

Citigroup Inc.

Summary of Credit and Financial Strength Ratings

Ratings as of August 2, 2010

Citigroup	Moody's		S&P		Fitch	
	Rating	Outlook	Rating	Outlook	Rating	Outlook
Senior Debt	A3	Negative	A	Negative	A+	Stable
Subordinated Debt	Baa1		A-		A	
Junior Subordinated Debt	Ba1	Stable	BB-		BB-	
Preferred Stock	Caa1		C		C	
Commercial Paper	P-1		A-1		F1+	
<u>Citigroup Funding Inc.</u>						
Senior Debt	A3	Negative	A		A+	Stable
Subordinated Debt	Baa1		-		A	
Commercial Paper	P-1		A-1		F1+	
<u>Citibank, N.A.</u>						
Senior Debt	A1	Negative	A+	Negative	A+	Stable
Long-Term Bank Deposits	A1		A+		AA-	
Subordinated Debt			A			
Short-Term Obligations	P-1		A-1		F1+	
<u>Citibank International plc</u>						
Senior Debt	A2	Negative	A+	Negative	A+	Stable
Short-Term Obligations	P-1		A-1		F1+	
<u>Citigroup Global Markets Holdings Inc.</u>						
Senior Debt	A3	Negative	A	Negative	A+	Stable
Subordinated Debt	Baa1		A-		A	
Commercial Paper	P-1		A-1		F1+	
<u>Citigroup Global Markets Inc.</u>						
Senior Debt			A	Negative		
Short Term	P-1		A-1			