



# 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 Continuing 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**

▶ **Discontinued Operations includes CitiCapital.**

**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)

▶ **Unchanged. Moved closer to the beginning of the supplement.**

**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**

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

**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 now 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**

**Income (Loss) From Continuing Operations**

**Discontinued Operations**

Cumulative Effect of Accounting Change

**Net Income (Loss)**

**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**

**Includes U.S., Canada, and Puerto Rico**

- ▶ **NEW: Regional net income for Securities and Banking and Transaction Services.**
- ▶ **Discontinued Operations includes CitiCapital.**

**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**

**Includes Mexico**

**Asia**

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

**Total Asia**

**Includes Japan**

**Corporate / Other**

**Income (Loss) From Continuing Operations**

**Discontinued Operations**

Cumulative Effect of Accounting Change

**Net Income (Loss)**

**CITIGROUP – REVENUES  
PRODUCT VIEW**

(In millions of dollars)

▶ **New products and new regions.**

**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**

**CITIGROUP – REVENUES  
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**

**Includes U.S., Canada,  
and Puerto Rico**

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

**Includes Mexico**

**Includes Japan**

**Total Net Revenues**



**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)**

North America

EMEA

Latin America

Asia

Total



**NEW: Regional disclosure**

**Purchase Sales (in billions of dollars)**

North America

EMEA

Latin America

Asia

Total



**NEW: Regional disclosure**

**Average Managed Loans**

North America (managed basis)

EMEA

Latin America

Asia

Total



**North America: Managed basis  
Other regions: GAAP basis**

**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.**

## GLOBAL CARDS

### North America

#### Page 3

(In millions of dollars)

#### SUPPLEMENTAL DISCLOSURE - MANAGED BASIS

##### Managed Revenues: (in millions of dollars)

Total GAAP Revenues
Net Impact of Credit Card Securitization Activity
Total Managed Revenues

##### Return on Managed Assets

##### Average Managed Loans

(in billions of dollars)

Securitized
Held for Sale
On Balance Sheet
Total

Citi Branded
Retail Partners
Total

##### EOP Managed Loans

Citi Branded
Retail Partners
Total

##### Managed Average Yield

Citi Branded
Retail Partners
Total

##### Managed Net Interest Revenue

(in millions of dollars)

Citi Branded
Retail Partners
Total

##### Managed Net Interest Revenue as a % of Average Managed Loans

Citi Branded
Retail Partners
Total

##### Managed Net Credit Margin

(in millions of dollars)

Citi Branded
Retail Partners
Total

##### Managed Net Credit Margin as a % of Average Managed Loans

Citi Branded
Retail Partners
Total

##### Managed Net Credit Losses

Citi Branded
Retail Partners
Total

##### Coincident Managed Net Credit Loss Ratio:

Citi Branded
Retail Partners
Total

##### Managed Loans 90+Days Past Due

Citi Branded
Retail Partners
Total

##### % of EOP Managed Loans

Citi Branded
Retail Partners
Total

- ▶ **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

### Page 1

(In millions of dollars)

#### 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

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

#### 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

Expanded disclosure

#### 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

**CONSUMER BANKING**

**Page 2**

(In millions of dollars)

**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**



**NEW: Regional disclosure**

**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**



**NEW: Regional disclosure**

**Investment AUMs (in billions of dollars)**

- North America
- EMEA
- Latin America
- Asia
- Total**



**CONSUMER BANKING**

**Page 3**

**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**



**NEW: Regional disclosure**

**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

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

**New disclosure**

**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

**New disclosure**

**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

**New disclosure**

**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

**New disclosure**

**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

**New disclosure**

**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)

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

**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

**New disclosure**

**Revenues by Product:**

- Securities and Banking →
- Transactions Services

**Includes Alternative Investments**

**Total**

**Net Income by Product:**

- Securities and Banking →
- Transactions Services

**Includes Alternative Investments**

**Total**



**INSTITUTIONAL CLIENTS GROUP  
SECURITIES AND BANKING**

(In millions of dollars)

▶ **Includes Alternative Investments**

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)



**New disclosure**

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)

**New disclosure**

Average Risk Capital

Return on Risk Capital

Return on Invested Capital

**Revenue Details:**

Treasury and Trade Solutions

**Consists of Cash Management and Trade**

Securities Services

**Total**

**Average Deposits and Other Customer Liability Balances (in billions)**

North America

EMEA

Latin America

Asia

Total

**NEW: Regional disclosure**

**Assets Under Custody (EOP in trillions)**

**GLOBAL WEALTH MANAGEMENT**

**Page 1**

(In millions of dollars)

▶ **Smith Barney and Private Bank combined**

Net Interest Revenue

Non-Interest Revenue

**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)



**New disclosure**

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**

**GLOBAL WEALTH MANAGEMENT**

**Page 2**

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

**Client Assets Under Fee-Based Management**

North America  
 EMEA  
 Latin America  
 Asia  
 Total

▶ **NEW: Regional disclosure.**  
 ▶ **Smith Barney and Private Bank combined.**

**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

## NORTH 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

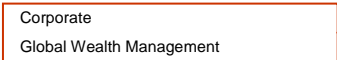


**New disclosure**

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

**Average Loans**

Managed Cards  
 Consumer Banking  
 Corporate  
 Global Wealth Management  
 Total



**New disclosure**

**Average Consumer Banking Loans**

Residential Real Estate  
 Auto  
 Student  
 Personal and Other  
 Commercial  
 Total



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

**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



**New disclosure**

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

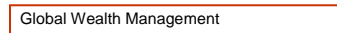


**New disclosure**

Consumer Banking Investment Sales  
 Consumer Banking Investment AUMs

**Branches/Offices**

Citibank  
 CitiFinancial  
 Global Wealth Management  
 Total



**New disclosure**

**Consumer Loans Excluding GWM**

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



**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



**New disclosure**

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

**Average Loans**

Cards  
 Consumer Banking  
 Corporate  
 Global Wealth Management  
 Total



**New disclosure**

**Average Consumer Banking Loans**

Residential Real Estate  
 Personal  
 Commercial and other  
 Total



**New disclosure**

**Average Deposits (and other Customer Liability Balances)**

Consumer Banking Deposits  
 Transaction Services  
 Global Wealth Management  
 Total



**New disclosure**

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



**New disclosure**

**Branches/Offices**

Citibank  
 CitiFinancial  
 Global Wealth Management  
 Total



**New disclosure**

**Consumer Loans Excluding GWM**

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



**New disclosure**

## 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



**New disclosure**

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

**Average Loans**

Cards  
 Consumer Banking

Corporate  
 Global Wealth Management  
 Total



**New disclosure**

**Average Consumer Banking Loans**

Residential Real Estate  
 Personal  
 Commercial and other

Total



**New disclosure**

**Average Deposits (and other Customer Liability Balances)**

Consumer Banking Deposits

Transaction Services  
 Global Wealth Management

Total



**New disclosure**

Global Wealth Management Assets Under Fee-Based Management

Global Wealth Management Total Client Assets

Consumer Banking Investment Sales

Consumer Banking Investment AUMs



**New disclosure**

**Branches/Offices**

Citibank

CitiFinancial

Global Wealth Management

Total



**New disclosure**

**Consumer Loans Excluding GWM**

Net Credit Loss Ratio

Loans 90+Days Past Due (in millions)

% of EOP Loans



**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

**New disclosure**

**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

**Expanded disclosure**

**ASIA 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



**ASIA**  
**Page 2**

**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**

**New disclosure**

**Average Consumer Banking Loans (excluding CF Japan)**

- Residential Real Estate
- Personal
- Commercial and other
- Total

**New disclosure**

**Average Deposits (and other Customer Liability Balances)**

- Consumer Banking Deposits
- Transaction Services
- Global Wealth Management
- Total

**New disclosure**

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

**New disclosure**

**Branches/Offices**

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

**New disclosure**

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

**New disclosure**

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**CITIGROUP – RETURN ON CAPITAL**

**Global Cards**

▶ Reflects new segments.

**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**

## 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

▶ Discontinued Operations includes CitiCapital.

### 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**

North America

Ratio

**EMEA**

Ratio

Latin America

Ratio

Asia

Ratio

▶ Reflects new segments and regions.

New disclosure

**Consumer Banking**

North America

Ratio

**EMEA**

Ratio

Latin America

Ratio

Asia

Ratio

New disclosure

**Global Wealth Management**

Ratio

**On-Balance Sheet Loans**

Ratio

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

**Loans Held-for-Sale**

**Managed Loans**

Ratio

**REGIONAL VIEW:**

North America

Ratio

**EMEA**

Ratio

Latin America

Ratio

Asia

Ratio

**On-Balance Sheet Loans**

Ratio

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

**Loans Held-for-Sale**

**Managed Loans**

Ratio

**ALLOWANCE FOR CREDIT LOSSES**

**TOTAL CITIGROUP**

(In millions of dollars)

▶ **Discontinued Operations includes CitiCapital.**

**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**

**Corporate Allowance for Unfunded Lending Commitments**

**Provision for Unfunded Lending Commitments**

**Total Allowance for Loans, Leases and Unfunded Lending Commitments**

**ALLOWANCE FOR CREDIT LOSSES  
CONSUMER LOANS**

(In millions of dollars)

**Allowance for Loan Losses at Beginning of Period**

▶ **Discontinued Operations  
includes CitiCapital.**

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

**ALLOWANCE FOR CREDIT LOSSES  
CORPORATE LOANS**

(In millions of dollars)

▶ **Unchanged.**

**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

**CITIGROUP – COMPONENTS OF PROVISION FOR LOAN LOSSES**

(In millions of dollars)

**Global Cards**

Net Credit Losses  
Credit Reserve Build / (Release)

North America

Net Credit Losses  
Credit Reserve Build / (Release)

EMEA

Net Credit Losses  
Credit Reserve Build / (Release)

Latin America

Net Credit Losses  
Credit Reserve Build / (Release)

Asia

Net Credit Losses  
Credit Reserve Build / (Release)

▶ Reflects new segments and regions.

New disclosure

**Consumer Banking**

Net Credit Losses  
Credit Reserve Build / (Release)

North America

Net Credit Losses  
Credit Reserve Build / (Release)

EMEA

Net Credit Losses  
Credit Reserve Build / (Release)

Latin America

Net Credit Losses  
Credit Reserve Build / (Release)

Asia

Net Credit Losses  
Credit Reserve Build / (Release)

New disclosure

**Global Wealth Management:**

Net Credit Losses  
Credit Reserve Build / (Release)

**Consumer Provision for Loan Losses**

**Institutional Clients Group (ICG):**

Net Credit Losses  
Credit Reserve Build / (Release)

Securities and Banking

Net Credit Losses  
Credit Reserve Build / (Release)

Transaction Services

Net Credit Losses  
Credit Reserve Build / (Release)

**Corporate / Other**

**Corporate Provision for Loan Losses**

**Total Provision for Loan Losses**



**NON-PERFORMING ASSETS**

(In millions of dollars)

**CASH-BASIS AND RENEGOTIATED LOANS**

▶ **Unchanged.**

**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\*\*\*