Raymond James Annual Investors Conference

March 3, 2014

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Chief Financial Officer

Highlights

Improved performance in 2013 reflects ongoing transformation

- Continued to reduce size and complexity of Citigroup
- Maintained a high quality credit portfolio in Citicorp
- Decreased Citi Holdings assets and moved closer to break-even

Progress toward 2015 financial targets

- Improved Citicorp efficiency ratios
- Advanced toward Citigroup ROA and ROTCE goals
- Aiming to improve capital returns over time

Strong capital position

- Estimated Basel III Tier 1 Common Ratio of 10.1%(1,2)
- Estimated Supplementary Leverage Ratio of 5.4%(1)
- Strong returns on regulatory capital in Citicorp

Note: Throughout this presentation, all references to Citi's estimated Basel III ratios and related components, including its estimated supplementary leverage ratio, are based on Citi's current interpretation, expectations and understanding of the final or proposed regulatory requirements, as applicable. These estimates are necessarily subject to, among other things, ongoing regulatory review, regulatory approval of Citi's models, additional enhancements (whether required or otherwise) to Citi's models and further implementation guidance in the U.S.

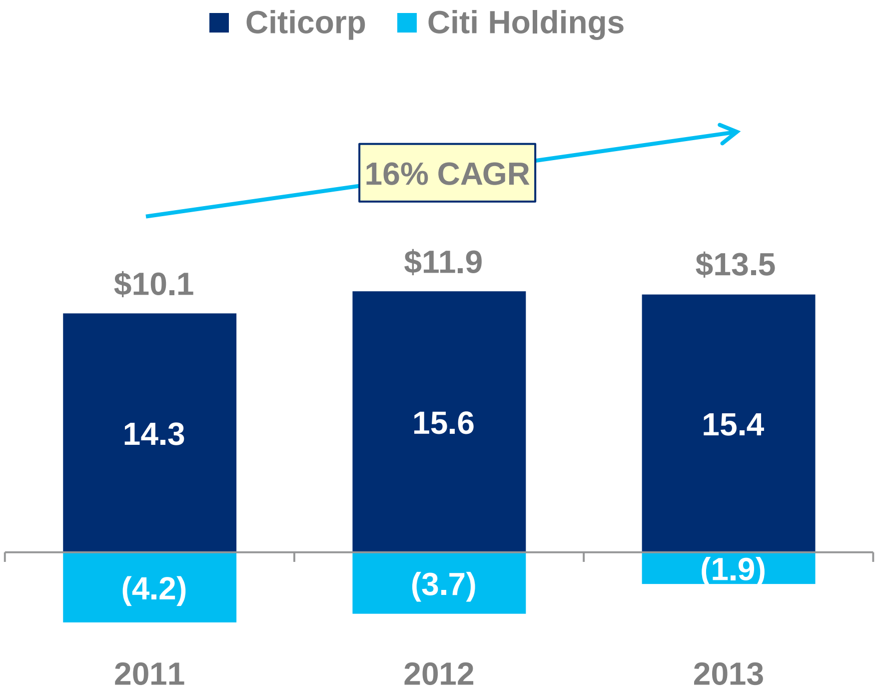
(1) As of December 31, 2013.

(2) 4Q'13 estimated Basel III Tier 1 Common Capital ratio adjusted to include $56B of additional operational risk RWA related to Citigroup's exit of parallel Basel III reporting on a pro forma basis. For more information, please see Citigroup's press release dated February 21, 2014 on its investor relations website.

Citigroup

($B)

Net Income(1)



Average Assets:		
$1,953	**$1,911**	**$1,883**
Return on Assets:		
0.52%	**0.62%**	**0.72%**

Drivers

- Modest revenue growth
  - Citicorp loan growth offset by wind-down of legacy assets in Citi Holdings
  - Stable net interest margin
- Expense discipline
- Credit improvement
- Balance sheet management

Headwinds

- Uneven global GDP growth
- Low interest rate environment
- Elevated legal & related costs
- Normalization of net credit losses
- Lower loan loss reserve releases

Note: Totals may not sum due to rounding.

(1) Adjusted results, which exclude, as applicable, CVA / DVA in all periods, gains / (losses) on minority investments, 3Q'12 and 3Q'13 tax benefits, 4Q'11 and 4Q'12 repositioning charges and the impact of the Credicard divestiture in 4Q'13. Adjusted results, as used throughout this presentation, are non-GAAP financial measures. For a reconciliation of the adjusted results to the reported results, please refer to Slide 22.

Focused on Improving Performance

Improving Efficiency in Core Citicorp

- Efficient allocation of resources across markets, products and client segments
- Driving to common products, processes and infrastructure
- Funding investment while driving down efficiency ratio

Driving Citi Holdings Closer to Breakeven

- Winding down assets in an economically rational manner
- Driving down core expenses with declining assets
- Moving past legacy legal and related issues

Goal of Returning Greater Capital to Shareholders

- Generating consistent, high-quality earnings
- Continuing to generate book and regulatory capital
- Utilizing deferred tax assets

Citicorp – Integrated Global Business Model

Institutional

Consumer

Strategic / Episodic

- Advised on $441B of completed M&A in 2013[1]
- Bookrunner on $631B of debt, loan and equity underwriting volumes in 2013[1]

Financing / Market Liquidity

- $270B corporate loan portfolio
- ~15% share of global FX volumes[2]

Transactional / Operating

- Facilitating $3T+ in flows daily
- $574B corporate deposits

Payroll / Operating Accounts

- $332B consumer deposits
- 64MM retail accounts globally

Lending

- $302B consumer loans
- #1 cards issuer globally by loans

Investing / Wealth Management

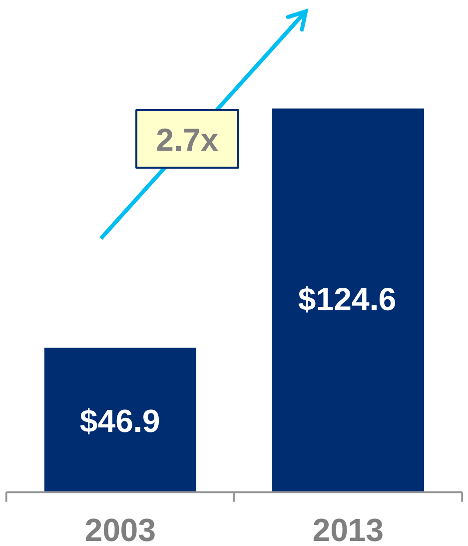
- A leading global wealth management provider
- $168B assets under management (GCB)

Note: Loan, deposit and similar data reflect Citicorp as of December 31, 2013.
(1) Source: Dealogic as of December 31, 2013. Bookrunner volumes in 2013 include $361B in debt, $217B in loan and $53B in equity underwriting volumes.
(2) Source: Euromoney FX Survey, May 2013.

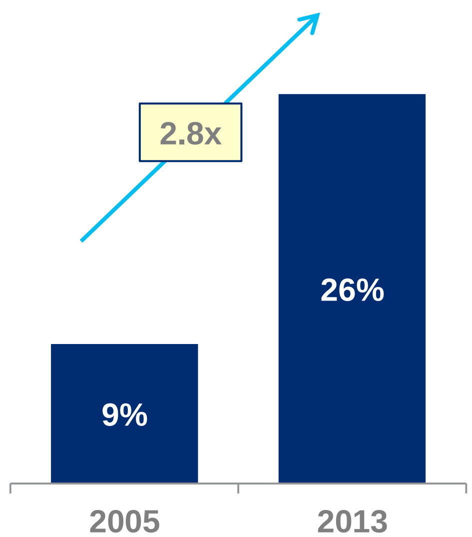
Our Target Clients Become More Global Every Day

Developed Market M&A in Emerging Markets(1)

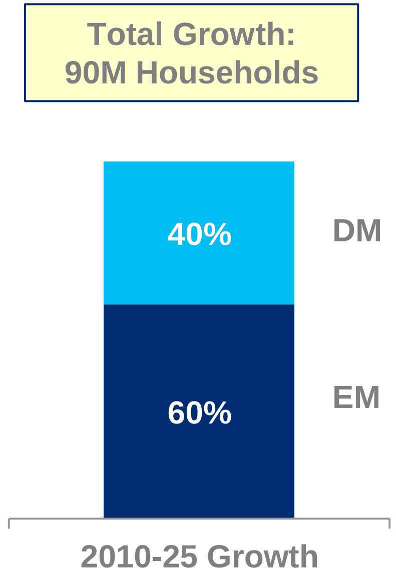
($B)



EM Companies as % Fortune 500 Global



Growth in High Income Urban Households(2)



Note:

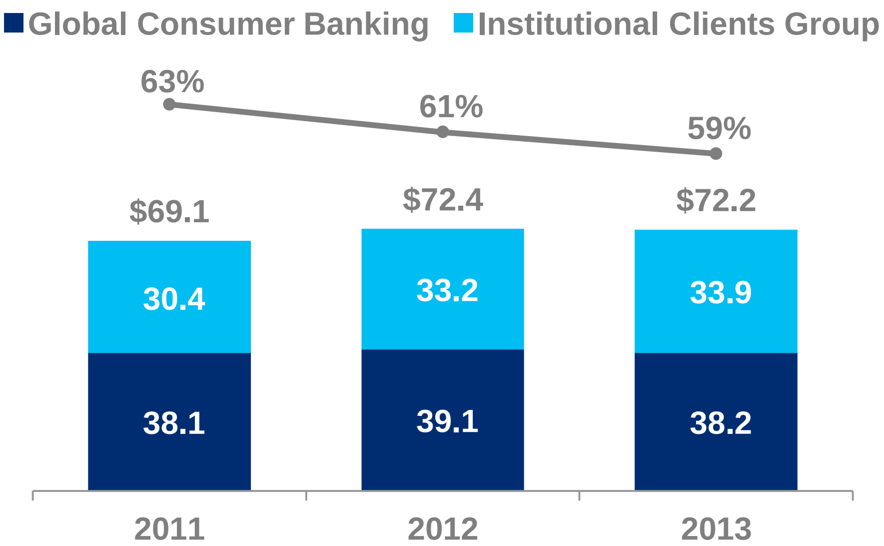
(1) Source: Dealogic estimates. Deals above $500MM where the target was located in an emerging market and the acquirer in a developed market.

(2) Source: McKinsey Global Institute "Urban world: Cities and the rise of the consuming class", June 2012. High income households defined as those earning above $70,000.

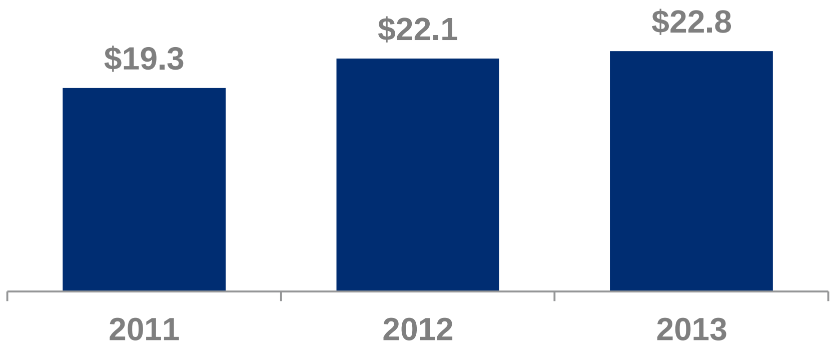
Citicorp – Financial Results

($B)

Revenues & Efficiency Ratio[1,2]



Pre-Tax Earnings[2]



Drivers

- Diversified revenue base
- Focused on efficiently allocating resources by market, product and client
- Driving to common products, processes and infrastructure across markets
- 2013 results:
  - Generated positive operating leverage
  - Strong revenue growth in Latin America GCB, Equities and Investment Banking
  - Loans grew 8% and deposits grew 9%[3]
  - Continued favorable credit quality

Note: Totals may not sum due to rounding. Efficiency ratio defined as operating expenses divided by revenues.

(1) Total revenues include Corporate/Other segment revenues of $563MM, $17MM and $77MM in 2011, 2012 and 2013, respectively.

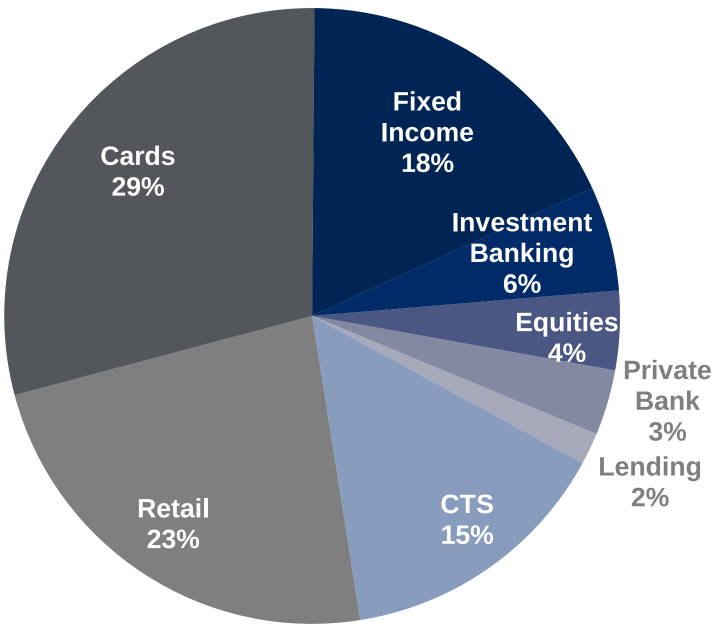
(2) Adjusted results, which exclude, as applicable, CVA / DVA in all periods, gains / (losses) on minority investments, 3Q'12 and 3Q'13 tax benefits, 4Q'11 and 4Q'12 repositioning charges and the impact of the Credicard divestiture in 4Q'13. Please refer to Slide 22 for a reconciliation of the adjusted results to the reported results.

(3) In constant dollars. EOP loans adjusted to exclude Credicard loans of $3.4B in 4Q'12; Credicard was sold in 4Q'13.

Citicorp – Diversified Business Model

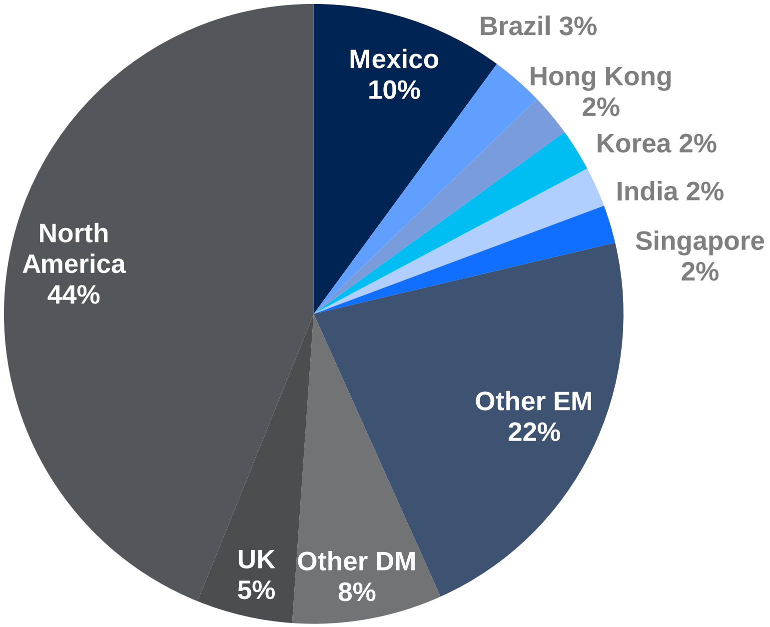
Diversified business with unique organic growth drivers

2013 Revenue by Business[(1)]



67% of revenues generated in Consumer & Transaction Services

2013 Revenue by Geography[(2)]



43% of revenues in faster-growing, diversified emerging markets

Note: Totals may not sum due to rounding. DM: developed markets. EM: emerging markets.

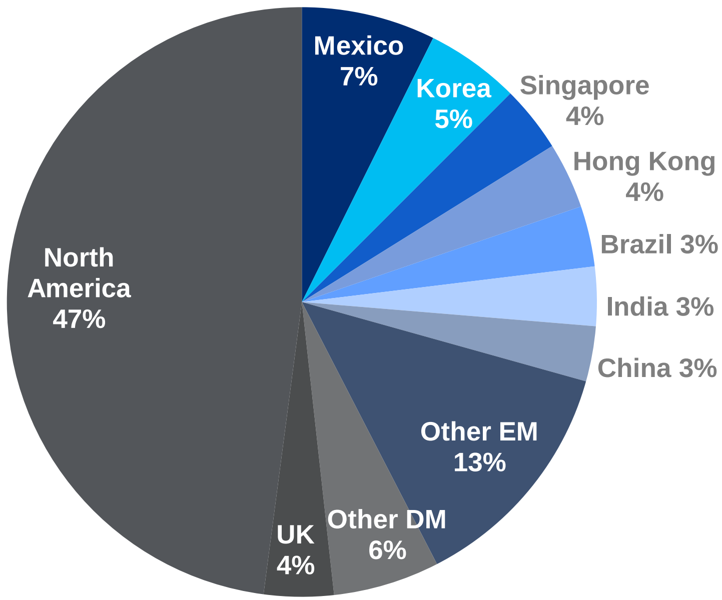
(1) Excludes CVA/DVA (negative $345MM), Corporate / Other segment ($77MM) and Other Securities and Banking segment within ICG (negative $442MM).

(2) Excludes CVA/DVA (negative $345MM) and Corporate / Other segment ($77MM).

Citicorp – Favorable Credit Trends

($B)

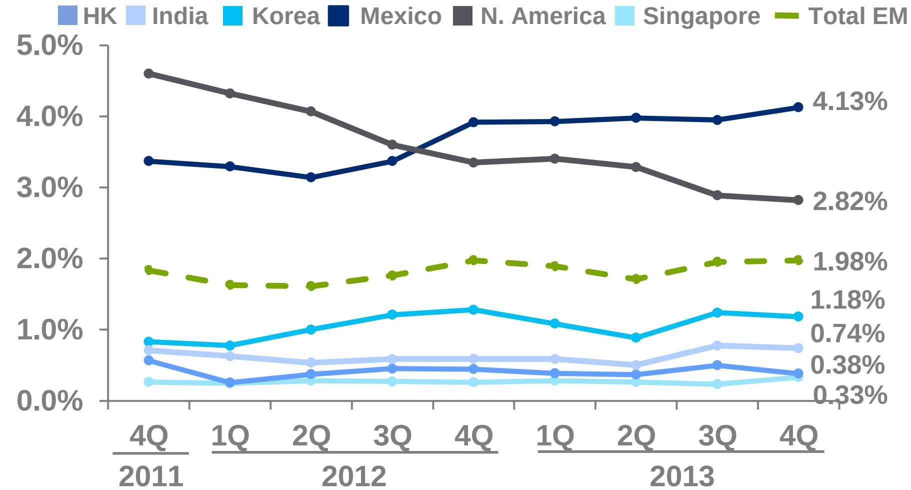
2013 EOP Loans



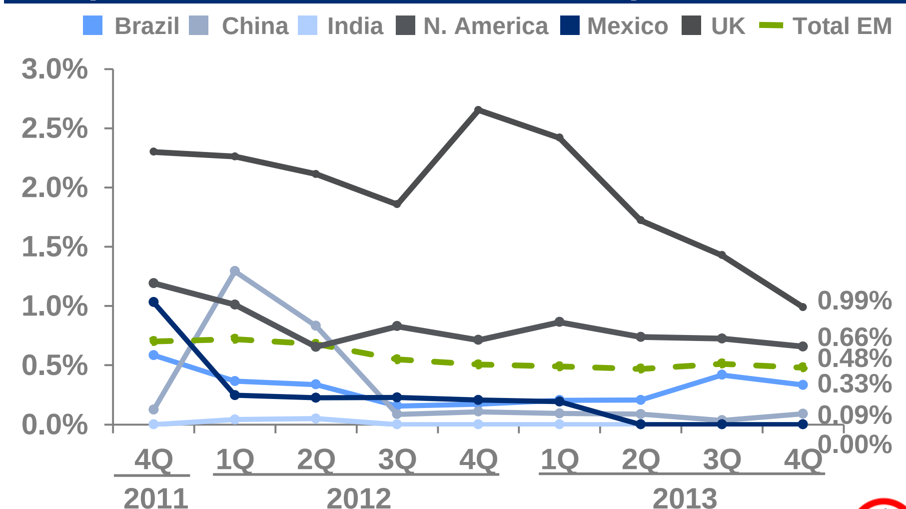
Total: $573B

YoY loan Growth = 8%(1)

Consumer NCL Rates(2) – Top Markets



Corporate Non-Accrual Rates – Top Markets



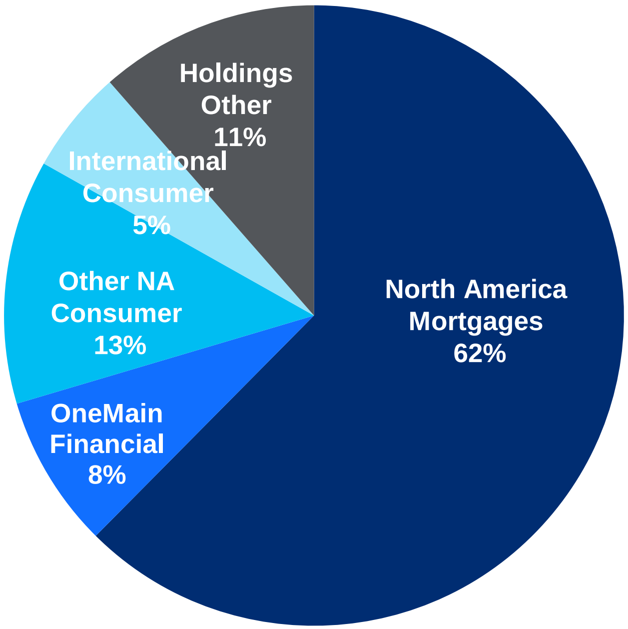
Note: Totals may not sum due to rounding.

(1) In constant dollars. EOP loans adjusted to exclude Credicard loans of $3.4B in 4Q'12; Credicard was sold in 4Q'13.

(2) Excludes U.S. Government guaranteed loans.

Citi Holdings – Assets[1]

Assets



Citi Holdings Assets: $117B

6% of Citigroup GAAP Assets

Drivers

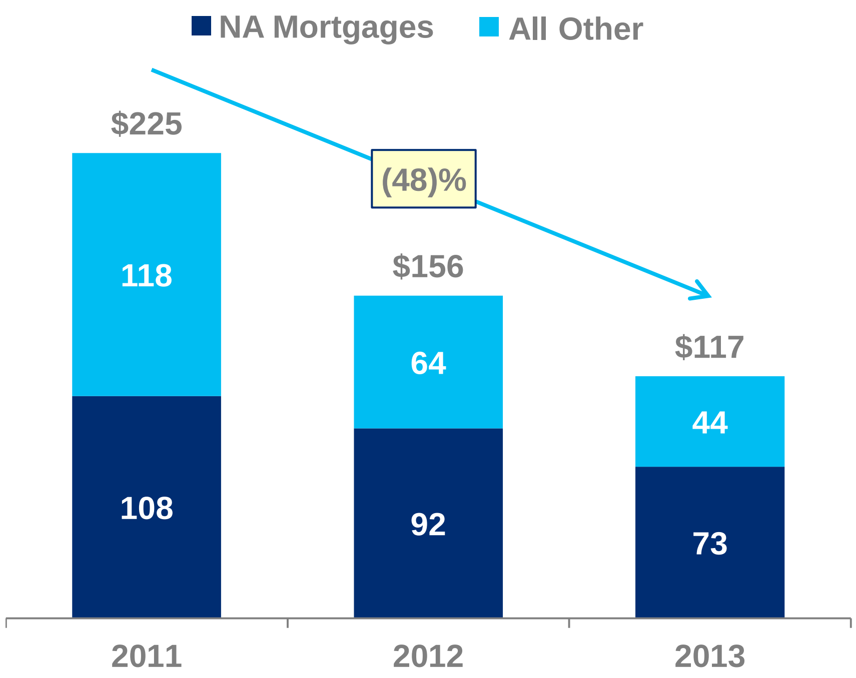
- Few large operating businesses remain in Citi Holdings (e.g., OneMain)
- Majority of assets are U.S. mortgages
- Do not believe a sizable mortgage sale is economically rational today
- Continue to execute smaller portfolio sales
- Will accelerate dispositions if / when economically rational
- Represents 18% of Citigroup's total estimated Basel III RWA[2]

Note: Totals may not sum due to rounding.
(1) As of December 31, 2013.
(2) The estimated Basel III risk-weighted assets (RWA) have been calculated based on the "advanced approaches" for determining RWA under the final U.S. Basel III rules, and reflect $56B of additional operational risk RWA related to Citigroup's exit of parallel Basel III reporting on a pro-forma basis. For more information, please see Citigroup's press release dated February 21, 2014 on its investor relations website.

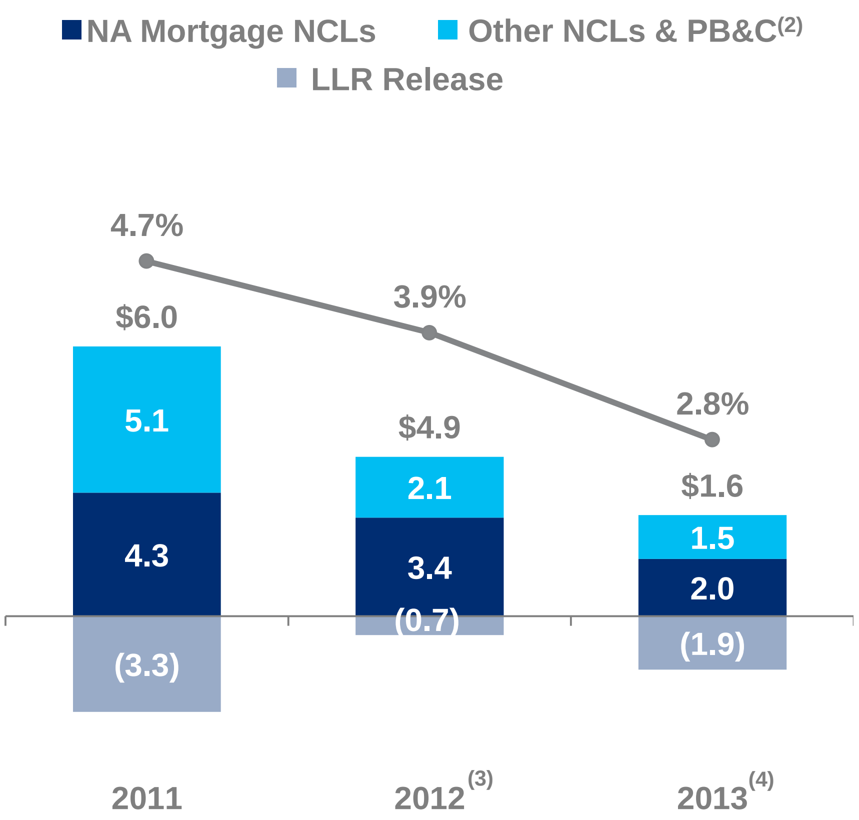
Citi Holdings – Assets & Credit Trends

($B)

EOP GAAP Assets



Credit Costs & Net Credit Loss Rates[1]



Note: Totals may not sum due to rounding.

(1) Citi Holdings consumer net credit loss rate.

(2) PBC: Provision for Benefits and Claims.

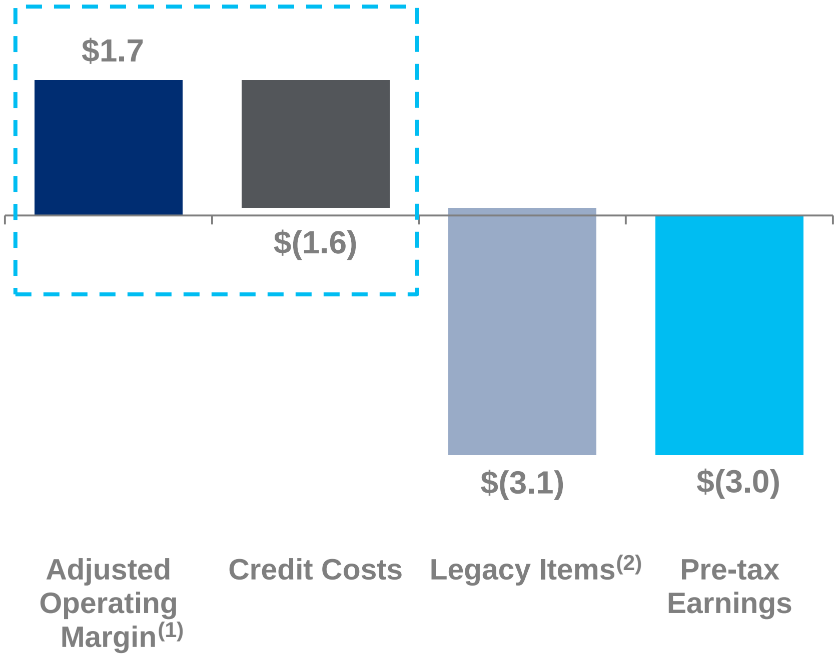
(3) Adjusted to exclude the following: 1) approximately $370MM of net credit losses (NCLs) and $350MM of loan loss reserve (LLR) releases related to previously deferred principal balances on modified mortgages; 2) approximately $635MM of NCLs and $600MM of LLR releases related to OCC guidance regarding the treatment of mortgage loans where the borrower has gone through Chapter 7 bankruptcy; and 3) approximately $40MM benefit to NCLs related to finalizing the impact of this OCC guidance.

(4) Adjusted to exclude approximately $184MM of incremental mortgage NCLs and related LLR releases. For more information, please refer to Citigroup's Fourth Quarter 2013 earnings presentation.

Citi Holdings – Financial Results

($B)

2013 Pre-Tax Earnings



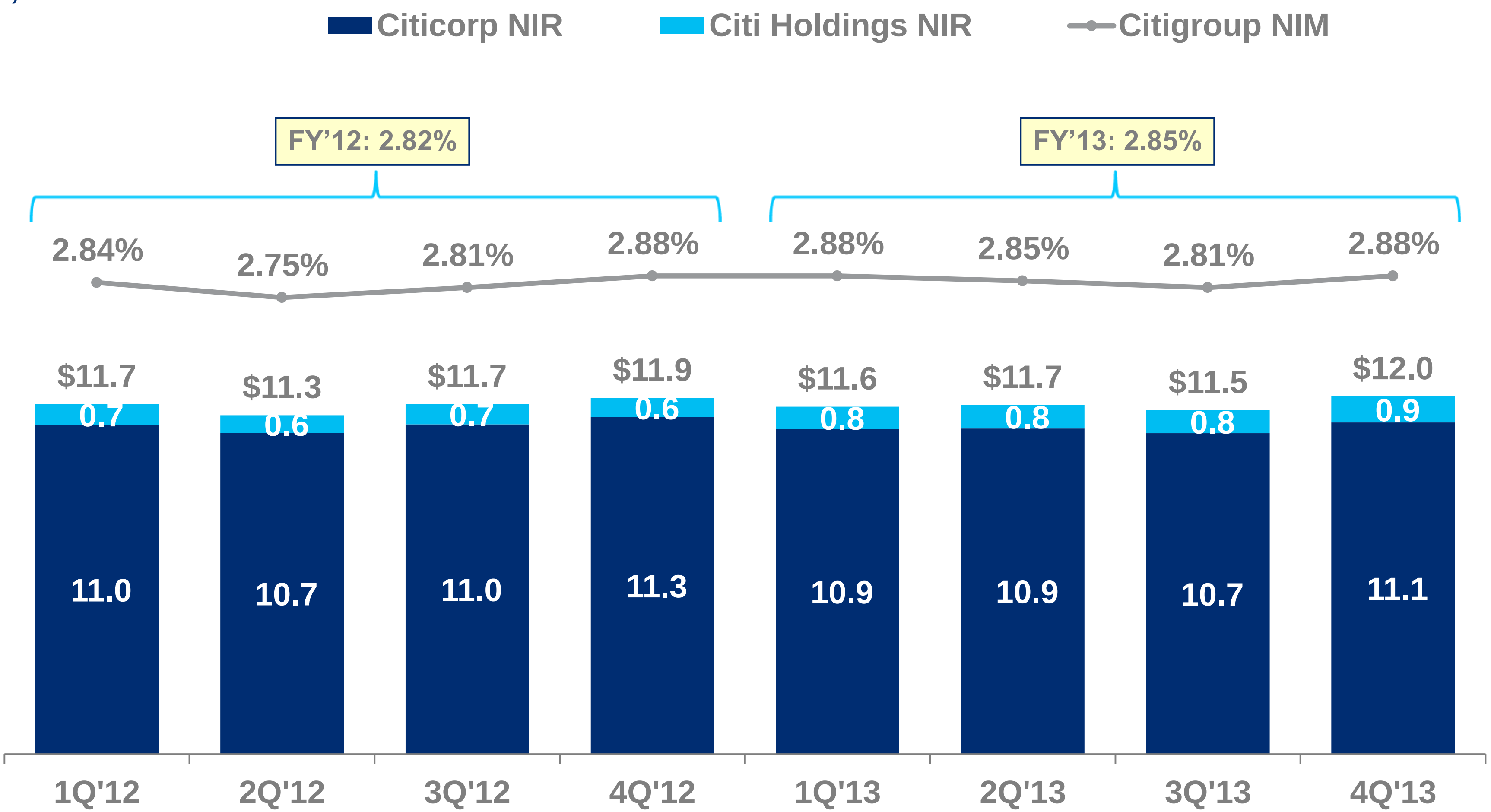
Drivers

- Citi Holdings was breakeven in 2013 on an operating basis (excluding legacy items)[2]
- Credit costs declined 66% YoY, driven by improvement in North America mortgages
- Loan loss reserves totaled $6.5B as of year-end (35 months NCL coverage)[3]
- Working to resolve legacy legal issues
- Legacy items totaled $3.1B or roughly $0.65 per share after-tax in 2013[2]

Note:
(1) Adjusted operating margin is defined as revenues less expenses, excluding rep and warranty reserve builds and legal and related costs.
(2) Legacy items include rep & warranty reserve builds ($470MM) and legal & related charges ($2.6B); per share calculation assuming an effective tax rate of 35% and 2013 average fully diluted share count of 3,041.6MM shares outstanding.
(3) Net credit loss coverage based on 4Q'13 net credit losses (excluding $184MM of incremental mortgage charge-offs). For more information, please refer to Citigroup's Fourth Quarter 2013 earnings presentation.

Citigroup – Net Interest Revenue & Margin

($B)

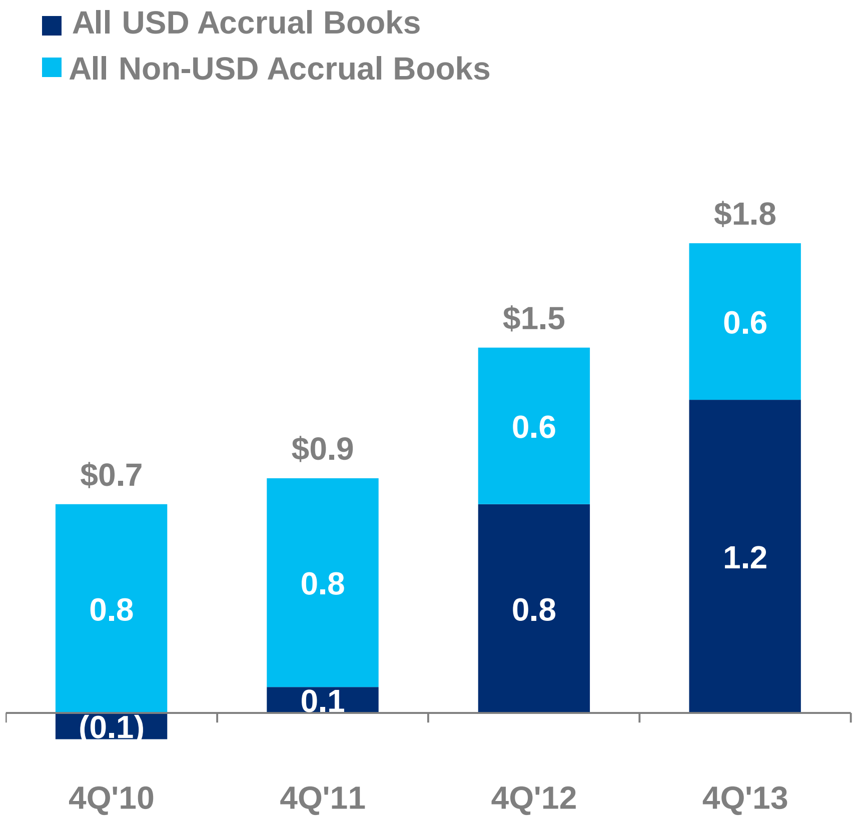


Note: Totals may not sum due to rounding.
NIM (%) includes the taxable equivalent adjustment (based on the U.S. federal statutory tax rate of 35%).
NIR ($) excludes the taxable equivalent adjustment (based on the U.S. federal statutory tax rate of 35%).

Citigroup – Positioned for Higher Rate Environment

($B)

+100 bps Parallel Shift Impact to NIR[1]



Drivers

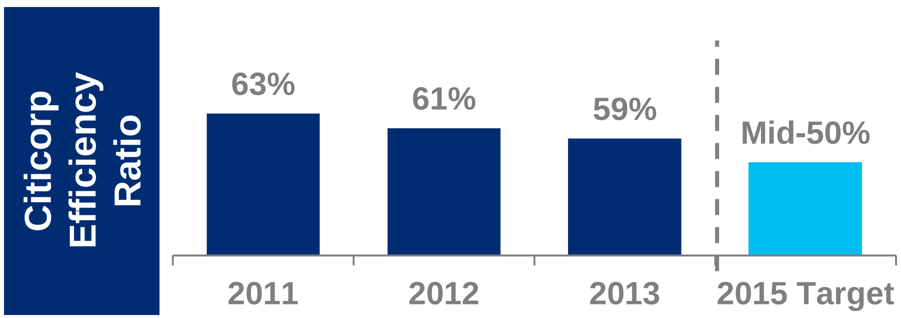
- Increasingly positioned for higher rates as U.S. economy has stabilized
- Vast majority of Net Interest Revenue (NIR) benefit generated from rise in short term rates (overnight to 5 years)
- Greatest benefit would be seen in deposit-taking businesses (Consumer & Transaction Services)
- +100 basis point parallel shift equates to approximately $0.42 increase in full-year EPS[2]

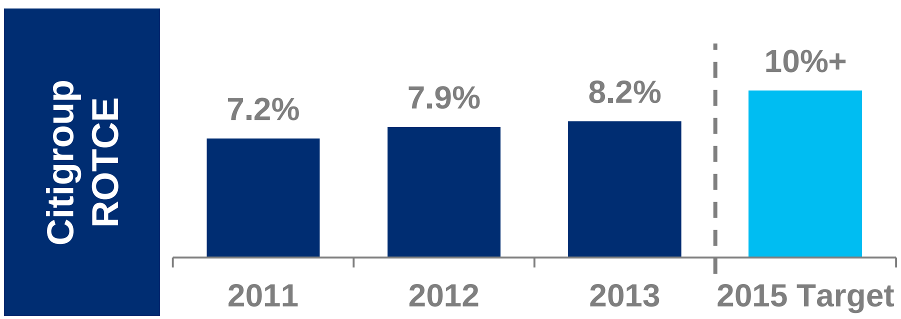
Note: Excludes certain trading-oriented businesses that have accrual-accounted positions. Totals may not sum due to rounding.

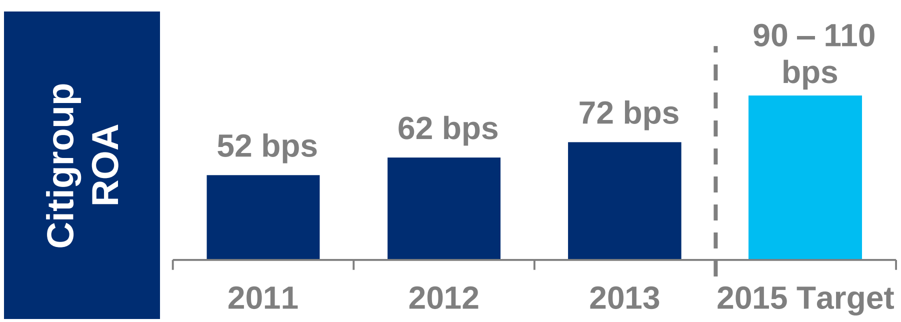
(1) Assumes an instantaneous +100 basis point parallel shift in the yield curve, with no changes to Citi Treasury's portfolio positioning.

(2) Assuming an effective tax rate of 30% and average 2013 fully diluted share count of 3,041.6MM shares outstanding.

Citigroup – Measuring Our Progress[(1)]







Drivers

- Efficient allocation of resources
- Re-engineering and drive to common processes, infrastructure and technology
- Upper end of range reflects flat revenue environment

- Modest revenue growth, efficiency improvements and driving Citi Holdings closer to breakeven
- Assumes increasing return of capital over target period

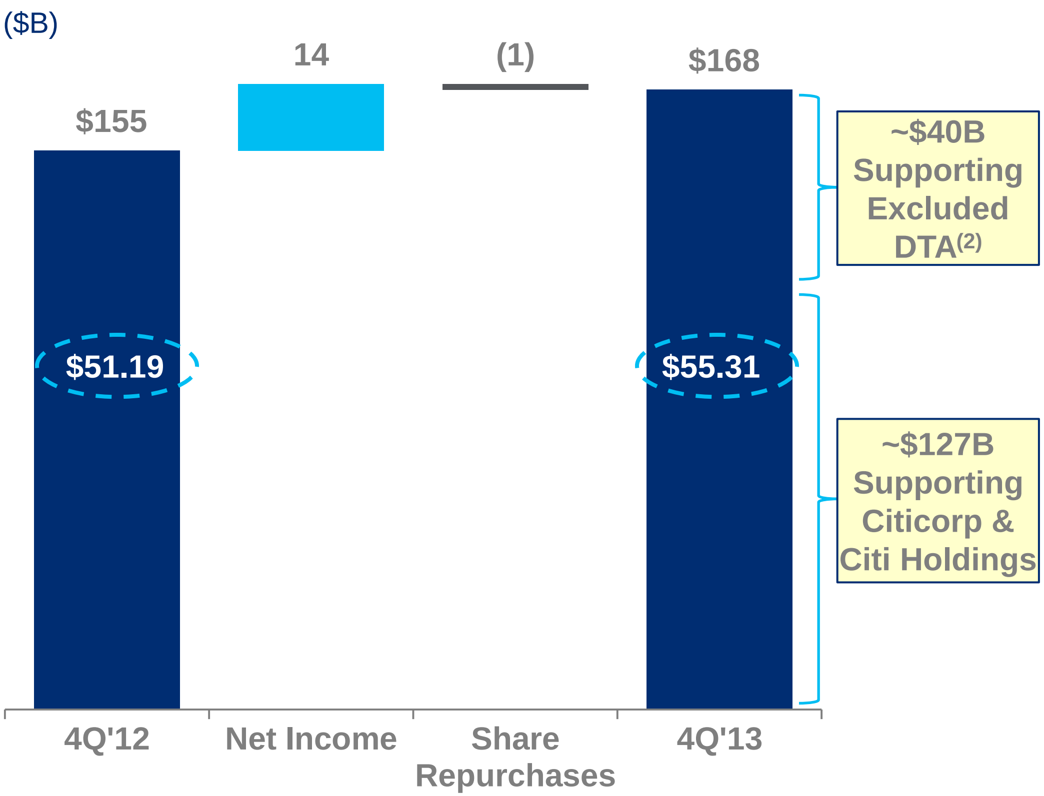
- Assumes assets broadly stable, at or below current levels
- Re-allocation of assets from Citi Holdings to Citicorp, and increasing % in GCB / CTS
- Range dependent on operating environment and other factors above

Note: Totals may not sum due to rounding.

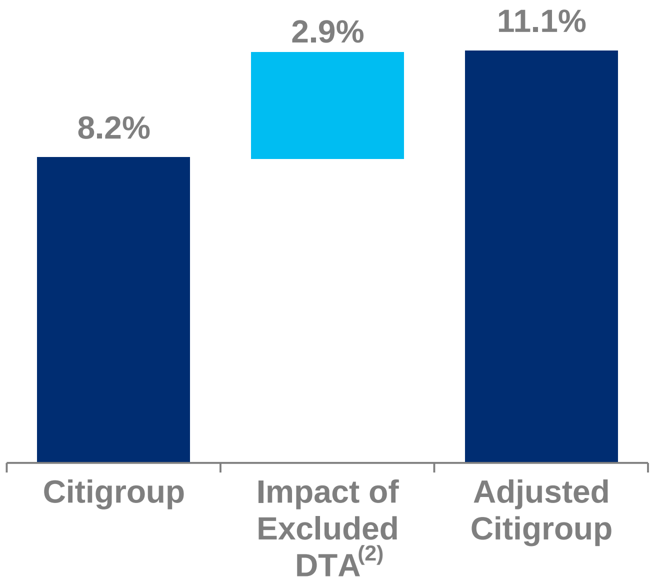
(1) Adjusted results, which exclude, as applicable, CVA / DVA in all periods, gains / (losses) on minority investments, 3Q'12 and 3Q'13 tax benefits, 4Q'11 and 4Q'12 repositioning charges and the impact of the Credicard divestiture in 4Q'13. Please refer to Slide 22 for a reconciliation of the adjusted results to the reported results.

Citigroup – Tangible Common Equity & Returns

Tangible Common Equity and TBV/share[1]



Return on Tangible Common Equity[3]



Note: Totals may not sum due to rounding.

(1) Tangible common equity and tangible book value per share are non-GAAP financial measures. For a reconciliation of these metrics to the most directly comparable GAAP measures, please refer to Slide 23.

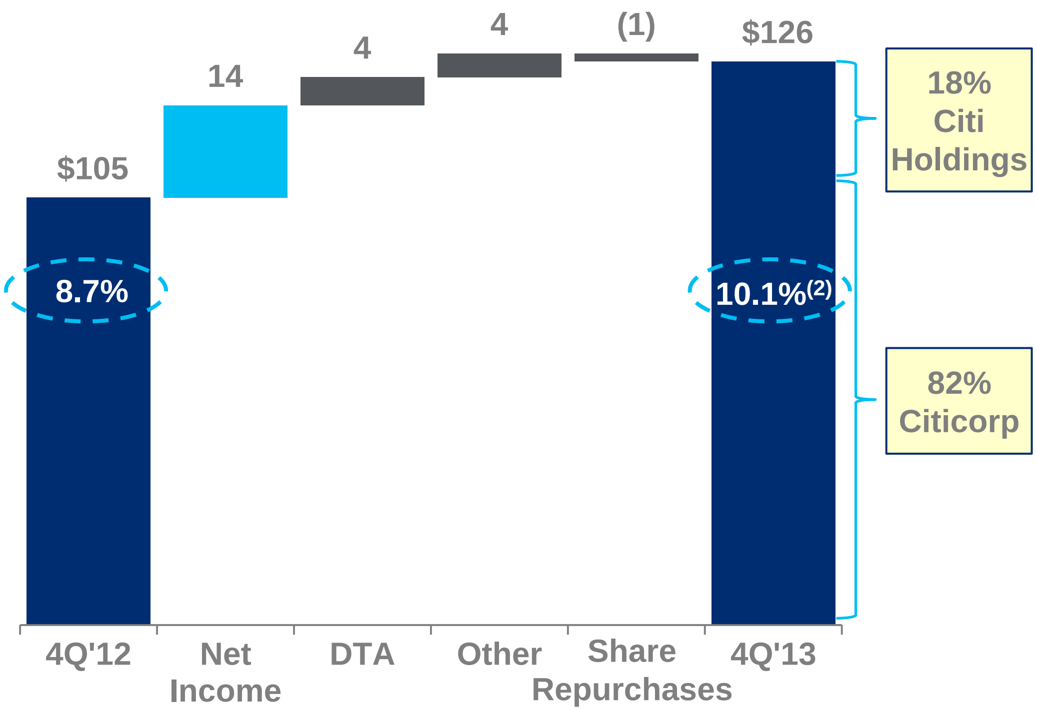
(2) As of 4Q'13 approximately $40.6B of deferred tax assets (DTA) are included in tangible common equity, but excluded from regulatory capital under the final Basel III rules.

(3) Returns based on adjusted full year 2013 results, excluding CVA / DVA, tax benefit in 3Q'13 and impact of Credicard divestiture in 4Q'13, less preferred dividends of $194MM. Please refer to Slides 21 and 22 for a reconciliation of the adjusted results to the reported results.

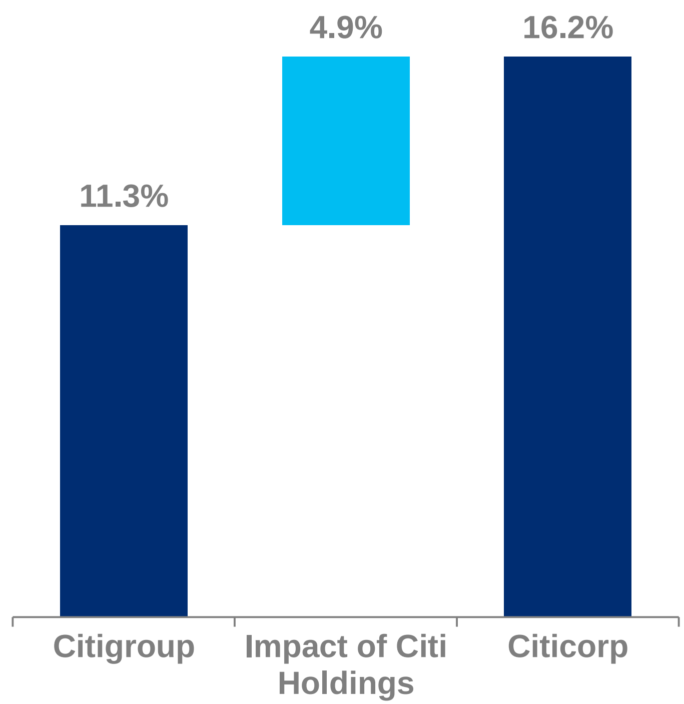
Citigroup – Regulatory Capital & Returns

Basel III Tier 1 Common Capital and Ratio(1)

($B)



Return on Basel III Capital(3,4) @ 9.5%



Note: Ratios calculated under the "advanced approaches" for determining RWA under the final U.S. Basel III rules.

(1) Citigroup's estimated Basel III Tier 1 Common Capital and ratio are non-GAAP financial measures. For additional information regarding Citigroup's estimated Tier 1 Common Capital, ratio and related components, and the calculation of this ratio, please refer to Slides 2 and 24.

(2) 4Q'13 Basel III Tier 1 Common Capital ratio adjusted to include $56B of additional operational risk RWA related to Citigroup's exit of parallel Basel III reporting on a pro forma basis. For more information, please see Citigroup's press release dated February 21, 2014 on its investor relations website.

(3) Returns based on adjusted full year 2013 results, excluding CVA / DVA, tax benefit in 3Q'13 and impact of Credicard divestiture in 4Q'13, less preferred dividends of $194MM. Please refer to Slides 21 and 22 for a reconciliation of the adjusted results to the reported results.

(4) Citigroup's estimated Basel III Tier 1 Common Capital is allocated between the various businesses based on estimated average 2013 Basel III RWA and includes the additional $56B in operational risk RWA in all periods. See Footnote 2.

Conclusions

Made progress in 2013 in challenging operating environment

- Improved efficiency in Citicorp
- Reduced earnings drag from Citi Holdings
- Continued to build on strong capital position

Opportunities to improve Citigroup returns

- Reallocating resources and streamlining operations in Citicorp
- Moving past legacy issues in Citi Holdings
- Beginning more meaningful return of capital to shareholders

Committed to 2015 financial targets

- Focus on execution and accountability

Certain statements in this document are “forward-looking statements” within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. These statements are based on management’s current expectations and are subject to uncertainty and changes in circumstances. These statements are not guarantees of future results or occurrences. Actual results and capital and other financial condition may differ materially from those included in these statements due to a variety of factors, including the precautionary statements included in this document and those contained in Citigroup’s filings with the U.S. Securities and Exchange Commission, including without limitation the “Risk Factors” section of Citigroup’s 2013 Form 10-K. Any forward-looking statements made by or on behalf of Citigroup speak only as to the date they are made, and Citi does not undertake to update forward-looking statements to reflect the impact of circumstances or events that arise after the date the forward-looking statements were made.

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Citigroup – 2013 Returns Analysis

($B)

Net Income[1]	2013
Global Consumer Banking (GCB)	$7.1
Institutional Clients Group (ICG)	9.7
Corporate / Other	(1.4)
Citicorp	**$15.4**
Citigroup	**$13.5**

Average Basel III RWA	2013
GCB	$299
ICG	569
Corporate / Other[4]	121
Citicorp	**$989**
Citigroup	**$1,238**

Average Tangible Common Equity[2]	2013
Total	$162
Less: TCE Supporting DTA	(42)
TCE Supporting Businesses	**$120**
ROTCE Supporting Businesses[3]	**11.1%**

Return on Basel III Capital @ 9.5%[5]	2013
GCB	25.1%
ICG	18.0%
Citicorp[3]	**16.2%**
Citigroup[3]	**11.3%**

Note: Totals may not sum due to rounding.

(1) Adjusted results, excluding CVA / DVA, tax benefit in 3Q'13 and impact of Credicard divestiture in 4Q'13. Please refer to Slide 22 for a reconciliation of the adjusted results to the reported results.

(2) Tangible common equity is a non-GAAP financial measure. For a reconciliation of this metric to the most directly comparable GAAP measure, please refer to Slide 23.

(3) Returns based on adjusted net income less preferred dividends of $194MM.

(4) Corporate / Other risk-weighted assets adjusted to include $56B of additional operational risk RWA related to Citigroup's exit of parallel Basel III reporting on a pro forma basis. For more information, please see Citigroup's press release dated February 21, 2014 on its investor relations website.

(5) Citigroup's estimated Basel III Tier 1 Common Capital is allocated between the various businesses based on estimated average 2013 Basel III RWA. Citigroup's estimated Basel III Tier 1 Common Capital is a non-GAAP financial measure. For additional information regarding Citigroup's estimated Tier 1 Common ratio and related components, and the calculation of this ratio, please refer to Slides 2 and 24.

Non-GAAP Financial Measures – Reconciliations

($MM)

Citigroup	2011	2012	2013
Reported Net Income (GAAP)	**$11,067**	**$7,541**	**$13,673**
Impact of:			
CVA / DVA	1,125	(1,446)	(213)
MSSB	-	(2,897)	-
HDFC	128	722	-
Akbank	-	(1,037)	-
SPDB	-	349	-
Credicard	-	-	189
Tax Item	-	582	176
4Q Repositioning	(275)	(653)	-
Adjusted Net Income	**$10,089**	**$11,921**	**$13,521**
Preferred Dividends	26	26	194
Adjusted Net Income to Common	**$10,063**	**$11,895**	**$13,327**
Average Assets ($B)	**$1,953**	**$1,911**	**$1,883**
Adjusted ROA	**0.52%**	**0.62%**	**0.72%**
Average TCE	**$139,746**	**$151,234**	**$161,743**
Adjusted ROTCE	**7.2%**	**7.9%**	**8.2%**

Citi Holdings	2011	2012	2013
Reported Revenues (GAAP)	**$6,313**	**$(792)**	**$4,542**
Impact of:			
CVA/DVA	74	157	3
MSSB	-	(4,684)	-
Adjusted Revenues	**$6,239**	**$3,735**	**$4,539**
Reported Expenses (GAAP)	$6,457	$5,243	$5,900
Impact of:			
4Q Repositioning	(60)	(77)	-
Adjusted Expenses	**$6,397**	**$5,166**	**$5,900**
Reported Net Income (GAAP)	**$(4,190)**	**$(6,531)**	**$(1,890)**
Impact of:			
CVA / DVA	43	98	1
4Q Repositioning	(38)	(49)	-
MSSB	-	(2,897)	-
Adjusted Net Income	**$(4,195)**	**$(3,683)**	**$(1,891)**

Citicorp	2011	2012	2013
Reported Revenues (GAAP)	**$71,018**	**$69,920**	**$71,824**
Impact of:			
CVA/DVA	1,732	(2,487)	(345)
HDFC	199	1,116	-
Akbank	-	(1,605)	-
SPDB	-	542	-
Adjusted Revenues	**$69,087**	**$72,354**	**$72,169**
Reported Expenses (GAAP)	**$43,793**	**$44,731**	**$42,455**
Impact of:			
HDFC	-	(4)	-
4Q Repositioning	(368)	(951)	-
Adjusted Expenses	**$43,425**	**$43,776**	**$42,455**
Reported Net Income (GAAP)	**$15,257**	**$14,072**	**$15,563**
Impact of:			
CVA/DVA	1,081	(1,543)	(214)
HDFC	128	722	-
Akbank	-	(1,037)	-
SPDB	-	349	-
Credicard	-	-	189
Tax Item	-	582	176
4Q Repositioning	(237)	(604)	-
Adjusted Net Income	**$14,285**	**$15,603**	**$15,412**

Institutional Clients Group	2011	2012	2013
Reported Revenues (GAAP)	**$32,131**	**$30,730**	**$33,578**
Impact of:			
CVA/DVA	1,732	(2,487)	(345)
Adjusted Revenues	**$30,399**	**$33,217**	**$33,923**
Reported Expenses (GAAP)	**$20,747**	**$20,199**	**$19,897**
Impact of:			
4Q Repositioning	(269)	(332)	-
Adjusted Expenses	**$20,478**	**$19,867**	**$19,897**

Non-GAAP Financial Measures – Reconciliations

($MM, except per share amounts)

Tangible Book Value Per Share

	4Q'12	1Q'13	2Q'13	3Q'13	4Q'13
Citigroup's Total Stockholders' Equity	**$189,049**	**$193,359**	**$195,926**	**$200,846**	**$204,339**
Less: Preferred Stock	2,562	3,137	4,293	5,243	6,738
Common Equity	**$186,487**	**$190,222**	**$191,633**	**$195,603**	**$197,601**
Less:					
Goodwill	25,673	25,474	24,896	25,098	25,009
Other Intangible Assets (other than Mortgage Servicing Rights)	5,697	5,457	4,981	4,888	5,056
Goodwill and Intangible Assets - Recorded as Assets Held for Sale / Assets of Discont. Operations Held for Sale	32	2	267	267	-
Net Deferred Tax Assets Related to Goodwill and Intangible Assets	32	-	-	-	-
Tangible Common Equity (TCE)	**$155,053**	**$159,289**	**$161,489**	**$165,350**	**$167,536**
Common Shares Outstanding at Quarter-end	3,029	3,043	3,041	3,033	3,029
Tangible Book Value Per Share	**$51.19**	**$52.35**	**$53.10**	**$54.52**	**$55.31**

Non-GAAP Financial Measures – Reconciliations[1]

($MM)

Basel III Tier 1 Common Capital and Ratio[2]

	12/31/2012	3/31/2013	6/30/2013	9/30/2013	12/31/2013
Citigroup's Common Stockholders' Equity[3]	**$186,487**	**$190,222**	**$191,672**	**$195,662**	**$197,694**
Add: Qualifying Noncontrolling Interests	171	164	161	172	182
Regulatory Capital Adjustments and Deductions:					
Less:					
Accumulated net unrealized losses on cash flow hedges, net of tax[4]	(2,293)	(2,168)	(1,671)	(1,341)	(1,245)
Cumulative change in fair value of financial liabilities attributable to the change in own creditworthiness, net of tax	587	361	524	339	177
Intangible Assets					
Goodwill, net of related deferred tax liabilities[5]	25,488	25,206	24,553	24,721	24,518
Identifiable intangible assets other than mortgage servicing rights (MSRs), net of related deferred tax liabilities	5,632	5,329	5,057	4,966	4,950
Defined benefit pension plan net assets	732	498	876	954	1,125
Deferred tax assets (DTAs) arising from net operating losses and foreign tax credit carry forwards and excess over 10% / 15% limitations for other DTAs, certain common equity investments and MSRs[6]	51,116	49,905	45,347	44,504	42,754
Total Basel III Tier 1 Common Capital	**$105,396**	**$111,255**	**$117,147**	**$121,691**	**$125,597**
Basel III Risk-Weighted Assets (RWA)	**$1,206,153**	**$1,191,618**	**$1,167,597**	**$1,159,189**	**$1,242,000[7]**
Basel III Tier 1 Common Capital Ratio	**8.7%**	**9.3%**	**10.0%**	**10.5%**	**10.1%[7]**

Note:

(1) Certain reclassifications have been made to prior period presentation to conform to the current period.

(2) Citi's estimated Basel III Tier 1 Common Ratio and related components as of June 30, 2013 and prior periods are based on the proposed U.S. Basel III (Basel III NPR) rules, and with full implementation assumed for capital components; September 30, 2013 and after are based on the final U.S. Basel III rules, and with full implementation assumed for capital components. Basel III risk-weighted assets are based on the "advanced approaches" for determining total risk-weighted assets for all periods.

(3) Excludes issuance costs related to preferred stock outstanding in accordance with Federal Reserve Board regulatory reporting requirements.

(4) Tier 1 Common Capital is adjusted for accumulated net unrealized gains (losses) on cash flow hedges included in accumulated other comprehensive income that relate to the hedging of items not recognized at fair value on the balance sheet.

(5) Includes goodwill "embedded" in the valuation of significant common stock investments in unconsolidated financial institutions.

(6) Other DTAs reflect those DTAs arising from temporary differences.

(7) Reflects 4Q'13 reported RWA of $1,186B, adjusted to include $56B of additional operational risk RWA related to Citigroup's exit of parallel Basel III reporting on a pro forma basis. For more information, please see Citigroup's press release dated February 21, 2014 on its investor relations website.