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This revised 4Q17 Historical Financial Data Supplement as of December 31, 2017 represents the format Citi will use starting with the presentation of its first quarter of 2018 financial results on April 13, 2018. This Supplement is being provided solely to facilitate comparison of first quarter of 2018 results with those of prior periods, and reflects:

- Adoption of the Revenue Recognition accounting standard (ASU No. 2014-09), which as previously disclosed, occurred on January 1, 2018 (for additional information, see "Future Application of Accounting Standards" in Citi's 2017 Annual Report on Form 10-K);
- the re-attribution of certain costs between *Corporate/Other* and *Global Consumer Banking (GCB)* and *Institutional Clients Group (ICG)*; and
- certain other immaterial reclassifications.

(1) Latin America GCB consists of Cit's consumer banking operations in Mexico.

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

**CITIGROUP -- FINANCIAL SUMMARY**

(In millions of dollars, except per share amounts, and as otherwise noted)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017 <sup>(1)</sup>	Full Year 2016	Full Year 2017
<b>Total Revenues, Net of Interest Expense</b>	\$ 17,774	\$ 17,786	\$ 18,003	\$ 17,234	\$ 18,366	\$ 18,155	\$ 18,419	\$ 17,504	\$ 70,797	\$ 72,444
Total Operating Expenses	10,742	10,607	10,647	10,342	10,723	10,760	10,417	10,332	42,338	42,232
Net Credit Losses (NCLs)	1,724	1,616	1,525	1,696	1,709	1,710	1,777	1,880	6,561	7,076
Credit Reserve Build / (Release)	162	(226)	221	31	(34)	(44)	369	136	188	427
Provision / (Release) for Unfunded Lending Commitments	71	(30)	(45)	33	(43)	28	(175)	29	29	(161)
Provision for Benefits and Claims	88	49	35	32	30	23	28	28	204	109
Provisions for Credit Losses and for Benefits and Claims	\$ 2,045	\$ 1,409	\$ 1,736	\$ 1,792	\$ 1,662	\$ 1,717	\$ 1,999	\$ 2,073	\$ 6,982	\$ 7,451
Income from Continuing Operations before Income Taxes	\$ 4,987	\$ 5,770	\$ 5,620	\$ 5,100	\$ 5,981	\$ 5,678	\$ 6,003	\$ 5,099	\$ 21,477	\$ 22,761
Income Taxes (Benefits)	1,479	1,723	1,733	1,509	1,863	1,795	1,866	23,864	6,444	29,388
<b>Income (Loss) from Continuing Operations</b>	<b>\$ 3,508</b>	<b>\$ 4,047</b>	<b>\$ 3,887</b>	<b>\$ 3,591</b>	<b>\$ 4,118</b>	<b>\$ 3,883</b>	<b>\$ 4,137</b>	<b>\$ (18,765)</b>	<b>\$ 15,033</b>	<b>\$ (6,627)</b>
Income (Loss) from Discontinued Operations, net of Taxes	(2)	(23)	(30)	(3)	(18)	21	(5)	(109)	(58)	(111)
Net Income (Loss) before Noncontrolling Interests	\$ 3,506	\$ 4,024	\$ 3,857	\$ 3,588	\$ 4,100	\$ 3,904	\$ 4,132	\$ (18,874)	\$ 14,975	\$ (6,738)
Net Income Attributable to Noncontrolling Interests	5	26	17	15	10	32	(1)	19	63	60
<b>Citigroup's Net Income (Loss)</b>	<b>\$ 3,501</b>	<b>\$ 3,998</b>	<b>\$ 3,840</b>	<b>\$ 3,573</b>	<b>\$ 4,090</b>	<b>\$ 3,872</b>	<b>\$ 4,133</b>	<b>\$ (18,893)</b>	<b>\$ 14,912</b>	<b>\$ (6,798)</b>
<b>Diluted Earnings Per Share:</b>										
Income (Loss) from Continuing Operations	\$ 1.11	\$ 1.25	\$ 1.25	\$ 1.14	\$ 1.36	\$ 1.27	\$ 1.42	\$ (7.33)	\$ 4.74	\$ (2.94)
Citigroup's Net Income (Loss)	\$ 1.10	\$ 1.24	\$ 1.24	\$ 1.14	\$ 1.35	\$ 1.28	\$ 1.42	\$ (7.38)	\$ 4.72	\$ (2.98)
<b>Shares (in millions):</b>										
Average Basic	2,943.0	2,915.8	2,879.9	2,813.8	2,765.3	2,739.1	2,683.6	2,606.2	2,888.1	2,698.5
Average Diluted	2,943.1	2,915.9	2,880.1	2,814.2	2,765.5	2,739.2	2,683.7	2,606.2	2,888.3	2,698.5
Common Shares Outstanding, at period end	2,934.9	2,905.4	2,849.7	2,772.4	2,753.3	2,724.6	2,644.0	2,569.9		
Preferred Dividends	\$ 210	\$ 322	\$ 225	\$ 320	\$ 301	\$ 320	\$ 272	\$ 320	\$ 1,077	\$ 1,213
<b>Income Allocated to Unrestricted Common Shareholders - Basic</b>										
Income (Loss) from Continuing Operations	\$ 3,253	\$ 3,645	\$ 3,592	\$ 3,207	\$ 3,752	\$ 3,483	\$ 3,813	\$ (19,116)	\$ 13,697	\$ (7,937)
Citigroup's Net Income (Loss)	\$ 3,251	\$ 3,623	\$ 3,562	\$ 3,204	\$ 3,734	\$ 3,504	\$ 3,808	\$ (19,225)	\$ 13,639	\$ (8,048)
<b>Income Allocated to Unrestricted Common Shareholders - Diluted</b>										
Income (Loss) from Continuing Operations	\$ 3,253	\$ 3,645	\$ 3,592	\$ 3,207	\$ 3,752	\$ 3,483	\$ 3,813	\$ (19,116)	\$ 13,698	\$ (7,937)
Citigroup's Net Income (Loss)	\$ 3,251	\$ 3,623	\$ 3,562	\$ 3,204	\$ 3,734	\$ 3,504	\$ 3,808	\$ (19,225)	\$ 13,640	\$ (8,048)
<b>Regulatory Capital Ratios and Performance Metrics:</b>										
Common Equity Tier 1 (CET1) Capital Ratio <sup>(2)(4)(5)</sup>	12.34%	12.53%	12.63%	12.57%	12.81%	13.06%	12.98%	12.36%		
Tier 1 Capital Ratio <sup>(2)(4)(5)</sup>	13.81%	14.12%	14.23%	14.24%	14.48%	14.74%	14.61%	14.06%		
Total Capital Ratio <sup>(2)(4)(5)</sup>	15.71%	16.13%	16.34%	16.24%	16.52%	16.93%	16.95%	16.30%		
Supplementary Leverage Ratio <sup>(4)(6)</sup>	7.44%	7.48%	7.40%	7.22%	7.27%	7.24%	7.11%	6.68%		
Return on Average Assets	0.79%	0.89%	0.83%	0.78%	0.91%	0.83%	0.87%	(3.93%)	0.82%	(0.36%)
Return on Average Common Equity	6.4%	7.0%	6.8%	6.2%	7.4%	6.8%	7.3%	(37.5%)	6.6%	(3.9%)
Efficiency Ratio (Total Operating Expenses/Total Revenues, net)	60%	60%	59%	60%	58%	59%	57%	59%	60%	58%
<b>Balance Sheet Data (in billions of dollars, except per share amounts):</b>										
Total Assets	\$ 1,801.0	\$ 1,818.8	\$ 1,818.1	\$ 1,792.1	\$ 1,821.5	\$ 1,864.1	\$ 1,889.1	\$ 1,842.5		
Total Average Assets	1,777.6	1,807.3	1,830.2	1,819.8	1,830.6	1,869.2	1,892.3	1,909.7	1,808.7	\$ 1,875.4
Total Deposits	934.6	937.9	940.3	929.4	950.0	958.7	964.0	959.8		
Citigroup's Stockholders' Equity <sup>(4)(5)</sup>	227.5	231.9	231.6	225.1	228.0	230.0	227.6	200.7		
Book Value Per Share <sup>(4)</sup>	71.47	73.19	74.51	74.26	75.81	77.36	78.81	70.62		
Tangible Book Value Per Share <sup>(4)(7)</sup>	62.58	63.53	64.71	64.57	65.88	67.32	68.55	60.16		
<b>Direct Staff (in thousands)</b>	225	220	220	219	215	214	213	209		

- (1) The 4Q17 and full-year 2017 include the \$22,594 million impact of the enactment of the Tax Cuts and Jobs Act (Tax Reform), which was signed into law on December 22, 2017. The \$22,594 million increase in Income Taxes from Tax Reform was recorded in North America GCB (\$750 million), ICG (\$2.0 billion) and Corporate/ Other (\$19,844 million). The final impact of Tax Reform may differ from these estimates, due to, among other things, changes in assumptions made by Citigroup and additional guidance that may be issued by the U.S. Department of the Treasury.
- (2) Citi's reportable CET1 Capital and Tier 1 Capital ratios were derived under the U.S. Basel III Standardized Approach as of June 30, 2017 and for all subsequent periods, and the U.S. Basel III Advanced Approaches framework for all periods prior to June 30, 2017. For all periods presented, Citi's reportable Total Capital ratios were derived under the U.S. Basel III Advanced Approaches framework. The reportable ratios represent the lower of each of the three risk-based capital ratios (CET1 Capital, Tier 1 Capital and Total Capital) under both the Standardized Approach and the Advanced Approaches under the Collins Amendment. Citigroup's risk-based capital ratios, which reflect full implementation of the U.S. Basel III rules, are non-GAAP financial measures. For the composition of Citi's CET1 Capital and ratio, see page 28.
- (3) Not Used.
- (4) In March 2017, the FASB issued Accounting Standards Update 2017-08, Premium Amortization on Purchased Callable Debt Securities (ASU 2017-08), which revises existing U.S. GAAP by shortening the amortization period for premiums on certain purchased callable debt securities to the earliest call date, rather than the contractual life of the security. During the second quarter of 2017, Citi early adopted ASU 2017-08 on a modified retrospective basis effective January 1, 2017, resulting in a \$156 million net reduction of Citi's stockholders' equity. 1Q17 regulatory capital ratios, book value and tangible book value per share have been restated, although the retrospective application was immaterial to these ratios and amounts.
- (5) Citi early adopted ASU No. 2018-02, Reclassification of Certain Tax Effects from Accumulated Other Comprehensive Income as of December 31, 2017. The ASU allows a reclassification from Accumulated other comprehensive income (loss) (AOCI) to Retained earnings for the deferred taxes previously recorded in AOCI that exceed the current federal tax rate of 21% resulting from the newly enacted corporate tax rate as part of Tax Reform. The effect of adopting the ASU resulted in an increase of \$3,304 million to Retained earnings at December 31, 2017 due to the reclassification of AOCI to Retained earnings.
- (6) Citigroup's Supplementary Leverage Ratio (SLR), which reflects full implementation of the U.S. Basel III rules, is a non-GAAP financial measure. For the composition of Citi's SLR, see page 28.
- (7) Tangible book value per share is a non-GAAP financial measure. For a reconciliation of this measure to reported results, see page 28.

Note: Ratios and variance percentages are calculated based on the displayed amounts.

Reclassified to conform to the current period's presentation.

**CITIGROUP CONSOLIDATED STATEMENT OF INCOME**

(In millions of dollars)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017	Full Year 2016	Full Year 2017
<b>Revenues</b>										
Interest revenue	\$ 14,265	\$ 14,455	\$ 14,742	\$ 14,526	\$ 14,521	\$ 15,294	\$ 15,914	\$ 15,850	\$ 57,988	\$ 61,579
Interest expense	2,940	3,121	3,174	3,277	3,566	4,036	4,379	4,537	12,512	16,518
Net interest revenue	11,325	11,334	11,568	11,249	10,955	11,258	11,535	11,313	45,476	45,061
Commissions and fees	2,780	3,019	2,939	2,940	3,055	3,256	3,241	3,155	11,678	12,707
Principal transactions	1,904	1,885	2,319	1,749	3,094	2,643	2,248	1,490	7,857	9,475
Administrative and other fiduciary fees	808	866	816	804	834	909	929	912	3,294	3,584
Realized gains (losses) on investments	187	199	288	275	192	221	213	152	949	778
Other-than-temporary impairment losses on investments and other assets	(465)	(118)	(32)	(5)	(12)	(20)	(15)	(16)	(620)	(63)
Other revenue	1,235	601	105	222	248	(112)	268	498	2,163	902
Total non-interest revenues	6,449	6,452	6,435	5,985	7,411	6,897	6,884	6,191	25,321	27,383
<b>Total revenues, net of interest expense</b>	<b>17,774</b>	<b>17,786</b>	<b>18,003</b>	<b>17,234</b>	<b>18,366</b>	<b>18,155</b>	<b>18,419</b>	<b>17,504</b>	<b>70,797</b>	<b>72,444</b>
<b>Provisions for Credit Losses and for Benefits and Claims</b>										
Net credit losses	1,724	1,616	1,525	1,696	1,709	1,710	1,777	1,880	6,561	7,076
Credit reserve build / (release)	162	(226)	221	31	(34)	(44)	369	136	188	427
Provision for loan losses	1,886	1,390	1,746	1,727	1,675	1,666	2,146	2,016	6,749	7,503
Provision for Policyholder benefits and claims	88	49	35	32	30	23	28	28	204	109
Provision for unfunded lending commitments	71	(30)	(45)	33	(43)	28	(175)	29	29	(161)
Total provisions for credit losses and for benefits and claims	2,045	1,409	1,736	1,792	1,662	1,717	1,999	2,073	6,982	7,451
<b>Operating Expenses</b>										
Compensation and benefits	5,556	5,229	5,203	4,982	5,534	5,463	5,304	4,880	20,970	21,181
Premises and Equipment	651	642	624	625	620	604	608	621	2,542	2,453
Technology / communication expense	1,652	1,662	1,698	1,689	1,663	1,695	1,764	1,787	6,701	6,909
Advertising and marketing expense	390	433	403	406	373	432	417	386	1,632	1,608
Other operating	2,493	2,641	2,719	2,640	2,533	2,566	2,324	2,658	10,493	10,081
Total operating expenses	10,742	10,607	10,647	10,342	10,723	10,760	10,417	10,332	42,338	42,232
<b>Income from Continuing Operations before Income Taxes</b>										
Income Taxes	4,987	5,770	5,620	5,100	5,981	5,678	6,003	5,099	21,477	22,761
Provision (benefits) for income taxes	1,479	1,723	1,733	1,509	1,863	1,795	1,866	23,864	6,444	29,388
<b>Income (Loss) from Continuing Operations</b>	<b>3,508</b>	<b>4,047</b>	<b>3,887</b>	<b>3,591</b>	<b>4,118</b>	<b>3,883</b>	<b>4,137</b>	<b>(18,765)</b>	<b>15,033</b>	<b>(6,627)</b>
<b>Discontinued Operations</b>										
Income (Loss) from Discontinued Operations	(3)	(36)	(37)	(4)	(28)	33	(9)	(100)	(80)	(104)
Gain (Loss) on Sale	-	-	-	-	-	-	-	-	-	-
Provision (benefits) for income taxes	(1)	(13)	(7)	(1)	(10)	12	(4)	9	(22)	7
<b>Income (Loss) from Discontinued Operations, net of taxes</b>	<b>(2)</b>	<b>(23)</b>	<b>(30)</b>	<b>(3)</b>	<b>(18)</b>	<b>21</b>	<b>(5)</b>	<b>(109)</b>	<b>(58)</b>	<b>(111)</b>
<b>Net Income (Loss) before Noncontrolling Interests</b>	<b>3,506</b>	<b>4,024</b>	<b>3,857</b>	<b>3,588</b>	<b>4,100</b>	<b>3,904</b>	<b>4,132</b>	<b>(18,874)</b>	<b>14,975</b>	<b>(6,738)</b>
Net Income (Loss) attributable to noncontrolling interests	5	26	17	15	10	32	(1)	19	63	60
<b>Citigroup's Net Income (Loss)</b>	<b>\$ 3,501</b>	<b>\$ 3,998</b>	<b>\$ 3,840</b>	<b>\$ 3,573</b>	<b>\$ 4,090</b>	<b>\$ 3,872</b>	<b>\$ 4,133</b>	<b>\$ (18,893)</b>	<b>\$ 14,912</b>	<b>\$ (6,798)</b>

Reclassified to conform to the current period's presentation.

**CITIGROUP CONSOLIDATED BALANCE SHEET**

(In millions of dollars)

	March 31, 2016	June 30, 2016	September 30, 2016	December 31, 2016	March 31, 2017	June 30, 2017	September 30, 2017	December 31, 2017 (1)
<b>Assets</b>								
Cash and due from banks (including segregated cash and other deposits)	\$ 22,240	\$ 22,140	\$ 23,419	\$ 23,043	\$ 22,272	\$ 20,940	\$ 22,604	\$ 23,775
Deposits with banks	136,049	127,993	132,571	137,451	157,773	165,142	163,505	156,741
Fed funds sold and securities borrd or purch under agree. to resell	225,093	228,683	236,045	236,813	242,929	234,065	252,608	232,478
Brokerage receivables	35,261	36,851	36,112	28,887	36,888	40,487	38,076	38,384
Trading account assets	267,598	265,467	256,468	245,979	245,815	260,549	260,151	252,702
Investments								
Available-for-sale and non-marketable equity securities <sup>(2)</sup>	316,362	320,390	316,352	307,637	297,891	301,535	303,147	298,970
Held-to-maturity	36,890	35,903	38,588	45,667	47,820	50,175	51,527	53,320
Total Investments	353,252	356,293	354,940	353,304	345,711	351,710	354,674	352,290
Loans, net of unearned income								
Consumer	317,555	326,082	328,372	325,063	320,556	325,261	325,576	333,656
Corporate	301,269	307,433	310,063	299,306	308,039	319,434	327,607	333,378
Loans, net of unearned income	618,824	633,515	638,435	624,369	628,595	644,695	653,183	667,034
Allowance for loan losses	(12,712)	(12,304)	(12,439)	(12,060)	(12,030)	(12,025)	(12,366)	(12,355)
Total loans, net	606,112	621,211	625,996	612,309	616,565	632,670	640,817	654,679
Goodwill	22,575	22,496	22,539	21,659	22,265	22,349	22,345	22,256
Intangible assets (other than MSRs)	3,493	5,521	5,358	5,114	5,013	4,887	4,732	4,588
Mortgage servicing rights (MSRs)	1,524	1,324	1,270	1,564	567	560	553	558
Other assets	127,770	130,792	123,399	125,954	125,681	130,704	129,068	104,014
Assets related to discontinued operations held for sale	-	-	-	-	-	-	-	-
<b>Total assets</b>	<b>\$ 1,800,967</b>	<b>\$ 1,818,771</b>	<b>\$ 1,818,117</b>	<b>\$ 1,792,077</b>	<b>\$ 1,821,479</b>	<b>\$ 1,864,063</b>	<b>\$ 1,889,133</b>	<b>\$ 1,842,465</b>
<b>Liabilities</b>								
Non-interest-bearing deposits in U.S. offices	\$ 138,153	\$ 140,145	\$ 141,899	\$ 136,698	\$ 129,436	\$ 126,253	\$ 127,220	\$ 126,880
Interest-bearing deposits in U.S. offices	284,969	295,589	288,094	300,972	310,572	311,361	315,556	318,613
Total U.S. Deposits	423,122	435,734	429,993	437,670	440,008	437,614	442,776	445,493
Non-interest-bearing deposits in offices outside the U.S.	77,865	76,574	75,956	77,616	79,063	83,046	84,178	87,440
Interest-bearing deposits in offices outside the U.S.	433,604	425,544	434,303	414,120	430,919	438,083	437,084	426,889
Total International Deposits	511,469	502,118	510,259	491,736	509,982	521,129	521,262	514,329
Total deposits	934,591	937,852	940,252	929,406	949,990	958,743	964,038	959,822
Fed funds purch and securities loaned or sold under agree. to repurch.	157,208	158,001	153,124	141,821	148,230	154,780	161,282	156,277
Brokerage payables	58,257	62,054	61,921	57,152	59,655	62,947	63,205	61,342
Trading account liabilities	138,303	139,169	134,019	140,545	145,002	137,698	139,530	125,028
Short-term borrowings	20,893	18,408	29,527	30,701	26,127	36,519	38,149	44,452
Long-term debt	207,835	207,448	209,051	206,178	208,530	225,179	232,673	236,709
Other liabilities <sup>(3)</sup>	55,119	62,818	57,533	60,131	54,948	57,090	61,634	57,163
Liabilities related to discontinued operations held for sale	-	-	-	-	-	-	-	-
<b>Total liabilities</b>	<b>\$ 1,572,206</b>	<b>\$ 1,585,750</b>	<b>\$ 1,585,427</b>	<b>\$ 1,565,934</b>	<b>\$ 1,592,482</b>	<b>\$ 1,632,956</b>	<b>\$ 1,660,511</b>	<b>\$ 1,640,793</b>
<b>Equity</b>								
<b>Stockholders' equity<sup>(2)(4)</sup></b>								
Preferred stock	\$ 17,753	\$ 19,253	\$ 19,253	\$ 19,253	\$ 19,253	\$ 19,253	\$ 19,253	\$ 19,253
Common stock	31	31	31	31	31	31	31	31
Additional paid-in capital	107,590	107,730	107,875	108,042	107,613	107,798	107,896	108,008
Retained earnings <sup>(2)(4)</sup>	136,998	140,527	143,678	146,477	149,071	152,178	155,174	138,425
Treasury stock	(8,224)	(9,538)	(12,069)	(16,302)	(17,579)	(19,342)	(24,829)	(30,309)
Accumulated other comprehensive income (loss) <sup>(4)</sup>	(26,626)	(26,115)	(27,193)	(32,381)	(30,413)	(29,899)	(29,891)	(34,668)
<b>Total common equity</b>	<b>\$ 209,769</b>	<b>\$ 212,635</b>	<b>\$ 212,322</b>	<b>\$ 205,867</b>	<b>\$ 208,723</b>	<b>\$ 210,766</b>	<b>\$ 208,381</b>	<b>\$ 181,487</b>
<b>Total Citigroup stockholders' equity</b>	<b>\$ 227,522</b>	<b>\$ 231,888</b>	<b>\$ 231,575</b>	<b>\$ 225,120</b>	<b>\$ 227,976</b>	<b>\$ 230,019</b>	<b>\$ 227,634</b>	<b>\$ 200,740</b>
Noncontrolling interests	1,239	1,133	1,115	1,023	1,021	1,088	988	932
<b>Total equity</b>	<b>228,761</b>	<b>233,021</b>	<b>232,690</b>	<b>226,143</b>	<b>228,997</b>	<b>231,107</b>	<b>228,622</b>	<b>201,672</b>
<b>Total liabilities and equity</b>	<b>\$ 1,800,967</b>	<b>\$ 1,818,771</b>	<b>\$ 1,818,117</b>	<b>\$ 1,792,077</b>	<b>\$ 1,821,479</b>	<b>\$ 1,864,063</b>	<b>\$ 1,889,133</b>	<b>\$ 1,842,465</b>

(1) Not used.

(2) See footnote 4 on page 1.

(3) Includes allowance for credit losses for unfunded lending commitments. See page 25 for amounts by period.

(4) See footnote 5 on page 1.

Reclassified to conform to the current period's presentation.

**SEGMENT DETAIL**  
**NET REVENUES**  
(In millions of dollars)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017	Full Year 2016	Full Year 2017
<b>Global Consumer Banking</b>										
North America	\$ 4,832	\$ 4,710	\$ 5,161	\$ 5,061	\$ 4,945	\$ 4,946	\$ 5,197	\$ 5,182	\$ 19,764	\$ 20,270
Latin America	1,241	1,247	1,257	1,226	1,167	1,308	1,388	1,359	4,971	5,222
Asia (1)	1,667	1,743	1,770	1,709	1,734	1,819	1,885	1,908	6,889	7,346
<b>Total</b>	<u>7,740</u>	<u>7,700</u>	<u>8,188</u>	<u>7,996</u>	<u>7,846</u>	<u>8,073</u>	<u>8,470</u>	<u>8,449</u>	<u>31,624</u>	<u>32,838</u>
<b>Institutional Clients Group</b>										
North America	3,039	3,461	3,253	3,014	3,522	3,646	3,709	3,046	12,767	13,923
EMEA	2,201	2,614	2,547	2,650	2,854	2,881	2,703	2,441	10,012	10,879
Latin America	994	1,065	1,044	1,022	1,169	1,086	1,099	1,031	4,125	4,385
Asia	1,825	1,736	1,805	1,670	1,774	1,808	1,919	1,786	7,036	7,287
<b>Total</b>	<u>8,059</u>	<u>8,876</u>	<u>8,649</u>	<u>8,356</u>	<u>9,319</u>	<u>9,421</u>	<u>9,430</u>	<u>8,304</u>	<u>33,940</u>	<u>36,474</u>
<b>Corporate / Other</b>	1,975	1,210	1,166	882	1,201	661	519	751	5,233	3,132
<b>Total Citigroup - Net Revenues (Ex-CVA/DVA) (2)</b>	<b>\$ 17,774</b>	<b>\$ 17,786</b>	<b>\$ 18,003</b>	<b>\$ 17,234</b>	<b>\$ 18,366</b>	<b>\$ 18,155</b>	<b>\$ 18,419</b>	<b>\$ 17,504</b>	<b>70,797</b>	<b>72,444</b>
CVA/DVA for Periods Prior to 1Q16 (2)	-	-	-	-	-	-	-	-	-	-
<b>Total Citigroup - Net Revenues</b>	<b>\$ 17,774</b>	<b>\$ 17,786</b>	<b>\$ 18,003</b>	<b>\$ 17,234</b>	<b>\$ 18,366</b>	<b>\$ 18,155</b>	<b>\$ 18,419</b>	<b>\$ 17,504</b>	<b>\$ 70,797</b>	<b>\$ 72,444</b>

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

(2) Credit valuation adjustments (CVA) on derivatives (counterparty and own-credit), net of hedges; Funding Valuation Adjustments (FVA) on derivatives; and Debt Valuation Adjustments (DVA) on Citigroup's fair value option liabilities (collectively referred to as CVA/DVA). Effective January 1, 2016, Citigroup early adopted on a prospective basis the amendment in ASU No. 2016-01, *Financial Instruments – Overall (Subtopic 825-10): Recognition and Measurement of Financial Assets and Financial Liabilities*, related to the presentation of DVA on fair value option liabilities. Accordingly, beginning in the first quarter of 2016, the portion of the change in fair value of these liabilities related to changes in Citigroup's own credit spreads (DVA) are reflected as a component of Accumulated Other Comprehensive Income (AOCI); previously these amounts were recognized in Citigroup's revenues and net income. In the tables above and on pages 5, 15 and 16, results for all periods prior to the first quarter of 2016 exclude the impact of CVA/DVA, as applicable, for consistency with the current period's presentation. Citigroup's results of operations excluding the impact of CVA/DVA in such periods are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

**SEGMENT DETAIL  
INCOME**  
(In millions of dollars)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017	Full Year 2016	Full Year 2017
<b>Income (Loss) from Continuing Operations:</b>										
<b>Global Consumer Banking(1)</b>										
North America	\$ 834	\$ 815	\$ 780	\$ 810	\$ 614	\$ 657	\$ 642	\$ 77	\$ 3,239	\$ 1,990
Latin America	146	173	160	154	135	141	169	165	633	610
Asia (2)	206	292	304	257	249	330	359	340	1,059	1,278
<b>Total</b>	<u>1,186</u>	<u>1,280</u>	<u>1,244</u>	<u>1,221</u>	<u>998</u>	<u>1,128</u>	<u>1,170</u>	<u>582</u>	<u>4,931</u>	<u>3,878</u>
<b>Institutional Clients Group (1)(2)</b>										
North America	551	1,010	1,072	882	1,077	1,088	1,298	(1,108)	3,515	2,355
EMEA	369	690	644	642	862	786	753	431	2,345	2,832
Latin America	330	392	389	343	482	341	388	333	1,454	1,544
Asia	619	523	555	514	590	565	623	557	2,211	2,335
<b>Total</b>	<u>1,869</u>	<u>2,615</u>	<u>2,660</u>	<u>2,381</u>	<u>3,011</u>	<u>2,780</u>	<u>3,062</u>	<u>213</u>	<u>9,525</u>	<u>9,066</u>
<b>Corporate / Other (1)(2)</b>	453	152	(17)	(11)	109	(25)	(95)	(19,560)	577	(19,571)
<b>Income (Loss) From Continuing Operations</b>	<b>\$ 3,508</b>	<b>\$ 4,047</b>	<b>\$ 3,887</b>	<b>\$ 3,591</b>	<b>\$ 4,118</b>	<b>\$ 3,883</b>	<b>\$ 4,137</b>	<b>\$ (18,765)</b>	<b>\$ 15,033</b>	<b>\$ (6,627)</b>
<b>Discontinued Operations</b>	(2)	(23)	(30)	(3)	(18)	21	(5)	(109)	(58)	(111)
<b>Net Income Attributable to Noncontrolling Interests</b>	5	26	17	15	10	32	(1)	19	63	60
<b>Citigroup's Net Income - Ex-CVA/DVA (2)</b>	<b>\$ 3,501</b>	<b>\$ 3,998</b>	<b>\$ 3,840</b>	<b>\$ 3,573</b>	<b>\$ 4,090</b>	<b>\$ 3,872</b>	<b>\$ 4,133</b>	<b>\$ (18,893)</b>	<b>\$ 14,912</b>	<b>\$ (6,798)</b>
CVA/DVA (after-tax) for Periods Prior to 1Q16 (2)	-	-	-	-	-	-	-	-	-	-
<b>Total Citigroup - Net Income (Loss)</b>	<b>\$ 3,501</b>	<b>\$ 3,998</b>	<b>\$ 3,840</b>	<b>\$ 3,573</b>	<b>\$ 4,090</b>	<b>\$ 3,872</b>	<b>\$ 4,133</b>	<b>\$ (18,893)</b>	<b>\$ 14,912</b>	<b>\$ (6,798)</b>
<b>Average Assets (in billions of dollars)</b>										
North America	\$ 913	\$ 930	\$ 950	\$ 970	\$ 963	\$ 982	\$ 993	\$ 1,006	\$ 940	\$ 986
EMEA (3)	301	313	317	308	318	335	329	334	310	329
Latin America	130	131	128	125	125	129	131	128	129	128
Asia (3)	304	312	323	316	322	328	337	340	314	332
Corporate / Other	130	121	112	101	103	95	102	102	116	101
<b>Total</b>	<u>\$ 1,778</u>	<u>\$ 1,807</u>	<u>\$ 1,830</u>	<u>\$ 1,820</u>	<u>\$ 1,831</u>	<u>\$ 1,869</u>	<u>\$ 1,892</u>	<u>\$ 1,910</u>	<u>\$ 1,809</u>	<u>\$ 1,876</u>
<b>Return on Average Assets (ROA) on Net Income (Loss)</b>										
North America	0.61%	0.79%	0.77%	0.70%	0.71%	0.71%	0.78%	(0.41%)	0.72%	0.44%
EMEA (3)	0.48%	0.87%	0.79%	0.81%	1.08%	0.93%	0.89%	0.50%	0.74%	0.84%
Latin America	1.47%	1.73%	1.70%	1.58%	2.00%	1.49%	1.68%	1.54%	1.61%	1.68%
Asia (3)	1.09%	1.05%	1.06%	0.97%	1.06%	1.09%	1.15%	1.04%	1.04%	1.09%
Corporate/Other	1.42%	0.40%	(0.15%)	(0.06%)	0.38%	(0.06%)	(0.32%)	(76.53%)	0.45%	(19.48%)
<b>Total</b>	<u>0.79%</u>	<u>0.89%</u>	<u>0.83%</u>	<u>0.78%</u>	<u>0.91%</u>	<u>0.83%</u>	<u>0.87%</u>	<u>(3.92%)</u>	<u>0.82%</u>	<u>(0.36%)</u>

(1) See footnote 1 on page 1.

(2) See footnote 2 on page 4.

(3) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.

Reclassified to conform to the current period's presentation.

**GLOBAL CONSUMER BANKING**

Page 1

(In millions of dollars, except as otherwise noted)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017 <sup>(1)</sup>	Full Year 2016	Full Year 2017
Net Interest Revenue	\$ 6,410	\$ 6,360	\$ 6,756	\$ 6,706	\$ 6,579	\$ 6,760	\$ 7,071	\$ 7,015	\$ 26,232	\$ 27,425
Non-Interest Revenue	1,330	1,340	1,432	1,290	1,267	1,313	1,399	1,434	5,392	5,413
<b>Total Revenues, Net of Interest Expense</b>	<b>7,740</b>	<b>7,700</b>	<b>8,188</b>	<b>7,996</b>	<b>7,846</b>	<b>8,073</b>	<b>8,470</b>	<b>8,449</b>	<b>31,624</b>	<b>32,838</b>
Total Operating Expenses	4,440	4,332	4,464	4,391	4,451	4,537	4,452	4,563	17,627	18,003
Net Credit Losses	1,371	1,374	1,349	1,516	1,603	1,615	1,704	1,640	5,610	6,562
Credit Reserve Build / (Release)	85	23	436	164	177	125	486	177	708	965
Provision for Unfunded Lending Commitments	1	8	(3)	(3)	6	(1)	(5)	(2)	3	(2)
Provision for Benefits and Claims	28	20	26	32	29	23	28	36	106	116
Provisions for Credit Losses and for Benefits and Claims (LLR & PBC)	1,485	1,425	1,808	1,709	1,815	1,762	2,213	1,851	6,427	7,641
Income from Continuing Operations before Taxes	1,815	1,943	1,916	1,896	1,580	1,774	1,805	2,035	7,570	7,194
Income Taxes	629	663	672	675	582	646	635	1,453	2,639	3,316
<b>Income from Continuing Operations</b>	<b>1,186</b>	<b>1,280</b>	<b>1,244</b>	<b>1,221</b>	<b>998</b>	<b>1,128</b>	<b>1,170</b>	<b>582</b>	<b>4,931</b>	<b>3,878</b>
Noncontrolling Interests	2	1	3	1	1	4	2	2	7	9
<b>Net Income</b>	<b>\$ 1,184</b>	<b>\$ 1,279</b>	<b>\$ 1,241</b>	<b>\$ 1,220</b>	<b>\$ 997</b>	<b>\$ 1,124</b>	<b>\$ 1,168</b>	<b>\$ 580</b>	<b>\$ 4,924</b>	<b>\$ 3,869</b>
EOP Assets (in billions of dollars)	\$ 383	\$ 399	\$ 410	\$ 411	\$ 411	\$ 418	\$ 419	\$ 428	\$ 411	\$ 428
Average Assets (in billions of dollars)	\$ 376	\$ 386	\$ 408	\$ 409	\$ 410	\$ 414	\$ 421	\$ 423	\$ 395	\$ 417
Return on Average Assets (ROA)	1.27%	1.33%	1.21%	1.19%	0.99%	1.09%	1.10%	0.54%	1.25%	0.93%
Efficiency Ratio	57%	56%	55%	55%	57%	56%	53%	54%	56%	55%
<b>Net Credit Losses as a % of Average Loans</b>	2.04%	2.02%	1.87%	2.10%	2.24%	2.20%	2.26%	2.15%	2.01%	2.21%
<b>Revenue by Business</b>										
Retail Banking	\$ 3,205	\$ 3,260	\$ 3,347	\$ 3,178	\$ 3,175	\$ 3,328	\$ 3,521	\$ 3,458	\$ 12,990	\$ 13,482
Cards (2)	4,535	4,440	4,841	4,818	4,671	4,745	4,949	4,991	18,634	19,356
Total	<b>\$ 7,740</b>	<b>\$ 7,700</b>	<b>\$ 8,188</b>	<b>\$ 7,996</b>	<b>\$ 7,846</b>	<b>\$ 8,073</b>	<b>\$ 8,470</b>	<b>\$ 8,449</b>	<b>\$ 31,624</b>	<b>\$ 32,838</b>
<b>Net Credit Losses by Business</b>										
Retail Banking	\$ 221	\$ 243	\$ 257	\$ 286	\$ 236	\$ 244	\$ 300	\$ 243	\$ 1,007	\$ 1,023
Cards (2)	1,150	1,131	1,092	1,230	1,367	1,371	1,404	1,397	4,603	5,539
Total	<b>\$ 1,371</b>	<b>\$ 1,374</b>	<b>\$ 1,349</b>	<b>\$ 1,516</b>	<b>\$ 1,603</b>	<b>\$ 1,615</b>	<b>\$ 1,704</b>	<b>\$ 1,640</b>	<b>\$ 5,610</b>	<b>\$ 6,562</b>
<b>Income from Continuing Operations by Business (3)</b>										
Retail Banking	\$ 289	\$ 466	\$ 454	\$ 329	\$ 333	\$ 419	\$ 546	\$ 358	\$ 1,538	\$ 1,656
Cards (2)	897	814	790	892	665	709	624	224	3,393	2,222
Total	<b>\$ 1,186</b>	<b>\$ 1,280</b>	<b>\$ 1,244</b>	<b>\$ 1,221</b>	<b>\$ 998</b>	<b>\$ 1,128</b>	<b>\$ 1,170</b>	<b>\$ 582</b>	<b>\$ 4,931</b>	<b>\$ 3,878</b>
<b>Foreign Currency (FX) Translation Impact:</b>										
Total Revenue - as Reported	\$ 7,740	\$ 7,700	\$ 8,188	\$ 7,996	\$ 7,846	\$ 8,073	\$ 8,470	\$ 8,449	\$ 31,624	\$ 32,838
Impact of FX Translation (4)	(26)	(36)	17	109	77	(14)	(78)	-	67	-
Total Revenues - Ex-FX (4)	<b>\$ 7,714</b>	<b>\$ 7,664</b>	<b>\$ 8,205</b>	<b>\$ 8,105</b>	<b>\$ 7,923</b>	<b>\$ 8,059</b>	<b>\$ 8,392</b>	<b>\$ 8,449</b>	<b>\$ 31,691</b>	<b>\$ 32,838</b>
Total Operating Expenses - as Reported	\$ 4,440	\$ 4,332	\$ 4,464	\$ 4,391	\$ 4,451	\$ 4,537	\$ 4,452	\$ 4,563	\$ 17,627	\$ 18,003
Impact of FX Translation (4)	9	(8)	15	70	49	-	(31)	-	57	-
Total Operating Expenses - Ex-FX (4)	<b>\$ 4,449</b>	<b>\$ 4,324</b>	<b>\$ 4,479</b>	<b>\$ 4,461</b>	<b>\$ 4,500</b>	<b>\$ 4,537</b>	<b>\$ 4,421</b>	<b>\$ 4,563</b>	<b>\$ 17,684</b>	<b>\$ 18,003</b>
Total Provisions for LLR & PBC - as Reported	\$ 1,485	\$ 1,425	\$ 1,808	\$ 1,709	\$ 1,815	\$ 1,762	\$ 2,213	\$ 1,851	\$ 6,427	\$ 7,641
Impact of FX Translation (4)	(17)	(14)	(1)	21	14	(8)	(22)	-	(1)	-
Total Provisions for LLR & PBC - Ex-FX (4)	<b>\$ 1,468</b>	<b>\$ 1,411</b>	<b>\$ 1,807</b>	<b>\$ 1,730</b>	<b>\$ 1,829</b>	<b>\$ 1,754</b>	<b>\$ 2,191</b>	<b>\$ 1,851</b>	<b>\$ 6,426</b>	<b>\$ 7,641</b>
Net Income - as Reported	\$ 1,184	\$ 1,279	\$ 1,241	\$ 1,220	\$ 997	\$ 1,124	\$ 1,168	\$ 580	\$ 4,924	\$ 3,869
Impact of FX Translation (4)	(12)	(12)	2	13	9	(2)	(14)	-	8	-
Net Income - Ex-FX (4)	<b>\$ 1,172</b>	<b>\$ 1,267</b>	<b>\$ 1,243</b>	<b>\$ 1,233</b>	<b>\$ 1,006</b>	<b>\$ 1,122</b>	<b>\$ 1,154</b>	<b>\$ 580</b>	<b>\$ 4,932</b>	<b>\$ 3,869</b>

(1) See footnote 1 on page 1.

(2) Includes both Citi-Branded Cards and Citi Retail Services.

(3) The \$750 million increase in Income Taxes related to Tax Reform is reflected in Retail Banking (\$105 million) and Cards (\$645 million).

(4) Reflects the impact of foreign currency (FX) translation into U.S. Dollars at the fourth quarter of 2017 and full year 2017 average exchange rates for all periods presented.

Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)								
Branches (actual)	2,670	2,650	2,648	2,618	2,601	2,570	2,474	2,451
Accounts (in millions)	54.4	54.4	55.1	54.6	53.9	53.8	53.2	52.9
Average Deposits	\$ 293.9	\$ 297.4	\$ 301.2	\$ 301.1	\$ 302.6	\$ 307.2	\$ 308.1	\$ 306.5
Investment Sales	\$ 16.6	\$ 19.1	\$ 19.7	\$ 18.5	\$ 20.9	\$ 21.8	\$ 25.3	\$ 23.7
Investment Assets under Management (AUMs)	\$ 139.8	\$ 139.9	\$ 140.9	\$ 137.5	\$ 146.7	\$ 152.8	\$ 158.2	\$ 160.9
Average Loans	\$ 139.6	\$ 141.1	\$ 142.0	\$ 138.1	\$ 138.8	\$ 142.3	\$ 144.3	\$ 145.1
EOP Loans:								
Mortgages	\$ 82.2	\$ 81.6	\$ 81.4	\$ 79.4	\$ 81.2	\$ 81.4	\$ 81.4	\$ 81.7
Commercial Banking	32.1	32.6	33.1	32.0	33.9	34.8	35.5	36.3
Personal and Other	27.7	27.2	27.1	24.9	26.3	27.2	27.3	27.9
EOP Loans	\$ 142.0	\$ 141.4	\$ 141.6	\$ 136.3	\$ 141.4	\$ 143.4	\$ 144.2	\$ 145.9
Total Net Interest Revenue (in millions) (1)	\$ 2,173	\$ 2,161	\$ 2,195	\$ 2,133	\$ 2,152	\$ 2,285	\$ 2,383	\$ 2,345
As a % of Average Loans	6.26%	6.16%	6.15%	6.14%	6.29%	6.44%	6.55%	6.41%
Net Credit Losses (in millions)	\$ 221	\$ 243	\$ 257	\$ 286	\$ 236	\$ 244	\$ 300	\$ 243
As a % of Average Loans	0.64%	0.69%	0.72%	0.82%	0.69%	0.69%	0.82%	0.66%
Loans 90+ Days Past Due (in millions) (2)	\$ 498	\$ 515	\$ 579	\$ 474	\$ 488	\$ 477	\$ 489	\$ 515
As a % of EOP Loans	0.35%	0.37%	0.41%	0.35%	0.35%	0.33%	0.34%	0.35%
Loans 30-89 Days Past Due (in millions) (2)	\$ 793	\$ 735	\$ 722	\$ 726	\$ 777	\$ 747	\$ 805	\$ 822
As a % of EOP Loans	0.56%	0.52%	0.51%	0.54%	0.55%	0.52%	0.56%	0.57%
<b>Cards Key Indicators</b> (in millions of dollars, except as otherwise noted)								
EOP Open Accounts (in millions)	134.1	143.0	143.0	142.7	142.4	142.5	142.2	142.6
Purchase Sales (in billions)	\$ 84.6	\$ 95.7	\$ 115.3	\$ 125.1	\$ 112.2	\$ 125.3	\$ 124.9	\$ 136.3
Average Loans (in billions) (3)	\$ 131.3	\$ 131.9	\$ 145.5	\$ 149.3	\$ 150.8	\$ 151.5	\$ 155.4	\$ 158.2
EOP Loans (in billions) (3)	\$ 130.3	\$ 143.4	\$ 147.8	\$ 155.6	\$ 149.9	\$ 155.1	\$ 156.6	\$ 164.9
Average Yield (4)	13.34%	13.17%	12.86%	12.64%	12.69%	12.78%	12.87%	12.70%
Total Net Interest Revenue (5)	\$ 4,237	\$ 4,199	\$ 4,561	\$ 4,573	\$ 4,427	\$ 4,475	\$ 4,688	\$ 4,651
As a % of Average Loans (5)	12.98%	12.80%	12.47%	12.19%	11.91%	11.85%	11.97%	11.66%
Net Credit Losses	\$ 1,150	\$ 1,131	\$ 1,092	\$ 1,230	\$ 1,367	\$ 1,371	\$ 1,404	\$ 1,397
As a % of Average Loans	3.52%	3.45%	2.99%	3.28%	3.68%	3.63%	3.58%	3.50%
Net Credit Margin (6)	\$ 3,376	\$ 3,300	\$ 3,741	\$ 3,580	\$ 3,297	\$ 3,368	\$ 3,542	\$ 3,569
As a % of Average Loans (6)	10.34%	10.06%	10.23%	9.54%	8.87%	8.92%	9.04%	8.95%
Loans 90+ Days Past Due	\$ 1,524	\$ 1,450	\$ 1,587	\$ 1,819	\$ 1,753	\$ 1,706	\$ 1,790	\$ 1,963
As a % of EOP Loans	1.17%	1.01%	1.07%	1.17%	1.17%	1.10%	1.14%	1.19%
Loans 30-89 Days Past Due	\$ 1,567	\$ 1,583	\$ 1,831	\$ 1,814	\$ 1,739	\$ 1,751	\$ 1,958	\$ 1,940
As a % of EOP Loans	1.20%	1.10%	1.24%	1.17%	1.16%	1.13%	1.25%	1.18%

(1) Also includes net interest revenue related to the average 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 footnote 2 on page 9.

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

(4) Average yield is gross interest revenue earned on loans divided by average loans.

(5) Net interest revenue includes certain fees that are recorded as interest revenue.

(6) 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.



**GLOBAL CONSUMER BANKING**
**NORTH AMERICA**
**Page 1**

(In millions of dollars, except as otherwise noted)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017 <sup>(1)</sup>	Full Year 2016	Full Year 2017
Net Interest Revenue	\$ 4,398	\$ 4,330	\$ 4,696	\$ 4,707	\$ 4,617	\$ 4,632	\$ 4,825	\$ 4,805	\$ 18,131	\$ 18,879
Non-Interest Revenue	434	380	465	354	328	314	372	377	1,633	1,391
<b>Total Revenues, Net of Interest Expense</b>	<b>4,832</b>	<b>4,710</b>	<b>5,161</b>	<b>5,061</b>	<b>4,945</b>	<b>4,946</b>	<b>5,197</b>	<b>5,182</b>	<b>19,764</b>	<b>20,270</b>
Total Operating Expenses	2,502	2,428	2,597	2,540	2,597	2,598	2,482	2,568	10,067	10,245
Net Credit Losses	933	954	927	1,105	1,190	1,181	1,239	1,186	3,919	4,796
Credit Reserve Build / (Release)	79	49	408	117	152	101	463	153	653	869
Provision for Unfunded Lending Commitments	-	7	-	(1)	7	2	(3)	(2)	6	4
Provision for Benefits and Claims	9	8	8	9	6	8	9	10	34	33
Provisions for Loan Losses and for Benefits and Claims	1,021	1,018	1,343	1,230	1,355	1,292	1,708	1,347	4,612	5,702
Income from Continuing Operations before Taxes	1,309	1,264	1,221	1,291	993	1,056	1,007	1,267	5,085	4,323
Income Taxes	475	449	441	481	379	399	365	1,190	1,846	2,333
<b>Income from Continuing Operations</b>	<b>834</b>	<b>815</b>	<b>780</b>	<b>810</b>	<b>614</b>	<b>657</b>	<b>642</b>	<b>77</b>	<b>3,239</b>	<b>1,990</b>
Noncontrolling Interests	-	(1)	-	(1)	-	-	-	(1)	(2)	(1)
<b>Net Income</b>	<b>\$ 834</b>	<b>\$ 816</b>	<b>\$ 780</b>	<b>\$ 811</b>	<b>\$ 614</b>	<b>\$ 657</b>	<b>\$ 642</b>	<b>\$ 78</b>	<b>\$ 3,241</b>	<b>\$ 1,991</b>
Average Assets (in billions)	\$ 211	\$ 220	\$ 239	\$ 244	\$ 245	\$ 244	\$ 250	\$ 254	\$ 229	\$ 248
Return on Average Assets	1.59%	1.49%	1.30%	1.32%	1.02%	1.08%	1.02%	0.12%	1.42%	0.80%
Efficiency Ratio	52%	52%	50%	50%	53%	53%	48%	50%	51%	51%
<b>Net Credit Losses as a % of Average Loans</b>	<b>2.32%</b>	<b>2.34%</b>	<b>2.07%</b>	<b>2.42%</b>	<b>2.63%</b>	<b>2.58%</b>	<b>2.63%</b>	<b>2.48%</b>	<b>2.29%</b>	<b>2.58%</b>
<b>Revenue by Business</b>										
Retail Banking	\$ 1,292	\$ 1,314	\$ 1,356	\$ 1,265	\$ 1,257	\$ 1,293	\$ 1,366	\$ 1,349	\$ 5,227	\$ 5,265
Citi-Branded Cards	1,860	1,886	2,191	2,213	2,096	2,079	2,178	2,225	8,150	8,578
Citi Retail Services	1,680	1,510	1,614	1,583	1,592	1,574	1,653	1,608	6,387	6,427
Total	<b>\$ 4,832</b>	<b>\$ 4,710</b>	<b>\$ 5,161</b>	<b>\$ 5,061</b>	<b>\$ 4,945</b>	<b>\$ 4,946</b>	<b>\$ 5,197</b>	<b>\$ 5,182</b>	<b>\$ 19,764</b>	<b>\$ 20,270</b>
<b>Net Credit Losses by Business</b>										
Retail Banking	\$ 25	\$ 45	\$ 52	\$ 83	\$ 37	\$ 39	\$ 88	\$ 30	\$ 205	\$ 194
Citi-Branded Cards	455	467	448	539	633	611	611	592	1,909	2,447
Citi Retail Services	453	442	427	483	520	531	540	564	1,805	2,155
Total	<b>\$ 933</b>	<b>\$ 954</b>	<b>\$ 927</b>	<b>\$ 1,105</b>	<b>\$ 1,190</b>	<b>\$ 1,181</b>	<b>\$ 1,239</b>	<b>\$ 1,186</b>	<b>\$ 3,919</b>	<b>\$ 4,796</b>
<b>Income from Continuing Operations by Business (2)</b>										
Retail Banking	\$ 90	\$ 172	\$ 187	\$ 85	\$ 72	\$ 130	\$ 169	\$ 41	\$ 534	\$ 412
Citi-Branded Cards	353	320	322	446	246	302	342	119	1,441	1,009
Citi Retail Services	391	323	271	279	296	225	131	(83)	1,264	569
Total	<b>\$ 834</b>	<b>\$ 815</b>	<b>\$ 780</b>	<b>\$ 810</b>	<b>\$ 614</b>	<b>\$ 657</b>	<b>\$ 642</b>	<b>\$ 77</b>	<b>\$ 3,239</b>	<b>\$ 1,990</b>

(1) See footnote 1 on page 1.

(2) The \$750 million increase in Income Taxes related to Tax Reform is included in Retail Banking (\$105 million), Citi-Branded Cards (\$320 million) and Citi Retail Services (\$325 million), respectively.

Reclassified to conform to the current period's presentation.

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)								
Branches (actual)	729	729	727	723	705	695	695	694
Accounts (in millions)	10.9	10.8	10.6	10.5	9.6	9.5	9.4	9.2
Average Deposits	\$ 180.6	\$ 182.1	\$ 183.9	\$ 186.0	\$ 184.6	\$ 185.1	\$ 184.1	\$ 182.7
Investment Sales	\$ 4.8	\$ 5.5	\$ 5.2	\$ 5.3	\$ 6.2	\$ 6.5	\$ 6.7	\$ 7.0
Investment AUMs	\$ 49.4	\$ 51.4	\$ 53.1	\$ 52.8	\$ 55.1	\$ 56.7	\$ 58.6	\$ 60.3
Average Loans	\$ 52.9	\$ 54.4	\$ 55.0	\$ 55.0	\$ 55.4	\$ 55.6	\$ 55.7	\$ 56.0
EOP Loans:								
Mortgages	\$ 42.9	\$ 43.9	\$ 44.0	\$ 44.2	\$ 44.3	\$ 44.3	\$ 44.2	\$ 44.3
Commercial Banking	8.6	8.8	8.8	9.0	9.2	9.2	9.4	9.5
Personal and Other	2.0	2.1	2.0	2.1	2.0	2.1	2.1	2.2
Total EOP Loans	\$ 53.5	\$ 54.8	\$ 54.8	\$ 55.3	\$ 55.5	\$ 55.6	\$ 55.7	\$ 56.0
Mortgage Originations (1)	\$ 5.5	\$ 6.4	\$ 6.5	\$ 5.6	\$ 3.8	\$ 3.1	\$ 3.2	\$ 3.0
Third Party Mortgage Servicing Portfolio (EOP)	\$ 155.9	\$ 151.8	\$ 147.6	\$ 143.2	\$ 48.5	\$ 49.1	\$ 49.1	\$ 47.3
Net Servicing & Gain/(Loss) on Sale (in millions)	\$ 97.6	\$ 90.9	\$ 141.9	\$ 102.8	\$ 63.1	\$ 50.0	\$ 47.3	\$ 69.1
Saleable Mortgage Rate Locks	\$ 3.0	\$ 4.0	\$ 3.9	\$ 2.6	\$ 1.9	\$ 1.5	\$ 1.7	\$ 1.3
Net Interest Revenue on Loans (in millions)	\$ 284	\$ 276	\$ 281	\$ 264	\$ 251	\$ 248	\$ 253	\$ 235
As a % of Avg. Loans	2.16%	2.04%	2.03%	1.91%	1.84%	1.79%	1.80%	1.66%
Net Credit Losses (in millions)	\$ 25	\$ 45	\$ 52	\$ 83	\$ 37	\$ 39	\$ 88	\$ 30
As a % of Avg. Loans	0.19%	0.33%	0.38%	0.60%	0.27%	0.28%	0.63%	0.21%
Loans 90+ Days Past Due (in millions) (2)	\$ 152	\$ 180	\$ 256	\$ 181	\$ 182	\$ 155	\$ 167	\$ 199
As a % of EOP Loans	0.29%	0.33%	0.47%	0.33%	0.33%	0.28%	0.30%	0.36%
Loans 30-89 Days Past Due (in millions) (2)	\$ 198	\$ 192	\$ 198	\$ 214	\$ 189	\$ 191	\$ 270	\$ 306
As a % of EOP Loans	0.38%	0.36%	0.37%	0.39%	0.35%	0.35%	0.49%	0.55%

(1) Originations of residential first mortgages.

(2) The Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude 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) were \$327 million and (\$0.7 billion), \$313 million and (\$0.8 billion), \$295 million and (\$0.8 billion), \$289 million and (\$0.7 billion), and \$298 million and (\$0.7 billion) as of December 31, 2016, March 31, 2017, June 30, 2017, September 30, 2017 and December 31, 2017, respectively.

The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) were \$70 million and (\$0.7 billion), \$84 million and (\$0.8 billion), \$84 million and (\$0.8 billion), \$79 million and (\$0.7 billion), and \$88 million and (\$0.7 billion) as of December 31, 2016, March 31, 2017, June 30, 2017, September 30, 2017 and December 31, 2017, respectively.

Reclassified to conform to the current period's presentation.

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017
<b>Citi-Branded Cards Key Indicators</b> (in millions of dollars, except as otherwise noted) (1)								
EOP Open Accounts (in millions)	23.8	31.8	32.5	32.9	33.2	33.6	33.9	34.2
Purchase Sales (in billions)	\$ 45.9	\$ 53.1	\$ 73.1	\$ 78.5	\$ 72.5	\$ 80.5	\$ 80.4	\$ 86.3
Average Loans (in billions) (1)	\$ 64.7	\$ 66.7	\$ 79.2	\$ 82.1	\$ 82.6	\$ 83.3	\$ 85.4	\$ 86.8
EOP Loans (in billions) (1)	\$ 64.9	\$ 77.5	\$ 81.3	\$ 86.0	\$ 82.2	\$ 85.6	\$ 86.3	\$ 90.5
Average Yield (2)	10.38%	10.04%	9.90%	9.60%	9.60%	9.61%	9.70%	9.63%
Total Net Interest Revenue (3)	\$ 1,592	\$ 1,591	\$ 1,863	\$ 1,867	\$ 1,785	\$ 1,788	\$ 1,849	\$ 1,854
As a % of Avg. Loans (3)	9.90%	9.59%	9.36%	9.05%	8.76%	8.61%	8.59%	8.47%
Net Credit Losses	\$ 455	\$ 467	\$ 448	\$ 539	\$ 633	\$ 611	\$ 611	\$ 592
As a % of Average Loans	2.83%	2.82%	2.25%	2.61%	3.11%	2.94%	2.84%	2.71%
Net Credit Margin (4)	\$ 1,401	\$ 1,415	\$ 1,740	\$ 1,670	\$ 1,461	\$ 1,466	\$ 1,564	\$ 1,610
As a % of Avg. Loans (4)	8.71%	8.53%	8.74%	8.09%	7.17%	7.06%	7.27%	7.36%
Loans 90+ Days Past Due	\$ 530	\$ 510	\$ 607	\$ 748	\$ 698	\$ 659	\$ 668	\$ 768
As a % of EOP Loans	0.82%	0.66%	0.75%	0.87%	0.85%	0.77%	0.77%	0.85%
Loans 30-89 Days Past Due	\$ 492	\$ 550	\$ 710	\$ 688	\$ 632	\$ 619	\$ 705	\$ 698
As a % of EOP Loans	0.76%	0.71%	0.87%	0.80%	0.77%	0.72%	0.82%	0.77%

**Citi-Branded Cards - Ex Hilton** (in millions of dollars, except as otherwise noted) (1) (5)  
Presented in This Supplement For Periods 4Q16 - 4Q17 Only

Total Revenues, Net of Interest Expense				\$ 2,175	\$ 2,057	\$ 2,043	\$ 2,139	\$ 2,186
Purchase Sales (in billions)				\$ 76.9	\$ 71.0	\$ 78.9	\$ 78.9	\$ 84.8
Average Loans (in billions) (1)				\$ 80.9	\$ 81.4	\$ 82.1	\$ 84.2	\$ 86.4
EOP Loans (in billions) (1)				\$ 84.7	\$ 81.0	\$ 84.4	\$ 85.1	\$ 90.5
Average Yield (2)				9.59%	9.59%	9.60%	9.69%	9.62%
Total Net Interest Revenue (3)				1,839	1,758	1,761	1,821	1,845
As a % of Avg. Loans (3)				9.04%	8.76%	8.60%	8.58%	8.47%

**Citi Retail Services Key Indicators** (in millions of dollars, except as otherwise noted) (1)

EOP Open Accounts	88.1	88.9	88.3	87.7	86.8	86.5	86.0	86.4
Purchase Sales (in billions)	\$ 16.9	\$ 20.1	\$ 19.7	\$ 23.2	\$ 16.9	\$ 20.6	\$ 20.0	\$ 23.6
Average Loans (in billions) (1)	\$ 44.0	\$ 42.7	\$ 43.6	\$ 44.9	\$ 45.3	\$ 44.5	\$ 45.6	\$ 46.9
EOP Loans (in billions) (1)	\$ 42.5	\$ 43.3	\$ 43.9	\$ 47.3	\$ 44.2	\$ 45.2	\$ 45.9	\$ 49.2
Average Yield (2)	16.92%	17.01%	17.06%	16.92%	17.14%	17.38%	17.51%	17.06%
Total Net Interest Revenue (3)	\$ 1,891	\$ 1,834	\$ 1,923	\$ 1,947	\$ 1,908	\$ 1,897	\$ 1,986	\$ 1,954
As a % of Avg. Loans (3)	17.29%	17.27%	17.55%	17.25%	17.08%	17.10%	17.28%	16.53%
Net Credit Losses	\$ 453	\$ 442	\$ 427	\$ 483	\$ 520	\$ 531	\$ 540	\$ 564
As a % of Average Loans	4.14%	4.16%	3.90%	4.28%	4.66%	4.79%	4.70%	4.77%
Net Credit Margin (4)	\$ 1,222	\$ 1,063	\$ 1,182	\$ 1,096	\$ 1,067	\$ 1,037	\$ 1,108	\$ 1,038
As a % of Avg. Loans (4)	11.17%	10.01%	10.79%	9.71%	9.55%	9.35%	9.64%	8.78%
Loans 90+ Days Past Due	\$ 665	\$ 619	\$ 664	\$ 761	\$ 735	\$ 693	\$ 772	\$ 845
As a % of EOP Loans	1.56%	1.43%	1.51%	1.61%	1.66%	1.53%	1.68%	1.72%
Loans 30-89 Days Past Due	\$ 688	\$ 669	\$ 750	\$ 777	\$ 730	\$ 730	\$ 836	\$ 830
As a % of EOP Loans	1.62%	1.55%	1.71%	1.64%	1.65%	1.62%	1.82%	1.69%

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

(2) Average yield is calculated as gross interest revenue earned on loans divided by average loans.

(3) Net interest revenue includes certain fees that are recorded as interest revenue.

(4) Net credit margin represents total revenues, net of interest expense, less net credit losses and policy benefits and claims.

(5) As previously announced, the Hilton Honors co-brand credit card partnership with Citi was scheduled to terminate as of year-end 2017. On October 23, 2017, Citi signed an agreement to sell the Hilton credit card portfolio (\$1.2 billion in outstanding loan balances in Citi-branded cards) to American Express. In connection with the sale agreement, the existing partnership was extended through the closing date. The sale closed in the first quarter of 2018 with a pretax gain of approximately \$150 million, which approximates one year of revenues from the portfolio; as these loans are intended for sale, they were reclassified as held-for-sale and recorded in Other assets as of November 1, 2017.

Reclassified to conform to the current period's presentation.

**GLOBAL CONSUMER BANKING**
**LATIN AMERICA (1) - PAGE 1**

(In millions of dollars, except as otherwise noted)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017	Full Year 2016	Full Year 2017
Net Interest Revenue	\$ 900	\$ 904	\$ 918	\$ 884	\$ 848	\$ 967	\$ 1,038	\$ 991	\$ 3,606	\$ 3,844
Non-Interest Revenue	341	343	339	342	319	341	350	368	1,365	1,378
<b>Total Revenues, Net of Interest Expense</b>	<b>1,241</b>	<b>1,247</b>	<b>1,257</b>	<b>1,226</b>	<b>1,167</b>	<b>1,308</b>	<b>1,388</b>	<b>1,359</b>	<b>4,971</b>	<b>5,222</b>
Total Operating Expenses	729	736	719	701	667	745	779	768	2,885	2,959
Net Credit Losses	278	260	254	248	253	277	295	292	1,040	1,117
Credit Reserve Build / (Release)	17	(2)	32	36	12	50	44	19	83	125
Provision for Unfunded Lending Commitments	1	1	-	(1)	-	(1)	(1)	1	1	(1)
Provision for Benefits and Claims	19	12	18	23	23	15	19	26	72	83
Provisions for Credit Losses and for Benefits and Claims (LLR & PBC)	315	271	304	306	288	341	357	338	1,196	1,324
Income from Continuing Operations before Taxes	197	240	234	219	212	222	252	253	890	939
Income Taxes	51	67	74	65	77	81	83	88	257	329
<b>Income from Continuing Operations</b>	<b>146</b>	<b>173</b>	<b>160</b>	<b>154</b>	<b>135</b>	<b>141</b>	<b>169</b>	<b>165</b>	<b>633</b>	<b>610</b>
Noncontrolling Interests	1	1	2	1	1	2	1	1	5	5
<b>Net Income</b>	<b>\$ 145</b>	<b>\$ 172</b>	<b>\$ 158</b>	<b>\$ 153</b>	<b>\$ 134</b>	<b>\$ 139</b>	<b>\$ 168</b>	<b>\$ 164</b>	<b>\$ 628</b>	<b>\$ 605</b>
Average Assets (in billions of dollars)	\$ 48	\$ 48	\$ 48	\$ 45	\$ 42	\$ 45	\$ 47	\$ 44	\$ 47	\$ 45
Return on Average Assets	1.21%	1.44%	1.31%	1.35%	1.29%	1.24%	1.42%	1.48%	1.34%	1.34%
Efficiency Ratio	59%	59%	57%	57%	57%	57%	56%	57%	58%	57%
<b>Net Credit Losses as a % of Average Loans</b>	<b>4.58%</b>	<b>4.30%</b>	<b>4.18%</b>	<b>4.20%</b>	<b>4.44%</b>	<b>4.36%</b>	<b>4.37%</b>	<b>4.51%</b>	<b>4.32%</b>	<b>4.42%</b>
<b>Revenue by Business</b>										
Retail Banking	\$ 868	\$ 863	\$ 892	\$ 870	\$ 850	\$ 939	\$ 992	\$ 971	\$ 3,493	\$ 3,752
Citi-Branded Cards	373	384	365	356	317	369	396	388	1,478	1,470
Total	<b>\$ 1,241</b>	<b>\$ 1,247</b>	<b>\$ 1,257</b>	<b>\$ 1,226</b>	<b>\$ 1,167</b>	<b>\$ 1,308</b>	<b>\$ 1,388</b>	<b>\$ 1,359</b>	<b>\$ 4,971</b>	<b>\$ 5,222</b>
<b>Net Credit Losses by Business</b>										
Retail Banking	\$ 134	\$ 137	\$ 132	\$ 138	\$ 137	\$ 151	\$ 143	\$ 153	\$ 541	\$ 584
Citi-Branded Cards	144	123	122	110	116	126	152	139	499	533
Total	<b>\$ 278</b>	<b>\$ 260</b>	<b>\$ 254</b>	<b>\$ 248</b>	<b>\$ 253</b>	<b>\$ 277</b>	<b>\$ 295</b>	<b>\$ 292</b>	<b>\$ 1,040</b>	<b>\$ 1,117</b>
<b>Income from Continuing Operations by Business</b>										
Retail Banking	\$ 89	\$ 96	\$ 83	\$ 84	\$ 90	\$ 91	\$ 129	\$ 116	\$ 352	\$ 426
Citi-Branded Cards	57	77	77	70	45	50	40	49	281	184
Total	<b>\$ 146</b>	<b>\$ 173</b>	<b>\$ 160</b>	<b>\$ 154</b>	<b>\$ 135</b>	<b>\$ 141</b>	<b>\$ 169</b>	<b>\$ 165</b>	<b>\$ 633</b>	<b>\$ 610</b>
<b>FX Translation Impact:</b>										
Total Revenue - as Reported	\$ 1,241	\$ 1,247	\$ 1,257	\$ 1,226	\$ 1,167	\$ 1,308	\$ 1,388	\$ 1,359	\$ 4,971	\$ 5,222
Impact of FX Translation (2)	(85)	(74)	(9)	50	39	(39)	(86)	-	(46)	-
Total Revenues - Ex-FX (2)	<b>\$ 1,156</b>	<b>\$ 1,173</b>	<b>\$ 1,248</b>	<b>\$ 1,276</b>	<b>\$ 1,206</b>	<b>\$ 1,269</b>	<b>\$ 1,302</b>	<b>\$ 1,359</b>	<b>\$ 4,925</b>	<b>\$ 5,222</b>
Total Operating Expenses - as Reported	\$ 729	\$ 736	\$ 719	\$ 701	\$ 667	\$ 745	\$ 779	\$ 768	\$ 2,885	\$ 2,959
Impact of FX Translation (2)	(36)	(35)	(4)	25	19	(18)	(40)	-	(20)	-
Total Operating Expenses - Ex-FX (2)	<b>\$ 693</b>	<b>\$ 701</b>	<b>\$ 715</b>	<b>\$ 726</b>	<b>\$ 686</b>	<b>\$ 727</b>	<b>\$ 739</b>	<b>\$ 768</b>	<b>\$ 2,865</b>	<b>\$ 2,959</b>
Provisions for LLR & PBC - as Reported	\$ 315	\$ 271	\$ 304	\$ 306	\$ 288	\$ 341	\$ 357	\$ 338	\$ 1,196	\$ 1,324
Impact of FX Translation (2)	(21)	(16)	(2)	14	10	(10)	(22)	-	(10)	-
Provisions for LLR & PBC - Ex-FX (2)	<b>\$ 294</b>	<b>\$ 255</b>	<b>\$ 302</b>	<b>\$ 320</b>	<b>\$ 298</b>	<b>\$ 331</b>	<b>\$ 335</b>	<b>\$ 338</b>	<b>\$ 1,186</b>	<b>\$ 1,324</b>
Net Income - as Reported	\$ 145	\$ 172	\$ 158	\$ 153	\$ 134	\$ 139	\$ 168	\$ 164	\$ 628	\$ 605
Impact of FX Translation (2)	(18)	(18)	(2)	8	6	(6)	(14)	-	(9)	-
Net Income - Ex-FX (2)	<b>\$ 127</b>	<b>\$ 154</b>	<b>\$ 156</b>	<b>\$ 161</b>	<b>\$ 140</b>	<b>\$ 133</b>	<b>\$ 154</b>	<b>\$ 164</b>	<b>\$ 619</b>	<b>\$ 605</b>

(1) Latin America GCB consists of Cit's consumer banking operations in Mexico.

(2) Reflects the impact of foreign currency (FX) translation into U.S. Dollars at the fourth quarter of 2017 and full year 2017 average exchange rates for all periods presented.

Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)								
Branches (actual)	1,493	1,491	1,494	1,494	1,499	1,496	1,497	1,479
Accounts (in millions)	26.3	26.6	27.7	27.6	27.9	28.0	27.6	27.7
Average Deposits	\$ 26.1	\$ 25.9	\$ 25.7	\$ 25.2	\$ 25.3	\$ 27.8	\$ 28.8	\$ 27.8
Investment Sales	\$ 5.7	\$ 6.1	\$ 5.9	\$ 5.9	\$ 5.5	\$ 5.7	\$ 6.8	\$ 6.0
Investment AUMs	\$ 34.3	\$ 32.4	\$ 31.0	\$ 28.9	\$ 32.5	\$ 34.1	\$ 34.8	\$ 32.1
Average Loans	\$ 19.2	\$ 19.2	\$ 19.1	\$ 18.5	\$ 18.3	\$ 20.2	\$ 21.2	\$ 20.3
EOP Loans:								
Mortgages	\$ 4.6	\$ 4.2	\$ 4.1	\$ 3.9	\$ 4.4	\$ 4.6	\$ 4.6	\$ 4.1
Commercial Banking	8.7	8.6	8.5	8.5	9.2	9.9	10.3	10.0
Personal and Other	6.5	6.3	6.1	5.6	6.1	6.5	6.1	5.8
Total EOP Loans	\$ 19.8	\$ 19.1	\$ 18.7	\$ 18.0	\$ 19.7	\$ 21.0	\$ 21.0	\$ 19.9
Total Net Interest Revenue (in millions) (1)	\$ 590	\$ 588	\$ 615	\$ 596	\$ 587	\$ 669	\$ 703	\$ 672
As a % of Average Loans (1)	12.36%	12.32%	12.81%	12.82%	13.01%	13.28%	13.16%	13.13%
Net Credit Losses (in millions)	\$ 134	\$ 137	\$ 132	\$ 138	\$ 137	\$ 151	\$ 143	\$ 153
As a % of Average Loans	2.81%	2.87%	2.75%	2.97%	3.04%	3.00%	2.68%	2.99%
Loans 90+ Days Past Due (in millions)	\$ 172	\$ 157	\$ 160	\$ 136	\$ 141	\$ 150	\$ 151	\$ 130
As a % of EOP Loans	0.87%	0.82%	0.86%	0.76%	0.72%	0.71%	0.72%	0.65%
Loans 30-89 Days Past Due (in millions)	\$ 256	\$ 197	\$ 196	\$ 185	\$ 246	\$ 216	\$ 244	\$ 195
As a % of EOP Loans	1.29%	1.03%	1.05%	1.03%	1.25%	1.03%	1.16%	0.98%
<b>Citi-Branded Cards Key Indicators</b> (in billions of dollars, except as otherwise noted)								
EOP Open Accounts (in millions)	5.6	5.7	5.8	5.8	5.7	5.7	5.7	5.6
Purchase Sales (in billions)	\$ 3.7	\$ 3.8	\$ 3.8	\$ 4.0	\$ 3.6	\$ 4.1	\$ 4.2	\$ 4.5
Average Loans (in billions) (2)	\$ 5.2	\$ 5.1	\$ 5.1	\$ 5.0	\$ 4.8	\$ 5.3	\$ 5.6	\$ 5.4
EOP Loans (in billions) (2)	\$ 5.3	\$ 5.0	\$ 4.9	\$ 4.8	\$ 5.2	\$ 5.5	\$ 5.6	\$ 5.4
Average Yield (3)	23.14%	23.34%	23.25%	23.31%	23.36%	23.81%	24.01%	24.18%
Total Net Interest Revenue (in millions) (4)	\$ 310	\$ 316	\$ 303	\$ 288	\$ 261	\$ 298	\$ 335	\$ 319
As a % of Average Loans (4)	23.98%	24.92%	23.64%	22.91%	22.05%	22.55%	23.73%	23.44%
Net Credit Losses (in millions)	\$ 144	\$ 123	\$ 122	\$ 110	\$ 116	\$ 126	\$ 152	\$ 139
As a % of Average Loans	11.14%	9.70%	9.52%	8.75%	9.80%	9.54%	10.77%	10.21%
Net Credit Margin (in millions) (5)	\$ 229	\$ 261	\$ 243	\$ 246	\$ 201	\$ 245	\$ 249	\$ 253
As a % of Average Loans (5)	17.71%	20.58%	18.96%	19.57%	16.98%	18.54%	17.64%	18.59%
Loans 90+ Days Past Due (in millions)	\$ 149	\$ 145	\$ 131	\$ 130	\$ 137	\$ 161	\$ 159	\$ 151
As a % of EOP Loans	2.81%	2.90%	2.67%	2.71%	2.63%	2.93%	2.84%	2.80%
Loans 30-89 Days Past Due (in millions)	\$ 152	\$ 137	\$ 131	\$ 125	\$ 145	\$ 151	\$ 163	\$ 153
As a % of EOP Loans	2.87%	2.74%	2.67%	2.60%	2.79%	2.75%	2.91%	2.83%

- (1) Also includes net interest revenue related to the region's average 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 on loans 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.

**GLOBAL CONSUMER BANKING**
**ASIA (1) - PAGE 1**

(In millions of dollars, except as otherwise noted)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017	Full Year 2016	Full Year 2017
Net Interest Revenue	\$ 1,112	\$ 1,126	\$ 1,142	\$ 1,115	\$ 1,114	\$ 1,161	\$ 1,208	\$ 1,219	\$ 4,495	\$ 4,702
Non-Interest Revenue	555	617	628	594	620	658	677	689	2,394	2,644
<b>Total Revenues, Net of Interest Expense</b>	<b>1,667</b>	<b>1,743</b>	<b>1,770</b>	<b>1,709</b>	<b>1,734</b>	<b>1,819</b>	<b>1,885</b>	<b>1,908</b>	<b>6,889</b>	<b>7,346</b>
Total Operating Expenses	1,209	1,168	1,148	1,150	1,187	1,194	1,191	1,227	4,675	4,799
Net Credit Losses	160	160	168	163	160	157	170	162	651	649
Credit Reserve Build / (Release)	(11)	(24)	(4)	11	13	(26)	(21)	5	(28)	(29)
Provision for Unfunded Lending Commitments	-	-	(3)	(1)	(1)	(2)	(1)	(1)	(4)	(5)
Provision for Benefits and Claims	-	-	-	-	-	-	-	-	-	-
Provisions for Credit Losses and for Benefits and Claims (LLR & PBC)	149	136	161	173	172	129	148	166	619	615
Income from Continuing Operations before Taxes	309	439	461	386	375	496	546	515	1,595	1,932
Income Taxes	103	147	157	129	126	166	187	175	536	654
<b>Income from Continuing Operations</b>	<b>206</b>	<b>292</b>	<b>304</b>	<b>257</b>	<b>249</b>	<b>330</b>	<b>359</b>	<b>340</b>	<b>1,059</b>	<b>1,278</b>
Noncontrolling Interests	1	1	1	1	-	2	1	2	4	5
<b>Net Income</b>	<b>\$ 205</b>	<b>\$ 291</b>	<b>\$ 303</b>	<b>\$ 256</b>	<b>\$ 249</b>	<b>\$ 328</b>	<b>\$ 358</b>	<b>\$ 338</b>	<b>\$ 1,055</b>	<b>\$ 1,273</b>
Average Assets (in billions)	\$ 117	\$ 118	\$ 121	\$ 120	\$ 123	\$ 125	\$ 124	\$ 125	\$ 119	\$ 124
Return on Average Assets	0.70%	0.99%	1.00%	0.85%	0.82%	1.05%	1.15%	1.07%	0.89%	1.03%
Efficiency Ratio	73%	67%	65%	67%	68%	66%	63%	64%	68%	65%
<b>Net Credit Losses as a % of Average Loans</b>	<b>0.76%</b>	<b>0.76%</b>	<b>0.78%</b>	<b>0.79%</b>	<b>0.78%</b>	<b>0.74%</b>	<b>0.78%</b>	<b>0.73%</b>	<b>0.77%</b>	<b>0.76%</b>
<b>Revenue by Business</b>										
Retail Banking	\$ 1,045	\$ 1,083	\$ 1,099	\$ 1,043	\$ 1,068	\$ 1,096	\$ 1,163	\$ 1,138	\$ 4,270	\$ 4,465
Citi-Branded Cards	622	660	671	666	666	723	722	770	2,619	2,881
Total	<b>\$ 1,667</b>	<b>\$ 1,743</b>	<b>\$ 1,770</b>	<b>\$ 1,709</b>	<b>\$ 1,734</b>	<b>\$ 1,819</b>	<b>\$ 1,885</b>	<b>\$ 1,908</b>	<b>\$ 6,889</b>	<b>\$ 7,346</b>
<b>Net Credit Losses by Business</b>										
Retail Banking	\$ 62	\$ 61	\$ 73	\$ 65	\$ 62	\$ 54	\$ 69	\$ 60	\$ 261	\$ 245
Citi-Branded Cards	98	99	95	98	98	103	101	102	390	404
Total	<b>\$ 160</b>	<b>\$ 160</b>	<b>\$ 168</b>	<b>\$ 163</b>	<b>\$ 160</b>	<b>\$ 157</b>	<b>\$ 170</b>	<b>\$ 162</b>	<b>\$ 651</b>	<b>\$ 649</b>
<b>Income from Continuing Operations by Business</b>										
Retail Banking	\$ 110	\$ 198	\$ 184	\$ 160	\$ 171	\$ 198	\$ 248	\$ 201	\$ 652	\$ 818
Citi-Branded Cards	96	94	120	97	78	132	111	139	407	460
Total	<b>\$ 206</b>	<b>\$ 292</b>	<b>\$ 304</b>	<b>\$ 257</b>	<b>\$ 249</b>	<b>\$ 330</b>	<b>\$ 359</b>	<b>\$ 340</b>	<b>\$ 1,059</b>	<b>\$ 1,278</b>
<b>FX Translation Impact:</b>										
Total Revenue - as Reported	\$ 1,667	\$ 1,743	\$ 1,770	\$ 1,709	\$ 1,734	\$ 1,819	\$ 1,885	\$ 1,908	\$ 6,889	\$ 7,346
Impact of FX Translation (2)	59	38	26	59	38	25	8	-	113	-
Total Revenues - Ex-FX (2)	<b>\$ 1,726</b>	<b>\$ 1,781</b>	<b>\$ 1,796</b>	<b>\$ 1,768</b>	<b>\$ 1,772</b>	<b>\$ 1,844</b>	<b>\$ 1,893</b>	<b>\$ 1,908</b>	<b>\$ 7,002</b>	<b>\$ 7,346</b>
Total Operating Expenses - as Reported	\$ 1,209	\$ 1,168	\$ 1,148	\$ 1,150	\$ 1,187	\$ 1,194	\$ 1,191	\$ 1,227	\$ 4,675	\$ 4,799
Impact of FX Translation (2)	45	27	19	45	30	18	9	-	77	-
Total Operating Expenses - Ex-FX (2)	<b>\$ 1,254</b>	<b>\$ 1,195</b>	<b>\$ 1,167</b>	<b>\$ 1,195</b>	<b>\$ 1,217</b>	<b>\$ 1,212</b>	<b>\$ 1,200</b>	<b>\$ 1,227</b>	<b>\$ 4,752</b>	<b>\$ 4,799</b>
Provisions for LLR & PBC - as Reported	\$ 149	\$ 136	\$ 161	\$ 173	\$ 172	\$ 129	\$ 148	\$ 166	\$ 619	\$ 615
Impact of FX Translation (2)	4	2	1	7	4	2	-	-	9	-
Provisions for LLR & PBC - Ex-FX (2)	<b>\$ 153</b>	<b>\$ 138</b>	<b>\$ 162</b>	<b>\$ 180</b>	<b>\$ 176</b>	<b>\$ 131</b>	<b>\$ 148</b>	<b>\$ 166</b>	<b>\$ 628</b>	<b>\$ 615</b>
Net Income - as Reported	\$ 205	\$ 291	\$ 303	\$ 256	\$ 249	\$ 328	\$ 358	\$ 338	\$ 1,055	\$ 1,273
Impact of FX Translation (2)	6	6	4	5	3	4	-	-	17	-
Net Income - Ex-FX (2)	<b>\$ 211</b>	<b>\$ 297</b>	<b>\$ 307</b>	<b>\$ 261</b>	<b>\$ 252</b>	<b>\$ 332</b>	<b>\$ 358</b>	<b>\$ 338</b>	<b>\$ 1,072</b>	<b>\$ 1,273</b>

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

(2) Reflects the impact of foreign currency (FX) translation into U.S. Dollars at the fourth quarter of 2017 and full year 2017 average exchange rates for all periods presented.

Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)								
Branches (actual)	448	430	427	401	397	379	282	278
Accounts (in millions)	17.2	17.0	16.8	16.5	16.4	16.3	16.2	16.0
Average Deposits	\$ 87.2	\$ 89.4	\$ 91.6	\$ 89.9	\$ 92.7	\$ 94.3	\$ 95.2	\$ 96.0
Investment Sales	\$ 6.1	\$ 7.5	\$ 8.6	\$ 7.3	\$ 9.2	\$ 9.6	\$ 11.8	\$ 10.7
Investment AUMs	\$ 56.1	\$ 56.1	\$ 56.8	\$ 55.8	\$ 59.1	\$ 62.0	\$ 64.8	\$ 68.5
Average Loans	\$ 67.5	\$ 67.5	\$ 67.9	\$ 64.6	\$ 65.1	\$ 66.5	\$ 67.4	\$ 68.8
EOP Loans:								
Mortgages	\$ 34.7	\$ 33.5	\$ 33.3	\$ 31.3	\$ 32.5	\$ 32.5	\$ 32.6	\$ 33.3
Commercial Banking	14.8	15.2	15.8	14.5	15.5	15.7	15.8	16.8
Personal and Other	19.2	18.8	19.0	17.2	18.2	18.6	19.1	19.9
Total EOP Loans	\$ 68.7	\$ 67.5	\$ 68.1	\$ 63.0	\$ 66.2	\$ 66.8	\$ 67.5	\$ 70.0
Total Net Interest Revenue (in millions) (2)	\$ 668	\$ 668	\$ 670	\$ 644	\$ 641	\$ 669	\$ 690	\$ 695
As a % of Average Loans (2)	3.98%	3.98%	3.93%	3.97%	3.99%	4.04%	4.06%	4.01%
Net Credit Losses (in millions)	\$ 62	\$ 61	\$ 73	\$ 65	\$ 62	\$ 54	\$ 69	\$ 60
As a % of Average Loans	0.37%	0.36%	0.43%	0.40%	0.39%	0.33%	0.41%	0.35%
Loans 90+ Days Past Due (in millions)	\$ 174	\$ 178	\$ 163	\$ 157	\$ 165	\$ 172	\$ 171	\$ 186
As a % of EOP Loans	0.25%	0.26%	0.24%	0.25%	0.25%	0.26%	0.25%	0.27%
Loans 30-89 Days Past Due (in millions)	\$ 339	\$ 346	\$ 328	\$ 327	\$ 342	\$ 340	\$ 291	\$ 321
As a % of EOP Loans	0.49%	0.51%	0.48%	0.52%	0.52%	0.51%	0.43%	0.46%
<b>Citi-Branded Cards Key Indicators</b> (in billions of dollars, except as otherwise noted)								
EOP Open Accounts (in millions)	16.6	16.6	16.4	16.3	16.7	16.7	16.6	16.4
Purchase Sales (in billions)	\$ 18.1	\$ 18.7	\$ 18.7	\$ 19.4	\$ 19.2	\$ 20.1	\$ 20.3	\$ 21.9
Average Loans (in billions) (3)	\$ 17.4	\$ 17.4	\$ 17.6	\$ 17.3	\$ 18.1	\$ 18.4	\$ 18.8	\$ 19.1
EOP Loans (in billions) (3)	\$ 17.6	\$ 17.6	\$ 17.7	\$ 17.5	\$ 18.3	\$ 18.8	\$ 18.8	\$ 19.8
Average Yield (4)	12.51%	12.70%	12.82%	12.92%	12.87%	12.84%	12.71%	12.67%
Total Net Interest Revenue (in millions) (5)	\$ 444	\$ 458	\$ 472	\$ 471	\$ 473	\$ 492	\$ 518	\$ 524
As a % of Average Loans (6)	10.26%	10.59%	10.67%	10.83%	10.60%	10.73%	10.93%	10.88%
Net Credit Losses (in millions)	\$ 98	\$ 99	\$ 95	\$ 98	\$ 98	\$ 103	\$ 101	\$ 102
As a % of Average Loans	2.27%	2.29%	2.15%	2.25%	2.20%	2.25%	2.13%	2.12%
Net Credit Margin (in millions) (6)	\$ 524	\$ 561	\$ 576	\$ 568	\$ 568	\$ 620	\$ 621	\$ 668
As a % of Average Loans (6)	12.11%	12.97%	13.02%	13.06%	12.73%	13.52%	13.11%	13.88%
Loans 90+ Days Past Due	\$ 180	\$ 176	\$ 185	\$ 180	\$ 183	\$ 193	\$ 191	\$ 199
As a % of EOP Loans	1.02%	1.00%	1.05%	1.03%	1.00%	1.03%	1.02%	1.01%
Loans 30-89 Days Past Due	\$ 235	\$ 227	\$ 240	\$ 224	\$ 232	\$ 251	\$ 254	\$ 259
As a % of EOP Loans	1.34%	1.29%	1.36%	1.28%	1.27%	1.34%	1.35%	1.31%

- (1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.
- (2) Also includes net interest revenue related to the region's average deposit balances in excess of the average loan portfolio.
- (3) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.
- (4) Average yield is gross interest revenue earned on loans divided by average loans.
- (5) Net interest revenue includes certain fees that are recorded as interest revenue.
- (6) 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.

**INSTITUTIONAL CLIENTS GROUP**

(In millions of dollars, except as otherwise noted)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017 <sup>(1)</sup>	Full Year 2016	Full Year 2017
Commissions and Fees	\$ 1,033	\$ 992	\$ 977	\$ 996	\$ 1,024	\$ 1,106	\$ 1,100	\$ 1,088	\$ 3,998	\$ 4,318
Administration and Other Fiduciary Fees	604	641	601	602	635	674	688	671	2,448	2,668
Investment Banking	785	1,082	971	1,030	1,110	1,243	1,163	1,145	3,868	4,661
Principal Transactions	1,633	1,971	2,134	1,832	2,731	2,151	1,827	1,303	7,570	8,012
Other(2)(3)	(6)	49	(123)	(63)	1	246	704	228	(143)	1,179
Total Non-Interest Revenue	4,049	4,735	4,560	4,397	5,501	5,420	5,482	4,435	17,741	20,838
Net Interest Revenue (including Dividends)	4,010	4,141	4,089	3,959	3,818	4,001	3,948	3,869	16,199	15,636
<b>Total Revenues, Net of Interest Expense</b>	<b>8,059</b>	<b>8,876</b>	<b>8,649</b>	<b>8,356</b>	<b>9,319</b>	<b>9,421</b>	<b>9,430</b>	<b>8,304</b>	<b>33,940</b>	<b>36,474</b>
Total Operating Expenses	5,036	4,950	4,877	4,806	5,138	5,227	5,138	4,912	19,669	20,415
Net Credit Losses	211	141	45	119	25	71	44	225	516	365
Credit Reserve Build / (Release)	108	(26)	(93)	(53)	(176)	(15)	(38)	8	(64)	(221)
Provision for Unfunded Lending Commitments	71	(33)	(42)	38	(54)	31	(170)	34	34	(159)
Provision for Benefits and Claims	-	-	-	-	-	-	-	-	-	-
Provisions for Credit Losses and for Benefits and Claims	390	82	(90)	104	(205)	87	(164)	267	486	(15)
Income from Continuing Operations before Taxes	2,633	3,844	3,862	3,446	4,386	4,107	4,456	3,125	13,785	16,074
Income Taxes	764	1,229	1,202	1,065	1,375	1,327	1,394	2,912	4,260	7,008
<b>Income from Continuing Operations</b>	<b>1,869</b>	<b>2,615</b>	<b>2,660</b>	<b>2,381</b>	<b>3,011</b>	<b>2,780</b>	<b>3,062</b>	<b>213</b>	<b>9,525</b>	<b>9,066</b>
Noncontrolling Interests	10	19	19	12	15	18	14	10	58	57
<b>Net Income</b>	<b>\$ 1,859</b>	<b>\$ 2,598</b>	<b>\$ 2,641</b>	<b>\$ 2,369</b>	<b>\$ 2,996</b>	<b>\$ 2,762</b>	<b>\$ 3,048</b>	<b>\$ 203</b>	<b>\$ 9,467</b>	<b>\$ 9,009</b>
EOP Assets (in billions)	\$ 1,293	\$ 1,303	\$ 1,303	\$ 1,277	\$ 1,314	\$ 1,353	\$ 1,370	\$ 1,336	\$ 1,277	\$ 1,336
Average Assets (in billions)	\$ 1,272	\$ 1,300	\$ 1,310	\$ 1,310	\$ 1,318	\$ 1,360	\$ 1,369	\$ 1,385	\$ 1,298	\$ 1,358
Return on Average Assets (ROA)	0.59%	0.80%	0.80%	0.72%	0.92%	0.81%	0.88%	0.06%	0.73%	0.66%
ROA (Excluding CVA/DVA) (4)(5)	0.59%	0.80%	0.80%	0.72%	0.92%	0.81%	0.88%	0.06%	0.73%	0.66%
Efficiency Ratio	62%	56%	56%	58%	55%	55%	54%	59%	58%	56%
<b>Revenue by Region</b>										
North America	\$ 3,039	\$ 3,461	\$ 3,253	\$ 3,014	\$ 3,522	\$ 3,646	\$ 3,709	\$ 3,046	\$ 12,767	\$ 13,923
EMEA	2,201	2,614	2,547	2,650	2,854	2,881	2,703	2,441	10,012	10,879
Latin America	994	1,065	1,044	1,022	1,169	1,086	1,099	1,031	4,125	4,385
Asia	1,825	1,736	1,805	1,670	1,774	1,808	1,919	1,786	7,036	7,287
Total	\$ 8,059	\$ 8,876	\$ 8,649	\$ 8,356	\$ 9,319	\$ 9,421	\$ 9,430	\$ 8,304	\$ 33,940	\$ 36,474
CVA/DVA for Periods Prior to 1Q16 (excluded as applicable in lines above) (4)(5)	-	-	-	-	-	-	-	-	-	-
<b>Total Revenues, net of Interest Expense</b>	<b>\$ 8,059</b>	<b>\$ 8,876</b>	<b>\$ 8,649</b>	<b>\$ 8,356</b>	<b>\$ 9,319</b>	<b>\$ 9,421</b>	<b>\$ 9,430</b>	<b>\$ 8,304</b>	<b>\$ 33,940</b>	<b>\$ 36,474</b>
<b>Income (loss) from Continuing Operations by Region</b>										
North America	\$ 551	\$ 1,010	\$ 1,072	\$ 882	\$ 1,077	\$ 1,088	\$ 1,298	\$ (1,108)	\$ 3,515	\$ 2,355
EMEA	369	690	644	642	862	786	753	431	2,345	2,832
Latin America	330	392	389	343	482	341	388	333	1,454	1,544
Asia	619	523	555	514	590	565	623	557	2,211	2,335
Total	\$ 1,869	\$ 2,615	\$ 2,660	\$ 2,381	\$ 3,011	\$ 2,780	\$ 3,062	\$ 213	\$ 9,525	\$ 9,066
CVA/DVA (after-tax) for Periods Prior to 1Q16 (excluded as applicable in lines above)	-	-	-	-	-	-	-	-	-	-
<b>Income from Continuing Operations</b>	<b>\$ 1,869</b>	<b>\$ 2,615</b>	<b>\$ 2,660</b>	<b>\$ 2,381</b>	<b>\$ 3,011</b>	<b>\$ 2,780</b>	<b>\$ 3,062</b>	<b>\$ 213</b>	<b>\$ 9,525</b>	<b>\$ 9,066</b>
<b>Average Loans by Region (in billions)</b>										
North America	\$ 139	\$ 143	\$ 145	\$ 149	\$ 146	\$ 150	\$ 152	\$ 157	\$ 145	\$ 151
EMEA	63	67	68	66	65	67	71	73	66	69
Latin America	36	35	36	34	34	35	34	33	35	34
Asia	57	59	58	55	57	61	64	65	57	62
Total	\$ 295	\$ 304	\$ 307	\$ 304	\$ 302	\$ 313	\$ 321	\$ 328	\$ 303	\$ 316
<b>EOP Deposits by Region (in billions)</b>										
North America	\$ 270	\$ 275	\$ 276	\$ 282	\$ 287	\$ 280	\$ 290	\$ 296		
EMEA	166	162	170	164	161	170	172	174		
Latin America	28	25	26	26	28	27	26	25		
Asia	145	147	147	140	144	147	152	145		
Total	\$ 609	\$ 609	\$ 619	\$ 612	\$ 620	\$ 624	\$ 640	\$ 640		
<b>EOP Deposits by Business (in billions)</b>										
Treasury and Trade Solutions	\$ 417	\$ 407	\$ 417	\$ 412	\$ 417	\$ 421	\$ 428	\$ 432		
All Other ICG Businesses	192	202	202	200	203	203	212	208		
Total	\$ 609	\$ 609	\$ 619	\$ 612	\$ 620	\$ 624	\$ 640	\$ 640		

(1) See footnote 1 on page 1.

(2) Third quarter of 2017 includes the \$580 million gain on the sale of a fixed income analytics business.

(3) The full year of 2016 includes a charge of approximately \$180 million, primarily reflecting the write-down of Citi's net investment in Venezuela as a result of changes in the exchange rate during the 2016 first quarter

(4) For all periods prior to the first quarter of 2016, ROA excluding CVA/DVA is defined as annualized net income (less CVA/DVA), divided by average assets. See above for after-tax CVA/DVA for each period presented

(5) See footnote 2 on page 4.

Reclassified to conform to the current period's presentation.



**INSTITUTIONAL CLIENTS GROUP**  
**REVENUES BY BUSINESS**  
(In millions of dollars, except as otherwise noted)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017	Full Year 2016	Full Year 2017
<b>Revenue Details:</b>										
Investment Banking:										
Advisory	\$ 230	\$ 241	\$ 242	\$ 300	\$ 249	\$ 318	\$ 240	\$ 316	\$ 1,013	\$ 1,123
Equity Underwriting	126	181	153	203	250	309	311	251	663	1,121
Debt Underwriting	547	833	726	670	763	908	729	726	2,776	3,126
Total Investment Banking	903	1,255	1,121	1,173	1,262	1,535	1,280	1,293	4,452	5,370
Treasury and Trade Solutions	1,933	2,030	2,018	2,041	2,108	2,106	2,185	2,236	8,022	8,635
Corporate Lending - Excluding Gain/(Loss) on Loan Hedges	453	387	443	451	438	481	506	513	1,734	1,938
Private Bank	689	678	685	676	749	793	790	776	2,728	3,108
<b>Total Banking Revenues (Ex-Gain/(Loss) on Loan Hedges) (1)</b>	<b>\$ 3,978</b>	<b>\$ 4,350</b>	<b>\$ 4,267</b>	<b>\$ 4,341</b>	<b>\$ 4,557</b>	<b>\$ 4,915</b>	<b>\$ 4,761</b>	<b>\$ 4,818</b>	<b>\$ 16,936</b>	<b>\$ 19,051</b>
Corporate Lending - Gain/(Loss) on Loan Hedges (1)	(66)	(203)	(218)	(107)	(115)	9	(48)	21	(594)	(133)
<b>Total Banking Revenues including G(L) on Loan Hedges (1)</b>	<b>\$ 3,912</b>	<b>\$ 4,147</b>	<b>\$ 4,049</b>	<b>\$ 4,234</b>	<b>\$ 4,442</b>	<b>\$ 4,924</b>	<b>\$ 4,713</b>	<b>\$ 4,839</b>	<b>\$ 16,342</b>	<b>\$ 18,918</b>
Fixed Income Markets	\$ 3,098	\$ 3,487	\$ 3,478	\$ 3,000	\$ 3,678	\$ 3,274	\$ 2,936	\$ 2,463	\$ 13,063	\$ 12,351
Equity Markets	726	808	685	714	802	725	785	567	2,933	2,879
Securities Services	568	536	541	536	552	594	608	612	2,181	2,366
Other (2)(3)	(245)	(102)	(104)	(128)	(155)	(96)	388	(177)	(579)	(40)
<b>Total Markets and Securities Services</b>	<b>\$ 4,147</b>	<b>\$ 4,729</b>	<b>\$ 4,600</b>	<b>\$ 4,122</b>	<b>\$ 4,877</b>	<b>\$ 4,497</b>	<b>\$ 4,717</b>	<b>\$ 3,465</b>	<b>\$ 17,598</b>	<b>\$ 17,556</b>
<b>Total ICG (Ex-CVA/DVA) (4)</b>	<b>\$ 8,059</b>	<b>\$ 8,876</b>	<b>\$ 8,649</b>	<b>\$ 8,356</b>	<b>\$ 9,319</b>	<b>\$ 9,421</b>	<b>\$ 9,430</b>	<b>\$ 8,304</b>	<b>\$ 33,940</b>	<b>\$ 36,474</b>
CVA/DVA for Periods Prior to 1Q16 (excluded as applicable in lines above) (4)	-	-	-	-	-	-	-	-	-	-
<b>Total Revenues, net of Interest Expense</b>	<b>\$ 8,059</b>	<b>\$ 8,876</b>	<b>\$ 8,649</b>	<b>\$ 8,356</b>	<b>\$ 9,319</b>	<b>\$ 9,421</b>	<b>\$ 9,430</b>	<b>\$ 8,304</b>	<b>\$ 33,940</b>	<b>\$ 36,474</b>
<b>Taxable-equivalent adjustments (5)</b>	<b>\$ 166</b>	<b>\$ 144</b>	<b>\$ 162</b>	<b>\$ 169</b>	<b>\$ 189</b>	<b>\$ 177</b>	<b>\$ 176</b>	<b>\$ 174</b>	<b>\$ 641</b>	<b>\$ 716</b>
<b>Total ICG Revenues including taxable-equivalent adjustments (5)</b>	<b>\$ 8,225</b>	<b>\$ 9,020</b>	<b>\$ 8,811</b>	<b>\$ 8,525</b>	<b>\$ 9,508</b>	<b>\$ 9,598</b>	<b>\$ 9,606</b>	<b>\$ 8,478</b>	<b>\$ 34,581</b>	<b>\$ 37,190</b>
Commissions and Fees	\$ 130	\$ 119	\$ 119	\$ 130	\$ 142	\$ 158	\$ 171	\$ 170	\$ 498	\$ 641
Principal Transactions (6)	1,378	1,799	1,872	1,631	2,360	1,935	1,592	1,108	6,680	6,995
Other	217	214	173	(9)	151	183	130	132	595	596
Total Non-Interest Revenue	\$ 1,725	\$ 2,132	\$ 2,164	\$ 1,752	\$ 2,653	\$ 2,276	\$ 1,893	\$ 1,410	\$ 7,773	\$ 8,232
Net Interest Revenue	1,373	1,355	1,314	1,248	1,025	998	1,043	1,053	5,290	4,119
<b>Total Fixed Income Markets</b>	<b>\$ 3,098</b>	<b>\$ 3,487</b>	<b>\$ 3,478</b>	<b>\$ 3,000</b>	<b>\$ 3,678</b>	<b>\$ 3,274</b>	<b>\$ 2,936</b>	<b>\$ 2,463</b>	<b>\$ 13,063</b>	<b>\$ 12,351</b>
Rates and Currencies	\$ 2,257	\$ 2,486	\$ 2,397	\$ 2,241	\$ 2,530	\$ 2,254	\$ 2,189	\$ 1,912	\$ 9,381	\$ 8,885
Spread Products / Other Fixed Income	841	1,001	1,081	759	1,148	1,020	747	551	3,682	3,466
<b>Total Fixed Income Markets</b>	<b>\$ 3,098</b>	<b>\$ 3,487</b>	<b>\$ 3,478</b>	<b>\$ 3,000</b>	<b>\$ 3,678</b>	<b>\$ 3,274</b>	<b>\$ 2,936</b>	<b>\$ 2,463</b>	<b>\$ 13,063</b>	<b>\$ 12,351</b>
Commissions and Fees	\$ 366	\$ 329	\$ 313	\$ 330	\$ 326	\$ 323	\$ 309	\$ 313	\$ 1,338	\$ 1,271
Principal Transactions (6)	71	(26)	66	107	189	(1)	211	79	218	478
Other	2	127	4	6	9	(6)	(5)	9	139	7
Total Non-Interest Revenue	\$ 439	\$ 430	\$ 383	\$ 443	\$ 524	\$ 316	\$ 515	\$ 401	\$ 1,695	\$ 1,756
Net Interest Revenue	287	378	302	271	278	409	270	166	1,238	1,123
<b>Total Equity Markets</b>	<b>\$ 726</b>	<b>\$ 808</b>	<b>\$ 685</b>	<b>\$ 714</b>	<b>\$ 802</b>	<b>\$ 725</b>	<b>\$ 785</b>	<b>\$ 567</b>	<b>\$ 2,933</b>	<b>\$ 2,879</b>

(1) Credit derivatives are used to economically hedge a portion of the corporate loan portfolio that includes both accrual loans and loans at fair value. Gain/(loss) on loan hedges includes the mark-to-market on the credit derivatives partially offset by the mark-to-market on the loans in the portfolio that are at fair value. Hedges on accrual loans reflect the mark-to-market on credit derivatives used to economically hedge the corporate loan accrual portfolio. The fixed premium costs of these hedges are netted against the corporate lending revenues to reflect the cost of credit protection. Citigroup's results of operations excluding the impact of gain/(loss) on loan hedges are non-GAAP financial measures.

(2) Third quarter of 2017 includes the \$580 million gain on the sale of a fixed income analytics business.

(3) The full year of 2016 includes a charge of approximately \$180 million, primarily reflecting the write-down of Citi's net investment in Venezuela as a result of changes in the exchange rate during the 2016 first quarter.

(4) See footnote 2 on page 4.

(5) Primarily relates to income tax credits related to affordable housing and alternative energy investments as well as tax exempt income from municipal bond investments.

(6) Excludes principal transactions revenues of ICG businesses other than Markets, primarily treasury and trade solutions and the private bank.

Reclassified to conform to the current period's presentation.

**CORPORATE / OTHER <sup>(1)</sup>**

(In millions of dollars, except as otherwise noted)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017 <sup>(2)</sup>	Full Year 2016	Full Year 2017
Net Interest Revenue	\$ 905	\$ 833	\$ 723	\$ 584	\$ 558	\$ 497	\$ 516	\$ 429	\$ 3,045	\$ 2,000
Non-interest revenue	1,070	377	443	298	643	164	3	322	2,188	1,132
<b>Total Revenues, Net of Interest Expense</b>	<b>1,975</b>	<b>1,210</b>	<b>1,166</b>	<b>882</b>	<b>1,201</b>	<b>661</b>	<b>519</b>	<b>751</b>	<b>5,233</b>	<b>3,132</b>
Total Operating Expenses	1,266	1,325	1,306	1,145	1,134	996	827	857	5,042	3,814
Net Credit Losses	142	101	131	61	81	24	29	15	435	149
Credit Reserve Build / (Release)	(31)	(223)	(122)	(80)	(35)	(154)	(79)	(49)	(456)	(317)
Provision for Benefits and Claims	60	29	9	-	1	-	-	(8)	98	(7)
Provision for Unfunded Lending Commitments	(1)	(5)	-	(2)	5	(2)	-	(3)	(8)	-
Total provisions for credit losses and for benefits and claims	170	(98)	18	(21)	52	(132)	(50)	(45)	69	(175)
Income from Continuing Operations before Taxes	539	(17)	(158)	(242)	15	(203)	(258)	(61)	122	(507)
Income Taxes (Benefits)	86	(169)	(141)	(231)	(94)	(178)	(163)	19,499	(455)	19,064
<b>Income (Loss) from Continuing Operations</b>	<b>453</b>	<b>152</b>	<b>(17)</b>	<b>(11)</b>	<b>109</b>	<b>(25)</b>	<b>(95)</b>	<b>(19,560)</b>	<b>577</b>	<b>(19,571)</b>
<b>Income (Loss) from Discontinued Operations, net of taxes</b>	<b>(2)</b>	<b>(23)</b>	<b>(30)</b>	<b>(3)</b>	<b>(18)</b>	<b>21</b>	<b>(5)</b>	<b>(109)</b>	<b>(58)</b>	<b>(111)</b>
Noncontrolling Interests	(7)	8	(5)	2	(6)	10	(17)	7	(2)	(6)
<b>Net Income (Loss)</b>	<b>\$ 458</b>	<b>\$ 121</b>	<b>\$ (42)</b>	<b>\$ (16)</b>	<b>\$ 97</b>	<b>\$ (14)</b>	<b>\$ (83)</b>	<b>\$ (19,676)</b>	<b>\$ 521</b>	<b>\$ (19,676)</b>
EOP Assets (in billions of dollars)	\$ 125	\$ 117	\$ 105	\$ 104	\$ 96	\$ 93	\$ 100	\$ 78		
Average Assets (in billions of dollars)	\$ 130	\$ 121	\$ 112	\$ 101	\$ 103	\$ 95	\$ 102	\$ 102	\$ 116	\$ 101
Return on Average Assets	1.42%	0.40%	(0.15%)	(0.06%)	0.38%	(0.06%)	(0.32%)	(76.53%)	0.45%	(19.48%)
Efficiency Ratio	64%	110%	112%	130%	94%	151%	159%	114%	96%	122%

**Corporate/Other Consumer Key Indicators:****Consumer - International <sup>(2)</sup>**

Branches (actual)	246	223	224	61	50	49	49	49
Average Loans (in billions)	\$ 6.7	\$ 6.1	\$ 5.4	\$ 2.4	\$ 2.1	\$ 1.9	\$ 1.9	\$ 1.7
EOP Loans (in billions)	\$ 6.4	\$ 5.5	\$ 5.5	\$ 2.4	\$ 2.1	\$ 1.8	\$ 1.7	\$ 1.6
Net Interest Revenue	\$ 279	\$ 269	\$ 257	\$ 94	\$ 76	\$ 80	\$ 63	\$ 74
As a % of Average Loans	16.75%	17.74%	18.93%	15.58%	14.68%	16.89%	13.16%	17.27%
Net Credit Losses	\$ 78	\$ 77	\$ 82	\$ 32	\$ 26	\$ 24	\$ 25	\$ 7
As a % of Average Loans	4.68%	5.08%	6.04%	5.30%	5.02%	5.07%	5.22%	1.63%
Loans 90+ Days Past Due	\$ 145	\$ 170	\$ 164	\$ 94	\$ 77	\$ 63	\$ 57	\$ 43
As a % of EOP Loans	2.27%	3.09%	2.98%	3.92%	3.67%	3.50%	3.35%	2.69%
Loans 30-89 Days Past Due	\$ 161	\$ 138	\$ 135	\$ 49	\$ 60	\$ 44	\$ 47	\$ 40
As a % of EOP Loans	2.52%	2.51%	2.45%	2.04%	2.86%	2.44%	2.76%	2.50%

**Consumer - North America**

Branches (actual)	266	261	259	251	27	-	-	-
Average Loans (in billions of dollars)	\$ 39.4	\$ 37.2	\$ 35.4	\$ 32.0	\$ 29.6	\$ 25.9	\$ 23.9	\$ 21.9
EOP Loans (in billions of dollars)	\$ 38.6	\$ 35.7	\$ 33.4	\$ 30.8	\$ 27.2	\$ 24.9	\$ 23.0	\$ 21.2
Net Interest Revenue	\$ 339	\$ 296	\$ 231	\$ 198	\$ 204	\$ 110	\$ 168	\$ 174
As a % of Average Loans	3.46%	3.20%	2.60%	2.46%	2.80%	1.70%	2.79%	3.15%
Net Credit Losses	\$ 65	\$ 24	\$ 52	\$ 28	\$ 43	\$ (6)	\$ 27	\$ 10
As a % of Average Loans	0.66%	0.26%	0.58%	0.35%	0.59%	(0.09%)	0.45%	0.18%
Loans 90+ Days Past Due (3)	\$ 751	\$ 708	\$ 693	\$ 740	\$ 607	\$ 538	\$ 548	\$ 514
As a % of EOP Loans	2.05%	2.09%	2.17%	2.52%	2.35%	2.28%	2.51%	2.56%
Loans 30-89 Days Past Due (3)	\$ 768	\$ 720	\$ 714	\$ 686	\$ 555	\$ 510	\$ 596	\$ 502
As a % of EOP Loans	2.09%	2.12%	2.24%	2.33%	2.15%	2.16%	2.73%	2.50%

(1) Includes certain costs of global staff functions, other corporate expenses and certain global operations and technology expenses, Corporate Treasury, certain North America and International consumer loan portfolios, Discontinued operations and other legacy assets.

(2) See footnote 1 on page 1.

(3) See footnote 2 on page 18.

Reclassified to conform to the current period's presentation.

**CORPORATE / OTHER**  
**CONSUMER KEY INDICATORS - Continued**  
(In millions of dollars, except as otherwise noted)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017
<b>North America Mortgages</b>								
Residential First Home Equity	\$ 18.1	\$ 16.5	\$ 15.5	\$ 13.9	\$ 12.3	\$ 11.4	\$ 10.2	\$ 9.4
Average Loans (in billions of dollars)	\$ 36.7	\$ 34.5	\$ 32.2	\$ 29.5	\$ 27.0	\$ 24.3	\$ 22.1	\$ 20.5
Residential First Home Equity	\$ 17.6	\$ 15.8	\$ 14.8	\$ 13.4	\$ 12.3	\$ 11.0	\$ 10.1	\$ 9.3
EOP Loans (in billions of dollars)	\$ 35.9	\$ 33.1	\$ 30.9	\$ 28.4	\$ 25.7	\$ 23.4	\$ 21.6	\$ 19.9
Third Party Mortgage Serv. Portfolio (EOP, in billions)	\$ 29.3	\$ 28.5	\$ 18.6	\$ 18.0	\$ 15.9	\$ 14.9	\$ 12.6	\$ 12.1
Net Servicing & Gain/(Loss) on Sale (1)	\$ 118.4	\$ 19.4	\$ 17.0	\$ 17.9	\$ (265.4)	\$ 29.5	\$ 20.8	\$ 23.5
Net Interest Revenue	\$ 258	\$ 178	\$ 150	\$ 114	\$ 103	\$ 60	\$ 77	\$ 78
As a % of Avg. Loans	2.83%	2.08%	1.85%	1.54%	1.55%	0.99%	1.38%	1.51%
Residential First Home Equity	\$ 1	\$ (12)	\$ 7	\$ (23)	\$ 7	\$ (26)	\$ 1	\$ (1)
Net Credit Losses (NCLs)	\$ 43	\$ 1	\$ 30	\$ 2	\$ 17	\$ (12)	\$ 24	\$ 7
As a % of Avg. Loans	0.47%	0.01%	0.37%	0.03%	0.26%	(0.20%)	0.43%	0.14%
Residential First Home Equity	\$ 314	\$ 267	\$ 245	\$ 290	\$ 212	\$ 175	\$ 194	\$ 173
Loans 90+ Days Past Due (2) (3)	\$ 723	\$ 681	\$ 663	\$ 710	\$ 597	\$ 531	\$ 540	\$ 507
As a % of EOP Loans	2.13%	2.18%	2.26%	2.63%	2.46%	2.40%	2.65%	2.70%
Residential First Home Equity	\$ 454	\$ 433	\$ 426	\$ 395	\$ 314	\$ 290	\$ 365	\$ 284
Loans 30-89 Days Past Due (2) (3)	\$ 728	\$ 674	\$ 670	\$ 629	\$ 528	\$ 487	\$ 574	\$ 479
As a % of EOP Loans	2.14%	2.15%	2.28%	2.33%	2.17%	2.20%	2.81%	2.55%

- (1) The first quarter of 2017 includes the loss related to Citi's previously announced exit of its U.S. mortgage servicing operations.
- (2) The Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude 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 were \$0.9 billion and (\$1.4 billion), \$0.8 billion and (\$1.4 billion), \$0.7 billion and (\$1.3 billion), \$0.7 billion and (\$1.2 billion), and \$0.6 billion and (\$1.1 billion), as of December 31, 2016, March 31, 2017, June 30, 2017, September 30, 2017 and December 31, 2017, respectively.  
The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) for each period were \$0.2 billion and (\$1.4 billion), and \$0.1 billion and (\$1.4 billion), \$0.2 billion and (\$1.3 billion), \$0.1 billion and (\$1.2 billion), and \$0.1 billion and (\$1.1 billion), as of December 31, 2016, March 31, 2017, June 30, 2017, September 30, 2017 and December 31, 2017, respectively.
- (3) The December 31, 2016, March 31, 2017, June 30, 2017, September 30, 2017 and December 31, 2017 Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude \$7 million, \$7 million, \$6 million, \$6 million and \$4 million, respectively, of loans that are carried at fair value.

Reclassified to conform to the current period's presentation.

**AVERAGE BALANCES AND INTEREST RATES** <sup>(1)(2)(3)(4)(5)</sup>

Taxable Equivalent Basis

	Average Volumes			Interest			% Average Rate <sup>(4)</sup>		
	Fourth Quarter 2016	Third Quarter 2017	Fourth Quarter 2017	Fourth Quarter 2016	Third Quarter 2017	Fourth Quarter 2017	Fourth Quarter 2016	Third Quarter 2017	Fourth Quarter 2017
<b>In millions of dollars, except as otherwise noted</b>									
<b>Assets:</b>									
Deposits with Banks	\$ 143,119	\$ 176,942	\$ 179,810	\$ 268	\$ 486	\$ 479	0.74%	1.09%	1.06%
Fed Funds Sold and Resale Agreements <sup>(6)</sup>	235,364	245,451	249,904	596	858	901	1.01%	1.39%	1.43%
Trading Account Assets <sup>(7)</sup>	194,782	204,607	211,685	1,371	1,473	1,345	2.80%	2.86%	2.52%
Investments	345,552	352,026	353,050	1,963	2,154	2,248	2.26%	2.43%	2.48%
Total Loans (net of Unearned Income) <sup>(8)</sup>	626,028	646,321	653,951	10,120	10,774	10,688	6.43%	6.61%	6.48%
Other Interest-Earning Assets	62,602	61,677	63,996	321	292	317	2.04%	1.88%	1.97%
<b>Total Average Interest-Earning Assets</b>	<b>\$ 1,607,447</b>	<b>\$ 1,687,024</b>	<b>\$ 1,712,396</b>	<b>\$ 14,639</b>	<b>\$ 16,037</b>	<b>\$ 15,978</b>	<b>3.62%</b>	<b>3.77%</b>	<b>3.70%</b>
<b>Liabilities:</b>									
Deposits (excluding deposit insurance and FDIC Assessment)	\$ 718,871	\$ 757,442	\$ 760,134	\$ 1,041	\$ 1,474	\$ 1,481	0.58%	0.77%	0.77%
Deposit Insurance and FDIC Assessment	-	-	-	306	301	313	-	-	-
Total Deposits	718,871	757,442	760,134	1,347	1,775	1,794	0.75%	0.93%	0.94%
Fed Funds Purchased and Repurchase Agreements <sup>(6)</sup>	150,137	158,064	162,838	424	712	780	1.12%	1.79%	1.90%
Trading Account Liabilities <sup>(7)</sup>	81,670	89,809	89,485	124	169	176	0.60%	0.75%	0.78%
Short-Term Borrowings	94,935	98,139	105,339	177	318	340	0.74%	1.29%	1.28%
Long-Term Debt <sup>(9)</sup>	183,637	203,064	207,598	1,205	1,405	1,447	2.61%	2.75%	2.77%
<b>Total Average Interest-Bearing Liabilities</b>	<b>\$ 1,229,250</b>	<b>\$ 1,306,518</b>	<b>\$ 1,325,394</b>	<b>\$ 3,277</b>	<b>\$ 4,379</b>	<b>\$ 4,537</b>	<b>1.06%</b>	<b>1.33%</b>	<b>1.36%</b>
<b>Total Average Interest-Bearing Liabilities (excluding deposit insurance and FDIC Assessment)</b>	<b>\$ 1,229,250</b>	<b>\$ 1,306,518</b>	<b>\$ 1,325,394</b>	<b>\$ 2,971</b>	<b>\$ 4,078</b>	<b>\$ 4,224</b>	<b>0.96%</b>	<b>1.24%</b>	<b>1.26%</b>
<b>Net Interest Revenue as a % of Average Interest-Earning Assets (NIM)</b>				<b>\$ 11,362</b>	<b>\$ 11,658</b>	<b>\$ 11,441</b>	<b>2.81%</b>	<b>2.74%</b>	<b>2.65%</b>
<b>NIR as a % of Average Interest-Earning Assets (NIM) (excluding deposit insurance and FDIC Assessment)</b>				<b>\$ 11,668</b>	<b>\$ 11,959</b>	<b>\$ 11,754</b>	<b>2.89%</b>	<b>2.81%</b>	<b>2.72%</b>
<b>4Q17 Increase (Decrease) From</b>							<b>(16) bps</b>	<b>(9) bps</b>	
<b>4Q17 Increase (Decrease) (excluding deposit insurance and FDIC Assessment) From</b>							<b>(17) bps</b>	<b>(9) bps</b>	

(1) Interest Revenue includes the taxable equivalent adjustments (based on the U.S. federal statutory tax rate of 35%) of \$113 million for the fourth quarter of 2016, \$123 million for the third quarter of 2017 and \$128 million for the fourth quarter of 2017.

(2) Citigroup average balances and interest rates include both domestic and international operations.

(3) Monthly averages have been used by certain subsidiaries where daily averages are unavailable.

(4) Average rate % is calculated as annualized interest over average volumes.

(5) Not used.

(6) Average volumes of securities borrowed or purchased under agreements to resell and securities loaned or sold under agreements to repurchase are reported net pursuant to FIN 41; the related interest excludes the impact of ASU 2013-01 (Topic 210).

(7) Interest expense on trading account liabilities of ICG is reported as a reduction of interest revenue. Interest revenue and interest expense on cash collateral positions are reported in trading account assets and trading account liabilities, respectively.

(8) Nonperforming loans are included in the average loan balances.

(9) Excludes hybrid financial instruments with changes recorded in Principal Transactions.

Reclassified to conform to the current period's presentation.

**DEPOSITS**

(In billions of dollars)

	<b>1Q</b>	<b>2Q</b>	<b>3Q</b>	<b>4Q</b>	<b>1Q</b>	<b>2Q</b>	<b>3Q</b>	<b>4Q</b>
	<b>2016</b>	<b>2016</b>	<b>2016</b>	<b>2016</b>	<b>2017</b>	<b>2017</b>	<b>2017</b>	<b>2017</b>
<b>Global Consumer Banking</b>								
North America	\$ 183.7	\$ 183.3	\$ 185.6	\$ 185.0	\$ 187.5	\$ 185.2	\$ 185.1	\$ 182.5
Latin America	26.7	26.4	25.8	24.9	27.6	28.7	28.3	27.1
Asia (1)	90.7	90.5	93.6	89.9	95.4	95.4	96.6	97.7
Total	\$ 301.1	\$ 300.2	\$ 305.0	\$ 299.8	\$ 310.5	\$ 309.3	\$ 310.0	\$ 307.3
<b>ICG</b>								
North America	\$ 269.3	\$ 274.5	\$ 276.1	\$ 282.6	\$ 287.0	\$ 280.0	\$ 290.2	\$ 295.9
EMEA	166.0	162.4	170.0	163.5	160.6	169.8	171.7	173.7
Latin America	28.2	25.2	26.1	25.7	27.5	26.9	25.8	25.4
Asia	145.2	146.5	146.6	140.0	144.4	146.9	151.9	144.5
Total	\$ 608.7	\$ 608.6	\$ 618.8	\$ 611.8	\$ 619.5	\$ 623.6	\$ 639.6	\$ 639.5
<b>Corporate/Other</b>	\$ 24.8	\$ 29.1	\$ 16.5	\$ 17.8	\$ 20.0	\$ 25.8	\$ 14.4	\$ 13.0
<b>Total Deposits - EOP</b>	<b>\$ 934.6</b>	<b>\$ 937.9</b>	<b>\$ 940.3</b>	<b>\$ 929.4</b>	<b>\$ 950.0</b>	<b>\$ 958.7</b>	<b>\$ 964.0</b>	<b>\$ 959.8</b>
<b>Total Deposits - Average</b>	<b>\$ 911.7</b>	<b>\$ 935.6</b>	<b>\$ 944.2</b>	<b>\$ 935.1</b>	<b>\$ 940.9</b>	<b>\$ 960.0</b>	<b>\$ 965.9</b>	<b>\$ 973.3</b>
<b>Foreign Currency (FX) Translation Impact:</b>								
Total EOP Deposits - as Reported	\$ 934.6	\$ 937.9	\$ 940.3	\$ 929.4	\$ 950.0	\$ 958.7	\$ 964.0	\$ 959.8
Impact of FX Translation (2)	-	5.9	6.1	23.4	12.1	5.4	1.4	-
Total EOP Deposits - Ex-FX (2)	\$ 934.6	\$ 943.8	\$ 946.4	\$ 952.8	\$ 962.1	\$ 964.1	\$ 965.4	\$ 959.8

(1) Asia GCB includes deposits of certain EMEA countries for all periods presented.

(2) Reflects the impact of FX translation into U.S. Dollars at the fourth quarter of 2017 exchange rates for all periods presented. Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

**EOP LOANS**

(In billions of dollars)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017
<b>Global Consumer Banking</b>								
<b>North America</b>								
Credit Cards	\$ 107.4	\$ 120.8	\$ 125.2	\$ 133.3	\$ 126.4	\$ 130.8	\$ 132.2	\$ 139.7
Retail Banking	53.5	54.8	54.8	55.3	55.5	55.6	55.7	56.0
Total	\$ 160.9	\$ 175.6	\$ 180.0	\$ 188.6	\$ 181.9	\$ 186.4	\$ 187.9	\$ 195.7
<b>Latin America</b>								
Credit Cards	\$ 5.3	\$ 5.0	\$ 4.9	\$ 4.8	\$ 5.2	\$ 5.5	\$ 5.6	\$ 5.4
Retail Banking	19.8	19.1	18.7	18.0	19.7	21.0	21.0	19.9
Total	\$ 25.1	\$ 24.1	\$ 23.6	\$ 22.8	\$ 24.9	\$ 26.5	\$ 26.6	\$ 25.3
<b>Asia (1)</b>								
Credit Cards	\$ 17.6	\$ 17.6	\$ 17.7	\$ 17.5	\$ 18.3	\$ 18.8	\$ 18.8	\$ 19.8
Retail Banking	68.7	67.5	68.1	63.0	66.2	66.8	67.5	70.0
Total	\$ 86.3	\$ 85.1	\$ 85.8	\$ 80.5	\$ 84.5	\$ 85.6	\$ 86.3	\$ 89.8
<b>Total GCB Consumer Loans</b>								
Credit Cards	\$ 130.3	\$ 143.4	\$ 147.8	\$ 155.6	\$ 149.9	\$ 155.1	\$ 156.6	\$ 164.9
Retail Banking	142.0	141.4	141.6	136.3	141.4	143.4	144.2	145.9
<b>Total GCB</b>	<b>\$ 272.3</b>	<b>\$ 284.8</b>	<b>\$ 289.4</b>	<b>\$ 291.9</b>	<b>\$ 291.3</b>	<b>\$ 298.5</b>	<b>\$ 300.8</b>	<b>\$ 310.8</b>
<b>Corporate/Other - Consumer:</b>								
<b>North America</b>								
Mortgages	\$ 35.9	\$ 33.1	\$ 30.9	\$ 28.4	\$ 25.7	\$ 23.4	\$ 21.6	\$ 19.9
Other	2.7	2.6	2.5	2.4	1.5	1.5	1.4	1.3
Total	\$ 38.6	\$ 35.7	\$ 33.4	\$ 30.8	\$ 27.2	\$ 24.9	\$ 23.0	\$ 21.2
<b>International</b>								
	\$ 6.4	\$ 5.5	\$ 5.5	\$ 2.4	\$ 2.1	\$ 1.8	\$ 1.7	\$ 1.6
<b>Corporate/Other - Other Consumer</b>								
	0.3	0.1	0.1	-	-	0.1	0.1	0.1
<b>Total Corporate/Other - Consumer</b>	<b>\$ 45.3</b>	<b>\$ 41.3</b>	<b>\$ 39.0</b>	<b>\$ 33.2</b>	<b>\$ 29.3</b>	<b>\$ 26.8</b>	<b>\$ 24.8</b>	<b>\$ 22.9</b>
<b>Total Consumer Loans</b>	<b>\$ 317.6</b>	<b>\$ 326.1</b>	<b>\$ 328.4</b>	<b>\$ 325.1</b>	<b>\$ 320.6</b>	<b>\$ 325.3</b>	<b>\$ 325.6</b>	<b>\$ 333.7</b>
<b>Total Corporate Loans</b>								
North America	\$ 141.1	\$ 144.4	\$ 148.9	\$ 148.0	\$ 147.8	\$ 151.8	\$ 155.7	\$ 159.2
EMEA	65.4	69.2	68.1	62.7	66.4	71.3	72.8	74.4
Latin America	35.7	35.1	35.1	33.8	35.1	34.1	33.7	33.5
Asia	59.1	58.7	58.0	54.8	58.7	62.2	65.4	66.3
<b>Total Corporate Loans</b>	<b>\$ 301.3</b>	<b>\$ 307.4</b>	<b>\$ 310.1</b>	<b>\$ 299.3</b>	<b>\$ 308.0</b>	<b>\$ 319.4</b>	<b>\$ 327.6</b>	<b>\$ 333.4</b>
<b>Total Loans</b>	<b>\$ 618.8</b>	<b>\$ 633.5</b>	<b>\$ 638.4</b>	<b>\$ 624.4</b>	<b>\$ 628.6</b>	<b>\$ 644.7</b>	<b>\$ 653.2</b>	<b>\$ 667.0</b>
<b>Foreign Currency (FX) Translation Impact:</b>								
Total EOP Loans - as Reported	\$ 618.8	\$ 633.5	\$ 638.4	\$ 624.4	\$ 628.6	\$ 644.7	\$ 653.2	\$ 667.0
Impact of FX Translation (2)	-	3.7	3.5	12.3	4.8	2.0	0.2	-
Total EOP Loans - Ex-FX (2)	\$ 618.8	\$ 637.2	\$ 641.9	\$ 636.7	\$ 633.4	\$ 646.7	\$ 653.4	\$ 667.0

(1) Asia GCB includes loans of certain EMEA countries for all periods presented.

(2) Reflects the impact of FX translation into U.S. Dollars at the fourth quarter of 2017 exchange rates for all periods presented. Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

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 EOP loan amounts in billions of dollars)

	Loans 90+ Days Past Due (1)								EOP Loans 4Q 2017
	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017	
<b>GCB (2)</b>									
<b>Total</b>	\$ 2,022	\$ 1,965	\$ 2,166	\$ 2,293	\$ 2,241	\$ 2,183	\$ 2,279	\$ 2,478	\$ 310.8
<i>Ratio</i>	0.75%	0.69%	0.75%	0.79%	0.77%	0.73%	0.76%	0.80%	
<b>Retail Bank (2)</b>									
<b>Total</b>	\$ 498	\$ 515	\$ 579	\$ 474	\$ 488	\$ 477	\$ 489	\$ 515	\$ 145.9
<i>Ratio</i>	0.35%	0.37%	0.41%	0.35%	0.35%	0.33%	0.34%	0.35%	
North America (2)	\$ 152	\$ 180	\$ 256	\$ 181	\$ 182	\$ 155	\$ 167	\$ 199	\$ 56.0
<i>Ratio</i>	0.29%	0.33%	0.47%	0.33%	0.33%	0.28%	0.30%	0.36%	
Latin America	\$ 172	\$ 157	\$ 160	\$ 136	\$ 141	\$ 150	\$ 151	\$ 130	\$ 19.9
<i>Ratio</i>	0.87%	0.82%	0.86%	0.76%	0.72%	0.71%	0.72%	0.65%	
Asia (3)	\$ 174	\$ 178	\$ 163	\$ 157	\$ 165	\$ 172	\$ 171	\$ 186	\$ 70.0
<i>Ratio</i>	0.25%	0.26%	0.24%	0.25%	0.25%	0.26%	0.25%	0.27%	
<b>Cards</b>									
<b>Total</b>	\$ 1,524	\$ 1,450	\$ 1,587	\$ 1,819	\$ 1,753	\$ 1,706	\$ 1,790	\$ 1,963	\$ 164.9
<i>Ratio</i>	1.17%	1.01%	1.07%	1.17%	1.17%	1.10%	1.14%	1.19%	
North America - Citi-Branded	\$ 530	\$ 510	\$ 607	\$ 748	\$ 698	\$ 659	\$ 668	\$ 768	\$ 90.5
<i>Ratio</i>	0.82%	0.66%	0.75%	0.87%	0.85%	0.77%	0.77%	0.85%	
North America - Retail Services	\$ 665	\$ 619	\$ 664	\$ 761	\$ 735	\$ 693	\$ 772	\$ 845	\$ 49.2
<i>Ratio</i>	1.56%	1.43%	1.51%	1.61%	1.66%	1.53%	1.68%	1.72%	
Latin America	\$ 149	\$ 145	\$ 131	\$ 130	\$ 137	\$ 161	\$ 159	\$ 151	\$ 5.4
<i>Ratio</i>	2.81%	2.90%	2.67%	2.71%	2.63%	2.93%	2.84%	2.80%	
Asia (3)	\$ 180	\$ 176	\$ 185	\$ 180	\$ 183	\$ 193	\$ 191	\$ 199	\$ 19.8
<i>Ratio</i>	1.02%	1.00%	1.05%	1.03%	1.00%	1.03%	1.02%	1.01%	
<b>Corporate/Other - Consumer (2) (4)</b>	\$ 896	\$ 878	\$ 857	\$ 834	\$ 684	\$ 601	\$ 605	\$ 557	\$ 22.9
<i>Ratio</i>	2.08%	2.23%	2.29%	2.62%	2.45%	2.37%	2.57%	2.57%	
International	\$ 145	\$ 170	\$ 164	\$ 94	\$ 77	\$ 63	\$ 57	\$ 43	\$ 1.6
<i>Ratio</i>	2.27%	3.09%	2.98%	3.92%	3.67%	3.50%	3.35%	2.69%	
North America (2) (4)	\$ 751	\$ 708	\$ 693	\$ 740	\$ 607	\$ 538	\$ 548	\$ 514	\$ 21.3
<i>Ratio</i>	2.05%	2.09%	2.17%	2.52%	2.35%	2.28%	2.51%	2.56%	
<b>Total Citigroup (2) (4)</b>	\$ 2,918	\$ 2,843	\$ 3,023	\$ 3,127	\$ 2,925	\$ 2,784	\$ 2,884	\$ 3,035	\$ 333.7
<i>Ratio</i>	0.93%	0.88%	0.93%	0.97%	0.92%	0.86%	0.89%	0.91%	

- (1) The ratio of 90+ Days Past Due is calculated based on end-of-period loans, net of unearned income.
- (2) The 90+ Days Past Due and related ratios for North America Retail Banking and Corporate/Other North America exclude 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 footnote 2 on page 9 and footnote 2 on page 18.
- (3) Asia includes delinquency amounts, ratios and loans of certain EMEA countries for all periods presented.
- (4) See footnote 3 on page 18.

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

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

	Loans 30-89 Days Past Due (1)								EOP Loans 4Q 2017	
	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q		
	2016	2016	2016	2016	2017	2017	2017	2017		
<b>GCB (2)</b>										
<b>Total</b>	\$ 2,360	\$ 2,318	\$ 2,553	\$ 2,540	\$ 2,516	\$ 2,498	\$ 2,763	\$ 2,762	\$ 310.8	
<i>Ratio</i>	0.87%	0.82%	0.88%	0.87%	0.87%	0.84%	0.92%	0.89%		
<b>Retail Bank (2)</b>										
<b>Total</b>	\$ 793	\$ 735	\$ 722	\$ 726	\$ 777	\$ 747	\$ 805	\$ 822	\$ 145.9	
<i>Ratio</i>	0.56%	0.52%	0.51%	0.54%	0.55%	0.52%	0.56%	0.57%		
North America (2)	\$ 198	\$ 192	\$ 198	\$ 214	\$ 189	\$ 191	\$ 270	\$ 306	\$ 56.0	
<i>Ratio</i>	0.38%	0.36%	0.37%	0.39%	0.35%	0.35%	0.49%	0.55%		
Latin America	\$ 256	\$ 197	\$ 196	\$ 185	\$ 246	\$ 216	\$ 244	\$ 195	\$ 19.9	
<i>Ratio</i>	1.29%	1.03%	1.05%	1.03%	1.25%	1.03%	1.16%	0.98%		
Asia (3)	\$ 339	\$ 346	\$ 328	\$ 327	\$ 342	\$ 340	\$ 291	\$ 321	\$ 70.0	
<i>Ratio</i>	0.49%	0.51%	0.48%	0.52%	0.52%	0.51%	0.43%	0.46%		
<b>Cards</b>										
<b>Total</b>	\$ 1,567	\$ 1,583	\$ 1,831	\$ 1,814	\$ 1,739	\$ 1,751	\$ 1,958	\$ 1,940	\$ 164.9	
<i>Ratio</i>	1.20%	1.10%	1.24%	1.17%	1.16%	1.13%	1.25%	1.18%		
North America - Citi-Branded	\$ 492	\$ 550	\$ 710	\$ 688	\$ 632	\$ 619	\$ 705	\$ 698	\$ 90.5	
<i>Ratio</i>	0.76%	0.71%	0.87%	0.80%	0.77%	0.72%	0.82%	0.77%		
North America - Retail Services	\$ 688	\$ 669	\$ 750	\$ 777	\$ 730	\$ 730	\$ 836	\$ 830	\$ 49.2	
<i>Ratio</i>	1.62%	1.55%	1.71%	1.64%	1.65%	1.62%	1.82%	1.69%		
Latin America	\$ 152	\$ 137	\$ 131	\$ 125	\$ 145	\$ 151	\$ 163	\$ 153	\$ 5.4	
<i>Ratio</i>	2.87%	2.74%	2.67%	2.60%	2.79%	2.75%	2.91%	2.83%		
Asia (3)	\$ 235	\$ 227	\$ 240	\$ 224	\$ 232	\$ 251	\$ 254	\$ 259	\$ 19.8	
<i>Ratio</i>	1.34%	1.29%	1.36%	1.28%	1.27%	1.34%	1.35%	1.31%		
<b>Corporate/Other - Consumer (2) (4)</b>	\$ 929	\$ 858	\$ 849	\$ 735	\$ 615	\$ 554	\$ 643	\$ 542	\$ 22.9	
<i>Ratio</i>	2.16%	2.18%	2.27%	2.31%	2.20%	2.18%	2.74%	2.50%		
International	\$ 161	\$ 138	\$ 135	\$ 49	\$ 60	\$ 44	\$ 47	\$ 40	\$ 1.6	
<i>Ratio</i>	2.52%	2.51%	2.45%	2.04%	2.86%	2.44%	2.76%	2.50%		
North America (2) (4)	\$ 768	\$ 720	\$ 714	\$ 686	\$ 555	\$ 510	\$ 596	\$ 502	\$ 21.3	
<i>Ratio</i>	2.09%	2.12%	2.24%	2.33%	2.15%	2.16%	2.73%	2.50%		
<b>Total Citigroup (2) (4)</b>	\$ 3,289	\$ 3,176	\$ 3,402	\$ 3,275	\$ 3,131	\$ 3,052	\$ 3,406	\$ 3,304	\$ 333.7	
<i>Ratio</i>	1.05%	0.98%	1.04%	1.01%	0.98%	0.94%	1.05%	1.00%		

- (1) The ratio of 30-89 Days Past Due is calculated based on end-of-period loans, net of unearned income.
- (2) The 30-89 Days Past Due and related ratios for North America Retail Banking and Corporate/Other North America exclude 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 footnote 2 on page 9 and footnote 2 on page 18.
- (3) Asia includes delinquency amounts, ratios and loans of certain EMEA countries for all periods presented.
- (4) See footnote 3 on page 18.

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**ALLOWANCE FOR CREDIT LOSSES - PAGE 1**

(In millions of dollars)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017	Full Year 2016	Full Year 2017
<b>Total Citigroup</b>										
<b>Allowance for Loan Losses at Beginning of Period (1)</b>	\$ 12,626	\$ 12,712	\$ 12,304	\$ 12,439	\$ 12,060	\$ 12,030	\$ 12,025	\$ 12,366	\$ 12,626	\$ 12,060
Gross Credit (Losses)	(2,143)	(2,048)	(1,948)	(2,083)	(2,144)	(2,130)	(2,120)	(2,279)	(8,222)	(8,673)
Gross Recoveries	419	432	423	387	435	420	343	399	1,661	1,597
<b>Net Credit (Losses) / Recoveries (NCLs)</b>	<u>(1,724)</u>	<u>(1,616)</u>	<u>(1,525)</u>	<u>(1,696)</u>	<u>(1,709)</u>	<u>(1,710)</u>	<u>(1,777)</u>	<u>(1,880)</u>	<u>(6,561)</u>	<u>(7,076)</u>
NCLs	1,724	1,616	1,525	1,696	1,709	1,710	1,777	1,880	6,561	7,076
Net Reserve Builds / (Releases)	42	(90)	258	130	(20)	67	419	78	340	544
Net Specific Reserve Builds / (Releases)	120	(136)	(37)	(99)	(14)	(111)	(50)	58	(152)	(117)
<b>Provision for Loan Losses</b>	<b>1,886</b>	<b>1,390</b>	<b>1,746</b>	<b>1,727</b>	<b>1,675</b>	<b>1,666</b>	<b>2,146</b>	<b>2,016</b>	<b>6,749</b>	<b>7,503</b>
Other (2) (3) (4) (5) (6) (7)	(76)	(182)	(86)	(410)	4	39	(28)	(147)	(754)	(132)
<b>Allowance for Loan Losses at End of Period (1) (a)</b>	<u>\$ 12,712</u>	<u>\$ 12,304</u>	<u>\$ 12,439</u>	<u>\$ 12,060</u>	<u>\$ 12,030</u>	<u>\$ 12,025</u>	<u>\$ 12,366</u>	<u>\$ 12,355</u>	<u>\$ 12,060</u>	<u>\$ 12,355</u>
<b>Allowance for Unfunded Lending Commitments (8) (a)</b>	<u>\$ 1,473</u>	<u>\$ 1,432</u>	<u>\$ 1,388</u>	<u>\$ 1,418</u>	<u>\$ 1,377</u>	<u>\$ 1,406</u>	<u>\$ 1,232</u>	<u>\$ 1,258</u>	<u>\$ 1,418</u>	<u>\$ 1,258</u>
<b>Provision for Unfunded Lending Commitments</b>	<u>\$ 71</u>	<u>\$ (30)</u>	<u>\$ (45)</u>	<u>\$ 33</u>	<u>\$ (43)</u>	<u>\$ 28</u>	<u>\$ (175)</u>	<u>\$ 29</u>	<u>\$ 29</u>	<u>\$ (161)</u>
<b>Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (a)]</b>	<u>\$ 14,185</u>	<u>\$ 13,736</u>	<u>\$ 13,827</u>	<u>\$ 13,478</u>	<u>\$ 13,407</u>	<u>\$ 13,431</u>	<u>\$ 13,598</u>	<u>\$ 13,613</u>	<u>\$ 13,478</u>	<u>\$ 13,613</u>
Total Allowance for Loan Losses as a Percentage of Total Loans (9) (10)	2.07%	1.96%	1.97%	1.94%	1.93%	1.88%	1.91%	1.87%		
<b>Consumer:</b>										
<b>Allowance for Loan Losses at Beginning of Period (1)</b>	\$ 9,835	\$ 9,807	\$ 9,432	\$ 9,673	\$ 9,358	\$ 9,495	\$ 9,515	\$ 9,892	\$ 9,835	\$ 9,358
<b>Net Credit Losses (NCLs)</b>	<u>(1,514)</u>	<u>(1,475)</u>	<u>(1,483)</u>	<u>(1,576)</u>	<u>(1,672)</u>	<u>(1,633)</u>	<u>(1,734)</u>	<u>(1,658)</u>	<u>(6,048)</u>	<u>(6,697)</u>
NCLs	1,514	1,475	1,483	1,576	1,672	1,633	1,734	1,658	6,048	6,697
Net Reserve Builds / (Releases)	38	(74)	368	93	146	71	479	115	425	811
Net Specific Reserve Builds / (Releases)	19	(125)	(36)	(10)	(2)	(84)	(71)	12	(152)	(145)
<b>Provision for Loan Losses</b>	<b>1,571</b>	<b>1,276</b>	<b>1,815</b>	<b>1,659</b>	<b>1,816</b>	<b>1,620</b>	<b>2,142</b>	<b>1,785</b>	<b>6,321</b>	<b>7,363</b>
Other (2) (3) (4) (5) (6) (7)	(85)	(176)	(91)	(398)	(7)	33	(31)	(150)	(750)	(155)
<b>Allowance for Loan Losses at End of Period (1) (b)</b>	<u>\$ 9,807</u>	<u>\$ 9,432</u>	<u>\$ 9,673</u>	<u>\$ 9,358</u>	<u>\$ 9,495</u>	<u>\$ 9,515</u>	<u>\$ 9,892</u>	<u>\$ 9,869</u>	<u>\$ 9,358</u>	<u>\$ 9,869</u>
<b>Consumer Allowance for Unfunded Lending Commitments (8) (b)</b>	<u>\$ 37</u>	<u>\$ 42</u>	<u>\$ 39</u>	<u>\$ 35</u>	<u>\$ 41</u>	<u>\$ 40</u>	<u>\$ 35</u>	<u>\$ 33</u>	<u>\$ 35</u>	<u>\$ 33</u>
<b>Provision for Unfunded Lending Commitments</b>	<u>\$ 1</u>	<u>\$ 4</u>	<u>\$ (4)</u>	<u>\$ (3)</u>	<u>\$ 6</u>	<u>\$ (1)</u>	<u>\$ (5)</u>	<u>\$ (2)</u>	<u>\$ (2)</u>	<u>\$ (2)</u>
<b>Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (b)]</b>	<u>\$ 9,844</u>	<u>\$ 9,474</u>	<u>\$ 9,712</u>	<u>\$ 9,393</u>	<u>\$ 9,536</u>	<u>\$ 9,555</u>	<u>\$ 9,927</u>	<u>\$ 9,902</u>	<u>\$ 9,393</u>	<u>\$ 9,902</u>
Consumer Allowance for Loan Losses as a Percentage of Total Consumer Loans (9)	3.09%	2.89%	2.95%	2.88%	2.96%	2.93%	3.04%	2.96%		
<b>Corporate:</b>										
<b>Allowance for Loan Losses at Beginning of Period (1)</b>	\$ 2,791	\$ 2,905	\$ 2,872	\$ 2,766	\$ 2,702	\$ 2,535	\$ 2,510	\$ 2,474	\$ 2,791	\$ 2,702
<b>Net Credit (Losses) / Recoveries (NCL's)</b>	<u>(210)</u>	<u>(141)</u>	<u>(42)</u>	<u>(120)</u>	<u>(37)</u>	<u>(77)</u>	<u>(43)</u>	<u>(222)</u>	<u>(513)</u>	<u>(379)</u>
NCLs	210	141	42	120	37	77	43	222	513	379
Net Reserve Builds / (Releases)	4	(16)	(110)	37	(166)	(4)	(60)	(37)	(85)	(267)
Net Specific Reserve Builds / (Releases)	101	(11)	(1)	(89)	(12)	(27)	21	46	-	28
<b>Provision for Loan Losses</b>	<b>315</b>	<b>114</b>	<b>(69)</b>	<b>68</b>	<b>(141)</b>	<b>46</b>	<b>4</b>	<b>231</b>	<b>428</b>	<b>140</b>
Other (2)	9	(6)	5	(12)	11	6	3	3	(4)	23
<b>Allowance for Loan Losses at End of Period (1) (c)</b>	<u>\$ 2,905</u>	<u>\$ 2,872</u>	<u>\$ 2,766</u>	<u>\$ 2,702</u>	<u>\$ 2,535</u>	<u>\$ 2,510</u>	<u>\$ 2,474</u>	<u>\$ 2,486</u>	<u>\$ 2,702</u>	<u>\$ 2,486</u>
<b>Corporate Allowance for Unfunded Lending Commitments (8) (c)</b>	<u>\$ 1,436</u>	<u>\$ 1,390</u>	<u>\$ 1,349</u>	<u>\$ 1,383</u>	<u>\$ 1,336</u>	<u>\$ 1,366</u>	<u>\$ 1,197</u>	<u>\$ 1,225</u>	<u>\$ 1,383</u>	<u>\$ 1,225</u>
<b>Provision for Unfunded Lending Commitments</b>	<u>\$ 70</u>	<u>\$ (34)</u>	<u>\$ (41)</u>	<u>\$ 36</u>	<u>\$ (49)</u>	<u>\$ 29</u>	<u>\$ (170)</u>	<u>\$ 31</u>	<u>\$ 31</u>	<u>\$ (159)</u>
<b>Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (c)]</b>	<u>\$ 4,341</u>	<u>\$ 4,262</u>	<u>\$ 4,115</u>	<u>\$ 4,085</u>	<u>\$ 3,871</u>	<u>\$ 3,876</u>	<u>\$ 3,671</u>	<u>\$ 3,711</u>	<u>\$ 4,085</u>	<u>\$ 3,711</u>
Corporate Allowance for Loan Losses as a Percentage of Total Corporate Loans (10)	0.98%	0.95%	0.90%	0.91%	0.83%	0.80%	0.77%	0.76%		

Footnotes to these tables are on the following page (page 25).

The following footnotes relate to the tables on the prior page (page 24).

- (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) Includes all adjustments to the allowance for credit losses, such as changes in the allowance from acquisitions, dispositions, securitizations, foreign currency translation (FX translation), purchase accounting adjustments, etc.
- (3) The fourth quarter of 2016 includes a reduction of approximately \$267 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$3 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the fourth quarter includes a reduction of approximately \$141 million related to FX translation.
- (4) The first quarter of 2017 includes a reduction of approximately \$161 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$37 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the first quarter includes an increase of approximately \$164 million related to FX translation.
- (5) The second quarter of 2017 includes a reduction of approximately \$19 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$19 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the second quarter includes an increase of approximately \$50 million related to FX translation.
- (6) The third quarter of 2017 includes a reduction of approximately \$34 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$28 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the third quarter includes an increase of approximately \$7 million related to FX translation.
- (7) The fourth quarter of 2017 includes a reduction of approximately \$47 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of \$22 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the fourth quarter includes a decrease of approximately \$106 million related to FX translation.
- (8) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.
- (9) December 31, 2016, March 31, 2017, June 30, 2017, September 30, 2017 and December 31, 2017 exclude \$29 million, \$28 million, \$27 million, \$27 million and \$25 million, respectively, of consumer loans which are carried at fair value.
- (10) December 31, 2016, March 31, 2017, June 30, 2017, September 30, 2017 and December 31, 2017 exclude \$3.5 billion, \$4.0 billion, \$4.2 billion, \$4.3 billion and \$4.9 billion, respectively, of corporate loans which are carried at fair value.

Reclassified to conform to the current period's presentation.

**COMPONENTS OF PROVISION FOR LOAN LOSSES**

(In millions of dollars)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017	Full Year 2016	Full Year 2017
<b>Global Consumer Banking</b>										
Net Credit Losses	\$ 1,371	\$ 1,374	\$ 1,349	\$ 1,516	\$ 1,603	\$ 1,615	\$ 1,704	\$ 1,640	\$ 5,610	\$ 6,562
Credit Reserve Build / (Release)	85	23	436	164	177	125	486	177	708	965
<b>North America</b>										
Net Credit Losses	933	954	927	1,105	1,190	1,181	1,239	1,186	3,919	4,796
Credit Reserve Build / (Release)	79	49	408	117	152	101	463	153	653	869
<b>Retail Banking</b>										
Net Credit Losses	25	45	52	83	37	39	88	30	205	194
Credit Reserve Build / (Release)	63	(12)	(40)	(22)	7	(7)	(47)	3	(11)	(44)
<b>Citi-Branded Cards</b>										
Net Credit Losses	455	467	448	539	633	611	611	592	1,909	2,447
Credit Reserve Build / (Release)	(15)	58	263	78	92	26	192	87	384	397
<b>Citi Retail Services</b>										
Net Credit Losses	453	442	427	483	520	531	540	564	1,805	2,155
Credit Reserve Build / (Release)	31	3	185	61	53	82	318	63	280	516
<b>Latin America</b>										
Net Credit Losses	278	260	254	248	253	277	295	292	1,040	1,117
Credit Reserve Build / (Release)	17	(2)	32	36	12	50	44	19	83	125
<b>Retail Banking</b>										
Net Credit Losses	134	137	132	138	137	151	143	153	541	584
Credit Reserve Build / (Release)	16	(3)	47	31	14	27	13	(5)	91	49
<b>Citi-Branded Cards</b>										
Net Credit Losses	144	123	122	110	116	126	152	139	499	533
Credit Reserve Build / (Release)	1	1	(15)	5	(2)	23	31	24	(8)	76
<b>Asia (1)</b>										
Net Credit Losses	160	160	168	163	160	157	170	162	651	649
Credit Reserve Build / (Release)	(11)	(24)	(4)	11	13	(26)	(21)	5	(28)	(29)
<b>Retail Banking</b>										
Net Credit Losses	62	61	73	65	62	54	69	60	261	245
Credit Reserve Build / (Release)	3	(21)	-	12	(6)	(9)	(23)	6	(6)	(32)
<b>Citi-Branded Cards</b>										
Net Credit Losses	98	99	95	98	98	103	101	102	390	404
Credit Reserve Build / (Release)	(14)	(3)	(4)	(1)	19	(17)	2	(1)	(22)	3
<b>Institutional Clients Group (ICG)</b>										
Net Credit Losses	211	141	45	119	25	71	44	225	516	365
Credit Reserve Build / (Release)	108	(26)	(93)	(53)	(176)	(15)	(38)	8	(64)	(221)
<b>Corporate / Other</b>										
Net Credit Losses	142	101	131	61	81	24	29	15	435	149
Credit Reserve Build / (Release)	(31)	(223)	(122)	(80)	(35)	(154)	(79)	(49)	(456)	(317)
<b>Total Provision for Loan Losses</b>	<b>\$ 1,886</b>	<b>\$ 1,390</b>	<b>\$ 1,746</b>	<b>\$ 1,727</b>	<b>\$ 1,675</b>	<b>\$ 1,666</b>	<b>\$ 2,146</b>	<b>\$ 2,016</b>	<b>\$ 6,749</b>	<b>\$ 7,503</b>

(1) Asia GCB includes NCLs and credit reserve builds (releases) for certain EMEA countries for all periods presented.

Reclassified to conform to the current period's presentation.

**NON-ACCRUAL ASSETS**

(In millions of dollars)

	1Q 2016	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	3Q 2017	4Q 2017
<b>Non-Accrual Loans (1)</b>								
<b>Corporate Non-Accrual Loans By Region</b>								
North America	\$ 1,331	\$ 1,280	\$ 1,057	\$ 984	\$ 993	\$ 944	\$ 915	\$ 784
EMEA	469	762	857	904	828	727	681	849
Latin America	410	267	380	379	342	281	312	280
Asia	117	151	121	154	176	146	146	29
<b>Total</b>	<b>\$ 2,327</b>	<b>\$ 2,460</b>	<b>\$ 2,415</b>	<b>\$ 2,421</b>	<b>\$ 2,339</b>	<b>\$ 2,098</b>	<b>\$ 2,054</b>	<b>\$ 1,942</b>
<b>Consumer Non-Accrual Loans By Region (2) (3)</b>								
North America	\$ 2,519	\$ 2,520	\$ 2,429	\$ 2,160	\$ 1,926	\$ 1,754	\$ 1,721	\$ 1,650
Latin America	817	884	841	711	737	793	791	756
Asia (4)	265	301	282	287	292	301	271	284
<b>Total</b>	<b>\$ 3,601</b>	<b>\$ 3,705</b>	<b>\$ 3,552</b>	<b>\$ 3,158</b>	<b>\$ 2,955</b>	<b>\$ 2,848</b>	<b>\$ 2,783</b>	<b>\$ 2,690</b>
<b>OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS</b>								
Institutional Clients Group	\$ 29	\$ 13	\$ 12	\$ 14	\$ 13	\$ 26	\$ 46	\$ 39
Global Consumer Banking	41	38	41	34	33	33	38	30
Corporate/Other	135	124	108	138	127	109	59	75
<b>TOTAL OTHER REAL ESTATE OWNED (OREO) (5)</b>	<b>\$ 205</b>	<b>\$ 175</b>	<b>\$ 161</b>	<b>\$ 186</b>	<b>\$ 173</b>	<b>\$ 168</b>	<b>\$ 143</b>	<b>\$ 144</b>
<b>OREO By Region:</b>								
North America	\$ 159	\$ 151	\$ 132	\$ 161	\$ 136	\$ 128	\$ 97	\$ 89
EMEA	1	-	1	-	1	1	1	2
Latin America	35	19	18	18	31	31	30	35
Asia	10	5	10	7	5	8	15	18
<b>Total</b>	<b>\$ 205</b>	<b>\$ 175</b>	<b>\$ 161</b>	<b>\$ 186</b>	<b>\$ 173</b>	<b>\$ 168</b>	<b>\$ 143</b>	<b>\$ 144</b>
<b>Other Repossessed Assets</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Non-Accrual Assets (NAA) (6)</b>								
Corporate Non-Accrual Loans	\$ 2,327	\$ 2,460	\$ 2,415	\$ 2,421	\$ 2,339	\$ 2,098	\$ 2,054	\$ 1,942
Consumer Non-Accrual Loans	3,601	3,705	3,552	3,158	2,955	2,848	2,783	2,690
<b>Non-Accrual Loans (NAL)</b>	<b>5,928</b>	<b>6,165</b>	<b>5,967</b>	<b>5,579</b>	<b>5,294</b>	<b>4,946</b>	<b>4,837</b>	<b>4,632</b>
OREO	205	175	161	186	173	168	143	144
Other Repossessed Assets	-	-	-	-	-	-	-	-
<b>Non-Accrual Assets (NAA)</b>	<b>\$ 6,133</b>	<b>\$ 6,340</b>	<b>\$ 6,128</b>	<b>\$ 5,765</b>	<b>\$ 5,467</b>	<b>\$ 5,114</b>	<b>\$ 4,980</b>	<b>\$ 4,776</b>
NAL as a % of Total Loans	0.96%	0.97%	0.93%	0.89%	0.84%	0.77%	0.74%	0.69%
NAA as a % of Total Assets	0.34%	0.35%	0.34%	0.32%	0.30%	0.27%	0.26%	0.26%
Allowance for Loan Losses as a % of NAL	214%	200%	208%	216%	227%	243%	256%	267%

(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) The fourth quarter of 2016 reflects the transfers of non-accrual loans to HFS resulting from the agreements to sell the Brazil and Argentina consumer banking businesses.

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

(4) Asia GCB includes balances for certain EMEA countries for all periods presented.

(5) Represents the carrying value of all property acquired by foreclosure or other legal proceedings when Citigroup has taken possession of the collateral. Also includes former premises and property for use that is no longer contemplated.

(6) 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**
**CET1 CAPITAL AND SUPPLEMENTARY LEVERAGE RATIOS, TANGIBLE COMMON EQUITY, BOOK VALUE PER SHARE AND TANGIBLE BOOK VALUE PER SHARE**

(In millions of dollars or shares, except per share amounts and ratios)

	March 31, 2016	June 30, 2016	September 30, 2016	December 31, 2016	March 31, 2017 <sup>(2)</sup>	June 30, 2017	September 30, 2017	December 31, 2017 <sup>(3)</sup>
<b><u>Common Equity Tier 1 Capital Ratio and Components<sup>(1)</sup></u></b>								
Citigroup Common Stockholders' Equity <sup>(4)</sup>	\$ 209,947	\$ 212,819	\$ 212,506	\$ 206,051	\$ 208,907	\$ 210,950	\$ 208,565	\$ 181,671
Add: Qualifying noncontrolling interests	143	134	140	129	133	143	144	153
Regulatory Capital Adjustments and Deductions:								
Less:								
Accumulated net unrealized losses on cash flow hedges, net of tax <sup>(5)</sup>	(300)	(149)	(232)	(560)	(562)	(445)	(437)	(698)
Cumulative unrealized net gain (loss) related to changes in fair value of financial liabilities attributable to own creditworthiness, net of tax <sup>(6)</sup>	562	574	335	(61)	(173)	(291)	(416)	(721)
Intangible Assets:								
Goodwill, net of related deferred tax liabilities (DTLs) <sup>(7)</sup>	21,935	21,854	21,763	20,858	21,448	21,589	21,532	22,052
Identifiable intangible assets other than mortgage servicing rights (MSRs), net of related DTLs	3,332	5,358	5,177	4,876	4,738	4,587	4,410	4,401
Defined benefit pension plan net assets	870	964	891	857	836	796	720	896
Deferred tax assets (DTAs) arising from net operating loss, foreign tax credit and general business credit carry-forwards	23,414	22,942	22,503	21,337	21,077	20,832	20,068	13,072
Excess over 10% / 15% limitations for other DTAs, certain common stock investments and MSRs <sup>(8)</sup>	7,254	6,876	7,077	9,357	9,012	8,851	9,298	-
Common Equity Tier 1 Capital (CET1)	\$ 153,023	\$ 154,534	\$ 155,132	\$ 149,516	\$ 152,664	\$ 155,174	\$ 153,534	\$ 142,822
Risk-Weighted Assets (RWA)	\$ 1,239,575	\$ 1,232,856	\$ 1,228,283	\$ 1,189,680	\$ 1,191,397	\$ 1,188,167	\$ 1,182,918	\$ 1,155,099
Common Equity Tier 1 Capital Ratio (CET1/RWA)	12.34%	12.53%	12.63%	12.57%	12.81%	13.06%	12.98%	12.36%
<b><u>Supplementary Leverage Ratio and Components</u></b>								
Common Equity Tier 1 Capital (CET1)	\$ 153,023	\$ 154,534	\$ 155,132	\$ 149,516	\$ 152,664	\$ 155,174	\$ 153,534	\$ 142,822
Additional Tier 1 Capital (AT1) <sup>(9)</sup>	18,119	19,493	19,628	19,874	19,791	19,955	19,315	19,555
Total Tier 1 Capital (T1C) (CET1 + AT1)	\$ 171,142	\$ 174,027	\$ 174,760	\$ 169,390	\$ 172,455	\$ 175,129	\$ 172,849	\$ 162,377
Total Leverage Exposure (TLE)	\$ 2,300,427	\$ 2,326,929	\$ 2,360,520	\$ 2,345,391	\$ 2,372,177	\$ 2,418,658	\$ 2,430,582	\$ 2,432,491
Supplementary Leverage Ratio (T1C/TLE)	7.44%	7.48%	7.40%	7.22%	7.27%	7.24%	7.11%	6.68%
<b><u>Tangible Common Equity, Book Value Per Share and Tangible Book Value Per Share</u></b>								
Common Stockholders' Equity	\$ 209,769	\$ 212,635	\$ 212,322	\$ 205,867	\$ 208,723	\$ 210,766	\$ 208,381	\$ 181,487
Less:								
Goodwill	22,575	22,496	22,539	21,659	22,265	22,349	22,345	22,256
Intangible assets (other than MSRs)	3,493	5,521	5,358	5,114	5,013	4,887	4,732	4,588
Goodwill and identifiable intangible assets (other than MSRs) related to assets HFS	30	30	30	72	48	120	48	32
Net Deferred Taxes - Related to Goodwill and Intangible Assets Above	-	-	-	-	-	-	-	-
Tangible Common Equity (TCE)	\$ 183,671	\$ 184,588	\$ 184,395	\$ 179,022	\$ 181,397	\$ 183,410	\$ 181,256	\$ 154,611
Common Shares Outstanding (CSO)	2,934.9	2,905.4	2,849.7	2,772.4	2,753.3	2,724.6	2,644.0	2,569.9
Book Value Per Share (Common Equity/CSO)	\$ 71.47	\$ 73.19	\$ 74.51	\$ 74.26	\$ 75.81	\$ 77.36	\$ 78.81	\$ 70.62
Tangible Book Value Per Share (TCE/CSO)	\$ 62.58	\$ 63.53	\$ 64.71	\$ 64.57	\$ 65.88	\$ 67.32	\$ 68.55	\$ 60.16

(1) See footnote 2 on page 1.

(2) See footnote 4 on page 1.

(3) See footnote 1 on page 1.

(4) Excludes issuance costs related to outstanding preferred stock in accordance with Federal Reserve Board regulatory reporting requirements.

(5) Common Equity Tier 1 Capital is adjusted for accumulated net unrealized gains (losses) on cash flow hedges included in accumulated other comprehensive income that relate to the hedging of items not recognized at fair value on the balance sheet.

(6) The cumulative impact of changes in Citigroup's own creditworthiness in valuing liabilities for which the fair value option has been elected, and own-credit valuation adjustments on derivatives, are excluded from Common Equity Tier 1 Capital, in accordance with the U.S. Basel III rules.

(7) Includes goodwill "embedded" in the valuation of significant common stock investments in unconsolidated financial institutions.

(8) Assets subject to 10%/15% limitations include MSRs, DTAs arising from temporary differences and significant common stock investments in unconsolidated financial institutions.

(9) Commencing with March 31, 2015 and for the quarterly reporting periods thereafter through September 30, 2017, the deduction related only to DTAs arising from temporary differences that exceeded the 10% limitation, while at December 31, 2014 and prior, this deduction related to all three assets which exceeded the 10% and 15% limitations.

(9) Additional Tier 1 Capital primarily includes qualifying noncumulative perpetual preferred stock and qualifying trust preferred securities.

Reclassified to conform to the current period's presentation.