

Citigroup Inc.

Summary of Credit and Financial Strength Ratings ⁽¹⁾

Ratings as of December 19, 2016

Citigroup	Moody's		Standard & Poor's		Fitch	
	Rating	Outlook	Rating	Outlook	Rating	Outlook
Senior Debt	Baa1	Stable	BBB+	Stable	A	Stable
Subordinated Debt	Baa3		BBB	Stable	A-	
Junior Subordinated Debt	Ba1		BB+		BBB-	
Preferred Stock	Ba2		BB+		BB+	
Short-Term Obligations	P-2		A-2		F1	
<u>Citibank, N.A.</u>						
Senior Debt	A1	Stable	A+	Stable	A+	Stable
Long-Term Bank Deposits	A1		A+		AA-	
Short-Term Obligations	P-1		A-1		F1	
<u>Citibank Europe plc</u>						
Senior Debt	A1	Stable	A+	Stable	A	Stable
Long-Term Bank Deposits	A1	Stable				
Short-Term Obligations	P-1		A-1		F1	
<u>Citigroup Global Markets Holdings Inc.</u>						
Senior Debt	Baa1	Stable	BBB+	Stable	A	Stable
Subordinated Debt			BBB	Stable		
Short-Term Obligations			A-2		F1	
<u>Citigroup Global Markets Inc.</u>						
Senior Debt	A2	Stable	A+	Stable	A+	Stable
Short-Term Obligations	P-1		A-1		F1	
<u>Citigroup Global Markets Ltd.</u>						
Senior Debt			A+	Stable	A	Stable
Short-Term Obligations			A-1		F1	
<u>Citigroup Global Markets Japan Inc.</u>						
Senior Debt			A+	Stable		
Short-Term Obligations			A-1			

Notes

(1) The ratings table represents a subset of Citigroup's rated subsidiaries. Ratings for specific subsidiaries available upon request.