Asia	120	116	122	119	123	(2)%	3%
ICG Average Loans:	306	302	295	292	287	6%	1%
NA	135	133	129	128	126	7%	2%
EMEA	68	66	62	61	61	12%	3%
Latin America	43	42	43	42	39	10%	2%
Asia	60	61	61	62	62	(3)%	(2)%

Citi Holdings – Asset Summary

(EOP Assets in \$B)

■ NA Mortgage ■ Transfers⁽¹⁾ ■ All Other



	3Q'16	2Q'16	%Δ
Consumer Assets	\$54	\$58	(7) %
■ North America	46	50	(8)
■ Loans			
– Mortgages	31	33	(7)
– Personal	1	1	0
– Other	2	2	(6)
■ Other Assets	12	14	(14)
■ International	9	8	3
Other Assets	\$7	\$8	(14) %
■ Securities at HTM	1	1	(2)
■ Trading MTM / AFS	4	4	(16)
■ Other	2	3	(17)
Total	\$61	\$66	(8) %

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

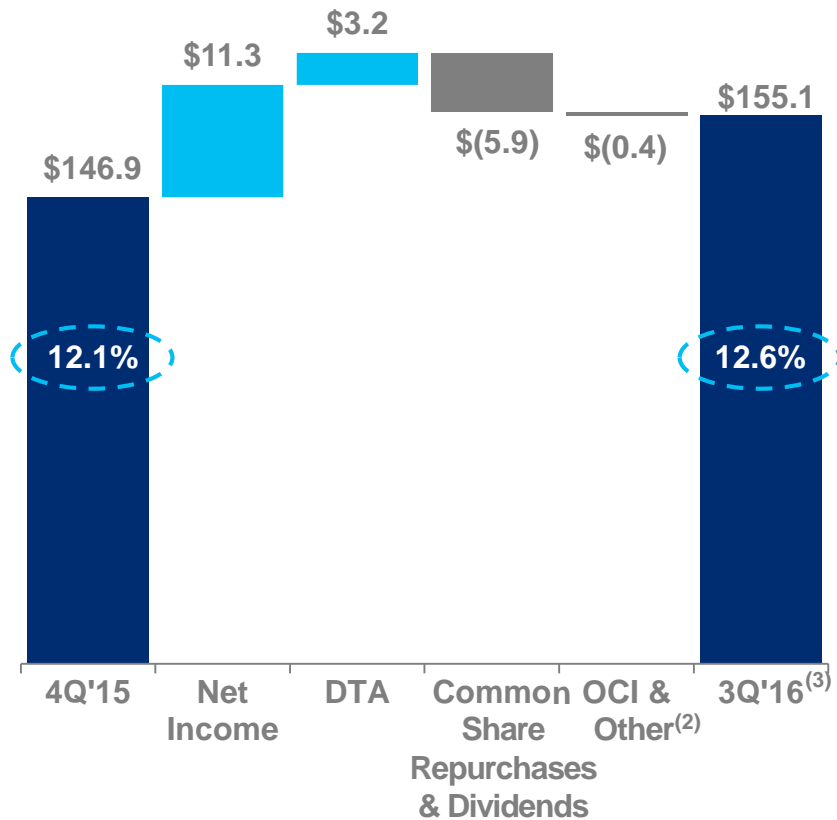
(\$MM)

	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>

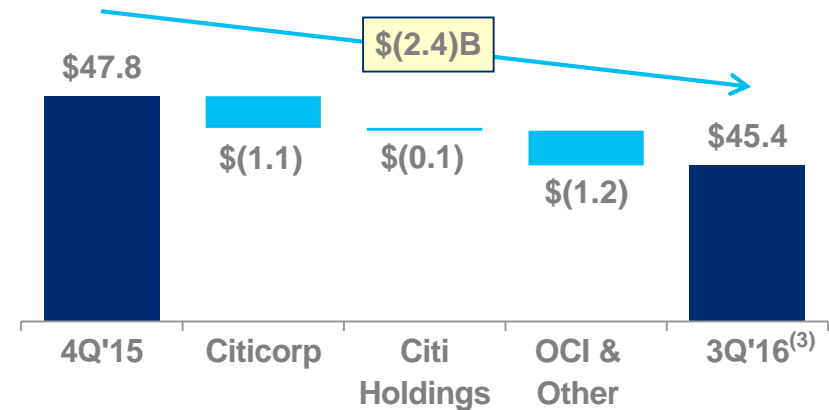
Citigroup – Capital Management & DTA Utilization (YTD)

(\$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 34.

(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)
3Q'15	\$205.6	\$179.0	\$146.5	11.7%
<u>Impact of:</u>				
Net Income	14.7	14.7	14.7	117
DTA	N/A	N/A	2.9	23
Common Share Repurchases & Dividends	(7.7)	(7.7)	(7.7)	(62)
Unrealized AFS Gains / (Losses)	1.4	1.4	1.4	11
FX Translation ⁽³⁾	(1.1)	(1.2)	(1.2)	(1)
Other ⁽⁴⁾	(0.6)	(1.8)	(1.5)	(12)
RWA	N/A	N/A	N/A	18
3Q'16⁽⁵⁾	\$212.3	\$184.4	\$155.1	12.6%

Note: Totals may not sum due to rounding.

(1) For additional information, please refer to Slide 35.

(2) For additional information, please refer to Slide 34.

(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)
2Q'16	\$212.6	\$184.6	\$154.5	12.5%
Impact of:				
Net Income	3.8	3.8	3.8	31
DTA	N/A	N/A	0.2	2
Common Share Repurchases & Dividends	(3.0)	(3.0)	(3.0)	(24)
Unrealized AFS Gains / (Losses)	(0.4)	(0.4)	(0.4)	(4)
FX Translation ⁽³⁾	(0.4)	(0.4)	(0.4)	(2)
Other ⁽⁴⁾	(0.3)	(0.2)	0.4	3
RWA	N/A	N/A	N/A	3
3Q'16 ⁽⁵⁾	\$212.3	\$184.4	\$155.1	12.6%

Note: Totals may not sum due to rounding.

(1) For additional information, please refer to Slide 35.

(2) For additional information, please refer to Slide 34.

(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⁾

	9/30/2016 ⁽²⁾	6/30/2016	3/31/2016	12/31/2015	9/30/2015
Citigroup Common Stockholders' Equity⁽³⁾	\$212,506	\$212,819	\$209,947	\$205,286	\$205,772
Add: Qualifying noncontrolling interests	140	134	143	145	147
Regulatory Capital Adjustments and Deductions:					
Less:					
Accumulated net unrealized losses on cash flow hedges, net of tax ⁽⁴⁾	(232)	(149)	(300)	(617)	(542)
Cumulative unrealized net gain related to changes in fair value of financial liabilities attributable to own creditworthiness, net of tax ⁽⁵⁾	335	574	562	441	717
Intangible Assets:					
Goodwill, net of related deferred tax liabilities (DTLs) ⁽⁶⁾	21,763	21,854	21,935	21,980	21,732
Identifiable intangible assets other than mortgage servicing rights (MSRs), net of related DTLs	5,177	5,358	3,332	3,586	3,911
Defined benefit pension plan net assets	891	964	870	794	904
Deferred tax assets (DTAs) arising from net operating loss, foreign tax credit and general business credit carry-forwards	22,503	22,942	23,414	23,659	23,295
Excess over 10% / 15% limitations for other DTAs, certain common stock investments and MSRs ⁽⁷⁾	7,077	6,876	7,254	8,723	9,451
Common Equity Tier 1 Capital (CET1)	\$155,132	\$154,534	\$153,023	\$146,865	\$146,451
Risk-Weighted Assets (RWA)	\$1,228,715	\$1,232,856	\$1,239,575	\$1,216,277	\$1,254,473
Common Equity Tier 1 Capital Ratio (CET1 / RWA)	12.6%	12.5%	12.3%	12.1%	11.7%

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⁾

	3Q'16 ⁽²⁾	2Q'16	1Q'16	4Q'15	3Q'15
Common Equity Tier 1 Capital (CET1)	\$155,132	\$154,534	\$153,023	\$146,865	\$146,451
Additional Tier 1 Capital (AT1) ⁽³⁾	19,523	19,493	18,119	17,171	15,548
Total Tier 1 Capital (T1C) (CET1 + AT1)	\$174,655	\$174,027	\$171,142	\$164,036	\$161,999
Total Leverage Exposure (TLE)	\$2,361,382	\$2,326,929	\$2,300,427	\$2,317,849	\$2,363,506
Supplementary Leverage Ratio (T1C / TLE)	7.4%	7.5%	7.4%	7.1%	6.9%

Tangible Common Equity and Tangible Book Value Per Share

	3Q'16 ⁽²⁾	2Q'16	1Q'16	4Q'15	3Q'15
Total Citigroup Stockholders' Equity	\$231,575	\$231,888	\$227,522	\$221,857	\$220,848
Less: Preferred Stock	19,253	19,253	17,753	16,718	15,218
Common Equity	\$212,322	\$212,635	\$209,769	\$205,139	\$205,630
Less:					
Goodwill	22,539	22,496	22,575	22,349	22,444
Intangible Assets (other than Mortgage Servicing Rights)	5,358	5,521	3,493	3,721	3,880
Goodwill and Intangible Assets (other than Mortgage Servicing Rights) Related to Assets Held-for-Sale	30	30	30	68	345
Tangible Common Equity (TCE)	\$184,395	\$184,588	\$183,671	\$179,001	\$178,961
Common Shares Outstanding (CSO)	2,850	2,905	2,935	2,953	2,979
Tangible Book Value Per Share (TCE / CSO)	\$64.71	\$63.53	\$62.58	\$60.61	\$60.07

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	3Q'16	2Q'16	3Q'15	YTD'16	YTD'15
Reported Revenues (GAAP)	\$17,760	\$17,548	\$18,692	\$52,863	\$57,898
Impact of CVA / DVA	-	-	196	-	435
Adjusted Revenues	\$17,760	\$17,548	\$18,496	\$52,863	\$57,463
Reported Net Income (GAAP)	\$3,840	\$3,998	\$4,291	\$11,339	\$13,907
Impact of CVA / DVA	-	-	127	-	276
Adjusted Net Income	\$3,840	\$3,998	\$4,164	\$11,339	\$13,631
Preferred Dividends	225	322	174	757	504
Adjusted Net Income to Common	\$3,615	\$3,676	\$3,990	\$10,582	\$13,127
Reported EPS (GAAP)	\$1.24	\$1.24	\$1.35	\$3.58	\$4.38
Impact of CVA / DVA	-	-	0.04	-	0.09
Adjusted EPS	1.24	1.24	1.31	3.58	4.29
Average Assets (\$B)	\$1,830	\$1,807	\$1,818	\$1,805	\$1,837
Adjusted ROA	0.83%	0.89%	0.91%	0.84%	0.99%
Average TCE	\$184,492	\$184,130	\$178,538	\$182,914	\$175,881
Adjusted RoTCE	7.8%	8.0%	8.9%	7.7%	10.0%

Citicorp	3Q'16	2Q'16	3Q'15	YTD'16	YTD'15
Reported Revenues (GAAP)	\$16,883	\$16,705	\$17,011	\$49,668	\$52,103
Impact of CVA / DVA	-	-	221	-	455
Adjusted Revenues	\$16,883	\$16,705	\$16,790	\$49,668	\$51,648
Reported Net Income (GAAP)	\$3,766	\$3,905	\$4,292	\$10,826	\$13,603
Impact of CVA / DVA	-	-	143	-	289
Adjusted Net Income	\$3,766	\$3,905	\$4,149	\$10,826	\$13,314

Institutional Clients Group	3Q'16	2Q'16	3Q'15	YTD'16	YTD'15
Reported Revenues (GAAP)	\$8,628	\$8,846	\$8,659	\$25,510	\$26,682
Impact of CVA / DVA	-	-	221	-	455
Adjusted Revenues	\$8,628	\$8,846	\$8,438	\$25,510	\$26,227
Reported EBT (GAAP)	\$4,038	\$4,004	\$3,631	\$10,819	\$12,161
Impact of CVA / DVA	-	-	221	-	455
Adjusted EBT	\$4,038	\$4,004	\$3,410	\$10,819	\$11,706
Reported Net Income (GAAP)	\$2,753	\$2,698	\$2,439	\$7,400	\$8,223
Impact of CVA / DVA	-	-	143	-	289
Adjusted Net Income	\$2,753	\$2,698	\$2,296	\$7,400	\$7,934

Citi Holdings	3Q'16	2Q'16	3Q'15	YTD'16	YTD'15
Reported Revenues (GAAP)	\$877	\$843	\$1,681	\$3,195	\$5,795
Impact of CVA / DVA	-	-	(25)	-	(20)
Adjusted Revenues	\$877	\$843	\$1,706	\$3,195	\$5,815
Reported Net Income (GAAP)	\$74	\$93	\$(1)	\$513	\$304
Impact of CVA / DVA	-	-	(16)	-	(13)
Adjusted Net Income	\$74	\$93	\$15	\$513	\$317

FX Impact Reconciliation

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

Citigroup	3Q'16	2Q'16	3Q'15	YTD'16	YTD'15
Reported EOP Assets	\$1,818	\$1,819	\$1,808	\$1,818	\$1,808
Impact of FX Translation	-	1	3	-	3
EOP Assets in Constant Dollars	\$1,818	\$1,820	\$1,812	\$1,818	\$1,812
Reported EOP Loans	\$638	\$634	\$622	\$638	\$622
Impact of FX Translation	-	0	(1)	-	(1)
EOP Loans in Constant Dollars	\$638	\$634	\$622	\$638	\$622
Reported EOP Deposits	\$940	\$938	\$904	\$940	\$904
Impact of FX Translation	-	0	1	-	1
EOP Deposits in Constant Dollars	\$940	\$938	\$905	\$940	\$905

Citicorp	3Q'16	2Q'16	3Q'15	YTD'16	YTD'15
Reported EOP Assets	\$1,757	\$1,753	\$1,691	\$1,757	\$1,691
Impact of FX Translation	-	0	1	-	1
EOP Assets in Constant Dollars	\$1,757	\$1,753	\$1,692	\$1,757	\$1,692
Reported EOP Loans	\$599	\$592	\$563	\$599	\$563
Impact of FX Translation	-	0	(2)	-	(2)
EOP Loans in Constant Dollars	\$599	\$592	\$561	\$599	\$561
Reported EOP Deposits	\$934	\$932	\$894	\$934	\$894
Impact of FX Translation	-	0	(2)	-	(2)
EOP Deposits in Constant Dollars	\$934	\$932	\$892	\$934	\$892

Citi Holdings	3Q'16	2Q'16	3Q'15	YTD'16	YTD'15
Reported EOP Assets	\$61	\$66	\$117	\$61	\$117
Impact of FX Translation	-	0	3	-	3
EOP Assets in Constant Dollars	\$61	\$66	\$120	\$61	\$120
Reported EOP Loans	\$39	\$41	\$60	\$39	\$60
Impact of FX Translation	-	0	0	-	0
EOP Loans in Constant Dollars	\$39	\$41	\$60	\$39	\$60
Reported EOP Deposits	\$6	\$6	\$11	\$6	\$11
Impact of FX Translation	-	(0)	(1)	-	(1)
EOP Deposits in Constant Dollars	\$6	\$6	\$9	\$6	\$9

International Consumer Banking	3Q'16	2Q'16	3Q'15	YTD'16	YTD'15
Reported Revenues	\$3,015	\$2,977	\$3,241	\$8,888	\$9,772
Impact of FX Translation	-	(52)	(174)	-	(769)
Revenues in Constant Dollars	\$3,015	\$2,925	\$3,067	\$8,888	\$9,003
Reported Expenses	\$1,840	\$1,872	\$1,912	\$5,614	\$5,898
Impact of FX Translation	-	(24)	(70)	-	(356)
Expenses in Constant Dollars	\$1,840	\$1,848	\$1,842	\$5,614	\$5,542
Reported Credit Costs	\$465	\$407	\$452	\$1,336	\$1,472
Impact of FX Translation	-	(13)	(41)	-	(159)
Credit Costs in Constant Dollars	\$465	\$394	\$411	\$1,336	\$1,313
Reported Net Income	\$474	\$479	\$604	\$1,322	\$1,689
Impact of FX Translation	-	(11)	(49)	-	(182)
Net Income in Constant Dollars	\$474	\$468	\$555	\$1,322	\$1,507

Latin America Consumer Banking	3Q'16	2Q'16	3Q'15	YTD'16	YTD'15
Reported Revenues	\$1,257	\$1,248	\$1,545	\$3,746	\$4,409
Impact of FX Translation	-	(64)	(193)	-	(646)
Revenues in Constant Dollars	\$1,257	\$1,184	\$1,352	\$3,746	\$3,763
Reported Expenses	\$713	\$726	\$795	\$2,159	\$2,438
Impact of FX Translation	-	(30)	(79)	-	(260)
Expenses in Constant Dollars	\$713	\$696	\$716	\$2,159	\$2,178

Asia Consumer Banking ⁽¹⁾	3Q'16	2Q'16	3Q'15	YTD'16	YTD'15
Reported Revenues	\$1,758	\$1,729	\$1,696	\$5,142	\$5,363
Impact of FX Translation	-	12	19	-	(123)
Revenues in Constant Dollars	\$1,758	\$1,741	\$1,715	\$5,142	\$5,240
Reported Expenses	\$1,127	\$1,146	\$1,117	\$3,455	\$3,460
Impact of FX Translation	-	6	9	-	(96)
Expenses in Constant Dollars	\$1,127	\$1,152	\$1,126	\$3,455	\$3,364

Global Consumer Banking	3Q'16	2Q'16	3Q'15	YTD'16	YTD'15
Reported EBT	\$1,978	\$2,004	\$2,623	\$5,859	\$7,674
Impact of FX Translation	-	(15)	(63)	-	(254)
EBT in Constant Dollars	\$1,978	\$1,989	\$2,560	\$5,859	\$7,420