

Enabling Growth and Progress

A resilient global bank with distinct competitive advantages



A Focused Franchise



Returned to the basics of consumer and institutional banking

After shedding over \$800 billion in non-core assets



Serving over 100 million consumers in 19 markets in the U.S., Mexico and Asia

Streamlined from 41 in 2012



Serving institutional client base of ~13,000

Down from more than 32,000 in 2012



Workforce of ~200,000 scaled to serve our customers and clients

Down from more than 260,000 in 2012

Distinct Competitive Advantages

98

Markets with physical presence - largest proprietary global network

~90%

Percentage of global Fortune 500 companies served

~\$4T

Amount of flows facilitated daily

#1

Credit card issuer globally¹



Network and client base that drives scale efficiencies



Diversified and well-balanced across products and regions



Well-positioned for growth from efficient, recurring revenues



Digital and mobile are at the core of a simpler, better client experience

Enhanced Safety and Soundness



Strong, Regulatory-Compliant Balance Sheet

CET1 Ratio² = 11.9%
SLR² = 6.4%



Robust compliance, risk and control functions

No objections to 2019 CCAR Plan or 2017 Resolution Plan

For more information on Citi, please visit citi.com   

Note: Information as of July 2019

¹Based on loans outstanding as of 3Q18.

²Preliminary. Citi's CET1 Capital ratio and SLR reflect full implementation of the U.S. Basel III rules. For the composition of Citi's CET1 Capital and ratio and SLR, see Citi's Second Quarter Earnings Review available on Citi's Investor Relations website.