

	4Q 2020	1Q 2021	2Q 2021	3Q 2021	4Q 2021	4Q21 Increase/ (Decrease) from		Full Year 2019	FY Year 2020	FY Year 2021	FY 2021 vs. FY 2020 Increase/ (Decrease)
						3Q21	4Q20				
<b>Total Citigroup</b>											
<b>Allowance for credit losses on loans (ACLL) at beginning of period</b>	<b>\$ 26,426</b>	<b>\$ 24,956</b>	<b>\$ 21,638</b>	<b>\$ 19,238</b>	<b>\$ 17,715</b>			<b>\$ 12,315</b>	<b>\$ 12,783</b>	<b>\$ 24,956</b>	
Adjustments to opening balance											
Financial instruments—credit losses (CECL) <sup>(1)</sup>	-	-	-	-	-			-	4,201	-	
Variable post-charge-off third-party collection costs <sup>(2)</sup>	-	-	-	-	-			-	(443)	-	
Adjusted ACLL at beginning of period	26,426	24,956	21,638	19,238	17,715	(8%)	(33%)	12,315	16,541	24,956	51%
Gross credit (losses) on loans	(1,889)	(2,208)	(1,844)	(1,389)	(1,279)	8%	32%	(9,341)	(9,263)	(6,720)	27%
Gross recoveries on loans	417	460	524	428	413	(4%)	(1%)	1,573	1,652	1,825	10%
<b>Net credit (losses) / recoveries on loans (NCLs)</b>	<b>(1,472)</b>	<b>(1,748)</b>	<b>(1,320)</b>	<b>(961)</b>	<b>(866)</b>	<b>(10%)</b>	<b>(41%)</b>	<b>(7,768)</b>	<b>(7,611)</b>	<b>(4,895)</b>	<b>(36%)</b>
Replenishment of NCLs	1,472	1,748	1,320	961	866	(10%)	(41%)	7,768	7,611	4,895	(36%)
Net reserve builds / (releases) for loans	(1,818)	(3,068)	(2,184)	(1,010)	(1,021)	(1%)	44%	364	7,635	(7,283)	NM
Net specific reserve builds / (releases) for loans	(30)	(159)	(262)	(139)	(155)	(12%)	NM	86	676	(715)	NM
<b>Provision for credit losses on loans (PCLL)</b>	<b>(376)</b>	<b>(1,479)</b>	<b>(1,126)</b>	<b>(188)</b>	<b>(310)</b>	<b>(65%)</b>	<b>18%</b>	<b>8,218</b>	<b>15,922</b>	<b>(3,103)</b>	<b>NM</b>
Other, net <sup>(3)(4)(5)(6)(7)(8)</sup>	378	(91)	46	(374)	(84)	78%	NM	18	104	(503)	
<b>ACLL at end of period (a)</b>	<b>\$ 24,956</b>	<b>\$ 21,638</b>	<b>\$ 19,238</b>	<b>\$ 17,715</b>	<b>\$ 16,455</b>			<b>\$ 12,783</b>	<b>\$ 24,956</b>	<b>\$ 16,455</b>	
<b>Allowance for credit losses on unfunded lending commitments (ACLUC)<sup>(9)</sup> (a)</b>	<b>\$ 2,655</b>	<b>\$ 2,012</b>	<b>\$ 2,073</b>	<b>\$ 2,063</b>	<b>\$ 1,871</b>			<b>\$ 1,456</b>	<b>\$ 2,655</b>	<b>\$ 1,871</b>	
<b>Provision (release) for credit losses on unfunded lending commitments</b>	<b>\$ 352</b>	<b>\$ (626)</b>	<b>\$ 44</b>	<b>\$ (13)</b>	<b>\$ (193)</b>			<b>\$ 92</b>	<b>\$ 1,446</b>	<b>\$ (788)</b>	
<b>Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (a)]</b>	<b>\$ 27,611</b>	<b>\$ 23,650</b>	<b>\$ 21,311</b>	<b>\$ 19,778</b>	<b>\$ 18,326</b>			<b>\$ 14,239</b>	<b>\$ 27,611</b>	<b>\$ 18,326</b>	
Total ACLL as a percentage of total loans <sup>(10)</sup>	3.73%	3.29%	2.88%	2.69%	2.49%						
<b>Consumer</b>											
<b>ACLL at beginning of period</b>	<b>\$ 19,488</b>	<b>\$ 19,554</b>	<b>\$ 17,554</b>	<b>\$ 16,111</b>	<b>\$ 14,668</b>			<b>\$ 9,504</b>	<b>\$ 9,897</b>	<b>\$ 19,554</b>	
Adjustments to opening balance											
Financial instruments—credit losses (CECL) <sup>(1)</sup>	-	-	-	-	-			-	4,922	-	
Variable post-charge-off third-party collection costs <sup>(2)</sup>	-	-	-	-	-			-	(443)	-	
Adjusted ACLL at beginning of period	19,488	19,554	17,554	16,111	14,668	(9%)	(25%)	9,504	14,376	19,554	36%
<b>NCLs</b>	<b>(1,262)</b>	<b>(1,562)</b>	<b>(1,231)</b>	<b>(922)</b>	<b>(785)</b>	<b>(15%)</b>	<b>(38%)</b>	<b>(7,376)</b>	<b>(6,625)</b>	<b>(4,500)</b>	<b>(32%)</b>
Replenishment of NCLs	1,262	1,562	1,231	922	785	(15%)	(38%)	7,376	6,625	4,500	(32%)
Net reserve builds / (releases) for loans	(289)	(1,795)	(1,364)	(966)	(904)	6%	NM	268	4,746	(5,029)	NM
Net specific reserve builds / (releases) for loans	61	(121)	(132)	(118)	(66)	44%	NM	107	394	(437)	NM
<b>Provision for credit losses on loans (PCLL)</b>	<b>1,034</b>	<b>(354)</b>	<b>(265)</b>	<b>(162)</b>	<b>(185)</b>	<b>(14%)</b>	<b>NM</b>	<b>7,751</b>	<b>11,765</b>	<b>(966)</b>	<b>NM</b>
Other, net <sup>(3)(4)(5)(6)(7)(8)</sup>	294	(84)	53	(359)	(82)	77%	NM	18	38	(472)	NM
<b>ACLL at end of period (b)</b>	<b>\$ 19,554</b>	<b>\$ 17,554</b>	<b>\$ 16,111</b>	<b>\$ 14,668</b>	<b>\$ 13,616</b>			<b>\$ 9,897</b>	<b>\$ 19,554</b>	<b>\$ 13,616</b>	
<b>Consumer ACLUC<sup>(9)</sup> (b)</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 2</b>	<b>\$ 3</b>	<b>\$ 2</b>			<b>\$ 4</b>	<b>\$ 1</b>	<b>\$ 2</b>	
<b>Provision (release) for credit losses on unfunded lending commitments</b>	<b>\$ 1</b>	<b>\$ -</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ (2)</b>			<b>\$ 1</b>	<b>\$ 5</b>	<b>\$ -</b>	
<b>Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (b)]</b>	<b>\$ 19,555</b>	<b>\$ 17,555</b>	<b>\$ 16,113</b>	<b>\$ 14,671</b>	<b>\$ 13,618</b>			<b>\$ 9,901</b>	<b>\$ 19,555</b>	<b>\$ 13,618</b>	
Consumer ACLL as a percentage of total consumer loans	6.77%	6.41%	5.84%	5.55%	5.02%						
<b>Corporate</b>											
<b>ACLL at beginning of period</b>	<b>\$ 6,938</b>	<b>\$ 5,402</b>	<b>\$ 4,084</b>	<b>\$ 3,127</b>	<b>\$ 3,047</b>			<b>\$ 2,811</b>	<b>\$ 2,886</b>	<b>\$ 5,402</b>	
Adjustment to opening balance for CECL adoption <sup>(1)</sup>	-	-	-	-	-			-	(721)	-	
Adjusted ACLL at beginning of period	6,938	5,402	4,084	3,127	3,047	(3%)	(56%)	2,811	2,165	5,402	NM
<b>NCLs</b>	<b>(210)</b>	<b>(186)</b>	<b>(89)</b>	<b>(39)</b>	<b>(81)</b>	<b>NM</b>	<b>(61%)</b>	<b>(392)</b>	<b>(986)</b>	<b>(395)</b>	<b>(60%)</b>
Replenishment of NCLs	210	186	89	39	81	NM	(61%)	392	986	395	(60%)
Net reserve builds / (releases) for loans	(1,529)	(1,273)	(820)	(44)	(117)	NM	92%	96	2,889	(2,254)	NM
Net specific reserve builds / (releases) for loans	(91)	(38)	(130)	(21)	(89)	NM	2%	(21)	282	(278)	NM
<b>Provision for credit losses on loans (PCLL)</b>	<b>(1,410)</b>	<b>(1,125)</b>	<b>(861)</b>	<b>(26)</b>	<b>(125)</b>	<b>NM</b>	<b>91%</b>	<b>467</b>	<b>4,157</b>	<b>(2,137)</b>	<b>NM</b>
Other, net <sup>(3)</sup>	84	(7)	(7)	(15)	(2)			-	66	(31)	
<b>ACLL at end of period (c)</b>	<b>\$ 5,402</b>	<b>\$ 4,084</b>	<b>\$ 3,127</b>	<b>\$ 3,047</b>	<b>\$ 2,839</b>			<b>\$ 2,886</b>	<b>\$ 5,402</b>	<b>\$ 2,839</b>	
<b>Corporate ACLUC<sup>(9)</sup> (c)</b>	<b>\$ 2,654</b>	<b>\$ 2,011</b>	<b>\$ 2,071</b>	<b>\$ 2,060</b>	<b>\$ 1,869</b>			<b>\$ 1,452</b>	<b>\$ 2,654</b>	<b>\$ 1,869</b>	
<b>Provision (release) for credit losses on unfunded lending commitments</b>	<b>\$ 351</b>	<b>\$ (626)</b>	<b>\$ 43</b>	<b>\$ (14)</b>	<b>\$ (191)</b>			<b>\$ 91</b>	<b>\$ 1,441</b>	<b>\$ (788)</b>	
<b>Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (c)]</b>	<b>\$ 8,056</b>	<b>\$ 6,095</b>	<b>\$ 5,198</b>	<b>\$ 5,107</b>	<b>\$ 4,708</b>			<b>\$ 4,338</b>	<b>\$ 8,056</b>	<b>\$ 4,708</b>	
Corporate ACLL as a percentage of total corporate loans <sup>(10)</sup>	1.42%	1.06%	0.80%	0.77%	0.73%						