

Ameriprise Financial, Inc.
Non-GAAP Financial Measure Reconciliations
Second Quarter 2016

(in millions unless otherwise noted, unaudited)

	June 30, 2015	September 30, 2015	December 31, 2015	March 31, 2016	June 30, 2016
Long-term Debt Summary					
Senior notes	\$ 2,700	\$ 2,700	\$ 2,350	\$ 2,350	\$ 2,350
Junior subordinated notes	294	253	245	229	-
Capital lease obligations	-	-	60	58	55
Fair value of hedges, unamortized discount and debt issuance costs	45	50	37	46	47
Total Ameriprise Financial long-term debt	3,039	3,003	2,692	2,683	2,452
Less fair value of hedges, unamortized discount and debt issuance costs	45	50	37	46	47
Less capital lease obligations	-	-	60	58	55
Total Ameriprise Financial long-term debt excluding fair value of hedges, unamortized discount, debt issuance costs and capital lease obligations	\$ 2,994	\$ 2,953	\$ 2,595	\$ 2,579	\$ 2,350
Equity Summary					
Total equity	\$ 8,996	\$ 8,821	\$ 8,405	\$ 7,093	\$ 7,089
Less noncontrolling interests	1,121	1,192	1,188	-	-
Total Ameriprise Financial shareholders' equity	7,875	7,629	7,217	7,093	7,089
Less equity of consolidated investment entities	243	162	131	1	-
Total Ameriprise Financial shareholders' equity excluding CIEs	\$ 7,632	\$ 7,467	\$ 7,086	\$ 7,092	\$ 7,089
Capital Summary					
Total Ameriprise Financial long-term debt	\$ 3,039	\$ 3,003	\$ 2,692	\$ 2,683	\$ 2,452
Total Ameriprise Financial shareholders' equity	7,875	7,629	7,217	7,093	7,089
Total Ameriprise Financial capital	10,914	10,632	9,909	9,776	9,541
Less equity of consolidated investment entities	243	162	131	1	-
Less fair value of hedges, unamortized discount and debt issuance costs	45	50	37	46	47
Less capital lease obligations	-	-	60	58	55
Total Ameriprise Financial capital excluding fair value of hedges, unamortized discount, debt issuance costs, capital lease obligations and equity of CIEs	\$ 10,626	\$ 10,420	\$ 9,681	\$ 9,671	\$ 9,439
Total Ameriprise Financial long-term debt to total Ameriprise Financial capital	27.8%	28.2%	27.2%	27.4%	25.7%
Total Ameriprise Financial long-term debt to total Ameriprise Financial capital excluding fair value of hedges, unamortized discount, debt issuance costs, capital lease obligations and equity of CIEs	28.2%	28.3%	26.8%	26.7%	24.9%
Ameriprise Financial shareholders' equity					
AOCI	\$ 500	\$ 461	\$ 253	\$ 442	\$ 638
Appropriated retained earnings of CIEs	257	174	137	-	-
AOCI attributable to CIEs	(14)	(12)	(6)	1	-
Ameriprise Financial shareholders' equity	\$ 7,875	\$ 7,629	\$ 7,217	\$ 7,093	\$ 7,089
Less AOCI	500	461	253	442	638
Ameriprise Financial shareholders' equity excluding AOCI	\$ 7,375	\$ 7,168	\$ 6,964	\$ 6,651	\$ 6,451
Ameriprise Financial shareholders' equity					
Less appropriated retained earnings of CIEs	\$ 257	\$ 174	\$ 137	\$ -	\$ -
Less AOCI	500	461	253	442	638
Ameriprise Financial shareholders' equity excluding CIEs and AOCI	\$ 7,118	\$ 6,994	\$ 6,827	\$ 6,651	\$ 6,451