Guide to Reformatted Quarterly Financial Data Supplement

This guide to the reformatted quarterly financial data supplement is intended to highlight the key changes to the supplement and is not a comprehensive guide to all changes. Please read this guide in conjunction with both the reformatted and past quarterly financial data supplements.
CITIGROUP – FINANCIAL SUMMARY
(In millions of dollars, except per share amounts)

- Total Revenues, Net of Interest Expense
- Total Operating Expenses
- Provision for Loan Losses and for Benefits and Claims
- Income Taxes
- Minority Interest

Income (Loss) from Continuation Operations
- Discontinued Operations, After-tax
- Cumulative Effect of Accounting Change

Net Income (Loss)

Diluted Earnings Per Share:
- Income (Loss) from Continuing Operations
- Net Income (Loss)

Shares (in millions):
- Average Basic
- Average Diluted
- Common Shares Outstanding, at period end

Preferred Dividends - Basic (in millions)
Preferred Dividends - Diluted (in millions)

Financial Ratios:
- Tier 1 Capital Ratio
- Total Capital Ratio
- Leverage Ratio
- Return on Common Equity

Balance Sheet Data, EOP (in billions, except Book Value per Share):
- Total Assets
- Trading Account Assets
- Total Loans
- Total Deposits
- Stockholders' Equity
- Equity and Trust Securities
- Book Value Per Share

Direct Staff (in thousands)

Segment Net Income:
- Global Cards
- Consumer Banking
- Institutional Clients Group
- Global Wealth Management
- Corporate/Other
- Discontinued Operations
- Cumulative Effect of Accounting Change
- Total Net Income

Regional Net Income:
- North America
- Europe, Middle East and Africa (EMEA)
- Latin America
- Asia
- Corporate/Other
- Discontinued Operations
- Cumulative Effect of Accounting Change
- Total Net Income

Discontinued Operations includes CitiCapital.

Income statement summary

Balance sheet summary

New disclosure

Segment and regional net income. Note new segments and regions
North America includes U.S., Canada and Puerto Rico; Latin America includes Mexico; Asia includes Japan
CITIGROUP CONSOLIDATED STATEMENT OF INCOME
(In millions of dollars)

Revenues
- Interest revenue
- Interest expense
  - Net interest revenue
- Commissions and fees
- Principal transactions
- Administrative and other fiduciary fees
- Realized gains (losses) from sales of investments
- Insurance premiums
- Other revenue
  - Total non-interest revenues
  - Total revenues, net of interest expense

Provisions for Credit Losses and for Benefits and Claims
- Provision for loan losses
- Policyholder benefits and claims
- Provision for unfunded lending commitments
  - Total provisions for credit losses and for benefits and claims

Operating Expenses
- Compensation and benefits
- Net occupancy expense
- Technology / communication expense
- Advertising and marketing expense
- Restructuring-related items
- Other operating
  - Total operating expenses

Income (Loss) before Income

Taxes and Minority Interest
- Provision (benefits) for income taxes
- Minority interest, net of income taxes

Income (Loss) from Continuing Operations

Discontinued Operations
- Income from Discontinued Operations
- Gain on Sale
  - Provision for income taxes and minority interest, net of taxes

Income from Discontinued Operations, net
- Cumulative Effect of Accounting Change

Net Income (Loss)
CITIGROUP CONSOLIDATED BALANCE SHEET
(In millions of dollars)

Assets
Cash and due from banks (including segregated cash and other deposits)
Deposits with banks
Federal funds sold and securities borrowed or purchased under agreements to resell
Brokerage receivables
Trading account assets
Investments
Loans, net of unearned income
  Consumer
  Corporate
Loans, net of unearned income
Allowance for loan losses
  Total loans, net
Goodwill
Intangible assets
Other assets
Total assets

Liabilities
Non-interest-bearing deposits in U.S. offices
Interest-bearing deposits in U.S. offices
Non-interest-bearing deposits in offices outside the U.S.
Interest-bearing deposits in offices outside the U.S.
Total deposits
Federal funds purchased and securities loaned or sold under agreements to repurchase
Brokerage payables
Trading account liabilities
Short-term borrowings
Long-term debt
Other liabilities
Total liabilities

Stockholders' equity
Preferred Stock
Common Stock
Additional paid-in capital
Retained earnings
Treasury stock
Accumulated other comprehensive income (loss)
Total stockholders' equity
Total liabilities and stockholders' equity
## CITIGROUP – NET INCOME PRODUCT VIEW
(In millions of dollars)

### Global Cards:
- North America
- EMEA
- Latin America
- Asia

#### Total Global Cards

### Consumer Banking:
- North America
- EMEA
- Latin America
- Asia

#### Total Consumer Banking

### Institutional Clients Group (ICG):
- North America
- EMEA
- Latin America
- Asia

#### Total Institutional Clients Group (ICG)

### Global Wealth Management:
- North America
- EMEA
- Latin America
- Asia

#### Total Global Wealth Management

### Corporate / Other

### Income (Loss) From Continuing Operations

### Discontinued Operations

### Cumulative Effect of Accounting Change

### Net Income (Loss)

- New products and new regions.
- Discontinued Operations includes CitiCapital.

Formerly U.S. Cards and International Cards

Includes former U.S. Retail Distribution, U.S. Consumer Lending, U.S. Commercial Business Group, International Consumer Finance and International Retail Banking

Includes Securities and Banking (which now includes Alternative Investments) and Transaction Services

Smith Barney and Private Bank combined
## CITIGROUP – NET INCOME REGIONAL VIEW

(In millions of dollars)

### North America
- Global Cards
- Consumer Banking
- Institutional Clients Group
  - Securities & Banking
  - Transaction Services
- Global Wealth Management

**Total North America**

### EMEA
- Global Cards
- Consumer Banking
- Institutional Clients Group
  - Securities & Banking
  - Transaction Services
- Global Wealth Management

**Total EMEA**

### Latin America
- Global Cards
- Consumer Banking
- Institutional Clients Group
  - Securities & Banking
  - Transaction Services
- Global Wealth Management

**Total Latin America**

### Asia
- Global Cards
- Consumer Banking
- Institutional Clients Group
  - Securities & Banking
  - Transaction Services
- Global Wealth Management

**Total Asia**

### Corporate / Other

#### Income (Loss) From Continuing Operations

- **Discontinued Operations**
  - Cumulative Effect of Accounting Change

#### Net Income (Loss)

- **NEW:** Regional net income for Securities and Banking and Transaction Services.
- **Discontinued Operations** includes CitiCapital.
CITIGROUP – REVENUES
PRODUCT VIEW
(In millions of dollars)

Global Cards:
  North America
  EMEA
  Latin America
  Asia
  
  Total Global Cards

Formerly U.S. Cards and International Cards

Consumer Banking:
  North America
  EMEA
  Latin America
  Asia
  
  Total Consumer Banking

Includes former U.S. Retail Distribution, U.S. Consumer Lending, U.S. Commercial Business Group, International Consumer Finance and International Retail Banking

Institutional Clients Group (ICG):
  North America
  EMEA
  Latin America
  Asia
  
  Total Institutional Clients Group (ICG)

Includes Securities and Banking (which includes Alternative Investments) and Transaction Services

Global Wealth Management:
  North America
  EMEA
  Latin America
  Asia
  
  Total Global Wealth Management

Smith Barney and Private Bank combined

Corporate / Other

Total Net Revenues

New products and new regions.
### CITIGROUP – REVENUES
#### REGIONAL VIEW

(In millions of dollars)

<table>
<thead>
<tr>
<th>Region</th>
<th>Global Cards</th>
<th>Consumer Banking</th>
<th>Institutional Clients Group</th>
<th>Securities &amp; Banking</th>
<th>Transaction Services</th>
<th>Global Wealth Management</th>
<th>Total Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>North America</td>
<td></td>
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<td>EMEA</td>
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<td>Latin America</td>
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<td>Asia</td>
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<tr>
<td>Total Net Revenues</td>
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</tr>
</tbody>
</table>

- **NEW**: Regional revenue for Securities and Banking and Transaction Services.

Includes U.S., Canada, and Puerto Rico

Includes Mexico

Includes Japan
GLOBAL CARDS
Page 1
(In millions of dollars)

Net Interest Revenue
Non-Interest Revenue

Total Revenues, Net of Interest Expense
Total Operating Expenses

Net Credit Losses
Credit Reserve Build / (Release)
Provision for Benefits & Claims

Provision for Loan Losses and for Benefits and Claims

Income Before Taxes and Minority Interest
Income Taxes and Minority Interest

Net Income

Average Assets (in billions of dollars)
Return on Assets

Net Credit Loss Ratio

Average Risk Capital
Return on Risk Capital
Return on Invested Capital

KEY INDICATORS

EOP Open Accounts (in millions)

<table>
<thead>
<tr>
<th>Region</th>
<th>Total</th>
</tr>
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<tbody>
<tr>
<td>North America</td>
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<tr>
<td>EMEA</td>
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<tr>
<td>Latin America</td>
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<td>Asia</td>
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</tbody>
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Purchase Sales (in billions of dollars)

<table>
<thead>
<tr>
<th>Region</th>
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<tbody>
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<tr>
<td>EMEA</td>
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<td>Latin America</td>
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<td>Asia</td>
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Average Managed Loans

<table>
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<th>Region</th>
<th>Total</th>
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<tbody>
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<td>North America (managed basis)</td>
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<tr>
<td>EMEA</td>
<td></td>
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<tr>
<td>Latin America</td>
<td></td>
</tr>
<tr>
<td>Asia</td>
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</tr>
</tbody>
</table>

NEW: Regional disclosure

Includes former U.S. Cards and International Cards.
Includes Sales Finance, formerly included in Consumer Finance.
GLOBAL CARDS
Page 2
(In millions of dollars)

KEY INDICATORS (continued)

Managed Average Yield
- North America (managed basis)
- EMEA
- Latin America
- Asia

Global Total

Managed Net Interest Revenue as a % of Average Managed Loans
- North America (managed basis)
- EMEA
- Latin America
- Asia

Global Total

Coincident Managed Net Credit Loss Ratio
- North America (managed basis)
- EMEA
- Latin America
- Asia

Global Total

Managed Net Credit Margin as a % of Average Managed Loans
- North America (managed basis)
- EMEA
- Latin America
- Asia

Global Total

Managed Loans 90+ Days Past Due as a % of EOP Managed Loans
- North America (managed basis)
- EMEA
- Latin America
- Asia

Global Total

- Includes former U.S. Cards and International Cards.
- Includes Sales Finance, formerly included in Consumer Finance.
- NEW: Regional disclosure.
- North America on a managed basis; all other regions on a GAAP basis.
NEW: Citi Branded and Retail Partners instead of Bankcard and Private Label.

Citi Branded: general purpose bankcards that are marketed directly to consumers and small businesses. This segment includes our industry-leading products such as PremierPass, CashReturns, and Diamond Preferred, as well as co-branded products that are offered through non-retail partners, such as American Airlines, AT&T, Expedia, and others.

Retail Partners: includes both bankcards and private label cards offered to consumers and small businesses through our partnerships with leading retailers, including Sears, Macy’s, The Home Depot, and many others. This segment also includes sales finance loans, which were previously reported in CitiFinancial results.
### CONSUMER BANKING

#### Includes former U.S. Retail Distribution, U.S. Consumer Lending, U.S. Commercial Business Group, International Consumer Finance and International Retail Banking

#### Expanded disclosure

<table>
<thead>
<tr>
<th>Page 1 – Consumer Banking</th>
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<tbody>
<tr>
<td>(In millions of dollars)</td>
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</tbody>
</table>

#### CONSUMER BANKING

- Net Interest Revenue
- Non-Interest Revenue
- Total Revenues, Net of Interest Expense
- Total Operating Expenses
- Net Credit Losses
- Credit Reserve Build / (Release)
- Provision for Benefits & Claims
- Provision for Loan Losses and for Benefits and Claims
- Income Before Taxes and Minority Interest
- Income Taxes
- Minority Interest, Net of Tax
- **Net Income**
  - Average Assets (in billions of dollars)
  - Return on Assets
  - Average Risk Capital
  - Return on Risk Capital
  - Return on Invested Capital

#### CONSUMER FINANCE JAPAN

- Net Interest Revenue
- Non-Interest Revenue
- Total Revenues, Net of Interest Expense
- Total Operating Expenses
- Net Credit Losses
- Credit Reserve Build / (Release)
- Provision for Benefits & Claims
- Provision for Loan Losses and for Benefits and Claims
- Income Before Taxes and Minority Interest
- Income Taxes
- Minority Interest, Net of Tax
- **Net Income**
  - Average Assets (in billions of dollars)
  - Return on Assets

#### CONSUMER BANKING EXCLUDING CONSUMER FINANCE JAPAN

- Net Interest Revenue
- Non-Interest Revenue
- Total Revenues, Net of Interest Expense
- Total Operating Expenses
- Net Credit Losses
- Credit Reserve Build / (Release)
- Provision for Benefits & Claims
- Provision for Loan Losses and for Benefits and Claims
- Income Before Taxes and Minority Interest
- Income Taxes
- Minority Interest, Net of Tax
- **Net Income**
  - Average Assets (in billions of dollars)
  - Return on Assets
KEY INDICATORS

Branches
  Citibank
  CitiFinancial (excluding Consumer Finance Japan)
    Subtotal
  Consumer Finance Japan
    Total

  North America
  EMEA
  Latin America
  Asia (excluding CF Japan)
    Subtotal
  Consumer Finance Japan
    Total

Accounts (in millions)

  North America
  EMEA
  Latin America
  Asia (excluding Consumer Finance Japan)
    Subtotal
  Consumer Finance Japan
    Total

Average Deposits (in billions of dollars)

  North America
  EMEA
  Latin America
  Asia
    Total

Investment Sales (in billions of dollars)

  North America
  EMEA
  Latin America
  Asia
    Total

Investment AUMs (in billions of dollars)

  North America
  EMEA
  Latin America
  Asia
    Total

NEW: Regional disclosure

NEW: Regional disclosure
KEY INDICATORS (Continued):

Average Loans (in billions of dollars)
- North America
- EMEA
- Latin America
- Asia (excluding CF Japan)
  - Subtotal
- Consumer Finance Japan
  - Total

EOP Loans (in billions of dollars)
- North America
- EMEA
- Latin America
- Asia (excluding CF Japan)
  - Subtotal
- Consumer Finance Japan
  - Total

Net Interest Revenue as a % of Average Loans
- North America
- EMEA
- Latin America
- Asia (excluding CF Japan)
  - Subtotal
- Consumer Finance Japan
  - Total

Net Credit Losses as a % of Average Loans
- North America
- EMEA
- Latin America
- Asia (excluding CF Japan)
  - Subtotal
- Consumer Finance Japan
  - Total

Loans 90+ Days Past Due as a % of EOP Loans
- North America
- EMEA
- Latin America
- Asia (excluding CF Japan)
  - Subtotal
- Consumer Finance Japan
  - Total
CONSUMER BANKING
North America
Page 4

KEY INDICATORS (Continued):

### RESIDENTIAL REAL ESTATE LENDING
- **Average Loans**
- **EOP Loans**
- **Originations**
  - Third Party Mortgage Servicing Portfolio (EOP)
  - Net Servicing & Gain/(Loss) on Sale - (in millions of dollars)
  - Net Interest Revenue (in millions of dollars)
    - % of Avg. Loans (excluding NIR for MBS & Warehouse loans)
  - Net Credit Losses (in millions of dollars)
    - % of Avg. Loans
  - Loans 90+ Days Past Due (in millions of dollars)
    - % of EOP Loans

### AUTO LOANS
- **Average Loans**
- **EOP Loans**
- **Originations**
  - Net Interest Revenue (in millions of dollars)
    - % of Avg. Loans
  - Net Credit Losses (in millions of dollars)
    - % of Avg. Loans
  - Loans 90+ Days Past Due (in millions of dollars)
    - % of EOP Loans

### STUDENT LOANS
- **Average Loans**
- **EOP Loans**
- **Originations**
  - Net Interest Revenue (in millions of dollars)
    - % of Avg. Loans
  - Net Credit Losses (in millions of dollars)
    - % of Avg. Loans
  - Loans 90+ Days Past Due (in millions of dollars)
    - % of EOP Loans

### PERSONAL LOANS & OTHER
- **Average Loans**
- **EOP Loans**
  - Net Interest Revenue (in millions of dollars)
    - % of Avg. Loans
  - Net Credit Losses (in millions of dollars)
    - % of Avg. Loans
  - Loans 90+ Days Past Due (in millions of dollars)
    - % of EOP Loans

### COMMERCIAL LOANS
- **Average Loans**
- **EOP Loans**
  - Net Interest Revenue (in millions of dollars)
    - % of Avg. Loans
  - Net Credit Losses (in millions of dollars)
    - % of Avg. Loans
  - Loans 90+ Days Past Due (in millions of dollars)
    - % of EOP Loans
### INSTITUTIONAL CLIENTS GROUP

(In millions of dollars)

- Commissions and Fees
- Administration and Other Fiduciary Fees
- Investment Banking
- Principal Transactions
- Other
  
  - Total Non-Interest Revenue
  
  - Net Interest Revenue (including Dividends)

#### Total Revenues, Net of Interest Expense

- Total Operating Expenses
  
  - Net Credit Losses
  
  - Provision for Unfunded Lending Commitments
  
  - Credit Reserve Build / (Release)

- Total Provision for Credit Losses
- Income (Loss) Before Taxes and Minority Interest
- Income Taxes (Benefits)
- Minority Interest, Net of Tax

#### Net Income (Loss)

- Average Assets (in billions of dollars)

- Average Risk Capital
- Return on Risk Capital
- Return on Invested Capital

### Revenues by Product:

- Securities and Banking Transactions Services

- Total

### Net Income by Product:

- Securities and Banking Transactions Services

- Total

- Includes Securities and Banking (which now includes Alternative Investments) and Transaction Services.

- New disclosure

- Includes Alternative Investments
INSTITUTIONAL CLIENTS GROUP
SECURITIES AND BANKING
(In millions of dollars)

Net Interest Revenue
Non-Interest Revenue

Total Revenues, Net of Interest Expense
Total Operating Expenses

Net Credit Losses
Provision for Unfunded Lending Commitments
Credit Reserve Build / (Release)
Total Provision for Credit Losses

Income (Loss) Before Taxes and Minority Interest
Income Taxes (Benefits)
Minority Interest, Net of Tax

Net Income (Loss)

Average Assets (in billions of dollars)

Average Risk Capital
Return on Risk Capital
Return on Invested Capital

Revenue Details:

Investment Banking:
Advisory and Other Fees
Equity Underwriting
Debt Underwriting

Gross Investment Banking

Revenue Allocated to the Global Wealth Management Segment:
Equity Underwriting
Debt Underwriting

Net Investment Banking

Lending
Equity Markets
Fixed Income Markets
Other Securities and Banking

Total Securities and Banking Revenues
INSTITUTIONAL CLIENTS GROUP
TRANSACTION SERVICES
(In millions of dollars)

Net Interest Revenue
Non-Interest Revenue

Total Revenues, Net of Interest Expense
Total Operating Expenses

Net Credit Losses
Provision for Unfunded Lending Commitments
Credit Reserve Build / (Release)

Total Provision for Credit Losses
Income (Loss) Before Taxes and Minority Interest
Income Taxes (Benefits)
 Minority Interest, Net of Tax

Net Income

Average Assets (in billions of dollars)
Average Risk Capital
Return on Risk Capital
Return on Invested Capital

Revenue Details:
Treasury and Trade Solutions
Securities Services
Total

Consists of Cash Management and Trade

Average Deposits and Other Customer Liability Balances (in billions)
North America
EMEA
Latin America
Asia
Total

Assets Under Custody (EOP in trillions)

New disclosure

NEW: Regional disclosure
GLOBAL WEALTH MANAGEMENT
Page 1
(In millions of dollars)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Interest Revenue</td>
<td></td>
</tr>
<tr>
<td>Non-Interest Revenue</td>
<td></td>
</tr>
</tbody>
</table>

**Total Revenues, Net of Interest Expense**

- Total Operating Expenses
  - Net Credit Losses
  - Credit Reserve Build / (Release)
- Total Provision for Loan Losses
- Income Before Taxes and Minority Interest
- Income Taxes
- Minority Interest, Net of Tax

**Net Income**

- Pretax Profit Margin
- Average Assets (in billions of dollars)
- Average Risk Capital
- Return on Risk Capital
- Return on Invested Capital

**Fee-Based Revenues**

**Financial Advisors (FA) / Bankers**

**Net Client Asset Flows (in billions)**

**Revenues:**

- Smith Barney
- Private Bank
- Total Revenues

— Smith Barney and Private Bank combined

New disclosure
KEY INDICATORS (in billions of dollars, except for branches)

Client Assets Under Fee-Based Management
- North America
- EMEA
- Latin America
- Asia
- Total

Average Deposits and Other Customer Liability Balances
- North America
- EMEA
- Latin America
- Asia
- Total

Total Client Assets
- North America
- EMEA
- Latin America
- Asia
- Total

Average Loans
- North America
- EMEA
- Latin America
- Asia
- Total

Offices
- North America
- EMEA
- Latin America
- Asia
- Total

- NEW: Regional disclosure.
- Smith Barney and Private Bank combined.
### NORTH AMERICA
(In millions of dollars)

<table>
<thead>
<tr>
<th>Category</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net Interest Revenue</strong></td>
<td><strong>Non-Interest Revenue</strong></td>
</tr>
<tr>
<td><strong>Total Revenues, Net of Interest Expense</strong></td>
<td><strong>Total Operating Expenses</strong></td>
</tr>
<tr>
<td><strong>Net Credit Losses</strong></td>
<td><strong>Credit Reserve Build / (Release)</strong></td>
</tr>
<tr>
<td><strong>Provision for Benefits &amp; Claims</strong></td>
<td><strong>Provision for Loan Losses and for Benefits and Claims</strong></td>
</tr>
<tr>
<td><strong>Income(Loss) Before Taxes and Minority Interest</strong></td>
<td><strong>Income Taxes (Benefits)</strong></td>
</tr>
<tr>
<td><strong>Minority Interest, Net of Tax</strong></td>
<td><strong>Net Income (Loss)</strong></td>
</tr>
</tbody>
</table>

**Average Assets (in billions of dollars)**

<table>
<thead>
<tr>
<th>Category</th>
<th>Value</th>
</tr>
</thead>
</table>

**Key Drivers (in billions of dollars, except branches):**

- **Average Loans**
  - Managed Cards
  - Consumer Banking
    - Corporate
    - Global Wealth Management
    - Total

- **Average Consumer Banking Loans**
  - Residential Real Estate
  - Auto
  - Student
  - Personal and Other
  - Commercial
  - Total

- **Average Deposits (and other Customer Liability Balances)**
  - Checking, Savings & Money Market Deposits
  - Time Deposits, CDs and Other
  - Consumer Banking Deposits
    - Transaction Services
    - Global Wealth Management
    - Total

- **Global Wealth Management Assets Under Fee-Based Management**
  - Global Wealth Management Total Client Assets

- **Consumer Banking Investment Sales**
- **Consumer Banking Investment AUMs**

- **Branches/Offices**
  - Citibank
  - CitiFinancial
    - Global Wealth Management
    - Total

- **Consumer Loans Excluding GWM**
  - Net Credit Loss Ratio
  - Loans 90+ Days Past Due (in millions)
  - % of EOP Loans

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*New disclosure*

Includes all residential real estate in North America Consumer Banking. Previously disclosed in Consumer Lending and Retail Distribution.

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*New disclosure*
EUROPE, MIDDLE EAST AND AFRICA
(In millions of dollars)

Net Interest Revenue
Non-Interest Revenue

Total Revenues, Net of Interest Expense
Total Operating Expenses
Net Credit Losses
Credit Reserve Build / (Release)
Provision for Benefits & Claims

Provision for Loan Losses and for Benefits and Claims
Income(Loss) Before Taxes and Minority Interest
Income Taxes (Benefits)
Minority Interest, Net of Tax

Net Income (Loss)
Average Assets (in billions of dollars)
Return on Assets

Key Drivers (in billions of dollars, except branches):

Average Loans
Cards
Consumer Banking

Corporate
Global Wealth Management
Total

Average Consumer Banking Loans
Residential Real Estate
Personal
Commercial and other
Total

Average Deposits (and other Customer Liability Balances)
Consumer Banking Deposits

Transaction Services
Global Wealth Management
Total

Global Wealth Management Assets Under Fee-Based Management
Global Wealth Management Total Client Assets
Consumer Banking Investment Sales
Consumer Banking Investment AUMs

Branches/Offices
Citibank
CitiFinancial

Global Wealth Management
Total

Consumer Loans Excluding GWM
Net Credit Loss Ratio
Loans 90+Days Past Due (in millions)
% of EOP Loans
LATIN AMERICA
(In millions of dollars)

Net Interest Revenue
Non-Interest Revenue

Total Revenues, Net of Interest Expense
Total Operating Expenses
Net Credit Losses
Credit Reserve Build / (Release)
Provision for Benefits & Claims

Provision for Loan Losses and for Benefits and Claims
Income(Loss) Before Taxes and Minority Interest
Income Taxes (Benefits)
Minority Interest, Net of Tax

Net Income (Loss)

Average Assets (in billions of dollars)
Return on Assets

Key Drivers (in billions of dollars, except branches):

Average Loans
Cards
Consumer Banking

Corporate
Global Wealth Management
Total

Average Consumer Banking Loans
Residential Real Estate
Personal
Commercial and other
Total

Average Deposits (and other Customer Liability Balances)
Consumer Banking Deposits

Transaction Services
Global Wealth Management
Total

Global Wealth Management Assets Under Fee-Based Management
Global Wealth Management Total Client Assets
Consumer Banking Investment Sales
Consumer Banking Investment AUMs

Branches/Offices
Citibank
CitiFinancial

Global Wealth Management
Total

Consumer Loans Excluding GWM
Net Credit Loss Ratio
Loans 90+Days Past Due (in millions)
% of EOP Loans

New disclosure

New disclosure

New disclosure

New disclosure

New disclosure

New disclosure
ASIA

Page 1
(In millions of dollars)

ASIA

Net Interest Revenue
Non-Interest Revenue

Total Revenues, Net of Interest Expense
Total Operating Expenses
Net Credit Losses
Credit Reserve Build / (Release)
Provision for Benefits & Claims

Provision for Loan Losses and for Benefits and Claims
Income Before Taxes and Minority Interest
Income Taxes
Minority Interest, Net of Tax

Net Income
Average Assets (in billions of dollars)
Return on Assets

CONSUMER FINANCE JAPAN

Net Interest Revenue
Non-Interest Revenue

Total Revenues, Net of Interest Expense
Total Operating Expenses
Net Credit Losses
Credit Reserve Build / (Release)
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Provision for Loan Losses and for Benefits and Claims
Income Before Taxes and Minority Interest
Income Taxes
Minority Interest, Net of Tax

Net Income
Average Assets (in billions of dollars)
Return on Assets

ASIA EXCLUDING CONSUMER FINANCE JAPAN

Net Interest Revenue
Non-Interest Revenue

Total Revenues, Net of Interest Expense
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Provision for Loan Losses and for Benefits and Claims
Income Before Taxes and Minority Interest
Income Taxes
Minority Interest, Net of Tax

Net Income
Average Assets (in billions of dollars)
Return on Assets
Key Drivers (in billions of dollars, except branches):

Average Loans
- Cards
- Consumer Banking (excluding CF Japan)
  - Corporate
  - Global Wealth Management
  - Subtotal
- Consumer Finance Japan
  - Total

Average Consumer Banking Loans (excluding CF Japan)
- Residential Real Estate
- Personal
- Commercial and other
  - Total

Average Deposits (and other Customer Liability Balances)
- Consumer Banking Deposits
  - Transaction Services
  - Global Wealth Management
  - Total

Global Wealth Management Assets Under Fee-Based Management
- Global Wealth Management Total Client Assets

Consumer Banking Investment Sales
- Consumer Banking Investment AUMs

Branches/Offices
- Citibank
- CitiFinancial (excluding Japan)
  - Global Wealth Management
  - Subtotal
  - Consumer Finance Japan
  - Total

Consumer Loans Excluding GWM
- Net Credit Loss Ratio
- Loans 90+Days Past Due (in millions)
- % of EOP Loans

New disclosure
Global Cards  
Consumer Banking  
Institutional Clients Group (ICG):  
  Securities and Banking  
  Transaction Services  
  **Total Institutional Clients Group (ICG)**  
Global Wealth Management  
Corporate / Other  
**Total Citigroup - Risk Capital**  
**Total Citigroup - Return on Invested Capital**  

> Reflects new segments.
### AVERAGE BALANCES AND INTEREST RATES
(In millions of dollars)

#### Assets:

- Deposits with Banks
- Fed Funds Sold and Resale Agreements
- Trading Account Assets
- Investments
  - Consumer Loans
  - Corporate Loans
- Total Loans (net of Unearned Income)
- Other Interest-Earning Assets

#### Total Average Interest-Earning Assets

#### Liabilities:

- Deposits
- Fed Funds Purchased and Repurchase Agreements
- Trading Account Liabilities
- Short-Term Borrowings
- Long-Term Debt

#### Total Average Interest-Bearing Liabilities

#### Net Interest Revenue as a % of Average Interest-Earning Assets (NIM)

1Q08 Increase From
CONSUMER LOAN DELINQUENCY AMOUNTS, NET CREDIT LOSSES AND RATIOS
(In millions of dollars)

### PRODUCT VIEW:

**Global Cards**

<table>
<thead>
<tr>
<th>Region</th>
<th>Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>North America</td>
<td></td>
</tr>
<tr>
<td>EMEA</td>
<td></td>
</tr>
<tr>
<td>Latin America</td>
<td></td>
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<tr>
<td>Asia</td>
<td></td>
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</tbody>
</table>

**Consumer Banking**

<table>
<thead>
<tr>
<th>Region</th>
<th>Ratio</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
<td>Asia</td>
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</tbody>
</table>

**Global Wealth Management**

<table>
<thead>
<tr>
<th>Region</th>
<th>Ratio</th>
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</table>

**On-Balance Sheet Loans**

<table>
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<th>Region</th>
<th>Ratio</th>
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</table>

**Securitized Receivables (all in N.A. Cards)**

<table>
<thead>
<tr>
<th>Region</th>
<th>Ratio</th>
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<tbody>
<tr>
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</table>

**Loans Held-for-Sale**

<table>
<thead>
<tr>
<th>Region</th>
<th>Ratio</th>
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<tbody>
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</table>

**Managed Loans**

<table>
<thead>
<tr>
<th>Region</th>
<th>Ratio</th>
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### REGIONAL VIEW:

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<tbody>
<tr>
<td>North America</td>
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**Managed Loans**

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</tbody>
</table>
## ALLOWANCE FOR CREDIT LOSSES
### TOTAL CITIGROUP
(In millions of dollars)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowance for Loan Losses at Beginning of Period</td>
<td></td>
</tr>
<tr>
<td>Gross Credit (Losses)</td>
<td></td>
</tr>
<tr>
<td>Gross Recoveries</td>
<td></td>
</tr>
<tr>
<td><strong>Net Credit (Losses) / Recoveries (NCL's)</strong></td>
<td></td>
</tr>
<tr>
<td>NCL's</td>
<td></td>
</tr>
<tr>
<td>Reserve Releases</td>
<td></td>
</tr>
<tr>
<td>Reserve Builds</td>
<td></td>
</tr>
<tr>
<td>Specific Reserve Releases / Utilizations</td>
<td></td>
</tr>
<tr>
<td>Specific Reserve Builds</td>
<td></td>
</tr>
<tr>
<td>Build(Release/Utilization) for Purchased Distressed Loan Portfolios</td>
<td></td>
</tr>
<tr>
<td><strong>Provision for Loan Losses</strong></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>Allowance for Loan Losses at End of Period</strong></td>
<td></td>
</tr>
<tr>
<td>Corporate Allowance for Unfunded Lending Commitments</td>
<td></td>
</tr>
<tr>
<td>Provision for Unfunded Lending Commitments</td>
<td></td>
</tr>
<tr>
<td><strong>Total Allowance for Loans, Leases and</strong></td>
<td></td>
</tr>
<tr>
<td>Unfunded Lending Commitments</td>
<td></td>
</tr>
</tbody>
</table>

- Discontinued Operations includes CitiCapital.
ALLOWANCE FOR CREDIT LOSSES
CONSUMER LOANS
(In millions of dollars)

 Allowance for Loan Losses at Beginning of Period

Gross Credit (Losses)
Gross Recoveries

 Net Credit (Losses) / Recoveries (NCL’s)

NCL’s
Reserve Releases
Reserve Builds
Specific Reserve Releases / Utilizations
Specific Reserve Builds
Build(Release/Utilization) for Purchased Distressed Loan Portfolios

 Provision for Loan Losses

Other

Allowance for Loan Losses at End of Period

Net Consumer Credit (Losses) as a
   Percentage of Average Consumer Loans

Consumer Allowance for Credit Losses
   As a Percentage of Total Consumer Loans

Discontinued Operations includes CitiCapital.
ALLOWANCE FOR CREDIT LOSSES
CORPORATE LOANS
(In millions of dollars)

Allowance for Loan Losses at Beginning of Period

Gross Credit (Losses)
Gross Recoveries

Net Credit (Losses) / Recoveries (NCL’s)

NCL’s
Reserve Releases
Reserve Builds
Specific Reserve Releases / Utilizations
Specific Reserve Builds
Build(Release/Utilization) for Purchased Distressed Loan Portfolios

 Provision for Loan Losses

Other

Allowance for Loan Losses at End of Period

Net Corporate Credit (Losses) as a Percentage of Average Corporate Loans

Corporate Allowance for Credit Losses
As a Percentage of Total Corporate Loans

Corporate Allowance for Unfunded Lending Commitments

Provision for Unfunded Lending Commitments

Total Corporate Allowance for Loans, Leases
and Unfunded Lending Commitments

Total Allowance for Loans, Leases and Unfunded Lending Commitments as a Percentage of Total Corporate Loans

Unchanged.
### CITIGROUP – COMPONENTS OF PROVISION FOR LOAN LOSSES

(In millions of dollars)

<table>
<thead>
<tr>
<th>Segment</th>
<th>Net Credit Losses</th>
<th>Credit Reserve Build / (Release)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Global Cards</strong></td>
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<td></td>
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<tr>
<td><strong>Consumer Banking</strong></td>
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<td>Asia</td>
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<tr>
<td><strong>Global Wealth Management:</strong></td>
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<tr>
<td><strong>Institutional Clients Group (ICG):</strong></td>
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<td>Transaction Services</td>
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<tr>
<td><strong>Corporate / Other</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Provision for Loan Losses</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
NON-PERFORMING ASSETS
(In millions of dollars)

CASH-BASIS AND RENEGOTIATED LOANS
Corporate Cash-Basis Loans
Collateral Dependent (at lower of cost or collateral value)
Other
   Total Corporate Cash-Basis Loans

Corporate Cash-Basis Loans
   JENA
   Other International
   Total Corporate Cash-Basis Loans

Corporate Cash-Basis Loans as a % of
   Total Corporate Loans

Total Consumer Cash-Basis Loans

Renegotiated Loans (includes Corporate
   and Commercial Business Loans)

OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS

Consumer
Markets & Banking

TOTAL OTHER REAL ESTATE OWNED

OTHER REPOSSESSED ASSETS

***END OF FILE***