

CITIGROUP - QUARTERLY FINANCIAL DATA SUPPLEMENT



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CITIGROUP -- FINANCIAL SUMMARY
(In millions of dollars, except per share amounts)



Citigroup, the most global financial services company, provides some 100 million consumers, corporations, governments and institutions in over 100 countries with a broad range of financial products and services.

	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Core Income	\$ 2,415	\$ 2,477	\$ 2,450	\$ 2,605	\$ 3,602	\$ 3,007	\$ 3,111	27%	\$ 7,342	\$ 9,720	32%
Restructuring - Related Items	74	(29)	(15)	17	(12)	(2)	(23)		30	(37)	
Cumulative Effect of Accounting Changes	(127)	-	-	-	-	-	-		(127)	-	
Net Income	\$ 2,362	\$ 2,448	\$ 2,435	\$ 2,622	\$ 3,590	\$ 3,005	\$ 3,088	27%	\$ 7,245	\$ 9,683	34%
Basic Earnings Per Share:											
Core Income	\$ 0.53	\$ 0.55	\$ 0.54	\$ 0.58	\$ 0.80	\$ 0.67	\$ 0.69	28%	\$ 1.63	\$ 2.17	33%
Net Income	\$ 0.52	\$ 0.54	\$ 0.54	\$ 0.58	\$ 0.80	\$ 0.67	\$ 0.69	28%	\$ 1.60	\$ 2.16	35%
Weighted average common shares applicable to Basic EPS	4,453.6	4,443.6	4,442.7	4,441.2	4,442.1	4,443.6	4,444.8		4,446.6	4,443.5	
Preferred Dividends - Basic	\$ 40	\$ 38	\$ 38	\$ 33	\$ 30	\$ 29	\$ 29		\$ 116	\$ 88	
Diluted Earnings Per Share:											
Core Income	\$ 0.52	\$ 0.53	\$ 0.53	\$ 0.56	\$ 0.78	\$ 0.65	\$ 0.67	26%	\$ 1.58	\$ 2.10	33%
Net Income	\$ 0.51	\$ 0.52	\$ 0.52	\$ 0.56	\$ 0.78	\$ 0.65	\$ 0.67	29%	\$ 1.55	\$ 2.09	35%
Core diluted earnings per share excluding goodwill amortization	\$ 0.53	\$ 0.54	\$ 0.54	\$ 0.57	\$ 0.79	\$ 0.66	\$ 0.68	26%	\$ 1.61	\$ 2.13	32%
Adjusted weighted average common shares applicable to Diluted EPS	4,586.6	4,600.4	4,586.9	4,591.5	4,580.9	4,586.9	4,599.4		4,591.3	4,589.1	
Preferred Dividends - Diluted	\$ 37	\$ 35	\$ 34	\$ 33	\$ 30	\$ 29	\$ 29		\$ 106	\$ 88	
Common Shares Outstanding, at period end	4,507.1	4,502.3	4,489.0	4,490.0	4,494.2	4,493.0	4,491.9		4,489.0	4,491.9	
Tier 1 Capital Ratio	8.86%	9.37%	9.59%	9.65%	9.78%	8.62%	8.3% *		9.59%	8.3% *	
Total Capital Ratio	11.54%	12.07%	12.28%	12.33%	12.47%	11.12%	10.6% *		12.28%	10.6% *	
Leverage Ratio	6.24%	6.38%	6.62%	6.80%	6.73%	6.07%	6.0% *		6.62%	6.0% *	
Total Assets, at period end (in billions)	\$ 690.5	\$ 689.1	\$ 686.8	\$ 715.7	\$ 738.2	\$ 791.3	\$ 805 *		\$ 686.8	\$ 805 *	
Stockholders' Equity, at period end (in billions)	\$ 43.8	\$ 44.9	\$ 46.3	\$ 48.9	\$ 50.3	\$ 51.6	\$ 53.6 *		\$ 46.3	\$ 53.6 *	
Stockholders' Equity and Trust Securities, at period end (in billions)	\$ 48.8	\$ 49.8	\$ 51.2	\$ 53.8	\$ 55.2	\$ 56.5	\$ 58.6 *		\$ 51.2	\$ 58.6 *	
Book Value Per Share, at period end	\$ 9.26	\$ 9.51	\$ 9.85	\$ 10.46	\$ 10.80	\$ 11.08	\$ 11.55		\$ 9.85	\$ 11.55	
Return on Common Equity (Net Income)	23.1%	22.9%	22.0%	22.8%	29.8%	24.7%	24.0% *		22.7%	26.1% *	
Return on Common Equity (Core Income)	23.6%	23.2%	22.1%	22.6%	29.9%	24.8%	24.2% *		23.0%	26.2% *	

* Preliminary

CITIGROUP -- SEGMENT NET REVENUES

(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Global Consumer:											
Banking / Lending											
Citibanking North America	\$ 506	\$ 516	\$ 526	\$ 556	\$ 575	\$ 569	\$ 572	9%	\$ 1,548	\$ 1,716	11%
Mortgage Banking	169	183	199	196	204	206	203	2%	551	613	11%
North America Cards	1,961	1,981	1,971	2,042	1,996	1,969	2,059	4%	5,913	6,024	2%
CitiFinancial	361	396	421	441	462	474	491	17%	1,178	1,427	21%
Total Banking / Lending	2,997	3,076	3,117	3,235	3,237	3,218	3,325	7%	9,190	9,780	6%
Insurance											
Travelers Life and Annuity	771	867	869	887	1,010	983	899	3%	2,507	2,892	15%
Primerica Financial Services	432	443	444	456	472	479	474	7%	1,319	1,426	8%
Personal Lines	983	1,005	1,018	1,037	1,027	1,041	1,048	3%	3,006	3,116	4%
Total Insurance	2,186	2,315	2,331	2,380	2,509	2,503	2,421	4%	6,832	7,433	9%
International											
Western Europe	493	489	499	510	497	474	466	(7%)	1,481	1,437	(3%)
Japan	84	92	108	108	142	169	170	57%	284	481	69%
Asia	433	450	471	498	541	522	525	11%	1,354	1,588	17%
Latin America	464	496	499	511	513	466	436	(13%)	1,459	1,415	(3%)
Central & Eastern Europe, Middle East and Africa	68	74	108	87	96	102	106	(2%)	250	304	22%
Total Emerging Markets Consumer Banking	965	1,020	1,078	1,096	1,150	1,090	1,067	(1%)	3,063	3,307	8%
Total International	1,542	1,601	1,685	1,714	1,789	1,733	1,703	1%	4,828	5,225	8%
e-Consumer	24	23	27	34	31	28	77	185%	74	136	84%
Other	49	39	30	8	11	(11)	(11)	NM	118	(11)	NM
Total Global Consumer	6,798	7,054	7,190	7,371	7,577	7,471	7,515	5%	21,042	22,563	7%
Global Corporate and Investment Bank:											
Salomon Smith Barney	3,341	3,269	2,791	3,279	4,186	3,693	3,870	39%	9,401	11,749	25%
Global Relationship Banking	1,117	1,038	1,020	1,033	1,207	1,265	1,215	19%	3,175	3,687	16%
Emerging Markets Corporate Banking	1,145	1,098	1,057	1,052	1,240	1,272	1,265	20%	3,300	3,777	14%
Commercial Lines	1,534	1,558	1,578	1,595	1,568	1,626	1,747	11%	4,670	4,941	6%
Total Global Corporate and Investment Bank	7,137	6,963	6,446	6,959	8,201	7,856	8,097	26%	20,546	24,154	18%
Global Investment Management & Private Banking:											
SSB Citi Asset Management Group and Global Retirement Services	356	358	371	409	436	479	491	32%	1,085	1,406	30%
Global Private Bank	274	301	305	332	362	338	337	10%	880	1,037	18%
Total Global Investment Management & Private Banking	630	659	676	741	798	817	828	22%	1,965	2,443	24%
Investment Activities	153	270	311	356	1,016	387	495	59%	734	1,898	159%
Corporate / Other	(60)	7	(43)	(100)	(99)	(155)	(163)	(279%)	(96)	(417)	(334%)
e-Citi	-	(3)	(7)	(2)	10	(3)	(8)	(14%)	(10)	(1)	(90%)
Total Corporate / Other	(60)	4	(50)	(102)	(89)	(158)	(171)	(242%)	(106)	(418)	(294%)
Total Adjusted Net Revenues	\$ 14,658	\$ 14,950	\$ 14,573	\$ 15,325	\$ 17,503	\$ 16,373	\$ 16,764	15%	\$ 44,181	\$ 50,640	15%

SUPPLEMENTAL INFORMATION:

Emerging Markets - Consumer and Corporate Banking	\$ 2,343	\$ 2,440	\$ 2,454	\$ 2,453	\$ 2,802	\$ 2,775	\$ 2,725	11%	\$ 7,237	\$ 8,302	15%
Global Wealth Management	\$ 3,335	\$ 3,641	\$ 3,564	\$ 3,829	\$ 4,384	\$ 4,120	\$ 4,035	13%	\$ 10,540	\$ 12,539	19%
Global Cards	\$ 2,418	\$ 2,422	\$ 2,460	\$ 2,559	\$ 2,539	\$ 2,550	\$ 2,623	7%	\$ 7,300	\$ 7,712	6%

Reclassified to conform to the current period's presentation.

CITIGROUP -- SEGMENT CORE INCOME
(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Global Consumer:											
Banking / Lending											
Citibanking North America	\$ 72	\$ 104	\$ 107	\$ 115	\$ 138	\$ 139	\$ 143	34%	\$ 283	\$ 420	48%
Mortgage Banking	59	52	59	55	61	65	70	19%	170	196	15%
North America Cards	277	280	301	324	296	308	369	23%	858	973	13%
CitiFinancial	71	78	135	108	112	117	124	(8%)	284	353	24%
Total Banking / Lending	479	514	602	602	607	629	706	17%	1,595	1,942	22%
Insurance											
Travelers Life and Annuity	147	173	168	135	187	202	179	7%	488	568	16%
Primerica Financial Services	110	113	114	115	119	125	124	9%	337	368	9%
Personal Lines	83	79	23	94	75	82	68	196%	185	225	22%
Total Insurance	340	365	305	344	381	409	371	22%	1,010	1,161	15%
International											
Western Europe	65	67	71	72	88	75	88	24%	203	251	24%
Japan	21	23	25	18	29	39	36	44%	69	104	51%
Asia	81	84	92	99	144	142	142	54%	257	428	67%
Latin America	47	41	52	82	66	41	32	(38%)	140	139	(1%)
Central & Eastern Europe, Middle East and Africa	3	6	27	10	14	16	15	(44%)	36	45	25%
Total Emerging Markets Consumer Banking	131	131	171	191	224	199	189	11%	433	612	41%
Total International	217	221	267	281	341	313	313	17%	705	967	37%
e-Consumer	(22)	(27)	(29)	(33)	(68)	(46)	(43)	(48%)	(78)	(157)	(101%)
Other	(16)	(25)	(12)	(22)	(29)	(28)	(25)	(108%)	(53)	(82)	(55%)
Total Global Consumer	998	1,048	1,133	1,172	1,232	1,277	1,322	17%	3,179	3,831	21%
Global Corporate and Investment Bank:											
Salomon Smith Barney	648	610	432	664	957	641	622	44%	1,690	2,220	31%
Global Relationship Banking	184	146	143	163	240	261	250	75%	473	751	59%
Emerging Markets Corporate Banking	315	286	303	257	392	370	401	32%	904	1,163	29%
Commercial Lines	189	201	255	200	240	267	315	24%	645	822	27%
Total Global Corporate and Investment Bank	1,336	1,243	1,133	1,284	1,829	1,539	1,588	40%	3,712	4,956	34%
Global Investment Management & Private Banking:											
SSB Citi Asset Management Group and Global Retirement Services	81	85	84	79	95	92	96	14%	250	283	13%
Global Private Bank	55	71	70	73	80	79	80	14%	196	239	22%
Total Global Investment Management & Private Banking	136	156	154	152	175	171	176	14%	446	522	17%
Investment Activities	89	162	194	213	634	234	292	51%	445	1,160	161%
Corporate / Other	(138)	(121)	(145)	(202)	(253)	(196)	(244)	(68%)	(404)	(693)	(72%)
e-Citi	(6)	(11)	(19)	(14)	(15)	(18)	(23)	(21%)	(36)	(56)	(56%)
Total Corporate / Other	(144)	(132)	(164)	(216)	(268)	(214)	(267)	(63%)	(440)	(749)	(70%)
Total Core Income	\$ 2,415	\$ 2,477	\$ 2,450	\$ 2,605	\$ 3,602	\$ 3,007	\$ 3,111	27%	\$ 7,342	\$ 9,720	32%
SUPPLEMENTAL INFORMATION:											
Emerging Markets - Consumer and Corporate Banking	\$ 465	\$ 485	\$ 545	\$ 490	\$ 703	\$ 632	\$ 641	18%	\$ 1,495	\$ 1,976	32%
Global Wealth Management	\$ 607	\$ 683	\$ 663	\$ 685	\$ 892	\$ 782	\$ 758	14%	\$ 1,953	\$ 2,432	25%
Global Cards	\$ 334	\$ 330	\$ 360	\$ 422	\$ 385	\$ 430	\$ 476	32%	\$ 1,024	\$ 1,291	26%

Reclassified to conform to the current period's presentation.

GLOBAL CONSUMER - Banking/Lending
CITIBANKING NORTH AMERICA
(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense	\$ 506	\$ 516	\$ 526	\$ 556	\$ 575	\$ 569	\$ 572	9%	\$ 1,548	\$ 1,716	11%
Adjusted Operating Expenses	358	323	330	343	334	329	325	(2%)	1,011	988	(2%)
Provision for Loan Losses	23	15	11	15	9	7	7	(36%)	49	23	(53%)
Core Income Before Taxes	125	178	185	198	232	233	240	30%	488	705	44%
Income Taxes	53	74	78	83	94	94	97	24%	205	285	39%
Core Income	\$ 72	\$ 104	\$ 107	\$ 115	\$ 138	\$ 139	\$ 143	34%	\$ 283	\$ 420	48%
Average Assets (in billions of dollars)	\$ 10	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9	-	\$ 9	\$ 9	-
Return on Assets	2.92%	4.63%	4.72%	5.07%	6.17%	6.21%	6.32%		4.20%	6.23%	
Average Loans (in billions of dollars)	\$ 7.5	\$ 7.5	\$ 7.3	\$ 7.1	\$ 7.0	\$ 7.0	\$ 7.0	(4%)	\$ 7.4	\$ 7.0	(5%)
Average Customer Deposits (in billions of dollars)	\$ 41.6	\$ 42.2	\$ 42.2	\$ 42.4	\$ 43.5	\$ 44.3	\$ 44.8	6%	\$ 42.0	\$ 44.2	5%
EOP Accounts (in millions)	5.9	6.0	6.2	6.3	6.3	6.4	6.5	5%			
Non-Interest Revenue as % of Total Revenues	26.5%	26.7%	25.3%	26.0%	27.4%	26.5%	26.5%		26.2%	26.8%	
Net Credit Loss Ratio	1.31%	1.23%	1.06%	1.27%	1.00%	0.88%	0.86%				
Loans 90+Days Past Due:											
In millions of dollars	\$ 103	\$ 92	\$ 64	\$ 55	\$ 48	\$ 33	\$ 33	(48%)			
%	1.38%	1.24%	0.90%	0.78%	0.68%	0.47%	0.46%				
Proprietary Mutual Funds / UIT	\$ 186	\$ 180	\$ 126	\$ 232	\$ 373	\$ 124	\$ 280	122%	\$ 492	\$ 777	58%
Proprietary Money Market Funds	441	394	470	584	1,015	679	748	59%	1,305	2,442	87%
Total Proprietary Funds	627	574	596	816	1,388	803	1,028	72%	1,797	3,219	79%
Third Party Funds	659	715	540	608	947	599	426	(21%)	1,914	1,972	3%
Mutual Fund / UIT Sales at NAV (in millions of dollars)	\$ 1,286	\$ 1,289	\$ 1,136	\$ 1,424	\$ 2,335	\$ 1,402	\$ 1,454	28%	\$ 3,711	\$ 5,191	40%
Variable Annuity Premiums & Deposits (in millions of dollars)	\$ 127	\$ 210	\$ 169	\$ 233	\$ 302	\$ 379	\$ 385	128%	\$ 506	\$ 1,066	111%
Branches	380	372	373	371	371	367	367	(2%)			
ATM-only locations	69	53	54	52	54	60	60	11%			
Proprietary ATMs	2,163	2,063	2,050	2,050	2,050	2,047	2,047	0%			

Reclassified to conform to the current period's presentation.

GLOBAL CONSUMER - Banking/Lending
MORTGAGE BANKING (1)
(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense	\$ 169	\$ 183	\$ 199	\$ 196	\$ 204	\$ 206	\$ 203	2%	\$ 551	\$ 613	11%
Adjusted Operating Expenses	61	84	93	91	92	95	85	(9%)	238	272	14%
Provision for Loan Losses	3	5	2	7	5	(4)	(3)	(250%)	10	(2)	(120%)
Core Income Before Taxes and Minority Interest	105	94	104	98	107	115	121	16%	303	343	13%
Income Taxes	41	37	41	38	41	44	45	10%	119	130	9%
Minority Interest, Net of Tax	5	5	4	5	5	6	6	50%	14	17	21%
Core Income	\$ 59	\$ 52	\$ 59	\$ 55	\$ 61	\$ 65	\$ 70	19%	\$ 170	\$ 196	15%
Average Assets (in billions of dollars)	\$ 28	\$ 29	\$ 29	\$ 31	\$ 33	\$ 35	\$ 40	38%	\$ 29	\$ 36	24%
Return on Assets	0.85%	0.72%	0.81%	0.70%	0.74%	0.75%	0.70%		0.78%	0.73%	
<u>EOP Accounts Owned and Serviced:</u>											
Student Loans	2.2	2.3	2.5	2.7	2.8	3.0	3.3	32%			
Mortgages	0.5	0.6	0.6	0.6	0.6	0.8	0.8	33%			
Consumer Finance	0.1	0.1	0.1	0.1	0.1	0.1	0.1	-			
Total	2.8	3.0	3.2	3.4	3.5	3.9	4.2	31%			
<u>Total Owned and Serviced Average Loans (in billion of dollars):</u>											
Mortgages (2)	\$ 16.4	\$ 17.0	\$ 17.2	\$ 17.6	\$ 18.9	\$ 20.3	\$ 22.3	30%	\$ 16.9	\$ 20.5	21%
Student Loans	9.2	9.2	9.3	10.6	11.6	12.3	14.2	53%	9.2	12.7	38%
Consumer Finance	1.0	1.1	0.6	0.4	0.4	0.5	0.7	17%	0.9	0.5	(44%)
Average Loans - On Balance Sheet	26.6	27.3	27.1	28.6	30.9	33.1	37.2	37%	27.0	33.7	25%
Other Serviced Loans	40.5	46.4	51.0	52.5	54.1	59.9	61.8	21%	46.0	58.6	27%
Total	\$ 67.1	\$ 73.7	\$ 78.1	\$ 81.1	\$ 85.0	\$ 93.0	\$ 99.0	27%	\$ 73.0	\$ 92.3	26%
Mortgage Originations (in billions of dollars)	\$ 3.8	\$ 4.9	\$ 4.7	\$ 4.8	\$ 3.5	\$ 4.9	\$ 5.4	15%	\$ 13.4	\$ 13.8	3%
Student Loan Originations	\$ 0.7	\$ 0.3	\$ 0.7	\$ 0.6	\$ 1.0	\$ 0.7	\$ 1.4	100%	\$ 1.7	\$ 3.1	82%
Consumer Finance Originations	\$ 0.2	\$ 0.3	\$ 0.2	\$ 0.2	\$ 0.2	\$ 0.3	\$ 0.3	50%	\$ 0.7	\$ 0.8	-
Net Credit Loss Ratio	0.20%	0.17%	0.12%	0.15%	0.14%	0.05%	0.06%				
Loans 90+ Days Past Due:											
In millions of dollars	\$ 610	\$ 575	\$ 629	\$ 696	\$ 719	\$ 709	\$ 709	13%			
%	2.29%	2.09%	2.28%	2.31%	2.29%	1.98%	1.82%				

(1) Includes Student Loans.
(2) Includes loans held for sale.

Reclassified to conform to the current period's presentation.



**GLOBAL CONSUMER - Banking/Lending
NORTH AMERICA CARDS (1)**

(In millions of dollars)

	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Adjusted Revenues, Net of Interest Expense	\$ 1,961	\$ 1,981	\$ 1,971	\$ 2,042	\$ 1,996	\$ 1,969	\$ 2,059	4%	\$ 5,913	\$ 6,024	2%
Adjusted Operating Expenses	710	713	697	727	728	720	742	6%	2,120	2,190	3%
Adjusted Provision for Loan Losses (2)	811	825	797	801	799	758	728	(9%)	2,433	2,285	(6%)
Core Income Before Taxes	440	443	477	514	469	491	589	23%	1,360	1,549	14%
Income Taxes	163	163	176	190	173	183	220	25%	502	576	15%
Core Income	\$ 277	\$ 280	\$ 301	\$ 324	\$ 296	\$ 308	\$ 369	23%	\$ 858	\$ 973	13%
Managed Average Assets (in billions of dollars)	\$ 73	\$ 75	\$ 76	\$ 76	\$ 78	\$ 81	\$ 87	14%	\$ 75	\$ 82	9%
Return on Managed Assets	1.54%	1.50%	1.57%	1.69%	1.53%	1.53%	1.69%		1.53%	1.59%	
<u>N.A. BANKCARDS DATA :</u>											
(in billions of dollars)											
Net Interest Revenue (in millions of dollars) (3)	\$ 1,513	\$ 1,466	\$ 1,482	\$ 1,491	\$ 1,472	\$ 1,405	\$ 1,482	-	\$ 4,461	\$ 4,359	(2%)
% of Average Managed Loans	9.06%	8.46%	8.39%	8.39%	8.14%	7.47%	7.26%		8.63%	7.61%	
Risk Adjusted Revenue (in millions of dollars) (4)	\$ 1,083	\$ 1,087	\$ 1,109	\$ 1,172	\$ 1,112	\$ 1,134	\$ 1,254	13%	\$ 3,279	\$ 3,500	7%
% of Average Managed Loans	6.48%	6.27%	6.28%	6.59%	6.15%	6.03%	6.14%		6.34%	6.11%	
Adjusted Operating Expenses as % of Average Managed Loans	3.82%	3.71%	3.55%	3.73%	3.62%	3.47%	3.30%		3.69%	3.46%	
End of Period Managed Receivables	\$ 69.8	\$ 70.7	\$ 71.0	\$ 74.7	\$ 73.7	\$ 79.5	\$ 83.7	18%			
Total EOP Open Accounts (in millions)	41.8	41.4	41.0	41.1	41.3	42.7	43.9	7%			
Total Sales	\$ 37.0	\$ 40.9	\$ 41.2	\$ 44.2	\$ 42.5	\$ 48.7	\$ 48.0	17%	\$ 119.1	\$ 139.2	17%
<u>End of Period Loans:</u>											
On Balance Sheet	\$ 19.7	\$ 20.1	\$ 19.5	\$ 23.2	\$ 23.4	\$ 29.0	\$ 32.2	65%			
Securitized	46.7	47.4	48.5	49.0	48.0	44.8	45.8	(6%)			
Held for Sale	2.9	2.8	2.5	2.0	2.0	5.0	5.0	100%			
Total	\$ 69.3	\$ 70.3	\$ 70.5	\$ 74.2	\$ 73.4	\$ 78.8	\$ 83.0	18%			
<u>Average Loans:</u>											
On Balance Sheet	\$ 20.5	\$ 20.0	\$ 19.7	\$ 19.9	\$ 22.5	\$ 26.8	\$ 32.1	63%	\$ 20.1	\$ 27.2	35%
Securitized	44.3	46.7	47.9	48.6	48.2	45.8	44.1	(8%)	46.3	46.0	(1%)
Held for Sale	2.9	2.8	2.5	2.0	2.0	3.0	5.0	100%	2.7	3.3	22%
Total	\$ 67.7	\$ 69.5	\$ 70.1	\$ 70.5	\$ 72.7	\$ 75.6	\$ 81.2	16%	\$ 69.1	\$ 76.5	11%
<u>Net Credit Losses (in millions of dollars):</u>											
On Balance Sheet	\$ 199	\$ 236	\$ 225	\$ 229	\$ 268	\$ 276	\$ 287	28%	\$ 660	\$ 831	26%
Securitized	556	541	525	537	499	441	386	(26%)	1,622	1,326	(18%)
Held for Sale	32	29	27	22	20	28	41	52%	88	89	1%
Total	\$ 787	\$ 806	\$ 777	\$ 788	\$ 787	\$ 745	\$ 714	(8%)	\$ 2,370	\$ 2,246	(5%)
Coincident Net Credit Loss Ratio	4.71%	4.65%	4.40%	4.43%	4.35%	3.96%	3.50%				
12 Month Lagged Net Credit Loss Ratio (5)	5.32%	5.11%	4.76%	4.61%	4.36%	4.20%	3.98%				
<u>Loans 90+ Days Past Due:</u>											
In millions of dollars	\$ 1,011	\$ 958	\$ 1,000	\$ 1,066	\$ 1,063	\$ 929	\$ 1,022	2%			
%	1.46%	1.36%	1.42%	1.44%	1.45%	1.18%	1.23%				

(1) Includes U.S. Bankcards, North America Diners Club, and Canada Bankcards.

(2) On a managed basis.

(3) Includes delinquency and other risk-based charges.

(4) Risk Adjusted Revenue is adjusted revenues less net credit losses.

(5) Adjusted for acquisitions.

Reclassified to conform to the current period's presentation.

GLOBAL CONSUMER - Banking/Lending
CITIFINANCIAL
(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense*	\$ 361	\$ 396	\$ 421	\$ 441	\$ 462	\$ 474	\$ 491	17%	\$ 1,178	\$ 1,427	21%
Adjusted Operating Expenses	144	154	133	186	188	187	186	40%	431	\$ 561	30%
Provision for Benefits, Claims, and Credit Losses	104	117	77	87	97	102	110	43%	298	\$ 309	4%
Core Income Before Taxes	113	125	211	168	177	185	195	(8%)	449	557	24%
Income Taxes	42	47	76	60	65	68	71	(7%)	165	204	24%
Core Income	\$ 71	\$ 78	\$ 135	\$ 108	\$ 112	\$ 117	\$ 124	(8%)	\$ 284	\$ 353	24%
Average Assets (in billions of dollars)	\$ 14	\$ 15	\$ 16	\$ 18	\$ 18	\$ 19	\$ 20	25%	\$ 15	\$ 19	27%
Return on Assets	2.06%	2.09%	3.35%	2.38%	2.50%	2.48%	2.47%		2.53%	2.48%	
Net receivables:											
Real estate-secured loans (1)	\$ 7,179.5	\$ 7,699.2	\$ 8,439.6	\$ 9,031.6	\$ 9,354.6	\$ 9,806.0	\$ 10,236.7	21%			
Personal loans (2)	4,647.2	4,886.2	5,102.5	5,319.7	5,408.3	5,626.6	5,828.4	14%			
Sales finance and other	1,033.8	1,032.1	1,069.7	1,152.0	1,232.5	1,264.0	1,317.3	23%			
Consumer finance receivables, net of unearned finance charges	12,860.5	13,617.5	14,611.8	15,503.3	15,995.4	16,696.6	17,382.4	19%			
Accrued interest receivable	99.3	106.5	121.7	133.2	126.5	134.7	145.1	19%			
Allowance for credit losses	(388.7)	(436.4)	(424.1)	(407.8)	(423.4)	(423.4)	(423.2)	-			
Consumer finance receivables, net	\$ 12,571.1	\$ 13,287.6	\$ 14,309.4	\$ 15,228.7	\$ 15,698.5	\$ 16,407.9	\$ 17,104.3	20%			
Number of offices	1,143	1,177	1,173	1,174	1,182	1,212	1,240	6%			
Average yield (3)	14.38%	14.48%	14.58%	14.35%	14.09%	14.05%	14.00%		14.48%	14.05%	
Average net interest margin (3)	8.84%	8.99%	9.01%	8.66%	8.37%	8.16%	8.01%		8.95%	8.17%	
Net credit loss ratio (3)	2.38%	2.14%	2.00%	2.19%	1.92%	1.93%	1.91%		2.17%	1.92%	
Reserves as % of net receivables	3.02%	3.20%	2.90%	2.63%	2.65%	2.54%	2.43%				
Loans 90+ Days Past Due:											
In millions of dollars (3)	183	172	186	203	216	229	239	28%			
%	1.42%	1.26%	1.27%	1.31%	1.33%	1.32%	1.29%				
(1) Includes fully secured \$.M.A.R.T. receivables, as follows:	\$ 2,817.6	\$ 3,117.4	\$ 3,415.7	\$ 3,766.0	\$ 4,106.1	\$ 4,415.7	\$ 4,695.7	37%			
(2) Includes \$.A.F.E. and partially secured \$.M.A.R.T. receivables, as follows:	\$ 337.9	\$ 334.2	\$ 331.2	\$ 329.6	\$ 319.1	\$ 315.7	\$ 311.6	(6%)			
(3) Includes loans held for sale											

* Excludes realized gains on investments

GLOBAL CONSUMER - Insurance
TRAVELERS LIFE AND ANNUITY
(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
REVENUES, NET OF INTEREST EXPENSE *	\$ 771	\$ 867	\$ 869	\$ 887	\$ 1,010	\$ 983	\$ 899	3%	\$ 2,507	\$ 2,892	15%
CORE INCOME	\$ 147	\$ 173	\$ 168	\$ 135	\$ 187	\$ 202	\$ 179	7%	\$ 488	\$ 568	16%
Pre-tax contribution by source:											
Individual annuities	\$ 88.4	\$ 105.5	\$ 93.0	\$ 86.1	\$ 107.8	\$ 117.9	\$ 117.8	27%	\$ 286.9	\$ 343.5	20%
Group annuities	59.9	77.3	77.1	65.2	92.1	114.6	90.7	18%	214.3	297.4	39%
Life and long term care insurance	39.8	50.5	43.9	39.8	59.4	55.9	40.3	(8%)	134.2	155.6	16%
Other (includes run-off and return on excess capital)	33.0	28.8	39.3	17.4	20.3	13.0	17.4	(56%)	101.1	50.7	(50%)
Total	\$ 221.1	\$ 262.1	\$ 253.3	\$ 208.5	\$ 279.6	\$ 301.4	\$ 266.2	5%	\$ 736.5	\$ 847.2	15%
Individual annuities:											
Net written premiums & deposits:											
Fixed	\$ 194.2	\$ 249.7	\$ 271.0	\$ 292.6	\$ 293.5	\$ 302.6	\$ 320.3	18%	\$ 714.9	\$ 916.4	28%
Variable	975.7	1,048.3	1,089.8	1,151.3	1,245.0	1,258.5	1,273.6	17%	3,113.8	3,777.1	21%
Individual Payout	20.6	15.9	20.9	21.4	20.5	21.7	20.6	(1%)	57.4	62.8	9%
Total	\$ 1,190.5	\$ 1,313.9	\$ 1,381.7	\$ 1,465.3	\$ 1,559.0	\$ 1,582.8	\$ 1,614.5	17%	\$ 3,886.1	\$ 4,756.3	22%
Policyholder account balances & benefit reserves: (1)											
Fixed	\$ 7,839.3	\$ 7,874.2	\$ 7,958.5	\$ 7,993.6	\$ 7,911.3	\$ 7,904.0	\$ 7,939.8	-			
Variable	14,172.9	15,770.8	15,897.0	19,310.6	21,072.7	21,013.2	21,678.1	36%			
Individual Payout	599.6	604.4	611.8	617.3	619.6	626.2	630.0	3%			
Total	\$ 22,611.8	\$ 24,249.4	\$ 24,467.3	\$ 27,921.5	\$ 29,603.6	\$ 29,543.4	\$ 30,247.9	24%			
Group annuities:											
Net written premiums & deposits (2)											
	\$ 1,859.6	\$ 1,609.2	\$ 1,212.3	\$ 937.5	\$ 1,456.9	\$ 1,439.1	\$ 1,481.8	22%	\$ 4,681.1	\$ 4,377.8	(6%)
Policyholder account balances & benefit reserves: (1)											
GICs and other investment contracts	\$ 9,766.4	\$ 10,982.9	\$ 10,917.7	\$ 10,753.8	\$ 11,087.0	\$ 11,204.2	\$ 11,966.9	10%			
Payout group annuities	4,175.1	4,236.9	4,284.9	4,362.7	4,514.9	4,624.0	4,713.8	10%			
Total	\$ 13,941.5	\$ 15,219.8	\$ 15,202.6	\$ 15,116.5	\$ 15,601.9	\$ 15,828.2	\$ 16,680.7	10%			
Individual life insurances:											
Net written premiums and deposits:											
Direct periodic premiums and deposits	\$ 84.5	\$ 86.7	\$ 88.3	\$ 149.2	\$ 116.7	\$ 113.4	\$ 135.8	54%	\$ 259.5	\$ 365.9	41%
Single premium deposits	16.2	20.8	17.2	30.0	18.3	21.0	22.3	30%	54.2	61.6	14%
Reinsurance	(16.8)	(17.8)	(17.9)	(18.5)	(19.1)	(20.3)	(21.4)	20%	(52.5)	(60.8)	16%
Total	\$ 83.9	\$ 89.7	\$ 87.6	\$ 160.7	\$ 115.9	\$ 114.1	\$ 136.7	56%	\$ 261.2	\$ 366.7	40%
Policyholder account balances & benefit reserves											
	\$ 2,468.3	\$ 2,511.0	\$ 2,535.3	\$ 2,682.0	\$ 2,755.3	\$ 2,801.9	\$ 2,911.0	15%			
Life insurance in force (in billions, face amt.)											
	\$ 56.6	\$ 57.7	\$ 58.4	\$ 60.6	\$ 61.7	\$ 63.2	\$ 65.2	12%			
Life insurance issued (in billions, face amt.)											
	\$ 2.5	\$ 2.4	\$ 2.0	\$ 3.8	\$ 2.7	\$ 3.0	\$ 3.1	55%	\$ 6.9	\$ 8.8	28%
All businesses:											
Net investment income (pretax)											
	\$ 525.4	\$ 578.8	\$ 593.2	\$ 579.1	\$ 594.9	\$ 639.1	\$ 609.1	3%	\$ 1,697.4	\$ 1,843.1	9%
Interest credited to contractholders											
	\$ 225.7	\$ 230.9	\$ 239.0	\$ 241.4	\$ 244.7	\$ 248.7	\$ 266.7	12%	\$ 695.6	\$ 760.1	9%
Statutory data:											
Travelers Insurance Company											
Statutory capital and surplus	\$ 4,955.9	\$ 4,976.9	\$ 5,010.2	\$ 5,027.3	\$ 5,011.2	\$ 4,977.4	\$ 5,355.1	7%			
Surplus to liabilities ratio	19.8%	19.5%	20.2%	21.2%	20.5%	20.3%	21.3%				

(1) Includes general account, separate accounts and managed funds.

(2) Excludes deposits of \$24.0 and \$45.0 in the first and second quarters of 2000 and \$23.2, \$416.0, \$70.0 and \$71.0 in the 1999 first, second, third and fourth quarters, related to Travelers plans previously managed externally.

* Excludes realized gains on investments

GLOBAL CONSUMER - Insurance
PRIMERICA FINANCIAL SERVICES

(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
REVENUES, NET OF INTEREST EXPENSE *	\$ 432	\$ 443	\$ 444	\$ 456	\$ 472	\$ 479	\$ 474	7%	\$ 1,319	\$ 1,425	8%
CORE INCOME											
Life insurance	\$ 86	\$ 89	\$ 88	\$ 84	\$ 87	\$ 93	\$ 93	6%	\$ 263	\$ 273	4%
Other financial products	24	24	26	31	32	32	31	19%	74	95	28%
Total core income	<u>\$ 110</u>	<u>\$ 113</u>	<u>\$ 114</u>	<u>\$ 115</u>	<u>\$ 119</u>	<u>\$ 125</u>	<u>\$ 124</u>	9%	<u>\$ 337</u>	<u>\$ 368</u>	9%
Life Insurance											
Face value (in billions) of:											
Life insurance issued	\$ 13.6	\$ 15.5	\$ 12.4	\$ 14.7	\$ 15.0	\$ 18.5	\$ 16.8	35%	\$ 41.5	\$ 50.3	21%
Life insurance in force	\$ 386.3	\$ 391.7	\$ 392.8	\$ 394.9	\$ 397.8	\$ 403.6	\$ 408.4	4%	\$ 392.8	\$ 408.4	4%
Annualized issued premiums	\$ 42.4	\$ 48.4	\$ 39.3	\$ 43.4	\$ 44.1	\$ 54.1	\$ 49.5	26%	\$ 130.1	\$ 147.7	14%
Direct premiums	\$ 315.2	\$ 321.0	\$ 320.5	\$ 322.9	\$ 324.5	\$ 330.9	\$ 334.3	4%	\$ 956.7	\$ 989.7	3%
Earned premiums	\$ 267.1	\$ 268.6	\$ 264.8	\$ 270.8	\$ 270.6	\$ 277.4	\$ 275.0	4%	\$ 800.5	\$ 823.0	3%
Other Products											
Mutual fund sales at NAV:											
Proprietary	\$ 407.7	\$ 453.1	\$ 393.7	\$ 389.3	\$ 465.0	\$ 468.7	\$ 448.5	14%	\$ 1,254.5	\$ 1,382.2	10%
Other funds	233.5	277.3	257.6	307.6	497.1	552.5	397.8	54%	768.4	1,447.4	88%
Total U.S. mutual fund sales	641.2	730.4	651.3	696.9	962.1	1,021.2	846.3	30%	2,022.9	2,829.6	40%
Mutual fund sales - Canada	143.2	76.2	86.2	98.2	228.8	128.1	117.4	36%	305.6	474.3	55%
Total mutual fund sales	<u>\$ 784.4</u>	<u>\$ 806.6</u>	<u>\$ 737.5</u>	<u>\$ 795.1</u>	<u>\$ 1,190.9</u>	<u>\$ 1,149.3</u>	<u>\$ 963.7</u>	31%	<u>\$ 2,328.5</u>	<u>\$ 3,303.9</u>	42%
Cash advanced on \$.M.A.R.T. and \$.A.F.E. loans (1)	\$ 419.2	\$ 492.7	\$ 488.3	\$ 519.8	\$ 492.0	\$ 475.6	\$ 457.2	(6%)	\$ 1,400.2	\$ 1,424.8	2%
Variable annuity net written premiums and deposits	\$ 223.4	\$ 278.6	\$ 247.6	\$ 240.5	\$ 249.9	\$ 248.0	\$ 270.6	9%	\$ 749.6	\$ 768.5	3%
Agents licensed for:											
Life insurance	79,738	79,251	77,259	79,809	79,818	82,288	85,183	10%			
Mutual funds	27,129	27,053	26,873	24,566	25,570	25,968	27,300	2%			
\$.M.A.R.T. / \$.A.F.E. loans	129,556	118,762	108,377	95,816	93,055	99,481	105,640	(3%)			
Variable annuities	13,816	14,497	16,042	16,424	16,453	16,692	17,281	8%			
Long term care	-	-	3,419	6,540	8,010	7,785	9,612	181%			
Home & auto insurance	15,102	14,734	15,425	14,284	13,238	13,038	12,194	(21%)			
Financial Needs Analyses submitted	142,451	122,958	111,136	113,748	110,900	109,451	108,838	(2%)	376,545	329,189	(13%)

(1) The \$.M.A.R.T. and \$.A.F.E. loan products are marketed by PFS; the receivables are reflected in the assets of CitiFinancial.

* Excludes realized gains on investments

GLOBAL CONSUMER - Insurance
TRAVELERS PROPERTY CASUALTY - PERSONAL LINES
(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
REVENUES, NET OF INTEREST EXPENSE *	\$ 983	\$ 1,005	\$ 1,018	\$ 1,037	\$ 1,027	\$ 1,041	\$ 1,048	3%	3,006	\$ 3,116	4%
CORE INCOME (1)	\$ 83	\$ 79	\$ 23	\$ 94	\$ 75	\$ 82	\$ 68	196%	185	\$ 225	22%
Net written premiums by product line: (2)											
Auto	\$ 619.6	\$ 597.0	\$ 581.1	\$ 571.0	\$ 583.3	\$ 607.7	\$ 598.6	3%	\$ 1,797.7	\$ 1,789.6	-
Homeowners and other	363.8	353.9	370.6	347.8	306.4	375.7	394.2	6%	1,088.3	1,076.3	(1%)
Total net written premiums (a)	\$ 983.4	\$ 950.9	\$ 951.7	\$ 918.8	\$ 889.7	\$ 983.4	\$ 992.8	4%	\$ 2,886.0	\$ 2,865.9	(1%)
Net written premiums by distribution channel: (2)											
Independent agents	\$ 791.6	\$ 750.6	\$ 743.0	\$ 721.2	\$ 710.2	\$ 790.4	\$ 798.3	7%	\$ 2,285.2	\$ 2,298.9	1%
Affinity group marketing	83.0	84.5	92.1	93.7	97.3	101.6	107.5	17%	259.6	306.4	18%
SECURE	57.2	62.6	58.5	46.3	30.8	26.4	16.7	(71%)	178.3	73.9	(59%)
Joint marketing arrangements	51.6	53.2	58.1	57.6	51.4	65.0	70.3	21%	162.9	186.7	15%
Total net written premiums (a)	\$ 983.4	\$ 950.9	\$ 951.7	\$ 918.8	\$ 889.7	\$ 983.4	\$ 992.8	4%	\$ 2,886.0	\$ 2,865.9	(1%)
Statutory ratio development:											
Earned premiums (b)	\$ 892.1	\$ 905.1	\$ 915.5	\$ 921.6	\$ 910.3	\$ 920.0	\$ 928.6	1%	\$ 2,712.7	\$ 2,758.9	2%
Losses and loss adjustment expenses (c)	594.3	627.1	702.7	619.8	656.4	668.1	711.8	1%	1,924.1	2,036.3	6%
Other underwriting expenses (d)	269.8	242.5	258.7	244.7	239.8	251.2	256.6	(1%)	771.0	747.6	(3%)
Total deductions	864.1	869.6	961.4	864.5	896.2	919.3	968.4	1%	2,695.1	2,783.9	3%
Statutory underwriting gain/(loss)	\$ 28.0	\$ 35.5	\$ (45.9)	\$ 57.1	\$ 14.1	\$ 0.7	\$ (39.8)	13%	\$ 17.6	\$ (25.0)	NM
Statutory combined ratio: (2)											
Loss and loss adjustment expense ratio (c / b)	66.6%	69.3%	76.8%	67.3%	72.1%	72.6%	76.7%		70.9%	73.8%	
Other underwriting expense ratio (d / a)	27.4%	25.5%	27.2%	26.6%	27.0%	25.5%	25.8%		26.7%	26.1%	
Combined ratio	94.0%	94.8%	104.0%	93.9%	99.1%	98.1%	102.5%		97.6%	99.9%	
Net investment income (pre-tax)	\$ 90.4	\$ 98.8	\$ 102.0	\$ 109.0	\$ 112.6	\$ 114.6	\$ 112.4	10%	\$ 291.2	\$ 339.6	17%
Effective tax rate on net investment income	27.2%	27.7%	28.4%	28.9%	29.3%	29.5%	29.4%		27.8%	29.4%	
Catastrophe losses, net of reinsurance (after-tax)	\$ 8.1	\$ 23.2	\$ 48.2	\$ -	\$ 30.4	\$ 17.2	\$ 1.9	(96%)	\$ 79.5	\$ 49.5	(38%)

- (1) During April 2000, Travelers Insurance Group Inc. completed a cash tender offer to purchase all the outstanding shares of Class A Common Stock of Travelers Property Casualty Corp. at a price of \$41.95 per share. Results for the periods prior to April 20, 2000 are net of minority interest.
- (2) The 1999 first quarter and nine months net written premiums include an adjustment associated with a reinsurance transaction, which increased homeowners premiums written by independent agents by \$71.7 million. Excluding this transaction, the statutory loss and loss adjustment expense ratio, other underwriting expense ratio, and combined ratio for the 1999 first quarter were 66.6%, 26.6% and 93.2%, respectively, and for the 1999 nine months were 70.9%, 26.4%, and 97.3%, respectively.

* Excludes realized gains on investments

NM - Not meaningful

**GLOBAL CONSUMER - International
EUROPE, MIDDLE EAST & AFRICA**
(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense	\$ 561	\$ 563	\$ 607	\$ 597	\$ 593	\$ 576	\$ 572	(6%)	\$ 1,731	\$ 1,741	1%
Adjusted Operating Expenses	373	369	370	389	357	365	341	(8%)	1,112	1,063	(4%)
Provision for Benefits, Claims, and Credit Losses	80	77	79	76	74	67	67	(15%)	236	208	(12%)
Core Income Before Taxes	108	117	158	132	162	144	164	4%	383	470	23%
Income Taxes	40	44	60	50	60	53	61	2%	144	174	21%
Core Income	\$ 68	\$ 73	\$ 98	\$ 82	\$ 102	\$ 91	\$ 103	5%	\$ 239	\$ 296	24%
Average Assets (in billions of dollars)	\$ 22	\$ 22	\$ 23	\$ 22	\$ 22	\$ 21	\$ 21	(9%)	\$ 22	\$ 21	(5%)
Return on Assets	1.25%	1.33%	1.69%	1.48%	1.86%	1.74%	1.95%		1.45%	1.88%	
Average Loans (in billions of dollars)											
Personal	\$ 9.9	\$ 9.9	\$ 10.4	\$ 10.2	\$ 9.9	\$ 9.8	\$ 9.6	(8%)	\$ 10.1	\$ 9.8	(3%)
Cards	2.1	2.1	2.2	2.2	2.1	2.1	2.1	(5%)	2.1	2.1	-
Mortgages	2.0	1.9	1.9	1.8	1.8	1.7	1.7	(11%)	1.9	1.7	(11%)
Auto	1.5	1.5	1.6	1.6	1.6	1.6	1.7	6%	1.5	1.6	7%
Other	1.2	1.0	1.2	1.4	1.4	1.3	1.3	8%	1.1	1.3	18%
Total	\$ 16.7	\$ 16.4	\$ 17.3	\$ 17.2	\$ 16.8	\$ 16.5	\$ 16.4	(5%)	\$ 16.7	\$ 16.5	(1%)
Average Customer Deposits (in billions of dollars)	\$ 18.0	\$ 17.3	\$ 17.1	\$ 16.6	\$ 16.6	\$ 16.2	\$ 16.0	(6%)	\$ 17.5	\$ 16.3	(7%)
EOP Accounts (in millions)	10.6	10.7	10.9	11.0	11.3	11.6	12.0	10%			
EOP Card Accounts (in millions)	3.4	3.5	3.6	3.6	3.6	3.8	3.9	8%			
Non-Interest Revenue as % of Total Revenues	35.6%	34.8%	36.2%	38.9%	36.7%	35.4%	36.9%		35.2%	36.1%	
Net Credit Loss Ratio	1.81%	1.71%	1.60%	1.56%	1.70%	1.57%	1.54%				
Loans 90+ Days Past Due:											
In millions of dollars	\$ 893	\$ 899	\$ 953	\$ 914	\$ 875	\$ 868	\$ 800	(16%)			
%	5.40%	5.46%	5.45%	5.33%	5.26%	5.09%	4.93%				
Proprietary Mutual Funds / UIT	\$ 279	\$ 771	\$ 394	\$ 443	\$ 397	\$ 391	\$ 226	(43%)	\$ 1,444	\$ 1,014	(30%)
Proprietary Money Market Funds	473	433	253	177	194	108	101	(60%)	1,159	403	(65%)
Total Proprietary Funds	752	1,204	647	620	591	499	327	(49%)	2,603	1,417	(46%)
Third Party Funds	227	133	203	307	508	487	779	284%	563	1,774	215%
Mutual Fund / UIT Sales at NAV (in millions of dollars)	\$ 979	\$ 1,337	\$ 850	\$ 927	\$ 1,099	\$ 986	\$ 1,106	30%	\$ 3,166	\$ 3,191	1%
Branches	471	466	464	466	470	475	490	6%			
ATM-only locations	74	78	78	76	79	83	89	14%			
Proprietary ATMs	923	927	930	935	950	956	995	7%			
Western Europe:											
Adjusted Revenues	\$ 493	\$ 489	\$ 499	\$ 510	\$ 497	\$ 474	\$ 466	(7%)	\$ 1,481	\$ 1,437	(3%)
Core Income	\$ 65	\$ 67	\$ 71	\$ 72	\$ 88	\$ 75	\$ 88	24%	\$ 203	\$ 251	24%
Central & Eastern Europe, Middle East and Africa:											
Adjusted Revenues	\$ 68	\$ 74	\$ 108	\$ 87	\$ 96	\$ 102	\$ 106	(2%)	\$ 250	\$ 304	22%
Core Income	\$ 3	\$ 6	\$ 27	\$ 10	\$ 14	\$ 16	\$ 15	(44%)	\$ 36	\$ 45	25%

Reclassified to conform to the current period's presentation.

**GLOBAL CONSUMER - International
ASIA PACIFIC**

(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense	\$ 517	\$ 542	\$ 579	\$ 606	\$ 683	\$ 691	\$ 695	20%	\$ 1,638	\$ 2,069	26%
Adjusted Operating Expenses	266	281	315	320	336	343	342	9%	862	1,021	18%
Provision for Benefits, Claims, and Credit Losses	88	89	77	99	79	67	77	-	254	223	(12%)
Core Income Before Taxes	163	172	187	187	268	281	276	48%	522	825	58%
Income Taxes	61	65	70	70	95	100	98	40%	196	293	49%
Core Income	\$ 102	\$ 107	\$ 117	\$ 117	\$ 173	\$ 181	\$ 178	52%	\$ 326	\$ 532	63%
Average Assets (in billions of dollars)	\$ 29	\$ 30	\$ 31	\$ 32	\$ 33	\$ 33	\$ 34	10%	\$ 30	\$ 33	10%
Return on Assets	1.43%	1.43%	1.50%	1.45%	2.11%	2.21%	2.08%		1.45%	2.15%	
Average Loans (in billions of dollars)											
Mortgages	\$ 12.5	\$ 13.0	\$ 13.4	\$ 13.9	\$ 14.0	\$ 14.0	\$ 14.1	5%	\$ 13.0	\$ 14.0	8%
Cards	4.5	4.6	4.8	5.0	5.4	5.7	5.8	21%	4.6	5.6	22%
Auto	2.1	2.2	2.2	2.2	2.3	2.3	2.4	9%	2.2	2.3	5%
Personal	1.4	1.4	1.5	1.5	1.5	1.5	1.6	7%	1.4	1.5	7%
Other	1.6	1.7	1.8	1.9	1.9	1.9	1.8	-	1.7	1.9	12%
Total	\$ 22.1	\$ 22.9	\$ 23.7	\$ 24.5	\$ 25.1	\$ 25.4	\$ 25.7	8%	\$ 22.9	\$ 25.3	10%
Average Customer Deposits (in billions of dollars)	\$ 39.9	\$ 40.7	\$ 42.3	\$ 45.2	\$ 46.4	\$ 47.0	\$ 48.1	14%	\$ 41.0	\$ 47.2	15%
EOP Accounts (in millions)	8.0	8.6	9.0	9.2	9.9	10.2	10.5	17%			
EOP Card Accounts (in millions)	4.3	4.4	4.5	4.6	5.2	5.3	5.6	24%			
Non-Interest Revenue as % of Total Revenues	29.6%	31.0%	30.5%	29.8%	36.9%	35.8%	36.0%		30.4%	36.4%	
Net Credit Loss Ratio	1.43%	1.33%	1.23%	1.15%	1.19%	1.01%	1.08%				
Loans 90+ Days Past Due:											
In millions of dollars	\$ 513	\$ 509	\$ 450	\$ 453	\$ 443	\$ 405	\$ 359	(20%)			
%	2.31%	2.17%	1.87%	1.80%	1.73%	1.56%	1.39%				
Proprietary Mutual Funds / UIT	\$ 180	\$ 189	\$ 166	\$ 275	\$ 233	\$ 238	\$ 324	95%	\$ 535	\$ 795	49%
Proprietary Money Market Funds	273	251	434	364	340	309	256	(41%)	958	905	(6%)
Total Proprietary Funds	453	440	600	639	573	547	580	(3%)	1,493	1,700	14%
Third Party Funds	367	602	694	906	1,740	856	957	38%	1,663	3,553	114%
Mutual Fund / UIT Sales at NAV (in millions of dollars)	\$ 820	\$ 1,042	\$ 1,294	\$ 1,545	\$ 2,313	\$ 1,403	\$ 1,537	19%	\$ 3,156	\$ 5,253	66%
Branches	84	86	89	92	93	95	98	10%			
ATM-only locations	88	90	91	102	104	101	100	10%			
Proprietary ATMs	332	341	344	353	361	361	363	6%			
Japan:											
Adjusted Revenues	\$ 84	\$ 92	\$ 108	\$ 108	\$ 142	\$ 169	\$ 170	57%	\$ 284	\$ 481	69%
Core Income	\$ 21	\$ 23	\$ 25	\$ 18	\$ 29	\$ 39	\$ 36	44%	\$ 69	\$ 104	51%
Asia:											
Adjusted Revenues	\$ 433	\$ 450	\$ 471	\$ 498	\$ 541	\$ 522	\$ 525	11%	\$ 1,354	\$ 1,588	17%
Core Income	\$ 81	\$ 84	\$ 92	\$ 99	\$ 144	\$ 142	\$ 142	54%	\$ 257	\$ 428	67%

Reclassified to conform to the current period's presentation.

GLOBAL CONSUMER - International
LATIN AMERICA
(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense	\$ 464	\$ 496	\$ 499	\$ 511	\$ 513	\$ 466	\$ 436	(13%)	\$ 1,459	\$ 1,415	(3%)
Adjusted Operating Expenses	291	299	302	302	323	327	318	5%	892	968	9%
Provision for Loan Losses	101	135	117	94	90	76	69	(41%)	353	235	(33%)
Core Income Before Taxes	72	62	80	115	100	63	49	(39%)	214	212	(1%)
Income Taxes	25	21	28	33	34	22	17	(39%)	74	73	(1%)
Core Income	\$ 47	\$ 41	\$ 52	\$ 82	\$ 66	\$ 41	\$ 32	(38%)	\$ 140	\$ 139	(1%)
Average Assets (in billions of dollars)	\$ 14	\$ 15	\$ 14	\$ 14	\$ 14	\$ 12	\$ 11	(21%)	\$ 14	\$ 12	(14%)
Return on Assets	1.36%	1.10%	1.47%	2.32%	1.90%	1.37%	1.16%		1.34%	1.55%	
Average Loans (in billions of dollars)											
Cards	\$ 2.0	\$ 2.0	\$ 2.0	\$ 2.1	\$ 2.1	\$ 2.1	\$ 2.1	5%	\$ 2.0	\$ 2.1	5%
Mortgages	2.0	1.9	2.0	1.9	2.0	2.0	2.0	-	2.0	2.0	-
Auto	1.9	1.7	1.7	1.7	1.4	1.0	0.9	(47%)	1.8	1.1	(39%)
Personal	1.5	1.4	1.5	1.5	1.3	1.3	1.4	(7%)	1.5	1.3	(13%)
Other	0.4	1.0	0.7	0.7	0.8	0.8	0.6	(14%)	0.7	0.7	-
Total	\$ 7.8	\$ 8.0	\$ 7.9	\$ 7.9	\$ 7.6	\$ 7.2	\$ 7.0	(11%)	\$ 8.0	\$ 7.2	(10%)
Average Customer Deposits (in billions of dollars)	\$ 12.9	\$ 13.7	\$ 13.6	\$ 13.6	\$ 13.8	\$ 13.7	\$ 13.6	-	\$ 13.4	\$ 13.7	2%
EOP Accounts (in millions)	8.5	8.1	9.0	8.8	8.8	8.9	9.1	1%			
EOP Card Accounts (in millions)	2.1	2.1	2.5	2.4	2.4	2.3	2.3	(8%)			
Non-Interest Revenue as % of Total Revenues	30.5%	35.9%	32.7%	33.7%	36.7%	37.4%	39.8%		33.7%	37.8%	
Net Credit Loss Ratio	4.74%	6.17%	5.55%	4.71%	4.77%	4.25%	3.89%				
Loans 90+ Days Past Due:											
In millions of dollars	\$ 292	\$ 346	\$ 325	\$ 320	\$ 333	\$ 323	\$ 319	(2%)			
%	3.75%	4.32%	4.10%	4.10%	4.58%	4.52%	4.55%				
Proprietary Mutual Funds/UIT Funds	\$ 188	\$ 233	\$ 198	\$ 257	\$ 346	\$ 180	\$ 274	38%	\$ 619	\$ 800	29%
Proprietary Money Market Funds	1,008	1,128	1,096	1,022	1,099	1,088	817	(25%)	3,232	3,004	(7%)
Total Proprietary Funds	\$ 1,196	\$ 1,361	\$ 1,294	\$ 1,279	\$ 1,445	\$ 1,268	\$ 1,091	(16%)	\$ 3,851	\$ 3,804	(1%)
Third Party Funds	219	311	357	354	477	459	558	56%	887	1,494	68%
Mutual Fund / UIT Sales at NAV (in millions of dollars)	\$ 1,415	\$ 1,672	\$ 1,651	\$ 1,633	\$ 1,922	\$ 1,727	\$ 1,649	-	\$ 4,738	\$ 5,298	12%
Branches	466	447	460	459	465	460	418	(9%)			
Consumer Finance Offices	43	43	94	96	99	99	99	5%			
ATM-only locations	69	73	84	85	84	84	89	6%			
Proprietary ATMs	649	660	745	747	749	753	730	(2%)			

Reclassified to conform to the current period's presentation.

**GLOBAL CONSUMER
OTHER CONSUMER (1)**

(In millions of dollars)

	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense	\$ 49	\$ 39	\$ 30	\$ 8	\$ 11	\$ (11)	\$ (11)	NM	\$ 118	\$ (11)	NM
Adjusted Operating Expenses	66	73	44	39	56	37	31	(30%)	183	124	(32%)
Provision for Loan Losses	7	7	7	4	-	-	-	NM	21	-	NM
Loss Before Tax Benefits	(24)	(41)	(21)	(35)	(45)	(48)	(42)	(100%)	(86)	(135)	(57%)
Income Tax Benefits	(8)	(16)	(9)	(13)	(16)	(20)	(17)	(89%)	(33)	(53)	(61%)
Loss	<u>\$ (16)</u>	<u>\$ (25)</u>	<u>\$ (12)</u>	<u>\$ (22)</u>	<u>\$ (29)</u>	<u>\$ (28)</u>	<u>\$ (25)</u>	(108%)	<u>\$ (53)</u>	<u>\$ (82)</u>	(55%)

(1) Includes unallocated marketing, staff expenses, and certain treasury functions.

NM Not meaningful

Reclassified to conform to the current period's presentation.

GLOBAL CORPORATE AND INVESTMENT BANK
SALOMON SMITH BARNEY (Segment Basis) - Page 1

(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Revenues:											
Commissions	\$ 900	\$ 903	\$ 812	\$ 1,015	\$ 1,309	\$ 1,017	\$ 992	22%	\$ 2,615	\$ 3,318	27%
Asset management and administration fees	377	400	431	430	499	545	551	28%	1,208	1,595	32%
Investment banking	655	762	760	793	905	826	986	30%	2,177	2,717	25%
Principal transactions	974	698	328	544	860	636	763	133%	2,000	2,259	13%
Other income	65	49	65	105	240	220	156	140%	179	616	244%
Total non-interest revenues	2,971	2,812	2,396	2,887	3,813	3,244	3,448	44%	8,179	10,505	28%
Interest and dividends	2,611	2,864	2,809	2,982	3,326	3,928	4,371	56%	8,284	11,625	40%
Interest expense	2,241	2,407	2,414	2,590	2,953	3,479	3,949	64%	7,062	10,381	47%
Net interest and dividends	370	457	395	392	373	449	422	7%	1,222	1,244	2%
Total revenues, net of interest expense	3,341	3,269	2,791	3,279	4,186	3,693	3,870	39%	9,401	11,749	25%
Non-interest expenses:											
Compensation and benefits	1,794	1,707	1,556	1,587	2,005	2,013	2,124	37%	5,057	6,142	21%
Communications	117	111	123	138	132	153	165	34%	351	450	28%
Occupancy and equipment	106	104	109	109	118	131	138	27%	319	387	21%
Floor brokerage and other production	101	125	113	128	149	154	172	52%	339	475	40%
Other operating and administrative expenses	220	261	206	258	260	301	288	40%	687	849	24%
Total non-interest expenses	2,338	2,308	2,107	2,220	2,664	2,752	2,887	37%	6,753	8,303	23%
Core income before income taxes	1,003	961	684	1,059	1,522	941	983	44%	2,648	3,446	30%
Provision for income taxes	355	351	252	395	565	300	361	43%	958	1,226	28%
Core Income	\$ 648	\$ 610	\$ 432	\$ 664	\$ 957	\$ 641	\$ 622	44%	\$ 1,690	\$ 2,220	31%
Total equity (in billions of dollars) (1)	\$ 9.6	\$ 9.6	\$ 9.9	\$ 9.3	\$ 9.9	\$ 10.3	\$ 10.7	8%			
Return on equity (1)	31.4%	29.1%	21.4%	31.2%	41.1%	26.2%	26.7%		27.2%	31.1%	
Pre-tax profit margin	30.0%	29.4%	24.5%	32.3%	36.4%	25.5%	25.4%		28.2%	29.3%	
Non-compensation expenses as a percent of net revenues	16.3%	18.4%	19.7%	19.3%	15.7%	20.0%	19.7%		18.0%	18.4%	

(1) Total equity and return on equity (core income) for Salomon Smith Barney are calculated on a legal entity basis.

Income for SSB excludes certain items booked on Citibank legal vehicles which is reflected in the Global Relationship Bank results.

* Preliminary.

GLOBAL CORPORATE AND INVESTMENT BANK
SALOMON SMITH BARNEY - Page 2

(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Client Assets (in billions of dollars)											
Assets under fee-based management:											
Consulting Group and Internally Managed	\$ 107.4	\$ 113.6	\$ 113.0	\$ 126.2	\$ 133.1	\$ 135.8	\$ 140.2	24%	\$ 113.0	\$ 140.2	24%
Financial Consultant (FC) Managed	26.8	29.5	31.6	43.6	55.4	58.2	62.2	97%	31.6	62.2	97%
Total assets under fee-based management (1)	\$ 134.2	\$ 143.1	\$ 144.6	\$ 169.8	\$ 188.5	\$ 194.0	\$ 202.4	40%	\$ 144.6	\$ 202.4	40%
Total client assets	\$ 816.0	\$ 852.1	\$ 844.6	\$ 965.0	\$ 1,032.2	\$ 1,031.5	\$ 1,047.3	24%	\$ 844.6	\$ 1,047.3	24%
Private Client											
Registered FC's	10,918	11,032	11,086	11,333	11,414	11,686	11,903	7%	11,086	11,903	7%
Annualized retail gross production per FC (000)	\$ 481	\$ 477	\$ 465	\$ 498	\$ 598	\$ 498	\$ 483	4%	\$ 474	\$ 526	11%
Domestic retail offices	457	467	472	476	482	492	503	7%	472	503	7%
Investment Banking and Public Finance											
Underwriting (full credit to book mgr.):											
<i>Debt and equity</i>											
Global volume (2)	\$ 103,686.8	\$ 94,997.3	\$ 90,442.9	\$ 56,101.1	\$ 97,548.7	\$ 99,857.5	\$ 82,295.3	(9%)	\$ 289,127.0	\$ 279,701.5	(3%)
Global market share	8.9%	8.9%	9.6%	7.3%	9.0%	10.5%	9.1%		9.1%	9.5%	
Rank	2	2	2	4	2	1	2		2	2	
U.S. volume (3)	\$ 81,926.0	\$ 74,492.7	\$ 61,982.4	\$ 36,015.0	\$ 71,585.5	\$ 60,543.8	\$ 58,095.5	(6%)	\$ 218,401.1	\$ 190,224.8	(13%)
U.S. market share	13.5%	12.9%	12.3%	9.3%	12.6%	13.1%	12.9%		12.9%	12.8%	
Rank	2	2	2	4	2	2	2		2	2	
<i>Municipals</i>											
Volume (4)	\$ 7,320.5	\$ 5,403.1	\$ 8,629.7	\$ 9,649.0	\$ 4,875.2	\$ 7,116.6	\$ 6,505.3	(25%)	\$ 21,353.3	\$ 18,497.1	(13%)
Market share	12.3%	9.1%	15.5%	18.3%	12.0%	13.0%	13.7%		12.2%	13.0%	
Rank	1	2	1	1	1	1	1		1	1	
Capital Markets/Research											
Number of stocks in which markets are made	1,305	1,296	1,305	1,335	1,356	1,391	1,691	30%	1,305	1,691	30%
% of S&P sectors covered by research	98%	98%	98%	98%	99%	100%	98%		98%	98%	

(1) Includes certain assets jointly managed with SSB Citi Asset Management.

(2) Includes all non-convertible debt, Rule 144A non-convertible debt, Rule 144A non-convertible preferred, non-convertible preferred, preferred, taxable municipal debt, mortgage and asset backed debt.

(3) Includes all U.S. mortgage and asset backed debt, U.S. non-convertible debt, U.S. Rule 144A non-convertible and U.S. taxable municipal debt, all U.S. common stock, U.S. convertible debt and U.S. convertible preferred. Excludes all closed end funds, 144A common stock, 144A convertible stock, and 144A convertible preferred.

(4) Total long term excluding private placement.

Reclassified to conform to the current period's presentation.



**GLOBAL CORPORATE AND INVESTMENT BANK
GLOBAL RELATIONSHIP BANKING**

(In millions of dollars)

	<u>1Q 1999</u>	<u>2Q 1999</u>	<u>3Q 1999</u>	<u>4Q 1999</u>	<u>1Q 2000</u>	<u>2Q 2000</u>	<u>3Q 2000</u>	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense	\$ 1,117	\$ 1,038	\$ 1,020	\$ 1,033	\$ 1,207	\$ 1,265	\$ 1,215	19%	\$ 3,175	\$ 3,687	16%
Adjusted Operating Expenses	829	805	789	775	792	801	815	3%	2,423	2,408	(1%)
Provision for Loan Losses	(3)	1	6	2	40	52	13	117%	4	105	NM
Core Income Before Taxes and Minority Interest	291	232	225	256	375	412	387	72%	748	1,174	57%
Income Taxes	107	86	82	93	135	151	139	70%	275	425	55%
Minority Interest, Net of Tax	-	-	-	-	-	-	(2)	NM	-	(2)	NM
Core Income	<u>\$ 184</u>	<u>\$ 146</u>	<u>\$ 143</u>	<u>\$ 163</u>	<u>\$ 240</u>	<u>\$ 261</u>	<u>\$ 250</u>	75%	<u>\$ 473</u>	<u>\$ 751</u>	59%
Average Assets (in billions of dollars)	<u>\$ 88</u>	<u>\$ 81</u>	<u>\$ 76</u>	<u>\$ 81</u>	<u>\$ 85</u>	<u>\$ 96</u>	<u>\$ 96</u>	26%	<u>\$ 82</u>	<u>\$ 92</u>	12%
Return on Assets	<u>0.85%</u>	<u>0.72%</u>	<u>0.75%</u>	<u>0.80%</u>	<u>1.14%</u>	<u>1.09%</u>	<u>1.04%</u>		<u>0.77%</u>	<u>1.09%</u>	

**GLOBAL CORPORATE AND INVESTMENT BANK
EMERGING MARKETS CORPORATE BANKING**

(In millions of dollars)

	<u>1Q 1999</u>	<u>2Q 1999</u>	<u>3Q 1999</u>	<u>4Q 1999</u>	<u>1Q 2000</u>	<u>2Q 2000</u>	<u>3Q 2000</u>	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense	\$ 1,145	\$ 1,098	\$ 1,057	\$ 1,052	\$ 1,240	\$ 1,272	\$ 1,265	20%	\$ 3,300	\$ 3,777	14%
Adjusted Operating Expenses	522	525	535	547	536	604	597	12%	1,582	1,737	10%
Provision for Loan Losses	115	110	32	90	84	79	22	(31%)	257	185	(28%)
Core Income Before Taxes and Minority Interest	508	463	490	415	620	589	646	32%	1,461	1,855	27%
Income Taxes	192	175	186	156	226	215	245	32%	553	686	24%
Minority Interest, Net of Tax	1	2	1	2	2	4	-	(100%)	4	6	50%
Core Income	<u>\$ 315</u>	<u>\$ 286</u>	<u>\$ 303</u>	<u>\$ 257</u>	<u>\$ 392</u>	<u>\$ 370</u>	<u>\$ 401</u>	32%	<u>\$ 904</u>	<u>\$ 1,163</u>	29%
Average Assets (in billions of dollars)	<u>\$ 80</u>	<u>\$ 83</u>	<u>\$ 82</u>	<u>\$ 82</u>	<u>\$ 83</u>	<u>\$ 87</u>	<u>\$ 93</u>	13%	<u>\$ 82</u>	<u>\$ 88</u>	7%
Return on Assets	<u>1.60%</u>	<u>1.38%</u>	<u>1.47%</u>	<u>1.24%</u>	<u>1.90%</u>	<u>1.71%</u>	<u>1.72%</u>		<u>1.47%</u>	<u>1.77%</u>	

NM Not meaningful

Reclassified to conform to the current period's presentation.

GLOBAL CORPORATE AND INVESTMENT BANK
TRAVELERS PROPERTY CASUALTY - COMMERCIAL LINES

(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
REVENUES, NET OF INTEREST EXPENSE *	\$ 1,534	\$ 1,558	\$ 1,578	\$ 1,595	\$ 1,568	\$ 1,626	\$ 1,747	11%	\$ 4,670	\$ 4,941	6%
CORE INCOME (1)	\$ 189	\$ 201	\$ 255	\$ 200	\$ 240	\$ 267	\$ 315	24%	\$ 645	\$ 822	27%
Net written premiums by market (2):											
Commercial accounts	\$ 443.6	\$ 440.1	\$ 469.9	\$ 462.7	\$ 487.4	\$ 457.4	\$ 563.1	20%	\$ 1,353.6	\$ 1,507.9	11%
Select accounts	372.3	393.4	355.4	373.0	387.3	406.8	382.4	8%	1,121.1	1,176.5	5%
Specialty accounts	148.2	159.8	158.4	143.1	180.5	310.0	274.3	73%	466.4	764.8	64%
National accounts	149.9	101.4	148.8	88.3	92.0	58.5	131.4	(12%)	400.1	281.9	(30%)
Total net written premiums (a)	\$ 1,114.0	\$ 1,094.7	\$ 1,132.5	\$ 1,067.1	\$ 1,147.2	\$ 1,232.7	\$ 1,351.2	19%	\$ 3,341.2	\$ 3,731.1	12%
Statutory ratio development:											
Earned premiums (b)	\$ 1,072.7	\$ 1,100.8	\$ 1,110.3	\$ 1,090.7	\$ 1,079.0	\$ 1,120.5	\$ 1,232.5	11%	3,283.8	\$ 3,432.0	5%
Losses and loss adjustment expenses (3) (c)	817.5	827.2	928.8	832.2	792.7	854.7	960.3	3%	2,573.5	2,607.7	1%
Other underwriting expenses (d)	317.9	333.8	349.8	350.6	320.4	373.3	350.5	-	1,001.5	1,044.2	4%
Total deductions	1,135.4	1,161.0	1,278.6	1,182.8	1,113.1	1,228.0	1,310.8	3%	3,575.0	3,651.9	2%
Statutory underwriting loss	\$ (62.7)	\$ (60.2)	\$ (168.3)	\$ (92.1)	\$ (34.1)	\$ (107.5)	\$ (78.3)	53%	\$ (291.2)	\$ (219.9)	24%
Statutory combined ratio: (2), (3), (4)											
Loss and loss adjustment expense ratio (c / b)	76.2%	75.1%	83.7%	76.3%	73.5%	76.3%	77.9%		78.4%	76.0%	
Other underwriting expense ratio (d / a)	28.5%	30.5%	30.9%	32.9%	27.9%	30.3%	25.9%		30.0%	28.0%	
Combined ratio	104.7%	105.6%	114.6%	109.2%	101.4%	106.6%	103.8%		108.4%	104.0%	
Net investment income (pre-tax)	\$ 412.6	\$ 410.5	\$ 420.2	\$ 445.4	\$ 435.9	\$ 439.1	\$ 418.5	-	\$ 1,243.3	\$ 1,293.5	4%
Effective tax rate on net investment income	26.6%	26.5%	26.7%	27.1%	26.9%	26.9%	26.6%		26.6%	26.8%	
Catastrophe losses, net of reinsurance (after-tax)	\$ -	\$ 9.9	\$ 17.4	\$ -	\$ -	\$ -	\$ -	NM	\$ 27.3	\$ -	NM

(1) During April 2000, Travelers Insurance Group Inc. completed a cash tender offer to purchase all the outstanding shares of Class A Common Stock of Travelers Property Casualty Corp. at a price of \$41.95 per share. Results for the periods prior to April 20, 2000 are net of minority interest.

(2) The 2000 second quarter and nine months net written premiums include a \$130.7 million adjustment associated with the acquisition of the Reliance Surety business. Excluding this transaction, the loss and loss adjustment expense ratio, other underwriting expense ratio, and combined ratio for the 2000 second quarter were 76.3%, 29.1% and 105.4%, respectively, and for the 2000 nine months were 76.0%, 27.5% and 103.5%, respectively.

(3) The 1999 third quarter and nine months include the effects of a settlement of an asbestos liability, which increased losses and loss adjustment expenses, for statutory purposes only, by \$105.2 million. Excluding this transaction, the statutory loss and loss adjustment expense ratio, other underwriting expense ratio, and combined ratio for the 1999 third quarter were 74.2%, 30.9% and 105.1%, respectively, and for the 1999 nine months were 75.2%, 30.0% and 105.2%, respectively.

(4) Before policyholder dividends.

* Excludes realized gains on investments

NM - Not meaningful

GLOBAL INVESTMENT MANAGEMENT & PRIVATE BANKING
SSB CITI ASSET MANAGEMENT GROUP AND GLOBAL RETIREMENT SERVICES
(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Revenues:											
Investment advisory, admin. & distribution fees	\$ 341	\$ 339	\$ 345	\$ 388	\$ 413	\$ 469	\$ 472	37%	\$ 1,025	\$ 1,354	32%
Unit Investment Trust revenues - net	9	10	21	8	12	7	16	(24%)	40	35	(13%)
Other revenues, net interest expense	6	9	5	13	11	3	3	(40%)	20	17	(15%)
Total revenues	356	358	371	409	436	479	491	32%	1,085	1,406	30%
Expenses:											
Employee compensation and benefits	107	100	111	124	135	144	150	35%	318	429	35%
Mutual fund commission expense	30	28	34	28	29	34	26	(24%)	92	89	(3%)
Other expenses	85	90	86	126	114	148	153	78%	261	415	59%
Total expenses	222	218	231	278	278	326	329	42%	671	933	39%
Core income before income taxes	134	140	140	131	158	153	162	16%	414	473	14%
Provision for income taxes	53	55	56	52	63	61	66	18%	164	190	16%
Core income	\$ 81	\$ 85	\$ 84	\$ 79	\$ 95	\$ 92	\$ 96	14%	\$ 250	\$ 283	13%
Pre-tax profit margin	37.5%	39.2%	37.8%	31.9%	36.3%	31.9%	33.0%		38.1%	33.7%	
Assets Under Management by Product Type (in billions of dollars):											
Money market and institutional liquidity funds:											
Retail	\$ 70.7	\$ 69.8	\$ 71.1	\$ 74.6	\$ 83.2	\$ 79.3	\$ 83.7	18%			
Institutional	16.9	15.2	16.6	18.9	17.0	18.2	20.0	20%			
Total money market and institutional liquidity funds	87.6	85.0	87.7	93.5	100.2	97.5	103.7	18%			
Long-term mutual funds:											
Equity / Balanced	43.8	45.7	44.7	50.4	53.4	53.2	54.5	22%			
Taxable Fixed Income	29.1	30.1	28.4	22.5	21.4	21.6	20.0	(30%)			
Tax Exempt Fixed Income	10.9	10.2	9.7	8.8	8.5	8.3	8.5	(12%)			
Annuities	4.1	4.5	4.6	5.4	5.8	5.8	6.1	33%			
Total long-term mutual funds	87.9	90.5	87.4	87.1	89.1	88.9	89.1	2%			
Managed accounts:											
Private client	43.2	46.3	47.5	51.1	54.4	55.5	59.5	25%			
Institutional	91.4	95.6	96.2	100.0	97.8	96.7	94.0	(2%)			
Emerging Markets Pension Administration	-	-	-	-	1.1	4.5	4.9	NM			
Total managed accounts	134.6	141.9	143.7	151.1	153.3	156.7	158.4	10%			
Unit Investment Trusts held in client accounts	12.8	12.9	12.3	12.9	12.3	11.2	10.9	(11%)			
Alternative Investment Strategies	28.1	30.0	32.6	32.7	33.0	34.3	34.4	6%			
Total assets under management (1)	\$ 351.0	\$ 360.3	\$ 363.7	\$ 377.3	\$ 387.9	\$ 388.6	\$ 396.5	9%			
Assets Under Management by Client Type (in billions of dollars):											
Retail	\$ 210.9	\$ 215.4	\$ 214.8	\$ 222.6	\$ 236.2	\$ 231.2	\$ 240.6	12%			
Emerging Markets Pension Administration	-	-	-	-	1.1	4.5	4.9	NM			
Institutional (including Alternate Investment Strategies)	140.1	144.9	148.9	154.7	150.6	152.9	151.0	1%			
Total assets under management	\$ 351.0	\$ 360.3	\$ 363.7	\$ 377.3	\$ 387.9	\$ 388.6	\$ 396.5	9%			
Number of Morningstar 4- and 5-star funds	22	17	20	20	20	19	22	10%			
Global Retirement Services (in billions of dollars):											
Emerging Markets Pension Administration -											
Assets Under Management (2)	\$ 10.6	\$ 11.5	\$ 11.8	\$ 12.3	\$ 13.9	\$ 13.7	\$ 13.8	17%			
Number of Participants / Affiliates (in millions)	5.2	5.3	5.5	5.7	5.9	6.1	6.2	13%			
CitiStreet Joint Venture - Assets Under Administration	-	-	-	-	-	189.2	196.4	NM			

(1) Includes \$29, \$35, \$36 and \$31 billion for the 1999 first, second, third and fourth quarters, respectively, and \$31 billion in each 2000 quarter for Global Private Bank clients.
(2) Includes assets under management for both majority- and minority-owned pension fund administration businesses in Latin America.

NM - Not meaningful

Reclassified to conform to the current period's presentation.

GLOBAL INVESTMENT MANAGEMENT & PRIVATE BANKING
GLOBAL PRIVATE BANK

(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense	\$ 274	\$ 301	\$ 305	\$ 332	\$ 362	\$ 338	\$ 337	10%	\$ 880	\$ 1,037	18%
Adjusted Operating Expenses	179	186	190	215	213	210	214	13%	555	637	15%
Provision for Loan Losses	8	2	2	-	22	3	(3)	NM	12	22	83%
Core Income Before Taxes	87	113	113	117	127	125	126	12%	313	378	21%
Income Taxes	32	42	43	44	47	46	46	7%	117	139	19%
Core Income	\$ 55	\$ 71	\$ 70	\$ 73	\$ 80	\$ 79	\$ 80	14%	\$ 196	\$ 239	22%
Average Assets (in billions of dollars)	\$ 18	\$ 19	\$ 21	\$ 23	\$ 23	\$ 25	\$ 26	24%	\$ 19	\$ 25	32%
Return on Assets	1.24%	1.50%	1.32%	1.26%	1.40%	1.27%	1.22%		1.38%	1.28%	
Client Business Volumes (in billions of dollars)	\$ 119	\$ 125	\$ 128	\$ 140	\$ 144	\$ 149	\$ 154	20%			
Client Business Volumes (in billions of dollars):											
Proprietary Managed Assets	\$ 27	\$ 27	\$ 27	\$ 29	\$ 29	\$ 30	\$ 31	15%			
Other Assets under Fee based Management	3	3	3	4	5	5	5	67%			
Banking and Fiduciary Deposits	27	27	27	27	28	28	28	4%			
Loans	17	20	23	24	25	27	27	17%			
Other, Principally Custody Accounts	45	48	48	56	57	59	63	31%			
Total Client Business Volumes	\$ 119	\$ 125	\$ 128	\$ 140	\$ 144	\$ 149	\$ 154	20%			
Revenues:											
Customer Revenues											
Net Interest Spread and Recurring											
Fee Based Revenues	\$ 198	\$ 201	\$ 205	\$ 225	\$ 233	\$ 239	\$ 243	19%	\$ 604	\$ 715	18%
Transaction Revenues	38	56	62	68	80	63	59	(5%)	156	202	29%
Total Customer Revenues	236	257	267	293	313	302	302	13%	760	917	21%
Other Revenues (Principally Allocated Equity and Treasury Revenues)											
Total Revenues	\$ 274	\$ 301	\$ 305	\$ 332	\$ 362	\$ 338	\$ 337	10%	\$ 880	\$ 1,037	18%
United States	\$ 101	\$ 109	\$ 107	\$ 112	\$ 121	\$ 120	\$ 124	16%	\$ 317	\$ 365	15%
International	173	192	198	220	241	218	213	8%	563	672	19%
	\$ 274	\$ 301	\$ 305	\$ 332	\$ 362	\$ 338	\$ 337	10%	\$ 880	\$ 1,037	18%
Net Credit Loss Ratio	0.18%	0.05%	0.05%	0.13%	0.18%	0.05%	0.03%				
Loans 90+ Days Past Due:											
In Millions of Dollars	\$ 191	\$ 162	\$ 145	\$ 120	\$ 87	\$ 78	\$ 90	(38%)			
Delinquency Ratio (% of Avg Loans)	1.10%	0.88%	0.69%	0.54%	0.37%	0.32%	0.36%				

NM - Not meaningful

Reclassified to conform to the current period's presentation.

INVESTMENT ACTIVITIES

(In millions of dollars)

	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Revenues:											
Proprietary Investments (1)	\$ 103	\$ 219	\$ 289	\$ 191	\$ 1,363	\$ 294	\$ 92	(68%)	\$ 611	\$ 1,749	186%
LDC Debt Sales/Refinancing	20	18	19	21	(112)	69	354	NM	57	311	446%
Insurance Portfolio Gains (Losses) (2)	30	33	3	144	(235)	24	49	NM	66	(162)	NM
Total Revenues	<u>\$ 153</u>	<u>\$ 270</u>	<u>\$ 311</u>	<u>\$ 356</u>	<u>\$ 1,016</u>	<u>\$ 387</u>	<u>\$ 495</u>	59%	<u>\$ 734</u>	<u>\$ 1,898</u>	159%
Core Income:											
Proprietary Investments (1)	\$ 59	\$ 133	\$ 179	\$ 115	\$ 850	\$ 175	\$ 39	(78%)	\$ 371	\$ 1,064	187%
LDC Debt Sales/Refinancing	13	11	11	12	(69)	42	222	NM	35	195	457%
Insurance Portfolio Gains (Losses) (2)	17	18	4	86	(147)	17	31	675%	39	(99)	NM
Total Core Income	<u>\$ 89</u>	<u>\$ 162</u>	<u>\$ 194</u>	<u>\$ 213</u>	<u>\$ 634</u>	<u>\$ 234</u>	<u>\$ 292</u>	51%	<u>\$ 445</u>	<u>\$ 1,160</u>	161%
Period End Assets:											
Proprietary Investments	\$ 5,200	\$ 5,429	\$ 6,194	\$ 7,081	\$ 7,804	\$ 8,170	\$ 8,027	30%			
LDC Debt Sales/Refinancing	3,377	3,358	3,304	3,371	3,285	3,002	2,651	(20%)			
Total Period End Assets	<u>\$ 8,577</u>	<u>\$ 8,787</u>	<u>\$ 9,498</u>	<u>\$ 10,452</u>	<u>\$ 11,089</u>	<u>\$ 11,172</u>	<u>\$ 10,678</u>	12%			

(1) Includes Venture Capital Activities and certain other corporate investments.

(2) Represents gains (losses) on investments held by insurance companies (see page 27 for Insurance Investment Portfolio details).

NM - Not meaningful

Reclassified to conform to the current period's presentation.

CITIGROUP CONSOLIDATED STATEMENT OF INCOME
(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Revenues											
Loan interest, including fees	\$ 5,888	\$ 5,614	\$ 5,784	\$ 5,886	\$ 6,024	\$ 6,563	\$ 7,049	22%	\$ 17,286	\$ 19,636	14%
Other interest and dividends	5,414	5,449	5,417	5,448	5,878	6,581	7,067	30%	16,280	19,526	20%
Insurance premiums	2,526	2,616	2,636	2,663	2,717	2,733	2,803	6%	7,778	8,253	6%
Commissions and fees	2,872	3,153	3,149	3,549	3,998	3,829	3,969	26%	9,174	11,796	29%
Principal transactions	1,770	1,272	954	1,164	1,723	1,435	1,547	62%	3,996	4,705	18%
Asset management and administration fees	955	1,003	1,056	1,150	1,284	1,332	1,331	26%	3,014	3,947	31%
Realized gains (losses) from sales of investments	53	188	35	281	(169)	280	507	NM	276	618	124%
Other income	1,043	1,141	1,066	810	2,253	942	801	(25%)	3,250	3,996	23%
Total revenues	20,521	20,436	20,097	20,951	23,708	23,695	25,074	25%	61,054	72,477	19%
Interest expense	6,451	6,056	6,076	6,185	6,724	7,791	8,737	44%	18,583	23,252	25%
Total revenues, net of interest expense	14,070	14,380	14,021	14,766	16,984	15,904	16,337	17%	42,471	49,225	16%
Provisions for Benefits, Claims, and Credit Losses											
Policyholder benefits and claims	2,048	2,151	2,258	2,214	2,251	2,307	2,373	5%	6,457	6,931	7%
Provision for credit losses	729	790	632	686	751	711	633	-	2,151	2,095	(3%)
Total provisions for benefits, claims, and credit losses	2,777	2,941	2,890	2,900	3,002	3,018	3,006	4%	8,608	9,026	5%
Operating Expenses											
Non-insurance compensation and benefits	3,755	3,615	3,531	3,635	4,125	4,188	4,332	23%	10,901	12,645	16%
Insurance underwriting, acquisition and operating	841	817	786	909	848	800	788	-	2,444	2,436	-
Restructuring-related items	(130)	47	22	(27)	20	3	36	64%	(61)	59	NM
Other operating	2,855	3,045	2,922	3,158	3,333	3,251	3,323	14%	8,822	9,907	12%
Total operating expenses	7,321	7,524	7,261	7,675	8,326	8,242	8,479	17%	22,106	25,047	13%
Income before Income Taxes, Minority Interest and Cumulative Effect of Accounting Changes	3,972	3,915	3,870	4,191	5,656	4,644	4,852	25%	11,757	15,152	29%
Provision for income taxes	1,423	1,402	1,379	1,499	2,011	1,619	1,751	27%	4,204	5,381	28%
Minority interest, net of income taxes	60	65	56	70	55	20	13	(77%)	181	88	(51%)
Income before Cumulative Effect of Accounting Changes	2,489	2,448	2,435	2,622	3,590	3,005	3,088	27%	7,372	9,683	31%
Cumulative effect of accounting changes	(127)	-	-	-	-	-	-	-	(127)	-	NM
Net Income	\$ 2,362	\$ 2,448	\$ 2,435	\$ 2,622	\$ 3,590	\$ 3,005	\$ 3,088	27%	\$ 7,245	\$ 9,683	34%

NM - Not meaningful

CITIGROUP EARNINGS ANALYSIS - MANAGED BASIS

(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense	\$ 14,070	\$ 14,380	\$ 14,021	\$ 14,766	\$ 16,984	\$ 15,904	\$ 16,337	17%	\$ 42,471	\$ 49,225	16%
Effect of Credit Card Securitization Activity	588	570	552	559	519	469	427	(23%)	1,710	1,415	(17%)
Adjusted Revenues, Net of Interest Expense	14,658	14,950	14,573	15,325	17,503	16,373	16,764	15%	44,181	50,640	15%
Total Operating Expenses	7,321	7,524	7,261	7,675	8,326	8,242	8,479	17%	22,106	25,047	13%
Restructuring-Related Items (1)	130	(47)	(22)	27	(20)	(3)	(36)	64%	61	(59)	NM
Adjusted Operating Expenses	7,451	7,477	7,239	7,702	8,306	8,239	8,443	17%	22,167	24,988	13%
Operating Margin	7,207	7,473	7,334	7,623	9,197	8,134	8,321	13%	22,014	25,652	17%
Provisions for Benefits, Claims and Credit Losses	2,777	2,941	2,890	2,900	3,002	3,018	3,006	4%	8,608	9,026	5%
Effect of Credit Card Securitization Activity	588	570	552	559	519	469	427	(23%)	1,710	1,415	(17%)
Adjusted Provisions for Benefits, Claims and Credit Losses	3,365	3,511	3,442	3,459	3,521	3,487	3,433	-	10,318	10,441	1%
Core Income Before Income Taxes and Minority Interest	3,842	3,962	3,892	4,164	5,676	4,647	4,888	26%	11,696	15,211	30%
Taxes on Core Income	1,367	1,420	1,386	1,489	2,019	1,620	1,764	27%	4,173	5,403	29%
Minority Interest, Net of Income Taxes	60	65	56	70	55	20	13	(77%)	181	88	(51%)
Core Income	2,415	2,477	2,450	2,605	3,602	3,007	3,111	27%	7,342	9,720	32%
Restructuring-Related Items After-tax (1)	74	(29)	(15)	17	(12)	(2)	(23)	53%	30	(37)	NM
Cumulative Effect of Accounting Changes (2)	(127)	-	-	-	-	-	-	-	(127)	-	NM
Net Income	\$ 2,362	\$ 2,448	\$ 2,435	\$ 2,622	\$ 3,590	\$ 3,005	\$ 3,088	27%	\$ 7,245	\$ 9,683	34%

(1) Includes restructuring charges of \$49 million pretax (\$31 million after-tax) in the 1999 third quarter, \$82 million pretax (\$51 million after-tax) in the 1999 fourth quarter, \$22 million pretax (\$14 million after-tax) in the 2000 second quarter and \$24 million pretax (\$15 million after-tax) in the 2000 third quarter, and credits for reversals of prior charges of \$211 million pretax (\$125 million after-tax) in the 1999 first quarter, \$68 million pretax (\$41 million after-tax) in the 1999 third quarter, \$122 million pretax (\$76 million after-tax) in the 1999 fourth quarter and \$48 million pretax (\$31 million after-tax) in the 2000 second quarter. Also includes accelerated depreciation charges of \$81 million pretax (\$51 million after-tax) in the 1999 first quarter, \$47 million pretax (\$29 million after-tax) in the 1999 second quarter, \$41 million pretax (\$25 million after-tax) in the 1999 third quarter, \$13 million pretax (\$8 million after-tax) in the 1999 fourth quarter, \$20 million pretax (\$12 million after-tax) in the 2000 first quarter, \$29 million pretax (\$19 million after-tax) in the 2000 second quarter, and \$12 million pretax (\$8 million after-tax) in the 2000 third quarter.

(2) First quarter 1999 accounting changes refer to adoption of Statement of Position ("SOP") 97-3, "Accounting by Insurance and Other Enterprises for Insurance-Related Assessments" (SOP 97-3) of (\$135) million; adoption of SOP 98-7, "Deposit Accounting: Accounting for Insurance and Reinsurance Contracts That Do Not Transfer Insurance Risk" of \$23 million; and the adoption of SOP 98-5, "Reporting on the Costs of Start-Up Activities" of (\$15) million.

NM - Not meaningful

CONSUMER LOAN DELINQUENCY AMOUNTS, NET CREDIT LOSSES AND RATIOS
(In millions of dollars, except loan amounts in billions)



	EOP Loans		90 Days Or More Past Due (1)			Average Loans		Net Credit Losses (1)								
	3Q 2000		3Q 2000	2Q 2000	3Q 1999	3Q 2000		3Q 2000	2Q 2000	3Q 1999						
Citibanking North America	\$	7.1	\$	33	\$	33	\$	64	\$	15	\$	15	\$	19		
Ratio				0.46%		0.47%		0.90%		0.86%		0.88%		1.06%		
Mortgage Banking		38.9		709		709		629		5		4		8		
Ratio				1.82%		1.98%		2.28%		0.06%		0.05%		0.12%		
N.A. Bankcards		83.0		1,022		929		1,000		714		745		777		
Ratio				1.23%		1.18%		1.42%		3.50%		3.96%		4.40%		
Other Cards		1.9		20		24		19		13		12		14		
Ratio				1.05%		1.17%		1.06%		3.00%		2.84%		3.23%		
CitiFinancial		18.5		239		229		186		86		80		71		
Ratio				1.29%		1.32%		1.27%		1.91%		1.93%		2.00%		
Europe, Middle East and Africa		16.2		800		868		953		64		65		69		
Ratio				4.93%		5.09%		5.45%		1.54%		1.57%		1.60%		
Asia Pacific		25.8		359		405		450		70		64		73		
Ratio				1.39%		1.56%		1.87%		1.08%		1.01%		1.23%		
Latin America		7.0		319		323		325		69		76		110		
Ratio				4.55%		4.52%		4.10%		3.89%		4.25%		5.55%		
Global Private Bank		25.2		90		78		145		2		3		2		
Ratio				0.36%		0.32%		0.69%		0.03%		0.05%		0.05%		
Other		0.3		-		-		1		0.3		-		7		
Total Managed		223.9		3,591		3,598		3,772		219.3		1,038		1,150		
Ratio				1.60%		1.67%		1.96%		1.88%		2.06%		2.41%		
Securitization Activities:																
Securitized Credit Card Receivables		(45.8)		(611)		(544)		(704)		(44.1)		(386)		(441)		
Loans Held for Sale		(8.0)		(66)		(62)		(37)		(7.8)		(41)		(28)		
		(53.8)		(677)		(606)		(741)		(51.9)		(427)		(469)		
		(52)												(552)		
Total Loans	\$	170.1	\$	2,914	\$	2,992	\$	3,031	\$	167.4	\$	611	\$	595	\$	598
Ratio				1.71%		1.84%		2.18%		1.45%		1.54%		1.74%		

(1) The ratios of 90 days or more past due and net credit losses are calculated based on end-of-period and average loans, respectively, both net of unearned income.

Reclassified to conform to the current period's presentation.

DETAILS OF CREDIT LOSS EXPERIENCE

(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000
Allowance for credit losses at beginning of period	\$ 6,617	\$ 6,662	\$ 6,743	\$ 6,706	\$ 6,679	\$ 6,657	\$ 6,736
Provision for credit losses							
Consumer	617	679	594	594	627	580	591
Commercial	112	111	38	92	124	131	42
	<u>729</u>	<u>790</u>	<u>632</u>	<u>686</u>	<u>751</u>	<u>711</u>	<u>633</u>
Gross credit losses							
Consumer	694	771	743	737	775	766	771
Commercial	132	135	104	158	143	155	74
	<u>826</u>	<u>906</u>	<u>847</u>	<u>895</u>	<u>918</u>	<u>921</u>	<u>845</u>
Credit recoveries							
Consumer	118	140	145	136	147	171	160
Commercial	20	24	16	57	19	24	32
	<u>138</u>	<u>164</u>	<u>161</u>	<u>193</u>	<u>166</u>	<u>195</u>	<u>192</u>
Net credit losses	<u>688</u>	<u>742</u>	<u>686</u>	<u>702</u>	<u>752</u>	<u>726</u>	<u>653</u>
Other -- net	4	33	17	(11)	(21)	94	(37)
Allowance for credit losses at end of period	<u>\$ 6,662</u>	<u>\$ 6,743</u>	<u>\$ 6,706</u>	<u>\$ 6,679</u>	<u>\$ 6,657</u>	<u>\$ 6,736</u>	<u>\$ 6,679</u>
Net consumer credit losses	\$576	\$631	\$598	\$601	\$628	\$595	\$611
As a percentage of average consumer loans	1.79%	1.91%	1.74%	1.68%	1.71%	1.54%	1.45%
Net commercial credit losses	\$112	\$111	\$88	\$101	\$124	\$131	\$42
As a percentage of average commercial loans	0.49%	0.48%	0.37%	0.42%	0.52%	0.51%	0.15%
<u>ALLOWANCE FOR CREDIT LOSSES</u>							
Consumer	\$ 3,355	\$ 3,436	\$ 3,449	\$ 3,431	\$ 3,409	\$ 3,391	\$ 3,338
Commercial	3,307	3,307	3,257	3,248	3,248	3,345	3,341
Total Allowance for Credit Losses	<u>\$ 6,662</u>	<u>\$ 6,743</u>	<u>\$ 6,706</u>	<u>\$ 6,679</u>	<u>\$ 6,657</u>	<u>\$ 6,736</u>	<u>\$ 6,679</u>
Allowance As a Percent of Total Loans							
Consumer	2.58%	2.57%	2.49%	2.32%	2.25%	2.08%	1.96%
Commercial	3.43%	3.35%	3.30%	3.37%	3.19%	3.01%	2.85%
Total	2.94%	2.90%	2.83%	2.73%	2.63%	2.46%	2.33%

CITIGROUP SUPPLEMENTAL DATA

(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000
<u>CASH-BASIS AND RENEGOTIATED LOANS</u>							
Commercial Cash-Basis Loans							
Collateral Dependent (at lower of cost or collateral value) (1)	\$ 358	\$ 214	\$ 277	\$ 241	\$ 237	\$ 210	\$ 167
Other	1,277	1,341	1,232	1,162	1,218	1,428	1,515
Total Commercial Cash-Basis Loans	<u>\$ 1,635</u>	<u>\$ 1,555</u>	<u>\$ 1,509</u>	<u>\$ 1,403</u>	<u>\$ 1,455</u>	<u>\$ 1,638</u>	<u>\$ 1,682</u>
Commercial Cash-Basis Loans							
Emerging Markets	\$ 1,095	\$ 1,197	\$ 1,154	\$ 1,044	\$ 1,066	\$ 1,132	\$ 1,185
Global Relationship Banking	308	279	302	304	319	465	453
Insurance Subsidiaries	218	66	40	41	59	38	40
Investment Activities	14	13	13	14	11	3	4
Total Commercial Cash-Basis Loans	<u>\$ 1,635</u>	<u>\$ 1,555</u>	<u>\$ 1,509</u>	<u>\$ 1,403</u>	<u>\$ 1,455</u>	<u>\$ 1,638</u>	<u>\$ 1,682</u>
Commercial Renegotiated Loans	<u>\$ 47</u>	<u>\$ 50</u>	<u>\$ 68</u>	<u>\$ 59</u>	<u>\$ 46</u>	<u>\$ 27</u>	<u>\$ 22</u>
Consumer Loans on which Accrual of Interest has been Suspended	<u>\$ 2,252</u>	<u>\$ 2,259</u>	<u>\$ 2,214</u>	<u>\$ 2,230</u>	<u>\$ 2,217</u>	<u>\$ 2,191</u>	<u>\$ 2,096</u>
<u>OTHER REAL ESTATE OWNED</u>							
Consumer (2)	\$ 217	\$ 213	\$ 211	\$ 204	\$ 189	\$ 180	\$ 180
Emerging Markets	26	28	50	44	43	43	42
Global Relationship Banking	212	178	178	156	141	135	122
Insurance Subsidiaries	242	445	445	311	310	114	113
Total Commercial (2)	<u>480</u>	<u>651</u>	<u>673</u>	<u>511</u>	<u>494</u>	<u>292</u>	<u>277</u>
Corporate/Other	8	8	8	14	9	8	8
Total	<u>\$ 705</u>	<u>\$ 872</u>	<u>\$ 892</u>	<u>\$ 729</u>	<u>\$ 692</u>	<u>\$ 480</u>	<u>\$ 465</u>
<u>ASSETS PENDING DISPOSITION (3)</u>	<u>\$ 95</u>	<u>\$ 89</u>	<u>\$ 87</u>	<u>\$ 86</u>	<u>\$ 97</u>	<u>\$ 93</u>	<u>\$ 89</u>

(1) A cash-basis loan is defined as collateral dependent when repayment is expected to be provided solely by the underlying collateral and there are no other available and reliable sources of repayment, in which case the loans are written down to the lower of cost or collateral value.

(2) Represents repossessed real estate, carried at lower of cost or collateral value.

(3) Represents consumer residential mortgage loans that have a high probability of foreclosure, carried at lower of cost or collateral value.

INSURANCE INVESTMENT PORTFOLIO

(In millions of dollars)

	<u>1Q</u> <u>1999</u>	<u>2Q</u> <u>1999</u>	<u>3Q</u> <u>1999</u>	<u>4Q</u> <u>1999</u>	<u>1Q</u> <u>2000</u>	<u>2Q</u> <u>2000</u>	<u>3Q</u> <u>2000</u>	<u>3Q 2000 vs.</u> <u>3Q 1999 Increase/</u> <u>(Decrease)</u>
Fixed-income investments:								
Available for sale, at market:								
Mortgage-backed securities - principally								
obligations of U.S. Government agencies	\$ 9,595	\$ 9,294	\$ 9,058	\$ 9,010	\$ 9,382	\$ 9,371	\$ 9,679	7%
U.S. Treasury securities and obligations of U.S.								
Government corporations and agencies	3,728	3,324	2,983	2,778	3,033	2,692	2,790	(6%)
Corporates (including redeemable preferreds)	27,346	27,504	27,606	26,635	27,317	27,868	27,602	-
Obligations of states and political subdivisions	11,023	10,672	10,362	9,981	10,049	9,963	10,092	(3%)
Debt securities issued by foreign governments	1,822	1,842	1,631	1,711	1,579	1,626	1,901	17%
Held to maturity, at amortized cost	28	26	24	33	32	31	30	25%
Total fixed income	53,542	52,662	51,664	50,148	51,392	51,551	52,094	1%
Equity securities, at market	1,685	1,819	1,905	2,121	2,111	2,013	1,873	(2%)
Short-term and other	6,651	5,301	5,524	5,322	6,478	6,581	7,753	40%
Total investments held by Insurance companies	<u>\$ 61,878</u>	<u>\$ 59,782</u>	<u>\$ 59,093</u>	<u>\$ 57,591</u>	<u>\$ 59,981</u>	<u>\$ 60,145</u>	<u>\$ 61,720</u>	4%
After tax unrealized gains / (losses) on invested assets	<u>\$ 943</u>	<u>\$ 100</u>	<u>\$ (251)</u>	<u>\$ (587)</u>	<u>\$ (218)</u>	<u>\$ (391)</u>	<u>\$ (18)</u>	(93%)

GLOBAL CONSUMER
GLOBAL CARDS SUPPLEMENTAL DATA (1)

(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Adjusted Revenues, Net of Interest Expense	\$ 2,418	\$ 2,422	\$ 2,460	\$ 2,559	\$ 2,539	\$ 2,550	\$ 2,623	7%	\$ 7,300	\$ 7,712	6%
Adjusted Operating Expenses	964	963	975	997	1,032	1,025	1,048	7%	2,902	3,105	7%
Adjusted Provision for Loan Losses (2)	925	938	914	898	898	848	822	(10%)	2,777	2,568	(8%)
Core Income Before Taxes	529	521	571	664	609	677	753	32%	1,621	2,039	26%
Income Taxes	195	191	211	242	224	247	277	31%	597	748	25%
Core Income	\$ 334	\$ 330	\$ 360	\$ 422	\$ 385	\$ 430	\$ 476	32%	\$ 1,024	\$ 1,291	26%
Managed Average Assets (in billions of dollars)	\$ 81	\$ 82	\$ 84	\$ 85	\$ 88	\$ 92	\$ 97	15%	\$ 82	\$ 92	12%
Return on Managed Assets	1.67%	1.61%	1.70%	1.97%	1.76%	1.88%	1.95%		1.67%	1.87%	
KEY INDICATORS											
(in billions of dollars)											
End of Period Managed Receivables	\$ 80.1	\$ 81.4	\$ 81.8	\$ 85.7	\$ 85.5	\$ 91.6	\$ 95.6	17%			
Total EOP Open Accounts (in millions)	52.6	52.4	52.6	52.7	53.5	55.1	56.8	8%			
Total Sales	\$ 46.3	\$ 51.2	\$ 51.8	\$ 55.2	\$ 54.0	\$ 61.1	\$ 60.6	17%			
Coincident Net Credit Loss Ratio %	4.74%	4.66%	4.45%	4.36%	4.31%	3.90%	3.51%				
Loans 90+ Days Past Due %	1.57%	1.48%	1.49%	1.52%	1.53%	1.25%	1.27%				
GEOGRAPHIC DISTRIBUTION											
Core Income											
North America	\$ 277	\$ 280	\$ 301	\$ 324	\$ 296	\$ 308	\$ 369	23%	\$ 858	\$ 973	13%
International	57	50	59	98	89	122	107	81%	166	318	92%
Total	\$ 334	\$ 330	\$ 360	\$ 422	\$ 385	\$ 430	\$ 476	32%	\$ 1,024	\$ 1,291	26%
Average Loans											
North America	\$ 69.2	\$ 71.2	\$ 71.7	\$ 72.3	\$ 74.3	\$ 77.5	\$ 83.0	16%	\$ 70.7	\$ 78.3	11%
International	8.6	8.7	9.0	9.2	9.6	9.9	9.9	10%	8.8	9.8	11%
Total	\$ 77.8	\$ 79.9	\$ 80.7	\$ 81.5	\$ 83.9	\$ 87.4	\$ 92.9	15%	\$ 79.5	\$ 88.1	11%
Total EOP Open Accounts (in millions)											
North America	42.8	42.4	42.0	42.1	42.3	43.7	45.0	7%			
International	9.8	10.0	10.6	10.6	11.2	11.4	11.8	11%			
Total	52.6	52.4	52.6	52.7	53.5	55.1	56.8	8%			
Total Sales											
North America	\$ 39.6	\$ 44.0	\$ 44.3	\$ 47.2	\$ 45.7	\$ 52.1	\$ 51.3	16%	\$ 127.9	\$ 149.1	17%
International	6.7	7.2	7.5	8.0	8.3	9.0	9.3	24%	21.4	26.6	24%
Total	\$ 46.3	\$ 51.2	\$ 51.8	\$ 55.2	\$ 54.0	\$ 61.1	\$ 60.6	17%	\$ 149.3	\$ 175.7	18%
Net Credit Losses (in millions of dollars):											
North America	\$ 798	\$ 818	\$ 791	\$ 800	\$ 798	\$ 757	\$ 727	(8%)	\$ 2,407	\$ 2,282	(5%)
International	111	110	115	95	101	90	92	(20%)	336	283	(16%)
Total	\$ 909	\$ 928	\$ 906	\$ 895	\$ 899	\$ 847	\$ 819	(10%)	\$ 2,743	\$ 2,565	(6%)

(1) Worldwide Cards consists of the Cards business segment and card operations included within the International consumer segments.

(2) On a managed basis.

Reclassified to conform to the current period's presentation.

**GLOBAL CORPORATE AND INVESTMENT BANK
SUPPLEMENTAL PRODUCT AND REGIONAL RESULTS**

(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
Product View											
Total Revenue											
Global Corporate Finance (1)	\$ 3,348	\$ 3,176	\$ 2,819	\$ 2,954	\$ 3,799	\$ 3,631	\$ 3,791	34%	\$ 9,343	\$ 11,221	20%
Transaction Services (2)	695	712	748	770	826	868	894	20%	2,155	2,588	20%
Private Client	1,404	1,458	1,466	1,605	1,916	1,686	1,675	14%	4,328	5,277	22%
Commercial Lines	1,534	1,558	1,579	1,595	1,568	1,626	1,747	11%	4,670	4,941	6%
Other	156	59	(165)	35	92	45	(10)	94%	50	127	154%
Total GCIB	\$ 7,137	\$ 6,963	\$ 6,446	\$ 6,959	\$ 8,201	\$ 7,856	\$ 8,097	26%	\$ 20,546	\$ 24,154	18%
Core Income											
Global Corporate Finance (1)	\$ 821	\$ 750	\$ 698	\$ 750	\$ 1,068	\$ 849	\$ 883	27%	\$ 2,269	\$ 2,800	23%
Transaction Services (2)	41	42	54	58	101	137	146	170%	137	384	180%
Private Client	212	226	216	264	364	254	247	14%	654	865	32%
Commercial Lines	189	201	255	200	240	267	315	24%	645	822	27%
Other	73	24	(90)	12	56	32	(3)	97%	7	85	NM
Total GCIB	\$ 1,336	\$ 1,243	\$ 1,133	\$ 1,284	\$ 1,829	\$ 1,539	\$ 1,588	40%	\$ 3,712	\$ 4,956	34%
Regional View											
Total Revenue											
JENA (3)	\$ 5,912	\$ 5,721	\$ 5,244	\$ 5,797	\$ 6,775	\$ 6,427	\$ 6,680	27%	\$ 16,877	\$ 19,882	18%
Emerging Markets	1,225	1,242	1,202	1,162	1,426	1,429	1,417	18%	3,669	4,272	16%
Total GCIB	\$ 7,137	\$ 6,963	\$ 6,446	\$ 6,959	\$ 8,201	\$ 7,856	\$ 8,097	26%	\$ 20,546	\$ 24,154	18%
Core Income											
JENA (3)	\$ 1,022	\$ 928	\$ 796	\$ 1,021	\$ 1,407	\$ 1,158	\$ 1,183	49%	\$ 2,746	\$ 3,748	36%
Emerging Markets	314	315	337	263	422	381	405	20%	966	1,208	25%
Total GCIB	\$ 1,336	\$ 1,243	\$ 1,133	\$ 1,284	\$ 1,829	\$ 1,539	\$ 1,588	40%	\$ 3,712	\$ 4,956	34%
Trading Related Revenue											
Fixed Income	\$ 851	\$ 582	\$ 443	\$ 434	\$ 695	\$ 533	\$ 716	62%	\$ 1,876	\$ 1,944	4%
Equities	292	395	292	312	508	436	391	34%	979	1,335	36%
Foreign Exchange	440	313	316	336	339	352	220	(30%)	1,069	911	(15%)
All Other	305	134	(51)	94	104	63	82	NM	388	249	(36%)
Total Trading Related Revenue	\$ 1,888	\$ 1,424	\$ 1,000	\$ 1,176	\$ 1,646	\$ 1,384	\$ 1,409	41%	\$ 4,312	\$ 4,439	3%

(1) Global Corporate Finance includes Global Fixed Income, FX and Structured Products, Global Equities, Global Investment Banking, Global Equipment Finance, Emerging Markets (EM) Sales & Trading, EM Local Finance, Loan Portfolio, Phibro, Robinson Humphrey, Municipals & Stock Loans.

(2) Transaction Services includes e-Business, Cash Management, Trade Finance and Worldwide Securities Services.

(3) JENA includes Japan, Western Europe and North America.

NM Not meaningful

Reclassified to conform to the current period's presentation.

EMERGING MARKETS - CONSUMER AND CORPORATE BANKING (1)

(In millions of dollars)



	1Q 1999	2Q 1999	3Q 1999	4Q 1999	1Q 2000	2Q 2000	3Q 2000	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
REVENUE											
Asia	\$ 955	\$ 1,048	\$ 1,028	\$ 1,016	\$ 1,192	\$ 1,145	\$ 1,104	7%	\$ 3,031	\$ 3,441	14%
Latin America	1,080	1,020	981	1,013	1,136	1,121	1,057	8%	3,081	3,314	8%
CEEMEA	310	366	438	400	445	477	530	21%	1,114	1,452	30%
Other	(2)	6	7	24	29	32	34	386%	11	95	NM
Total	\$ 2,343	\$ 2,440	\$ 2,454	\$ 2,453	\$ 2,802	\$ 2,775	\$ 2,725	11%	\$ 7,237	\$ 8,302	15%
CORE INCOME											
Asia	\$ 172	\$ 229	\$ 237	\$ 183	\$ 314	\$ 300	\$ 285	20%	\$ 638	\$ 899	41%
Latin America	267	200	177	215	267	226	210	19%	644	703	9%
CEEMEA	50	68	106	83	115	111	127	20%	224	353	58%
Other	(24)	(12)	25	9	7	(5)	19	(24%)	(11)	21	NM
Total	\$ 465	\$ 485	\$ 545	\$ 490	\$ 703	\$ 632	\$ 641	18%	\$ 1,495	\$ 1,976	32%
CORE INCOME											
Asia:											
Global Consumer	\$ 81	\$ 84	\$ 92	\$ 99	\$ 144	\$ 142	\$ 142	54%	\$ 257	\$ 428	67%
Global Corporate & Investment Bank	87	131	132	76	149	144	132	-	350	425	21%
Global Investment Management & Private Banking	4	14	13	8	21	14	11	(15%)	31	46	48%
Total Asia	\$ 172	\$ 229	\$ 237	\$ 183	\$ 314	\$ 300	\$ 285	20%	\$ 638	\$ 899	41%
Latin America:											
Global Consumer	\$ 47	\$ 41	\$ 52	\$ 82	\$ 66	\$ 41	\$ 32	(38%)	\$ 140	\$ 139	(1%)
Global Corporate & Investment Bank	203	134	103	106	172	147	146	42%	440	465	6%
Global Investment Management & Private Banking	17	25	22	27	29	38	32	45%	64	99	55%
Total Latin America	\$ 267	\$ 200	\$ 177	\$ 215	\$ 267	\$ 226	\$ 210	19%	\$ 644	\$ 703	9%
CEEMEA:											
Global Consumer	\$ 3	\$ 6	\$ 27	\$ 10	\$ 14	\$ 16	\$ 15	(44%)	\$ 36	\$ 45	25%
Global Corporate & Investment Bank	48	62	77	72	94	95	108	40%	187	297	59%
Global Investment Management & Private Banking	(1)	-	2	1	7	-	4	100%	1	11	NM
Total CEEMEA	\$ 50	\$ 68	\$ 106	\$ 83	\$ 115	\$ 111	\$ 127	20%	\$ 224	\$ 353	58%
Other	(24)	(12)	25	9	7	(5)	19	(24%)	(11)	21	NM
Emerging Markets:											
Global Consumer	\$ 131	\$ 131	\$ 171	\$ 191	\$ 224	\$ 199	\$ 189	11%	\$ 433	\$ 612	41%
Global Corporate & Investment Bank	314	315	337	263	422	381	405	20%	966	1,208	25%
Global Investment Management & Private Banking	20	39	37	36	57	52	47	27%	96	156	63%
Total Emerging Markets	\$ 465	\$ 485	\$ 545	\$ 490	\$ 703	\$ 632	\$ 641	18%	\$ 1,495	\$ 1,976	32%

(1) Also includes Global Investment Management and Private Banking. Excludes Investment Activities.

GLOBAL WEALTH MANAGEMENT
Supplemental Data

(In millions of dollars)



	<u>1Q</u> <u>1999</u>	<u>2Q</u> <u>1999</u>	<u>3Q</u> <u>1999</u>	<u>4Q</u> <u>1999</u>	<u>1Q</u> <u>2000</u>	<u>2Q</u> <u>2000</u>	<u>3Q</u> <u>2000</u>	3Q 2000 vs. 3Q 1999 Increase/ (Decrease)	YTD 3Q 1999	YTD 3Q 2000	YTD 3Q 2000 vs. YTD 3Q 1999 Increase/ (Decrease)
REVENUES											
Private Client	\$ 1,404	\$ 1,558	\$ 1,466	\$ 1,605	\$ 1,916	\$ 1,686	\$ 1,675	14%	\$ 4,428	\$ 5,277	19%
SSB Citi Asset Management	356	358	371	409	436	479	491	32%	1,085	1,406	30%
Global Private Bank	274	301	305	332	362	338	337	10%	880	1,037	18%
Global Consumer Investment, Life Insurance & Annuity Products	1,301	1,424	1,422	1,483	1,670	1,617	1,532	8%	4,147	4,819	16%
Total Global Wealth Management	\$ 3,335	\$ 3,641	\$ 3,564	\$ 3,829	\$ 4,384	\$ 4,120	\$ 4,035	13%	\$ 10,540	\$ 12,539	19%
CORE INCOME											
Private Client	\$ 212	\$ 226	\$ 216	\$ 264	\$ 364	\$ 254	\$ 247	14%	\$ 654	\$ 865	32%
SSB Citi Asset Management	81	85	84	79	95	92	96	14%	250	283	13%
Global Private Bank	55	71	70	73	80	79	80	14%	196	239	22%
Global Consumer Investment, Life Insurance & Annuity Products	259	301	293	269	353	357	335	14%	853	1,045	23%
Total Global Wealth Management	\$ 607	\$ 683	\$ 663	\$ 685	\$ 892	\$ 782	\$ 758	14%	\$ 1,953	\$ 2,432	25%
CLIENT BUSINESS VOLUMES (in billions of dollars)											
Private Client - Client Assets	\$ 816	\$ 852	\$ 845	\$ 965	\$ 1,032	\$ 1,032	\$ 1,047	24%	\$ 845	\$ 1,047	24%
SSB Citi Asset Management - Assets Under Management	351	360	364	377	388	389	397	9%	364	397	9%
PBG - Client Business Volumes	119	125	128	140	144	149	154	20%	128	154	20%
Global Consumer Investment, Life Insurance & Annuity Products	547	560	560	578	593	599	608	9%	560	608	9%
Less Cross-Sell Volumes Included Above	(263)	(269)	(268)	(279)	(294)	(300)	(311)	16%	(268)	(311)	16%
Total Client Business Volumes	\$ 1,570	\$ 1,628	\$ 1,629	\$ 1,781	\$ 1,863	\$ 1,869	\$ 1,895	16%	\$ 1,629	\$ 1,895	16%

Note: Global Wealth Management includes businesses that provide services related to the accumulation and management of wealth.

CITICORP SUPPLEMENTAL DATA
(In millions of dollars)



	<u>1Q</u> <u>1999</u>	<u>2Q</u> <u>1999</u>	<u>3Q</u> <u>1999</u>	<u>4Q</u> <u>1999</u>	<u>1Q</u> <u>2000</u>	<u>2Q</u> <u>2000</u>	<u>3Q</u> <u>2000</u>	<u>YTD</u> <u>3Q</u> <u>1999</u>	<u>YTD</u> <u>3Q</u> <u>2000</u>
NET INTEREST REVENUE STATISTICS									
(taxable equivalent basis)									
Net Interest Revenue	\$ 3,587	\$ 3,651	\$ 3,660	\$ 3,714	\$ 3,713	\$ 3,812	\$ 3,855	\$ 10,898	\$ 11,380
Effect of Credit Card Securitization Activity	1,084	1,020	1,043	1,008	1,019	844	816	3,147	2,679
Total Adjusted	<u>\$ 4,671</u>	<u>\$ 4,671</u>	<u>\$ 4,703</u>	<u>\$ 4,722</u>	<u>\$ 4,732</u>	<u>\$ 4,656</u>	<u>\$ 4,671</u>	<u>\$ 14,045</u>	<u>\$ 14,059</u>
Average Interest Earning Assets (in billions of dollars)	\$ 300.8	\$ 304.4	\$ 307.9	\$ 313.4	\$ 324.6	\$ 347.0	\$ 368.5	\$ 304.4	\$ 346.7
Effect of Credit Card Securitization Activity	44.3	46.7	47.9	48.6	48.2	45.8	44.1	46.3	46.0
Total Adjusted	<u>\$ 345.1</u>	<u>\$ 351.1</u>	<u>\$ 355.8</u>	<u>\$ 362.0</u>	<u>\$ 372.8</u>	<u>\$ 392.8</u>	<u>\$ 412.6</u>	<u>\$ 350.7</u>	<u>\$ 392.7</u>
Net Interest Margin (%)	4.84%	4.81%	4.72%	4.70%	4.60%	4.42%	4.16%	4.79%	4.38%
Effect of Credit Card Securitization Activity	0.65%	0.53%	0.52%	0.47%	0.51%	0.35%	0.34%	0.56%	0.40%
Total Adjusted	<u>5.49%</u>	<u>5.34%</u>	<u>5.24%</u>	<u>5.17%</u>	<u>5.11%</u>	<u>4.77%</u>	<u>4.50%</u>	<u>5.35%</u>	<u>4.78%</u>

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