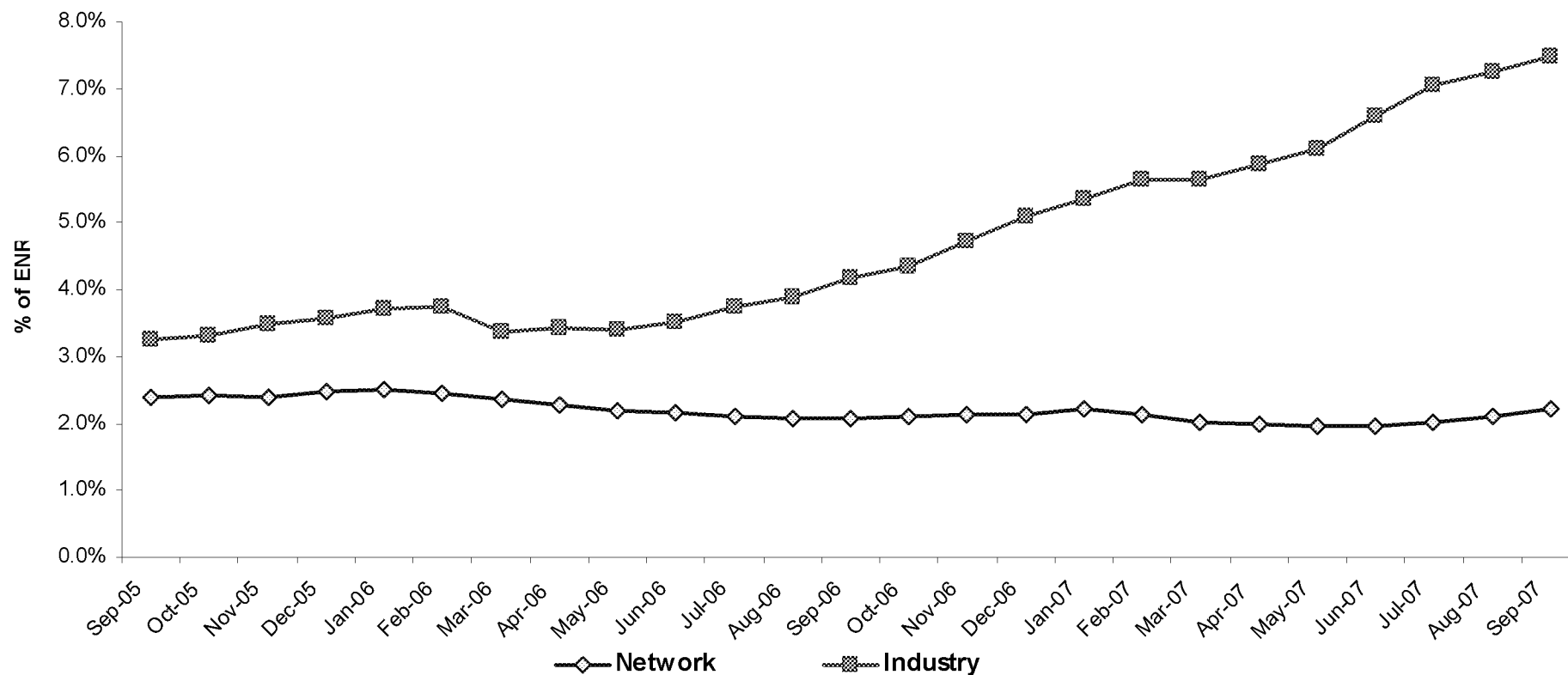


# U.S. Branch Network Real Estate – Portfolio Metrics

## 90+ (w/Foreclosures): Citifinancial vs. Subprime Industry



While delinquency within the sub-prime mortgage industry has increased significantly, CitiFinancial Branch Network Real Estate has mitigated some of the risk due to lending practices, portfolio credit quality improvements, geographic diversification, and branch based lending model

- Industry data provided by Mortgage Bankers Association (approximately <660 FICO)
- Industry data only available through July '07. August and September have been extrapolated.