

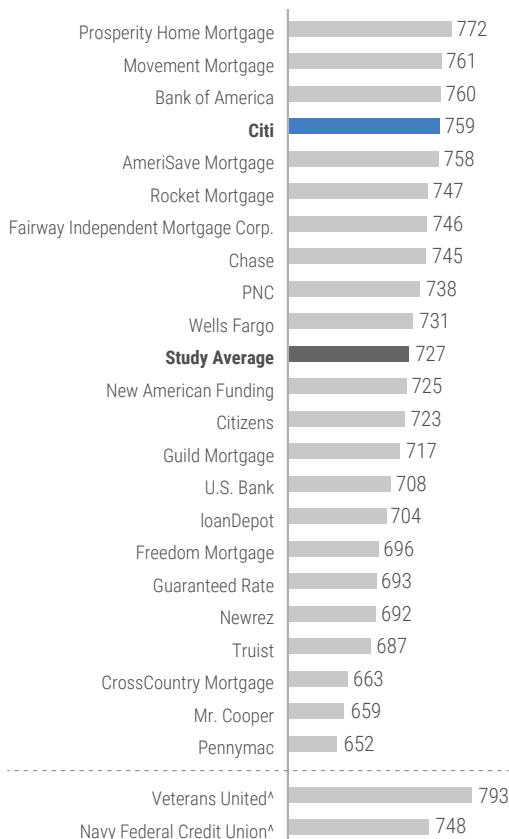
# J.D. POWER

## Citi ranked among the Top 4 in the J.D. Power 2024 U.S. Mortgage Origination Satisfaction Study<sup>SM</sup>



### Citi achieved the highest score for Level of Trust dimension

**J.D. Power 2024 U.S. Mortgage Origination Satisfaction Study<sup>SM</sup>**  
**Overall Customer Satisfaction Index Ranking**  
*(Satisfaction scores on a 1,000-point scale)*



Note: <sup>A</sup>Brand is not rank eligible because it does not meet study award criteria.



Our enduring commitment is to serve as our clients' trusted financial advisors, particularly as they navigate the significant milestone of homeownership. We prioritize client satisfaction, recognizing it as a testament to the trust we earn and the care we provide. Our strong performance in the study underscores our dedication to being a trusted lender and supporting our clients' financial success. We embrace the privilege of enabling homeownership and sustainable financial security for our clients and communities."

– **Chris McCullough**,  
 Head of Mortgage and  
 Lending Product Management



In addition to achieving the highest score for the Level of trust dimension, Citi exceeded the study average for the following dimensions: Digital channels, People, Easy to do business with, Communication, and Loan offering met my needs. The company earned an Overall Satisfaction (OSAT) score of 759, 32 points above the study average, and improved its score by 3 points year-over-year from 2023. This strong performance in a challenging market highlights Citi's commitment to delivering a satisfying experience for mortgage borrowers.

The U.S. Mortgage Origination Satisfaction Study<sup>SM</sup> measures overall customer satisfaction based on performance in six dimensions (in alphabetical order): communication; digital channels; level of trust; loan offering meets my needs; made it easy to do business with; and people. The 2024 study was fielded from August 2023 through September 2024 and is based on responses from 7,534 customers who originated a new mortgage or refinanced within the past 12 months.

#### Citi's Dimension Score Highlights

FACTOR		INDUSTRY AVERAGE
Level of Trust	<b>773</b>	<b>727</b>
Digital Channels	<b>771</b>	<b>717</b>
People	<b>775</b>	<b>742</b>
Easy to do business with	<b>750</b>	<b>731</b>
Communication	<b>746</b>	<b>721</b>
Loan offering met my needs	<b>741</b>	<b>722</b>

Source: J.D. Power 2024 U.S. Mortgage Origination Satisfaction Study<sup>SM</sup>. Charts and graphs extracted from this press release for use by the media must be accompanied by a statement identifying J.D. Power as the publish brand the study from which it originated as the source. Rankings are based on numerical scores, and not necessarily on statistical significance. No advertising or other promotional use can be made of the information in this release or J.D. Power survey results without the express prior written consent of J.D. Power.