

**CITIGROUP INC.**

	CPP Disbursement Date 10/28/2008	RSSD (Holding Company) 1951350	Number of Insured Depository Institutions 5	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,336,607	\$1,278,761	-4.3%	
Loans	\$640,670	\$565,210	-11.8%	
Construction & development	\$3,009	\$2,009	-33.2%	
Closed-end 1-4 family residential	\$164,639	\$138,068	-16.1%	
Home equity	\$32,172	\$31,389	-2.4%	
Credit card	\$72,293	\$60,119	-16.8%	
Other consumer	\$72,916	\$67,458	-7.5%	
Commercial & Industrial	\$141,358	\$101,896	-27.9%	
Commercial real estate	\$8,772	\$8,547	-2.6%	
Unused commitments	\$1,432,035	\$1,127,705	-21.3%	
Securitization outstanding principal	\$667,328	\$621,389	-6.9%	
Mortgage-backed securities (GSE and private issue)	\$54,625	\$49,039	-10.2%	
Asset-backed securities	\$13,394	\$10,995	-17.9%	
Other securities	\$91,806	\$168,731	83.8%	
Cash & balances due	\$181,473	\$176,962	-2.5%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$14,860	\$9,978	-32.9%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$17,683	\$10,863	-38.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,237,847	\$1,135,835	-8.2%	
Deposits	\$811,219	\$829,959	2.3%	
Total other borrowings	\$228,933	\$195,204	-14.7%	
FHLB advances	\$81,072	\$46,623	-42.5%	
<b>Equity</b>				
Equity capital at quarter end	\$98,760	\$141,632	43.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6,673	\$41,181	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.4%	9.3%	--	
Tier 1 risk based capital ratio	10.5%	13.1%	--	
Total risk based capital ratio	15.6%	14.9%	--	
Return on equity <sup>1</sup>	-19.6%	-1.0%	--	
Return on assets <sup>1</sup>	-1.5%	-0.1%	--	
Net interest margin <sup>1</sup>	3.9%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	83.7%	75.6%	--	
Loss provision to net charge-offs (qtr)	193.0%	101.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.8%	3.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	7.3%	34.7%	0.0%	3.6%
Closed-end 1-4 family residential	6.1%	12.5%	0.7%	1.0%
Home equity	0.6%	0.9%	0.9%	1.4%
Credit card	3.1%	3.8%	1.6%	2.3%
Other consumer	2.3%	2.7%	1.4%	1.3%
Commercial & Industrial	5.6%	8.5%	0.4%	1.1%
Commercial real estate	0.4%	3.6%	0.0%	0.3%
Total loans	4.1%	6.3%	0.8%	1.0%