

Citi achieves standout Overall Satisfaction score in the 2023 U.S. Mortgage Origination Satisfaction StudySM



Citi received the highest score for Level of Trust dimension for second year in a row.

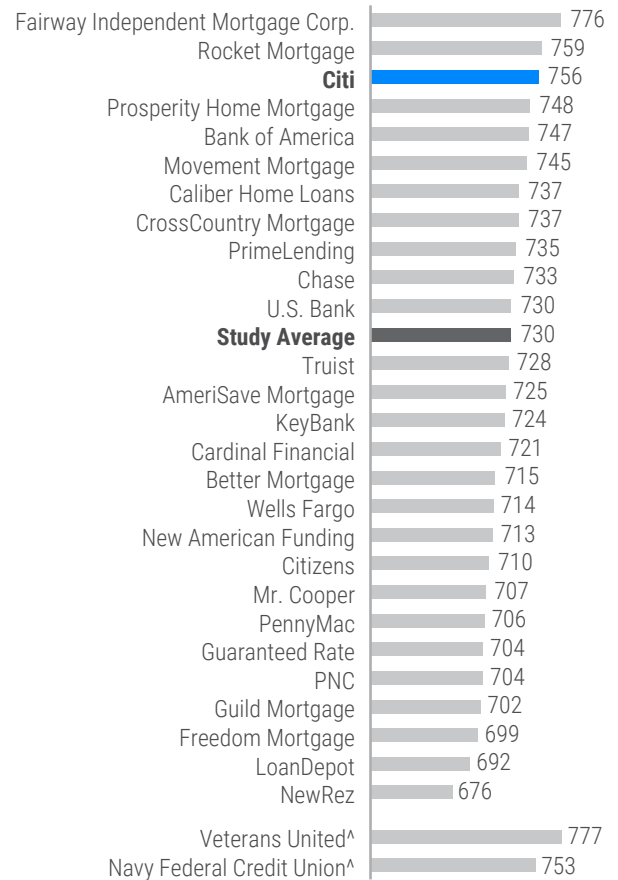
In addition to achieving the highest score for the “Level of trust” dimension, Citi outperforms the industry average and improves year over year in all study dimensions including Digital channels, People, Made it easy to do business with, Loan offering met my needs, and Communication. Citi’s year-over-year performance demonstrates a steadfast dedication to delivering a satisfying service experience for mortgage customers. The company improved by an impressive 23 points with an Overall Satisfaction Score of **733** in 2022 and **756** in 2023.

The U.S. Mortgage Origination Satisfaction StudySM measures overall customer satisfaction based on performance in six factors (in alphabetical order): *communication; digital channels; level of trust; loan offering meets my needs; made it easy to do business with; and people*. The study was fielded from November 2022 through August 2023 and is based on responses from 9,191 customers who originated a new mortgage or refinanced within 12 months prior to completing the survey.

Dimension Satisfaction Score Highlights:

DIMENSION	CITI SCORE	INDUSTRY AVERAGE	YOY
Level of Trust	772	728	+22
Digital Channels	748	725	+26
People	759	741	+11
Made Easy to Do Business With	751	735	+9
Communication	745	726	+25
Loan Offering Met My Needs	763	726	+49

J.D. Power 2023 U.S. Mortgage Origination Satisfaction StudySM Overall Customer Satisfaction Index Ranking (Satisfaction scores on a 1,000-point scale)



Note: ^ABrand is not rank eligible because it does not meet study award criteria.
Source: J.D. Power 2023 U.S. Mortgage Origination Satisfaction StudySM



Our enduring commitment is to be our clients’ trusted advisors through every financial milestone in their lives, and buying a home is certainly one of the most personal and impactful financial decisions they may ever make. Customer satisfaction is not just a metric for us but a reflection of the trust we earn and uphold through genuine care for our clients and guidance toward their financial success. Our consistently strong performance as the most trusted bank and lender year-over-year reinforces our commitment to our clients. We embrace our role with a deep sense of responsibility—nothing is more rewarding than enabling home ownership and sustainable financial security for the clients and communities we are fortunate to serve.

Chris McCullough
Citi US Retail Banking Head of Lending

