



Guide to Reformatted Quarterly Financial Data Supplement

This guide to the reformatted quarterly financial data supplement is intended to highlight the key changes to the supplement and is not a comprehensive guide to all changes. Please read this guide in conjunction with both the reformatted and past quarterly financial data supplements.

CITIGROUP – FINANCIAL SUMMARY

(In millions of dollars, except per share amounts)

Total Revenues, Net of Interest Expense

- Total Operating Expenses
- Provision for Loan Losses and for Benefits and Claims
- Income Taxes
- Minority Interest

Income (Loss) from Continuing Operations

- Discontinued Operations, After-tax
- Cumulative Effect of Accounting Change

Net Income (Loss)

Diluted Earnings Per Share:

Income (Loss) from Continuing Operations

Net Income (Loss)

Shares (in millions):

- Average Basic
- Average Diluted
- Common Shares Outstanding, at period end

Preferred Dividends - Basic (in millions)

Preferred Dividends - Diluted (in millions)

Financial Ratios:

- Tier 1 Capital Ratio
- Total Capital Ratio
- Leverage Ratio
- Return on Common Equity

Balance Sheet Data, EOP (in billions, except Book Value per Share):

- Total Assets
- Trading Account Assets
- Total Loans
- Total Deposits
- Stockholders' Equity
- Equity and Trust Securities
- Book Value Per Share

Direct Staff (in thousands)

Segment Net Income:

- Global Cards
- Consumer Banking
- Institutional Clients Group
- Global Wealth Management
- Corporate/Other
- Discontinued Operations
- Cumulative Effect of Accounting Change
- Total Net Income

Regional Net Income:

- North America
- Europe, Middle East and Africa (EMEA)
- Latin America
- Asia
- Corporate/Other
- Discontinued Operations
- Cumulative Effect of Accounting Change

Total Net Income

▶ **Discontinued Operations includes CitiCapital.**

Income statement summary

Balance sheet summary

New disclosure

Segment and regional net income. Note new segments and regions
North America includes U.S., Canada and Puerto Rico; Latin America includes Mexico; Asia includes Japan

CITIGROUP CONSOLIDATED STATEMENT OF INCOME

(In millions of dollars)

Revenues

Interest revenue
 Interest expense
 Net interest revenue

Commissions and fees
 Principal transactions
 Administrative and other fiduciary fees
 Realized gains (losses) from sales of investments
 Insurance premiums
 Other revenue
 Total non-interest revenues

Total revenues, net of interest expense

▶ **Discontinued Operations includes CitiCapital.**

Provisions for Credit Losses and for Benefits and Claims

Provision for loan losses
 Policyholder benefits and claims
 Provision for unfunded lending commitments
 Total provisions for credit losses and for benefits and claims

Operating Expenses

Compensation and benefits
 Net occupancy expense
 Technology / communication expense
 Advertising and marketing expense
 Restructuring-related items
 Other operating
 Total operating expenses

Income (Loss) before Income

Taxes and Minority Interest

Provision (benefits) for income taxes
 Minority interest, net of income taxes

Income (Loss) from Continuing Operations

Discontinued Operations

Income from Discontinued Operations
 Gain on Sale
 Provision for income taxes and minority interest, net of taxes

Income from Discontinued Operations, net

Cumulative Effect of Accounting Change

Net Income (Loss)

CITIGROUP CONSOLIDATED BALANCE SHEET

(In millions of dollars)

▶ **Unchanged. Moved closer to the beginning of the supplement.**

Assets

- Cash and due from banks (including segregated cash and other deposits)
- Deposits with banks
- Federal funds sold and securities borrowed or purchased under agreements to resell
- Brokerage receivables
- Trading account assets
- Investments
- Loans, net of unearned income
 - Consumer
 - Corporate
- Loans, net of unearned income
- Allowance for loan losses
- Total loans, net
- Goodwill
- Intangible assets
- Other assets

Total assets

Liabilities

- Non-interest-bearing deposits in U.S. offices
- Interest-bearing deposits in U.S. offices
- Non-interest-bearing deposits in offices outside the U.S.
- Interest-bearing deposits in offices outside the U.S.
- Total deposits
- Federal funds purchased and securities loaned or sold under agreements to repurchase
- Brokerage payables
- Trading account liabilities
- Short-term borrowings
- Long-term debt
- Other liabilities

Total liabilities

Stockholders' equity

- Preferred Stock
- Common Stock
- Additional paid-in capital
- Retained earnings
- Treasury stock
- Accumulated other comprehensive income (loss)

Total stockholders' equity

Total liabilities and stockholders' equity

**CITIGROUP – NET INCOME
PRODUCT VIEW**

(In millions of dollars)

Global Cards:

- North America
- EMEA
- Latin America
- Asia

Total Global Cards

▶ **New products and new regions.**
▶ **Discontinued Operations includes CitiCapital.**

Formerly U.S. Cards and International Cards

Consumer Banking:

- North America
- EMEA
- Latin America
- Asia

Total Consumer Banking

Includes former U.S. Retail Distribution, U.S. Consumer Lending, U.S. Commercial Business Group, International Consumer Finance and International Retail Banking

Institutional Clients Group (ICG):

- North America
- EMEA
- Latin America
- Asia

Total Institutional Clients Group (ICG)

Includes Securities and Banking (which now includes Alternative Investments) and Transaction Services

Global Wealth Management:

- North America
- EMEA
- Latin America
- Asia

Total Global Wealth Management

Smith Barney and Private Bank combined

Corporate / Other

Income (Loss) From Continuing Operations

Discontinued Operations

Cumulative Effect of Accounting Change

Net Income (Loss)

**CITIGROUP – NET INCOME
REGIONAL VIEW**

(In millions of dollars)

North America

- Global Cards
- Consumer Banking
- Institutional Clients Group
 - Securities & Banking
 - Transaction Services
- Global Wealth Management

Total North America

Includes U.S., Canada, and Puerto Rico

- ▶ **NEW: Regional net income for Securities and Banking and Transaction Services.**
- ▶ **Discontinued Operations includes CitiCapital.**

EMEA

- Global Cards
- Consumer Banking
- Institutional Clients Group
 - Securities & Banking
 - Transaction Services
- Global Wealth Management

Total EMEA

Latin America

- Global Cards
- Consumer Banking
- Institutional Clients Group
 - Securities & Banking
 - Transaction Services
- Global Wealth Management

Total Latin America

Includes Mexico

Asia

- Global Cards
- Consumer Banking
- Institutional Clients Group
 - Securities & Banking
 - Transaction Services
- Global Wealth Management

Total Asia

Includes Japan

Corporate / Other

Income (Loss) From Continuing Operations

Discontinued Operations

Cumulative Effect of Accounting Change

Net Income (Loss)

**CITIGROUP – REVENUES
PRODUCT VIEW**

(In millions of dollars)

▶ **New products and new regions.**

Global Cards:

- North America
- EMEA
- Latin America
- Asia

Total Global Cards



Formerly U.S. Cards and International Cards

Consumer Banking:

- North America
- EMEA
- Latin America
- Asia

Total Consumer Banking



Includes former U.S. Retail Distribution, U.S. Consumer Lending, U.S. Commercial Business Group, International Consumer Finance and International Retail Banking

Institutional Clients Group (ICG):

- North America
- EMEA
- Latin America
- Asia

Total Institutional Clients Group (ICG)



Includes Securities and Banking (which includes Alternative Investments) and Transaction Services

Global Wealth Management:

- North America
- EMEA
- Latin America
- Asia

Total Global Wealth Management



Smith Barney and Private Bank combined

Corporate / Other

Total Net Revenues

**CITIGROUP – REVENUES
REGIONAL VIEW**

(In millions of dollars)

North America

- Global Cards
- Consumer Banking
- Institutional Clients Group
 - Securities & Banking
 - Transaction Services
- Global Wealth Management

Total North America

EMEA

- Global Cards
- Consumer Banking
- Institutional Clients Group
 - Securities & Banking
 - Transaction Services
- Global Wealth Management

Total EMEA

Latin America

- Global Cards
- Consumer Banking
- Institutional Clients Group
 - Securities & Banking
 - Transaction Services
- Global Wealth Management

Total Latin America

Asia

- Global Cards
- Consumer Banking
- Institutional Clients Group
 - Securities & Banking
 - Transaction Services
- Global Wealth Management

Total Asia

Corporate / Other

**Includes U.S., Canada,
and Puerto Rico**

**▶ NEW: Regional revenue for
Securities and Banking and
Transaction Services.**

Includes Mexico

Includes Japan

Total Net Revenues

GLOBAL CARDS

Page 1

(In millions of dollars)

Net Interest Revenue

Non-Interest Revenue

Total Revenues, Net of Interest Expense

Total Operating Expenses

Net Credit Losses

Credit Reserve Build / (Release)

Provision for Benefits & Claims

Provision for Loan Losses and for Benefits and Claims

Income Before Taxes and Minority Interest

Income Taxes and Minority Interest

Net Income

Average Assets (in billions of dollars)

Return on Assets

Net Credit Loss Ratio

Average Risk Capital

Return on Risk Capital

Return on Invested Capital

KEY INDICATORS

EOP Open Accounts (in millions)

North America

EMEA

Latin America

Asia

Total



NEW: Regional disclosure

Purchase Sales (in billions of dollars)

North America

EMEA

Latin America

Asia

Total



NEW: Regional disclosure

Average Managed Loans

North America (managed basis)

EMEA

Latin America

Asia

Total



**North America: Managed basis
Other regions: GAAP basis**

GLOBAL CARDS

Page 2

(In millions of dollars)

KEY INDICATORS (continued)

Managed Average Yield

North America (managed basis)

EMEA

Latin America

Asia

Global Total

Managed Net Interest Revenue as a % of Average Managed Loans

North America (managed basis)

EMEA

Latin America

Asia

Global Total

Coincident Managed Net Credit Loss Ratio

North America (managed basis)

EMEA

Latin America

Asia

Global Total

Managed Net Credit Margin as a % of Average Managed Loans

North America (managed basis)

EMEA

Latin America

Asia

Global Total

Managed Loans 90+ Days Past Due as a % of EOP Managed Loans

North America (managed basis)

EMEA

Latin America

Asia

Global Total

- ▶ Includes former U.S. Cards and International Cards.
- ▶ Includes Sales Finance, formerly included in Consumer Finance.
- ▶ **NEW: Regional disclosure.**
- ▶ **North America on a managed basis; all other regions on a GAAP basis.**

GLOBAL CARDS

North America

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(In millions of dollars)

SUPPLEMENTAL DISCLOSURE - MANAGED BASIS

Managed Revenues: (in millions of dollars)

Total GAAP Revenues
Net Impact of Credit Card Securitization Activity
Total Managed Revenues

Return on Managed Assets

Average Managed Loans

(in billions of dollars)

Securitized
Held for Sale
On Balance Sheet
Total

Citi Branded
Retail Partners
Total

EOP Managed Loans

Citi Branded
Retail Partners
Total

Managed Average Yield

Citi Branded
Retail Partners
Total

Managed Net Interest Revenue

(in millions of dollars)

Citi Branded
Retail Partners
Total

Managed Net Interest Revenue as a % of Average Managed Loans

Citi Branded
Retail Partners
Total

Managed Net Credit Margin

(in millions of dollars)

Citi Branded
Retail Partners
Total

Managed Net Credit Margin as a % of Average Managed Loans

Citi Branded
Retail Partners
Total

Managed Net Credit Losses

Citi Branded
Retail Partners
Total

Coincident Managed Net Credit Loss Ratio:

Citi Branded
Retail Partners
Total

Managed Loans 90+Days Past Due

Citi Branded
Retail Partners
Total

% of EOP Managed Loans

Citi Branded
Retail Partners
Total

- ▶ **NEW: Citi Branded and Retail Partners instead of Bankcard and Private Label.**
- ▶ **Citi Branded: general purpose bankcards that are marketed directly to consumers and small businesses. This segment includes our industry-leading products such as PremierPass, CashReturns, and Diamond Preferred, as well as co-branded products that are offered through non-retail partners, such as American Airlines, AT&T, Expedia, and others.**
- ▶ **Retail Partners: includes both bankcards and private label cards offered to consumers and small businesses through our partnerships with leading retailers, including Sears, Macy's, The Home Depot, and many others. This segment also includes sales finance loans, which were previously reported in CitiFinancial results.**

CONSUMER BANKING

Page 1

(In millions of dollars)

CONSUMER BANKING

Net Interest Revenue
 Non-Interest Revenue
Total Revenues, Net of Interest Expense
 Total Operating Expenses
 Net Credit Losses
 Credit Reserve Build / (Release)
 Provision for Benefits & Claims
 Provision for Loan Losses and for Benefits and Claims
 Income Before Taxes and Minority Interest
 Income Taxes
 Minority Interest, Net of Tax
Net Income
 Average Assets (in billions of dollars)
 Return on Assets
 Average Risk Capital
 Return on Risk Capital
 Return on Invested Capital

Includes former U.S. Retail Distribution, U.S. Consumer Lending, U.S. Commercial Business Group, International Consumer Finance and International Retail Banking

CONSUMER FINANCE JAPAN

Net Interest Revenue
 Non-Interest Revenue
Total Revenues, Net of Interest Expense
 Total Operating Expenses
 Net Credit Losses
 Credit Reserve Build / (Release)
 Provision for Benefits & Claims
 Provision for Loan Losses and for Benefits and Claims
 Income Before Taxes and Minority Interest
 Income Taxes
 Minority Interest, Net of Tax
Net Income
 Average Assets (in billions of dollars)
 Return on Assets

Expanded disclosure

CONSUMER BANKING EXCLUDING CONSUMER FINANCE JAPAN

Net Interest Revenue
 Non-Interest Revenue
Total Revenues, Net of Interest Expense
 Total Operating Expenses
 Net Credit Losses
 Credit Reserve Build / (Release)
 Provision for Benefits & Claims
 Provision for Loan Losses and for Benefits and Claims
 Income Before Taxes and Minority Interest
 Income Taxes
 Minority Interest, Net of Tax
Net Income
 Average Assets (in billions of dollars)
 Return on Assets

CONSUMER BANKING

Page 2

(In millions of dollars)

KEY INDICATORS

Branches

- Citibank
- CitiFinancial (excluding Consumer Finance Japan)
- Subtotal
- Consumer Finance Japan
- Total

- North America
- EMEA
- Latin America
- Asia (excluding CF Japan)
- Subtotal
- Consumer Finance Japan
- Total**

Accounts (in millions)

- North America
- EMEA
- Latin America
- Asia (excluding Consumer Finance Japan)
- Subtotal
- Consumer Finance Japan
- Total**



NEW: Regional disclosure

Average Deposits (in billions of dollars)

- North America
- EMEA
- Latin America
- Asia
- Total**

Investment Sales (in billions of dollars)

- North America
- EMEA
- Latin America
- Asia
- Total**



NEW: Regional disclosure

Investment AUMs (in billions of dollars)

- North America
- EMEA
- Latin America
- Asia
- Total**



CONSUMER BANKING

Page 3

KEY INDICATORS (Continued):

Average Loans (in billions of dollars)

- North America
- EMEA
- Latin America
- Asia (excluding CF Japan)
- Subtotal
- Consumer Finance Japan
- Total**

EOP Loans (in billions of dollars)

- North America
- EMEA
- Latin America
- Asia (excluding CF Japan)
- Subtotal
- Consumer Finance Japan
- Total**

Net Interest Revenue as a % of Average Loans

- North America
- EMEA
- Latin America
- Asia (excluding CF Japan)
- Subtotal
- Consumer Finance Japan
- Total**

Net Credit Losses as a % of Average Loans

- North America
- EMEA
- Latin America
- Asia (excluding CF Japan)
- Subtotal
- Consumer Finance Japan
- Total**

Loans 90+ Days Past Due as a % of EOP Loans

- North America
- EMEA
- Latin America
- Asia (excluding CF Japan)
- Subtotal
- Consumer Finance Japan
- Total**



NEW: Regional disclosure

CONSUMER BANKING
North America
Page 4

KEY INDICATORS (Continued):

RESIDENTIAL REAL ESTATE LENDING

Average Loans

EOP Loans

Originations

Third Party Mortgage Servicing Portfolio (EOP)

Net Servicing & Gain/(Loss) on Sale - (in millions of dollars)

Net Interest Revenue (in millions of dollars)

% of Avg. Loans (excluding NIR for MBS & Warehouse loans)

Net Credit Losses (in millions of dollars)

% of Avg. Loans

Loans 90+ Days Past Due (in millions of dollars)

% of EOP Loans

Includes all residential real estate in North America Consumer Banking. Previously disclosed in Consumer Lending and Retail Distribution

New disclosure

AUTO LOANS

Average Loans

EOP Loans

Originations

Net Interest Revenue (in millions of dollars)

% of Avg. Loans

Net Credit Losses (in millions of dollars)

% of Avg. Loans

Loans 90+ Days Past Due (in millions of dollars)

% of EOP Loans

New disclosure

STUDENT LOANS

Average Loans

EOP Loans

Originations

Net Interest Revenue (in millions of dollars)

% of Avg. Loans

Net Credit Losses (in millions of dollars)

% of Avg. Loans

Loans 90+ Days Past Due (in millions of dollars)

% of EOP Loans

New disclosure

PERSONAL LOANS & OTHER

Average Loans

EOP Loans

Net Interest Revenue (in millions of dollars)

% of Avg. Loans

Net Credit Losses (in millions of dollars)

% of Avg. Loans

Loans 90+ Days Past Due (in millions of dollars)

% of EOP Loans

New disclosure

COMMERCIAL LOANS

Average Loans

EOP Loans

Net Interest Revenue (in millions of dollars)

% of Avg. Loans

Net Credit Losses (in millions of dollars)

% of Avg. Loans

Loans 90+ Days Past Due (in millions of dollars)

% of EOP Loans

New disclosure

INSTITUTIONAL CLIENTS GROUP

(In millions of dollars)

- Commissions and Fees
- Administration and Other Fiduciary Fees
- Investment Banking
- Principal Transactions
- Other
- Total Non-Interest Revenue
- Net Interest Revenue (including Dividends)

▶ **Includes Securities and Banking (which now includes Alternative Investments) and Transaction Services.**

Total Revenues, Net of Interest Expense

- Total Operating Expenses
- Net Credit Losses
- Provision for Unfunded Lending Commitments
- Credit Reserve Build / (Release)
- Total Provision for Credit Losses
- Income (Loss) Before Taxes and Minority Interest
- Income Taxes (Benefits)
- Minority Interest, Net of Tax

Net Income (Loss)

- Average Assets (in billions of dollars) →
- Average Risk Capital
- Return on Risk Capital
- Return on Invested Capital

New disclosure

Revenues by Product:

- Securities and Banking →
- Transactions Services

Includes Alternative Investments

Total

Net Income by Product:

- Securities and Banking →
- Transactions Services

Includes Alternative Investments

Total

**INSTITUTIONAL CLIENTS GROUP
SECURITIES AND BANKING**

(In millions of dollars)

▶ **Includes Alternative Investments**

Net Interest Revenue

Non-Interest Revenue

Total Revenues, Net of Interest Expense

Total Operating Expenses

Net Credit Losses

Provision for Unfunded Lending Commitments

Credit Reserve Build / (Release)

Total Provision for Credit Losses

Income (Loss) Before Taxes and Minority Interest

Income Taxes (Benefits)

Minority Interest, Net of Tax

Net Income (Loss)

Average Assets (in billions of dollars)



New disclosure

Average Risk Capital

Return on Risk Capital

Return on Invested Capital

Revenue Details:

Investment Banking:

Advisory and Other Fees

Equity Underwriting

Debt Underwriting

Gross Investment Banking

Revenue Allocated to the Global Wealth Management Segment:

Equity Underwriting

Debt Underwriting

Net Investment Banking

Lending

Equity Markets

Fixed Income Markets

Other Securities and Banking

Total Securities and Banking Revenues

**INSTITUTIONAL CLIENTS GROUP
TRANSACTION SERVICES**

(In millions of dollars)

Net Interest Revenue
 Non-Interest Revenue
Total Revenues, Net of Interest Expense
 Total Operating Expenses

 Net Credit Losses
 Provision for Unfunded Lending Commitments
 Credit Reserve Build / (Release)
 Total Provision for Credit Losses

 Income (Loss) Before Taxes and Minority Interest

 Income Taxes (Benefits)

 Minority Interest, Net of Tax
Net Income

Average Assets (in billions of dollars)

New disclosure

Average Risk Capital
 Return on Risk Capital
 Return on Invested Capital

Revenue Details:

Treasury and Trade Solutions
 Securities Services

**Consists of Cash Management
and Trade**

Total

Average Deposits and Other Customer Liability Balances (in billions)

North America
 EMEA
 Latin America
 Asia

 Total

NEW: Regional disclosure

Assets Under Custody (EOP in trillions)

GLOBAL WEALTH MANAGEMENT

Page 1

(In millions of dollars)

▶ **Smith Barney and Private Bank combined**

Net Interest Revenue

Non-Interest Revenue

Total Revenues, Net of Interest Expense

Total Operating Expenses

Net Credit Losses

Credit Reserve Build / (Release)

Total Provision for Loan Losses

Income Before Taxes and Minority Interest

Income Taxes

Minority Interest, Net of Tax

Net Income

Pretax Profit Margin

Average Assets (in billions of dollars)



New disclosure

Average Risk Capital

Return on Risk Capital

Return on Invested Capital

Fee-Based Revenues

Financial Advisors (FA) / Bankers

Net Client Asset Flows (in billions)

Revenues:

Smith Barney

Private Bank

Total Revenues

GLOBAL WEALTH MANAGEMENT

Page 2

KEY INDICATORS (in billions of dollars, except for branches)

Client Assets Under Fee-Based Management

North America
EMEA
Latin America
Asia
Total

▶ **NEW: Regional disclosure.**
▶ **Smith Barney and Private Bank combined.**

Average Deposits and Other Customer Liability Balances

North America
EMEA
Latin America
Asia
Total

Total Client Assets

North America
EMEA
Latin America
Asia
Total

Average Loans

North America
EMEA
Latin America
Asia
Total

Offices

North America
EMEA
Latin America
Asia
Total

NORTH AMERICA

(In millions of dollars)

Net Interest Revenue
 Non-Interest Revenue
Total Revenues, Net of Interest Expense
 Total Operating Expenses
 Net Credit Losses
 Credit Reserve Build / (Release)
 Provision for Benefits & Claims
 Provision for Loan Losses and for Benefits and Claims
 Income(Loss) Before Taxes and Minority Interest
 Income Taxes (Benefits)
 Minority Interest, Net of Tax
Net Income (Loss)
 Average Assets (in billions of dollars)
 Return on Assets



New disclosure

Key Drivers (in billions of dollars, except branches):

Average Loans

Managed Cards
 Consumer Banking
 Corporate
 Global Wealth Management
 Total



New disclosure

Average Consumer Banking Loans

Residential Real Estate
 Auto
 Student
 Personal and Other
 Commercial
 Total



Includes all residential real estate in North America Consumer Banking. Previously disclosed in Consumer Lending and Retail Distribution

Average Deposits (and other Customer Liability Balances)

Checking, Savings & Money Market Deposits
 Time Deposits, CDs and Other
 Consumer Banking Deposits
 Transaction Services
 Global Wealth Management
 Total



New disclosure

Global Wealth Management Assets Under Fee-Based Management
 Global Wealth Management Total Client Assets

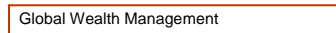


New disclosure

Consumer Banking Investment Sales
 Consumer Banking Investment AUMs

Branches/Offices

Citibank
 CitiFinancial
 Global Wealth Management
 Total



New disclosure

Consumer Loans Excluding GWM

Net Credit Loss Ratio
 Loans 90+Days Past Due (in millions)
 % of EOP Loans



New disclosure

EUROPE, MIDDLE EAST AND AFRICA

(In millions of dollars)

Net Interest Revenue
 Non-Interest Revenue
Total Revenues, Net of Interest Expense
 Total Operating Expenses
 Net Credit Losses
 Credit Reserve Build / (Release)
 Provision for Benefits & Claims
 Provision for Loan Losses and for Benefits and Claims
 Income(Loss) Before Taxes and Minority Interest
 Income Taxes (Benefits)
 Minority Interest, Net of Tax
Net Income (Loss)
 Average Assets (in billions of dollars)
 Return on Assets



New disclosure

Key Drivers (in billions of dollars, except branches):

Average Loans

Cards
 Consumer Banking
 Corporate
 Global Wealth Management
 Total



New disclosure

Average Consumer Banking Loans

Residential Real Estate
 Personal
 Commercial and other
 Total



New disclosure

Average Deposits (and other Customer Liability Balances)

Consumer Banking Deposits
 Transaction Services
 Global Wealth Management
 Total



New disclosure

Global Wealth Management Assets Under Fee-Based Management
 Global Wealth Management Total Client Assets
 Consumer Banking Investment Sales
 Consumer Banking Investment AUMs



New disclosure

Branches/Offices

Citibank
 CitiFinancial
 Global Wealth Management
 Total



New disclosure

Consumer Loans Excluding GWM

Net Credit Loss Ratio
 Loans 90+Days Past Due (in millions)
 % of EOP Loans



New disclosure

LATIN AMERICA

(In millions of dollars)

Net Interest Revenue
 Non-Interest Revenue
Total Revenues, Net of Interest Expense
 Total Operating Expenses
 Net Credit Losses
 Credit Reserve Build / (Release)
 Provision for Benefits & Claims
 Provision for Loan Losses and for Benefits and Claims
 Income(Loss) Before Taxes and Minority Interest
 Income Taxes (Benefits)
 Minority Interest, Net of Tax
Net Income (Loss)
 Average Assets (in billions of dollars)
 Return on Assets



New disclosure

Key Drivers (in billions of dollars, except branches):

Average Loans

Cards
 Consumer Banking

Corporate
 Global Wealth Management

Total



New disclosure

Average Consumer Banking Loans

Residential Real Estate
 Personal
 Commercial and other

Total



New disclosure

Average Deposits (and other Customer Liability Balances)

Consumer Banking Deposits

Transaction Services
 Global Wealth Management

Total



New disclosure

Global Wealth Management Assets Under Fee-Based Management
 Global Wealth Management Total Client Assets

Consumer Banking Investment Sales
 Consumer Banking Investment AUMs



New disclosure

Branches/Offices

Citibank

CitiFinancial

Global Wealth Management

Total



New disclosure

Consumer Loans Excluding GWM

Net Credit Loss Ratio

Loans 90+Days Past Due (in millions)
 % of EOP Loans



New disclosure

ASIA
Page 1

(In millions of dollars)

ASIA

Net Interest Revenue
 Non-Interest Revenue
Total Revenues, Net of Interest Expense
 Total Operating Expenses
 Net Credit Losses
 Credit Reserve Build / (Release)
 Provision for Benefits & Claims
 Provision for Loan Losses and for Benefits and Claims
 Income Before Taxes and Minority Interest
 Income Taxes
 Minority Interest, Net of Tax
Net Income
 Average Assets (in billions of dollars)
 Return on Assets



New disclosure

CONSUMER FINANCE JAPAN

Net Interest Revenue
 Non-Interest Revenue
Total Revenues, Net of Interest Expense
 Total Operating Expenses
 Net Credit Losses
 Credit Reserve Build / (Release)
 Provision for Benefits & Claims
 Provision for Loan Losses and for Benefits and Claims
 Income Before Taxes and Minority Interest
 Income Taxes
 Minority Interest, Net of Tax
Net Income
 Average Assets (in billions of dollars)
 Return on Assets



Expanded disclosure

ASIA EXCLUDING CONSUMER FINANCE JAPAN

Net Interest Revenue
 Non-Interest Revenue
Total Revenues, Net of Interest Expense
 Total Operating Expenses
 Net Credit Losses
 Credit Reserve Build / (Release)
 Provision for Benefits & Claims
 Provision for Loan Losses and for Benefits and Claims
 Income Before Taxes and Minority Interest
 Income Taxes
 Minority Interest, Net of Tax
Net Income
 Average Assets (in billions of dollars)
 Return on Assets

ASIA
Page 2

Key Drivers (in billions of dollars, except branches):

Average Loans

- Cards
- Consumer Banking (excluding CF Japan)
- Corporate
- Global Wealth Management
- Subtotal
- Consumer Finance Japan
- Total**

New disclosure

Average Consumer Banking Loans (excluding CF Japan)

- Residential Real Estate
- Personal
- Commercial and other
- Total

New disclosure

Average Deposits (and other Customer Liability Balances)

- Consumer Banking Deposits
- Transaction Services
- Global Wealth Management
- Total

New disclosure

- Global Wealth Management Assets Under Fee-Based Management
- Global Wealth Management Total Client Assets
- Consumer Banking Investment Sales
- Consumer Banking Investment AUMs

New disclosure

Branches/Offices

- Citibank
- CitiFinancial (excluding Japan)
- Global Wealth Management
- Subtotal
- Consumer Finance Japan
- Total

New disclosure

Consumer Loans Excluding GWM

- Net Credit Loss Ratio
- Loans 90+Days Past Due (in millions)
- % of EOP Loans

New disclosure

CITIGROUP – RETURN ON CAPITAL

Global Cards

▶ Reflects new segments.

Consumer Banking

Institutional Clients Group (ICG):

Securities and Banking

Transaction Services

Total Institutional Clients Group (ICG)

Global Wealth Management

Corporate / Other

Total Citigroup - Risk Capital

Total Citigroup - Return on Invested Capital

AVERAGE BALANCES AND INTEREST RATES

(In millions of dollars)

Assets:

- Deposits with Banks
- Fed Funds Sold and Resale Agreements
- Trading Account Assets
- Investments
 - Consumer Loans
 - Corporate Loans
- Total Loans (net of Unearned Income)
- Other Interest-Earning Assets

▶ Discontinued Operations includes CitiCapital.

Total Average Interest-Earning Assets

Liabilities:

- Deposits
- Fed Funds Purchased and Repurchase Agreements
- Trading Account Liabilities
- Short-Term Borrowings
- Long-Term Debt

Total Average Interest-Bearing Liabilities

Net Interest Revenue as a % of Average Interest-Earning Assets (NIM)

1Q08 Increase From

CONSUMER LOAN DELINQUENCY AMOUNTS, NET CREDIT LOSSES AND RATIOS

(In millions of dollars)

PRODUCT VIEW:

Global Cards

North America

Ratio

EMEA

Ratio

Latin America

Ratio

Asia

Ratio

▶ Reflects new segments and regions.

New disclosure

Consumer Banking

North America

Ratio

EMEA

Ratio

Latin America

Ratio

Asia

Ratio

New disclosure

Global Wealth Management

Ratio

On-Balance Sheet Loans

Ratio

Securitized Receivables (all in N.A. Cards)

Loans Held-for-Sale

Managed Loans

Ratio

REGIONAL VIEW:

North America

Ratio

EMEA

Ratio

Latin America

Ratio

Asia

Ratio

On-Balance Sheet Loans

Ratio

Securitized Receivables (all in N.A. Cards)

Loans Held-for-Sale

Managed Loans

Ratio

**ALLOWANCE FOR CREDIT LOSSES
TOTAL CITIGROUP**

(In millions of dollars)

▶ **Discontinued Operations
includes CitiCapital.**

Allowance for Loan Losses at Beginning of Period

Gross Credit (Losses)

Gross Recoveries

Net Credit (Losses) / Recoveries (NCL's)

NCL's

Reserve Releases

Reserve Builds

Specific Reserve Releases / Utilizations

Specific Reserve Builds

Build(Release/Utilization) for Purchased Distressed Loan Portfolios

Provision for Loan Losses

Other

Allowance for Loan Losses at End of Period

Corporate Allowance for Unfunded Lending Commitments

Provision for Unfunded Lending Commitments

**Total Allowance for Loans, Leases and
Unfunded Lending Commitments**

**ALLOWANCE FOR CREDIT LOSSES
CONSUMER LOANS**

(In millions of dollars)

Allowance for Loan Losses at Beginning of Period

▶ **Discontinued Operations
includes CitiCapital.**

Gross Credit (Losses)

Gross Recoveries

Net Credit (Losses) / Recoveries (NCL's)

NCL's

Reserve Releases

Reserve Builds

Specific Reserve Releases / Utilizations

Specific Reserve Builds

Build(Release/Utilization) for Purchased Distressed Loan Portfolios

Provision for Loan Losses

Other

Allowance for Loan Losses at End of Period

Net Consumer Credit (Losses) as a

Percentage of Average Consumer Loans

Consumer Allowance for Credit Losses

As a Percentage of Total Consumer Loans

**ALLOWANCE FOR CREDIT LOSSES
CORPORATE LOANS**

(In millions of dollars)

▶ **Unchanged.**

Allowance for Loan Losses at Beginning of Period

Gross Credit (Losses)

Gross Recoveries

Net Credit (Losses) / Recoveries (NCL's)

NCL's

Reserve Releases

Reserve Builds

Specific Reserve Releases / Utilizations

Specific Reserve Builds

Build(Release/Utilization) for Purchased Distressed Loan Portfolios

Provision for Loan Losses

Other

Allowance for Loan Losses at End of Period

Net Corporate Credit (Losses) as a

Percentage of Average Corporate Loans

Corporate Allowance for Credit Losses

As a Percentage of Total Corporate Loans

Corporate Allowance for Unfunded Lending Commitments

Provision for Unfunded Lending Commitments

**Total Corporate Allowance for Loans, Leases
and Unfunded Lending Commitments**

Total Allowance for Loans, Leases and Unfunded Lending

Commitments as a Percentage of Total Corporate Loans

CITIGROUP – COMPONENTS OF PROVISION FOR LOAN LOSSES

(In millions of dollars)

Global Cards

Net Credit Losses
Credit Reserve Build / (Release)

North America

Net Credit Losses
Credit Reserve Build / (Release)

EMEA

Net Credit Losses
Credit Reserve Build / (Release)

Latin America

Net Credit Losses
Credit Reserve Build / (Release)

Asia

Net Credit Losses
Credit Reserve Build / (Release)

▶ Reflects new segments and regions.

New disclosure

Consumer Banking

Net Credit Losses
Credit Reserve Build / (Release)

North America

Net Credit Losses
Credit Reserve Build / (Release)

EMEA

Net Credit Losses
Credit Reserve Build / (Release)

Latin America

Net Credit Losses
Credit Reserve Build / (Release)

Asia

Net Credit Losses
Credit Reserve Build / (Release)

New disclosure

Global Wealth Management:

Net Credit Losses
Credit Reserve Build / (Release)

Consumer Provision for Loan Losses

Institutional Clients Group (ICG):

Net Credit Losses
Credit Reserve Build / (Release)

Securities and Banking

Net Credit Losses
Credit Reserve Build / (Release)

Transaction Services

Net Credit Losses
Credit Reserve Build / (Release)

Corporate / Other

Corporate Provision for Loan Losses

Total Provision for Loan Losses

NON-PERFORMING ASSETS

(In millions of dollars)

CASH-BASIS AND RENEGOTIATED LOANS

▶ **Unchanged.**

Corporate Cash-Basis Loans

Collateral Dependent (at lower of cost or collateral value)

Other

Total Corporate Cash-Basis Loans

Corporate Cash-Basis Loans

JENA

Other International

Total Corporate Cash-Basis Loans

Corporate Cash-Basis Loans as a % of

Total Corporate Loans

Total Consumer Cash-Basis Loans

**Renegotiated Loans (includes Corporate
and Commercial Business Loans)**

OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS

Consumer

Markets & Banking

TOTAL OTHER REAL ESTATE OWNED

OTHER REPOSSESSED ASSETS

END OF FILE