

Lender: Citibank, N.A. (“Citibank”)
Market: Anchorage
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores				
13.72 <small>Aggregate</small> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #FFC000;">11.22 <small>Action</small></td> <td style="background-color: #FFC000;">2.50 <small>Fair Lending</small></td> </tr> </table>	11.22 <small>Action</small>	2.50 <small>Fair Lending</small>	<ul style="list-style-type: none"> Citibank ranks 3rd among the 23 ranked LenderScores.com lenders in this analytical group. This analytical group is comprised of 81 lenders reporting 3,974 applications in 2014. Citibank received 17 (0.40%) of these applications ranking 20th based on volume. 	11.07 <small>Aggregate</small> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="background-color: #FFC000;">9.58 <small>Action</small></td> <td style="background-color: #FFC000;">1.49 <small>Fair Lending</small></td> </tr> </table>	9.58 <small>Action</small>	1.49 <small>Fair Lending</small>
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LenderScores.com Market Segment Recognition(s) Leading Lender Overall [All Income Categories] Leading Lender Less than 100 Applications [All Income Categories] Four Gold ★★★★★ Lender						

Score	Score Commentary
D	<ul style="list-style-type: none"> Citibank is one of 73 lenders that earned a top 2014 D Score of 10.00. Citibank is one of 11 Ranked Lenders that earned a 2014 Gold D Score ranking.
A	<ul style="list-style-type: none"> Citibank’s 2014 A Score is 1.22 compared to an average A Score of 3.94. Compared to all lenders, Citibank’s A Score reflect a higher-than average approval rate (94.11% compared to 73.07%) and a lower-than-average denied rate (5.88% compared to 14.01%). The average A Score reflects that 39 of the 81 lenders in this market had a denial rate of 0%. Citibank is one of 11 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> Citibank’s 2014 E Score is 1.25 indicating strong engagement with fewer than 10 minority applicants. Citibank is one of 18 Ranked Lenders that earned a Gold E Score ranking.
C	<ul style="list-style-type: none"> Citibank’s 2014 E Score is 1.25 indicating that Citibank’s denial rate for fewer than 10 minority applicants is less than the denial rate for minority applicants. The average C Score indicates that overall denial rate for minority applicants in the market is approximately twice the rate for non-minority applicants. These results are due, in part, to the classification of Alaskan Natives as minority borrowers. Citibank is one of 9 Ranked Lenders that earned a Gold C Score ranking.
B 40.8	<ul style="list-style-type: none"> Citibank’s 2014 B Score for approved loans is lower than the average approved B Score for Ranked Lenders (49.2) and significantly lower than the approved B Score for all lenders (63.8). These variances suggest that Citibank likely has more lending options for moderate-income and first time borrowers.