

Risk-based capital and leverage ratios at year-end for each of the past 10 years, as reported in Citigroup's FR Y-9C:

	Common Equity Tier 1 Capital ratio ⁽¹⁾⁽²⁾⁽³⁾⁽⁴⁾	Tier 1 Capital ratio ⁽²⁾⁽³⁾⁽⁴⁾⁽⁵⁾	Total Capital ratio ⁽²⁾⁽³⁾⁽⁴⁾⁽⁵⁾	Tier 1 Leverage ratio ⁽³⁾⁽⁴⁾	Supplementary Leverage ratio ⁽³⁾⁽⁴⁾⁽⁶⁾⁽⁷⁾
December 31, 2011	N/A	13.55%	16.99%	7.19%	N/A
December 31, 2012	N/A	14.04%	17.25%	7.48%	N/A
December 31, 2013	N/A	13.65%	16.63%	8.19%	N/A
December 31, 2014	13.07%	13.07%	14.51%	9.01%	N/A
December 31, 2015	14.60%	14.81%	16.69%	10.18%	N/A
December 31, 2016	14.35%	15.29%	17.33%	10.09%	7.58%
December 31, 2017	12.99%	14.48%	16.77%	8.82%	6.77%
December 31, 2018	11.86%	13.43%	16.14%	8.32%	6.40%
December 31, 2019	11.79%	13.33%	15.87%	7.96%	6.20%
December 31, 2020	11.73%	13.31%	15.61%	7.37%	7.00%

(1) For periods presented prior to December 31, 2014, Citigroup's Common Equity Tier 1 Capital ratio was not reported in the FR Y-9C.

(2) Commencing in 2014, Citigroup's Common Equity Tier 1 Capital, Tier 1 Capital, and Total Capital ratios reflect application of the U.S. Basel III rules, including the "capital floor provision" of the so-called "Collins Amendment" of the Dodd-Frank Wall Street Reform and Consumer Protection Act, which requires Advanced Approaches banking organizations, including Citi, to calculate each of the three risk-based capital ratios under both the Standardized Approach and the Advanced Approaches, and to comply with the lower of each of the resulting risk-based capital ratios.

(3) Commencing January 1, 2014, the U.S. Basel III rules contain several differing, multi-year transition provisions, with various "phase-ins" and "phase-outs." With the exception of non-grandfathered trust preferred securities, which do not fully phase out of Tier 2 Capital until January 1, 2022, all other transition provisions have occurred and were entirely reflected in Citigroup's regulatory capital ratios beginning January 1, 2018.

(4) Commencing January 1, 2020, Citi's risk-based capital and leverage ratios reflect certain deferrals based on the modified regulatory capital transition provision related to the Current Expected Credit Loss (CECL) standard. For additional information, please refer to the "Capital Resources" section of Citigroup's 2020 Form 10-K.

(5) Citigroup's Tier 1 Capital and Total Capital ratios as of December 31, 2011 and December 31, 2012 reflected the application of Basel I credit risk and market risk capital rules. Citigroup's Tier 1 Capital and Total Capital ratios as of December 31, 2013 reflected the application of Basel I credit risk capital rules and Basel II.5 market risk capital rules.

(6) For periods presented prior to December 31, 2016, Citigroup's Supplementary Leverage ratio was not reported in the FR Y-9C.

(7) As of December 31, 2020, Citigroup's Total Leverage Exposure (the denominator of the Supplementary Leverage ratio) temporarily excluded U.S. Treasuries and deposits at Federal Reserve Banks. This temporary Supplementary Leverage ratio relief expired as scheduled on March 31, 2021. During the fourth quarter of 2020, as a result of the temporary relief, Citigroup's Supplementary Leverage ratio benefited 109 basis points. For additional information, please refer to the "Capital Resources" section of Citigroup's 2020 Form 10-K.

Annual amount of share buybacks and dividend payments by Citi during each of the past 10 years:

In millions of dollars, except per share amounts

Years ended December 31,	Common Share Dividends (per share amounts)	Common Share Dividends (total dollar amounts)	Common Share Repurchases	Preferred Stock Dividends	Preferred Stock Repurchases ⁽¹⁾
2011	\$ 0.03	\$ 81	\$ 1	\$ 26	\$ -
2012	0.04	120	5	26	-
2013	0.04	120	837	194	94
2014	0.04	122	1,232	511	-
2015	0.16	484	5,452	769	-
2016	0.42	1,214	9,451	1,077	-
2017	0.96	2,595	14,538	1,213	-
2018	1.54	3,865	14,545	1,174	793
2019	1.92	4,403	17,875	1,109	1,980
2020	2.04	4,299	2,925	1,095	1,500

(1) Represents all repurchases and redemptions prior to maturity, regardless of whether the capital instrument was fully replaced during the same quarter in which the repurchase or redemption was announced.

Public enforcement actions against Citi by a Federal or State government agency since April 2019

Matter	Date	Regulator	Description of Allegations	Economic Sanction	Number of Customers	Settlement Document
Debts Previously Contracted OCC Civil Money Penalty	October 11, 2019	OCC	On October 11, 2019, the OCC issued a \$30 million civil money penalty for violations of 12 USC 29 and 12 C.F.R. 34.82. This statute and regulation govern the length of time a bank may hold property acquired in satisfaction of a debt previously contracted. Prior to the receipt of the civil money penalty, Citibank self-disclosed violations of the requirements.	\$30 million penalty	None	https://www.occ.treas.gov/news-issuances/news-releases/2019/nr-occ-2019-118.html
Flood Disaster Protection Act OCC Civil Money Penalty	January 21, 2020	OCC	The OCC found the bank engaged in a pattern or practice of violating 42 U.S.C. § 4012a(e) and 12 C.F.R. § 22.7(a). Specifically, the bank failed to purchase regulatory required flood insurance on behalf of borrowers with loans secured by buildings and mobile homes located in special flood hazard areas where flood insurance is available in a timely manner.	\$17,998,510 penalty	None	https://www.occ.gov/news-issuances/news-releases/2020/nr-occ-2020-5.html
In the Matter of Citibank N.A., Citigroup Energy, Inc., and Citigroup Global Markets, Inc.	September 28, 2020	CFTC	CFTC enforcement settlement involving three Citi swap dealers (one of which is also a futures commission merchant), alleging Citi failed to diligently supervise the operation of its audio preservation system because, after Citibank received a subpoena for information, audio recordings were inadvertently deleted by an unexpected functioning of vendor-provided recording software.	\$4.5 million civil penalty	None	https://www.cftc.gov/PressRoom/PressReleases/8257-20
Longstanding Deficiencies in Risk Management and Internal Controls	October 7, 2020	OCC, FRB	On October 7, 2020, the FRB and OCC announced enforcement actions against Citigroup, requiring the firm to correct several longstanding deficiencies in enterprise-wide risk management, compliance risk management, data governance, and internal controls.	\$400 million penalty	None	https://www.federalreserve.gov/newsevents/pressreleases/enforcement20201007a.htm https://www.occ.gov/news-issuances/news-releases/2020/nr-occ-2020-132.html
State Attorney General Consumer Protection Law Settlement	February 8, 2021	Select State Attorney Generals	The Attorneys General for Iowa, Massachusetts, New Jersey, North Carolina and Pennsylvania alleged that Citi's self-identified issues related to APR reevaluation methodologies violated their states' consumer protection laws.	\$4,207,500 settlement payment	To the extent this matter affected customers, this settlement does not provide specific information about any such customers.	https://www.attorneygeneral.gov/wp-content/uploads/2021/02/2021-02-08-Com -v.-Citibank-AVC.pdf