UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) **July 14, 2017**

Citigroup Inc.
(Exact name of registrant as specified in its charter)

Delaware	**1-9924**	**52-1568099**
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

388 Greenwich Street, New York, NY	**10013**
(Address of principal executive offices)	(Zip Code)

(212) 559-1000
(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter). Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

CITIGROUP INC.
Current Report on Form 8-K

Item 2.02 Results of Operations and Financial Condition.

On July 14, 2017, Citigroup Inc. announced its results for the quarter ended June 30, 2017. A copy of the related press release, filed as Exhibit 99.1 to this Form 8-K, is incorporated herein by reference in its entirety and shall be deemed to be “filed” for purposes of the Securities Exchange Act of 1934, as amended (the Act).

In addition, a copy of the Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended June 30, 2017 is being furnished as Exhibit 99.2 to this Form 8-K and shall not be deemed to be “filed” for purposes of Section 18 of the Act or otherwise subject to the liabilities of that section.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

Exhibit Number	
99.1	Press Release, dated July 14, 2017, issued by Citigroup Inc.
99.2	Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended June 30, 2017.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CITIGROUP INC.

Dated: July 14, 2017

By: /s/ JEFFREY R. WALSH

Jeffrey R. Walsh

Controller and Chief Accounting Officer

EXHIBIT INDEX

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Exhibit 99.1

For Immediate Release

Citigroup Inc. (NYSE: C)
July 14, 2017

SECOND QUARTER 2017 RESULTS AND KEY METRICS

Efficiency Ratio	ROE: 6.8% / RoTCE ex. DTA: 9.3%[2]	CET1 Capital Ratio	SLR	Payout Ratio
59%[1]		13.0%[3]	7.2%[4]	63%[5]

EARNINGS PER SHARE OF $1.28

NET INCOME OF $3.9 BILLION

REVENUES OF $17.9 BILLION

RETURNED $2.2 BILLION OF CAPITAL TO COMMON SHAREHOLDERS

REPURCHASED 29 MILLION COMMON SHARES

BOOK VALUE PER SHARE OF $77.36
TANGIBLE BOOK VALUE PER SHARE OF $67.32(6)

New York, July 14, 2017 — Citigroup Inc. today reported net income for the second quarter 2017 of $3.9 billion, or $1.28 per diluted share, on revenues of $17.9 billion. This compared to net income of $4.0 billion, or $1.24 per diluted share, on revenues of $17.5 billion for the second quarter 2016.

Revenues increased 2% from the prior year period, driven by growth in *Institutional Clients Group (ICG)* and *Global Consumer Banking (GCB)* , partially offset by lower revenues in *Corporate / Other* . Net income of $3.9 billion decreased 3%, as the higher revenues were more than offset by higher cost of credit and operating expenses, as well as a higher effective tax rate. Earnings per share of $1.28 increased 3% from $1.24 per diluted share in the prior year period, driven by a 6% reduction in average diluted shares outstanding, partially offset by the lower net income.

In the discussion throughout the remainder of this press release, percentage comparisons are calculated for the second quarter 2017 versus the second quarter 2016, unless otherwise specified.

CEO COMMENTARY

Citi CEO Michael Corbat said, "During the quarter, we saw continued momentum in our businesses, with loan and revenue growth across both sides of the house. Our Global Consumer Bank posted revenue growth in all three regions. Our Institutional Clients Group had a very strong quarter all-around, including its best Investment Banking performance in seven years.

"The $3.9 billion of net income helped generate additional regulatory capital. Our Common Equity Tier 1 capital ratio grew to 13.0%, well above the 11.5% we believe we need to prudently operate the firm. Our recently announced 2017 capital plan includes a return of $18.9 billion enabling us to reduce the amount of capital we hold. We are clearly on course to increase both the return on capital and return of capital for our shareholders," Mr. Corbat concluded.

Citigroup **($ in millions, except as otherwise noted)**	2Q'17	1Q'17	2Q'16	QoQ%	YoY%
Global Consumer Banking	8,035	7,817	7,674	*3%*	*5%*
Institutional Clients Group	9,213	9,126	8,689	*1%*	*6%*
Corporate / Other	653	1,177	1,185	*(45)%*	*(45)%*
Total Revenues	**$ 17,901**	**$ 18,120**	**$ 17,548**	***(1)%***	***2%***
Expenses	**$ 10,506**	**$ 10,477**	**$ 10,369**	**—**	***1%***
Net Credit Losses	1,710	1,709	1,616	—	*6%*
Credit Reserve Build / (Release)(a)	(16)	(77)	(256)	*79%*	*94%*
Provision for Benefits and Claims	23	30	49	*(23)%*	*(53)%*
Total Cost of Credit	**$ 1,717**	**$ 1,662**	**$ 1,409**	***3%***	***22%***
Income from Continuing Operations Before Taxes	**$ 5,678**	**$ 5,981**	**$ 5,770**	***(5)%***	***(2)%***
Provision for Income Taxes	1,795	1,863	1,723	*(4)%*	*4%*
Income from Continuing Operations	**$ 3,883**	**$ 4,118**	**$ 4,047**	***(6)%***	***(4)%***
Net Income (Loss) from Discontinued Operations	21	(18)	(23)	*NM*	*NM*
Non-Controlling Interest	32	10	26	*NM*	*23%*
Citigroup Net Income	**$ 3,872**	**$ 4,090**	**$ 3,998**	***(5)%***	***(3)%***
Revenues					
North America	8,512	8,399	8,102	*1%*	*5%*
EMEA	2,837	2,807	2,577	*1%*	*10%*
Latin America	2,332	2,278	2,258	*2%*	*3%*
Asia	3,567	3,459	3,426	*3%*	*4%*
Corporate / Other	653	1,177	1,185	*(45)%*	*(45)%*
Income from Continuing Operations					
North America	1,782	1,727	1,820	*3%*	*(2)%*
EMEA	779	855	695	*(9)%*	*12%*
Latin America	469	605	565	*(22)%*	*(17)%*
Asia	879	827	820	*6%*	*7%*
Corporate / Other	(26)	104	147	*NM*	*NM*
EOP Assets ($B)	1,864	1,821	1,819	*2%*	*2%*
EOP Loans ($B)	645	629	634	*3%*	*2%*
EOP Deposits ($B)	959	950	938	*1%*	*2%*
Common Equity Tier 1 Capital Ratio	**13.0 %**	**12.8 %**	**12.5 %**		
Supplementary Leverage Ratio	**7.2 %**	**7.3 %**	**7.5 %**		
Return on Average Common Equity	**6.8 %**	**7.4 %**	**7.0 %**		
Book Value per Share	**$ 77.36**	**$ 75.81**	**$ 73.19**	***2%***	***6%***
Tangible Book Value per Share	**$ 67.32**	**$ 65.88**	**$ 63.53**	***2%***	***6%***

Note: Please refer to the Appendices and Footnotes at the end of this press release for additional information.
(a) Includes provision for unfunded lending commitments.

<u>Citigroup</u>

Citigroup revenues of $17.9 billion in the second quarter 2017 increased 2%, driven by a 6% increase in *ICG* , as well as a 5% increase in *GCB* , partially offset by a 45% decrease in *Corporate / Other* due to the continued wind-down of legacy assets. Excluding the impact of foreign exchange translation(7), Citigroup revenues increased 3%.

Citigroup's net income decreased to $3.9 billion in the second quarter 2017, as the higher revenues were more than offset by higher cost of credit and operating expenses, as well as a higher effective tax rate. Citigroup's effective tax rate was 31.6% in the current quarter compared to 29.9% in the second quarter 2016.

Citigroup's operating expenses were up slightly at $10.5 billion in the second quarter 2017. In constant dollars, operating expenses increased by 2%, as higher volume-related expenses, performance-based compensation and ongoing investments were largely offset by efficiency saves and the wind-down of legacy assets.

Citigroup's cost of credit in the second quarter 2017 was $1.7 billion, a 22% increase, driven by an increase in net credit losses of $94 million and a net loan loss reserve release of $16 million, compared to a net release of $256 million mostly related to legacy assets in the prior year period.

Citigroup's allowance for loan losses was $12.0 billion at quarter end, or 1.88% of total loans, compared to $12.3 billion, or 1.96% of total loans, at the end of the prior year period. Total non-accrual assets declined 19% from the prior year period to $5.1 billion. Consumer non-accrual loans declined 23% to $2.8 billion and Corporate non-accrual loans decreased 15% to $2.1 billion .

Citigroup's end of period loans were $645 billion as of quarter end, up 2% from the prior year period. In constant dollars, Citigroup's end of period loans also grew 2%, as 4% growth in both *GCB* and *ICG* was partially offset by the continued wind down of legacy assets in *Corporate / Other* .

Citigroup's deposits were $959 billion as of quarter end, up 2%. In constant dollars, Citigroup deposits were also up 2%, as a 3% increase in both *GCB* and *ICG* was slightly offset by a decline in *Corporate / Other* .

Citigroup's book value per share was $77.36 and tangible book value per share was $67.32, each at quarter end, both representing a 6% increase. At quarter end, Citigroup's Common Equity Tier 1 Capital ratio was 13.0%, up from 12.5% in the prior year period, driven primarily by earnings partially offset by capital return. Citigroup's Supplementary Leverage Ratio for the second quarter 2017 was 7.2%, down from 7.5% in the prior year period, as an increase in Total Leverage Exposure more than offset an increase in Tier 1 Capital. During the second quarter 2017, Citigroup repurchased approximately 29 million common shares and returned a total of approximately $2.2 billion to common shareholders in the form of common share repurchases and dividends.

Global Consumer Banking ($ in millions, except as otherwise noted)		2Q'17		1Q'17		2Q'16	QoQ%	YoY%
North America		4,944		4,944		4,709	—	5%
Latin America		1,290		1,151		1,236	12%	4%
Asia(a)		1,801		1,722		1,729	5%	4%
Total Revenues	**$**	**8,035**	**$**	**7,817**	**$**	**7,674**	**3%**	**5%**
Expenses	**$**	**4,497**	**$**	**4,415**	**$**	**4,297**	**2%**	**5%**
Net Credit Losses		1,615		1,603		1,374	1%	18%
Credit Reserve Build / (Release)(b)		124		183		31	(32)%	NM
Provision for Benefits and Claims		23		29		20	(21)%	15%
Total Cost of Credit	**$**	**1,762**	**$**	**1,815**	**$**	**1,425**	**(3)%**	**24%**
Net Income	**$**	**1,125**	**$**	**1,002**	**$**	**1,284**	**12%**	**(12)%**
Income from Continuing Operations								
North America		670		627		815	7%	(18)%
Latin America		136		130		173	5%	(21)%
Asia(a)		323		246		297	31%	9%
Key Indicators ($B)								
Retail Banking Average Loans		142		139		141	3%	1%
Retail Banking Average Deposits		307		304		297	1%	3%
Investment AUMs		153		147		140	4%	9%
Cards Average Loans		152		151		132	—	15%
Cards Purchase Sales		125		112		96	12%	31%

Note: Please refer to the Appendices and Footnotes at the end of this press release for additional information.
(a) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.
(b) Includes provision for unfunded lending commitments.

Global Consumer Banking

***GCB* revenues** of $8.0 billion increased 5%. In constant dollars, revenues also increased 5%, driven by a 5% increase in both *North America GCB* and international *GCB* .

***GCB* net income** decreased 12% to $1.1 billion, as the higher revenues were more than offset by higher cost of credit and higher operating expenses. Operating expenses were $4.5 billion, an increase of 5% on both a reported and constant dollars basis, driven by the addition of the Costco portfolio, volume growth and continued investments, partially offset by ongoing efficiency savings.

***North America GCB* revenues** of $4.9 billion increased 5%, as higher revenues in Citi-branded cards and Citi retail services were partially offset by lower revenues in retail banking, driven by lower mortgage revenues. Citi-branded cards revenues of $2.1 billion increased 10%, reflecting the impact of the Costco portfolio acquisition as well as modest organic growth in core portfolios, partially offset by the run-off of non-core portfolios. Citi retail services revenues of $1.6 billion increased 4%, reflecting continued loan growth and a favorable prior period comparison. Retail banking revenues declined 2% mainly due to the lower mortgage revenues. Excluding mortgage, retail banking revenues increased 7% driven by continued growth in average loans, deposits and assets under management, as well as a benefit from higher interest rates.

***North America GCB* net income** was $670 million, down 18%, driven by higher cost of credit and higher operating expenses, partially offset by the higher revenues. Operating expenses increased 6% to $2.6 billion, primarily driven by the addition of the Costco portfolio, volume growth and continued investments, partially offset by efficiency savings.

***North America GCB* cost of credit** increased 27% to $1.3 billion. The net loan loss reserve build in the second quarter 2017 was $103 million, compared to a build of $56 million in the prior year period, largely supporting volume growth and the impact of changes in collections activity in cards. Net credit losses of $1.2 billion increased

24%, driven by the Costco portfolio acquisition, organic volume growth and seasoning, and the impact of changes in collections activity in the cards businesses.

International *GCB* revenues increased 4% to $3.1 billion. In constant dollars, revenues increased 5%. On this basis, revenues in *Latin America GCB* of $1.3 billion increased 8%, driven by growth in retail loans and deposits, as well as improved deposit spreads, partially offset by a modest decline in cards revenues. Revenues in *Asia GCB* of $1.8 billion increased 3%, driven by improvement in cards and wealth management revenues, partially offset by lower retail lending revenues.

International *GCB* net income decreased 3% to $455 million. In constant dollars, net income was down 2%, as the higher revenues were offset by higher credit costs and higher expenses. Operating expenses increased 3% both on a reported and constant dollars basis, versus the prior year period. Credit costs increased 15% on a reported basis and increased 18% in constant dollars. On this basis, the net loan loss reserve build was $21 million, compared to a release of $25 million in the prior year period, net credit losses increased by 5% and the net credit loss rate was 1.58% of average loans, increasing from 1.52% in the prior year period.

Institutional Clients Group **($ in millions)**	**2Q'17**	**1Q'17**	**2Q'16**	**QoQ%**	**YoY%**
Treasury & Trade Solutions	2,065	2,075	1,999	*—*	*3%*
Investment Banking	1,486	1,214	1,215	*22%*	*22%*
Private Bank	788	744	674	*6%*	*17%*
Corporate Lending(a)	477	434	383	*10%*	*25%*
Total Banking	4,816	4,467	4,271	*8%*	*13%*
Fixed Income Markets	3,215	3,622	3,432	*(11)%*	*(6)%*
Equity Markets	691	769	776	*(10)%*	*(11)%*
Securities Services	584	543	529	*8%*	*10%*
Other	(102)	(160)	(116)	*36%*	*12%*
Total Markets & Securities Services	4,388	4,774	4,621	*(8)%*	*(5)%*
Product Revenues(a)	**$ 9,204**	**$ 9,241**	**$ 8,892**	***—***	***4%***
Gain / (Loss) on Loan Hedges	9	(115)	(203)	*NM*	*NM*
Total Revenues	**$ 9,213**	**$ 9,126**	**$ 8,689**	***1%***	***6%***
Expenses	**$ 5,019**	**$ 4,945**	**$ 4,763**	***1%***	***5%***
Net Credit Losses	71	25	141	*NM*	*(50)%*
Credit Reserve Build / (Release)(b)	16	(230)	(59)	*NM*	*NM*
Total Cost of Credit	**$ 87**	**$ (205)**	**$ 82**	***NM***	***6%***
Net Income	**$ 2,762**	**$ 2,996**	**$ 2,598**	***(8)%***	***6%***
Revenues					
North America	3,568	3,455	3,393	3%	5%
EMEA	2,837	2,807	2,577	1%	10%
Latin America	1,042	1,127	1,022	(8)%	2%
Asia	1,766	1,737	1,697	2%	4%
Income from Continuing Operations					
North America	1,112	1,100	1,005	1%	11%
EMEA	779	855	695	(9)%	12%
Latin America	333	475	392	(30)%	(15)%
Asia	556	581	523	(4)%	6%

Note: Please refer to the Appendices and Footnotes at the end of this press release for additional information.
(a) Excludes gain / (loss) on hedges related to accrual loans. For additional information, please refer to Footnote 8.
(b) Includes provision for unfunded lending commitments.

Institutional Clients Group

***ICG* revenues** of $9.2 billion increased 6%, driven by growth across all *Banking* products, particularly *Investment Banking* , partially offset by a decline in *Markets* revenues from the prior year period.

***Banking* revenues** of $4.8 billion increased 19% (including gain / (loss) on loan hedges)(8). Excluding gain / (loss) on loan hedges in *Corporate Lending* , *Banking* revenues increased 13%. *Treasury and Trade Solutions (TTS)* revenues of $2.1 billion increased 3%, reflecting continued volume growth and improved deposit spreads. *Investment Banking* revenues of $1.5 billion were up 22% versus the prior year period, reflecting strength in equity underwriting and advisory, as well as continued momentum in debt underwriting. Advisory revenues increased 32% to $314 million, equity underwriting revenues increased 70% to $295 million and debt underwriting revenues increased 9% to $877 million. *Private Bank* revenues increased 17% to $788 million, driven by loan and deposit growth, improved spreads and increased investment activity. *Corporate Lending* revenues of $477 million increased 25% (excluding gain / (loss) on loan hedges) reflecting lower hedging costs as well as the absence of a prior period adjustment to the residual value of a lease financing.

***Markets and Securities Services* revenues** of $4.4 billion declined 5% as a decline in *Markets* revenues was partially offset by higher revenues in *Securities Services* . *Fixed Income Markets* revenues of $3.2 billion in the second quarter 2017 decreased 6% primarily reflecting lower G10 currencies revenue, given low volatility in the current quarter and the comparison to higher Brexit-related activity a year ago. *Equity Markets* revenues of $691 million decreased 11%, reflecting episodic activity in the prior year period, as well as low volatility in the current quarter. *Securities Services* revenues of $584 million increased 10% driven by growth in client volumes across the global custody business.

***ICG* net income** of $2.8 billion increased 6%, driven by the higher revenues, partially offset by higher operating expenses. *ICG* operating expenses increased 5% to $5.0 billion as higher incentive compensation, investments and volume-related expenses were partially offset by efficiency saves. *ICG* cost of credit included net credit losses of $71 million ($141 million in the prior year period) and a net loan loss reserve build of $16 million (net loan loss reserve release of $59 million in the prior year period).

***ICG* average loans** grew 3% to $312 billion. In constant dollars, average loans also increased 3%.

***ICG* end of period deposits** increased 2% to $624 billion. In constant dollars, end of period deposits grew 3%.

Corporate / Other **($ in millions, except as otherwise noted)**	**2Q'17**	**1Q'17**	**2Q'16**	**QoQ%**	**YoY%**
Revenues	**$ 653**	**$ 1,177**	**$ 1,185**	***(45)%***	***(45)%***
Expenses	**$ 990**	**$ 1,117**	**$ 1,309**	***(11)%***	***(24)%***
Net Credit Losses	24	81	101	*(70)%*	*(76)%*
Credit Reserve Build / (Release)(a)	(156)	(30)	(228)	*NM*	*32%*
Provision for Benefits and Claims	—	1	29	*NM*	*NM*
Total Cost of Credit	**$ (132)**	**$ 52**	**$ (98)**	***NM***	***(35)%***
Net Income / (loss)	**$ (15)**	**$ 92**	**$ 116**	***NM***	***NM***
EOP Assets ($B)	92	95	117	*(3)%*	*(21)%*
EOP Loans ($B)	27	29	41	*(9)%*	*(35)%*
EOP Deposits ($B)	26	19	29	*35%*	*(11)%*

(a) Includes provision for unfunded lending commitments.

Corporate / Other

***Corporate / Other* revenues** of $653 million decreased 45% from the prior year period reflecting the wind-down of legacy assets, divestiture activity and the absence of gains related to debt buybacks in the prior year period. As of the end of the second quarter 2017, *Corporate / Other* assets were $92 billion, 21% below the prior year period, primarily reflecting the continued wind-down of legacy assets.

***Corporate / Other* net loss** of $15 million, compared to income of $116 million in the prior year period, reflected the lower revenues, partially offset by lower operating expenses and lower cost of credit. *Corporate / Other* operating expenses declined 24% to $990 million, reflecting the wind-down of legacy assets.

***Corporate / Other* cost of credit** was a benefit of $132 million compared to a benefit of $98 million in the prior year period. Net credit losses declined 76% to $24 million, reflecting the impact of ongoing divestitures, and the provision for benefits and claims declined by $29 million to $0 reflecting the absence of insurance-related business activity. The net loan loss release was $156 million, mostly related to the legacy mortgage portfolio, as compared to a release of $228 million in the prior year period.

Citigroup will host a conference call today at 11:30 AM (ET). A live webcast of the presentation, as well as financial results and presentation materials, will be available at http://www.citigroup.com/citi/investor. Dial-in numbers for the conference call are as follows: (866) 516-9582 in the U.S. and Canada; (973) 409-9210 outside of the U.S. and Canada. The conference code for both numbers is 12260944.

Additional financial, statistical, and business-related information, as well as business and segment trends, is included in a Quarterly Financial Data Supplement. Both this earnings release and Citigroup's Second Quarter 2017 Quarterly Financial Data Supplement are available on Citigroup's website at www.citigroup.com.

Citigroup, the leading global bank, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citigroup provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management.

Additional information may be found at www.citigroup.com | Twitter: @Citi | YouTube: www.youtube.com/citi | Blog: http://blog.citigroup.com | Facebook: www.facebook.com/citi | LinkedIn: www.linkedin.com/company/citi

Certain statements in this release are "forward-looking statements" within the meaning of the rules and regulations of the U.S. Securities and Exchange Commission (SEC). These statements are based on management's current expectations and are subject to uncertainty and changes in circumstances. These statements are not guarantees of future results or occurrences. Actual results and capital and other financial condition may differ materially from those included in these statements due to a variety of factors, including the precautionary statements included in this release and those contained in Citigroup's filings with the SEC, including without limitation the "Risk Factors" section of Citigroup's 2016 Annual Report on Form 10-K. Any forward-looking statements made by or on behalf of Citigroup speak only as to the date they are made, and Citigroup does not undertake to update forward-looking statements to reflect the impact of circumstances or events that arise after the date the forward-looking statements were made.

Contacts:

Press: Mark Costiglio (212) 559-4114 Investors: Susan Kendall (212) 559-2718

Fixed Income Investors: Thomas Rogers (212) 559-5091

Appendix A

Citigroup **($ in millions)**	**2Q'17**	**1Q'17**	**2Q'16**
Reported Revenues	**$ 17,901**	**$ 18,120**	**$ 17,548**
Impact of FX Translation	—	130	(117)
Revenues in Constant Dollars	**$ 17,901**	**$ 18,250**	**$ 17,431**
Reported Net Income	**$ 3,872**	**$ 4,090**	**$ 3,998**
Less: Preferred Dividends	320	301	322
Net Income Available to Common Shareholders	**$ 3,552**	**$ 3,789**	**$ 3,676**
Common Share Repurchases	1,780	1,784	1,322
Common Dividends	445	445	147
Total Capital Returned to Common Shareholders	**$ 2,225**	**$ 2,229**	**$ 1,469**
Payout Ratio	**63 %**	**59 %**	**40 %**
Average TCE	**$ 182,404**	**$ 180,210**	**$ 184,130**
Less: Average net DTAs excluded from CET1 Capital	28,448	28,959	28,503
Average TCE, ex. net DTAs excluded from CET1 Capital	**$ 153,956**	**$ 151,251**	**$ 155,627**
RoTCE	**7.8 %**	**8.5 %**	**8.0 %**
RoTCE ex. net DTAs excluded from CET1 Capital	**9.3 %**	**10.2 %**	**9.5 %**

Note: Totals may not sum due to rounding.

Appendix B

Citigroup **($ in billions)**	**2Q'17**	**1Q'17**	**2Q'16**
Reported EOP Loans	**$ 645**	**$ 629**	**$ 634**
Impact of FX Translation	—	3	1
EOP Loans in Constant Dollars	**$ 645**	**$ 632**	**$ 635**
Reported EOP Deposits	**$ 959**	**$ 950**	**$ 938**
Impact of FX Translation	—	7	1
EOP Deposits in Constant Dollars	**$ 959**	**$ 957**	**$ 939**

Note: Totals may not sum due to rounding.

Global Consumer Banking **($ in billions)**	**2Q'17**	**1Q'17**	**2Q'16**
Reported EOP Loans	**$ 299**	**$ 291**	**$ 285**
Impact of FX Translation	—	1	1
EOP Loans in Constant Dollars	**$ 299**	**$ 292**	**$ 286**
Reported EOP Deposits	**$ 309**	**$ 311**	**$ 300**
Impact of FX Translation	—	2	1
EOP Deposits in Constant Dollars	**$ 309**	**$ 313**	**$ 301**

Note: Totals may not sum due to rounding.

Institutional Clients Group **($ in billions)**	**2Q'17**	**1Q'17**	**2Q'16**
Reported Average Loans	**$ 312**	**$ 302**	**$ 304**
Impact of FX Translation	—	1	(2)
Average Loans in Constant Dollars	**$ 312**	**$ 303**	**$ 302**
Reported EOP Deposits	**$ 624**	**$ 620**	**$ 609**
Impact of FX Translation	—	5	(0)
EOP Deposits in Constant Dollars	**$ 624**	**$ 625**	**$ 608**

Note: Totals may not sum due to rounding.

Appendix B (Cont.)

International Consumer Banking
($ in millions)

	2Q'17	1Q'17	2Q'16
Reported Revenues	**$ 3,091**	**$ 2,873**	**$ 2,965**
Impact of FX Translation	—	88	(23)
Revenues in Constant Dollars	**$ 3,091**	**$ 2,961**	**$ 2,942**
Reported Expenses	**$ 1,920**	**$ 1,839**	**$ 1,871**
Impact of FX Translation	—	46	(9)
Expenses in Constant Dollars	**$ 1,920**	**$ 1,885**	**$ 1,862**
Reported Credit Costs	**$ 470**	**$ 460**	**$ 407**
Impact of FX Translation	—	21	(7)
Credit Costs in Constant Dollars	**$ 470**	**$ 481**	**$ 400**
Reported Net Income	**$ 455**	**$ 375**	**$ 468**
Impact of FX Translation	—	13	(6)
Net Income in Constant Dollars	**$ 455**	**$ 388**	**$ 462**

Note: Totals may not sum due to rounding.

Latin America Consumer Banking
($ in millions)

	2Q'17	1Q'17	2Q'16
Reported Revenues	**$ 1,290**	**$ 1,151**	**$ 1,236**
Impact of FX Translation	—	74	(37)
Revenues in Constant Dollars	**$ 1,290**	**$ 1,225**	**$ 1,199**
Reported Expenses	**$ 735**	**$ 659**	**$ 725**
Impact of FX Translation	—	35	(18)
Expenses in Constant Dollars	**$ 735**	**$ 694**	**$ 707**

Note: Totals may not sum due to rounding.

Asia Consumer Banking(1)
($ in millions)

	2Q'17	1Q'17	2Q'16
Reported Revenues	**$ 1,801**	**$ 1,722**	**$ 1,729**
Impact of FX Translation	—	14	14
Revenues in Constant Dollars	**$ 1,801**	**$ 1,736**	**$ 1,743**
Reported Expenses	**$ 1,185**	**$ 1,180**	**$ 1,146**
Impact of FX Translation	—	11	9
Expenses in Constant Dollars	**$ 1,185**	**$ 1,191**	**$ 1,155**

Note: Totals may not sum due to rounding.
(1) Asia GCB includes the results of operations in EMEA GCB for all periods presented.

Appendix C

($ in millions)	6/30/2017(1)	3/31/2017(2)	6/30/2016
Citigroup Common Stockholders' Equity(3)	**$ 210,950**	**$ 208,907**	**$ 212,819**
Add: Qualifying noncontrolling interests	143	133	134
Regulatory Capital Adjustments and Deductions:			
Less:			
Accumulated net unrealized losses on cash flow hedges, net of tax(4)	(445)	(562)	(149)
Cumulative unrealized net gain (loss) related to changes in fair value of financial liabilities attributable to own creditworthiness, net of tax(5)	(291)	(173)	574
Intangible Assets:			
Goodwill, net of related deferred tax liabilities (DTLs)(6)	21,589	21,448	21,854
Identifiable intangible assets other than mortgage servicing rights (MSRs), net of related DTLs	4,587	4,738	5,358
Defined benefit pension plan net assets	796	836	964
Deferred tax assets (DTAs) arising from net operating loss, foreign tax credit and general business credit carry-forwards	20,832	21,077	22,942
Excess over 10% / 15% limitations for other DTAs, certain common stock investments and MSRs(7)	8,851	9,012	6,876
Common Equity Tier 1 Capital (CET1)	**$ 155,174**	**$ 152,664**	**$ 154,534**
Risk-Weighted Assets (RWA)	**$ 1,189,490**	**$ 1,191,463**	**$ 1,232,856**
Common Equity Tier 1 Capital Ratio (CET1 / RWA)	**13.0 %**	**12.8 %**	**12.5 %**

Note: Citi's reportable CET1 Capital ratios were derived under the U.S. Basel III Standardized Approach framework for June 30, 2017 and U.S. Basel III Advanced Approaches framework for periods prior to June 30, 2017. This reflects the lower of the CET1 Capital ratios under both the Standardized Approach and the Advanced Approaches under the Collins Amendment. Citigroup's risk-based capital ratios, which reflect full implementation of the U.S. Basel III rules, are non-GAAP financial measures.

(1) Preliminary.

(2) In March 2017, the FASB issued Accounting Standards Update 2017-08, *Premium Amortization on Purchased Callable Debt Securities* (ASU 2017-08), which revises existing U.S. GAAP by shortening the amortization period for premiums on certain purchased callable debt securities to the earliest call date, rather than the contractual life of the security. During the second quarter of 2017, Citi early adopted ASU 2017-08 on a modified retrospective basis effective January 1, 2017, resulting in a $156 million net reduction of Citi's stockholders' equity. Prior periods' regulatory capital ratios, book value and tangible book value per share have been restated, although the retrospective application was immaterial to these ratios and amounts.

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

(4) Common Equity Tier 1 Capital is adjusted for accumulated net unrealized gains (losses) on cash flow hedges included in accumulated other comprehensive income that relate to the hedging of items not recognized at fair value on the balance sheet.

(5) The cumulative impact of changes in Citigroup's own creditworthiness in valuing liabilities for which the fair value option has been elected and own-credit valuation adjustments on derivatives are excluded from Common Equity Tier 1 Capital, in accordance with the U.S. Basel III rules.

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

(7) 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.

Appendix D

($ in millions)	6/30/2017(1)	3/31/2017(2)	6/30/2016
Common Equity Tier 1 Capital (CET1)	**$ 155,174**	**$ 152,664**	**$ 154,534**
Additional Tier 1 Capital (AT1)(3)	**19,913**	**19,791**	**19,493**
Total Tier 1 Capital (T1C) (CET1 + AT1)	**$ 175,087**	**$ 172,455**	**$ 174,027**
Total Leverage Exposure (TLE)	**$ 2,418,375**	**$ 2,372,333**	**$ 2,326,929**

Supplementary Leverage Ratio (T1C / TLE)	**7.2 %**	**7.3 %**	**7.5 %**

Note: Citi's Supplementary Leverage Ratio and related components reflect full implementation of the U.S. Basel III rules.

(1) Preliminary.

(2) See footnote 2 in Appendix C

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

Appendix E

($ and shares in millions, except per share amounts)	6/30/2017(1)	3/31/2017(2)	6/30/2016
Total Citigroup Stockholders' Equity	**$ 230,019**	**$ 227,976**	**$ 231,888**
Less: Preferred Stock	19,253	19,253	19,253
Common Stockholders' Equity	**$ 210,766**	**$ 208,723**	**$ 212,635**
Less:			
Goodwill	22,349	22,265	22,496
Intangible Assets (other than MSRs)	4,887	5,013	5,521
Goodwill and Identifiable Intangible Assets (other than MSRs) Related to Assets Held-for-Sale	120	48	30
Tangible Common Equity (TCE)	**$ 183,410**	**$ 181,397**	**$ 184,588**
Common Shares Outstanding (CSO)	**2,725**	**2,753**	**2,905**
Tangible Book Value Per Share (TCE / CSO)	**$ 67.32**	**$ 65.88**	**$ 63.53**

(1) Preliminary.
(2) See footnote 2 of Appendix C.

(1) Citigroup's total expenses divided by total revenues.

(2) Preliminary. Citigroup's return on average tangible common equity (RoTCE) and RoTCE excluding deferred tax assets (DTAs) are non-GAAP financial measures. RoTCE represents annualized net income available to common shareholders as a percentage of average TCE. The amount that is excluded from average tangible common equity represents the average net DTAs excluded for purposes of calculating Citigroup's Common Equity Tier 1 (CET1) Capital under full implementation of the U.S Basel III rules. For the components of the calculation, see Appendix A.

(3) Preliminary. Citigroup's CET1 Capital ratio, which reflects full implementation of the U.S. Basel III rules, is a non-GAAP financial measure. For the composition of Citigroup's CET1 Capital and ratio, see Appendix C.

(4) Preliminary. Citigroup's Supplementary Leverage Ratio (SLR), which reflects full implementation of the U.S. Basel III rules, is a non-GAAP financial measure. For the composition of Citigroup's SLR, see Appendix D.

(5) Citigroup's payout ratio is the sum of common dividends and common share repurchases divided by net income available to common shareholders. For the components of the calculation, see Appendix A.

(6) Preliminary. Citigroup's tangible book value per share is a non-GAAP financial measure. For a reconciliation of this measure to reported results, see Appendix E.

(7) Results of operations excluding the impact of foreign exchange translation (constant dollar basis) are non-GAAP financial measures. For a reconciliation of these measures to reported results, see Appendices A and B.

(8) Hedges on accrual loans reflect the mark-to-market on credit derivatives used to hedge the corporate accrual loan portfolio. The fixed premium cost of these hedges is included in (netted against) the core lending revenues. Results of operations excluding the impact of gain / (loss) on loan hedges are non-GAAP financial measures.

Exhibit 99.2

CITIGROUP - QUARTERLY FINANCIAL DATA SUPPLEMENT

2Q17

(1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.

CITIGROUP — FINANCIAL SUMMARY

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

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16	Six Months 2016	Six Months 2017	YTD 2017 vs. YTD 2016 Increase/ (Decrease)
Total Revenues, Net of Interest Expense	**$ 17,548**	**$ 17,760**	**$ 17,012**	**$ 18,120**	**$ 17,901**	**(1)%**	**2%**	**$ 35,103**	**$ 36,021**	**3%**
Total Operating Expenses	10,369	10,404	10,120	10,477	10,506	—	1%	20,892	20,983	—
Net Credit Losses (NCLs)	1,616	1,525	1,696	1,709	1,710	—	6%	3,340	3,419	2%
Credit Reserve Build / (Release)	(226)	221	31	(34)	(44)	(29)%	81%	(64)	(78)	(22)%
Provision / (Release) for Unfunded Lending Commitments	(30)	(45)	33	(43)	28	NM	NM	41	(15)	NM
Provision for Benefits and Claims	49	35	32	30	23	(23)%	(53)%	137	53	(61)%
Provisions for Credit Losses and for Benefits and Claims	$ 1,409	$ 1,736	$ 1,792	$ 1,662	$ 1,717	3%	22%	$ 3,454	$ 3,379	(2)%
Income from Continuing Operations before Income Taxes	$ 5,770	$ 5,620	$ 5,100	$ 5,981	$ 5,678	(5)%	(2)%	$ 10,757	$ 11,659	8%
Income Taxes (benefits)	1,723	1,733	1,509	1,863	1,795	(4)%	4%	3,202	3,658	14%
Income from Continuing Operations	**$ 4,047**	**$ 3,887**	**$ 3,591**	**$ 4,118**	**$ 3,883**	**(6)%**	**(4)%**	**$ 7,555**	**$ 8,001**	**6%**
Income (Loss) from Discontinued Operations, net of Taxes	(23)	(30)	(3)	(18)	21	NM	NM	(25)	3	NM
Net Income before Noncontrolling Interests	$ 4,024	$ 3,857	$ 3,588	$ 4,100	$ 3,904	(5)%	(3)%	$ 7,530	$ 8,004	6%
Net Income Attributable to Noncontrolling Interests	26	17	15	10	32	NM	23%	31	42	35%
Citigroup's Net Income	**$ 3,998**	**$ 3,840**	**$ 3,573**	**$ 4,090**	**$ 3,872**	**(5)%**	**(3)%**	**$ 7,499**	**$ 7,962**	**6%**
Diluted Earnings Per Share:										
Income from Continuing Operations	$ 1.25	$ 1.25	$ 1.14	$ 1.36	$ 1.27	(7)%	2%	$ 2.36	$ 2.63	11%
Citigroup's Net Income	$ 1.24	$ 1.24	$ 1.14	$ 1.35	$ 1.28	(5)%	3%	$ 2.35	$ 2.63	12%
Shares (in millions):										
Average Basic	2,915.8	2,879.9	2,813.8	2,765.3	2,739.1	(1)%	(6)%	2,929.4	2,752.2	(6)%
Average Diluted	2,915.9	2,880.1	2,814.2	2,765.5	2,739.2	(1)%	(6)%	2,929.5	2,752.4	(6)%
Common Shares Outstanding, at period end	2,905.4	2,849.7	2,772.4	2,753.3	2,724.6	(1)%	(6)%			
Preferred Dividends	$ 322	$ 225	$ 320	$ 301	$ 320	6%	(1)%	$ 532	$ 621	17%
Income Allocated to Unrestricted Common Shareholders - Basic										
Income from Continuing Operations	$ 3,645	$ 3,592	$ 3,207	$ 3,752	$ 3,483	(7)%	(4)%	$ 6,899	$ 7,235	5%
Citigroup's Net Income	$ 3,623	$ 3,562	$ 3,204	$ 3,734	$ 3,504	(6)%	(3)%	$ 6,874	$ 7,238	5%
Income Allocated to Unrestricted Common Shareholders - Diluted										
Income from Continuing Operations	$ 3,645	$ 3,592	$ 3,207	$ 3,752	$ 3,483	(7)%	(4)%	$ 6,899	$ 7,235	5%
Citigroup's Net Income	$ 3,623	$ 3,562	$ 3,204	$ 3,734	$ 3,504	(6)%	(3)%	$ 6,874	$ 7,238	5%
Regulatory Capital Ratios and Performance Metrics:										
Common Equity Tier 1 (CET1) Capital Ratio (1) (2) (3)	12.53%	12.63%	12.57%	12.81%	13.0%					
Tier 1 Capital Ratio(1) (2) (3)	14.12%	14.23%	14.24%	14.47%	14.7%					
Total Capital Ratio(1) (2) (3)	16.13%	16.34%	16.24%	16.52%	16.9%					
Supplementary Leverage Ratio(2) (3) (4)	7.48%	7.40%	7.22%	7.27%	7.2%					
Return on Average Assets	0.89%	0.83%	0.78%	0.91%	0.83%			0.84%	0.87%	
Return on Average Common Equity	7.0%	6.8%	6.2%	7.4%	6.8%			6.7%	7.1%	

Efficiency Ratio (Total Operating Expenses/Total Revenues, net)	59%	59%	59%	58%	59%			60%	58%	
Balance Sheet Data (2) (in billions of dollars, except per share amounts):										
Total Assets	$ 1,818.8	$ 1,818.1	$ 1,792.1	$ 1,821.5	$ 1,864.1	2%	2%			
Total Average Assets	1,807.3	1,830.2	1,819.8	1,830.6	1,869.2	2%	3%	$ 1,792.5	$ 1,849.9	3%
Total Deposits	937.9	940.3	929.4	950.0	958.7	1%	2%			
Citigroup's Stockholders' Equity(3)	231.9	231.6	225.1	228.0	230.0	1%	(1)%			
Book Value Per Share(3)	73.19	74.51	74.26	75.81	77.36	2%	6%			
Tangible Book Value Per Share(3)(5)	63.53	64.71	64.57	65.88	67.32	2%	6%			
Direct Staff (in thousands)	220	220	219	215	214	—	(3)%			

(1) For the composition of Citi's Common Equity Tier 1 Capital and ratio, see page 28. Citi's reportable CET1 Capital and Tier 1 Capital ratios were derived under the U.S. Basel III Standardized Approach framework for June 30, 2017 and U.S. Basel III Advanced Approaches framework for periods prior to June 30, 2017. For all periods presented, Citi's reportable Total Capital ratios were derived under the U.S. Basel III Advanced Approaches framework. This reflects the lower of the three risk-based capital ratios (CET1 Capital, Tier 1 Capital and Total Capital) under both the Standardized Approach and the Advanced Approaches under the Collins Amendment. Citigroup's risk-based capital ratios, which reflect full implementation of the U.S. Basel III rules, are non-GAAP financial measures.

(2) June 30, 2017 is preliminary.

(3) In March, 2017, the FASB issued Accounting Standards Update 2017-08, *Premium Amortization on purchased Callable Debt Securities* (ASU 2017-08), which revises existing U.S. GAAP by shortening the amortization period for premiums on certain purchased callable debt securities to the earliest call date, rather than the contractual life of the security. During the second quarter of 2017, Citi early adopted ASU 2017-08 on a modified retrospective basis effective January 1, 2017, resulting in a $156 million net reduction of Citi's stockholders' equity. Prior periods' regulatory capital ratios, book value and tangible book value per share have been restated, although the retrospective application was immaterial to these ratios and amounts.

(4) Citigroup's Supplementary Leverage Ratio (SLR), which reflects full implementation of the U.S. Basel III rules, is a non-GAAP financial measure. For the composition of Citi's SLR, see page 28.

(5) Tangible book value per share is a non-GAAP financial measure. For a reconciliation of this measure to reported results, see page 28.

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 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16	Six Months 2016	Six Months 2017	YTD 2017 vs. YTD 2016 Increase/ (Decrease)
Revenues										
Interest revenue	$ 14,356	$ 14,653	$ 14,439	$ 14,423	$ 15,201	5%	6%	$ 28,523	$ 29,624	4%
Interest expense	3,120	3,174	3,277	3,566	4,036	13%	29%	6,060	7,602	25%
Net interest revenue	11,236	11,479	11,162	10,857	11,165	3%	(1)%	22,463	22,022	(2%)
Commissions and fees	2,725	2,644	2,689	2,759	2,937	6%	8%	5,188	5,696	10%
Principal transactions	1,816	2,238	1,691	3,022	2,562	(15)%	41%	3,656	5,584	53%
Administrative and other fiduciary fees	878	862	813	893	1,003	12%	14%	1,689	1,896	12%
Realized gains (losses) on investments	200	287	275	192	221	15%	11%	386	413	7%
Other-than-temporary impairment losses on investments and other assets	(118)	(32)	(5)	(12)	(20)	(67)%	83%	(583)	(32)	95%
Insurance premiums	217	184	171	169	156	(8)%	(28)%	481	325	(32%)
Other revenue	594	98	216	240	(123)	NM	NM	1,823	117	(94%)
Total non-interest revenues	6,312	6,281	5,850	7,263	6,736	(7)%	7%	12,640	13,999	11%
Total revenues, net of interest expense	**17,548**	**17,760**	**17,012**	**18,120**	**17,901**	(1)%	2%	**35,103**	**36,021**	3%
Provisions for Credit Losses and for Benefits and Claims										
Net credit losses	1,616	1,525	1,696	1,709	1,710	—	6%	3,340	3,419	2%
Credit reserve build / (release)	(226)	221	31	(34)	(44)	(29)%	81%	(64)	(78)	(22%)
Provision for loan losses	1,390	1,746	1,727	1,675	1,666	(1)%	20%	3,276	3,341	2%
Provision for Policyholder benefits and claims	49	35	32	30	23	(23)%	(53)%	137	53	(61%)
Provision for unfunded lending commitments	(30)	(45)	33	(43)	28	NM	NM	41	(15)	NM
Total provisions for credit losses and for benefits and claims	1,409	1,736	1,792	1,662	1,717	3%	22%	3,454	3,379	(2%)
Operating Expenses										
Compensation and benefits	5,229	5,203	4,982	5,534	5,463	(1)%	4%	10,785	10,997	2%
Premises and Equipment	642	624	625	620	604	(3)%	(6)%	1,293	1,224	(5%)
Technology / communication expense	1,657	1,694	1,685	1,659	1,690	2%	2%	3,306	3,349	1%
Advertising and marketing expense	433	403	406	373	432	16%	—	823	805	(2%)
Other operating	2,408	2,480	2,422	2,291	2,317	1%	(4)%	4,685	4,608	(2%)
Total operating expenses	10,369	10,404	10,120	10,477	10,506	—	1%	20,892	20,983	—
Income from Continuing Operations before Income Taxes	5,770	5,620	5,100	5,981	5,678	(5)%	(2)%	10,757	11,659	8%
Provision (benefits) for income taxes	1,723	1,733	1,509	1,863	1,795	(4)%	4%	3,202	3,658	14%
Income from Continuing Operations	**4,047**	**3,887**	**3,591**	**4,118**	**3,883**	**(6)%**	**(4%)**	**7,555**	**8,001**	6%
Discontinued Operations										
Income (Loss) from Discontinued Operations	(36)	(37)	(4)	(28)	33	NM	NM	(39)	5	NM
Provision (benefits) for income taxes	(13)	(7)	(1)	(10)	12	NM	NM	(14)	2	NM
Income (Loss) from Discontinued Operations, net of taxes	(23)	(30)	(3)	(18)	21	NM	NM	(25)	3	NM

Net Income before Noncontrolling Interests	**4,024**	**3,857**	**3,588**	**4,100**	**3,904**	**(5)%**	**(3)%**	**7,530**	**8,004**	6%
Net Income attributable to noncontrolling interests	26	17	15	10	32	NM	23%	31	42	35%
Citigroup's Net Income	**$ 3,998**	**$ 3,840**	**$ 3,573**	**$ 4,090**	**$ 3,872**	**(5)%**	**(3)%**	**$ 7,499**	**$ 7,962**	6%

NM Not meaningful.
Reclassified to conform to the current period's presentation.

CITIGROUP CONSOLIDATED BALANCE SHEET
(In millions of dollars)

	June 30, 2016	September 30, 2016	December 31, 2016	March 31, 2017	June 30, 2017 (1)	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16
Assets							
Cash and due from banks (including segregated cash and other deposits)	$ 22,140	$ 23,419	$ 23,043	$ 22,272	$ 20,940	(6)%	(5)%
Deposits with banks	127,993	132,571	137,451	157,773	165,142	5%	29%
Fed funds sold and securities borr'd or purch under agree. to resell	228,683	236,045	236,813	242,929	234,065	(4)%	2%
Brokerage receivables	36,851	36,112	28,887	36,888	40,487	10%	10%
Trading account assets	263,174	254,627	243,925	244,903	259,606	6%	(1)%
Investments							
Available-for-sale and non-marketable equity securities(2)	320,390	316,352	307,637	297,891	301,535	1%	(6)%
Held-to-maturity	35,903	38,588	45,667	47,820	50,175	5%	40%
Total Investments	356,293	354,940	353,304	345,711	351,710	2%	(1)%
Loans, net of unearned income							
Consumer	326,082	328,372	325,063	320,556	325,261	1%	—
Corporate	307,433	310,063	299,306	308,039	319,434	4%	4%
Loans, net of unearned income	633,515	638,435	624,369	628,595	644,695	3%	2%
Allowance for loan losses	(12,304)	(12,439)	(12,060)	(12,030)	(12,025)	—	2%
Total loans, net	621,211	625,996	612,309	616,565	632,670	3%	2%
Goodwill	22,496	22,539	21,659	22,265	22,349	—	(1)%
Intangible assets (other than MSRs)	5,521	5,358	5,114	5,013	4,887	(3)%	(11)%
Mortgage servicing rights (MSRs)	1,324	1,270	1,564	567	560	(1)%	(58)%
Other assets	133,085	125,240	128,008	126,593	131,647	4%	(1)%
Total assets	**$ 1,818,771**	**$ 1,818,117**	**$ 1,792,077**	**$ 1,821,479**	**$ 1,864,063**	**2%**	**2%**
Liabilities							
Non-interest-bearing deposits in U.S. offices	$ 140,145	$ 141,899	$ 136,698	$ 129,436	$ 126,253	(2)%	(10)%
Interest-bearing deposits in U.S. offices	295,589	288,094	300,972	310,572	311,361	—	5%
Total U.S. Deposits	435,734	429,993	437,670	440,008	437,614	(1)%	—
Non-interest-bearing deposits in offices outside the U.S.	76,574	75,956	77,616	79,063	83,046	5%	8%
Interest-bearing deposits in offices outside the U.S.	425,544	434,303	414,120	430,919	438,083	2%	3%
Total International Deposits	502,118	510,259	491,736	509,982	521,129	2%	4%
Total deposits	937,852	940,252	929,406	949,990	958,743	1%	2%
Fed funds purch and securities loaned or sold under agree. to repurch.	158,001	153,124	141,821	148,230	154,780	4%	(2)%
Brokerage payables	62,054	61,921	57,152	59,655	62,947	6%	1%
Trading account liabilities	136,307	131,649	139,045	144,070	136,745	(5)%	—
Short-term borrowings	18,408	29,527	30,701	26,127	36,519	40%	98%
Long-term debt	207,448	209,051	206,178	208,530	225,179	8%	9%
Other liabilities(3)	65,680	59,903	61,631	55,880	58,043	4%	(12)%
Total liabilities	**$ 1,585,750**	**$ 1,585,427**	**$ 1,565,934**	**$ 1,592,482**	**$ 1,632,956**	**3%**	**3%**

Equity							
Stockholders' equity(2)							
Preferred stock	$ 19,253	$ 19,253	$ 19,253	$ 19,253	$ 19,253	—	—
Common stock	31	31	31	31	31	—	—
Additional paid-in capital	107,730	107,875	108,042	107,613	107,798	—	—
Retained earnings(2)	140,527	143,678	146,477	149,071	152,178	2%	8%
Treasury stock	(9,538)	(12,069)	(16,302)	(17,579)	(19,342)	(10)%	NM
Accumulated other comprehensive income (loss)	(26,115)	(27,193)	(32,381)	(30,413)	(29,899)	2%	(14)%
Total common equity	**$ 212,635**	**$ 212,322**	**$ 205,867**	**$ 208,723**	**$ 210,766**	**1%**	**(1)%**
Total Citigroup stockholders' equity	**$ 231,888**	**$ 231,575**	**$ 225,120**	**$ 227,976**	**$ 230,019**	**1%**	**(1)%**
Noncontrolling interests	1,133	1,115	1,023	1,021	1,088	7%	(4)%
Total equity	**233,021**	**232,690**	**226,143**	**228,997**	**231,107**	**1%**	**(1)%**
Total liabilities and equity	**$ 1,818,771**	**$ 1,818,117**	**$ 1,792,077**	**$ 1,821,479**	**$ 1,864,063**	**2%**	**2%**

(1) Preliminary.
(2) See footnote 3 on page 1.
(3) Includes allowance for credit losses for unfunded lending commitments. See page 25 for amounts by period.

NM Not meaningful.
Reclassified to conform to the current period's presentation.

SEGMENT DETAIL
NET REVENUES
(In millions of dollars)

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16	Six Months 2016	Six Months 2017	YTD 2017 vs. YTD 2016 Increase/ (Decrease)
Global Consumer Banking										
North America	$ 4,709	$ 5,161	$ 5,059	$ 4,944	$ 4,944	—	5%	$ 9,539	$ 9,888	4%
Latin America	1,236	1,245	1,212	1,151	1,290	12%	4%	2,465	2,441	(1%)
Asia (1)	1,729	1,758	1,696	1,722	1,801	5%	4%	3,384	3,523	4%
Total	7,674	8,164	7,967	7,817	8,035	3%	5%	15,388	15,852	3%
Institutional Clients Group										
North America	3,393	3,191	2,949	3,455	3,568	3%	5%	6,373	7,023	10%
EMEA	2,577	2,506	2,605	2,807	2,837	1%	10%	4,744	5,644	19%
Latin America	1,022	999	994	1,127	1,042	(8)%	2%	1,984	2,169	9%
Asia	1,697	1,763	1,636	1,737	1,766	2%	4%	3,483	3,503	1%
Total	8,689	8,459	8,184	9,126	9,213	1%	6%	16,584	18,339	11%
Corporate / Other	1,185	1,137	861	1,177	653	(45)%	(45)%	3,131	1,830	(42%)
Total Citigroup - Net Revenues	**$ 17,548**	**$ 17,760**	**$ 17,012**	**$ 18,120**	**$ 17,901**	(1)%	2%	**$ 35,103**	**$ 36,021**	**3%**

(1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.

Reclassified to conform to the current period's presentation.

SEGMENT DETAIL
INCOME
(In millions of dollars)

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16	Six Months 2016	Six Months 2017	YTD 2017 vs. YTD 2016 Increase/ (Decrease)
Income from Continuing Operations:										
Global Consumer Banking										
North America	$ 815	$ 780	$ 810	$ 627	$ 670	7%	(18)%	$ 1,648	$ 1,297	(21)%
Latin America	173	160	154	130	136	5%	(21)%	319	266	(17)%
Asia (1)	297	310	261	246	323	31%	9%	512	569	11%
Total	1,285	1,250	1,225	1,003	1,129	13%	(12)%	2,479	2,132	(14)%
Institutional Clients Group										
North America	1,005	1,067	877	1,100	1,112	1%	11%	1,551	2,212	43%
EMEA	695	649	647	855	779	(9)%	12%	1,069	1,634	53%
Latin America	392	389	343	475	333	(30)%	(15)%	722	808	12%
Asia	523	555	514	581	556	(4)%	6%	1,142	1,137	—
Total	2,615	2,660	2,381	3,011	2,780	(8)%	6%	4,484	5,791	29%
Corporate / Other	147	(23)	(15)	104	(26)	NM	NM	592	78	(87)%
Income From Continuing Operations	**4,047**	**3,887**	**3,591**	**4,118**	**3,883**	(6)%	(4)%	**7,555**	**8,001**	**6%**
Discontinued Operations	(23)	(30)	(3)	(18)	21	NM	NM	(25)	3	NM
Net Income Attributable to Noncontrolling Interests	26	17	15	10	32	NM	23%	31	42	35%
Total Citigroup - Net Income	**$ 3,998**	**$ 3,840**	**$ 3,573**	**$ 4,090**	**$ 3,872**	(5)%	(3)%	**$ 7,499**	**$ 7,962**	**6%**
Average Assets										
North America	$ 926	$ 947	$ 966	$ 958	$ 977	2%	6%	$ 916	$ 966	5%
EMEA (1)	312	316	308	318	335	5%	7%	307	327	7%
Latin America	134	131	128	128	132	3%	(1)%	134	130	(3)%
Asia (1)	315	325	318	325	330	2%	5%	311	328	5%
Corporate / Other	120	111	100	102	95	(7)%	(21)%	125	99	(21)%
Total	$ 1,807	$ 1,830	$ 1,820	$ 1,831	$ 1,869	2%	3%	$ 1,793	$ 1,850	3%
Return on Average Assets (ROA)										
North America	0.79%	0.77%	0.70%	0.73%	0.73%			0.70%	0.73%	
EMEA (1)	0.88%	0.80%	0.82%	1.08%	0.92%			0.69%	0.99%	
Latin America	1.69%	1.66%	1.54%	1.89%	1.43%			1.56%	1.65%	
Asia (1)	1.04%	1.06%	0.97%	1.03%	1.07%			1.07%	1.05%	
Corporate/Other	0.39%	(0.17)%	(0.08)%	0.37%	(0.06)%			0.91%	0.16%	
Total	0.89%	0.83%	0.78%	0.91%	0.83%			0.84%	0.87%	

(1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.

NM   Not meaningful.
Reclassified to conform to the current period’s presentation.

GLOBAL CONSUMER BANKING
Page 1
(In millions of dollars, except as otherwise noted)

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16	Six Months 2016	Six Months 2017	YTD 2017 vs. YTD 2016 Increase/ (Decrease)
Net Interest Revenue	$ 6,308	$ 6,709	$ 6,656	$ 6,522	$ 6,699	3%	6%	$ 12,660	$ 13,221	4%
Non-Interest Revenue	1,366	1,455	1,311	1,295	1,336	3%	(2)%	2,728	2,631	(4%)
Total Revenues, Net of Interest Expense	7,674	8,164	7,967	7,817	8,035	3%	5%	15,388	15,852	3%
Total Operating Expenses	4,297	4,429	4,356	4,415	4,497	2%	5%	8,698	8,912	2%
Net Credit Losses	1,374	1,349	1,516	1,603	1,615	1%	18%	2,745	3,218	17%
Credit Reserve Build / (Release)	23	436	164	177	125	(29)%	NM	108	302	NM
Provision for Unfunded Lending Commitments	8	(3)	(3)	6	(1)	NM	NM	9	5	(44%)
Provision for Benefits and Claims	20	26	32	29	23	(21)%	15%	48	52	8%
Provisions for Credit Losses and for Benefits and Claims (LLR & PBC)	1,425	1,808	1,709	1,815	1,762	(3)%	24%	2,910	3,577	23%
Income from Continuing Operations before Taxes	1,952	1,927	1,902	1,587	1,776	12%	(9)%	3,780	3,363	(11%)
Income Taxes	667	677	677	584	647	11%	(3)%	1,301	1,231	(5%)
Income from Continuing Operations	**1,285**	**1,250**	**1,225**	**1,003**	**1,129**	13%	(12)%	**2,479**	**2,132**	**(14%)**
Noncontrolling Interests	1	3	1	1	4	NM	NM	3	5	67%
Net Income	**$ 1,284**	**$ 1,247**	**$ 1,224**	**$ 1,002**	**$ 1,125**	**12%**	**(12%)**	**$ 2,476**	**$ 2,127**	**(14%)**
EOP Assets (in billions of dollars)	$ 399	$ 411	$ 412	$ 412	$ 419	2%	5%			
Average Assets (in billions of dollars)	$ 387	$ 409	$ 410	$ 411	$ 414	1%	7%	$ 382	$ 413	8%
Return on Average Assets (ROA)	1.33%	1.21%	1.19%	0.99%	1.09%			1.30%	1.04%	
Efficiency Ratio	56%	54%	55%	56%	56%			57%	56%	
Net Credit Losses as a % of Average Loans	2.02%	1.87%	2.10%	2.24%	2.20%			2.03%	2.22%	
Revenue by Business										
Retail Banking	$ 3,242	$ 3,330	$ 3,157	$ 3,155	$ 3,299	5%	2%	$ 6,429	$ 6,454	—
Cards (1)	4,432	4,834	4,810	4,662	4,736	2%	7%	8,959	9,398	5%
Total	$ 7,674	$ 8,164	$ 7,967	$ 7,817	$ 8,035	3%	5%	$ 15,388	$ 15,852	3%
Net Credit Losses by Business										
Retail Banking	$ 243	$ 257	$ 286	$ 236	$ 244	3%	—	$ 464	$ 480	3%
Cards (1)	1,131	1,092	1,230	1,367	1,371	—	21%	2,281	2,738	20%
Total	$ 1,374	$ 1,349	$ 1,516	$ 1,603	$ 1,615	1%	18%	$ 2,745	$ 3,218	17%
Income from Continuing Operations by Business										
Retail Banking	$ 472	$ 461	$ 335	$ 339	$ 420	24%	(11)%	$ 770	$ 759	(1%)
Cards (1)	813	789	890	664	709	7%	(13)%	1,709	1,373	(20%)
Total	$ 1,285	$ 1,250	$ 1,225	$ 1,003	$ 1,129	13%	(12)%	$ 2,479	$ 2,132	(14)

										%
Foreign Currency (FX) Translation Impact:										
Total Revenue - as Reported	$ 7,674	$ 8,164	$ 7,967	$ 7,817	$ 8,035	3%	5%	$ 15,388	$ 15,852	3%
Impact of FX Translation (2)	(23)	30	122	88	—			(126)	—	
Total Revenues - Ex-FX (2)	$ 7,651	$ 8,194	$ 8,089	$ 7,905	$ 8,035	2%	5%	$ 15,262	$ 15,852	4%
Total Operating Expenses - as Reported	$ 4,297	$ 4,429	$ 4,356	$ 4,415	$ 4,497	2%	5%	$ 8,698	$ 8,912	2%
Impact of FX Translation (2)	(9)	14	67	46	—			(50)	—	
Total Operating Expenses - Ex-FX (2)	$ 4,288	$ 4,443	$ 4,423	$ 4,461	$ 4,497	1%	5%	$ 8,648	$ 8,912	3%
Total Provisions for LLR & PBC - as Reported	$ 1,425	$ 1,808	$ 1,709	$ 1,815	$ 1,762	(3)%	24%	$ 2,910	$ 3,577	23%
Impact of FX Translation (2)	(7)	7	29	21	—			(37)	—	
Total Provisions for LLR & PBC - Ex-FX (2)	$ 1,418	$ 1,815	$ 1,738	$ 1,836	$ 1,762	(4)%	24%	$ 2,873	$ 3,577	25%
Net Income - as Reported	$ 1,284	$ 1,247	$ 1,224	$ 1,002	$ 1,125	12%	(12)%	$ 2,476	$ 2,127	(14)%
Impact of FX Translation (2)	(6)	6	17	13	—			(30)	—	
Net Income - Ex-FX (2)	$ 1,278	$ 1,253	$ 1,241	$ 1,015	$ 1,125	11%	(12)%	$ 2,446	$ 2,127	(13)%

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

(2) Reflects the impact of foreign currency (FX) translation into U.S. Dollars at the second quarter of 2017 average exchange rates for all periods presented.

Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q16
Retail Banking Key Indicators (in billions of dollars, except as otherwise noted)							
Branches (actual)	2,650	2,648	2,618	2,601	2,570	(1)%	(3)%
Accounts (in millions)	54.4	55.1	54.6	53.9	53.8	—	(1)%
Average Deposits	$ 297.4	$ 301.2	$ 301.1	$ 303.5	$ 307.2	1%	3%
Investment Sales	$ 19.1	$ 19.7	$ 18.5	$ 20.9	$ 21.8	4%	14%
Investment Assets under Management (AUMs)	$ 139.9	$ 140.9	$ 137.5	$ 146.7	$ 152.8	4%	9%
Average Loans	$ 141.1	$ 142.0	$ 138.1	$ 138.8	$ 142.3	3%	1%
EOP Loans:							
Mortgages	$ 81.6	$ 81.4	$ 79.4	$ 81.2	$ 81.4	—	—
Commercial Banking	32.6	33.2	32.0	33.9	34.8	3%	7%
Personal and Other	27.2	27.0	24.9	26.3	27.2	3%	—
EOP Loans	$ 141.4	$ 141.6	$ 136.3	$ 141.4	$ 143.4	1%	1%
Net Interest Revenue (in millions) (1)	$ 2,154	$ 2,191	$ 2,129	$ 2,143	$ 2,274	6%	6%
As a % of Average Loans	6.14 %	6.14 %	6.13 %	6.26 %	6.41 %		
Net Credit Losses (in millions)	$ 243	$ 257	$ 286	$ 236	$ 244	3%	—
As a % of Average Loans	0.69 %	0.72 %	0.82 %	0.69 %	0.69 %		
Loans 90+ Days Past Due (in millions) (2)	$ 515	$ 579	$ 474	$ 488	$ 477	(2)%	(7)%
As a % of EOP Loans	0.37 %	0.41 %	0.35 %	0.35 %	0.33 %		
Loans 30-89 Days Past Due (in millions) (2)	$ 735	$ 722	$ 726	$ 777	$ 747	(4)%	2%
As a % of EOP Loans	0.52 %	0.51 %	0.54 %	0.55 %	0.52 %		
Cards Key Indicators (in millions of dollars, except as otherwise noted)							
EOP Open Accounts (in millions)	143.0	143.0	142.7	142.4	142.6	—	—
Purchase Sales (in billions)	$ 95.7	$ 115.3	$ 125.1	$ 112.2	$ 125.3	12%	31%
Average Loans (in billions) (3)	$ 131.9	$ 145.5	$ 149.3	$ 150.8	$ 151.5	—	15%
EOP Loans (in billions) (3)	$ 143.4	$ 147.8	$ 155.6	$ 149.9	$ 155.1	3%	8%
Average Yield (4)	13.05 %	12.76 %	12.54 %	12.57 %	12.54 %		
Net Interest Revenue (5)	$ 4,154	$ 4,518	$ 4,527	$ 4,379	$ 4,425	1%	7%
As a % of Average Loans (5)	12.67 %	12.35 %	12.06 %	11.78 %	11.72 %		
Net Credit Losses	$ 1,131	$ 1,092	$ 1,230	$ 1,367	$ 1,371	—	21%
As a % of Average Loans	3.45 %	2.99 %	3.28 %	3.68 %	3.63 %		
Net Credit Margin (6)	$ 3,292	$ 3,734	$ 3,572	$ 3,288	$ 3,357	2%	2%
As a % of Average Loans (6)	10.04 %	10.21 %	9.52 %	8.84 %	8.89 %		
Loans 90+ Days Past Due	$ 1,450	$ 1,587	$ 1,819	$ 1,753	$ 1,706	(3)%	18%
As a % of EOP Loans	1.01 %	1.07 %	1.17 %	1.17 %	1.10 %		
Loans 30-89 Days Past Due	$ 1,583	$ 1,831	$ 1,814	$ 1,739	$ 1,751	1%	11%
As a % of EOP Loans	1.10 %	1.24 %	1.17 %	1.16 %	1.13 %		

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(1) Also includes net interest revenue related to the international regions' deposit balances in excess of the average loan portfolio.
(2) The Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios excludes U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies. See footnote 2 on page 9.
(3) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.
(4) Average yield is gross interest revenue earned divided by average loans.

(5) Net interest revenue includes certain fees that are recorded as interest revenue.
(6) Net credit margin is total revenues, net of interest expense, less net credit losses and policy benefits and claims.

Reclassified to conform to the current period's presentation.

GLOBAL CONSUMER BANKING
NORTH AMERICA
Page 1
(In millions of dollars, except as otherwise noted)

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16	Six Months 2016	Six Months 2017	YTD 2017 vs. YTD 2016 Increase/ (Decrease)
Net Interest Revenue	$ 4,331	$ 4,696	$ 4,706	$ 4,617	$ 4,633	—	7%	$ 8,729	$ 9,250	6%
Non-Interest Revenue	378	465	353	327	311	(5)%	(18)%	810	638	(21)%
Total Revenues, Net of Interest Expense	4,709	5,161	5,059	4,944	4,944	—	5%	9,539	9,888	4%
Total Operating Expenses	2,426	2,595	2,537	2,576	2,577	—	6%	4,926	5,153	5%
Net Credit Losses	954	927	1,105	1,190	1,181	(1)%	24%	1,887	2,371	26%
Credit Reserve Build / (Release)	49	408	117	152	101	(34)%	NM	128	253	98%
Provision for Unfunded Lending Commitments	7	—	(1)	7	2	(71)%	(71)%	7	9	29%
Provision for Benefits and Claims	8	8	9	6	8	33%	—	17	14	(18)%
Provisions for Loan Losses and for Benefits and Claims	1,018	1,343	1,230	1,355	1,292	(5)%	27%	2,039	2,647	30%
Income from Continuing Operations before Taxes	1,265	1,223	1,292	1,013	1,075	6%	(15)%	2,574	2,088	(19)%
Income Taxes	450	443	482	386	405	5%	(10)%	926	791	(15)%
Income from Continuing Operations	**815**	**780**	**810**	**627**	**670**	**7%**	**(18)%**	**1,648**	**1,297**	**(21)%**
Noncontrolling Interests	(1)	—	(1)	—	—	—	100%	(1)	—	100%
Net Income	**$ 816**	**$ 780**	**$ 811**	**$ 627**	**$ 670**	**7%**	**(18)%**	**$ 1,649**	**$ 1,297**	**(21)%**
Average Assets (in billions)	$ 218	$ 238	$ 244	$ 245	$ 243	(1)%	11%	$ 215	$ 244	13%
Return on Average Assets	1.51%	1.30%	1.32%	1.04%	1.11%			1.54%	1.07%	
Efficiency Ratio	52%	50%	50%	52%	52%			52%	52%	
Net Credit Losses as a % of Average Loans	2.34%	2.07%	2.42%	2.63%	2.58%			2.33%	2.61%	
Revenue by Business										
Retail Banking	$ 1,313	$ 1,356	$ 1,263	$ 1,256	$ 1,291	3%	(2)%	$ 2,603	$ 2,547	(2)%
Citi-Branded Cards	1,886	2,191	2,213	2,096	2,079	(1)%	10%	3,746	4,175	11%
Citi Retail Services	1,510	1,614	1,583	1,592	1,574	(1)%	4%	3,190	3,166	(1)%
Total	$ 4,709	$ 5,161	$ 5,059	$ 4,944	$ 4,944	—	5%	$ 9,539	$ 9,888	4%
Net Credit Losses by Business										
Retail Banking	$ 45	$ 52	$ 83	$ 37	$ 39	5%	(13)%	$ 70	$ 76	9%
Citi-Branded Cards	467	448	539	633	611	(3)%	31%	922	1,244	35%
Citi Retail Services	442	427	483	520	531	2%	20%	895	1,051	17%
Total	$ 954	$ 927	$ 1,105	$ 1,190	$ 1,181	(1)%	24%	$ 1,887	$ 2,371	26%
Income from Continuing Operations by Business										
Retail Banking	$ 172	$ 187	$ 85	$ 83	$ 140	69%	(19)%	$ 261	$ 223	(15)%

Citi-Branded Cards	320	322	446	248	305	23%	(5)%	673	553	(18)%
Citi Retail Services	323	271	279	296	225	(24)%	(30)%	714	521	(27)%
Total	$ 815	$ 780	$ 810	$ 627	$ 670	7%	(18)%	$ 1,648	$ 1,297	(21)%

NM Not meaningful.
Reclassified to conform to the current period's presentation.

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16
Retail Banking Key Indicators (in billions of dollars, except as otherwise noted)							
Branches (actual)	729	727	723	705	695	(1)%	(5)%
Accounts (in millions)	10.8	10.6	10.5	9.6	9.5	(1)%	(12)%
Average Deposits	$ 182.1	$ 183.9	$ 186.0	$ 185.5	$ 185.1	—	2%
Investment Sales	$ 5.5	$ 5.2	$ 5.3	$ 6.2	$ 6.5	5%	18%
Investment AUMs	$ 51.4	$ 53.1	$ 52.8	$ 55.1	$ 56.7	3%	10%
Average Loans	$ 54.4	$ 55.0	$ 55.0	$ 55.4	$ 55.6	—	2%
EOP Loans:							
Mortgages	$ 43.9	$ 44.0	$ 44.2	$ 44.3	$ 44.3	—	1%
Commercial Banking	8.8	8.8	9.0	9.2	9.2	—	5%
Personal and Other	2.1	2.0	2.1	2.0	2.1	5%	—
Total EOP Loans	$ 54.8	$ 54.8	$ 55.3	$ 55.5	$ 55.6	—	1%
Mortgage Originations (1)	$ 6.4	$ 6.5	$ 5.6	$ 3.8	$ 3.1	(18)%	(52)%
Third Party Mortgage Servicing Portfolio (EOP)	$ 151.8	$ 147.6	$ 143.2	$ 48.5	$ 49.1	1%	(68)%
Net Servicing & Gain/(Loss) on Sale (in millions)	$ 90.9	$ 141.9	$ 102.8	$ 63.1	$ 50.0	(21)%	(45)%
Saleable Mortgage Rate Locks	$ 4.0	$ 3.9	$ 2.6	$ 1.9	$ 1.5	(21)%	(63)%
Net Interest Revenue on Loans (in millions)	$ 276	$ 281	$ 264	$ 251	$ 249	(1)%	(10)%
As a % of Avg. Loans	2.04 %	2.03 %	1.91 %	1.84 %	1.80 %		
Net Credit Losses (in millions)	$ 45	$ 52	$ 83	$ 37	$ 39	5%	(13)%
As a % of Avg. Loans	0.33 %	0.38 %	0.60 %	0.27 %	0.28 %		
Loans 90+ Days Past Due (in millions) (2)	$ 180	$ 256	$ 181	$ 182	$ 155	(15)%	(14)%
As a % of EOP Loans	0.33 %	0.47 %	0.33 %	0.33 %	0.28 %		
Loans 30-89 Days Past Due (in millions) (2)	$ 192	$ 198	$ 214	$ 189	$ 191	1%	(1)%
As a % of EOP Loans	0.36 %	0.37 %	0.39 %	0.35 %	0.35 %		

(1) Originations of residential first mortgages.

(2) The Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies.
The amounts excluded for Loans 90+ Days Past Due and (EOP Loans) were $408 million and ($0.9 billion), $305 million and ($0.7 billion), $327 million and ($0.7 billion), $313 million and ($0.8 billion), and $295 million and ($0.8 billion), as of June 30, 2016, September 30, 2016, December 31, 2016, March 31, 2017 and June 30, 2017, respectively.

The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) were $91 million and ($0.9 billion), $58 million and ($0.7 billion), $70 million and ($0.7 billion), $84 million and ($0.8 billion), and $84 million and ($0.8 billion), as of June 30, 2016, September 30, 2016, December 31, 2016, March 31, 2017 and June 30, 2017, respectively.

Reclassified to conform to the current period’s presentation.

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16
Citi-Branded Cards Key Indicators (in millions of dollars, except as otherwise noted) (1)							
EOP Open Accounts (in millions)	31.8	32.5	32.9	33.2	33.7	2%	6%
Purchase Sales (in billions)	$ 53.1	$ 73.1	$ 78.5	$ 72.5	$ 80.5	11%	52%
Average Loans (in billions) (1)	$ 66.7	$ 79.2	$ 82.1	$ 82.6	$ 83.3	1%	25%
EOP Loans (in billions) (1)	$ 77.5	$ 81.3	$ 86.0	$ 82.2	$ 85.6	4%	10%
Average Yield (2)	10.04 %	9.90 %	9.60 %	9.60 %	9.61 %		
Net Interest Revenue (3)	$ 1,591	$ 1,863	$ 1,867	$ 1,785	$ 1,788	—	12%
As a % of Avg. Loans (3)	9.59 %	9.36 %	9.05 %	8.76 %	8.61 %		
Net Credit Losses	$ 467	$ 448	$ 539	$ 633	$ 611	(3)%	31%
As a % of Average Loans	2.82 %	2.25 %	2.61 %	3.11 %	2.94 %		
Net Credit Margin (4)	$ 1,415	$ 1,740	$ 1,670	$ 1,461	$ 1,466	—	4%
As a % of Avg. Loans (4)	8.53 %	8.74 %	8.09 %	7.17 %	7.06 %		
Loans 90+ Days Past Due	$ 510	$ 607	$ 748	$ 698	$ 659	(6)%	29%
As a % of EOP Loans	0.66 %	0.75 %	0.87 %	0.85 %	0.77 %		
Loans 30-89 Days Past Due	$ 550	$ 710	$ 688	$ 632	$ 619	(2)%	13%
As a % of EOP Loans	0.71 %	0.87 %	0.80 %	0.77 %	0.72 %		
Citi Retail Services Key Indicators (in millions of dollars, except as otherwise noted) (1)							
EOP Open Accounts	88.9	88.3	87.7	86.8	$ 86.5	—	(3%)
Purchase Sales (in billions)	$ 20.1	$ 19.7	$ 23.2	$ 16.9	$ 20.6	22%	2%
Average Loans (in billions) (1)	$ 42.7	$ 43.6	$ 44.9	$ 45.3	$ 44.5	(2)%	4%
EOP Loans (in billions) (1)	$ 43.3	$ 43.9	$ 47.3	$ 44.2	$ 45.2	2%	4%
Average Yield (2)	17.01 %	17.06 %	16.92 %	17.14 %	17.38 %		
Net Interest Revenue (3)	$ 1,834	$ 1,923	$ 1,947	$ 1,908	$ 1,897	(1)%	3%
As a % of Avg. Loans (3)	17.27 %	17.55 %	17.25 %	17.08 %	17.10 %		
Net Credit Losses	$ 442	$ 427	$ 483	$ 520	$ 531	2%	20%
As a % of Average Loans	4.16 %	3.90 %	4.28 %	4.66 %	4.79 %		
Net Credit Margin (4)	$ 1,063	$ 1,182	$ 1,096	$ 1,067	$ 1,037	(3)%	(2%)
As a % of Avg. Loans (4)	10.01 %	10.79 %	9.71 %	9.55 %	9.35 %		
Loans 90+ Days Past Due	$ 619	$ 664	$ 761	$ 735	$ 693	(6)%	12%
As a % of EOP Loans	1.43 %	1.51 %	1.61 %	1.66 %	1.53 %		
Loans 30-89 Days Past Due	$ 669	$ 750	$ 777	$ 730	$ 730	—	9%
As a % of EOP Loans	1.55 %	1.71 %	1.64 %	1.65 %	1.62 %		

(1) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.
(2) Average yield is calculated as gross interest revenue earned divided by average loans.
(3) Net interest revenue includes certain fees that are recorded as interest revenue.
(4) Net credit margin represents total revenues, net of interest expense, less net credit losses and policy benefits and claims.

NM Not meaningful.
Reclassified to conform to the current period's presentation.

GLOBAL CONSUMER BANKING
LATIN AMERICA - PAGE 1
(In millions of dollars, except as otherwise noted)

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q16	Six Months 2016	Six Months 2017	YTD 2017 vs. YTD 2016 Increase/ (Decrease)
Net Interest Revenue	$ 861	$ 877	$ 840	$ 800	$ 917	15%	7%	$ 1,714	$ 1,717	—
Non-Interest Revenue	375	368	372	351	373	6%	(1)%	751	724	(4)%
Total Revenues, Net of Interest Expense	1,236	1,245	1,212	1,151	1,290	12%	4%	2,465	2,441	(1)%
Total Operating Expenses	725	707	688	659	735	12%	1%	1,443	1,394	(3)%
Net Credit Losses	260	254	248	253	277	9%	7%	538	530	(1)%
Credit Reserve Build / (Release)	(2)	32	36	12	50	NM	NM	15	62	NM
Provision for Unfunded Lending Commitments	1	—	(1)	—	(1)	(100)%	NM	2	(1)	NM
Provision for Benefits and Claims	12	18	23	23	15	(35)%	25%	31	38	23%
Provisions for Credit Losses and for Benefits and Claims (LLR & PBC)	271	304	306	288	341	18%	26%	586	629	7%
Income from Continuing Operations before Taxes	240	234	218	204	214	5%	(11)%	436	418	(4)%
Income Taxes	67	74	64	74	78	5%	16%	117	152	30%
Income from Continuing Operations	**173**	**160**	**154**	**130**	**136**	5%	**(21)%**	**319**	**266**	**(17)%**
Noncontrolling Interests	1	2	1	1	2	100%	100%	2	3	50%
Net Income	**$ 172**	**$ 158**	**$ 153**	**$ 129**	**$ 134**	**4%**	**(22)%**	**$ 317**	**$ 263**	**(17)%**
Average Assets (in billions of dollars)	$ 50	$ 50	$ 46	$ 43	$ 46	7%	(8)%	$ 50	$ 45	(10)%
Return on Average Assets	1.38%	1.26%	1.32%	1.22%	1.17%			1.27%	1.18%	
Efficiency Ratio	59%	57%	57%	57%	57%			59%	57%	
Net Credit Losses as a % of Average Loans	4.30%	4.18%	4.20%	4.44%	4.36%			4.43%	4.38%	
Revenue by Business										
Retail Banking	$ 853	$ 881	$ 857	$ 836	$ 923	10%	8%	$ 1,709	$ 1,759	3%
Citi-Branded Cards	383	364	355	315	367	17%	(4)%	756	682	(10)%
Total	$ 1,236	$ 1,245	$ 1,212	$ 1,151	$ 1,290	12%	4%	$ 2,465	$ 2,441	(1)%
Net Credit Losses by Business										
Retail Banking	$ 137	$ 132	$ 138	$ 137	$ 151	10%	10%	$ 271	$ 288	6%
Citi-Branded Cards	123	122	110	116	126	9%	2%	267	242	(9)%
Total	$ 260	$ 254	$ 248	$ 253	$ 277	9%	7%	$ 538	$ 530	(1)%
Income from Continuing Operations by Business										

Retail Banking	$ 96	$ 84	$ 85	$ 86	$ 87	1%	(9)%	$ 186	$ 173	(7)%
Citi-Branded Cards	77	76	69	44	49	11%	(36)%	133	93	(30)%
Total	$ 173	$ 160	$ 154	$ 130	$ 136	5%	(21)%	$ 319	$ 266	(17)%
FX Translation Impact:										
Total Revenue - as Reported	$ 1,236	$ 1,245	$ 1,212	$ 1,151	$ 1,290	12%	4%	$ 2,465	$ 2,441	(1)%
Impact of FX Translation (1)	(37)	28	87	74	—			(160)	—	
Total Revenues - Ex-FX (1)	$ 1,199	$ 1,273	$ 1,299	$ 1,225	$ 1,290	5%	8%	$ 2,305	$ 2,441	6%
Total Operating Expenses - as Reported	$ 725	$ 707	$ 688	$ 659	$ 735	12%	1%	$ 1,443	$ 1,394	(3)%
Impact of FX Translation (1)	(18)	13	41	35	—			(73)	—	
Total Operating Expenses - Ex-FX (1)	$ 707	$ 720	$ 729	$ 694	$ 735	6%	4%	$ 1,370	$ 1,394	2%
Provisions for LLR & PBC - as Reported	$ 271	$ 304	$ 306	$ 288	$ 341	18%	26%	$ 586	$ 629	7%
Impact of FX Translation (1)	(8)	7	24	20	—			(39)	—	
Provisions for LLR & PBC - Ex-FX (1)	$ 263	$ 311	$ 330	$ 308	$ 341	11%	30%	$ 547	$ 629	15%
Net Income - as Reported	$ 172	$ 158	$ 153	$ 129	$ 134	4%	(22)%	$ 317	$ 263	(17)%
Impact of FX Translation (1)	(9)	5	14	12	—			(37)	—	
Net Income - Ex-FX (1)	$ 163	$ 163	$ 167	$ 141	$ 134	(5)%	(18)%	$ 280	$ 263	(6)%

(1) Reflects the impact of foreign currency (FX) translation into U.S. Dollars at the second quarter of 2017 average exchange rates for all periods presented.
Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16
Retail Banking Key Indicators (in billions of dollars, except as otherwise noted)							
Branches (actual)	1,491	1,494	1,494	1,499	1,496	—	—
Accounts (in millions)	26.6	27.7	27.6	27.9	28.0	—	5%
Average Deposits	$ 25.9	$ 25.7	$ 25.2	$ 25.3	$ 27.8	10%	7%
Investment Sales	$ 6.1	$ 5.9	$ 5.9	$ 5.5	$ 5.7	4%	(7%)
Investment AUMs	$ 32.4	$ 31.0	$ 28.9	$ 32.5	$ 34.1	5%	5%
Average Loans	$ 19.2	$ 19.1	$ 18.5	$ 18.3	$ 20.2	10%	5%
EOP Loans:							
Mortgages	$ 4.2	$ 4.1	$ 3.9	$ 4.4	$ 4.6	5%	10%
Commercial Banking	8.6	8.6	8.5	9.2	9.9	8%	15%
Personal and Other	6.3	6.0	5.6	6.1	6.5	7%	3%
Total EOP Loans	$ 19.1	$ 18.7	$ 18.0	$ 19.7	$ 21.0	7%	10%
Net Interest Revenue (in millions) (1)	$ 585	$ 612	$ 593	$ 582	$ 664	14%	14%
As a % of Average Loans (1)	12.25 %	12.75 %	12.75 %	12.90 %	13.18 %		
Net Credit Losses (in millions)	$ 137	$ 132	$ 138	$ 137	$ 151	10%	10%
As a % of Average Loans	2.87 %	2.75 %	2.97 %	3.04 %	3.00 %		
Loans 90+ Days Past Due (in millions)	$ 157	$ 160	$ 136	$ 141	$ 150	6%	(4%)
As a % of EOP Loans	0.82 %	0.86 %	0.76 %	0.72 %	0.71 %		
Loans 30-89 Days Past Due (in millions)	$ 197	$ 196	$ 185	$ 246	$ 216	(12)%	10%
As a % of EOP Loans	1.03 %	1.05 %	1.03 %	1.25 %	1.03 %		
Citi-Branded Cards Key Indicators (in billions of dollars, except as otherwise noted)							
EOP Open Accounts (in millions)	5.7	5.8	5.8	5.7	5.7	—	—
Purchase Sales (in billions)	$ 3.8	$ 3.8	$ 4.0	$ 3.6	$ 4.1	14%	8%
Average Loans (in billions) (2)	$ 5.1	$ 5.1	$ 5.0	$ 4.8	$ 5.3	10%	4%
EOP Loans (in billions) (2)	$ 5.0	$ 4.9	$ 4.8	$ 5.2	$ 5.5	6%	10%
Average Yield (3)	20.24 %	20.32 %	20.13 %	19.81 %	20.50 %		
Net Interest Revenue (in millions) (4)	$ 276	$ 265	$ 247	$ 218	$ 253	16%	(8%)
As a % of Average Loans (4)	21.77 %	20.67 %	19.65 %	18.42 %	19.15 %		
Net Credit Losses (in millions)	$ 123	$ 122	$ 110	$ 116	$ 126	9%	2%
As a % of Average Loans	9.70 %	9.52 %	8.75 %	9.80 %	9.54 %		
Net Credit Margin (in millions) (5)	$ 260	$ 242	$ 245	$ 199	$ 241	21%	(7%)
As a % of Average Loans (5)	20.50 %	18.88 %	19.49 %	16.81 %	18.24 %		
Loans 90+ Days Past Due (in millions)	$ 145	$ 131	$ 130	$ 137	$ 161	18%	11%
As a % of EOP Loans	2.90 %	2.67 %	2.71 %	2.63 %	2.93 %		
Loans 30-89 Days Past Due (in millions)	$ 137	$ 131	$ 125	$ 145	$ 151	4%	10%
As a % of EOP Loans	2.74 %	2.67 %	2.60 %	2.79 %	2.75 %		

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

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

Reclassified to conform to the current period’s presentation.

GLOBAL CONSUMER BANKING
ASIA (1) - PAGE 1
(In millions of dollars, except as otherwise noted)

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16	Six Months 2016	Six Months 2017	YTD 2017 vs. YTD 2016 Increase/ (Decrease)
Net Interest Revenue	$ 1,116	$ 1,136	$ 1,110	$ 1,105	$ 1,149	4%	3%	$ 2,217	$ 2,254	2%
Non-Interest Revenue	613	622	586	617	652	6%	6%	1,167	1,269	9%
Total Revenues, Net of Interest Expense	1,729	1,758	1,696	1,722	1,801	5%	4%	3,384	3,523	4%
Total Operating Expenses	1,146	1,127	1,131	1,180	1,185	—	3%	2,329	2,365	2%
Net Credit Losses	160	168	163	160	157	(2)%	(2)%	320	317	(1%)
Credit Reserve Build / (Release)	(24)	(4)	11	13	(26)	NM	(8)%	(35)	(13)	63%
Provision for Unfunded Lending Commitments	—	(3)	(1)	(1)	(2)	(100)%	NM	—	(3)	NM
Provision for Benefits and Claims	—	—	—	—	—	—	—	—	—	—
Provisions for Credit Losses and for Benefits and Claims (LLR & PBC)	136	161	173	172	129	(25)%	(5)%	285	301	6%
Income from Continuing Operations before Taxes	447	470	392	370	487	32%	9%	770	857	11%
Income Taxes	150	160	131	124	164	32%	9%	258	288	12%
Income from Continuing Operations	**297**	**310**	**261**	**246**	**323**	**31%**	**9%**	**512**	**569**	**11%**
Noncontrolling Interests	1	1	1	—	2	NM	100%	2	2	—
Net Income	**$ 296**	**$ 309**	**$ 260**	**$ 246**	**$ 321**	**30%**	**8%**	**$ 510**	**$ 567**	**11%**
Average Assets (in billions)	$ 119	$ 121	$ 120	$ 123	$ 125	2%	5%	$ 118	$ 124	5%
Return on Average Assets	1.00%	1.02%	0.86%	0.81%	1.03%			0.87%	0.92%	
Efficiency Ratio	66%	64%	67%	69%	66%			69%	67%	
Net Credit Losses as a % of Average Loans	0.76%	0.78%	0.79%	0.78%	0.74%			0.76%	0.76%	
Revenue by Business										
Retail Banking	$ 1,076	$ 1,093	$ 1,037	$ 1,063	$ 1,085	2%	1%	$ 2,117	$ 2,148	1%
Citi-Branded Cards	653	665	659	659	716	9%	10%	1,267	1,375	9%
Total	$ 1,729	$ 1,758	$ 1,696	$ 1,722	$ 1,801	5%	4%	$ 3,384	$ 3,523	4%
Net Credit Losses by Business										
Retail Banking	$ 61	$ 73	$ 65	$ 62	$ 54	(13)%	(11)%	$ 123	$ 116	(6%)
Citi-Branded Cards	99	95	98	98	103	5%	4%	197	201	2%
Total	$ 160	$ 168	$ 163	$ 160	$ 157	(2)%	(2)%	$ 320	$ 317	(1%)
Income from Continuing Operations by Business										
Retail Banking	$ 204	$ 190	$ 165	$ 170	$ 193	14%	(5)%	$ 323	$ 363	12%

Citi-Branded Cards	93	120	96	76	130	71%	40%	189	206	9%
Total	$ 297	$ 310	$ 261	$ 246	$ 323	31%	9%	$ 512	$ 569	11%
FX Translation Impact:										
Total Revenue - as Reported	$ 1,729	$ 1,758	$ 1,696	$ 1,722	$ 1,801	5%	4%	$ 3,384	$ 3,523	4%
Impact of FX Translation (2)	14	2	35	14	—			34	—	
Total Revenues - Ex-FX (2)	$ 1,743	$ 1,760	$ 1,731	$ 1,736	$ 1,801	4%	3%	$ 3,418	$ 3,523	3%
Total Operating Expenses - as Reported	$ 1,146	$ 1,127	$ 1,131	$ 1,180	$ 1,185	—	3%	$ 2,329	$ 2,365	2%
Impact of FX Translation (2)	9	1	26	11	—			23	—	
Total Operating Expenses - Ex-FX (2)	$ 1,155	$ 1,128	$ 1,157	$ 1,191	$ 1,185	(1)%	3%	$ 2,352	$ 2,365	1%
Provisions for LLR & PBC - as Reported	$ 136	$ 161	$ 173	$ 172	$ 129	(25)%	(5)%	$ 285	$ 301	6%
Impact of FX Translation (2)	1	—	5	1	—			2	—	
Provisions for LLR & PBC - Ex-FX (2)	$ 137	$ 161	$ 178	$ 173	$ 129	(25)%	(6)%	$ 287	$ 301	5%
Net Income - as Reported	$ 296	$ 309	$ 260	$ 246	$ 321	30%	8%	$ 510	$ 567	11%
Impact of FX Translation (2)	3	1	3	1	—			7	—	
Net Income - Ex-FX (2)	$ 299	$ 310	$ 263	$ 247	$ 321	30%	7%	$ 517	$ 567	10%

(1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.

(2) Reflects the impact of foreign currency (FX) translation into U.S. Dollars at the second quarter of 2017 average exchange rates for all periods presented.
Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

NM Not meaningful.
Reclassified to conform to the current period's presentation.

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q16
Retail Banking Key Indicators (in billions of dollars, except as otherwise noted)							
Branches (actual)	430	427	401	397	379	(5)%	(12)%
Accounts (in millions)	17.0	16.8	16.5	16.4	16.3	(1)%	(4)%
Average Deposits	$ 89.4	$ 91.6	$ 89.9	$ 92.7	$ 94.3	2%	5%
Investment Sales	$ 7.5	$ 8.6	$ 7.3	$ 9.2	$ 9.6	4%	28%
Investment AUMs	$ 56.1	$ 56.8	$ 55.8	$ 59.1	$ 62.0	5%	11%
Average Loans	$ 67.5	$ 67.9	$ 64.6	$ 65.1	$ 66.5	2%	(1)%
EOP Loans:							
Mortgages	$ 33.5	$ 33.3	$ 31.3	$ 32.5	$ 32.5	—	(3)%
Commercial Banking	15.2	15.8	14.5	15.5	15.7	1%	3%
Personal and Other	18.8	19.0	17.2	18.2	18.6	2%	(1)%
Total EOP Loans	$ 67.5	$ 68.1	$ 63.0	$ 66.2	$ 66.8	1%	(1)%
Net Interest Revenue (in millions) (2)	$ 664	$ 669	$ 644	$ 636	$ 662	4%	—
As a % of Average Loans (2)	3.96 %	3.92 %	3.97 %	3.96 %	3.99 %		
Net Credit Losses (in millions)	$ 61	$ 73	$ 65	$ 62	$ 54	(13)%	(11)%
As a % of Average Loans	0.36 %	0.43 %	0.40 %	0.39 %	0.33 %		
Loans 90+ Days Past Due (in millions)	$ 178	$ 163	$ 157	$ 165	$ 172	4%	(3)%
As a % of EOP Loans	0.26 %	0.24 %	0.25 %	0.25 %	0.26 %		
Loans 30-89 Days Past Due (in millions)	$ 346	$ 328	$ 327	$ 342	$ 340	(1)%	(2)%
As a % of EOP Loans	0.51 %	0.48 %	0.52 %	0.52 %	0.51 %		
Citi-Branded Cards Key Indicators (in billions of dollars, except as otherwise noted)							
EOP Open Accounts (in millions)	16.6	16.4	16.3	16.7	16.7	—	1%
Purchase Sales (in billions)	$ 18.7	$ 18.7	$ 19.4	$ 19.2	$ 20.1	5%	7%
Average Loans (in billions) (3)	$ 17.4	$ 17.6	$ 17.3	$ 18.1	$ 18.4	2%	6%
EOP Loans (in billions) (3)	$ 17.6	$ 17.7	$ 17.5	$ 18.3	$ 18.8	3%	7%
Average Yield (4)	12.70 %	12.82 %	12.92 %	12.87 %	12.84 %		
Net Interest Revenue (in millions) (5)	$ 453	$ 467	$ 466	$ 468	$ 487	4%	8%
As a % of Average Loans (6)	10.47 %	10.56 %	10.72 %	10.49 %	10.62 %		
Net Credit Losses (in millions)	$ 99	$ 95	$ 98	$ 98	$ 103	5%	4%
As a % of Average Loans	2.29 %	2.15 %	2.25 %	2.20 %	2.25 %		
Net Credit Margin (in millions) (6)	$ 554	$ 570	$ 561	$ 561	$ 613	9%	11%
As a % of Average Loans (6)	12.81 %	12.88 %	12.90 %	12.57 %	13.36 %		
Loans 90+ Days Past Due	$ 176	$ 185	$ 180	$ 183	$ 193	5%	10%
As a % of EOP Loans	1.00 %	1.05 %	1.03 %	1.00 %	1.03 %		
Loans 30-89 Days Past Due	$ 227	$ 240	$ 224	$ 232	$ 251	8%	11%
As a % of EOP Loans	1.29 %	1.36 %	1.28 %	1.27 %	1.34 %		

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

Reclassified to conform to the current period's presentation.

INSTITUTIONAL CLIENTS GROUP
(In millions of dollars, except as otherwise noted)

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16	Six Months 2016	Six Months 2017	YTD 2017 vs. YTD 2016 Increase/ (Decrease)
Commissions and Fees	$ 956	$ 929	$ 969	$ 985	$ 1,020	4%	7%	1,960	2,005	2%
Administration and Other Fiduciary Fees	638	610	592	644	719	12%	13%	1,235	1,363	10%
Investment Banking	1,029	917	969	1,044	1,180	13%	15%	1,769	2,224	26%
Principal Transactions	1,912	2,064	1,783	2,668	2,079	(22)%	9%	3,488	4,747	36%
Other	46	(125)	(66)	(5)	240	NM	NM	39	235	NM
Total Non-Interest Revenue	4,581	4,395	4,247	5,336	5,238	(2)%	14%	8,491	10,574	25%
Net Interest Revenue (including Dividends)	4,108	4,064	3,937	3,790	3,975	5%	(3)%	8,093	7,765	(4%)
Total Revenues, Net of Interest Expense	8,689	8,459	8,184	9,126	9,213	1%	6%	16,584	18,339	11%
Total Operating Expenses	4,763	4,687	4,634	4,945	5,019	1%	5%	9,635	9,964	3%
Net Credit Losses	141	45	119	25	71	NM	(50)%	352	96	(73%)
Credit Reserve Build / (Release)	(26)	(93)	(53)	(176)	(15)	91%	42%	82	(191)	NM
Provision for Unfunded Lending Commitments	(33)	(42)	38	(54)	31	NM	NM	38	(23)	NM
Provision for Benefits and Claims	—	—	—	—	—	—	—	—	—	—
Provisions for Credit Losses and for Benefits and Claims	82	(90)	104	(205)	87	NM	6%	472	(118)	NM
Income from Continuing Operations before Taxes	3,844	3,862	3,446	4,386	4,107	(6)%	7%	6,477	8,493	31%
Income Taxes	1,229	1,202	1,065	1,375	1,327	(3)%	8%	1,993	2,702	36%
Income from Continuing Operations	**2,615**	**2,660**	**2,381**	**3,011**	**2,780**	**(8)%**	**6%**	**4,484**	**5,791**	**29%**
Noncontrolling Interests	17	19	12	15	18	20%	6%	27	33	22%
Net Income	**$ 2,598**	**$ 2,641**	**$ 2,369**	**$ 2,996**	**$ 2,762**	**(8)%**	**6%**	**$ 4,457**	**$ 5,758**	**29%**
EOP Assets (in billions)	$ 1,303	$ 1,303	$ 1,277	$ 1,314	$ 1,353	3%	4%			
Average Assets (in billions)	$ 1,300	$ 1,310	$ 1,310	$ 1,318	$ 1,360	3%	5%	$ 1,286	$ 1,339	4%
Return on Average Assets (ROA)	0.80%	0.80%	0.72%	0.92%	0.81%			0.70%	0.87%	
Efficiency Ratio	55%	55%	57%	54%	54%			58%	54%	
Revenue by Region										
North America	$ 3,393	$ 3,191	$ 2,949	$ 3,455	$ 3,568	3%	5%	$ 6,373	$ 7,023	10%
EMEA	2,577	2,506	2,605	2,807	2,837	1%	10%	4,744	5,644	19%
Latin America	1,022	999	994	1,127	1,042	(8)%	2%	1,984	2,169	9%
Asia	1,697	1,763	1,636	1,737	1,766	2%	4%	3,483	3,503	1%
Total Revenues, net of Interest Expense	$ 8,689	$ 8,459	$ 8,184	$ 9,126	$ 9,213	1%	6%	$ 16,584	$ 18,339	11%
Income from Continuing Operations by Region										
North America	$ 1,005	$ 1,067	$ 877	$ 1,100	$ 1,112	1%	11%	$ 1,551	$ 2,212	43%

EMEA	695	649	647	855	779	(9)%	12%	1,069	1,634	53%
Latin America	392	389	343	475	333	(30)%	(15)%	722	808	12%
Asia	523	555	514	581	556	(4)%	6%	1,142	1,137	—
Income from Continuing Operations	$ 2,615	$ 2,660	$ 2,381	$ 3,011	$ 2,780	(8)%	6%	$ 4,484	$ 5,791	29%
Average Loans by Region (in billions)										
North America	$ 138	$ 140	144	$ 140	$ 146	4%	6%	$ 135	$ 143	6%
EMEA	67	68	66	65	67	3%	—	65	66	2%
Latin America	38	38	37	37	37	—	(3)%	39	37	(5)%
Asia	61	60	57	60	62	3%	2%	61	61	—
Total	$ 304	$ 306	$ 304	$ 302	$ 312	3%	3%	$ 300	$ 307	2%
EOP Deposits by Region (in billions)										
North America	$ 275	$ 276	$ 282	$ 287	$ 280	(2)%	2%			
EMEA	162	170	164	161	170	6%	5%			
Latin America	25	26	26	28	27	(2)%	7%			
Asia	147	147	140	144	147	2%	—			
Total	$ 609	$ 619	$ 612	$ 620	$ 624	1%	2%			
EOP Deposits by Business (in billions)										
Treasury and Trade Solutions	$ 407	$ 417	$ 412	$ 417	$ 421	1%	3%			
All Other ICG Businesses	202	202	200	203	203	—	—			
Total	$ 609	$ 619	$ 612	$ 620	$ 624	1%	2%			

NM Not meaningful.
Reclassified to conform to the current period's presentation.

INSTITUTIONAL CLIENTS GROUP
REVENUES BY BUSINESS
(In millions of dollars, except as otherwise noted)

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16	Six Months 2016	Six Months 2017	YTD 2017 vs. YTD 2016 Increase/ (Decrease)
Revenue Details:										
Investment Banking:										
Advisory	$ 238	$ 239	$ 296	$ 246	$ 314	28%	32%	$ 465	$ 560	20%
Equity Underwriting	174	146	190	235	295	26%	70%	292	530	82%
Debt Underwriting	803	698	645	733	877	20%	9%	1,331	1,610	21%
Total Investment Banking	1,215	1,083	1,131	1,214	1,486	22%	22%	2,088	2,700	29%
Treasury and Trade Solutions	1,999	1,986	2,009	2,075	2,065	—	3%	3,902	4,140	6%
Corporate Lending - Excluding Gain/(Loss) on Loan Hedges	383	439	448	434	477	10%	25%	831	911	10%
Private Bank	674	680	671	744	788	6%	17%	1,358	1,532	13%
Total Banking Revenues (Ex-Gain/(Loss) on Loan Hedges) (1)	$ 4,271	$ 4,188	$ 4,259	$ 4,467	$ 4,816	8%	13%	$ 8,179	$ 9,283	13%
Corporate Lending — Gain/(Loss) on Loan Hedges (1)	(203)	(218)	(107)	(115)	9	NM	NM	(269)	(106)	61%
Total Banking Revenues including G(L) on Loan Hedges (1)	$ 4,068	$ 3,970	$ 4,152	$ 4,352	$ 4,825	11%	19%	$ 7,910	$ 9,177	16%
Fixed Income Markets	$ 3,432	$ 3,413	$ 2,957	$ 3,622	$ 3,215	(11)%	(6)%	$ 6,483	$ 6,837	5%
Equity Markets	776	654	685	769	691	(10)%	(11)%	1,473	1,460	(1%)
Securities Services	529	533	529	543	584	8%	10%	1,090	1,127	3%
Other	(116)	(111)	(139)	(160)	(102)	36%	12%	(372)	(262)	30%
Total Markets and Securities Services	$ 4,621	$ 4,489	$ 4,032	$ 4,774	$ 4,388	(8)%	(5)%	$ 8,674	$ 9,162	6%
Total Revenues, net of Interest Expense	$ 8,689	$ 8,459	$ 8,184	$ 9,126	$ 9,213	1%	6%	$ 16,584	$ 18,339	11%
Taxable-equivalent adjustments (2)	$ 144	$ 162	$ 169	$ 189	$ 153	(19)%	6%	$ 310	$ 342	10%
Total ICG Revenues including taxable-equivalent adjustments (2)	$ 8,833	$ 8,621	$ 8,353	$ 9,315	$ 9,366	1%	6%	$ 16,894	$ 18,681	11%
Commissions and Fees	$ 113	$ 115	$ 122	$ 140	$ 154	10%	36%	237	294	24%
Principal Transactions (3)	1,765	1,825	1,604	2,318	1,890	(18)%	7%	3,109	4,208	35%
Other	213	171	(9)	149	181	21%	(15)%	429	330	(23%)
Total Non-Interest Revenue	$ 2,091	$ 2,111	$ 1,717	$ 2,607	$ 2,225	(15)%	6%	$ 3,775	$ 4,832	28%
Net Interest Revenue	1,341	1,302	1,240	1,015	990	(2)%	(26)%	2,708	2,005	(26%)
Total Fixed Income Markets	$ 3,432	$ 3,413	$ 2,957	$ 3,622	$ 3,215	(11)%	(6)%	$ 6,483	$ 6,837	5%
Rates and Currencies	$ 2,461	$ 2,362	$ 2,230	$ 2,503	$ 2,227	(11)%	(10)%	$ 4,697	$ 4,730	1%
Spread Products / Other Fixed Income	971	1,051	727	1,119	988	(12)%	2%	1,786	2,107	18%
Total Fixed Income Markets	$ 3,432	$ 3,413	$ 2,957	$ 3,622	$ 3,215	(11)%	(6)%	$ 6,483	$ 6,837	5%

Commissions and Fees	$ 319	$ 302	$ 322	$ 316	$ 313	(1)%	(2)%	676	629	(7%)
Principal Transactions (3)	(48)	45	86	166	(25)	NM	48%	3	141	NM
Other	127	4	6	8	(7)	NM	NM	129	1	(99%)
Total Non-Interest Revenue	$ 398	$ 351	$ 414	$ 490	$ 281	(43)%	(29)%	$ 808	$ 771	(5%)
Net Interest Revenue	378	303	271	279	410	47%	8%	665	689	4%
Total Equity Markets	$ 776	$ 654	$ 685	$ 769	$ 691	(10)%	(11)%	$ 1,473	$ 1,460	(1%)

(1) 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 core lending revenues. 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.

(3) Excludes principal transactions revenues of ICG businesses other than Markets, primarily treasury and trade solutions and the private bank.

NM Not meaningful.
Reclassified to conform to the current period's presentation.

CORPORATE / OTHER (1)
(In millions of dollars, except as otherwise noted)

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16	Six Months 2016	Six Months 2017
Net Interest Revenue	$ 820	$ 706	$ 569	$ 545	$ 491	(10)%	(40)%	$ 1,710	$ 1,036
Non-interest revenue	365	431	292	632	162	(74)%	(56)%	1,421	794
Total Revenues, Net of Interest Expense	1,185	1,137	861	1,177	653	(45)%	(45)%	3,131	1,830
Total Operating Expenses	1,309	1,288	1,130	1,117	990	(11)%	(24)%	2,559	2,107
Net Credit Losses	101	131	61	81	24	(70)%	(76)%	243	105
Credit Reserve Build / (Release)	(223)	(122)	(80)	(35)	(154)	NM	31%	(254)	(189)
Provision for Benefits and Claims	29	9	—	1	—	(100)%	(100)%	89	1
Provision for Unfunded Lending Commitments	(5)	—	(2)	5	(2)	NM	60%	(6)	3
Total provisions for credit losses and for benefits and claims (2)	(98)	18	(21)	52	(132)	NM	(35)%	72	(80)
Income from Continuing Operations before Taxes	(26)	(169)	(248)	8	(205)	NM	NM	500	(197)
Income Taxes (Benefits)	(173)	(146)	(233)	(96)	(179)	(86)%	(3)%	(92)	(275)
Income (Loss) from Continuing Operations	**147**	**(23)**	**(15)**	**104**	**(26)**	**NM**	**NM**	**592**	**78**
Income (Loss) from Discontinued Operations, net of taxes	**(23)**	**(30)**	**(3)**	**(18)**	**21**	NM	**NM**	(25)	3
Noncontrolling Interests	8	(5)	2	(6)	10	NM	25%	1	4
Net Income (Loss)	**$ 116**	**$ (48)**	**$ (20)**	**$ 92**	**$ (15)**	**NM**	**NM**	**$ 566**	**$ 77**
EOP Assets (in billions of dollars)	$ 117	$ 104	$ 103	$ 95	$ 92	(3)%	(21)%		
Average Assets (in billions of dollars)	$ 120	$ 111	$ 100	$ 102	$ 95	(7)%	(21)%	$ 125	$ 99
Return on Average Assets	0.39%	(0.17)%	(0.08)%	0.37%	(0.06)%			0.91%	0.16%
Efficiency Ratio	110%	113%	131%	95%	152%			82%	115%
Corporate/Other Consumer Key Indicators:									
Consumer - International (2)									
Branches (actual)	223	224	61	50	49	(2)%	(78)%		
Average Loans (in billions)	$ 6.1	$ 5.4	$ 2.4	$ 2.1	$ 1.9	(10)%	(69)%	6.4	2.0
EOP Loans (in billions)	$ 5.5	$ 5.5	$ 2.4	$ 2.1	$ 1.8	(14)%	(67)%		
Net Interest Revenue	$ 259	$ 246	$ 94	$ 76	$ 80	5%	(69)%		
As a % of Average Loans	17.08%	18.12%	15.58%	14.68%	16.89%				
Net Credit Losses	$ 77	$ 82	$ 32	$ 26	$ 24	(8)%	(69)%	155	50
As a % of Average Loans	5.08%	6.04%	5.30%	5.02%	5.07%			2.42%	2.50%
Loans 90+ Days Past Due	$ 170	$ 164	$ 94	$ 77	$ 63	(18)%	(63)%		
As a % of EOP Loans	3.09%	2.98%	3.92%	3.67%	3.50%				
Loans 30-89 Days Past Due	$ 138	$ 135	$ 49	$ 60	$ 44	(27)%	(68)%		
As a % of EOP Loans	2.51%	2.45%	2.04%	2.86%	2.44%				
Consumer - North America									
Branches (actual)	261	259	251	27	—	(100)%	(100)%		
Average Loans (in billions of dollars)	$ 37.2	$ 35.4	$ 32.0	$ 29.6	$ 25.9	(13)%	(30)%	38.3	27.8
EOP Loans (in billions of dollars)	$ 35.7	$ 33.4	$ 30.8	$ 27.2	$ 24.9	(8)%	(30)%		
Net Interest Revenue	$ 296	$ 231	$ 198	$ 204	$ 110	(46)%	(63)%		

As a % of Average Loans	3.20%	2.60%	2.46%	2.80%	1.70%				
Net Credit Losses	$ 24	$ 52	$ 28	$ 43	$ (6)	NM	NM	89	37
As a % of Average Loans	0.26%	0.58%	0.35%	0.59%	(0.09)%			0.23%	0.13%
Loans 90+ Days Past Due (3)	$ 708	$ 693	$ 740	$ 607	$ 538	(11)%	(24)%		
As a % of EOP Loans	2.09%	2.17%	2.52%	2.35%	2.28%				
Loans 30-89 Days Past Due (3)	$ 720	$ 714	$ 686	$ 555	$ 510	(8)%	(29)%		
As a % of EOP Loans	2.12%	2.24%	2.33%	2.15%	2.16%				

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(1) Includes certain costs of global staff functions, other corporate expenses and certain global operations and technology expenses, Corporate Treasury, certain North America and International consumer loan portfolios, Discontinued operations and other legacy assets.

(2) As a result of Citigroup's entry into agreements in October 2016 to sell its Brazil and Argentina consumer banking businesses, these businesses were classified as HFS at the end of the fourth quarter 2016. As a result of HFS accounting treatment, approximately $35 million, $44 million and $34 million of cost of credit was recorded as a reduction in revenue (Other revenue) during the fourth quarter of 2016, first quarter of 2017 and second quarter of 2017, respectively. Additionally, the HFS treatment resulted in the reclassification of loans of these businesses to Other assets, where applicable.

(3) See footnote 2 on page 18.

NM Not meaningful.
Reclassified to conform to the current period's presentation.

CORPORATE / OTHER
CONSUMER KEY INDICATORS - Continued
(In millions of dollars, except as otherwise noted)

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16
North America Mortgages							
Residential First	$ 16.5	$ 15.5	$ 13.9	$ 12.3	$ 11.4	(7)%	(31)%
Home Equity	18.0	16.7	15.6	14.7	12.9	(12)%	(28)%
Average Loans (in billions of dollars)	$ 34.5	$ 32.2	$ 29.5	$ 27.0	$ 24.3	(10)%	(30)%
Residential First	$ 15.8	$ 14.8	$ 13.4	$ 12.3	$ 11.0	(11)%	(30)%
Home Equity	17.3	16.1	15.0	13.4	12.4	(7)%	(28)%
EOP Loans (in billions of dollars)	$ 33.1	$ 30.9	$ 28.4	$ 25.7	$ 23.4	(9)%	(29)%
Third Party Mortgage Serv. Portfolio (EOP, in billions)	$ 28.5	$ 18.6	$ 18.0	$ 15.9	$ 14.9	(6)%	(48)%
Net Servicing & Gain/(Loss) on Sale (1)	$ 19.4	$ 17.0	$ 17.9	$ (265.4)	$ 29.5	NM	52%
Net Interest Revenue	$ 178	$ 150	$ 114	$ 103	$ 60	(42)	(66)
As a % of Avg. Loans	2.08 %	1.85 %	1.54 %	1.55 %	0.99 %		
Residential First	$ (12)	$ 7	$ (23)	$ 7	$ (26)	NM	NM
Home Equity	13	23	25	10	14	40%	8%
Net Credit Losses (NCLs)	$ 1	$ 30	$ 2	$ 17	$ (12)	NM	NM
As a % of Avg. Loans	0.01 %	0.37 %	0.03 %	0.26 %	(0.20)%		
Residential First	$ 267	$ 245	$ 290	$ 212	$ 175	(17)%	(34)%
Home Equity	414	418	420	385	356	(8)%	(14)%
Loans 90+ Days Past Due (2) (3)	$ 681	$ 663	$ 710	$ 597	$ 531	(11)%	(22)%
As a % of EOP Loans	2.18 %	2.26 %	2.63 %	2.46 %	2.45 %		
Residential First	$ 433	$ 426	$ 395	$ 314	$ 290	(8)%	(33)%
Home Equity	241	244	234	214	197	(8)%	(18)%
Loans 30-89 Days Past Due (2) (3)	$ 674	$ 670	$ 629	$ 528	$ 487	(8)%	(28)%
As a % of EOP Loans	2.15 %	2.28 %	2.33 %	2.17 %	2.24 %		

(1) The first quarter of 2017 includes the loss related to Citi's announced exit of it's U.S. mortgage servicing operations.

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

The amounts excluded for Loans 90+ Days Past Due and (EOP Loans) for each period were $1.2 billion and ($1.8 billion), $1.0 billion and ($1.5 billion), $0.9 billion and (1.4 billion), $0.8 billion and ($1.4 billion), and $0.7 billion and ($1.3 billion), as of June 30, 2016, September 30, 2016, December 31, 2016, March 31, 2017 and June 30, 2017, respectively.

The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) for each period were $0.2 billion and ($1.8 billion), $0.1 billion and ($1.5 billion), $0.2 billion and ($1.4 billion), and $0.1 billion and (1.4 billion), and $0.2 billion and ($1.3 billion), as of June 30, 2016, September 30, 2016, December 31, 2016, March 31, 2017 and June 30, 2017, respectively.

(3) The June 30, 2016, September 30, 2016, December 31, 2016, March 31, 2017 and June 30, 2017 Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude $9 million, $9 million, $7 million, $7 million and $6 million, respectively, of loans that are carried at fair value.

NM Not meaningful.
Reclassified to conform to the current period's presentation.

AVERAGE BALANCES AND INTEREST RATES (1)(2)(3)(4)(5)
Taxable Equivalent Basis

In millions of dollars, except as otherwise noted	Average Volumes Second Quarter 2016	Average Volumes First Quarter 2017	Average Volumes Second Quarter 2017	Interest Second Quarter 2016	Interest First Quarter 2017	Interest Second Quarter 2017	% Average Rate (4) Second Quarter 2016	% Average Rate (4) First Quarter 2017	% Average Rate (4) Second Quarter 2017
Assets:									
Deposits with Banks	$ 135,245	$ 154,765	$ 166,023	$ 237	$ 295	$ 375	**0.70 %**	**0.77 %**	**0.91 %**
Fed Funds Sold and Resale Agreements (6)	232,529	247,035	249,263	664	661	828	**1.15 %**	**1.09 %**	**1.33 %**
Trading Account Assets (7)	201,258	195,851	203,661	1,573	1,307	1,523	**3.14 %**	**2.71 %**	**3.00 %**
Investments	351,524	347,355	349,245	1,998	2,019	2,113	**2.29 %**	**2.36 %**	**2.43 %**
Total Loans (net of Unearned Income) (8)	620,648	623,338	634,328	9,765	9,970	10,224	**6.33 %**	**6.49 %**	**6.46 %**
Other Interest-Earning Assets	54,058	56,733	60,107	236	294	260	**1.76 %**	**2.10 %**	**1.74 %**
Total Average Interest-Earning Assets	**$ 1,595,262**	**$ 1,625,077**	**$ 1,662,627**	**$ 14,473**	**$ 14,546**	**$ 15,323**	**3.65 %**	**3.63 %**	**3.70 %**
Liabilities:									
Deposits (excluding deposit insurance and FDIC Assessment)	$ 721,895	$ 731,037	$ 751,565	$ 1,039	$ 1,110	$ 1,274	**0.58 %**	**0.62 %**	**0.68 %**
Deposit Insurance and FDIC Assessment	—	—	—	267	305	329			
Total Deposits	721,895	731,037	751,565	1,306	1,415	1,603	**0.73 %**	**0.78 %**	**0.86 %**
Fed Funds Purchased and Repurchase Agreements (6)	161,202	148,886	160,977	527	493	676	**1.31 %**	**1.34 %**	**1.68 %**
Trading Account Liabilities (7)	73,380	91,882	91,018	96	147	146	**0.53 %**	**0.65 %**	**0.64 %**
Short-Term Borrowings	65,078	95,613	91,556	109	199	202	**0.67 %**	**0.84 %**	**0.88 %**
Long-Term Debt (9)	182,220	183,969	192,144	1,082	1,312	1,409	**2.39 %**	**2.89 %**	**2.94 %**
Total Average Interest-Bearing Liabilities	**$ 1,203,775**	**$ 1,251,387**	**$ 1,287,260**	**$ 3,120**	**$ 3,566**	**$ 4,036**	**1.04 %**	**1.16 %**	**1.26 %**
Total Average Interest-Bearing Liabilities (excluding deposit insurance and FDIC Assessment)	**$ 1,203,775**	**$ 1,251,387**	**$ 1,287,260**	**$ 2,853**	**$ 3,261**	**$ 3,707**	**0.95 %**	**1.06 %**	**1.16 %**
Net Interest Revenue as a % of Average Interest-Earning Assets (NIM)				**$ 11,353**	**$ 10,980**	**$ 11,287**	**2.86 %**	**2.74 %**	**2.72 %**
NIR as a % of Average Interest-Earning Assets (NIM) (excluding deposit insurance and FDIC Assessment)				**$ 11,620**	**$ 11,285**	**$ 11,616**	**2.93 %**	**2.82 %**	**2.80 %**
2Q17 Increase (Decrease) From							**(14)bps**	**(2)bps**	
2Q17 Increase (Decrease) (excluding deposit insurance and FDIC Assessment) From							**(13)bps**	**(2)bps**	

(1) Interest Revenue includes the taxable equivalent adjustments (based on the U.S. federal statutory tax rate of 35%) of $117 million for the second quarter of 2016, $123 million for the first quarter of 2017 and $122 million for the second quarter of 2017.
(2) Citigroup average balances and interest rates include both domestic and international operations.
(3) Monthly averages have been used by certain subsidiaries where daily averages are unavailable.
(4) Average rate % is calculated as annualized interest over average volumes.
(5) 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 interest 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 recorded in Principal Transactions.

Reclassified to conform to the current period's presentation.

DEPOSITS
(In billions of dollars)

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16
Global Consumer Banking							
North America	$ 183.3	$ 185.6	$ 185.0	$ 188.4	$ 185.2	(2)%	1%
Latin America	26.4	25.8	24.9	27.6	28.7	4%	9%
Asia (1)	90.5	93.6	89.9	95.4	95.4	—	5%
Total	$ 300.2	$ 305.0	$ 299.8	$ 311.4	$ 309.3	(1)%	3%
ICG							
North America	$ 274.5	$ 276.1	$ 282.6	$ 287.0	$ 280.0	(2)%	2%
EMEA	162.4	170.0	163.5	160.6	169.8	6%	5%
Latin America	25.2	26.1	25.7	27.5	26.9	(2)%	7%
Asia	146.5	146.6	140.0	144.4	146.9	2%	—
Total	$ 608.6	$ 618.8	$ 611.8	$ 619.5	$ 623.6	1%	2%
Corporate/Other	$ 29.1	$ 16.5	$ 17.8	$ 19.1	$ 25.8	35%	(11)%
Total Deposits - EOP	**$ 937.9**	**$ 940.3**	**$ 929.4**	**$ 950.0**	**$ 958.7**	1%	2%
Total Deposits - Average	**$ 935.6**	**$ 944.2**	**$ 935.1**	**$ 940.9**	**$ 960.0**	**2%**	**3%**
Foreign Currency (FX) Translation Impact:							
Total EOP Deposits - as Reported	$ 937.9	$ 940.3	$ 929.4	$ 950.0	$ 958.7	1%	2%
Impact of FX Translation (2)	0.7	0.7	17.6	6.7	—		
Total EOP Deposits - Ex-FX (2)	$ 938.6	$ 941.0	$ 947.0	$ 956.7	$ 958.7	—	2%

(1) Asia GCB includes deposits of certain EMEA countries for all periods presented.
(2) Reflects the impact of FX translation into U.S. Dollars at the second quarter of 2017 exchange rates for all periods presented. Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

EOP LOANS
(In billions of dollars)

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q16
Global Consumer Banking							
North America							
Credit Cards	$ 120.8	$ 125.2	$ 133.3	$ 126.4	$ 130.8	3%	8%
Retail Banking	54.8	54.8	55.3	55.5	55.6	—	1%
Total	$ 175.6	$ 180.0	$ 188.6	$ 181.9	$ 186.4	2%	6%
Latin America							
Credit Cards	$ 5.0	$ 4.9	$ 4.8	$ 5.2	$ 5.5	6%	10%
Retail Banking	19.1	18.7	18.0	19.7	21.0	7%	10%
Total	$ 24.1	$ 23.6	$ 22.8	$ 24.9	$ 26.5	6%	10%
Asia (1)							
Credit Cards	$ 17.6	$ 17.7	$ 17.5	$ 18.3	$ 18.8	3%	7%
Retail Banking	67.5	68.1	63.0	66.2	66.8	1%	(1)%
Total	$ 85.1	$ 85.8	$ 80.5	$ 84.5	$ 85.6	1%	1%
Total GCB Consumer Loans							
Credit Cards	$ 143.4	$ 147.8	$ 155.6	$ 149.9	$ 155.1	3%	8%
Retail Banking	141.4	141.6	136.3	141.4	143.4	1%	1%
Total GCB	**$ 284.8**	**$ 289.4**	**$ 291.9**	**$ 291.3**	**$ 298.5**	**2%**	**5%**
Corporate/Other - Consumer:							
North America							
Mortgages	33.1	30.9	28.4	25.7	23.4	(9)%	(29)%
Other	2.6	2.5	2.4	1.5	1.5	—	(42)%
Total	$ 35.7	$ 33.4	$ 30.8	$ 27.2	$ 24.9	(8)%	(30)%
International	$ 5.5	$ 5.5	$ 2.4	$ 2.1	$ 1.8	(14)%	(67)%
Corporate/Other - Other Consumer	0.1	0.1	—	—	0.1	—	—
Total Corporate/Other - Consumer	**$ 41.3**	**$ 39.0**	**$ 33.2**	**$ 29.3**	**$ 26.8**	(9)%	(35)%
Total Consumer Loans	**$ 326.1**	**$ 328.4**	**$ 325.1**	**$ 320.6**	**$ 325.3**	**1%**	**—**
Total Corporate Loans							
North America	$ 139.3	$ 144.3	$ 142.3	$ 142.2	$ 146.0	3%	5%
EMEA	69.0	67.9	62.5	66.2	71.3	8%	3%
Latin America	38.0	37.7	36.9	38.1	37.2	(2)%	(2)%
Asia	61.1	60.2	57.6	61.5	64.9	6%	6%
Total Corporate Loans	**$ 307.4**	**$ 310.1**	**$ 299.3**	**$ 308.0**	**$ 319.4**	**4%**	**4%**
Total Loans	**$ 633.5**	**$ 638.4**	**$ 624.4**	**$ 628.6**	**$ 644.7**	**3%**	**2%**

Foreign Currency (FX) Translation Impact:							
Total EOP Loans - as Reported	$ 633.5	$ 638.4	$ 624.4	$ 628.6	$ 644.7	3%	2%
Impact of FX Translation (2)	1.4	1.3	10.3	3.0	—		
Total EOP Loans - Ex-FX (2)	$ 634.9	$ 639.7	$ 634.7	$ 631.6	$ 644.7	2%	2%

(1) Asia GCB includes loans of certain EMEA countries for all periods presented.

(2) Reflects the impact of FX translation into U.S. Dollars at the second quarter of 2017 exchange rates for all periods presented. Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

SUPPLEMENTAL DETAIL
CONSUMER LOANS 90+ DAYS DELINQUENCY AMOUNTS AND RATIOS
BUSINESS VIEW
(In millions of dollars, except EOP loan amounts in billions of dollars)

	Loans 90+ Days Past Due (1)					EOP Loans
	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q 2017
GCB (2)						
Total	**$ 1,965**	**$ 2,166**	**$ 2,293**	**$ 2,241**	**$ 2,183**	**$ 298.5**
Ratio	**0.69 %**	**0.75 %**	**0.79 %**	**0.77 %**	**0.73 %**	
Retail Bank (2)						
Total	$ 515	$ 579	$ 474	$ 488	$ 477	$ 143.4
Ratio	0.37 %	0.41 %	0.35 %	0.35 %	0.33 %	
North America (2)	$ 180	$ 256	$ 181	$ 182	$ 155	$ 55.6
Ratio	0.33 %	0.47 %	0.33 %	0.33 %	0.28 %	
Latin America	$ 157	$ 160	$ 136	$ 141	$ 150	$ 21.0
Ratio	0.82 %	0.86 %	0.76 %	0.72 %	0.71 %	
Asia (3)	$ 178	$ 163	$ 157	$ 165	$ 172	$ 66.8
Ratio	0.26 %	0.24 %	0.25 %	0.25 %	0.26 %	
Cards						
Total	$ 1,450	$ 1,587	$ 1,819	$ 1,753	$ 1,706	$ 155.1
Ratio	1.01 %	1.07 %	1.17 %	1.17 %	1.10 %	
North America - Citi-Branded	$ 510	$ 607	$ 748	$ 698	$ 659	$ 85.6
Ratio	0.66 %	0.75 %	0.87 %	0.85 %	0.77 %	
North America - Retail Services	$ 619	$ 664	$ 761	$ 735	$ 693	$ 45.2
Ratio	1.43 %	1.51 %	1.61 %	1.66 %	1.53 %	
Latin America	$ 145	$ 131	$ 130	$ 137	$ 161	$ 5.5
Ratio	2.90 %	2.67 %	2.71 %	2.63 %	2.93 %	
Asia (3)	$ 176	$ 185	$ 180	$ 183	$ 193	$ 18.8
Ratio	1.00 %	1.05 %	1.03 %	1.00 %	1.03 %	
Corporate/Other - Consumer (2) (4)	**$ 878**	**$ 857**	**$ 834**	**$ 684**	**$ 601**	**$ 26.8**
Ratio	**2.23 %**	**2.29 %**	**2.62 %**	**2.45 %**	**2.37 %**	
International	$ 170	$ 164	$ 94	$ 77	$ 63	$ 1.8
Ratio	3.09 %	2.98 %	3.92 %	3.67 %	3.50 %	
North America (2) (4) (5)	$ 708	$ 693	$ 740	$ 607	$ 538	$ 25.0
Ratio	2.09 %	2.17 %	2.52 %	2.35 %	2.28 %	
Total Citigroup (2) (4)	**$ 2,843**	**$ 3,023**	**$ 3,127**	**$ 2,925**	**$ 2,784**	**$ 325.3**
Ratio	**0.88 %**	**0.93 %**	**0.97 %**	**0.92 %**	**0.86 %**	

(1) The ratio of 90+ Days Past Due is calculated based on end-of-period loans, net of unearned income.
(2) The 90+ Days Past Due and related ratios for North America Retail Banking and Corporate/Other North America exclude U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies. See footnote 2 on page 9 and footnote 2 on page 18.
(3) Asia includes delinquency amounts, ratios and loans of certain EMEA countries for all periods presented.
(4) See footnote 3 on page 18.

Reclassified to conform to the current period's presentation.

SUPPLEMENTAL DETAIL
CONSUMER LOANS 30-89 DAYS DELINQUENCY AMOUNTS AND RATIOS
BUSINESS VIEW
(In millions of dollars, except EOP loan amounts in billions of dollars)

	Loans 30-89 Days Past Due (1)					EOP Loans
	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q 2017
GCB (2)						
Total	**$ 2,318**	**$ 2,553**	**$ 2,540**	**$ 2,516**	**$ 2,498**	**$ 298.5**
Ratio	**0.82 %**	**0.88 %**	**0.87 %**	**0.87 %**	**0.84 %**	
Retail Bank (2)						
Total	$ 735	$ 722	$ 726	$ 777	$ 747	$ 143.4
Ratio	0.52 %	0.51 %	0.54 %	0.55 %	0.52 %	
North America (2)	$ 192	$ 198	$ 214	$ 189	$ 191	$ 55.6
Ratio	0.36 %	0.37 %	0.39 %	0.35 %	0.35 %	
Latin America	$ 197	$ 196	$ 185	$ 246	$ 216	$ 21.0
Ratio	1.03 %	1.05 %	1.03 %	1.25 %	1.03 %	
Asia (3)	$ 346	$ 328	$ 327	$ 342	$ 340	$ 66.8
Ratio	0.51 %	0.48 %	0.52 %	0.52 %	0.51 %	
Cards						
Total	$ 1,583	$ 1,831	$ 1,814	$ 1,739	$ 1,751	$ 155.1
Ratio	1.10 %	1.24 %	1.17 %	1.16 %	1.13 %	
North America - Citi-Branded	$ 550	$ 710	$ 688	$ 632	$ 619	$ 85.6
Ratio	0.71 %	0.87 %	0.80 %	0.77 %	0.72 %	
North America - Retail Services	$ 669	$ 750	$ 777	$ 730	$ 730	$ 45.2
Ratio	1.55 %	1.71 %	1.64 %	1.65 %	1.62 %	
Latin America	$ 137	$ 131	$ 125	$ 145	$ 151	$ 5.5
Ratio	2.74 %	2.67 %	2.60 %	2.79 %	2.75 %	
Asia (3)	$ 227	$ 240	$ 224	$ 232	$ 251	$ 18.8
Ratio	1.29 %	1.36 %	1.28 %	1.27 %	1.34 %	
Corporate/Other - Consumer (2) (4)	**$ 858**	**$ 849**	**$ 735**	**$ 615**	**$ 554**	**$ 26.8**
Ratio	**2.18 %**	**2.27 %**	**2.31 %**	**2.20 %**	**2.18 %**	
International	$ 138	$ 135	$ 49	$ 60	$ 44	$ 1.8
Ratio	2.51 %	2.45 %	2.04 %	2.86 %	2.44 %	
North America (2) (4)	$ 720	$ 714	$ 686	$ 555	$ 510	$ 25.0
Ratio	2.12 %	2.24 %	2.33 %	2.15 %	2.16 %	
Total Citigroup (2) (4)	**$ 3,176**	**$ 3,402**	**$ 3,275**	**$ 3,131**	**$ 3,052**	**$ 325.3**
Ratio	**0.98 %**	**1.04 %**	**1.01 %**	**0.98 %**	**0.94 %**	

(1) The ratio of 30-89 Days Past Due is calculated based on end-of-period loans, net of unearned income.
(2) The 30-89 Days Past Due and related ratios for North America Retail Banking and Corporate/Other North America exclude U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies. See footnote 2 on page 9 and footnote 2 on page 18.
(3) Asia includes delinquency amounts, ratios and loans of certain EMEA countries for all periods presented.
(4) See footnote 3 on page 18.

Reclassified to conform to the current period's presentation.

ALLOWANCE FOR CREDIT LOSSES - PAGE 1

(In millions of dollars)

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16	Six Months 2016	Six Months 2017	YTD 2017 vs. YTD 2016 Increase/ (Decrease)
Total Citigroup										
Allowance for Loan Losses at Beginning of Period (1)	**$ 12,712**	**$ 12,304**	**$ 12,439**	**$ 12,060**	**$ 12,030**			**$ 12,626**	**$ 12,060**	
Gross Credit (Losses)	(2,048)	(1,948)	(2,083)	(2,144)	(2,130)	1%	(4)%	(4,191)	(4,274)	(2)%
Gross Recoveries	432	423	387	435	420	(3)%	(3)%	851	855	—
Net Credit (Losses) / Recoveries (NCLs)	(1,616)	(1,525)	(1,696)	(1,709)	(1,710)	—	(6)%	(3,340)	(3,419)	(2)%
NCLs	1,616	1,525	1,696	1,709	1,710	—	6%	3,340	3,419	2%
Net Reserve Builds / (Releases)	(90)	258	130	(20)	67	NM	NM	(48)	47	NM
Net Specific Reserve Builds / (Releases)	(136)	(37)	(99)	(14)	(111)	NM	18%	(16)	(125)	NM
Provision for Loan Losses	**1,390**	**1,746**	**1,727**	**1,675**	**1,666**	**(1)%**	**20%**	**3,276**	**3,341**	**2%**
Other (2) (3) (4) (5) (6) (7)	(182)	(86)	(410)	4	39	NM	NM	(258)	43	
Allowance for Loan Losses at End of Period (1) (a)	**$ 12,304**	**$ 12,439**	**$ 12,060**	**$ 12,030**	**$ 12,025**			**$ 12,304**	**$ 12,025**	
Allowance for Unfunded Lending Commitments (8) (a)	**$ 1,432**	**$ 1,388**	**$ 1,418**	**$ 1,377**	**$ 1,406**			**$ 1,432**	**$ 1,406**	
Provision for Unfunded Lending Commitments	**$ (30)**	**$ (45)**	**$ 33**	**$ (43)**	**$ 28**			**$ 41**	**$ (15)**	
Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (a)]	**$ 13,736**	**$ 13,827**	**$ 13,478**	**$ 13,407**	**$ 13,431**			**$ 13,736**	**$ 13,431**	
Total Allowance for Loan Losses as a Percentage of Total Loans (9) (10)	1.96%	1.97%	1.94%	1.93%	1.88%					
Consumer:										
Allowance for Loan Losses at Beginning of Period (1)	**$ 9,807**	**$ 9,432**	**$ 9,673**	**$ 9,358**	**$ 9,495**			**$ 9,835**	**$ 9,358**	
Net Credit Losses (NCLs)	(1,475)	(1,483)	(1,576)	(1,672)	(1,633)	2%	(11)%	(2,989)	(3,305)	(11)%
NCLs	1,475	1,483	1,576	1,672	1,633	(2)%	11%	2,989	3,305	11%
Net Reserve Builds / (Releases)	(74)	368	93	146	71	(51)%	NM	(36)	217	NM
Net Specific Reserve Builds / (Releases)	(125)	(36)	(10)	(2)	(84)	NM	33%	(106)	(86)	19%
Provision for Loan Losses	**1,276**	**1,815**	**1,659**	**1,816**	**1,620**	**(11)%**	**27%**	**2,847**	**3,436**	**21%**
Other (2) (3) (4) (5) (6) (7)	(176)	(91)	(398)	(7)	33	NM	NM	(261)	26	**NM**
Allowance for Loan Losses at End of Period (1) (a)	**$ 9,432**	**$ 9,673**	**$ 9,358**	**$ 9,495**	**$ 9,515**			**$ 9,432**	**$ 9,515**	
Consumer Allowance for Unfunded Lending Commitments (8) (a)	**$ 42**	**$ 39**	**$ 35**	**$ 41**	**$ 40**			**$ 42**	**$ 40**	
Provision for Unfunded Lending Commitments	**$ 4**	**$ (4)**	**$ (3)**	**$ 6**	**$ (1)**			**$ 5**	**$ 5**	
Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (a)]	**$ 9,474**	**$ 9,712**	**$ 9,393**	**$ 9,536**	**$ 9,555**			**$ 9,474**	**$ 9,555**	
Consumer Allowance for Loan Losses as a Percentage of Total Consumer Loans (9)	2.89%	2.95%	2.88%	2.96%	2.93%					

Corporate										
Allowance for Loan Losses at Beginning of Period (1)	**$ 2,905**	**$ 2,872**	**$ 2,766**	**$ 2,702**	**$ 2,535**			**$ 2,791**	**$ 2,702**	
Net Credit (Losses) / Recoveries (NCL's)	(141)	(42)	(120)	(37)	(77)	NM	45%	(351)	(114)	68%
NCLs	141	42	120	37	77	NM	(45)%	351	114	(68%)
Net Reserve Builds / (Releases)	(16)	(110)	37	(166)	(4)	98%	75%	(12)	(170)	NM
Net Specific Reserve Builds / (Releases)	(11)	(1)	(89)	(12)	(27)	NM	NM	90	(39)	NM
Provision for Loan Losses	**114**	**(69)**	**68**	**(141)**	**46**	**NM**	**(60%)**	**429**	**(95)**	**NM**
Other (2)	(6)	5	(12)	11	6			3	17	
Allowance for Loan Losses at End of Period (1) (b)	**$ 2,872**	**$ 2,766**	**$ 2,702**	**$ 2,535**	**$ 2,510**			**$ 2,872**	**$ 2,510**	
Corporate Allowance for Unfunded Lending Commitments (8) (b)	**$ 1,390**	**$ 1,349**	**$ 1,383**	**$ 1,336**	**$ 1,366**			**$ 1,390**	**$ 1,366**	
Provision for Unfunded Lending Commitments	**$ (34)**	**$ (41)**	**$ 36**	**$ (49)**	**$ 29**			**$ 36**	**$ (20)**	
Total Allowance for Loans, Leases and Unfunded Lending Commitments [Sum of (b)]	**$ 4,262**	**$ 4,115**	**$ 4,085**	**$ 3,871**	**$ 3,876**			**$ 4,262**	**$ 3,876**	
Corporate Allowance for Loan Losses as a Percentage of Total Corporate Loans (10)	0.95%	0.90%	0.91%	0.83%	0.80%					

Footnotes to these tables are on the following page (page 25).

The following footnotes relate to the tables on the prior page (page 24).

(1) Allowance for credit losses represents management's estimate of probable losses inherent in the portfolio. Attribution of the allowance is made for analytical purposes only, and the entire allowance is available to absorb probable credit losses inherent in the portfolio.

(2) 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) The second quarter of 2016 includes a reduction of approximately $101 million related to the sale or transfers to held-for-sale (HFS) of various loan portfolios, including a reduction of $24 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the second quarter includes a reduction of approximately $75 million related to FX translation.

(4) The third quarter of 2016 includes a reduction of approximately $58 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of $50 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the third quarter includes a reduction of approximately $46 million related to FX translation.

(5) The fourth quarter of 2016 includes a reduction of approximately $267 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of $3 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the fourth quarter includes a reduction of approximately $141 million related to FX translation.

(6) The first quarter of 2017 includes a reduction of approximately $161 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of $37 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the first quarter includes an increase of approximately $164 million related to FX translation.

(7) The second quarter of 2017 includes a reduction of approximately $19 million related to the sale or transfers to HFS of various loan portfolios, including a reduction of $19 million related to the transfers of a real estate loan portfolio to HFS. Additionally, the second quarter includes an increase of approximately $50 million related to FX translation.

(8) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.

(9) June 30, 2016, September 30, 2016, December 31, 2016, March 31, 2017 and June 30, 2017 exclude $32 million, $31 million, $29 million, $28 million and $27 million, respectively, of consumer loans which are carried at fair value.

(10) June 30, 2016, September 30, 2016, December 31, 2016, March 31, 2017 and June 30, 2017 exclude $4.1 billion, $3.9 billion, $3.5 billion, $4.0 billion and $4.2 billion, respectively, of corporate loans which are carried at fair value.

NM Not meaningful.
Reclassified to conform to the current period's presentation.

COMPONENTS OF PROVISION FOR LOAN LOSSES
(In millions of dollars)

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q17 Increase/ (Decrease) from 2Q16	Six Months 2016	Six Months 2017	YTD 2017 vs. YTD 2016 Increase/ (Decrease)
Global Consumer Banking										
Net Credit Losses	1,374	1,349	1,516	1,603	1,615	1%	18%	2,745	3,218	17%
Credit Reserve Build / (Release)	23	436	164	177	125	(29)%	NM	108	302	NM
North America										
Net Credit Losses	954	927	1,105	1,190	1,181	(1)%	24%	1,887	2,371	26%
Credit Reserve Build / (Release)	49	408	117	152	101	(34)%	NM	128	253	98%
Retail Banking										
Net Credit Losses	45	52	83	37	39	5%	(13)%	70	76	9%
Credit Reserve Build / (Release)	(12)	(40)	(22)	7	(7)	NM	42%	51	—	(100)%
Citi-Branded Cards										
Net Credit Losses	467	448	539	633	611	(3)%	31%	922	1,244	35%
Credit Reserve Build / (Release)	58	263	78	92	26	(72)%	(55)%	43	118	NM
Citi Retail Services										
Net Credit Losses	442	427	483	520	531	2%	20%	895	1,051	17%
Credit Reserve Build / (Release)	3	185	61	53	82	55%	NM	34	135	NM
Latin America										
Net Credit Losses	260	254	248	253	277	9%	7%	538	530	(1)%
Credit Reserve Build / (Release)	(2)	32	36	12	50	NM	NM	15	62	NM
Retail Banking										
Net Credit Losses	137	132	138	137	151	10%	10%	271	288	6%
Credit Reserve Build / (Release)	(3)	47	31	14	27	93%	NM	13	41	NM
Citi-Branded Cards										
Net Credit Losses	123	122	110	116	126	9%	2%	267	242	(9)%
Credit Reserve Build / (Release)	1	(15)	5	(2)	23	NM	NM	2	21	NM
Asia (1)										
Net Credit Losses	160	168	163	160	157	(2)%	(2)%	320	317	(1)%
Credit Reserve Build / (Release)	(24)	(4)	11	13	(26)	NM	(8)%	(35)	(13)	63%
Retail Banking										
Net Credit Losses	61	73	65	62	54	(13)%	(11)%	123	116	(6)%
Credit Reserve Build / (Release)	(21)	—	12	(6)	(9)	(50)%	57%	(18)	(15)	17%
Citi-Branded Cards										
Net Credit Losses	99	95	98	98	103	5%	4%	197	201	2%
Credit Reserve Build /	(3)	(4)	(1)	19	(17)	NM	NM	(17)	2	NM

(Release)										
Institutional Clients Group (ICG)										
Net Credit Losses	141	45	119	25	71	NM	(50)%	352	96	(73)%
Credit Reserve Build / (Release)	(26)	(93)	(53)	(176)	(15)	91%	42%	82	(191)	NM
Corporate / Other										
Net Credit Losses	101	131	61	81	24	(70)%	(76)%	243	105	(57)%
Credit Reserve Build / (Release)	(223)	(122)	(80)	(35)	(154)	NM	31%	(254)	(189)	26%
Total Provision for Loan Losses	**$ 1,390**	**$ 1,746**	**$ 1,727**	**$ 1,675**	**$ 1,666**	(1)%	20%	**$ 3,276**	**$ 3,341**	2%

(1) Asia GCB includes NCLs and credit reserve builds (releases) for certain EMEA countries for all periods presented.

NM Not meaningful.
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NON-ACCRUAL ASSETS
(In millions of dollars)

	2Q 2016	3Q 2016	4Q 2016	1Q 2017	2Q 2017	2Q17 Increase/ (Decrease) from 1Q17	2Q16
Non-Accrual Loans (1)							
Corporate Non-Accrual Loans By Region							
North America	$ 1,280	$ 1,057	$ 984	$ 993	$ 944	(5)%	(26)%
EMEA	762	857	904	828	727	(12)%	(5)%
Latin America	267	380	379	342	281	(18)%	5%
Asia	151	121	154	176	146	(17)%	(3)%
Total	**$ 2,460**	**$ 2,415**	**$ 2,421**	**$ 2,339**	**$ 2,098**	(10)%	(15)%
Consumer Non-Accrual Loans By Region (2) (3)							
North America	$ 2,520	$ 2,429	$ 2,160	$ 1,926	$ 1,754	(9)%	(30)%
Latin America	884	841	711	737	793	8%	(10)%
Asia (4)	301	282	287	292	301	3%	—
Total	**$ 3,705**	**$ 3,552**	**$ 3,158**	**$ 2,955**	**$ 2,848**	(4)%	(23)%
OTHER REAL ESTATE OWNED AND OTHER REPOSSESSED ASSETS							
Institutional Clients Group	$ 13	$ 12	$ 14	$ 13	$ 26	100%	100%
Global Consumer Banking	38	41	34	33	33	—	(13)%
Corporate/Other	124	108	138	127	109	(14)%	(12)%
TOTAL OTHER REAL ESTATE OWNED (OREO) (5)	$ 175	$ 161	$ 186	$ 173	$ 168	(3)%	(4)%
OREO By Region:							
North America	$ 151	$ 132	$ 161	$ 136	$ 128	(6)%	(15)%
EMEA	—	1	—	1	1	—	100%
Latin America	19	18	18	31	31	—	63%
Asia	5	10	7	5	8	60%	60%
Total	**$ 175**	**$ 161**	**$ 186**	**$ 173**	**$ 168**	(3)%	(4)%
Other Repossessed Assets	$ —	$ —	$ —	$ —	$ —	—	—
Non-Accrual Assets (NAA) (6)							
Corporate Non-Accrual Loans	$ 2,460	$ 2,415	$ 2,421	$ 2,339	$ 2,098	(10)%	(15)%
Consumer Non-Accrual Loans	3,705	3,552	3,158	2,955	2,848	(4)%	(23)%
Non-Accrual Loans (NAL)	**6,165**	**5,967**	**5,579**	**5,294**	**4,946**	(7)%	(20)%
OREO	175	161	186	173	168	(3)%	(4)%

Other Repossessed Assets	—	—	—	—	—	—	—
Non-Accrual Assets (NAA)	**$ 6,340**	**$ 6,128**	**$ 5,765**	**$ 5,467**	**$ 5,114**	**(6)%**	**(19)%**
NAL as a % of Total Loans	0.97 %	0.93 %	0.89 %	0.84 %	0.77 %		
NAA as a % of Total Assets	0.35 %	0.34 %	0.32 %	0.30 %	0.27 %		
Allowance for Loan Losses as a % of NAL	200 %	208 %	216 %	227 %	243 %		

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

(2) The fourth quarter of 2016 reflects the transfers of non accrual loans to HFS resulting from the agreements to sell the Brazil and Argentina consumer banking businesses.

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

(4) Asia GCB includes balances for certain EMEA countries for all periods presented.

(5) 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.

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

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CITIGROUP
REGULATORY CAPITAL RATIOS, TANGIBLE COMMON EQUITY, BOOK VALUE PER SHARE, TANGIBLE BOOK VALUE PER SHARE AND RETURNS ON EQUITY
(In millions of dollars or shares, except per share amounts and ratios)

	June 30, 2016	September 30, 2016	December 31, 2016	March 31, 2017(2)	June 30, 2017(3)	Six Months 2016	Six Months 2017
Common Equity Tier 1 Capital Ratio and Components(1)							
Citigroup Common Stockholders' Equity(4)	$ 212,819	$ 212,506	$ 206,051	$ 208,907	$ 210,950		
Add: Qualifying noncontrolling interests	134	140	129	133	143		
Regulatory Capital Adjustments and Deductions:							
Less:							
Accumulated net unrealized losses on cash flow hedges, net of tax(5)	(149)	(232)	(560)	(562)	(445)		
Cumulative unrealized net gain (loss) related to changes in fair value of financial liabilities attributable to own creditworthiness, net of tax(6)	574	335	(61)	(173)	(291)		
Intangible Assets:							
Goodwill, net of related deferred tax liabilities (DTLs)(7)	21,854	21,763	20,858	21,448	21,589		
Identifiable intangible assets other than mortgage servicing rights (MSRs), net of related DTLs	5,358	5,177	4,876	4,738	4,587		
Defined benefit pension plan net assets	964	891	857	836	796		
Deferred tax assets (DTAs) arising from net operating loss, foreign tax credit and general business credit carry-forwards	22,942	22,503	21,337	21,077	20,832		
Excess over 10% / 15% limitations for other DTAs, certain common stock investments and MSRs(8)	6,876	7,077	9,357	9,012	8,851		
Common Equity Tier 1 Capital (CET1)	$ 154,534	$ 155,132	$ 149,516	$ 152,664	$ 155,174		
Risk-Weighted Assets (RWA)	$ 1,232,856	$ 1,228,283	$ 1,189,680	$ 1,191,463	$ 1,189,490		
Common Equity Tier 1 Capital Ratio (CET1/RWA)	12.53 %	12.63 %	12.57 %	12.81 %	13.0 %		
Supplementary Leverage Ratio and Components							
Common Equity Tier 1 Capital (CET1)	$ 154,534	$ 155,132	$ 149,516	$ 152,664	$ 155,174		
Additional Tier 1 Capital (AT1)(9)	19,493	19,628	19,874	19,791	19,913		
Total Tier 1 Capital (T1C) (CET1 + AT1)	$ 174,027	$ 174,760	$ 169,390	$ 172,455	$ 175,087		
Total Leverage Exposure (TLE)	$ 2,326,929	$ 2,360,520	$ 2,345,391	$ 2,372,333	$ 2,418,375		
Supplementary Leverage Ratio (T1C/TLE)	7.48 %	7.40 %	7.22 %	7.27 %	7.2 %		

Net DTAs Excluded from Common Equity Tier 1 Capital	28,023	27,818	29,246	28,671	28,224		
Tangible Common Equity, Book Value Per Share, Tangible Book Value Per Share and Returns on Equity							
Common Stockholders' Equity	$ 212,635	$ 212,322	$ 205,867	$ 208,723	$ 210,766		
Less:							
Goodwill	22,496	22,539	21,659	22,265	22,349		
Intangible assets (other than MSRs)	5,521	5,358	5,114	5,013	4,887		
Goodwill and identifiable intangible assets (other than MSRs) related to assets HFS	30	30	72	48	120		
Tangible Common Equity (TCE)	$ 184,588	$ 184,395	$ 179,022	$ 181,397	$ 183,410		
Common Shares Outstanding (CSO)	2,905.4	2,849.7	2,772.4	2,753.3	2,724.6		
Book Value Per Share (Common Equity/CSO)	$ 73.19	$ 74.51	$ 74.26	$ 75.81	$ 77.36		
Tangible Book Value Per Share (TCE/CSO)	$ 63.53	$ 64.71	$ 64.57	$ 65.88	$ 67.32		
Net Income Available to Common Shareholders	$ 3,676	$ 3,615	$ 3,253	$ 3,789	$ 3,552	$ 6,967	$ 7,341
Average Common Stockholders' Equity	$ 210,146	$ 212,321	$ 208,965	$ 206,903	$ 209,693	$ 208,615	$ 208,298
Average TCE	$ 184,130	$ 184,492	$ 181,709	$ 180,210	$ 182,404	$ 182,420	$ 181,276
Less: Average Net DTAs Excluded from Common Equity Tier 1 Capital(10)	28,503	27,921	28,532	28,959	28,448	29,333	28,714
Average TCE, Excluding Average Net DTAs Excluded from Common Equity Tier 1 Capital	$ 155,627	$ 156,571	$ 153,177	$ 151,251	$ 153,956	$ 153,087	152,562
Return on Average Common Stockholders' Equity	7.0 %	6.8 %	6.2 %	7.4 %	6.8 %	6.7 %	7.1 %
Return on Average TCE (ROTCE)(11)	8.0 %	7.8 %	7.1 %	8.5 %	7.8 %	7.7 %	8.2 %
Return on Average TCE, Excluding Average Net DTAs Excluded from Common Equity Tier 1 Capital	9.5 %	9.2 %	8.4 %	10.2 %	9.3 %	9.2 %	9.7 %

(1) See footnote 1 on page 1.
(2) See footnote 3 on page 1.
(3) Preliminary.
(4) Excludes issuance costs related to outstanding preferred stock in accordance with Federal Reserve Board regulatory reporting requirements.
(5) Common Equity Tier 1 Capital is adjusted for accumulated net unrealized gains (losses) on cash flow hedges included in accumulated other comprehensive income that relate to the hedging of items not recognized at fair value on the balance sheet.
(6) The cumulative impact of changes in Citigroup's own creditworthiness in valuing liabilities for which the fair value option has been elected and own-credit valuation adjustments on derivatives are excluded from Common Equity Tier 1 Capital, in accordance with the U.S. Basel III rules.
(7) Includes goodwill "embedded" in the valuation of significant common stock investments in unconsolidated financial institutions.
(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.
(9) Additional Tier 1 Capital primarily includes qualifying noncumulative perpetual preferred stock and qualifying trust preferred securities.
(10) Represents average net DTAs excluded in arriving at Common Equity Tier 1 Capital under full implementation of the U.S. Basel III rules.
(11) ROTCE represents annualized net income available to common shareholders as a perecentage of average TCE.

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