

Citi in Africa

Gemma Lines, Head of Resourcing, EMEA
16th May, 2014

Citi Human Resources



Citi: Who are we?



- Citi is a leading global bank, serving approximately **200 million customer** accounts doing business in more than **160 countries** and jurisdictions
- We celebrated our **200th Anniversary in 2012**
- In Africa we have a strong & proud legacy. We opened **African operations in 1914 in Liberia**
- Today we have a **presence in 16 African countries** and cover an additional **26 African countries** from our Africa HQ in Johannesburg

Changing perceptions of Africa...

Then



May 13th, 2000

Now



December 3rd, 2011



March 2nd, 2013

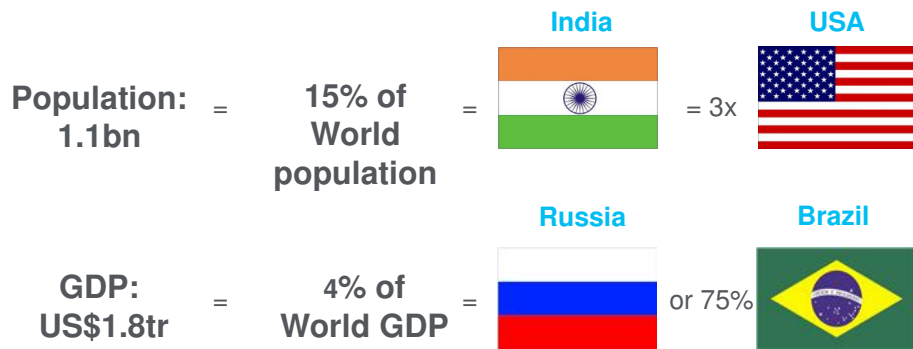
Putting Africa Into Perspective

Africa: a Giant ...

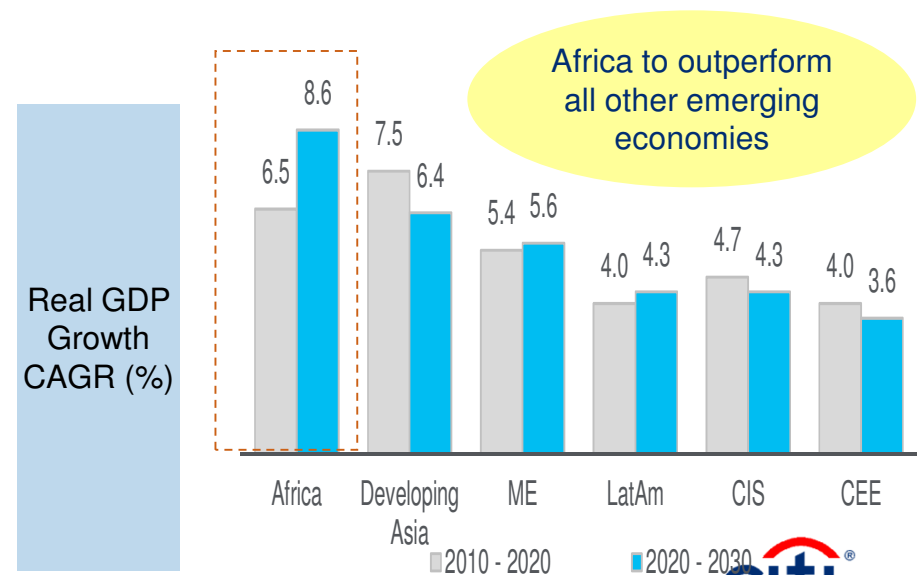
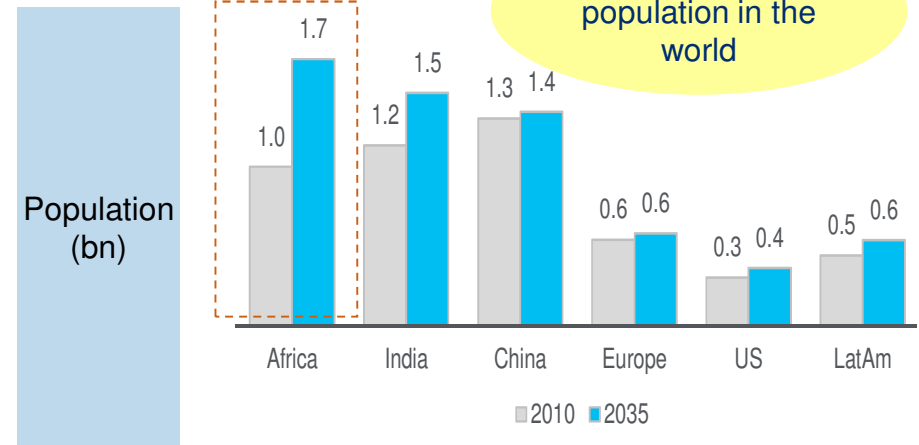


Proportion of Selected Global Resources in Africa

Land Mass	19%
Diamonds	53%
Gold	40%
Platinum	90%
Petroleum	10%
Natural Gas	7%



... with Unparalleled Growth Prospects

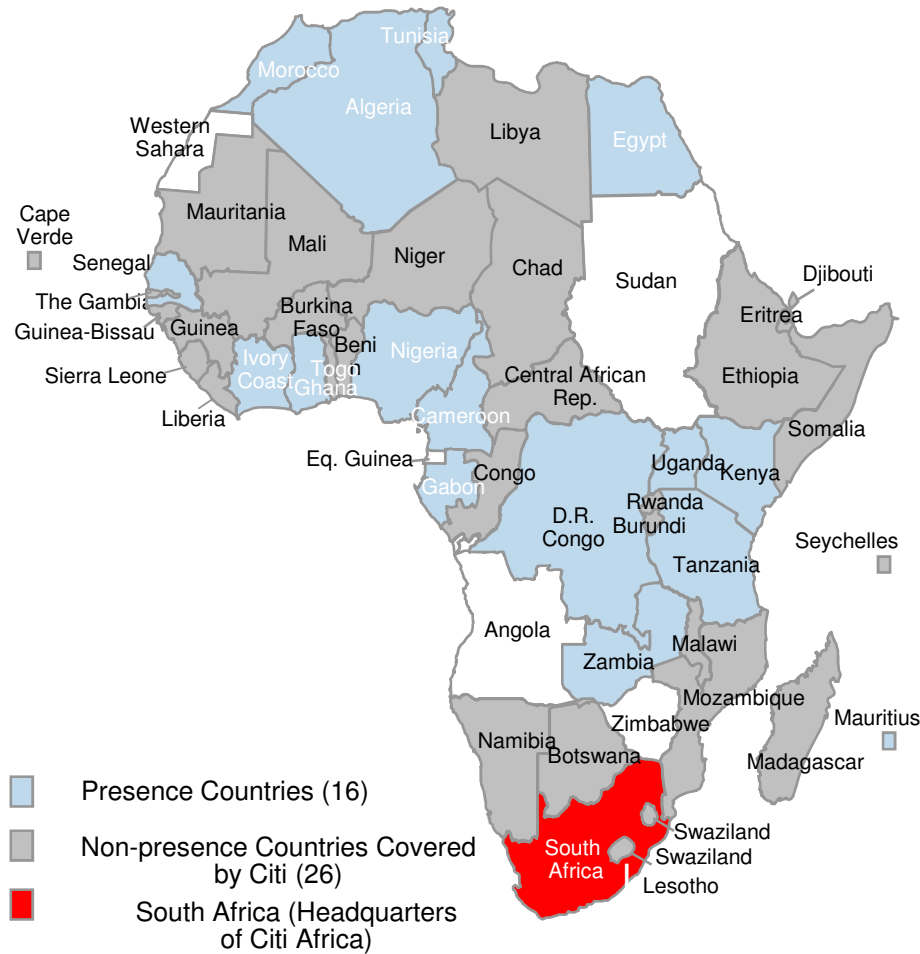


Source: EIU, World Bank, World Energy outlook, IMF, Citi Analysis

Citi - One of the Broadest Footprints in Africa

Citi presently competes with both local and international players and has one of the most established footprints in Africa, making us a truly pan-African bank

African Coverage



Key Competitor Footprints

ECOBANK
30 Countries



Standard Bank
17 Countries



SOCIETE GENERALE
16 Countries



BARCLAYS CAPITAL

15 Countries



ABSA

BNP PARIBAS

14 Countries



Standard Chartered

14 Countries



Citi – Momentum supported by Global Trends

Rise of Emerging Markets	<ul style="list-style-type: none">- Citi has unparalleled presence in the emerging markets, which are expected to enjoy sustained higher GDP growth- Opportunities driven by growth in global trade (particularly EM-EM), emergence of EM-based multi-nationals and rise of EM consumer- U.S. remains bright spot among developed market economies
Accelerating Urbanization	<ul style="list-style-type: none">- Citi is focused on retail banking in the world's largest 150 cities, where GDP is increasingly concentrated (particularly in EM)- Opportunities driven by growing consumer demand for financial services, as well as infrastructure and investment needs
Digitization	<ul style="list-style-type: none">- Actively developing mobile payment systems and technology- Leader in corporate mobile payments- Collaborating with important non-financial firms, e.g. IBM / Google
Regulatory & Capital Environment	<ul style="list-style-type: none">- Citi is better positioned for consumer regulatory changes in U.S.- Basel III friendly business model:<ul style="list-style-type: none">• Minimal impact on Transaction Services / Consumer Banking• Institutional business focused on flow facilitation

Citi Africa Graduate Programme

- Citi's Africa graduate programme was established to address the growing need for local talent to support Citi's business plan for the region
- 18 month programme designed to develop future business management and leadership roles in key countries in the Africa cluster
- Rotation based programme to provide graduates with cross-franchise knowledge to be the future leaders of this region
- Since 2012 there have been 20 participants with 20 new hires due this year



Cote d'Ivoire



Tunisia



Senegal



Nigeria



Zambia



Morocco



South Africa



Algeria



Uganda



Tanzania



Cameroon



Kenya



Congo DRC



Gabon