

# CITIGROUP -- QUARTERLY FINANCIAL DATA SUPPLEMENT

2Q23

	Page
itigroup	
Financial Summary	1
Consolidated Statement of Income	2
Consolidated Balance Sheet	3
Operating Segment and Reporting Unit - Net Revenues and Income	4
Institutional Clients Group (ICG)	5
Reporting Unit Revenues	6
Personal Banking and Wealth Management (PBWM)	7
Metrics	8
Legacy Franchises	9
Corporate / Other	10
itigroup Supplemental Detail	
Average Balances and Interest Rates	11
EOP Loans	12
Deposits	13
Allowance for Credit Losses (ACL) Rollforward	14
Allowance for Credit Losses on Loans and Unfunded Lending Commitments	15 - 16
Non-Accrual Assets	17
CET1 Capital and Supplementary Leverage Ratios, Tangible Common Equity, Book Value Per Share and Tangible Book Value Per Share	18

### CITIGROUP FINANCIAL SUMMARY

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

(In millions of dollars, except per share amounts and as otherwise noted)	2Q 2022	3Q 2022	4Q 2022		1Q 2023	2Q 2023		ncrease/ ase) from 2Q22		Six Months 2022	Six Months 2023	YTD 2023 vs. YTD 2022 Increase/ (Decrease)
Total revenues, net of interest expense <sup>(1((2)</sup>	\$ 19,638		\$ 18,006	\$	21,447	\$ 19,436	(9%)	(1%)	s	38,824	\$ 40,883	5%
Total operating expenses	12,393		12,985	•	13,289	13,570	2%	9%	1.	25,558	26,859	5%
Net credit losses (NCLs)	850		1,180		1,302	1,504	16%	77%		1,722	2,806	63%
Credit reserve build / (release) for loans	534	441	593		435	257	(41%)	(52%)		(78)	692	NM
Provision / (release) for unfunded lending commitments	(159)		47		(194)	(96)	51%	40% NM	1	315	(290)	NM
Provisions for benefits and claims, HTM debt securities and other assets Provisions for credit losses and for benefits and claims	49 1,274	108	25 1,845		432 1,975	159	(63%) (8%)	NM 43%	- I	2,029	591 3,799	NM 87%
Income from continuing operations before income taxes	5,971	4,394	3,176		6,183	4,042	(35%)	(32%)	- I	11,237	10,225	(9%)
Income taxes	1,182	879	640		1,531	1,090	(29%)	(8%)	1	2,123	2,621	23%
Income from continuing operations	4,789	3,515	2,536	·	4,652	2,952	(37%)	(38%)		9,114	7,604	(17%)
Income (loss) from discontinued operations, net of taxes <sup>(3)</sup>	(221		(2)		(1)	(1)	-	100%		(223)	(2)	99%
Net income before noncontrolling interests	4,568		2,534		4,651	2,951	(37%)	(35%)		8,891	7,602	(14%)
Net income (loss) attributable to noncontrolling interests Citigroup's net income	21 \$ 4,547	30 \$ 3,479	21 \$ 2,513	\$	45 <b>4,606</b>	36 \$ 2,915	(20%) (37%)	71% <b>(36%)</b>	\$	38 8,853	81 \$ 7,521	NM (15%)
Diluted earnings per share:												
Income from continuing operations	\$ 2.30	\$ 1.63	\$ 1.16	\$	2.19	\$ 1.33	(39%)	(42%)	\$	4.32	\$ 3.52	(19%)
Citigroup's net income	\$ 2.19	\$ 1.63	\$ 1.16	\$	2.19	\$ 1.33	(39%)	(39%)	\$	4.20	\$ 3.52	(16%)
Preferred dividends	\$ 238	\$ 277	\$ 238	\$	277	\$ 288	4%	21%	\$	517	\$ 565	9%
Income allocated to unrestricted common shareholders - basic Income from continuing operations	\$ 4,495	\$ 3,180	\$ 2.253	s	4,296	\$ 2,595	(40%)	(42%)	\$	8,499	\$ 6,890	(19%)
Citigroup's net income	\$ 4,495 4,274	\$ 3,180 \$ 3,174	\$ 2,253 \$ 2,251	\$	4,296 4,295	\$ 2,595 2,594	(40%)	(39%)	\$	8,276	\$ 6,888 \$ 6,888	(19%)
Income allocated to unrestricted common shareholders - diluted												
Income from continuing operations	\$ 4,506	\$ 3,191	\$ 2,264	\$	4,307	\$ 2,610	(39%)	(42%)	\$	8,518	\$ 6,916	(19%)
Citigroup's net income	\$ 4,285	\$ 3,185	\$ 2,262	\$	4,306	\$ 2,609	(39%)	(39%)	\$	8,295	\$ 6,914	(17%)
Shares (in millions):	1.941.5	1.936.8	1.936.9		1.943.5	1.942.8				1.956.6	1.943.2	(40()
Average basic Average diluted	1,941.5	1,955.1	1,955.9		1,943.5	1,942.8	-	- 1%	1	1,956.6	1,943.2	(1%)
Common shares outstanding, at period end	1,936.7	1,936.9	1,937.0		1,946.8	1,925.7	(1%)	(1%)		1,070.2	1,000.0	
Regulatory capital ratios and performance metrics:           Common Equity Tier 1 (CET1) Capital ratio <sup>(4)(5)(6)</sup> Tier 1 Capital ratio <sup>(4)(5)(6)</sup> Total Capital ratio <sup>(4)(5)(6)</sup> Supplementary Leverage ratio (SLR) <sup>(4)(6)(7)</sup> Return on average assets           Return on average common equity           Average tangible common equity (TCE) (in billions of dollars)           Return on average tangible common equity (RoTCE)           Efficiency ratio (total operating expenses/total revenues, net)	11.95% 13.62% 15.20% 5.66% 0.77% 9.7% \$ 154.4 11.2% 63.1%	<ul> <li>14.01%</li> <li>15.09%</li> <li>5.71%</li> <li>0.58%</li> <li>7.1%</li> <li>\$ 155.5</li> <li>8.2%</li> </ul>	13.03% 14.80% 15.46% 5.82% 0.41% 5.0% \$ 156.9 5.8% 72.1%	\$	13.44% 15.31% 15.57% 5.96% 0.76% 9.5% 161.1 10.9% 62.0%	13.3% 15.2% 16.1% 6.0% 0.47% 5.6% \$ 164.1 6.4% 69.8%	2% 780 bps	6% 670 bps	\$	0.75% 9.3% 155.3 10.8% 65.8%	0.62% 7.5% \$ 162.1 8.7% 65.7%	4% (10) bps
Balance sheet data (in billions of dollars, except per share amounts):												
Total assets	\$ 2,380.9		\$ 2,416.7	\$	2,455.1	\$ 2,423.7	(1%)	2%	1			
Total average assets	2,380.1	2,399.4	2,430.6		2,462.2	2,465.6	-	4%	1	2,377.1	2,463.9	4%
Total loans	657.3	646.0	657.2		652.0	660.6	1%	1%				
Total deposits Citigroup's stockholders' equity	1,321.8 199.0	1,306.5 198.6	1,366.0 201.2		1,330.5 208.3	1,319.9 208.7	(1%)	- 5%				
Book value per share	92.95	92.71	94.06		208.3 96.59	97.87	- 1%	5%	1			
Tangible book value per share	80.25	80.34	81.65		84.21	85.34	1%	6%	1			
Direct staff (in thousands)	231	238	240		240	240	-	4%				
<ol> <li>1Q23 includes an approximate \$1.059 billion gain on sale recorded in Other revenuconsumer banking business.</li> <li>3Q22 includes an approximate \$616 million gain on sale recorded in Other revenuconsumer banking business.</li> <li>2Q22 discontinued operations reflects the release of a currency translation adjustin (AOCI) related to the substantial liquidation of a legal entity (with a non-U.S. dollar (2023 is preliminary.</li> <li>Citi's binding CET1 Capital and Tier 1 Capital ratios were derived under the Basel III Advanced Approaches framework for all per (Citi's regulatory capital ratios and components reflect certain deferrals based on th standard. For additional information, see "Capital Resources-Regulatory Capital Trans Report on Form 10-K.</li> <li>For the composition of Citi's SLR, see page 18.</li> </ol>	e (approximately nent (CTA) loss (r functional curren III Standardized A riods presented. F e modified regula	\$290 million after net of hedges) re- cy), that had prev pproach, wherea or the compositi tory capital trans	various taxes) corded in Accun riously divested as Citt's binding on of Citt's CET ition provision re	related f nulated a legac Total Ca 1 Capita elated to	to Citi's sal Other Com y business apital al and ratio, o the Currer	e of the Philippine prehensive Incom , see page 18. nt Expected Credi	ne it Losses (CECL)					
Note: Ratios and variance percentages are calculated based on the displayed amounts NM Not meaningful. Reclassified to conform to the current period's presentation.												

### CITIGROUP CONSOLIDATED STATEMENT OF INCOME

(In millions of dollars)

	2Q	3Q	4Q	1Q	2Q		ncrease/ ase) from	Six Months	Six Months	YTD 2023 vs. YTD 2022 Increase/
	2022	2022	2022	2023	2023	1Q23	2Q22	2022	2023	(Decrease)
Revenues										
Interest revenue	\$ 15,630	\$ 19,919	\$ 25,708	\$ 29,395	\$ 32,647	11%	NM	\$ 28,781	\$ 62,042	NM
Interest expense	3,666	7,356	12,438	16,047	18,747	17%	NM	5,946	34,794	NM
Net interest income (NII)	11,964	12,563	13,270	13,348	13,900	4%	16%	22,835	27,248	19%
Commissions and fees	2,452	2,139	2,016	2,366	2,132	(10%)	(13%)	5,020	4,498	(10%)
Principal transactions	4,525	2,625	2,419	3,939	2,528	(36%)	(44%)	9,115	6,467	(29%)
Administrative and other fiduciary fees	1,023	915	880	896	989	10%	(3%)	1,989	1,885	(5%)
Realized gains (losses) on investments	(58)	52	(7)	72	49	(32%)	NM	22	121	NM
Impairment losses on investments and other assets	(96)	(91)	(222)	(86)	(71)	17%	26%	(186)	(157)	16%
Provision for credit losses on AFS debt securities <sup>(1)</sup>	2	5	(2)	(1)	1	NM	(50%)	2	-	(100%)
Other revenue (loss)	(174)	300	(348)	913	(92)	NM	47%	27	821	NM
Total non-interest revenues (NIR)	7,674	5,945	4,736	8,099	5,536	(32%)	(28%)	15,989	13,635	(15%)
Total revenues, net of interest expense	\$ 19,638	\$ 18,508	\$ 18,006	\$ 21,447	\$ 19,436	(9%)	(1%)	38,824	40,883	5%
<b>•</b> • • • • • • • • • • • • • • • • • •										
Provisions for credit losses and for benefits and claims										
Net credit losses	850	887	1,180	1,302	1,504	16%	77%	1,722	2,806	63%
Credit reserve build / (release) for loans	534	441	593	435	257	(41%)	(52%)	(78)	692	NM
Provision for credit losses on loans	1,384	1,328	1,773	1,737	1,761	1%	27%	1,644	3,498	NM
Provision for credit losses on held-to-maturity (HTM) debt securities	20	10	5	(17)	(4)	76%	NM	18	(21)	NM
Provision for credit losses on other assets	7	73	-	425	149	(65%)	NM	3	574	NM
Policyholder benefits and claims	22	25	20	24	14	(42%)	(36%)	49	38	(22%)
Provision for credit losses on unfunded lending commitments	(159)	(71)	47	(194)	(96)	51%	40%	315	(290)	NM
Total provisions for credit losses and for benefits and claims <sup>(2)</sup>	1,274	1,365	1,845	1,975	1,824	(8%)	43%	2,029	3,799	87%
Operating expenses						(===()				
Compensation and benefits	6,472	6,745	6,618	7,538	7,388	(2%)	14%	13,292	14,926	12%
Premises and equipment	619	557	601	598	595	(1%)	(4%)	1,162	1,193	3%
Technology / communication	2,068	2,145	2,358	2,127	2,309	9%	12%	4,084	4,436	9%
Advertising and marketing	414	407	424	331	361	9%	(13%)	725	692	(5%)
Other operating	2,820	2,895	2,984	2,695	2,917	8%	3%	6,295	5,612	(11%)
Total operating expenses	12,393	12,749	12,985	13,289	13,570	2%	9%	25,558	26,859	5%
Income from continuing operations before income taxes	5,971	4,394	3,176	6,183	4,042	(35%)	(32%)	11,237	10,225	(9%)
Provision for income taxes	1,182	879	640	1,531	1,090	(29%)	(8%)	2,123	2,621	23%
Income (loss) from continuing operations	4,789	3,515	2,536	4,652	2,952	(37%)	(38%)	9,114	7,604	(17%)
Discontinued operations <sup>(3)</sup>								1		
Income (loss) from discontinued operations	(262)	(6)	(2)	(1)	(1)	-	100%	(264)	(2)	99%
Provision (benefit) for income taxes	(41)	-	-	-	-	-	100%	(41)	-	100%
Income (loss) from discontinued operations, net of taxes	(221)	(6)	(2)	(1)	(1)	-	100%	(223)	(2)	99%
Net income before noncontrolling interests	4,568	3,509	2,534	4,651	2,951	(37%)	(35%)	8,891	7,602	(14%)
Net income (loss) attributable to noncontrolling interests	21_	30	21	45_	36	(20%)	71%	38	81_	NM
Citigroup's net income	\$ 4,547	\$ 3,479	\$ 2,513	\$ 4,606	\$ 2,915	(37%)	(36%)	\$ 8,853	\$ 7,521	(15%)

This presentation is in accordance with ASC 326, which requires the provision for credit losses on AFS securities to be included in revenue.
 This total excludes the provision for credit losses on AFS securities, which is disclosed separately above.

(3) See footnote 2 on page 1.

### CITIGROUP CONSOLIDATED BALANCE SHEET

(In millions of dollars)

June 30, Paster         Description 23, 2023         Description 23, 2023         Metch 31, 2023         June 30, 2023         Decknown 2003         Decknown 2003 <thdecknown 2003<="" th=""> <thdecknown 2003<="" th=""></thdecknown></thdecknown>													ncrease/
Assist         One         One<				Se		De							
Cash and due from banks (including segregated cash and ulter deposits)         \$ 2,4902         \$ 0.577         \$ 0.224         \$ 2,763         (1%)         3%           Deposits with samples, and of allowance         301,348         342,716         311,448         322,773         271,145         317,703         (1%)         5%           Becating deposits with samples         301,348         342,716         311,448         322,773         271,145         11%         227,150         311,448         322,713         11%         227,150         311,448         332,703         (1%)	Accesto		2022		2022		2022		2023		2023	1Q23	2022
Deposite with hanks, net of allowance         259, 128         273, 105         271, 145         (105)         575           Boardine Survivation, net of allowance         80, 269         78, 866         78, 866         344, 124         355, 411         030, 213         (174)         (175)         (175)           Boardine Survivation, net of allowance         80, 269         78, 866         78, 866         354, 114         330, 506         234, 114         330, 506         105, 224         (175)         (175		¢	24 902	¢	26 502	¢	30 577	¢	26 224	¢	25 763	(2%)	3%
Securities borowed and purchased under agreements to resell, net of allowance         301,334         349,214         308,4118         337,103         (12%)         (7%)           Diversegre convides, net of allowance         30,466         7,906         54,114         333,000         423,100         10%         224%           Amaged         300,675         338,200         342,114         328,000         423,100         10%         224%           Amaged         227,752         207,762         200,000         6,440         7,742         202,000         (1%)		φ		φ		φ		φ		φ			
Bridemage receivables, ref allowance         80,489         75,069         51,122         55,491         00,850         10%         24%           Investments         28,497         358,260         33,114         383,206         424,487         237,234         (1%)         -           Available-for-tack debt securities         28,497         28,497         28,497         244,487         237,234         (1%)         -           Total investments         513,876         500,016         526,522         512,727         507,445         (1%)													
Trading incount assets         340,875         336,800         331,114         385,000         423,189         10%         24%           Investments         289,499         223,143         246,877         237,334         (1%)         -7%           Available-for-sale data securities         289,499         202,145         246,877         237,334         (1%)         -7%           Total investments         287,997         200,177         285,852         542,778         507,445         (1%)         (1%)           Consume??         305,005         357,853         368,067         363,866         374,551         3%         6%           Consume???         200,117         201,117         201,117         201,117         (1%)													
Available-for-side (det securities)         238,499         232,49,679         240,487         237,334         (1%)         -           Total investments         27,797         8,000         8,043         7,747         7,745         -         (1%)													
Heids-smaturity dets curities, net of allowance         227,322         227,842         228,863         264,342         282,086         (1%)         (2%)           Total investments         513,878         500,01         556,562         552,573         507,145         (1%)         (1%)           Loars, not it queramed income         365,005         285,753         500,142         (1%)         (1%)           Loars, not it queramed income         365,005         286,001         (15,972)         600,612         (1%)         (1%)           Loars, not it queramed income         627,333         645,900         607,221         60,919         (17,748)         (17,748)         (17,748)         (17,748)         (17,748)         (17,748)         (17,748)         (17,748)         (17,748)         (17,748)         (17,748)         (17,748)         (17,748)         (11,748)	Investments		-				-						
Equity securities         7,787         8,009         8,040         7,749         7,745         ·         (1%)           Loars, net of unsamed income         35,878         598,016         55,862         51,278         507,145         (1%)           Loars, net of unsamed income         35,605         357,533         388,067         288,209         288,021         (1%)         (1%)           Loars, net of unsamed income         607,333         643,800         607,213         61,999         600,166         (1%)         (1%)           Loars, net incore on tours (ACLL)         (11,313)         620,021         (14,991)	Available-for-sale debt securities		238,499		232,143		249,679		240,487		237,334	(1%)	-
Total investments         513.878         508.016         526.582         512.578         507,145         (1%)         (1%)           Lansm, ref / unsamed income Consume <sup>27</sup> 386.605         337,383         386.067         386.868         34.691         3%         5%           Lans, ref / unsamed income Consume <sup>27</sup> 301,725         286.277         286.291         651.987         660.312         1% <td< td=""><td>Held-to-maturity debt securities, net of allowance</td><td></td><td>267,592</td><td></td><td>267,864</td><td></td><td>268,863</td><td></td><td>264,342</td><td></td><td>262,066</td><td>(1%)</td><td>(2%)</td></td<>	Held-to-maturity debt securities, net of allowance		267,592		267,864		268,863		264,342		262,066	(1%)	(2%)
Lons, net of unearned income         365,606         375,583         368,606         374,591         3%         5%           Consume <sup>70</sup> 301,728         288,377         289,154         288,299         280,021         (1%)         (5%)           Loans, net of unearned income         667,333         643,560         115,271         (11,189)         (17,496)         (2%)         (10)           Total loans, net of unearned income         641,331         623,030         (16,271)         (11,189)         (17,496)         (2%)         (10)           Property, plant and equipment, net         641,331         622,035         642,641         64,232         44,776         (1%)         1%           Other assets, net of allowance         10,0,09         107,652         103,743         103,522         102,972         (1%)         (5%)           Total asset         5         147,214         \$ 135,514         \$ 122,655         \$ 123,699         \$ 109,844         (11%)         (2%)           Interest-bearing deposits in U.S. offices         5         147,214         \$ 135,514         \$ 122,655         \$ 123,699         \$ 109,844         (11%)         (2%)           Interest-bearing deposits in U.S. offices         5         147,214         \$ 135,514 <t< td=""><td>Equity securities</td><td></td><td>7,787</td><td></td><td>8,009</td><td></td><td>8,040</td><td></td><td>7,749</td><td></td><td>7,745</td><td>-</td><td>(1%)</td></t<>	Equity securities		7,787		8,009		8,040		7,749		7,745	-	(1%)
Consumer <sup>20</sup> 355,605         357,833         368,067         383,866         374,591         3%         5%           Corporate <sup>20</sup> 288,377         288,137         2455,113         32,242,675         (11%)         278,137         278,137         278,137         278,137         2455,113         32,2425,675	Total investments		513,878		508,016		526,582		512,578		507,145	(1%)	(1%)
Corporate <sup>10</sup> 307.728         288.277         289.154         288.229         280.021         (1%)         (5%)           Loans, red f unearned income         657.333         645.990         657.231         (17.465)         (2%)         (10%)           Allowance for credit losses on loans (ACLL)         (15.952)         (16.309)         (19.746)         (2%)         (10%)           Total loans, net         641.381         622.651         642.247         634.628         643.116         1%         -           Goodwill         110.597         19.326         19.986         1%         2%           Intrangble assets (including MSRs)         4.526         4.485         4.242.8         4.532         10.986         1%         2%           Total assets         \$ 2.380.964         \$ 2.381.664         \$ 2.446.676         \$ 2.446.676         \$ 2.425.075         (1%)         2%           Liabilitie         Non-Interest-bearing deposits in U.S. offices         \$ 147.214         \$ 157.269         \$ 107.265         \$ 102.944         (2%)         (%)         (%)           Interest-bearing deposits in U.S. offices         \$ 147.214         \$ 147.214         \$ 128.514         \$ 128.2667         \$ 2.249.075         (11.466         (2%)         (%)         (%)	Loans, net of unearned income												
Lons, net of unearned income         657,323         657,996         657,221         651,996         660,612         1%         -           Allowance for certal tosses on loans (ACLL)         159,592         (16,390)         (16,974)         (17,496)         (2%)         (10%)           Total loans, net         634,826         640,247         634,826         643,116         1%         2%           Property, Jain and equipment, net         24,786         4,526         4,485         4,428         4,632         4,576         (1%)         1%         2%           Other assets, net of allowance         110,009         107,682         103,743         103,522         102,972         (1%)         (1%)         2%           Interest-bearing deposits in U.S. offlees         \$         2,380,994         \$         2,381,944         \$         2,465,676         \$         2,423,675         (1%)         2%           Non-interest-bearing deposits in U.S. offlees         \$         1,372,65         \$         100,266         98,904         \$         123,969         \$         109,844         (11%)         (2%)         (2%)         (2%)         (2%)         (2%)         (2%)         (2%)         (2%)         (2%)         (2%)         (2%)         (2%)			355,605		357,583		368,067		363,696		374,591	3%	5%
Allowance for credit losses on loans (ACLL)       (15,922)       (16,302)       (17,192)       (17,192)       (17,493)       (2%)       (10%)         Total loans, net       629,651       640,324       634,826       643,116       1%       -         Goodwill       19,326       19,691       19,822       19,691       19,882       649,316       1%       -         Intragible assets (including MSRs)       24,728       22,515       26,253       27,119       27,718       3%       12%         Obber assets, including Mponts in U.S. offices       \$ 2,380,964       \$ 2,381,964       \$ 2,446,676       \$ 2,445,675       \$ 100,844       (11%)       (25%)         Interst-bearing deposits in U.S. offices       \$ 657,827       \$ 135,514       \$ 122,865       \$ 123,969       \$ 100,844       (11%)       (25%)         Interst-bearing deposits in U.S. offices       \$ 509,200       107,402       70,404       <	Corporate <sup>(3)</sup>		301,728		288,377		289,154		288,299		286,021	(1%)	(5%)
Total loans, net         641,381         622,651         640,247         634,822         643,115         1%           Coodwill         15,567         16,2565         4,485         4,485         4,482         4,575         (1%)         1%           Property, plant and equipment, net         2,4788         25,57         26,253         27,119         27,818         3%         12%           Other assets, net of allowance         110,009         107,652         103,743         103,522         102,972         (1%)         (6%)           Other assets, net of allowance         100,009         \$ 2,330,004         \$ 2,431,064         \$ 2,416,676         \$ 2,423,675         (1%)         2%           Liabilities         \$ 2,330,004         \$ 2,330,044         \$ 122,655         \$ 122,969         \$ 00,984         (11%)         (25%)           Interest-bearing deposits in U.S. offices         \$ 147,214         \$ 135,514         \$ 122,655         \$ 123,969         \$ 00,984         (11%)         (25%)           Total U.S. deposits         0.006,863         501,48         540,647         523,600         527,424         -         4%           Total deposits in offices outside the U.S.         100,266         98,904         95,128,200         527,424         -	Loans, net of unearned income		657,333		645,960		657,221		651,995		660,612	1%	-
Goodwil         19,597         19,382         19,081         19,882         19,988         1%         2%           Property, plant and equipment, net         24,788         25,157         26,253         27,719         27,818         3%         12%           Other assets         \$         2,380,064         \$         2,416,676         \$         2,423,675         (1%)         2%           Liabilitie         \$         2,380,064         \$         2,416,676         \$         2,423,675         (1%)         2%           Liabilities         \$         12,300,864         \$         2,416,676         \$         2,423,675         (1%)         2%           Liabilities         \$         147,214         \$         135,514         \$         123,069         \$         109,844         (11%)         (2%)         (2%)           Non-interest-bearing deposits in Offices outside the U.S.         100,266         98,904         95,182         90,444         91,898         2%         (8%)           Non-interest-bearing deposits in Offices outside the U.S.         100,266         98,904         91,304,47         528,609         527,424         -         4%           Total deposits         00,246         98,904         90,244	Allowance for credit losses on loans (ACLL)		(15,952)		(16,309)		(16,974)		(17,169)		(17,496)	(2%)	(10%)
Intangble assets (including MSRs)       4,526       4,485       4,485       4,428       4,652       4,76       (1%)       1%         Property, plant and equipment, net       2,4788       2,517       2,6233       27.119       27.818       3%       100,522       100,733       100,522       100,972       (1%)       (6%)         Total assets       \$       2,381,064       \$       2,445,076       \$       2,445,173       \$       2,435,173       \$       2,435,173       \$       2,445,173       \$       2,445,173       \$       2,445,173       \$       2,445,173       \$       2,445,175       \$       100,522       100,972       (1%)       (1%)       (2%)<													-
Property, plant and equipment, net         24,788         25,157         26,253         27,119         27,818         3%         12%           Other assets         10,009         107,652         103,723         103,522         103,522         (1%)         2%           Libilities         Non-interest-bearing deposits in U.S. offices         1 47,214         \$ 135,514         \$ 122,665         \$ 123,669         \$ 100,844         (7%)         (2%)           Non-interest-bearing deposits in U.S. offices         5 147,214         \$ 135,514         \$ 122,665         \$ 123,969         \$ 100,844         (7%)         (2%)           Non-interest-bearing deposits in U.S. offices         5 056,785         5 70,920         607,470         5 87,477         5 90,700         1%         4%           Non-interest-bearing deposits in offices outside the U.S.         710,269         700,264         730,125         711,446         700,544         730,125         711,446         710,323         -         2%           Total deposits         000,265         653,829         651,043         730,429         703,429         703,429         703,429         703,433         713,464         700,544         733,459         1,318,487         73%         73%           Total deposits         96,744	Goodwill		19,597		19,326		19,691		19,882		19,998	1%	2%
Other assets, net of allowance         110.009         107.652         103.743         103.522         102.972         (1%)         (6%)           Labilities         \$         2,380.094         \$         2,381.064         \$         2,466.676         \$         2,423.675         (1%)         2%           Labilities         \$         147.214         \$         135.514         \$         122.655         \$         123.969         \$         109.844         (1%)         (25%)           Interest-bearing deposits in U.S. offices         \$         147.214         \$         135.514         \$         122.655         \$         123.969         \$         109.844         (1%)         (25%)           Non-interest-bearing deposits in U.S. offices         5         147.214         \$         135.514         \$         122.655         \$         123.869         \$         124.869         (28%)         (	Intangible assets (including MSRs)		4,526								4,576	(1%)	
Total assets         \$ 2,380,904         \$ 2,380,904         \$ 2,416,676         \$ 2,465,113         \$ 2,423,675         (1%)         2%           Liabilities         Non-interest-bearing deposits in U.S. offices         \$ 147,214         \$ 135,514         \$ 123,969         \$ 109,844         (11%)         (25%)           Total U.S. opposits         565,785         570,920         \$ 607,470         \$ 597,477         \$ 597,070         1%         4%           Non-interest-bearing deposits in Offices outside the U.S.         100,266         89,944         95,162         90,444         91,999         2%         (8%)           Interest-bearing deposits in offices outside the U.S.         100,266         89,944         95,162         90,444         91,999         2%         (8%)           Total deposits         060,849         000,052         633,629         619,013         619,322         -         4%           Total deposits         1,321,848         1,306,486         1,365,954         1,330,459         1,319,867         (1%)         -           Securities loaned and sold under agreements to resell         198,472         203,429         202,444         257,081         200,035         1%         3%           Short-term boxing         40,043         196,479         170,	Property, plant and equipment, net		24,788		25,157				27,119		27,818	3%	12%
Liabilities         Non-interest-bearing deposits in U.S. offices         \$ 147,214         \$ 135,514         \$ 122,665         \$ 102,669         \$ 100,844         (11%)         (25%)           Interest-bearing deposits in U.S. offices         565,785         570.920         507.470         577.11,446         700,544         (2%)         (3%)         (5%)         (5%)         (5%)         (5%)         (5%)         (5%)	Other assets, net of allowance		110,009		107,652		103,743		103,522	-	102,972	(1%)	(6%)
Non-Interest-bearing deposits in U.S. offices         \$ 147,214         \$ 135,514         \$ 122,655         \$ 123,869         \$ 109,844         (11%)         (25%)           Interest-bearing deposits in U.S. offices         507,000         507,070         597,070         597,070         597,070         1%         4%           Non-Interest-bearing deposits in offices outside the U.S.         100,264         712,999         706,434         730,125         711,446         700,0544         (2%)	Total assets	\$	2,380,904	\$	2,381,064	\$	2,416,676	\$	2,455,113	\$	2,423,675	(1%)	2%
Non-Interest-bearing deposits in U.S. offices         \$ 147,214         \$ 135,514         \$ 122,655         \$ 123,869         \$ 109,844         (11%)         (25%)           Interest-bearing deposits in U.S. offices         507,000         507,070         597,070         597,070         597,070         1%         4%           Non-Interest-bearing deposits in offices outside the U.S.         100,264         712,999         706,434         730,125         711,446         700,0544         (2%)													
Interest-bearing deposits in U.S. offices         565 775         570.920         607.470         567.477         500.700         1%         4%           Total U.S. deposits         712.999         706.434         730.125         711.446         700.544         (2%)	Liabilities												
Total U.S. deposits         T12 999         T06.434         T30.125         T11.446         T00.544         (2%)         (2%)           Non-interest-bearing deposits in offices outside the U.S.         100 266         98.904         95.182         90.404         91.899         2%         (8%)           Total interactional deposits         608.849         600.052         635.829         619.013         619.323         -         4%           Total interactional deposits         1.321,848         1.306,486         1.330,459         1.319,867         (1%)         -           Securities loaned and sold under agreements to resell         1.98,472         203.429         202,444         63,218         76,708         69,433         (9%)         (2%)         (2%)         (2%)         (2%)         (1%)         -         -         2%           Total deposits         108,472         203.429         202,444         63,218         7,708         69,433         (9%)         (2%) <td>Non-interest-bearing deposits in U.S. offices</td> <td>\$</td> <td></td> <td>\$</td> <td></td> <td>\$</td> <td>1</td> <td>\$</td> <td></td> <td>\$</td> <td></td> <td>(11%)</td> <td></td>	Non-interest-bearing deposits in U.S. offices	\$		\$		\$	1	\$		\$		(11%)	
Non-interest-bearing deposits in offices outside the U.S. Interest-bearing deposits in offices outside the U.S. Total international deposits         100.266         98.904         95.182         90.404         91.899         2%         (8%)           Interest-bearing deposits in offices outside the U.S. Total international deposits         508.583         501.148         540.647         528.609         527.424         -         4%           Total international deposits         609.849         600.052         635.829         619.013         619.323         -         4%           Securities loaned and sold under agreements to resell         1.321.848         1.306.486         1.365.954         1.330.459         1.319.867         (1%)         -         4%           Short-term borrowings         198.472         203.429         202.444         257.681         260.035         1%         31%         31           Long-term debt         96.474         87.841         69.218         76.865         179.314         4%         (5%)           Other liabilities <sup>41</sup> 257.425         253.068         271.606         279.684         22.44.50         (2%)         7%           Other liabilities <sup>41</sup> 88.552         87.276         87.873         76.365         79.314         4%         6%)	Interest-bearing deposits in U.S. offices						607,470			-			
Interest-bearing deposits in offices outside the U.S.       508,583       501,148       540,647       528,609       527,424       -       4%         Total international deposits       608,849       600,052       635,829       619,013       619,323       -       2%         Total international deposits       1,321,848       1,306,486       1,365,954       1,330,459       1,319,867       (1%)       -       2%         Total deposits       198,472       203,429       202,444       257,681       220,035       1%       31%         Brokerage payables       198,472       203,429       202,444       257,681       220,035       1%       31%         Brokerage payables       198,472       203,429       202,444       257,681       220,035       1%       31%         Brokerage payables       190,473       176,647       178,610       170,664       (8%)       (5%)         Short-term borrowings       40,054       47,368       47,096       40,187       40,430       1%       1%         Long-term debt       257,425       253,088       271,606       279,684       274,2510       2%       7%       7%         Total inbilities <sup>10</sup> 86,552       87,276       87,276       87													
Total international deposits         608,849         600,052         635,829         619,013         619,323         -         2%           Total ideposits         1,321,848         1,306,486         1,365,954         1,30,459         1,319,867         (1%)         -           Securities loaned and sold under agreements to resell         198,472         203,429         202,444         257,681         260,035         1%         31%           Brokerage payables         96,474         47,384         190,479         170,647         185,010         170,664         (8%)         (5%)           Stort-term borrowings         180,453         196,479         170,647         185,010         170,664         (8%)         (5%)           Charn-term debt         257,425         253,066         271,606         279,684         274,510         (2%)         7%           Other liabilities <sup>10</sup> 86,552         87,276         87,873         76,365         79,314         4%         (8%)           Stockholders' equity         \$2,181,278         \$2,181,947         \$2,214,253         (1%)         2%           Preferred stock         \$18,995         \$18,995         \$18,995         \$2,0,245         \$2,0,245         -         7%           <												2%	
Total deposits       1,321,848       1,366,851       1,365,954       1,330,457       (1%)       -         Securities loaned and sold under agreements to resell       198,472       203,429       202,444       257,681       260,035       1%       31%         Brokerage payables       96,474       87,841       69,218       76,708       69,433       (9%)       (28%)         Short-term borrowings       180,453       196,479       170,647       185,010       170,664       (8%)       (5%)         Short-term borrowings       40,054       47,368       47,096       40,187       40,430       1%       1%         Long-term debt       257,425       253,068       271,806       279,864       274,510       (2%)       7%         Other liabilities <sup>41</sup> 8,552       87,276       87,873       76,365       79,314       4%       (8%)         Total liabilities <sup>41</sup> 108,210       108,437       108,458       108,579       -       -       7%         Common stock       31       31       31       31       31       31       31       -       -       -       -         Retained earnings       191,261       193,462       194,734       198,353       1												-	
Securities loaned and sold under agreements to resell       198,472       203,429       202,444       257,681       260,035       1%       31%         Brokerage payables       99,474       87,841       69,218       76,708       69,433       (9%)       (28%)         Short-term borrowings       40,054       47,368       47,096       40,187       40,430       1%       1%         Long-term debt       257,425       253,068       271,666       279,684       274,510       (2%)       7%         Other liabilities <sup>61</sup> 86,552       87,276       57,216,66       279,684       274,510       (2%)       7%         Total liabilities <sup>61</sup> 86,552       87,276       \$7,214,838       \$2,246,094       \$2,244,253       (1%)       2%         Equity       \$2,181,278       \$2,181,947       \$2,246,094       \$2,244,253       (1%)       2%         Stockholders' equity       \$2,181,927       \$2,246,094       \$2,244,253       (1%)       2%         Preferred stock       \$18,995       \$18,995       \$18,995       \$20,245       \$20,245       -       7%         Common stock       31       31       31       31       31       31       31       -       -	Total international deposits		608,849		600,052		635,829		619,013		619,323	-	2%
Securities loaned and sold under agreements to resell       198,472       203,429       202,444       257,681       260,035       1%       31%         Brokerage payables       99,474       87,841       69,218       76,708       69,433       (9%)       (28%)         Short-term borrowings       40,054       47,368       47,096       40,187       40,430       1%       1%         Long-term debt       257,425       253,068       271,666       279,684       274,510       (2%)       7%         Other liabilities <sup>61</sup> 86,552       87,276       57,216,66       279,684       274,510       (2%)       7%         Total liabilities <sup>61</sup> 86,552       87,276       \$7,214,838       \$2,246,094       \$2,244,253       (1%)       2%         Equity       \$2,181,278       \$2,181,947       \$2,246,094       \$2,244,253       (1%)       2%         Stockholders' equity       \$2,181,927       \$2,246,094       \$2,244,253       (1%)       2%         Preferred stock       \$18,995       \$18,995       \$18,995       \$20,245       \$20,245       -       7%         Common stock       31       31       31       31       31       31       31       -       -													
Brokerage payables       96,474       87,841       60,218       76,708       69,433       (9%)       (28%)         Trading account liabilities       180,453       196,479       170,047       185,010       170,664       (8%)       (5%)         Short-term borrowings       40,054       47,368       47,368       40,187       40,430       1%       1%         Long-term debt       257,425       253,068       271,606       279,684       274,510       (2%)       7%         Other liabilities <sup>(4)</sup> \$2,181,947       \$2,214,838       \$2,246,094       \$2,214,253       (1%)       2%         Equity       \$2,181,947       \$2,214,838       \$2,246,094       \$2,214,253       (1%)       2%         Stockholders' equity       \$2,181,947       \$2,214,838       \$2,246,094       \$2,244,253       (1%)       2%         Preferred stock       \$18,995       \$18,995       \$18,995       \$20,245       \$2,0,245       -       7%         Common stock       31       31       31       31       31       31       -       -         Additional paid-in capital       108,210       108,347       108,458       108,353       199,976       1%       -         Treasury s	1												-
Trading account liabilities       180,453       196,479       170,647       185,010       170,664       (8%)       (5%)         Short-term borrowings       40,054       47,388       47,096       40,187       40,430       1%       1%         Long-term debt       257,425       253,068       271,606       279,684       274,510       (2%)       7%         Other liabilities       86,552       87,276       87,873       76,365       79,314       4%       (8%)         Total liabilities       \$ 2,181,278       \$ 2,214,838       \$ 2,246,094       \$ 2,241,253       (1%)       2%         Equity       \$ 5       18,995       \$ 18,995       \$ 18,995       \$ 2,0,245       \$ 2,0,245       -       7%         Common stock       31       31       31       31       31       31       -       -         Additional paid-in capital       108,210       108,347       108,458       108,369       108,579       -       -         Retained earnings       191,261       193,462       194,734       198,533       199,976       1%       5%         Treasury stock, at cost       (73,987)       (73,967)       (73,262)       (74,247)       1%       -       -													
Short-term borrowings       40,054       47,368       47,096       40,187       40,430       1%       1%         Long-term debt       257,425       253,068       271,606       279,684       274,510       (2%)       7%         Other liabilities <sup>41</sup> \$257,425       253,068       271,606       279,684       274,510       (2%)       7%         Total liabilities <sup>41</sup> \$2,181,278       \$ 2,181,947       \$ 2,214,838       \$ 2,246,094       \$ 2,214,253       (1%)       2%         Equity       Stockholders' equity       Preferred stock       \$ 18,995       \$ 18,995       \$ 18,995       \$ 20,245       \$ 20,245       -       7%         Common stock       31       31       31       31       31       31       31       -       -         Additional paid-in capital       108,210       108,347       108,458       108,369       108,579       -       -         Retained earnings       (73,977)       (73,967)       (73,262)       (74,247)       (1%)       -         Accumulated other comprehensive income (loss) (AOCI)       (45,495)       (48,289)       (47,062)       \$ 188,050       \$ 188,074       -       5%         Total citigroup stockholders' equity       \$ 180,019 <td></td>													
Long-term debt       257,425       253,068       271,606       279,684       274,510       (2%)       7%         Other liabilities <sup>(4)</sup> 86,552       87,276       87,873       76,365       79,314       4%       (8%)         Total liabilities       \$ 2,181,278       \$ 2,181,947       \$ 2,214,838       \$ 2,246,094       \$ 2,214,253       (1%)       2%         Equity       Stockholders' equity       \$ 2,181,278       \$ 2,181,947       \$ 2,214,838       \$ 2,246,094       \$ 2,214,253       (1%)       2%         Preferred stock       \$ 18,995       \$ 18,995       \$ 18,995       \$ 2,0245       \$ 2,0245       -       7%         Common stock       31       31       31       31       31       31       -       -         Retained earnings       108,210       108,347       108,458       108,369       108,579       -       -         Accumulated other comprehensive income (loss) (AOCI)       (45,495)       (48,298)       (47,062)       (45,441)       (45,865)       (1%)       -       5%         Total citigroup stockholders' equity       \$ 180,019       \$ 179,565       \$ 182,194       \$ 188,050       \$ 188,474       -       5%         Total citigroup stockholders' equity													
Other liabilities <sup>(4)</sup> 86,552       87,276       87,873       76,365       79,314       4%       (8%)         Total liabilities       \$ 2,181,278       \$ 2,181,947       \$ 2,214,838       \$ 2,246,094       \$ 2,214,253       (1%)       2%         Equity Stockholders' equity       \$ 2,181,278       \$ 2,181,947       \$ 2,214,838       \$ 2,246,094       \$ 2,214,253       (1%)       2%         Common stock       \$ 18,995       \$ 18,995       \$ 18,995       \$ 20,245       \$ 20,245       -       7%         Common stock       31       31       31       31       31       31       31       -       -         Additional paid-in capital       108,210       108,347       108,458       108,369       108,579       -       -         Retained earnings       191,261       193,462       194,734       198,353       199,976       1%       5%         Treasury stock, at cost       (45,495)       (48,298)       (47,062)       (45,441)       (45,865)       (1%)       (1%)       -         Total common equity       \$ 180,019       \$ 179,565       8 182,194       \$ 188,600       \$ 208,719       -       5%         Total citigroup stockholders' equity       \$ 199,014       \$													
Total liabilities       \$ 2,181,278       \$ 2,181,947       \$ 2,214,838       \$ 2,246,094       \$ 2,214,253       (1%)       2%         Equity Stockholders' equity       Preferred stock       \$ 18,995       \$ 18,995       \$ 18,995       \$ 20,242       \$ 20,245       \$ 20,245 <td></td>													
Equity Stockholders' equity Preferred stock       \$ 18,995       \$ 18,995       \$ 20,245       \$ 20,245       -       7%         Common stock       31       31       31       31       31       31       31       -       -         Additional paid-in capital etailined earnings       108,210       108,347       108,458       108,369       108,579       -       -         Retained earnings       191,261       193,462       194,734       198,353       199,976       1%       5%         Treasury stock, at cost       (73,988)       (73,977)       (73,967)       (74,247)       (1%)       -         Accumulated other comprehensive income (loss) (AOCI)       (45,495)       (48,298)       (47,062)       (45,441)       (45,865)       (1%)       (1%)         Total common equity       \$ 180,019       \$ 179,565       \$ 182,194       \$ 188,050       \$ 188,474       -       5%         Noncontrolling interests       612       557       649       724       703       (3%)       15%         Total equity       199,626       199,117       201,838       209,019       209,422       -       5%		-		•		•				•			
Stockholders' equity       \$       18.995       \$       18.995       \$       18.995       \$       20.245	i otar habilities	\$	2,181,278	- Þ	2,181,947	- Þ	2,214,838	à	2,246,094	\$	2,214,253	(1%)	2%
Stockholders' equity       \$       18,995       \$       18,995       \$       18,995       \$       20,245       18,057       \$       18,057       \$       18,050       \$       20,245       \$       20,245       \$       20,245       \$       20,245       \$       20,245       \$       20,245       \$       20,245       \$	Equity												
Preferred stock       \$ 18,995       \$ 18,995       \$ 18,995       \$ 20,245       \$ 20,245       -       7%         Common stock       31       31       31       31       31       31       31       31       31       -       -       7%         Additional paid-in capital       108,210       108,347       108,458       108,369       108,579       - <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>													
Common stock         31		¢	19 005	¢	19 005	¢	18 005	¢	20.245	¢	20.245		7%
Additional paid-in capital       108,210       108,347       108,458       108,369       108,579       -       -         Retained earnings       191,261       193,462       194,734       198,353       199,976       1%       5%         Treasury stock, at cost       (73,988)       (73,977)       (73,967)       (73,262)       (74,247)       (1%)       -         Accumulated other comprehensive income (loss) (AOCI)       (45,495)       (48,298)       (47,062)       (45,441)       (45,665)       (1%)       (1%)         Total common equity       \$ 109,019       \$ 179,565       \$ 182,194       \$ 188,050       \$ 208,295       \$ 208,719       -       5%         Total Citigroup stockholders' equity       \$ 199,014       \$ 198,560       \$ 201,189       \$ 208,295       \$ 208,719       -       5%         Total equity       199,626       199,117       201,838       209,019       209,422       -       5%		Ψ		Ψ		Ψ		Ψ		Ψ		-	170
Retained earnings       191,261       193,462       194,734       198,353       199,976       1%       5%         Treasury stock, at cost       (73,988)       (73,977)       (73,967)       (73,262)       (74,247)       (1%)       -         Accumulated other comprehensive income (loss) (AOCI)       (45,495)       (48,298)       (47,062)       (45,495)       (45,495)       (48,298)       (47,062)       (45,495)       (1%)       -       5%         Total common equity       \$ 180,019       \$ 179,565       \$ 182,194       \$ 188,650       \$ 188,474       -       5%         Total Citigroup stockholders' equity       \$ 199,014       \$ 198,560       \$ 201,189       \$ 208,295       \$ 208,719       -       5%         Noncontrolling interests       612       557       649       724       703       (3%)       15%         Total equity       199,626       199,117       201,838       209,019       209,422       -       5%												-	-
Treasury stock, at cost       (73,988)       (73,977)       (73,967)       (73,262)       (74,247)       (1%)       -         Accumulated other comprehensive income (loss) (AOCI)       (45,495)       (48,298)       (47,062)       (45,441)       (45,865)       (1%)       (1%)         Total common equity       \$ 180,019       \$ 179,565       \$ 182,194       \$ 188,050       \$ 188,474       -       5%         Total Citigroup stockholders' equity       \$ 199,014       \$ 198,560       \$ 201,189       \$ 208,295       \$ 208,719       -       5%         Noncontrolling interests       612       557       649       724       703       (3%)       15%         Total equity       199,626       199,117       201,838       209,019       209,422       -       5%			, .									-	-
Accumulated other comprehensive income (loss) (AOCI)       (45,495)       (48,298)       (47,062)       (45,441)       (45,865)       (1%)       (1%)         Total common equity       \$ 180,019       \$ 179,565       \$ 182,194       \$ 188,050       \$ 188,474       -       5%         Total Citigroup stockholders' equity       \$ 199,014       \$ 198,560       \$ 201,189       \$ 208,295       \$ 208,719       -       5%         Noncontrolling interests       612       557       649       724       703       (3%)       15%         Total equity       199,626       199,117       201,838       209,019       209,422       -       5%													5%
Total common equity       \$ 180,019       \$ 179,565       \$ 182,194       \$ 188,050       \$ 188,474       -       5%         Total Citigroup stockholders' equity       \$ 199,014       \$ 198,560       \$ 201,189       \$ 208,295       \$ 208,719       -       5%         Noncontrolling interests       612       557       649       724       703       (3%)       15%         Total equity       199,626       199,117       201,838       209,019       209,422       -       5%													-
Total Citigroup stockholders' equity         \$ 199,014         \$ 198,560         \$ 201,189         \$ 208,295         \$ 208,719         -         5%           Noncontrolling interests         612         557         649         724         703         (3%)         15%           Total equity         199,626         199,117         201,838         209,019         209,422         -         5%												(1%)	
Noncontrolling interests         612         557         649         724         703         (3%)         15%           Total equity         199,626         199,117         201,838         209,019         209,422         5%	Total common equity	\$	180,019	\$	179,565	\$	182,194	\$	188,050	\$	188,474	-	5%
Noncontrolling interests         612         557         649         724         703         (3%)         15%           Total equity         199,626         199,117         201,838         209,019         209,422         5%	Tatal Citigroup stackholders' squity		100.014	¢	109 500	¢	204 492		208 205	¢	209 740		E0/
Total equity 199,626 199,117 201,838 209,019 209,422 - 5%		ş		\$		\$		ð		Þ		-	
												(3%)	
Total liabilities and equity \$ 2,400 GA \$ 2,200 GA \$ 2,406 GTG \$ 2,456 143 \$ 2,402 GTE (40/) 20/	Total liabilities and equity	\$	2,380,904	\$	2,381,064	\$		\$		\$	2,423,675	- (1%)	2%
Total liabilities and equity <u>\$ 2,380,904</u> <u>\$ 2,381,064</u> <u>\$ 2,416,676</u> <u>\$ 2,455,113</u> <u>\$ 2,423,675</u> (1%) 2%	rotal navinties and equity	æ	2,300,904	Þ	2,301,004	Þ	2,410,070	\$	2,400,113	æ	2,423,015	(1%)	270

(1) Preliminary.

(2) Consumer loans include loans managed by PBWM and Legacy Franchises (other than Mexico Small Business and Middle-Market Banking (Mexico SBMM) loans).

(3) Corporate loans include loans managed by ICG and Legacy Franchises-Mexico SBMM.

(4) Includes allowance for credit losses for unfunded lending commitments. See page 15.

NM Not meaningful.

### OPERATING SEGMENT AND REPORTING UNIT DETAILS

(In millions of dollars)

	 2Q 2022	 3Q 2022	 4Q 2022	 1Q 2023	 2Q 2023	2Q23 In (Decrea 1Q23	crease/ se) from 2Q22	, I	Six Months 2022		Six Months 2023	YTD 2023 vs. YTD 2022 Increase/ (Decrease)
Net revenues Institutional Clients Group	\$ 11,419	\$ 9,468	\$ 9,159	\$ 11,233	\$ 10,441	(7%)	(9%)	\$	22,579	\$	21,674	(4%)
Personal Banking and Wealth Management Legacy Franchises Corporate/Other	6,029 1,935 255	6,187 2,554 299	6,096 2,052 699	6,448 2,852 914	6,395 1,923 677	(1%) (33%) (26%)	6% (1%) NM		11,934 3,866 445		12,843 4,775 1,591	8% 24% NM
Total net revenues	\$ 19,638	\$ 18,508	\$ 18,006	\$ 21,447	\$ 19,436	(9%)	(1%)	\$	38,824	\$	40,883	5%
Income (loss) from continuing operations												
Institutional Clients Group Personal Banking and Wealth Management	\$ 3,978 553	\$ 2,186 792	\$ 1,916 114	\$ 3,298 489	\$ 2,219 494	(33%) 1%	(44%) (11%)	\$	6,636 2,413	\$	5,517 983	(17%) (59%)
Legacy Franchises Corporate/Other	(15) 273	316 221	75 431	606 259	(122) 361	NM 39%	NM 32%		(400) 465		484 620	NM 33%
Income from continuing operations	\$ 4,789	\$ 3,515	\$ 2,536	\$ 4,652	\$ 2,952	(37%)	(38%)	\$	9,114	\$	7,604	(17%)
Discontinued operations	\$ (221)	\$ (6)	\$ (2)	\$ (1)	\$ (1)	-	100%	\$	(223)	\$	(2)	99%
Net income attributable to noncontrolling interests	21	30	21	45	36	(20%)	71%		38		81	NM
Net income	\$ 4,547	\$ 3,479	\$ 2,513	\$ 4,606	\$ 2,915	(37%)	(36%)	\$	8,853	\$	7,521	(15%)

### INSTITUTIONAL CLIENTS GROUP

(In millions of dollars, except as otherwise noted)

(In millions of dollars, except as otherwise noted)		Q )22	3Q 2022		4Q 2022	1Q 2023		2Q 2023		ncrease/ ase) from 2Q22	Six Months 2022	Six Months 2023	YTD 2023 vs. YTD 2022 Increase/ (Decrease)
Commissions and fees	\$	1,125	\$ 1,	082 3	5 1,067	\$ 1,15	0 \$	5 1,126	(2%)	-	2,255	2,276	1%
Administration and other fiduciary fees		732		651	629	65		709	8%	(3%)	1,404	1,363	(3%)
Investment banking fees <sup>(1)</sup>		990		816	728	83	4	686	(18%)	(31%)	2,029	1,520	(25%)
Principal transactions		4,358	2,	776	2,057	3,70	9	2,463	(34%)	(43%)	8,800	6,172	(30%)
Other		(306)	(	427)	(359)	(14	2)	(166)	(17%)	46%	(213)	(308)	(45%)
Total non-interest revenue		6,899		898	4,122	6,20		4,818	(22%)	(30%)	14,275	11,023	(23%)
Net interest income (including dividends)		4,520	4,	570	5,037	5,02	8	5,623	12%	24%	8,304	10,651	28%
Total revenues, net of interest expense		11,419	9,	468	9,159	11,23	3	10,441	(7%)	(9%)	22,579	21,674	(4%)
Total operating expenses		6,434	6,	541	6,601	6,97	3	7,286	4%	13%	13,157	14,259	8%
Net credit losses on loans		18		-	104	2	2	73	NM	NM	48	95	98%
Credit reserve build / (release) for loans		(76)		75	(117)	(7	5)	(150)	(100%)	(97%)	520	(225)	NM
Provision for credit losses on unfunded lending commitments		(169)		(59)	63	(17		(88)	48%	48%	183	(258)	NM
Provisions for credit losses for HTM debt securities and other assets		25		70	6	15	1	223	48%	NM	18	374	NM
Provision for credit losses		(202)		86	56	(7	2)	58	NM	NM	769	(14)	NM
Income from continuing operations before taxes		5,187	2,	841	2,502	4,33	2	3,097	(29%)	(40%)	8,653	7,429	(14%)
Income taxes		1,209		655	586	1,03		878	(15%)	(27%)	2,017	1,912	(5%)
Income from continuing operations		3,978	2,	186	1,916	3,29		2,219	(33%)	(44%)	6,636	5,517	(17%)
Noncontrolling interests		17	· .	24	20	4		29	(28%)	71%	35	69	97%
Net income	\$	3,961		162		\$ 3,25		,	(33%)	(45%)	\$ 6,601	\$ 5,448	(17%)
EOP assets (in billions)	\$	1,700		706		\$ 1,76			-	4%			
Average assets (in billions)		1,698		729	1,753	1,77		1,795	1%	6%	1,692	1,785	5%
Efficiency ratio		56%		69%	72%	62	%	70%	800 bps	1,400 bps	58%	66%	800 bps
Revenue by reporting unit											1		
Services	\$	4,050	\$ 4.	177	4,326	\$ 4,46	7 9	\$ 4,655	4%	15%	\$ 7,515	\$ 9,122	21%
Markets	Ŧ	5,292		068	3,944	5,60		4,619	(18%)	(13%)	11,101	10,220	(8%)
Banking		2,077		223	889	1,16		1,167	-	(44%)	3,963	2,332	(41%)
Total revenues, net of interest expense	\$	11,419		468		\$ 11,23			(7%)	(9%)	\$ 22,579	\$ 21,674	(4%)
Total revenues, net of interest expense	Ψ	11,413	ψ 3,	400 .	3,133	ψ 11,23		0 10,441	(170)	(370)	\$ 22,515	φ 21,074	(470)
Revenue by region													
North America	\$	4,410	\$3,	091	\$ 2,444	\$ 3,50			(6%)	(26%)	\$ 8,132	\$ 6,780	(17%)
EMEA		3,566		099	3,293	4,05		3,461	(15%)	(3%)	7,596	7,520	(1%)
Latin America		1,266		202	1,320	1,27		1,527	20%	21%	2,407	2,799	16%
Asia		2,177		076	2,102	2,39		2,176	(9%)	-	4,444	4,575	3%
Total revenues, net of interest expense	\$	11,419	\$9,	468	9,159	\$ 11,23	3 \$	5 10,441	(7%)	(9%)	\$ 22,579	\$ 21,674	(4%)
Income (loss) from continuing operations by region											1		
North America	\$	1,501	\$	97	6 (90)	\$ 57	5 \$	\$ 127	(78%)	(92%)	\$ 2,090	\$ 702	(66%)
EMEA	Ŧ	1,172		003	857	1,38		759	(45%)	(35%)	2,100	2,139	2%
Latin America		544		426	508	50		636	27%	17%	903	1,137	26%
Asia		761		660	641	84		697	(17%)	(8%)	1,543	1,539	
Income (loss) from continuing operations	\$	3,978	\$2,	186	5 1,916	\$ 3,29		2,219	(33%)	(44%)	\$ 6,636	\$ 5,517	(17%)
Average loans by reporting unit (in billions)							_				1.		
Services	\$	85	\$		\$ 79			\$ 80	1%	(6%)	\$ 82	\$ 80	(2%)
Banking		199		197	194	19		185	(3%)	(7%)	197	188	(5%)
Markets	<u>_</u>	13	-	12	12		3	13	-	-	14	13	(7%)
Total	\$	297	\$	291	285	\$ 28	3 \$	5 278	(2%)	(6%)	\$ 293	\$ 281	(4%)
Average deposits by reporting unit and selected component (in billions)													
Treasury and trade solutions (TTS)	\$	672	\$	664	694	\$ 70	4 \$	688	(2%)	2%	\$ 671	\$ 696	4%
Securities services	Ŷ	137		131	129	φ /C 12		125	(2.70)	(9%)	136	125	(8%)
Services		809		795	823	82		813	(2%)	-	807	821	2%
Markets and Banking		21		22	25		4	24		14%	21	24	14%
Total	\$	830	\$	817 3		\$ 85			(2%)	1%	\$ 828	\$ 845	2%
- · · · - · · · · · · · · · · · · · · ·													
Services Key Drivers (in billions of dollars, except as otherwise noted)											l I		
AUC/AUA (in trillions of dollars)	\$	21.2			\$ 22.2	\$ 23			3%	11%	1		
Cross border transaction value	\$	79.3			\$ 81.1	\$ 83		\$ 87.8	6%	11%	\$ 154.9	\$ 170.8	10%
U.S. dollar clearing volume (in millions)	•	36.7		7.6	38.2	38		38.8	1%	6%	72.8	77.1	6%
Commercial card spend volume	\$	15.0	<b>\$</b> 1	5.6	\$ 15.4	\$ 16	0 \$	\$ 17.3	8%	15%	\$ 26.4	33.3	26%
											1		

(1) Investment banking fees are substantially composed of underwriting and advisory revenues

### INSTITUTIONAL CLIENTS GROUP

REPORTING UNIT REVENUES (In millions of dollars, except as otherwise noted)

	2Q	3Q	4Q	1Q	2Q		ncrease/ ase) from	Six Months	Six Months	YTD 2023 vs. YTD 2022 Increase
	2022	2022	2022	2023	2023	1Q23	2Q22	2022	2023	(Decrease)
Services	¢ 0.054	¢ 0.040	¢ 0.004	¢ 0.000	¢ 0.014	20/	24%	\$ 4.278	¢ 5,750	34%
Net interest income Non-interest revenue	\$ 2,354 1.696	\$ 2,619 1,558	\$ 2,821 1,505	\$ 2,839 1,628	\$ 2,914 1,741	3% 7%	24%	\$ 4,278 3,237		34% 4%
Total Services revenues	\$ 4,050	\$ 4,177	\$ 4,326	\$ 4,467	\$ 4,655	4%	15%	\$ 7,51		4 % 21%
	• 4,000	<u> </u>	<u> </u>	<u> </u>	<u> </u>	470	1070	<u>ф 1,010</u>	<b>V</b> 0,122	21/0
Net interest income	\$ 2,053	\$ 2,231	\$ 2,340	\$ 2,358	\$ 2,425	3%	18%	\$ 3,729		28%
Non-interest revenue	1,003	977	946	1,053	1,085	3%	8%	1,934		11%
Treasury and trade solutions	\$ 3,056	\$ 3,208	\$ 3,286	\$ 3,411	\$ 3,510	3%	15%	\$ 5,663	\$ 6,921	22%
Net interest income	\$ 301	\$ 388	\$ 481	\$ 481	\$ 489	2%	62%	\$ 549		77%
Non-interest revenue	693	581	559	575	656	14%	(5%)	1,303		(6%)
Securities services	<u>\$ 994</u>	<u>\$ 969</u>	\$ 1,040	\$ 1,056	<u>\$ 1,145</u>	8%	15%	\$ 1,852	\$ 2,201	19%
Markets										
Net interest income	\$ 1,355	\$ 1,228	\$ 1,489	\$ 1,470	\$ 1,982	35%	46%	\$ 2,44		41%
Non-interest revenue	3,937	2,840	2,455	4,131	2,637	(36%)	(33%)	8,654		(22%)
Total Markets revenues	\$ 5,292	\$ 4,068	\$ 3,944	\$ 5,601	\$ 4,619	(18%)	(13%)	\$ 11,10	\$ 10,220	(8%)
Fixed income markets	\$ 4,078	\$ 3,122	\$ 3,211	\$ 4,454	\$ 3,529	(21%)	(13%)	\$ 8,367	\$ 7,983	(5%)
Equity markets	1,214	946	733	1,147	1,090	(5%)	(10%)	2,734		(18%)
Total	\$ 5,292	\$ 4,068	\$ 3,944	\$ 5,601	\$ 4,619	(18%)	(13%)	\$ 11,10	\$ 10,220	(8%)
Rates and currencies	\$ 3,249	\$ 2,492	\$ 2,787	\$ 3,640	\$ 2,844	(22%)	(12%)	\$ 6,463	\$ 6,484	-
Spread products / other fixed income	829	630	424	814	685	(16%)	(17%)	1,904	1,499	(21%)
Total fixed income markets revenues	\$ 4,078	\$ 3,122	\$ 3,211	\$ 4,454	\$ 3,529	(21%)	(13%)	\$ 8,367	\$ 7,983	(5%)
Net interest income	\$ 811	\$ 723	\$ 727	\$ 719	\$ 727	1%	(10%)	\$ 1,579	\$ 1,446	(8%)
Non-interest revenue	1,266	500	162	446	440	(1%)	(65%)	2,384		(63%)
Total Banking revenues, including gain/(loss) on loan hedges	\$ 2,077	\$ 1,223	\$ 889	\$ 1,165	\$ 1,167	-	(44%)	\$ 3,963	\$ 2,332	(41%)
Investment banking										
Advisory	\$ 357	\$ 392	\$ 269	\$ 289	\$ 162	(44%)	(55%)	\$ 704		(36%)
Equity underwriting	177	100	149	109	162	49%	(8%)	362		(25%)
Debt underwriting	271	139	<u>227</u> 645	376	288	(23%)	6%	76		(13%)
Total investment banking	805	631		774	612	(21%)	(24%)	1,833		(24%)
Corporate lending - excluding gain/(loss) on loan hedges <sup>(1)</sup>	778	648	544	590	621	5%	(20%)	1,467		(17%)
Total Banking revenues (ex-gain/(loss) on loan hedges) <sup>(1)</sup> Gain/(loss) on loan hedges <sup>(1)</sup>	<b>\$ 1,583</b> 494	\$ 1,279 (56)	\$ 1,189 (300)	<b>\$ 1,364</b> (199)	\$ 1,233 (66)	(10%) 67%	(22%) NM	\$ 3,300 663		(21%) NM
	\$ 2,077	\$ 1,223	\$ 889		\$ 1,167	- 07 %		\$ 3,963		
Total Banking revenues including gain/(loss) on loan hedges <sup>(1)</sup>	<u>ع 2,077</u>	<u> </u>	<u> </u>	\$ 1,165	<u> </u>	- 	(44%)	ə 3,903	\$ 2,332	(41%)
Total ICG revenues, net of interest expense	\$ 11.419	\$ 9,468	\$ 9,159	\$ 11,233	\$ 10,441	(7%)	(9%)	\$ 22,579	\$ 21,674	(4%)
Taxable-equivalent adjustments <sup>(2)</sup>	116	115	103	122	85	(30%)	(27%)	216		(4%)
						. ,	. ,			. ,
Total ICG revenues - including taxable-equivalent adjustments <sup>(2)</sup>	\$ 11,535	\$ 9,583	\$ 9,262	\$ 11,355	\$ 10,526	(7%)	(9%)	\$ 22,79	\$ 21,881	(4%)

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

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

#### NM Not meaningful.

### PERSONAL BANKING AND WEALTH MANAGEMENT

(In millions of dollars, except as otherwise noted)

(		2Q		3Q		4Q		1Q		2Q		ise) from	ı	Six Nonths	М	Six onths	YTD 2023 vs. YTD 2022 Increase/
		2022		2022		2022		2023		2023	1Q23	2Q22	<i>r</i>	2022		2023	(Decrease)
Net interest income	\$	5,569	\$	5,836	\$	5,866	\$	5,934	\$	5,963	-	7%	\$	10,954	\$	11,897	9%
Non-interest revenue		460		351		230		514	_	432	(16%)	(6%)	1	980		946	(3%)
Total revenues, net of interest expense		6,029		6,187		6,096		6,448		6,395	(1%)	6%		11,934		12,843	8%
Total operating expenses		3,985		4,077		4,307		4,254		4,204	(1%)	5%		7,874		8,458	7%
Net credit losses on loans		699		723		908		1,094		1,241	13%	78%		1,390		2,335	68%
Credit reserve build / (release) for loans		638		360		771		507		333	(34%)	(48%)	1	(424)		840	NM
Provision for credit losses on unfunded lending commitments		13		19		(19)		(6)		2	NM	(85%)	1	11		(4)	NM
Provisions for benefits and claims, and other assets		5		7		6		(4)	_	3	NM	(40%)		2		(1)	NM
Provisions for credit losses and for benefits and claims (PBC)		1,355		1,109		1,666		1,591		1,579	(1%)	17%		979		3,170	NM
Income (loss) from continuing operations before taxes		689		1,001		123		603		612	1%	(11%)		3,081		1,215	(61%)
Income taxes (benefits)		136		209		9		114		118	4%	(13%)		668		232	(65%)
Income (loss) from continuing operations		553		792		114		489		494	1%	(11%)		2,413		983	(59%)
Noncontrolling interests		-	_	-		-	_	-		-	-	-		-		-	-
Net income (loss)	\$	553	\$	792	\$	114	\$	489	\$	494	1%	(11%)	\$	2,413	\$	983	(59%)
EOP assets (in billions)	\$	479	\$	479	\$	494	\$	490	\$	473	(3%)	(1%)					
Average assets (in billions)		474		473		484		495		484	(2%)	2%		474		490	3%
Efficiency ratio		66%		66%		71%		66%		66%	0 bps	0 bps	ļ	66%		66%	0 bps
Revenue by reporting unit and component																	
Branded cards	\$	2,168	\$	2,258	\$	2,376	\$	2,466	\$	2,352	(5%)	8%	\$	4,258	\$	4,818	13%
Retail services		1,300		1,431		1,420		1,613		1,646	2%	27%		2,599		3,259	25%
Retail banking		656		642		608		613		594	(3%)	(9%)		1,251		1,207	(4%)
U.S. Personal Banking		4,124		4,331		4,404		4,692		4,592	(2%)	11%		8,108		9,284	15%
Private bank		745		649		589		567		605	7%	(19%)		1,524		1,172	(23%)
Wealth at Work		170		182		195		193		224	16%	32%		353		417	<b>`18%</b> ´
Citigold		990		1,025		908		996		974	(2%)	(2%)	1	1,949		1,970	1%
Global Wealth Management		1,905		1,856		1,692		1,756		1,803	3%	(5%)		3,826		3,559	(7%)
Total	\$	6,029	\$	6,187	\$	6,096	\$	6,448	\$	6,395	(1%)	6%	\$	11,934	\$	12,843	8%
Average loans by reporting unit (in billions)	•	107	•		•	100	•	400	•	100		100/			•	100	100/
U.S. Personal Banking	\$	167	\$	174	\$	180	\$	183	\$	189	3%	13%	\$	164	\$	186	13%
Global Wealth Management	-	150 317	-	151 325	-	150 330	\$	150 333	-	150 339	- 2%	- 7%	\$	151 315	_	150 336	(1%)
Total	\$	317	\$	325	\$	330	\$	333	\$	339	2%	7%	12	315	\$	330	7%
Average deposits by reporting unit (in billions)																	
U.S. Personal Banking	\$	116	\$	115	\$	111	\$	111	\$	113	2%	(3%)	\$	117	\$	112	(4%)
Global Wealth Management		319		313		320		323		318	(2%)	-		324		321	(1%)
Total	\$	435	\$	428	\$	431	\$	434	\$	431	(1%)	(1%)	\$	441	\$	433	(2%)

NM Not meaningful.

### PERSONAL BANKING AND WEALTH MANAGEMENT

Metrics

	2Q	3Q	4Q	1Q		2Q		icrease/ ise) from
	2022	2022	4Q 2022	2023		2023	1Q23	2Q22
	 	 	 	 1010	-		1020	
.S. Personal Banking Key Indicators (in billions of dollars, except as otherwise noted)								
ew account acquisitions (in thousands)								
Branded cards	1,069	1,090	1,023	1,164		1,131	(3%)	6%
Retail services	2,634	2,339	2,806	1,976		2,393	21%	(9%)
redit card spend volume								
Branded cards	\$ 121.8	\$ 120.7	\$ 125.3	\$ 115.9	\$	126.8	9%	4%
Retail services	26.1	24.5	27.1	20.8		24.8	19%	(5%)
verage loans <sup>(1)</sup>								
Branded cards	\$ 87.9	\$ 91.8	\$ 95.4	\$ 96.8	\$	99.8	3%	14%
Retail services	44.8	46.1	48.0	48.8		49.0	-	9%
OP loans <sup>(1)</sup>								
Branded cards	\$ 91.6	\$ 93.7	\$ 100.2	\$ 97.1	\$	103.0	6%	12%
Retail services	45.8	46.7	50.5	48.4		50.0	3%	9%
II as a % of average loans <sup>(2)</sup>								
Branded cards	8.86%	8.98%	8.97%	9.34%		8.99%		
Retail services	17.32%	17.45%	16.92%	17.57%		17.45%		
CLs as a % of average loans								
Branded cards	1.50%	1.50%	1.68%	2.18%		2.47%		
Retail services	2.60%	2.71%	3.30%	4.08%		4.46%		
pans 90+ days past due as a % of EOP loans								
Branded cards	0.46%	0.51%	0.63%	0.78%		0.81%		
Retail services	1.16%	1.35%	1.56%	1.76%		1.77%		
pans 30-89 days past due as a % of EOP loans	1.1070	1.0070	1.0070	1.7070		1.7770		
Branded cards	0.47%	0.59%	0.69%	0.76%		0.81%		
Retail services	1.27%	1.53%	1.62%	1.66%		1.81%		
	1.2770	1.0070	1.02 /0	1.00 /0		1.0170		
verage deposits	\$ 116	\$ 115	\$ 111	\$ 111	\$	113	2%	(3%)
ranches (actual)	658	653	654	653		653	-	(1%)
ortgage originations	\$ 4.1	\$ 4.2	\$ 2.7	\$ 3.3	\$	4.5	36%	10%
lobal Wealth Management Key Indicators (in billions of dollars)								
lient assets	\$ 730	\$ 708	\$ 746	\$ 759	\$	764	1%	5%
verage loans	150	151	150	150		150	-	-
verage deposits	319	313	320	323		318	(2%)	-
S. mortgage originations	5.3	4.4	2.5	1.8		2.9	61%	(45%)

Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.
 Net interest income includes certain fees that are recorded as interest revenue.

### LEGACY FRANCHISES<sup>(1)</sup>

(In millions of dollars, except as otherwise noted)

		2Q 2022		3Q 2022		4Q 2022		1Q 2023		2Q 2023	2Q23 Inc (Decreas) 1Q23			Six onths 2022	М	Six onths 2023	YTD 2023 vs. YTD 2022 Increase/
		2022	4	2022		2022		2023		2023	1023	2022	1	2022		2023	(Decrease)
Net interest income	\$	1,474	\$	1,385	\$	1,324	\$	1,290	\$	1,345	4%	(9%)	\$	2,982	\$	2,635	(12%)
Non-interest revenue <sup>(2)(3)</sup>		461		1,169		728		1,562		578	(63%)	25%		884		2,140	NM
Total revenues, net of interest expense		1,935		2,554		2,052		2,852		1,923	(33%)	(1%)		3,866		4,775	24%
Total operating expenses		1,814		1,845		1,830		1,752		1,778	1%	(2%)	i i	4,107		3,530	(14%)
Net credit losses on loans		133		164		168		186		190	2%	43%		284		376	32%
Credit reserve build / (release) for loans		(28)		6		(61)		3		74	NM	NM		(174)		77	NM
Provision for credit losses on unfunded lending commitments		(3)		(31)		3		(18)		(10)	44%	NM		121		(28)	NM
Provisions for benefits and claims, HTM debt securities and other assets		19		28		13		174		46	(74%)	NM		50		220	NM
Provisions for credit losses and for benefits and claims (PBC)		121		167		123		345		300	(13%)	NM		281		645	NM
Income (loss) from continuing operations before taxes		-		542		99		755		(155)	NM	NM		(522)		600	NM
Income taxes (benefits)		15	-	226		24		149		(33)	NM	NM		(122)		116	NM
Income (loss) from continuing operations		(15)		316		75		606		(122)	NM	NM		(400)		484	NM
Noncontrolling interests	-	2	_	-	_	3	-	2	_	3	50%	50%		-	-	5	NM
Net income (loss)	\$	(17)	\$	316	\$	72	\$	604	\$	(125)	NM	NM	\$	(400)	\$	479	NM
EOP assets (in billions)	\$	108	\$	100 103	\$	97	\$	94	\$	92	(2%) (5%)	(15%) (20%)		400		05	(21%)
Average assets (in billions)		115 94%		72%		99 89%		97 61%		92 92%	(5%) 3,100 bps			120 106%		95 74%	(21%) -3200 bps
Efficiency ratio		94%		12%		69%		01%		92%	3,100 bps	(200) bps		100%		74%	-3200 bps
Revenue by reporting unit and component																	
Asia Consumer	\$	880	\$	1.372	\$	772	\$	1.509	\$	454	(70%)	(48%)	s	1.667	\$	1,963	18%
Mexico Consumer/SBMM	÷	1,184	÷	1,173	Ŷ	1,255	Ŷ	1,322	Ŷ	1.449	10%	22%	ľ	2,323	Ŷ	2,771	19%
Legacy Holdings Assets		(129)		9		25		21		20	(5%)	NM	1	(124)		41	NM
Total	¢	1,935	\$	2,554	\$	2,052	\$	2,852	\$	1,923	(33%)	(1%)	\$	3,866	\$	4,775	24%
i otal	à	1,935	φ	2,004	φ	2,052	φ	2,032	φ	1,923	(33%)	(170)	a a	3,000	æ	4,775	2470
Asia Consumer - Key Indicators (in billions of dollars)																	
EOP loans	\$	17.3	\$	13.4	\$	13.3	\$	10.0	\$	9.1	(9%)	(47%)					
EOP deposits		17.2		14.6		14.5		14.4		12.2	(15%)	(29%)					
Average loans		18.2		15.2		13.2		12.1		9.5	(21%)	(48%)					
NCLs as a % of average loans		0.77%		1.02%		1.23%		1.47%		1.73%							
Loans 90+ days past due as a % of EOP loans		0.29%		0.35%		0.37%		0.55%		0.55%							
Loans 30-89 days past due as a % of EOP loans		0.40%		0.47%		0.53%		0.65%		0.66%							
Mexico Consumer/SBMM - Key Indicators (in billions of dollars)																	
EOP loans	\$	20.6	\$	20.7	\$	21.9	\$	24.0	\$	26.0	8%	26%					
EOP deposits		35.5		35.8		36.5		38.3		40.8	7%	15%	1				
Average loans		20.5		20.4		21.3		22.8		24.7	8%	20%					
NCLs as a % of average loans		2.15%		2.64%		2.48%		2.63%		2.52%							
Loans 90+ days past due as a % of EOP loans (Mexico Consumer only)		1.29%		1.26%		1.28%		1.24%		1.37%							
Loans 30-89 days past due as a % of EOP loans (Mexico Consumer only)		1.18%		1.23%		1.26%		1.26%		1.28%							
Legacy Holdings Assets - Key Indicators (in billions of dollars)																	
EOP loans	\$	3.2	\$	3.2	\$	3.0	\$	2.8	\$	2.7	(4%)	(16%)					

(1) Legacy Franchises consists of the consumer franchises in 13 markets across Asia and EMEA that Citi intends to exit or has exited (Asia Consumer); the consumer, small business and middle-market banking

(Mexico SBMM) operations in Mexico (collectively Mexico Consumer/SBMM); and Legacy Holdings Assets (primarily North America consumer mortgage loans and other legacy assets).

(2) See footnote 1 on page 1.

(3) See footnote 2 on page 1.

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

(In millions of dollars, except as otherwise noted)

	2Q )22	3Q 2022	4Q 2022		1Q 023	2Q 2023		crease/ se) from 2Q22	Mo	Six onths 022	Six Months 2023	YTD 2023 vs. YTD 2022 Increase/ (Decrease)
Net interest income	\$ 401	\$ 772	\$1	,043	\$ 1,096	\$ 969	(12%)	NM	\$	595	\$ 2,065	NM
Non-interest revenue	 (146)	 (473)		(344)	 (182)	 (292)	(60%)	(100%)		(150)	 (474)	NM
Total revenues, net of interest expense	255	299		699	914	677	(26%)	NM	1	445	1,591	NM
Total operating expenses	160	286		247	310	302	(3%)	89%		420	612	46%
Provisions for HTM debt securities and other assets	 -	 3		-	 111	 (113)	NM	NM		-	 (2)	NM
Income (loss) from continuing operations before taxes	95	10		452	493	488	(1%)	NM	1	25	981	NM
Income taxes (benefits)	(178)	(211)		21	234	127	(46%)	NM		(440)	361	NM
Income (loss) from continuing operations	273	221		431	259	361	39%	32%		465	620	33%
Income (loss) from discontinued operations, net of taxes <sup>(2)</sup>	(221)	(6)		(2)	(1)	(1)	-	100%		(223)	(2)	99%
Noncontrolling interests	 2	 6		(2)	 3	 4	33%	100%		3	 7	NM
Net income (loss)	\$ 50	\$ 209	\$	431	\$ 255	\$ 356	40%	NM	\$	239	\$ 611	NM
EOP assets (in billions)	\$ 94	\$ 96	\$	96	\$ 102	\$ 94	(8%)	-				

(1) Includes certain unallocated costs of global staff functions (including finance, risk, human resources, legal and compliance-related costs), other corporate expenses and unallocated global operations and technology expenses and income taxes, as well as Corporate Treasury investment activities and discontinued operations.

(2) See footnote 3 on page 1.

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

### Taxable Equivalent Basis

			Avera	ge Volumes					lı	nterest			%	Average Rate <sup>(4)</sup>	
In millions of dollars, except as otherwise noted	202	22		1Q23	2Q23 <sup>(5)</sup>		:	2Q22		1Q23	:	2Q23 <sup>(5)</sup>	2Q22	1Q23	2Q23 <sup>(5)</sup>
Assets															
Deposits with banks Securities borrowed and purchased under resale agreements <sup>(6)</sup> Trading account assets <sup>(7)</sup>	3	27,377 49,520 75,937	\$	328,141 368,049 298,824	\$ 310,04 365,70 329,22	4 9	\$	658 805 1,662	\$	3,031 5,174 2,748	\$	3,049 6,254 3,752	1.16% 0.92% 2.42%	3.75% 5.70% 3.73%	3.94% 6.86% 4.57%
Investments	5	19,582		516,524	507,94	9		2,387		4,159		4,456	1.84%	3.27%	3.52%
Consumer loans Corporate loans Total loans (net of unearned income) <sup>(8)</sup>	3	52,531 04,956 57,487		363,669 290,068 653,737	367,85 285,73 653,59	<u>)</u> 1		6,601 2,917 9,518		8,624 4,687 13,311		8,962 5,102 14,064	7.51% 3.84% 5.81%	9.62% 6.55% 8.26%	9.77% 7.16% 8.63%
Other interest-earning assets	1	21,629		87,758	85,08	3		644		1,016		1,085	2.12%	4.70%	5.11%
Total average interest-earning assets	\$ 2,1	51,532	\$	2,253,033	\$ 2,251,60	3	\$	15,674	\$	29,439	\$	32,660	2.92%	5.30%	5.82%
Liabilities															
Deposits Securities loaned and sold under repurchase agreements <sup>(6)</sup> Trading account liabilities <sup>(7)</sup> Short-term borrowings and other interest-bearing liabilities Long-term debt <sup>(9)</sup>	2 1 1	68,002 08,399 24,810 54,239 68,724	\$	1,147,176 223,708 129,361 144,022 170,533	\$ 1,132,21 262,14 128,35 126,73 162,32	7 1 1	\$	1,420 655 137 268 1,186	\$	7,708 3,566 787 1,649 2,337	\$	8,727 4,953 870 1,777 2,420	0.53% 1.26% 0.44% 0.70% 2.82%	2.72% 6.46% 2.47% 4.64% 5.56%	3.09% 7.58% 2.72% 5.62% 5.98%
Total average interest-bearing liabilities	\$ 1,7	24,174	\$	1,814,800	\$ 1,811,77	3	\$	3,666	\$	16,047	\$	18,747	0.85%	3.59%	4.15%
Net interest income as a % of average interest-earning assets (NIM) <sup>(9)</sup>							\$	12,008	\$	13,392	\$	13,913	2.24%	2.41%	2.48%
2Q23 increase (decrease) from:													24 bps	7 bps	

(1) Interest revenue and Net interest income include the taxable equivalent adjustments (based on the U.S. federal statutory tax rate of 21%) of \$44 million for 2Q22, \$44 million for 1Q23 and \$13 million for 2Q22.

(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 percentage is calculated as annualized interest over average volumes.

(5) 2Q23 is preliminary.

(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 interes excludes the impact of ASU 2013-01 (Topic 210).

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

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

(9) Excludes hybrid financial instruments with changes in fair value recorded in Principal transactions revenue.

## EOP LOANS<sup>(1)(2)</sup>

(In billions of dollars)

			3Q		4Q			1Q		2Q	2Q23 Increase/ (Decrease) from		
		2022		2022		2022		2023		2023	1Q23	2Q22	
Corporate loans by region													
North America	\$	129.9	\$	125.9	\$	127.8	\$	125.1	\$	121.7	(3%)	(6%)	
EMEA		76.8		71.6		71.0		70.0		70.9	1%	(8%)	
Latin America		36.2		35.4		36.2		38.6		38.9	1%	7%	
Asia		58.8		55.5		54.2		54.6		54.5	-	(7%)	
Total corporate loans	\$	301.7	\$	288.4	\$	289.2	\$	288.3	\$	286.0	(1%)	(5%)	
corporate loans by reporting unit													
Services	\$	85.9	\$	80.4	\$	76.6	\$	80.1	\$	83.5	4%	(3%)	
Markets		12.6		11.7		13.6		13.5		14.0	4%	11%	
Banking		196.1		189.3		191.9		187.0		180.3	(4%)	(8%)	
Legacy Franchises - Mexico SBMM		7.1		7.0		7.1		7.7		8.2	6%	15%	
Total corporate loans	\$	301.7	\$	288.4	\$	289.2	\$	288.3	\$	286.0	(1%)	(5%)	
ersonal Banking and Wealth Management Branded cards Retail services Retail banking U.S. Personal Banking	\$	91.6 45.8 <u>35.4</u> 172.8	\$	93.7 46.7 <u>35.8</u> 176.2	\$	100.2 50.5 <u>37.1</u> 187.8	\$	97.1 48.4 <u>39.2</u> 184.7	\$	103.0 50.0 <u>41.5</u> 194.5	6% 3% 6% 5%	12% 9% 17% 13%	
Global Wealth Management	Ŷ	148.8	Ŷ	151.1	Ŷ	149.2	Ŷ	149.9	Ť	150.5	-	1%	
Total	\$	321.6	\$	327.3	\$	337.0	\$	334.6	\$	345.0	3%	7%	
egacy Franchises - Consumer													
Asia Consumer <sup>(3)</sup>	\$	17.3	\$	13.4	\$	13.3	\$	10.0	\$	9.1	(9%)	(47%)	
Mexico Consumer		13.5		13.7		14.8		16.3		17.8	9%	32%	
Legacy Holdings Assets		3.2		3.2		3.0		2.8		2.7	(4%)	(16%)	
Total	\$	34.0	\$	30.3	\$	31.1	\$	29.1	\$	29.6	2%	(13%)	
otal consumer loans	\$	355.6	\$	357.6	\$	368.1	\$	363.7	\$	374.6	3%	5%	
otal loans - EOP	\$	657.3	\$	646.0	\$	657.2	\$	652.0	\$	660.6	1%	1%	
otal loans - average	s	657.5	\$	654.7	\$	652.5	\$	653.7	\$	653.6	-	(1%)	

Corporate loans include loans managed by ICG and Legacy Franchises-Mexico SBMM.
 Consumer loans include loans managed by PBWM and Legacy Franchises (other than Mexico Small Business and Middle-Market Banking (Mexico SBMM) loans).
 Asia Consumer includes loans of certain EMEA countries for all periods presented.

## EOP DEPOSITS

(In billions of dollars)

		2Q		3Q	4Q		10		2Q		2Q23 Increase/ (Decrease) from		
		2022		2022		2022		2023		2023	1Q23	2Q22	
ICG by region													
North America	\$	404.3	\$	391.0	\$	405.5	\$	394.7	\$	393.2	-	(3%)	
EMEA	•	210.7	•	197.7	•	215.6	•	208.8	•	206.6	(1%)	(2%)	
Latin America		37.7		35.5		40.9		41.8		41.9	-	11%	
Asia		176.0		172.7		183.4		174.1		176.5	1%	-	
Total	\$	828.7	\$	796.9	\$	845.4	\$	819.4	\$	818.2	-	(1%)	
ICG by reporting unit													
Treasury and trade solutions	\$	670.3	\$	647.1	\$	701.3	\$	670.9	\$	671.4	-	-	
Securities services		136.3		127.8		119.8	·	124.2		124.4	-	(9%)	
Services	\$	806.6	\$	774.9	\$	821.1	\$	795.1	\$	795.8	-	(1%)	
Markets		20.9		20.5		22.6		23.0		21.5	(7%)	3%	
Banking		1.2		1.5		1.7		1.3		0.9	(31%)	(25%)	
Total	\$	828.7	\$	796.9	\$	845.4	\$	819.4	\$	818.2	-	(1%)	
Personal Banking and Wealth Management													
U.S. Personal Banking	\$	115.7	\$	115.2	\$	112.5	\$	114.7	\$	112.3	(2%)	(3%)	
Global Wealth Management		311.9		312.1		325.3		322.2		314.5	(2%)	`1%´	
Total	\$	427.6	\$	427.3	\$	437.8	\$	436.9	\$	426.8	(2%)	-	
Legacy Franchises													
Asia Consumer <sup>(1)</sup>	\$	17.2	\$	14.6	\$	14.5	\$	14.4	\$	12.2	(15%)	(29%)	
Mexico Consumer/SBMM		35.5		35.8		36.5		38.3		40.8	7%	15%	
Legacy Holdings Assets		-		-		-		-		-	-	-	
Total	\$	52.7	\$	50.4	\$	51.0	\$	52.7	\$	53.0	1%	1%	
Corporate/Other	\$	12.8	\$	31.9	\$	31.8	\$	21.5		21.9	2%	71%	
Total deposits - EOP	\$	1,321.8	\$	1,306.5	\$	1,366.0	\$	1,330.5	\$	1,319.9	(1%)	-	
Total deposits - average	\$	1,322.5	\$	1,315.9	\$	1,361.1	\$	1,363.2	\$	1,338.2	(2%)	1%	

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

### ALLOWANCE FOR CREDIT LOSSES (ACL) ROLLFORWARD

(In millions of dollars, except ratios)

	в	alance			в	uilds (	releases	)				FY	2022	Ва	alance		Buil (Relea					ΥT	D 2023	6	Balance	ACLL/EOP Loans
	1	2/31/21	1Q22	2	Q22	3	Q22		4Q22	FY	2022	FX/	Other	12	/31/22	1	Q23	2	Q23	YTI	D 2023	FX/	Other <sup>(1)</sup>		6/30/23	6/30/23
Allowance for credit losses on loans (ACLL)																										
ICG	\$	2,241	\$ 596	\$	(76)	\$	75	\$	(117)	\$	478	\$	(4)	\$	2,715	\$	(75)	\$	(150)	\$	(225)	\$	-	\$	2,490	
Legacy Franchises corporate (Mexico SBMM)		174	 5		(3)		(34)		(7)		(39)		5		140		(10)		(2)		(12)		12		140	
Total corporate ACLL	\$	2,415	\$ 601	\$	(79)	\$	41	\$	(124)	\$	439	\$	1	\$	2,855	\$	(85)	\$	(152)	\$	(237)	\$	12	\$	2,630	0.94%
U.S. Cards	\$	10,840	\$ (1,009)	\$	447	\$	303	\$	814	\$	555	\$	(2)	\$	11,393	\$	536	\$	276	\$	812	\$	(174)	\$	12,031	7.86%
Retail banking and Global Wealth Management		1,181	 (53)		191		57		(43)		152		(3)		1,330		(29)		57		28		(59)		1,299	
Total PBWM	\$	12,021	\$ (1,062)	\$	638	\$	360	\$	771	\$	707	\$	(5)	\$	12,723	\$	507	\$	333	\$	840	\$	(233)	\$	13,330	
Legacy Franchises consumer		2,019	 (151)		(25)		40		(54)		(190)		(433)		1,396		13		76		89		51		1,536	
Total consumer ACLL	\$	14,040	\$ (1,213)	\$	613	\$	400	\$	717	\$	517	\$	(438)	\$	14,119	\$	520	\$	409	\$	929	\$	(182)	\$	14,866	3.97%
Total ACLL	\$	16,455	\$ (612)	\$	534	\$	441	\$	593	\$	956	\$	(437)	\$	16,974	\$	435	\$	257	\$	692	\$	(170)	\$	17,496	2.67%
Allowance for credit losses on unfunded lending commitments (ACLUC)	\$	1,871	\$ 474	\$	(159)	\$	(71)	\$	47	\$	291	\$	(11)	\$	2,151	\$	(194)	\$	(96)	\$	(290)	\$	1	\$	1,862	
Total ACLL and ACLUC (EOP)		18,326													19,125										19,358	
Other <sup>(2)</sup>		148	(6)		27		83		5		109		(14)		243		408		145		553		(38)		758	
Total allowance for credit losses (ACL)	\$	18,474	\$ (144)	\$	402	\$	453	\$	645	\$	1,356	\$	(462)	\$	19,368	\$	649	\$	306	\$	955	\$	(207)	\$	20,116	

(1) Includes the January 1, 2023 opening adjustment related to the adoption of ASU No. 2022-02 Financial Instruments - Credit Losses (Topic 326) TDRs and Vintage Disclosures. See page 15.

(2) Includes ACL on HTM securities and Other assets.

### ALLOWANCE FOR CREDIT LOSSES ON LOANS AND UNFUNDED LENDING COMMITMENTS

Page 1 (In millions of dollars)

2Q23 Increase/ 2Q 3Q 4Q 1Q 2Q (Decrease) from 2022 2022 2022 2023 2023 1Q23 2Q22	Six Six Months Months	YTD 2023 vs. YTD 2022 Increase/
	2022 2023	(Decrease)
		· · ·
Total Citigroup Allowance for credit losses on loans (ACLL) at beginning of period \$ 15,393 \$ 15,952 \$ 16,309 \$ 16,974 \$ 17,169 1% 12%	\$ 16,455 \$ 16,974	
Antowards for credit losses on loans (ACLE) at beginning of period \$ 15,553 \$ 15,552 \$ 16,503 \$ 16,574 \$ 17,165 170 1270 Adjustment to opening balance	<b>\$ 10,455 \$ 10,974</b>	
Financial instruments—TDRs and Vintage Disclosures <sup>(1)</sup> (352) -	- (352	)
Adjusted ACLL at beginning of period         15,393         15,952         16,309         16,622         17,169         3%         12%	16,455 16,622	
Gross credit (losses) on loans         (1,212)         (1,237)         (1,467)         (1,634)         (1,879)         (15%)         (55%)	(2,452) (3,513	
Gross recoveries on loans         362         350         287         332         375         13%         4%           Net credit (losses) / recoveries on loans (NCLs)         (850)         (887)         (1,180)         (1,302)         (1,504)         16%         77%	<u>730</u> (1,722) (2,806	(3%) 63%
Replention for Service         (350)         (350)         (1,100)         (1,002)         (1,004)         10%         17%           Replention         Respension         850         887         1,180         1,302         1,504         16%         77%	1,722 2,806	
Net reserve builds / (releases) for loans534441593435257 (41%) (52%)	(78) 692	NM
Provision for credit losses on loans (PCLL)         1,384         1,328         1,773         1,761         1%         27%	1,644 3,498	NM
Other, $net^{(2)(3)(6)(6)(7)}$ $\frac{25}{6.6}$ $(84)$ $\frac{72}{12}$ $\frac{112}{70}$ $(38\%)$ NM	(425) 182 \$ 15,952 \$ 17,496	_
ACLL at end of period (a) \$ 15,952 \$ 16,309 \$ 16,974 \$ 17,169 \$ 17,496 2% 10%	\$ 15,952 \$ 17,496	=
Allowance for credit losses on unfunded lending		
commitments (ACLUC) <sup>(8)</sup> (a) <u>\$ 2,193</u> <u>\$ 2,089</u> <u>\$ 2,151</u> <u>\$ 1,959</u> <u>\$ 1,862</u> (5%) (15%)	<u>\$ 2,193</u> <u>\$ 1,862</u>	=
Provision (release) for credit losses on unfunded lending commitments \$ (159) \$ (71) \$ 47 \$ (194) \$ (96) 51% 40%	\$ 315 \$ (290	
	<u> </u>	<u>L</u>
Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (a)] \$ 18,145 \$ 18,398 \$ 19,125 \$ 19,128 \$ 19,358 1% 7%	\$ 18,145 \$ 19,358	
	<del>  \$ 16,145   \$ 19,356</del>	=
Total ACLL as a percentage of total loans <sup>(9)</sup> 2.44%         2.54%         2.60%         2.65%         2.67%		
Consumer		
ACLL at beginning of period \$ 12,368 \$ 12,983 \$ 13,361 \$ 14,119 \$ 14,389 2% 16%	\$ 14,040 \$ 14,119	
Adjustments to opening balance		
Financial instruments—TDRs and Vintage Disclosures <sup>(1)</sup>	- (352	
Adjusted ACLL at beginning of period         12,368         12,983         13,361         13,767         14,389         5%         16%	14,040 13,767	(2%)
NCLs	(1,668) (2,709	
Replenishment of NCLs 827 881 1,062 1,280 1,429 12% 73%	1,668 2,709	
Net reserve builds / (releases) for loans         613         400         717         520         409         (21%)         (33%)           Provision for credit losses on loans (PCLL)         1,440         1,281         1,779         1,800         1,838         2%         28%	(600) 929 1,068 3,638	NM
Other, net <sup>(2/(3)(4)(5)(6)(7)</sup> 2         (22)         41         102         68         (33%)         NM	(457) 170	
ACLL at end of period (b) \$ 12,983 \$ 13,361 \$ 14,119 \$ 14,389 \$ 14,886 3% 15%	\$ 12,983 \$ 14,866	
		=
Consumer ACLUC <sup>(8)</sup> (b)         \$ 165         \$ 143         \$ 120         \$ 101         \$ 88         (13%)         (47%)	<u>\$ 165 \$ 88</u>	=
Provision (release) for credit losses on unfunded lending commitments \$ 19 \$ (8) \$ (20) \$ (17) \$ (4) 76% NM	\$ 128 \$ (21	)
Total allowance for credit losses on loans, leases and		=
unfunded lending commitments [sum of (b)] \$ 13,148 \$ 13,504 \$ 14,239 \$ 14,490 \$ 14,954 3% 14%	\$ 13,148 \$ 14,954	
		=
Consumer ACLL as a percentage of total consumer loans3.65%3.74%3.84%3.96%3.97%		
<u>Corporate</u>		
ACLL at beginning of period \$ 3,025 \$ 2,969 \$ 2,948 \$ 2,855 \$ 2,780 (3%) (8%)	\$ 2,415 \$ 2,855	
NCLs (23) (6) (118) (22) (75) NM NM	(54) (97	) 80%
Replenishment of NCLs         23         6         118         22         75         NM         NM	54 97	
Net reserve builds / (releases) for loans         (79)         41         (124)         (85)         (152)         (79%)         (92%)	522 (237	
Provision for credit losses on loans (PCLL) (56) 47 (6) (63) (77) (22%) (38%)	576 (140	
Other, net <sup>42</sup> 23         (62)         31         10         2         (80%)         (91%)           ACLL at end of period (c)         \$ 2,969         \$ 2,948         \$ 2,855         \$ 2,780         \$ 2,630         (5%)         (11%)	32 12 \$ 2,969 \$ 2,630	
	<u> </u>	=
Corporate ACLUC <sup>(9)</sup> (c) _\$ 2,028 _\$ 1,946 \$ 2,031 _\$ 1,858 \$ 1,774 (5%) (13%)	\$ 2,028 \$ 1,774	_
Provision (release) for credit losses on unfunded lending commitments	<u>\$ 187</u> <u>\$ (269</u>	
Total allowance for credit losses on loans, leases and		
unfunded lending commitments [sum of (c)] <u>\$ 4,997</u> <u>\$ 4,894</u> <u>\$ 4,886</u> <u>\$ 4,638</u> <u>\$ 4,404</u> (5%) (12%)	<u>\$ 4,997 </u> \$ 4,404	_
Corporate ACLL as a percentage of total corporate loans <sup>(9)</sup> 1.00% 1.04% 1.01% 0.98% 0.94%		

Footnotes to this table are on the following page (page 16).

### The following footnotes relate to the table on the preceding page (page 15):

- (1) Includes the January 1, 2023 opening adjustment related to the adoption of ASU No. 2022-02 Financial Instruments Credit Losses (Topic 326) TDRs and Vintage Disclosures.
- (2) Includes all adjustments to the allowance for credit losses, such as changes in the allowance from acquisitions, dispositions, securitizations, foreign currency translation (FX translation), purchase accounting adjustments, etc.
- (3) 2Q22 primarily relates to FX translation.
- (4) 3Q22 primarily relates to FX translation.
- (5) 4Q22 primarily relates to FX translation.
- (6) 1Q23 primarily relates to FX translation.
- (7) 2Q23 primarily relates to FX translation.
- (8) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.
- (9) June 30, 2022, September 30, 2022, December 31, 2022, March 31, 2023 and June 30, 2023 exclude
   \$4.5 billion, \$3.9 billion, \$5.4 billion, \$5.1 billion and \$5.8 billion, respectively, of loans that are carried at fair value.

#### NON-ACCRUAL ASSETS

(In millions of dollars)

	2Q 2022		2Q 2022		4Q 2022		1Q 2023		2Q 2023			ncrease/ ase) from 2Q22
Corporate non-accrual loans by region <sup>(1)</sup> North America EMEA	\$	304 712	\$	276 598	\$	138 502	\$	285 383	\$	358 350	26% (9%)	18% (51%)
Latin America Asia <b>Tota</b> l	\$	563 76 <b>1,655</b>	\$	555 56 <b>1,485</b>	s	429 53 1,122	\$	462 83 <b>1,213</b>	\$	428 125 <b>1,261</b>	(7%) 51% <b>4%</b>	(24%) 64% (24%)
Corporate non-accrual loans by reporting unit <sup>(1)</sup>		,	<u> </u>	,		,			<u> </u>	,		
Banking Services Markets	\$	1,015 353 11	\$	1,085 185 -	\$	767 153 3	\$	868 133 3	\$	931 123 1	7% (8%) (67%)	(8%) (65%) (91%)
Mexico SBMM Total	\$	276 1,655	\$	215 1,485	\$	199 <b>1,122</b>	\$	209 1,213	\$	206 1,261	(1%) <b>4%</b>	(25%) <b>(24%)</b>
Consumer non-accrual loans <sup>(1)</sup> U.S. Personal Banking and Global Wealth Management Asia Consumer <sup>(2)</sup> Mexico Consumer Legacy Holdings Assets - Consumer	\$	536 34 493 317	\$	585 30 486 300	\$	541 30 457 289	\$	608 29 480 278	\$	536 24 498 263	(12%) (17%) 4% (5%)	(29%) 1% (17%)
Total Total non-accrual loans (NAL)	\$ \$	1,380 3,035	\$ \$	1,401 2,886	\$ \$	1,317 2,439	\$ \$	1,395 2,608	\$ \$	1,321 2,582	(5%) (1%)	(4%) (15%)
Other real estate owned (OREO) <sup>(3)</sup>	\$	13	\$	16	\$	15	\$	21	\$	31	48%	NM
NAL as a percentage of total loans		0.46%		0.45%		0.37%		0.40%		0.39%		
ACLL as a percentage of NAL		526%		565%		696%		658%		678%		

(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 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 on disclosures do not include credit card loans. The balances above represent non-accrual loans within Consumer loans and Corporate loans on the Consolidated Balance Sheet.

(2) Asia Consumer includes balances for certain EMEA countries for all periods presented.

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

NM Not meaningful.

#### CITIGROUP CET1 CAPITAL AND SUPPLEMENTARY LEVERAGE RATIOS, TANGIBLE COMMON EQUITY, BOOK VALUE

PER SHARE AND TANGIBLE BOOK VALUE PER SHARE

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

Common Equity Tier 1 Capital Ratio and Components <sup>(1)</sup>		June 30, 2022	Sej	otember 30, 2022	De	cember 31, 2022	1	March 31, 2023	June 30, 2023 <sup>(2)</sup>		
Citigroup common stockholders' equity <sup>(3)</sup>	\$	180,150	\$	179,696	\$	182,325	\$	188,186	\$	188,610	
Add: qualifying noncontrolling interests		129		113		128		207		209	
Regulatory capital adjustments and deductions:											
Add:											
CECL transition provision <sup>(4)</sup>		2,271		2,271		2,271		1,514		1,514	
Less:		(2,400)		(2.000)		(0.500)		(0.464)		(1.000)	
Accumulated net unrealized gains (losses) on cash flow hedges, net of tax Cumulative unrealized net gain (loss) related to changes in fair value of financial		(2,106)		(2,869)		(2,522)		(2,161)		(1,990)	
liabilities attributable to own creditworthiness, net of tax		2,145		3,211		1,441		1,037		307	
Intangible assets:		2,143		5,211		1,441		1,037		307	
Goodwill, net of related deferred tax liabilities (DTLs) <sup>(5)</sup>		19,504		18,796		19,007		18,844		18,933	
Identifiable intangible assets other than mortgage servicing rights		,								,	
(MSRs), net of related DTLs		3,599		3,492		3,411		3,607		3,531	
Defined benefit pension plan net assets; other		2,038		1,932		1,935		1,999		2,046	
Deferred tax assets (DTAs) arising from net operating loss, foreign tax credit											
and general business credit carry-forwards <sup>(7)</sup>		11,679		11,690		12,197		11,783		11,461	
Excess over 10% / 15% limitations for other DTAs, certain											
common stock investments and MSRs <sup>(7)(8)</sup>		798		1,261		325		1,045		1,831	
Common Equity Tier 1 Capital (CET1)	\$	144,893	\$	144,567	\$	148,930	\$	153,753	\$	154,214	
Risk-Weighted Assets (RWA) <sup>(4)</sup>	\$	1,212,386	\$	1,176,749	\$	1,142,985	\$	1,144,359	\$	1,155,949	
Common Equity Tier 1 Capital ratio (CET1/RWA)		11.95%		12.29%		13.03%		13.44%		13.3%	
Supplementary Leverage Ratio and Components											
Common Equity Tier 1 Capital (CET1) <sup>(4)</sup>	\$	144.893	\$	144.567	\$	148.930	\$	153.753	\$	154,214	
Additional Tier 1 Capital (AT1) <sup>(6)</sup>	φ		φ	7	φ		φ		φ		
Total Tier 1 Capital (T1C) (CET1 + AT1)	¢	20,266	¢	20,263	\$	20,215	6	21,496	¢	21,500	
	\$	165,159	\$	164,830	Þ		\$	175,249	\$	175,714	
Total Leverage Exposure (TLE) <sup>(4)</sup>	\$	2,918,273	\$	2,888,535	\$	2,906,773	\$	2,939,744	\$	2,942,736	
Supplementary Leverage ratio (T1C/TLE)		5.66%		5.71%		5.82%		5.96%		6.0%	
Tangible Common Equity, Book Value and Tangible Book Value Per Share											
Common stockholders' equity	\$	180.019	\$	179.565	\$	182,194	\$	188.050	\$	188,474	
Less:	Ŷ	100,010	Ŷ		Ť	102,101	Ť	100,000	Ŷ	100,111	
Goodwill		19,597		19,326		19,691		19,882		19,998	
Intangible assets (other than MSRs)		3,926		3,838		3,763		3,974		3,895	
Goodwill and identifiable intangible assets (other than MSRs) related to assets HFS		1,081		794		589		246		246	
Tangible common equity (TCE)	\$	155,415	\$	155,607	\$	158,151	\$	163,948	\$	164,335	
Common shares outstanding (CSO)		1,936.7		1,936.9		1,937.0		1,946.8		1,925.7	
Book value per share (common equity/CSO)	\$	92.95	\$	92.71	\$	94.06	\$	96.59	\$	97.87	
Tangible book value per share (TCE/CSO)	\$	80.25	\$	80.34	\$	81.65	\$	84.21	\$	85.34	

(1) See footnote 5 on page 1.

(2) 2Q23 is preliminary.

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

(4) See footnote 6 on page 1.

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

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

(7) Represents deferred tax excludable from Basel III CET1 Capital, which includes net DTAs arising from net operating loss, foreign tax credit and general business

credit tax carry-forwards and DTAs arising from timing differences (future deductions) that are deducted from CET1 capital exceeding the 10% limitation. (8) Assets subject to 10% / 15% limitations include MSRs, DTAs arising from temporary differences and significant common stock investments in unconsolidated financial institutions. For all periods presented, the deduction related only to DTAs arising from temporary differences that exceeded the 10% limitation.