Citi is Well-Positioned to Actively Continue Supporting its Customers and Clients

### Citi’s Commitment

During these uncertain times, Citi remains well-positioned from a capital and liquidity perspective. We have a strong balance sheet and will continue to actively support our clients and customers through this challenging period.

### Key Financial Metrics

2019 results showed strong client engagement & momentum across the franchise

- Balanced revenue contribution from both Consumer and Institutional businesses
- Positive operating leverage and continued credit discipline generating EBT growth
- Delivered 21% YoY EPS growth\(^1\), including impact of share buybacks
- Achieved RoTCE of 12.1%\(^2\), ahead of full year target

Continued strong capital position

- Common Equity Tier 1 Capital Ratio of 11.8%\(^3\)
- Supplementary Leverage Ratio of 6.2%\(^3\)
- Returned ~$22B of capital to common shareholders in 2019, resulting in 122% total payout ratio\(^4\)

### Supporting our ICG Clients

Our ICG colleagues are working around the clock to help our institutional clients navigate volatile markets and manage their business needs as the economic impacts of the pandemic continue to evolve.

- Our TTS business is creating new solutions and services for our clients to support their supply chains and liquidity optimization, as well as delivering payments and trade finance solutions.
- BCMA has advised M&A transactions, brought IPOs, rights offerings and debt issues to market under exceptional conditions.
- We continue to provide our corporate banking clients around the world with liquidity through credit facilities and have also committed to new loans to help them meet their short and long term needs.
- We have seamlessly continued loan bookings and account openings in the Commercial Bank, and have been acting swiftly to help small business clients that are experiencing hardship, responding quickly to any client with a credit facility that needs to defer payments to assist them to manage their business during this difficult period.
- In the Private Bank we are actively engaging with our clients around market implications.
- Our Markets and Securities Services business, in conjunction with O&T and their function partners, continues to work around the clock in the secondary markets, helping both issuers and investors manage through the current environment.
- Our investment in digital capabilities including onboarding and technology enhancements – designed to improve the client experience and drive digital engagement – has proved to be very effective under these conditions.

### Supporting Consumers

We are actively supporting our consumer clients through this unprecedented time.

- We continue to serve our customers while taking measures to help reduce the spread of COVID-19. As such, we have temporarily adjusted branch hours and closed some locations.
- We were the first bank to announce assistance measures for impacted consumers and small businesses in the U.S.
- Citibank’s U.S. individual and Small Business customers impacted by COVID-19 may be eligible for the following assistance:
  - Retail Bank: Fee waivers on monthly service fees; waived penalties for early CD withdrawal.
  - Small Business: Fee waivers on monthly service fees and remote deposit capture; waived penalties for early CD withdrawal; Bankers available after hours and on weekends for support.
- In addition, we have existing assistance programs that are always available for eligible credit card customers, including credit line increases and collection forbearance programs.
- We are also suspending foreclosures and evictions for 60 days through our subservicer Cenlar and providing forbearance programs for student loans through our subservicer Firstmark.
- We also have implemented assistance measures in certain markets in Asia and EMEA.
- We will continue to monitor the situation to determine extension or expansion of available assistance.
- Our branch and call center teams are serving clients with poise, professionalism and empathy as we help consumers, investors and homeowners navigate the volatility and uncertainty.

Note: Data as of 4Q’19. \(^1\) 2018 results exclude the one-time impact of Tax Reform in 4Q’18 ($94 million), and are non-GAAP financial measures. For a reconciliation to reported results, please see Slide 30 of Citigroup’s Fourth Quarter 2019 Analyst presentation. \(^2\) Citigroup’s return on average tangible common equity (RoTCE) is a non-GAAP financial measure. RoTCE represents full-year net income available to common shareholders as a percentage of average tangible common equity (TCE). For the components of the calculation, see the “Capital Resources” section of Citigroup’s 2019 Form 10-K. \(^3\) Citigroup’s CET1 Capital ratios were derived under the U.S. Basel III Standardized Approach framework. Citigroup’s CET1 Capital ratio and Supplementary Leverage ratio reflected full implementation of the U.S. Basel III rules. \(^4\) Citigroup’s payout ratio is the sum of common dividends and common share repurchases divided by net income available to common shareholders. For the components of the calculation, see Appendix A of Citigroup’s Fourth Quarter 2019 Earnings Press Release available on Citigroup’s Investor Relations website.

online.citi.com/US/JRJ/pand/detal.do?ID=covid19
Key Capital and Liquidity Metrics

### Operations and Profitability

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018(1)</th>
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<tbody>
<tr>
<td>Net Income</td>
<td>$19.4</td>
<td>$18.0</td>
</tr>
<tr>
<td>Total Assets</td>
<td>$1,951</td>
<td>$1,917</td>
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<tr>
<td>Return on Tangible Common Equity(2)</td>
<td>12.1%</td>
<td>10.9%</td>
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<tr>
<td>Total Deposits</td>
<td>$1,071</td>
<td>$1,013</td>
</tr>
<tr>
<td>Direct Staff (in thousands)</td>
<td>200</td>
<td>204</td>
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### Strong Capital and Liquidity Position

#### Capital Position

- Market Capitalization $169 Billion

#### Liquidity Resources

- Total Loss Absorbing Capacity $289 Billion
- $341 Billion of Unused Commitments(3)
- $438 Billion of High Quality Liquid Assets (HQLA)(4)

#### Liquidity Metrics

- **Liquidity Coverage Ratio (LCR)**
  - High Quality Liquid Assets (HQLA)
  - Available Cash: $161
  - U.S. Treasuries: $130
  - Foreign Govt.: $83

- **High Quality Liquid Assets (HQLA)**
  - Cash: $61
  - U.S. Agency/ Govt. Gtd.: $3

### Notes:

1. 2018 results exclude the one-time impact of Tax Reform in 4Q'18, ($94 million) and are non-GAAP financial measures. For a reconciliation to reported results, please see Slide 30 of Citigroup’s Fourth Quarter 2019 Analyst presentation. (2) Citigroup’s return on average tangible common equity (RoTCE) is a non-GAAP financial measure. RoTCE represents full-year net income available to common shareholders as a percentage of average tangible common equity (TCE). For the components of the calculation, see the “Capital Resources” section of Citigroup’s 2019 Form 10-K. (3) Represents unused commitments as disclosed in #18 in Part II of Schedule HC-R in Citi’s regulatory filing FR-Y9C. (4) Represents total eligible HQLA as defined by the U.S. LCR Rules. (5) Citi’s reportable CET1 Capital ratios were derived under the U.S. Basel III Standardized Approach framework as of June 30, 2017 and for all subsequent periods, and the U.S. Basel III Advanced Approaches framework for all periods prior to June 30, 2017. This reflects the lower of the CET1 Capital ratios under both the Standardized Approach and the Advanced Approaches under the Collins Amendment. Citigroup’s risk-based capital ratios prior to January 1, 2018, reflect full implementation of the U.S. Basel III rules, are non-GAAP financial measures. (6) Peer average includes JPM, BAC, and WFC. (7) Calculated based on Citi’s current effective minimum CET1 Capital ratio requirement of 10%. (8) Includes securities issued or guaranteed by foreign sovereigns, agencies and multilateral development banks.

Note: Data as of 4Q'19. Totals may not sum due to rounding.