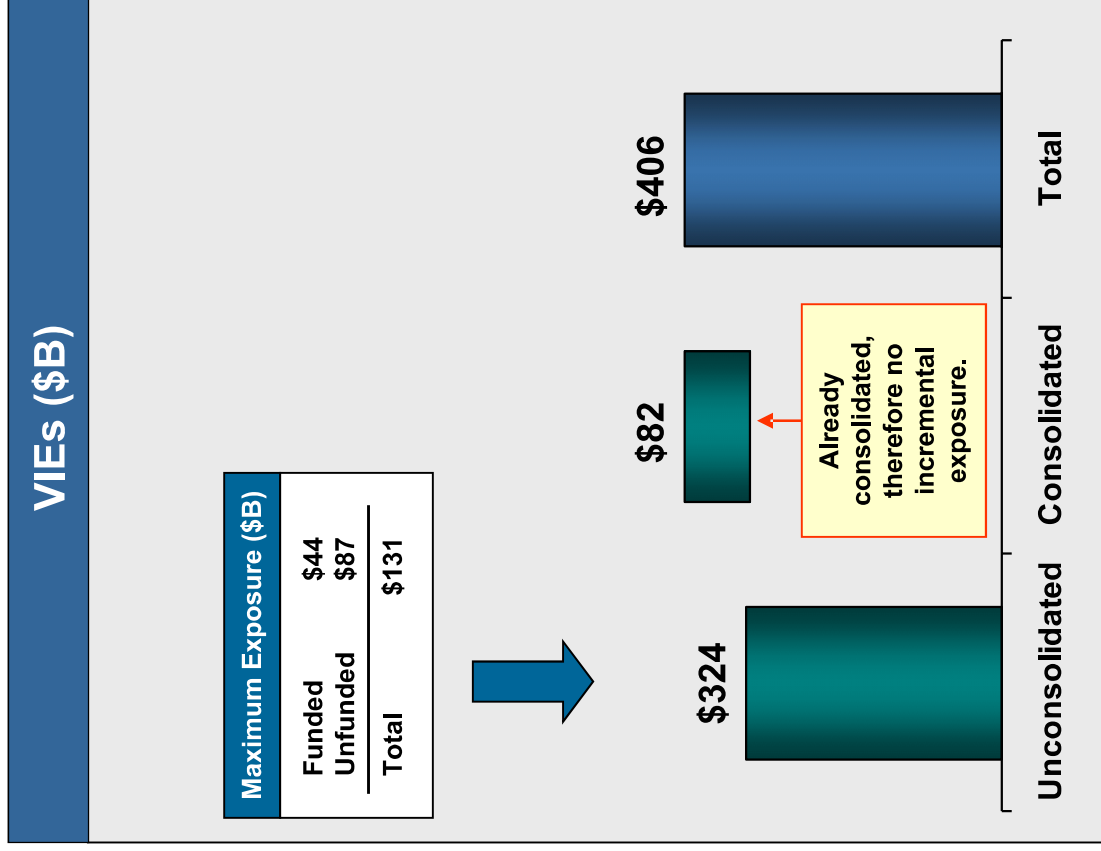
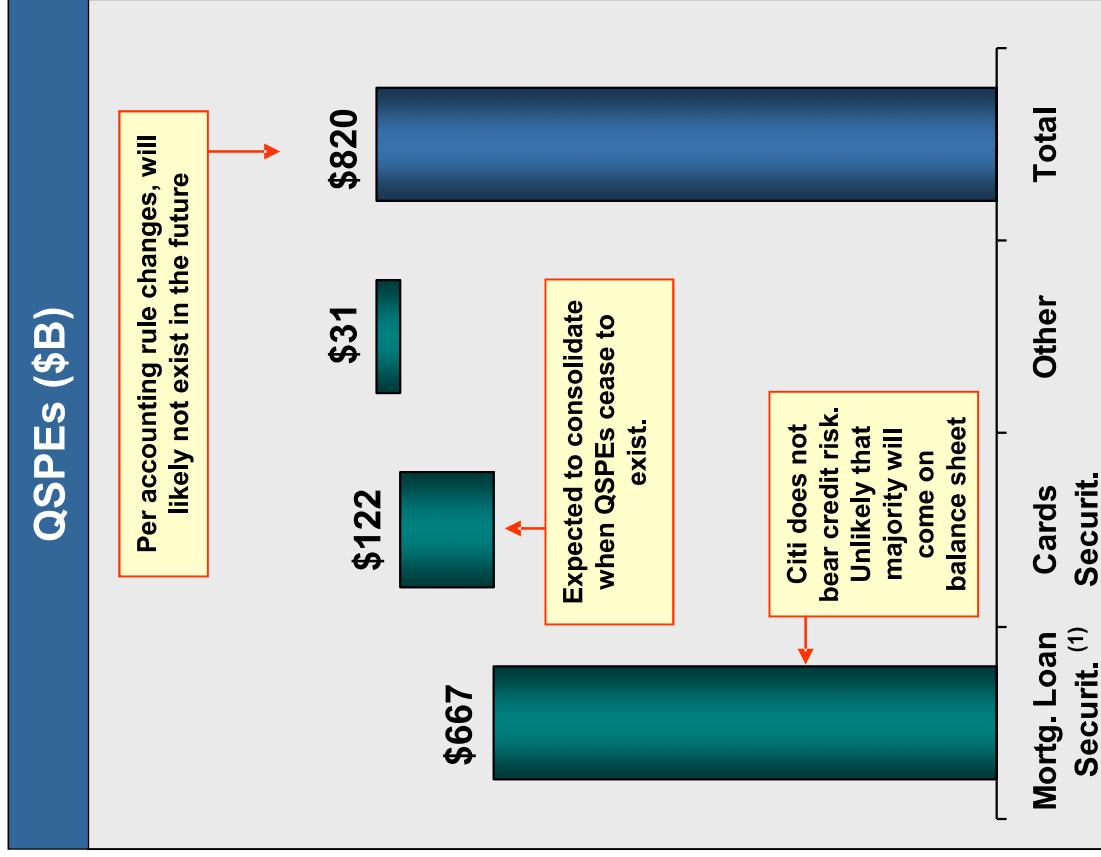


# Off-Balance Sheet Arrangements



(1) Mortgage Securitization is comprised of Consumer mortgage loan securitizations of \$578 billion and ICG mortgage loan securitizations of \$89 billion. Note: Please see pages 64-76 of the Citigroup September 30, 2008 10-Q for a detailed description of each of the QSPEs and VIEs. For maximum exposure table, see pages 116-117.