



For Immediate Release
Citigroup Inc. (NYSE: C)
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Citi Asia Pacific Wins Big in Global Finance Magazine's 2018 World's Best Digital Bank Awards

Recognized for excellence in digital banking and innovation, Citi swept a total of 36 wins across the magazine's Corporate/Institutional and Consumer Digital Bank Awards

Singapore – Citi won over 30 awards in Global Finance Magazine's 2018 World's Best Digital Bank Awards, reaffirming the bank's commitment to innovation and excellence in digital banking across its Corporate/Institutional as well as Consumer Banking business.

In the magazine's World's Best Corporate/Institutional Digital Bank Awards, Citi was named Best Digital Bank in 16 markets – Australia, Bangladesh, China, Hong Kong, India, Indonesia, Japan, Malaysia, New Zealand, Pakistan, Philippines, South Korea, Sri Lanka, Taiwan, Thailand and Vietnam.

The bank also won five sub-category awards, including Best Online Cash Management, Best Online Treasury Services, Best in Mobile Banking, Best Mobile Banking App and Most Innovative Digital Bank.

Citi was the first global transaction bank to launch Application Programming Interfaces (APIs) for institutional clients in 2017. Close to 20 APIs across a wide range of functionalities have been implemented. The bank also has the largest footprint in Virtual Cards in Asia across 11 markets, bringing automation and efficiency to supplier payments for clients. MobilePass – Citi's app that generates dynamic passwords for digital access to accounts by corporate users – is now available across 14 markets in the region.

"Our strategy is to accelerate simplification using technology. Using technology, we are introducing disruptive solutions across our core product pillars and making strategic investments to support our clients. We continue to leverage local market payment infrastructure developments which are also tightly integrated into our global network and by using newer technologies, we are helping our clients get ahead of the digital curve," said Rajesh Mehta, Citi's Asia Pacific Head of Treasury and Trade Solutions (TTS).

In the Consumer Digital Bank Awards, Citi was named Best Digital Bank in Australia, India, Indonesia, Philippines, Taiwan and Bahrain. Citi's Consumer Banking business in Poland – Citi Handlowy – was also named Best Digital Bank.

The Asia Pacific Consumer Banking franchise is responsible for 17 out of Citi's 19 Consumer Banking markets worldwide. The business covers 12 markets in Asia Pacific and five markets in Europe, Middle East and Africa (EMEA).

In sub-category awards, Citi was recognized for Best in Mobile Banking and Best Information Security and Fraud Management in Asia Pacific.

Now in its 19th year, this is the first time that Global Finance's World's Digital Banks Awards program selected country winners in the Middle East across a broad range of subcategories including Best Mobile Banking App and Most Innovative Digital Bank.

In Bahrain, Citi won four sub-category awards including Best Online Deposit, Credit and Investment Product Offerings; Best in Mobile Banking; Best Information Security and Fraud Management and Most Innovative Digital Bank.

Citi was also named Best in Mobile Banking and recognized for Best Information Security and Fraud Management in the UAE.

Anand Selva, Citi's Head of Consumer Banking for Asia Pacific and EMEA said, "Our ongoing transformation from an analog to a digital business continues to yield results and generate client-led growth. We continue to build digital relevance and scale by plugging into relevant digital ecosystems where our customers are active, simplifying processes and customer onboarding and leveraging data to offer our customers increasingly innovative and personalized products and services."

From June 2017 to June 2018, the Asia Pacific Consumer Banking franchise added over 1 million new mobile clients. Mobile is now the most popular digital channel for Citi's clients, with more than one in three digitally active clients choosing mobile.

The past year also saw a number of digital global-firsts for Citi launched out of the region. The bank's chatbot on Facebook Messenger was launched in Singapore early this year while video banking for Wealth Management was introduced to customers in India in 2017.

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About Citi

Citi, the leading global bank, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management.

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