

Architect Onboarding Session 1

February 21, 2018
NAM Retail D&C



WELCOME

- Why are we here together?
- What do we want to do together?
- What are Citi's expectations of our architects?
- What do our architects expect of Citi?
- Where are we heading?
- Let's move forward.



NAM RETAIL D&C MISSION STATEMENT

Deliver extraordinary retail environments that result in an elevated customer journey while supporting the sales model, within budget and schedule.



ARCHITECT PARTNERSHIP

- Our architects understand retail design
- The retail and hospitality point of view gives a different lens to what we do
- Citi architects provides high quality output and thoughtful design details
- Citi provides the tools, general guidelines – our retail architects interpret our guidelines and provide refined details



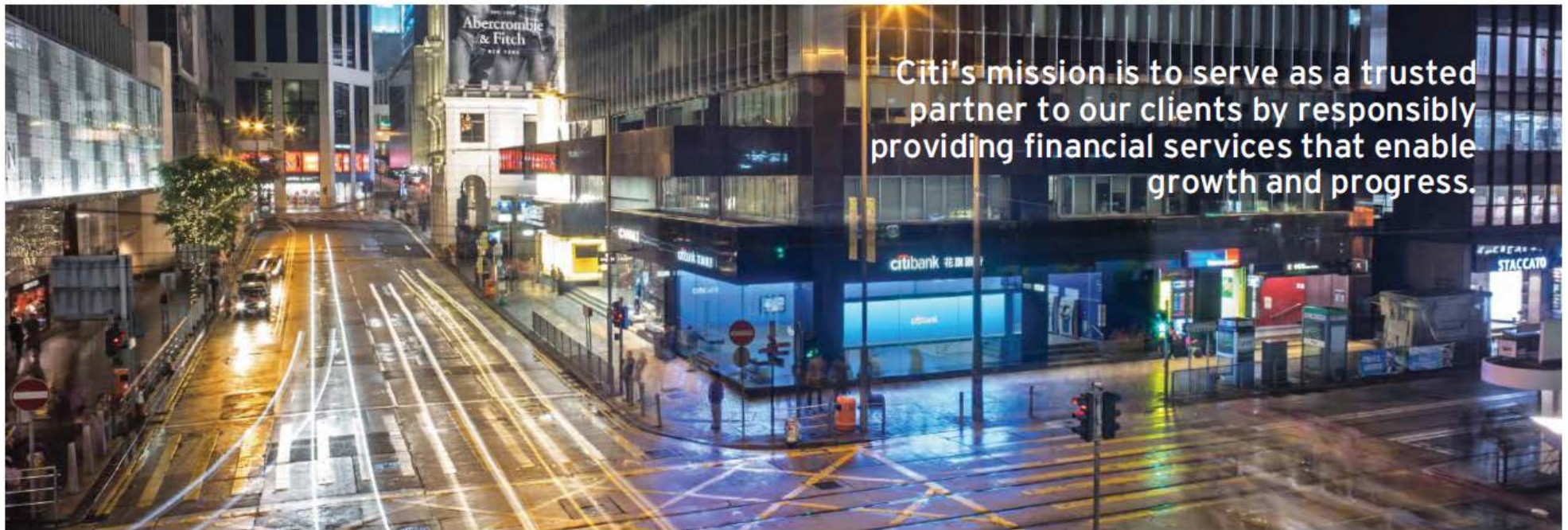
While we're a global bank, our mission is simple:
We responsibly provide financial services that enable growth and economic progress

CITI'S MISSION

We drive value for our clients. We enable economic value and positive social impact for clients, companies, governments and communities. We put clients first by anticipating, understanding and exceeding their expectations and needs. We act as a trusted partner to clients by delivering superior advice, products and services.

We drive innovation, competitive differentiation and speed to market by actively learning from others. We champion progress. We champion a culture of high standards, push for progress, embrace change and challenge the status quo in support of Citi's vision and global strategy.

We communicate a vision that is forward looking and responsive to changes in the environment. We aim to inspire enthusiasm and mobilize resources for productive and innovative change.



CITI'S HISTORY

1858

Citi funded the New York, Newfoundland and London Telegraph Company, which laid the first successful Transatlantic Cable

1977

When Citi pioneered round-the-clock banking with its first 24/7 ATM

96%

of the world's Fortune 500 companies are served by Citi's Transaction Services

160

countries around the world are connected by Citi

With 200 years of experience helping our clients meet the world's toughest challenges and embrace its greatest opportunities, Citi is uniquely positioned to help enable progress in cities. Citi partners with cities to help support their growth and help them succeed in the future.



WHAT IS SMART BANKING?

Smart Banking Strategy The World's Global Digital Bank

Smart Banking is conceived as a new approach to retail banking. Its goals are to offer a differentiated client experience, to generate a larger client base with greater revenue growth and to lower operational costs.

Smart Banking is a scalable and flexible platform designed to deliver high level success:

- Faster Payback period
- Higher account acquisition
- Top line revenue growth across all markets

Client Benefits

Designed for Me

Relevant, intelligent, efficient and easy to use.

How I Live

Designed to deliver relevant services where the clients are and how they live.

What Matters to Me

Banking when, where and how I need it.

Citibank Benefits

Millions of Passionate Clients

The global digital bank for core market segments.

Lower Total Cost

Progressive real estate model, economical deployment, more staff retention and satisfaction.

What Matters to Me

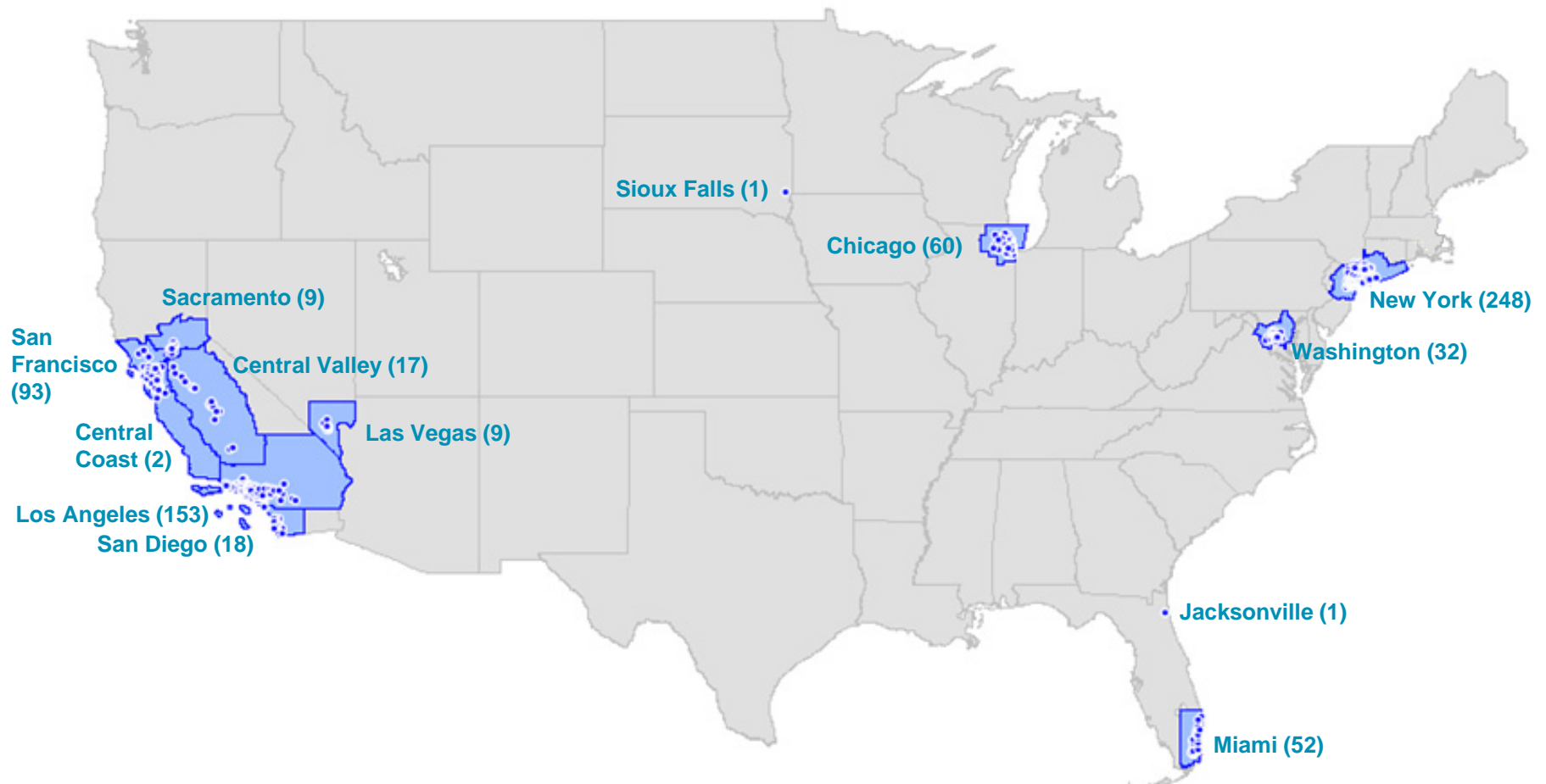
Scaled to the market, service value to the client, built on long term relationships.

Now, Smart Banking is called Next Gen.

BRANCH NETWORK

Market	Branches
New York	248
Washington	32
Miami	52
Chicago	60
Las Vegas	9
Sacramento	9
San Francisco	93
Central Coast	2
Central Valley	17
Los Angeles	153
San Diego	18
Other	2
Total	695

695 branches as of 2017-Q2



OUTSOURCED PROVIDER STRUCTURE

MGAC

- East Coast outsourced project management team.
- Main project POC

Cumming

- West and Central outsourced project management team.
- Main project POC

Turner & Townsend (GCO)

- Oversees governance and performance and data reporting

Linesight

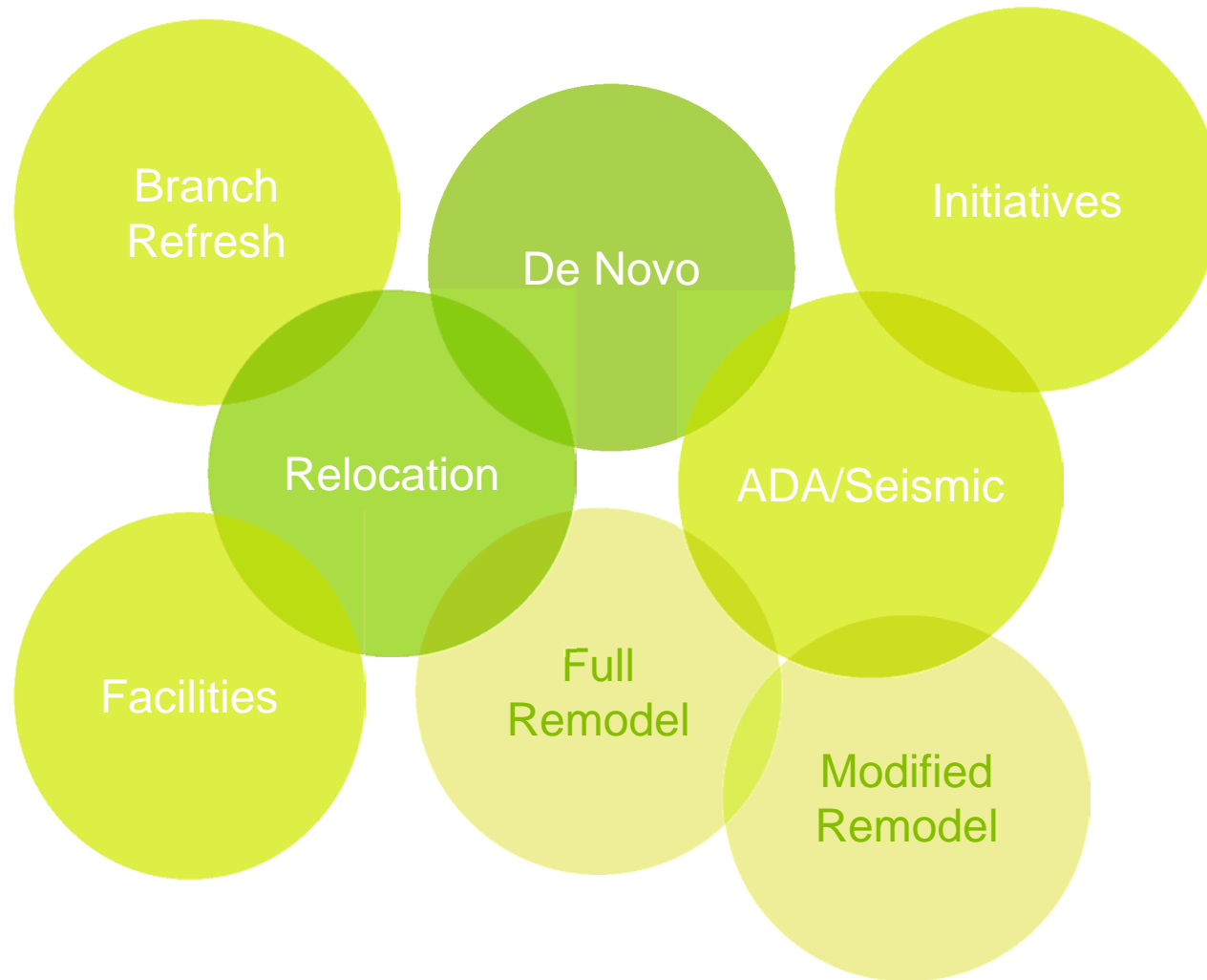
- Independent construction cost management team

CITI INTERNAL & EXTERNAL PARTNERS

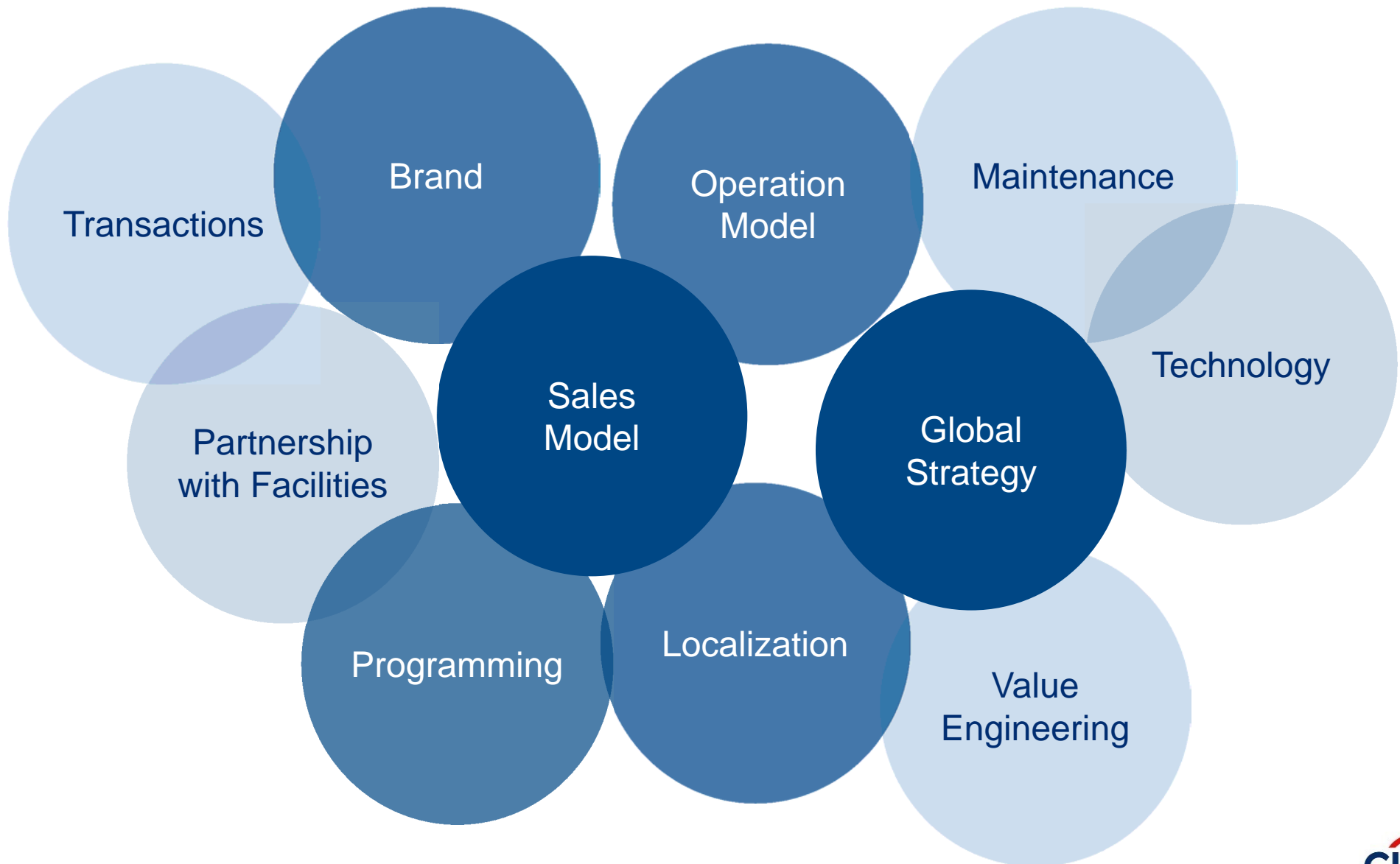
NAM Retail Design & Construction partners with CRS, Citi and external organizations in order to execute on our aspirational mission. These are examples of the critical global and regional organizations we work with to support the overall Citi mission:



PROJECT TYPES



These are factors that help drive Citi design:



WHAT IS THE NEXT GEN RETAIL BANKING EXPERIENCE MODEL?

Next Gen Retail Banking is the predominant presence for our brand. It is designed for the broadest engagement across our target customer segments and embodies our brand promise.

Client Value:

Progress is helping clients gain better command, confidence, and knowledge over their money to propel them toward their goals and aspirations.

Social Impact:

Progress is playing an economic and commercial role that enables individuals, families, communities and economies to flourish and thrive.

Digital Innovation:

Progress is opening up innovation and leading a redefinition of the world of finance for our clients.

Global Insights:

Progress is understanding where the world is going and connecting insights from around the globe.

Citi's Next Gen branches reflect the common core of our clients in our select global urban markets. They want us to be modern and forward thinking.

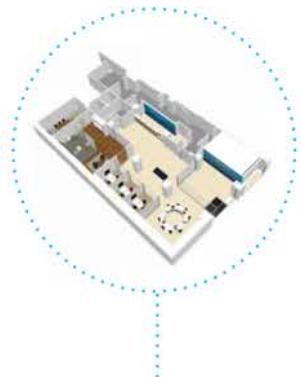


SCALED EXPERIENCES



FLAGSHIP

The Flagship channels provide an enhanced customer experience. In addition to the services provided in full service branches, Flagships provide more personalized interaction environments with an emphasis on localization.



FULL SERVICE

A Full Service branch provides full banking functionality and focuses on meeting customer needs with premium service and on-demand expertise. They optimize use of space with digital tools to enable transactions and sales and by maximizing client facing areas and offices.



WEALTH CENTER

A Full Service branch that serves as a gateway to adjacent Citigold/CPC lounges. Some regions may have independent Wealth Centers that are separated from the retail branch.



MINI

A Mini model branch offers a targeted range of services at convenient drop-in locations. It can be unmanned for periods of time if desired.



POP-UP

A Pop-Up offers a temporary branch installation that can be implemented in a variety of settings for the purposes of capturing immediate opportunity, rolling-out new initiatives or as a bridge for continuous services during construction.



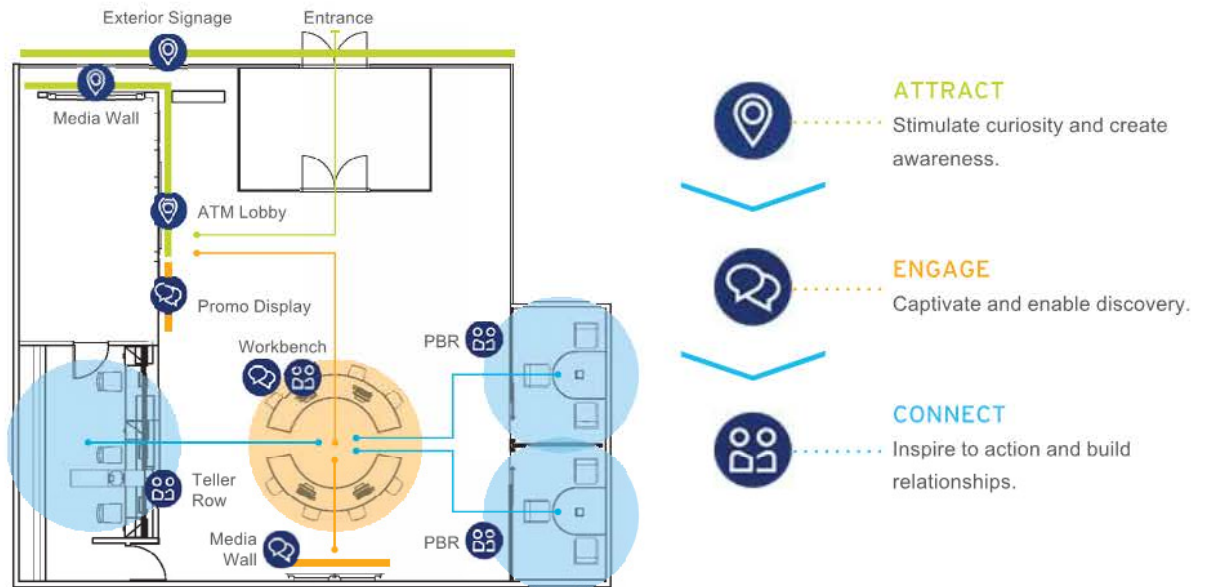
ATM

Our stand-alone and branch ATMs provide quick transaction capabilities and offer significant brand visibility for Citi

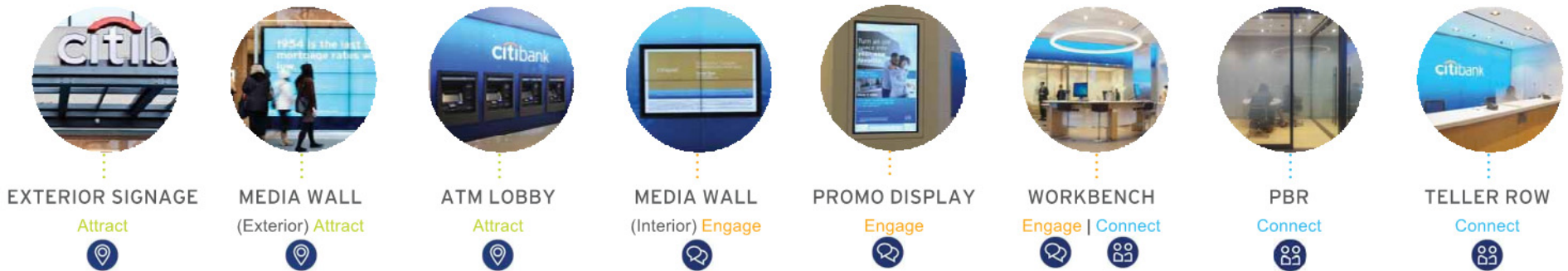
GLOBAL RETAIL GUIDELINES

EXPERIENCE MODEL

The experience model is critical to executing on our global aspirations and strategies. We continue to focus on bringing the experience model to life in the physical space. Touchpoints are designed and positioned within the branch following the **Attract**, **Engage** and **Connect** principals. This approach optimizes contact points with staff, enables efficient traffic flow, and provides privacy space where needed.



CUSTOMER JOURNEY



SEGMENTS

RETAIL ENVIRONMENTS

The predominant signal for our retail brand, Next Gen represents Citi's focus on elevated experiences, thoughtful technology and modern, engaging design.

It is the baseline standard for all branches globally and serves as a foundation for our tiered segments. Next Gen environments are often a gateway to our services and placed adjacent to our segments.



NEXT GEN RETAIL BANKING



PRIORITY FOR CITIBANAMEX

Designed as a modern and digital service for the emerging affluent segment. Physical space for CitiBanamex Priority was designed for the unique needs of Mexico.



CITIGOLD

Premier global brand, available for Affluent clients who choose us for a significant portion of their business.



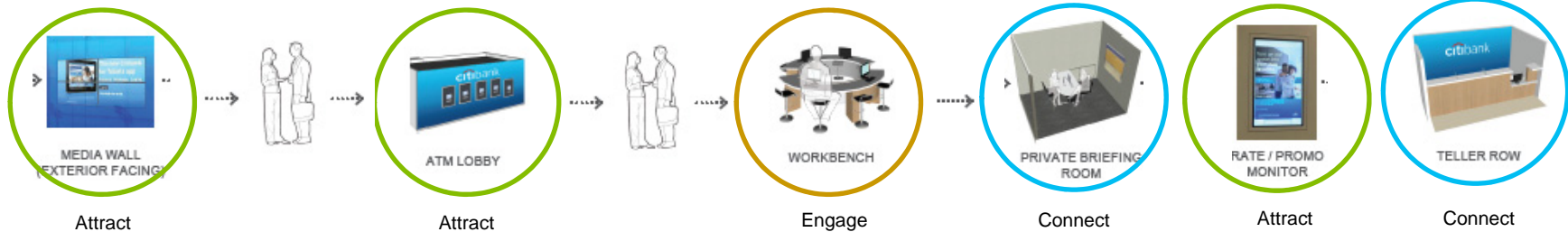
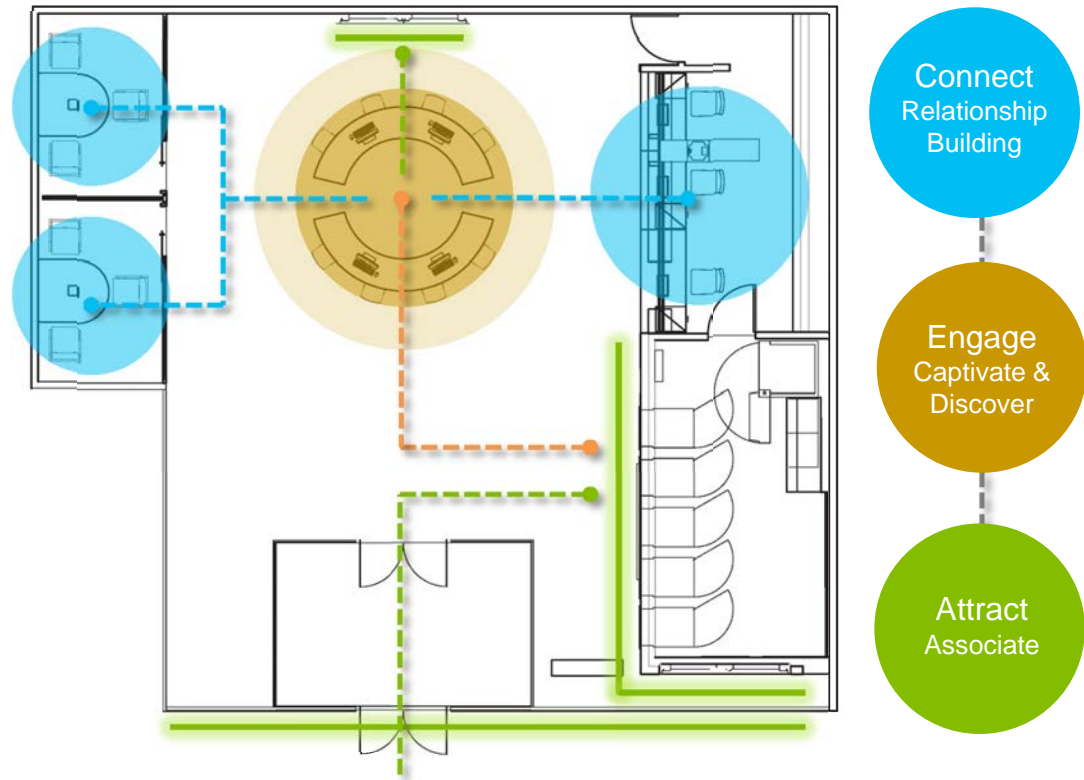
CITIGOLD PRIVATE CLIENT

Highest tier of wealth management offering designed for the special needs of Ultra High Net Worth clients.

SEGMENTS

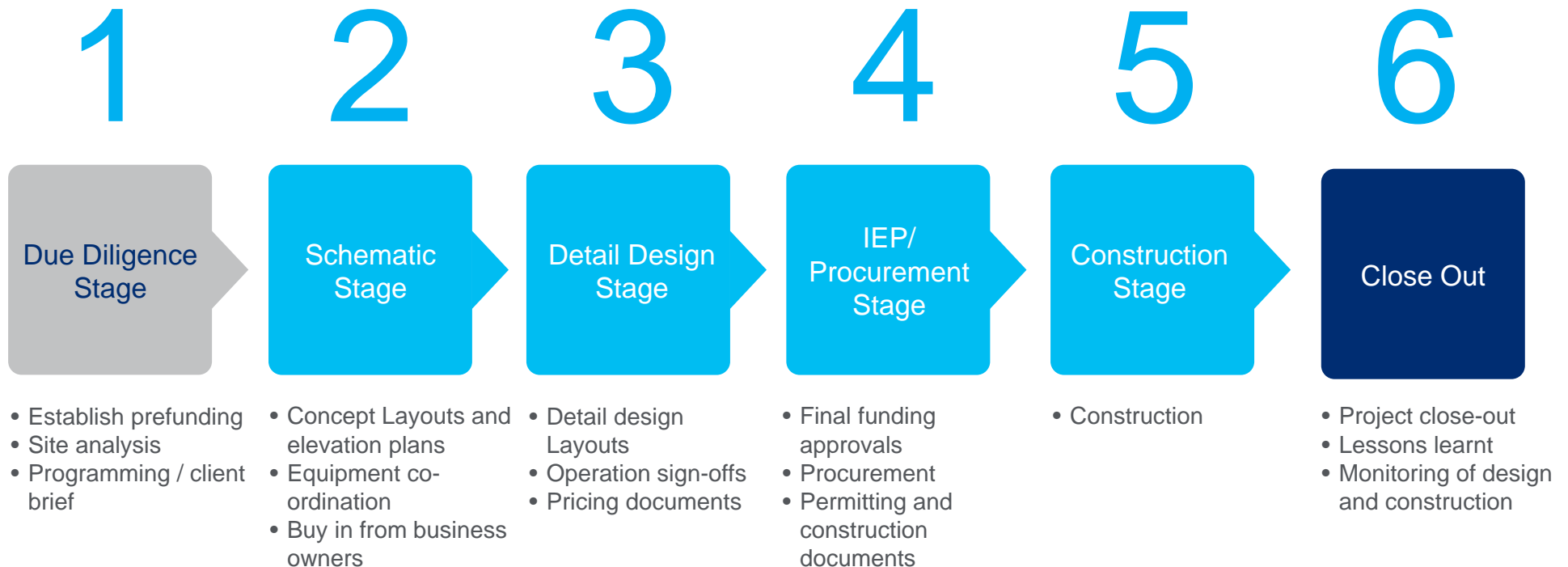
SALES MODEL

Touchpoints are designed and positioned within the branch following the Attract, Engage, Connect principles. This approach optimizes contact points with staff, enables efficient traffic flow, and provides privacy space where needed.



EXECUTION – THE DESIGN & CONSTRUCTION PROCESS

We start with the Global Retail Guidelines and apply the principles to the region. Preliminary planning is kicked off with a defined program, project goals and overall strategy. Budgeting and design drawings are soon aligned and construction then follows. Checks and balances for strategy, design and budgeting are carefully monitored by region and Global Retail.



NAM HIGH LEVEL ASPIRATIONAL SITE ATTRIBUTES

These aspirational physical site attributes assist in our ability to provide extraordinary retail environments and customer experience.

Location

- Fully visible view from street into store
- High traffic, competitive street location, fully visible from across/ down street
- Ground floor for Smart Banking
- Corner location
- Understanding primary and secondary sightlines and traffic flow
- 30 feet minimum visible street frontage
- Co-tenants with similar client base
- Multiple signage and branding opportunities
- Sufficient or dedicated parking for suburban locations

Architectural Elements

- Expansive windows (transparency)
- Strong entrance
- Clean, open space, minimal columns or obstructions
- Ceiling height minimum of 11 feet
- Right format for segment - square footage suitable for programming (i.e. Smart Banking, Citigold Center)

Conditions

- Fully ADA / Handicapped compliant or landlord remediation
- Suitable environmental conditions

BRANCH AND PROGRAM REQUIREMENTS FORM

The intent of this form is to standardize information shared by the retail business to CRS at the forefront of a project. This effort provides comprehensive visibility and mutual understanding of the site strategy, historical statistics and programming requirements which leads to productive dialogue around project goals and site conditions.

Regions may need to adjust the form to adhere to specific business needs and other statistical data unique to the area. The owner of the region specific template may shift between teams, but the goal is to use the form consistently in gathering/sharing information and referring back to the data during the project to ensure the overall strategy and goals are met.

*Sample form shown for illustrative purposes only.

CRS Branch Requirements Form
To be returned during the Branch Programming and Design Review meeting

Branch Name: Los Angeles California Mart
Branch Address: 133 S W 1st Street, Los Angeles, CA 90012
Branch Market: Los Angeles

Project Type: Relocation
Police Branch Point: Full Service
Lease Expiration Date: 12/31/2015

Background, Strategy, and Rationale

Current Branch Statistics

	Branch	Market Avg.	National Avg.
CRS Reg. Monthly Teller Transactions	10,477	10,470	10,492
CRS Reg. Monthly ATM Transactions	6,200	7,800	10,200
After Hours ATM Volume (7 weeks)	0.0	0.0	0.0

Inventory (last 90 days): 3,464 of 4,712/28 (Low = 0, Medium = 6, High = 6)

Busked Day of the Week: based on forecasts for week of
Busked Time of the Day: based on forecasts for week of

Branch Statistics

	Branch	Market Avg.	National Avg.
CRS Reg. Monthly Teller Transactions	112	275	348
CRS Reg. Monthly ATM Transactions	112	292	292
After Hours ATM Transactions	1,077	1,900	2,017
Local Business Accounts	011	202	018
Total Back Transactions (FY 10)	1,793	1,989	3,279

Branch Metrics

	Current	Current
	Value	Requirement
Square Footage	6,248	2825-3131
Number of Floors	1	1

Discussion Topics

	Current Count	Branch Requirement
Teller Workstations	2	0/4
Teller Prod Stations	0/4	2
SMB Desk	1	760
Workstation Stations	0/4	2
ATM 24 Hour	0	2
ATM 12 Hour (last 24 hours)	0	0
ATM Station	2	0
Sign Office	760	760
ATM Workstations	0/4	2
Private Staffing Rooms	0/4	2
CRS Reg. Conference Rooms	0/4	0/4
CRS Reg. Conference Rooms	0/4	0/4
CRS Reg. Conference Rooms	0/4	0/4
CRS Reg. Teller	0/4	0/4
CRS Reg. Counter	0/4	0/4
CRS Reg. Meeting Lounge	0/4	0/4
Service Barriers (Physical)	Yes	0/4

Staffing

	Current	Branch Requirement
Branch Manager (BM)	1.0	1.0
Asst. Branch Manager (ABM)	0.0	0.0
Personal Banker (PB)	2.0	0.0
Customer Service Representative (CSR)	0.0	0.0
Teller (TR)	2.0	2.0
CRS Reg. Relationship Manager (CRM)	0.0	0.0
Personal Advisor (PA)	0.0	0.0
Local Business Banker (LBB)	0.0	0.0
Service Desk (SD)	0.0	0.0
Total	6.0	6.0

Other Data

1) Are there unique queuing needs?
2) How will ATMs be serviced?
3) How much the storage? What type of the storage? And where does it need to go?
4) Does the client have any unique requirements?
5) Are there any other unique real estate needs?

1 | BRANCH STATISTICS

This information provides invaluable data that will inform teller station counts, client queuing, overall plan layout/flow and program requirements.

2 | REQUIREMENTS

This portion of the form itemizes each program element and provides a count based on statistics and other qualitative data. This portion is most important for space planning and overall design.

3 | STAFFING

The information gathered for staffing may adjust some of the program requirements and therefore an important section of the form. Staffing data also informs number of offices, workstations and size of back of house areas.

PROGRAMMING

Branch Id: **13B742**

CRS Branch Requirements Form

To be reviewed during the Branch Programming and Design Review meeting

Branch Name: Los Angeles-Fairfax
 Branch Address: 300 S FAIRFAX AVE, LOS ANGELES CA 90036
 Branch Market: Los Angeles
 Project Type: Downsize
 Future Branch Format: Citigold Center
 Lease Expiration Date: 2018-03-31

Background, Strategy, and Rationale:

Situated in Westside LA surrounded by vibrant and affluent neighborhoods such as Beverly Hills and Miracle Mile. Prominent "A" graded hard-corner location at the core of an active retail area. Whole Foods and CVS anchored center with Trader Joe's across the street. Adjacent to 'The Grove' – upscale lifestyle center with Citi branding from a Cards relationship. Planned downsize from current 12,000+ RSF to accommodate CGC conversion
 Profitable branch with \$2MM FM ex/C and \$160MM in Retail Deposits. \$80MM in Gold Book Deposits (50% greater than average Los Angeles Branch). Serves 35% more Gold Book Households than the average Los Angeles Branch. Additional \$800MM in Gold Deposits at surrounding Westside branches. High Traffic– combined Branch and ATM Transaction volumes are 40% above those of an average Los Angeles Branch. 8 CRM/FAs currently covering Los Angeles-Fairfax and nearby branches

Current Branch Statistics-

	Branch	Market Avg.	National Avg.
2016 Avg. Monthly Teller Transactions:	21,758	14,833	14,882
2016 Avg. Monthly ATM Transactions:	13,499	7,843	14,089
After-Hours ATM Volume (if needed):	n/a	n/a	n/a

Security Rating (out of 5): Medium, as of 7/30/14 (Low = 2, Medium = 3, High = 4)

Security Rating (out of 5): Medium, as of 7/30/14 (Low = 2, Medium = 3, High = 4)
 Busiest Day of the Week: Saturday, based on forecasts for week of 3/5/17
 Busiest Time of the Day: 10-11 am, based on forecasts for week of 3/5/17

	Branch	Market Avg.	National Avg.
Citigold Households	353	260	366
Non-Citigold Households	4,250	2,839	3,544
Small Business Households	515	276	331
Total Book Households (YE'16)	5,118	3,375	4,241

	Current State	Future Requirement	
Square Footage	12,912		6,924 gross
Number of Floors	3		

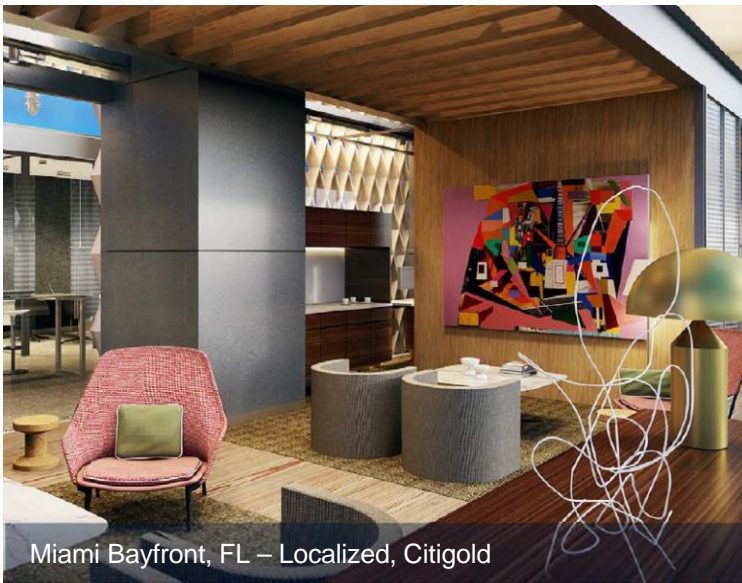
Discussion Topics-

- Are there unique queuing needs?
same volumes as Rancho park
- How will ATMs be serviced?
ATMs will be serviced by branch staff
- How much file storage do we need for our client files (depending on age and location)?
- Does the client base have any unique requirements?
- Are there any other unique real estate needs?
keeping SD boxes, 1032 rented of 2574 total, talk to LL about façade upgrades

	Current Count	Future Requirement	
Teller Windows	9	5	4+1 ADA, w
Teller Pod Stations	n/a	n/a	
Workbench Stations	n/a	4	
ATMs	2	3	all in 24 ho
Private Briefing Rooms	n/a	2	
Consulting Rooms	n/a	2	add meeti
Bandit Barriers (Yes/No)	Yes	TBD	
Bankers Workstations	n/a	4-5	can we sep

	Cur. Target Headcount	Future Requirement	
Branch Manager (BM)		1.0	From Holly
Asst. Branch Manager (ABM)		1.0	From Holly

CASE STUDIES – PROJECT TYPES



SIGNAGE | NEXT GEN

Refer to the latest Citi Global Consumer Bank Sign Guidelines on Citi Brand Central for details.

Citi - Retail Bank Global Sign Guidelines

2.3

Signage Overview

Exterior identification signs



Exterior identification signs (ATMs)



Exterior wayfinding and informational signs



Note: Examples of sign types are shown for illustrative purposes only.

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Citi - Retail Bank Global Sign Guidelines

2.4

ATMs and Teller Walls

Blue wave film applied to aluminum panels (preferred alternate)



Note: This fabrication method can be used if site conditions do not allow for the use of acrylic panels or if a more cost-effective solution is needed.

Interior blue paint finish



Note: This fabrication method should be used for existing branch retrofits only.

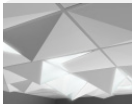
Logo
The CitiBank logo is composed of individually illuminated, dimensional LED letters and arc.

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LOCALIZATION

The Global Design Guidelines allow regions to adapt pace and tactics to local conditions.

Local Elements



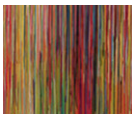
Architectural Detail



Lighting



Furniture



Art



Plants, Gardens



Books



Textures, Fabrics



Handcrafts



Coffee



Seoul Center, Korea



Miami Bayfront, FL

CONTINUED FOCUS ON CUSTOMER EXPERIENCE

We continue to evolve design, making technology a seamless component, to enhance the customer experience.



Elevated Design



Customer Journey, Sales Model

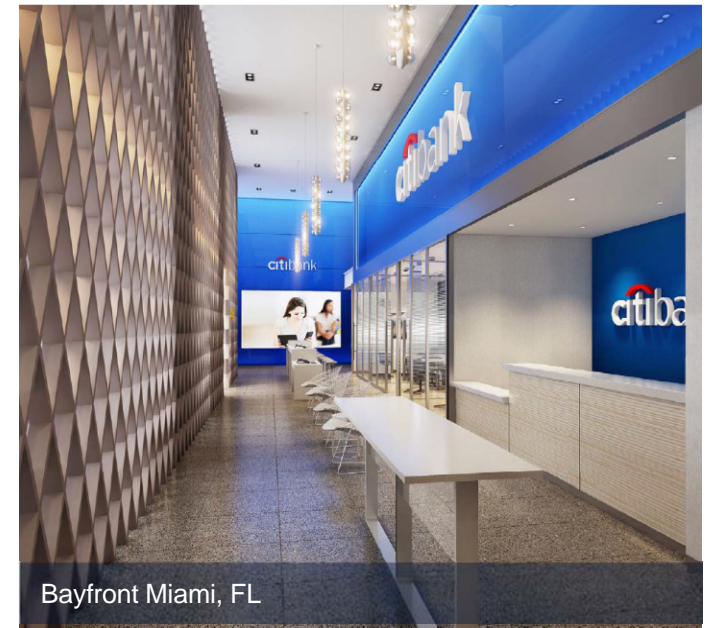


Digitization



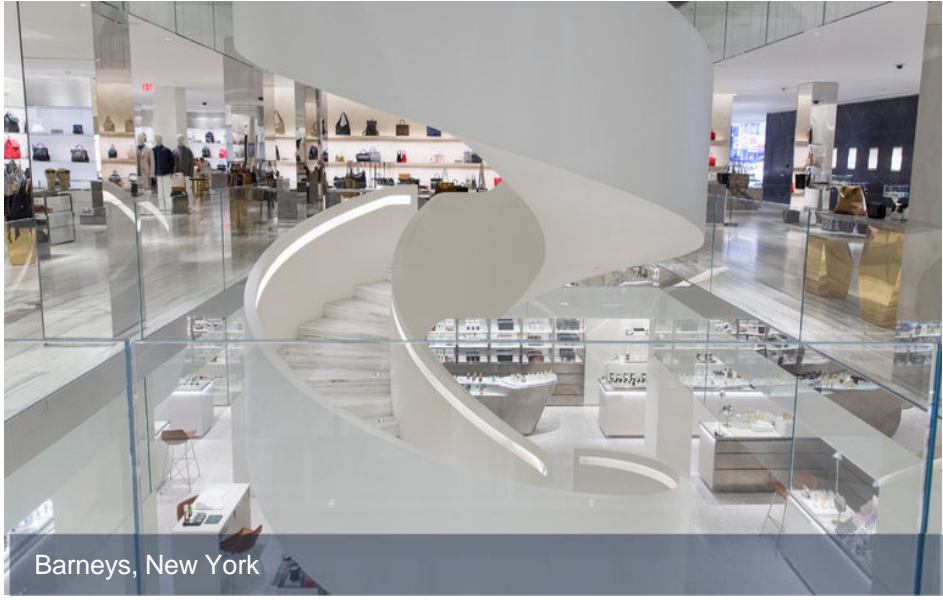
Exterior & Interior Branding

WHAT DOES SUCCESS LOOK LIKE?



INSPIRATION FROM CUSTOMER EXPERIENCE LEADERS

We are evolving design by taking inspiration from retail, hospitality and technology.



COMMONLY USED TERMS

- **Smart Banking, Next Gen, Citi Blue** – Primary retail experience model
- **CRS** – Citi Realty Services
- **D&C** – Design & Construction
- **GCO** – Governance Control Office
- **PMO** – Project Management Office
- **CMO** – Cost Management Office
- **IEP** – Initiative Expenditure Policy
- **Prefunding** – Request for funding to initiate a project
- **NAM** – North America

Other information to be shared?
Alignment with Citi Project Managers?
Next steps?