



**Citigroup Inc. (NYSE: C)
January 31, 2019**

CitiDirect BE® Ranked #1 Globally in Greenwich Associates Digital Banking Benchmarking Study

Citi Awarded Top Ranking for Thirteenth Consecutive Year

Singapore - CitiDirect BE®, Citi's institutional online banking platform is ranked # 1 in the 2018 Greenwich Associates Digital Banking Benchmarking study for the thirteenth consecutive year. This will be the second consecutive year that Citi is the sole recipient of this distinction globally among a peer group of both global and regional competitors.

The study assesses "Best of Breed" features and functionality across Citi's institutional online banking solution suite, including CitiDirect BE® across online, mobile and tablet, CitiConnect®, FX Pulse and CitiDirect BE® Liquidity Manager along with supporting services. Citi received the highest rating globally and across all regions included in the study – North America, Asia and Europe – across 40+ categories, including:

- Usability and Ease of Use
- API access, Connectivity and File Services
- Cross Product Integration
- Fraud Prevention/Monitoring
- Online and offline help/support

"Citi is very pleased to be recognized once again as the #1 bank in Greenwich Associates' Digital Banking Benchmarking Study. We continue our pursuit of delivering the best possible experience to our clients, by launching leading-edge solutions, co-creating with our clients and extending our innovation practice through partnering with Fintechs," said Tapodyuti Bose, Global Head of Channel and Enterprise Services, Citi Treasury and Trade Solutions. "Clients are front and center of everything we do, and our investments are driven by providing them with a seamlessly integrated, digital ecosystem for their treasury and global commerce needs."

Chris McDonnell, Managing Director at Greenwich Associates and global manager for the Digital Banking Benchmarking study adds, "In the modern banking landscape, digital experiences are top of mind for corporations, with ease of use being the strongest driver of client satisfaction. Treasurers' expectations are higher than ever before due to influence from everyday consumer experiences. Citi's efforts in involving clients in the design phase along with using the best fit technologies contribute to their best-in-class digital experiences across devices."

Greenwich Associates is an independent research and consulting firm. Their annual study evaluates online and mobile banking applications and scores them based on over 40 evaluation factors and over 1,600 sub criteria. The study serves as a barometer of market trends and development priorities that can provide a forward-view of next-generation capabilities. Leading banks and non-bank providers are evaluated in the study annually with the bank group consisting of elite global and regional peers in the transaction banking industry.

CitiDirect BE® and CitiConnect® are a part of Citi Treasury and Trade Solutions' digital banking product suite. CitiDirect BE® is an institutional digital banking platform available online, as well as on mobile and tablet devices. CitiConnect® is Citi's industry leading suite of institutional connectivity options, including CitiConnect® API and CitiConnect® API Developer Portal.

Citi Treasury and Trade Solutions (TTS) helps enable our clients' success by providing an integrated suite of innovative and tailored cash management and trade finance services to multinational corporations, financial institutions and public sector organizations across the globe. Based on the foundation of the industry's largest proprietary network with banking licenses in over 98 countries and globally integrated technology platforms, TTS continues to lead the way in offering a comprehensive range of digitally enabled treasury, trade and liquidity management solutions.

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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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