



## CITIGROUP - QUARTERLY FINANCIAL DATA SUPPLEMENT

4Q12 HISTORICAL

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	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
<b>Total Revenues, Net of Interest Expense</b>	\$ 25,421	\$ 22,071	\$ 20,738	\$ 18,371	\$ 19,726	\$ 20,622	\$ 20,831	\$ 17,174	\$ 19,406	\$ 18,642	\$ 13,951	\$ 18,174	\$ 86,601	\$ 78,353	\$ 70,173
Total Operating Expenses	11,518	11,866	11,520	12,471	12,326	12,936	12,460	13,211	12,319	12,134	12,220	13,845	47,375	50,933	50,518
Net Credit Losses	8,384	7,962	7,659	6,854	6,269	5,147	4,514	4,108	3,955	3,576	3,979	3,066	30,859	20,038	14,576
Credit Reserve Build / (Release)	(18)	(1,439)	(1,993)	(2,215)	(3,370)	(1,966)	(1,465)	(1,464)	(1,127)	(991)	(1,468)	(142)	(5,665)	(8,265)	(3,728)
Provision for Unfunded Lending Commitments	(35)	(71)	26	(37)	25	(13)	43	(4)	(38)	7	(41)	56	(117)	51	(16)
Provision for Benefits & Claims	287	213	227	238	260	219	259	234	229	214	225	219	965	972	887
Provision for Credit Losses and for Benefits and Claims	8,618	6,665	5,919	4,840	3,184	3,387	3,351	2,874	3,019	2,806	2,695	3,199	26,042	12,796	11,719
Income from Continuing Operations before Income Taxes	5,285	3,540	3,299	1,060	4,216	4,299	5,020	1,089	4,068	3,702	(964)	1,130	13,184	14,624	7,936
Income Taxes (benefits)	1,036	812	698	(313)	1,185	967	1,278	91	1,006	715	(1,488)	(206)	2,233	3,521	27
<b>Income from Continuing Operations</b>	<b>\$ 4,249</b>	<b>\$ 2,728</b>	<b>\$ 2,601</b>	<b>\$ 1,373</b>	<b>\$ 3,031</b>	<b>\$ 3,332</b>	<b>\$ 3,742</b>	<b>\$ 998</b>	<b>\$ 3,062</b>	<b>\$ 2,987</b>	<b>\$ 524</b>	<b>\$ 1,336</b>	<b>\$ 10,951</b>	<b>\$ 11,103</b>	<b>\$ 7,909</b>
Income (Loss) from Discontinued Operations, net of Taxes	211	(3)	(374)	98	40	71	1	-	(5)	(1)	(31)	(112)	(68)	112	(149)
<b>Net Income before Noncontrolling Interests</b>	<b>4,460</b>	<b>2,725</b>	<b>2,227</b>	<b>1,471</b>	<b>3,071</b>	<b>3,403</b>	<b>3,743</b>	<b>998</b>	<b>3,057</b>	<b>2,986</b>	<b>493</b>	<b>1,224</b>	<b>10,883</b>	<b>11,215</b>	<b>7,760</b>
Net Income Attributable to Noncontrolling Interests	32	28	59	162	72	62	(28)	42	126	40	25	28	281	148	219
<b>Citigroup's Net Income</b>	<b>\$ 4,428</b>	<b>\$ 2,697</b>	<b>\$ 2,168</b>	<b>\$ 1,309</b>	<b>\$ 2,999</b>	<b>\$ 3,341</b>	<b>\$ 3,771</b>	<b>\$ 956</b>	<b>\$ 2,931</b>	<b>\$ 2,946</b>	<b>\$ 468</b>	<b>\$ 1,196</b>	<b>\$ 10,602</b>	<b>\$ 11,067</b>	<b>\$ 7,541</b>
<b>Diluted Earnings Per Share:</b>															
Income from Continuing Operations	\$ 1.43	\$ 0.90	\$ 0.83	\$ 0.40	\$ 0.97	\$ 1.07	\$ 1.23	\$ 0.31	\$ 0.96	\$ 0.95	\$ 0.16	\$ 0.42	\$ 3.55	\$ 3.59	\$ 2.49
Citigroup's Net Income	\$ 1.50	\$ 0.90	\$ 0.72	\$ 0.43	\$ 0.99	\$ 1.09	\$ 1.23	\$ 0.31	\$ 0.95	\$ 0.95	\$ 0.15	\$ 0.38	\$ 3.54	\$ 3.63	\$ 2.44
<b>Shares (in millions) (1):</b>															
Average Basic	2,844.4	2,884.9	2,887.8	2,893.3	2,904.4	2,908.6	2,910.8	2,915.2	2,926.2	2,926.6	2,926.8	2,942.7	2,877.6	2,909.8	2,930.6
Average Diluted	2,933.4	2,975.3	2,977.8	2,984.8	2,996.6	2,997.0	2,998.6	3,003.0	3,014.5	3,015.0	3,015.3	3,017.0	2,967.8	2,998.8	3,015.5
Common Shares Outstanding, at period end	2,862.0	2,897.5	2,905.0	2,905.8	2,920.6	2,917.9	2,923.7	2,923.9	2,932.2	2,932.5	2,932.5	3,028.9	2,905.8	2,923.9	3,028.9
Preferred Dividends - Basic	\$ -	\$ -	\$ -	\$ 9	\$ 4	\$ 9	\$ 4	\$ 9	\$ 4	\$ 9	\$ 4	\$ 9	\$ 9	\$ 26	\$ 26
Preferred Dividends - Diluted	\$ -	\$ -	\$ -	\$ 9	\$ 4	\$ 9	\$ 4	\$ 9	\$ 4	\$ 9	\$ 4	\$ 9	\$ 9	\$ 26	\$ 26
<b>Income Allocated to Unrestricted Common Shareholders - Basic</b>															
Income from Continuing Operations	\$ 4,190	\$ 2,674	\$ 2,468	\$ 1,194	\$ 2,920	\$ 3,200	\$ 3,696	\$ 930	\$ 2,878	\$ 2,869	\$ 484	\$ 1,269	\$ 10,522	\$ 10,745	\$ 7,495
Citigroup's Net Income	\$ 4,400	\$ 2,671	\$ 2,148	\$ 1,288	\$ 2,960	\$ 3,270	\$ 3,697	\$ 930	\$ 2,873	\$ 2,868	\$ 453	\$ 1,160	\$ 10,503	\$ 10,855	\$ 7,349
<b>Income Allocated to Unrestricted Common Shareholders - Diluted</b>															
Income from Continuing Operations	\$ 4,191	\$ 2,675	\$ 2,469	\$ 1,195	\$ 2,921	\$ 3,206	\$ 3,702	\$ 933	\$ 2,882	\$ 2,873	\$ 485	\$ 1,271	\$ 10,525	\$ 10,762	\$ 7,506
Citigroup's Net Income	\$ 4,400	\$ 2,672	\$ 2,149	\$ 1,289	\$ 2,961	\$ 3,276	\$ 3,703	\$ 933	\$ 2,877	\$ 2,872	\$ 455	\$ 1,161	\$ 10,505	\$ 10,872	\$ 7,360
<b>Financial Ratios:</b>															
Tier 1 Common Ratio	9.11%	9.71%	10.33%	10.75%	11.34%	11.62%	11.71%	11.80%	12.50%	12.71%	12.73%	12.67%	10.75%	11.80%	12.67%
Tier 1 Capital Ratio	11.28%	11.99%	12.50%	12.91%	13.26%	13.55%	13.45%	13.55%	14.26%	14.46%	13.92%	14.06%	12.91%	13.55%	14.06%
Total Capital Ratio	14.88%	15.59%	16.14%	16.59%	16.98%	17.18%	16.89%	16.99%	17.64%	17.70%	17.12%	17.26%	16.59%	16.99%	17.26%
Leverage Ratio	6.16%	6.31%	6.57%	6.60%	7.00%	7.05%	7.01%	7.19%	7.55%	7.66%	7.39%	7.48%	6.60%	7.19%	7.48%
Return on Average Assets	0.89%	0.54%	0.43%	0.26%	0.62%	0.68%	0.76%	0.20%	0.62%	0.62%	0.10%	0.25%	0.53%	0.57%	0.39%
Efficiency Ratio	45%	54%	56%	68%	62%	63%	60%	77%	63%	65%	88%	76%	55%	65%	72%
Return on Average Common Equity	12.0%	7.0%	5.4%	3.2%	7.3%	7.7%	8.4%	2.1%	6.5%	6.5%	1.0%	2.5%	6.8%	6.3%	4.1%
<b>Balance Sheet Data, EOP (in billions of dollars, except Book Value per Share):</b>															
Total Assets	\$ 2,002.2	\$ 1,937.7	\$ 1,983.3	\$ 1,913.9	\$ 1,947.8	\$ 1,956.6	\$ 1,936.0	\$ 1,873.9	\$ 1,944.4	\$ 1,916.5	\$ 1,931.3	\$ 1,864.7	\$ 1,913.9	\$ 1,873.9	\$ 1,864.7
Total Deposits	827.9	814.0	850.1	845.0	865.9	866.3	851.3	865.9	906.0	914.3	944.6	930.6	845.0	865.9	930.6
Citigroup's Stockholders' Equity	151.4	154.8	162.9	163.5	171.0	176.4	177.4	177.8	181.8	183.9	186.8	189.0	163.5	177.8	189.0
Citigroup Equity and Trust Preferred Securities (included in LT Debt)	173.1	175.0	183.4	181.6	189.0	192.4	193.5	193.9	197.9	199.9	197.3	199.2	181.6	193.9	199.2
Book Value Per Share (2)	\$ 52.80	\$ 53.32	\$ 55.97	\$ 56.15	\$ 58.46	\$ 60.34	\$ 60.56	\$ 60.70	\$ 61.90	\$ 62.61	\$ 63.59	\$ 61.57	\$ 56.15	\$ 60.70	\$ 61.57
Tangible Book Value Per Share (2)	\$ 40.90	\$ 41.86	\$ 44.42	\$ 44.55	\$ 46.87	\$ 48.75	\$ 49.50	\$ 49.74	\$ 50.90	\$ 51.81	\$ 52.69	\$ 51.19	\$ 44.55	\$ 49.74	\$ 51.19
<b>Direct Staff (in thousands)</b>	263	259	258	260	260	263	267	266	263	261	262	259	260	266	259

(1) Citi's basic and end-of-period shares increased in the fourth quarter 2012 as compared to the third quarter 2012 due to the issuance of approximately 96 million shares of common stock during the quarter upon the automatic settlement of the T-DECS issued in December 2009, as previously announced.

(2) Citi's book value and tangible book value per share each declined in the fourth quarter 2012 as compared to the third quarter 2012 due to the settlement of the T-DECS (see footnote 1 above). Tangible book value per share is a non-GAAP financial measure. See page 46 for a reconciliation of this measure.

Note: Ratios and returns are calculated based on the displayed numbers.

Reclassified to conform to the current period's presentation.

**CITIGROUP CONSOLIDATED STATEMENT OF INCOME**  
(In millions of dollars)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
<b>Revenues</b>															
Interest revenue	\$ 20,783	\$ 20,356	\$ 19,311	\$ 18,832	\$ 18,155	\$ 18,586	\$ 18,145	\$ 17,795	\$ 17,537	\$ 16,889	\$ 16,934	\$ 16,778	\$ 79,282	\$ 72,681	\$ 68,138
Interest expense	6,342	6,429	6,183	6,142	6,053	6,438	6,031	5,712	5,590	5,296	5,021	4,628	25,096	24,234	20,535
Net interest revenue	14,441	13,927	13,128	12,690	12,102	12,148	12,114	12,083	11,947	11,593	11,913	12,150	54,186	48,447	47,603
Commissions and fees	3,645	3,229	3,248	3,536	3,368	3,557	3,043	2,882	3,138	3,079	3,304	3,405	13,658	12,850	12,926
Principal transactions	4,116	2,362	2,085	(1,046)	3,167	2,616	2,103	(652)	1,931	1,640	976	234	7,517	7,234	4,781
Administrative and other fiduciary fees	1,022	910	976	1,097	1,097	1,068	945	885	981	1,037	974	1,020	4,005	3,995	4,012
Realized gains (losses) on investments	538	523	962	388	580	583	765	69	1,925	273	615	438	2,411	1,997	3,251
Other-than temporary impairment losses on investments and other assets (1)	(507)	(454)	(220)	(230)	(1,707)	(171)	(146)	(230)	(1,305)	(128)	(3,470)	(68)	(1,411)	(2,254)	(4,971)
Insurance premiums	748	636	655	645	672	684	658	633	635	621	616	604	2,684	2,647	2,476
Other revenue (2)	1,418	938	(96)	1,291	447	137	1,349	1,504	154	527	(977)	391	3,551	3,437	95
Total non-interest revenues	10,980	8,144	7,610	5,681	7,624	8,474	8,717	5,091	7,459	7,049	2,038	6,024	32,415	29,906	22,570
<b>Total revenues, net of interest expense</b>	<b>25,421</b>	<b>22,071</b>	<b>20,738</b>	<b>18,371</b>	<b>19,726</b>	<b>20,622</b>	<b>20,831</b>	<b>17,174</b>	<b>19,406</b>	<b>18,642</b>	<b>13,951</b>	<b>18,174</b>	<b>86,601</b>	<b>78,353</b>	<b>70,173</b>
<b>Provisions for Credit Losses and for Benefits and Claims</b>															
Net credit losses	8,384	7,962	7,659	6,854	6,269	5,147	4,514	4,108	3,955	3,576	3,979	3,066	30,859	20,038	14,576
Credit reserve build / (release)	(18)	(1,439)	(1,993)	(2,215)	(3,370)	(1,966)	(1,465)	(1,464)	(1,127)	(991)	(1,468)	(142)	(5,665)	(8,265)	(3,728)
Provision for loan losses	8,366	6,523	5,666	4,639	2,899	3,181	3,049	2,644	2,828	2,585	2,511	2,924	25,194	11,773	10,848
Policyholder benefits and claims	287	213	227	238	260	219	259	234	229	214	225	219	965	972	887
Provision for unfunded lending commitments	(35)	(71)	26	(37)	25	(13)	43	(4)	(38)	7	(41)	56	(117)	51	(16)
Total provisions for credit losses and for benefits and claims	8,618	6,665	5,919	4,840	3,184	3,387	3,351	2,874	3,019	2,806	2,695	3,199	26,042	12,796	11,719
<b>Operating Expenses</b>															
Compensation and benefits	6,162	5,961	6,117	6,190	6,409	6,669	6,223	6,387	6,385	6,127	6,132	6,560	24,430	25,688	25,204
Premises and Equipment	830	824	838	839	825	832	860	809	799	806	846	831	3,331	3,326	3,282
Technology / communication expense	1,199	1,195	1,257	1,273	1,214	1,275	1,306	1,338	1,382	1,481	1,465	1,586	4,924	5,133	5,914
Advertising and marketing expense	302	367	458	518	397	627	635	687	503	591	605	525	1,645	2,346	2,224
Other operating	3,025	3,519	2,850	3,651	3,481	3,533	3,436	3,990	3,250	3,129	3,172	4,343	13,045	14,440	13,894
Total operating expenses	11,518	11,866	11,520	12,471	12,326	12,936	12,460	13,211	12,319	12,134	12,220	13,845	47,375	50,933	50,518
<b>Income from Continuing Operations before Income Taxes</b>	<b>5,285</b>	<b>3,540</b>	<b>3,299</b>	<b>1,060</b>	<b>4,216</b>	<b>4,299</b>	<b>5,020</b>	<b>1,089</b>	<b>4,068</b>	<b>3,702</b>	<b>(964)</b>	<b>1,130</b>	<b>13,184</b>	<b>14,624</b>	<b>7,936</b>
Provision (benefits) for income taxes	1,036	812	698	(313)	1,185	967	1,278	91	1,006	715	(1,488)	(206)	2,233	3,521	27
<b>Income from Continuing Operations</b>	<b>4,249</b>	<b>2,728</b>	<b>2,601</b>	<b>1,373</b>	<b>3,031</b>	<b>3,332</b>	<b>3,742</b>	<b>998</b>	<b>3,062</b>	<b>2,987</b>	<b>524</b>	<b>1,336</b>	<b>10,951</b>	<b>11,103</b>	<b>7,909</b>
<b>Discontinued Operations (3)</b>															
Income (Loss) from Discontinued Operations	(5)	(3)	8	72	60	(17)	(5)	(15)	(3)	-	(46)	(170)	72	23	(219)
Gain (Loss) on Sale	94	-	(784)	(12)	4	126	16	9	(1)	-	-	-	(702)	155	(1)
Provision (benefits) for income taxes	(122)	-	(402)	(38)	24	38	10	(6)	1	1	(15)	(58)	(562)	66	(71)
<b>Income (Loss) from Discontinued Operations, net of taxes</b>	<b>211</b>	<b>(3)</b>	<b>(374)</b>	<b>98</b>	<b>40</b>	<b>71</b>	<b>1</b>	<b>-</b>	<b>(5)</b>	<b>(1)</b>	<b>(31)</b>	<b>(112)</b>	<b>(68)</b>	<b>112</b>	<b>(149)</b>
<b>Net Income before Noncontrolling Interests</b>	<b>4,460</b>	<b>2,725</b>	<b>2,227</b>	<b>1,471</b>	<b>3,071</b>	<b>3,403</b>	<b>3,743</b>	<b>998</b>	<b>3,057</b>	<b>2,986</b>	<b>493</b>	<b>1,224</b>	<b>10,883</b>	<b>11,215</b>	<b>7,760</b>
Net Income attributable to noncontrolling interests	32	28	59	162	72	62	(28)	42	126	40	25	28	281	148	219
<b>Citigroup's Net Income</b>	<b>\$ 4,428</b>	<b>\$ 2,697</b>	<b>\$ 2,168</b>	<b>\$ 1,309</b>	<b>\$ 2,999</b>	<b>\$ 3,341</b>	<b>\$ 3,715</b>	<b>\$ 956</b>	<b>\$ 2,931</b>	<b>\$ 2,946</b>	<b>\$ 468</b>	<b>\$ 1,196</b>	<b>\$ 10,602</b>	<b>\$ 11,067</b>	<b>\$ 7,541</b>

(1) First quarter of 2012 includes the recognition of a \$1,181 million impairment charge related to the carrying value of Citi's investment in Akbank T.A.S. Third quarter of 2012 includes the recognition of a \$3,340 million impairment charge related to the carrying value of Citi's remaining 35% investment in the Morgan Stanley Smith Barney joint venture (MSSB JV).

(2) Third quarter of 2012 also includes a non-cash charge of \$1,344 million, representing a loss on Citi's sale of the 14% interest in the MSSB JV to Morgan Stanley.

(3) Discontinued operations primarily includes the Citi Capital Advisors business, the Egg Credit Card business, the Student Loan Corporation business and previous discontinued operations, for which Citi continues to have minimal residual costs associated with the sales.

**CITIGROUP CONSOLIDATED BALANCE SHEET**  
(In millions of dollars)



	March 31, 2010	June 30, 2010	September 30, 2010	December 31, 2010	March 31, 2011	June 30, 2011	September 30, 2011	December 31, 2011	March 31, 2012	June 30, 2012	September 30, 2012	December 31, 2012
<b>Assets</b>												
Cash and due from banks (including segregated cash and other deposits)	\$ 25,678	\$ 24,709	\$ 26,342	\$ 27,972	\$ 27,842	\$ 27,766	\$ 28,950	\$ 28,701	\$ 26,505	\$ 33,927	\$ 33,802	\$ 36,453
Deposits with banks	163,525	160,780	150,071	162,437	163,603	156,181	159,338	155,784	183,949	155,054	170,028	102,134
Fed funds sold and securities borrow'd or purch under agree. to resell	234,348	230,784	240,057	246,717	261,120	283,976	290,645	275,849	289,057	272,664	277,542	261,311
Brokerage receivables	34,001	36,872	37,138	31,213	40,901	40,695	37,992	27,777	39,443	35,340	31,077	22,490
Trading account assets	345,783	309,412	337,098	317,272	323,110	322,349	320,637	291,734	307,050	310,246	315,201	320,929
Investments												
Available-for-sale and non-marketable equity securities	270,385	285,783	310,143	289,057	311,773	294,664	273,791	281,930	287,197	294,577	284,531	302,196
Held-to-maturity	46,348	31,283	30,107	29,107	15,484	14,910	12,866	11,483	10,126	11,349	10,943	10,130
Total Investments	316,733	317,066	340,250	318,164	327,257	309,574	286,657	293,413	297,323	305,926	295,474	312,326
Loans, net of unearned income												
Consumer	529,022	502,917	460,589	455,184	438,429	439,939	424,212	423,340	416,103	409,127	407,752	408,671
Corporate	192,782	189,249	193,722	193,610	198,707	207,561	213,027	223,902	231,919	245,841	250,671	246,793
Loans, net of unearned income	721,804	692,166	654,311	648,794	637,136	647,500	637,239	647,242	648,022	654,968	658,423	655,464
Allowance for loan losses	(48,746)	(46,197)	(43,674)	(40,655)	(36,568)	(34,362)	(32,052)	(30,115)	(29,020)	(27,611)	(25,916)	(25,455)
Total loans, net	673,058	645,969	610,637	608,139	600,568	613,138	605,187	617,127	619,002	627,357	632,507	630,009
Goodwill	25,662	25,201	25,797	26,152	26,339	26,621	25,496	25,413	25,810	25,483	25,915	25,673
Intangible assets (other than MSRs)	8,277	7,868	7,705	7,504	7,280	7,136	6,800	6,600	6,413	6,156	5,963	5,697
Mortgage servicing rights (MSRs)	6,439	4,894	3,976	4,554	4,690	4,258	2,852	2,569	2,691	2,117	1,920	1,942
Other assets	168,709	174,101	172,800	163,778	162,433	164,932	171,438	148,911	147,180	142,181	141,873	145,660
Assets related to discontinued operations held for sale	-	-	31,409	-	2,672	-	-	-	-	-	44	36
<b>Total assets</b>	<b>\$ 2,002,213</b>	<b>\$ 1,937,656</b>	<b>\$ 1,983,280</b>	<b>\$ 1,913,902</b>	<b>\$ 1,947,815</b>	<b>\$ 1,956,626</b>	<b>\$ 1,935,992</b>	<b>\$ 1,873,878</b>	<b>\$ 1,944,423</b>	<b>\$ 1,916,451</b>	<b>\$ 1,931,346</b>	<b>\$ 1,864,660</b>
<b>Liabilities</b>												
Non-interest-bearing deposits in U.S. offices	\$ 66,796	\$ 59,225	\$ 64,442	\$ 78,268	\$ 81,839	\$ 86,631	\$ 103,129	\$ 119,437	\$ 122,305	\$ 120,324	\$ 133,981	\$ 129,657
Interest-bearing deposits in U.S. offices	230,919	241,820	237,626	225,731	222,613	220,436	218,595	223,851	228,357	233,696	239,574	247,716
Total U.S. Deposits	297,715	301,045	302,068	303,999	304,452	307,067	321,724	343,288	350,662	354,020	373,555	377,373
Non-interest-bearing deposits in offices outside the U.S.	45,471	46,322	52,080	55,066	61,851	61,898	58,564	57,357	60,691	59,745	63,792	65,024
Interest-bearing deposits in offices outside the U.S.	484,728	466,584	495,947	485,903	499,560	497,345	470,993	465,291	494,659	500,543	507,297	488,163
Total International Deposits	530,199	512,906	548,027	540,969	561,411	559,243	529,557	522,648	555,350	560,288	571,089	553,187
Total deposits	827,914	813,951	850,095	844,968	865,863	866,310	851,281	865,936	906,012	914,308	944,644	930,560
Fed funds purch and securities loaned or sold under agree. to repurch.	207,911	196,112	192,065	189,558	187,825	203,843	223,612	198,373	226,008	214,851	224,370	211,236
Brokerage payables	55,041	54,774	51,517	51,749	50,394	57,245	56,093	56,696	56,966	59,133	55,376	57,013
Trading account liabilities	142,748	131,001	142,005	129,054	146,346	152,307	148,851	126,082	135,956	128,818	129,990	115,549
Short-term borrowings	96,694	92,752	87,013	78,790	78,622	72,889	65,818	54,441	55,611	58,698	49,164	52,027
Long-term debt	439,274	413,297	387,330	381,183	376,541	352,458	333,824	323,505	311,079	288,334	271,862	239,463
Other liabilities (1)	78,852	78,439	78,198	72,811	68,792	72,929	77,171	69,272	69,068	66,470	67,202	67,815
Liabilities related to discontinued operations held for sale	-	-	29,874	-	39	-	-	-	-	-	-	-
<b>Total liabilities</b>	<b>\$ 1,848,434</b>	<b>\$ 1,780,326</b>	<b>\$ 1,818,097</b>	<b>\$ 1,748,113</b>	<b>\$ 1,774,422</b>	<b>\$ 1,777,981</b>	<b>\$ 1,756,650</b>	<b>\$ 1,694,305</b>	<b>\$ 1,760,700</b>	<b>\$ 1,730,612</b>	<b>\$ 1,742,608</b>	<b>\$ 1,673,663</b>
<b>Equity</b>												
<b>Stockholders' Equity</b>												
Preferred Stock	\$ 312	\$ 312	\$ 312	\$ 312	\$ 312	\$ 312	\$ 312	\$ 312	\$ 312	\$ 312	\$ 312	\$ 2,562
Common Stock	29	29	29	29	29	29	29	29	29	29	29	30
Additional paid-in capital	96,685	99,277	101,161	101,287	103,004	103,475	105,562	105,804	105,787	105,962	106,203	106,391
Retained earnings	73,432	76,130	78,260	79,559	82,554	85,857	89,602	90,520	93,310	96,216	96,650	97,809
Treasury stock	(1,178)	(1,772)	(1,540)	(1,442)	(878)	(1,087)	(1,089)	(1,071)	(883)	(859)	(851)	(847)
Accumulated other comprehensive income (loss)	(17,859)	(19,170)	(15,309)	(16,277)	(13,984)	(12,222)	(17,044)	(17,788)	(16,735)	(17,749)	(15,566)	(16,896)
<b>Total Common Equity</b>	<b>\$ 151,109</b>	<b>\$ 154,494</b>	<b>\$ 162,601</b>	<b>\$ 163,156</b>	<b>\$ 170,725</b>	<b>\$ 176,052</b>	<b>\$ 177,060</b>	<b>\$ 177,494</b>	<b>\$ 181,508</b>	<b>\$ 183,599</b>	<b>\$ 186,465</b>	<b>\$ 186,487</b>
<b>Total Citigroup stockholders' equity</b>	<b>\$ 151,421</b>	<b>\$ 154,806</b>	<b>\$ 162,913</b>	<b>\$ 163,468</b>	<b>\$ 171,037</b>	<b>\$ 176,364</b>	<b>\$ 177,372</b>	<b>\$ 177,806</b>	<b>\$ 181,820</b>	<b>\$ 183,911</b>	<b>\$ 186,777</b>	<b>\$ 189,049</b>
Noncontrolling interests	2,358	2,524	2,270	2,321	2,356	2,281	1,970	1,767	1,903	1,928	1,961	1,948
<b>Total equity</b>	<b>153,779</b>	<b>157,330</b>	<b>165,183</b>	<b>165,789</b>	<b>173,393</b>	<b>178,645</b>	<b>179,342</b>	<b>179,573</b>	<b>183,723</b>	<b>185,839</b>	<b>188,738</b>	<b>190,997</b>
<b>Total liabilities and equity</b>	<b>\$ 2,002,213</b>	<b>\$ 1,937,656</b>	<b>\$ 1,983,280</b>	<b>\$ 1,913,902</b>	<b>\$ 1,947,815</b>	<b>\$ 1,956,626</b>	<b>\$ 1,935,992</b>	<b>\$ 1,873,878</b>	<b>\$ 1,944,423</b>	<b>\$ 1,916,451</b>	<b>\$ 1,931,346</b>	<b>\$ 1,864,660</b>

(1) Includes allowance for credit losses for letters of credit and unfunded lending commitments. See page 38 for amounts by period.

**CITIGROUP**  
**SEGMENT DETAIL**  
**NET REVENUE**  
(In millions of dollars)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
<b>CITICORP</b>															
<b>Global Consumer Banking</b>															
North America	\$ 5,626	\$ 5,433	\$ 5,424	\$ 5,133	\$ 4,909	\$ 4,915	\$ 5,068	\$ 5,134	\$ 5,166	\$ 5,102	\$ 5,368	\$ 5,313	\$ 21,616	\$ 20,026	\$ 20,949
EMEA	413	377	350	389	414	403	371	341	369	358	374	384	1,529	1,529	1,485
Latin America	2,088	2,128	2,243	2,308	2,319	2,433	2,442	2,375	2,473	2,350	2,438	2,542	8,767	9,569	9,803
Asia	1,799	1,843	1,837	1,929	1,900	2,030	2,070	2,023	1,998	1,952	1,983	1,995	7,408	8,023	7,928
<b>Total</b>	<b>9,926</b>	<b>9,781</b>	<b>9,854</b>	<b>9,759</b>	<b>9,542</b>	<b>9,781</b>	<b>9,951</b>	<b>9,873</b>	<b>10,006</b>	<b>9,762</b>	<b>10,163</b>	<b>10,234</b>	<b>39,320</b>	<b>39,147</b>	<b>40,165</b>
<b>Securities and Banking</b>															
North America	3,645	2,721	2,295	1,102	2,420	2,217	2,537	751	1,442	2,017	1,533	1,481	9,763	7,925	6,473
EMEA	2,522	1,768	1,740	838	2,066	1,647	2,304	1,224	1,959	1,612	1,517	1,349	6,868	7,241	6,437
Latin America	586	536	618	707	561	656	494	553	723	730	780	680	2,447	2,264	2,913
Asia	1,329	1,009	1,019	965	1,044	1,032	1,459	735	1,218	1,112	1,017	852	4,322	4,270	4,199
<b>Total</b>	<b>8,082</b>	<b>6,034</b>	<b>5,672</b>	<b>3,612</b>	<b>6,091</b>	<b>5,552</b>	<b>6,794</b>	<b>3,263</b>	<b>5,342</b>	<b>5,471</b>	<b>4,847</b>	<b>4,362</b>	<b>23,400</b>	<b>21,700</b>	<b>20,022</b>
<b>Transaction Services</b>															
North America	639	633	619	587	608	607	619	603	639	663	619	633	2,478	2,437	2,554
EMEA	811	826	813	818	814	876	871	836	873	908	844	863	3,268	3,397	3,488
Latin America	344	360	386	410	410	432	436	406	442	446	442	440	1,500	1,684	1,770
Asia	617	659	692	722	693	725	753	742	751	750	714	681	2,690	2,913	2,896
<b>Total</b>	<b>2,411</b>	<b>2,478</b>	<b>2,510</b>	<b>2,537</b>	<b>2,525</b>	<b>2,640</b>	<b>2,679</b>	<b>2,587</b>	<b>2,705</b>	<b>2,767</b>	<b>2,619</b>	<b>2,617</b>	<b>9,936</b>	<b>10,431</b>	<b>10,708</b>
<b>Corporate / Other</b>	<b>318</b>	<b>633</b>	<b>566</b>	<b>116</b>	<b>(92)</b>	<b>231</b>	<b>270</b>	<b>353</b>	<b>471</b>	<b>(296)</b>	<b>1</b>	<b>(106)</b>	<b>1,633</b>	<b>762</b>	<b>70</b>
<b>Total Citicorp</b>	<b>20,737</b>	<b>18,926</b>	<b>18,602</b>	<b>16,024</b>	<b>18,066</b>	<b>18,204</b>	<b>19,694</b>	<b>16,076</b>	<b>18,524</b>	<b>17,704</b>	<b>17,630</b>	<b>17,107</b>	<b>74,289</b>	<b>72,040</b>	<b>70,965</b>
<b>CITI HOLDINGS</b>															
Brokerage and Asset Management	340	140	(9)	135	137	47	55	43	(48)	87	(4,804)	64	606	282	(4,701)
Local Consumer Lending	2,794	2,422	1,820	1,775	1,519	1,345	1,298	1,278	1,324	932	1,104	1,005	8,811	5,440	4,365
Special Asset Pool	1,550	583	325	437	4	1,026	(216)	(223)	(394)	(81)	21	(2)	2,895	591	(456)
<b>Total Citi Holdings</b>	<b>4,684</b>	<b>3,145</b>	<b>2,136</b>	<b>2,347</b>	<b>1,660</b>	<b>2,418</b>	<b>1,137</b>	<b>1,098</b>	<b>882</b>	<b>938</b>	<b>(3,679)</b>	<b>1,067</b>	<b>12,312</b>	<b>6,313</b>	<b>(792)</b>
<b>Total Citigroup - Net Revenues</b>	<b>\$ 25,421</b>	<b>22,071</b>	<b>20,738</b>	<b>18,371</b>	<b>\$ 19,726</b>	<b>20,622</b>	<b>20,831</b>	<b>17,174</b>	<b>19,406</b>	<b>18,642</b>	<b>13,951</b>	<b>18,174</b>	<b>86,601</b>	<b>78,353</b>	<b>70,173</b>
Credit valuation adjustment (CVA) on derivatives (counterparty and own-credit, excluding monolines), net of hedges; and debt valuation adjustments (DVA) on Citigroup's fair value option debt (1)	309	209	115	(1,102)	(256)	164	1,938	(40)	(1,288)	219	(776)	(485)	(469)	1,806	(2,330)
<b>Total Citigroup - Net Revenues - Excluding CVA/DVA (2)</b>	<b>\$ 25,112</b>	<b>\$ 21,862</b>	<b>\$ 20,623</b>	<b>\$ 19,473</b>	<b>\$ 19,982</b>	<b>\$ 20,458</b>	<b>\$ 18,893</b>	<b>\$ 17,214</b>	<b>\$ 20,694</b>	<b>\$ 18,423</b>	<b>\$ 14,727</b>	<b>\$ 18,659</b>	<b>\$ 87,070</b>	<b>\$ 76,547</b>	<b>\$ 72,503</b>

(1) Included, as applicable, in Citicorp-Securities and Banking and Citi Holdings-Special Asset Pool lines above.  
(2) Presentation of this metric excluding CVA/DVA is a non-GAAP financial measure.

Reclassified to conform to the current period's presentation.

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



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
<b>Income from Continuing Operations:</b>															
<b>CITICORP</b>															
<b>Global Consumer Banking</b>															
North America	\$ (135)	\$ 68	\$ 477	\$ 481	\$ 917	\$ 1,089	\$ 1,083	\$ 922	\$ 1,297	\$ 1,174	\$ 1,277	\$ 980	\$ 891	\$ 4,011	\$ 4,728
EMEA	22	43	13	3	53	29	5	(8)	(13)	13	6	(43)	81	79	(37)
Latin America	376	479	544	447	485	409	352	383	392	343	413	411	1,846	1,629	1,559
Asia	560	554	492	503	452	479	561	411	501	449	450	396	2,109	1,903	1,796
<b>Total</b>	<b>823</b>	<b>1,144</b>	<b>1,526</b>	<b>1,434</b>	<b>1,907</b>	<b>2,006</b>	<b>2,001</b>	<b>1,708</b>	<b>2,177</b>	<b>1,979</b>	<b>2,146</b>	<b>1,744</b>	<b>4,927</b>	<b>7,622</b>	<b>8,046</b>
<b>Securities and Banking</b>															
North America	1,506	880	492	(143)	523	407	735	(381)	187	549	292	222	2,735	1,284	1,250
EMEA	1,023	356	500	(67)	766	342	736	161	514	365	348	133	1,812	2,005	1,360
Latin America	251	189	261	328	259	282	192	183	324	309	352	264	1,029	916	1,249
Asia	475	308	184	193	213	212	528	(49)	311	252	193	78	1,160	904	834
<b>Total</b>	<b>3,255</b>	<b>1,733</b>	<b>1,437</b>	<b>311</b>	<b>1,761</b>	<b>1,243</b>	<b>2,191</b>	<b>(86)</b>	<b>1,336</b>	<b>1,475</b>	<b>1,185</b>	<b>697</b>	<b>6,736</b>	<b>5,109</b>	<b>4,693</b>
<b>Transaction Services</b>															
North America	151	147	116	74	105	128	110	65	126	122	120	98	488	408	466
EMEA	284	303	290	280	260	271	272	269	300	317	268	299	1,157	1,072	1,184
Latin America	152	154	170	172	168	156	164	135	174	181	154	133	648	623	642
Asia	315	292	313	314	279	285	312	272	297	269	280	262	1,234	1,148	1,108
<b>Total</b>	<b>902</b>	<b>896</b>	<b>889</b>	<b>840</b>	<b>812</b>	<b>840</b>	<b>858</b>	<b>741</b>	<b>897</b>	<b>889</b>	<b>822</b>	<b>792</b>	<b>3,527</b>	<b>3,251</b>	<b>3,400</b>
<b>Corporate / Other</b>	23	199	139	(202)	(500)	(154)	(94)	(60)	(331)	(447)	(76)	(848)	159	(808)	(1,702)
<b>Total Citicorp</b>	<b>5,003</b>	<b>3,972</b>	<b>3,991</b>	<b>2,383</b>	<b>3,980</b>	<b>3,935</b>	<b>4,956</b>	<b>2,303</b>	<b>4,079</b>	<b>3,896</b>	<b>4,077</b>	<b>2,385</b>	<b>15,349</b>	<b>15,174</b>	<b>14,437</b>
<b>CITI HOLDINGS</b>															
Brokerage and Asset Management	76	(94)	(154)	(55)	(10)	(100)	(83)	(93)	(137)	(24)	(3,018)	(12)	(227)	(286)	(3,191)
Local Consumer Lending	(1,715)	(1,273)	(1,160)	(1,210)	(1,008)	(1,188)	(1,011)	(1,202)	(633)	(819)	(692)	(1,044)	(5,358)	(4,409)	(3,188)
Special Asset Pool	885	123	(76)	255	69	685	(120)	(10)	(247)	(66)	157	7	1,187	624	(149)
<b>Total Citi Holdings</b>	<b>(754)</b>	<b>(1,244)</b>	<b>(1,390)</b>	<b>(1,010)</b>	<b>(949)</b>	<b>(603)</b>	<b>(1,214)</b>	<b>(1,305)</b>	<b>(1,017)</b>	<b>(909)</b>	<b>(3,553)</b>	<b>(1,049)</b>	<b>(4,398)</b>	<b>(4,071)</b>	<b>(6,528)</b>
<b>Income From Continuing Operations</b>	<b>4,249</b>	<b>2,728</b>	<b>2,601</b>	<b>1,373</b>	<b>3,031</b>	<b>3,332</b>	<b>3,742</b>	<b>998</b>	<b>3,062</b>	<b>2,987</b>	<b>524</b>	<b>1,336</b>	<b>10,951</b>	<b>11,103</b>	<b>7,909</b>
<b>Discontinued Operations</b>	211	(3)	(374)	98	40	71	1	-	(5)	(1)	(31)	(112)	(68)	112	(149)
Net Income Attributable to Noncontrolling Interests	32	28	59	162	72	62	(28)	42	126	40	25	28	281	148	219
<b>Citigroup's Net Income</b>	<b>\$ 4,428</b>	<b>\$ 2,697</b>	<b>\$ 2,168</b>	<b>\$ 1,309</b>	<b>\$ 2,999</b>	<b>\$ 3,341</b>	<b>\$ 3,771</b>	<b>\$ 956</b>	<b>\$ 2,931</b>	<b>\$ 2,946</b>	<b>\$ 468</b>	<b>\$ 1,196</b>	<b>\$ 10,602</b>	<b>\$ 11,067</b>	<b>\$ 7,541</b>

Reclassified to conform to the current period's presentation.



CITICORP <sup>(1)</sup>

STATEMENT OF INCOME AND BALANCE SHEET DATA  
(In millions of dollars, except as otherwise noted)

	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
<b>Revenues</b>															
Net interest revenue	\$ 11,814	\$ 11,655	\$ 11,253	\$ 11,339	\$ 11,059	\$ 11,102	\$ 11,331	\$ 11,229	\$ 11,238	\$ 10,998	\$ 11,233	\$ 11,515	\$ 46,061	\$ 44,721	\$ 44,984
Non-interest revenue	8,923	7,271	7,349	4,685	7,007	7,102	8,363	4,847	7,286	6,706	6,397	5,592	28,228	27,319	25,981
<b>Total revenues, net of interest expense</b>	<b>20,737</b>	<b>18,926</b>	<b>18,602</b>	<b>16,024</b>	<b>18,066</b>	<b>18,204</b>	<b>19,694</b>	<b>16,076</b>	<b>18,524</b>	<b>17,704</b>	<b>17,630</b>	<b>17,107</b>	<b>74,289</b>	<b>72,040</b>	<b>70,965</b>
<b>Provisions for Credit Losses and for Benefits and Claims</b>															
Net credit losses	4,600	4,317	4,199	3,785	3,251	2,982	2,633	2,596	2,221	2,247	2,172	2,094	16,901	11,462	8,734
Credit reserve build / (release)	(358)	(838)	(959)	(1,016)	(1,812)	(1,391)	(933)	(852)	(577)	(741)	(671)	(188)	(3,171)	(4,988)	(2,177)
Provision for loan losses	4,242	3,479	3,240	2,769	1,439	1,591	1,700	1,744	1,644	1,506	1,501	1,906	13,730	6,474	6,557
Provision for benefits & claims	53	37	43	51	56	36	55	46	58	49	65	64	184	193	236
Provision for unfunded lending commitments	(9)	(26)	-	-	4	(5)	46	47	(12)	26	(25)	51	(35)	92	40
<b>Total provisions for credit losses and for benefits and claims</b>	<b>4,286</b>	<b>3,490</b>	<b>3,283</b>	<b>2,820</b>	<b>1,499</b>	<b>1,622</b>	<b>1,801</b>	<b>1,837</b>	<b>1,690</b>	<b>1,581</b>	<b>1,541</b>	<b>2,021</b>	<b>13,879</b>	<b>6,759</b>	<b>6,833</b>
<b>Total operating expenses</b>	<b>9,545</b>	<b>9,983</b>	<b>9,840</b>	<b>10,663</b>	<b>10,885</b>	<b>11,283</b>	<b>10,950</b>	<b>11,358</b>	<b>11,102</b>	<b>10,899</b>	<b>11,033</b>	<b>12,241</b>	<b>40,031</b>	<b>44,476</b>	<b>45,275</b>
<b>Income from Continuing Operations before Income Taxes</b>	<b>6,906</b>	<b>5,453</b>	<b>5,479</b>	<b>2,541</b>	<b>5,682</b>	<b>5,299</b>	<b>6,943</b>	<b>2,881</b>	<b>5,732</b>	<b>5,224</b>	<b>5,056</b>	<b>2,845</b>	<b>20,379</b>	<b>20,805</b>	<b>18,857</b>
Provision for income taxes	1,903	1,481	1,488	158	1,702	1,364	1,987	578	1,653	1,328	979	460	5,030	5,631	4,420
<b>Income from Continuing Operations</b>	<b>5,003</b>	<b>3,972</b>	<b>3,991</b>	<b>2,383</b>	<b>3,980</b>	<b>3,935</b>	<b>4,956</b>	<b>2,303</b>	<b>4,079</b>	<b>3,896</b>	<b>4,077</b>	<b>2,385</b>	<b>15,349</b>	<b>15,174</b>	<b>14,437</b>
Income (loss) from Discontinued Operations, net of taxes	211	(3)	(374)	98	40	71	1	-	(5)	(1)	(31)	(112)	(68)	112	(149)
Noncontrolling interests	21	20	(21)	54	11	12	(35)	41	124	39	25	28	74	29	216
<b>Citicorp's Net Income</b>	<b>\$ 5,193</b>	<b>\$ 3,949</b>	<b>\$ 3,638</b>	<b>\$ 2,427</b>	<b>\$ 4,009</b>	<b>\$ 3,994</b>	<b>\$ 4,992</b>	<b>\$ 2,262</b>	<b>\$ 3,950</b>	<b>\$ 3,856</b>	<b>\$ 4,021</b>	<b>\$ 2,245</b>	<b>\$ 15,207</b>	<b>\$ 15,257</b>	<b>\$ 14,072</b>
<b>Balance Sheet Data (in billions of dollars):</b>															
<b>Total EOP Assets</b>	\$ 1,544	\$ 1,518	\$ 1,606	\$ 1,601	\$ 1,653	\$ 1,692	\$ 1,689	\$ 1,649	\$ 1,735	\$ 1,725	\$ 1,760	\$ 1,709	\$ 1,601	\$ 1,649	\$ 1,709
<b>Average Assets</b>	\$ 1,544	\$ 1,574	\$ 1,572	\$ 1,622	\$ 1,649	\$ 1,708	\$ 1,704	\$ 1,675	\$ 1,689	\$ 1,714	\$ 1,725	\$ 1,739	\$ 1,578	\$ 1,684	\$ 1,717
<b>Return on Average Assets</b>	1.36%	1.01%	0.92%	0.59%	0.99%	0.94%	1.16%	0.54%	0.94%	0.90%	0.93%	0.51%	0.96%	0.91%	0.82%
<b>Efficiency Ratio (Operating Expenses/Total Revenues, net)</b>	46%	53%	53%	67%	60%	62%	56%	71%	60%	62%	63%	72%	54%	62%	64%
<b>Total EOP Loans</b>	\$ 424	\$ 422	\$ 436	\$ 450	\$ 457	\$ 480	\$ 483	\$ 507	\$ 514	\$ 527	\$ 537	\$ 540	\$ 450	\$ 507	\$ 540
<b>Total EOP Deposits</b>	\$ 748	\$ 737	\$ 772	\$ 769	\$ 792	\$ 796	\$ 783	\$ 804	\$ 843	\$ 852	\$ 878	\$ 863	\$ 769	\$ 804	\$ 863

(1) Includes the results of operations of Corporate/Other for all periods presented.

Reclassified to conform to the current period's presentation.

**CITICORP**  
**GLOBAL CONSUMER BANKING**

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(In millions of dollars, except as otherwise noted)

	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Net Interest Revenue	\$ 7,647	\$ 7,451	\$ 7,313	\$ 7,399	\$ 7,319	\$ 7,398	\$ 7,503	\$ 7,413	\$ 7,366	\$ 7,188	\$ 7,378	\$ 7,488	\$ 29,810	\$ 29,633	\$ 29,420
Non-Interest Revenue	2,279	2,330	2,541	2,360	2,223	2,383	2,448	2,460	2,640	2,574	2,785	2,746	9,510	9,514	10,745
<b>Total Revenues, Net of Interest Expense</b>	<b>9,926</b>	<b>9,781</b>	<b>9,854</b>	<b>9,759</b>	<b>9,542</b>	<b>9,781</b>	<b>9,951</b>	<b>9,873</b>	<b>10,006</b>	<b>9,762</b>	<b>10,163</b>	<b>10,234</b>	<b>39,320</b>	<b>39,147</b>	<b>40,165</b>
Total Operating Expenses	4,629	4,618	4,655	5,007	5,099	5,364	5,389	5,584	5,220	5,323	5,399	5,918	18,909	21,436	21,860
Net Credit Losses	4,498	4,275	3,908	3,647	3,040	2,832	2,545	2,423	2,278	2,124	2,030	2,020	16,328	10,840	8,452
Credit Reserve Build / (Release)	(185)	(606)	(932)	(824)	(1,417)	(1,335)	(964)	(713)	(734)	(728)	(522)	(147)	(2,547)	(4,429)	(2,131)
Provision for Unfunded Lending Commitments	1	(4)	-	-	-	3	-	-	(1)	-	1	-	(3)	3	-
Provision for Benefits & Claims	53	36	44	51	55	36	56	45	58	50	65	64	184	192	237
Provision for Loan Losses and for Benefits and Claims	4,367	3,701	3,020	2,874	1,678	1,536	1,637	1,755	1,601	1,446	1,574	1,937	13,962	6,606	6,558
Income from Continuing Operations before Taxes	930	1,462	2,179	1,878	2,765	2,881	2,925	2,534	3,185	2,993	3,190	2,379	6,449	11,105	11,747
Income Taxes	107	318	653	444	858	875	924	826	1,008	1,014	1,044	635	1,522	3,483	3,701
<b>Income from Continuing Operations</b>	<b>823</b>	<b>1,144</b>	<b>1,526</b>	<b>1,434</b>	<b>1,907</b>	<b>2,006</b>	<b>2,001</b>	<b>1,708</b>	<b>2,177</b>	<b>1,979</b>	<b>2,146</b>	<b>1,744</b>	<b>4,927</b>	<b>7,622</b>	<b>8,046</b>
Noncontrolling Interests	(5)	-	(4)	-	(2)	3	1	(2)	1	(1)	3	-	(9)	-	3
<b>Net Income</b>	<b>\$ 828</b>	<b>\$ 1,144</b>	<b>\$ 1,530</b>	<b>\$ 1,434</b>	<b>\$ 1,909</b>	<b>\$ 2,003</b>	<b>\$ 2,000</b>	<b>\$ 1,710</b>	<b>\$ 2,176</b>	<b>\$ 1,980</b>	<b>\$ 2,143</b>	<b>\$ 1,744</b>	<b>\$ 4,936</b>	<b>\$ 7,622</b>	<b>\$ 8,043</b>
Average Assets (in billions of dollars)	\$ 353	\$ 347	\$ 352	\$ 361	\$ 367	\$ 378	\$ 380	\$ 381	\$ 386	\$ 382	\$ 389	\$ 395	\$ 353	\$ 377	\$ 388
Return on Average Assets	0.95%	1.32%	1.72%	1.58%	2.11%	2.13%	2.09%	1.78%	2.27%	2.08%	2.19%	1.76%	1.40%	2.02%	2.07%
Efficiency Ratio	47%	47%	47%	51%	53%	55%	54%	57%	52%	55%	53%	58%	48%	55%	54%
<b>Net Credit Losses as a % of Average Loans</b>	<b>6.88%</b>	<b>6.64%</b>	<b>5.95%</b>	<b>5.46%</b>	<b>4.56%</b>	<b>4.12%</b>	<b>3.64%</b>	<b>3.44%</b>	<b>3.19%</b>	<b>3.02%</b>	<b>2.83%</b>	<b>2.77%</b>			
<b>Revenue by Business</b>															
Retail Banking	\$ 3,855	\$ 3,952	\$ 4,043	\$ 4,143	\$ 3,965	\$ 4,172	\$ 4,202	\$ 4,177	\$ 4,549	\$ 4,430	\$ 4,625	\$ 4,578	\$ 15,993	\$ 16,516	\$ 18,182
Cards (1)	6,071	5,829	5,811	5,616	5,577	5,609	5,749	5,696	5,457	5,332	5,538	5,656	23,327	22,631	21,983
Total	\$ 9,926	\$ 9,781	\$ 9,854	\$ 9,759	\$ 9,542	\$ 9,781	\$ 9,951	\$ 9,873	\$ 10,006	\$ 9,762	\$ 10,163	\$ 10,234	\$ 39,320	\$ 39,147	\$ 40,165
<b>Net Credit Losses by Business</b>															
Retail Banking	\$ 294	\$ 306	\$ 336	\$ 345	\$ 281	\$ 302	\$ 298	\$ 309	\$ 282	\$ 276	\$ 325	\$ 375	\$ 1,281	\$ 1,190	\$ 1,258
Cards (1)	4,204	3,969	3,572	3,302	2,759	2,530	2,247	2,114	1,996	1,848	1,705	1,645	15,047	9,650	7,194
Total	\$ 4,498	\$ 4,275	\$ 3,908	\$ 3,647	\$ 3,040	\$ 2,832	\$ 2,545	\$ 2,423	\$ 2,278	\$ 2,124	\$ 2,030	\$ 2,020	\$ 16,328	\$ 10,840	\$ 8,452
<b>Income (loss) from Continuing Operations by Business</b>															
Retail Banking	\$ 801	\$ 837	\$ 767	\$ 721	\$ 695	\$ 648	\$ 645	\$ 603	\$ 828	\$ 808	\$ 802	\$ 610	\$ 3,126	\$ 2,591	\$ 3,048
Cards (1)	22	307	759	713	1,212	1,358	1,356	1,105	1,349	1,171	1,344	1,134	1,801	5,031	4,998
Total	\$ 823	\$ 1,144	\$ 1,526	\$ 1,434	\$ 1,907	\$ 2,006	\$ 2,001	\$ 1,708	\$ 2,177	\$ 1,979	\$ 2,146	\$ 1,744	\$ 4,927	\$ 7,622	\$ 8,046
<b>FX Translation Impact:</b>															
Total Revenue - as Reported	\$ 9,926	\$ 9,781	\$ 9,854	\$ 9,759	\$ 9,542	\$ 9,781	\$ 9,951	\$ 9,873	\$ 10,006	\$ 9,762	\$ 10,163	\$ 10,234	\$ 39,320	\$ 39,147	\$ 40,165
Impact of FX Translation (2)	18	34	(11)	(110)	(202)	(334)	(190)	19	(101)	80	30	-	(153)	(741)	-
Total Revenues - Ex-FX (3)	\$ 9,944	\$ 9,815	\$ 9,843	\$ 9,649	\$ 9,340	\$ 9,447	\$ 9,761	\$ 9,892	\$ 9,905	\$ 9,842	\$ 10,193	\$ 10,234	\$ 39,167	\$ 38,406	\$ 40,165
Total Operating Expenses - as Reported	\$ 4,629	\$ 4,618	\$ 4,655	\$ 5,007	\$ 5,099	\$ 5,364	\$ 5,389	\$ 5,584	\$ 5,220	\$ 5,323	\$ 5,399	\$ 5,918	\$ 18,909	\$ 21,436	\$ 21,860
Impact of FX Translation (2)	(6)	(3)	(30)	(100)	(138)	(227)	(134)	(12)	(67)	36	14	-	(134)	(494)	-
Total Operating Expenses - Ex-FX (3)	\$ 4,623	\$ 4,615	\$ 4,625	\$ 4,907	\$ 4,961	\$ 5,137	\$ 5,255	\$ 5,572	\$ 5,153	\$ 5,359	\$ 5,413	\$ 5,918	\$ 18,775	\$ 20,942	\$ 21,860
Total Provisions for LLR & PBC - as Reported	\$ 4,367	\$ 3,701	\$ 3,020	\$ 2,874	\$ 1,678	\$ 1,536	\$ 1,637	\$ 1,755	\$ 1,601	\$ 1,446	\$ 1,574	\$ 1,937	\$ 13,962	\$ 6,606	\$ 6,558
Impact of FX Translation (2)	(5)	8	1	(18)	(36)	(71)	(49)	(11)	(35)	14	4	-	(19)	(167)	-
Total Provisions for LLR & PBC - Ex-FX (3)	\$ 4,362	\$ 3,709	\$ 3,021	\$ 2,856	\$ 1,642	\$ 1,465	\$ 1,588	\$ 1,744	\$ 1,566	\$ 1,460	\$ 1,578	\$ 1,937	\$ 13,943	\$ 6,439	\$ 6,558

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

(2) Reflects the impact of foreign exchange (FX) translation into U.S. Dollars at the current exchange rate for all periods presented.

(3) Presentation of this metric excluding FX translation is a non-GAAP financial measure.

Reclassified to conform to the current period's presentation.



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)												
Branches (actual)	4,167	4,166	4,173	4,206	4,205	4,212	4,192	4,203	4,150	4,082	4,069	4,008
Accounts (in millions)	60.5	60.5	60.9	60.7	61.0	61.8	62.4	62.3	64.1	65.2	65.2	65.0
Average Deposits	\$ 293.8	\$ 295.7	\$ 300.0	\$ 305.1	\$ 309.8	\$ 317.0	\$ 315.5	\$ 313.4	\$ 318.8	\$ 317.7	\$ 324.2	\$ 328.2
Investment Sales	\$ 19.7	\$ 20.0	\$ 19.9	\$ 26.4	\$ 23.8	\$ 22.4	\$ 19.6	\$ 16.4	\$ 21.6	\$ 19.5	\$ 23.5	\$ 23.1
Investment AUMs	\$ 127.3	\$ 122.5	\$ 131.2	\$ 137.0	\$ 141.2	\$ 146.1	\$ 129.0	\$ 132.0	\$ 143.1	\$ 139.6	\$ 149.9	\$ 153.6
Average Loans	\$ 107.9	\$ 107.2	\$ 109.5	\$ 113.3	\$ 119.8	\$ 127.1	\$ 129.2	\$ 131.4	\$ 139.3	\$ 138.5	\$ 141.1	\$ 144.6
EOP Loans:												
Real Estate Lending	\$ 56.1	\$ 54.7	\$ 56.5	\$ 59.4	\$ 64.0	\$ 66.9	\$ 67.1	\$ 70.8	\$ 73.8	\$ 73.2	\$ 74.9	\$ 76.0
Commercial Markets	29.7	29.9	31.4	32.9	34.7	37.2	36.3	36.4	38.0	37.5	38.7	39.4
Personal and Other	23.0	22.5	23.9	23.8	24.8	25.4	24.5	26.8	28.2	28.3	29.6	30.4
EOP Loans	\$ 108.8	\$ 107.1	\$ 111.8	\$ 116.1	\$ 123.5	\$ 129.5	\$ 127.9	\$ 134.0	\$ 140.0	\$ 139.0	\$ 143.2	\$ 145.8
Net Interest Revenue (in millions) (1)	\$ 2,590	\$ 2,593	\$ 2,539	\$ 2,646	\$ 2,673	\$ 2,735	\$ 2,755	\$ 2,739	\$ 2,779	\$ 2,716	\$ 2,737	\$ 2,756
As a % of Average Loans	9.73%	9.70%	9.20%	9.27%	9.05%	8.63%	8.46%	8.27%	8.02%	7.89%	7.72%	7.58%
Net Credit Losses (in millions)	\$ 294	\$ 306	\$ 336	\$ 345	\$ 281	\$ 302	\$ 298	\$ 309	\$ 282	\$ 276	\$ 325	\$ 375
As a % of Average Loans	1.11%	1.14%	1.22%	1.21%	0.95%	0.95%	0.92%	0.93%	0.81%	0.80%	0.92%	1.03%
Loans 90+ Days Past Due (in millions) (2)	\$ 817	\$ 815	\$ 843	\$ 761	\$ 801	\$ 812	\$ 794	\$ 769	\$ 843	\$ 869	\$ 882	\$ 879
As a % of EOP Loans	0.75%	0.76%	0.76%	0.66%	0.65%	0.63%	0.63%	0.58%	0.61%	0.63%	0.62%	0.61%
Loans 30-89 Days Past Due (in millions) (2)	\$ 1,311	\$ 1,201	\$ 1,277	\$ 1,148	\$ 1,143	\$ 1,088	\$ 977	\$ 1,040	\$ 1,032	\$ 1,049	\$ 1,154	\$ 1,112
As a % of EOP Loans	1.20%	1.12%	1.15%	1.00%	0.93%	0.85%	0.77%	0.78%	0.74%	0.76%	0.81%	0.77%
<b>Cards Key Indicators</b> (in millions of dollars, except as otherwise noted)												
EOP Open Accounts	142.5	140.2	139.9	139.6	137.4	137.2	137.0	137.6	135.0	134.1	133.8	133.8
Purchase Sales	\$ 76.7	\$ 83.5	\$ 84.2	\$ 91.8	\$ 80.8	\$ 90.4	\$ 89.8	\$ 95.2	\$ 85.4	\$ 90.5	\$ 90.0	\$ 97.3
Average Loans (in billions) (3)	\$ 157.3	\$ 151.2	\$ 151.2	\$ 151.8	\$ 150.3	\$ 148.4	\$ 148.5	\$ 148.4	\$ 148.3	\$ 144.1	\$ 144.5	\$ 145.2
EOP Loans (in billions) (3)	\$ 153.8	\$ 151.8	\$ 152.5	\$ 156.9	\$ 147.5	\$ 150.5	\$ 147.5	\$ 153.4	\$ 146.2	\$ 145.4	\$ 145.9	\$ 149.6
Average Yield (4)	15.76%	15.31%	14.84%	14.50%	14.49%	14.28%	14.18%	14.00%	14.04%	13.86%	13.87%	13.87%
Net Interest Revenue (5)	\$ 5,057	\$ 4,858	\$ 4,774	\$ 4,753	\$ 4,646	\$ 4,663	\$ 4,748	\$ 4,674	\$ 4,587	\$ 4,472	\$ 4,641	\$ 4,732
As a % of Average Loans (5)	13.04%	12.89%	12.53%	12.42%	12.54%	12.60%	12.68%	12.50%	12.44%	12.48%	12.78%	12.96%
Net Credit Losses	\$ 4,204	\$ 3,969	\$ 3,572	\$ 3,302	\$ 2,759	\$ 2,530	\$ 2,247	\$ 2,114	\$ 1,996	\$ 1,848	\$ 1,705	\$ 1,645
As a % of Average Loans	10.84%	10.53%	9.37%	8.63%	7.44%	6.84%	6.00%	5.65%	5.41%	5.16%	4.69%	4.51%
Net Credit Margin (6)	\$ 1,851	\$ 1,845	\$ 2,227	\$ 2,300	\$ 2,801	\$ 3,065	\$ 3,484	\$ 3,567	\$ 3,447	\$ 3,465	\$ 3,815	\$ 3,993
As a % of Average Loans (6)	4.77%	4.89%	5.84%	6.01%	7.56%	8.28%	9.31%	9.54%	9.35%	9.67%	10.50%	10.94%
Loans 90+ Days Past Due	\$ 5,039	\$ 4,477	\$ 4,040	\$ 3,693	\$ 3,285	\$ 2,893	\$ 2,622	\$ 2,637	\$ 2,499	\$ 2,221	\$ 2,142	\$ 2,202
As a % of EOP Loans	3.28%	2.95%	2.65%	2.35%	2.23%	1.92%	1.78%	1.72%	1.71%	1.53%	1.47%	1.47%
Loans 30-89 Days Past Due	\$ 4,940	\$ 4,392	\$ 4,160	\$ 3,866	\$ 3,502	\$ 3,205	\$ 3,072	\$ 3,035	\$ 2,694	\$ 2,400	\$ 2,385	\$ 2,397
As a % of EOP Loans	3.21%	2.89%	2.73%	2.46%	2.37%	2.13%	2.08%	1.98%	1.84%	1.65%	1.63%	1.60%

(1) Also includes net interest revenue related to the international regions' deposit balances in excess of the average loan portfolio.

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

(3) 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 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.

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**GLOBAL CONSUMER BANKING**  
**NORTH AMERICA**

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(In millions of dollars, except as otherwise noted)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Net Interest Revenue	\$ 4,679	\$ 4,454	\$ 4,354	\$ 4,275	\$ 4,173	\$ 4,159	\$ 4,236	\$ 4,217	\$ 4,094	\$ 4,002	\$ 4,149	\$ 4,216	\$ 17,762	\$ 16,785	\$ 16,461
Non-Interest Revenue	947	979	1,070	858	736	756	832	917	1,072	1,100	1,219	1,097	3,854	3,241	4,488
<b>Total Revenues, Net of Interest Expense</b>	<b>5,626</b>	<b>5,433</b>	<b>5,424</b>	<b>5,133</b>	<b>4,909</b>	<b>4,915</b>	<b>5,068</b>	<b>5,134</b>	<b>5,166</b>	<b>5,102</b>	<b>5,368</b>	<b>5,313</b>	<b>21,616</b>	<b>20,026</b>	<b>20,949</b>
Total Operating Expenses	2,227	2,072	2,011	2,135	2,277	2,332	2,409	2,673	2,340	2,452	2,464	2,675	8,445	9,691	9,931
Net Credit Losses	3,616	3,480	3,148	2,888	2,372	2,136	1,854	1,739	1,629	1,511	1,351	1,265	13,132	8,101	5,756
Credit Reserve Build / (Release)	2	(208)	(492)	(621)	(1,201)	(1,240)	(955)	(785)	(841)	(814)	(519)	(215)	(1,319)	(4,181)	(2,389)
Provision for Unfunded Lending Commitments	-	-	-	-	-	(1)	(1)	1	-	-	1	-	-	(1)	1
Provision for Benefits & Claims	17	14	12	14	17	14	18	13	14	19	19	18	57	62	70
Provision for Loan Losses and for Benefits and Claims	3,635	3,286	2,668	2,281	1,188	909	916	968	802	716	852	1,068	11,870	3,981	3,438
Income from Continuing Operations before Taxes	(236)	75	745	717	1,444	1,674	1,743	1,493	2,024	1,934	2,052	1,570	1,301	6,354	7,580
Income Taxes (benefits)	(101)	7	268	236	527	585	660	571	727	760	775	590	410	2,343	2,852
<b>Income from Continuing Operations</b>	<b>(135)</b>	<b>68</b>	<b>477</b>	<b>481</b>	<b>917</b>	<b>1,089</b>	<b>1,083</b>	<b>922</b>	<b>1,297</b>	<b>1,174</b>	<b>1,277</b>	<b>980</b>	<b>891</b>	<b>4,011</b>	<b>4,728</b>
Noncontrolling Interests	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1
<b>Net Income</b>	<b>\$ (135)</b>	<b>\$ 68</b>	<b>\$ 477</b>	<b>\$ 481</b>	<b>\$ 917</b>	<b>\$ 1,089</b>	<b>\$ 1,083</b>	<b>\$ 922</b>	<b>\$ 1,297</b>	<b>\$ 1,174</b>	<b>\$ 1,276</b>	<b>\$ 980</b>	<b>\$ 891</b>	<b>\$ 4,011</b>	<b>\$ 4,727</b>
Average Assets (in billions of dollars)	\$ 168	\$ 160	\$ 161	\$ 164	\$ 162	\$ 162	\$ 167	\$ 171	\$ 169	\$ 171	\$ 174	\$ 175	\$ 163	\$ 166	\$ 172
Return on Average Assets	(0.33%)	0.17%	1.18%	1.16%	2.30%	2.70%	2.57%	2.14%	3.09%	2.76%	2.92%	2.23%	0.55%	2.42%	2.75%
Efficiency Ratio	40%	38%	37%	42%	46%	47%	48%	52%	45%	48%	46%	50%	39%	48%	47%
<b>Net Credit Losses as a % of Average Loans</b>	<b>9.30%</b>	<b>9.29%</b>	<b>8.44%</b>	<b>7.81%</b>	<b>6.56%</b>	<b>5.90%</b>	<b>4.99%</b>	<b>4.60%</b>	<b>4.32%</b>	<b>4.07%</b>	<b>3.60%</b>	<b>3.35%</b>			
<b>Revenue by Business</b>															
Retail Banking	\$ 1,281	\$ 1,324	\$ 1,375	\$ 1,352	\$ 1,189	\$ 1,252	\$ 1,284	\$ 1,393	\$ 1,629	\$ 1,650	\$ 1,740	\$ 1,667	\$ 5,332	\$ 5,118	\$ 6,686
Citi-Branded Cards	2,553	2,405	2,404	2,243	2,181	2,151	2,170	2,139	2,046	1,988	2,087	2,113	9,605	8,641	8,234
Citi Retail Services	1,792	1,704	1,645	1,538	1,539	1,512	1,614	1,602	1,491	1,464	1,541	1,533	6,679	6,267	6,029
Total	\$ 5,626	\$ 5,433	\$ 5,424	\$ 5,133	\$ 4,909	\$ 4,915	\$ 5,068	\$ 5,134	\$ 5,166	\$ 5,102	\$ 5,368	\$ 5,313	\$ 21,616	\$ 20,026	\$ 20,949
<b>Net Credit Losses by Business</b>															
Retail Banking	\$ 75	\$ 80	\$ 90	\$ 96	\$ 88	\$ 79	\$ 65	\$ 70	\$ 62	\$ 62	\$ 72	\$ 51	\$ 341	\$ 302	\$ 247
Citi-Branded Cards	2,084	2,048	1,880	1,671	1,352	1,231	1,099	986	902	840	745	700	7,683	4,668	3,187
Citi Retail Services	1,457	1,352	1,178	1,121	932	826	690	683	665	609	534	514	5,108	3,131	2,322
Total	\$ 3,616	\$ 3,480	\$ 3,148	\$ 2,888	\$ 2,372	\$ 2,136	\$ 1,854	\$ 1,739	\$ 1,629	\$ 1,511	\$ 1,351	\$ 1,265	\$ 13,132	\$ 8,101	\$ 5,756
<b>Income (loss) from Continuing Operations by Business</b>															
Retail Banking	\$ 160	\$ 203	\$ 203	\$ 187	\$ 87	\$ 97	\$ 121	\$ 165	\$ 334	\$ 337	\$ 342	\$ 231	\$ 753	\$ 470	\$ 1,244
Citi-Branded Cards	(143)	(146)	(20)	226	463	581	562	486	592	413	555	460	(83)	2,092	2,020
Citi Retail Services	(152)	11	294	68	367	411	400	271	371	424	380	289	221	1,449	1,464
Total	\$ (135)	\$ 68	\$ 477	\$ 481	\$ 917	\$ 1,089	\$ 1,083	\$ 922	\$ 1,297	\$ 1,174	\$ 1,277	\$ 980	\$ 891	\$ 4,011	\$ 4,728

Reclassified to conform to the current period's presentation.



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)												
Branches (actual)	1,003	1,002	1,000	1,001	1,000	1,002	1,005	1,016	1,020	1,015	1,017	999
Accounts (in millions)	13.6	13.4	13.3	13.1	13.0	12.9	12.9	12.7	12.5	12.5	12.4	12.4
Investment Sales	\$ 2.4	\$ 2.7	\$ 2.4	\$ 2.9	\$ 3.1	\$ 2.7	\$ 2.6	\$ 2.2	\$ 2.4	\$ 2.4	\$ 2.8	\$ 2.9
Investment AUMs	\$ 32.6	\$ 28.8	\$ 29.8	\$ 30.4	\$ 29.9	\$ 30.8	\$ 28.3	\$ 29.4	\$ 31.1	\$ 28.9	\$ 29.9	\$ 29.9
Average Deposits	\$ 144.3	\$ 145.5	\$ 145.0	\$ 144.7	\$ 143.7	\$ 144.5	\$ 145.5	\$ 147.2	\$ 149.4	\$ 151.6	\$ 154.4	\$ 160.0
Average Loans	\$ 32.2	\$ 30.7	\$ 29.7	\$ 29.6	\$ 31.9	\$ 33.6	\$ 35.2	\$ 37.3	\$ 40.5	\$ 41.1	\$ 41.3	\$ 42.2
EOP Loans:												
Real Estate Lending	\$ 24.3	\$ 23.1	\$ 22.3	\$ 23.4	\$ 25.8	\$ 27.2	\$ 29.0	\$ 31.4	\$ 32.6	\$ 32.6	\$ 33.0	\$ 33.7
Commercial Markets	5.8	5.7	5.8	6.0	6.0	6.2	6.3	6.4	6.9	7.2	7.4	7.9
Personal and Other	1.4	1.4	1.3	1.3	1.2	1.1	1.2	1.1	1.1	1.1	1.1	1.1
Total EOP Loans	\$ 31.5	\$ 30.2	\$ 29.4	\$ 30.7	\$ 33.0	\$ 34.5	\$ 36.5	\$ 38.9	\$ 40.6	\$ 40.9	\$ 41.5	\$ 42.7
Mortgage Originations	\$ 10.3	\$ 11.2	\$ 18.6	\$ 21.8	\$ 14.1	\$ 11.0	\$ 17.0	\$ 21.4	\$ 14.3	\$ 12.9	\$ 14.5	\$ 16.8
Third Party Mortgage Servicing Portfolio (EOP)	\$ 191.2	\$ 190.8	\$ 191.4	\$ 191.9	\$ 196.0	\$ 196.5	\$ 196.6	\$ 197.9	\$ 196.7	\$ 190.8	\$ 184.9	\$ 177.2
Net Servicing & Gain/(Loss) on Sale (in millions)	\$ 207.8	\$ 271.7	\$ 344.3	\$ 282.4	\$ 129.0	\$ 126.5	\$ 186.5	\$ 295.0	\$ 532.6	\$ 637.0	\$ 684.2	\$ 614.5
Saleable Mortgage Rate Locks	\$ 9.8	\$ 12.3	\$ 19.1	\$ 13.4	\$ 9.3	\$ 9.5	\$ 16.5	\$ 16.2	\$ 12.1	\$ 11.5	\$ 15.8	\$ 12.7
Net Interest Revenue on Loans (in millions)	\$ 168	\$ 163	\$ 164	\$ 134	\$ 169	\$ 179	\$ 176	\$ 185	\$ 190	\$ 197	\$ 210	\$ 239
As a % of Avg. Loans	2.12%	2.13%	2.19%	1.80%	2.15%	2.14%	1.98%	1.97%	1.89%	1.93%	2.02%	2.25%
Net Credit Losses (in millions)	\$ 75	\$ 80	\$ 90	\$ 96	\$ 88	\$ 79	\$ 65	\$ 70	\$ 62	\$ 62	\$ 72	\$ 51
As a % of Avg. Loans	0.94%	1.05%	1.20%	1.29%	1.12%	0.94%	0.73%	0.74%	0.62%	0.61%	0.69%	0.48%
Loans 90+ Days Past Due (in millions) (1)	\$ 139	\$ 190	\$ 221	\$ 228	\$ 241	\$ 211	\$ 232	\$ 235	\$ 260	\$ 294	\$ 291	\$ 280
As a % of EOP Loans	0.44%	0.63%	0.77%	0.76%	0.75%	0.63%	0.66%	0.63%	0.66%	0.74%	0.72%	0.68%
Loans 30-89 Days Past Due (in millions) (1)	\$ 238	\$ 235	\$ 243	\$ 212	\$ 185	\$ 209	\$ 218	\$ 213	\$ 183	\$ 215	\$ 230	\$ 223
As a % of EOP Loans	0.76%	0.78%	0.85%	0.71%	0.58%	0.62%	0.62%	0.57%	0.47%	0.54%	0.57%	0.54%

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

Reclassified to conform to the current period's presentation.



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012
<b>Citi-Branded Cards Key Indicators</b> (in millions of dollars, except as otherwise noted) (1)												
EOP Open Accounts	22.4	21.9	21.8	21.8	21.7	21.8	22.2	22.6	22.7	22.9	23.1	23.2
Purchase Sales (in billions)	\$ 37.1	\$ 40.3	\$ 39.9	\$ 41.4	\$ 37.2	\$ 40.8	\$ 40.5	\$ 42.1	\$ 38.2	\$ 40.8	\$ 40.3	\$ 41.6
Average Loans (in billions) (1)	\$ 80.5	\$ 77.4	\$ 77.3	\$ 76.5	\$ 75.1	\$ 73.6	\$ 74.0	\$ 74.4	\$ 73.5	\$ 71.7	\$ 71.5	\$ 71.1
EOP Loans (in billions) (1)	\$ 79.0	\$ 78.5	\$ 77.9	\$ 78.8	\$ 74.5	\$ 75.0	\$ 75.1	\$ 77.2	\$ 72.7	\$ 72.7	\$ 72.2	\$ 72.9
Average Yield (2)	13.01%	12.26%	11.67%	11.33%	11.14%	10.50%	10.35%	10.13%	10.19%	9.96%	9.94%	10.02%
Net Interest Revenue (3)	\$ 2,117	\$ 1,955	\$ 1,943	\$ 1,932	\$ 1,807	\$ 1,732	\$ 1,738	\$ 1,708	\$ 1,670	\$ 1,609	\$ 1,664	\$ 1,687
As a % of Avg. Loans (3)	10.67%	10.13%	9.97%	10.02%	9.76%	9.44%	9.32%	9.11%	9.14%	9.03%	9.26%	9.44%
Net Credit Losses	\$ 2,084	\$ 2,048	\$ 1,880	\$ 1,671	\$ 1,352	\$ 1,231	\$ 1,099	\$ 986	\$ 902	\$ 840	\$ 745	\$ 700
As a % of Average Loans	10.50%	10.61%	9.65%	8.67%	7.30%	6.71%	5.89%	5.26%	4.94%	4.71%	4.15%	3.92%
Net Credit Margin (4)	\$ 462	\$ 352	\$ 517	\$ 567	\$ 824	\$ 916	\$ 1,064	\$ 1,147	\$ 1,140	\$ 1,142	\$ 1,334	\$ 1,405
As a % of Avg. Loans (4)	2.33%	1.82%	2.65%	2.94%	4.45%	4.99%	5.70%	6.12%	6.24%	6.41%	7.42%	7.86%
Loans 90+ Days Past Due	\$ 2,304	\$ 2,130	\$ 1,807	\$ 1,597	\$ 1,435	\$ 1,214	\$ 1,063	\$ 1,016	\$ 982	\$ 830	\$ 760	\$ 786
As a % of EOP Loans	2.92%	2.71%	2.32%	2.03%	1.93%	1.62%	1.42%	1.32%	1.35%	1.14%	1.05%	1.08%
Loans 30-89 Days Past Due	\$ 2,144	\$ 1,828	\$ 1,687	\$ 1,540	\$ 1,335	\$ 1,142	\$ 1,106	\$ 1,078	\$ 887	\$ 744	\$ 744	\$ 771
As a % of EOP Loans	2.71%	2.33%	2.17%	1.95%	1.79%	1.52%	1.47%	1.40%	1.22%	1.02%	1.03%	1.06%
<b>Citi Retail Services Key Indicators</b> (in millions of dollars, except as otherwise noted) (1)												
EOP Open Accounts	90.9	89.3	88.5	87.8	85.5	84.8	83.6	83.6	80.9	79.9	79.3	78.9
Purchase Sales (in billions)	\$ 15.8	\$ 18.4	\$ 17.7	\$ 20.5	\$ 15.2	\$ 18.5	\$ 17.7	\$ 20.5	\$ 15.5	\$ 18.1	\$ 17.5	\$ 20.4
Average Loans (in billions) (1)	\$ 45.0	\$ 42.1	\$ 41.0	\$ 40.7	\$ 39.6	\$ 38.1	\$ 38.1	\$ 38.3	\$ 37.6	\$ 36.5	\$ 36.5	\$ 37.0
EOP Loans (in billions) (1)	\$ 42.9	\$ 41.7	\$ 40.8	\$ 42.2	\$ 37.4	\$ 38.3	\$ 37.9	\$ 39.9	\$ 36.7	\$ 36.6	\$ 36.6	\$ 38.6
Average Yield (2)	18.57%	18.66%	18.37%	17.84%	18.17%	18.23%	18.38%	18.02%	18.19%	18.14%	18.26%	18.04%
Net Interest Revenue (3)	\$ 1,708	\$ 1,660	\$ 1,601	\$ 1,504	\$ 1,531	\$ 1,551	\$ 1,637	\$ 1,625	\$ 1,566	\$ 1,543	\$ 1,634	\$ 1,660
As a % of Avg. Loans (3)	15.39%	15.82%	15.49%	14.66%	15.68%	16.33%	17.05%	16.83%	16.75%	17.00%	17.81%	17.85%
Net Credit Losses	\$ 1,457	\$ 1,352	\$ 1,178	\$ 1,121	\$ 932	\$ 826	\$ 690	\$ 683	\$ 665	\$ 609	\$ 534	\$ 514
As a % of Average Loans	13.13%	12.88%	11.40%	10.93%	9.54%	8.70%	7.19%	7.08%	7.11%	6.71%	5.82%	5.53%
Net Credit Margin (4)	\$ 326	\$ 342	\$ 462	\$ 408	\$ 595	\$ 676	\$ 913	\$ 910	\$ 816	\$ 842	\$ 997	\$ 1,009
As a % of Avg. Loans (4)	2.94%	3.26%	4.47%	3.98%	6.09%	7.12%	9.51%	9.43%	8.73%	9.28%	10.87%	10.85%
Loans 90+ Days Past Due	\$ 1,883	\$ 1,549	\$ 1,450	\$ 1,352	\$ 1,110	\$ 913	\$ 902	\$ 951	\$ 845	\$ 721	\$ 716	\$ 721
As a % of EOP Loans	4.39%	3.71%	3.55%	3.20%	2.97%	2.38%	2.38%	2.38%	2.30%	1.97%	1.96%	1.87%
Loans 30-89 Days Past Due	\$ 1,844	\$ 1,665	\$ 1,617	\$ 1,458	\$ 1,277	\$ 1,171	\$ 1,205	\$ 1,178	\$ 995	\$ 852	\$ 823	\$ 789
As a % of EOP Loans	4.30%	3.99%	3.96%	3.45%	3.41%	3.06%	3.18%	2.95%	2.71%	2.33%	2.25%	2.04%

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

(2) Average yield is gross interest revenue earned 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.

Reclassified to conform to the current period's presentation.

(In millions of dollars, except as otherwise noted)

	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Net Interest Revenue	\$ 239	\$ 220	\$ 214	\$ 231	\$ 234	\$ 240	\$ 225	\$ 216	\$ 253	\$ 248	\$ 251	\$ 258	\$ 904	\$ 915	\$ 1,010
Non-Interest Revenue	174	157	136	158	180	163	146	125	116	110	123	126	625	614	475
<b>Total Revenues, Net of Interest Expense</b>	<b>413</b>	<b>377</b>	<b>350</b>	<b>389</b>	<b>414</b>	<b>403</b>	<b>371</b>	<b>341</b>	<b>369</b>	<b>358</b>	<b>374</b>	<b>384</b>	<b>1,529</b>	<b>1,529</b>	<b>1,485</b>
Total Operating Expenses	294	279	314	333	317	353	343	324	359	337	335	402	1,220	1,337	1,433
Net Credit Losses	96	84	63	72	49	46	49	28	29	14	29	33	315	172	105
Credit Reserve Build / (Release)	(11)	(46)	(48)	(13)	(34)	(55)	(32)	3	(5)	(13)	2	11	(118)	(118)	(5)
Provision for Unfunded Lending Commitments	1	(4)	-	-	-	4	1	(1)	(1)	-	-	-	(3)	4	(1)
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Loan Losses and for Benefits and Claims (LLR & PBC)	86	34	15	59	15	(5)	18	30	23	1	31	44	194	58	99
Income (loss) from Continuing Operations before Taxes	33	64	21	(3)	82	55	10	(13)	(13)	20	8	(62)	115	134	(47)
Income Taxes (benefits)	11	21	8	(6)	29	26	5	(5)	-	7	2	(19)	34	55	(10)
<b>Income from Continuing Operations</b>	<b>22</b>	<b>43</b>	<b>13</b>	<b>3</b>	<b>53</b>	<b>29</b>	<b>5</b>	<b>(8)</b>	<b>(13)</b>	<b>13</b>	<b>6</b>	<b>(43)</b>	<b>81</b>	<b>79</b>	<b>(37)</b>
Noncontrolling Interests	-	-	(1)	-	-	2	1	(3)	1	1	2	-	(1)	-	4
<b>Net Income</b>	<b>\$ 22</b>	<b>\$ 43</b>	<b>\$ 14</b>	<b>\$ 3</b>	<b>\$ 53</b>	<b>\$ 27</b>	<b>\$ 4</b>	<b>\$ (5)</b>	<b>\$ (14)</b>	<b>\$ 12</b>	<b>\$ 4</b>	<b>\$ (43)</b>	<b>\$ 82</b>	<b>\$ 79</b>	<b>\$ (41)</b>
Average Assets (in billions of dollars)	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 9	\$ 9	\$ 9	\$ 9	\$ 10	\$ 10	\$ 9
Return on Average Assets	0.89%	1.72%	0.56%	0.12%	2.15%	1.08%	0.16%	(0.20%)	(0.63%)	0.54%	0.18%	(1.90%)	0.82%	0.79%	(0.46%)
Efficiency Ratio	71%	74%	90%	86%	77%	88%	92%	95%	97%	94%	90%	105%	80%	87%	96%
<b>Net Credit Losses as a % of Average Loans</b>	<b>5.12%</b>	<b>4.88%</b>	<b>3.52%</b>	<b>4.14%</b>	<b>2.72%</b>	<b>2.46%</b>	<b>2.70%</b>	<b>1.59%</b>	<b>1.62%</b>	<b>0.75%</b>	<b>1.54%</b>	<b>1.66%</b>			
<b>Revenue by Business</b>															
Retail Banking	\$ 233	\$ 210	\$ 190	\$ 228	\$ 239	\$ 230	\$ 210	\$ 195	\$ 216	\$ 210	\$ 220	\$ 227	\$ 861	\$ 874	\$ 873
Citi-Branded Cards	180	167	160	161	175	173	161	146	153	148	154	157	668	655	612
Total	\$ 413	\$ 377	\$ 350	\$ 389	\$ 414	\$ 403	\$ 371	\$ 341	\$ 369	\$ 358	\$ 374	\$ 384	\$ 1,529	\$ 1,529	\$ 1,485
<b>Net Credit Losses by Business</b>															
Retail Banking	\$ 46	\$ 45	\$ 32	\$ 43	\$ 23	\$ 23	\$ 29	\$ 12	\$ 12	\$ 7	\$ 12	\$ 15	\$ 166	\$ 87	\$ 46
Citi-Branded Cards	50	39	31	29	26	23	20	16	17	7	17	18	149	85	59
Total	\$ 96	\$ 84	\$ 63	\$ 72	\$ 49	\$ 46	\$ 49	\$ 28	\$ 29	\$ 14	\$ 29	\$ 33	\$ 315	\$ 172	\$ 105
<b>Income (loss) from Continuing Operations by Business</b>															
Retail Banking	\$ (11)	\$ -	\$ (29)	\$ (27)	\$ 11	\$ (13)	\$ (23)	\$ (20)	\$ (26)	\$ (9)	\$ (14)	\$ (43)	\$ (67)	\$ (45)	\$ (92)
Citi-Branded Cards	33	43	42	30	42	42	28	12	13	22	20	-	148	124	55
Total	\$ 22	\$ 43	\$ 13	\$ 3	\$ 53	\$ 29	\$ 5	\$ (8)	\$ (13)	\$ 13	\$ 6	\$ (43)	\$ 81	\$ 79	\$ (37)
<b>FX Translation Impact:</b>															
Total Revenue - as Reported	\$ 413	\$ 377	\$ 350	\$ 389	\$ 414	\$ 403	\$ 371	\$ 341	\$ 369	\$ 358	\$ 374	\$ 384	\$ 1,529	\$ 1,529	\$ 1,485
Impact of FX Translation (1)	(19)	(3)	(10)	(11)	(20)	(33)	(16)	5	(4)	9	8	-	(55)	(75)	-
Total Revenues - Ex-FX (2)	\$ 394	\$ 374	\$ 340	\$ 378	\$ 394	\$ 370	\$ 355	\$ 346	\$ 365	\$ 367	\$ 382	\$ 384	\$ 1,474	\$ 1,454	\$ 1,485
Total Operating Expenses - as Reported	\$ 294	\$ 279	\$ 314	\$ 333	\$ 317	\$ 353	\$ 343	\$ 324	\$ 359	\$ 337	\$ 335	\$ 402	\$ 1,220	\$ 1,337	\$ 1,433
Impact of FX Translation (1)	(15)	(2)	(9)	(11)	(15)	(30)	(14)	3	(5)	8	6	-	(34)	(66)	-
Total Operating Expenses - Ex-FX (2)	\$ 279	\$ 277	\$ 305	\$ 322	\$ 302	\$ 323	\$ 329	\$ 327	\$ 354	\$ 345	\$ 341	\$ 402	\$ 1,186	\$ 1,271	\$ 1,433
Provisions for LLR & PBC - as Reported	\$ 86	\$ 34	\$ 15	\$ 59	\$ 15	\$ (5)	\$ 18	\$ 30	\$ 23	\$ 1	\$ 31	\$ 44	\$ 194	\$ 58	\$ 99
Impact of FX Translation (1)	(5)	1	1	(2)	(1)	1	(1)	-	-	1	1	-	(7)	(2)	-
Provisions for LLR & PBC - Ex-FX (2)	\$ 81	\$ 35	\$ 16	\$ 57	\$ 14	\$ (4)	\$ 17	\$ 30	\$ 23	\$ 2	\$ 32	\$ 44	\$ 187	\$ 56	\$ 99

(1) Reflects the impact of foreign exchange (FX) translation into U.S. Dollars at the current exchange rate for all periods presented.

(2) Presentation of this metric excluding FX translation is a non-GAAP financial measure.

	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)												
Branches (actual)	315	309	305	303	302	301	299	296	286	240	234	228
Accounts (in millions)	4.0	4.0	4.1	4.0	3.9	4.0	4.0	4.0	4.0	4.0	3.9	3.9
Average Deposits	\$ 14.6	\$ 13.8	\$ 13.7	\$ 12.7	\$ 12.7	\$ 12.9	\$ 12.4	\$ 12.0	\$ 12.5	\$ 12.4	\$ 12.7	\$ 12.7
Investment Sales	\$ 0.7	\$ 0.7	\$ 0.6	\$ 0.9	\$ 1.0	\$ 0.9	\$ 0.9	\$ 0.8	\$ 1.0	\$ 0.8	\$ 1.1	\$ 1.3
Investment AUMs	\$ 4.6	\$ 4.2	\$ 4.7	\$ 4.9	\$ 5.3	\$ 5.5	\$ 4.8	\$ 4.7	\$ 5.3	\$ 5.0	\$ 5.4	\$ 5.8
Average Loans	\$ 4.7	\$ 4.2	\$ 4.3	\$ 4.1	\$ 4.4	\$ 4.5	\$ 4.4	\$ 4.3	\$ 4.4	\$ 4.7	\$ 4.7	\$ 5.0
EOP Loans:												
Real Estate Lending	\$ 0.1	\$ 0.1	\$ 0.1	\$ 0.1	\$ 0.2	\$ 0.2	\$ 0.2	\$ 0.2	\$ 0.2	\$ 0.2	\$ 0.3	\$ 0.3
Commercial Markets	1.6	1.4	1.7	1.6	1.9	2.0	1.8	1.8	1.8	1.9	2.1	2.1
Personal and Other	2.9	2.5	2.6	2.5	2.4	2.5	2.3	2.2	2.5	2.5	2.5	2.7
Total EOP Loans	\$ 4.6	\$ 4.0	\$ 4.4	\$ 4.2	\$ 4.5	\$ 4.7	\$ 4.3	\$ 4.2	\$ 4.5	\$ 4.6	\$ 4.9	\$ 5.1
Net Interest Revenue (in millions) (1)	\$ 120	\$ 106	\$ 99	\$ 120	\$ 119	\$ 122	\$ 114	\$ 112	\$ 139	\$ 138	\$ 140	\$ 142
As a % of Average Loans (1)	10.35%	10.12%	9.13%	11.61%	10.97%	10.87%	10.28%	10.33%	12.71%	11.81%	11.85%	11.30%
Net Credit Losses (in millions)	\$ 46	\$ 45	\$ 32	\$ 43	\$ 23	\$ 23	\$ 29	\$ 12	\$ 12	\$ 7	\$ 12	\$ 15
As a % of Average Loans	3.97%	4.30%	2.95%	4.16%	2.12%	2.05%	2.61%	1.11%	1.10%	0.60%	1.02%	1.19%
Loans 90+ Days Past Due (in millions)	\$ 108	\$ 109	\$ 106	\$ 84	\$ 77	\$ 76	\$ 65	\$ 59	\$ 62	\$ 49	\$ 50	\$ 48
As a % of EOP Loans	2.35%	2.73%	2.41%	2.00%	1.71%	1.62%	1.51%	1.40%	1.38%	1.07%	1.02%	0.94%
Loans 30-89 Days Past Due (in millions)	\$ 203	\$ 158	\$ 156	\$ 136	\$ 143	\$ 132	\$ 107	\$ 94	\$ 92	\$ 78	\$ 79	\$ 77
As a % of EOP Loans	4.41%	3.95%	3.55%	3.24%	3.18%	2.81%	2.49%	2.24%	2.04%	1.70%	1.61%	1.51%
<b>Citi-Branded Cards Key Indicators</b> (in billions of dollars, except as otherwise noted)												
EOP Open Accounts (in millions)	2.6	2.4	2.5	2.5	2.5	2.5	2.6	2.6	2.6	2.6	2.5	2.8
Purchase Sales	\$ 2.1	\$ 2.2	\$ 2.3	\$ 2.5	\$ 2.3	\$ 2.7	\$ 2.6	\$ 2.7	\$ 2.7	\$ 2.8	\$ 2.8	\$ 3.1
Average Loans (2)	\$ 2.9	\$ 2.7	\$ 2.8	\$ 2.8	\$ 2.9	\$ 3.0	\$ 2.8	\$ 2.7	\$ 2.8	\$ 2.8	\$ 2.8	\$ 2.9
EOP Loans (2)	\$ 2.9	\$ 2.6	\$ 2.9	\$ 2.8	\$ 2.9	\$ 3.0	\$ 2.7	\$ 2.7	\$ 2.9	\$ 2.8	\$ 2.9	\$ 2.9
Average Yield (3)	20.52%	19.83%	19.94%	20.54%	20.61%	19.86%	20.14%	19.81%	19.71%	19.17%	19.24%	19.10%
Net Interest Revenue (in millions) (4)	\$ 119	\$ 114	\$ 115	\$ 111	\$ 115	\$ 118	\$ 111	\$ 104	\$ 114	\$ 110	\$ 111	\$ 116
As a % of Avg. Loans (4)	16.64%	16.94%	16.29%	15.73%	16.08%	15.78%	15.73%	15.28%	16.38%	15.80%	15.77%	15.91%
Net Credit Losses (in millions)	\$ 50	\$ 39	\$ 31	\$ 29	\$ 26	\$ 23	\$ 20	\$ 16	\$ 17	\$ 7	\$ 17	\$ 18
As a % of Average Loans	6.99%	5.79%	4.39%	4.11%	3.64%	3.08%	2.83%	2.35%	2.44%	1.01%	2.42%	2.47%
Net Credit Margin (in millions) (5)	\$ 130	\$ 128	\$ 129	\$ 132	\$ 149	\$ 150	\$ 141	\$ 130	\$ 136	\$ 141	\$ 137	\$ 139
As a % of Avg. Loans (5)	18.18%	19.02%	18.28%	18.70%	20.84%	20.05%	19.98%	19.10%	19.54%	20.25%	19.47%	19.07%
Loans 90+ Days Past Due (in millions)	\$ 78	\$ 72	\$ 69	\$ 58	\$ 60	\$ 54	\$ 47	\$ 44	\$ 43	\$ 43	\$ 45	\$ 48
As a % of EOP Loans	2.69%	2.77%	2.38%	2.07%	2.07%	1.80%	1.74%	1.63%	1.48%	1.54%	1.55%	1.66%
Loans 30-89 Days Past Due (in millions)	\$ 114	\$ 90	\$ 86	\$ 72	\$ 78	\$ 72	\$ 63	\$ 59	\$ 65	\$ 61	\$ 68	\$ 63
As a % of EOP Loans	3.93%	3.46%	2.97%	2.57%	2.69%	2.40%	2.33%	2.19%	2.24%	2.18%	2.34%	2.17%

- (1) Also includes net interest revenue related to the region's deposit balances in excess of the average loan portfolio.  
(2) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.  
(3) Average yield is gross interest revenue earned divided by average loans.  
(4) Net interest revenue includes certain fees that are recorded as interest revenue.  
(5) Net credit margin is total revenues, net of interest expense, less net credit losses and policy benefits and claims.

**CITICORP**  
**GLOBAL CONSUMER BANKING**  
**LATIN AMERICA - PAGE 1**

(In millions of dollars, except as otherwise noted)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Net Interest Revenue	\$ 1,471	\$ 1,482	\$ 1,513	\$ 1,588	\$ 1,585	\$ 1,647	\$ 1,679	\$ 1,645	\$ 1,691	\$ 1,652	\$ 1,706	\$ 1,746	\$ 6,054	\$ 6,556	\$ 6,795
Non-Interest Revenue	617	646	730	720	734	786	763	730	782	698	732	796	2,713	3,013	3,008
<b>Total Revenues, Net of Interest Expense</b>	<b>2,088</b>	<b>2,128</b>	<b>2,243</b>	<b>2,308</b>	<b>2,319</b>	<b>2,433</b>	<b>2,442</b>	<b>2,375</b>	<b>2,473</b>	<b>2,350</b>	<b>2,438</b>	<b>2,542</b>	<b>8,767</b>	<b>9,569</b>	<b>9,803</b>
Total Operating Expenses	1,177	1,290	1,286	1,398	1,371	1,500	1,492	1,413	1,371	1,370	1,394	1,595	5,151	5,776	5,730
Net Credit Losses	509	457	451	451	407	425	406	446	430	400	433	487	1,868	1,684	1,750
Credit Reserve Build / (Release)	(138)	(240)	(298)	(147)	(147)	(21)	63	38	113	120	29	37	(823)	(67)	299
Provision for Unfunded Lending Commitments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Benefits & Claims	36	22	32	37	38	22	38	32	44	31	46	46	127	130	167
Provision for Loan Losses and for Benefits and Claims (LLR & PBC)	407	239	185	341	298	426	507	516	587	551	508	570	1,172	1,747	2,216
Income from Continuing Operations before Taxes	504	599	772	569	650	507	443	446	515	429	536	377	2,444	2,046	1,857
Income Taxes	128	120	228	122	165	98	91	63	123	86	123	(34)	598	417	298
<b>Income from Continuing Operations</b>	<b>376</b>	<b>479</b>	<b>544</b>	<b>447</b>	<b>485</b>	<b>409</b>	<b>352</b>	<b>383</b>	<b>392</b>	<b>343</b>	<b>413</b>	<b>411</b>	<b>1,846</b>	<b>1,629</b>	<b>1,559</b>
Noncontrolling Interests	(5)	-	(3)	-	(2)	1	-	1	-	(2)	-	-	(8)	-	(2)
<b>Net Income</b>	<b>\$ 381</b>	<b>\$ 479</b>	<b>\$ 547</b>	<b>\$ 447</b>	<b>\$ 487</b>	<b>\$ 408</b>	<b>\$ 352</b>	<b>\$ 382</b>	<b>\$ 392</b>	<b>\$ 345</b>	<b>\$ 413</b>	<b>\$ 411</b>	<b>\$ 1,854</b>	<b>\$ 1,629</b>	<b>\$ 1,561</b>
Average Assets (in billions of dollars)	\$ 70	\$ 72	\$ 73	\$ 74	\$ 77	\$ 83	\$ 80	\$ 78	\$ 82	\$ 78	\$ 79	\$ 82	\$ 72	\$ 80	\$ 80
Return on Average Assets	2.21%	2.67%	2.97%	2.40%	2.57%	1.97%	1.75%	1.94%	1.92%	1.78%	2.08%	1.99%	2.58%	2.04%	1.95%
Efficiency Ratio	56%	61%	57%	61%	59%	62%	61%	59%	55%	58%	57%	63%	59%	60%	58%
<b>Net Credit Losses as a % of Average Loans</b>	<b>7.17%</b>	<b>6.19%</b>	<b>5.81%</b>	<b>5.51%</b>	<b>4.84%</b>	<b>4.64%</b>	<b>4.43%</b>	<b>4.87%</b>	<b>4.31%</b>	<b>4.15%</b>	<b>4.25%</b>	<b>4.61%</b>			
<b>Revenue by Business</b>															
Retail Banking	\$ 1,204	\$ 1,244	\$ 1,307	\$ 1,348	\$ 1,355	\$ 1,420	\$ 1,416	\$ 1,365	\$ 1,474	\$ 1,405	\$ 1,469	\$ 1,509	\$ 5,103	\$ 5,556	\$ 5,857
Citi-Branded Cards	884	884	936	960	964	1,013	1,026	1,010	999	945	969	1,033	3,664	4,013	3,946
Total	\$ 2,088	\$ 2,128	\$ 2,243	\$ 2,308	\$ 2,319	\$ 2,433	\$ 2,442	\$ 2,375	\$ 2,473	\$ 2,350	\$ 2,438	\$ 2,542	\$ 8,767	\$ 9,569	\$ 9,803
<b>Net Credit Losses by Business</b>															
Retail Banking	\$ 91	\$ 96	\$ 129	\$ 123	\$ 103	\$ 117	\$ 113	\$ 142	\$ 143	\$ 135	\$ 160	\$ 210	\$ 439	\$ 475	\$ 648
Citi-Branded Cards	418	361	322	328	304	308	293	304	287	265	273	277	1,429	1,209	1,102
Total	\$ 509	\$ 457	\$ 451	\$ 451	\$ 407	\$ 425	\$ 406	\$ 446	\$ 430	\$ 400	\$ 433	\$ 487	\$ 1,868	\$ 1,684	\$ 1,750
<b>Income (loss) from Continuing Operations by Business</b>															
Retail Banking	\$ 239	\$ 260	\$ 260	\$ 221	\$ 307	\$ 249	\$ 181	\$ 215	\$ 216	\$ 238	\$ 222	\$ 233	\$ 980	\$ 952	\$ 909
Citi-Branded Cards	137	219	284	226	178	160	171	168	176	105	191	178	866	677	650
Total	\$ 376	\$ 479	\$ 544	\$ 447	\$ 485	\$ 409	\$ 352	\$ 383	\$ 392	\$ 343	\$ 413	\$ 411	\$ 1,846	\$ 1,629	\$ 1,559
<b>FX Translation Impact:</b>															
Total Revenue - as Reported	\$ 2,088	\$ 2,128	\$ 2,243	\$ 2,308	\$ 2,319	\$ 2,433	\$ 2,442	\$ 2,375	\$ 2,473	\$ 2,350	\$ 2,438	\$ 2,542	\$ 8,767	\$ 9,569	\$ 9,803
Impact of FX Translation (1)	(34)	(45)	(53)	(104)	(180)	(257)	(146)	(5)	(92)	37	8	-	(335)	(569)	-
Total Revenues - Ex-FX (2)	\$ 2,054	\$ 2,083	\$ 2,190	\$ 2,204	\$ 2,139	\$ 2,176	\$ 2,296	\$ 2,370	\$ 2,381	\$ 2,387	\$ 2,446	\$ 2,542	\$ 8,432	\$ 9,000	\$ 9,803
Total Operating Expenses - as Reported	\$ 1,177	\$ 1,290	\$ 1,286	\$ 1,398	\$ 1,371	\$ 1,500	\$ 1,492	\$ 1,413	\$ 1,371	\$ 1,370	\$ 1,394	\$ 1,595	\$ 5,151	\$ 5,776	\$ 5,730
Impact of FX Translation (1)	(27)	(36)	(40)	(76)	(119)	(169)	(98)	(20)	(57)	13	3	-	(233)	(367)	-
Total Operating Expenses - Ex-FX (2)	\$ 1,150	\$ 1,254	\$ 1,246	\$ 1,322	\$ 1,252	\$ 1,331	\$ 1,394	\$ 1,393	\$ 1,314	\$ 1,383	\$ 1,397	\$ 1,595	\$ 4,918	\$ 5,409	\$ 5,730
Provisions for LLR & PBC - as Reported	\$ 407	\$ 239	\$ 185	\$ 341	\$ 298	\$ 426	\$ 507	\$ 516	\$ 587	\$ 551	\$ 508	\$ 570	\$ 1,172	\$ 1,747	\$ 2,216
Impact of FX Translation (1)	(6)	(9)	(10)	(21)	(39)	(65)	(47)	(18)	(38)	4	1	-	(57)	(156)	-
Provisions for LLR & PBC - Ex-FX (2)	\$ 401	\$ 230	\$ 175	\$ 320	\$ 259	\$ 361	\$ 460	\$ 498	\$ 549	\$ 555	\$ 509	\$ 570	\$ 1,115	\$ 1,591	\$ 2,216

(1) Reflects the impact of foreign exchange (FX) translation into U.S. Dollars at the current exchange rate for all periods presented.

(2) Presentation of this metric excluding FX translation is a non-GAAP financial measure.

	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)												
Branches (actual)	2,145	2,151	2,161	2,191	2,196	2,210	2,215	2,220	2,201	2,200	2,200	2,181
Accounts (in millions)	26.8	27.0	27.2	27.4	27.8	28.4	28.8	29.2	31.1	31.9	32.1	31.8
Average Deposits	\$ 39.2	\$ 39.4	\$ 40.3	\$ 42.1	\$ 45.3	\$ 47.8	\$ 45.5	\$ 44.4	\$ 46.0	\$ 44.0	\$ 44.6	\$ 45.4
Investment Sales	\$ 7.7	\$ 7.0	\$ 6.8	\$ 9.8	\$ 8.4	\$ 8.2	\$ 7.6	\$ 7.4	\$ 9.8	\$ 9.3	\$ 10.4	\$ 9.9
Investment AUMs	\$ 44.2	\$ 44.7	\$ 48.9	\$ 51.5	\$ 54.7	\$ 57.9	\$ 50.9	\$ 52.7	\$ 58.8	\$ 58.3	\$ 64.8	\$ 65.9
Average Loans	\$ 17.1	\$ 17.6	\$ 18.5	\$ 19.5	\$ 20.7	\$ 22.7	\$ 22.6	\$ 22.7	\$ 25.7	\$ 25.2	\$ 26.6	\$ 27.7
EOP Loans:												
Real Estate Lending	\$ 3.6	\$ 3.7	\$ 3.9	\$ 4.2	\$ 4.7	\$ 4.8	\$ 4.3	\$ 4.4	\$ 5.1	\$ 4.9	\$ 5.3	\$ 5.4
Commercial Markets	8.6	8.5	8.9	9.5	10.0	11.5	10.8	10.9	11.7	11.6	12.3	12.8
Personal and Other	5.6	5.8	6.3	6.1	6.9	6.9	6.5	8.3	9.3	9.4	9.9	10.1
Total EOP Loans	\$ 17.8	\$ 18.0	\$ 19.1	\$ 19.8	\$ 21.6	\$ 23.2	\$ 21.6	\$ 23.6	\$ 26.1	\$ 25.9	\$ 27.5	\$ 28.3
Net Interest Revenue (in millions) (1)	\$ 800	\$ 803	\$ 824	\$ 861	\$ 884	\$ 896	\$ 928	\$ 913	\$ 965	\$ 943	\$ 975	\$ 990
As a % of Average Loans (1)	18.97%	18.30%	17.67%	17.52%	17.32%	15.83%	16.29%	15.96%	15.10%	15.05%	14.58%	14.22%
Net Credit Losses (in millions)	\$ 91	\$ 96	\$ 129	\$ 123	\$ 103	\$ 117	\$ 113	\$ 142	\$ 143	\$ 135	\$ 160	\$ 210
As a % of Average Loans	2.16%	2.19%	2.77%	2.50%	2.02%	2.07%	1.98%	2.48%	2.24%	2.15%	2.39%	3.02%
Loans 90+ Days Past Due (in millions)	\$ 324	\$ 308	\$ 290	\$ 224	\$ 249	\$ 259	\$ 273	\$ 253	\$ 276	\$ 285	\$ 322	\$ 323
As a % of EOP Loans	1.82%	1.71%	1.52%	1.13%	1.15%	1.12%	1.26%	1.07%	1.06%	1.10%	1.17%	1.14%
Loans 30-89 Days Past Due (in millions)	\$ 394	\$ 335	\$ 402	\$ 267	\$ 324	\$ 301	\$ 267	\$ 289	\$ 323	\$ 316	\$ 412	\$ 353
As a % of EOP Loans	2.21%	1.86%	2.10%	1.35%	1.50%	1.30%	1.24%	1.22%	1.24%	1.22%	1.50%	1.25%
<b>Citi-Branded Cards Key Indicators</b> (in billions of dollars, except as otherwise noted)												
EOP Open Accounts (in millions)	11.8	11.7	12.1	12.2	12.3	12.5	12.8	12.9	13.1	13.0	13.0	12.9
Purchase Sales (in billions)	\$ 7.3	\$ 7.7	\$ 8.4	\$ 9.6	\$ 9.1	\$ 10.0	\$ 10.3	\$ 10.8	\$ 10.2	\$ 10.0	\$ 10.3	\$ 11.5
Average Loans (in billions) (2)	\$ 11.7	\$ 12.0	\$ 12.3	\$ 13.0	\$ 13.4	\$ 14.0	\$ 13.8	\$ 13.6	\$ 14.4	\$ 13.6	\$ 13.9	\$ 14.3
EOP Loans (in billions) (2)	\$ 11.9	\$ 12.0	\$ 12.6	\$ 13.4	\$ 13.5	\$ 14.2	\$ 12.9	\$ 13.7	\$ 14.3	\$ 13.7	\$ 14.2	\$ 14.8
Average Yield (3)	25.45%	23.82%	23.24%	22.62%	22.19%	22.83%	22.92%	23.52%	22.74%	22.91%	22.75%	22.49%
Net Interest Revenue (in millions) (4)	\$ 671	\$ 679	\$ 689	\$ 727	\$ 701	\$ 751	\$ 751	\$ 732	\$ 726	\$ 709	\$ 731	\$ 756
As a % of Average Loans (4)	23.26%	22.70%	22.22%	22.19%	21.22%	21.52%	21.59%	21.35%	20.28%	20.97%	20.92%	21.03%
Net Credit Losses (in millions)	\$ 418	\$ 361	\$ 322	\$ 328	\$ 304	\$ 308	\$ 293	\$ 304	\$ 287	\$ 265	\$ 273	\$ 277
As a % of Average Loans	14.49%	12.07%	10.39%	10.01%	9.20%	8.82%	8.42%	8.87%	8.02%	7.84%	7.81%	7.71%
Net Credit Margin (in millions) (5)	\$ 466	\$ 523	\$ 614	\$ 632	\$ 660	\$ 705	\$ 733	\$ 706	\$ 712	\$ 680	\$ 696	\$ 756
As a % of Average Loans (5)	16.15%	17.48%	19.80%	19.29%	19.98%	20.20%	21.07%	20.60%	19.89%	20.11%	19.92%	21.03%
Loans 90+ Days Past Due	\$ 509	\$ 481	\$ 472	\$ 446	\$ 445	\$ 462	\$ 396	\$ 412	\$ 405	\$ 405	\$ 401	\$ 413
As a % of EOP Loans	4.28%	4.01%	3.75%	3.33%	3.30%	3.25%	3.07%	3.01%	2.83%	2.96%	2.82%	2.79%
Loans 30-89 Days Past Due	\$ 478	\$ 488	\$ 442	\$ 456	\$ 454	\$ 469	\$ 398	\$ 399	\$ 426	\$ 428	\$ 416	\$ 432
As a % of EOP Loans	4.02%	4.07%	3.51%	3.40%	3.36%	3.30%	3.09%	2.91%	2.98%	3.12%	2.93%	2.92%

(1) Also includes net interest revenue related to the region's deposit balances in excess of the average loan portfolio.

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

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

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

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



**CITICORP**  
**GLOBAL CONSUMER BANKING**

**ASIA - PAGE 1**

(In millions of dollars, except as otherwise noted)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Net Interest Revenue	\$ 1,258	\$ 1,295	\$ 1,232	\$ 1,305	\$ 1,327	\$ 1,352	\$ 1,363	\$ 1,335	\$ 1,328	\$ 1,286	\$ 1,272	\$ 1,268	\$ 5,090	\$ 5,377	\$ 5,154
Non-Interest Revenue	541	548	605	624	573	678	707	688	670	666	711	727	2,318	2,646	2,774
<b>Total Revenues, Net of Interest Expense</b>	<b>1,799</b>	<b>1,843</b>	<b>1,837</b>	<b>1,929</b>	<b>1,900</b>	<b>2,030</b>	<b>2,070</b>	<b>2,023</b>	<b>1,998</b>	<b>1,952</b>	<b>1,983</b>	<b>1,995</b>	<b>7,408</b>	<b>8,023</b>	<b>7,928</b>
Total Operating Expenses	931	977	1,044	1,141	1,134	1,179	1,145	1,174	1,150	1,164	1,206	1,246	4,093	4,632	4,766
Net Credit Losses	277	254	246	236	212	225	236	210	190	199	217	235	1,013	883	841
Credit Reserve Build / (Release)	(38)	(112)	(94)	(43)	(35)	(19)	(40)	31	(1)	(21)	(34)	20	(287)	(63)	(36)
Provision for Unfunded Lending Commitments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Loan Losses and for Benefits and Claims (LLR & PBC)	239	142	152	193	177	206	196	241	189	178	183	255	726	820	805
Income from Continuing Operations before Taxes	629	724	641	595	589	645	729	608	659	610	594	494	2,589	2,571	2,357
Income Taxes	69	170	149	92	137	166	168	197	158	161	144	98	480	668	561
<b>Income from Continuing Operations</b>	<b>560</b>	<b>554</b>	<b>492</b>	<b>503</b>	<b>452</b>	<b>479</b>	<b>561</b>	<b>411</b>	<b>501</b>	<b>449</b>	<b>450</b>	<b>396</b>	<b>2,109</b>	<b>1,903</b>	<b>1,796</b>
Noncontrolling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Income</b>	<b>\$ 560</b>	<b>\$ 554</b>	<b>\$ 492</b>	<b>\$ 503</b>	<b>\$ 452</b>	<b>\$ 479</b>	<b>\$ 561</b>	<b>\$ 411</b>	<b>\$ 501</b>	<b>\$ 449</b>	<b>\$ 450</b>	<b>\$ 396</b>	<b>\$ 2,109</b>	<b>\$ 1,903</b>	<b>\$ 1,796</b>
Average Assets (in billions of dollars)	\$ 105	\$ 105	\$ 108	\$ 113	\$ 118	\$ 123	\$ 123	\$ 122	\$ 126	\$ 124	\$ 127	\$ 129	\$ 108	\$ 122	\$ 127
Return on Average Assets	2.16%	2.12%	1.81%	1.77%	1.55%	1.56%	1.81%	1.34%	1.60%	1.46%	1.41%	1.22%	1.95%	1.56%	1.41%
Efficiency Ratio	52%	53%	57%	59%	60%	58%	55%	58%	58%	60%	61%	62%	55%	58%	60%
<b>Net Credit Losses as a % of Average Loans</b>	<b>1.58%</b>	<b>1.42%</b>	<b>1.30%</b>	<b>1.19%</b>	<b>1.05%</b>	<b>1.05%</b>	<b>1.08%</b>	<b>0.96%</b>	<b>0.86%</b>	<b>0.92%</b>	<b>0.98%</b>	<b>1.04%</b>			
<b>Revenue by Business</b>															
Retail Banking	\$ 1,137	\$ 1,174	\$ 1,171	\$ 1,215	\$ 1,182	\$ 1,270	\$ 1,292	\$ 1,224	\$ 1,230	\$ 1,165	\$ 1,196	\$ 1,175	\$ 4,697	\$ 4,968	\$ 4,766
Citi-Branded Cards	662	669	666	714	718	760	778	799	768	787	787	820	2,711	3,055	3,162
Total	\$ 1,799	\$ 1,843	\$ 1,837	\$ 1,929	\$ 1,900	\$ 2,030	\$ 2,070	\$ 2,023	\$ 1,998	\$ 1,952	\$ 1,983	\$ 1,995	\$ 7,408	\$ 8,023	\$ 7,928
<b>Net Credit Losses by Business</b>															
Retail Banking	\$ 82	\$ 85	\$ 85	\$ 83	\$ 67	\$ 83	\$ 91	\$ 85	\$ 65	\$ 72	\$ 81	\$ 99	\$ 335	\$ 326	\$ 317
Citi-Branded Cards	195	169	161	153	145	142	145	125	125	127	136	136	678	557	524
Total	\$ 277	\$ 254	\$ 246	\$ 236	\$ 212	\$ 225	\$ 236	\$ 210	\$ 190	\$ 199	\$ 217	\$ 235	\$ 1,013	\$ 883	\$ 841
<b>Income from Continuing Operations by Business</b>															
Retail Banking	\$ 413	\$ 374	\$ 333	\$ 340	\$ 290	\$ 315	\$ 366	\$ 243	\$ 304	\$ 242	\$ 252	\$ 189	\$ 1,460	\$ 1,214	\$ 987
Citi-Branded Cards	147	180	159	163	162	164	195	168	197	207	198	207	649	689	809
Total	\$ 560	\$ 554	\$ 492	\$ 503	\$ 452	\$ 479	\$ 561	\$ 411	\$ 501	\$ 449	\$ 450	\$ 396	\$ 2,109	\$ 1,903	\$ 1,796
<b>FX Translation Impact:</b>															
Total Revenue - as Reported	\$ 1,799	\$ 1,843	\$ 1,837	\$ 1,929	\$ 1,900	\$ 2,030	\$ 2,070	\$ 2,023	\$ 1,998	\$ 1,952	\$ 1,983	\$ 1,995	\$ 7,408	\$ 8,023	\$ 7,928
Impact of FX Translation (1)	71	82	52	5	(2)	(44)	(28)	19	(5)	34	14	-	237	(97)	-
Total Revenues - Ex-FX (2)	\$ 1,870	\$ 1,925	\$ 1,889	\$ 1,934	\$ 1,898	\$ 1,986	\$ 2,042	\$ 2,042	\$ 1,993	\$ 1,986	\$ 1,997	\$ 1,995	\$ 7,645	\$ 7,926	\$ 7,928
Total Operating Expenses - as Reported	\$ 931	\$ 977	\$ 1,044	\$ 1,141	\$ 1,134	\$ 1,179	\$ 1,145	\$ 1,174	\$ 1,150	\$ 1,164	\$ 1,206	\$ 1,246	\$ 4,093	\$ 4,632	\$ 4,766
Impact of FX Translation (1)	36	35	19	(13)	(4)	(28)	(22)	5	(5)	15	5	-	133	(61)	-
Total Operating Expenses - Ex-FX (2)	\$ 967	\$ 1,012	\$ 1,063	\$ 1,128	\$ 1,130	\$ 1,151	\$ 1,123	\$ 1,179	\$ 1,145	\$ 1,179	\$ 1,211	\$ 1,246	\$ 4,226	\$ 4,571	\$ 4,766
Provisions for LLR & PBC - as Reported	\$ 239	\$ 142	\$ 152	\$ 193	\$ 177	\$ 206	\$ 196	\$ 241	\$ 189	\$ 178	\$ 183	\$ 255	\$ 726	\$ 820	\$ 805
Impact of FX Translation (1)	6	16	10	5	4	(7)	(1)	7	3	9	2	-	45	(9)	-
Provisions for LLR & PBC - Ex-FX (2)	\$ 245	\$ 158	\$ 162	\$ 198	\$ 181	\$ 199	\$ 195	\$ 248	\$ 192	\$ 187	\$ 185	\$ 255	\$ 771	\$ 811	\$ 805

(1) Reflects the impact of foreign exchange (FX) translation into U.S. Dollars at the current exchange rate for all periods presented.

(2) Presentation of this metric excluding FX translation is a non-GAAP financial measure.



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)												
Branches (actual)	704	704	707	711	707	699	673	671	643	627	618	600
Accounts (in millions)	16.1	16.1	16.3	16.2	16.3	16.5	16.7	16.4	16.5	16.8	16.8	16.9
Average Deposits	\$ 95.7	\$ 97.0	\$ 101.0	\$ 105.6	\$ 108.1	\$ 111.8	\$ 112.1	\$ 109.8	\$ 110.9	\$ 109.7	\$ 112.5	\$ 110.1
Investment Sales	\$ 8.9	\$ 9.6	\$ 10.1	\$ 12.8	\$ 11.3	\$ 10.6	\$ 8.5	\$ 6.0	\$ 8.4	\$ 7.0	\$ 9.2	\$ 9.0
Investment AUMs	\$ 45.9	\$ 44.8	\$ 47.8	\$ 50.2	\$ 51.3	\$ 51.9	\$ 45.0	\$ 45.2	\$ 47.9	\$ 47.4	\$ 49.8	\$ 52.0
Average Loans	\$ 53.9	\$ 54.7	\$ 57.0	\$ 60.1	\$ 62.8	\$ 66.3	\$ 67.0	\$ 67.1	\$ 68.7	\$ 67.5	\$ 68.5	\$ 69.7
EOP Loans:												
Real Estate Lending	\$ 28.1	\$ 27.8	\$ 30.2	\$ 31.7	\$ 33.3	\$ 34.7	\$ 33.6	\$ 34.8	\$ 35.9	\$ 35.5	\$ 36.3	\$ 36.6
Commercial Markets	13.7	14.3	15.0	15.8	16.8	17.5	17.4	17.3	17.6	16.8	16.9	16.6
Personal and Other	13.1	12.8	13.7	13.9	14.3	14.9	14.5	15.2	15.3	15.3	16.1	16.5
Total EOP Loans	\$ 54.9	\$ 54.9	\$ 58.9	\$ 61.4	\$ 64.4	\$ 67.1	\$ 65.5	\$ 67.3	\$ 68.8	\$ 67.6	\$ 69.3	\$ 69.7
Net Interest Revenue (in millions) (1)	\$ 816	\$ 845	\$ 806	\$ 826	\$ 835	\$ 841	\$ 852	\$ 830	\$ 817	\$ 785	\$ 771	\$ 755
As a % of Average Loans (1)	6.14%	6.20%	5.61%	5.45%	5.39%	5.09%	5.05%	4.91%	4.78%	4.68%	4.48%	4.31%
Net Credit Losses (in millions)	\$ 82	\$ 85	\$ 85	\$ 83	\$ 67	\$ 83	\$ 91	\$ 85	\$ 65	\$ 72	\$ 81	\$ 99
As a % of Average Loans	0.62%	0.62%	0.59%	0.55%	0.43%	0.50%	0.54%	0.50%	0.38%	0.43%	0.47%	0.57%
Loans 90+ Days Past Due (in millions)	\$ 246	\$ 208	\$ 226	\$ 225	\$ 234	\$ 266	\$ 224	\$ 222	\$ 245	\$ 241	\$ 219	\$ 228
As a % of EOP Loans	0.45%	0.38%	0.38%	0.37%	0.36%	0.40%	0.34%	0.33%	0.36%	0.36%	0.32%	0.33%
Loans 30-89 Days Past Due (in millions)	\$ 476	\$ 473	\$ 476	\$ 533	\$ 491	\$ 446	\$ 385	\$ 444	\$ 434	\$ 440	\$ 433	\$ 459
As a % of EOP Loans	0.87%	0.86%	0.81%	0.87%	0.76%	0.66%	0.59%	0.66%	0.63%	0.65%	0.62%	0.66%
<b>Citi-Branded Cards Key Indicators</b> (in billions of dollars, except as otherwise noted)												
EOP Open Accounts (in millions)	14.8	14.9	15.0	15.3	15.4	15.6	15.8	15.9	15.7	15.7	15.9	16.0
Purchase Sales (in billions)	\$ 14.4	\$ 14.9	\$ 15.9	\$ 17.8	\$ 17.0	\$ 18.4	\$ 18.7	\$ 19.1	\$ 18.8	\$ 18.8	\$ 19.1	\$ 20.7
Average Loans (in billions) (2)	\$ 17.2	\$ 17.0	\$ 17.8	\$ 18.8	\$ 19.3	\$ 19.7	\$ 19.8	\$ 19.4	\$ 20.0	\$ 19.5	\$ 19.8	\$ 19.9
EOP Loans (in billions) (2)	\$ 17.1	\$ 17.0	\$ 18.3	\$ 19.7	\$ 19.2	\$ 20.0	\$ 18.9	\$ 19.9	\$ 19.6	\$ 19.6	\$ 20.0	\$ 20.4
Average Yield (3)	13.98%	14.18%	13.85%	13.66%	13.76%	13.82%	13.50%	13.41%	13.31%	13.16%	12.89%	12.88%
Net Interest Revenue (in millions) (4)	\$ 442	\$ 450	\$ 426	\$ 479	\$ 492	\$ 511	\$ 511	\$ 505	\$ 511	\$ 501	\$ 501	\$ 513
As a % of Average Loans (4)	10.42%	10.62%	9.49%	10.11%	10.34%	10.40%	10.24%	10.33%	10.28%	10.33%	10.07%	10.26%
Net Credit Losses (in millions)	\$ 195	\$ 169	\$ 161	\$ 153	\$ 145	\$ 142	\$ 145	\$ 125	\$ 125	\$ 127	\$ 136	\$ 136
As a % of Average Loans	4.60%	3.99%	3.59%	3.23%	3.05%	2.89%	2.91%	2.56%	2.51%	2.62%	2.73%	2.72%
Net Credit Margin (in millions) (5)	\$ 467	\$ 500	\$ 505	\$ 561	\$ 573	\$ 618	\$ 633	\$ 674	\$ 643	\$ 660	\$ 651	\$ 684
As a % of Average Loans (5)	11.01%	11.80%	11.26%	11.84%	12.04%	12.58%	12.68%	13.78%	12.93%	13.61%	13.08%	13.67%
Loans 90+ Days Past Due	\$ 265	\$ 245	\$ 242	\$ 240	\$ 235	\$ 250	\$ 214	\$ 214	\$ 224	\$ 222	\$ 220	\$ 234
As a % of EOP Loans	1.55%	1.44%	1.32%	1.22%	1.22%	1.25%	1.13%	1.08%	1.14%	1.13%	1.10%	1.15%
Loans 30-89 Days Past Due	\$ 360	\$ 321	\$ 328	\$ 340	\$ 358	\$ 351	\$ 300	\$ 321	\$ 321	\$ 315	\$ 334	\$ 342
As a % of EOP Loans	2.11%	1.89%	1.79%	1.73%	1.86%	1.76%	1.59%	1.61%	1.64%	1.61%	1.67%	1.68%

(1) Also includes net interest revenue related to the region's deposit balances in excess of the average loan portfolio.  
(2) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.  
(3) Average yield is gross interest revenue earned divided by average loans.  
(4) Net interest revenue includes certain fees that are recorded as interest revenue.  
(5) Net credit margin is total revenues, net of interest expense, less net credit losses and policy benefits and claims.

**CITICORP**  
**INSTITUTIONAL CLIENTS GROUP**

(In millions of dollars, except as otherwise noted)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Commissions and Fees	\$ 1,108	\$ 1,086	\$ 1,016	\$ 1,057	\$ 1,133	\$ 1,133	\$ 1,159	\$ 1,024	\$ 1,141	\$ 1,081	\$ 1,011	\$ 1,085	4,267	\$ 4,449	\$ 4,318
Administration and Other Fiduciary Fees	723	617	674	739	746	732	649	648	696	742	663	689	2,753	2,775	2,790
Investment Banking	953	592	829	1,146	793	1,001	590	645	811	793	1,000	1,014	3,520	3,029	3,618
Principal Transactions	3,306	1,778	1,539	(1,057)	2,260	1,288	1,665	(340)	1,916	1,434	731	49	5,566	4,873	4,130
Other	471	481	348	385	(75)	254	1,530	113	(405)	326	37	(41)	1,685	1,822	(83)
Total Non-Interest Revenue	6,561	4,554	4,406	2,270	4,857	4,408	5,593	2,090	4,159	4,376	3,442	2,796	17,791	16,948	14,773
Net Interest Revenue (including Dividends)	3,932	3,958	3,776	3,879	3,759	3,784	3,880	3,760	3,888	3,862	4,024	4,183	15,545	15,183	15,957
<b>Total Revenues, Net of Interest Expense</b>	<b>10,493</b>	<b>8,512</b>	<b>8,182</b>	<b>6,149</b>	<b>8,616</b>	<b>8,192</b>	<b>9,473</b>	<b>5,850</b>	<b>8,047</b>	<b>8,238</b>	<b>7,466</b>	<b>6,979</b>	<b>33,336</b>	<b>32,131</b>	<b>30,730</b>
Total Operating Expenses	4,583	5,151	4,864	5,018	5,139	5,307	5,039	5,262	5,087	4,979	4,869	5,264	19,616	20,747	20,199
Net Credit Losses	103	43	290	137	210	150	87	172	(58)	122	143	75	573	619	282
Provision for Unfunded Lending Commitments	(8)	(22)	1	-	4	(8)	45	48	(11)	26	(26)	50	(29)	89	39
Credit Reserve Build / (Release)	(177)	(232)	(27)	(190)	(394)	(56)	32	(138)	158	(13)	(149)	(41)	(626)	(556)	(45)
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Credit Losses and for Benefits and Claims	(82)	(211)	264	(53)	(180)	86	164	82	89	135	(32)	84	(82)	152	276
Income from Continuing Operations before Taxes	5,992	3,572	3,054	1,184	3,657	2,799	4,270	506	2,871	3,124	2,629	1,631	13,802	11,232	10,255
Income Taxes (Benefits)	1,835	943	728	33	1,084	716	1,221	(149)	638	760	622	142	3,539	2,872	2,162
<b>Income from Continuing Operations</b>	<b>4,157</b>	<b>2,629</b>	<b>2,326</b>	<b>1,151</b>	<b>2,573</b>	<b>2,083</b>	<b>3,049</b>	<b>655</b>	<b>2,233</b>	<b>2,364</b>	<b>2,007</b>	<b>1,489</b>	<b>10,263</b>	<b>8,360</b>	<b>8,093</b>
Noncontrolling Interests	26	20	34	51	13	9	5	29	60	31	14	23	131	56	128
<b>Net Income</b>	<b>\$ 4,131</b>	<b>\$ 2,609</b>	<b>\$ 2,292</b>	<b>\$ 1,100</b>	<b>\$ 2,560</b>	<b>\$ 2,074</b>	<b>\$ 3,044</b>	<b>\$ 626</b>	<b>\$ 2,173</b>	<b>\$ 2,333</b>	<b>\$ 1,993</b>	<b>\$ 1,466</b>	<b>\$ 10,132</b>	<b>\$ 8,304</b>	<b>\$ 7,965</b>
Average Assets (in billions of dollars)	\$ 928	\$ 949	\$ 945	\$ 976	\$ 1,002	\$ 1,048	\$ 1,045	\$ 1,012	\$ 1,018	\$ 1,051	\$ 1,047	\$ 1,061	\$ 950	\$ 1,027	\$ 1,044
Return on Average Assets	1.81%	1.10%	0.96%	0.45%	1.04%	0.79%	1.16%	0.25%	0.86%	0.89%	0.76%	0.55%	1.07%	0.81%	0.76%
Return on Average Assets (Excluding CVA/DVA)	1.73%	1.03%	0.94%	0.71%	1.09%	0.76%	0.71%	0.26%	1.20%	1.09%	0.95%	0.67%	1.09%	0.70%	0.91%
Efficiency Ratio	44%	61%	59%	82%	60%	65%	53%	90%	63%	60%	65%	75%	59%	65%	66%
<b>Revenue by Region</b>															
North America	\$ 4,284	\$ 3,354	\$ 2,914	\$ 1,689	\$ 3,028	\$ 2,824	\$ 3,156	\$ 1,354	\$ 2,081	\$ 2,680	\$ 2,152	\$ 2,114	\$ 12,241	\$ 10,362	\$ 9,027
EMEA	3,333	2,594	2,553	1,656	2,880	2,523	3,175	2,060	2,832	2,520	2,361	2,212	10,136	10,638	9,925
Latin America	930	896	1,004	1,117	971	1,088	930	959	1,165	1,176	1,222	1,120	3,947	3,948	4,683
Asia	1,946	1,668	1,711	1,687	1,737	1,757	2,212	1,477	1,969	1,862	1,731	1,533	7,012	7,183	7,095
Total	\$ 10,493	\$ 8,512	\$ 8,182	\$ 6,149	\$ 8,616	\$ 8,192	\$ 9,473	\$ 5,850	\$ 8,047	\$ 8,238	\$ 7,466	\$ 6,979	\$ 33,336	\$ 32,131	\$ 30,730
<b>Income from Continuing Operations by Region</b>															
North America	\$ 1,657	\$ 1,027	\$ 608	\$ (69)	\$ 628	\$ 535	\$ 845	\$ (316)	\$ 313	\$ 671	\$ 412	\$ 320	\$ 3,223	\$ 1,692	\$ 1,716
EMEA	1,307	659	790	213	1,026	613	1,008	430	814	682	616	432	2,969	3,077	2,544
Latin America	403	343	431	500	427	438	356	318	498	490	506	397	1,677	1,539	1,891
Asia	790	600	497	507	492	497	840	223	608	521	473	340	2,394	2,052	1,942
Total	\$ 4,157	\$ 2,629	\$ 2,326	\$ 1,151	\$ 2,573	\$ 2,083	\$ 3,049	\$ 655	\$ 2,233	\$ 2,364	\$ 2,007	\$ 1,489	\$ 10,263	\$ 8,360	\$ 8,093
<b>Average Loans by Region (in billions)</b>															
North America	\$ 68	68	66	66	\$ 66	\$ 68	\$ 70	\$ 74	\$ 76	\$ 82	\$ 90	89	\$ 67	\$ 70	\$ 84
EMEA	37	37	38	40	42	48	48	50	51	52	54	53	38	47	53
Latin America	23	22	23	24	25	29	30	32	34	34	34	37	23	29	35
Asia	30	35	38	42	45	49	54	58	60	63	65	62	36	52	63
Total	\$ 158	\$ 162	\$ 165	\$ 172	\$ 178	\$ 194	\$ 202	\$ 214	\$ 221	\$ 231	\$ 243	\$ 241	\$ 164	\$ 197	\$ 234

Reclassified to conform to the current period's presentation.

**CITICORP**  
**INSTITUTIONAL CLIENTS GROUP**  
**SECURITIES AND BANKING**

(In millions of dollars, except as otherwise noted)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Net Interest Revenue	\$ 2,574	\$ 2,586	\$ 2,371	\$ 2,475	\$ 2,358	\$ 2,341	\$ 2,417	\$ 2,283	\$ 2,339	\$ 2,369	\$ 2,539	\$ 2,704	\$ 10,006	\$ 9,399	\$ 9,951
Non-Interest Revenue	5,508	3,448	3,301	1,137	3,733	3,211	4,377	980	3,003	3,102	2,308	1,658	13,394	12,301	10,071
<b>Total Revenues, Net of Interest Expense</b>	<b>8,082</b>	<b>6,034</b>	<b>5,672</b>	<b>3,612</b>	<b>6,091</b>	<b>5,552</b>	<b>6,794</b>	<b>3,263</b>	<b>5,342</b>	<b>5,471</b>	<b>4,847</b>	<b>4,362</b>	<b>23,400</b>	<b>21,700</b>	<b>20,022</b>
Total Operating Expenses	3,396	3,949	3,604	3,671	3,795	3,892	3,572	3,731	3,701	3,568	3,479	3,668	14,620	14,990	14,416
Net Credit Losses	102	42	289	134	203	151	70	178	(60)	97	56	75	567	602	168
Provision for Unfunded Lending Commitments	(8)	(22)	1	-	4	(8)	54	36	(17)	26	(26)	50	(29)	86	33
Credit Reserve Build / (Release)	(158)	(199)	(11)	(194)	(394)	(83)	50	(145)	135	(64)	(103)	(47)	(562)	(572)	(79)
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Loan Losses and for Benefits and Claims	(64)	(179)	279	(60)	(187)	60	174	69	58	59	(73)	78	(24)	116	122
Income (Loss) from Continuing Operations before Taxes	4,750	2,264	1,789	1	2,483	1,600	3,048	(537)	1,583	1,844	1,441	616	8,804	6,594	5,484
Income Taxes (Benefits)	1,495	531	352	(310)	722	357	857	(451)	247	369	256	(81)	2,068	1,485	791
<b>Income (Loss) from Continuing Operations</b>	<b>3,255</b>	<b>1,733</b>	<b>1,437</b>	<b>311</b>	<b>1,761</b>	<b>1,243</b>	<b>2,191</b>	<b>(86)</b>	<b>1,336</b>	<b>1,475</b>	<b>1,185</b>	<b>697</b>	<b>6,736</b>	<b>5,109</b>	<b>4,693</b>
Noncontrolling Interests	21	15	29	45	9	4	-	24	56	26	11	18	110	37	111
<b>Net Income (Loss)</b>	<b>\$ 3,234</b>	<b>\$ 1,718</b>	<b>\$ 1,408</b>	<b>\$ 266</b>	<b>\$ 1,752</b>	<b>\$ 1,239</b>	<b>\$ 2,191</b>	<b>\$ (110)</b>	<b>\$ 1,280</b>	<b>\$ 1,449</b>	<b>\$ 1,174</b>	<b>\$ 679</b>	<b>\$ 6,626</b>	<b>\$ 5,072</b>	<b>\$ 4,582</b>
Average Assets (in billions of dollars)	828	848	835	855	877	917	911	878	884	913	905	917	842	896	904
Return on Average Assets	1.58%	0.81%	0.67%	0.12%	0.81%	0.54%	0.95%	(0.05%)	0.58%	0.64%	0.52%	0.29%	0.79%	0.57%	0.51%
Return on Average Assets (Excluding CVA/DVA)	1.50%	0.74%	0.64%	0.42%	0.88%	0.50%	0.44%	(0.03%)	0.97%	0.58%	0.74%	0.43%	0.82%	0.45%	0.68%
Efficiency Ratio	42%	65%	64%	102%	62%	70%	53%	114%	69%	65%	72%	84%	62%	69%	72%
<b>Revenue Details - Excluding CVA/DVA:</b>															
Investment Banking:															
Advisory	\$ 199	\$ 89	\$ 239	\$ 199	\$ 144	\$ 199	\$ 185	\$ 160	\$ 111	\$ 202	\$ 196	\$ 206	\$ 726	\$ 688	\$ 715
Equity Underwriting	225	158	153	405	205	273	107	91	155	168	143	163	941	676	629
Debt Underwriting	639	433	545	570	508	619	450	393	606	490	594	634	2,187	1,970	2,324
Total Investment Banking	1,063	680	937	1,174	857	1,091	742	644	872	860	933	1,003	3,854	3,334	3,668
Lending	220	500	(40)	163	223	325	1,000	134	12	571	167	119	843	1,682	869
Equity Markets	1,230	633	1,075	821	1,116	789	302	244	916	561	522	465	3,759	2,451	2,464
Fixed Income Markets	5,127	3,530	3,424	2,342	4,022	2,961	2,310	1,757	4,781	2,861	3,739	2,741	14,423	11,050	14,122
Private Bank	516	534	512	525	540	575	565	537	598	591	609	596	2,087	2,217	2,394
Other Securities and Banking	(359)	(98)	(335)	(375)	(438)	(336)	(13)	21	(461)	(171)	(324)	(52)	(1,167)	(766)	(1,008)
<b>Total Securities and Banking Revenues (Ex-CVA/DVA) (1)</b>	<b>\$ 7,797</b>	<b>\$ 5,779</b>	<b>\$ 5,573</b>	<b>\$ 4,650</b>	<b>\$ 6,320</b>	<b>\$ 5,405</b>	<b>\$ 4,906</b>	<b>\$ 3,337</b>	<b>\$ 6,718</b>	<b>\$ 5,273</b>	<b>\$ 5,646</b>	<b>\$ 4,872</b>	<b>\$ 23,799</b>	<b>\$ 19,968</b>	<b>\$ 22,509</b>
North America	\$ 3,476	\$ 2,461	\$ 2,232	\$ 1,645	\$ 2,484	\$ 2,037	\$ 1,556	\$ 804	\$ 2,072	\$ 1,918	\$ 1,880	\$ 1,743	9,814	6,881	7,613
EMEA	2,506	1,825	1,722	1,304	2,207	1,703	1,620	1,241	2,560	1,610	1,858	1,505	7,357	6,771	7,533
Latin America	544	585	609	657	554	646	485	534	727	728	782	695	2,395	2,219	2,932
Asia	1,271	908	1,010	1,044	1,075	1,019	1,245	758	1,359	1,017	1,126	929	4,233	4,097	4,431
<b>Total Securities and Banking Revenues (Ex-CVA/DVA) (1)</b>	<b>7,797</b>	<b>5,779</b>	<b>5,573</b>	<b>4,650</b>	<b>6,320</b>	<b>5,405</b>	<b>4,906</b>	<b>3,337</b>	<b>6,718</b>	<b>5,273</b>	<b>5,646</b>	<b>4,872</b>	<b>23,799</b>	<b>19,968</b>	<b>22,509</b>
CVA/DVA (excluded as applicable in lines above) (2)	285	255	99	(1,038)	(229)	147	1,888	(74)	(1,376)	198	(799)	(510)	(399)	1,732	(2,487)
<b>Total Revenues, Net of Interest Expense</b>	<b>\$ 8,082</b>	<b>\$ 6,034</b>	<b>\$ 5,672</b>	<b>\$ 3,612</b>	<b>\$ 6,091</b>	<b>\$ 5,552</b>	<b>\$ 6,794</b>	<b>\$ 3,263</b>	<b>\$ 5,342</b>	<b>\$ 5,471</b>	<b>\$ 4,847</b>	<b>\$ 4,362</b>	<b>\$ 23,400</b>	<b>\$ 21,700</b>	<b>\$ 20,022</b>

(1) Presentation of this metric excluding CVA/DVA is a non-GAAP financial measure.

(2) See Note (1) on page 4.

Reclassified to conform to the current period's presentation.

**CITICORP**  
**INSTITUTIONAL CLIENTS GROUP**  
**TRANSACTION SERVICES**

(In millions of dollars, except as otherwise noted)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Net Interest Revenue	\$ 1,358	\$ 1,372	\$ 1,405	\$ 1,404	\$ 1,401	\$ 1,443	\$ 1,463	\$ 1,477	\$ 1,549	\$ 1,493	\$ 1,485	\$ 1,479	\$ 5,539	\$ 5,784	\$ 6,006
Non-Interest Revenue	1,053	1,106	1,105	1,133	1,124	1,197	1,216	1,110	1,156	1,274	1,134	1,138	4,397	4,647	4,702
<b>Total Revenues, Net of Interest Expense</b>	<b>2,411</b>	<b>2,478</b>	<b>2,510</b>	<b>2,537</b>	<b>2,525</b>	<b>2,640</b>	<b>2,679</b>	<b>2,587</b>	<b>2,705</b>	<b>2,767</b>	<b>2,619</b>	<b>2,617</b>	<b>9,936</b>	<b>10,431</b>	<b>10,708</b>
Total Operating Expenses	1,187	1,202	1,260	1,347	1,344	1,415	1,467	1,531	1,386	1,411	1,390	1,596	4,996	5,757	5,783
Net Credit Losses	1	1	1	3	7	(1)	17	(6)	2	25	87	-	6	17	114
Provision for Unfunded Lending Commitments	-	-	-	-	-	-	(9)	12	6	-	-	-	-	3	6
Credit Reserve Build / (Release)	(19)	(33)	(16)	4	-	27	(18)	7	23	51	(46)	6	(64)	16	34
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Credit Losses and for Benefits and Claims	(18)	(32)	(15)	7	7	26	(10)	13	31	76	41	6	(58)	36	154
Income from Continuing Operations before Taxes	1,242	1,308	1,265	1,183	1,174	1,199	1,222	1,043	1,288	1,280	1,188	1,015	4,998	4,638	4,771
Income Taxes	340	412	376	343	362	359	364	302	391	391	366	223	1,471	1,387	1,371
<b>Income from Continuing Operations</b>	<b>902</b>	<b>896</b>	<b>889</b>	<b>840</b>	<b>812</b>	<b>840</b>	<b>858</b>	<b>741</b>	<b>897</b>	<b>889</b>	<b>822</b>	<b>792</b>	<b>3,527</b>	<b>3,251</b>	<b>3,400</b>
Noncontrolling Interests	5	5	5	6	4	5	5	5	4	5	3	5	21	19	17
<b>Net Income</b>	<b>\$ 897</b>	<b>\$ 891</b>	<b>\$ 884</b>	<b>\$ 834</b>	<b>\$ 808</b>	<b>\$ 835</b>	<b>\$ 853</b>	<b>\$ 736</b>	<b>\$ 893</b>	<b>\$ 884</b>	<b>\$ 819</b>	<b>\$ 787</b>	<b>\$ 3,506</b>	<b>\$ 3,232</b>	<b>\$ 3,383</b>
Average Assets (in billions of dollars)	\$ 100	\$ 101	\$ 110	\$ 121	\$ 125	\$ 131	\$ 134	\$ 134	\$ 134	\$ 138	\$ 142	\$ 144	\$ 108	\$ 131	\$ 140
Return on Average Assets	3.64%	3.54%	3.19%	2.73%	2.62%	2.56%	2.53%	2.18%	2.68%	2.58%	2.29%	2.17%	3.25%	2.47%	2.42%
Efficiency Ratio	49%	49%	50%	53%	53%	54%	55%	59%	51%	51%	53%	61%	50%	55%	54%
<b>Revenue Details</b>															
Treasury and Trade Solutions	\$ 1,756	\$ 1,782	\$ 1,822	\$ 1,809	\$ 1,808	\$ 1,900	\$ 1,916	\$ 1,929	\$ 2,017	\$ 2,074	\$ 1,953	\$ 1,962	7,169	\$ 7,553	\$ 8,006
Securities and Fund Services	655	696	688	728	717	740	763	658	688	693	666	655	2,767	2,878	2,702
Total	\$ 2,411	\$ 2,478	\$ 2,510	\$ 2,537	\$ 2,525	\$ 2,640	\$ 2,679	\$ 2,587	\$ 2,705	\$ 2,767	\$ 2,619	\$ 2,617	\$ 9,936	\$ 10,431	\$ 10,708
<b>Average Deposits and Other Customer Liability Balances (in billions)</b>															
North America	\$ 72	74	81	79	\$ 80	85	\$ 91	\$ 94	\$ 100	\$ 106	\$ 107	\$ 106	\$ 76	\$ 87	\$ 105
EMEA	106	106	111	116	118	119	115	118	118	125	132	142	110	118	129
Latin America	27	25	27	29	32	34	34	36	35	34	38	45	27	34	38
Asia	115	115	122	130	126	128	125	121	124	131	138	135	121	125	132
Total	\$ 320	\$ 320	\$ 341	\$ 354	\$ 356	\$ 366	\$ 365	\$ 369	\$ 377	\$ 396	\$ 415	\$ 428	\$ 334	\$ 364	\$ 404
<b>EOP Assets Under Custody (in trillions of dollars)</b>	\$ 11.6	\$ 11.1	\$ 12.1	\$ 12.3	\$ 12.7	\$ 13.0	\$ 12.1	\$ 12.0	\$ 12.5	\$ 12.2	\$ 12.8	\$ 13.2			

Reclassified to conform to the current period's presentation.

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

(In millions of dollars, except as otherwise noted)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Net Interest Revenue	\$ 235	\$ 246	\$ 164	\$ 61	\$ (19)	\$ (80)	\$ (52)	\$ 56	\$ (16)	\$ (52)	\$ (169)	\$ (156)	\$ 706	\$ (95)	\$ (393)
Non-Interest Revenue	83	387	402	55	(73)	311	322	297	487	(244)	170	50	927	857	463
<b>Total Revenues, Net of Interest Expense</b>	<b>318</b>	<b>633</b>	<b>566</b>	<b>116</b>	<b>(92)</b>	<b>231</b>	<b>270</b>	<b>353</b>	<b>471</b>	<b>(296)</b>	<b>1</b>	<b>(106)</b>	<b>1,633</b>	<b>762</b>	<b>70</b>
Total Operating Expenses	333	214	321	638	647	612	522	512	795	597	765	1,059	1,506	2,293	3,216
Net Credit Losses	(1)	(1)	1	1	1	-	1	1	1	1	(1)	(1)	-	3	-
Credit Reserve Build / (Release)	4	-	-	(2)	(1)	-	(1)	(1)	(1)	-	-	-	2	(3)	(1)
Provision for Benefits & Claims	-	1	(1)	-	1	-	(1)	1	-	(1)	-	-	-	1	(1)
Provision for Unfunded Lending Commitments	(2)	-	(1)	-	-	-	1	(1)	-	-	-	1	(3)	-	1
Provision for Loan Losses and for Benefits and Claims	1	-	(1)	(1)	1	-	-	-	-	-	(1)	-	(1)	1	(1)
Income from Continuing Operations before Taxes	(16)	419	246	(521)	(740)	(381)	(252)	(159)	(324)	(893)	(763)	(1,165)	128	(1,532)	(3,145)
Income Taxes	(39)	220	107	(319)	(240)	(227)	(158)	(99)	7	(446)	(687)	(317)	(31)	(724)	(1,443)
<b>Income from Continuing Operations</b>	<b>23</b>	<b>199</b>	<b>139</b>	<b>(202)</b>	<b>(500)</b>	<b>(154)</b>	<b>(94)</b>	<b>(60)</b>	<b>(331)</b>	<b>(447)</b>	<b>(76)</b>	<b>(848)</b>	<b>159</b>	<b>(808)</b>	<b>(1,702)</b>
<b>Income (Loss) from Discontinued Operations, net of taxes</b>	<b>211</b>	<b>(3)</b>	<b>(374)</b>	<b>98</b>	<b>40</b>	<b>71</b>	<b>1</b>	<b>-</b>	<b>(5)</b>	<b>(1)</b>	<b>(31)</b>	<b>(112)</b>	<b>(68)</b>	<b>112</b>	<b>(149)</b>
Noncontrolling Interests	-	-	(51)	3	-	-	(41)	14	63	9	8	5	(48)	(27)	85
<b>Net Income (Loss)</b>	<b>\$ 234</b>	<b>\$ 196</b>	<b>\$ (184)</b>	<b>\$ (107)</b>	<b>\$ (460)</b>	<b>\$ (83)</b>	<b>\$ (52)</b>	<b>\$ (74)</b>	<b>\$ (399)</b>	<b>\$ (457)</b>	<b>\$ (115)</b>	<b>\$ (965)</b>	<b>\$ 139</b>	<b>\$ (669)</b>	<b>\$ (1,936)</b>
EOP Assets (in billions of dollars)	\$ 261	\$ 259	\$ 276	\$ 268	\$ 278	\$ 265	\$ 279	\$ 281	\$ 308	\$ 285	\$ 298	\$ 243	\$ 268	\$ 281	\$ 243
Average Assets (in billions of dollars)	\$ 263	\$ 277	\$ 276	\$ 286	\$ 279	\$ 281	\$ 278	\$ 281	\$ 285	\$ 281	\$ 289	\$ 283	\$ 276	\$ 280	\$ 285

(1) Includes unallocated global staff functions, other corporate expense and unallocated global operations and technology expenses, Corporate Treasury, Corporate items Income (Loss) from Discontinued Operations.

Reclassified to conform to the current period's presentation.

**CITICORP**

**North America <sup>(1)</sup>**

(In millions of dollars, except as otherwise noted)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Net Interest Revenue	\$ 6,300	\$ 6,071	\$ 5,671	\$ 5,623	\$ 5,495	\$ 5,372	\$ 5,519	\$ 5,411	\$ 5,352	\$ 5,378	\$ 5,604	\$ 5,707	\$ 23,665	\$ 21,797	\$ 22,041
Non-Interest Revenue	3,610	2,716	2,667	1,199	2,442	2,367	2,705	1,077	1,895	2,404	1,916	1,720	10,192	8,591	7,935
<b>Total Revenues, Net of Interest Expense</b>	<b>9,910</b>	<b>8,787</b>	<b>8,338</b>	<b>6,822</b>	<b>7,937</b>	<b>7,739</b>	<b>8,224</b>	<b>6,488</b>	<b>7,247</b>	<b>7,782</b>	<b>7,520</b>	<b>7,427</b>	<b>33,857</b>	<b>30,388</b>	<b>29,976</b>
Total Operating Expenses	4,050	4,162	3,919	4,136	4,363	4,435	4,320	4,672	4,342	4,447	4,318	4,667	16,267	17,790	17,774
Net Credit Losses	3,689	3,497	3,418	2,963	2,527	2,253	1,894	1,816	1,547	1,564	1,370	1,269	13,567	8,490	5,750
Credit Reserve Build / (Release)	(27)	(271)	(317)	(751)	(1,275)	(1,230)	(871)	(827)	(811)	(839)	(574)	(293)	(1,366)	(4,203)	(2,517)
Provision Unfunded Lending Commitments	(1)	(20)	(5)	1	9	-	58	36	(17)	19	(15)	44	(25)	103	31
Provision for Benefits & Claims	17	14	12	14	17	14	18	13	14	19	19	18	57	62	70
Provision for Credit Losses and for Benefits and Claims	3,678	3,220	3,108	2,227	1,278	1,037	1,099	1,038	733	763	800	1,038	12,233	4,452	3,334
Income from Continuing Operations before Taxes	2,182	1,405	1,311	459	2,296	2,267	2,805	778	2,172	2,572	2,402	1,722	5,357	8,146	8,868
Income Taxes	660	310	226	47	751	643	877	172	562	727	713	422	1,243	2,443	2,424
<b>Income from Continuing Operations</b>	<b>1,522</b>	<b>1,095</b>	<b>1,085</b>	<b>412</b>	<b>1,545</b>	<b>1,624</b>	<b>1,928</b>	<b>606</b>	<b>1,610</b>	<b>1,845</b>	<b>1,689</b>	<b>1,300</b>	<b>4,114</b>	<b>5,703</b>	<b>6,444</b>
Noncontrolling Interests	5	1	14	33	(8)	(7)	(17)	3	32	10	(7)	9	53	(29)	44
<b>Net Income</b>	<b>\$ 1,517</b>	<b>\$ 1,094</b>	<b>\$ 1,071</b>	<b>\$ 379</b>	<b>\$ 1,553</b>	<b>\$ 1,631</b>	<b>\$ 1,945</b>	<b>\$ 603</b>	<b>\$ 1,578</b>	<b>\$ 1,835</b>	<b>\$ 1,696</b>	<b>\$ 1,291</b>	<b>\$ 4,061</b>	<b>\$ 5,732</b>	<b>\$ 6,400</b>
Average Assets (in billions of dollars)	\$ 593	\$ 598	\$ 564	\$ 572	\$ 593	\$ 596	\$ 589	\$ 587	\$ 595	\$ 616	\$ 629	\$ 635	\$ 582	\$ 871	\$ 619
Return on Average Assets	1.04%	0.73%	0.75%	0.26%	1.06%	1.10%	1.31%	0.41%	1.07%	1.20%	1.07%	0.81%	0.70%	0.66%	1.03%
Efficiency Ratio	41%	47%	47%	61%	55%	57%	53%	72%	60%	57%	57%	63%	48%	59%	59%
<b>Revenue by Business</b>															
Retail Banking	\$ 1,281	\$ 1,324	\$ 1,375	\$ 1,352	\$ 1,189	\$ 1,252	\$ 1,284	\$ 1,393	\$ 1,629	\$ 1,650	\$ 1,740	\$ 1,667	\$ 5,332	\$ 5,118	\$ 6,686
Citi-Branded Cards	2,553	2,405	2,404	2,243	2,181	2,151	2,170	2,139	2,046	1,988	2,087	2,113	9,605	8,641	8,234
Citi Retail Services	1,792	1,704	1,645	1,538	1,539	1,512	1,614	1,602	1,491	1,464	1,541	1,533	6,679	6,267	6,029
Global Consumer Banking	5,626	5,433	5,424	5,133	4,909	4,915	5,068	5,134	5,166	5,102	5,368	5,313	21,616	20,026	20,949
Securities and Banking	3,645	2,721	2,295	1,102	2,420	2,217	2,537	751	1,442	2,017	1,533	1,481	9,763	7,925	6,473
Transaction Services	639	633	619	587	608	607	619	603	639	663	619	633	2,478	2,437	2,554
Total	\$ 9,910	\$ 8,787	\$ 8,338	\$ 6,822	\$ 7,937	\$ 7,739	\$ 8,224	\$ 6,488	\$ 7,247	\$ 7,782	\$ 7,520	\$ 7,427	\$ 33,857	\$ 30,388	\$ 29,976
CVA/DVA (included as applicable in businesses above) (2)	169	260	63	(542)	(64)	180	982	(52)	(629)	99	(346)	(262)	(50)	1,046	(1,138)
<b>Total Revenues - Excluding CVA/DVA (3)</b>	<b>\$ 9,741</b>	<b>\$ 8,527</b>	<b>\$ 8,275</b>	<b>\$ 7,364</b>	<b>\$ 8,001</b>	<b>\$ 7,559</b>	<b>\$ 7,242</b>	<b>\$ 6,540</b>	<b>\$ 7,876</b>	<b>\$ 7,683</b>	<b>\$ 7,866</b>	<b>\$ 7,689</b>	<b>33,907</b>	<b>29,342</b>	<b>31,114</b>
<b>Income (loss) from Continuing Operations by Business</b>															
Retail Banking	\$ 160	\$ 203	\$ 203	\$ 187	\$ 87	\$ 97	\$ 121	\$ 165	\$ 334	\$ 337	\$ 342	\$ 231	\$ 753	\$ 470	\$ 1,244
Citi-Branded Cards	(143)	(146)	(20)	226	463	581	562	486	592	413	555	460	(83)	2,092	2,020
Citi Retail Services	(152)	11	294	68	367	411	400	271	371	424	380	289	221	1,449	1,464
Global Consumer Banking	(135)	68	477	481	917	1,089	1,083	922	1,297	1,174	1,277	980	891	4,011	4,728
Securities and Banking	1,506	880	492	(143)	523	407	735	(381)	187	549	292	222	2,735	1,284	1,250
Transaction Services	151	147	116	74	105	128	110	65	126	122	120	98	488	408	466
Total	\$ 1,522	\$ 1,095	\$ 1,085	\$ 412	\$ 1,545	\$ 1,624	\$ 1,928	\$ 606	\$ 1,610	\$ 1,845	\$ 1,689	\$ 1,300	\$ 4,114	\$ 5,703	\$ 6,444

(1) Regional results do not include Corporate/Other. See page 21 for Corporate/Other results.

(2) See Note (1) on page 4.

(3) Presentation of this metric excluding CVA/DVA is a non-GAAP financial measure.

Reclassified to conform to the current period's presentation.

**CITICORP**  
**EMEA <sup>(1)</sup>**

(In millions of dollars, except as otherwise noted)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Net Interest Revenue	\$ 1,149	\$ 1,178	\$ 1,192	\$ 1,195	\$ 1,158	\$ 1,062	\$ 1,154	\$ 1,149	\$ 1,300	\$ 1,184	\$ 1,261	\$ 1,310	\$ 4,714	\$ 4,523	\$ 5,055
Non-Interest Revenue	2,597	1,793	1,711	850	2,136	1,864	2,392	1,252	1,901	1,694	1,474	1,286	6,951	7,644	6,355
<b>Total Revenues, Net of Interest Expense</b>	<b>3,746</b>	<b>2,971</b>	<b>2,903</b>	<b>2,045</b>	<b>3,294</b>	<b>2,926</b>	<b>3,546</b>	<b>2,401</b>	<b>3,201</b>	<b>2,878</b>	<b>2,735</b>	<b>2,596</b>	<b>11,665</b>	<b>12,167</b>	<b>11,410</b>
Total Operating Expenses	1,807	2,074	1,836	1,864	1,912	2,031	1,992	2,035	1,964	1,893	1,882	2,127	7,581	7,970	7,866
Net Credit Losses	117	94	82	124	92	72	86	112	52	20	48	71	417	362	191
Credit Reserve Build / (Release)	(174)	(165)	(150)	(45)	(274)	(105)	(30)	(164)	75	(38)	(47)	92	(534)	(573)	82
Provision Unfunded Lending Commitments	(6)	(5)	6	(1)	(5)	(5)	(4)	12	5	7	(10)	6	(6)	(2)	8
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Credit Losses and for Benefits and Claims	(63)	(76)	(62)	78	(187)	(38)	52	(40)	132	(11)	(9)	169	(123)	(213)	281
Income from Continuing Operations before Taxes	2,002	973	1,129	103	1,569	933	1,502	406	1,105	996	862	300	4,207	4,410	3,263
Income Taxes	673	271	326	(113)	490	291	489	(16)	304	301	240	(89)	1,157	1,254	756
<b>Income from Continuing Operations</b>	<b>1,329</b>	<b>702</b>	<b>803</b>	<b>216</b>	<b>1,079</b>	<b>642</b>	<b>1,013</b>	<b>422</b>	<b>801</b>	<b>695</b>	<b>622</b>	<b>389</b>	<b>3,050</b>	<b>3,156</b>	<b>2,507</b>
Noncontrolling Interests	20	17	17	17	21	17	22	22	28	22	23	16	71	82	89
<b>Net Income</b>	<b>\$ 1,309</b>	<b>\$ 685</b>	<b>\$ 786</b>	<b>\$ 199</b>	<b>\$ 1,058</b>	<b>\$ 625</b>	<b>\$ 991</b>	<b>\$ 400</b>	<b>\$ 773</b>	<b>\$ 673</b>	<b>\$ 599</b>	<b>\$ 373</b>	<b>\$ 2,979</b>	<b>\$ 3,074</b>	<b>\$ 2,418</b>
Average Assets (in billions of dollars)	\$ 240	\$ 241	\$ 257	\$ 265	\$ 262	\$ 298	\$ 311	\$ 301	\$ 296	\$ 299	\$ 282	\$ 293	\$ 251	\$ 293	\$ 293
Return on Average Assets	2.21%	1.14%	1.21%	0.30%	1.64%	0.84%	1.26%	0.53%	1.05%	0.91%	0.85%	0.51%	1.19%	1.05%	0.83%
Efficiency Ratio	48%	70%	63%	91%	58%	69%	56%	85%	61%	66%	69%	82%	65%	66%	69%
<b>Revenue by Business</b>															
Retail Banking	\$ 233	\$ 210	\$ 190	\$ 228	\$ 239	\$ 230	\$ 210	\$ 195	\$ 216	\$ 210	\$ 220	\$ 227	\$ 861	\$ 874	\$ 873
Citi-Branded Cards	180	167	160	161	175	173	161	146	153	148	154	157	668	655	612
Regional Consumer Banking	413	377	350	389	414	403	371	341	369	358	374	384	\$ 1,529	\$ 1,529	\$ 1,485
Securities and Banking	2,522	1,768	1,740	838	2,066	1,647	2,304	1,224	1,959	1,612	1,517	1,349	6,868	7,241	6,437
Transaction Services	811	826	813	818	814	876	871	836	873	908	844	863	3,268	3,397	3,488
Total	\$ 3,746	\$ 2,971	\$ 2,903	\$ 2,045	\$ 3,294	\$ 2,926	\$ 3,546	\$ 2,401	\$ 3,201	\$ 2,878	\$ 2,735	\$ 2,596	\$ 11,665	\$ 12,167	\$ 11,410
CVA/DVA (included as applicable in businesses above) (2)	15	(57)	18	(466)	(141)	(56)	684	(18)	(601)	2	(342)	(156)	(490)	469	(1,097)
<b>Total Revenues - Excluding CVA/DVA (3)</b>	<b>\$ 3,731</b>	<b>\$ 3,028</b>	<b>\$ 2,885</b>	<b>\$ 2,511</b>	<b>\$ 3,435</b>	<b>\$ 2,982</b>	<b>\$ 2,862</b>	<b>\$ 2,419</b>	<b>\$ 3,802</b>	<b>\$ 2,876</b>	<b>\$ 3,077</b>	<b>\$ 2,752</b>	<b>12,155</b>	<b>11,698</b>	<b>12,507</b>
<b>Income (loss) from Continuing Operations by Business</b>															
Retail Banking	\$ (11)	\$ -	\$ (29)	\$ (27)	\$ 11	\$ (13)	\$ (23)	\$ (20)	\$ (26)	\$ (9)	\$ (14)	\$ (43)	\$ (67)	\$ (45)	\$ (92)
Citi-Branded Cards	33	43	42	30	42	42	28	12	13	22	20	-	148	124	55
Regional Consumer Banking	22	43	13	3	53	29	5	(8)	(13)	13	6	(43)	\$ 81	\$ 79	\$ (37)
Securities and Banking	1,023	356	500	(67)	766	342	736	161	514	365	348	133	1,812	2,005	1,360
Transaction Services	284	303	290	280	260	271	272	269	300	317	268	299	1,157	1,072	1,184
Total	\$ 1,329	\$ 702	\$ 803	\$ 216	\$ 1,079	\$ 642	\$ 1,013	\$ 422	\$ 801	\$ 695	\$ 622	\$ 389	\$ 3,050	\$ 3,156	\$ 2,507

(1) Regional results do not include Corporate/Other. See page 21 for Corporate/Other results.

(2) See Note (1) on page 4.

(3) Presentation of this metric excluding CVA/DVA is a non-GAAP financial measure.

Reclassified to conform to the current period's presentation.



**CITICORP**  
**LATIN AMERICA <sup>(1)</sup>**

(In millions of dollars, except as otherwise noted)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Net Interest Revenue	\$ 2,181	\$ 2,168	\$ 2,240	\$ 2,386	\$ 2,348	\$ 2,469	\$ 2,404	\$ 2,351	\$ 2,380	\$ 2,326	\$ 2,400	\$ 2,496	\$ 8,975	\$ 9,572	\$ 9,602
Non-Interest Revenue	837	856	1,007	1,039	942	1,052	968	983	1,258	1,200	1,260	1,166	3,739	3,945	4,884
<b>Total Revenues, Net of Interest Expense</b>	<b>3,018</b>	<b>3,024</b>	<b>3,247</b>	<b>3,425</b>	<b>3,290</b>	<b>3,521</b>	<b>3,372</b>	<b>3,334</b>	<b>3,638</b>	<b>3,526</b>	<b>3,660</b>	<b>3,662</b>	<b>12,714</b>	<b>13,517</b>	<b>14,486</b>
Total Operating Expenses	1,530	1,673	1,693	1,824	1,799	1,934	1,934	1,879	1,802	1,785	1,822	2,120	6,720	7,546	7,529
Net Credit Losses	511	471	452	462	411	423	413	458	430	432	438	508	1,896	1,705	1,808
Credit Reserve Build / (Release)	(153)	(256)	(353)	(156)	(239)	(13)	31	58	107	105	53	40	(918)	(163)	305
Provision Unfunded Lending Commitments	-	-	-	-	-	-	(9)	-	-	-	-	-	-	(9)	-
Provision for Benefits & Claims	36	22	32	37	38	22	38	32	44	31	46	46	127	130	167
Provision for Credit Losses and for Benefits and Claims	394	237	131	343	210	432	473	548	581	568	537	594	1,105	1,663	2,280
Income from Continuing Operations before Taxes	1,094	1,114	1,423	1,258	1,281	1,155	965	907	1,255	1,173	1,301	948	4,889	4,308	4,677
Income Taxes	315	292	448	311	369	308	257	206	365	340	382	140	1,366	1,140	1,227
<b>Income from Continuing Operations</b>	<b>779</b>	<b>822</b>	<b>975</b>	<b>947</b>	<b>912</b>	<b>847</b>	<b>708</b>	<b>701</b>	<b>890</b>	<b>833</b>	<b>919</b>	<b>808</b>	<b>3,523</b>	<b>3,168</b>	<b>3,450</b>
Noncontrolling Interests	(5)	1	(2)	-	(3)	1	-	1	-	(3)	-	(3)	(6)	(1)	(6)
<b>Net Income</b>	<b>\$ 784</b>	<b>\$ 821</b>	<b>\$ 977</b>	<b>\$ 947</b>	<b>\$ 915</b>	<b>\$ 846</b>	<b>\$ 708</b>	<b>\$ 700</b>	<b>\$ 890</b>	<b>\$ 836</b>	<b>\$ 919</b>	<b>\$ 811</b>	<b>\$ 3,529</b>	<b>\$ 3,169</b>	<b>\$ 3,456</b>
Average Assets (in billions of dollars)	\$ 146	\$ 149	\$ 151	\$ 160	\$ 171	\$ 177	\$ 169	\$ 162	\$ 167	\$ 165	\$ 169	\$ 175	\$ 152	170	\$ 169
Return on Average Assets	2.18%	2.21%	2.57%	2.35%	2.17%	1.92%	1.66%	1.71%	2.14%	2.04%	2.16%	1.84%	2.32%	1.86%	2.04%
Efficiency Ratio	51%	55%	52%	53%	55%	55%	57%	56%	50%	51%	50%	58%	53%	56%	52%
<b>Revenue by Business</b>															
Retail Banking	\$ 1,204	\$ 1,244	\$ 1,307	\$ 1,348	\$ 1,355	\$ 1,420	\$ 1,416	\$ 1,365	\$ 1,474	\$ 1,405	\$ 1,469	\$ 1,509	\$ 5,103	\$ 5,556	\$ 5,857
Citi-Branded Cards	884	884	936	960	964	1,013	1,026	1,010	999	945	969	1,033	3,664	4,013	3,946
Regional Consumer Banking	2,088	2,128	2,243	2,308	2,319	2,433	2,442	2,375	2,473	2,350	2,438	2,542	\$ 8,767	\$ 9,569	\$ 9,803
Securities and Banking	586	536	618	707	561	656	494	553	723	730	780	680	2,447	2,264	2,913
Transaction Services	344	360	386	410	410	432	436	406	442	446	442	440	1,500	1,684	1,770
Total	\$ 3,018	\$ 3,024	\$ 3,247	\$ 3,425	\$ 3,290	\$ 3,521	\$ 3,372	\$ 3,334	\$ 3,638	\$ 3,526	\$ 3,660	\$ 3,662	\$ 12,714	\$ 13,517	\$ 14,486
CVA/DVA (included as applicable in businesses above) (2)	43	(49)	9	50	7	10	9	19	(5)	2	(3)	(15)	53	45	(21)
<b>Total Revenues - Excluding CVA/DVA (3)</b>	<b>\$ 2,975</b>	<b>\$ 3,073</b>	<b>\$ 3,238</b>	<b>\$ 3,375</b>	<b>\$ 3,283</b>	<b>\$ 3,511</b>	<b>\$ 3,363</b>	<b>\$ 3,315</b>	<b>\$ 3,643</b>	<b>\$ 3,524</b>	<b>\$ 3,663</b>	<b>\$ 3,677</b>	<b>12,661</b>	<b>13,472</b>	<b>14,507</b>
<b>Income from Continuing Operations by Business</b>															
Retail Banking	\$ 239	\$ 260	\$ 260	\$ 221	\$ 307	\$ 249	\$ 181	\$ 215	\$ 216	\$ 238	\$ 222	\$ 233	\$ 980	\$ 952	\$ 909
Citi-Branded Cards	137	219	284	226	178	160	171	168	176	105	191	178	866	677	650
Regional Consumer Banking	376	479	544	447	485	409	352	383	392	343	413	411	\$ 1,846	\$ 1,629	\$ 1,559
Securities and Banking	251	189	261	328	259	282	192	183	324	309	352	264	1,029	916	1,249
Transaction Services	152	154	170	172	168	156	164	135	174	181	154	133	648	623	642
Total	\$ 779	\$ 822	\$ 975	\$ 947	\$ 912	\$ 847	\$ 708	\$ 701	\$ 890	\$ 833	\$ 919	\$ 808	\$ 3,523	\$ 3,168	\$ 3,450

(1) Regional results do not include Corporate/Other. See page 21 for Corporate/Other results.

(2) See Note (1) on page 4.

(3) Presentation of this metric excluding CVA/DVA is a non-GAAP financial measure.

Reclassified to conform to the current period's presentation.

**CITICORP**

**ASIA <sup>(1)</sup>**

(In millions of dollars, except as otherwise noted)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Net Interest Revenue	\$ 1,949	\$ 1,992	\$ 1,986	\$ 2,074	\$ 2,077	\$ 2,279	\$ 2,306	\$ 2,262	\$ 2,222	\$ 2,162	\$ 2,137	\$ 2,158	\$ 8,001	\$ 8,924	\$ 8,679
Non-Interest Revenue	1,796	1,519	1,562	1,542	1,560	1,508	1,976	1,238	1,745	1,652	1,577	1,370	6,419	6,282	6,344
<b>Total Revenues, Net of Interest Expense</b>	<b>3,745</b>	<b>3,511</b>	<b>3,548</b>	<b>3,616</b>	<b>3,637</b>	<b>3,787</b>	<b>4,282</b>	<b>3,500</b>	<b>3,967</b>	<b>3,814</b>	<b>3,714</b>	<b>3,528</b>	<b>14,420</b>	<b>15,206</b>	<b>15,023</b>
Total Operating Expenses	1,825	1,860	2,071	2,201	2,164	2,271	2,182	2,260	2,199	2,177	2,246	2,268	7,957	8,877	8,890
Net Credit Losses	284	256	246	235	220	234	239	209	191	230	317	247	1,021	902	985
Credit Reserve Build / (Release)	(8)	(146)	(139)	(62)	(23)	(43)	(62)	82	53	31	(103)	(27)	(355)	(46)	(46)
Provision for Unfunded Lending Commitments	-	(1)	-	-	-	-	-	-	-	-	-	-	(1)	-	-
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Credit Losses and for Benefits and Claims	276	109	107	173	197	191	177	291	244	261	214	220	665	856	939
Income from Continuing Operations before Taxes	1,644	1,542	1,370	1,242	1,276	1,325	1,923	949	1,524	1,376	1,254	1,040	5,798	5,473	5,194
Income Taxes	294	388	381	232	332	349	522	315	415	406	331	304	1,295	1,518	1,456
<b>Income from Continuing Operations</b>	<b>1,350</b>	<b>1,154</b>	<b>989</b>	<b>1,010</b>	<b>944</b>	<b>976</b>	<b>1,401</b>	<b>634</b>	<b>1,109</b>	<b>970</b>	<b>923</b>	<b>736</b>	<b>4,503</b>	<b>3,955</b>	<b>3,738</b>
Noncontrolling Interests	1	1	1	1	1	1	1	1	1	1	1	1	4	4	4
<b>Net Income</b>	<b>\$ 1,349</b>	<b>\$ 1,153</b>	<b>\$ 988</b>	<b>\$ 1,009</b>	<b>\$ 943</b>	<b>\$ 975</b>	<b>\$ 1,400</b>	<b>\$ 633</b>	<b>\$ 1,108</b>	<b>\$ 969</b>	<b>\$ 922</b>	<b>\$ 735</b>	<b>\$ 4,499</b>	<b>\$ 3,951</b>	<b>\$ 3,734</b>
Average Assets (in billions of dollars)	\$ 302	\$ 309	\$ 324	\$ 339	\$ 344	\$ 356	\$ 357	\$ 344	\$ 346	\$ 353	\$ 356	\$ 353	\$ 319	\$ 350	\$ 352
Return on Average Assets	1.81%	1.50%	1.21%	1.18%	1.11%	1.10%	1.56%	0.73%	1.29%	1.10%	1.03%	0.83%	1.41%	1.13%	1.06%
Efficiency Ratio	49%	53%	58%	61%	59%	60%	51%	65%	55%	57%	60%	64%	55%	58%	59%
<b>Revenue by Business</b>															
Retail Banking	\$ 1,137	\$ 1,174	\$ 1,171	\$ 1,215	\$ 1,182	\$ 1,270	\$ 1,292	\$ 1,224	\$ 1,230	\$ 1,165	\$ 1,196	\$ 1,175	\$ 4,697	\$ 4,968	\$ 4,766
Citi-Branded Cards	662	669	666	714	718	760	778	799	768	787	787	820	2,711	3,055	3,162
Regional Consumer Banking	1,799	1,843	1,837	1,929	1,900	2,030	2,070	2,023	1,998	1,952	1,983	1,995	\$ 7,408	\$ 8,023	\$ 7,928
Securities and Banking	1,329	1,009	1,019	965	1,044	1,032	1,459	735	1,218	1,112	1,017	852	4,322	4,270	4,199
Transaction Services	617	659	692	722	693	725	753	742	751	750	714	681	2,690	2,913	2,896
Total	\$ 3,745	\$ 3,511	\$ 3,548	\$ 3,616	\$ 3,637	\$ 3,787	\$ 4,282	\$ 3,500	\$ 3,967	\$ 3,814	\$ 3,714	\$ 3,528	\$ 14,420	\$ 15,206	\$ 15,023
CVA/DVA (included as applicable in businesses above) (2)	58	101	9	(80)	(31)	13	213	(23)	(141)	95	(108)	(77)	88	172	(231)
<b>Total Revenues - Excluding CVA/DVA (3)</b>	<b>\$ 3,687</b>	<b>\$ 3,410</b>	<b>\$ 3,539</b>	<b>\$ 3,696</b>	<b>\$ 3,668</b>	<b>\$ 3,774</b>	<b>\$ 4,069</b>	<b>\$ 3,523</b>	<b>\$ 4,108</b>	<b>\$ 3,719</b>	<b>\$ 3,822</b>	<b>\$ 3,605</b>	<b>14,332</b>	<b>15,034</b>	<b>15,254</b>
<b>Income from Continuing Operations by Business</b>															
Retail Banking	\$ 413	\$ 374	\$ 333	\$ 340	\$ 290	\$ 315	\$ 366	\$ 243	\$ 304	\$ 242	\$ 252	\$ 189	\$ 1,460	\$ 1,214	\$ 987
Citi-Branded Cards	147	180	159	163	162	164	195	168	197	207	198	207	649	689	809
Regional Consumer Banking	560	554	492	503	452	479	561	411	501	449	450	396	\$ 2,109	\$ 1,903	\$ 1,796
Securities and Banking	475	308	184	193	213	212	528	(49)	311	252	193	78	1,160	904	834
Transaction Services	315	292	313	314	279	285	312	272	297	269	280	262	1,234	1,148	1,108
Total	\$ 1,350	\$ 1,154	\$ 989	\$ 1,010	\$ 944	\$ 976	\$ 1,401	\$ 634	\$ 1,109	\$ 970	\$ 923	\$ 736	\$ 4,503	\$ 3,955	\$ 3,738

(1) Regional results do not include Corporate/Other. See page 21 for Corporate/Other results.

(2) See Note (1) on page 4.

(3) Presentation of this metric excluding CVA/DVA is a non-GAAP financial measure.

Reclassified to conform to the current period's presentation.



**CITI HOLDINGS**

**STATEMENT OF INCOME AND BALANCE SHEET DATA**

(In millions of dollars, except as otherwise noted)

	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
<b>Revenues</b>															
Net interest revenue	\$ 2,627	\$ 2,272	\$ 1,875	\$ 1,351	\$ 1,043	\$ 1,046	\$ 783	\$ 854	\$ 709	\$ 595	\$ 680	\$ 635	8,125	\$ 3,726	\$ 2,619
Non-interest revenue	2,057	873	261	996	617	1,372	354	244	173	343	(4,359)	432	4,187	2,587	(3,411)
<b>Total revenues, net of interest expense</b>	<b>4,684</b>	<b>3,145</b>	<b>2,136</b>	<b>2,347</b>	<b>1,660</b>	<b>2,418</b>	<b>1,137</b>	<b>1,098</b>	<b>882</b>	<b>938</b>	<b>(3,679)</b>	<b>1,067</b>	<b>12,312</b>	<b>6,313</b>	<b>(792)</b>
<b>Provisions for Credit Losses and for Benefits and Claims</b>															
Net Credit Losses (1) (2)	3,784	3,645	3,460	3,069	3,018	2,165	1,881	1,512	1,734	1,329	1,807	972	13,958	8,576	5,842
Credit Reserve Build / (Release) (1) (2) (3)	340	(601)	(1,034)	(1,199)	(1,558)	(575)	(532)	(612)	(550)	(250)	(797)	46	(2,494)	(3,277)	(1,551)
Provision for loan losses	4,124	3,044	2,426	1,870	1,460	1,590	1,349	900	1,184	1,079	1,010	1,018	11,464	5,299	4,291
Provision for Benefits & Claims	234	176	184	187	204	183	204	188	171	165	160	155	781	779	651
Provision for unfunded lending commitments	(26)	(45)	26	(37)	21	(8)	(3)	(51)	(26)	(19)	(16)	5	(82)	(41)	(56)
<b>Total provisions for credit losses and for benefits and claims</b>	<b>4,332</b>	<b>3,175</b>	<b>2,636</b>	<b>2,020</b>	<b>1,685</b>	<b>1,765</b>	<b>1,550</b>	<b>1,037</b>	<b>1,329</b>	<b>1,225</b>	<b>1,154</b>	<b>1,178</b>	<b>12,163</b>	<b>6,037</b>	<b>4,886</b>
<b>Total operating expenses</b>	<b>1,973</b>	<b>1,883</b>	<b>1,680</b>	<b>1,808</b>	<b>1,441</b>	<b>1,653</b>	<b>1,510</b>	<b>1,853</b>	<b>1,217</b>	<b>1,235</b>	<b>1,187</b>	<b>1,604</b>	<b>7,344</b>	<b>6,457</b>	<b>5,243</b>
<b>Income (Loss) from Continuing Operations before Income Taxes</b>	<b>(1,621)</b>	<b>(1,913)</b>	<b>(2,180)</b>	<b>(1,481)</b>	<b>(1,466)</b>	<b>(1,000)</b>	<b>(1,923)</b>	<b>(1,792)</b>	<b>(1,664)</b>	<b>(1,522)</b>	<b>(6,020)</b>	<b>(1,715)</b>	<b>(7,195)</b>	<b>(6,181)</b>	<b>(10,921)</b>
Provision (benefits) for income taxes	(867)	(669)	(790)	(471)	(517)	(397)	(709)	(487)	(647)	(613)	(2,467)	(666)	(2,797)	(2,110)	(4,393)
<b>Income (Loss) from Continuing Operations</b>	<b>(754)</b>	<b>(1,244)</b>	<b>(1,390)</b>	<b>(1,010)</b>	<b>(949)</b>	<b>(603)</b>	<b>(1,214)</b>	<b>(1,305)</b>	<b>(1,017)</b>	<b>(909)</b>	<b>(3,553)</b>	<b>(1,049)</b>	<b>(4,398)</b>	<b>(4,071)</b>	<b>(6,528)</b>
Noncontrolling Interests	11	8	80	108	61	50	7	1	2	1	-	-	207	119	3
<b>Citi Holding's Net Income (Loss)</b>	<b>\$ (765)</b>	<b>\$ (1,252)</b>	<b>\$ (1,470)</b>	<b>\$ (1,118)</b>	<b>\$ (1,010)</b>	<b>\$ (653)</b>	<b>\$ (1,221)</b>	<b>\$ (1,306)</b>	<b>\$ (1,019)</b>	<b>\$ (910)</b>	<b>\$ (3,553)</b>	<b>\$ (1,049)</b>	<b>\$ (4,605)</b>	<b>\$ (4,190)</b>	<b>\$ (6,531)</b>
<b>Balance Sheet Data (in billions):</b>															
<b>Total Average Assets</b>	\$ 470	\$ 444	\$ 407	\$ 360	\$ 305	\$ 275	\$ 260	\$ 236	\$ 223	\$ 202	\$ 184	\$ 166	\$ 420	\$ 269	\$ 194
Return on Average Assets	(0.66%)	(1.13%)	(1.43%)	(1.23%)	(1.34%)	(0.95%)	(1.86%)	(2.20%)	(1.84%)	(1.81%)	(7.68%)	(2.51%)	(1.10%)	(1.56%)	(3.37%)
Efficiency Ratio	42%	60%	79%	77%	87%	68%	133%	169%	138%	132%	-32%	150%	60%	102%	-662%
<b>Total EOP Assets</b>	\$ 458	\$ 420	\$ 377	\$ 313	\$ 295	\$ 265	\$ 247	\$ 225	\$ 209	\$ 191	\$ 171	\$ 156	\$ 313	\$ 225	\$ 156
<b>Total EOP Loans</b>	\$ 298	\$ 270	\$ 219	\$ 199	\$ 180	\$ 168	\$ 155	\$ 141	\$ 134	\$ 128	\$ 122	\$ 116	\$ 199	\$ 141	\$ 116
<b>Total EOP Deposits</b>	\$ 80	\$ 77	\$ 78	\$ 76	\$ 74	\$ 70	\$ 68	\$ 62	\$ 63	\$ 63	\$ 67	\$ 68	\$ 76	\$ 62	\$ 68

(1) The first quarter of 2012 includes approximately \$370 million of incremental charge-offs of previously deferred principal balances on modified loans related to anticipated forgiveness of principal largely in connection with the National Mortgage Settlement. There was a corresponding approximately \$350 million release in the first quarter of 2012 allowance for loan losses related to these charge-offs.

(2) The third quarter of 2012 includes approximately \$635 million of incremental charge-offs related to Office of the Comptroller of the Currency (OCC) guidance which required mortgage loans to borrowers that have gone through Chapter 7 of the U.S. Bankruptcy Code to be written down to collateral value. There was a corresponding approximately \$600 million release in the third quarter of 2012 allowance for loan losses related to these charge-offs. The fourth quarter of 2012 includes a benefit of approximately \$40 million to charge offs related to finalizing the impact of this OCC guidance.

(3) Includes builds (releases) related to gains/(losses) on loan sales.

Reclassified to conform to the current period's presentation.



**CITI HOLDINGS**  
**BROKERAGE AND ASSET MANAGEMENT**

(In millions of dollars, except as otherwise noted)

	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Net Interest Revenue	\$ (65)	\$ (71)	\$ (87)	\$ (55)	\$ (47)	\$ (44)	\$ (42)	\$ (49)	\$ (131)	\$ (122)	\$ (117)	\$ (103)	\$ (278)	\$ (182)	\$ (473)
Non-Interest Revenue	405	211	78	190	184	91	97	92	83	209	(4,687)	167	884	464	(4,228)
<b>Total Revenues, Net of Interest Expense (1)</b>	<b>340</b>	<b>140</b>	<b>(9)</b>	<b>135</b>	<b>137</b>	<b>47</b>	<b>55</b>	<b>43</b>	<b>(48)</b>	<b>87</b>	<b>(4,804)</b>	<b>64</b>	<b>606</b>	<b>282</b>	<b>(4,701)</b>
Total Operating Expenses	273	267	231	216	174	230	145	179	157	126	85	95	987	728	463
Net Credit Losses	11	1	2	3	1	-	3	-	-	-	-	-	17	4	-
Credit Reserve Build / (Release)	(7)	(3)	(4)	(4)	(1)	(2)	-	-	(1)	-	-	-	(18)	(3)	(1)
Provision for Benefits & Claims	9	9	9	11	8	9	11	20	-	-	-	-	38	48	-
Provision for Unfunded Lending Commitments	-	(6)	-	-	-	1	(1)	(1)	-	-	-	-	(6)	(1)	-
Provision for Loan Losses and for Benefits and Claims	13	1	7	10	8	8	13	19	(1)	-	-	-	31	48	(1)
Income (loss) from Continuing Operations before Taxes	54	(128)	(247)	(91)	(45)	(191)	(103)	(155)	(204)	(39)	(4,889)	(31)	(412)	(494)	(5,163)
Income Taxes (benefits)	(22)	(34)	(93)	(36)	(35)	(91)	(20)	(62)	(67)	(15)	(1,871)	(19)	(185)	(208)	(1,972)
<b>Income (loss) from Continuing Operations</b>	<b>76</b>	<b>(94)</b>	<b>(154)</b>	<b>(55)</b>	<b>(10)</b>	<b>(100)</b>	<b>(83)</b>	<b>(93)</b>	<b>(137)</b>	<b>(24)</b>	<b>(3,018)</b>	<b>(12)</b>	<b>(227)</b>	<b>(286)</b>	<b>(3,191)</b>
Noncontrolling Interests	(5)	7	6	3	2	1	7	(1)	1	1	1	-	11	9	3
<b>Net Income (Loss)</b>	<b>\$ 81</b>	<b>\$ (101)</b>	<b>\$ (160)</b>	<b>\$ (58)</b>	<b>\$ (12)</b>	<b>\$ (101)</b>	<b>\$ (90)</b>	<b>\$ (92)</b>	<b>\$ (138)</b>	<b>\$ (25)</b>	<b>\$ (3,019)</b>	<b>\$ (12)</b>	<b>\$ (238)</b>	<b>\$ (295)</b>	<b>\$ (3,194)</b>
Efficiency Ratio	80%	191%	(2567%)	160%	127%	489%	264%	416%	(327%)	145%	(2%)	148%	163%	258%	(10%)
EOP Assets (in billions of dollars)	\$ 31	\$ 30	\$ 29	\$ 27	\$ 27	\$ 27	\$ 27	\$ 27	\$ 26	\$ 22	\$ 9	\$ 9	\$ 27	27	\$ 9
EOP Deposits (in billions of dollars)	\$ 59	\$ 57	\$ 57	\$ 58	\$ 58	\$ 55	\$ 54	\$ 55	\$ 55	\$ 55	\$ 58	\$ 59	\$ 58	55	\$ 59

(1) Third quarter of 2012 includes the recognition of a \$3,340 million impairment charge related to the carrying value of Citi's remaining 35% investment in the Morgan Stanley Smith Barney joint venture (MSSB JV).  
Third quarter of 2012 also includes a non-cash charge of \$1,344 million, representing a loss on Citi's sale of the 14% interest in the MSSB JV to Morgan Stanley.

Reclassified to conform to the current period's presentation.

**CITI HOLDINGS**  
**LOCAL CONSUMER LENDING**

Page 1

(In millions of dollars, except as otherwise noted)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Net Interest Revenue	\$ 2,262	\$ 1,978	\$ 1,728	\$ 1,173	\$ 1,020	\$ 1,214	\$ 1,049	\$ 987	\$ 929	\$ 782	\$ 840	\$ 784	\$ 7,141	\$ 4,270	\$ 3,335
Non-Interest Revenue	532	444	92	602	499	131	249	291	395	150	264	221	1,670	1,170	1,030
<b>Total Revenues, Net of Interest Expense</b>	<b>2,794</b>	<b>2,422</b>	<b>1,820</b>	<b>1,775</b>	<b>1,519</b>	<b>1,345</b>	<b>1,298</b>	<b>1,278</b>	<b>1,324</b>	<b>932</b>	<b>1,104</b>	<b>1,005</b>	<b>8,811</b>	<b>5,440</b>	<b>4,365</b>
Total Operating Expenses	1,565	1,487	1,328	1,406	1,185	1,328	1,304	1,619	997	1,043	983	1,431	5,786	5,436	4,454
Net Credit Losses (1) (2)	3,481	3,182	2,769	2,496	2,347	1,946	1,676	1,535	1,752	1,289	1,824	1,005	11,928	7,504	5,870
Credit Reserve Build / (Release) (1) (2) (3)	386	(222)	(420)	(509)	(556)	(182)	(255)	(426)	(520)	(186)	(760)	56	(765)	(1,419)	(1,410)
Provision for Benefits & Claims	225	167	175	176	196	174	193	168	171	165	160	155	743	731	651
Provision for Unfunded Lending Commitments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Loan Losses and for Benefits and Claims	4,092	3,127	2,524	2,163	1,987	1,938	1,614	1,277	1,403	1,268	1,224	1,216	11,906	6,816	5,111
Income (loss) from Continuing Operations before Taxes	(2,863)	(2,192)	(2,032)	(1,794)	(1,653)	(1,921)	(1,620)	(1,618)	(1,076)	(1,379)	(1,103)	(1,642)	(8,881)	(6,812)	(5,200)
Income Taxes (benefits)	(1,148)	(919)	(872)	(584)	(645)	(733)	(609)	(416)	(443)	(560)	(411)	(598)	(3,523)	(2,403)	(2,012)
<b>Income (loss) from Continuing Operations</b>	<b>(1,715)</b>	<b>(1,273)</b>	<b>(1,160)</b>	<b>(1,210)</b>	<b>(1,008)</b>	<b>(1,188)</b>	<b>(1,011)</b>	<b>(1,202)</b>	<b>(633)</b>	<b>(819)</b>	<b>(692)</b>	<b>(1,044)</b>	<b>(5,358)</b>	<b>(4,409)</b>	<b>(3,188)</b>
Noncontrolling Interests	-	7	-	1	-	-	-	2	1	-	(1)	-	8	2	-
<b>Net Income (Loss)</b>	<b>\$ (1,715)</b>	<b>\$ (1,280)</b>	<b>\$ (1,160)</b>	<b>\$ (1,211)</b>	<b>\$ (1,008)</b>	<b>\$ (1,188)</b>	<b>\$ (1,011)</b>	<b>\$ (1,204)</b>	<b>\$ (634)</b>	<b>\$ (819)</b>	<b>\$ (691)</b>	<b>\$ (1,044)</b>	<b>\$ (5,366)</b>	<b>\$ (4,411)</b>	<b>\$ (3,188)</b>
Average Assets (in billions of dollars)	\$ 309	\$ 290	\$ 274	\$ 247	\$ 203	\$ 191	\$ 184	\$ 166	\$ 157	\$ 143	\$ 136	\$ 131	\$ 280	\$ 186	\$ 142
Return on Average Assets	(2.25%)	(1.77%)	(1.68%)	(1.95%)	(2.01%)	(2.49%)	(2.18%)	(2.88%)	(1.62%)	(2.30%)	(2.02%)	(3.17%)	(1.92%)	(2.37%)	(2.25%)
Efficiency Ratio	56%	61%	73%	79%	78%	99%	100%	127%	75%	112%	89%	142%	66%	100%	102%
EOP Assets (in billions of dollars)	\$ 301	\$ 278	\$ 253	\$ 206	\$ 195	\$ 185	\$ 175	\$ 157	\$ 147	\$ 137	\$ 134	\$ 126	\$ 206	\$ 157	\$ 126
<b>Net Credit Losses as a % of Average Loans</b>	<b>5.20%</b>	<b>4.94%</b>	<b>5.33%</b>	<b>5.25%</b>	<b>5.43%</b>	<b>4.72%</b>	<b>4.29%</b>	<b>4.24%</b>	<b>5.31%</b>	<b>4.09%</b>	<b>5.96%</b>	<b>3.45%</b>	<b>5.16%</b>	<b>4.69%</b>	<b>4.72%</b>
<b>Revenue by Business</b>															
International	\$ 318	\$ 434	\$ 490	\$ 214	\$ 89	\$ 373	\$ 198	\$ 252	\$ 361	\$ 160	\$ 147	\$ 111	\$ 1,456	\$ 912	\$ 779
North America	2,476	1,988	1,330	1,561	1,430	972	1,100	1,026	963	772	957	894	7,355	4,528	3,586
<b>Total Revenues</b>	<b>\$ 2,794</b>	<b>\$ 2,422</b>	<b>\$ 1,820</b>	<b>\$ 1,775</b>	<b>\$ 1,519</b>	<b>\$ 1,345</b>	<b>\$ 1,298</b>	<b>\$ 1,278</b>	<b>\$ 1,324</b>	<b>\$ 932</b>	<b>\$ 1,104</b>	<b>\$ 1,005</b>	<b>\$ 8,811</b>	<b>\$ 5,440</b>	<b>\$ 4,365</b>
<b>Net Credit Losses by Business</b>															
International	\$ 612	\$ 495	\$ 444	\$ 376	\$ 341	\$ 286	\$ 237	\$ 193	\$ 171	\$ 154	\$ 121	\$ 90	\$ 1,927	\$ 1,057	\$ 536
North America	2,869	2,687	2,325	2,120	2,006	1,660	1,439	1,342	1,581	1,135	1,703	915	10,001	6,447	5,334
<b>Total Net Credit Losses</b>	<b>\$ 3,481</b>	<b>\$ 3,182</b>	<b>\$ 2,769</b>	<b>\$ 2,496</b>	<b>\$ 2,347</b>	<b>\$ 1,946</b>	<b>\$ 1,676</b>	<b>\$ 1,535</b>	<b>\$ 1,752</b>	<b>\$ 1,289</b>	<b>\$ 1,824</b>	<b>\$ 1,005</b>	<b>\$ 11,928</b>	<b>\$ 7,504</b>	<b>\$ 5,870</b>
<b>Income (Loss) from Continuing Operations by Business</b>															
International	\$ (555)	\$ (181)	\$ (112)	\$ (281)	\$ (339)	\$ (137)	\$ (157)	\$ (232)	\$ 76	\$ (94)	\$ (99)	\$ (150)	\$ (1,129)	\$ (865)	\$ (267)
North America	(1,160)	(1,092)	(1,048)	(929)	(669)	(1,051)	(854)	(970)	(709)	(725)	(593)	(894)	(4,229)	(3,544)	(2,921)
<b>Total Income (Loss) from Continuing Operations</b>	<b>\$ (1,715)</b>	<b>\$ (1,273)</b>	<b>\$ (1,160)</b>	<b>\$ (1,210)</b>	<b>\$ (1,008)</b>	<b>\$ (1,188)</b>	<b>\$ (1,011)</b>	<b>\$ (1,202)</b>	<b>\$ (633)</b>	<b>\$ (819)</b>	<b>\$ (692)</b>	<b>\$ (1,044)</b>	<b>\$ (5,358)</b>	<b>\$ (4,409)</b>	<b>\$ (3,188)</b>

(1) The first quarter of 2012 includes approximately \$370 million of incremental charge-offs of previously deferred principal balances on modified loans related to anticipated forgiveness of principal largely in connection with the National Mortgage Settlement. There was a corresponding approximately \$350 million release in the first quarter of 2012 allowance for loan losses related to these charge-offs.

(2) The third quarter of 2012 includes approximately \$635 million of incremental charge-offs related to Office of the Comptroller of the Currency (OCC) guidance which required mortgage loans to borrowers that have gone through Chapter 7 of the U.S. Bankruptcy Code to be written down to collateral value. There was a corresponding approximately \$600 million release in the third quarter of 2012 allowance for loan losses related to these charge-offs. The fourth quarter of 2012 includes a benefit of approximately \$40 million to charge offs related to finalizing the impact of this OCC guidance.

(3) Includes builds (releases) related to gains/(losses) on loan sales.

**CITI HOLDINGS**

**LOCAL CONSUMER LENDING - Page 2**

(In millions of dollars, except as otherwise noted)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012
<b>International Key Indicators</b>												
Branches (actual)	534	532	532	501	498	498	408	395	394	357	357	90
Average Loans (in billions) (1)	\$ 30.0	\$ 26.1	\$ 25.0	\$ 23.6	\$ 18.9	\$ 17.9	\$ 15.9	\$ 14.4	\$ 10.7	\$ 9.6	\$ 9.0	\$ 8.2
EOP Loans (1):												
Real Estate Lending	\$ 7.5	\$ 7.0	\$ 7.0	\$ 6.6	\$ 6.5	\$ 5.5	\$ 5.3	\$ 5.0	\$ 4.9	\$ 4.5	\$ 4.5	\$ 4.2
Cards	6.8	6.2	6.5	6.2	3.5	3.6	3.3	2.7	2.7	2.6	2.6	2.5
Commercial Markets	1.2	1.2	1.2	1.2	1.1	1.0	0.7	0.5	0.6	0.5	0.4	0.1
Personal and Other	12.2	10.2	10.0	7.9	5.0	6.4	5.5	2.6	2.0	1.7	1.3	0.8
EOP Loans (in billions of dollars)	\$ 27.7	\$ 24.6	\$ 24.7	\$ 21.9	\$ 16.1	\$ 16.5	\$ 14.8	\$ 10.8	\$ 10.2	\$ 9.3	\$ 8.8	\$ 7.6
Net Interest Revenue	\$ 465	\$ 391	\$ 395	\$ 135	\$ 5	\$ 277	\$ 175	\$ 248	\$ 262	\$ 121	\$ 138	\$ 94
As a % of Average Loans	6.29%	6.01%	6.27%	2.27%	0.11%	6.21%	4.37%	6.83%	9.85%	5.07%	6.10%	4.56%
Net Credit Losses	\$ 612	\$ 495	\$ 444	\$ 376	\$ 341	\$ 286	\$ 237	\$ 193	\$ 171	\$ 154	\$ 121	\$ 90
As a % of Average Loans	8.27%	7.61%	7.05%	6.32%	7.32%	6.41%	5.91%	5.32%	6.43%	6.45%	5.35%	4.37%
Loans 90+ Days Past Due	\$ 952	\$ 724	\$ 713	\$ 657	\$ 572	\$ 530	\$ 480	\$ 422	\$ 428	\$ 363	\$ 366	\$ 345
As a % of EOP Loans	3.44%	2.94%	2.89%	3.00%	3.55%	3.21%	3.24%	3.91%	4.20%	3.90%	4.16%	4.54%
Loans 30-89 Days Past Due	\$ 1,060	\$ 938	\$ 978	\$ 848	\$ 814	\$ 726	\$ 677	\$ 499	\$ 519	\$ 453	\$ 436	\$ 393
As a % of EOP Loans	3.83%	3.81%	3.96%	3.87%	5.06%	4.40%	4.57%	4.62%	5.09%	4.87%	4.95%	5.17%
<b>North America Key Indicators (1)</b>												
Branches (actual)	2,250	2,218	1,841	1,837	1,835	1,816	1,794	1,729	1,720	1,592	1,582	1,564
Average Loans (in billions of dollars)	\$ 241.7	\$ 232.3	\$ 181.2	\$ 165.1	\$ 156.5	\$ 147.6	\$ 139.0	\$ 129.4	\$ 122.1	\$ 117.1	\$ 112.7	\$ 107.7
EOP Loans (in billions of dollars)	\$ 237.1	\$ 218.8	\$ 171.1	\$ 159.6	\$ 150.3	\$ 141.8	\$ 132.6	\$ 123.9	\$ 118.9	\$ 114.6	\$ 109.1	\$ 105.1
Net Interest Revenue	\$ 1,797	\$ 1,587	\$ 1,333	\$ 1,038	\$ 1,015	\$ 937	\$ 874	\$ 739	\$ 667	\$ 661	\$ 702	\$ 690
As a % of Average Loans	3.02%	2.74%	2.92%	2.49%	2.63%	2.55%	2.49%	2.27%	2.20%	2.27%	2.48%	2.55%
Net Credit Losses	\$ 2,869	\$ 2,687	\$ 2,325	\$ 2,120	\$ 2,006	\$ 1,660	\$ 1,439	\$ 1,342	\$ 1,581	\$ 1,135	\$ 1,703	\$ 915
As a % of Average Loans	4.81%	4.64%	5.09%	5.09%	5.20%	4.51%	4.11%	4.11%	5.21%	3.90%	6.01%	3.38%
Loans 90+ Days Past Due (2) (3)	\$ 13,918	\$ 12,006	\$ 9,591	\$ 8,137	\$ 6,763	\$ 5,518	\$ 5,311	\$ 5,427	\$ 5,220	\$ 4,991	\$ 4,608	\$ 4,266
As a % of EOP Loans	6.18%	5.81%	6.02%	5.44%	4.81%	4.18%	4.31%	4.73%	4.75%	4.71%	4.58%	4.41%
Loans 30-89 Days Past Due (2) (3)	\$ 9,281	\$ 8,537	\$ 7,756	\$ 7,087	\$ 5,469	\$ 5,335	\$ 5,322	\$ 4,649	\$ 4,079	\$ 4,161	\$ 4,317	\$ 3,835
As a % of EOP Loans	4.12%	4.13%	4.87%	4.74%	3.89%	4.04%	4.32%	4.05%	3.71%	3.93%	4.29%	3.96%

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

(2) See Note 1 on page 30.

(3) See Note 2 on page 30.

Reclassified to conform to the current period's presentation.

**CITI HOLDINGS**

**LOCAL CONSUMER LENDING - Page 3**

(In millions of dollars, except as otherwise noted)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012
<b>KEY INDICATORS:</b>												
<b><u>Residential Real Estate Lending</u></b>												
Residential First	\$ 97.9	\$ 94.5	\$ 88.0	\$ 82.9	\$ 78.9	\$ 75.2	\$ 71.9	\$ 68.8	\$ 66.6	\$ 64.2	\$ 62.0	\$ 59.2
Home Equity	53.1	51.1	49.4	46.8	45.3	43.4	42.1	40.8	39.5	37.9	36.6	34.9
Average Loans (in billions of dollars)	\$ 151.0	\$ 145.6	\$ 137.4	\$ 129.7	\$ 124.2	\$ 118.6	\$ 114.0	\$ 109.6	\$ 106.1	\$ 102.1	\$ 98.6	\$ 94.1
Residential First	\$ 96.1	\$ 90.0	\$ 85.0	\$ 80.1	\$ 76.0	\$ 73.2	\$ 69.6	\$ 67.5	\$ 65.0	\$ 62.6	\$ 59.9	\$ 57.7
Home Equity	52.0	50.1	47.9	45.9	44.4	42.8	41.3	40.0	38.6	37.2	35.4	34.1
EOP Loans (in billions of dollars)	\$ 148.1	\$ 140.1	\$ 132.9	\$ 126.0	\$ 120.4	\$ 116.0	\$ 110.9	\$ 107.5	\$ 103.6	\$ 99.8	\$ 95.3	\$ 91.8
Third Party Mortgage Serv Portfolio (EOP, in billions)	\$ 341.4	\$ 327.6	\$ 307.7	\$ 259.9	\$ 244.4	\$ 234.8	\$ 207.2	\$ 195.1	\$ 182.3	\$ 168.4	\$ 155.1	\$ 142.9
Net Servicing & Gain/(Loss) on Sale	\$ 69.5	\$ 180.7	\$ 80.8	\$ 172.2	\$ 53.4	\$ (20.3)	\$ 86.4	\$ 118.1	\$ 77.3	\$ (124.2)	\$ 81.3	\$ 77.6
Net Interest Revenue on Loans	\$ 571	\$ 458	\$ 438	\$ 409	\$ 437	\$ 373	\$ 312	\$ 258	\$ 269	\$ 280	\$ 305	\$ 283
As a % of Avg. Loans	1.53%	1.26%	1.26%	1.25%	1.43%	1.26%	1.09%	0.93%	1.02%	1.10%	1.23%	1.20%
Residential First	\$ 752	\$ 691	\$ 588	\$ 499	\$ 554	\$ 461	\$ 437	\$ 412	\$ 745	\$ 426	\$ 622	\$ 367
Home Equity	951	857	795	771	713	627	542	533	561	448	863	355
Net Credit Losses	\$ 1,703	\$ 1,548	\$ 1,383	\$ 1,270	\$ 1,267	\$ 1,088	\$ 979	\$ 945	\$ 1,306	\$ 874	\$ 1,485	\$ 722
As a % of Avg. Loans	4.57%	4.26%	3.99%	3.88%	4.14%	3.68%	3.41%	3.42%	4.95%	3.44%	5.99%	3.05%
Residential First	\$ 9,513	\$ 7,891	\$ 6,841	\$ 5,492	\$ 4,448	\$ 3,824	\$ 3,694	\$ 3,931	\$ 3,878	\$ 3,774	\$ 3,439	\$ 3,114
Home Equity	1,391	1,365	1,340	1,308	1,180	1,034	1,011	1,004	903	863	833	822
Loans 90+ Days Past Due (1) (2)	\$ 10,904	\$ 9,256	\$ 8,181	\$ 6,800	\$ 5,628	\$ 4,858	\$ 4,705	\$ 4,935	\$ 4,781	\$ 4,637	\$ 4,272	\$ 3,936
As a % of EOP Loans	8.01%	7.23%	6.76%	5.87%	5.09%	4.57%	4.64%	5.02%	5.05%	5.08%	4.92%	4.71%
Residential First	\$ 4,903	\$ 4,536	\$ 4,521	\$ 4,183	\$ 3,295	\$ 3,444	\$ 3,490	\$ 3,387	\$ 3,024	\$ 3,134	\$ 3,326	\$ 2,911
Home Equity	1,411	1,233	1,248	1,190	968	897	906	861	744	725	689	630
Loans 30-89 Days Past Due (1) (2)	\$ 6,314	\$ 5,769	\$ 5,769	\$ 5,373	\$ 4,263	\$ 4,341	\$ 4,396	\$ 4,248	\$ 3,768	\$ 3,859	\$ 4,015	\$ 3,541
As a % of EOP Loans	4.64%	4.50%	4.77%	4.64%	3.85%	4.08%	4.33%	4.32%	3.98%	4.23%	4.62%	4.24%
<b><u>Personal Loans</u></b>												
Average Loans (in billions of dollars)	\$ 14.4	\$ 13.5	\$ 12.9	\$ 12.6	\$ 12.1	\$ 11.6	\$ 11.3	\$ 11.0	\$ 10.7	\$ 10.3	\$ 10.2	\$ 10.0
EOP Loans (in billions of dollars)	\$ 14.0	\$ 13.2	\$ 12.8	\$ 12.4	\$ 11.7	\$ 11.5	\$ 11.1	\$ 10.9	\$ 10.4	\$ 10.2	\$ 10.1	\$ 10.0
Net Interest Revenue on Loans	\$ 603	\$ 555	\$ 538	\$ 536	\$ 509	\$ 519	\$ 522	\$ 517	\$ 499	\$ 488	\$ 499	\$ 500
As a % of Avg. Loans	16.98%	16.49%	16.55%	16.88%	17.06%	17.95%	18.33%	18.65%	18.76%	19.06%	19.46%	19.89%
Net Credit Losses	\$ 379	\$ 425	\$ 360	\$ 348	\$ 383	\$ 314	\$ 246	\$ 236	\$ 226	\$ 208	\$ 183	\$ 172
As a % of Avg. Loans	10.67%	12.63%	11.07%	10.96%	12.84%	10.86%	8.64%	8.51%	8.50%	8.12%	7.14%	6.84%
Loans 90+ Days Past Due	\$ 512	\$ 428	\$ 475	\$ 536	\$ 440	\$ 349	\$ 351	\$ 354	\$ 320	\$ 266	\$ 283	\$ 290
As a % of EOP Loans	3.66%	3.24%	3.71%	4.32%	3.76%	3.03%	3.16%	3.25%	3.08%	2.61%	2.80%	2.90%
Loans 30-89 Days Past Due	\$ 325	\$ 342	\$ 403	\$ 334	\$ 243	\$ 251	\$ 247	\$ 239	\$ 179	\$ 200	\$ 206	\$ 204
As a % of EOP Loans	2.32%	2.59%	3.15%	2.69%	2.08%	2.18%	2.23%	2.19%	1.72%	1.96%	2.04%	2.04%

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

(2) Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios excludes loans that are carried at fair value.

Reclassified to conform to the current period's presentation.

**CITI HOLDINGS**  
**SPECIAL ASSET POOL**

(In millions of dollars, except as otherwise noted)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
Net Interest Revenue	\$ 430	\$ 365	\$ 234	\$ 233	\$ 70	\$ (124)	\$ (224)	\$ (84)	\$ (89)	\$ (65)	\$ (43)	\$ (46)	\$ 1,262	\$ (362)	\$ (243)
Non-Interest Revenue	1,120	218	91	204	(66)	1,150	8	(139)	(305)	(16)	64	44	1,633	953	(213)
<b>Total Revenues, Net of Interest Expense</b>	<b>1,550</b>	<b>583</b>	<b>325</b>	<b>437</b>	<b>4</b>	<b>1,026</b>	<b>(216)</b>	<b>(223)</b>	<b>(394)</b>	<b>(81)</b>	<b>21</b>	<b>(2)</b>	<b>2,895</b>	<b>591</b>	<b>(456)</b>
Total Operating Expenses	135	129	121	186	82	95	61	55	63	66	119	78	571	293	326
Net Credit Losses	292	462	689	570	670	219	202	(23)	(18)	40	(17)	(33)	2,013	1,068	(28)
Credit Reserve Build / (Release)	(39)	(376)	(610)	(686)	(1,001)	(391)	(277)	(186)	(29)	(64)	(37)	(10)	(1,711)	(1,855)	(140)
Provision for Benefits & Claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Unfunded Lending Commitments	(26)	(39)	26	(37)	21	(9)	(2)	(50)	(26)	(19)	(16)	5	(76)	(40)	(56)
Provision for Loan Losses and for Benefits and Claims	227	47	105	(153)	(310)	(181)	(77)	(259)	(73)	(43)	(70)	(38)	226	(827)	(224)
Income from Continuing Operations before Taxes	1,188	407	99	404	232	1,112	(200)	(19)	(384)	(104)	(28)	(42)	2,098	1,125	(558)
Income Taxes	303	284	175	149	163	427	(80)	(9)	(137)	(38)	(185)	(49)	911	501	(409)
<b>Income from Continuing Operations</b>	<b>885</b>	<b>123</b>	<b>(76)</b>	<b>255</b>	<b>69</b>	<b>685</b>	<b>(120)</b>	<b>(10)</b>	<b>(247)</b>	<b>(66)</b>	<b>157</b>	<b>7</b>	<b>1,187</b>	<b>624</b>	<b>(149)</b>
Noncontrolling Interests	16	(6)	74	104	59	49	-	-	-	-	-	-	188	108	-
<b>Net Income (Loss)</b>	<b>\$ 869</b>	<b>\$ 129</b>	<b>\$ (150)</b>	<b>\$ 151</b>	<b>\$ 10</b>	<b>\$ 636</b>	<b>\$ (120)</b>	<b>\$ (10)</b>	<b>\$ (247)</b>	<b>\$ (66)</b>	<b>\$ 157</b>	<b>\$ 7</b>	<b>\$ 999</b>	<b>\$ 516</b>	<b>\$ (149)</b>
Efficiency Ratio	9%	22%	37%	43%	2050%	9%	(28%)	(25%)	(16%)	(81%)	567%	(3900%)	20%	50%	(71%)
EOP Assets (in billions of dollars)	\$ 126	\$ 112	\$ 95	\$ 80	\$ 73	\$ 53	\$ 45	\$ 41	\$ 36	\$ 32	\$ 28	\$ 21	\$ 80	41	\$ 21

Reclassified to conform to the current period's presentation.



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



	Average Volumes			Interest			% Average Rate <sup>(4)</sup>		
	Fourth Quarter 2011	Third Quarter 2012	Fourth Quarter 2012	Fourth Quarter 2011	Third Quarter 2012	Fourth Quarter 2012	Fourth Quarter 2011	Third Quarter 2012	Fourth Quarter 2012
<i>In millions of dollars, except as otherwise noted</i>									
<b>Assets:</b>									
Deposits with Banks	\$ 157,706	\$ 160,735	\$ 149,682	\$ 408	\$ 296	\$ 275	1.03%	0.73%	0.73%
Fed Funds Sold and Resale Agreements <sup>(6)</sup>	282,946	272,988	268,023	942	825	748	1.32%	1.20%	1.11%
Trading Account Assets <sup>(7)</sup>	247,894	248,039	256,932	1,941	1,663	1,834	3.11%	2.66%	2.83%
Investments	288,699	304,688	302,792	1,950	1,958	1,960	2.69%	2.55%	2.57%
Total Loans (net of Unearned Income) <sup>(8)</sup>	645,079	653,839	649,571	12,555	12,184	11,928	7.74%	7.39%	7.29%
Other Interest-Earning Assets	47,189	37,290	39,124	140	144	166	1.18%	1.53%	1.68%
<b>Total Average Interest-Earning Assets</b>	<b>\$ 1,669,513</b>	<b>\$ 1,677,579</b>	<b>\$ 1,666,124</b>	<b>\$ 17,936</b>	<b>\$ 17,070</b>	<b>\$ 16,911</b>	<b>4.27%</b>	<b>4.04%</b>	<b>4.03%</b>
<b>Liabilities:</b>									
Deposits (excluding deposit insurance and FDIC Assessment)	\$ 686,913	\$ 740,067	\$ 732,827	\$ 1,726	\$ 1,622	\$ 1,490	1.00%	0.87%	0.81%
Deposit Insurance and FDIC Assessment	-	-	-	358	290	303			
Total Deposits	686,913	740,067	732,827	2,084	1,912	1,793	1.21%	1.02%	0.97%
Fed Funds Purchased and Repurchase Agreements <sup>(6)</sup>	223,817	221,356	229,608	731	713	656	1.30%	1.28%	1.13%
Trading Account Liabilities <sup>(7)</sup>	76,437	69,934	67,623	65	46	39	0.34%	0.26%	0.23%
Short-Term Borrowings	116,647	109,825	104,969	157	173	163	0.54%	0.62%	0.62%
Long-Term Debt <sup>(9)</sup>	318,756	257,317	235,024	2,675	2,172	1,973	3.34%	3.35%	3.33%
<b>Total Average Interest-Bearing Liabilities</b>	<b>\$ 1,422,570</b>	<b>\$ 1,398,499</b>	<b>\$ 1,370,051</b>	<b>\$ 5,712</b>	<b>\$ 5,016</b>	<b>\$ 4,624</b>	<b>1.60%</b>	<b>1.42%</b>	<b>1.34%</b>
<b>Total Average Interest-Bearing Liabilities (excluding deposit insurance and FDIC Assessment)</b>	<b>\$ 1,422,570</b>	<b>\$ 1,398,499</b>	<b>\$ 1,370,051</b>	<b>\$ 5,354</b>	<b>\$ 4,726</b>	<b>\$ 4,321</b>	<b>1.50%</b>	<b>1.34%</b>	<b>1.25%</b>
<b>Net Interest Revenue as a % of Average Interest-Earning Assets (NIM)</b>				<b>\$ 12,224</b>	<b>\$ 12,054</b>	<b>\$ 12,287</b>	<b>2.91%</b>	<b>2.85%</b>	<b>2.93%</b>
<b>NIR as a % of Average Interest-Earning Assets (NIM) (excluding deposit insurance and FDIC Assessment)</b>				<b>\$ 12,582</b>	<b>\$ 12,344</b>	<b>\$ 12,590</b>	<b>3.00%</b>	<b>2.92%</b>	<b>3.00%</b>
<b>4Q12 Increase (Decrease) From</b>							<b>2 bps</b>	<b>8 bps</b>	
<b>4Q12 Increase (Decrease) (excluding deposit insurance and FDIC Assessment) From</b>							<b>- bps</b>	<b>8 bps</b>	

(1) Interest Revenue includes the taxable equivalent adjustments (based on the U.S. federal statutory tax rate of 35%) of \$141 million for the fourth quarter of 2011, \$136 million for the third quarter of 2012 and \$133 million for the fourth quarter of 2012.

Interest Expense includes the taxable equivalent adjustments (based on the U.S. federal statutory tax rate of 35%) of \$0 million for the fourth quarter of 2011, \$5 million for the third quarter of 2012 and \$4 million for the fourth quarter of 2012.

(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 FIN 41.

(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 and has been reclassified to exclude Discontinued Operations.

**EOP DEPOSITS**  
**TOTAL CITIGROUP**  
(In billions of dollars)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012
<b>Citicorp Deposits by Business</b>												
<b>Global Consumer Banking</b>												
North America	\$ 147.1	\$ 145.4	\$ 144.7	\$ 145.5	\$ 145.8	\$ 144.4	\$ 147.8	\$ 149.2	\$ 153.5	\$ 153.2	\$ 156.9	\$ 165.2
EMEA	14.5	13.4	13.7	12.6	12.7	12.8	12.1	12.1	12.8	12.6	12.9	13.2
Latin America	40.4	40.8	41.5	45.8	48.5	48.4	43.2	44.3	46.1	45.8	47.3	48.6
Asia	98.3	97.1	105.4	107.4	109.7	112.7	109.3	109.7	110.7	112.5	113.1	110.0
Total	\$ 300.3	\$ 296.7	\$ 305.3	\$ 311.3	\$ 316.7	\$ 318.3	\$ 312.4	\$ 315.3	\$ 323.1	\$ 324.1	\$ 330.2	\$ 337.0
<b>ICG</b>												
Securities and Banking	\$ 120.6	\$ 112.4	\$ 115.6	\$ 111.4	\$ 115.0	\$ 113.7	\$ 104.3	\$ 110.9	\$ 122.9	\$ 121.5	\$ 119.4	\$ 114.4
Transaction Services	314.7	315.1	342.0	340.4	355.6	359.0	362.6	373.1	393.3	399.3	425.5	408.7
Total	\$ 435.3	\$ 427.5	\$ 457.6	\$ 451.8	\$ 470.6	\$ 472.7	\$ 466.9	\$ 484.0	\$ 516.2	\$ 520.8	\$ 544.9	\$ 523.1
<b>Corporate/Other</b>	\$ 12.0	\$ 12.5	\$ 9.4	\$ 5.7	\$ 4.7	\$ 4.9	\$ 4.0	\$ 5.0	\$ 3.5	\$ 6.7	\$ 2.7	\$ 2.5
<b>Total Citicorp</b>	<b>\$ 747.6</b>	<b>\$ 736.7</b>	<b>\$ 772.3</b>	<b>\$ 768.8</b>	<b>\$ 792.0</b>	<b>\$ 795.9</b>	<b>\$ 783.3</b>	<b>\$ 804.3</b>	<b>\$ 842.8</b>	<b>\$ 851.6</b>	<b>\$ 877.8</b>	<b>\$ 862.6</b>
<b>Citi Holdings Deposits</b>												
Brokerage and Asset Management	\$ 58.9	\$ 57.1	\$ 56.9	\$ 57.8	\$ 57.6	\$ 55.2	\$ 53.7	\$ 54.6	\$ 55.0	\$ 54.7	\$ 58.1	\$ 59.3
Local Consumer Lending	21.4	20.2	20.9	18.4	16.3	15.2	14.3	7.0	8.2	8.0	8.7	8.7
<b>Total Citi Holdings</b>	<b>\$ 80.3</b>	<b>\$ 77.3</b>	<b>\$ 77.8</b>	<b>\$ 76.2</b>	<b>\$ 73.9</b>	<b>\$ 70.4</b>	<b>\$ 68.0</b>	<b>\$ 61.6</b>	<b>\$ 63.2</b>	<b>\$ 62.7</b>	<b>\$ 66.8</b>	<b>\$ 68.0</b>
<b>Total Citigroup Deposits - EOP</b>	<b>\$ 827.9</b>	<b>\$ 814.0</b>	<b>\$ 850.1</b>	<b>\$ 845.0</b>	<b>\$ 865.9</b>	<b>\$ 866.3</b>	<b>\$ 851.3</b>	<b>\$ 865.9</b>	<b>\$ 906.0</b>	<b>\$ 914.3</b>	<b>\$ 944.6</b>	<b>\$ 930.6</b>
<b>Total Citigroup Deposits - Average</b>	<b>\$ 825.2</b>	<b>\$ 819.3</b>	<b>\$ 837.0</b>	<b>\$ 848.9</b>	<b>\$ 853.0</b>	<b>\$ 868.1</b>	<b>\$ 860.5</b>	<b>\$ 857.0</b>	<b>\$ 869.1</b>	<b>\$ 893.4</b>	<b>\$ 921.2</b>	<b>\$ 928.9</b>
<b>FX Translation Impact:</b>												
Total Citigroup EOP Deposits - as Reported	\$ 827.9	\$ 814.0	\$ 850.1	\$ 845.0	\$ 865.9	\$ 866.3	\$ 851.3	\$ 865.9	\$ 906.0	\$ 914.3	\$ 944.6	\$ 930.6
Impact of FX Translation (1)	(0.5)	13.5	(8.1)	(9.4)	(14.3)	(19.6)	3.9	7.7	(2.6)	8.4	0.2	-
Total Citigroup EOP Deposits - Ex-FX (2)	\$ 827.4	\$ 827.5	\$ 842.0	\$ 835.6	\$ 851.6	\$ 846.7	\$ 855.2	\$ 873.6	\$ 903.4	\$ 922.7	\$ 944.8	\$ 930.6

(1) Reflects the impact of foreign exchange (FX) translation into U.S. Dollars at the current exchange rate for all periods presented.

(2) Presentation of this metric excluding FX translation is a non-GAAP financial measure.

Reclassified to conform to the current period's presentation.

**EOP LOANS - Page 1**  
**CITICORP**

(In billions of dollars)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012
<b>Citicorp:</b>												
<b>Global Consumer Banking</b>												
<b>North America</b>												
Credit Cards	\$ 121.9	\$ 120.2	\$ 118.7	\$ 121.0	\$ 111.9	\$ 113.3	\$ 113.0	\$ 117.1	\$ 109.4	\$ 109.3	\$ 108.8	\$ 111.5
Retail Banking	31.5	30.2	29.4	30.7	33.0	34.5	36.5	38.9	40.6	40.9	41.5	42.7
Total	\$ 153.4	\$ 150.4	\$ 148.1	\$ 151.7	\$ 144.9	\$ 147.8	\$ 149.5	\$ 156.0	\$ 150.0	\$ 150.2	\$ 150.3	\$ 154.2
<b>EMEA</b>												
Credit Cards	\$ 2.9	\$ 2.6	\$ 2.9	\$ 2.8	\$ 2.9	\$ 3.0	\$ 2.7	\$ 2.7	\$ 2.9	\$ 2.8	\$ 2.9	\$ 2.9
Retail Banking	4.6	4.0	4.4	4.2	4.5	4.7	4.3	4.2	4.5	4.6	4.9	5.1
Total	\$ 7.5	\$ 6.6	\$ 7.3	\$ 7.0	\$ 7.4	\$ 7.7	\$ 7.0	\$ 6.9	\$ 7.4	\$ 7.4	\$ 7.8	\$ 8.0
<b>Latin America</b>												
Credit Cards	\$ 11.9	\$ 12.0	\$ 12.6	\$ 13.4	\$ 13.5	\$ 14.2	\$ 12.9	\$ 13.7	\$ 14.3	\$ 13.7	\$ 14.2	\$ 14.8
Retail Banking	17.8	18.0	19.1	19.8	21.6	23.2	21.6	23.6	26.1	25.9	27.5	28.3
Total	\$ 29.7	\$ 30.0	\$ 31.7	\$ 33.2	\$ 35.1	\$ 37.4	\$ 34.5	\$ 37.3	\$ 40.4	\$ 39.6	\$ 41.7	\$ 43.1
<b>Asia</b>												
Credit Cards	\$ 17.1	\$ 17.0	\$ 18.3	\$ 19.7	\$ 19.2	\$ 20.0	\$ 18.9	\$ 19.9	\$ 19.6	\$ 19.6	\$ 20.0	\$ 20.4
Retail Banking	54.9	54.9	58.9	61.4	64.4	67.1	65.5	67.3	68.8	67.6	69.3	69.7
Total	\$ 72.0	\$ 71.9	\$ 77.2	\$ 81.1	\$ 83.6	\$ 87.1	\$ 84.4	\$ 87.2	\$ 88.4	\$ 87.2	\$ 89.3	\$ 90.1
<b>Total Consumer Loans</b>												
Credit Cards	\$ 153.8	\$ 151.8	\$ 152.5	\$ 156.9	\$ 147.5	\$ 150.5	\$ 147.5	\$ 153.4	\$ 146.2	\$ 145.4	\$ 145.9	\$ 149.6
Retail Banking	108.8	107.1	111.8	116.1	123.5	129.5	127.9	134.0	140.0	139.0	143.2	145.8
<b>Total Consumer</b>	<b>\$ 262.6</b>	<b>\$ 258.9</b>	<b>\$ 264.3</b>	<b>\$ 273.0</b>	<b>\$ 271.0</b>	<b>\$ 280.0</b>	<b>\$ 275.4</b>	<b>\$ 287.4</b>	<b>\$ 286.2</b>	<b>\$ 284.4</b>	<b>\$ 289.1</b>	<b>\$ 295.4</b>
<b>Total Corporate Loans</b>												
Securities and Banking	\$ 130.3	\$ 127.9	\$ 130.4	\$ 133.1	\$ 138.9	\$ 146.6	\$ 149.5	\$ 158.9	\$ 159.6	\$ 166.6	\$ 172.0	\$ 168.7
Transaction Services	30.6	35.3	40.8	44.1	47.2	52.9	57.8	60.3	68.4	76.1	75.5	75.6
<b>Total Corporate Loans</b>	<b>\$ 160.9</b>	<b>\$ 163.2</b>	<b>\$ 171.2</b>	<b>\$ 177.2</b>	<b>\$ 186.1</b>	<b>\$ 199.5</b>	<b>\$ 207.3</b>	<b>\$ 219.2</b>	<b>\$ 228.0</b>	<b>\$ 242.7</b>	<b>\$ 247.5</b>	<b>\$ 244.3</b>
<b>Total Citicorp</b>	<b>\$ 423.5</b>	<b>\$ 422.1</b>	<b>\$ 435.5</b>	<b>\$ 450.2</b>	<b>\$ 457.1</b>	<b>\$ 479.5</b>	<b>\$ 482.7</b>	<b>\$ 506.6</b>	<b>\$ 514.2</b>	<b>\$ 527.1</b>	<b>\$ 536.6</b>	<b>\$ 539.7</b>
<b>FX Translation Impact:</b>												
Total Citicorp EOP Loans - as Reported	\$ 423.5	\$ 422.1	\$ 435.5	\$ 450.2	\$ 457.1	\$ 479.5	\$ 482.7	\$ 506.6	\$ 514.2	\$ 527.1	\$ 536.6	\$ 539.7
Impact of FX Translation (1)	0.7	6.3	(1.9)	(4.0)	12.6	(9.9)	4.2	4.7	(0.8)	4.9	-	-
Total Citicorp EOP Loans - Ex-FX (2)	\$ 424.2	\$ 428.4	\$ 433.6	\$ 446.2	\$ 469.7	\$ 469.6	\$ 486.9	\$ 511.3	\$ 513.4	\$ 532.0	\$ 536.6	\$ 539.7

Note: Certain small balance consumer loans included in the above lines are classified as Corporate Loans on the Consolidated Balance Sheet.

- (1) Reflects the impact of foreign exchange (FX) translation into U.S. Dollars at the current exchange rate for all periods presented.  
(2) Presentation of this metric excluding FX translation is a non-GAAP financial measure.

Reclassified to conform to the current period's presentation.

**EOP LOANS - Page 2**  
**CITI HOLDINGS AND TOTAL CITIGROUP**  
(In billions of dollars)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012
<b>Citi Holdings:</b>												
<b>Local Consumer Lending - North America</b>												
Real Estate Lending	148.1	140.1	132.9	126.0	120.4	116.0	110.9	107.5	103.6	99.8	95.3	91.8
All Other	75.0	65.5	25.4	21.2	18.2	14.3	10.6	5.5	4.9	4.6	3.7	3.3
Personal	14.0	13.2	12.8	12.4	11.7	11.5	11.1	10.9	10.4	10.2	10.1	10.0
Total	\$ 237.1	\$ 218.8	\$ 171.1	\$ 159.6	\$ 150.3	\$ 141.8	\$ 132.6	\$ 123.9	\$ 118.9	\$ 114.6	\$ 109.1	\$ 105.1
<b>Local Consumer Lending - International</b>												
Credit Cards	\$ 6.8	\$ 6.2	\$ 6.5	\$ 6.2	\$ 3.5	\$ 3.6	\$ 3.3	\$ 2.7	\$ 2.7	\$ 2.6	\$ 2.6	\$ 2.5
Retail Banking	20.9	18.4	18.2	15.7	12.6	12.9	11.5	8.1	7.5	6.7	6.2	5.1
Total	\$ 27.7	\$ 24.6	\$ 24.7	\$ 21.9	\$ 16.1	\$ 16.5	\$ 14.8	\$ 10.8	\$ 10.2	\$ 9.3	\$ 8.8	\$ 7.6
<b>Citi Holdings - Other (Primarily SAP)</b>												
	33.5	26.7	23.0	17.1	13.6	9.7	7.1	5.9	4.7	4.0	3.9	3.1
<b>Total Citi Holdings</b>	<b>\$ 298.3</b>	<b>\$ 270.1</b>	<b>\$ 218.8</b>	<b>\$ 198.6</b>	<b>\$ 180.0</b>	<b>\$ 168.0</b>	<b>\$ 154.5</b>	<b>\$ 140.6</b>	<b>\$ 133.8</b>	<b>\$ 127.9</b>	<b>\$ 121.8</b>	<b>\$ 115.8</b>
<b>Total Citigroup</b>	<b>\$ 721.8</b>	<b>\$ 692.2</b>	<b>\$ 654.3</b>	<b>\$ 648.8</b>	<b>\$ 637.1</b>	<b>\$ 647.5</b>	<b>\$ 637.2</b>	<b>\$ 647.2</b>	<b>\$ 648.0</b>	<b>\$ 655.0</b>	<b>\$ 658.4</b>	<b>\$ 655.5</b>
Consumer Loans	\$ 529.0	\$ 502.9	\$ 460.6	\$ 455.2	\$ 438.4	\$ 439.9	\$ 424.2	\$ 423.3	\$ 416.1	\$ 409.1	\$ 407.7	\$ 408.7
Corporate Loans	192.8	189.2	193.7	193.6	198.7	207.6	213.0	223.9	231.9	245.9	250.7	246.8
<b>Total Citigroup</b>	<b>\$ 721.8</b>	<b>\$ 692.1</b>	<b>\$ 654.3</b>	<b>\$ 648.8</b>	<b>\$ 637.1</b>	<b>\$ 647.5</b>	<b>\$ 637.2</b>	<b>\$ 647.2</b>	<b>\$ 648.0</b>	<b>\$ 655.0</b>	<b>\$ 658.4</b>	<b>\$ 655.5</b>
<b>FX Translation Impact:</b>												
Total Citigroup EOP Loans - as Reported	\$ 721.8	\$ 692.1	\$ 654.3	\$ 648.8	\$ 637.1	\$ 647.5	\$ 637.2	\$ 647.2	\$ 648.0	\$ 655.0	\$ 658.4	\$ 655.5
Impact of FX Translation (1)	(0.4)	7.0	(3.8)	(3.6)	1.4	(11.5)	3.9	4.8	(1.0)	5.2	-	-
Total Citigroup EOP Loans - Ex-FX (2)	\$ 721.4	\$ 699.1	\$ 650.5	\$ 645.2	\$ 638.5	\$ 636.0	\$ 641.1	\$ 652.0	\$ 647.0	\$ 660.2	\$ 658.4	\$ 655.5

Note: Certain small balance consumer loans included in the above lines are classified as Corporate Loans on the Consolidated Balance Sheet.

(1) Reflects the impact of foreign exchange (FX) translation into U.S. Dollars at the current exchange rate for all periods presented.

(2) Presentation of this metric excluding FX translation is a non-GAAP financial measure.

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 2012	
	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q		
	2010	2010	2010	2010	2011	2011	2011	2011	2012	2012	2012	2012		
<b>Citicorp (2)</b>														
<b>Total</b>	\$ 5,856	\$ 5,292	\$ 4,883	\$ 4,454	\$ 4,086	\$ 3,705	\$ 3,416	\$ 3,406	\$ 3,342	\$ 3,090	\$ 3,024	\$ 3,081	\$ 295.4	
<i>Ratio</i>	2.24%	2.05%	1.86%	1.64%	1.52%	1.33%	1.25%	1.19%	1.17%	1.09%	1.05%	1.05%		
<b>Retail Bank (2)</b>														
<b>Total</b>	\$ 817	\$ 815	\$ 843	\$ 761	\$ 801	\$ 812	\$ 794	\$ 769	\$ 843	\$ 869	\$ 882	\$ 879	\$ 145.8	
<i>Ratio</i>	0.75%	0.76%	0.76%	0.66%	0.65%	0.63%	0.63%	0.58%	0.61%	0.63%	0.62%	0.61%		
North America (2)	\$ 139	\$ 190	\$ 221	\$ 228	\$ 241	\$ 211	\$ 232	\$ 235	\$ 260	\$ 294	\$ 291	\$ 280	\$ 42.7	
<i>Ratio</i>	0.44%	0.63%	0.77%	0.76%	0.75%	0.63%	0.66%	0.63%	0.66%	0.74%	0.72%	0.68%		
EMEA	\$ 108	\$ 109	\$ 106	\$ 84	\$ 77	\$ 76	\$ 65	\$ 59	\$ 62	\$ 49	\$ 50	\$ 48	\$ 5.1	
<i>Ratio</i>	2.35%	2.73%	2.41%	2.00%	1.71%	1.62%	1.51%	1.40%	1.38%	1.07%	1.02%	0.94%		
Latin America	\$ 324	\$ 308	\$ 290	\$ 224	\$ 249	\$ 259	\$ 273	\$ 253	\$ 276	\$ 285	\$ 322	\$ 323	\$ 28.3	
<i>Ratio</i>	1.82%	1.71%	1.52%	1.13%	1.15%	1.12%	1.26%	1.07%	1.06%	1.10%	1.17%	1.14%		
Asia	\$ 246	\$ 208	\$ 226	\$ 225	\$ 234	\$ 266	\$ 224	\$ 222	\$ 245	\$ 241	\$ 219	\$ 228	\$ 69.7	
<i>Ratio</i>	0.45%	0.38%	0.38%	0.37%	0.36%	0.40%	0.34%	0.33%	0.36%	0.36%	0.32%	0.33%		
<b>Cards</b>														
<b>Total</b>	\$ 5,039	\$ 4,477	\$ 4,040	\$ 3,693	\$ 3,285	\$ 2,893	\$ 2,622	\$ 2,637	\$ 2,499	\$ 2,221	\$ 2,142	\$ 2,202	\$ 149.6	
<i>Ratio</i>	3.28%	2.95%	2.65%	2.35%	2.23%	1.92%	1.78%	1.72%	1.71%	1.53%	1.47%	1.47%		
North America - Citi-Branded	\$ 2,304	\$ 2,130	\$ 1,807	\$ 1,597	\$ 1,435	\$ 1,214	\$ 1,063	\$ 1,016	\$ 982	\$ 830	\$ 760	\$ 786	\$ 72.9	
<i>Ratio</i>	2.92%	2.71%	2.32%	2.03%	1.93%	1.62%	1.42%	1.32%	1.35%	1.14%	1.05%	1.08%		
North America - Retail Services	\$ 1,883	\$ 1,549	\$ 1,450	\$ 1,352	\$ 1,110	\$ 913	\$ 902	\$ 951	\$ 845	\$ 721	\$ 716	\$ 721	\$ 38.6	
<i>Ratio</i>	4.39%	3.71%	3.55%	3.20%	2.97%	2.38%	2.38%	2.38%	2.30%	1.97%	1.96%	1.87%		
EMEA	\$ 78	\$ 72	\$ 69	\$ 58	\$ 60	\$ 54	\$ 47	\$ 44	\$ 43	\$ 43	\$ 45	\$ 48	\$ 2.9	
<i>Ratio</i>	2.69%	2.77%	2.38%	2.07%	2.07%	1.80%	1.74%	1.63%	1.48%	1.54%	1.55%	1.66%		
Latin America	\$ 509	\$ 481	\$ 472	\$ 446	\$ 445	\$ 462	\$ 396	\$ 412	\$ 405	\$ 405	\$ 401	\$ 413	\$ 14.8	
<i>Ratio</i>	4.28%	4.01%	3.75%	3.33%	3.30%	3.25%	3.07%	3.01%	2.83%	2.96%	2.82%	2.79%		
Asia	\$ 265	\$ 245	\$ 242	\$ 240	\$ 235	\$ 250	\$ 214	\$ 214	\$ 224	\$ 222	\$ 220	\$ 234	\$ 20.4	
<i>Ratio</i>	1.55%	1.44%	1.32%	1.22%	1.22%	1.25%	1.13%	1.08%	1.14%	1.13%	1.10%	1.15%		
<b>Citi Holdings - Local Consumer Lending (2) (3)</b>	\$ 14,870	\$ 12,730	\$ 10,304	\$ 8,794	\$ 7,335	\$ 6,048	\$ 5,791	\$ 5,849	\$ 5,648	\$ 5,354	\$ 4,974	\$ 4,611	\$ 112.7	
<i>Ratio</i>	5.88%	5.50%	5.60%	5.13%	4.68%	4.07%	4.20%	4.66%	4.70%	4.64%	4.54%	4.42%		
International	\$ 952	\$ 724	\$ 713	\$ 657	\$ 572	\$ 530	\$ 480	\$ 422	\$ 428	\$ 363	\$ 366	\$ 345	\$ 7.6	
<i>Ratio</i>	3.44%	2.94%	2.89%	3.00%	3.55%	3.21%	3.24%	3.91%	4.20%	3.90%	4.16%	4.54%		
North America (2) (3)	\$ 13,918	\$ 12,006	\$ 9,591	\$ 8,137	\$ 6,763	\$ 5,518	\$ 5,311	\$ 5,427	\$ 5,220	\$ 4,991	\$ 4,608	\$ 4,266	\$ 105.1	
<i>Ratio</i>	6.18%	5.81%	6.02%	5.44%	4.81%	4.18%	4.31%	4.73%	4.75%	4.71%	4.58%	4.41%		
<b>Total Citigroup (excluding Special Asset Pool) (2) (3)</b>	\$ 20,726	\$ 18,022	\$ 15,187	\$ 13,248	\$ 11,421	\$ 9,753	\$ 9,207	\$ 9,255	\$ 8,990	\$ 8,444	\$ 7,998	\$ 7,692	\$ 408.1	
<i>Ratio</i>	4.03%	3.68%	3.40%	3.00%	2.68%	2.28%	2.23%	2.25%	2.22%	2.12%	2.01%	1.93%		

- (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 RCB and North America Local Consumer Lending excludes U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies.
- (3) Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios excludes loans that are carried at fair value.

Reclassified to conform to the current period's presentation



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 2012	
	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q		
	2010	2010	2010	2010	2011	2011	2011	2011	2012	2012	2012	2012		
<b>Citicorp (2)</b>														
<b>Total</b>	\$ 6,251	\$ 5,593	\$ 5,437	\$ 5,014	\$ 4,645	\$ 4,293	\$ 4,049	\$ 4,075	\$ 3,726	\$ 3,449	\$ 3,539	\$ 3,509	\$ 295.4	
<b>Ratio</b>	2.38%	2.16%	2.06%	1.84%	1.72%	1.54%	1.48%	1.42%	1.31%	1.22%	1.23%	1.19%		
<b>Retail Bank (2)</b>														
<b>Total</b>	\$ 1,311	\$ 1,201	\$ 1,277	\$ 1,148	\$ 1,143	\$ 1,088	\$ 977	\$ 1,040	\$ 1,032	\$ 1,049	\$ 1,154	\$ 1,112	\$ 145.8	
<b>Ratio</b>	1.20%	1.12%	1.15%	1.00%	0.93%	0.85%	0.77%	0.78%	0.74%	0.76%	0.81%	0.77%		
North America (2)	\$ 238	\$ 235	\$ 243	\$ 212	\$ 185	\$ 209	\$ 218	\$ 213	\$ 183	\$ 215	\$ 230	\$ 223	\$ 42.7	
<b>Ratio</b>	0.76%	0.78%	0.85%	0.71%	0.58%	0.62%	0.62%	0.57%	0.47%	0.54%	0.57%	0.54%		
EMEA	\$ 203	\$ 158	\$ 156	\$ 136	\$ 143	\$ 132	\$ 107	\$ 94	\$ 92	\$ 78	\$ 79	\$ 77	\$ 5.1	
<b>Ratio</b>	4.41%	3.95%	3.55%	3.24%	3.18%	2.81%	2.49%	2.24%	2.04%	1.70%	1.61%	1.51%		
Latin America	\$ 394	\$ 335	\$ 402	\$ 267	\$ 324	\$ 301	\$ 267	\$ 289	\$ 323	\$ 316	\$ 412	\$ 353	\$ 28.3	
<b>Ratio</b>	2.21%	1.86%	2.10%	1.35%	1.50%	1.30%	1.24%	1.22%	1.24%	1.22%	1.50%	1.25%		
Asia	\$ 476	\$ 473	\$ 476	\$ 533	\$ 491	\$ 446	\$ 385	\$ 444	\$ 434	\$ 440	\$ 433	\$ 459	\$ 69.7	
<b>Ratio</b>	0.87%	0.86%	0.81%	0.87%	0.76%	0.66%	0.59%	0.66%	0.63%	0.65%	0.62%	0.66%		
<b>Cards</b>														
<b>Total</b>	\$ 4,940	\$ 4,392	\$ 4,160	\$ 3,866	\$ 3,502	\$ 3,205	\$ 3,072	\$ 3,035	\$ 2,694	\$ 2,400	\$ 2,385	\$ 2,397	\$ 149.6	
<b>Ratio</b>	3.21%	2.89%	2.73%	2.46%	2.37%	2.13%	2.08%	1.98%	1.84%	1.65%	1.63%	1.60%		
North America - Citi-Branded	\$ 2,144	\$ 1,828	\$ 1,687	\$ 1,540	\$ 1,335	\$ 1,142	\$ 1,106	\$ 1,078	\$ 887	\$ 744	\$ 744	\$ 771	\$ 72.9	
<b>Ratio</b>	2.71%	2.33%	2.17%	1.95%	1.79%	1.52%	1.47%	1.40%	1.22%	1.02%	1.03%	1.06%		
North America - Retail Services	\$ 1,844	\$ 1,665	\$ 1,617	\$ 1,458	\$ 1,277	\$ 1,171	\$ 1,205	\$ 1,178	\$ 995	\$ 852	\$ 823	\$ 789	\$ 38.6	
<b>Ratio</b>	4.30%	3.99%	3.96%	3.45%	3.41%	3.06%	3.18%	2.95%	2.71%	2.33%	2.25%	2.04%		
EMEA	\$ 114	\$ 90	\$ 86	\$ 72	\$ 78	\$ 72	\$ 63	\$ 59	\$ 65	\$ 61	\$ 68	\$ 63	\$ 2.9	
<b>Ratio</b>	3.93%	3.46%	2.97%	2.57%	2.69%	2.40%	2.33%	2.19%	2.24%	2.18%	2.34%	2.17%		
Latin America	\$ 478	\$ 488	\$ 442	\$ 456	\$ 454	\$ 469	\$ 398	\$ 399	\$ 426	\$ 428	\$ 416	\$ 432	\$ 14.8	
<b>Ratio</b>	4.02%	4.07%	3.51%	3.40%	3.36%	3.30%	3.09%	2.91%	2.98%	3.12%	2.93%	2.92%		
Asia	\$ 360	\$ 321	\$ 328	\$ 340	\$ 358	\$ 351	\$ 300	\$ 321	\$ 321	\$ 315	\$ 334	\$ 342	\$ 20.4	
<b>Ratio</b>	2.11%	1.89%	1.79%	1.73%	1.86%	1.76%	1.59%	1.61%	1.64%	1.61%	1.67%	1.68%		
<b>Citi Holdings - Local Consumer Lending (2) (3)</b>	\$ 10,341	\$ 9,475	\$ 8,734	\$ 7,935	\$ 6,283	\$ 6,061	\$ 5,999	\$ 5,148	\$ 4,598	\$ 4,614	\$ 4,753	\$ 4,228	\$ 112.7	
<b>Ratio</b>	4.09%	4.09%	4.75%	4.63%	4.01%	4.08%	4.35%	4.10%	3.83%	4.00%	4.34%	4.05%		
International	\$ 1,060	\$ 938	\$ 978	\$ 848	\$ 814	\$ 726	\$ 677	\$ 499	\$ 519	\$ 453	\$ 436	\$ 393	\$ 7.6	
<b>Ratio</b>	3.83%	3.81%	3.96%	3.87%	5.06%	4.40%	4.57%	4.62%	5.09%	4.87%	4.95%	5.17%		
North America (2) (3)	\$ 9,281	\$ 8,537	\$ 7,756	\$ 7,087	\$ 5,469	\$ 5,335	\$ 5,322	\$ 4,649	\$ 4,079	\$ 4,161	\$ 4,317	\$ 3,835	\$ 105.1	
<b>Ratio</b>	4.12%	4.13%	4.87%	4.74%	3.89%	4.04%	4.32%	4.05%	3.71%	3.93%	4.29%	3.96%		
<b>Total Citigroup (excluding Special Asset Pool) (2) (3)</b>	\$ 16,592	\$ 15,068	\$ 14,171	\$ 12,949	\$ 10,928	\$ 10,354	\$ 10,048	\$ 9,223	\$ 8,324	\$ 8,063	\$ 8,292	\$ 7,737	\$ 408.1	
<b>Ratio</b>	3.22%	3.07%	3.17%	2.93%	2.56%	2.42%	2.44%	2.24%	2.06%	2.02%	2.09%	1.94%		

(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 RCB and North America Local Consumer Lending excludes U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies.

(3) Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios excludes loans that are carried at fair value.

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ALLOWANCE FOR CREDIT LOSSES - PAGE 1  
TOTAL CITIGROUP  
(In millions of dollars)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
<b>Total Citigroup</b>															
<b>Allowance for Loan Losses at Beginning of Period (1)</b>	<b>\$ 36,033</b>	<b>\$ 48,746</b>	<b>\$ 46,197</b>	<b>\$ 43,674</b>	<b>\$ 40,655</b>	<b>\$ 36,568</b>	<b>\$ 34,362</b>	<b>\$ 32,052</b>	<b>\$ 30,115</b>	<b>\$ 29,020</b>	<b>\$ 27,611</b>	<b>\$ 25,916</b>	<b>\$ 36,033</b>	<b>\$ 40,655</b>	<b>\$ 30,115</b>
Gross Credit (Losses) (2)	(9,202)	(9,006)	(8,499)	(7,784)	(7,131)	(5,906)	(5,217)	(4,910)	(4,771)	(4,317)	(4,638)	(3,714)	(34,491)	(23,164)	(17,440)
Gross Recoveries	818	1,044	840	930	862	759	703	802	816	741	659	648	3,632	3,126	2,864
<b>Net Credit (Losses) / Recoveries (NCLs)</b>	<b>(8,384)</b>	<b>(7,962)</b>	<b>(7,659)</b>	<b>(6,854)</b>	<b>(6,269)</b>	<b>(5,147)</b>	<b>(4,514)</b>	<b>(4,108)</b>	<b>(3,955)</b>	<b>(3,576)</b>	<b>(3,979)</b>	<b>(3,066)</b>	<b>(30,859)</b>	<b>(20,038)</b>	<b>(14,576)</b>
NCLs (2) (3)	8,384	7,962	7,659	6,854	6,269	5,147	4,514	4,108	3,955	3,576	3,979	3,066	30,859	20,038	14,576
Net Reserve Builds / (Releases) (3) (4)	(882)	(1,752)	(1,470)	(2,419)	(3,482)	(1,950)	(1,591)	(1,411)	(194)	(616)	(868)	(204)	(6,523)	(8,434)	(1,882)
Net Specific Reserve Builds / (Releases) (2) (3)	864	313	(523)	204	112	(16)	126	(53)	(933)	(375)	(600)	62	858	169	(1,846)
<b>Provision for Loan Losses</b>	<b>8,366</b>	<b>6,523</b>	<b>5,666</b>	<b>4,639</b>	<b>2,899</b>	<b>3,181</b>	<b>3,049</b>	<b>2,644</b>	<b>2,828</b>	<b>2,585</b>	<b>2,511</b>	<b>2,924</b>	<b>25,194</b>	<b>11,773</b>	<b>10,848</b>
Other (5)	12,731	(1,110)	(530)	(804)	(717)	(240)	(845)	(473)	32	(418)	(227)	(319)	10,287	(2,275)	(932)
<b>Allowance for Loan Losses at End of Period (1) (a)</b>	<b>\$ 48,746</b>	<b>\$ 46,197</b>	<b>\$ 43,674</b>	<b>\$ 40,655</b>	<b>\$ 36,568</b>	<b>\$ 34,362</b>	<b>\$ 32,052</b>	<b>\$ 30,115</b>	<b>\$ 29,020</b>	<b>\$ 27,611</b>	<b>\$ 25,916</b>	<b>\$ 25,455</b>	<b>\$ 40,655</b>	<b>\$ 30,115</b>	<b>\$ 25,455</b>
<b>Allowance for Unfunded Lending Commitments (6) (a)</b>	<b>\$ 1,122</b>	<b>\$ 1,054</b>	<b>\$ 1,102</b>	<b>\$ 1,066</b>	<b>\$ 1,105</b>	<b>\$ 1,097</b>	<b>\$ 1,139</b>	<b>\$ 1,136</b>	<b>\$ 1,097</b>	<b>\$ 1,104</b>	<b>\$ 1,063</b>	<b>\$ 1,119</b>	<b>\$ 1,066</b>	<b>\$ 1,136</b>	<b>\$ 1,119</b>
<b>Provision for Unfunded Lending Commitments</b>	<b>\$ (35)</b>	<b>\$ (71)</b>	<b>\$ 26</b>	<b>\$ (37)</b>	<b>\$ 25</b>	<b>\$ (13)</b>	<b>\$ 43</b>	<b>\$ (4)</b>	<b>\$ (38)</b>	<b>\$ 7</b>	<b>\$ (41)</b>	<b>\$ 56</b>	<b>\$ (117)</b>	<b>\$ 51</b>	<b>\$ (16)</b>
<b>Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (a)]</b>	<b>\$ 49,868</b>	<b>\$ 47,251</b>	<b>\$ 44,776</b>	<b>\$ 41,721</b>	<b>\$ 37,673</b>	<b>\$ 35,459</b>	<b>\$ 33,191</b>	<b>\$ 31,251</b>	<b>\$ 30,117</b>	<b>\$ 28,715</b>	<b>\$ 26,979</b>	<b>\$ 26,574</b>	<b>\$ 41,721</b>	<b>\$ 31,251</b>	<b>\$ 26,574</b>
Total Allowance for Loan Losses as a Percentage of Total Loans (7)	6.80%	6.72%	6.73%	6.31%	5.78%	5.35%	5.07%	4.69%	4.51%	4.25%	3.97%	3.92%			
<b>Allowance for Loan Losses at End of Period (1):</b>															
Citicorp	\$ 24,909	\$ 23,805	\$ 23,157	\$ 22,366	\$ 20,563	\$ 19,225	\$ 17,613	\$ 16,699	\$ 16,306	\$ 15,387	\$ 14,828	\$ 14,623			
Citi Holdings	23,837	22,392	20,517	18,289	16,005	15,137	14,439	13,416	12,714	12,224	11,088	10,832			
<b>Total Citigroup</b>	<b>\$ 48,746</b>	<b>\$ 46,197</b>	<b>\$ 43,674</b>	<b>\$ 40,655</b>	<b>\$ 36,568</b>	<b>\$ 34,362</b>	<b>\$ 32,052</b>	<b>\$ 30,115</b>	<b>\$ 29,020</b>	<b>\$ 27,611</b>	<b>\$ 25,916</b>	<b>\$ 25,455</b>			

- (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) The first quarter of 2012 includes approximately \$370 million of incremental charge-offs of previously deferred principal balances on modified loans related to anticipated forgiveness of principal largely in connection with the National Mortgage Settlement. There was a corresponding approximately \$350 million release in the first quarter of 2012 allowance for loan losses related to these charge-offs.
- (3) The third quarter of 2012 includes approximately \$635 million of incremental charge-offs related to Office of the Comptroller of the Currency (OCC) guidance which required mortgage loans to borrowers that have gone through Chapter 7 of the U.S. Bankruptcy Code to be written down to collateral value. There was a corresponding approximately \$600 million release in the third quarter of 2012 allowance for loan losses related to these charge-offs. The fourth quarter of 2012 includes a benefit of approximately \$40 million to charge offs related to finalizing the impact of this OCC guidance.
- (4) Includes builds (releases) related to gains/(losses) on loan sales.
- (5) Includes all adjustments to the allowance for credit losses, such as changes in the allowance from acquisitions, securitizations, foreign currency translation, purchase accounting adjustments and sales and transfers to held-for-sale of various loan portfolios.
- (6) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.
- (7) Excludes Loans which are carried at fair value.

Reclassified to conform to the current period's presentation.

ALLOWANCE FOR CREDIT LOSSES - PAGE 2

TOTAL CITIGROUP

(In millions of dollars)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
<b>Total Citigroup Consumer Loans</b>															
Allowance for Loan Losses at Beginning of Period (1)	\$ 28,347	\$ 41,369	\$ 39,529	\$ 37,564	\$ 35,406	\$ 32,686	\$ 30,915	\$ 28,866	\$ 27,236	\$ 25,963	\$ 24,639	\$ 23,099	\$ 28,347	\$ 35,406	\$ 27,236
<b>Net Credit (Losses) / Recoveries (NCLs)</b>	(8,020)	(7,490)	(6,737)	(6,188)	(5,420)	(4,797)	(4,242)	(3,965)	(4,038)	(3,422)	(3,862)	(3,031)	(28,435)	(18,424)	(14,353)
NCLs (2) (3)	8,020	7,490	6,737	6,188	5,420	4,797	4,242	3,965	4,038	3,422	3,862	3,031	28,435	18,424	14,353
Net Reserve Builds / (Releases) (3) (4)	(510)	(1,301)	(1,167)	(1,918)	(2,885)	(1,795)	(1,473)	(1,198)	(348)	(539)	(869)	(128)	(4,896)	(7,351)	(1,884)
Net Specific Reserve Builds / (Releases) (2) (3)	731	484	(222)	587	906	267	235	31	(929)	(384)	(425)	30	1,580	1,439	(1,708)
<b>Provision for Loan Losses</b>	8,241	6,673	5,348	4,857	3,441	3,269	3,004	2,798	2,761	2,499	2,568	2,933	25,119	12,512	10,761
Other (5)	12,801	(1,023)	(576)	(827)	(741)	(243)	(811)	(463)	4	(401)	(246)	(322)	10,375	(2,258)	(965)
Allowance for Loan Losses at End of Period (1) (a)	\$ 41,369	\$ 39,529	\$ 37,564	\$ 35,406	\$ 32,686	\$ 30,915	\$ 28,866	\$ 27,236	\$ 25,963	\$ 24,639	\$ 23,099	\$ 22,679	\$ 35,406	\$ 27,236	\$ 22,679
Consumer Allowance for Unfunded Lending Commitments (6) (a)	\$ 6	\$ -	\$ -	\$ -	\$ -	\$ 3	\$ 4	\$ 3	\$ 2	\$ 2	\$ 1	\$ 2	\$ -	\$ 3	\$ 2
Provision for Unfunded Lending Commitments	\$ -	\$ (9)	\$ -	\$ -	\$ -	\$ 3	\$ 2	\$ -	\$ -	\$ -	\$ (1)	\$ -	\$ (9)	\$ 5	\$ (1)
<b>Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (a)]</b>	<b>\$ 41,375</b>	<b>\$ 39,529</b>	<b>\$ 37,564</b>	<b>\$ 35,406</b>	<b>\$ 32,686</b>	<b>\$ 30,918</b>	<b>\$ 28,870</b>	<b>\$ 27,239</b>	<b>\$ 25,965</b>	<b>\$ 24,641</b>	<b>\$ 23,100</b>	<b>\$ 22,681</b>	<b>\$ 35,406</b>	<b>\$ 27,239</b>	<b>\$ 22,681</b>
Consumer Allowance for Loan Losses as a Percentage of Total Consumer Loans (7)	7.86%	7.90%	8.20%	7.81%	7.48%	7.05%	6.83%	6.45%	6.26%	6.04%	5.68%	5.57%			
<b>Total Citigroup Corporate Loans</b>															
Allowance for Loan Losses at Beginning of Period	\$ 7,686	\$ 7,377	\$ 6,668	\$ 6,110	\$ 5,249	\$ 3,882	\$ 3,447	\$ 3,186	\$ 2,879	\$ 3,057	\$ 2,972	\$ 2,817	\$ 7,686	\$ 5,249	\$ 2,879
<b>Net Credit (Losses) / Recoveries (NCL's)</b>	(364)	(472)	(922)	(666)	(849)	(350)	(272)	(143)	83	(154)	(117)	(35)	(2,424)	(1,614)	(223)
NCLs	364	472	922	666	849	350	272	143	(83)	154	117	35	2,424	1,614	223
Net Reserve Builds / (Releases)	(372)	(451)	(303)	(501)	(597)	(155)	(118)	(213)	154	(77)	1	(76)	(1,627)	(1,083)	2
Net Specific Reserve Builds / (Releases)	133	(171)	(301)	(383)	(794)	(283)	(109)	(84)	(4)	9	(175)	32	(722)	(1,270)	(138)
<b>Provision for Loan Losses</b>	125	(150)	318	(218)	(542)	(88)	45	(154)	67	86	(57)	(9)	75	(739)	87
Other (5)	(70)	(87)	46	23	24	3	(34)	(10)	28	(17)	19	3	(88)	(17)	33
Allowance for Loan Losses at End of Period (1) (b)	\$ 7,377	\$ 6,668	\$ 6,110	\$ 5,249	\$ 3,882	\$ 3,447	\$ 3,186	\$ 2,879	\$ 3,057	\$ 2,972	\$ 2,817	\$ 2,776	\$ 5,249	\$ 2,879	\$ 2,776
Corporate Allowance for Unfunded Lending Commitments (6) (b)	\$ 1,116	\$ 1,054	\$ 1,102	\$ 1,066	\$ 1,105	\$ 1,094	\$ 1,135	\$ 1,133	\$ 1,095	\$ 1,102	\$ 1,062	\$ 1,117	\$ 1,066	\$ 1,133	\$ 1,117
Provision for Unfunded Lending Commitments	\$ (35)	\$ (62)	\$ 26	\$ (37)	\$ 25	\$ (16)	\$ 41	\$ (4)	\$ (38)	\$ 7	\$ (40)	\$ 56	\$ (108)	\$ 46	\$ (15)
<b>Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (b)]</b>	<b>\$ 8,493</b>	<b>\$ 7,722</b>	<b>\$ 7,212</b>	<b>\$ 6,315</b>	<b>\$ 4,987</b>	<b>\$ 4,541</b>	<b>\$ 4,321</b>	<b>\$ 4,012</b>	<b>\$ 4,152</b>	<b>\$ 4,074</b>	<b>\$ 3,879</b>	<b>\$ 3,893</b>	<b>\$ 6,315</b>	<b>\$ 4,012</b>	<b>\$ 3,893</b>
Corporate Allowance for Loan Losses as a Percentage of Total Corporate Loans (7)	3.88%	3.57%	3.20%	2.75%	1.98%	1.69%	1.52%	1.31%	1.34%	1.23%	1.14%	1.14%			

Notes to these tables are on the following page (page 40).



**ALLOWANCE FOR CREDIT LOSSES - PAGE 3**  
**TOTAL CITIGROUP**



**The following notes relate to the tables on the prior page (page 39).**

- (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) See Note (2) on page 38.
- (3) See Note (3) on page 38.
- (4) Includes builds (releases) related to gains/(losses) on loan sales.
- (5) Includes all adjustments to the allowance for credit losses, such as changes in the allowance from acquisitions, securitizations, foreign currency translation, purchase accounting adjustments and sales and transfers to held-for-sale of various loan portfolios.
- (6) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.
- (7) Excludes Loans which are carried at fair value.

Reclassified to conform to the current period's presentation.

COMPONENTS OF PROVISION FOR LOAN LOSSES - PAGE 1  
CITICORP



(In millions of dollars)

	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
<b>Citicorp</b>															
Net Credit Losses	\$ 4,600	\$ 4,317	\$ 4,199	\$ 3,785	\$ 3,251	\$ 2,982	\$ 2,633	\$ 2,596	\$ 2,221	\$ 2,247	\$ 2,172	\$ 2,094	\$ 16,901	\$ 11,462	\$ 8,734
Credit Reserve Build / (Release)	(358)	(838)	(959)	(1,016)	(1,812)	(1,391)	(933)	(852)	(577)	(741)	(671)	(188)	(3,171)	(4,988)	(2,177)
<b>Global Consumer Banking</b>															
Net Credit Losses	4,498	4,275	3,908	3,647	3,040	2,832	2,545	2,423	2,278	2,124	2,030	2,020	16,328	10,840	8,452
Credit Reserve Build / (Release)	(185)	(606)	(932)	(824)	(1,417)	(1,335)	(964)	(713)	(734)	(728)	(522)	(147)	(2,547)	(4,429)	(2,131)
<b>North America Regional Consumer Banking</b>															
Net Credit Losses	3,616	3,480	3,148	2,888	2,372	2,136	1,854	1,739	1,629	1,511	1,351	1,265	13,132	8,101	5,756
Credit Reserve Build / (Release)	2	(208)	(492)	(621)	(1,201)	(1,240)	(955)	(785)	(841)	(814)	(519)	(215)	(1,319)	(4,181)	(2,389)
<b>Retail Banking</b>															
Net Credit Losses	75	80	90	96	88	79	65	70	62	62	72	51	341	302	247
Credit Reserve Build / (Release)	2	(9)	40	6	2	7	9	5	(2)	(5)	37	45	39	23	75
<b>Citi-Branded Cards</b>															
Net Credit Losses	2,084	2,048	1,880	1,671	1,352	1,231	1,099	986	902	840	745	700	7,683	4,668	3,187
Credit Reserve Build / (Release)	-	-	1	(347)	(642)	(752)	(655)	(678)	(549)	(405)	(403)	(240)	(346)	(2,727)	(1,597)
<b>Citi Retail Services</b>															
Net Credit Losses	1,457	1,352	1,178	1,121	932	826	690	683	665	609	534	514	5,108	3,131	2,322
Credit Reserve Build / (Release)	-	(199)	(533)	(280)	(561)	(495)	(309)	(112)	(290)	(404)	(153)	(20)	(1,012)	(1,477)	(867)
<b>EMEA Regional Consumer Banking</b>															
Net Credit Losses	96	84	63	72	49	46	49	28	29	14	29	33	315	172	105
Credit Reserve Build / (Release)	(11)	(46)	(48)	(13)	(34)	(55)	(32)	3	(5)	(13)	2	11	(118)	(118)	(5)
<b>Retail Banking</b>															
Net Credit Losses	46	45	32	43	23	23	29	12	12	7	12	15	166	87	46
Credit Reserve Build / (Release)	(7)	(21)	(18)	(7)	(12)	(29)	(20)	6	2	(9)	-	5	(53)	(55)	(2)
<b>Citi-Branded Cards</b>															
Net Credit Losses	50	39	31	29	26	23	20	16	17	7	17	18	149	85	59
Credit Reserve Build / (Release)	(4)	(25)	(30)	(6)	(22)	(26)	(12)	(3)	(7)	(4)	2	6	(65)	(63)	(3)
<b>Latin America Regional Consumer Banking</b>															
Net Credit Losses	509	457	451	451	407	425	406	446	430	400	433	487	1,868	1,684	1,750
Credit Reserve Build / (Release)	(138)	(240)	(298)	(147)	(147)	(21)	63	38	113	120	29	37	(823)	(67)	299
<b>Retail Banking</b>															
Net Credit Losses	91	96	129	123	103	117	113	142	143	135	160	210	439	475	648
Credit Reserve Build / (Release)	(7)	(28)	(53)	3	(69)	23	76	16	87	75	37	27	(85)	46	226
<b>Citi-Branded Cards</b>															
Net Credit Losses	418	361	322	328	304	308	293	304	287	265	273	277	1,429	1,209	1,102
Credit Reserve Build / (Release)	(131)	(212)	(245)	(150)	(78)	(44)	(13)	22	26	45	(8)	10	(738)	(113)	73
<b>Asia Regional Consumer Banking</b>															
Net Credit Losses	277	254	246	236	212	225	236	210	190	199	217	235	1,013	883	841
Credit Reserve Build / (Release)	(38)	(112)	(94)	(43)	(35)	(19)	(40)	31	(1)	(21)	(34)	20	(287)	(63)	(36)
<b>Retail Banking</b>															
Net Credit Losses	82	85	85	83	67	83	91	85	65	72	81	99	335	326	317
Credit Reserve Build / (Release)	(14)	(34)	(30)	(16)	(14)	(2)	(13)	26	12	4	(36)	(3)	(94)	(3)	(23)
<b>Citi-Branded Cards</b>															
Net Credit Losses	195	169	161	153	145	142	145	125	125	127	136	136	678	557	524
Credit Reserve Build / (Release)	(24)	(78)	(64)	(27)	(21)	(17)	(27)	5	(13)	(25)	2	23	(193)	(60)	(13)
<b>Institutional Clients Group (ICG)</b>															
Net Credit Losses	103	43	290	137	210	150	87	172	(58)	122	143	75	573	619	282
Credit Reserve Build / (Release)	(177)	(232)	(27)	(190)	(394)	(56)	32	(138)	158	(13)	(149)	(41)	(626)	(556)	(45)
<b>Securities and Banking</b>															
Net Credit Losses	102	42	289	134	203	151	70	178	(60)	97	56	75	567	602	168
Credit Reserve Build / (Release)	(158)	(199)	(11)	(194)	(394)	(83)	50	(145)	135	(64)	(103)	(47)	(562)	(572)	(79)
<b>Transaction Services</b>															
Net Credit Losses	1	1	1	3	7	(1)	17	(6)	2	25	87	-	6	17	114
Credit Reserve Build / (Release)	(19)	(33)	(16)	4	-	27	(18)	7	23	51	(46)	6	(64)	16	34
<b>Corporate / Other</b>															
Net Credit Losses	(1)	(1)	1	1	1	-	1	1	1	1	(1)	(1)	-	3	-
Credit Reserve Build / (Release)	4	-	-	(2)	(1)	-	(1)	(1)	(1)	-	-	-	2	(3)	(1)
<b>Total Citicorp Provision for Loan Losses</b>	<b>\$ 4,242</b>	<b>\$ 3,479</b>	<b>\$ 3,240</b>	<b>\$ 2,769</b>	<b>\$ 1,439</b>	<b>\$ 1,591</b>	<b>\$ 1,700</b>	<b>\$ 1,744</b>	<b>\$ 1,644</b>	<b>\$ 1,506</b>	<b>\$ 1,501</b>	<b>\$ 1,906</b>	<b>\$ 13,730</b>	<b>\$ 6,474</b>	<b>\$ 6,557</b>

Reclassified to conform to the current period's presentation.

COMPONENTS OF PROVISION FOR LOAN LOSSES - PAGE 2  
CITI HOLDINGS / TOTAL CITIGROUP

(In millions of dollars)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012	Full Year 2010	Full Year 2011	Full Year 2012
<b>Citi Holdings</b>															
Net Credit Losses	\$ 3,784	\$ 3,645	\$ 3,460	\$ 3,069	\$ 3,018	\$ 2,165	\$ 1,881	\$ 1,512	\$ 1,734	\$ 1,329	\$ 1,807	\$ 972	\$ 13,958	\$ 8,576	\$ 5,842
Credit Reserve Build / (Release)	340	(601)	(1,034)	(1,199)	(1,558)	(575)	(532)	(612)	(550)	(250)	(797)	46	(2,494)	(3,277)	(1,551)
<b>Brokerage and Asset Management</b>															
Net Credit Losses	11	1	2	3	1	-	3	-	-	-	-	-	17	4	-
Credit Reserve Build / (Release)	(7)	(3)	(4)	(4)	(1)	(2)	-	-	(1)	-	-	-	(18)	(3)	(1)
<b>Local Consumer Lending</b>															
Net Credit Losses	3,481	3,182	2,769	2,496	2,347	1,946	1,676	1,535	1,752	1,289	1,824	1,005	11,928	7,504	5,870
Credit Reserve Build / (Release)	386	(222)	(420)	(509)	(556)	(182)	(255)	(426)	(520)	(186)	(760)	56	(765)	(1,419)	(1,410)
<b>Special Asset Pool</b>															
Net Credit Losses	292	462	689	570	670	219	202	(23)	(18)	40	(17)	(33)	2,013	1,068	(28)
Credit Reserve Build / (Release)	(39)	(376)	(610)	(686)	(1,001)	(391)	(277)	(186)	(29)	(64)	(37)	(10)	(1,711)	(1,855)	(140)
<b>Total Citi Holdings Provision for Loan Losses</b>	<b>\$ 4,124</b>	<b>\$ 3,044</b>	<b>\$ 2,426</b>	<b>\$ 1,870</b>	<b>\$ 1,460</b>	<b>\$ 1,590</b>	<b>\$ 1,349</b>	<b>\$ 900</b>	<b>\$ 1,184</b>	<b>\$ 1,079</b>	<b>\$ 1,010</b>	<b>\$ 1,018</b>	<b>\$ 11,464</b>	<b>\$ 5,299</b>	<b>\$ 4,291</b>
<b>Total Citicorp Provision for Loan Losses (from prior page)</b>	<b>\$ 4,242</b>	<b>\$ 3,479</b>	<b>\$ 3,240</b>	<b>\$ 2,769</b>	<b>\$ 1,439</b>	<b>\$ 1,591</b>	<b>\$ 1,700</b>	<b>\$ 1,744</b>	<b>\$ 1,644</b>	<b>\$ 1,506</b>	<b>\$ 1,501</b>	<b>\$ 1,906</b>	<b>\$ 13,730</b>	<b>\$ 6,474</b>	<b>\$ 6,557</b>
<b>Total Citigroup Provision for Loan Losses</b>	<b>\$ 8,366</b>	<b>\$ 6,523</b>	<b>\$ 5,666</b>	<b>\$ 4,639</b>	<b>\$ 2,899</b>	<b>\$ 3,181</b>	<b>\$ 3,049</b>	<b>\$ 2,644</b>	<b>\$ 2,828</b>	<b>\$ 2,585</b>	<b>\$ 2,511</b>	<b>\$ 2,924</b>	<b>\$ 25,194</b>	<b>\$ 11,773</b>	<b>\$ 10,848</b>

Reclassified to conform to the current period's presentation.

NON-ACCRUAL ASSETS - PAGE 1

TOTAL CITIGROUP

(In millions of dollars)



	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012
<b>Non-Accrual Loans (1)</b>												
<b>Corporate Non-Accrual Loans By Region (2)</b>												
North America	\$ 5,660	\$ 4,411	\$ 3,299	\$ 2,112	\$ 1,997	\$ 1,899	\$ 1,639	\$ 1,246	\$ 1,017	\$ 724	\$ 900	\$ 735
EMEA	5,839	5,511	5,479	5,337	2,437	1,954	1,748	1,293	1,194	1,169	1,054	1,131
Latin America	613	581	664	701	606	528	442	362	263	209	151	128
Asia	831	546	517	470	451	451	342	335	499	469	324	339
<b>Total</b>	<b>\$ 12,943</b>	<b>\$ 11,049</b>	<b>\$ 9,959</b>	<b>\$ 8,620</b>	<b>\$ 5,491</b>	<b>\$ 4,832</b>	<b>\$ 4,171</b>	<b>\$ 3,236</b>	<b>\$ 2,973</b>	<b>\$ 2,571</b>	<b>\$ 2,429</b>	<b>\$ 2,333</b>
<b>Consumer Non-Accrual Loans By Region (2)</b>												
North America (3) (4)	\$ 12,966	\$ 11,289	\$ 9,978	\$ 8,540	\$ 7,068	\$ 6,015	\$ 5,822	\$ 5,888	\$ 6,519	\$ 6,403	\$ 7,698	\$ 7,148
EMEA	785	687	752	652	657	644	514	387	397	371	379	380
Latin America	1,241	1,207	1,144	1,019	1,034	1,083	998	1,107	1,178	1,158	1,275	1,285
Asia	633	580	586	576	562	549	480	450	474	414	409	383
<b>Total (3)</b>	<b>\$ 15,625</b>	<b>\$ 13,763</b>	<b>\$ 12,460</b>	<b>\$ 10,787</b>	<b>\$ 9,321</b>	<b>\$ 8,291</b>	<b>\$ 7,814</b>	<b>\$ 7,832</b>	<b>\$ 8,568</b>	<b>\$ 8,346</b>	<b>\$ 9,761</b>	<b>\$ 9,196</b>
<b>OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS</b>												
ICG	\$ 846	\$ 830	\$ 842	\$ 796	\$ 743	\$ 770	\$ 764	\$ 23	\$ 7	\$ 12	\$ 9	\$ 7
Global Consumer Banking	35	36	37	30	33	40	46	48	41	35	38	40
Brokerage and Asset Management	-	-	-	-	-	-	-	-	-	-	-	-
Local Consumer Lending	588	621	674	707	619	510	442	393	356	329	326	309
Special Asset Pool	44	179	181	156	168	98	92	87	162	155	91	82
Corporate/Other	8	7	7	14	14	16	13	15	14	10	10	2
<b>TOTAL OTHER REAL ESTATE OWNED (OREO) (5)</b>	<b>\$ 1,521</b>	<b>\$ 1,673</b>	<b>\$ 1,741</b>	<b>\$ 1,703</b>	<b>\$ 1,577</b>	<b>\$ 1,434</b>	<b>\$ 1,357</b>	<b>\$ 566</b>	<b>\$ 580</b>	<b>\$ 541</b>	<b>\$ 474</b>	<b>\$ 440</b>
<b>OREO By Region:</b>												
North America	\$ 1,291	\$ 1,422	\$ 1,470	\$ 1,440	\$ 1,331	\$ 1,245	\$ 1,222	\$ 441	\$ 392	\$ 366	\$ 315	\$ 299
EMEA	134	146	164	161	140	133	79	73	139	127	111	99
Latin America	51	49	53	47	52	55	56	51	48	48	48	40
Asia	45	56	54	55	54	1	-	1	1	-	-	2
<b>Total</b>	<b>\$ 1,521</b>	<b>\$ 1,673</b>	<b>\$ 1,741</b>	<b>\$ 1,703</b>	<b>\$ 1,577</b>	<b>\$ 1,434</b>	<b>\$ 1,357</b>	<b>\$ 566</b>	<b>\$ 580</b>	<b>\$ 541</b>	<b>\$ 474</b>	<b>\$ 440</b>
<b>Other Repossessed Assets (6)</b>	<b>\$ 64</b>	<b>\$ 55</b>	<b>\$ 38</b>	<b>\$ 28</b>	<b>\$ 21</b>	<b>\$ 18</b>	<b>\$ 24</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 2</b>	<b>\$ 1</b>	<b>\$ 1</b>
<b>Non-Accrual Assets (NAA) (7)</b>												
Corporate Non-Accrual Loans	\$ 12,943	\$ 11,049	\$ 9,959	\$ 8,620	\$ 5,491	\$ 4,832	\$ 4,171	\$ 3,236	\$ 2,973	\$ 2,571	\$ 2,429	\$ 2,333
Consumer Non-Accrual Loans	15,625	13,763	12,460	10,787	9,321	8,291	7,814	7,832	8,568	8,346	9,761	9,196
<b>Non-Accrual Loans (NAL)</b>	<b>28,568</b>	<b>24,812</b>	<b>22,419</b>	<b>19,407</b>	<b>14,812</b>	<b>13,123</b>	<b>11,985</b>	<b>11,068</b>	<b>11,541</b>	<b>10,917</b>	<b>12,190</b>	<b>11,529</b>
OREO	1,521	1,673	1,741	1,703	1,577	1,434	1,357	566	580	541	474	440
Other Repossessed Assets	64	55	38	28	21	18	24	1	1	2	1	1
<b>Non-Accrual Assets (NAA)</b>	<b>\$ 30,153</b>	<b>\$ 26,540</b>	<b>\$ 24,198</b>	<b>\$ 21,138</b>	<b>\$ 16,410</b>	<b>\$ 14,575</b>	<b>\$ 13,366</b>	<b>\$ 11,635</b>	<b>\$ 12,122</b>	<b>\$ 11,460</b>	<b>\$ 12,665</b>	<b>\$ 11,970</b>
NAL as a % of Total Loans	3.96%	3.58%	3.43%	2.99%	2.32%	2.03%	1.88%	1.71%	1.78%	1.67%	1.85%	1.76%
NAA as a % of Total Assets	1.51%	1.37%	1.22%	1.10%	0.84%	0.74%	0.69%	0.62%	0.62%	0.60%	0.66%	0.64%
Allowance for Loan Losses as a % of NAL	171%	186%	195%	209%	247%	262%	267%	272%	251%	253%	213%	221%

- (1) Corporate loans are placed on non-accrual status based upon a review by Citigroup's risk officers. Corporate non-accrual loans may still be current on interest payments. With limited exceptions, the following practices are applied for Consumer loans: Consumer loans, excluding credit cards and mortgages, are placed on non-accrual status at 90 days past due, and are charged off at 120 days past due; residential mortgage loans are placed on non-accrual status at 90 days past due and written down to net realizable value at 180 days past due. Consistent with industry conventions, Citigroup generally accrues interest on credit card loans until such loans are charged off, which typically occurs at 180 days contractual delinquency. As such, the non-accrual loan disclosures do not include credit card loans.
- (2) Excludes SOP 3-03 purchased distressed loans.
- (3) The first quarter of 2012 increase in non-accrual consumer loans in North America was attributable to an \$0.8 billion reclassification from accrual to non-accrual status of home equity loans where the related residential first mortgage was delinquent. Of the \$0.8 billion of home equity loans, \$0.7 billion was current and \$0.1 billion was 30 to 89 days past due as of March 31, 2012. This reclassification reflected regulatory guidance that was issued on January 31, 2012.
- (4) The third quarter of 2012 includes an approximately \$1.5 billion in loans that are now classified as non-accrual loans related to OCC guidance which required mortgage loans to borrowers that have gone through Chapter 7 of the U.S. Bankruptcy Code to be written down to collateral value. Of the \$1.5 billion of such non-accrual loans, \$1.3 billion was current as of September 30, 2012. See Note 3 on page 38.
- (5) Represents the carrying value of all property acquired by foreclosure or other legal proceedings when Citigroup has taken possession of the collateral.
- (6) Primarily transportation equipment, carried at lower of cost or fair value, less costs to sell.
- (7) 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.

	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012
<b>Non-Accrual Loans (1)</b>												
<b>Corporate Non-Accrual Loans By Region (2)</b>												
North America	\$ 1,258	\$ 1,046	\$ 1,115	\$ 987	\$ 1,181	\$ 1,189	\$ 1,243	\$ 921	\$ 790	\$ 569	\$ 758	\$ 644
EMEA	1,089	864	1,131	1,276	1,302	1,064	957	694	748	804	718	806
Latin America	347	313	378	472	427	392	361	294	203	193	147	126
Asia	292	363	349	356	356	341	300	308	472	448	305	333
<b>Total</b>	<b>\$ 2,986</b>	<b>\$ 2,586</b>	<b>\$ 2,973</b>	<b>\$ 3,091</b>	<b>\$ 3,266</b>	<b>\$ 2,986</b>	<b>\$ 2,861</b>	<b>\$ 2,217</b>	<b>\$ 2,213</b>	<b>\$ 2,014</b>	<b>\$ 1,928</b>	<b>\$ 1,909</b>
<b>Consumer Non-Accrual Loans By Region (2)</b>												
North America	\$ 242	\$ 273	\$ 355	\$ 376	\$ 363	\$ 341	\$ 345	\$ 345	\$ 390	\$ 450	\$ 507	\$ 523
EMEA	210	145	144	102	110	104	76	84	94	88	98	101
Latin America	1,200	1,167	1,102	977	1,004	1,051	959	1,061	1,130	1,110	1,228	1,244
Asia	386	339	354	363	359	364	323	311	348	338	329	319
<b>Total</b>	<b>\$ 2,038</b>	<b>\$ 1,924</b>	<b>\$ 1,955</b>	<b>\$ 1,818</b>	<b>\$ 1,836</b>	<b>\$ 1,860</b>	<b>\$ 1,703</b>	<b>\$ 1,801</b>	<b>\$ 1,962</b>	<b>\$ 1,986</b>	<b>\$ 2,162</b>	<b>\$ 2,187</b>
<b>OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS</b>												
ICG	\$ 846	\$ 830	\$ 842	\$ 796	\$ 743	\$ 770	\$ 764	\$ 23	\$ 7	\$ 12	\$ 9	\$ 7
Global Consumer Banking	35	36	37	30	33	40	46	48	41	35	38	40
<b>TOTAL OTHER REAL ESTATE OWNED (OREO) (3)</b>	<b>\$ 881</b>	<b>\$ 866</b>	<b>\$ 879</b>	<b>\$ 826</b>	<b>\$ 776</b>	<b>\$ 810</b>	<b>\$ 810</b>	<b>\$ 71</b>	<b>\$ 48</b>	<b>\$ 47</b>	<b>\$ 47</b>	<b>\$ 47</b>
<b>OREO By Region:</b>												
North America	\$ 783	\$ 803	\$ 821	\$ 777	\$ 727	\$ 759	\$ 766	\$ 30	\$ 15	\$ 12	\$ 13	\$ 16
EMEA	12	11	11	11	11	12	10	9	5	9	6	6
Latin America	41	39	42	34	34	38	34	31	27	26	28	23
Asia	45	13	5	4	4	1	-	1	1	-	-	2
<b>Total</b>	<b>\$ 881</b>	<b>\$ 866</b>	<b>\$ 879</b>	<b>\$ 826</b>	<b>\$ 776</b>	<b>\$ 810</b>	<b>\$ 810</b>	<b>\$ 71</b>	<b>\$ 48</b>	<b>\$ 47</b>	<b>\$ 47</b>	<b>\$ 47</b>
<b>Other Repossessed Assets (4)</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Non-Accrual Assets (NAA) (5)</b>												
Corporate Non-Accrual Loans	\$ 2,986	\$ 2,586	\$ 2,973	\$ 3,091	\$ 3,266	\$ 2,986	\$ 2,861	\$ 2,217	\$ 2,213	\$ 2,014	\$ 1,928	\$ 1,909
Consumer Non-Accrual Loans	2,038	1,924	1,955	1,818	1,836	1,860	1,703	1,801	1,962	1,986	2,162	2,187
<b>Non-Accrual Loans (NAL)</b>	<b>5,024</b>	<b>4,510</b>	<b>4,928</b>	<b>4,909</b>	<b>5,102</b>	<b>4,846</b>	<b>4,564</b>	<b>4,018</b>	<b>4,175</b>	<b>4,000</b>	<b>4,090</b>	<b>4,096</b>
OREO	881	866	879	826	776	810	810	71	48	47	47	47
Other Repossessed Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Non-Accrual Assets (NAA)</b>	<b>\$ 5,905</b>	<b>\$ 5,376</b>	<b>\$ 5,807</b>	<b>\$ 5,735</b>	<b>\$ 5,878</b>	<b>\$ 5,656</b>	<b>\$ 5,374</b>	<b>\$ 4,089</b>	<b>\$ 4,223</b>	<b>\$ 4,047</b>	<b>\$ 4,137</b>	<b>\$ 4,143</b>
NAA as a % of Total Assets	0.38%	0.35%	0.36%	0.36%	0.36%	0.33%	0.32%	0.25%	0.24%	0.23%	0.24%	0.24%
Allowance for Loan Losses as a % of NAL	496%	528%	470%	456%	403%	397%	386%	416%	391%	385%	363%	357%

N/A Not Available at the Citicorp level. See "Non-Accrual Assets - Page 1" (on page 43) for total Citigroup balances.

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

	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012
<b>Non-Accrual Loans (1)</b>												
<b>Corporate Non-Accrual Loans By Region (2)</b>												
North America	\$ 4,402	\$ 3,365	\$ 2,184	\$ 1,125	\$ 816	\$ 710	\$ 396	\$ 325	\$ 227	\$ 155	\$ 142	\$ 91
EMEA	4,750	4,647	4,348	4,061	1,135	890	791	599	446	365	336	325
Latin America	266	268	286	229	179	136	81	68	60	16	4	2
Asia	539	183	168	114	95	110	42	27	27	21	19	6
<b>Total</b>	<b>\$ 9,957</b>	<b>\$ 8,463</b>	<b>\$ 6,986</b>	<b>\$ 5,529</b>	<b>\$ 2,225</b>	<b>\$ 1,846</b>	<b>\$ 1,310</b>	<b>\$ 1,019</b>	<b>\$ 760</b>	<b>\$ 557</b>	<b>\$ 501</b>	<b>\$ 424</b>
<b>Consumer Non-Accrual Loans By Region (2)</b>												
North America (3) (4)	\$ 12,724	\$ 11,016	\$ 9,623	\$ 8,164	\$ 6,705	\$ 5,674	\$ 5,477	\$ 5,543	\$ 6,129	\$ 5,953	\$ 7,191	\$ 6,625
EMEA	575	542	608	550	547	540	438	303	303	283	281	279
Latin America	41	40	42	42	30	32	39	46	48	48	47	41
Asia	247	241	232	213	203	185	157	139	126	76	80	64
<b>Total (3)</b>	<b>\$ 13,587</b>	<b>\$ 11,839</b>	<b>\$ 10,505</b>	<b>\$ 8,969</b>	<b>\$ 7,485</b>	<b>\$ 6,431</b>	<b>\$ 6,111</b>	<b>\$ 6,031</b>	<b>\$ 6,606</b>	<b>\$ 6,360</b>	<b>\$ 7,599</b>	<b>\$ 7,009</b>
<b>OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS</b>												
Brokerage and Asset Management	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Local Consumer Lending	588	621	674	707	619	510	442	393	356	329	326	309
Special Asset Pool	44	179	181	156	168	98	92	87	162	155	91	82
<b>TOTAL OTHER REAL ESTATE OWNED (OREO) (4)</b>	<b>\$ 632</b>	<b>\$ 800</b>	<b>\$ 855</b>	<b>\$ 863</b>	<b>\$ 787</b>	<b>\$ 608</b>	<b>\$ 534</b>	<b>\$ 480</b>	<b>\$ 518</b>	<b>\$ 484</b>	<b>\$ 417</b>	<b>\$ 391</b>
<b>OREO By Region:</b>												
North America	\$ 500	\$ 612	\$ 642	\$ 649	\$ 590	\$ 470	\$ 443	\$ 396	\$ 363	\$ 344	\$ 292	\$ 281
EMEA	122	135	153	150	129	121	69	64	134	118	105	93
Latin America	10	10	11	13	18	17	22	20	21	22	20	17
Asia	-	43	49	51	50	-	-	-	-	-	-	-
<b>Total</b>	<b>\$ 632</b>	<b>\$ 800</b>	<b>\$ 855</b>	<b>\$ 863</b>	<b>\$ 787</b>	<b>\$ 608</b>	<b>\$ 534</b>	<b>\$ 480</b>	<b>\$ 518</b>	<b>\$ 484</b>	<b>\$ 417</b>	<b>\$ 391</b>
<b>Other Repossessed Assets (5)</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Non-Accrual Assets (NAA) (6)</b>												
Corporate Non-Accrual Loans	\$ 9,957	\$ 8,463	\$ 6,986	\$ 5,529	\$ 2,225	\$ 1,846	\$ 1,310	\$ 1,019	\$ 760	\$ 557	\$ 501	\$ 424
Consumer Non-Accrual Loans	13,587	11,839	10,505	8,969	7,485	6,431	6,111	6,031	6,606	6,360	7,599	7,009
<b>Non-Accrual Loans (NAL)</b>	<b>23,544</b>	<b>20,302</b>	<b>17,491</b>	<b>14,498</b>	<b>9,710</b>	<b>8,277</b>	<b>7,421</b>	<b>7,050</b>	<b>7,366</b>	<b>6,917</b>	<b>8,100</b>	<b>7,433</b>
OREO	632	800	855	863	787	608	534	480	518	484	417	391
Other Repossessed Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Non-Accrual Assets (NAA)</b>	<b>\$ 24,176</b>	<b>\$ 21,102</b>	<b>\$ 18,346</b>	<b>\$ 15,361</b>	<b>\$ 10,497</b>	<b>\$ 8,885</b>	<b>\$ 7,955</b>	<b>\$ 7,530</b>	<b>\$ 7,884</b>	<b>\$ 7,401</b>	<b>\$ 8,517</b>	<b>\$ 7,824</b>
NAA as a % of Total Assets	5.28%	5.02%	4.87%	4.91%	3.56%	3.35%	3.22%	3.35%	3.77%	3.87%	4.98%	5.02%
Allowance for Loan Losses as a % of NAL	101%	110%	117%	126%	165%	183%	195%	190%	173%	177%	137%	146%

N/A Not Available at the Citi Holdings level. See "Non-Accrual Assets - Page 1" (on page 43) for total Citigroup balances.

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

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

(3) See Note 3 on page 43.

(4) See Note 4 on page 43.

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

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

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



**CITIGROUP**  
**NON-GAAP FINANCIAL MEASURES - RECONCILIATIONS**

(In millions of dollars)

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

	1Q 2010	2Q 2010	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012
<b><u>Tangible Book Value Per Share (page 1):</u></b>												
Total Common Equity	\$ 151,109	\$ 154,494	\$ 162,601	\$ 163,156	\$ 170,725	\$ 176,052	\$ 177,060	\$ 177,494	\$ 181,508	\$ 183,599	\$ 186,465	\$ 186,487
Less:												
Goodwill	25,662	25,201	25,797	26,152	26,339	26,621	25,496	25,413	25,810	25,483	25,915	25,673
Intangible Assets (Other than MSR)	8,277	7,868	7,705	7,504	7,280	7,136	6,800	6,600	6,413	6,156	5,963	5,697
Goodwill and Intangible Assets (other than MSR)												
Related to Assets For Discontinued Operations Held-for-Sale	45	66	-	-	165	-	-	-	-	-	37	32
Net Deferred Taxes - Related to Goodwill and Intangible Assets Above	65	62	59	56	53	50	47	44	41	38	35	32
Tangible Common Equity	<u>\$ 117,060</u>	<u>\$ 121,297</u>	<u>\$ 129,040</u>	<u>\$ 129,444</u>	<u>\$ 136,888</u>	<u>\$ 142,245</u>	<u>\$ 144,717</u>	<u>\$ 145,437</u>	<u>\$ 149,244</u>	<u>\$ 151,922</u>	<u>\$ 154,515</u>	<u>\$ 155,053</u>
Common Shares Outstanding, at period end	<u>2,862.0</u>	<u>2,897.5</u>	<u>2,905.0</u>	<u>2,905.8</u>	<u>2,920.6</u>	<u>2,917.9</u>	<u>2,923.7</u>	<u>2,923.9</u>	<u>2,932.2</u>	<u>2,932.5</u>	<u>2,932.5</u>	<u>3,028.9</u>
Tangible Book Value Per Share	<u>\$ 40.90</u>	<u>\$ 41.86</u>	<u>\$ 44.42</u>	<u>\$ 44.55</u>	<u>\$ 46.87</u>	<u>\$ 48.75</u>	<u>\$ 49.50</u>	<u>\$ 49.74</u>	<u>\$ 50.90</u>	<u>\$ 51.81</u>	<u>\$ 52.69</u>	<u>\$ 51.19</u>

Reclassified to conform to the current period's presentation.