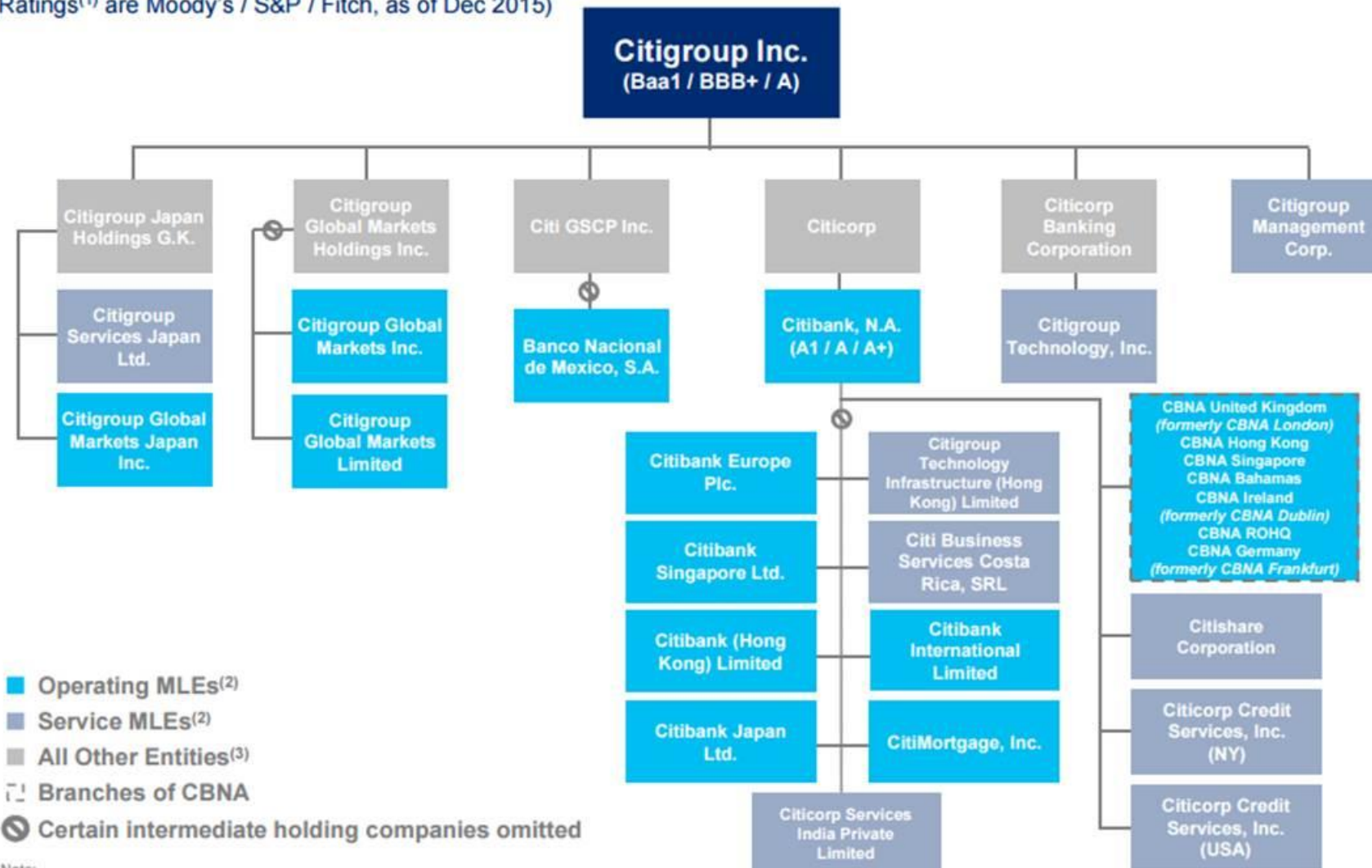


Citigroup Material Legal Entities

(Ratings⁽¹⁾ are Moody's / S&P / Fitch, as of Dec 2015)



Note:

- (1) For a list of ratings for Citigroup Inc. and certain subsidiaries, please see the Citigroup Investor Relations website: <http://www.citigroup.com/citi/investor/rate.htm>.
- (2) Represents material legal entities (MLEs) identified in Citi's 2015 Resolution Plan, as defined by the 165(d) Rule under the Dodd-Frank Act, which specifies that an MLE is an entity, including a subsidiary or foreign office, that is significant to the activities of a core business line (CBL) or critical operation (CO). Material legal entities reported under the Dodd-Frank Act may differ from the significant legal entity subsidiaries that are reported in Citi's SEC filings.
- (3) Represents intermediate holding companies, not identified as MLEs in Citi's 2015 Resolution Plan, included to illustrate Citi's organizational structure.

