

# 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 approximately 260,000 in 2012

## Distinct Competitive Advantages

# 96

Markets with physical presence - largest proprietary global network



Network and client base that drives scale efficiencies

# ~90%

Percentage of global Fortune 500 companies served



Diversified and well-balanced across products and regions

# ~\$4T

Amount of financial flows facilitated daily



Well-positioned for growth from efficient, recurring revenues

# #1

Credit card issuer globally<sup>1</sup>



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

## Managing Well Through the COVID-19 Crisis



### Key Capital Metrics

CET1 Ratio<sup>2</sup> = **11.8%** (Close to 200 basis points above our regulatory minimum requirement)  
SLR<sup>2</sup> = **7%**



### Liquidity Position

Liquidity coverage ratio of **118%**  
Roughly **\$970B** in available liquidity<sup>3</sup>

For more information on Citi, please visit [citi.com](https://www.citi.com)   

Note: Information as of December 2020

<sup>1</sup>Based on loans outstanding as of 4Q20.

<sup>2</sup>Preliminary. For the composition of Citigroup's Common Equity Tier 1 Capital and ratio, see Appendix C of Citi's Fourth Quarter 2020 Earnings Press Release available on Citi's Investor Relations website.

<sup>3</sup>Preliminary. Roughly \$970 billion of available liquidity resources including HQLA, additional unencumbered securities and available borrowing capacity at the FHLBs and Federal Reserve Discount Window.