



**For Immediate Release
Citigroup Inc. (NYSE: C)
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Citi Hong Kong Announces Senior Appointments in Consumer Banking

*Josephine Lee as Head of Retail Banking and
William Ross as Head of Customer Franchise*

(Hong Kong) Citi announced today two senior appointments to its consumer banking business in Hong Kong, effective immediately.

Head of Retail Banking

Josephine Lee has been appointed Head of Retail Banking, assuming overall responsibility for the management of Citibank's retail banking business, including client segments, sales and distribution, as well as retail products and services. Josephine will also lead the digitalization and transformation of Citi's retail business in Hong Kong, delivering on the bank's retail strategy and client-centric initiative to achieve sustainable growth. Josephine is a Citi veteran with over 19 years of experience in retail banking. She reports to Fabio Fontainha, Head of Retail Banking for Asia Pacific and Lawrence Lam, Consumer Business Manager for Hong Kong.

Head of Customer Franchise

William Ross ("Will") has been appointed Head of Customer Franchise. He oversees decision management, customer experience, digital banking and product marketing for the consumer banking franchise in Hong Kong covering all lines of business. Will has 20 years of diverse experience in research, venture capital, corporate and investment banking, as well as digital business development. Prior to his Citi appointment, he was the CEO of Lazada Crossborder in Hong Kong where he was responsible for the significant growth of their cross-border merchandise business. Will reports to Felimy Greene, Regional Head of Customer Franchise for Asia Pacific and Lawrence Lam, Consumer Business Manager for Hong Kong.

Commenting on the appointments, Lawrence Lam said, "Retail banking is a significant part of Citibank's business in Hong Kong and the region. Josephine brings to her new position extensive experience in the banking and wealth management sector with an excellent track record. I am confident that she will lead the team to raise this business to greater heights."

"We are delighted that Will is joining Citi. With his experience across multiple countries and diverse commercial background, he will play an important role to bring in new insights for creating an integrated and cutting-edge customer experience to continue meeting our clients' ever-changing needs."

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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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