

**CITIGROUP - QUARTERLY FINANCIAL DATA SUPPLEMENT****4Q10 HISTORICAL**

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	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Total Managed Revenues (1)	\$ 13,767	\$ 19,554	\$ 19,837	\$ 8,072	\$ 26,973	\$ 33,095	\$ 23,142	\$ 7,882	\$ 25,421	\$ 22,071	\$ 20,738	\$ 18,371
Total Managed Net Credit Losses (1)	\$ 5,229	\$ 6,078	\$ 6,855	\$ 8,258	\$ 9,830	\$ 11,470	\$ 10,982	\$ 9,980	\$ 8,384	\$ 7,962	\$ 7,659	\$ 6,854
Total Revenues, Net of Interest Expense	\$ 12,157	\$ 17,538	\$ 16,258	\$ 5,646	\$ 24,521	\$ 29,969	\$ 20,390	\$ 5,405	\$ 25,421	\$ 22,071	\$ 20,738	\$ 18,371
Total Operating Expenses	15,377	15,214	14,007	24,642	11,685	11,999	11,824	12,314	11,518	11,866	11,520	12,471
Net Credit Losses	3,638	4,310	4,920	6,143	7,282	8,355	7,969	7,135	8,384	7,962	7,659	6,854
Credit Reserve Build / (Release)	1,939	2,673	4,023	6,028	2,633	3,878	802	706	(18)	(1,439)	(1,993)	(2,215)
Provision for Unfunded Lending Commitments	-	(143)	(150)	(70)	60	135	-	49	(35)	(71)	26	(37)
Provision for Benefits & Claims	275	260	274	594	332	308	324	294	287	213	227	238
Provision for Credit Losses and for Benefits and Claims	5,852	7,100	9,067	12,695	10,307	12,676	9,095	8,184	8,618	6,665	5,919	4,840
Income (Loss) from Continuing Operations before Income Taxes	(9,072)	(4,776)	(6,816)	(31,691)	2,529	5,294	(529)	(15,093)	5,285	3,540	3,299	1,060
Income Taxes (benefits)	(3,886)	(2,447)	(3,295)	(10,698)	835	907	(1,122)	(7,353)	1,036	812	698	(313)
Income (Loss) from Continuing Operations	\$ (5,186)	\$ (2,329)	\$ (3,521)	\$ (20,993)	\$ 1,694	\$ 4,387	\$ 593	\$ (7,740)	\$ 4,249	\$ 2,728	\$ 2,601	\$ 1,373
Income (Loss) from Discontinued Operations, net of Taxes	59	(94)	613	3,424	(117)	(142)	(418)	232	211	(3)	(374)	98
Net Income (Loss) before Attribution of Noncontrolling Interests	(5,127)	(2,423)	(2,908)	(17,569)	1,577	4,245	175	(7,508)	4,460	2,725	2,227	1,471
Net Income (Loss) Attributable to Noncontrolling Interests	(16)	72	(93)	(306)	(16)	(34)	74	71	32	28	59	162
Citigroup's Net Income (Loss)	\$ (5,111)	\$ (2,495)	\$ (2,815)	\$ (17,263)	\$ 1,593	\$ 4,279	\$ 101	\$ (7,579)	\$ 4,428	\$ 2,697	\$ 2,168	\$ 1,309
Diluted Earnings Per Share:												
Income (Loss) from Continuing Operations (2)	\$ (1.05)	\$ (0.53)	\$ (0.73)	\$ (4.04)	\$ (0.16)	\$ 0.51	\$ (0.23)	\$ (0.34)	\$ 0.14	\$ 0.09	\$ 0.08	\$ 0.04
Citigroup's Net Income (Loss) (2)	\$ (1.03)	\$ (0.55)	\$ (0.61)	\$ (3.40)	\$ (0.18)	\$ 0.49	\$ (0.27)	\$ (0.33)	\$ 0.15	\$ 0.09	\$ 0.07	\$ 0.04
Shares (in millions):												
Average Basic	5,085.6	5,287.4	5,341.8	5,346.9	5,385.0	5,399.5	12,104.3	23,384.4	28,444.3	28,849.4	28,877.5	28,932.9
Average Diluted	5,575.7	5,776.8	5,831.1	5,892.2	5,953.3	5,967.8	12,216.0	24,260.0	29,333.5	29,752.6	29,778.3	29,847.8
Common Shares Outstanding, at period end	5,249.8	5,445.4	5,449.5	5,450.1	5,512.8	5,507.7	22,863.9	28,483.3	28,620.2	28,975.4	29,049.6	29,058.4
Preferred Dividends - Basic (in millions)	\$ 83	\$ 361	\$ 389	\$ 899	\$ 1,274	\$ 1,549	\$ 288	\$ -	\$ -	\$ -	\$ -	\$ 9
Preferred Dividends - Diluted (in millions)	\$ 17	\$ 91	\$ 119	\$ 628	\$ 1,004	\$ 1,279	\$ 288	\$ -	\$ -	\$ -	\$ -	\$ 9
Income (Loss) Allocated to Unrestricted Common Shareholders - Basic												
Income (Loss) from Continuing Operations (2)	\$ (5,253)	\$ (2,762)	\$ (3,817)	\$ (21,586)	\$ (849)	\$ 2,761	\$ (2,824)	\$ (7,998)	\$ 4,190	\$ 2,674	\$ 2,468	\$ 1,194
Citigroup's Net Income (Loss) (2)	\$ (5,194)	\$ (2,856)	\$ (3,204)	\$ (18,162)	\$ (966)	\$ 2,625	\$ (3,242)	\$ (7,766)	\$ 4,400	\$ 2,671	\$ 2,148	\$ 1,288
Income (Loss) Allocated to Unrestricted Common Shareholders - Diluted												
Income (Loss) from Continuing Operations (2)	\$ (5,187)	\$ (2,492)	\$ (3,547)	\$ (21,315)	\$ (581)	\$ 3,032	\$ (2,824)	\$ (7,998)	\$ 4,191	\$ 2,675	\$ 2,469	\$ 1,195
Citigroup's Net Income (Loss) (2)	\$ (5,128)	\$ (2,586)	\$ (2,934)	\$ (17,891)	\$ (698)	\$ 2,895	\$ (3,242)	\$ (7,766)	\$ 4,400	\$ 2,672	\$ 2,149	\$ 1,289
Financial Ratios:												
Tier 1 Common Ratio	4.22%	4.43%	3.72%	2.30%	2.16%	2.75%	9.12%	9.60%	9.11%	9.71%	10.33%	10.75%
Tier 1 Capital Ratio	7.74%	8.74%	8.19%	11.92%	11.92%	12.74%	12.76%	11.67%	11.28%	11.99%	12.50%	12.91%
Total Capital Ratio	11.22%	12.29%	11.68%	15.70%	15.61%	16.62%	16.58%	15.25%	14.88%	15.59%	16.14%	16.59%
Leverage Ratio	4.39%	5.04%	4.70%	6.08%	6.60%	6.90%	6.85%	6.87%	6.16%	6.31%	6.57%	6.60%
Return on Common Equity	(18.6%)	(10.4%)	(12.2%)	(85.3%)	(5.6%)	14.8%	(12.2%)	(21.6%)	12.0%	7.0%	5.4%	3.2%
Balance Sheet Data, EOP (in billions, except Book Value per Share):												
Total Assets	\$ 2,199.7	\$ 2,100.4	\$ 2,050.1	\$ 1,938.5	\$ 1,822.6	\$ 1,848.5	\$ 1,888.6	\$ 1,856.6	\$ 2,002.2	\$ 1,937.7	\$ 1,983.3	\$ 1,913.9
Total Deposits	831.2	803.6	780.3	774.2	762.7	804.7	832.6	835.9	827.9	814.0	850.1	845.0
Citigroup's Stockholders' Equity	128.1	136.4	126.1	141.6	143.9	152.3	140.8	152.7	151.4	154.8	162.9	163.5
Citigroup Equity and Trust Securities (included in LT Debt)	152.2	160.2	149.9	165.7	168.6	176.5	175.4	172.0	173.1	175.0	183.4	181.6
Book Value Per Share	\$ 20.70	\$ 20.01	\$ 18.10	\$ 13.02	\$ 12.64	\$ 14.16	\$ 6.15	\$ 5.35	\$ 5.28	\$ 5.33	\$ 5.60	\$ 5.61
Tangible Book Value Per Share (3)	\$ 9.92	\$ 9.69	\$ 8.17	\$ 5.70	\$ 5.61	\$ 7.26	\$ 4.47	\$ 4.15	\$ 4.09	\$ 4.19	\$ 4.44	\$ 4.45
Direct Staff (in thousands)	369	363	352	323	309	279	276	265	263	259	258	260

(1) As previously disclosed, effective January 1, 2010, Citigroup adopted SFAS No. 166, Accounting for Transfers of Financial Assets, an amendment of FASB Statement No. 140 (SFAS 166) and SFAS No. 167, Amendments to FASB Interpretation No. 46(R) (SFAS 167). As a result, reported and managed basis presentations are equivalent for periods beginning January 1, 2010. For comparison purposes throughout this supplement, revenues, net credit losses, provisions for credit losses and for benefits and claims, and loans (and all related delinquencies and ratios) for periods prior to January 1, 2010 are presented on a managed basis. Managed presentations were applicable only to Citigroup's North America branded and retail partner card operations in North America Regional Consumer Banking and Citi Holdings Local Consumer Lending, respectively. Prior to January 1, 2010, managed-basis presentations were non-GAAP financial measures. Managed presentations included results from both the on-balance sheet loans and off-balance sheet loans, and excluded the impact of card securitization activity. Managed presentations assumed that securitized loans had not been sold and presented the results of the securitized loans in the same manner as Citigroup's owned loans. See pages 42 - 44 for reconciliations of managed measures to their most comparable GAAP measure.

(2) The Diluted EPS calculation for the first, third and fourth quarters in 2009 utilize Basic shares and Income available to common shareholders (Basic) due to the negative Income available to common shareholders. Using actual Diluted shares and Income available to common shareholders (Diluted) would result in anti-dilution.

(3) Tangible Book Value Per Share is a non-GAAP financial measure. See page 45 for a reconciliation of this measure to its most comparable GAAP measure.

* Preliminary

Reclassified to conform to the current period's presentation.

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Revenues												
Interest revenue	\$ 29,161	\$ 27,337	\$ 26,130	\$ 23,871	\$ 20,583	\$ 19,671	\$ 18,678	\$ 17,703	\$ 20,852	\$ 20,418	\$ 19,371	\$ 18,875
Interest expense	16,073	13,351	12,726	10,600	7,657	6,842	6,680	6,542	6,291	6,379	6,125	6,069
Net interest revenue	13,088	13,986	13,404	13,271	12,926	12,829	11,998	11,161	14,561	14,039	13,246	12,806
Commissions and fees	1,717	4,670	3,781	2,688	3,984	4,084	3,698	3,719	3,645	3,229	3,248	3,536
Principal transactions	(6,951)	(4,796)	(3,401)	(8,741)	3,948	1,762	1,472	(1,114)	4,116	2,362	2,085	(1,046)
Administrative and other fiduciary fees	2,201	2,197	2,081	1,743	1,606	1,472	1,085	1,032	1,022	910	976	1,097
Realized gains (losses) on investments (1)	(119)	(139)	(605)	(1,198)	9	(160)	(285)	(474)	31	69	742	158
Insurance premiums	843	847	823	708	755	745	763	757	748	636	655	645
Other revenue (2)	1,378	773	175	(2,825)	1,293	9,237	1,659	(9,676)	1,298	826	(214)	1,175
Total non-interest revenues	(931)	3,552	2,854	(7,625)	11,595	17,140	8,392	(5,756)	10,860	8,032	7,492	5,565
Total revenues, net of interest expense	12,157	17,538	16,258	5,646	24,521	29,969	20,390	5,405	25,421	22,071	20,738	18,371
Provisions for Credit Losses and for Benefits and Claims												
Net credit losses (NCLs)	3,638	4,310	4,920	6,143	7,282	8,355	7,969	7,135	8,384	7,962	7,659	6,854
Net build / (Release)	1,939	2,673	4,023	6,028	2,633	3,878	802	706	(18)	(1,439)	(1,993)	(2,215)
Provision for loan losses	5,577	6,983	8,943	12,171	9,915	12,233	8,771	7,841	8,366	6,523	5,666	4,639
Policyholder benefits and claims	275	260	274	594	332	308	324	294	287	213	227	238
Provision for unfunded lending commitments	-	(143)	(150)	(70)	60	135	-	49	(35)	(71)	26	(37)
Total provisions for credit losses and for benefits and claims	5,852	7,100	9,067	12,695	10,307	12,676	9,095	8,184	8,618	6,665	5,919	4,840
Operating Expenses												
Compensation and benefits	8,562	8,692	7,544	6,298	6,235	6,359	6,136	6,257	6,162	5,961	6,117	6,190
Premises and Equipment	1,027	1,062	1,075	1,053	926	930	869	972	830	824	838	839
Technology / communication expense	1,767	1,804	1,782	1,740	1,299	1,315	1,280	1,321	1,199	1,195	1,257	1,273
Advertising and marketing expense	601	616	496	475	334	351	317	413	302	367	458	518
Other operating	3,420	3,040	3,110	15,076	2,891	3,044	3,222	3,351	3,025	3,519	2,850	3,651
Total operating expenses	15,377	15,214	14,007	24,642	11,685	11,999	11,824	12,314	11,518	11,866	11,520	12,471
Income (Loss) from Continuing Operations before Income Taxes	(9,072)	(4,776)	(6,816)	(31,691)	2,529	5,294	(529)	(15,093)	5,285	3,540	3,299	1,060
Provision (benefits) for income taxes	(3,886)	(2,447)	(3,295)	(10,698)	835	907	(1,122)	(7,353)	1,036	812	698	(313)
Income (Loss) from Continuing Operations	(5,186)	(2,329)	(3,521)	(20,993)	1,694	4,387	593	(7,740)	4,249	2,728	2,601	1,373
Discontinued Operations (3)												
Income (Loss) from Discontinued Operations	54	337	507	(114)	(152)	(279)	(204)	(18)	(5)	(3)	8	72
Gain (Loss) on Sale	-	(517)	9	3,647	(12)	14	-	100	94	-	(784)	(12)
Provision (benefits) for income taxes	(5)	(86)	(97)	109	(47)	(123)	214	(150)	(122)	-	(402)	(38)
Income (Loss) from Discontinued Operations, net	59	(94)	613	3,424	(117)	(142)	(418)	232	211	(3)	(374)	98
Net Income (Loss) before attribution of Minority Interests	(5,127)	(2,423)	(2,908)	(17,569)	1,577	4,245	175	(7,508)	4,460	2,725	2,227	1,471
Net Income (Loss) attributable to noncontrolling Minority Interests (Minority Interest)	(16)	72	(93)	(306)	(16)	(34)	74	71	32	28	59	162
Citigroup's Net Income (Loss)	\$ (5,111)	\$ (2,495)	\$ (2,815)	\$ (17,263)	\$ 1,593	\$ 4,279	\$ 101	\$ (7,579)	\$ 4,428	\$ 2,697	\$ 2,168	\$ 1,309

(1) Includes Other-Than-Temporary Impairment losses on investments.

(2) Other revenue for the second quarter of 2009 includes \$11.1 billion (\$6.7 billion after-tax) related to the sale of Smith Barney and establishment of the joint venture with Morgan Stanley. Other revenue for the fourth quarter of 2009 includes \$10.1 billion loss (\$6.2 billion after-tax) related to Citigroup's debt extinguishment in connection with the repayment of TARP and exit from the U.S. government loss-sharing agreement.

(3) Discontinued Operations includes:

- a) The sale of substantially all of Citigroup's CitiCapital equipment finance unit to General Electric.
- b) The sale of substantially all of Citigroup's Retail Banking Operations in Germany to Credit Mutuel.
- c) The sale of Nikko Cordial Securities to Sumitomo Mitsui Banking Corporation.
- d) The sale of The Student Loan Corporation.

Reclassified to conform to the current period's presentation.

CITIGROUP CONSOLIDATED BALANCE SHEET
(In millions of dollars)



	March 31, 2008	June 30, 2008	September 30, 2008	December 31, 2008	March 31, 2009	June 30, 2009	September 30, 2009	December 31, 2009	March 31, 2010	June 30, 2010	September 30, 2010	December 31, 2010
Assets												
Cash and due from banks (including segregated cash and other deposits)	\$ 30,837	\$ 44,824	\$ 63,026	\$ 29,253	\$ 31,063	\$ 26,915	\$ 26,482	\$ 25,472	\$ 25,678	\$ 24,709	\$ 26,342	\$ 27,972
Deposits with banks	73,318	67,945	78,676	170,331	159,503	182,577	217,730	167,447	163,525	160,780	150,071	162,437
Fed funds sold and securities borrow'd or purch under agree. to resell	239,006	220,169	225,409	184,133	179,603	179,503	197,357	222,022	234,348	230,784	240,057	246,717
Brokerage receivables	65,653	62,492	80,532	44,278	43,329	34,598	34,667	33,634	34,001	36,872	37,138	31,213
Trading account assets	578,437	505,439	457,462	377,635	335,222	325,037	340,697	342,773	345,783	309,412	337,098	317,272
Investments												
Available-for-sale and non-marketable equity securities	204,154	232,527	205,730	191,561	178,046	207,135	206,074	254,592	270,385	285,783	310,143	289,057
Held-to-maturity	1	1	1	64,459	60,760	59,622	55,816	51,527	46,348	31,283	30,107	29,107
Total Investments	204,155	232,528	205,731	256,020	238,806	266,757	261,890	306,119	316,733	317,066	340,250	318,164
Loans, net of unearned income												
Consumer	551,405	525,069	498,349	481,387	453,963	447,652	441,491	424,057	531,469	505,446	463,104	457,632
Corporate	238,438	221,721	218,606	212,829	203,329	194,038	180,720	167,447	190,335	186,720	191,207	191,162
Loans, net of unearned income	789,843	746,790	716,955	694,216	657,292	641,690	622,211	591,504	721,804	692,166	654,311	648,794
Allowance for loan losses	(18,257)	(20,777)	(24,005)	(29,616)	(31,703)	(35,940)	(36,416)	(36,033)	(48,746)	(46,197)	(43,674)	(40,655)
Total loans, net	771,586	726,013	692,950	664,600	625,589	605,750	585,795	555,471	673,058	645,969	610,637	608,139
Goodwill	43,471	42,386	39,662	27,132	26,410	25,578	25,423	25,392	25,662	25,201	25,797	26,152
Intangible assets (other than MSR's)	16,229	15,608	15,118	14,159	13,612	10,098	8,957	8,714	8,277	7,868	7,705	7,504
Mortgage servicing rights (MSR's)	7,716	8,934	8,346	5,657	5,481	6,770	6,228	6,530	6,439	4,894	3,976	4,554
Other assets	169,289	161,101	164,598	165,272	163,960	165,538	159,769	163,105	168,709	174,101	172,800	163,778
Assets related to discontinued operations held for sale	-	12,946	18,627	-	-	19,412	23,604	-	-	-	31,409	-
Total assets	\$ 2,199,697	\$ 2,100,385	\$ 2,050,131	\$ 1,938,470	\$ 1,822,578	\$ 1,848,533	\$ 1,888,599	\$ 1,856,646	\$ 2,002,213	\$ 1,937,656	\$ 1,983,280	\$ 1,913,902
Liabilities												
Non-interest-bearing deposits in U.S. offices	\$ 38,683	\$ 43,754	\$ 55,222	\$ 55,485	\$ 78,008	\$ 77,180	\$ 77,460	\$ 71,325	\$ 66,796	\$ 59,225	\$ 64,442	\$ 78,268
Interest-bearing deposits in U.S. offices	231,381	216,798	221,895	234,491	219,910	234,250	244,856	232,093	230,919	241,820	237,626	225,731
Total U.S. Deposits	270,064	260,552	277,117	289,976	297,918	311,430	322,316	303,418	297,715	301,045	302,068	303,999
Non-interest-bearing deposits in offices outside the U.S.	45,230	46,765	46,348	37,412	36,602	40,389	40,606	44,904	45,471	46,322	52,080	55,066
Interest-bearing deposits in offices outside the U.S.	515,914	496,325	456,878	446,797	428,176	452,917	469,681	487,581	484,728	466,584	495,947	485,903
Total International Deposits	561,144	543,090	503,226	484,209	464,778	493,306	510,287	532,485	530,199	512,906	548,027	540,969
Total deposits	831,208	803,642	780,343	774,185	762,696	804,736	832,603	835,903	827,914	813,951	850,095	844,968
Fed funds purch and securities loaned or sold under agree. to repurch.	279,561	246,107	250,419	205,293	184,803	172,016	178,159	154,281	207,911	196,112	192,065	189,558
Brokerage payables	95,597	96,432	117,536	70,916	58,950	52,696	57,672	60,846	55,041	54,774	51,517	51,749
Trading account liabilities	201,986	188,609	168,421	165,800	128,671	117,512	130,540	137,512	142,748	131,001	142,005	129,054
Short-term borrowings	135,799	114,445	104,855	126,691	116,389	101,894	64,731	68,879	96,694	92,752	87,013	78,790
Long-term debt	424,959	417,928	393,097	359,593	337,252	348,046	379,557	364,019	439,274	413,297	387,330	381,183
Other liabilities (2)	98,277	91,846	91,663	91,970	87,890	85,091	86,384	80,233	78,852	78,439	78,198	72,811
Liabilities related to discontinued operations held for sale	-	456	14,273	-	-	12,374	16,004	-	-	-	29,874	-
Total liabilities	\$ 2,067,387	\$ 1,959,465	\$ 1,920,607	\$ 1,794,448	\$ 1,676,651	\$ 1,694,365	\$ 1,745,650	\$ 1,701,673	\$ 1,848,434	\$ 1,780,326	\$ 1,818,097	\$ 1,748,113
Equity												
Stockholders' Equity												
Preferred Stock	\$ 19,384	\$ 27,424	\$ 27,424	\$ 70,664	\$ 74,246	\$ 74,301	\$ 312	\$ 312	\$ 312	\$ 312	\$ 312	\$ 312
Common Stock	55	57	57	57	57	57	230	286	287	292	292	292
Additional paid-in capital	11,131	16,594	16,884	19,165	16,525	16,663	78,802	98,142	96,427	99,014	100,898	101,024
Retained earnings	114,899	110,290	105,340	86,521	86,115	88,874	85,208	77,440	73,432	76,130	78,260	79,559
Treasury stock	(10,020)	(9,911)	(9,642)	(9,582)	(5,996)	(5,950)	(6,059)	(4,543)	(1,178)	(1,772)	(1,540)	(1,442)
Accumulated other comprehensive income (loss)	(7,381)	(8,049)	(14,001)	(25,195)	(27,013)	(21,643)	(17,651)	(18,937)	(17,859)	(19,170)	(15,309)	(16,277)
Total Common Equity	\$ 108,684	\$ 108,981	\$ 98,638	\$ 70,966	\$ 69,688	\$ 78,001	\$ 140,530	\$ 152,388	\$ 151,109	\$ 154,494	\$ 162,601	\$ 163,156
Total Citigroup stockholders' equity	\$ 128,068	\$ 136,405	\$ 126,062	\$ 141,630	\$ 143,934	\$ 152,302	\$ 140,842	\$ 152,700	\$ 151,421	\$ 154,806	\$ 162,913	\$ 163,468
Noncontrolling Minority interests (Minority Interest)	4,242	4,515	3,462	2,392	1,993	1,866	2,107	2,273	2,358	2,524	2,270	2,321
Total equity	132,310	140,920	129,524	144,022	145,927	154,168	142,949	154,973	153,779	157,330	165,183	165,789
Total liabilities and equity	\$ 2,199,697	\$ 2,100,385	\$ 2,050,131	\$ 1,938,470	\$ 1,822,578	\$ 1,848,533	\$ 1,888,599	\$ 1,856,646	\$ 2,002,213	\$ 1,937,656	\$ 1,983,280	\$ 1,913,902

(1) Preliminary

(2) Includes allowance for credit losses for letters of credit and unfunded lending commitments of \$947 million for the first quarter of 2009, \$1,082 million for the second quarter of 2009, \$1,074 million for the third quarter of 2009, \$1,157 million for the fourth quarter of 2009, \$1,122 million for the first quarter of 2010, \$1,054 million for the second quarter of 2010, \$1,102 million for the third quarter of 2010 and \$1,066 million for the fourth quarter of 2010, respectively.

Reclassified to conform to the current period's presentation.

(In millions of dollars)

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
CITICORP												
Regional Consumer Banking												
North America	\$ 2,642	\$ 2,253	\$ 1,708	\$ 2,004	\$ 2,503	\$ 2,182	\$ 2,017	\$ 1,874	\$ 3,801	\$ 3,693	\$ 3,740	\$ 3,556
EMEA	461	508	498	398	360	394	415	386	405	376	349	381
Latin America	2,417	2,549	2,505	2,017	1,924	1,950	1,971	2,072	2,076	2,118	2,233	2,300
Asia	1,989	1,937	1,882	1,653	1,566	1,675	1,717	1,808	1,800	1,845	1,839	1,930
Total	7,509	7,247	6,593	6,072	6,353	6,201	6,120	6,140	8,082	8,032	8,161	8,167
Securities and Banking												
North America	3,856	3,383	3,992	(410)	5,016	1,721	1,301	795	3,553	2,627	2,203	1,009
EMEA	1,736	1,978	1,396	853	4,222	2,558	2,202	1,067	2,515	1,762	1,733	832
Latin America	682	723	471	498	800	1,049	705	867	607	558	639	728
Asia	1,712	1,208	1,463	1,187	2,162	1,373	683	588	1,328	1,008	1,018	964
Total	7,986	7,292	7,322	2,128	12,200	6,701	4,891	3,317	8,003	5,955	5,593	3,533
Transaction Services												
North America	506	511	540	604	589	656	643	638	639	636	620	588
EMEA	884	947	953	893	844	860	845	840	833	848	835	840
Latin America	340	374	378	347	343	340	337	353	344	356	384	406
Asia	687	647	695	640	598	627	632	644	621	662	696	726
Total	2,417	2,479	2,566	2,484	2,374	2,483	2,457	2,475	2,437	2,502	2,535	2,560
Total Citicorp	17,912	17,018	16,481	10,684	20,927	15,385	13,468	11,932	18,522	16,489	16,289	14,260
CITI HOLDINGS												
Brokerage and Asset Management	2,272	2,356	1,965	1,370	1,607	12,220	525	271	340	141	(8)	136
Local Consumer Lending	7,161	6,053	5,167	5,117	6,021	3,481	4,362	3,901	4,670	4,206	3,547	3,403
Special Asset Pool	(14,754)	(6,582)	(6,890)	(11,473)	(4,534)	(376)	1,363	287	1,540	572	314	426
Total Citi Holdings	(5,321)	1,827	242	(4,986)	3,094	15,325	6,250	4,459	6,550	4,919	3,853	3,965
Corporate / Other	(434)	(1,307)	(465)	(52)	500	(741)	672	(10,986)	349	663	596	146
Total Citigroup - Net Revenues	\$ 12,157	\$ 17,538	\$ 16,258	\$ 5,646	\$ 24,521	29,969	20,390	5,405	\$ 25,421	22,071	20,738	18,371
Impact of Credit Card Securitization Activity (1) (2)												
Citicorp	964	1,247	1,892	1,602	1,484	1,644	1,800	1,744	-	-	-	-
Citi Holdings	646	769	1,687	824	968	1,482	952	733	-	-	-	-
Total Impact of Credit Card Securitization Activity	1,610	2,016	3,579	2,426	2,452	3,126	2,752	2,477	-	-	-	-
Total Citigroup - Managed Net Revenues (1)	\$ 13,767	\$ 19,554	\$ 19,837	\$ 8,072	\$ 26,973	\$ 33,095	\$ 23,142	\$ 7,882	\$ 25,421	\$ 22,071	\$ 20,738	\$ 18,371

(1) Citigroup adopted SFAS 166/167 effective January 1, 2010. As a result, reported and managed basis presentations are equivalent for periods beginning January 1, 2010. See page 1 for additional information. Historical disclosures reflect the impact from credit card securitizations only. The information above reconciles managed disclosures to the most-relevant GAAP disclosures.

(2) Net impact of Credit Card Securitization Activity includes the removal of securitization-related items that are part of GAAP revenues such as the gain on sale of credit card loans, mark-to-market revenue for interests retained in securitized assets classified as Trading, and net credit losses on loans that are considered sold for GAAP purposes.

**CITIGROUP
SEGMENT DETAIL
INCOME**



(In millions of dollars)

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Income from Continuing Operations:												
CITICORP												
Regional Consumer Banking												
North America	\$ 421	\$ 146	\$ 2	\$ (2,042)	\$ 364	\$ 160	\$ 226	\$ 43	\$ 15	\$ 52	\$ 177	\$ 403
EMEA	13	33	25	(49)	(35)	(114)	(29)	(51)	24	48	20	1
Latin America	503	391	161	(4,194)	190	100	58	101	367	473	537	434
Asia	548	459	369	412	241	273	432	455	567	566	497	509
Total	1,485	1,029	557	(5,873)	760	419	687	548	973	1,139	1,231	1,347
Securities and Banking												
North America	1,636	646	1,418	(1,272)	2,488	(43)	4	(80)	1,422	816	430	(203)
EMEA	212	392	109	(100)	2,166	744	552	(38)	1,021	355	497	(68)
Latin America	319	350	254	219	414	528	222	382	269	200	274	340
Asia	640	318	580	471	1,059	598	74	120	469	301	179	185
Total	2,807	1,706	2,361	(682)	6,127	1,827	852	384	3,181	1,672	1,380	254
Transaction Services												
North America	96	67	101	87	134	180	151	143	161	158	128	85
EMEA	285	304	352	323	328	353	313	305	303	320	306	296
Latin America	143	154	161	137	160	151	148	147	152	154	170	172
Asia	311	284	323	302	283	296	335	331	319	296	318	318
Total	835	809	937	849	905	980	947	926	935	928	922	871
Total Citicorp	5,127	3,544	3,855	(5,706)	7,792	3,226	2,486	1,858	5,089	3,739	3,533	2,472
CITI HOLDINGS												
Brokerage and Asset Management	(176)	218	(106)	(902)	16	6,750	69	15	76	(94)	(153)	(55)
Local Consumer Lending	22	(1,200)	(2,345)	(4,899)	(1,577)	(4,359)	(2,168)	(2,380)	(1,829)	(1,226)	(830)	(1,103)
Special Asset Pool	(9,475)	(4,355)	(4,751)	(8,783)	(3,964)	(1,258)	44	(247)	878	116	(83)	247
Total Citi Holdings	(9,629)	(5,337)	(7,202)	(14,584)	(5,525)	1,133	(2,055)	(2,612)	(875)	(1,204)	(1,066)	(911)
Corporate / Other	(684)	(536)	(174)	(703)	(573)	28	162	(6,986)	35	193	134	(188)
Income (Loss) From Continuing Operations	(5,186)	(2,329)	(3,521)	(20,993)	1,694	4,387	593	(7,740)	4,249	2,728	2,601	1,373
Discontinued Operations	59	(94)	613	3,424	(117)	(142)	(418)	232	211	(3)	(374)	98
Net Income (Loss) Attributable to Noncontrolling Minority Interests	(16)	72	(93)	(306)	(16)	(34)	74	71	32	28	59	162
Citigroup's Net Income (Loss)	\$ (5,111)	\$ (2,495)	\$ (2,815)	\$ (17,263)	\$ 1,593	\$ 4,279	\$ 101	\$ (7,579)	\$ 4,428	\$ 2,697	\$ 2,168	\$ 1,309

Reclassified to conform to the current period's presentation.

CITICORP
STATEMENT OF INCOME AND BALANCE SHEET DATA

(In millions of dollars)

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Revenues												
Net interest revenue	\$ 8,326	\$ 8,964	\$ 8,694	\$ 9,344	\$ 8,511	\$ 8,774	\$ 8,727	\$ 8,420	\$ 9,870	\$ 9,742	\$ 9,475	\$ 9,733
Non-Interest revenue	9,586	8,054	7,787	1,340	12,416	6,611	4,741	3,512	8,652	6,747	6,814	4,527
Total revenues, net of interest expense	17,912	17,018	16,481	10,684	20,927	15,385	13,468	11,932	18,522	16,489	16,289	14,260
Provisions for Credit Losses and for Benefits and Claims												
Net Credit Losses	941	1,298	1,330	1,415	1,251	1,575	1,734	1,595	3,142	2,965	3,020	2,662
Credit Reserve Build / (Release)	482	594	810	1,519	998	1,231	522	(36)	(360)	(639)	(427)	(741)
Provision for loan losses	1,423	1,892	2,140	2,934	2,249	2,806	2,256	1,559	2,782	2,326	2,593	1,921
Provision for Benefits & Claims	43	40	50	43	42	42	43	37	44	27	38	42
Provision for unfunded lending commitments	-	(75)	(80)	(36)	32	83	-	23	(7)	(26)	1	-
Total provisions for credit losses and for benefits and claims	1,466	1,857	2,110	2,941	2,323	2,931	2,299	1,619	2,819	2,327	2,632	1,963
Total operating expenses	9,516	10,085	9,146	15,621	7,460	8,083	8,428	8,727	8,595	9,176	8,931	9,442
Income (Loss) from Continuing Operations before Income Taxes	6,930	5,076	5,225	(7,878)	11,144	4,371	2,741	1,586	7,108	4,986	4,726	2,855
Provision (benefits) for income taxes	1,803	1,532	1,370	(2,172)	3,352	1,145	255	(272)	2,019	1,247	1,193	383
Income (Loss) from Continuing Operations	5,127	3,544	3,855	(5,706)	7,792	3,226	2,486	1,858	5,089	3,739	3,533	2,472
Net Income (Loss) attributable to noncontrolling Minority Interests (Minority Interest)	13	21	16	(21)	(3)	3	25	43	21	20	30	51
Citicorp's Net Income (Loss)	\$ 5,114	\$ 3,523	\$ 3,839	\$ (5,685)	\$ 7,795	\$ 3,223	\$ 2,461	\$ 1,815	\$ 5,068	\$ 3,719	\$ 3,503	\$ 2,421
Balance Sheet Data (in billions):												
Total EOP Assets	\$ 1,296	\$ 1,231	\$ 1,228	\$ 1,067	\$ 1,022	\$ 1,051	\$ 1,075	\$ 1,138	\$ 1,236	\$ 1,211	\$ 1,283	\$ 1,284
Average Assets	\$ 1,446	\$ 1,379	\$ 1,247	\$ 1,229	\$ 1,058	\$ 1,074	\$ 1,096	\$ 1,125	\$ 1,233	\$ 1,250	\$ 1,252	\$ 1,294
Return on Assets	1.42%	1.03%	1.22%	(1.84%)	2.99%	1.20%	0.89%	0.64%	1.67%	1.19%	1.11%	0.74%
Total EOP Deposits	\$ 728	\$ 683	\$ 685	\$ 675	\$ 664	\$ 706	\$ 731	\$ 734	\$ 730	\$ 719	\$ 757	\$ 760
Total GAAP Revenues	\$ 17,912	\$ 17,018	\$ 16,481	\$ 10,684	\$ 20,927	\$ 15,385	\$ 13,468	\$ 11,932	\$ 18,522	\$ 16,489	\$ 16,289	\$ 14,260
Net Impact of Credit Card Securitization Activity (1)	964	1,247	1,892	1,602	1,484	1,644	1,800	1,744	-	-	-	-
Total Managed Revenues	\$ 18,876	\$ 18,265	\$ 18,373	\$ 12,286	\$ 22,411	\$ 17,029	\$ 15,268	\$ 13,676	\$ 18,522	\$ 16,489	\$ 16,289	\$ 14,260
GAAP Net Credit Losses	\$ 941	\$ 1,298	\$ 1,330	\$ 1,415	\$ 1,251	\$ 1,575	\$ 1,734	\$ 1,595	\$ 3,142	\$ 2,965	\$ 3,020	\$ 2,662
Impact of Credit Card Securitization Activity (1)	880	1,043	1,123	1,253	1,491	1,837	1,876	1,727	-	-	-	-
Total Managed Net Credit Losses	\$ 1,821	\$ 2,341	\$ 2,453	\$ 2,668	\$ 2,742	\$ 3,412	\$ 3,610	\$ 3,322	\$ 3,142	\$ 2,965	\$ 3,020	\$ 2,662

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Reclassified to conform to the current period's presentation.

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Net Interest Revenue	\$ 4,216	\$ 4,486	\$ 4,511	\$ 4,062	\$ 3,842	\$ 4,140	\$ 4,216	\$ 4,206	\$ 5,917	\$ 5,774	\$ 5,689	\$ 5,864
Non-Interest Revenue	3,293	2,761	2,082	2,010	2,511	2,061	1,904	1,934	2,165	2,258	2,472	2,303
Total Revenues, Net of Interest Expense (1)	7,509	7,247	6,593	6,072	6,353	6,201	6,120	6,140	8,082	8,032	8,161	8,167
Total Operating Expenses	4,064	4,466	4,298	10,846	3,553	3,709	3,806	4,074	3,998	4,039	4,090	4,443
Net Credit Losses	873	993	1,109	1,093	1,174	1,406	1,442	1,388	3,040	2,922	2,731	2,528
Credit Reserve Build / (Release)	455	391	516	729	686	619	356	158	(180)	(408)	(403)	(552)
Provision for Unfunded Lending Commitments	-	-	-	-	-	-	-	-	-	(4)	-	-
Provision for Benefits & Claims	43	40	50	43	42	42	43	37	44	27	38	42
Provision for Loan Losses and for Benefits and Claims	1,371	1,424	1,675	1,865	1,902	2,067	1,841	1,583	2,904	2,537	2,366	2,018
Income (loss) from Continuing Operations before Taxes	2,074	1,357	620	(6,639)	898	425	473	483	1,180	1,456	1,705	1,706
Income Taxes (benefits)	589	328	63	(766)	138	6	(214)	(65)	207	317	474	359
Income (loss) from Continuing Operations	1,485	1,029	557	(5,873)	760	419	687	548	973	1,139	1,231	1,347
Net Income (loss) Attributable to Minority Interests	1	4	5	1	-	-	2	(2)	(5)	-	(4)	-
Net Income (Loss)	\$ 1,484	\$ 1,025	\$ 552	\$ (5,874)	\$ 760	\$ 419	\$ 685	\$ 550	\$ 978	\$ 1,139	\$ 1,235	\$ 1,347
Average Assets (in billions of dollars)	\$ 270	\$ 282	\$ 274	\$ 247	\$ 229	\$ 239	\$ 248	\$ 253	\$ 308	\$ 306	\$ 311	\$ 319
Return on Assets	2.21%	1.46%	0.80%	(9.46%)	1.35%	0.70%	1.10%	0.86%	1.29%	1.49%	1.58%	1.68%
Net Credit Losses as a % of Average Loans	2.20%	2.47%	2.75%	2.95%	3.28%	3.84%	3.82%	3.55%	5.57%	5.38%	4.90%	4.44%
Revenue by Business												
Retail Banking	\$ 3,986	\$ 3,943	\$ 4,015	\$ 3,503	\$ 3,537	\$ 3,789	\$ 3,760	\$ 3,756	\$ 3,814	\$ 3,916	\$ 4,005	\$ 4,099
Citi-Branded Cards	3,523	3,304	2,578	2,569	2,816	2,412	2,360	2,384	4,268	4,116	4,156	4,068
Total GAAP Revenues	7,509	7,247	6,593	6,072	6,353	6,201	6,120	6,140	8,082	8,032	8,161	8,167
Net Impact of Credit Card Securitization Activity (1)	964	1,247	1,892	1,602	1,484	1,644	1,800	1,744	-	-	-	-
Total Managed Revenues	\$ 8,473	\$ 8,494	\$ 8,485	\$ 7,674	\$ 7,837	\$ 7,845	\$ 7,920	\$ 7,884	\$ 8,082	\$ 8,032	\$ 8,161	\$ 8,167
Net Credit Losses by Business												
Retail Banking	\$ 234	\$ 293	\$ 330	\$ 344	\$ 338	\$ 428	\$ 395	\$ 409	\$ 289	\$ 304	\$ 333	\$ 343
Citi-Branded Cards	639	700	779	749	836	978	1,047	979	2,751	2,618	2,398	2,185
Total GAAP Net Credit Losses	873	993	1,109	1,093	1,174	1,406	1,442	1,388	3,040	2,922	2,731	2,528
Impact of Credit Card Securitization Activity (1)	880	1,043	1,123	1,253	1,491	1,837	1,876	1,727	-	-	-	-
Total Managed Net Credit Losses	\$ 1,753	\$ 2,036	\$ 2,232	\$ 2,346	\$ 2,665	\$ 3,243	\$ 3,318	\$ 3,115	\$ 3,040	\$ 2,922	\$ 2,731	\$ 2,528
Income (loss) from Continuing Operations by Business												
Retail Banking	\$ 848	\$ 592	\$ 665	\$ (5,760)	\$ 603	\$ 590	\$ 651	\$ 568	\$ 799	\$ 843	\$ 764	\$ 702
Citi-Branded Cards	637	437	(108)	(113)	157	(171)	36	(20)	174	296	467	645
Total	\$ 1,485	\$ 1,029	\$ 557	\$ (5,873)	\$ 760	\$ 419	\$ 687	\$ 548	\$ 973	\$ 1,139	\$ 1,231	\$ 1,347

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	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Retail Banking Key Indicators (in billions of dollars, except branches)												
Branches	4,411	4,395	4,342	4,316	4,209	4,091	4,174	4,164	4,162	4,161	4,168	4,200
Accounts (in millions)	59.7	60.3	60.7	60.1	60.0	60.1	60.1	59.5	59.2	58.9	59.8	59.5
Average Deposits	\$ 276.2	\$ 275.0	\$ 268.5	\$ 257.2	\$ 256.4	\$ 272.2	\$ 278.7	\$ 291.7	\$ 289.2	\$ 291.4	\$ 295.6	\$ 301.9
Investment Sales (International Only)	\$ 25.3	\$ 25.7	\$ 23.0	\$ 16.5	\$ 15.3	\$ 20.0	\$ 22.9	\$ 21.6	\$ 24.1	\$ 23.4	\$ 21.3	\$ 23.7
Investment AUMs	\$ 143.9	\$ 145.0	\$ 127.4	\$ 101.1	\$ 93.5	\$ 107.2	\$ 116.3	\$ 117.3	\$ 120.8	\$ 116.8	\$ 125.4	\$ 130.5
Average Loans	\$ 109.7	\$ 113.2	\$ 112.3	\$ 103.3	\$ 101.1	\$ 103.6	\$ 106.0	\$ 108.8	\$ 109.5	\$ 109.3	\$ 111.5	\$ 115.2
EOP Loans:												
Real Estate Lending	\$ 54.5	\$ 55.5	\$ 51.9	\$ 51.9	\$ 51.2	\$ 52.5	\$ 54.5	\$ 53.9	\$ 56.0	\$ 54.7	\$ 56.5	\$ 59.5
Commerical Markets	29.6	29.3	28.5	27.0	25.1	23.4	24.9	25.5	26.9	28.8	29.6	30.8
Personal and Other	26.5	27.6	27.7	25.5	24.8	27.3	28.4	27.6	27.7	25.6	27.6	27.6
EOP Loans	\$ 110.6	\$ 112.4	\$ 108.1	\$ 104.4	\$ 101.1	\$ 103.2	\$ 107.8	\$ 107.0	\$ 110.6	\$ 109.1	\$ 113.7	\$ 117.9
Net Interest Revenue (1)	\$ 2,476	\$ 2,640	\$ 2,723	\$ 2,525	\$ 2,319	\$ 2,494	\$ 2,578	\$ 2,563	\$ 2,564	\$ 2,559	\$ 2,504	\$ 2,595
As a % of Average Loans	9.08%	9.38%	9.65%	9.72%	9.30%	9.66%	9.65%	9.35%	9.50%	9.39%	8.91%	8.94%
Net Credit Losses	\$ 234	\$ 293	\$ 330	\$ 344	\$ 338	\$ 428	\$ 395	\$ 409	\$ 289	\$ 304	\$ 333	\$ 343
As a % of Average Loans	0.86%	1.04%	1.17%	1.32%	1.36%	1.66%	1.48%	1.49%	1.07%	1.12%	1.18%	1.18%
Loans 90+ Days Past Due (2)	\$ 694	\$ 742	\$ 749	\$ 719	\$ 873	\$ 925	\$ 836	\$ 805	\$ 827	\$ 877	\$ 849	\$ 773
As a % of EOP Loans	0.63%	0.66%	0.69%	0.69%	0.86%	0.90%	0.78%	0.75%	0.75%	0.80%	0.75%	0.66%
Loans 30-89 Days Past Due (2)	\$ 1,191	\$ 1,212	\$ 1,189	\$ 1,391	\$ 1,274	\$ 1,190	\$ 1,133	\$ 1,107	\$ 1,306	\$ 1,207	\$ 1,279	\$ 1,148
As a % of EOP Loans	1.08%	1.08%	1.10%	1.33%	1.26%	1.15%	1.05%	1.03%	1.18%	1.11%	1.13%	0.98%
Citi-Branded Cards Key Indicators (in billions of dollars) (3)												
EOP Open Accounts (in millions)	62.1	61.8	61.1	57.7	57.2	55.8	54.6	53.1	51.3	50.8	51.1	51.3
Purchase Sales	\$ 73.6	\$ 78.3	\$ 75.5	\$ 69.1	\$ 59.6	\$ 63.6	\$ 65.5	\$ 67.6	\$ 60.1	\$ 63.9	\$ 65.5	\$ 70.5
Average Managed Loans (4)	\$ 119.4	\$ 120.7	\$ 120.0	\$ 115.2	\$ 112.5	\$ 112.7	\$ 114.4	\$ 115.9	\$ 112.0	\$ 108.5	\$ 109.5	\$ 110.6
EOP Managed Loans (4)	\$ 119.8	\$ 121.4	\$ 119.2	\$ 116.9	\$ 110.9	\$ 114.7	\$ 116.8	\$ 117.4	\$ 110.2	\$ 109.4	\$ 111.1	\$ 114.1
Managed Average Yield (5)	13.90%	13.97%	14.10%	13.77%	14.44%	14.21%	14.15%	13.70%	14.89%	14.39%	14.18%	13.95%
Managed Net Interest Revenue (6)	\$ 3,082	\$ 3,318	\$ 3,357	\$ 3,139	\$ 3,359	\$ 3,316	\$ 3,306	\$ 3,209	\$ 3,358	\$ 3,207	\$ 3,184	\$ 3,259
As a % of Average Managed Loans	10.38%	11.06%	11.13%	10.84%	12.11%	11.80%	11.47%	10.98%	12.16%	11.86%	11.54%	11.69%
Managed Net Credit Losses	\$ 1,519	\$ 1,743	\$ 1,902	\$ 2,002	\$ 2,327	\$ 2,815	\$ 2,923	\$ 2,706	\$ 2,751	\$ 2,618	\$ 2,398	\$ 2,185
As a % of Average Managed Loans	5.12%	5.81%	6.31%	6.91%	8.39%	10.02%	10.14%	9.26%	9.96%	9.68%	8.69%	7.84%
Managed Net Credit Margin (7)	\$ 2,959	\$ 2,795	\$ 2,557	\$ 2,155	\$ 1,960	\$ 1,226	\$ 1,223	\$ 1,415	\$ 1,517	\$ 1,493	\$ 1,752	\$ 1,878
As a % of Average Managed Loans	9.97%	9.31%	8.48%	7.44%	7.07%	4.36%	4.24%	4.84%	5.49%	5.52%	6.35%	6.74%
Managed Loans 90+ Days Past Due	\$ 2,350	\$ 2,503	\$ 2,566	\$ 2,877	\$ 3,246	\$ 3,522	\$ 3,204	\$ 3,298	\$ 3,155	\$ 2,929	\$ 2,590	\$ 2,341
As a % of EOP Managed Loans	1.96%	2.06%	2.15%	2.46%	2.93%	3.07%	2.74%	2.81%	2.86%	2.68%	2.33%	2.05%
Managed Loans 30-89 Days Past Due	\$ 2,746	\$ 2,872	\$ 3,026	\$ 3,322	\$ 3,544	\$ 3,244	\$ 3,339	\$ 3,231	\$ 3,094	\$ 2,727	\$ 2,543	\$ 2,407
As a % of EOP Managed Loans	2.29%	2.37%	2.54%	2.84%	3.20%	2.83%	2.86%	2.75%	2.81%	2.49%	2.29%	2.11%

(1) Also includes Net Interest Revenue related to the international regions' deposit balances in excess of the average loan portfolio.

(2) The Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios excludes U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies. See Note 1 on North America Regional Consumer Banking on page 10.

(3) Citigroup adopted SFAS 166/167 effective January 1, 2010. As a result, reported and managed basis presentations are equivalent for periods beginning January 1, 2010. See page 1 for additional information. Historical disclosures reflect the impact from credit card securitizations only. The information above reconciles managed disclosures to the most-relevant GAAP disclosures.

(4) Average Loans, EOP Loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

(5) Managed Average Yield is gross interest revenue earned divided by average managed loans.

(6) Managed Net Interest Revenue includes certain fees that are recorded as interest revenue.

(7) Managed Net Credit Margin is Total Revenues, net of Interest Expense, less Net Credit Losses and Policy Benefits and Claims.

Reclassified to conform to the current period's presentation.

**CITICORP
REGIONAL CONSUMER BANKING
NORTH AMERICA**



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(In millions of dollars)

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Net Interest Revenue	\$ 950	\$ 1,068	\$ 1,165	\$ 1,149	\$ 1,192	\$ 1,330	\$ 1,387	\$ 1,295	\$ 2,954	\$ 2,778	\$ 2,734	\$ 2,750
Non-Interest Revenue	1,692	1,185	543	855	1,311	852	630	579	847	915	1,006	806
Total Revenues, Net of Interest Expense (1)	2,642	2,253	1,708	2,004	2,503	2,182	2,017	1,874	3,801	3,693	3,740	3,556
Total Operating Expenses	1,655	1,767	1,607	4,032	1,486	1,449	1,472	1,487	1,621	1,513	1,458	1,574
Net Credit Losses	145	136	145	191	257	307	279	308	2,157	2,126	1,971	1,768
Credit Reserve Build / (Release)	172	125	(10)	178	253	149	54	71	4	(9)	40	(348)
Provision for Unfunded Lending Commitments	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Benefits & Claims	-	2	-	2	13	15	14	8	8	5	6	5
Provision for Loan Losses and for Benefits and Claims	317	263	135	371	523	471	347	387	2,169	2,122	2,017	1,425
Income (loss) from Continuing Operations before Taxes	670	223	(34)	(2,399)	494	262	198	-	11	58	265	557
Income Taxes (benefits)	249	77	(36)	(357)	130	102	(28)	(43)	(4)	6	88	154
Income (loss) from Continuing Operations	421	146	2	(2,042)	364	160	226	43	15	52	177	403
Net Income (loss) Attributable to Minority Interests	-	-	-	-	-	-	-	-	-	-	-	-
Net Income (Loss)	\$ 421	\$ 146	\$ 2	\$ (2,042)	\$ 364	\$ 160	\$ 226	\$ 43	\$ 15	\$ 52	\$ 177	\$ 403
Average Assets (in billions of dollars)	\$ 76	\$ 79	\$ 73	\$ 72	\$ 72	\$ 74	\$ 75	\$ 71	\$ 121	\$ 117	\$ 118	\$ 120
Return on Assets	2.23%	0.74%	0.01%	(11.28%)	2.05%	0.87%	1.20%	0.24%	0.05%	0.18%	0.60%	1.33%
Net Credit Losses as a % of Average Loans	1.32%	1.25%	1.31%	1.66%	2.13%	2.61%	2.40%	2.57%	7.85%	7.98%	7.40%	6.68%
Revenue by Business												
Retail Banking	\$ 1,158	\$ 1,094	\$ 1,240	\$ 1,121	\$ 1,296	\$ 1,376	\$ 1,333	\$ 1,232	\$ 1,280	\$ 1,323	\$ 1,372	\$ 1,350
Citi-Branded Cards	1,484	1,159	468	883	1,207	806	684	642	2,521	2,370	2,368	2,206
Total GAAP Revenues	2,642	2,253	1,708	2,004	2,503	2,182	2,017	1,874	3,801	3,693	3,740	3,556
Net Impact of Credit Card Securitization Activity (1)	964	1,247	1,892	1,602	1,484	1,644	1,800	1,744	-	-	-	-
Total Managed Revenues	<u>\$ 3,606</u>	<u>\$ 3,500</u>	<u>\$ 3,600</u>	<u>\$ 3,606</u>	<u>\$ 3,987</u>	<u>\$ 3,826</u>	<u>\$ 3,817</u>	<u>\$ 3,618</u>	<u>\$ 3,801</u>	<u>\$ 3,693</u>	<u>\$ 3,740</u>	<u>\$ 3,556</u>
Net Credit Losses by Business												
Retail Banking	\$ 24	\$ 27	\$ 36	\$ 58	\$ 56	\$ 88	\$ 78	\$ 88	\$ 73	\$ 79	\$ 90	\$ 97
Citi-Branded Cards	121	109	109	133	201	219	201	220	2,084	2,047	1,881	1,671
Total GAAP NCLs	145	136	145	191	257	307	279	308	2,157	2,126	1,971	1,768
Impact of Credit Card Securitization Activity (1)	880	1,043	1,123	1,253	1,491	1,837	1,876	1,727	-	-	-	-
Total Managed Net Credit Losses	<u>\$ 1,025</u>	<u>\$ 1,179</u>	<u>\$ 1,268</u>	<u>\$ 1,444</u>	<u>\$ 1,748</u>	<u>\$ 2,144</u>	<u>\$ 2,155</u>	<u>\$ 2,035</u>	<u>\$ 2,157</u>	<u>\$ 2,126</u>	<u>\$ 1,971</u>	<u>\$ 1,768</u>
Income (loss) from Continuing Operations by Business												
Retail Banking	\$ 72	\$ 29	\$ 180	\$ (1,996)	\$ 227	\$ 229	\$ 183	\$ 116	\$ 165	\$ 206	\$ 205	\$ 183
Citi-Branded Cards	349	117	(178)	(46)	137	(69)	43	(73)	(150)	(154)	(28)	220
Total	<u>\$ 421</u>	<u>\$ 146</u>	<u>\$ 2</u>	<u>\$ (2,042)</u>	<u>\$ 364</u>	<u>\$ 160</u>	<u>\$ 226</u>	<u>\$ 43</u>	<u>\$ 15</u>	<u>\$ 52</u>	<u>\$ 177</u>	<u>\$ 403</u>

(1) Citigroup adopted SFAS 166/167 effective January 1, 2010. As a result, reported and managed basis presentations are equivalent for periods beginning January 1, 2010. See page 1 for additional information. Historical disclosures reflect the impact from credit card securitizations only. The information above reconciles managed disclosures to the most-relevant GAAP disclosures.

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Retail Banking Key Indicators (in billions of dollars, except branches)												
Branches	1,051	1,030	1,010	1,015	1,000	1,001	1,002	1,003	1,003	1,002	1,000	1,001
Accounts (in millions)	13.2	13.1	12.9	12.9	13.4	13.5	13.6	13.6	13.5	13.3	13.3	13.1
Investment AUMs	\$ 42.3	\$ 41.3	\$ 38.7	\$ 32.3	\$ 30.3	\$ 31.8	\$ 34.1	\$ 33.4	\$ 32.6	\$ 28.8	\$ 29.8	\$ 30.4
Average Deposits	\$ 124.9	\$ 124.2	\$ 123.1	\$ 127.8	\$ 130.9	\$ 139.6	\$ 142.1	\$ 149.3	\$ 144.2	\$ 145.5	\$ 144.9	\$ 144.5
Average Loans	\$ 28.6	\$ 30.9	\$ 31.8	\$ 32.9	\$ 34.3	\$ 35.0	\$ 34.3	\$ 34.1	\$ 32.2	\$ 30.7	\$ 29.7	\$ 29.7
EOP Loans:												
Real Estate Lending	\$ 24.8	\$ 25.6	\$ 24.9	\$ 26.5	\$ 27.0	\$ 26.3	\$ 26.7	\$ 24.9	\$ 24.4	\$ 23.1	\$ 22.3	\$ 23.5
Commercial Markets	1.5	1.4	1.7	1.9	2.0	2.0	2.3	2.1	2.1	2.2	2.1	2.1
Personal and Other	2.9	3.7	4.5	4.9	5.1	5.3	5.0	5.2	5.0	4.9	5.0	5.1
Total EOP Loans	<u>\$ 29.2</u>	<u>\$ 30.7</u>	<u>\$ 31.1</u>	<u>\$ 33.3</u>	<u>\$ 34.1</u>	<u>\$ 33.6</u>	<u>\$ 34.0</u>	<u>\$ 32.2</u>	<u>\$ 31.5</u>	<u>\$ 30.2</u>	<u>\$ 29.4</u>	<u>\$ 30.7</u>
Mortgage Originations	\$ 27.3	\$ 24.2	\$ 20.6	\$ 15.0	\$ 21.5	\$ 28.8	\$ 11.9	\$ 9.3	\$ 10.3	\$ 11.2	\$ 18.6	\$ 21.8
Third Party Mortgage Servicing Portfolio (EOP in billions)	\$ 159.6	\$ 157.7	\$ 155.6	\$ 153.6	\$ 164.2	\$ 176.8	\$ 186.2	\$ 187.0	\$ 191.2	\$ 190.8	\$ 191.4	\$ 191.9
Net Servicing & Gain/(Loss) on Sale	\$ 166.4	\$ (40.2)	\$ 48.1	\$ (3.9)	\$ 241.0	\$ 242.3	\$ 99.5	\$ 104.3	\$ 207.8	\$ 271.7	\$ 344.3	\$ 282.4
Net Interest Revenue on Loans	\$ 102	\$ 119	\$ 130	\$ 145	\$ 178	\$ 184	\$ 188	\$ 186	\$ 183	\$ 162	\$ 152	\$ 142
As a % of Avg. Loans	1.43%	1.55%	1.63%	1.75%	2.10%	2.11%	2.17%	2.16%	2.30%	2.12%	2.03%	1.90%
Net Credit Losses	\$ 24	\$ 27	\$ 36	\$ 58	\$ 56	\$ 88	\$ 78	\$ 88	\$ 73	\$ 79	\$ 90	\$ 97
As a % of Avg. Loans	0.34%	0.35%	0.45%	0.70%	0.66%	1.01%	0.90%	1.02%	0.92%	1.03%	1.20%	1.30%
Loans 90+ Days Past Due (1)	\$ 38	\$ 55	\$ 53	\$ 83	\$ 99	\$ 97	\$ 92	\$ 106	\$ 142	\$ 245	\$ 221	\$ 228
As a % of EOP Loans	0.13%	0.18%	0.17%	0.25%	0.29%	0.29%	0.27%	0.33%	0.45%	0.81%	0.77%	0.76%
Loans 30-89 Days Past Due (1)	\$ 50	\$ 74	\$ 59	\$ 100	\$ 92	\$ 87	\$ 82	\$ 81	\$ 236	\$ 241	\$ 243	\$ 212
As a % of EOP Loans	0.17%	0.24%	0.19%	0.30%	0.27%	0.26%	0.24%	0.25%	0.75%	0.80%	0.85%	0.71%

(1) The Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios excludes U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies.

The amounts excluded for Loans 90+Days Past Due and (EOP Loans) are \$188 million and (\$0.8 billion) and \$235 million and (\$0.8) billion as of September 30, 2010 and December 31, 2010, respectively.

The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) are \$15 million and (\$0.8 billion) and \$30 million and (\$0.8) billion as of September 30, 2010 and December 31, 2010, respectively.

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Citi-Branded Cards Key Indicators (in billions of dollars) (1)												
EOP Open Accounts (in millions)	30.7	30.0	29.2	26.1	25.6	25.0	24.5	23.1	21.8	21.3	21.2	21.2
Purchase Sales	\$ 48.4	\$ 51.6	\$ 49.4	\$ 46.0	\$ 40.1	\$ 42.4	\$ 42.3	\$ 41.8	\$ 36.2	\$ 39.3	\$ 39.0	\$ 40.4
Average Managed Loans (2)												
Off-Balance Sheet	\$ 69.3	\$ 72.0	\$ 72.0	\$ 71.0	\$ 68.4	\$ 69.6	\$ 70.8	\$ 69.7	\$ -	\$ -	\$ -	\$ -
On Balance Sheet	15.7	12.8	12.3	12.9	14.6	12.2	11.8	13.4	79.2	76.2	76.0	75.3
Total	<u>\$ 85.0</u>	<u>\$ 84.8</u>	<u>\$ 84.3</u>	<u>\$ 83.9</u>	<u>\$ 83.0</u>	<u>\$ 81.8</u>	<u>\$ 82.6</u>	<u>\$ 83.1</u>	<u>\$ 79.2</u>	<u>\$ 76.2</u>	<u>\$ 76.0</u>	<u>\$ 75.3</u>
EOP Managed Loans (2)												
Off-Balance Sheet	\$ 71.7	\$ 72.5	\$ 71.9	\$ 70.4	\$ 69.2	\$ 71.7	\$ 71.9	\$ 72.6	\$ -	\$ -	\$ -	\$ -
On Balance Sheet	13.3	12.1	13.1	14.8	12.5	11.6	12.8	11.5	77.7	77.2	76.6	77.5
Total	<u>\$ 85.0</u>	<u>\$ 84.6</u>	<u>\$ 85.0</u>	<u>\$ 85.2</u>	<u>\$ 81.7</u>	<u>\$ 83.3</u>	<u>\$ 84.7</u>	<u>\$ 84.1</u>	<u>\$ 77.7</u>	<u>\$ 77.2</u>	<u>\$ 76.6</u>	<u>\$ 77.5</u>
Managed Average Yield (3)	11.27%	10.95%	11.38%	11.73%	12.86%	12.57%	12.64%	12.05%	13.58%	12.70%	12.05%	11.67%
Managed Net Interest Revenue (4)	\$ 1,611	\$ 1,689	\$ 1,805	\$ 1,875	\$ 2,217	\$ 2,107	\$ 2,073	\$ 1,963	\$ 2,103	\$ 1,940	\$ 1,927	\$ 1,914
As a % of Avg. Managed Loans (4)	7.62%	8.01%	8.52%	8.89%	10.83%	10.33%	9.96%	9.37%	10.77%	10.21%	10.06%	10.08%
Managed Net Credit Losses	\$ 1,001	\$ 1,152	\$ 1,232	\$ 1,386	\$ 1,692	\$ 2,056	\$ 2,077	\$ 1,947	\$ 2,084	\$ 2,047	\$ 1,881	\$ 1,671
As a % of Average Managed Loans	4.74%	5.46%	5.81%	6.57%	8.27%	10.08%	9.98%	9.30%	10.67%	10.77%	9.82%	8.80%
Managed Net Credit Margin (5)	\$ 1,439	\$ 1,241	\$ 1,117	\$ 1,084	\$ 986	\$ 379	\$ 393	\$ 432	\$ 437	\$ 318	\$ 481	\$ 530
As a % of Avg. Managed Loans (5)	6.81%	5.89%	5.27%	5.14%	4.82%	1.86%	1.89%	2.06%	2.24%	1.67%	2.51%	2.79%
Managed Loans 90+ Days Past Due	\$ 1,533	\$ 1,578	\$ 1,669	\$ 2,000	\$ 2,307	\$ 2,366	\$ 2,190	\$ 2,371	\$ 2,304	\$ 2,130	\$ 1,807	\$ 1,597
As a % of EOP Managed Loans	1.80%	1.87%	1.96%	2.35%	2.82%	2.84%	2.59%	2.82%	2.97%	2.76%	2.36%	2.06%
Managed Loans 30-89 Days Past Due	\$ 1,609	\$ 1,604	\$ 1,855	\$ 2,171	\$ 2,337	\$ 2,024	\$ 2,213	\$ 2,182	\$ 2,145	\$ 1,828	\$ 1,687	\$ 1,539
As a % of EOP Managed Loans	1.89%	1.90%	2.18%	2.55%	2.86%	2.43%	2.61%	2.59%	2.76%	2.37%	2.20%	1.99%

(1) Citigroup adopted SFAS 166/167 effective January 1, 2010. As a result, reported and managed basis presentations are equivalent for periods beginning January 1, 2010. See page 1 for additional information. Historical disclosures reflect the impact from credit card securitizations only. The information above reconciles managed disclosures to the most-relevant GAAP disclosures.

(2) Average Loans, EOP Loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

(3) Managed Average Yield is gross interest revenue earned divided by average managed loans.

(4) Managed Net Interest Revenue includes certain fees that are recorded as interest revenue.

(5) Managed Net Credit Margin represents Total Revenues, net of Interest Expense, less Net Credit Losses and Policy Benefits and Claims.

Reclassified to conform to the current period's presentation.

CITICORP
REGIONAL CONSUMER BANKING



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(In millions of dollars)

	<u>1Q 2008</u>	<u>2Q 2008</u>	<u>3Q 2008</u>	<u>4Q 2008</u>	<u>1Q 2009</u>	<u>2Q 2009</u>	<u>3Q 2009</u>	<u>4Q 2009</u>	<u>1Q 2010</u>	<u>2Q 2010</u>	<u>3Q 2010</u>	<u>4Q 2010</u>
Net Interest Revenue	\$ 299	\$ 335	\$ 350	\$ 285	\$ 224	\$ 243	\$ 262	\$ 250	\$ 248	\$ 230	\$ 222	\$ 231
Non-Interest Revenue	162	173	148	113	136	151	153	136	157	146	127	150
Total Revenues, Net of Interest Expense	461	508	498	398	360	394	415	386	405	376	349	381
Total Operating Expenses	384	402	382	376	259	289	278	298	282	270	306	325
Net Credit Losses	47	48	55	87	89	121	139	138	97	85	65	73
Credit Reserve Build / (Release)	16	15	33	11	72	158	67	10	(10)	(46)	(51)	(12)
Provision for Unfunded Lending Commitments	-	-	-	-	-	-	-	-	-	(4)	-	-
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Loan Losses and for Benefits and Claims	63	63	88	98	161	279	206	148	87	35	14	61
Income (loss) from Continuing Operations before Taxes	14	43	28	(76)	(60)	(174)	(69)	(60)	36	71	29	(5)
Income Taxes (benefits)	1	10	3	(27)	(25)	(60)	(40)	(9)	12	23	9	(6)
Income (loss) from Continuing Operations	13	33	25	(49)	(35)	(114)	(29)	(51)	24	48	20	1
Net Income (loss) Attributable to Minority Interests	2	4	5	1	-	-	2	(2)	-	-	(1)	-
Net Income (Loss)	\$ 11	\$ 29	\$ 20	\$ (50)	\$ (35)	\$ (114)	\$ (31)	\$ (49)	\$ 24	\$ 48	\$ 21	\$ 1
Average Assets (in billions of dollars)	\$ 13	\$ 14	\$ 14	\$ 11	\$ 11	\$ 11	\$ 11	\$ 11	\$ 10	\$ 10	\$ 10	\$ 10
Return on Assets	0.34%	0.83%	0.57%	(1.81%)	(1.29%)	(4.16%)	(1.12%)	(1.77%)	0.97%	1.93%	0.83%	0.04%
Net Credit Losses as a % of Average Loans	2.03%	1.91%	2.10%	4.12%	4.57%	5.78%	6.34%	6.44%	4.98%	4.74%	3.53%	4.08%
Revenue by Business												
Retail Banking	\$ 296	\$ 325	\$ 310	\$ 229	\$ 205	\$ 234	\$ 237	\$ 213	\$ 222	\$ 205	\$ 186	\$ 217
Citi-Branded Cards	165	183	188	169	155	160	178	173	183	171	163	164
Total	<u>\$ 461</u>	<u>\$ 508</u>	<u>\$ 498</u>	<u>\$ 398</u>	<u>\$ 360</u>	<u>\$ 394</u>	<u>\$ 415</u>	<u>\$ 386</u>	<u>\$ 405</u>	<u>\$ 376</u>	<u>\$ 349</u>	<u>\$ 381</u>
Income (loss) from Continuing Operations by Business												
Retail Banking	\$ (12)	\$ 3	\$ (7)	\$ (62)	\$ (43)	\$ (80)	\$ (29)	\$ (45)	\$ (9)	\$ 6	\$ (21)	\$ (29)
Citi-Branded Cards	25	30	32	13	8	(34)	-	(6)	33	42	41	30
Total	<u>\$ 13</u>	<u>\$ 33</u>	<u>\$ 25</u>	<u>\$ (49)</u>	<u>\$ (35)</u>	<u>\$ (114)</u>	<u>\$ (29)</u>	<u>\$ (51)</u>	<u>\$ 24</u>	<u>\$ 48</u>	<u>\$ 20</u>	<u>\$ 1</u>

Reclassified to conform to the current period's presentation.

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Retail Banking Key Indicators (in billions of dollars, except branches)												
Branches	450	446	455	446	401	396	389	341	310	304	300	298
Accounts (in millions)	3.6	3.7	3.8	3.8	3.8	3.7	3.7	3.7	3.7	3.7	3.7	3.7
Average Deposits	\$ 11.2	\$ 11.8	\$ 11.3	\$ 9.0	\$ 8.3	\$ 9.0	\$ 9.5	\$ 9.9	\$ 9.7	\$ 8.9	\$ 9.1	\$ 9.2
Investment Sales	\$ 0.9	\$ 0.8	\$ 0.7	\$ 0.3	\$ 0.4	\$ 0.5	\$ 0.5	\$ 0.6	\$ 0.7	\$ 0.7	\$ 0.6	\$ 0.9
Investment AUMs	\$ 6.6	\$ 6.6	\$ 5.6	\$ 4.0	\$ 3.5	\$ 4.5	\$ 4.2	\$ 4.3	\$ 4.4	\$ 4.1	\$ 4.6	\$ 4.9
Average Loans	\$ 6.7	\$ 7.2	\$ 7.3	\$ 5.7	\$ 5.4	\$ 5.6	\$ 5.7	\$ 5.5	\$ 5.0	\$ 4.5	\$ 4.5	\$ 4.3
EOP Loans:												
Real Estate Lending	\$ 0.1	\$ 0.1	\$ 0.1	\$ 0.1	\$ 0.1	\$ 0.1	\$ 0.1	\$ 0.1	\$ 0.1	\$ 0.1	\$ 0.1	\$ 0.1
Commercial Markets	2.7	2.8	2.5	2.1	1.8	1.9	1.9	1.6	1.5	1.4	1.6	1.5
Personal and Other	4.1	4.6	4.6	4.1	3.6	3.7	3.7	3.5	3.3	2.8	3.0	2.8
Total EOP Loans	\$ 6.9	\$ 7.5	\$ 7.2	\$ 6.3	\$ 5.5	\$ 5.7	\$ 5.7	\$ 5.2	\$ 4.9	\$ 4.3	\$ 4.7	\$ 4.4
Net Interest Revenue (1)	\$ 175	\$ 197	\$ 204	\$ 159	\$ 124	\$ 137	\$ 139	\$ 123	\$ 125	\$ 113	\$ 104	\$ 116
As a % of Average Loans (1)	10.51%	11.00%	11.12%	11.10%	9.31%	9.81%	9.67%	8.87%	10.14%	10.07%	9.17%	10.70%
Net Credit Losses	\$ 30	\$ 30	\$ 36	\$ 63	\$ 60	\$ 74	\$ 84	\$ 84	\$ 47	\$ 46	\$ 34	\$ 44
As a % of Average Loans	1.80%	1.68%	1.96%	4.40%	4.51%	5.30%	5.85%	6.06%	3.81%	4.10%	3.00%	4.06%
Loans 90+ Days Past Due	\$ 69	\$ 86	\$ 99	\$ 111	\$ 126	\$ 150	\$ 139	\$ 129	\$ 116	\$ 117	\$ 112	\$ 96
As a % of EOP Loans	1.00%	1.15%	1.38%	1.76%	2.29%	2.63%	2.44%	2.48%	2.37%	2.72%	2.38%	2.18%
Loans 30-89 Days Past Due	\$ 145	\$ 159	\$ 181	\$ 215	\$ 227	\$ 251	\$ 248	\$ 223	\$ 203	\$ 158	\$ 156	\$ 136
As a % of EOP Loans	2.10%	2.12%	2.51%	3.41%	4.13%	4.40%	4.35%	4.29%	4.14%	3.67%	3.32%	3.09%
Citi-Branded Cards Key Indicators (in billions of dollars)												
EOP Open Accounts (in millions)	2.5	2.6	2.7	2.8	2.8	2.8	2.7	2.7	2.6	2.4	2.5	2.5
Purchase Sales	\$ 2.3	\$ 2.6	\$ 2.7	\$ 2.3	\$ 1.8	\$ 1.9	\$ 2.2	\$ 2.5	\$ 2.1	\$ 2.1	\$ 2.3	\$ 2.5
Average Loans (2)	\$ 2.6	\$ 2.9	\$ 3.1	\$ 2.7	\$ 2.5	\$ 2.8	\$ 3.0	\$ 3.0	\$ 2.9	\$ 2.7	\$ 2.8	\$ 2.8
EOP Loans (2)	\$ 2.7	\$ 3.1	\$ 3.1	\$ 2.8	\$ 2.5	\$ 2.8	\$ 3.0	\$ 3.0	\$ 2.9	\$ 2.6	\$ 2.9	\$ 2.8
Average Yield (3)	20.55%	19.54%	19.12%	19.68%	19.77%	20.23%	20.69%	21.06%	21.31%	20.90%	21.03%	20.54%
Net Interest Revenue (4)	\$ 124	\$ 138	\$ 146	\$ 126	\$ 100	\$ 106	\$ 123	\$ 127	\$ 123	\$ 117	\$ 118	\$ 115
As a % of Avg. Loans (4)	19.18%	19.14%	18.74%	18.57%	16.22%	15.18%	16.27%	16.80%	17.20%	17.38%	16.72%	16.29%
Net Credit Losses	\$ 17	\$ 18	\$ 19	\$ 24	\$ 29	\$ 47	\$ 55	\$ 54	\$ 50	\$ 39	\$ 31	\$ 29
As a % of Average Loans	2.63%	2.50%	2.44%	3.54%	4.70%	6.73%	7.27%	7.14%	6.99%	5.79%	4.39%	4.11%
Net Credit Margin (5)	\$ 148	\$ 165	\$ 169	\$ 145	\$ 126	\$ 113	\$ 123	\$ 119	\$ 133	\$ 132	\$ 132	\$ 135
As a % of Avg. Loans (5)	22.89%	22.88%	21.69%	21.36%	20.44%	16.19%	16.27%	15.74%	18.60%	19.61%	18.70%	19.13%
Loans 90+ Days Past Due	\$ 21	\$ 20	\$ 36	\$ 37	\$ 58	\$ 99	\$ 90	\$ 85	\$ 77	\$ 72	\$ 69	\$ 58
As a % of EOP Loans	0.78%	0.65%	1.16%	1.32%	2.32%	3.54%	3.00%	2.83%	2.66%	2.77%	2.38%	2.07%
Loans 30-89 Days Past Due	\$ 84	\$ 94	\$ 102	\$ 123	\$ 131	\$ 146	\$ 155	\$ 140	\$ 113	\$ 90	\$ 86	\$ 72
As a % of EOP Loans	3.11%	3.03%	3.29%	4.39%	5.24%	5.21%	5.17%	4.67%	3.90%	3.46%	2.97%	2.57%

- (1) Also includes Net Interest Revenue related to the region's deposit balances in excess of the average loan portfolio.
(2) Average Loans, EOP Loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.
(3) Average Yield is gross interest revenue earned divided by average loans.
(4) Net Interest Revenue includes certain fees that are recorded as interest revenue.
(5) Net Credit Margin is Total Revenues, net of Interest Expense, less Net Credit Losses and Policy Benefits and Claims.

Reclassified to conform to the current period's presentation.

CITICORP
REGIONAL CONSUMER BANKING



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(In millions of dollars)

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Net Interest Revenue	\$ 1,682	\$ 1,783	\$ 1,728	\$ 1,411	\$ 1,275	\$ 1,368	\$ 1,366	\$ 1,390	\$ 1,458	\$ 1,471	\$ 1,501	\$ 1,579
Non-Interest Revenue	735	766	777	606	649	582	605	682	618	647	732	721
Total Revenues, Net of Interest Expense	2,417	2,549	2,505	2,017	1,924	1,950	1,971	2,072	2,076	2,118	2,233	2,300
Total Operating Expenses	1,024	1,314	1,378	5,491	1,002	1,116	1,156	1,281	1,175	1,294	1,290	1,413
Net Credit Losses	466	555	640	543	541	610	657	625	509	457	450	451
Credit Reserve Build / (Release)	237	157	301	421	166	156	141	(1)	(136)	(241)	(300)	(149)
Provision for Unfunded Lending Commitments	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Benefits & Claims	43	38	50	41	29	27	29	29	36	22	32	37
Provision for Loan Losses and for Benefits and Claims	746	750	991	1,005	736	793	827	653	409	238	182	339
Income (loss) from Continuing Operations before Taxes	647	485	136	(4,479)	186	41	(12)	138	492	586	761	548
Income Taxes (benefits)	144	94	(25)	(285)	(4)	(59)	(70)	37	125	113	224	114
Income (loss) from Continuing Operations	503	391	161	(4,194)	190	100	58	101	367	473	537	434
Net Income (loss) Attributable to Minority Interests	-	-	-	-	-	-	-	-	(5)	-	(3)	-
Net Income (Loss)	\$ 503	\$ 391	\$ 161	\$ (4,194)	\$ 190	\$ 100	\$ 58	\$ 101	\$ 372	\$ 473	\$ 540	\$ 434
Average Assets (in billions of dollars)	\$ 81	\$ 87	\$ 88	\$ 74	\$ 60	\$ 66	\$ 66	\$ 70	\$ 72	\$ 74	\$ 74	\$ 75
Return on Assets	2.50%	1.81%	0.73%	(22.55%)	1.28%	0.61%	0.35%	0.57%	2.10%	2.56%	2.90%	2.30%
Net Credit Losses as a % of Average Loans	6.03%	6.85%	7.72%	7.63%	8.22%	8.68%	8.99%	8.18%	6.75%	5.84%	5.48%	5.22%
Revenue by Business												
Retail Banking	\$ 1,235	\$ 1,238	\$ 1,272	\$ 1,082	\$ 1,026	\$ 1,112	\$ 1,114	\$ 1,183	\$ 1,196	\$ 1,236	\$ 1,300	\$ 1,343
Citi-Branded Cards	1,182	1,311	1,233	935	898	838	857	889	880	882	933	957
Total	\$ 2,417	\$ 2,549	\$ 2,505	\$ 2,017	\$ 1,924	\$ 1,950	\$ 1,971	\$ 2,072	\$ 2,076	\$ 2,118	\$ 2,233	\$ 2,300
Income (loss) from Continuing Operations by Business												
Retail Banking	\$ 386	\$ 208	\$ 174	\$ (4,046)	\$ 206	\$ 177	\$ 138	\$ 156	\$ 234	\$ 257	\$ 256	\$ 213
Citi-Branded Cards	117	183	(13)	(148)	(16)	(77)	(80)	(55)	133	216	281	221
Total	\$ 503	\$ 391	\$ 161	\$ (4,194)	\$ 190	\$ 100	\$ 58	\$ 101	\$ 367	\$ 473	\$ 537	\$ 434

Reclassified to conform to the current period's presentation.

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Retail Banking Key Indicators (in billions of dollars, except branches)												
Branches	2,196	2,201	2,155	2,128	2,104	2,105	2,090	2,122	2,145	2,151	2,161	2,190
Accounts (in millions)	25.7	26.3	26.5	26.4	26.2	26.3	26.6	26.3	25.9	25.9	26.5	26.6
Average Deposits	\$ 41.9	\$ 41.9	\$ 41.5	\$ 35.6	\$ 34.1	\$ 36.0	\$ 35.8	\$ 37.9	\$ 39.6	\$ 39.9	\$ 40.6	\$ 42.6
Investment Sales	\$ 14.6	\$ 15.4	\$ 16.2	\$ 13.4	\$ 11.5	\$ 18.3	\$ 15.0	\$ 12.8	\$ 14.5	\$ 13.1	\$ 10.6	\$ 10.0
Investment AUMs	\$ 40.8	\$ 44.0	\$ 38.2	\$ 29.0	\$ 26.7	\$ 32.8	\$ 35.1	\$ 34.8	\$ 37.9	\$ 39.1	\$ 43.2	\$ 45.0
Average Loans	\$ 16.5	\$ 17.3	\$ 17.8	\$ 15.9	\$ 15.3	\$ 16.3	\$ 16.9	\$ 18.0	\$ 18.5	\$ 19.4	\$ 20.3	\$ 21.3
EOP Loans:												
Real Estate Lending	\$ 2.6	\$ 2.8	\$ 2.7	\$ 2.4	\$ 2.5	\$ 2.8	\$ 2.8	\$ 3.2	\$ 3.6	\$ 3.7	\$ 3.9	\$ 4.2
Commercial Markets	8.2	8.9	8.9	8.7	8.5	7.6	8.0	9.1	9.8	10.5	11.1	11.8
Personal and Other	5.5	5.6	5.5	4.6	4.4	6.1	6.9	5.9	6.0	5.4	5.8	5.6
Total EOP Loans	\$ 16.3	\$ 17.3	\$ 17.1	\$ 15.7	\$ 15.4	\$ 16.5	\$ 17.7	\$ 18.2	\$ 19.4	\$ 19.6	\$ 20.8	\$ 21.6
Net Interest Revenue (4)	\$ 779	\$ 745	\$ 768	\$ 691	\$ 639	\$ 700	\$ 696	\$ 729	\$ 790	\$ 794	\$ 814	\$ 855
As a % of Avg. Loans (4)	18.99%	17.32%	17.16%	17.29%	16.94%	17.23%	16.34%	16.07%	17.32%	16.42%	15.91%	15.93%
Net Credit Losses	\$ 100	\$ 129	\$ 147	\$ 113	\$ 112	\$ 138	\$ 114	\$ 149	\$ 91	\$ 96	\$ 128	\$ 123
As a % of Average Loans	2.44%	3.00%	3.29%	2.83%	2.97%	3.40%	2.68%	3.28%	1.99%	1.98%	2.50%	2.29%
Loans 90+ Days Past Due	\$ 331	\$ 310	\$ 323	\$ 239	\$ 289	\$ 323	\$ 271	\$ 311	\$ 323	\$ 308	\$ 290	\$ 224
As a % of EOP Loans	2.03%	1.79%	1.89%	1.52%	1.88%	1.96%	1.53%	1.71%	1.66%	1.57%	1.39%	1.04%
Loans 30-89 Days Past Due	\$ 326	\$ 349	\$ 332	\$ 261	\$ 315	\$ 344	\$ 341	\$ 344	\$ 391	\$ 338	\$ 404	\$ 267
As a % of EOP Loans	2.00%	2.02%	1.94%	1.66%	2.05%	2.08%	1.93%	1.89%	2.02%	1.72%	1.94%	1.24%
Citi-Branded Cards Key Indicators (in billions of dollars)												
EOP Open Accounts (in millions)	13.0	13.1	13.1	12.9	12.9	12.5	12.3	12.2	12.1	12.2	12.4	12.5
Purchase Sales	\$ 8.2	\$ 8.8	\$ 8.5	\$ 7.1	\$ 5.9	\$ 6.5	\$ 7.2	\$ 8.1	\$ 7.3	\$ 7.5	\$ 8.2	\$ 9.6
Average Loans (2)	\$ 14.6	\$ 15.3	\$ 15.2	\$ 12.4	\$ 11.4	\$ 11.9	\$ 12.1	\$ 12.3	\$ 12.1	\$ 12.0	\$ 12.3	\$ 13.0
EOP Loans (2)	\$ 14.8	\$ 15.7	\$ 14.3	\$ 12.1	\$ 11.3	\$ 12.1	\$ 12.1	\$ 12.4	\$ 12.1	\$ 12.0	\$ 12.6	\$ 13.4
Average Yield (3)	28.18%	29.96%	28.68%	26.68%	25.90%	24.92%	24.26%	23.80%	24.58%	25.10%	26.00%	27.70%
Net Interest Revenue (4)	\$ 903	\$ 1,038	\$ 960	\$ 720	\$ 636	\$ 668	\$ 670	\$ 661	\$ 668	677	\$ 687	\$ 724
As a % of Avg. Loans (4)	24.88%	27.29%	25.13%	23.10%	22.63%	22.52%	21.97%	21.32%	22.39%	22.63%	22.16%	22.10%
Net Credit Losses	366	426	493	430	\$ 429	\$ 472	\$ 543	\$ 476	\$ 418	361	\$ 322	328
As a % of Average Loans	10.08%	11.20%	12.90%	13.80%	15.26%	15.91%	17.80%	15.35%	14.01%	12.07%	10.39%	10.01%
Net Credit Margin (5)	\$ 815	\$ 885	\$ 740	\$ 506	\$ 469	\$ 366	\$ 314	\$ 413	\$ 462	\$ 521	\$ 611	\$ 629
As a % of Avg. Loans (5)	22.45%	23.26%	19.37%	16.23%	16.68%	12.34%	10.30%	13.32%	15.48%	17.41%	19.71%	19.20%
Loans 90+ Days Past Due	\$ 542	\$ 630	\$ 601	\$ 566	\$ 562	\$ 707	\$ 609	\$ 565	\$ 510	\$ 481	\$ 472	\$ 446
As a % of EOP Loans	3.66%	4.01%	4.20%	4.68%	4.97%	5.84%	5.03%	4.56%	4.21%	4.01%	3.75%	3.33%
Loans 30-89 Days Past Due	\$ 693	\$ 780	\$ 738	\$ 638	\$ 689	\$ 693	\$ 604	\$ 556	\$ 475	\$ 485	\$ 442	\$ 456
As a % of EOP Loans	4.68%	4.97%	5.16%	5.27%	6.10%	5.73%	4.99%	4.48%	3.93%	4.04%	3.51%	3.40%

(1) Also includes Net Interest Revenue related to the region's deposit balances in excess of the average loan portfolio.

(2) Average Loans, EOP Loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

(3) Average Yield is gross interest revenue earned divided by average loans.

(4) Net Interest Revenue includes certain fees that are recorded as interest revenue.

(5) Net Credit Margin is Total Revenues, net of Interest Expense, less Net Credit Losses and Policy Benefits and Claims.

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CITICORP
REGIONAL CONSUMER BANKING



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(In millions of dollars)

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Net Interest Revenue	\$ 1,285	\$ 1,300	\$ 1,268	\$ 1,217	\$ 1,151	\$ 1,199	\$ 1,201	\$ 1,271	\$ 1,257	\$ 1,295	\$ 1,232	\$ 1,304
Non-Interest Revenue	704	637	614	436	415	476	516	537	543	550	607	626
Total Revenues, Net of Interest Expense	1,989	1,937	1,882	1,653	1,566	1,675	1,717	1,808	1,800	1,845	1,839	1,930
Total Operating Expenses	1,001	983	931	947	806	855	900	1,008	920	962	1,036	1,131
Net Credit Losses	215	254	269	272	287	368	367	317	277	254	245	236
Credit Reserve Build / (Release)	30	94	192	119	195	156	94	78	(38)	(112)	(92)	(43)
Provision for Unfunded Lending Commitments	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Loan Losses and for Benefits and Claims	245	348	461	391	482	524	461	395	239	142	153	193
Income (loss) from Continuing Operations before Taxes	743	606	490	315	278	296	356	405	641	741	650	606
Income Taxes (benefits)	195	147	121	(97)	37	23	(76)	(50)	74	175	153	97
Income (loss) from Continuing Operations	548	459	369	412	241	273	432	455	567	566	497	509
Net Income (loss) Attributable to Minority Interests	(1)	-	-	-	-	-	-	-	-	-	-	-
Net Income (Loss)	\$ 549	\$ 459	\$ 369	\$ 412	\$ 241	\$ 273	\$ 432	\$ 455	\$ 567	\$ 566	\$ 497	\$ 509
Average Assets (in billions of dollars)	\$ 100	\$ 102	\$ 99	\$ 90	\$ 86	\$ 88	\$ 96	\$ 101	\$ 105	\$ 105	\$ 109	\$ 114
Return on Assets	2.21%	1.81%	1.48%	1.82%	1.14%	1.24%	1.79%	1.79%	2.19%	2.16%	1.81%	1.77%
Net Credit Losses as a % of Average Loans	1.15%	1.35%	1.47%	1.66%	1.89%	2.35%	2.21%	1.83%	1.57%	1.41%	1.29%	1.18%
Revenue by Business												
Retail Banking	\$ 1,297	\$ 1,286	\$ 1,193	\$ 1,071	\$ 1,010	\$ 1,067	\$ 1,076	\$ 1,128	\$ 1,116	\$ 1,152	\$ 1,147	\$ 1,189
Citi-Branded Cards	692	651	689	582	556	608	641	680	684	693	692	741
Total	\$ 1,989	\$ 1,937	\$ 1,882	\$ 1,653	\$ 1,566	\$ 1,675	\$ 1,717	\$ 1,808	\$ 1,800	\$ 1,845	\$ 1,839	\$ 1,930
Income (loss) from Continuing Operations by Business												
Retail Banking	\$ 402	\$ 352	\$ 318	\$ 344	\$ 213	\$ 264	\$ 359	\$ 341	\$ 409	\$ 374	\$ 324	\$ 335
Citi-Branded Cards	146	107	51	68	28	9	73	114	158	192	173	174
Total	\$ 548	\$ 459	\$ 369	\$ 412	\$ 241	\$ 273	\$ 432	\$ 455	\$ 567	\$ 566	\$ 497	\$ 509

Reclassified to conform to the current period's presentation.

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Retail Banking Key Indicators (in billions of dollars, except branches)												
Branches	714	718	722	727	704	694	693	698	704	704	707	711
Accounts (in millions)	17.2	17.2	17.5	17.0	16.6	16.6	16.2	15.9	16.1	16.0	16.3	16.1
Average Deposits	\$ 98.2	\$ 97.1	\$ 92.6	\$ 84.8	\$ 83.1	\$ 87.6	\$ 91.3	\$ 94.6	\$ 95.7	\$ 97.1	\$ 101.0	\$ 105.6
Investment Sales	\$ 9.8	\$ 9.5	\$ 6.1	\$ 2.8	\$ 3.4	\$ 6.2	\$ 7.4	\$ 8.2	\$ 8.9	\$ 9.6	\$ 10.1	\$ 12.8
Investment AUMs	\$ 54.2	\$ 53.1	\$ 44.9	\$ 35.8	\$ 33.0	\$ 38.1	\$ 42.9	\$ 44.8	\$ 45.9	\$ 44.8	\$ 47.8	\$ 50.2
Average Loans	\$ 57.9	\$ 57.8	\$ 55.4	\$ 48.8	\$ 46.1	\$ 46.7	\$ 49.1	\$ 51.2	\$ 53.8	\$ 54.7	\$ 57.0	\$ 59.9
EOP Loans:												
Real Estate Lending	\$ 27.0	\$ 27.0	\$ 24.2	\$ 22.9	\$ 21.6	\$ 23.3	\$ 24.9	\$ 25.7	\$ 27.9	\$ 27.8	\$ 30.2	\$ 31.7
Commercial Markets	17.2	16.2	15.4	14.3	12.8	11.9	12.7	12.7	13.5	14.7	14.8	15.4
Personal and Other	14.0	13.7	13.1	11.9	11.7	12.2	12.8	13.0	13.4	12.5	13.8	14.1
Total EOP Loans	\$ 58.2	\$ 56.9	\$ 52.7	\$ 49.1	\$ 46.1	\$ 47.4	\$ 50.4	\$ 51.4	\$ 54.8	\$ 55.0	\$ 58.8	\$ 61.2
Net Interest Revenue (4)	\$ 841	\$ 847	\$ 822	\$ 799	\$ 745	\$ 764	\$ 761	\$ 813	\$ 793	\$ 822	\$ 780	\$ 798
As a % of Avg. Loans (4)	5.84%	5.89%	5.90%	6.51%	6.55%	6.56%	6.15%	6.30%	5.98%	6.03%	5.43%	5.29%
Net Credit Losses	\$ 80	\$ 107	\$ 111	\$ 110	\$ 110	\$ 128	\$ 119	\$ 88	\$ 78	\$ 83	\$ 81	\$ 79
As a % of Average Loans	0.56%	0.74%	0.80%	0.90%	0.97%	1.10%	0.96%	0.68%	0.59%	0.61%	0.56%	0.52%
Loans 90+ Days Past Due	\$ 256	\$ 291	\$ 274	\$ 286	\$ 359	\$ 355	\$ 334	\$ 259	\$ 246	\$ 207	\$ 226	\$ 225
As a % of EOP Loans	0.44%	0.51%	0.52%	0.58%	0.78%	0.75%	0.66%	0.50%	0.45%	0.38%	0.38%	0.37%
Loans 30-89 Days Past Due	\$ 670	\$ 630	\$ 617	\$ 815	\$ 640	\$ 508	\$ 462	\$ 459	\$ 476	\$ 470	\$ 476	\$ 533
As a % of EOP Loans	1.15%	1.11%	1.17%	1.66%	1.39%	1.07%	0.92%	0.89%	0.87%	0.85%	0.81%	0.87%
Citi-Branded Cards Key Indicators (in billions of dollars)												
EOP Open Accounts (in millions)	15.9	16.1	16.1	15.9	15.9	15.5	15.1	15.1	14.8	14.9	15.0	15.1
Purchase Sales	\$ 14.7	\$ 15.3	\$ 14.9	\$ 13.7	\$ 11.8	\$ 12.8	\$ 13.8	\$ 15.2	\$ 14.5	\$ 15.0	\$ 16.0	\$ 18.0
Average Loans (2)	\$ 17.2	\$ 17.7	\$ 17.4	\$ 16.2	\$ 15.6	\$ 16.2	\$ 16.7	\$ 17.5	\$ 17.8	\$ 17.6	\$ 18.4	\$ 19.5
EOP Loans (2)	\$ 17.3	\$ 18.0	\$ 16.8	\$ 16.8	\$ 15.4	\$ 16.5	\$ 17.0	\$ 17.9	\$ 17.5	\$ 17.6	\$ 19.0	\$ 20.4
Average Yield (3)	13.77%	13.70%	13.60%	13.45%	13.64%	13.55%	13.14%	13.15%	13.17%	13.20%	12.32%	12.65%
Net Interest Revenue (4)	\$ 444	\$ 453	\$ 446	\$ 418	\$ 406	\$ 435	\$ 440	\$ 458	\$ 464	\$ 473	\$ 452	\$ 506
As a % of Avg. Loans (4)	10.38%	10.29%	10.20%	10.26%	10.55%	10.77%	10.45%	10.38%	10.57%	10.78%	9.75%	10.29%
Net Credit Losses	\$ 135	\$ 147	\$ 158	\$ 162	\$ 177	\$ 240	\$ 248	\$ 229	\$ 199	\$ 171	\$ 164	\$ 157
As a % of Average Loans	3.16%	3.34%	3.61%	3.98%	4.60%	5.94%	5.89%	5.19%	4.53%	3.90%	3.54%	3.19%
Net Credit Margin (5)	\$ 557	\$ 504	\$ 531	\$ 420	\$ 379	\$ 368	\$ 393	\$ 451	\$ 485	\$ 522	\$ 528	\$ 584
As a % of Avg. Loans (5)	13.02%	11.45%	12.14%	10.31%	9.85%	9.11%	9.34%	10.22%	11.05%	11.90%	11.38%	11.88%
Loans 90+ Days Past Due	\$ 254	\$ 275	\$ 260	\$ 274	\$ 319	\$ 350	\$ 315	\$ 277	\$ 264	\$ 246	\$ 242	\$ 240
As a % of EOP Loans	1.47%	1.53%	1.55%	1.63%	2.07%	2.12%	1.85%	1.55%	1.51%	1.40%	1.27%	1.18%
Loans 30-89 Days Past Due	\$ 360	\$ 394	\$ 331	\$ 390	\$ 387	\$ 381	\$ 367	\$ 353	\$ 361	\$ 324	\$ 328	\$ 340
As a % of EOP Loans	2.08%	2.19%	1.97%	2.32%	2.51%	2.31%	2.16%	1.97%	2.06%	1.84%	1.73%	1.67%

- (1) Also includes Net Interest Revenue related to the region's deposit balances in excess of the average loan portfolio.
(2) Average Loans, EOP Loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.
(3) Average Yield is gross interest revenue earned divided by average loans.
(4) Net Interest Revenue includes certain fees that are recorded as interest revenue.
(5) Net Credit Margin is Total Revenues, net of Interest Expense, less Net Credit Losses and Policy Benefits and Claims.

Reclassified to conform to the current period's presentation.

CITICORP
INSTITUTIONAL CLIENTS GROUP



(In millions of dollars)

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Commissions and Fees	\$ 1,343	\$ 1,302	\$ 1,332	\$ 1,159	\$ 959	\$ 1,019	\$ 1,122	\$ 1,094	\$ 1,108	\$ 1,086	\$ 1,016	\$ 1,056
Administration and Other Fiduciary Fees	804	828	823	723	708	712	702	728	721	615	672	739
Investment Banking	870	1,397	741	326	941	1,240	1,066	1,440	953	592	829	1,146
Principal Transactions	3,125	1,854	3,072	(1,949)	6,985	854	(442)	(1,771)	3,307	1,777	1,539	(1,056)
Other	151	(88)	(263)	(929)	312	725	389	87	398	419	286	339
Total Non-Interest Revenue	6,293	5,293	5,705	(670)	9,905	4,550	2,837	1,578	6,487	4,489	4,342	2,224
Net Interest Revenue (including Dividends)	4,110	4,478	4,183	5,282	4,669	4,634	4,511	4,214	3,953	3,968	3,786	3,869
Total Revenues, Net of Interest Expense	10,403	9,771	9,888	4,612	14,574	9,184	7,348	5,792	10,440	8,457	8,128	6,093
Total Operating Expenses	5,452	5,619	4,848	4,775	3,907	4,374	4,622	4,653	4,597	5,137	4,841	4,999
Net Credit Losses	68	305	221	322	77	169	292	207	102	43	289	134
Provision for Unfunded Lending Commitments	-	(75)	(80)	(36)	32	83	-	23	(7)	(22)	1	-
Credit Reserve Build / (Release)	27	203	294	790	312	612	166	(194)	(180)	(231)	(24)	(189)
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Credit Losses and for Benefits and Claims	95	433	435	1,076	421	864	458	36	(85)	(210)	266	(55)
Income (loss) from Continuing Operations before Taxes	4,856	3,719	4,605	(1,239)	10,246	3,946	2,268	1,103	5,928	3,530	3,021	1,149
Income Taxes (benefits)	1,214	1,204	1,307	(1,406)	3,214	1,139	469	(207)	1,812	930	719	24
Income from Continuing Operations	3,642	2,515	3,298	167	7,032	2,807	1,799	1,310	4,116	2,600	2,302	1,125
Net Income Attributable to Minority Interests	12	17	11	(22)	(3)	3	23	45	26	20	34	51
Net Income	\$ 3,630	\$ 2,498	\$ 3,287	\$ 189	\$ 7,035	\$ 2,804	\$ 1,776	\$ 1,265	\$ 4,090	\$ 2,580	\$ 2,268	\$ 1,074
Average Assets (in billions of dollars)	\$ 1,176	\$ 1,097	\$ 973	\$ 982	\$ 829	\$ 835	\$ 848	\$ 872	\$ 925	\$ 944	\$ 941	\$ 975
Return on Assets	1.24%	0.92%	1.34%	0.08%	3.44%	1.35%	0.83%	0.58%	1.79%	1.10%	0.96%	0.44%
Revenue by Region												
North America	\$ 4,362	\$ 3,894	\$ 4,532	\$ 194	\$ 5,605	\$ 2,377	\$ 1,944	\$ 1,433	\$ 4,192	\$ 3,263	\$ 2,823	\$ 1,597
EMEA	2,620	2,925	2,349	1,746	5,066	3,418	3,047	1,907	3,348	2,610	2,568	1,672
Latin America	1,022	1,097	849	845	1,143	1,389	1,042	1,220	951	914	1,023	1,134
Asia	2,399	1,855	2,158	1,827	2,760	2,000	1,315	1,232	1,949	1,670	1,714	1,690
Total	\$ 10,403	\$ 9,771	\$ 9,888	\$ 4,612	\$ 14,574	\$ 9,184	\$ 7,348	\$ 5,792	\$ 10,440	\$ 8,457	\$ 8,128	\$ 6,093
Income from Continuing Operations by Region												
North America	\$ 1,732	\$ 713	\$ 1,519	\$ (1,185)	\$ 2,622	\$ 137	\$ 155	\$ 63	\$ 1,583	\$ 974	\$ 558	\$ (118)
EMEA	497	696	461	223	2,494	1,097	865	267	1,324	675	803	228
Latin America	462	504	415	356	574	679	370	529	421	354	444	512
Asia	951	602	903	773	1,342	894	409	451	788	597	497	503
Total	\$ 3,642	\$ 2,515	\$ 3,298	\$ 167	\$ 7,032	\$ 2,807	\$ 1,799	\$ 1,310	\$ 4,116	\$ 2,600	\$ 2,302	\$ 1,125
Average Loans by Region (in billions)												
North America	\$ 58	\$ 55	\$ 59	\$ 58	\$ 57	\$ 55	\$ 49	\$ 46	\$ 68	68	66	66
EMEA	62	56	51	55	48	48	43	41	37	37	38	40
Latin America	27	26	25	22	21	21	22	22	22	21	22	23
Asia	40	37	36	35	30	28	27	28	30	34	37	41
Total	\$ 187	\$ 174	\$ 171	\$ 170	\$ 156	\$ 152	\$ 141	\$ 137	\$ 157	\$ 160	\$ 163	\$ 170

CITICORP
INSTITUTIONAL CLIENTS GROUP
SECURITIES AND BANKING
(In millions of dollars)



	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Net Interest Revenue	\$ 2,815	\$ 3,164	\$ 2,761	\$ 3,828	\$ 3,263	\$ 3,179	\$ 3,118	\$ 2,817	\$ 2,565	\$ 2,570	\$ 2,353	\$ 2,439
Non-Interest Revenue	5,171	4,128	4,561	(1,700)	8,937	3,522	1,773	500	5,438	3,385	3,240	1,094
Total Revenues, Net of Interest Expense	7,986	7,292	7,322	2,128	12,200	6,701	4,891	3,317	8,003	5,955	5,593	3,533
Total Operating Expenses	4,230	4,315	3,626	3,488	2,834	3,295	3,496	3,452	3,437	3,958	3,607	3,678
Net Credit Losses	67	302	223	306	74	172	294	202	101	42	288	132
Provision for Unfunded Lending Commitments	-	(75)	(74)	(36)	32	83	-	23	(7)	(22)	1	-
Credit Reserve Build / (Release)	26	195	297	773	314	604	171	(197)	(162)	(196)	(8)	(194)
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Loan Losses and for Benefits and Claims	93	422	446	1,043	420	859	465	28	(68)	(176)	281	(62)
Income (loss) from Continuing Operations before Taxes	3,663	2,555	3,250	(2,403)	8,946	2,547	930	(163)	4,634	2,173	1,705	(83)
Income Taxes (benefits)	856	849	889	(1,721)	2,819	720	78	(547)	1,453	501	325	(337)
Income from Continuing Operations	2,807	1,706	2,361	(682)	6,127	1,827	852	384	3,181	1,672	1,380	254
Net Income (loss) Attributable to Minority Interests	4	8	2	(27)	1	-	18	36	21	15	29	45
Net Income	\$ 2,803	\$ 1,698	\$ 2,359	\$ (655)	\$ 6,126	\$ 1,827	\$ 834	\$ 348	\$ 3,160	\$ 1,657	\$ 1,351	\$ 209
Average Assets (in billions of dollars)	1,103	1,024	903	913	747	749	760	779	827	845	833	856
Return on Assets	1.02%	0.67%	1.04%	(0.29%)	3.33%	0.98%	0.44%	0.18%	1.55%	0.79%	0.64%	0.10%
Revenue Details:												
Investment Banking:												
Advisory	\$ 284	\$ 259	\$ 265	\$ 230	\$ 227	\$ 130	\$ 186	\$ 211	\$ 198	\$ 88	\$ 237	\$ 197
Equity Underwriting	158	419	47	5	143	279	258	705	224	157	152	404
Debt Underwriting	389	658	308	229	613	752	720	543	635	429	541	566
Total Investment Banking	831	1,336	620	464	983	1,161	1,164	1,459	1,057	674	930	1,167
Lending	1,022	(200)	1,439	2,510	(363)	(1,104)	(794)	(219)	243	522	(18)	185
Equity Markets	1,161	1,526	550	(359)	1,605	1,101	446	31	1,213	652	1,040	596
Fixed Income Markets	4,889	4,363	4,549	(195)	10,023	5,569	4,024	1,680	5,380	3,713	3,501	1,481
Private Bank	637	597	567	525	504	481	522	561	494	512	497	501
Other Securities and Banking	(554)	(330)	(403)	(817)	(552)	(507)	(471)	(195)	(384)	(118)	(357)	(397)
Total Securities and Banking Revenues	\$ 7,986	\$ 7,292	\$ 7,322	\$ 2,128	\$ 12,200	\$ 6,701	\$ 4,891	\$ 3,317	\$ 8,003	\$ 5,955	\$ 5,593	\$ 3,533
Credit Valuation Adjustment (CVA) (included in lines above)	1,115	(180)	2,718	(2,747)	2,646	(937)	(1,758)	(1,908)	285	255	99	(1,038)
Total Revenues Excluding CVA	\$ 6,871	\$ 7,472	\$ 4,604	\$ 4,875	\$ 9,554	\$ 7,638	\$ 6,649	\$ 5,225	\$ 7,718	\$ 5,700	\$ 5,494	\$ 4,571

Reclassified to conform to the current period's presentation.

CITICORP
INSTITUTIONAL CLIENTS GROUP
TRANSACTION SERVICES



(In millions of dollars)

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Net Interest Revenue	\$ 1,295	\$ 1,314	\$ 1,422	\$ 1,454	\$ 1,406	\$ 1,455	\$ 1,393	\$ 1,397	\$ 1,388	\$ 1,398	\$ 1,433	\$ 1,430
Non-Interest Revenue	1,122	1,165	1,144	1,030	968	1,028	1,064	1,078	1,049	1,104	1,102	1,130
Total Revenues, Net of Interest Expense	2,417	2,479	2,566	2,484	2,374	2,483	2,457	2,475	2,437	2,502	2,535	2,560
Total Operating Expenses	1,222	1,304	1,222	1,287	1,073	1,079	1,126	1,201	1,160	1,179	1,234	1,321
Net Credit Losses	1	3	(2)	16	3	(3)	(2)	5	1	1	1	2
Provision for Unfunded Lending Commitments	-	-	(6)	-	-	-	-	-	-	-	-	-
Credit Reserve Build / (Release)	1	8	(3)	17	(2)	8	(5)	3	(18)	(35)	(16)	5
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Credit Losses and for Benefits and Claims	2	11	(11)	33	1	5	(7)	8	(17)	(34)	(15)	7
Income from Continuing Operations before Taxes	1,193	1,164	1,355	1,164	1,300	1,399	1,338	1,266	1,294	1,357	1,316	1,232
Income Taxes	358	355	418	315	395	419	391	340	359	429	394	361
Income from Continuing Operations	835	809	937	849	905	980	947	926	935	928	922	871
Net Income Attributable to Minority Interests	8	9	9	5	(4)	3	5	9	5	5	5	6
Net Income	\$ 827	\$ 800	\$ 928	\$ 844	\$ 909	\$ 977	\$ 942	\$ 917	\$ 930	\$ 923	\$ 917	\$ 865
Average Assets (in billions of dollars)	\$ 73	\$ 73	\$ 70	\$ 69	\$ 82	\$ 86	\$ 88	\$ 93	\$ 98	\$ 99	\$ 108	\$ 119
Return on Assets	4.56%	4.41%	5.27%	4.87%	4.50%	4.56%	4.25%	3.91%	3.85%	3.74%	3.37%	2.88%
Revenue Details												
Treasury and Trade Solutions	\$ 1,554	\$ 1,623	\$ 1,720	\$ 1,754	\$ 1,750	\$ 1,793	\$ 1,794	\$ 1,764	\$ 1,781	\$ 1,805	\$ 1,846	\$ 1,830
Securities and Fund Services	863	856	846	730	624	690	663	711	656	697	689	730
Total	\$ 2,417	\$ 2,479	\$ 2,566	\$ 2,484	\$ 2,374	\$ 2,483	\$ 2,457	\$ 2,475	\$ 2,437	\$ 2,502	\$ 2,535	\$ 2,560
Average Deposits and Other Customer Liability Balances (in billions)												
North America	\$ 62	\$ 52	\$ 55	\$ 78	\$ 76	73	81	85	\$ 72	74	81	78
EMEA	105	110	109	106	97	100	104	110	106	106	111	116
Latin America	20	20	19	18	17	18	20	24	26	25	26	29
Asia	96	93	90	90	88	97	109	116	115	115	122	130
Total	\$ 283	\$ 275	\$ 273	\$ 292	\$ 278	\$ 288	\$ 314	\$ 335	\$ 319	\$ 320	\$ 340	\$ 353
EOP Assets Under Custody (in trillions of dollars)	\$ 13.3	\$ 13.2	\$ 12.2	\$ 11.0	\$ 10.5	\$ 11.4	\$ 12.1	\$ 12.1	\$ 11.8	\$ 11.3	\$ 12.4	\$ 12.6

Reclassified to conform to the current period's presentation.

CITICORP
North America

(In millions of dollars)



	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Net Interest Revenue	\$ 2,578	\$ 2,640	\$ 2,664	\$ 3,546	\$ 3,143	\$ 3,186	\$ 3,081	\$ 2,984	\$ 4,554	\$ 4,367	\$ 4,022	\$ 4,050
Non-Interest Revenue	4,426	3,507	3,576	(1,348)	4,965	1,373	880	323	3,439	2,589	2,541	1,103
Total Revenues, Net of Interest Expense (1)	7,004	6,147	6,240	2,198	8,108	4,559	3,961	3,307	7,993	6,956	6,563	5,153
Total Operating Expenses	3,753	4,158	3,557	6,018	3,059	3,444	3,276	3,354	3,462	3,595	3,351	3,561
Net Credit Losses	165	333	257	86	488	352	363	330	2,232	2,144	2,240	1,840
Credit Reserve Build / (Release)	218	321	234	984	290	238	132	2	(25)	(72)	215	(477)
Provision Unfunded Lending Commitments	-	(75)	(80)	(36)	32	83	-	5	(1)	(20)	(5)	1
Provision for Benefits & Claims	-	2	-	2	13	15	14	8	7	5	6	5
Provision for Credit Losses and for Benefits and Claims	383	581	411	1,036	823	688	509	345	2,213	2,057	2,456	1,369
Income from Continuing Operations before Taxes	2,868	1,408	2,272	(4,856)	4,226	427	176	(392)	2,318	1,304	756	223
Income Taxes	715	549	751	(1,629)	1,240	130	(205)	(498)	720	278	21	(62)
Income from Continuing Operations	2,153	859	1,521	(3,227)	2,986	297	381	106	1,598	1,026	735	285
Net Income Attributable to Minority Interests	(3)	1	(16)	(34)	(5)	(6)	16	24	5	1	14	33
Net Income	\$ 2,156	\$ 858	\$ 1,537	\$ (3,193)	\$ 2,991	\$ 303	\$ 365	\$ 82	\$ 1,593	\$ 1,025	\$ 721	\$ 252
Average Assets (in billions of dollars)	\$ 647	\$ 635	\$ 549	\$ 568	\$ 452	\$ 432	\$ 464	\$ 447	\$ 548	\$ 561	\$ 537	\$ 550
Return on Assets	1.34%	0.54%	1.11%	(2.24%)	2.68%	0.28%	0.31%	0.07%	1.18%	0.73%	0.53%	0.18%
Revenue by Business												
Retail Banking	\$ 1,158	\$ 1,094	\$ 1,240	\$ 1,121	\$ 1,296	\$ 1,376	\$ 1,333	\$ 1,232	\$ 1,280	\$ 1,323	\$ 1,372	\$ 1,350
Citi-Branded Cards	1,484	1,159	468	883	1,207	806	684	642	2,521	2,370	2,368	2,206
Regional Consumer Banking	2,642	2,253	1,708	2,004	2,503	2,182	2,017	1,874	3,801	3,693	3,740	3,556
Securities and Banking	3,856	3,383	3,992	(410)	5,016	1,721	1,301	795	3,553	2,627	2,203	1,009
Transaction Services	506	511	540	604	589	656	643	638	639	636	620	588
Total GAAP Revenues	7,004	6,147	6,240	2,198	8,108	4,559	3,961	3,307	7,993	6,956	6,563	5,153
Net Impact of Credit Card Securitization Activity (1)	964	1,247	1,892	1,602	1,484	1,644	1,800	1,744	-	-	-	-
Total Managed Revenues	<u>\$ 7,968</u>	<u>\$ 7,394</u>	<u>\$ 8,132</u>	<u>\$ 3,800</u>	<u>\$ 9,592</u>	<u>\$ 6,203</u>	<u>\$ 5,761</u>	<u>\$ 5,051</u>	<u>\$ 7,993</u>	<u>\$ 6,956</u>	<u>\$ 6,563</u>	<u>\$ 5,153</u>
GAAP Net Credit Losses	\$ 165	\$ 333	\$ 257	\$ 86	\$ 488	\$ 352	\$ 363	\$ 330	\$ 2,232	\$ 2,144	\$ 2,240	\$ 1,840
Impact of Credit Card Securitization Activity (1)	880	1,043	1,123	1,253	1,491	1,837	1,876	1,727	0	0	0	0
Total Managed Net Credit Losses	\$ 1,045	\$ 1,376	\$ 1,380	\$ 1,339	\$ 1,979	\$ 2,189	\$ 2,239	\$ 2,057	\$ 2,232	\$ 2,144	\$ 2,240	\$ 1,840
Income (loss) from Continuing Operations by Business												
Retail Banking	\$ 72	\$ 29	\$ 180	\$ (1,996)	\$ 227	\$ 229	\$ 183	\$ 116	\$ 165	\$ 206	\$ 205	\$ 183
Citi-Branded Cards	349	117	(178)	(46)	137	(69)	43	(73)	(150)	(154)	(28)	220
Regional Consumer Banking	421	146	2	(2,042)	364	160	226	43	15	52	177	403
Securities and Banking	1,636	646	1,418	(1,272)	2,488	(43)	4	(80)	1,422	816	430	(203)
Transaction Services	96	67	101	87	134	180	151	143	161	158	128	85
Total	<u>\$ 2,153</u>	<u>\$ 859</u>	<u>\$ 1,521</u>	<u>\$ (3,227)</u>	<u>\$ 2,986</u>	<u>\$ 297</u>	<u>\$ 381</u>	<u>\$ 106</u>	<u>\$ 1,598</u>	<u>\$ 1,026</u>	<u>\$ 735</u>	<u>\$ 285</u>

(1) Citigroup adopted SFAS 166/167 effective January 1, 2010. As a result, reported and managed basis presentations are equivalent for periods beginning January 1, 2010. See page 1 for additional information. Historical disclosures reflect the impact from credit card securitizations only. The information above reconciles managed disclosures to the most-relevant GAAP disclosures.

(In millions of dollars)

	<u>1Q</u> <u>2008</u>	<u>2Q</u> <u>2008</u>	<u>3Q</u> <u>2008</u>	<u>4Q</u> <u>2008</u>	<u>1Q</u> <u>2009</u>	<u>2Q</u> <u>2009</u>	<u>3Q</u> <u>2009</u>	<u>4Q</u> <u>2009</u>	<u>1Q</u> <u>2010</u>	<u>2Q</u> <u>2010</u>	<u>3Q</u> <u>2010</u>	<u>4Q</u> <u>2010</u>
Net Interest Revenue	\$ 1,325	\$ 1,608	\$ 1,330	\$ 1,641	\$ 1,495	\$ 1,427	\$ 1,430	\$ 1,332	\$ 1,174	\$ 1,203	\$ 1,215	\$ 1,210
Non-Interest Revenue	1,756	1,825	1,517	503	3,931	2,385	2,032	961	2,579	1,783	1,702	843
Total Revenues, Net of Interest Expense	3,081	3,433	2,847	2,144	5,426	3,812	3,462	2,293	3,753	2,986	2,917	2,053
Total Operating Expenses	2,332	2,224	1,964	1,831	1,505	1,582	1,861	1,757	1,788	2,059	1,821	1,849
Net Credit Losses	89	164	182	434	149	251	346	328	116	94	82	124
Credit Reserve Build / (Release)	33	21	193	130	107	655	87	(50)	(174)	(165)	(150)	(45)
Provision Unfunded Lending Commitments	-	-	-	-	-	-	-	19	(6)	(5)	6	(1)
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Credit Losses and for Benefits and Claims	122	185	375	564	256	906	433	297	(64)	(76)	(62)	78
Income from Continuing Operations before Taxes	627	1,024	508	(251)	3,665	1,324	1,168	239	2,029	1,003	1,158	126
Income Taxes	117	295	22	(425)	1,206	341	332	23	681	280	335	(103)
Income from Continuing Operations	510	729	486	174	2,459	983	836	216	1,348	723	823	229
Net Income Attributable to Minority Interests	21	21	28	13	1	8	8	20	20	17	17	17
Net Income	\$ 489	\$ 708	\$ 458	\$ 161	\$ 2,458	\$ 975	\$ 828	\$ 196	\$ 1,328	\$ 706	\$ 806	\$ 212
Average Assets (in billions of dollars)	\$ 346	\$ 293	\$ 266	\$ 246	\$ 227	\$ 241	\$ 223	\$ 242	\$ 240	\$ 228	\$ 238	\$ 247
Return on Assets	0.57%	0.97%	0.68%	0.26%	4.39%	1.62%	1.47%	0.32%	2.24%	1.24%	1.34%	0.34%
Revenue by Business												
Retail Banking	\$ 296	\$ 325	\$ 310	\$ 229	\$ 205	\$ 234	\$ 237	\$ 213	\$ 222	\$ 205	\$ 186	\$ 217
Citi-Branded Cards	165	183	188	169	155	160	178	173	183	171	163	164
Regional Consumer Banking	461	508	498	398	360	394	415	386	405	376	349	381
Securities and Banking	1,736	1,978	1,396	853	4,222	2,558	2,202	1,067	2,515	1,762	1,733	832
Transaction Services	884	947	953	893	844	860	845	840	833	848	835	840
Total	<u>\$ 3,081</u>	<u>\$ 3,433</u>	<u>\$ 2,847</u>	<u>\$ 2,144</u>	<u>\$ 5,426</u>	<u>\$ 3,812</u>	<u>\$ 3,462</u>	<u>\$ 2,293</u>	<u>\$ 3,753</u>	<u>\$ 2,986</u>	<u>\$ 2,917</u>	<u>\$ 2,053</u>
Income (loss) from Continuing Operations by Business												
Retail Banking	\$ (12)	\$ 3	\$ (7)	\$ (62)	\$ (43)	\$ (80)	\$ (29)	\$ (45)	\$ (9)	\$ 6	\$ (21)	\$ (29)
Citi-Branded Cards	25	30	32	13	8	(34)	-	(6)	33	42	41	30
Regional Consumer Banking	13	33	25	(49)	(35)	(114)	(29)	(51)	24	48	20	1
Securities and Banking	212	392	109	(100)	2,166	744	552	(38)	1,021	355	497	(68)
Transaction Services	285	304	352	323	328	353	313	305	303	320	306	296
Total	<u>\$ 510</u>	<u>\$ 729</u>	<u>\$ 486</u>	<u>\$ 174</u>	<u>\$ 2,459</u>	<u>\$ 983</u>	<u>\$ 836</u>	<u>\$ 216</u>	<u>\$ 1,348</u>	<u>\$ 723</u>	<u>\$ 823</u>	<u>\$ 229</u>

	<u>1Q</u> <u>2008</u>	<u>2Q</u> <u>2008</u>	<u>3Q</u> <u>2008</u>	<u>4Q</u> <u>2008</u>	<u>1Q</u> <u>2009</u>	<u>2Q</u> <u>2009</u>	<u>3Q</u> <u>2009</u>	<u>4Q</u> <u>2009</u>	<u>1Q</u> <u>2010</u>	<u>2Q</u> <u>2010</u>	<u>3Q</u> <u>2010</u>	<u>4Q</u> <u>2010</u>
Net Interest Revenue	\$ 2,283	\$ 2,442	\$ 2,390	\$ 2,014	\$ 1,871	\$ 2,069	\$ 2,133	\$ 2,118	\$ 2,189	\$ 2,176	\$ 2,248	\$ 2,395
Non-Interest Revenue	1,156	1,204	964	848	1,196	1,270	880	1,174	838	856	1,008	1,039
Total Revenues, Net of Interest Expense	3,439	3,646	3,354	2,862	3,067	3,339	3,013	3,292	3,027	3,032	3,256	3,434
Total Operating Expenses	1,396	1,721	1,761	5,882	1,311	1,446	1,497	1,680	1,525	1,673	1,692	1,834
Net Credit Losses	475	552	626	526	468	611	651	631	511	471	452	463
Credit Reserve Build / (Release)	210	154	220	391	273	196	210	(20)	(153)	(256)	(353)	(157)
Provision Unfunded Lending Commitments	-	-	-	-	-	-	-	(2)	-	-	-	-
Provision for Benefits & Claims	43	38	50	41	29	27	29	29	36	22	32	37
Provision for Credit Losses and for Benefits and Claims	728	744	896	958	770	834	890	638	394	237	131	343
Income from Continuing Operations before Taxes	1,315	1,181	697	(3,978)	986	1,059	626	974	1,108	1,122	1,433	1,257
Income Taxes	350	286	121	(140)	222	280	198	344	320	295	452	311
Income from Continuing Operations	965	895	576	(3,838)	764	779	428	630	788	827	981	946
Net Income Attributable to Minority Interests	-	-	-	-	-	-	-	(1)	(5)	1	(2)	-
Net Income	\$ 965	\$ 895	\$ 576	\$ (3,838)	\$ 764	\$ 779	\$ 428	\$ 631	\$ 793	\$ 826	\$ 983	\$ 946
Average Assets (in billions of dollars)	\$ 149	\$ 155	\$ 152	\$ 139	\$ 127	\$ 140	\$ 141	\$ 144	\$ 146	\$ 150	\$ 151	\$ 159
Return on Assets	2.60%	2.32%	1.51%	(10.98%)	2.44%	2.23%	1.20%	1.74%	2.20%	2.21%	2.58%	2.36%
Revenue by Business												
Retail Banking	\$ 1,235	\$ 1,238	\$ 1,272	\$ 1,082	\$ 1,026	\$ 1,112	\$ 1,114	\$ 1,183	\$ 1,196	\$ 1,236	\$ 1,300	\$ 1,343
Citi-Branded Cards	1,182	1,311	1,233	935	898	838	857	889	880	882	933	957
Regional Consumer Banking	2,417	2,549	2,505	2,017	1,924	1,950	1,971	2,072	2,076	2,118	2,233	2,300
Securities and Banking	682	723	471	498	800	1,049	705	867	607	558	639	728
Transaction Services	340	374	378	347	343	340	337	353	344	356	384	406
Total	<u>\$ 3,439</u>	<u>\$ 3,646</u>	<u>\$ 3,354</u>	<u>\$ 2,862</u>	<u>\$ 3,067</u>	<u>\$ 3,339</u>	<u>\$ 3,013</u>	<u>\$ 3,292</u>	<u>\$ 3,027</u>	<u>\$ 3,032</u>	<u>\$ 3,256</u>	<u>\$ 3,434</u>
Income (loss) from Continuing Operations by Business												
Retail Banking	\$ 386	\$ 208	\$ 174	\$ (4,046)	\$ 206	\$ 177	\$ 138	\$ 156	\$ 234	\$ 257	\$ 256	\$ 213
Citi-Branded Cards	117	183	(13)	(148)	(16)	(77)	(80)	(55)	133	216	281	221
Regional Consumer Banking	503	391	161	(4,194)	190	100	58	101	367	473	537	434
Securities and Banking	319	350	254	219	414	528	222	382	269	200	274	340
Transaction Services	143	154	161	137	160	151	148	147	152	154	170	172
Total	<u>\$ 965</u>	<u>\$ 895</u>	<u>\$ 576</u>	<u>\$ (3,838)</u>	<u>\$ 764</u>	<u>\$ 779</u>	<u>\$ 428</u>	<u>\$ 630</u>	<u>\$ 788</u>	<u>\$ 827</u>	<u>\$ 981</u>	<u>\$ 946</u>

CITICORP
ASIA

(In millions of dollars)



	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Net Interest Revenue	\$ 2,140	\$ 2,274	\$ 2,310	\$ 2,143	\$ 2,002	\$ 2,092	\$ 2,083	\$ 1,986	\$ 1,953	\$ 1,996	\$ 1,990	\$ 2,078
Non-Interest Revenue	2,248	1,518	1,730	1,337	2,324	1,583	949	1,054	1,796	1,519	1,563	1,542
Total Revenues, Net of Interest Expense	4,388	3,792	4,040	3,480	4,326	3,675	3,032	3,040	3,749	3,515	3,553	3,620
Total Operating Expenses	2,035	1,982	1,864	1,890	1,585	1,611	1,794	1,936	1,820	1,849	2,067	2,198
Net Credit Losses	212	249	265	369	146	361	374	306	283	256	246	235
Credit Reserve Build / (Release)	21	98	163	14	328	142	93	32	(8)	(146)	(139)	(62)
Provision Unfunded Lending Commitments	-	-	-	-	-	-	-	1	-	(1)	-	-
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	1	-	-	-
Provision for Credit Losses and for Benefits and Claims	233	347	428	383	474	503	467	339	276	109	107	173
Income from Continuing Operations before Taxes	2,120	1,463	1,748	1,207	2,267	1,561	771	765	1,653	1,557	1,379	1,249
Income Taxes (benefits)	621	402	476	22	684	394	(70)	(141)	298	394	385	237
Income from Continuing Operations	1,499	1,061	1,272	1,185	1,583	1,167	841	906	1,355	1,163	994	1,012
Net Income Attributable to Minority Interests	(5)	(1)	4	-	1	1	1	-	1	1	1	1
Net Income	\$ 1,504	\$ 1,062	\$ 1,268	\$ 1,185	\$ 1,582	\$ 1,166	\$ 840	\$ 906	\$ 1,354	\$ 1,162	\$ 993	\$ 1,011
Average Assets (in billions of dollars)	\$ 304	\$ 296	\$ 280	\$ 276	\$ 252	\$ 261	\$ 268	\$ 292	\$ 299	\$ 311	\$ 326	\$ 338
Return on Assets	1.99%	1.44%	1.80%	1.71%	2.55%	1.79%	1.24%	1.23%	1.84%	1.50%	1.21%	1.19%
Revenue by Business												
Retail Banking	\$ 1,297	\$ 1,286	\$ 1,193	\$ 1,071	\$ 1,010	\$ 1,067	\$ 1,076	\$ 1,128	\$ 1,116	\$ 1,152	\$ 1,147	\$ 1,189
Citi-Branded Cards	692	651	689	582	556	608	641	680	684	693	692	741
Regional Consumer Banking	1,989	1,937	1,882	1,653	1,566	1,675	1,717	1,808	1,800	1,845	1,839	1,930
Securities and Banking	1,712	1,208	1,463	1,187	2,162	1,373	683	588	1,328	1,008	1,018	964
Transaction Services	687	647	695	640	598	627	632	644	621	662	696	726
Total	\$ 4,388	\$ 3,792	\$ 4,040	\$ 3,480	\$ 4,326	\$ 3,675	\$ 3,032	\$ 3,040	\$ 3,749	\$ 3,515	\$ 3,553	\$ 3,620
Income (loss) from Continuing Operations by Business												
Retail Banking	\$ 402	\$ 352	\$ 318	\$ 344	\$ 213	\$ 264	\$ 359	\$ 341	\$ 409	\$ 374	\$ 324	\$ 335
Citi-Branded Cards	146	107	51	68	28	9	73	114	158	192	173	174
Regional Consumer Banking	548	459	369	412	241	273	432	455	567	566	497	509
Securities and Banking	640	318	580	471	1,059	598	74	120	469	301	179	185
Transaction Services	311	284	323	302	283	296	335	331	319	296	318	318
Total	\$ 1,499	\$ 1,061	\$ 1,272	\$ 1,185	\$ 1,583	\$ 1,167	\$ 841	\$ 906	\$ 1,355	\$ 1,163	\$ 994	\$ 1,012

CITI HOLDINGS
STATEMENT OF INCOME AND BALANCE SHEET DATA

(In millions of dollars)

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Revenues												
Net interest revenue	\$ 5,301	\$ 5,597	\$ 5,384	\$ 4,810	\$ 5,057	\$ 4,162	\$ 3,732	\$ 3,188	\$ 4,375	\$ 3,971	\$ 3,519	\$ 2,908
Non-interest revenue	(10,622)	(3,770)	(5,142)	(9,796)	(1,963)	11,163	2,518	1,271	2,175	948	334	1,057
Total revenues, net of interest expense	(5,321)	1,827	242	(4,986)	3,094	15,325	6,250	4,459	6,550	4,919	3,853	3,965
Provisions for Credit Losses and for Benefits and Claims												
Net Credit Losses	2,695	3,012	3,590	4,729	6,027	6,781	6,234	5,543	5,241	4,998	4,640	4,191
Credit Reserve Build / (Release)	1,457	2,079	3,213	4,509	1,637	2,645	281	742	340	(800)	(1,567)	(1,473)
Provision for loan losses	4,152	5,091	6,803	9,238	7,664	9,426	6,515	6,285	5,581	4,198	3,073	2,718
Provision for Benefits & Claims	233	220	224	551	290	267	280	257	243	185	189	196
Provision for unfunded lending commitments	-	(68)	(70)	(34)	28	52	-	26	(26)	(45)	26	(37)
Total provisions for credit losses and for benefits and claims	4,385	5,243	6,957	9,755	7,982	9,745	6,795	6,568	5,798	4,338	3,288	2,877
Total operating expenses	5,765	5,133	4,960	8,638	4,246	3,683	3,055	3,101	2,573	2,435	2,228	2,379
Income (Loss) from Continuing Operations before Income Taxes	(15,471)	(8,549)	(11,675)	(23,379)	(9,134)	1,897	(3,600)	(5,210)	(1,821)	(1,854)	(1,663)	(1,291)
Provision (benefits) for income taxes	(5,842)	(3,212)	(4,473)	(8,795)	(3,609)	764	(1,545)	(2,598)	(946)	(650)	(597)	(380)
Income (Loss) from Continuing Operations	(9,629)	(5,337)	(7,202)	(14,584)	(5,525)	1,133	(2,055)	(2,612)	(875)	(1,204)	(1,066)	(911)
Net Income (Loss) attributable to noncontrolling Minority Interests (Minority Interest)	(30)	52	(109)	(285)	(11)	(37)	49	28	11	8	80	108
Citi Holding's Net Income (Loss)	\$ (9,599)	\$ (5,389)	\$ (7,093)	\$ (14,299)	\$ (5,514)	\$ 1,170	\$ (2,104)	\$ (2,640)	\$ (886)	\$ (1,212)	\$ (1,146)	\$ (1,019)
Balance Sheet Data (in billions):												
Total EOP Assets	\$ 827	\$ 762	\$ 705	\$ 650	\$ 599	\$ 582	\$ 556	\$ 487	\$ 503	\$ 465	\$ 421	\$ 359
Total EOP Deposits	\$ 88	\$ 81	\$ 81	\$ 81	\$ 85	\$ 84	\$ 87	\$ 89	\$ 86	\$ 82	\$ 82	\$ 79
Total GAAP Revenues	\$ (5,321)	\$ 1,827	\$ 242	\$ (4,986)	\$ 3,094	\$ 15,325	\$ 6,250	\$ 4,459	\$ 6,550	\$ 4,919	\$ 3,853	\$ 3,965
Net Impact of Credit Card Securitization Activity (1)	646	769	1,687	824	968	1,482	952	733	-	-	-	-
Total Managed Revenues	\$ (4,675)	\$ 2,596	\$ 1,929	\$ (4,162)	\$ 4,062	\$ 16,807	\$ 7,202	\$ 5,192	\$ 6,550	\$ 4,919	\$ 3,853	\$ 3,965
GAAP Net Credit Losses	\$ 2,695	\$ 3,012	\$ 3,590	\$ 4,729	\$ 6,027	\$ 6,781	\$ 6,234	\$ 5,543	\$ 5,241	\$ 4,998	\$ 4,640	\$ 4,191
Impact of Credit Card Securitization Activity (1)	711	725	812	862	1,057	1,278	1,137	1,118	-	-	-	-
Total Managed Net Credit Losses	\$ 3,406	\$ 3,737	\$ 4,402	\$ 5,591	\$ 7,084	\$ 8,059	\$ 7,371	\$ 6,661	\$ 5,241	\$ 4,998	\$ 4,640	\$ 4,191

(1) Citigroup adopted SFAS 166/167 effective January 1, 2010. As a result, reported and managed basis presentations are equivalent for periods beginning January 1, 2010. See page 1 for additional information. Historical disclosures reflect the impact from credit card securitizations only. The information above reconciles managed disclosures to the most-relevant GAAP disclosures.

Reclassified to conform to the current period's presentation.

CITI HOLDINGS
BROKERAGE AND ASSET MANAGEMENT



(In millions of dollars)

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Net Interest Revenue	\$ 196	\$ 255	\$ 334	\$ 495	\$ 364	\$ 162	\$ (82)	\$ (54)	\$ (65)	\$ (71)	\$ (87)	\$ (54)
Non-Interest Revenue	2,076	2,101	1,631	875	1,243	12,058	607	325	405	212	79	190
Total Revenues, Net of Interest Expense	2,272	2,356	1,965	1,370	1,607	12,220	525	271	340	141	(8)	136
Total Operating Expenses	2,423	1,980	2,058	2,686	1,526	1,082	341	327	273	267	231	216
Net Credit Losses	9	-	-	-	-	-	1	-	11	1	2	3
Credit Reserve Build / (Release)	1	9	(3)	1	43	3	(11)	1	(7)	(3)	(4)	(4)
Provision for Benefits & Claims	11	7	9	9	11	8	8	13	9	9	9	11
Provision for Unfunded Lending Commitments	-	-	-	-	-	-	-	(5)	-	(6)	-	-
Provision for Loan Losses and for Benefits and Claims	21	16	6	10	54	11	(2)	9	13	1	7	10
Income (loss) from Continuing Operations before Taxes	(172)	360	(99)	(1,326)	27	11,127	186	(65)	54	(127)	(246)	(90)
Income Taxes (benefits)	4	142	7	(424)	11	4,377	117	(80)	(22)	(33)	(93)	(35)
Income (loss) from Continuing Operations	(176)	218	(106)	(902)	16	6,750	69	15	76	(94)	(153)	(55)
Net Income (loss) Attributable to Minority Interests	(11)	49	(98)	(119)	(17)	6	16	7	(5)	7	6	3
Net Income (Loss)	\$ (165)	\$ 169	\$ (8)	\$ (783)	\$ 33	\$ 6,744	\$ 53	\$ 8	\$ 81	\$ (101)	\$ (159)	\$ (58)
EOP Assets (in billions of dollars)	\$ 62	\$ 58	\$ 57	\$ 53	\$ 47	\$ 51	\$ 54	\$ 30	\$ 31	\$ 30	\$ 28	\$ 27
EOP Assets Reflecting the Sale of Nikko												
Cordial Securities (in billions of dollars)	\$ 39	\$ 37	\$ 37	\$ 31	\$ 28	\$ 32	\$ 32	\$ 30	\$ 31	\$ 30	\$ 28	\$ 27
EOP Deposits (in billions of dollars)	\$ 54	\$ 50	\$ 53	\$ 58	\$ 59	\$ 56	\$ 60	\$ 60	\$ 59	\$ 57	\$ 57	\$ 58

Reclassified to conform to the current period's presentation.

CITI HOLDINGS
LOCAL CONSUMER LENDING



Page 1

(In millions of dollars)

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Net Interest Revenue	\$ 4,427	\$ 4,599	\$ 4,399	\$ 3,711	\$ 3,704	\$ 3,185	\$ 3,272	\$ 2,834	\$ 4,020	\$ 3,688	\$ 3,383	\$ 2,740
Non-Interest Revenue	2,734	1,454	768	1,406	2,317	296	1,090	1,067	650	518	164	663
Total Revenues, Net of Interest Expense (1)	7,161	6,053	5,167	5,117	6,021	3,481	4,362	3,901	4,670	4,206	3,547	3,403
Total Operating Expenses	3,041	2,884	2,689	5,725	2,480	2,392	2,480	2,546	2,165	2,039	1,876	1,977
Net Credit Losses	2,637	2,973	3,476	4,025	4,517	5,144	4,912	4,612	4,938	4,535	3,949	3,618
Credit Reserve Build / (Release)	1,292	1,852	2,699	2,730	1,562	2,784	577	876	386	(421)	(953)	(783)
Provision for Benefits & Claims	222	213	215	542	279	259	272	244	234	176	180	185
Provision for Unfunded Lending Commitments	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Loan Losses and for Benefits and Claims	4,151	5,038	6,390	7,297	6,358	8,187	5,761	5,732	5,558	4,290	3,176	3,020
Income (loss) from Continuing Operations before Taxes	(31)	(1,869)	(3,912)	(7,905)	(2,817)	(7,098)	(3,879)	(4,377)	(3,053)	(2,123)	(1,505)	(1,594)
Income Taxes (benefits)	(53)	(669)	(1,567)	(3,006)	(1,240)	(2,739)	(1,711)	(1,997)	(1,224)	(897)	(675)	(491)
Income (loss) from Continuing Operations	22	(1,200)	(2,345)	(4,899)	(1,577)	(4,359)	(2,168)	(2,380)	(1,829)	(1,226)	(830)	(1,103)
Net Income (loss) Attributable to Minority Interests	4	8	1	(1)	6	5	13	9	-	7	-	1
Net Income (Loss)	\$ 18	\$ (1,208)	\$ (2,346)	\$ (4,898)	\$ (1,583)	\$ (4,364)	\$ (2,181)	\$ (2,389)	\$ (1,829)	\$ (1,233)	\$ (830)	\$ (1,104)
Average Assets (in billions of dollars)	\$ 442	\$ 435	\$ 414	\$ 390	\$ 368	\$ 358	\$ 345	\$ 333	\$ 355	\$ 333	\$ 317	\$ 291
EOP Assets (in billions of dollars)	\$ 442	\$ 428	\$ 409	\$ 378	\$ 359	\$ 351	\$ 339	\$ 321	\$ 346	\$ 323	\$ 298	\$ 252
Net Credit Losses as a % of Average Loans	2.96%	3.37%	4.09%	4.85%	5.74%	6.74%	6.59%	6.47%	6.30%	6.03%	6.31%	6.21%
Revenue by Business												
International	\$ 2,004	\$ 1,300	\$ 1,154	\$ 887	\$ 2,024	\$ 689	\$ 852	\$ 424	\$ 335	\$ 444	\$ 500	\$ 231
Retail Partner Cards	1,881	1,754	912	1,770	1,527	789	1,441	1,682	2,206	2,113	2,060	1,787
North America (ex Cards)	3,276	2,999	3,101	2,460	2,470	2,003	2,069	1,795	2,129	1,649	987	1,385
Total GAAP Revenues	7,161	6,053	5,167	5,117	6,021	3,481	4,362	3,901	4,670	4,206	3,547	3,403
Net Impact of Credit Cards Securitization Activity (2)	646	769	1,687	824	968	1,482	952	733	-	-	-	-
Total Managed Revenues	\$ 7,807	\$ 6,822	\$ 6,854	\$ 5,941	\$ 6,989	\$ 4,963	\$ 5,314	\$ 4,634	\$ 4,670	\$ 4,206	\$ 3,547	\$ 3,403
Net Credit Losses by Business												
International	\$ 652	\$ 686	\$ 725	\$ 729	\$ 818	\$ 962	\$ 957	\$ 784	\$ 612	\$ 495	\$ 444	\$ 376
Retail Partner Cards	483	565	646	760	901	872	867	845	1,932	1,775	1,505	1,352
North America (ex Cards)	1,502	1,722	2,105	2,536	2,798	3,310	3,088	2,983	2,394	2,265	2,000	1,890
Total GAAP NCLs	2,637	2,973	3,476	4,025	4,517	5,144	4,912	4,612	4,938	4,535	3,949	3,618
Impact of Credit Cards Securitization Activity (2)	711	725	812	862	1,057	1,278	1,137	1,118	-	-	-	-
Total Managed Net Credit Losses	\$ 3,348	\$ 3,698	\$ 4,288	\$ 4,887	\$ 5,574	\$ 6,422	\$ 6,049	\$ 5,730	\$ 4,938	\$ 4,535	\$ 3,949	\$ 3,618

(1) For Retail Partner Cards, the first quarter of 2009 and the fourth quarter of 2009 include releases of approximately \$213 million and \$275 million, respectively, from the allowance for credit losses related to loan receivables that were securitized during the quarter.

(2) Citigroup adopted SFAS 166/167 effective January 1, 2010. As a result, reported and managed basis presentations are equivalent for periods beginning January 1, 2010. See page 1 for additional information. Historical disclosures reflect the impact from credit card securitizations only. The information above reconciles managed disclosures to the most-relevant GAAP disclosures.



	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
International Key Indicators												
Branches	1,232	1,103	1,084	1,067	799	744	606	540	539	537	537	506
Average Loans (in billions of dollars) (2)	\$ 49.8	\$ 50.3	\$ 47.7	\$ 42.2	\$ 39.3	\$ 39.7	\$ 38.8	\$ 35.6	\$ 30.0	\$ 26.1	\$ 25.0	\$ 23.6
EOP Loans (2):												
Real Estate Lending	\$ 12.0	\$ 12.2	\$ 11.0	\$ 9.8	\$ 9.2	\$ 9.8	\$ 9.5	\$ 9.2	\$ 7.8	\$ 7.0	\$ 7.0	\$ 6.6
Cards	13.8	14.0	12.9	11.5	10.8	11.5	9.6	8.3	7.0	6.2	6.5	6.2
Commercial Markets	1.5	1.6	1.3	1.1	1.1	1.2	1.2	1.1	1.1	0.9	1.0	0.9
Personal and Other	23.8	22.9	20.7	19.7	17.3	17.0	16.2	13.7	11.8	10.5	10.2	8.2
EOP Loans (in billions of dollars)	\$ 51.1	\$ 50.7	\$ 45.9	\$ 42.1	\$ 38.4	\$ 39.5	\$ 36.5	\$ 32.3	\$ 27.7	\$ 24.6	\$ 24.7	\$ 21.9
Net Interest Revenue	\$ 1,181	\$ 1,111	\$ 1,094	\$ 777	\$ 830	\$ 689	\$ 791	\$ 521	\$ 465	\$ 390	\$ 396	\$ 144
As a % of Average Loans	9.54%	8.88%	9.12%	7.32%	8.57%	6.96%	8.09%	5.81%	6.29%	5.99%	6.28%	2.42%
Net Credit Losses	\$ 652	\$ 686	\$ 725	\$ 729	\$ 818	\$ 962	\$ 957	\$ 784	\$ 612	\$ 495	\$ 444	\$ 376
As a % of Average Loans	5.27%	5.49%	6.05%	6.87%	8.44%	9.72%	9.79%	8.74%	8.27%	7.61%	7.05%	6.32%
Loans 90+ Days Past Due	\$ 903	\$ 999	\$ 1,047	\$ 1,166	\$ 1,380	\$ 1,551	\$ 1,465	\$ 1,362	\$ 953	\$ 724	\$ 713	\$ 657
As a % of EOP Loans	1.77%	1.97%	2.28%	2.77%	3.59%	3.93%	4.01%	4.22%	3.44%	2.94%	2.89%	3.00%
Loans 30-89 Days Past Due	\$ 1,626	\$ 1,651	\$ 1,684	\$ 1,846	\$ 1,964	\$ 1,845	\$ 1,733	\$ 1,482	\$ 1,059	\$ 939	\$ 978	\$ 848
As a % of EOP Loans	3.18%	3.26%	3.67%	4.38%	5.11%	4.67%	4.75%	4.59%	3.82%	3.82%	3.96%	3.87%
North America Key Indicators - Retail Partner Cards (1)												
EOP Open Accounts (in millions)	117.3	116.5	115.6	111.6	107.6	105.7	100.5	99.8	95.1	92.4	90.8	89.1
Purchase Sales (in billions of dollars)	\$ 28.2	\$ 31.9	\$ 30.6	\$ 29.5	\$ 23.4	\$ 26.7	\$ 25.8	\$ 26.9	\$ 18.7	\$ 21.4	\$ 20.1	\$ 21.9
Average Managed Loans (in billions of dollars) (2)												
Off-Balance Sheet	\$ 37.8	\$ 37.3	\$ 38.6	\$ 36.5	\$ 36.3	\$ 38.5	\$ 37.3	\$ 36.3	\$ -	\$ -	\$ -	\$ -
Held for Sale	1.0	1.0	-	-	-	-	-	-	-	-	-	-
On Balance Sheet	31.0	30.7	30.8	32.0	30.0	25.0	25.0	24.5	57.1	53.1	48.8	45.8
Total	\$ 69.8	\$ 69.0	\$ 69.4	\$ 68.5	\$ 66.3	\$ 63.5	\$ 62.3	\$ 60.8	\$ 57.1	\$ 53.1	\$ 48.8	\$ 45.8
EOP Managed Loans (in billions of dollars) (2)	\$ 68.7	\$ 69.7	\$ 69.4	\$ 69.3	\$ 64.0	\$ 63.3	\$ 61.1	\$ 60.6	\$ 54.5	\$ 50.2	\$ 46.0	\$ 46.4
Managed Average Yield (3)	15.47%	15.41%	15.63%	15.64%	16.85%	17.81%	17.80%	17.87%	18.27%	18.31%	18.53%	17.69%
Managed Net Interest Revenue (4)	\$ 2,232	\$ 2,256	\$ 2,354	\$ 2,279	\$ 2,277	\$ 2,271	\$ 2,337	\$ 2,234	\$ 2,044	\$ 1,989	\$ 1,878	\$ 1,664
As a % of Avg. Managed Loans	12.86%	13.15%	13.49%	13.24%	13.93%	14.34%	14.88%	14.58%	14.52%	15.02%	15.27%	14.41%
Managed Net Credit Losses	\$ 1,194	\$ 1,290	\$ 1,458	\$ 1,622	\$ 1,958	\$ 2,150	\$ 2,004	\$ 1,963	\$ 1,932	\$ 1,775	\$ 1,505	\$ 1,352
As a % of Avg. Managed Loans	6.88%	7.52%	8.36%	9.42%	11.98%	13.58%	12.76%	12.81%	13.72%	13.41%	12.24%	11.71%
Managed Net Credit Margin (5)	\$ 1,305	\$ 1,204	\$ 1,118	\$ 937	\$ 507	\$ 90	\$ 362	\$ 427	\$ 254	\$ 318	\$ 536	\$ 416
As a % of Avg. Managed Loans	7.52%	7.02%	6.41%	5.44%	3.10%	0.57%	2.31%	2.79%	1.80%	2.40%	4.36%	3.60%
Managed Loans 90+ Days Past Due	\$ 1,899	\$ 1,982	\$ 2,127	\$ 2,630	\$ 2,791	\$ 2,590	\$ 2,587	\$ 2,681	\$ 2,385	\$ 2,004	\$ 1,749	\$ 1,610
As a % of EOP Managed Loans	2.76%	2.84%	3.06%	3.80%	4.36%	4.09%	4.23%	4.42%	4.38%	3.99%	3.80%	3.47%
Managed Loans 30-89 Days Past Due	\$ 2,318	\$ 2,262	\$ 2,802	\$ 3,077	\$ 2,826	\$ 2,749	\$ 2,911	\$ 2,674	\$ 2,374	\$ 2,150	\$ 1,972	\$ 1,751
As a % of EOP Managed Loans	3.37%	3.25%	4.04%	4.44%	4.42%	4.34%	4.76%	4.41%	4.36%	4.28%	4.29%	3.77%

(1) Citigroup adopted SFAS 166/167 effective January 1, 2010. As a result, reported and managed basis presentations are equivalent for periods beginning January 1, 2010. See page 1 for additional information. Historical disclosures reflect the impact from credit card securitizations only. The information above reconciles managed disclosures to the most-relevant GAAP disclosures.

(2) Average Loans, EOP Loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

(3) Managed Average Yield is gross interest revenue earned divided by average managed loans.

(4) Managed Net Interest Revenue includes certain fees that are recorded as interest revenue.

(5) Managed Net Credit Margin is Total Revenues, net of Interest Expense, less Net Credit Losses and Policy Benefits and Claims.

Reclassified to conform to the current period's presentation.



(In millions of dollars, except branches)

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
North America Key Indicators (ex Cards) (1)												
Branches	2,518	2,526	2,449	2,347	2,341	2,332	2,300	2,261	2,250	2,218	1,841	1,837
Average Loans (in billions of dollars)	\$ 277.2	\$ 273.5	\$ 259.5	\$ 256.0	\$ 249.8	\$ 241.2	\$ 231.7	\$ 222.9	\$ 230.9	\$ 222.5	\$ 174.6	\$ 161.6
EOP Loans (in billions of dollars)	\$ 275.6	\$ 260.6	\$ 259.8	\$ 251.7	\$ 245.8	\$ 236.2	\$ 227.4	\$ 218.5	\$ 226.7	\$ 211.5	\$ 167.1	\$ 156.6
Net Interest Revenue	\$ 2,500	\$ 2,590	\$ 2,434	\$ 1,978	\$ 1,990	\$ 1,685	\$ 1,577	\$ 1,500	1,511	1,309	1,109	932
As a % of Avg. Loans	3.63%	3.81%	3.73%	3.07%	3.23%	2.80%	2.70%	2.67%	2.65%	2.36%	2.52%	2.29%
Net Credit Losses	\$ 1,502	\$ 1,722	\$ 2,105	\$ 2,536	\$ 2,798	\$ 3,310	\$ 3,088	\$ 2,983	\$ 2,394	\$ 2,265	\$ 2,000	\$ 1,890
As a % of Average Loans	2.18%	2.53%	3.23%	3.94%	4.54%	5.50%	5.29%	5.31%	4.20%	4.08%	4.54%	4.64%
Loans 90+ Days Past Due (2) (3)	\$ 5,972	\$ 6,771	\$ 7,711	\$ 9,221	\$ 11,307	\$ 11,728	\$ 14,071	\$ 14,414	\$ 13,470	\$ 11,643	\$ 9,362	\$ 7,958
As a % of EOP Loans	2.20%	2.65%	3.04%	3.76%	4.74%	5.16%	6.42%	6.89%	6.27%	5.84%	6.03%	5.43%
Loans 30-89 Days Past Due (2) (3)	\$ 7,453	\$ 8,409	\$ 9,119	\$ 10,489	\$ 9,340	\$ 9,777	\$ 10,204	\$ 9,949	\$ 8,803	\$ 8,112	\$ 7,458	\$ 6,863
As a % of EOP Loans	2.75%	3.29%	3.60%	4.27%	3.91%	4.30%	4.66%	4.76%	4.10%	4.07%	4.81%	4.68%

KEY INDICATORS:**Residential Real Estate Lending**

Average Loans (in billions of dollars)	\$ 197.6	\$ 192.1	\$ 181.8	\$ 177.1	\$ 173.9	\$ 167.5	\$ 160.1	\$ 153.9	\$ 150.4	\$ 145.1	\$ 136.9	\$ 129.2
EOP Loans (in billions of dollars)	\$ 195.1	\$ 184.1	\$ 179.7	\$ 174.1	\$ 171.0	\$ 163.5	\$ 156.9	\$ 150.7	\$ 147.7	\$ 139.6	\$ 132.5	\$ 125.6
Third Party Mortgage Serv Portfolio (EOP, in billions)	\$ 487.3	\$ 496.8	\$ 497.5	\$ 500.3	\$ 435.0	\$ 404.4	\$ 385.0	\$ 364.6	\$ 341.4	\$ 327.6	\$ 307.7	\$ 259.9
Net Servicing & Gain/(Loss) on Sale	\$ 37.4	\$ (322.4)	\$ (8.2)	\$ 28.3	\$ (12.4)	\$ (183.9)	\$ (122.4)	\$ (150.2)	\$ 69.6	\$ 180.7	\$ 80.8	\$ 172.2
Net Interest Revenue on Loans	\$ 1,086	\$ 1,121	\$ 1,031	\$ 659	\$ 794	\$ 596	\$ 538	\$ 523	\$ 582	\$ 461	\$ 440	\$ 409
As a % of Avg. Loans	2.21%	2.35%	2.26%	1.48%	1.85%	1.43%	1.33%	1.35%	1.57%	1.27%	1.28%	1.26%
Net Credit Losses	\$ 887	\$ 1,091	\$ 1,405	\$ 1,669	\$ 1,970	\$ 2,468	\$ 2,251	\$ 2,089	\$ 1,699	\$ 1,546	\$ 1,381	\$ 1,268
As a % of Avg. Loans	1.81%	2.28%	3.07%	3.75%	4.59%	5.91%	5.58%	5.39%	4.58%	4.27%	4.00%	3.89%
Loans 90+ Days Past Due (2) (3)	\$ 4,410	\$ 5,236	\$ 6,025	\$ 7,417	\$ 9,491	\$ 9,881	\$ 12,085	\$ 12,410	\$ 10,938	\$ 9,300	\$ 8,231	\$ 6,860
As a % of EOP Loans	2.31%	2.92%	3.48%	4.42%	5.79%	6.38%	8.13%	8.78%	8.05%	7.29%	6.83%	5.94%
Loans 30-89 Days Past Due (2) (3)	\$ 5,686	\$ 6,549	\$ 6,869	\$ 7,960	\$ 7,279	\$ 7,604	\$ 7,863	\$ 7,501	\$ 6,313	\$ 5,771	\$ 5,769	\$ 5,374
As a % of EOP Loans	2.98%	3.65%	3.97%	4.74%	4.44%	4.91%	5.29%	5.31%	4.65%	4.52%	4.78%	4.65%

(1) The third quarter of 2010 reflects the sale of The Student Loan Corporation. This sale is reported as discontinued operations for the third and fourth quarters of 2010 only. Prior periods were not reclassified due to the immateriality of the impact in those periods.

(2) The Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios for North America (ex Cards) excludes U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies.

The amounts excluded for Loans 90+Days Past Due and (EOP Loans) for each period are: \$3.6 billion (\$7.1 billion), \$4.3 billion (\$8.7 billion), \$4.9 billion (\$8.3 billion), \$5.4 billion (\$9.0 billion), \$5.2 billion (\$9.0 billion), \$5.0 billion (\$9.4 billion), \$5.0 billion (\$9.5 billion) and \$5.2 billion (\$8.4 billion) as of March 31, 2009, June 30, 2009, September 30, 2009, December 31, 2009, March 31, 2010, June 30, 2010, September 30, 2010 and December 31, 2010, respectively.

The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) for each period are: \$0.6 billion (\$7.1 billion), \$0.7 billion (\$8.7 billion), \$0.8 billion (\$8.3 billion) \$1.0 billion (\$9.0 billion), \$1.2 billion (\$9.0 billion), \$1.6 billion (\$9.4 billion), \$1.7 billion (\$9.5 billion) and \$1.6 billion (\$8.4 billion) as of March 31, 2009, June 30, 2009, September 30, 2009, December 31, 2009, March 31, 2010, June 30, 2010, September 30, 2010 and December 31, 2010, respectively.

(3) The March 31, 2010, June 30, 2010, September 30, 2010 and December 31, 2010 Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios for North America (ex Cards) excludes \$2.9 billion, \$2.6 billion, \$2.4 billion and \$1.7 billion, respectively, of Loans that are carried at fair value.

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
KEY INDICATORS:												
Personal Loans												
Average Loans (in billions of dollars)	\$ 21.2	\$ 21.0	\$ 20.1	\$ 19.2	\$ 17.7	\$ 17.0	\$ 16.6	\$ 15.7	\$ 15.0	\$ 14.0	\$ 13.4	\$ 13.1
EOP Loans (in billions of dollars)	\$ 21.4	\$ 20.4	\$ 19.7	\$ 18.6	\$ 17.1	\$ 16.7	\$ 16.2	\$ 15.3	\$ 14.5	\$ 13.6	\$ 13.3	\$ 12.9
Net Interest Revenue on Loans	\$ 395	\$ 395	\$ 376	\$ 353	\$ 692	\$ 649	\$ 647	\$ 613	\$ 590	\$ 551	\$ 534	\$ 534
As a % of Avg. Loans	7.49%	7.57%	7.44%	7.31%	15.86%	15.31%	15.46%	15.49%	15.95%	15.79%	15.81%	16.17%
Net Credit Losses	\$ 228	\$ 196	\$ 259	\$ 359	\$ 503	\$ 535	\$ 484	\$ 487	\$ 383	\$ 428	\$ 363	\$ 351
As a % of Avg. Loans	4.33%	3.75%	5.13%	7.44%	11.53%	12.62%	11.57%	12.31%	10.36%	12.26%	10.75%	10.63%
Loans 90+ Days Past Due	\$ 215	\$ 265	\$ 350	\$ 345	\$ 614	\$ 559	\$ 578	\$ 502	\$ 520	\$ 437	\$ 487	\$ 547
As a % of EOP Loans	1.00%	1.30%	1.78%	1.85%	3.59%	3.35%	3.57%	3.28%	3.59%	3.21%	3.66%	4.24%
Loans 30-89 Days Past Due	\$ 736	\$ 928	\$ 1,030	\$ 1,215	\$ 413	\$ 425	\$ 429	\$ 389	\$ 323	\$ 343	\$ 405	\$ 335
As a % of EOP Loans	3.44%	4.55%	5.23%	6.53%	2.42%	2.54%	2.65%	2.54%	2.23%	2.52%	3.05%	2.60%
Commercial Real Estate												
Average Loans (in billions of dollars)	\$ 15.0	\$ 15.0	\$ 11.9	\$ 11.7	\$ 11.4	\$ 11.2	\$ 11.0	\$ 10.7	\$ 10.5	\$ 10.1	\$ 7.7	\$ 4.5
EOP Loans (in billions of dollars)	\$ 15.2	\$ 12.1	\$ 11.8	\$ 11.5	\$ 11.3	\$ 11.1	\$ 10.8	\$ 10.6	\$ 10.3	\$ 9.9	\$ 5.4	\$ 3.4
Net Interest Revenue on Loans	\$ 57	\$ 62	\$ 39	\$ 35	\$ 44	\$ 30	\$ 33	\$ 34	\$ 33	\$ 33	\$ 19	\$ 8
As a % of Avg. Loans	1.53%	1.66%	1.30%	1.19%	1.57%	1.07%	1.19%	1.26%	1.27%	1.31%	0.98%	0.71%
Net Credit Losses	\$ 2	\$ 2	\$ 10	\$ 12	\$ 6	\$ 39	\$ 67	\$ 94	\$ 64	\$ 93	\$ 61	\$ 39
As a % of Avg. Loans	0.05%	0.05%	0.33%	0.41%	0.21%	1.40%	2.42%	3.49%	2.47%	3.69%	3.14%	3.44%
Loans 90+ Days Past Due (1)	\$ 36	\$ 56	\$ 69	\$ 71	\$ 117	\$ 174	\$ 257	\$ 355	\$ 306	\$ 258	\$ 77	\$ 73
As a % of EOP Loans	0.24%	0.46%	0.58%	0.62%	1.04%	1.57%	2.38%	3.35%	2.97%	2.61%	1.43%	2.15%
Loans 30-89 Days Past Due (1)	\$ 34	\$ 61	\$ 73	\$ 86	\$ 142	\$ 153	\$ 194	\$ 146	\$ 136	\$ 155	\$ 112	\$ 85
As a % of EOP Loans	0.22%	0.50%	0.62%	0.75%	1.26%	1.38%	1.80%	1.38%	1.32%	1.57%	2.07%	2.50%
Student Loans, Auto and Other (2)												
Average Loans (in billions of dollars)	\$ 43.4	\$ 45.4	\$ 45.7	\$ 48.0	\$ 46.8	\$ 45.5	\$ 44.0	\$ 42.6	\$ 55.0	\$ 53.3	\$ 16.6	\$ 14.8
EOP Loans (in billions of dollars)	\$ 43.9	\$ 44.0	\$ 48.6	\$ 47.5	\$ 46.4	\$ 44.9	\$ 43.5	\$ 41.9	\$ 54.2	\$ 48.4	\$ 15.9	\$ 14.7
Net Credit Losses	\$ 385	\$ 433	\$ 431	\$ 496	\$ 319	\$ 268	\$ 286	\$ 313	\$ 248	\$ 198	\$ 195	\$ 232
As a % of Avg. Loans	3.57%	3.84%	3.75%	4.11%	2.76%	2.36%	2.58%	2.92%	1.83%	1.49%	4.66%	6.22%
Loans 90+ Days Past Due (3)	\$ 1,311	\$ 1,214	\$ 1,267	\$ 1,388	\$ 1,085	\$ 1,114	\$ 1,151	\$ 1,147	\$ 1,706	\$ 1,648	\$ 567	\$ 478
As a % of EOP Loans	2.99%	2.76%	2.61%	2.92%	2.34%	2.48%	2.65%	2.74%	3.15%	3.40%	3.57%	3.25%
Loans 30-89 Days Past Due (3)	\$ 997	\$ 871	\$ 1,147	\$ 1,228	\$ 1,506	\$ 1,595	\$ 1,718	\$ 1,913	\$ 2,031	\$ 1,843	\$ 1,172	\$ 1,069
As a % of EOP Loans	2.27%	1.98%	2.36%	2.59%	3.25%	3.55%	3.95%	4.57%	3.75%	3.81%	7.37%	7.27%

(1) The third quarter of 2010 excludes approximately \$153 million (90+ Days Past Due) and \$16 million (30-89 Days Past Due) related to loan sales or transfers from Loans to Loans-held-for-sale (Other Assets) on the Consolidated Balance Sheet.

(2) The third quarter of 2010 reflects the sale of The Student Loan Corporation. This sale is reported as discontinued operations for the third and fourth quarters of 2010 only. Prior periods were not reclassified due to the immateriality of the impact in those periods.

(3) The second quarter of 2010 excludes an estimated \$27 million (90+ Days Past Due) and \$145 million (30-89 Days Past Due) related to the transfer from Loans to Loans-held-for-sale (Other Assets) on the Consolidated Balance Sheet related to the announced sale of a portfolio, which closed in the third quarter of 2010.

CITI HOLDINGS
SPECIAL ASSET POOL



(In millions of dollars)

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Net Interest Revenue	\$ 678	\$ 743	\$ 651	\$ 604	\$ 989	\$ 815	\$ 542	\$ 408	\$ 420	\$ 354	\$ 223	\$ 222
Non-Interest Revenue	(15,432)	(7,325)	(7,541)	(12,077)	(5,523)	(1,191)	821	(121)	1,120	218	91	204
Total Revenues, Net of Interest Expense	(14,754)	(6,582)	(6,890)	(11,473)	(4,534)	(376)	1,363	287	1,540	572	314	426
Total Operating Expenses	301	269	213	227	240	209	234	228	135	129	121	186
Net Credit Losses	49	39	114	704	1,510	1,637	1,321	931	292	462	689	570
Credit Reserve Build / (Release)	164	218	517	1,778	32	(142)	(285)	(135)	(39)	(376)	(610)	(686)
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Unfunded Lending Commitments	-	(68)	(70)	(34)	28	52	-	31	(26)	(39)	26	(37)
Provision for Loan Losses and for Benefits and Claims	213	189	561	2,448	1,570	1,547	1,036	827	227	47	105	(153)
Income (loss) from Continuing Operations before Taxes	(15,268)	(7,040)	(7,664)	(14,148)	(6,344)	(2,132)	93	(768)	1,178	396	88	393
Income Taxes (benefits)	(5,793)	(2,685)	(2,913)	(5,365)	(2,380)	(874)	49	(521)	300	280	171	146
Income (loss) from Continuing Operations	(9,475)	(4,355)	(4,751)	(8,783)	(3,964)	(1,258)	44	(247)	878	116	(83)	247
Net Income (loss) Attributable to Minority Interests	(23)	(5)	(12)	(165)	-	(48)	20	12	16	(6)	74	104
Net Income (Loss)	\$ (9,452)	\$ (4,350)	\$ (4,739)	\$ (8,618)	\$ (3,964)	\$ (1,210)	\$ 24	\$ (259)	\$ 862	\$ 122	\$ (157)	\$ 143
EOP Assets (in billions of dollars)	\$ 323	\$ 276	\$ 239	\$ 219	\$ 193	\$ 180	\$ 163	\$ 136	\$ 126	\$ 112	\$ 95	\$ 80

Reclassified to conform to the current period's presentation.

EOP DEPOSITS
TOTAL CITIGROUP

(In billions of dollars)



	<u>1Q</u> <u>2008</u>	<u>2Q</u> <u>2008</u>	<u>3Q</u> <u>2008</u>	<u>4Q</u> <u>2008</u>	<u>1Q</u> <u>2009</u>	<u>2Q</u> <u>2009</u>	<u>3Q</u> <u>2009</u>	<u>4Q</u> <u>2009</u>	<u>1Q</u> <u>2010</u>	<u>2Q</u> <u>2010</u>	<u>3Q</u> <u>2010</u>	<u>4Q</u> <u>2010</u>
<u>Citicorp Deposits by Business</u>												
Regional Consumer Banking												
North America	\$ 128.2	\$ 126.0	\$ 125.8	\$ 129.5	\$ 134.5	\$ 143.0	\$ 147.8	\$ 146.7	\$ 146.4	\$ 144.7	\$ 143.7	\$ 145.2
EMEA	11.6	12.0	10.5	8.9	8.5	9.3	9.8	10.1	9.4	8.7	9.4	9.7
Latin America	41.1	41.6	38.7	35.3	35.3	36.7	36.5	41.4	40.6	40.9	41.7	46.3
Asia	98.7	96.7	89.6	86.8	84.2	89.2	94.2	94.5	98.4	97.1	105.4	107.3
Total	\$ 279.6	\$ 276.3	\$ 264.6	\$ 260.5	\$ 262.5	\$ 278.2	\$ 288.3	\$ 292.7	\$ 294.8	\$ 291.4	\$ 300.2	\$ 308.5
ICG												
Securities and Banking	\$ 168.2	\$ 125.3	\$ 112.3	\$ 123.3	\$ 124.7	\$ 117.9	\$ 120.5	\$ 117.6	\$ 120.5	\$ 112.4	\$ 115.5	\$ 111.4
Transaction Services	279.7	281.7	307.9	290.9	276.4	309.5	321.9	324.1	314.5	314.9	341.4	339.8
Total	\$ 447.9	\$ 407.0	\$ 420.2	\$ 414.2	\$ 401.1	\$ 427.4	\$ 442.4	\$ 441.7	\$ 435.0	\$ 427.3	\$ 456.9	\$ 451.2
Total Citicorp	\$ 727.5	\$ 683.3	\$ 684.8	\$ 674.7	\$ 663.6	\$ 705.6	\$ 730.7	\$ 734.4	\$ 729.8	\$ 718.7	\$ 757.1	\$ 759.7
<u>Citi Holdings Deposits</u>												
Brokerage and Asset Management	\$ 54.1	\$ 49.7	\$ 52.8	\$ 57.9	\$ 58.6	\$ 56.3	\$ 59.7	\$ 59.9	\$ 58.9	\$ 57.1	\$ 56.9	\$ 57.8
Local Consumer Lending	33.5	31.5	28.0	23.2	26.2	27.6	27.3	28.6	26.6	25.1	25.4	21.4
Total Citi Holdings	\$ 87.6	\$ 81.2	\$ 80.8	\$ 81.1	\$ 84.8	\$ 83.9	\$ 87.0	\$ 88.5	\$ 85.5	\$ 82.2	\$ 82.3	\$ 79.2
Corporate/Other Deposits	\$ 0.3	\$ 23.4	\$ 14.7	\$ 18.4	\$ 14.3	\$ 15.2	\$ 14.9	\$ 13.0	\$ 12.6	\$ 13.1	\$ 10.7	\$ 6.1
Deposits Related to Discontinued Operations	\$ 15.8	\$ 15.7	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Citigroup Deposits	\$ 831.2	\$ 803.6	\$ 780.3	\$ 774.2	\$ 762.7	\$ 804.7	\$ 832.6	\$ 835.9	\$ 827.9	\$ 814.0	\$ 850.1	\$ 845.0

Reclassified to conform to the current period's presentation.

SUPPLEMENTAL DETAIL



**CONSUMER LOANS 90+DAYS DELINQUENCY AMOUNTS AND RATIOS
BUSINESS VIEW**

(In millions of dollars, except loan amounts in billions of dollars)

	Managed Loans 90+ Days Past Due (1) (2)											
	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q
	2008	2008	2008	2008	2009	2009	2009	2009	2010	2010	2010	2010
Citicorp (3)												
Total	\$ 3,044	\$ 3,245	\$ 3,315	\$ 3,596	\$ 4,119	\$ 4,447	\$ 4,040	\$ 4,103	\$ 3,982	\$ 3,806	\$ 3,439	\$ 3,114
Ratio	1.32%	1.39%	1.46%	1.62%	1.94%	2.04%	1.80%	1.83%	1.80%	1.74%	1.54%	1.35%
Retail Bank (3)												
Total	\$ 694	\$ 742	\$ 749	\$ 719	\$ 873	\$ 925	\$ 836	\$ 805	\$ 827	\$ 877	\$ 849	\$ 773
Ratio	0.63%	0.66%	0.69%	0.69%	0.86%	0.90%	0.78%	0.75%	0.75%	0.80%	0.75%	0.66%
North America (3)	\$ 38	\$ 55	\$ 53	\$ 83	\$ 99	\$ 97	\$ 92	\$ 106	\$ 142	\$ 245	\$ 221	\$ 228
Ratio	0.13%	0.18%	0.17%	0.25%	0.29%	0.29%	0.27%	0.33%	0.45%	0.81%	0.77%	0.76%
EMEA	\$ 69	\$ 86	\$ 99	\$ 111	\$ 126	\$ 150	\$ 139	\$ 129	\$ 116	\$ 117	\$ 112	\$ 96
Ratio	1.00%	1.15%	1.38%	1.76%	2.29%	2.63%	2.44%	2.48%	2.37%	2.72%	2.38%	2.18%
Latin America	\$ 331	\$ 310	\$ 323	\$ 239	\$ 289	\$ 323	\$ 271	\$ 311	\$ 323	\$ 308	\$ 290	\$ 224
Ratio	2.03%	1.79%	1.89%	1.52%	1.88%	1.96%	1.53%	1.71%	1.66%	1.57%	1.39%	1.04%
Asia	\$ 256	\$ 291	\$ 274	\$ 286	\$ 359	\$ 355	\$ 334	\$ 259	\$ 246	\$ 207	\$ 226	\$ 225
Ratio	0.44%	0.51%	0.52%	0.58%	0.78%	0.75%	0.66%	0.50%	0.45%	0.38%	0.38%	0.37%
Citi-Branded Cards												
Total	\$ 2,350	\$ 2,503	\$ 2,566	\$ 2,877	\$ 3,246	\$ 3,522	\$ 3,204	\$ 3,298	\$ 3,155	\$ 2,929	\$ 2,590	\$ 2,341
Ratio	1.96%	2.06%	2.15%	2.46%	2.93%	3.07%	2.74%	2.81%	2.86%	2.68%	2.33%	2.05%
North America	\$ 1,533	\$ 1,578	\$ 1,669	\$ 2,000	\$ 2,307	\$ 2,366	\$ 2,190	\$ 2,371	\$ 2,304	\$ 2,130	\$ 1,807	\$ 1,597
Ratio	1.80%	1.87%	1.96%	2.35%	2.82%	2.84%	2.59%	2.82%	2.97%	2.76%	2.36%	2.06%
EMEA	\$ 21	\$ 20	\$ 36	\$ 37	\$ 58	\$ 99	\$ 90	\$ 85	\$ 77	\$ 72	\$ 69	\$ 58
Ratio	0.78%	0.65%	1.16%	1.32%	2.32%	3.54%	3.00%	2.83%	2.66%	2.77%	2.38%	2.07%
Latin America	\$ 542	\$ 630	\$ 601	\$ 566	\$ 562	\$ 707	\$ 609	\$ 565	\$ 510	\$ 481	\$ 472	\$ 446
Ratio	3.66%	4.01%	4.20%	4.68%	4.97%	5.84%	5.03%	4.56%	4.21%	4.01%	3.75%	3.33%
Asia	\$ 254	\$ 275	\$ 260	\$ 274	\$ 319	\$ 350	\$ 315	\$ 277	\$ 264	\$ 246	\$ 242	\$ 240
Ratio	1.47%	1.53%	1.55%	1.63%	2.07%	2.12%	1.85%	1.55%	1.51%	1.40%	1.27%	1.18%
Citi Holdings - Local Consumer Lending (3) (4)												
Total	\$ 8,774	\$ 9,752	\$ 10,885	\$ 13,017	\$ 15,478	\$ 15,869	\$ 18,123	\$ 18,457	\$ 16,808	\$ 14,371	\$ 11,824	\$ 10,225
Ratio	2.24%	2.59%	2.95%	3.65%	4.54%	4.80%	5.72%	6.11%	5.66%	5.24%	5.23%	4.76%
International	\$ 903	\$ 999	\$ 1,047	\$ 1,166	\$ 1,380	\$ 1,551	\$ 1,465	\$ 1,362	\$ 953	\$ 724	\$ 713	\$ 657
Ratio	1.77%	1.97%	2.28%	2.77%	3.59%	3.93%	4.01%	4.22%	3.44%	2.94%	2.89%	3.00%
North America Retail Partner Cards	\$ 1,899	\$ 1,982	\$ 2,127	\$ 2,630	\$ 2,791	\$ 2,590	\$ 2,587	\$ 2,681	\$ 2,385	\$ 2,004	\$ 1,749	\$ 1,610
Ratio	2.76%	2.84%	3.06%	3.80%	4.36%	4.09%	4.23%	4.42%	4.38%	3.99%	3.80%	3.47%
North America (excluding Cards) (3) (4)	\$ 5,972	\$ 6,771	\$ 7,711	\$ 9,221	\$ 11,307	\$ 11,728	\$ 14,071	\$ 14,414	\$ 13,470	\$ 11,643	\$ 9,362	\$ 7,958
Ratio	2.20%	2.65%	3.04%	3.76%	4.74%	5.16%	6.42%	6.89%	6.27%	5.84%	6.03%	5.43%
Total Citigroup (excluding Special Asset Pool) (3) (4)												
Total	\$ 11,818	\$ 12,997	\$ 14,200	\$ 16,613	\$ 19,597	\$ 20,316	\$ 22,163	\$ 22,560	\$ 20,790	\$ 18,177	\$ 15,263	\$ 13,339
Ratio	1.90%	2.13%	2.38%	2.87%	3.54%	3.71%	4.09%	4.29%	4.02%	3.69%	3.39%	2.99%

(1) Citigroup adopted SFAS 166/167 effective January 1, 2010. As a result, reported and managed basis presentations are equivalent for periods beginning January 1, 2010. See page 1 for additional information. Historical disclosures reflect the impact from credit card securitizations only.

(2) The ratio of 90+ Days Past Due is calculated based on end-of-period loans, net of unearned income.

(3) The 90+ Days Past Due and related ratios for North America RCB and North America Local Consumer Lending (excluding Cards) excludes U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies. See North America Retail Consumer Banking on page 10 and Local Consumer Lending on page 29.

(4) The March 31, 2010, June 30, 2010, September 30, 2010 and December 31, 2010 Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios for North America (ex Cards) excludes \$2.9 billion, \$ 2.6 billion, \$2.4 billion and \$1.7 billion, respectively, of Loans that are carried at fair value.

SUPPLEMENTAL DETAIL



**CONSUMER LOANS 30-89 DAYS DELINQUENCY AMOUNTS AND RATIOS
BUSINESS VIEW**

(In millions of dollars, except loan amounts in billions of dollars)

	Managed Loans 30-89 Days Past Due (1) (2)											
	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q
	2008	2008	2008	2008	2009	2009	2009	2009	2010	2010	2010	2010
Citicorp (3)												
Total	\$ 3,937	\$ 4,084	\$ 4,215	\$ 4,713	\$ 4,818	\$ 4,434	\$ 4,472	\$ 4,338	\$ 4,400	\$ 3,934	\$ 3,822	\$ 3,555
Ratio	1.71%	1.75%	1.85%	2.13%	2.27%	2.03%	1.99%	1.93%	1.99%	1.80%	1.71%	1.54%
Retail Bank (3)												
Total	\$ 1,191	\$ 1,212	\$ 1,189	\$ 1,391	\$ 1,274	\$ 1,190	\$ 1,133	\$ 1,107	\$ 1,306	\$ 1,207	\$ 1,279	\$ 1,148
Ratio	1.08%	1.08%	1.10%	1.33%	1.26%	1.15%	1.05%	1.03%	1.18%	1.11%	1.13%	0.98%
North America (3)	\$ 50	\$ 74	\$ 59	\$ 100	\$ 92	\$ 87	\$ 82	\$ 81	\$ 236	\$ 241	\$ 243	\$ 212
Ratio	0.17%	0.24%	0.19%	0.30%	0.27%	0.26%	0.24%	0.25%	0.75%	0.80%	0.85%	0.71%
EMEA	\$ 145	\$ 159	\$ 181	\$ 215	\$ 227	\$ 251	\$ 248	\$ 223	\$ 203	\$ 158	\$ 156	\$ 136
Ratio	2.10%	2.12%	2.51%	3.41%	4.13%	4.40%	4.35%	4.29%	4.14%	3.67%	3.32%	3.09%
Latin America	\$ 326	\$ 349	\$ 332	\$ 261	\$ 315	\$ 344	\$ 341	\$ 344	\$ 391	\$ 338	\$ 404	\$ 267
Ratio	2.00%	2.02%	1.94%	1.66%	2.05%	2.08%	1.93%	1.89%	2.02%	1.72%	1.94%	1.24%
Asia	\$ 670	\$ 630	\$ 617	\$ 815	\$ 640	\$ 508	\$ 462	\$ 459	\$ 476	\$ 470	\$ 476	\$ 533
Ratio	1.15%	1.11%	1.17%	1.66%	1.39%	1.07%	0.92%	0.89%	0.87%	0.85%	0.81%	0.87%
Citi-Branded Cards												
Total	\$ 2,746	\$ 2,872	\$ 3,026	\$ 3,322	\$ 3,544	\$ 3,244	\$ 3,339	\$ 3,231	\$ 3,094	\$ 2,727	\$ 2,543	\$ 2,407
Ratio	2.29%	2.37%	2.54%	2.84%	3.20%	2.83%	2.86%	2.75%	2.81%	2.49%	2.29%	2.11%
North America	\$ 1,609	\$ 1,604	\$ 1,855	\$ 2,171	\$ 2,337	\$ 2,024	\$ 2,213	\$ 2,182	\$ 2,145	\$ 1,828	\$ 1,687	\$ 1,539
Ratio	1.89%	1.90%	2.18%	2.55%	2.86%	2.43%	2.61%	2.59%	2.76%	2.37%	2.20%	1.99%
EMEA	\$ 84	\$ 94	\$ 102	\$ 123	\$ 131	\$ 146	\$ 155	\$ 140	\$ 113	\$ 90	\$ 86	\$ 72
Ratio	3.11%	3.03%	3.29%	4.39%	5.24%	5.21%	5.17%	4.67%	3.90%	3.46%	2.97%	2.57%
Latin America	\$ 693	\$ 780	\$ 738	\$ 638	\$ 689	\$ 693	\$ 604	\$ 556	\$ 475	\$ 485	\$ 442	\$ 456
Ratio	4.68%	4.97%	5.16%	5.27%	6.10%	5.73%	4.99%	4.48%	3.93%	4.04%	3.51%	3.40%
Asia	\$ 360	\$ 394	\$ 331	\$ 390	\$ 387	\$ 381	\$ 367	\$ 353	\$ 361	\$ 324	\$ 328	\$ 340
Ratio	2.08%	2.19%	1.97%	2.32%	2.51%	2.31%	2.16%	1.97%	2.06%	1.84%	1.73%	1.67%
Citi Holdings - Local Consumer Lending (3) (4)	\$ 11,397	\$ 12,322	\$ 13,605	\$ 15,412	\$ 14,130	\$ 14,371	\$ 14,848	\$ 14,105	\$ 12,236	\$ 11,201	\$ 10,408	\$ 9,462
Ratio	2.91%	3.28%	3.69%	4.32%	4.14%	4.35%	4.69%	4.67%	4.12%	4.08%	4.61%	4.41%
International	\$ 1,626	\$ 1,651	\$ 1,684	\$ 1,846	\$ 1,964	\$ 1,845	\$ 1,733	\$ 1,482	\$ 1,059	\$ 939	\$ 978	\$ 848
Ratio	3.18%	3.26%	3.67%	4.38%	5.11%	4.67%	4.75%	4.59%	3.82%	3.82%	3.96%	3.87%
North America Retail Partner Cards	\$ 2,318	\$ 2,262	\$ 2,802	\$ 3,077	\$ 2,826	\$ 2,749	\$ 2,911	\$ 2,674	\$ 2,374	\$ 2,150	\$ 1,972	\$ 1,751
Ratio	3.37%	3.25%	4.04%	4.44%	4.42%	4.34%	4.76%	4.41%	4.36%	4.28%	4.29%	3.77%
North America (excluding Cards) (3) (4)	\$ 7,453	\$ 8,409	\$ 9,119	\$ 10,489	\$ 9,340	\$ 9,777	\$ 10,204	\$ 9,949	\$ 8,803	\$ 8,112	\$ 7,458	\$ 6,863
Ratio	2.75%	3.29%	3.60%	4.27%	3.91%	4.30%	4.66%	4.76%	4.10%	4.07%	4.81%	4.68%
Total Citigroup (excluding Special Asset Pool) (3)(4)	\$ 15,334	\$ 16,406	\$ 17,820	\$ 20,125	\$ 18,948	\$ 18,805	\$ 19,320	\$ 18,443	\$ 16,636	\$ 15,135	\$ 14,230	\$ 13,017
Ratio	2.47%	2.69%	2.99%	3.48%	3.43%	3.43%	3.57%	3.50%	3.21%	3.07%	3.16%	2.92%

(1) Citigroup adopted SFAS 166/167 effective January 1, 2010. As a result, reported and managed basis presentations are equivalent for periods beginning January 1, 2010. See page 1 for additional information. Historical disclosures reflect the impact from credit card securitizations only.

(2) The ratio of 30-89 Days Past Due is calculated based on end-of-period loans, net of unearned income.

(3) The 30-89 Days Past Due and related ratios for North America RCB and North America Local Consumer Lending (excluding Cards) excludes U.S. by U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies. See North America Retail Consumer Banking on page 10 and Local Consumer Lending on page 29.

(4) The March 31, 2010, June 30, 2010, September 30, 2010 and December 31, 2010 Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios for North America (ex Cards) excludes \$2.9 billion, \$ 2.6 billion, \$2.4 billion and \$1.7 billion, respectively, of Loans that are carried at fair value.

ALLOWANCE FOR CREDIT LOSSES - PAGE 1
TOTAL CITIGROUP

(In millions of dollars)



	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Total Citigroup												
Allowance for Loan Losses at Beginning of Period	\$ 16,117	\$ 18,257	\$ 20,777	\$ 24,005	\$ 29,616	\$ 31,703	\$ 35,940	\$ 36,416	\$ 36,033	\$ 48,746	\$ 46,197	\$ 43,674
Gross Credit (Losses)	(4,100)	(4,769)	(5,343)	(6,548)	(7,660)	(8,773)	(8,449)	(7,902)	(9,202)	(9,006)	(8,499)	(7,784)
Gross Recoveries	462	459	423	405	378	418	480	767	818	1,044	840	930
Net Credit (Losses) / Recoveries (NCL's)	(3,638)	(4,310)	(4,920)	(6,143)	(7,282)	(8,355)	(7,969)	(7,135)	(8,384)	(7,962)	(7,659)	(6,854)
NCL's	3,638	4,310	4,920	6,143	7,282	8,355	7,969	7,135	8,384	7,962	7,659	6,854
Net Reserve Builds / (Releases)	1,804	2,543	3,422	3,528	2,262	2,921	113	445	(882)	(1,752)	(1,470)	(2,419)
Net Specific Reserve Builds / (Releases)	135	130	601	2,500	371	957	689	261	864	313	(523)	204
Provision for Loan Losses	5,577	6,983	8,943	12,171	9,915	12,233	8,771	7,841	8,366	6,523	5,666	4,639
Other (3) (4) (5) (6) (7)	201	(153)	(795)	(417)	(546)	359	(326)	(1,089)	12,731	(1,110)	(530)	(804)
Allowance for Loan Losses at End of Period (1) (2) (a)	\$ 18,257	\$ 20,777	\$ 24,005	\$ 29,616	\$ 31,703	\$ 35,940	\$ 36,416	\$ 36,033	\$ 48,746	\$ 46,197	\$ 43,674	\$ 40,655
Allowance for Unfunded Lending Commitments (8) (a)	\$ 1,250	\$ 1,107	\$ 957	\$ 887	\$ 947	\$ 1,082	\$ 1,074	\$ 1,157	\$ 1,122	\$ 1,054	\$ 1,102	\$ 1,066
Provision for Unfunded Lending Commitments	\$ -	\$ (143)	\$ (150)	\$ (70)	\$ 60	\$ 135	\$ -	\$ 49	\$ (35)	\$ (71)	\$ 26	\$ (37)
Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (a)]	\$ 19,507	\$ 21,884	\$ 24,962	\$ 30,503	\$ 32,650	\$ 37,022	\$ 37,490	\$ 37,190	\$ 49,868	\$ 47,251	\$ 44,776	\$ 41,721
Total Allowance for Loan Losses as a Percentage of Total Loans (9)	2.31%	2.78%	3.35%	4.27%	4.82%	5.60%	5.85%	6.09%	6.80%	6.72%	6.73%	6.31%
Allowance for Loan Losses at End of Period (1):												
Citicorp	\$ 5,877	\$ 6,573	\$ 7,090	\$ 8,202	\$ 9,088	\$ 10,676	\$ 10,956	\$ 10,731	\$ 18,503	\$ 17,524	\$ 17,371	\$ 17,075
Citi Holdings	12,380	14,204	16,915	21,414	22,615	25,264	25,460	25,302	30,243	28,673	26,303	23,580
Total Citigroup	\$ 18,257	\$ 20,777	\$ 24,005	\$ 29,616	\$ 31,703	\$ 35,940	\$ 36,416	\$ 36,033	\$ 48,746	\$ 46,197	\$ 43,674	\$ 40,655

(1) Allowance for Credit Losses represents management's estimate of probable losses inherent in the portfolio. Attribution of the allowance is made for analytical purposes only, and the entire allowance is available to absorb probable credit losses inherent in the portfolio.

(2) Included in the Allowance for Loan Losses are reserves for Trouble Debt Restructurings (TDRs) of \$2,760 million, \$3,810 million, \$4,587 million, \$4,819 million, \$6,926 million, \$7,320 million, \$7,090 million and \$7,609 million, as of March 31, 2009, June 30, 2009, September 30, 2009, December 31, 2009, March 31, 2010, June 30, 2010, September 30, 2010 and December 31, 2010, respectively.

(3) Includes all adjustments to the Allowance for Credit Losses, such as changes in the allowance from acquisitions, securitizations, foreign exchange translation, purchase accounting adjustments, etc.

(4) The first quarter of 2010 includes \$13.4 billion related to the impact of consolidating entities in connection with Citigroup's adoption of SFAS 166/167 as of January 1, 2010.

(5) The second quarter of 2010 includes a reduction of an estimated \$237 million related to the announced sales of the Canada Cards portfolio and an Auto portfolio (the allowance was transferred to Assets held-for-sale). Additionally, the second quarter of 2010 includes a reduction of approximately \$480 million related to the sale or transfers to held-for-sale of U.S. Real Estate Lending Loans.

(6) The third quarter of 2010 includes a reduction of an estimated \$54 million related to the announced sale of The Student Loan Corporation (the allowance was transferred to Assets held-for-sale). Additionally, the third quarter of 2010 includes a reduction of approximately \$950 million related to the sale or transfers to held-for-sale of various U.S. loan portfolios.

(7) The fourth quarter of 2010 includes a reduction of approximately \$600 million related to the sale or transfers to held-for-sale of various U.S. loan portfolios.

(8) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.

(9) March 31, 2010, June 30, 2010, September 30, 2010 and December 31, 2010, excludes \$5.4 billion, \$4.9 billion, \$5.2 billion and, \$4.4 billion, respectively, of Loans which are carried at fair value.

Reclassified to conform to the current period's presentation.

ALLOWANCE FOR CREDIT LOSSES - PAGE 2

TOTAL CITIGROUP

(In millions of dollars)



	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Total Citigroup Consumer Loans												
Allowance for Loan Losses at Beginning of Period	\$ 12,493	\$ 14,452	\$ 16,542	\$ 19,086	\$ 22,204	\$ 24,036	\$ 27,969	\$ 28,420	\$ 28,397	\$ 41,422	\$ 39,578	\$ 37,607
Net Credit (Losses) / Recoveries (NCL's)	(3,538)	(3,948)	(4,598)	(5,077)	(5,711)	(6,607)	(6,428)	(6,060)	(8,020)	(7,490)	(6,737)	(6,190)
NCL's	3,538	3,948	4,598	5,077	5,711	6,607	6,428	6,060	8,020	7,490	6,737	6,190
Net Reserve Builds / (Releases)	1,788	2,213	3,121	2,781	1,739	2,401	128	722	(507)	(1,302)	(1,170)	(1,919)
Net Specific Reserve Builds / (Releases)	(1)	33	112	734	560	1,002	765	295	731	484	(222)	587
Provision for Loan Losses	5,325	6,194	7,831	8,592	8,010	10,010	7,321	7,077	8,244	6,672	5,345	4,858
Other (3) (4) (5) (6) (7)	172	(156)	(689)	(397)	(467)	530	(442)	(1,040)	12,801	(1,026)	(579)	(830)
Allowance for Loan Losses at End of Period (1) (2) (a)	\$ 14,452	\$ 16,542	\$ 19,086	\$ 22,204	\$ 24,036	\$ 27,969	\$ 28,420	\$ 28,397	\$ 41,422	\$ 39,578	\$ 37,607	\$ 35,445
Consumer Allowance for Unfunded Lending Commitments (9) (a)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6	\$ 6	\$ -	\$ -	\$ -
Provision for Unfunded Lending Commitments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (6)	\$ -	\$ (9)	\$ -	\$ -
Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (a)]	\$ 14,452	\$ 16,542	\$ 19,086	\$ 22,204	\$ 24,036	\$ 27,969	\$ 28,420	\$ 28,403	\$ 41,428	\$ 39,578	\$ 37,607	\$ 35,445
Consumer Allowance for Loan Losses as a Percentage of Total Consumer Loans (9)	2.62%	3.15%	3.83%	4.61%	5.29%	6.25%	6.44%	6.70%	7.84%	7.87%	8.16%	7.77%
Total Citigroup Corporate Loans												
Allowance for Loan Losses at Beginning of Period	\$ 3,624	\$ 3,805	\$ 4,235	\$ 4,919	\$ 7,412	\$ 7,667	\$ 7,971	\$ 7,996	\$ 7,636	\$ 7,324	\$ 6,619	\$ 6,067
Net Credit (Losses) / Recoveries (NCL's)	(100)	(362)	(322)	(1,066)	(1,571)	(1,748)	(1,541)	(1,075)	(364)	(472)	(922)	(664)
NCL's	100	362	322	1,066	1,571	1,748	1,541	1,075	364	472	922	664
Net Reserve Builds / (Releases)	16	330	301	747	523	520	(15)	(277)	(375)	(450)	(300)	(500)
Net Specific Reserve Builds / (Releases)	136	97	489	1,766	(189)	(45)	(76)	(34)	133	(171)	(301)	(383)
Provision for Loan Losses	252	789	1,112	3,579	1,905	2,223	1,450	764	122	(149)	321	(219)
Other (3) (5)	29	3	(106)	(20)	(79)	(171)	116	(49)	(70)	(84)	49	26
Allowance for Loan Losses at End of Period (1) (b)	\$ 3,805	\$ 4,235	\$ 4,919	\$ 7,412	\$ 7,667	\$ 7,971	\$ 7,996	\$ 7,636	\$ 7,324	\$ 6,619	\$ 6,067	\$ 5,210
Corporate Allowance for Unfunded Lending Commitments (6) (b)	\$ 1,250	\$ 1,107	\$ 957	\$ 887	\$ 947	\$ 1,082	\$ 1,074	\$ 1,151	\$ 1,116	\$ 1,054	\$ 1,102	\$ 1,066
Provision for Unfunded Lending Commitments	\$ -	\$ (143)	\$ (150)	\$ (70)	\$ 60	\$ 135	\$ -	\$ 55	\$ (35)	\$ (62)	\$ 26	\$ (37)
Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (b)]	\$ 5,055	\$ 5,342	\$ 5,876	\$ 8,299	\$ 8,614	\$ 9,053	\$ 9,070	\$ 8,787	\$ 8,440	\$ 7,673	\$ 7,169	\$ 6,276
Corporate Allowance for Loan Losses as a Percentage of Total Corporate Loans (10)	1.60%	1.91%	2.25%	3.48%	3.77%	4.11%	4.42%	4.56%	3.90%	3.59%	3.22%	2.76%

(1) Allowance for Credit Losses represents management's estimate of probable losses inherent in the portfolio. Attribution of the allowance is made for analytical purposes only, and the entire allowance is available to absorb probable credit losses inherent in the portfolio.

(2) Included in the Allowance for Loan Losses are reserves for Trouble Debt Restructurings (TDRs) of \$2,760 million, \$3,810 million, \$4,587 million, \$4,819 million, \$6,926 million, \$7,320 million, \$7,090 million and \$7,609 million, as of March 31, 2009, June 30, 2009, September 30, 2009, December 31, 2009, March 31, 2010, June 30, 2010, September 30, 2010 and December 31, 2010, respectively.

(3) Includes all adjustments to the Allowance for Credit Losses, such as changes in the allowance from acquisitions, securitizations, foreign exchange translation, purchase accounting adjustments, etc.

(4) The first quarter of 2010 includes \$13.4 billion related to the impact of consolidating entities in connection with Citigroup's adoption of SFAS 166/167 as of January 1, 2010.

(5) The second quarter of 2010 includes a reduction of an estimated \$237 million related to the announced sales of the Canada Cards portfolio and an Auto portfolio (the allowance was transferred to Assets held-for-sale). Additionally, the second quarter of 2010 includes a reduction of approximately \$480 million related to the sale or transfers to held-for-sale of U.S. Real Estate Lending Loans.

(6) The third quarter of 2010 includes a reduction of an estimated \$54 million related to the announced sale of The Student Loan Corporation (the allowance was transferred to Assets held-for-sale). Additionally, the third quarter of 2010 includes a reduction of approximately \$950 million related to the sale or transfers to held-for-sale of various U.S. loan portfolios.

(7) The fourth quarter of 2010 includes a reduction of approximately \$600 million related to the sale or transfers to held-for-sale of various U.S. loan portfolios.

(8) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.

(9) March 31, 2010, June 30, 2010, September 30, 2010 and December 31, 2010, excludes \$2.9 billion, \$2.6 billion, \$2.4 billion and \$1.7 billion, respectively, of Loans which are carried at fair value.

(10) March 31, 2010, June 30, 2010, September 30, 2010 and December 31, 2010 excludes \$2.5 billion, \$2.3 billion \$2.8 billion and \$2.6 billion, respectively, of Loans which are carried at fair value.

Reclassified to conform to the current period's presentation.

COMPONENTS OF PROVISION FOR LOAN LOSSES - PAGE 1



CITICORP

(In millions of dollars)

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Citicorp												
Net Credit Losses	\$ 941	\$ 1,298	\$ 1,330	\$ 1,415	\$ 1,251	\$ 1,575	\$ 1,734	\$ 1,595	\$ 3,142	\$ 2,965	\$ 3,020	\$ 2,662
Impact of Credit Card Securitization Activity (1)	880	1,043	1,123	1,253	1,491	1,837	1,876	1,727	-	-	-	-
Managed NCLs	1,821	2,341	2,453	2,668	2,742	3,412	3,610	3,322	3,142	2,965	3,020	2,662
Credit Reserve Build / (Release)	482	594	810	1,519	998	1,231	522	(36)	(360)	(639)	(427)	(741)
Consumer Banking												
Net Credit Losses	\$ 873	\$ 993	\$ 1,109	\$ 1,093	\$ 1,174	\$ 1,406	\$ 1,442	\$ 1,388	\$ 3,040	\$ 2,922	\$ 2,731	\$ 2,528
Credit Reserve Build / (Release)	455	391	516	729	686	619	356	158	(180)	(408)	(403)	(552)
North America Consumer Banking												
Net Credit Losses	145	136	145	191	257	307	279	308	2,157	2,126	1,971	1,768
Credit Reserve Build / (Release)	172	125	(10)	178	253	149	54	71	4	(9)	40	(348)
Retail Banking												
Net Credit Losses	24	27	36	58	56	88	78	88	73	79	90	97
Credit Reserve Build / (Release)	21	-	36	84	31	39	53	38	4	(9)	40	5
Citi-Branded Cards												
Net Credit Losses	121	109	109	133	201	219	201	220	2,084	2,047	1,881	1,671
Credit Reserve Build / (Release)	151	125	(46)	94	222	110	1	33	-	-	-	(353)
EMEA Consumer Banking												
Net Credit Losses	47	48	55	87	89	121	139	138	97	85	65	73
Credit Reserve Build / (Release)	16	15	33	11	72	158	67	10	(10)	(46)	(51)	(12)
Retail Banking												
Net Credit Losses	30	30	36	63	60	74	84	84	47	46	34	44
Credit Reserve Build / (Release)	8	8	16	(8)	37	86	38	(25)	(6)	(21)	(21)	(6)
Citi-Branded Cards												
Net Credit Losses	17	18	19	24	29	47	55	54	50	39	31	29
Credit Reserve Build / (Release)	8	7	17	19	35	72	29	35	(4)	(25)	(30)	(6)
Latin America Consumer Banking												
Net Credit Losses	466	555	640	543	541	610	657	625	509	457	450	451
Credit Reserve Build / (Release)	237	157	301	421	166	156	141	(1)	(136)	(241)	(300)	(149)
Retail Banking												
Net Credit Losses	100	129	147	113	112	138	114	149	91	96	128	123
Credit Reserve Build / (Release)	(16)	26	14	104	8	34	60	(34)	(5)	(29)	(55)	1
Citi-Branded Cards												
Net Credit Losses	366	426	493	430	429	472	543	476	418	361	322	328
Credit Reserve Build / (Release)	253	131	287	317	158	122	81	33	(131)	(212)	(245)	(150)
Asia Consumer Banking												
Net Credit Losses	215	254	269	272	287	368	367	317	277	254	245	236
Credit Reserve Build / (Release)	30	94	192	119	195	156	94	78	(38)	(112)	(92)	(43)
Retail Banking												
Net Credit Losses	80	107	111	110	110	128	119	88	78	83	81	79
Credit Reserve Build / (Release)	6	53	32	38	103	52	(7)	42	(17)	(34)	(27)	(18)
Citi-Branded Cards												
Net Credit Losses	135	147	158	162	177	240	248	229	199	171	164	157
Credit Reserve Build / (Release)	24	41	160	81	92	104	101	36	(21)	(78)	(65)	(25)
Institutional Clients Group (ICG)												
Net Credit Losses	68	305	221	322	77	169	292	207	102	43	289	134
Credit Reserve Build / (Release)	27	203	294	790	312	612	166	(194)	(180)	(231)	(24)	(189)
Securities and Banking												
Net Credit Losses	67	302	223	306	74	172	294	202	101	42	288	132
Credit Reserve Build / (Release)	26	195	297	773	314	604	171	(197)	(162)	(196)	(8)	(194)
Transaction Services												
Net Credit Losses	1	3	(2)	16	3	(3)	(2)	5	1	1	1	2
Credit Reserve Build / (Release)	1	8	(3)	17	(2)	8	(5)	3	(18)	(35)	(16)	5
Total Citicorp Provision for Loan Losses	\$ 1,423	\$ 1,892	\$ 2,140	\$ 2,934	\$ 2,249	\$ 2,806	\$ 2,256	\$ 1,559	\$ 2,782	\$ 2,326	\$ 2,593	\$ 1,921
Total Citicorp Provision for Loan Losses including NCLs from Credit Card Securitization Activity (1)	\$ 2,303	\$ 2,935	\$ 3,263	\$ 4,187	\$ 3,740	\$ 4,643	\$ 4,132	\$ 3,286	\$ 2,782	\$ 2,326	\$ 2,593	\$ 1,921

(1) Citigroup adopted SFAS 166/167 effective January 1, 2010. As a result, reported and managed basis presentations are equivalent for periods beginning January 1, 2010. See page 1 for additional information. Historical disclosures reflect the impact from credit card securitizations only.

Reclassified to conform to the current period's presentation.

COMPONENTS OF PROVISION FOR LOAN LOSSES - PAGE 2

CITI HOLDINGS / TOTAL CITIGROUP



(In millions of dollars)

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Citi Holdings												
Net Credit Losses	\$ 2,695	\$ 3,012	\$ 3,590	\$ 4,729	\$ 6,027	\$ 6,781	\$ 6,234	\$ 5,543	\$ 5,241	\$ 4,998	\$ 4,640	\$ 4,191
Impact of Credit Card Securitization Activity (1)	711	725	812	862	1,057	1,278	1,137	1,118	-	-	-	-
Managed NCLs	3,406	3,737	4,402	5,591	7,084	8,059	7,371	6,661	5,241	4,998	4,640	4,191
Credit Reserve Build / (Release)	1,457	2,079	3,213	4,509	1,637	2,645	281	742	340	(800)	(1,567)	(1,473)
Brokerage and Asset Management												
Net Credit Losses	9	-	-	-	-	-	1	-	11	1	2	3
Credit Reserve Build / (Release)	1	9	(3)	1	43	3	(11)	1	(7)	(3)	(4)	(4)
Local Consumer Lending												
Net Credit Losses	2,637	2,973	3,476	4,025	4,517	5,144	4,912	4,612	4,938	4,535	3,949	3,618
Credit Reserve Build / (Release)	1,292	1,852	2,699	2,730	1,562	2,784	577	876	386	(421)	(953)	(783)
Special Asset Pool												
Net Credit Losses	49	39	114	704	1,510	1,637	1,321	931	292	462	689	570
Credit Reserve Build / (Release)	164	218	517	1,778	32	(142)	(285)	(135)	(39)	(376)	(610)	(686)
Total Citi Holdings Provision for Loan Losses	\$ 4,152	\$ 5,091	\$ 6,803	\$ 9,238	\$ 7,664	\$ 9,426	\$ 6,515	\$ 6,285	\$ 5,581	\$ 4,198	\$ 3,073	\$ 2,718
Total Citi Holdings Provision for Loan Losses including NCLs from Credit Card Securitization Activity (1)	\$ 4,863	\$ 5,816	\$ 7,615	\$ 10,100	\$ 8,721	\$ 10,704	\$ 7,652	\$ 7,403	\$ 5,581	\$ 4,198	\$ 3,073	\$ 2,718
Total Citicorp Provision for Loan Losses (from prior page)	\$ 1,423	\$ 1,892	\$ 2,140	\$ 2,934	\$ 2,249	\$ 2,806	\$ 2,256	\$ 1,559	\$ 2,782	\$ 2,326	\$ 2,593	\$ 1,921
Corporate / Other	2	-	-	(1)	2	1	-	(3)	3	(1)	-	-
Total Citigroup Provision for Loan Losses	\$ 5,577	\$ 6,983	\$ 8,943	\$ 12,171	\$ 9,915	\$ 12,233	\$ 8,771	\$ 7,841	\$ 8,366	\$ 6,523	\$ 5,666	\$ 4,639
Total Citigroup Provision for Loan Losses including NCLs from Credit Card Securitization Activity (1)	\$ 7,168	\$ 8,751	\$ 10,878	\$ 14,286	\$ 12,463	\$ 15,348	\$ 11,784	\$ 10,686	\$ 8,366	\$ 6,523	\$ 5,666	\$ 4,639

(1) Citigroup adopted SFAS 166/167 effective January 1, 2010. As a result, reported and managed basis presentations are equivalent for periods beginning January 1, 2010. See page 1 for additional information. Historical disclosures reflect the impact from credit card securitizations only.

Reclassified to conform to the current period's presentation.

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Non-Accrual Loans (1)												
Corporate Non-Accrual Loans By Region (2)												
North America	\$ 467	\$ 544	\$ 851	\$ 2,660	\$ 3,789	\$ 3,499	\$ 5,263	\$ 5,621	\$ 5,660	\$ 4,411	\$ 3,299	\$ 2,112
EMEA	1,248	1,557	1,406	6,330	6,479	7,690	7,969	6,308	5,834	5,508	5,473	5,327
Latin America	68	74	125	229	300	230	416	569	608	570	658	701
Asia	160	40	357	513	635	1,056	1,061	981	830	547	517	470
Total	\$ 1,943	\$ 2,215	\$ 2,739	\$ 9,732	\$ 11,203	\$ 12,475	\$ 14,709	\$ 13,479	\$ 12,932	\$ 11,036	\$ 9,947	\$ 8,610
Consumer Non-Accrual Loans By Region (2)												
North America	\$ 5,618	\$ 6,400	\$ 7,941	\$ 9,617	\$ 11,687	\$ 12,154	\$ 14,609	\$ 15,111	\$ 12,966	\$ 11,289	\$ 9,978	\$ 8,540
EMEA	775	856	904	948	1,128	1,356	1,314	1,159	790	690	758	662
Latin America	1,296	1,441	1,343	1,290	1,338	1,520	1,342	1,340	1,246	1,218	1,150	1,019
Asia	703	714	616	710	755	741	710	651	634	579	586	576
Total	\$ 8,392	\$ 9,411	\$ 10,804	\$ 12,565	\$ 14,908	\$ 15,771	\$ 17,975	\$ 18,261	\$ 15,636	\$ 13,776	\$ 12,472	\$ 10,797
OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS												
ICG	\$ 546	\$ 487	\$ 404	\$ 337	\$ 272	\$ 258	\$ 258	\$ 838	\$ 846	\$ 830	\$ 842	\$ 796
Regional Consumer Banking	33	25	21	34	35	33	26	36	35	36	37	30
Brokerage and Asset Management	1	1	1	1	1	1	1	-	-	-	-	-
Local Consumer Lending	885	1,009	1,091	1,021	853	662	579	528	588	621	674	707
Special Asset Pool	-	-	-	-	-	1	5	87	44	179	181	156
Corporate/Other	88	88	85	40	41	14	15	11	8	7	7	14
TOTAL OTHER REAL ESTATE OWNED (OREO) (3)	\$ 1,553	\$ 1,610	\$ 1,602	\$ 1,433	\$ 1,202	\$ 969	\$ 884	\$ 1,500	\$ 1,521	\$ 1,673	\$ 1,741	\$ 1,703
OREO By Region:												
North America	\$ 1,483	\$ 1,528	\$ 1,525	\$ 1,349	\$ 1,115	\$ 789	\$ 682	\$ 1,294	\$ 1,291	\$ 1,422	\$ 1,470	\$ 1,440
EMEA	48	63	61	66	65	97	105	121	134	146	164	161
Latin America	19	17	14	16	20	29	40	45	51	49	53	47
Asia	3	2	2	2	2	54	57	40	45	56	54	55
Total	\$ 1,553	\$ 1,610	\$ 1,602	\$ 1,433	\$ 1,202	\$ 969	\$ 884	\$ 1,500	\$ 1,521	\$ 1,673	\$ 1,741	\$ 1,703
Other Repossessed Assets (4)	\$ 107	\$ 94	\$ 81	\$ 78	\$ 78	\$ 72	\$ 76	\$ 73	\$ 64	\$ 55	\$ 38	\$ 28
Non-Accrual Assets (NAA) (5)												
Corporate Non-Accrual Loans	\$ 1,943	\$ 2,215	\$ 2,739	\$ 9,732	\$ 11,203	\$ 12,475	\$ 14,709	\$ 13,479	\$ 12,932	\$ 11,036	\$ 9,947	\$ 8,610
Consumer Non-Accrual Basis Loans	8,392	9,411	10,804	12,565	14,908	15,771	17,975	18,261	15,636	13,776	12,472	10,797
Non-Accrual Loans (NAL)	10,335	11,626	13,543	22,297	26,111	28,246	32,684	31,740	28,568	24,812	22,419	19,407
OREO	1,553	1,610	1,602	1,433	1,202	969	884	1,500	1,521	1,673	1,741	1,703
Other Repossessed Assets	107	94	81	78	78	72	76	73	64	55	38	28
Non-Accrual Assets (NAA)	\$ 11,995	\$ 13,330	\$ 15,226	\$ 23,808	\$ 27,391	\$ 29,287	\$ 33,644	\$ 33,313	\$ 30,153	\$ 26,540	\$ 24,198	\$ 21,138
NAL as a % of Total Loans	1.31%	1.56%	1.89%	3.21%	3.97%	4.40%	5.25%	5.37%	3.96%	3.58%	3.43%	2.99%
NAA as a % of Total Assets	0.55%	0.63%	0.74%	1.23%	1.50%	1.58%	1.78%	1.79%	1.51%	1.37%	1.22%	1.10%
Allowance for Loan Losses as a % of NAL	177%	179%	177%	133%	121%	127%	111%	114%	171%	186%	195%	209%

(1) Corporate loans are placed on non-accrual status based upon a review by Citigroup's Risk officers. Corporate non-accrual loans may still be current on interest payments. With limited exceptions, the following practices are applied for Consumer loans. Consumer loans, excluding credit cards and mortgages, are placed on non-accrual status at 90 days past due, and are charged off at 120 days past due. Residential mortgage loans are placed on non-accrual status at 90 days past due and written down to net realizable value at 180 days past due. Consistent with industry conventions, Citigroup generally accrues interest on credit card loans until such loans are charged off, which typically occurs at 180 days contractual delinquency. As such, the non-accrual loan disclosures do not include credit card loans.

(2) Excludes SOP 3-03 purchased distressed loans.

(3) Represents the carrying value of all property acquired by foreclosure or other legal proceedings when Citigroup has taken possession of the collateral.

(4) Primarily transportation equipment, carried at lower of cost or fair value, less costs to sell.

(5) There is no industry-wide definition of non-accrual assets. As such, analysis against the industry is not always comparable.

Reclassified to conform to the current period's presentation.

TOTAL CITICORP

(In millions of dollars)



	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Non-Accrual Loans (1)												
Corporate Non-Accrual Loans By Region (2)												
North America	\$ 77	\$ 124	\$ 201	\$ 469	\$ 794	\$ 822	\$ 1,265	\$ 1,442	\$ 1,258	\$ 1,046	\$ 1,115	\$ 987
EMEA	100	124	115	504	548	1,752	1,472	1,137	1,084	861	1,125	1,266
Latin America	21	22	37	68	89	80	150	285	342	302	372	472
Asia	152	37	279	412	504	505	413	374	291	364	349	356
Total	\$ 350	\$ 307	\$ 632	\$ 1,453	\$ 1,935	\$ 3,159	\$ 3,300	\$ 3,238	\$ 2,975	\$ 2,573	\$ 2,961	\$ 3,081
Consumer Non-Accrual Loans By Region (2)												
North America	\$ 241	\$ 247	\$ 71	\$ 119	\$ 154	\$ 177	\$ 262	\$ 207	\$ 242	\$ 273	\$ 355	\$ 376
EMEA	152	150	155	129	174	170	251	228	215	148	150	112
Latin America	1,285	1,429	1,331	1,281	1,331	1,512	1,310	1,300	1,205	1,178	1,108	977
Asia	317	332	246	300	357	377	384	380	387	338	354	363
Total	\$ 1,995	\$ 2,158	\$ 1,803	\$ 1,829	\$ 2,016	\$ 2,236	\$ 2,207	\$ 2,115	\$ 2,049	\$ 1,937	\$ 1,967	\$ 1,828
OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS												
ICG	\$ 546	\$ 487	\$ 404	\$ 337	\$ 272	\$ 258	\$ 258	\$ 838	\$ 846	\$ 830	\$ 842	\$ 796
Regional Consumer Banking	33	25	21	34	35	33	26	36	35	36	37	30
TOTAL OTHER REAL ESTATE OWNED (OREO) (3)	\$ 579	\$ 512	\$ 425	\$ 371	\$ 307	\$ 291	\$ 284	\$ 874	\$ 881	\$ 866	\$ 879	\$ 826
OREO By Region:												
North America	\$ 558	\$ 494	\$ 410	\$ 354	\$ 286	\$ 193	\$ 173	\$ 786	\$ 783	\$ 803	\$ 821	\$ 777
EMEA	-	-	-	-	-	16	15	13	12	11	11	11
Latin America	18	16	13	15	19	28	39	35	41	39	42	34
Asia	3	2	2	2	2	54	57	40	45	13	5	4
Total	\$ 579	\$ 512	\$ 425	\$ 371	\$ 307	\$ 291	\$ 284	\$ 874	\$ 881	\$ 866	\$ 879	\$ 826
Other Repossessed Assets (4)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non-Accrual Assets (NAA) (5)												
Corporate Non-Accrual Loans	\$ 350	\$ 307	\$ 632	\$ 1,453	\$ 1,935	\$ 3,159	\$ 3,300	\$ 3,238	\$ 2,975	\$ 2,573	\$ 2,961	\$ 3,081
Consumer Non-Accrual Basis Loans	1,995	2,158	1,803	1,829	2,016	2,236	2,207	2,115	2,049	1,937	1,967	1,828
Non-Accrual Loans (NAL)	2,345	2,465	2,435	3,282	3,951	5,395	5,507	5,353	5,024	4,510	4,928	4,909
OREO	579	512	425	371	307	291	284	874	881	866	879	826
Other Repossessed Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non-Accrual Assets (NAA)	\$ 2,924	\$ 2,977	\$ 2,860	\$ 3,653	\$ 4,258	\$ 5,686	\$ 5,791	\$ 6,227	\$ 5,905	\$ 5,376	\$ 5,807	\$ 5,735
NAA as a % of Total Assets	0.23%	0.24%	0.23%	0.34%	0.42%	0.54%	0.54%	0.55%	0.48%	0.44%	0.45%	0.45%
Allowance for Loan Losses as a % of NAL	251%	267%	291%	250%	230%	198%	199%	200%	368%	389%	352%	348%

N/A Not Available at the Citicorp level. See "Non-Accrual Assets - Page 1" (on page 40) for Total Citigroup balances.

- Corporate loans are placed on non-accrual status based upon a review by Citigroup's Risk officers. Corporate non-accrual loans may still be current on interest payments. With limited exceptions, the following practices are applied for Consumer loans. Consumer loans, excluding credit cards and mortgages, are placed on non-accrual status at 90 days past due, and are charged off at 120 days past due. Residential mortgage loans are placed on non-accrual status at 90 days past due and written down to net realizable value at 180 days past due. Consistent with industry conventions, Citigroup generally accrues interest on credit card loans until such loans are charged off, which typically occurs at 180 days contractual delinquency. As such, the non-accrual loan disclosures do not include credit card loans.
- Excludes SOP 3-03 purchased distressed loans.
- Represents the carrying value of all property acquired by foreclosure or other legal proceedings when Citigroup has taken possession of the collateral.
- Primarily transportation equipment, carried at lower of cost or fair value, less costs to sell.
- There is no industry-wide definition of non-accrual assets. As such, analysis against the industry is not always comparable.

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
Non-Accrual Loans (1)												
Corporate Non-Accrual Loans By Region (2)												
North America	\$ 390	\$ 420	\$ 650	\$ 2,191	\$ 2,995	\$ 2,677	\$ 3,998	\$ 4,179	\$ 4,402	\$ 3,365	\$ 2,184	\$ 1,125
EMEA	1,148	1,433	1,291	5,826	5,931	5,938	6,497	5,171	4,750	4,647	4,348	4,061
Latin America	47	52	88	161	211	150	266	284	266	268	286	229
Asia	8	3	78	101	131	551	648	607	539	183	168	114
Total	\$ 1,593	\$ 1,908	\$ 2,107	\$ 8,279	\$ 9,268	\$ 9,316	\$ 11,409	\$ 10,241	\$ 9,957	\$ 8,463	\$ 6,986	\$ 5,529
Consumer Non-Accrual Loans By Region (2)												
North America	\$ 5,377	\$ 6,153	\$ 7,870	\$ 9,498	\$ 11,533	\$ 11,977	\$ 14,347	\$ 14,904	\$ 12,724	\$ 11,016	\$ 9,623	\$ 8,164
EMEA	623	706	749	819	954	1,186	1,063	931	575	542	608	550
Latin America	11	12	12	9	7	8	32	40	41	40	42	42
Asia	386	382	370	410	398	364	326	271	247	241	232	213
Total	\$ 6,397	\$ 7,253	\$ 9,001	\$ 10,736	\$ 12,892	\$ 13,535	\$ 15,768	\$ 16,146	\$ 13,587	\$ 11,839	\$ 10,505	\$ 8,969
OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS												
Brokerage and Asset Management	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1	\$ -	\$ -	\$ -	\$ -	\$ -
Local Consumer Lending	885	1,009	1,091	1,021	853	662	579	528	588	621	674	707
Special Asset Pool	-	-	-	-	-	1	5	87	44	179	181	156
TOTAL OTHER REAL ESTATE OWNED (OREO) (3)	\$ 886	\$ 1,010	\$ 1,092	\$ 1,022	\$ 854	\$ 664	\$ 585	\$ 615	\$ 632	\$ 800	\$ 855	\$ 863
OREO By Region:												
North America	\$ 837	\$ 946	\$ 1,030	\$ 955	\$ 788	\$ 582	\$ 494	\$ 497	\$ 500	\$ 612	\$ 642	\$ 649
EMEA	48	63	61	66	65	81	90	108	122	135	153	150
Latin America	1	1	1	1	1	1	1	10	10	10	11	13
Asia	-	-	-	-	-	-	-	-	-	43	49	51
Total	\$ 886	\$ 1,010	\$ 1,092	\$ 1,022	\$ 854	\$ 664	\$ 585	\$ 615	\$ 632	\$ 800	\$ 855	\$ 863
Other Repossessed Assets (4)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non-Accrual Assets (NAA) (5)												
Corporate Non-Accrual Loans	\$ 1,593	\$ 1,908	\$ 2,107	\$ 8,279	\$ 9,268	\$ 9,316	\$ 11,409	\$ 10,241	\$ 9,957	\$ 8,463	\$ 6,986	\$ 5,529
Consumer Non-Accrual Basis Loans	6,397	7,253	9,001	10,736	12,892	13,535	15,768	16,146	13,587	11,839	10,505	8,969
Non-Accrual Loans (NAL)	7,990	9,161	11,108	19,015	22,160	22,851	27,177	26,387	23,544	20,302	17,491	14,498
OREO	886	1,010	1,092	1,022	854	664	585	615	632	800	855	863
Other Repossessed Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non-Accrual Assets (NAA)	\$ 8,876	\$ 10,171	\$ 12,200	\$ 20,037	\$ 23,014	\$ 23,515	\$ 27,762	\$ 27,002	\$ 24,176	\$ 21,102	\$ 18,346	\$ 15,361
NAA as a % of Total Assets	1.07%	1.33%	1.73%	3.08%	3.84%	4.04%	4.99%	5.54%	4.81%	4.54%	4.36%	4.28%
Allowance for Loan Losses as a % of NAL	155%	155%	152%	113%	102%	111%	94%	96%	128%	141%	150%	163%

N/A Not Available at the Citi Holdings level. See "Non-Accrual Assets - Page 1" (on page 40) for Total Citigroup balances.

- (1) Corporate loans are placed on non-accrual status based upon a review by Citigroup's Risk officers. Corporate non-accrual loans may still be current on interest payments. With limited exceptions, the following practices are applied for Consumer loans. Consumer loans, excluding credit cards and mortgages, are placed on non-accrual status at 90 days past due, and are charged off at 120 days past due. Residential mortgage loans are placed on non-accrual status at 90 days past due and written down to net realizable value at 180 days past due. Consistent with industry conventions, Citigroup generally accrues interest on credit card loans until such loans are charged off, which typically occurs at 180 days contractual delinquency. As such, the non-accrual loan disclosures do not include credit card loans.
- (2) Excludes SOP 3-03 purchased distressed loans.
- (3) Represents the carrying value of all property acquired by foreclosure or other legal proceedings when Citigroup has taken possession of the collateral.
- (4) Primarily transportation equipment, carried at lower of cost or fair value, less costs to sell.
- (5) There is no industry-wide definition of non-accrual assets. As such, analysis against the industry is not always comparable.

Reclassified to conform to the current period's presentation.



Citigroup adopted SFAS 166/167 effective January 1, 2010. As a result, reported and managed basis presentations are equivalent for periods beginning January 1, 2010. See page 1 for additional information. The historical disclosures reflect the impact from credit card securitizations only.

The following tables present a reconciliation of Citigroup's managed presentations within this Financial Data Supplement to their most comparable GAAP measure.

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
For Page 1 - Citigroup Summary:												
Total Citigroup - Managed Net Revenues	\$ 13,767	\$ 19,554	\$ 19,837	\$ 8,072	\$ 26,973	\$ 33,095	\$ 23,142	\$ 7,882	\$ 25,421	\$ 22,071	\$ 20,738	\$ 18,371
<u>Impact of Credit Card Securitization Activity:</u>												
Citicorp	(964)	(1,247)	(1,892)	(1,602)	(1,484)	(1,644)	(1,800)	(1,744)	-	-	-	-
Citi Holdings	(646)	(769)	(1,687)	(824)	(968)	(1,482)	(952)	(733)	-	-	-	-
Total Impact of Credit Card Securitization Activity	(1,610)	(2,016)	(3,579)	(2,426)	(2,452)	(3,126)	(2,752)	(2,477)	-	-	-	-
Total Citigroup - Net Revenues	\$ 12,157	\$ 17,538	\$ 16,258	\$ 5,646	\$ 24,521	\$ 29,969	\$ 20,390	\$ 5,405	\$ 25,421	\$ 22,071	\$ 20,738	\$ 18,371
Total Citigroup - Managed Net Credit Losses	\$ 5,229	\$ 6,078	\$ 6,855	\$ 8,258	\$ 9,830	\$ 11,470	\$ 10,982	\$ 9,980	\$ 8,384	\$ 7,962	\$ 7,659	\$ 6,854
<u>Impact of Credit Card Securitization Activity:</u>												
Citicorp	(880)	(1,043)	(1,123)	(1,253)	(1,491)	(1,837)	(1,876)	(1,727)	-	-	-	-
Citi Holdings	(711)	(725)	(812)	(862)	(1,057)	(1,278)	(1,137)	(1,118)	-	-	-	-
Total Impact of Credit Card Securitization Activity	(1,591)	(1,768)	(1,935)	(2,115)	(2,548)	(3,115)	(3,013)	(2,845)	-	-	-	-
Total Citigroup - Net Credit Losses	\$ 3,638	\$ 4,310	\$ 4,920	\$ 6,143	\$ 7,282	\$ 8,355	\$ 7,969	\$ 7,135	\$ 8,384	\$ 7,962	\$ 7,659	\$ 6,854

For Page 8 - Citicorp Regional Consumer Banking (page 2):
Citi-Branded Cards Key Indicators

Average Managed Loans - as disclosed	\$ 119.4	\$ 120.7	\$ 120.0	\$ 115.2	\$ 112.5	\$ 112.7	\$ 114.4	\$ 115.9	\$ 112.0	\$ 108.5	\$ 109.5	\$ 110.6
Impact from Credit Card Securitizations	(69.3)	(72.0)	(72.0)	(71.0)	(68.4)	(69.6)	(70.8)	(69.7)	-	-	-	-
Average Loans	\$ 50.1	\$ 48.7	\$ 48.0	\$ 44.2	\$ 44.1	\$ 43.1	\$ 43.6	\$ 46.2	\$ 112.0	\$ 108.5	\$ 109.5	\$ 110.6
EOP Managed Loans - as disclosed	\$ 119.8	\$ 121.4	\$ 119.2	\$ 116.9	\$ 110.9	\$ 114.7	\$ 116.8	\$ 117.4	\$ 110.2	\$ 109.4	\$ 111.1	\$ 114.1
Impact from Credit Card Securitizations	(71.7)	(72.5)	(71.9)	(70.4)	(69.2)	(71.7)	(71.9)	(72.6)	-	-	-	-
EOP Loans	\$ 48.1	\$ 48.9	\$ 47.3	\$ 46.5	\$ 41.7	\$ 43.0	\$ 44.9	\$ 44.8	\$ 110.2	\$ 109.4	\$ 111.1	\$ 114.1
Managed Average Yield - as disclosed	13.90%	13.97%	14.10%	13.77%	14.44%	14.21%	14.15%	13.70%	14.89%	14.39%	14.18%	13.95%
Impact from Credit Card Securitizations	3.29%	4.11%	3.82%	2.75%	1.88%	2.11%	2.02%	2.03%	-	-	-	-
Average Yield	17.19%	18.08%	17.92%	16.52%	16.32%	16.32%	16.17%	15.73%	14.89%	14.39%	14.18%	13.95%
Managed Net Int Rev as a % of Avg. Managed Loans - as disclosed	10.38%	11.06%	11.13%	10.84%	12.11%	11.80%	11.47%	10.98%	12.16%	11.86%	11.54%	11.69%
Impact from Credit Card Securitizations	3.59%	4.19%	3.69%	3.00%	1.89%	3.48%	3.43%	3.13%	-	-	-	-
Net Interest Revenue as a % of Avg. Loans	13.97%	15.25%	14.82%	13.84%	14.00%	15.28%	14.90%	14.11%	12.16%	11.86%	11.54%	11.69%
Managed Net Credit Losses as a % of Avg. Managed Loans - as disclosed	5.12%	5.81%	6.31%	6.91%	8.39%	10.02%	10.14%	9.26%	9.96%	9.68%	8.69%	7.84%
Impact from Credit Card Securitizations	1.14%	1.63%	2.05%	2.54%	3.75%	4.02%	3.67%	4.42%	-	-	-	-
Net Credit Losses as a % of Avg. Loans	6.26%	7.44%	8.36%	9.45%	12.14%	14.04%	13.81%	13.68%	9.96%	9.68%	8.69%	7.84%
Managed Net Credit Margin as a % of Avg. Managed Loans - as disclosed	9.97%	9.31%	8.48%	7.44%	7.07%	4.36%	4.24%	4.84%	5.49%	5.52%	6.35%	6.74%
Impact from Credit Card Securitizations	13.19%	12.19%	6.43%	8.93%	11.05%	8.85%	7.59%	7.18%	-	-	-	-
Net Credit Margin as a % of Avg. Loans	23.16%	21.50%	14.91%	16.37%	18.12%	13.21%	11.83%	12.02%	5.49%	5.52%	6.35%	6.74%
Managed Loans 90+ Days Past Due - as disclosed	\$ 2,350	\$ 2,503	\$ 2,566	\$ 2,877	\$ 3,246	\$ 3,522	\$ 3,204	\$ 3,298	\$ 3,155	\$ 2,929	\$ 2,590	\$ 2,341
Impact from Credit Card Securitizations	(1,360)	(1,404)	(1,492)	(1,725)	(2,008)	(2,109)	(1,940)	(2,121)	-	-	-	-
Loans 90+ Days Past Due	\$ 990	\$ 1,099	\$ 1,074	\$ 1,152	\$ 1,238	\$ 1,413	\$ 1,264	\$ 1,177	\$ 3,155	\$ 2,929	\$ 2,590	\$ 2,341
Managed Loans 90+ Days Past Due as a % of EOP Managed Loans - as disclosed	1.96%	2.06%	2.15%	2.46%	2.93%	3.07%	2.74%	2.81%	2.86%	2.68%	2.33%	2.05%
Impact from Credit Card Securitizations	0.10%	0.19%	0.12%	0.02%	0.04%	0.22%	0.08%	(0.18%)	-	-	-	-
Loans 90+ Days Past Due as a % of EOP Loans	2.06%	2.25%	2.27%	2.48%	2.97%	3.29%	2.82%	2.63%	2.86%	2.68%	2.33%	2.05%
Managed Loans 30-89 Days Past Due - as disclosed	\$ 2,746	\$ 2,872	\$ 3,026	\$ 3,322	\$ 3,544	\$ 3,244	\$ 3,339	\$ 3,231	\$ 3,094	\$ 2,727	\$ 2,543	\$ 2,407
Impact from Credit Card Securitizations	(1,428)	(1,426)	(1,650)	(1,871)	(2,041)	(1,784)	(1,958)	(1,914)	-	-	-	-
Loans 30-89 Days Past Due	\$ 1,318	\$ 1,446	\$ 1,376	\$ 1,451	\$ 1,503	\$ 1,460	\$ 1,381	\$ 1,317	\$ 3,094	\$ 2,727	\$ 2,543	\$ 2,407
Managed Loans 30-89 Days Past Due as a % of EOP Managed Loans - as disclosed	2.29%	2.37%	2.54%	2.84%	3.20%	2.83%	2.86%	2.75%	2.81%	2.49%	2.29%	2.11%
Impact from Credit Card Securitizations	0.45%	0.59%	0.37%	0.28%	0.38%	0.54%	0.19%	0.19%	-	-	-	-
Loans 30-89 Days Past Due as a % of EOP Loans	2.74%	2.96%	2.91%	3.12%	3.58%	3.37%	3.05%	2.94%	2.81%	2.49%	2.29%	2.11%

Reclassified to conform to the current period's presentation.

(In millions of dollars)



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The following tables present a reconciliation of Citigroup's managed presentations within this Financial Data Supplement to their most comparable GAAP measure.

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
For Page 11 - Citicorp Regional Consumer Banking - North America (page 3):												
Citi-Branded Cards Key Indicators												
Managed Average Yield - as disclosed	11.27%	10.95%	11.38%	11.73%	12.86%	12.57%	12.64%	12.05%	13.58%	12.70%	12.05%	11.67%
Impact from Credit Card Securitizations	(1.09%)	(1.34%)	(1.00%)	(1.79%)	(1.73%)	(1.92%)	(1.67%)	(1.56%)	-	-	-	-
Average Yield	10.18%	9.61%	10.38%	9.94%	11.13%	10.65%	10.97%	10.49%	13.58%	12.70%	12.05%	11.67%
Managed Net Interest Revenue as a % of Avg. Managed Loans - as disclosed	7.62%	8.01%	8.52%	8.89%	10.83%	10.33%	9.96%	9.37%	10.77%	10.21%	10.06%	10.08%
Impact from Credit Card Securitizations	(0.75%)	(1.21%)	(0.85%)	(0.43%)	(0.29%)	3.97%	3.60%	2.34%	-	-	-	-
Net Interest Revenue as a % of Avg. Loans	6.87%	6.80%	7.67%	8.46%	10.54%	14.30%	13.56%	11.71%	10.77%	10.21%	10.06%	10.08%
Managed Net Credit Losses	\$ 1,001	\$ 1,152	\$ 1,232	\$ 1,386	\$ 1,692	\$ 2,056	\$ 2,077	\$ 1,947	\$ 2,084	\$ 2,047	\$ 1,881	\$ 1,671
Impact from Credit Card Securitizations	(880)	(1,043)	(1,123)	(1,253)	(1,491)	(1,837)	(1,876)	(1,727)	-	-	-	-
Net Credit Losses	\$ 121	\$ 109	\$ 109	\$ 133	\$ 201	\$ 219	\$ 201	\$ 220	\$ 2,084	\$ 2,047	\$ 1,881	\$ 1,671
Managed Net Credit Losses as a % of Avg. Managed Loans - as disclosed	4.74%	5.46%	5.81%	6.57%	8.27%	10.08%	9.98%	9.30%	10.67%	10.77%	9.82%	8.80%
Impact from Credit Card Securitizations	(1.64%)	(2.04%)	(2.28%)	(2.47%)	(2.67%)	(2.86%)	(3.20%)	(2.77%)	-	-	-	-
Net Credit Losses as a % of Avg. Loans	3.10%	3.42%	3.53%	4.10%	5.60%	7.22%	6.78%	6.53%	10.67%	10.77%	9.82%	8.80%
Managed Net Credit Margin as a % of Avg. Managed Loans - as disclosed	6.81%	5.89%	5.27%	5.14%	4.82%	1.86%	1.89%	2.06%	2.24%	1.67%	2.51%	2.79%
Impact from Credit Card Securitizations	28.11%	27.03%	6.36%	17.92%	22.84%	17.02%	13.96%	10.27%	-	-	-	-
Net Credit Margin as a % of Avg. Loans	34.92%	32.92%	11.63%	23.06%	27.66%	18.88%	15.85%	12.33%	2.24%	1.67%	2.51%	2.79%
Managed Loans 90+ Days Past Due - as disclosed	\$ 1,533	\$ 1,578	\$ 1,669	\$ 2,000	\$ 2,307	\$ 2,366	\$ 2,190	\$ 2,371	\$ 2,304	\$ 2,130	\$ 1,807	\$ 1,597
Impact from Credit Card Securitizations	(1,360)	(1,404)	(1,492)	(1,725)	(2,008)	(2,109)	(1,940)	(2,121)	-	-	-	-
Loans 90+ Days Past Due	\$ 173	\$ 174	\$ 177	\$ 275	\$ 299	\$ 257	\$ 250	\$ 250	\$ 2,304	\$ 2,130	\$ 1,807	\$ 1,597
Managed Loans 90+ Days Past Due as a % of EOP Managed Loans - as disclosed	1.80%	1.87%	1.96%	2.35%	2.82%	2.84%	2.59%	2.82%	2.97%	2.76%	2.36%	2.06%
Impact from Credit Card Securitizations	(0.50%)	(0.43%)	(0.61%)	(0.50%)	(0.44%)	(0.63%)	(0.64%)	(0.65%)	-	-	-	-
Loans 90+ Days Past Due as a % of EOP Loans	1.30%	1.44%	1.35%	1.85%	2.38%	2.21%	1.95%	2.17%	2.97%	2.76%	2.36%	2.06%
Managed Loans 30-89 Days Past Due - as disclosed	\$ 1,609	\$ 1,604	\$ 1,855	\$ 2,171	\$ 2,337	\$ 2,024	\$ 2,213	\$ 2,182	\$ 2,145	\$ 1,828	\$ 1,687	\$ 1,539
Impact from Credit Card Securitizations	(1,428)	(1,426)	(1,650)	(1,871)	(2,041)	(1,784)	(1,958)	(1,914)	-	-	-	-
Loans 30-89 Days Past Due	\$ 181	\$ 178	\$ 205	\$ 300	\$ 296	\$ 240	\$ 255	\$ 268	\$ 2,145	\$ 1,828	\$ 1,687	\$ 1,539
Managed Loans 30-89 Days Past Due as a % of EOP Managed Loans - as disclosed	1.89%	1.90%	2.18%	2.55%	2.86%	2.43%	2.61%	2.59%	2.76%	2.37%	2.20%	1.99%
Impact from Credit Card Securitizations	(0.52%)	(0.43%)	(0.61%)	(0.52%)	(0.50%)	(0.37%)	(0.62%)	(0.26%)	-	-	-	-
Loans 30-89 Days Past Due as a % of EOP Loans	1.37%	1.47%	1.57%	2.03%	2.36%	2.06%	1.99%	2.33%	2.76%	2.37%	2.20%	1.99%

Reclassified to conform to the current period's presentation.



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	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
For Page 28 - Citi Holdings - Local Consumer Lending (page 2):												
North America - Retail Partner Cards Key Indicators												
EOP Managed Loans - as disclosed	\$ 68.7	\$ 69.7	\$ 69.4	\$ 69.3	\$ 64.0	\$ 63.3	\$ 61.1	\$ 60.6	\$ 54.5	\$ 50.2	\$ 46.0	\$ 46.4
Impact from Credit Card Securitizations	(40.9)	(40.6)	(38.1)	(37.5)	(39.1)	(39.3)	(37.9)	(40.4)	-	-	-	-
EOP Loans	\$ 27.8	\$ 29.1	\$ 31.3	\$ 31.8	\$ 24.9	\$ 24.0	\$ 23.2	\$ 20.2	\$ 54.5	\$ 50.2	\$ 46.0	\$ 46.4
Managed Average Yield - as disclosed	15.47%	15.41%	15.63%	15.64%	16.85%	17.81%	17.80%	17.87%	18.27%	18.31%	18.53%	17.69%
Impact from Credit Card Securitizations	(1.80%)	0.25%	(0.42%)	0.19%	0.17%	2.23%	3.46%	1.95%	-	-	-	-
Average Yield	13.67%	15.66%	15.21%	15.83%	17.02%	20.04%	21.26%	19.82%	18.27%	18.31%	18.53%	17.69%
Managed Net Interest Revenue - as disclosed	\$ 2,232	\$ 2,256	\$ 2,354	\$ 2,279	\$ 2,277	\$ 2,271	\$ 2,337	\$ 2,234	\$ 2,044	\$ 1,989	\$ 1,878	\$ 1,664
Impact from Credit Card Securitizations	(1,484)	(1,357)	(1,481)	(1,322)	(1,393)	(1,455)	(1,431)	(1,420)	-	-	-	-
Net Interest Revenue	\$ 748	\$ 899	\$ 873	\$ 957	\$ 884	\$ 816	\$ 906	\$ 814	\$ 2,044	\$ 1,989	\$ 1,878	\$ 1,664
Managed Net Int Rev as a % of Avg. Managed Loans - as disclosed	12.86%	13.15%	13.49%	13.24%	13.93%	14.34%	14.88%	14.58%	14.52%	15.02%	15.27%	14.41%
Impact from Credit Card Securitizations	(3.16%)	(1.32%)	(2.20%)	(1.34%)	(2.02%)	(1.20%)	(0.45%)	(1.40%)	-	-	-	-
Net Interest Revenue as a % of Avg. Loans	9.70%	11.83%	11.29%	11.90%	11.91%	13.14%	14.43%	13.18%	14.52%	15.02%	15.27%	14.41%
Managed Net Credit Losses - as disclosed	\$ 1,194	\$ 1,290	\$ 1,458	\$ 1,622	\$ 1,958	\$ 2,150	\$ 2,004	\$ 1,963	\$ 1,932	\$ 1,775	\$ 1,505	\$ 1,352
Impact from Credit Card Securitizations	(711)	(725)	(812)	(862)	(1,057)	(1,278)	(1,137)	(1,118)	-	-	-	-
Net Credit Losses	\$ 483	\$ 565	\$ 646	\$ 760	\$ 901	\$ 872	\$ 867	\$ 845	\$ 1,932	\$ 1,775	\$ 1,505	\$ 1,352
Managed Net Credit Losses as a % of Avg. Managed Loans - as disclosed	6.88%	7.52%	8.36%	9.42%	11.98%	13.58%	12.76%	12.81%	13.72%	13.41%	12.24%	11.71%
Impact from Credit Card Securitizations	(0.62%)	(0.08%)	0.00%	0.03%	0.16%	0.46%	1.05%	0.87%	-	-	-	-
Net Credit Losses as a % of Avg. Loans	6.26%	7.44%	8.36%	9.45%	12.14%	14.04%	13.81%	13.68%	13.72%	13.41%	12.24%	11.71%
Managed Net Credit Margin - as disclosed	\$ 1,305	\$ 1,204	\$ 1,118	\$ 937	\$ 507	\$ 90	\$ 362	\$ 427	\$ 254	\$ 318	\$ 536	\$ 416
Impact from Credit Card Securitizations	73	(38)	(868)	47	90	(210)	186	386	-	-	-	-
Net Credit Margin	\$ 1,378	\$ 1,166	\$ 250	\$ 984	\$ 597	\$ (120)	\$ 548	\$ 813	\$ 254	\$ 318	\$ 536	\$ 416
Managed Net Credit Margin as a % of Avg. Managed Loans - as disclosed	7.52%	7.02%	6.41%	5.44%	3.10%	0.57%	2.31%	2.79%	1.80%	2.40%	4.36%	3.60%
Impact from Credit Card Securitizations	10.34%	8.33%	(3.17%)	6.78%	4.95%	(2.43%)	6.42%	10.37%	-	-	-	-
Net Credit Margin as a % of Avg. Loans	17.86%	15.35%	3.24%	12.22%	8.05%	(1.86%)	8.73%	13.16%	1.80%	2.40%	4.36%	3.60%
Managed Loans 90+ Days Past Due - as disclosed	\$ 1,899	\$ 1,982	\$ 2,127	\$ 2,630	\$ 2,791	\$ 2,590	\$ 2,587	\$ 2,681	\$ 2,385	\$ 2,004	\$ 1,749	\$ 1,610
Impact from Credit Card Securitizations	(1,183)	(1,133)	(1,157)	(1,404)	(1,664)	(1,515)	(1,536)	(1,670)	-	-	-	-
Loans 90+ Days Past Due	\$ 716	\$ 849	\$ 970	\$ 1,226	\$ 1,127	\$ 1,075	\$ 1,051	\$ 1,011	\$ 2,385	\$ 2,004	\$ 1,749	\$ 1,610
Managed Loans 90+ Days Past Due as a % of EOP Managed Loans - as disclosed	2.76%	2.84%	3.06%	3.80%	4.36%	4.09%	4.23%	4.42%	4.38%	3.99%	3.80%	3.47%
Impact from Credit Card Securitizations	(0.18%)	0.07%	0.04%	0.06%	0.17%	0.38%	0.31%	0.58%	-	-	-	-
Loans 90+ Days Past Due as a % of EOP Loans	2.58%	2.91%	3.10%	3.86%	4.53%	4.47%	4.54%	5.00%	4.38%	3.99%	3.80%	3.47%
Managed Loans 30-89 Days Past Due - as disclosed	\$ 2,318	\$ 2,262	\$ 2,802	\$ 3,077	\$ 2,826	\$ 2,749	\$ 2,911	\$ 2,674	\$ 2,374	\$ 2,150	\$ 1,972	\$ 1,751
Impact from Credit Card Securitizations	(1,332)	(1,229)	(1,474)	(1,593)	(1,625)	(1,623)	(1,732)	(1,642)	-	-	-	-
Loans 30-89 Days Past Due	\$ 986	\$ 1,033	\$ 1,328	\$ 1,484	\$ 1,201	\$ 1,126	\$ 1,179	\$ 1,032	\$ 2,374	\$ 2,150	\$ 1,972	\$ 1,751
Managed Loans 30-89 Days Past Due as a % of EOP Managed Loans - as disclosed	3.37%	3.25%	4.04%	4.44%	4.42%	4.34%	4.76%	4.41%	4.36%	4.28%	4.29%	3.77%
Impact from Credit Card Securitizations	0.18%	0.30%	0.20%	0.23%	0.41%	0.35%	0.33%	0.69%	-	-	-	-
Loans 30-89 Days Past Due as a % of EOP Loans	3.55%	3.55%	4.24%	4.67%	4.83%	4.69%	5.09%	5.10%	4.36%	4.28%	4.29%	3.77%

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NON-GAAP FINANCIAL MEASURES - RECONCILIATIONS - PAGE 4

(In millions of dollars)



Tangible Book Value Per Share and Tangible Common Equity (TCE) (and related ratio) are non-GAAP financial measures. TCE, as defined by Citigroup, represents Common equity less Goodwill and Intangible assets (excluding MSRs) net of the related deferred taxes. Other companies may calculate TCE in a manner different from Citigroup. A reconciliation of Citigroup's total stockholders' equity to TCE and Tangible Book Value per Share follows:

	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009	3Q 2009	4Q 2009	1Q 2010	2Q 2010	3Q 2010	4Q 2010
<u>Tangible Book Value Per Share (page 1):</u>												
Total Common Equity	\$ 108,684	\$ 108,981	\$ 98,638	\$ 70,966	\$ 69,688	\$ 78,001	\$ 140,530	\$ 152,388	\$ 151,109	\$ 154,494	\$ 162,601	\$ 163,156
Less:												
Goodwill - as reported	43,471	42,386	39,662	27,132	26,410	25,578	25,423	25,392	25,662	25,201	25,797	26,152
Intangible Assets (Other than MSRs) - as reported	16,229	15,608	15,118	14,159	13,612	10,098	8,957	8,714	8,277	7,868	7,705	7,504
Goodwill and Intangible Assets - recorded as Assets of Discontinued Operations Held For Sale	-	-	1,162	-	-	3,618	3,856	-	-	-	-	-
Goodwill and Intangible Assets - recorded as Assets Held for Sale	-	-	-	-	-	-	1,377	-	45	66	-	-
Net Deferred Taxes - Related to Goodwill and Intangible Assets	(3,088)	(1,802)	(1,802)	(1,382)	(1,254)	(1,296)	(1,381)	68	65	62	59	56
Tangible Common Equity	<u>\$ 52,072</u>	<u>\$ 52,789</u>	<u>\$ 44,498</u>	<u>\$ 31,057</u>	<u>\$ 30,920</u>	<u>\$ 40,003</u>	<u>\$ 102,298</u>	<u>\$ 118,214</u>	<u>\$ 117,060</u>	<u>\$ 121,297</u>	<u>\$ 129,040</u>	<u>\$ 129,444</u>
Common Shares Outstanding, at period end	5,249.8	5,445.4	5,449.5	5,450.1	5,512.8	5,507.7	22,863.9	28,483.3	28,620.2	28,975.4	29,049.6	29,058.4
Tangible Book Value Per Share	<u>\$ 9.92</u>	<u>\$ 9.69</u>	<u>\$ 8.17</u>	<u>\$ 5.70</u>	<u>\$ 5.61</u>	<u>\$ 7.26</u>	<u>\$ 4.47</u>	<u>\$ 4.15</u>	<u>\$ 4.09</u>	<u>\$ 4.19</u>	<u>\$ 4.44</u>	<u>\$ 4.45</u>

Reclassified to conform to the current period's presentation.