

CITIGROUP - QUARTERLY FINANCIAL DATA SUPPLEMENT

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CITIGROUP -- FINANCIAL SUMMARY

(In millions of dollars, except per share amounts)



Citigroup, the most global financial services company, provides some 100 million consumers, corporations, governments and institutions in over 100 countries with a broad range of financial products and services.

		1Q 1999		2Q 1999		3Q 1999		4Q 1999		1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
Core Income Restructuring - Related Items Cumulative Effect of Accounting Changes	\$	2,415 74 (127)	\$	2,477 (29)	\$	2,450 (15) -	\$	2,605 17 -	\$	3,602 (12)	49%
Net Income	\$	2,362	\$	2,448	\$	2,435	\$	2,622	\$	3,590	52%
Basic Earnings Per Share: Core Income	\$	0.71	\$	0.73	\$	0.72	\$	0.77	\$	1.07	51%
Net Income	\$	0.70	\$	0.73	\$	0.72	\$	0.78	\$	1.07	53%
Weighted average common shares											
applicable to Basic EPS		3,340.2		3,332.7		3,332.0		3,330.9		3,331.6	
Preferred Dividends - Basic	\$	40	\$	38	\$	38	\$	33	\$	30	
Diluted Earnings Per Share:	•	0.00	•	0.74	•	0.70	•	0.75	•	4.04	540/
Core Income Net Income	\$	0.69	\$	0.71	<u>\$</u> \$	0.70	\$ \$	0.75	\$	1.04 1.04	51% 53%
	Ψ	0.00	Ψ	0.70	Ψ	0.70	Ψ	0.73	Ψ	1.04	3376
Core diluted earnings per share excluding goodwill amortization	\$	0.70	\$	0.72	\$	0.71	\$	0.76	\$	1.05	50%
Adjusted weighted average common shares applicable to Diluted EPS		3,440.0		3,450.3		3,440.2		3,443.6		3,435.7	
Preferred Dividends - Diluted	\$	37	\$	35	\$	34	\$	33	\$	30	
Common Shares Outstanding, at period end		3,380.3		3,376.7		3,366.8		3,367.5		3,370.6	
Tier 1 Capital Ratio *		8.86%		9.37%		9.59%		9.65%		9.7%_**	
Total Capital Ratio * Leverage Ratio *		11.54% 6.24%		12.07% 6.38%		12.28% 6.62%		12.33% 6.80%		12.4% ** 6.7% **	
•	·						-				
Total Assets, at period end (in billions) *	\$	690.5	\$	689.1	\$	686.8	\$	715.7	\$	739 **	
Stockholders' Equity, at period end (in billions) *	\$	43.8	\$	44.9	\$	46.3	\$	48.9	\$	50.3 **	
Book Value Per Share, at period end *	\$	12.35	\$	12.68	\$	13.14	\$	13.95	\$	14.40 **	
Return on Common Equity (Net Income) *		23.1%		22.9%		22.0%		22.8%		29.8% **	
Return on Common Equity (Core Income) *		23.6%		23.2%		22.1%		22.6%		29.9% **	

Restated to reflect the conversion of Nikko debt securities to equity securities.

^{**} Preliminary

CITIGROUP -- SEGMENT NET REVENUES



	1Q 1999		2Q 1999	3Q 1999			4Q 1999	1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
Global Consumer:			 						
Banking / Lending									
Citibanking North America	\$	505	\$ 517	\$	526	\$	557	\$ 576	14%
Mortgage Banking	•	171	183	·	199	•	196	204	19%
Cards		1,976	1,991		1,986		2,052	1,996	1%
CitiFinancial		361	396		421		441	462	28%
Total Banking / Lending		3,013	3,087		3,132		3,246	 3,238	7%
Insurance									
Travelers Life and Annuity		771	867		869		887	1,010	31%
Primerica Financial Services		432	443		444		456	472	9%
Personal Lines		983	 1,005		1,018		1,037	 1,027	4%
Total Insurance		2,186	2,315		2,331		2,380	2,509	15%
International									
Europe, Middle East and Africa		561	563		607		597	593	6%
Asia Pacific		519	544		581		607	683	32%
Latin America		464	497		502		512	520	12%
Total International		1,544	1,604		1,690		1,716	 1,796	16%
e-Citi		54	55		57		67	82	52%
Other		31	24		15		-	10	(68%)
Total Global Consumer		6,828	7,085		7,225		7,409	7,635	12%
Global Corporate and Investment Bank:									
Salomon Smith Barney		3,341	3,269		2,791		3,279	4,186	25%
Global Corporate Bank									
Emerging Markets		1,143	1,095		1,054		1,049	1,240	8%
Global Relationship Banking		1,090	1,008		985		1,000	1,168	7%
Total Global Corporate Bank		2,233	2,103		2,039		2,049	 2,408	8%
Commercial Lines		1,534	1,558		1,578		1,595	1,568	2%
Total Global Corporate and Investment Bank		7,108	6,930		6,408		6,923	 8,162	15%
Global Investment Management & Private Banking:									
SSB Citi Asset Management Group		355	359		369		408	428	21%
Global Private Bank		274	300		304		331	362	32%
Total Global Investment Management & Private Banking		629	659		673		739	790	26%
Corporate / Other		(60)	 6		(44)		(102)	 (99)	65%
Investment Activities		153	 270		311		356	 1,015	563%
Total Adjusted Net Revenues	\$	14,658	\$ 14,950	\$	14,573	\$	15,325	\$ 17,503	19%
		,	 ,		,		,	 ,	.0,0

CITIGROUP -- SEGMENT CORE INCOME



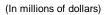
	1Q 1999		2Q 1999		3Q 1999		4Q 1999		1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
Global Consumer:										
Banking / Lending										
Citibanking North America	\$ 72	\$	104	\$	110	\$	121	\$	138	92%
Mortgage Banking	61		53		60		57		63	3%
Cards CitiFinancial	276		275		297		325		297	8% 58%
Total Banking / Lending	71 480		<u>78</u> 510	-	135 602		108 611		112 610	27%
Insurance										
Travelers Life and Annuity	147		173		168		135		187	27%
Primerica Financial Services	110		113		114		115		119	8%
Personal Lines	83		79		23		94		75	(10%)
Total Insurance	340		365		305		344		381	12%
International										
Europe, Middle East and Africa	67		73		98		83		99	48%
Asia Pacific	101		107		117		118		166	64%
Latin America	46		41		54		81		70	52%
Total International	214		221		269		282		335	57%
e-Citi	(35)		(41)		(49)		(47)		(93)	(166%)
Other	(18)		(24)		(12)		(23)		(26)	(44%)
Total Global Consumer	981		1,031		1,115		1,167		1,207	23%
Global Corporate and Investment Bank:										
Salomon Smith Barney	648		610		432		664		957	48%
Global Corporate Bank										
Emerging Markets	324		295		311		267		396	22%
Global Relationship Banking	196		153		147		167		247	26%
Total Global Corporate Bank	520		448		458		434	·	643	24%
Commercial Lines	189		201		255		200		240	27%
Total Global Corporate and Investment Bank	1,357		1,259		1,145		1,298		1,840	36%
Global Investment Management & Private Banking:										
SSB Citi Asset Management Group	80		84		82		77		90	13%
Global Private Bank	57		73		73		76		82	44%
Total Global Investment Management & Private Banking	137		157		155		153		172	26%
Corporate / Other	(150)		(133)		(159)		(226)		(251)	(67%)
Investment Activities	90		163		194		213		634	604%
Total Core Income	\$ 2,415	\$	2,477	\$	2,450	\$	2,605	\$	3,602	49%
Total Core micome	φ 2,41 3	Ф	2,411	Ф	2,450	Ф	2,003	Ф	3,002	49%

GLOBAL CONSUMER - Banking/Lending CITIBANKING NORTH AMERICA



	1Q 1999					3Q 1999		4Q 1999		1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense Adjusted Operating Expenses Provision for Loan Losses	\$	505 357 23	\$	517 322 15	\$	526 327 11	\$	557 338 15	\$	576 335 9	14% (6%) (61%)
Core Income Before Taxes Income Taxes		125 53		180 76		188 78		204 83		232 94	86% 77%
Core Income	\$	72	\$	104	\$	110	\$	121	\$	138	92%
Average Assets (in billions of dollars)	\$	10	\$	10	\$	9	\$	9	\$	9	(10%)
Return on Assets		2.92%		4.17%		4.85%		5.33%		6.17%	
Average Loans (in billions of dollars)	\$ \$	7.7 41.6	\$ \$	7.7 42.2	\$ \$	7.5 42.2	\$ \$	7.4 42.4	\$ \$	7.3 43.5	(5%)
Average Customer Deposits (in billions of dollars) EOP Accounts (in millions)	Ф	5.9	Ф	6.0	Ф	42.2 6.2	Ф	6.3	Ф	43.5 6.3	5% 7%
Non-Interest Revenue as % of Total Revenues		26.6%		26.6%		25.3%		25.9%		27.4%	
Net Credit Loss Ratio		1.27%		1.20%		1.03%		1.23%		0.96%	
Loans 90+Days Past Due: In millions of dollars %	\$	103 1.34%	\$	92 1.20%	\$	64 0.87%	\$	55 0.75%	\$	48 0.66%	(53%)
Mutual Fund / UIT Sales at NAV (in millions of dollars)	\$	902	\$	904	\$	700	\$	886	\$	1,399	55%
Variable Annuity Premiums & Deposits (in millions of dollars)	\$	127	\$	210	\$	169	\$	233	\$	302	138%
Branches ATM-only locations Proprietary ATMs		380 69 2,163		372 53 2,063		373 54 2,050		371 52 2,050		371 54 2,050	(2%) (22%) (5%)

GLOBAL CONSUMER - Banking/Lending MORTGAGE BANKING (1)





	1Q 1999		9 1999 1999				4Q 1999		1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)	
Total Revenues, Net of Interest Expense	\$	171	\$	183	\$	199	\$	196	\$	204	19%
Adjusted Operating Expenses		59		82		90		89		88	49%
Provision for Loan Losses		3		5		2		7		5	67%
Core Income Before Taxes and Minority Interest Income Taxes		109		96 38		107 43		100		111 43	2%
Minority Interest, Net of Tax		43 5		38 5		43 4		38 5		43 5	-
			_		_						
Core Income	\$	61	\$	53	\$	60	\$	57	\$	63	3%
Average Assets (in billions of dollars)	\$	28	\$	29	\$	29	\$	31	\$	33	18%
Return on Assets		0.88%		0.73%		0.82%		0.73%		0.77%	
EOP Accounts Owned and Serviced: Student Loans Mortgages Consumer Finance		2.2 0.5 0.1		2.3 0.6 0.1		2.5 0.6 0.1		2.7 0.6 0.1		2.8 0.6 0.1	27% 20%
Consumer Finance	-	0.1		0.1		0.1	-	0.1		0.1	-
Total		2.8		3.0		3.2		3.4		3.5	25%
Total Serviced Average Loans (in billion of dollars):											
Mortgages (2)	\$	16.4	\$	17.0	\$	17.2	\$	17.6	\$	18.9	15%
Student Loans	*	9.2	*	9.2	*	9.3	•	10.6	•	11.6	26%
Consumer Finance		1.0		1.1		0.6		0.4		0.4	(60%)
Average Loans		26.6		27.3		27.1		28.6		30.9	16%
Other Serviced Loans		40.5		46.4		51.0		52.5		54.1	34%
Total	\$	67.1	\$	73.7	\$	78.1	\$	81.1	\$	85.0	27%
Mortgage Originations (in billions of dollars)	\$	3.8	\$	4.9	\$	4.7	\$	4.9	\$	3.4	(11%)
Student Loan Originations	\$	0.7	\$	0.3	\$	0.7	\$	0.6	\$	1.0	43%
Consumer Finance Originations	\$	0.2	\$	0.3	\$	0.2	\$	0.2	\$	0.2	-
Net Credit Loss Ratio		0.20%		0.17%		0.12%		0.15%		0.14%	
Loans 90+ Days Past Due:	c	040	Φ.	F75	Φ.	000	Φ	000	•	740	400/
In millions of dollars %	\$	610 2.29%	\$	575 2.09%	\$	629 2.28%	\$	696 2.31%	\$	719 2.29%	18%

⁽¹⁾ Includes Student Loans.

⁽²⁾ Includes loans held for sale.

GLOBAL CONSUMER - Banking/Lending CARDS (1)





		1Q 1999		2Q 1999	1	3Q 1999	,	4Q 1999		1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
Adjusted Revenues, Net of Interest Expense	\$	1,976	\$	1,991	\$	1,986	\$	2,052	\$	1,996	1%
Adjusted Operating Expenses Adjusted Provision for Loan Losses (2)		724 818		725 832		708 804		734 805		727 799	(2%)
Core Income Before Taxes	-	434		434		474		513		470	8%
Income Taxes		158		159		177		188		173	9%
Core Income	\$	276	\$	275	\$	297	\$	325	\$	297	8%
Managed Average Assets (in billions of dollars)	\$	73	\$	75	\$	76	\$	76	\$	78	7%
Return on Managed Assets		1.53%		1.47%		1.55%		1.70%		1.53%	
U.S. BANKCARDS DATA : (in billions of dollars)											
Net Interest Revenue (in millions of dollars) (3)	\$	1,499	\$	1,451	\$	1,470	\$	1,480	\$	1,460	(3%)
% of Average Managed Loans		9.02%		8.37%		8.37%		8.37%		8.12%	
Risk Adjusted Margin (in millions of dollars) (4) % of Average Managed Loans	\$	1,067 6.42%	\$	1,070 6.18%	\$	1,097 6.24%	\$	1,160 6.57%	\$	1,101 6.13%	3%
Adjusted Operating Expenses as % of Average Managed Loans		3.81%		3.68%		3.54%		3.69%		3.57%	
End of Period Managed Receivables	\$	69.4	\$	70.3	\$	70.7	\$	74.2	\$	73.3	6%
Total EOP Open Accounts (in millions)	\$	41.4	•	41.1	\$	40.6	\$	40.6	\$	40.8	(1%)
Total Sales	\$	36.8	\$	40.8	Ъ	40.9	Ъ	43.8	Ф	42.3	15%
End of Period Loans:											
On Balance Sheet Securitized	\$	19.4 46.7	\$	20.0 47.4	\$	19.1 48.5	\$	22.7 49.0	\$	23.0 48.0	19% 3%
Held for Sale		2.9		2.8		2.5		2.0		2.0	(31%)
Total	\$	69.0	\$	70.2	\$	70.1	\$	73.7	\$	73.0	6%
Average Loans: On Balance Sheet	\$	20.2	\$	20.0	\$	19.3	\$	19.5	\$	22.1	9%
Securitized	Ψ	44.3	Ψ	46.7	Ψ	47.9	Ψ	48.6	Ψ	48.2	9%
Held for Sale		2.9		2.8		2.5		2.0		2.0	(31%)
Total	\$	67.4	\$	69.5	\$	69.7	\$	70.1	\$	72.3	7%
Net Credit Losses (in millions of dollars):											
On Balance Sheet	\$	196	\$	233	\$	221	\$	224	\$	263	34%
Securitized Held for Sale		556 32		541 29		525 27		537 22		499 20	(10%) (38%)
Total	\$	784	\$	803	\$	773	\$	783	\$	782	-
Coincident Net Credit Loss Ratio		4.72%		4.63%		4.40%		4.43%		4.35%	
12 Month Lagged Net Credit Loss Ratio (5)		5.34%		5.12%		4.77%		4.59%		4.36%	
Loans 90+ Days Past Due:											
In millions of dollars	\$	1,007	\$	954	\$	995	\$	1,061	\$	1,058	5%
%		1.46%		1.36%		1.42%		1.44%		1.45%	

⁽¹⁾ Includes U.S. bankcards, North America Diners Club, and Canada bankcards.

⁽²⁾ On a managed basis.

⁽³⁾ Includes delinquency and other risk-based charges.

⁽⁴⁾ Risk Adjusted Margin is adjusted revenues less net credit losses.

⁽⁵⁾ Adjusted for acquisitions.

GLOBAL CONSUMER - Banking/Lending CITIFINANCIAL

(In millions of dollars)



1Q 2000 vs.

1Q 2Q 3Q 4Q 1Q 1Q 1999 Increase/ 1999 1999 1999 1999 2000 (Decrease) Total Revenues, Net of Interest Expense* \$ 361 \$ 396 \$ 421 \$ 441 \$ 462 28% 154 133 186 31% Adjusted Operating Expenses 144 188 Provision for Benefits, Claims, and Credit Losses 104 117 77 87 97 (7%)113 125 211 168 177 Core Income Before Taxes 57% Income Taxes 60 55% 42 47 76 65 \$ Core Income 71 \$ 78 \$ 135 \$ 108 112 58% Average Assets (in billions of dollars) 14 15 16 18 29% 18 Return on Assets 2.06% 2.09% 3.35% 2.38% 2.50% Net receivables: Real estate-secured loans (1) 7,179.5 \$ 7.699.2 \$ 8.439.6 \$ 9.031.6 9.354.6 30% Personal loans (2) 4,647.2 4.886.2 5.102.5 5.319.7 5.408.3 16% Sales finance and other 1,033.8 1,032.1 1,069.7 1,152.0 1,232.5 19% Consumer finance receivables, net of unearned finance charges 12,860.5 13,617.5 14,611.8 15,503.3 15,995.4 24% 99.3 133.2 27% Accrued interest receivable 106.5 121.7 126.5 (388.7)(407.8)(423.4)9% Allowance for credit losses (436.4)(424.1)Consumer finance receivables, net 12,571.1 \$ 13,287.6 \$ 14,309.4 \$ 15,228.7 15,698.5 25% Number of offices 1,143 1,177 1,173 1,174 3% 1,182 Average yield 14.38% 14.48% 14.58% 14.35% 14.13% Average net interest margin 8.42% 8.58% 8.56% 8.30% 8.04% Net credit loss ratio (3) 2.38% 2.14% 2.00% 2.19% 1.92% Reserves as % of net receivables 3.02% 3.20% 2.90% 2.63% 2.65% Loans 90+ Days Past Due: In millions of dollars (3) 183 172 186 203 216 18% 1.42% 1.26% 1.27% 1.31% 1.33% (1) Includes fully secured \$.M.A.R.T. receivables, 2,817.6 \$ 3,117.4 3,415.7 \$ 3,766.0 \$ 4,106.1 46% (2) Includes \$.A.F.E. and partially secured \$.M.A.R.T. receivables, as follows: 337.9 \$ 334.2 \$ 331.2 \$ 329.6 \$ 319.1 (6%)(3) Includes loans held for sale

^{*} Excludes realized gains on investments

GLOBAL CONSUMER - Insurance TRAVELERS LIFE AND ANNUITY - Page 1

(In millions of dollars)



1Q 2000 vs. 1Q 2Q **3Q** 4Q 1Q 1999 Increase/ 1Q 1999 1999 1999 1999 2000 (Decrease) **REVENUES, NET OF INTEREST EXPENSE *** \$ 771 \$ 867 \$ 869 \$ 887 \$ 1,010 31% \$ **CORE INCOME** 147 \$ 173 \$ 168 \$ 135 \$ 187 27% Pre-tax contribution by source: \$ \$ Individual annuities \$ 88.4 \$ 105.5 93.0 \$ 86.1 107.8 22% Group annuities 59.9 77.3 77.1 65.2 92.1 54% 39.8 59.4 49% Life and long term care insurance 39.8 50.5 43.9 Other (includes run-off and return on excess capital) 33.0 28.8 39.3 17.4 20.3 (38%)\$ 221.1 \$ 262.1 \$ 253.3 \$ 208.5 \$ 279.6 Total 26% Individual annuities: Net written premiums & deposits: Fixed \$ 194.2 \$ 249.7 \$ 271.0 \$ 292.6 \$ 293.5 51% Variable 975.7 1,048.3 1,089.8 1,151.3 1,245.0 28% Individual Payout 20.6 15.9 20.9 21.4 20.5 \$ \$ \$ \$ Total 1,190.5 1,313.9 1,381.7 1,465.3 \$ 1,559.0 31% Policyholder account balances & benefit reserves: (1) \$ 7,839.3 \$ 7,874.2 \$ 7,958.5 \$ 7,993.6 \$ 7,911.3 1% Fixed Variable 14.172.9 15.770.8 15.897.0 19.310.6 21.072.7 49% Individual Payout 599.6 604.4 611.8 617.3 619.6 3% Total 22,611.8 \$ 24,249.4 \$ 24,467.3 \$ 27,921.5 \$ 29,603.6 31% **Group annuities:** Net written premiums & deposits (2) \$ 1.859.6 \$ 1.609.2 \$ 1.212.3 \$ 937.5 \$ 1,456.9 (22%)Policyholder account balances & benefit reserves: (1) GICs and other investment contracts \$ \$ \$ 9.766.4 10.982.9 10.917.7 \$ 10.753.8 \$ 11.087.0 14% Payout group annuities 4,175.1 4,236.9 4,284.9 4,362.7 4,514.9 8% Total \$ \$ \$ 12% 13,941.5 15,219.8 15,202.6 15,116.5 15,601.9

⁽¹⁾ Includes general account, separate accounts and managed funds.

⁽²⁾ Excludes deposits of \$24.0 in the first quarter of 2000 and \$23.2, \$416.0, \$70.0 and \$71.0 in the 1999 first, second, third and fourth quarters, related to Travelers plans previously managed externally.

^{*} Excludes realized gains on investments

GLOBAL CONSUMER - Insurance TRAVELERS LIFE AND ANNUITY - Page 2



	40				40	4.0	1Q 2000 vs.
	1Q		2Q	3Q	4Q	1Q	1Q 1999 Increase/
	 1999	-	1999	 1999	 1999	 2000	(Decrease)
Individual life insurance: Net written premiums and deposits: Direct periodic premiums and deposits Single premium deposits Reinsurance	\$ 84.5 16.2 (16.8)	\$	86.7 20.8 (17.8)	\$ 88.3 17.2 (17.9)	\$ 149.2 30.0 (18.5)	\$ 116.7 18.3 (19.1)	38% 13% 14%
Total	\$ 83.9	\$	89.7	\$ 87.6	\$ 160.7	\$ 115.9	38%
Policyholder account balances & benefit reserves	\$ 2,468.3	\$	2,511.0	\$ 2,535.3	\$ 2,682.0	\$ 2,755.3	12%
Life insurance in force (in billions, face amt.)	\$ 56.6	\$	57.7	\$ 58.4	\$ 60.6	\$ 61.7	9%
Life insurance issued (in billions, face amt.)	\$ 2.5	\$	2.4	\$ 2.0	\$ 3.8	\$ 2.7	8%
Individual long term care insurance:							
Number of policies in force (000)	125.9		129.2	132.5	136.2	139.5	11%
Net earned premiums	\$ 55.2	\$	56.5	\$ 58.2	\$ 60.1	\$ 61.7	12%
Net written premiums	\$ 52.6	\$	59.8	\$ 59.5	\$ 67.8	\$ 59.1	12%
All businesses:							
Net investment income (pretax)	\$ 525.4	\$	578.8	\$ 593.2	\$ 579.1	\$ 594.9	13%
Interest credited to contractholders	\$ 225.7	\$	230.9	\$ 239.0	\$ 241.4	\$ 244.7	8%
Statutory data: Travelers Insurance Company							
Statutory capital and surplus Surplus to liabilities ratio	\$ 4,955.9 19.8%	\$	4,976.9 19.5%	\$ 5,010.2 20.2%	\$ 5,027.3 21.2%	\$ 5,011.2 20.5%	1%

GLOBAL CONSUMER - Insurance PRIMERICA FINANCIAL SERVICES



	1Q 1999		 2Q 1999	 3Q 1999	 4Q 1999	 1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
REVENUES, NET OF INTEREST EXPENSE *	\$	432	\$ 443	\$ 444	\$ 456	\$ 472	9%
CORE INCOME							
Life insurance Other financial products	\$	86 24	\$ 89 24	\$ 88 26	\$ 84 31	\$ 87 32	1% 33%
Total core income	\$	110	\$ 113	\$ 114	\$ 115	\$ 119	8%
Life Insurance Face value (in billions) of:							
Life insurance issued	\$	13.6	\$ 15.5	\$ 12.4	\$ 14.7	\$ 15.0	10%
Life insurance in force	\$	386.3	\$ 391.7	\$ 392.8	\$ 394.9	\$ 397.8	3%
Annualized issued premiums	\$	42.4	\$ 48.4	\$ 39.3	\$ 43.4	\$ 44.1	4%
Direct premiums	\$	315.2	\$ 321.0	\$ 320.5	\$ 322.9	\$ 324.5	3%
Earned premiums	\$	267.1	\$ 268.6	\$ 264.8	\$ 270.8	\$ 270.6	1%
Other Products Mutual fund sales at NAV:							
Proprietary	\$	407.7	\$ 453.1	\$ 393.7	\$ 389.3	\$ 465.0	14%
Other funds		233.5	277.3	257.6	307.6	497.1	113%
Total U.S. mutual fund sales		641.2	730.4	651.3	696.9	 962.1	50%
Mutual fund sales - Canada		143.2	 76.2	 86.1	 98.2	 228.8	60%
Total mutual fund sales	\$	784.4	\$ 806.6	\$ 737.4	\$ 795.1	\$ 1,190.9	52%
Cash advanced on \$.M.A.R.T. and \$.A.F.E. loans (1)	\$	419.2	\$ 492.7	\$ 488.3	\$ 519.8	\$ 492.0	17%
Variable annuity net written premiums and deposits	\$	223.4	\$ 278.6	\$ 247.6	\$ 240.5	\$ 249.9	12%
SECURE net written premiums (2), (3)	\$	57.2	\$ 62.6	\$ 58.5	\$ 46.3	\$ -	(100%)
Agents licensed for:							
Life insurance		79,738	79,251	77,259	79,809	79,818	0%
Mutual funds		27,129	27,053	26,873	24,566	25,570	(6%)
\$.M.A.R.T. / \$.A.F.E. loans		129,556	118,762	108,377	95,816	93,055	(28%)
Variable annuities		13,816	14,497	16,042	16,424	16,453	19%
Long term care		-	-	3,419	6,540	8,010	NM
Home & auto insurance		15,102	14,734	15,425	14,284	13,238	(12%)
Financial Needs Analyses submitted		142,451	122,958	111,136	113,748	110,900	(22%)

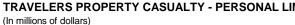
⁽¹⁾ The \$.M.A.R.T. and \$.A.F.E. loan products are marketed by PFS; the receivables are reflected in the assets of CitiFinancial.

⁽²⁾ The SECURE property casualty insurance products are marketed by PFS; the premiums are reflected in the operating earnings of Travelers Property Casualty Corp.

⁽³⁾ PFS discontinued marketing the SECURE products in November 1999.

^{*} Excludes realized gains on investments

GLOBAL CONSUMER - Insurance TRAVELERS PROPERTY CASUALTY - PERSONAL LINES





1Q 2000 vs. 1Q 2Q 3Q 4Q 1Q 1Q 1999 Increase/ 1999 1999 1999 1999 2000 (Decrease) **REVENUES, NET OF INTEREST EXPENSE *** \$ 983 \$ 1,005 \$ 1,018 \$ 1,037 \$ 1,027 4% **CORE INCOME** \$ 83 \$ 79 \$ 23 \$ 94 \$ 75 (10%)Net written premiums by product line: (1) Auto \$ 619.6 \$ 597.0 \$ 581.1 \$ 571.0 \$ 583.3 (6%)Homeowners and other 363.8 353.9 370.6 347.8 306.4 (16%)Total net written premiums (a) 983.4 \$ 950.9 951.7 918.8 889.7 (10%) Net written premiums by distribution channel: (1) \$ \$ (10%)Independent agents 791.6 \$ 750.6 \$ 743.0 721.2 710.2 Affinity group marketing 83.0 84.5 92.1 93.7 97.3 17% **SECURE** 57.2 62.6 58.5 46.3 30.8 (46%)Joint marketing arrangements 51.6 53.2 58.1 57.6 51.4 Total net written premiums (a) \$ \$ \$ 983.4 \$ 950.9 \$ 951.7 918.8 889.7 (10%) Statutory ratio development: \$ 2% Earned premiums (b) 892.1 \$ 905.1 \$ 915.5 \$ 921.6 \$ 910.3 Losses and loss adjustment expenses (c) 594.3 627.1 702.7 619.8 656.4 10% Other underwriting expenses (d) 269.8 242.5 258.7 244.7 239.8 (11%)Total deductions 864.1 869.6 961.4 864.5 896.2 4% Statutory underwriting gain/(loss) 28.0 \$ (45.9)57.1 (50%)35.5 \$ 14.1 Statutory combined ratio: (1) Loss and loss adjustment expense ratio (c/b) 66.6% 69.3% 76.8% 67.3% 72.1% Other underwriting expense ratio (d/a) 27.4% 25.5% 27.2% 26.6% 27.0% Combined ratio 94.0% 94.8% 104.0% 93.9% 99.1% Net investment income (pre-tax) 90.4 \$ 98.8 102.0 109.0 \$ 112.6 25% Effective tax rate on net investment income 27.2% 27.7% 28.4% 28.9% 29.3% Catastrophe losses, net of reinsurance (after-tax) \$ 8.1 \$ 23.2 \$ 48.2 \$ \$ 30.4 275%

⁽¹⁾ The 1999 first quarter net written premiums include an adjustment associated with a reinsurance transaction, which increased homeowners premiums written by independent agents by \$71.7 million. Excluding this transaction, the statutory loss and loss adjustment expense ratio, other underwriting expense ratio, and combined ratio for the 1999 first quarter were 66.6%, 26.6% and 93.2%, respectively.

^{*} Excludes realized gains on investments

GLOBAL CONSUMER - International EUROPE, MIDDLE EAST AND AFRICA

(In millions of dollars)



1Q 2000 vs. 1Q 2Q 3Q 4Q 1Q 1Q 1999 Increase/ 1999 1999 1999 1999 2000 (Decrease) \$ Total Revenues, Net of Interest Expense \$ 561 \$ 563 607 \$ 597 \$ 593 6% Adjusted Operating Expenses 374 369 370 388 362 (3%)Provision for Benefits, Claims, and Credit Losses 80 77 79 76 74 (8%) 117 107 158 133 157 Core Income Before Taxes 47% 40 50 Income Taxes 44 60 58 45% Core Income 67 \$ 73 \$ 98 83 \$ 99 48% Average Assets (in billions of dollars) 22 22 \$ 23 22 \$ 22 1.24% 1.69% 1.50% Return on Assets 1.33% 1.81% Average Loans (in billions of dollars) \$ Personal \$ 10.0 \$ 9.8 \$ 10.4 \$ 10.2 9.8 (2%)Cards 2.1 2.1 2.1 2.2 2.1 Mortgages 1.9 1.8 1.9 1.8 1.8 (5%)Auto 1.5 1.5 1.6 1.6 1.7 13% Other 1.2 1.2 1.3 1.4 1.4 17% Total 16.7 \$ 16.4 \$ 17.3 \$ 17.2 \$ 16.8 1% \$ \$ \$ \$ \$ Average Customer Deposits (in billions of dollars) 17.6 17.1 17.0 16.6 16.5 (6%)EOP Accounts (in millions) 10.6 10.7 10.9 11.1 11.4 8% EOP Card Accounts (in millions) 3.6 3.5 3.5 3.6 3.6 Non-Interest Revenue as % of Total Revenues 35.6% 34.8% 36.2% 38.9% 36.7% Net Credit Loss Ratio 1.81% 1.71% 1.60% 1.56% 1.70% Loans 90+ Days Past Due: In millions of dollars \$ 893 \$ 899 \$ 953 \$ 914 \$ 875 (2%)% 5.40% 5.46% 5.45% 5.33% 5.26% Mutual Fund Sales at NAV (in millions of dollars) \$ 820 \$ 1,212 \$ 758 \$ 830 \$ 949 16% 471 464 466 470 **Branches** 466 ATM-only locations 74 78 78 76 79 7% Proprietary ATMs 891 890 893 899 902 1%

GLOBAL CONSUMER - International ASIA PACIFIC

(In millions of dollars)



1Q 2000 vs. 1Q 2Q 3Q 4Q 1Q 1Q 1999 Increase/ 1999 1999 1999 1999 2000 (Decrease) \$ \$ 581 \$ \$ 32% Total Revenues, Net of Interest Expense \$ 519 544 607 683 Adjusted Operating Expenses 268 283 316 320 338 26% Provision for Benefits, Claims, and Credit Losses 88 77 99 79 (10%)89 Core Income Before Taxes 163 172 188 188 266 63% 70 Income Taxes 62 65 71 100 61% \$ \$ 64% Core Income 101 107 117 118 166 \$ Average Assets (in billions of dollars) 29 30 \$ 32 31 33 14% Return on Assets 1.41% 1.43% 1.50% 1.46% 2.02% Average Loans (in billions of dollars) \$ \$ Mortgages 12.5 \$ 13.0 13.4 \$ 13.9 \$ 14.0 12% Cards 4.5 4.6 4.8 5.0 5.4 20% Auto 2.1 2.2 2.2 2.2 2.3 10% Personal 2.1 2.1 2.2 2.3 2.3 10% Other 22% 0.9 1.0 1.1 1.1 1.1 Total \$ 22.1 \$ 22.9 \$ 23.7 \$ 24.5 \$ 25.1 14% Average Customer Deposits (in billions of dollars) \$ 39.9 \$ 40.6 \$ 42.5 \$ \$ 16% 45.4 46.4 EOP Accounts (in millions) 8.1 8.6 9.0 9.2 10.0 23% **EOP Card Accounts (in millions)** 4.5 4.7 5.3 23% 4.3 4.4 Non-Interest Revenue as % of Total Revenues 29.8% 31.2% 30.7% 29.9% 36.9% Net Credit Loss Ratio 1.43% 1.33% 1.23% 1.15% 1.19% Loans 90+ Days Past Due: \$ \$ In millions of dollars \$ \$ \$ (14%)513 509 450 453 443 % 2.31% 2.17% 1.87% 1.80% 1.73% \$ Mutual Fund Sales at NAV (in millions of dollars) 811 \$ 1,021 \$ 1,263 \$ 1,500 \$ 2,250 177% 11% **Branches** 84 86 89 92 93 91 104 18% ATM-only locations 88 90 102 Proprietary ATMs 332 341 344 353 361 9%

GLOBAL CONSUMER - International LATIN AMERICA

(In millions of dollars)



1Q 2000 vs. 1Q 2Q 3Q 4Q 1Q 1999 Increase/ 1Q 1999 1999 1999 1999 2000 (Decrease) Total Revenues, Net of Interest Expense \$ 464 \$ 497 \$ 502 \$ 512 \$ 520 12% **Adjusted Operating Expenses** 292 300 303 302 323 11% Provision for Loan Losses 101 117 94 90 (11%)135 71 62 82 116 Core Income Before Taxes 107 51% Income Taxes 25 21 28 35 37 48% Core Income 46 \$ 41 \$ 54 \$ 81 \$ 70 52% Average Assets (in billions of dollars) 14 \$ 15 \$ 14 14 14 Return on Assets 1.33% 1.10% 1.53% 2.30% 2.01% Average Loans (in billions of dollars) \$ 2.0 \$ 2.0 \$ 2.0 \$ 2.1 \$ 2.1 Cards 5% Mortgages 2.0 1.9 1.9 1.9 2.0 Auto 1.9 1.7 1.6 1.6 1.4 (26%)Personal 1.5 1.4 1.3 1.3 1.3 (13%)Other 1.0 1.0 8.0 0.4 1.1 100% Total \$ 7.8 \$ 8.0 \$ 7.9 \$ 7.9 \$ 7.6 (3%)\$ \$ \$ \$ Average Customer Deposits (in billions of dollars) 12.8 13.8 \$ 13.6 13.6 13.7 7% 9.0 15% EOP Accounts (in millions) 8.0 7.8 8.8 9.2 EOP Card Accounts (in millions) 24% 2.1 2.1 2.8 2.6 2.6 Non-Interest Revenue as % of Total Revenues 30.9% 36.3% 33.3% 34.2% 37.8% 5.55% 4.77% Net Credit Loss Ratio 4.74% 6.17% 4.71% Loans 90+ Days Past Due: \$ \$ \$ \$ \$ 14% In millions of dollars 292 346 325 320 333 % 3.75% 4.32% 4.10% 4.10% 4.58% Mutual Fund Sales at NAV (in millions of dollars) \$ 1,207 \$ 1,334 \$ 1,203 \$ 1,282 \$ 1,349 12% **Branches** 466 447 450 447 453 (3%)Consumer Finance Offices 43 43 116 116 116 170% ATM-only locations 69 73 84 85 84 22% Proprietary ATMs 398 401 475 487 492 24%

GLOBAL CONSUMER

e-CITI

(In millions of dollars)



1Q 2000 vs.

	1Q 999	 2Q 1999	3Q 1999		4Q 999	1Q 000	1Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense	\$ 54	\$ 55	\$ 57	\$	67	\$ 82	52%
Adjusted Operating Expenses	112	123	136		144	231	106%
Provision for Loan Losses	1	1	1		2	3	200%
Loss Before Tax Benefits	 (59)	(69)	 (80)		(79)	(152)	(158%)
Income Tax Benefits	 (24)	 (28)	 (31)	-	(32)	 (59)	(146%)
Loss	\$ (35)	\$ (41)	\$ (49)	\$	(47)	\$ (93)	(166%)

GLOBAL CONSUMER OTHER CONSUMER (1)

	1Q 999	 2Q 1999	3Q 1999	4Q 1999	1Q 000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense	\$ 31	\$ 24	\$ 15	\$ -	\$ 10	(68%)
Adjusted Operating Expenses	 56	65	37	34	 53	(5%)
Loss Before Tax Benefits	 (25)	(41)	(22)	(34)	(43)	(72%)
Income Tax Benefits	 (7)	(17)	(10)	(11)	 (17)	143%
Loss	\$ (18)	\$ (24)	\$ (12)	\$ (23)	\$ (26)	(44%)

⁽¹⁾ Includes unallocated marketing and staff expenses.

GLOBAL CORPORATE AND INVESTMENT BANK SALOMON SMITH BARNEY (Segment Basis) - Page 1

(In millions of dollars)



1Q 2000 vs. 1Q 2Q 3Q 4Q 1Q 1Q 1999 Increase/ 1999 1999 1999 1999 2000 (Decrease) Revenues: \$ \$ \$ \$ Commissions 900 903 812 1,015 \$ 1,309 45% Asset management and administration fees 377 400 431 430 499 32% 655 762 760 793 905 38% Investment banking 974 328 Principal transactions 698 544 860 (12%)Other income 65 49 65 105 240 269% Total non-interest revenues 2,971 2,812 2,396 2,887 3,813 28% Interest and dividends 2,611 2,864 2,809 2,982 3,326 27% 2,241 2,407 2,414 2,590 2,953 32% Interest expense Net interest and dividends 370 457 395 392 373 1% 3,341 3,269 2,791 3,279 Total revenues, net of interest expense 4,186 25% Non-interest expenses: Compensation and benefits 1,794 1,707 1,556 1,587 2,005 12% Communications 117 111 123 138 132 13% 106 104 109 109 118 11% Occupancy and equipment Floor brokerage and other production 101 125 113 128 149 48% 220 206 Other operating and administrative expenses 261 258 260 18% 2,338 2,308 2.107 2,220 2.664 Total non-interest expenses 14% Core income before income taxes 1,003 961 684 1,059 1,522 52% Provision for income taxes 355 351 252 395 565 59% \$ \$ \$ Core Income \$ 648 610 432 664 \$ 957 48% Total equity (in billions of dollars) (1) \$ 9.6 \$ 9.6 \$ 9.9 \$ \$ 9.9 * 3% 9.3 Return on equity (1) 31.4% 29.1% 21.4% 31.2% 41.1% Pre-tax profit margin 30.0% 29.4% 32.3% 36.4% 24.5% Non-compensation expenses as a percent of net revenues 16.3% 18.4% 19.7% 19.3% 15.7%

⁽¹⁾ Total equity and return on equity (core income) for Salomon Smith Barney are calculated on a legal entity basis.

^{*} Preliminary.

GLOBAL CORPORATE AND INVESTMENT BANK SALOMON SMITH BARNEY - Page 2



	 1Q 1999	2Q 1999		 3Q 1999	 4Q 1999	 1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
Client Assets (in billions of dollars) Assets under fee-based management:							
Financial Consultant (FC) managed accounts Consulting Group externally managed assets	\$ 18.6 73.1	\$	20.2 76.8	\$ 21.4 74.6	\$ 27.4 83.0	\$ 31.7 86.7	70% 19%
Total assets under fee-based management	\$ 91.7	\$	97.0	\$ 96.0	\$ 110.4	\$ 118.4	29%
Total client assets	\$ 816.0	\$	852.1	\$ 844.6	\$ 965.0	\$ 1,032.2	26%
Private Client Registered Financial Consultants Annualized retail gross production per FC (000) Domestic retail offices	\$ 10,918 481 457	\$	11,032 477 467	\$ 11,086 465 472	\$ 11,333 498 476	\$ 11,414 598 482	5% 24% 5%
Investment Banking and Public Finance Underwriting (full credit to book mgr.): Debt and equity Global volume (1) Global market share Rank	\$ 92,794.4 10.2% 2	\$	82,998.5 9.9% 2	\$ 79,961.9 10.7% 2	\$ 38,197.9 7.0% 4	\$ 92,125.5 9.3% 2	(1%)
U.S. volume (2) U.S. market share Rank	\$ 74,545.0 13.8% 2	\$	68,254.7 13.8% 2	\$ 59,460.8 13.4% 2	\$ 28,273.6 8.6% 3	\$ 70,383.0 12.6% 2	(6%)
Municipals Volume (3) Market share Rank	\$ 7,146.4 12.4% 1	\$	5,399.7 9.6% 1	\$ 8,612.2 15.9% 1	\$ 9,656.6 18.9% 1	\$ 3,239.9 14.6% 1	(55%)
Capital Markets/Research Number of institutional salespeople (4) Number of stocks in which markets are made % of S&P sectors covered by research	796 1,305 98%		830 1,296 98%	854 1,305 98%	847 1,335 98%	847 1,416 99%	6% 9%

⁽¹⁾ Includes all non-convertible debt, Rule 144A non-convertible debt, Rule 144A non-convertible preferred, non-convertible preferred, preferred, taxable municipal debt, mortgage and asset backed debt, all common stock, convertible debt and convertible preferred. Excludes all closed end funds, 144A common stock, 144A convertible stock, and 144A convertible preferred.

⁽²⁾ Includes all U.S. mortgage and asset backed debt, U.S. non-convertible debt, U.S. Rule 144A non-convertible and U.S. taxable municipal debt, all U.S. common stock, U.S. convertible debt and U.S. convertible preferred. Excludes all closed end funds, 144A common stock, 144A convertible stock, and 144A convertible preferred.

⁽³⁾ Total long term excluding private placement.

⁽⁴⁾ Excludes institutional salespeople at Nikko in the 1999 quarters and 2000 first quarter.

GLOBAL CORPORATE AND INVESTMENT BANK TOTAL GLOBAL CORPORATE BANK



(In millions of dollars)

	1	1Q 1999	 2Q 1999	 3Q 1999	 4Q 1999	:	1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense	\$	2,233	\$ 2,103	\$ 2,039	\$ 2,049	\$	2,408	8%
Adjusted Operating Expenses		1,291	1,274	1,267	1,264		1,262	(2%)
Provision for Loan Losses		111	 110	 37	 90		121	9%
Core Income Before Taxes and Minority Interest		831	719	735	695		1,025	23%
Income Taxes		310	269	276	259		380	23%
Minority Interest, Net of Tax		1	 2	 1_	 2		2	100%
Core Income	\$	520	\$ 448	\$ 458	\$ 434	\$	643	24%
Average Assets (in billions of dollars)	\$	168	\$ 163	\$ 156	\$ 161	\$	167	(1%)
Return on Assets		1.26%	1.10%	1.16%	1.07%		1.55%	

GLOBAL CORPORATE BANK EMERGING MARKETS

(In millions of dollars)

	1Q 1999		 2Q 1999	3Q 1999	4Q 1999	 1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense Adjusted Operating Expenses Provision for Loan Losses Core Income Before Taxes and Minority Interest Income Taxes Minority Interest, Net of Tax	\$	1,143 507 115 521 196 1	\$ 1,095 510 110 475 178 2	\$ 1,054 519 32 503 191	\$ 1,049 528 90 431 162 2	\$ 1,240 523 84 633 235 2	8% 3% (27%) 21% 20% 100%
Core Income	\$	324	\$ 295	\$ 311	\$ 267	\$ 396	22%
Average Assets (in billions of dollars) Return on Assets	\$	81 1.62%	\$ 83 1.43%	\$ 81 1.52%	\$ 81 1.31%	\$ 83 1.92%	2%

GLOBAL CORPORATE BANK GLOBAL RELATIONSHIP BANKING

(III IIIIIIOTIS OI GOIIGIS)	1Q 1999	 2Q 1999	3Q 999	4Q 1999	1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense Adjusted Operating Expenses Provision for Loan Losses Core Income Before Taxes Income Taxes	\$ 1,090 784 (4) 310 114	\$ 1,008 764 - 244 91	\$ 985 748 5 232 85	\$ 1,000 736 - 264 97	\$ 1,168 739 37 392 145	7% (6%) NM 26% 27%
Core Income	\$ 196	\$ 153	\$ 147	\$ 167	\$ 247	26%
Average Assets (in billions of dollars) Return on Assets	\$ 87 0.91%	\$ 80 0.77%	\$ 75 0.78%	\$ 0.83%	\$ 84 1.18%	(3%)

GLOBAL CORPORATE AND INVESTMENT BANK TRAVELERS PROPERTY CASUALTY - COMMERCIAL LINES



40 2000 ...

	1Q 1999			2Q 1999		3Q 1999		4Q 1999		1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
REVENUES, NET OF INTEREST EXPENSE *	\$	1,534	\$	1,558	\$	1,578	\$	1,595	\$	1,568	2%
CORE INCOME	\$	189	\$	201	\$	255	\$	200	\$	240	27%
Net written premiums by market: National accounts Commercial accounts Select accounts Specialty accounts	\$	149.9 443.6 372.3 148.2	\$	101.4 440.1 393.4 159.8	\$	148.8 469.9 355.4 158.4	\$	88.3 462.7 373.0 143.1	\$	92.0 487.4 387.3 180.5	(39%) 10% 4% 22%
Total net written premiums (a)	\$	1,114.0	\$	1,094.7	\$	1,132.5	\$	1,067.1	\$	1,147.2	3%
Statutory ratio development: Earned premiums (b)	\$	1,072.7	\$	1,100.8	\$	1,110.3	\$	1,090.7	\$	1,079.0	1%
Losses and loss adjustment expenses (c) Other underwriting expenses (d)		817.5 317.9		827.2 333.8		928.8 349.8		832.2 350.6		792.7 320.4	(3%) 1%
Total deductions		1,135.4		1,161.0		1,278.6		1,182.8		1,113.1	(2%)
Statutory underwriting loss	\$	(62.7)	\$	(60.2)	\$	(168.3)	\$	(92.1)	\$	(34.1)	46%
Statutory combined ratio: (1), (2) Loss and loss adjustment expense ratio (c / b) Other underwriting expense ratio (d / a) Combined ratio	_	76.2% 28.5% 104.7%		75.1% 30.5% 105.6%		83.7% 30.9% 114.6%		76.3% 32.9% 109.2%		73.5% 27.9% 101.4%	
Net investment income (pre-tax) Effective tax rate on net investment income Catastrophe losses, net of reinsurance (after-tax)	\$ \$	412.6 26.6%	\$ \$	410.5 26.5% 9.9	\$ \$	420.2 26.7% 17.4	\$ \$	445.4 27.1%	\$ \$	435.9 26.9%	6%
Oalastrophie 103303, fiet of femburance (after-tax)	Ψ	-	Ψ	9.9	Ψ	17.4	Ψ	-	Ψ	-	-

⁽¹⁾ The 1999 third quarter includes the effect of a settlement of an asbestos liability, which increased losses and loss adjustment expenses, for statutory purposes only, by \$105.2 million. Excluding this transaction, the statutory loss and loss adjustment expense ratio, other underwriting expense ratio, and combined ratio for the 1999 third quarter were 74.2%, 30.9% and 105.1%, respectively.

⁽²⁾ Before policyholder dividends.

^{*} Excludes realized gains on investments

GLOBAL INVESTMENT MANAGEMENT & PRIVATE BANKING SSB CITI ASSET MANAGEMENT GROUP





	1Q 1999		 2Q 1999		3Q 1999		4Q 1999	:	1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
Revenues:										
Investment advisory, admin. & distribution fees	\$	341	\$ 339	\$	345	\$	388	\$	413	21%
Unit Investment Trust revenues - net		9	10		21		8		12	33%
Other revenues		17	 21		15		24		16	(6%)
Total revenues		367	370		381		420		441	20%
Interest expense		12	 11		12		12		13	8%
Total revenues, net of interest expense		355	 359		369		408		428	21%
Expenses:		407	400		444		404		405	200/
Employee compensation and benefits		107	100		111		124		135	26%
Mutual fund commission expense		30	28		34		28		29	(3%)
Other expenses		86	91		87		126		112	30%
Total expenses		223	 219		232		278		276	24%
Core income before income taxes		132	140		137		130		152	15%
Provision for income taxes		52	 56		55		53		62	19%
Core income	\$	80	\$ 84	\$	82	\$	77	\$	90	13%
Pre-tax profit margin		37.2%	39.0%		37.1%		31.9%		35.3%	
Assets Under Management by Product Type (in billions of dollars):										
Money market and institutional liquidity funds:										
Retail	\$	68.8	\$ 67.8	\$	69.0	\$	72.0	\$	80.6	17%
Institutional		16.9	 15.2		16.6		18.9		17.0	1%
Total money market and institutional liquidity funds		85.7	 83.0		85.6		90.9		97.6	14%
Long-term mutual funds:										
Equity / Balanced		43.8	45.7		44.7		50.4		53.4	22%
Taxable Fixed Income		31.0	32.1		30.5		25.1		25.1	(19%)
Tax Exempt Fixed Income		10.9	10.2		9.7		8.8		8.5	(22%)
Annuities		4.1	4.5		4.6		5.4		5.8	41%
Total long-term mutual funds		89.8	92.5		89.5		89.7		92.8	3%
Managed accounts:										
Private client		43.2	46.3		47.5		51.1		54.4	26%
Institutional		91.4	95.6		96.2		100.0		97.8	7%
Total managed accounts		134.6	141.9		143.7		151.1		152.2	13%
Alternative Investment Strategies		28.1	 30.0		32.6		32.7		33.0	17%
Total assets under management (1)	\$	338.2	\$ 347.4	\$	351.4	\$	364.4	\$	375.6	11%
Assets Under Management by Client Type (in billions of dollars):										
Retail	\$	198.1	\$ 202.5	\$	202.5	\$	209.7	\$	225.0	14%
Institutional (including Alternate Investment Strategies)		140.1	144.9		148.9		154.7		150.6	7%
Total assets under management	\$	338.2	\$ 347.4	\$	351.4	\$	364.4	\$	375.6	11%
Total assets under management Unit Investment Trusts held in client accounts	\$	338.2 13.2	\$ 13.3	\$ \$	351.4 12.8	\$ \$	364.4 13.8	<u>\$</u> \$	375.6 13.5	11% 2%

⁽¹⁾ Includes \$29, \$35, \$36 and \$31 billion for the 1999 first, second, third and fourth quarters, respectively, and \$31 billion for the 2000 first quarter for Global Private Bank clients.

GLOBAL INVESTMENT MANAGEMENT & PRIVATE BANKING GLOBAL PRIVATE BANK





	1Q 1999		 2Q 1999	 3Q 1999	 4Q 1999	1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense Adjusted Operating Expenses Provision for Loan Losses	\$	274 175 8	\$ 300 181 2	\$ 304 185 2	\$ 331 210 -	\$ 362 211 22	32% 21% 175%
Core Income Before Taxes Income Taxes		91 34	 117 44	117 44	 121 45	 129 47	42% 38%
Core Income	\$	57	\$ 73	\$ 73	\$ 76	\$ 82	44%
Average Assets (in billions of dollars)	\$	18	\$ 19	\$ 21	\$ 23	\$ 23	28%
Return on Assets		1.28%	1.54%	 1.38%	 1.31%	 1.43%	
Client Business Volumes (in billions of dollars)	<u>\$</u>	119	\$ 125	\$ 128	\$ 140	\$ 144	21%
Client Business Volumes (in billions of dollars): Proprietary Managed Assets Other Assets under Fee based Management Banking and Fiduciary Deposits Loans Other, Principally Custody Accounts Total Client Business Volumes	\$	28 2 27 17 45	\$ 28 2 27 18 50	\$ 28 2 27 21 50	\$ 30 3 27 22 58	\$ 31 3 28 23 59	11% 50% 4% 35% 31%
Revenues: Customer Revenues Net Interest Spread and Recurring Fee Based Revenues Transaction Revenues Total Customer Revenues Other Revenues(Principally Allocated Equity and Treasury Revenues) Total Revenues	\$	201 35 236 38 274	\$ 199 57 256 44 300	\$ 206 61 267 37 304	\$ 223 69 292 39 331	\$ 231 82 313 49 362	15% 134% 33% 29% 32%
							
United States International	\$	101 173	\$ 109 191	\$ 107 197	\$ 112 219	\$ 120 242	19% 40%
Net Credit Loss Ratio Loans 90+ Days Past Due:		0.18%	0.05%	0.05%	0.13%	0.18%	
In Millions of Dollars Delinquency Ratio (% of Avg Loans)	\$	191 1.10%	\$ 162 0.88%	\$ 145 0.69%	\$ 120 0.54%	\$ 87 0.37%	(54%)

INVESTMENT ACTIVITIES



		1Q 1999		2Q 1999	 3Q 1999	 4Q 1999	 1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
Revenues: Proprietary Investments (1) LDC Debt Sales/Refinancing Insurance Portfolio Gains (Losses) (2) Total Revenues	\$	103 20 30 153	\$	219 18 33 270	\$ 289 19 3 311	\$ 191 21 144 356	\$ 1,362 (112) (235) 1,015	563%
Core Income: Proprietary Investments (1) LDC Debt Sales/Refinancing Insurance Portfolio Gains (Losses) (2) Total Core Income	\$ <u>\$</u>	59 13 18 90	\$	133 11 19 163	\$ 179 11 4 194	\$ 115 12 86 213	\$ 850 (69) (147) 634	604%
Period End Assets: Proprietary Investments LDC Debt Sales/Refinancing Total Period End Assets	\$ \$	5,200 3,377 8,577	\$	5,429 3,358 8,787	\$ 6,194 3,304 9,498	\$ 7,081 3,371 10,452	\$ 7,796 3,285 11,081	50% (3%) 29%

⁽¹⁾ Includes Venture Capital Activities and certain other corporate investments.

⁽²⁾ Represents gains (losses) on investments held by insurance companies (see page 28 for Insurance Investment Portfolio details).

CITIGROUP CONSOLIDATED STATEMENT OF INCOME

(In millions of dollars)



1Q 2000 vs. 1Q 2Q 3Q 4Q 1Q 1Q 1999 Increase/ 1999 1999 1999 1999 2000 (Decrease) Revenues Loan interest, including fees \$ 5,888 \$ 5,614 \$ 5,784 \$ 5,886 \$ 6,024 2% Other interest and dividends 5,414 5.449 5,417 5,448 5.878 9% Insurance premiums 2,526 2,616 2,636 2,663 2,717 8% 3,998 39% Commissions and fees 2,872 3,153 3,149 3,549 Principal transactions 1,770 1,272 954 1,164 1,723 (3%)Asset management and administration fees 955 1.003 1.056 1.150 1.284 34% Realized gains (losses) from sales of investments 53 188 35 281 (169)NM Other income 116% 1,043 1,141 1,066 810 2,253 20.521 20.097 Total revenues 20.436 20.951 23,708 16% 6,076 4% Interest expense 6,451 6,056 6,185 6,724 Total revenues, net of interest expense 14,070 14,380 14,021 14,766 16,984 21% Provisions for Benefits, Claims, and Credit Losses 2.048 2.151 2.258 2.251 10% Policyholder benefits and claims 2.214 Provision for credit losses 729 790 632 686 751 3% Total provisions for benefits, claims, and credit losses 2,777 2,941 2,890 2,900 3,002 8% **Operating Expenses** Non-insurance compensation and benefits 3,755 3,615 3,531 3,635 4,125 10% Insurance underwriting, acquisition and operating 825 802 770 892 828 22 20 Restructuring-related items (130)47 (27)NM Other operating 2,871 3,060 2,938 3,175 3,353 17% 7,321 7,524 7,261 7,675 Total operating expenses 8,326 14% Income before Income Taxes, Minority Interest and **Cumulative Effect of Accounting Changes** 3,972 3,915 3,870 4,191 5,656 42% Provision for income taxes 1,423 1,402 1,379 1,499 2,011 41% Minority interest, net of income taxes 60 65 56 70 55 (8%) Income before Cumulative Effect of Accounting Changes 2,489 2,448 2,435 2,622 3,590 44% Cumulative effect of accounting changes (127)NM **Net Income** 2,362 \$ 2,448 2,435 2,622 \$ 3,590 52%

CITIGROUP EARNINGS ANALYSIS - MANAGED BASIS





	 1Q 1999	 2Q 1999	3Q 1999	4Q 1999		1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
Total Revenues, Net of Interest Expense Effect of Credit Card Securitization Activity	\$ 14,070 588	\$ 14,380 570	\$ 14,021 552	\$ 14,766 559	\$	16,984 519	21% (12%)
Adjusted Revenues, Net of Interest Expense	 14,658	 14,950	14,573	15,325	_	17,503	19%
Total Operating Expenses	7,321	7,524	7,261	7,675		8,326	14%
Restructuring-Related Items (1)	130	(47)	(22)	27		(20)	NM
Adjusted Operating Expenses	 7,451	7,477	7,239	7,702		8,306	11%
Operating Margin	 7,207	 7,473	 7,334	 7,623		9,197	28%
Provisions for Benefits, Claims and Credit Losses	2,777	2,941	2,890	2,900		3,002	8%
Effect of Credit Card Securitization Activity	 588	570	 552	 559		519	(12%)
Adjusted Provisions for Benefits, Claims and Credit Losses	3,365	3,511	3,442	3,459		3,521	5%
Core Income Before Income Taxes and Minority Interest	3,842	3,962	3,892	4,164		5,676	48%
Taxes on Core Income	1,367	1,420	1,386	1,489		2,019	48%
Minority Interest, Net of Income Taxes	 60	 65	 56	 70		55	(8%)
Core Income	2,415	2,477	2,450	2,605		3,602	49%
Restructuring-Related Items After-tax (1)	74	(29)	(15)	17		(12)	NM
Cumulative Effect of Accounting Changes (2)	 (127)	 	 	 			NM
Net Income	\$ 2,362	\$ 2,448	\$ 2,435	\$ 2,622	\$	3,590	52%

NM - Not meaningful

⁽¹⁾ Includes restructuring charge of \$49 million pretax (\$31 million after-tax) related to severance in the 1999 third quarter; a charge of \$82 million pretax (\$51 million after-tax) in the 1999 fourth quarter; and credits for reversals of prior charges of \$211 million pretax (\$125 million after-tax) in the 1999 first quarter, \$68 million pretax (\$41 million after-tax) in the 1999 third quarter, and \$122 million pretax (\$76 million after-tax) in the 1999 fourth quarter. The 2000 first quarter and the 1999 fourth, third, second and first quarters also included \$20 million pretax (\$12 million after-tax), \$13 million pretax (\$8 million after-tax), \$41 million pretax (\$25 million after-tax), \$47 million pretax (\$29 million after-tax), and \$81 million pretax (\$51 million after-tax), respectively, of accelerated depreciation.

⁽²⁾ First quarter 1999 accounting changes refer to adoption of Statement of Position ("SOP") 97-3, "Accounting by Insurance and Other Enterprises for Insurance-Related Assessments" (SOP 97-3) of (\$135) million; adoption of SOP 98-7, "Deposits Accounting: Accounting for Insurance and Reinsurance Contracts That Do Not Transfer Insurance Risk" of \$23 million; and the adoption of SOP 98-5, "Reporting on the Costs of Start-Up Activities" of (\$15) million.

CONSUMER LOAN DELINQUENCY AMOUNTS, NET CREDIT LOSSES AND RATIOS

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



	EOP Loan:		90 Days Or More Past Due (1)					Ave Lo	rage		No	4 Cradit	Losses (1)			
	1Q 20		1Q	2000	4Q 1			1999		2000	1Q 2			1999	1Q 1	999
Citibanking North America Ratio	\$	7.2	\$	48 0.66%	\$	55 0.75%	\$	103 1.34%	\$	7.3	\$	17 0.96%	\$	23 1.23%	\$	24 1.27%
Mortgage Banking Ratio		31.5		719 2.29%		696 2.31%		610 2.29%		30.9		11 0.14%		11 0.15%		13 0.20%
U.S. Bankcards Ratio		73.0		1,058 1.45%		1,061 1.44%		1,007 1.46%		72.3		782 4.35%		783 4.43%		784 4.72%
Other Cards Ratio		2.4		29 1.23%		30 1.38%		35 1.45%		2.0		16 2.98%		21 3.87%		20 3.50%
CitiFinancial Ratio		16.2		216 1.33%		203 1.31%		183 1.42%		15.9		76 1.92%		83 2.19%		71 2.38%
Europe, Middle East and Africa Ratio		16.6		875 5.26%		914 5.33%		893 5.40%		16.8		71 1.70%		67 1.56%		75 1.81%
Asia Pacific Ratio		25.6		443 1.73%		453 1.80%		513 2.31%		25.1		74 1.19%		71 1.15%		78 1.43%
Latin America Ratio		7.3		333 4.58%		320 4.10%		292 3.75%		7.6		90 4.77%		94 4.71%		91 4.74%
Global Private Bank Ratio		23.4		87 0.37%		120 0.54%		191 1.10%		22.4		10 0.18%		7 0.13%		8 0.18%
Other		1.0		2		3		2		0.8		3		2		1
Total Managed Ratio		204.2		3,810 1.87%		3,855 1.91%		3,829 2.09%		201.1		1,150 2.30%		1,162 2.36%		1,165 2.61%
Securitization Activities: Securitized Credit Card Receivables Loans Held for Sale		(48.0) (4.2) (52.2)		(702) (31) (733)		(725) (32) (757)		(688) (39) (727)		(48.2) (4.3) (52.5)		(499) (20) (519)		(537) (22) (559)		(556) (32) (588)
Total Loans	\$	152.0	\$	3,077	\$	3,098	\$	3,102	\$	148.6	\$	631	\$	603	\$	577
Ratio			·	2.02%		2.08%		2.37%				1.71%		1.68%		1.78%

⁽¹⁾ The ratios of 90 days or more past due and net credit losses are calculated based on end-of-period and average loans, respectively, both net of unearned income.

DETAILS OF CREDIT LOSS EXPERIENCE



	1Q 1999			2Q 1999	 3Q 1999	 4Q 1999	:	1Q 2000
Allowance for credit losses at beginning of period	\$	6,617	\$	6,662	\$ 6,743	\$ 6,706	\$	6,679
Provision for credit losses								
Consumer Commercial		618 111		680 110	595 37	596 90		630 121
Commercial		111		110	31	90		121
Gross credit losses								
Consumer		695		772	744	739		778
Commercial		131		134	 103	 156		140
		826		906	 847	 895		918
Credit recoveries								
Consumer		118		140	145	136		147
Commercial		20	-	24	 16	 57		19
		138		164	 161	 193		166
Net credit losses		688		742	686	702		752
Other net		4		33	 17	(11)		(21)
Allowance for credit losses at end of period	\$	6,662	\$	6,743	\$ 6,706	\$ 6,679	\$	6,657
Net consumer credit losses		\$577		\$632	\$599	\$603		\$631
As a percentage of average consumer loans		پروپ 1.78%		پرون 1.89%	1.73%	۶۵۵۵ 1.68%		1.71%
Net commercial credit losses		\$111		\$110	\$87	\$99		\$121
As a percentage of average commercial loans		0.46%		0.48%	0.37%	0.42%		0.51%
ALLOWANCE FOR CREDIT LOSSES								
Consumer	\$	3,355	\$	3,436	\$ 3,449	\$ 3,435	\$	3,413
Commercial		3,307		3,307	 3,257	 3,244		3,244
Total Allowance for Credit Losses	\$	6,662	\$	6,743	\$ 6,706	\$ 6,679	\$	6,657
Allowance As a Percent of Total Loans								
Consumer		2.56%		2.55%	2.47%	2.31%		2.25%
Commercial		3.46%		3.38%	3.34%	3.40%		3.21%
Total		2.94%		2.90%	2.83%	2.73%		2.63%

CITIGROUP SUPPLEMENTAL DATA



	1Q 1999		2Q 1999	 3Q 1999	 4Q 1999	 1Q 2000
CASH-BASIS AND RENEGOTIATED LOANS Commercial Cash-Basis Loans Collateral Dependent (at lower of cost or collateral value) (1) Other	\$	358 1,277	\$ 214 1,341	\$ 277 1,232	\$ 241 1,162	\$ 237 1,218
Total Commercial Cash-Basis Loans	\$	1,635	\$ 1,555	\$ 1,509	\$ 1,403	\$ 1,455
Commercial Cash-Basis Loans Emerging Markets Global Relationship Banking Insurance Subsidiaries Investment Activities	\$	1,095 308 218 14	\$ 1,197 279 66 13	\$ 1,154 302 40 13	\$ 1,044 304 41 14	\$ 1,066 319 59 11
Total Commercial Cash-Basis Loans	\$	1,635	\$ 1,555	\$ 1,509	\$ 1,403	\$ 1,455
Commercial Renegotiated Loans	\$	47	\$ 50	\$ 68	\$ 59	\$ 46
Consumer Loans on which Accrual of Interest has been Suspended	\$	2,252	\$ 2,259	\$ 2,214	\$ 2,230	\$ 2,217
OTHER REAL ESTATE OWNED						
Consumer (2)	\$	217	\$ 213	\$ 211	\$ 204	\$ 189
Emerging Markets Global Relationship Banking Insurance Subsidiaries Total Commercial (2)		26 212 217 455	28 178 420 626	50 178 420 648	44 156 286 486	 43 141 285 469
Corporate/Other		8	8	8	14	 9
Total	\$	680	\$ 847	\$ 867	\$ 704	\$ 667
ASSETS PENDING DISPOSITION (3)	\$	95	\$ 89	\$ 87	\$ 86	\$ 97

⁽¹⁾ A cash-basis loan is defined as collateral dependent when repayment is expected to be provided solely by the underlying collateral and there are no other available and reliable sources of repayment, in which case the loans are written down to the lower of cost or collateral value.

⁽²⁾ Represents repossessed real estate, carried at lower of cost or collateral value.

⁽³⁾ Represents consumer residential mortgage loans that have a high probability of foreclosure, carried at lower of cost or collateral value.

MANAGED ASSETS AND INSURANCE INVESTMENTS

(In billions of dollars)



	1Q 1999	2Q 1999		3Q 1999	4Q 1999	;	1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)
SSB Citi Asset Management Group	\$ 338.2	\$	347.4	\$ 351.4	\$ 364.4	\$	375.6	11%
SSB - Financial Consultant managed accounts	18.6		20.2	21.4	27.4		31.7	70%
Travelers Life and Annuity	 26.6		27.3	 27.5	 27.4		29.8	12%
Total assets managed for third parties	383.4		394.9	400.3	419.2		437.1	14%
Consulting Group externally managed assets	73.1		76.8	74.6	83.0		86.7	19%
Other investments held by Insurance companies	39.0		39.3	 38.6	37.5		41.3	6%
Total managed assets and insurance investments	\$ 495.5	\$	511.0	\$ 513.5	\$ 539.7	\$	565.1	14%

INSURANCE INVESTMENT PORTFOLIO

(In millions of dollars)

		1Q 1999		2Q 1999		3Q 1999		4Q 1999		1Q 2000	1Q 2000 vs. 1Q 1999 Increase/ (Decrease)		
Fixed-income investments:		-				_		_	-				
Available for sale, at market:													
Mortgage-backed securities - principally													
obligations of U.S. Government agencies	\$	9,595	\$	9,294	\$	9,058	\$	9,010	\$	9,382	(2%)		
U.S. Treasury securities and obligations of U.S.													
Government corporations and agencies		3,728		3,324		2,983		2,778		3,033	(23%)		
Corporates (including redeemable preferreds)		27,346		27,504		27,606		26,635		27,317	-		
Obligations of states and political subdivisions		11,023		10,672		10,362		9,981		10,049	(10%)		
Debt securities issued by foreign governments		1,822		1,842		1,631		1,711		1,579	(15%)		
Held to maturity, at amortized cost		28		26		24		33		32	13%		
Total fixed income		53,542		52,662		51,664		50,148		51,392	(4%)		
Equity securities, at market		1,685		1,819		1,905		2,121		2,111	20%		
Short-term and other		6,651		5,301		5,524		5,322		6,478	(3%)		
Total investments held by Insurance companies	\$	61,878	\$	59,782	\$	59,093	\$	57,591	\$	59,981	(3%)		
After tax unrealized gains / (losses) on invested assets	_\$	943	\$	100	\$	(251)	\$	(587)	\$	(218)	NM		

NM - Not meaningful

CITICORP SUPPLEMENTAL DATA

(In millions of dollars)



	1Q 1999		2Q 1999		3Q 1999		4Q 1999		1Q 2000	
NET INTEREST REVENUE STATISTICS										
(taxable equivalent basis)										
Net Interest Revenue	\$	3,587	\$	3,651	\$	3,660	\$	3,714	\$	3,713
Effect of Credit Card Securitization Activity		1,084		1,020		1,043		1,008		1,019
Total Adjusted	\$	4,671	\$	4,671	\$	4,703	\$	4,722	\$	4,732
Average Interest Earning Assets (in billions of dollars)	\$	300.8	\$	304.4	\$	307.9	\$	313.4	\$	324.6
Effect of Credit Card Securitization Activity		44.3		46.7		47.9		48.6		48.2
Total Adjusted	\$	345.1	\$	351.1	\$	355.8	\$	362.0	\$	372.8
Net Interest Margin (%)		4.84%		4.81%		4.72%		4.70%		4.60%
Effect of Credit Card Securitization Activity		0.65%		0.53%		0.52%		0.47%		0.51%
Total Adjusted		5.49%		5.34%		5.24%		5.17%		5.11%
TRADING RELATED REVENUES By Business Sector: Global Corporate: Emerging Markets Global Relationship Banking	\$	335 414	\$	253 253	\$	261 297	\$	237 299	\$	257 439
Total Global Corporate	-	749	-	506		558		536	-	696
Global Consumer and Other		123		94		127		111		142
Total	\$	872	\$	600	\$	685	\$	647	\$	838
By Trading Activity: Foreign Exchange Derivative Fixed Income Other	\$	456 282 37 97	\$	327 190 22 61	\$	387 195 44 59	\$	347 205 33 62	\$	377 349 44 68
Total	\$	872	\$	600	\$	685	\$	647	\$	838
By Income Statement Line: Foreign Exchange Trading Account Other	\$	488 304 80	\$	368 138 94	\$	358 252 75	\$	355 194 98	\$	422 369 47
Total	\$	872	\$	600	\$	685	\$	647	\$	838

END OF FILE