	4Q 2020	1Q 2021	2Q 2021	3Q 2021	4Q 2021		ncrease/ se) from 4Q20	Full Year 2019	FY Year 2020	FY Year 2021	FY 2021 vs. FY 2020 Increase/ (Decrease)
Total Citigroup Allowance for credit losses on loans (ACLL) at beginning of period Adjustments to opening balance Financial instruments—credit losses (CECL) <sup>(1)</sup>	\$ 26,426	\$ 24,956	\$ 21,638	\$ 19,238	\$ 17,715			\$ 12,315	\$ 12,783 4.201	\$ 24,956	
Variable post-charge-off third-party collection costs <sup>(2)</sup> Adjusted ACLL at beginning of period Gross credit (losses) on loans	26,426 (1,889)	24,956 (2,208)	21,638	19,238 (1,389)	17,715 (1,279)	(8%) 8%	(33%) 32%	12,315 (9,341)	(443) 16,541 (9,263)	24,956 (6,720)	51% 27%
Gross recoveries on loans  Net credit (losses) / recoveries on loans (NCLs)  Replenishment of NCLs	(1,472) 1,472	460 (1,748) 1,748	524 (1,320) 1,320	961	(866) 866	(4%) (10%) (10%)	(1%) (41%) (41%)	1,573 (7,768) 7,768	1,652 (7,611) 7,611	1,825 (4,895) 4,895	10% (36%) (36%)
Net reserve builds / (releases) for loans Net specific reserve builds / (releases) for loans Provision for credit losses on loans (PCLL) Other, net(304(5)6(7)(8)	(1,818) (30) (376) 378	(3,068) (159) (1,479) (91)	(2,184) (262) (1,126) 46	(1,010) (139) (188) (374)	(1,021) (155) (310) (84)	(1%) (12%) (65%) 78%	44% NM <b>18%</b> NM	86 86 8,218	7,635 676 <b>15,922</b> 104	(7,283) (715) (3,103) (503)	NM NM <b>NM</b>
ACLL at end of period (a)	\$ 24,956	\$ 21,638	\$ 19,238	\$ 17,715	\$ 16,455			\$ 12,783	\$ 24,956	\$ 16,455	
Allowance for credit losses on unfunded lending commitments $(ACLUC)^{(9)} \ (a)$	\$ 2,655	\$ 2,012	\$ 2,073	\$ 2,063	<u>\$ 1,871</u>			<u>\$ 1,456</u>	\$ 2,655	\$ 1,871	
Provision (release) for credit losses on unfunded lending commitments	\$ 352	\$ (626)	<u>\$ 44</u>	\$ (13)	\$ (193)			\$ 92	\$ 1,446	\$ (788)	
Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (a)]	\$ 27,611	\$ 23,650	<u>\$ 21,311</u>	\$ 19,778	\$ 18,326			\$ 14,239	\$ 27,611	\$ 18,326	
Total ACLL as a percentage of total loans <sup>(10)</sup>	3.73%	3.29%	2.88%	2.69%	2.49%						
Consumer ACL at beginning of period Adjustments to opening balance Financial instruments—credit losses (CECL)(1)	\$ 19,488	\$ 19,554	\$ 17,554	\$ 16,111	\$ 14,668			\$ 9,504	\$ 9,897 4.922	\$ 19,554	
Adjusted ACLL at beginning of period	19,488	19,554	17,554	16,111	14,668	(9%)	(25%)	9,504	(443) 14,376	19,554	36%
NCLs Replenishment of NCLs Net reserve builds / (releases) for loans	(1,262) 1,262 (289)	(1,562) 1,562 (1,795)	(1,231) 1,231 (1,364)	922 922 (966)	(785) 785 (904)	(15%) (15%) 6%	(38%) (38%) NM	(7,376) 7,376 268	(6,625) 6,625 4,746	(4,500) 4,500 (5,029)	(32%) (32%) NM
Net specific reserve builds / (releases) for loans  Provision for credit losses on loans (PCLL)  Other, net [30/445/86/78]	1,034 294	(121) (354) (84)	(132) (265) 53	(118) (162) (359)	(66) (185) (82)	44% (14%) 77%	NM NM NM	7,751 18	394 11,765	(437) (966) (472)	NM NM NM
ACLL at end of period (b)	\$ 19,554	\$ 17,554	\$ 16,111	\$ 14,668	\$ 13,616			\$ 9,897	\$ 19,554	\$ 13,616	
Consumer ACLUC <sup>(9)</sup> (b)	\$ 1	\$ 1	\$ 2	\$ 3	\$ 2			\$ 4	\$ 1	\$ 2	
Provision (release) for credit losses on unfunded lending commitments	<u>\$ 1</u>	<u> </u>	<u>\$ 1</u>	<u>\$ 1</u>	\$ (2)			\$ <u>1</u>	\$ 5	<u> </u>	
Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (b)]	\$ 19,555	\$ 17,555	\$ 16,113	\$ 14,671	\$ 13,618			\$ 9,901	\$ 19,555	\$ 13,618	
Consumer ACLL as a percentage of total consumer loans	6.77%	6.41%	5.84%	5.55%	5.02%						
Corporate ACLL at beginning of period Adjustment to opening balance for CECL adoption <sup>(1)</sup> Adjusted ACLL at beginning of period	\$ <b>6,938</b>	\$ <b>5,402</b>	\$ 4,084 - 4,084	\$ 3,127 3,127	\$ 3,047 - 3,047	(3%)	(56%)	\$ 2,811	\$ 2,886 (721) 2,165	\$ 5,402 5,402	NM
NCLs Replenishment of NCLs Net reserve builds / (releases) for loans Net specific reserve builds / (releases) for loans Provision for credit losses on loans (PCLL)	(210) 210 (1,529) (91)	(186) 186 (1,273) (38)	(89) 89 (820) (130)	(39) 39 (44) (21)	(81) 81 (117) (89)	NM NM NM NM	(61%) (61%) 92% 2% 91%	(392) 392 96 (21)	(986) 986 2,889 282	(395) 395 (2,254) (278)	(60%) (60%) NM NM <b>NM</b>
Other, net <sup>(3)</sup>	(1,410) 84	(1,125) (7)	(861) (7)	(26) (15)	(125) (2)	NM	9170	467	<b>4,157</b> 66	(2,137) (31)	NM
ACLL at end of period (c)	\$ 5,402	\$ 4,084	\$ 3,127	\$ 3,047	\$ 2,839			\$ 2,886	\$ 5,402	\$ 2,839	
Corporate ACLUC (9) (c)	\$ 2,654	\$ 2,011	\$ 2,071	\$ 2,060	\$ 1,869			\$ 1,452	\$ 2,654	\$ 1,869	
Provision (release) for credit losses on unfunded lending commitments	\$ 351	\$ (626)	<u>\$ 43</u>	\$ (14)	\$ (191)			\$ 91	\$ 1,441	\$ (788)	
Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (c)] $% \left\{ \frac{1}{2}\right\} =0$	\$ 8,056	\$ 6,095	\$ 5,198	\$ 5,107	\$ 4,708			\$ 4,338	\$ 8,056	\$ 4,708	
Corporate ACLL as a percentage of total corporate loans(10)	1.42%	1.06%	0.80%	0.77%	0.73%						