

Fixed Income Investor Presentation

Second Quarter 2026



Key takeaways



Second Quarter 2026 Results

- Net Income of \$5.8 billion
- RoTCE^(a) of 13.0%
- Revenue of \$24.8 billion

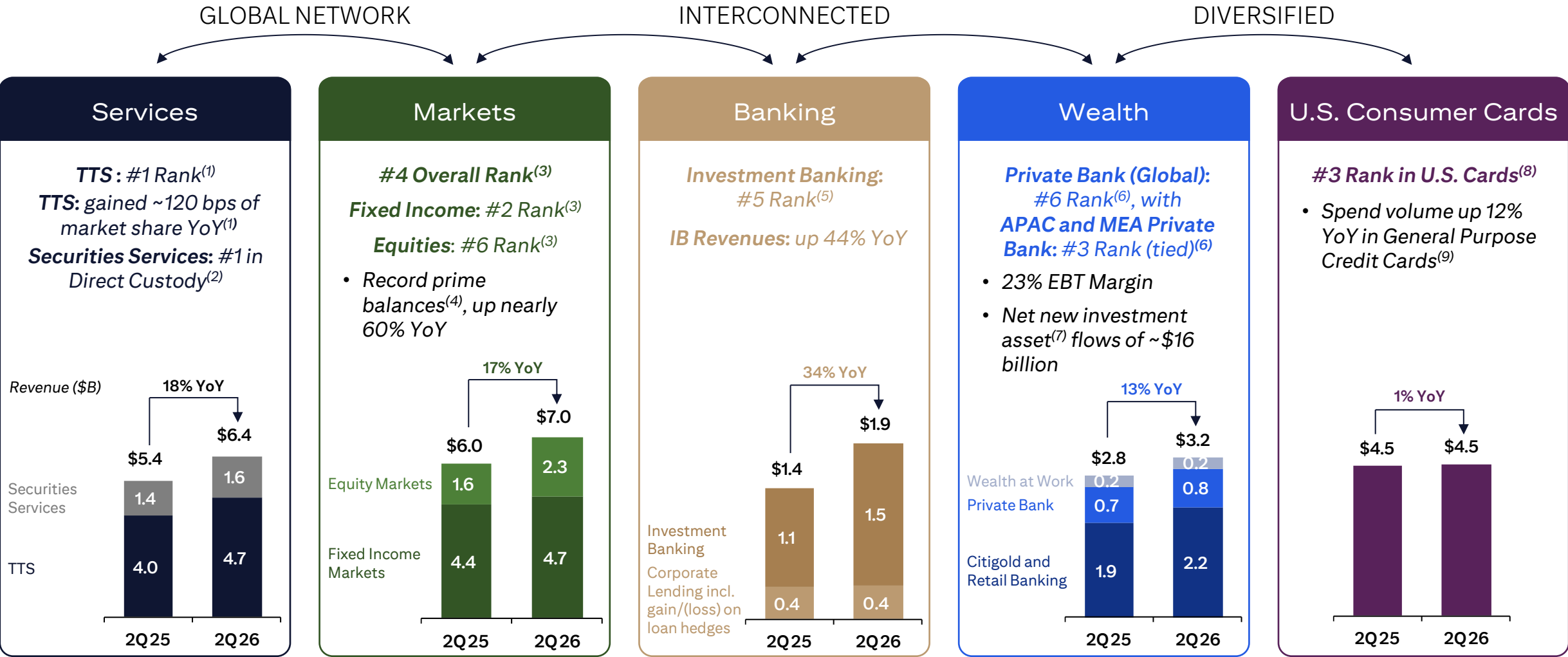
Strong Capital Position

- 12.78% CET1 Capital Ratio^(b)
- 5.15% SLR^(c)
- Maintained surplus above binding TLAC requirement

Strong Liquidity Position

- 113% average Liquidity Coverage Ratio
- Total Available Liquidity Resources of \$1.1 trillion^(d)
- ~\$1.5 trillion of deposits across corporates, consumers, industries, and regions

Five interconnected businesses driving strong 2Q26 performance



Best quarterly revenue in a decade for the firm

Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 21.

Financial results overview

Financial Results

(\$ in MM, except EPS)	2Q26	% Δ QoQ	% Δ YoY	YTD'26	% Δ YoY
Net Interest Income	17,125	9%	13%	32,866	13%
Non-Interest Revenue	7,641	(14)%	18%	16,533	17%
Total Revenues	24,766	1%	14%	49,399	14%
Expenses	14,215	(1)%	5%	28,526	6%
NCLs	2,404	9%	8%	4,612	(2)%
ACL Build and Other ⁽¹⁾	118	(80)%	(82)%	715	(21)%
Provision for Credit Losses	2,522	(10)%	(12)%	5,327	(5)%
EBT	8,029	7%	54%	15,546	46%
Income Taxes	2,005	27%	69%	3,583	42%
Net Income	5,831	1%	45%	11,616	44%
Net Income to Common ⁽²⁾	5,466	-	48%	10,908	46%
Diluted EPS	\$3.15	3%	61%	\$6.21	58%
Efficiency Ratio (Δ in bps)	57.4%	(70)	(530)	57.7%	(470)
ROE (Δ in bps)	11.4%	(10)	370	11.5%	370
RoTCE ^(a) (Δ in bps)	13.0%	(10)	430	13.1%	420
CET1 Capital Ratio ^(b)	12.78%			12.78%	
Memo:					
NII ex-Markets ⁽³⁾	13,123	1%	6%	26,067	7%
NIR ex-Markets ⁽⁴⁾	4,636	4%	39%	9,079	34%

2Q26 Financial Overview Highlights

REVENUES up 14% YoY, driven by continued growth in each of our businesses and Legacy Franchises, including the impact of FX translation, partially offset by a decline in Corporate/Other

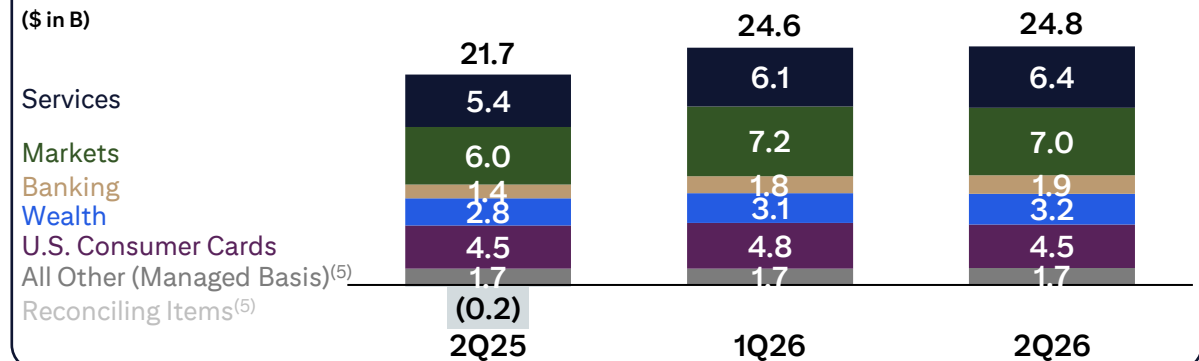
- NII up 13% YoY, driven by growth in each of our businesses and Legacy Franchises, partially offset by a decline in Corporate/Other
 - NII ex-Markets⁽³⁾ up 6%, driven by growth in each of our businesses and Legacy Franchises, partially offset by a decline in Corporate/Other
- NIR up 18% YoY, driven by growth in All Other, Banking, Services and Wealth, partially offset by declines in USCC and Markets
 - NIR ex-Markets⁽⁴⁾ up 39% YoY, driven by growth in All Other, Banking, Services and Wealth, partially offset by a decline in USCC

EXPENSES up 5% YoY, driven by higher compensation and benefits, transactional and product servicing expenses, deposit insurance expenses as well as the impact of FX translation, partially offset by lower professional services expenses

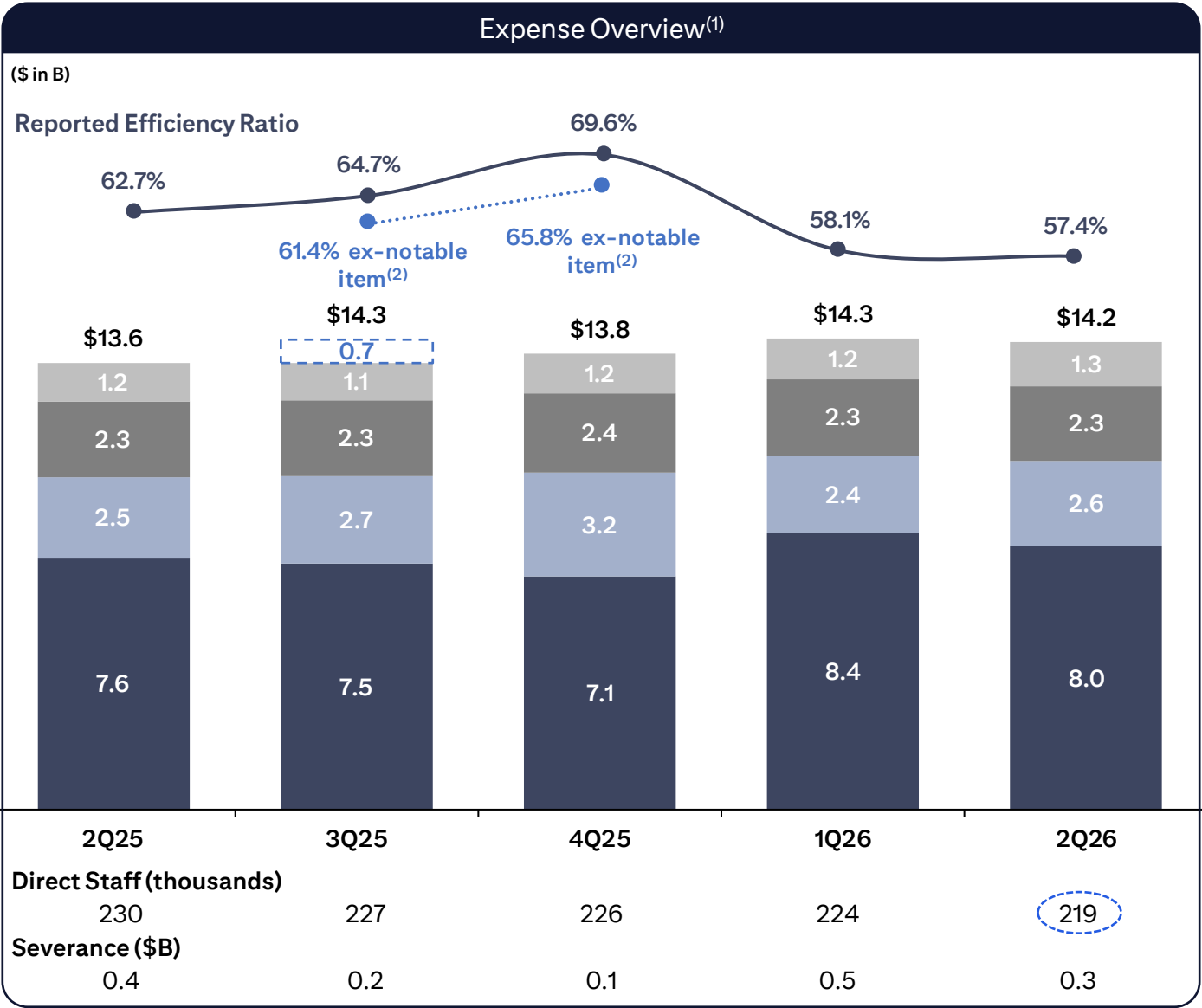
PROVISION FOR CREDIT LOSSES of \$2.5 billion, primarily consisting of net credit losses in USCC, as well as a firmwide net ACL build of \$118 million

RoTCE^(a) of 13.0%; Year-to-date RoTCE^(a) of 13.1%

Revenue by Segment



Quarterly expense trend and year-over-year expense drivers



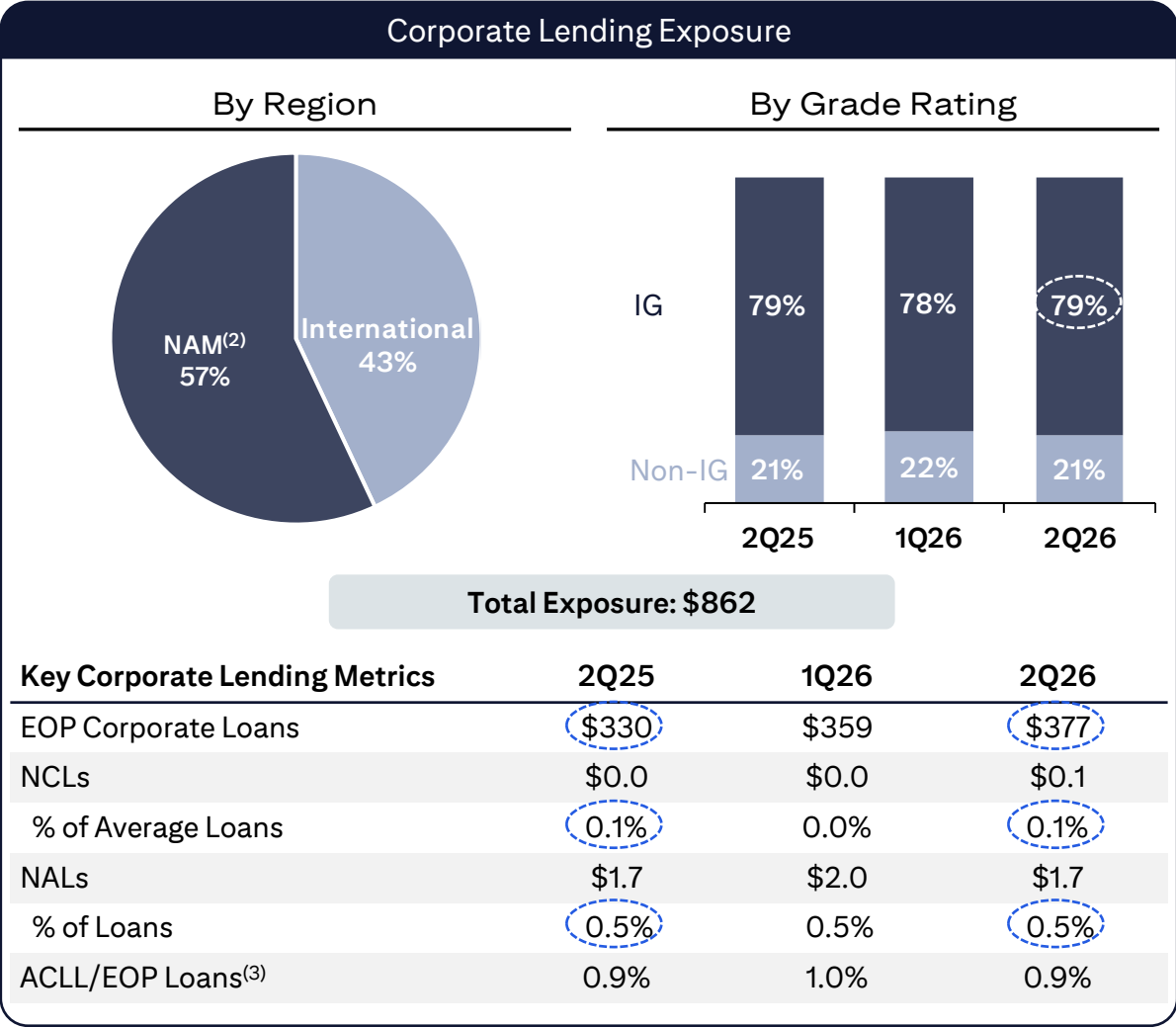
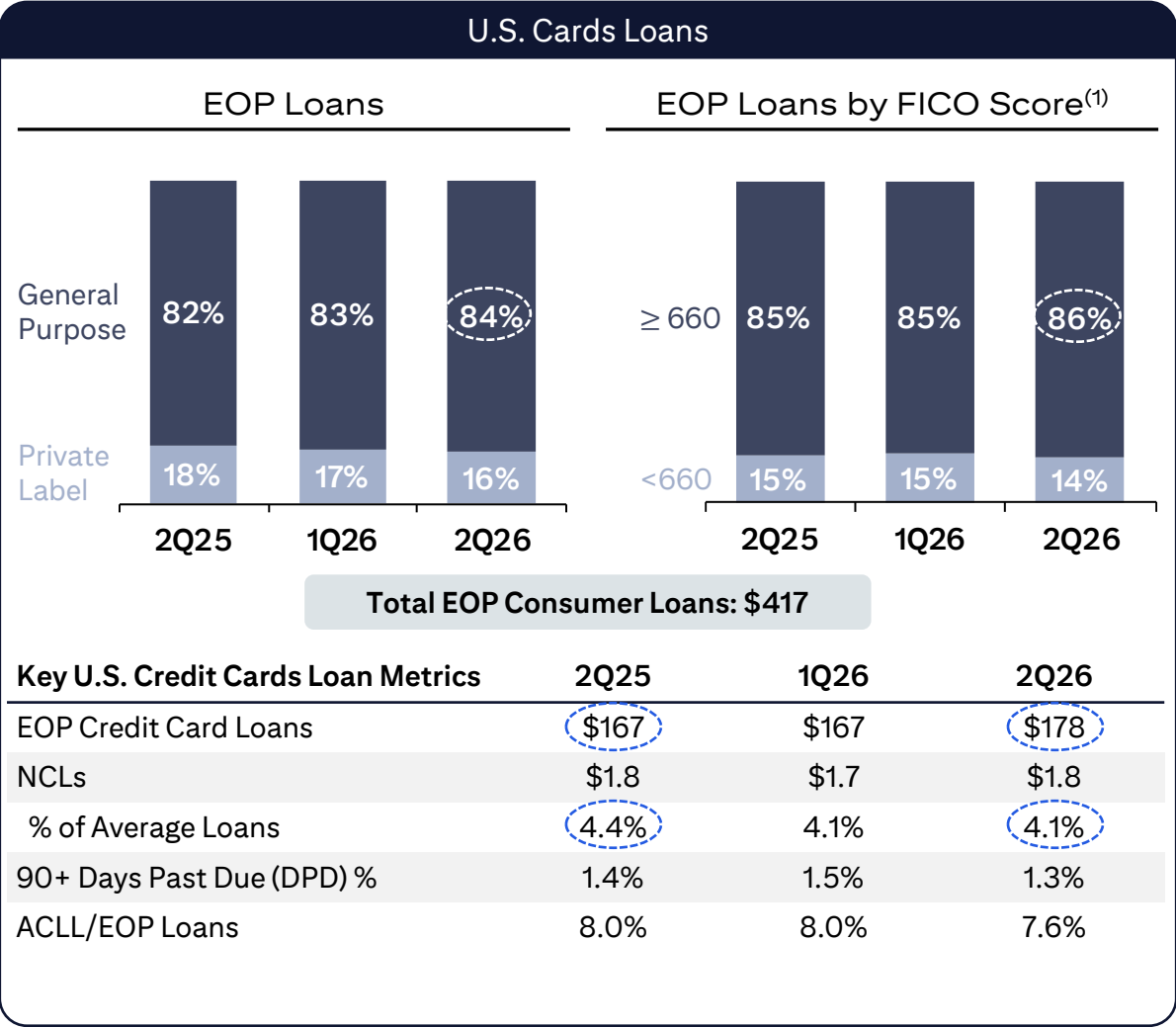
Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 21.

U.S. credit cards and corporate credit overview



Citi had over \$22B in total reserves with a reserve-to-funded loans ratio of 2.5% as of June 30

(\$ in B)

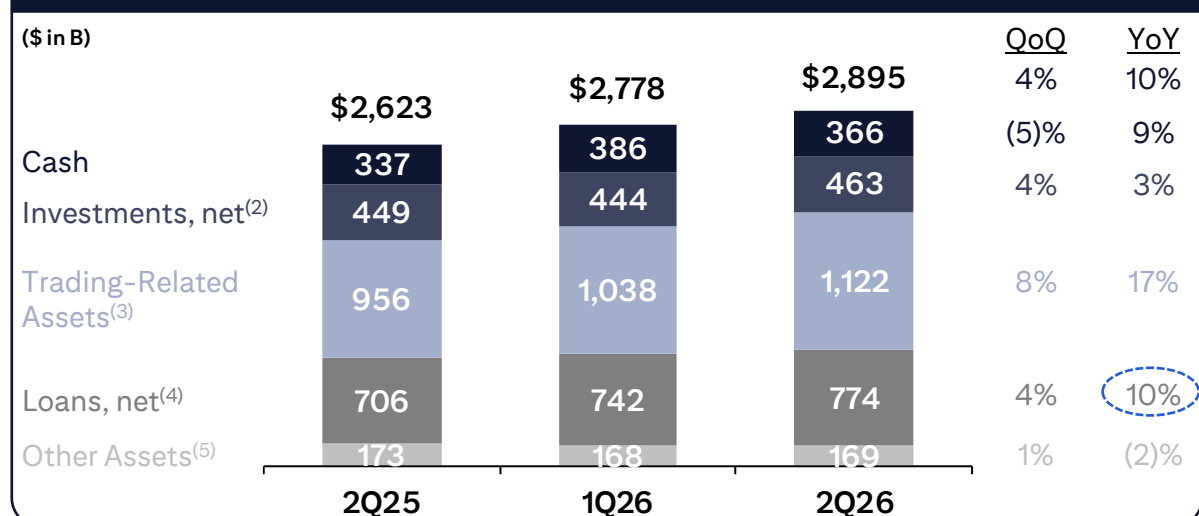


Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 21.

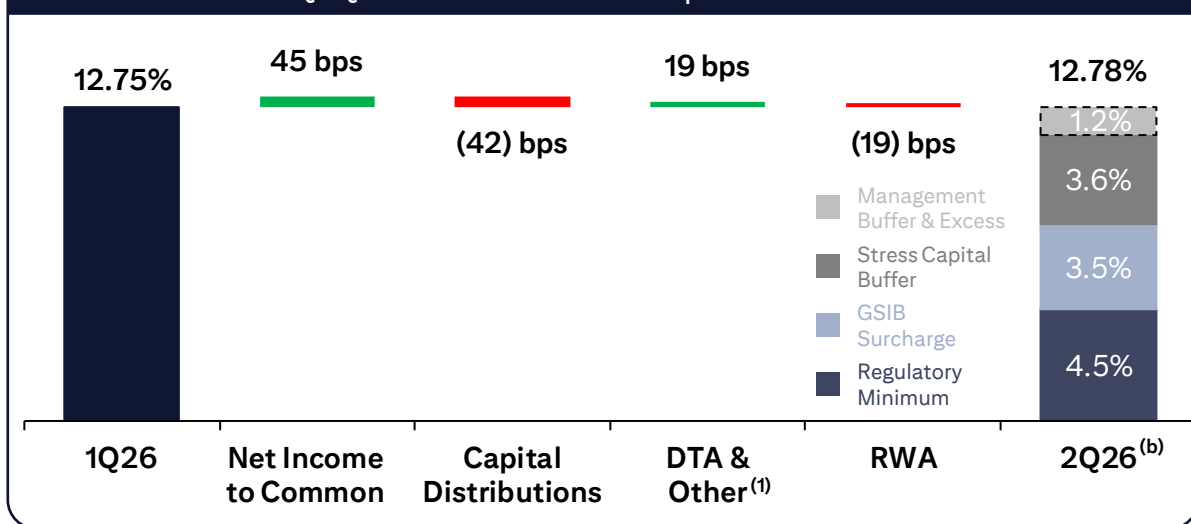
Regulatory Capital & Liquidity Metrics

(\$ in B)	2Q25	1Q26	2Q26
CET1 Capital ^(b)	159	155	158
Standardized RWA	1,179	1,214	1,232
CET1 Capital Ratio - Standardized ^(b)	13.48%	12.75%	12.78%
Advanced RWA	1,336	1,324	1,330
CET1 Capital Ratio - Advanced ^(b)	11.90%	11.69%	11.85%
Supplementary Leverage Ratio ^(c)	5.53%	5.25%	5.15%
Liquidity Coverage Ratio	115%	114%	114%
AFS Securities (Duration: ~2 Years)	236	258	287
HTM Securities (Duration: ~3 Years)	206	179	168

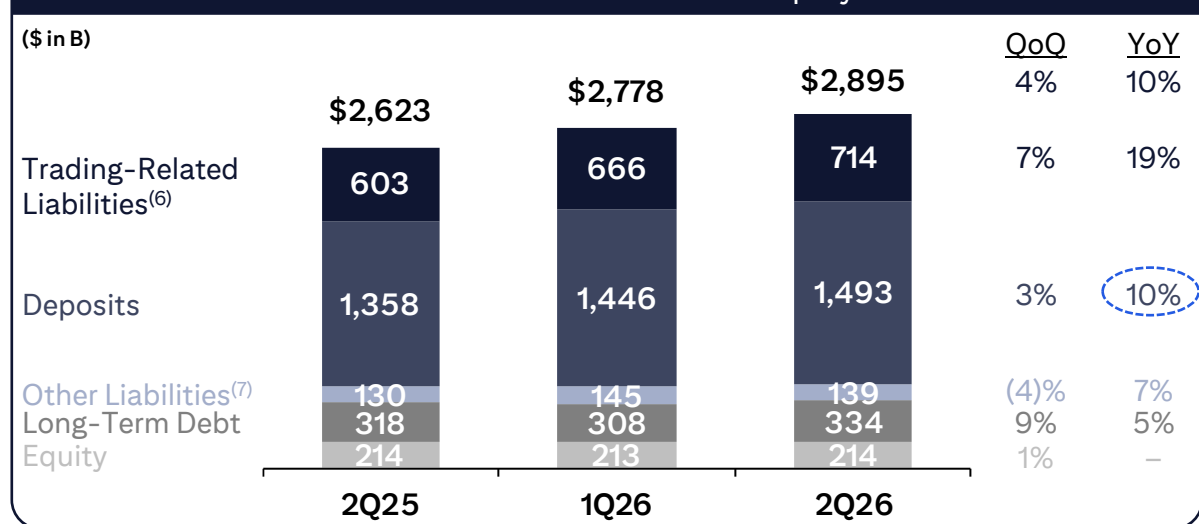
End of Period Assets



QoQ Standardized CET1 Capital Ratio Walk



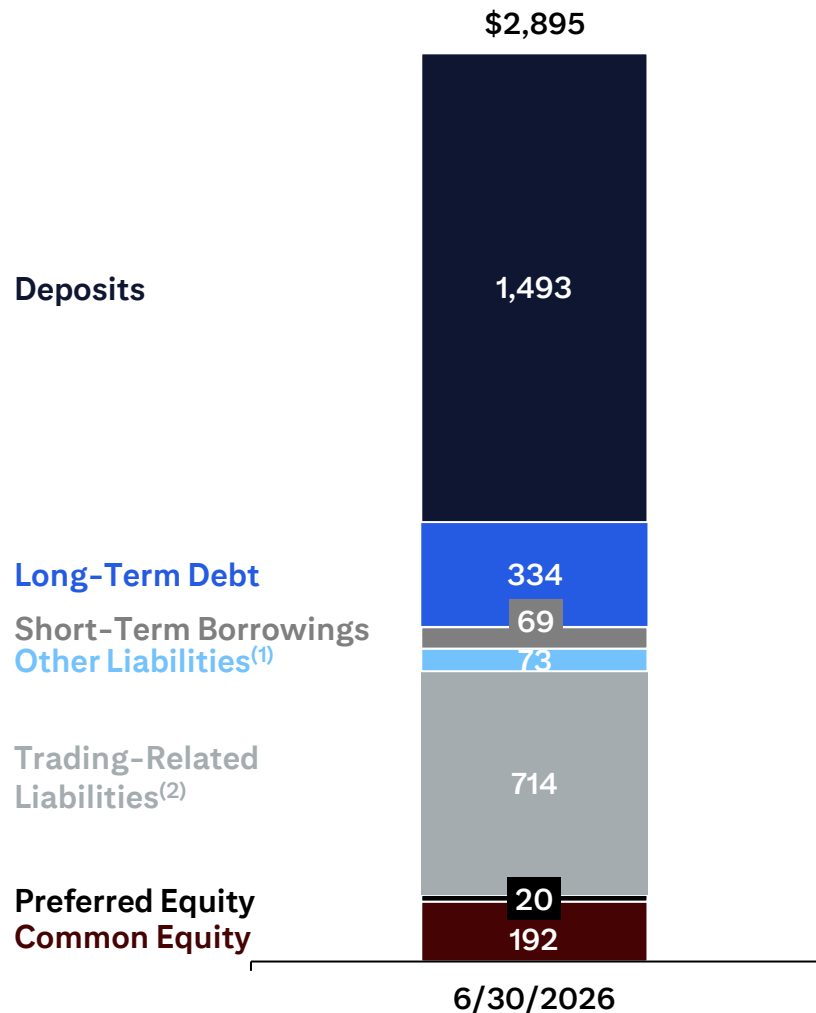
End of Period Liabilities and Equity



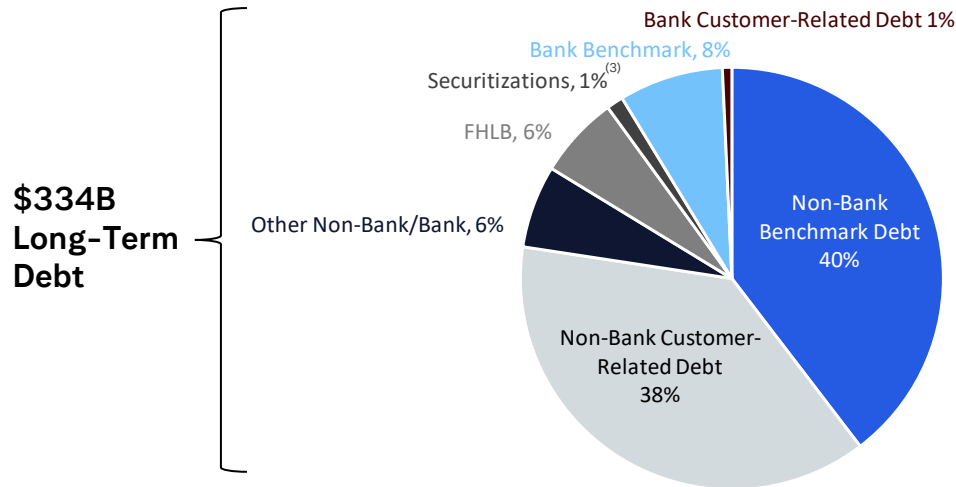
Access to diverse sources of funding (as of 6/30/2026)

(EOP \$ in B, except as noted)

Total Liabilities and Stockholders' Equity



Composition of Long-Term Debt Funding



Non-Bank Benchmark Debt Detail (40%): \$132.2B Non-Bank Benchmark Debt

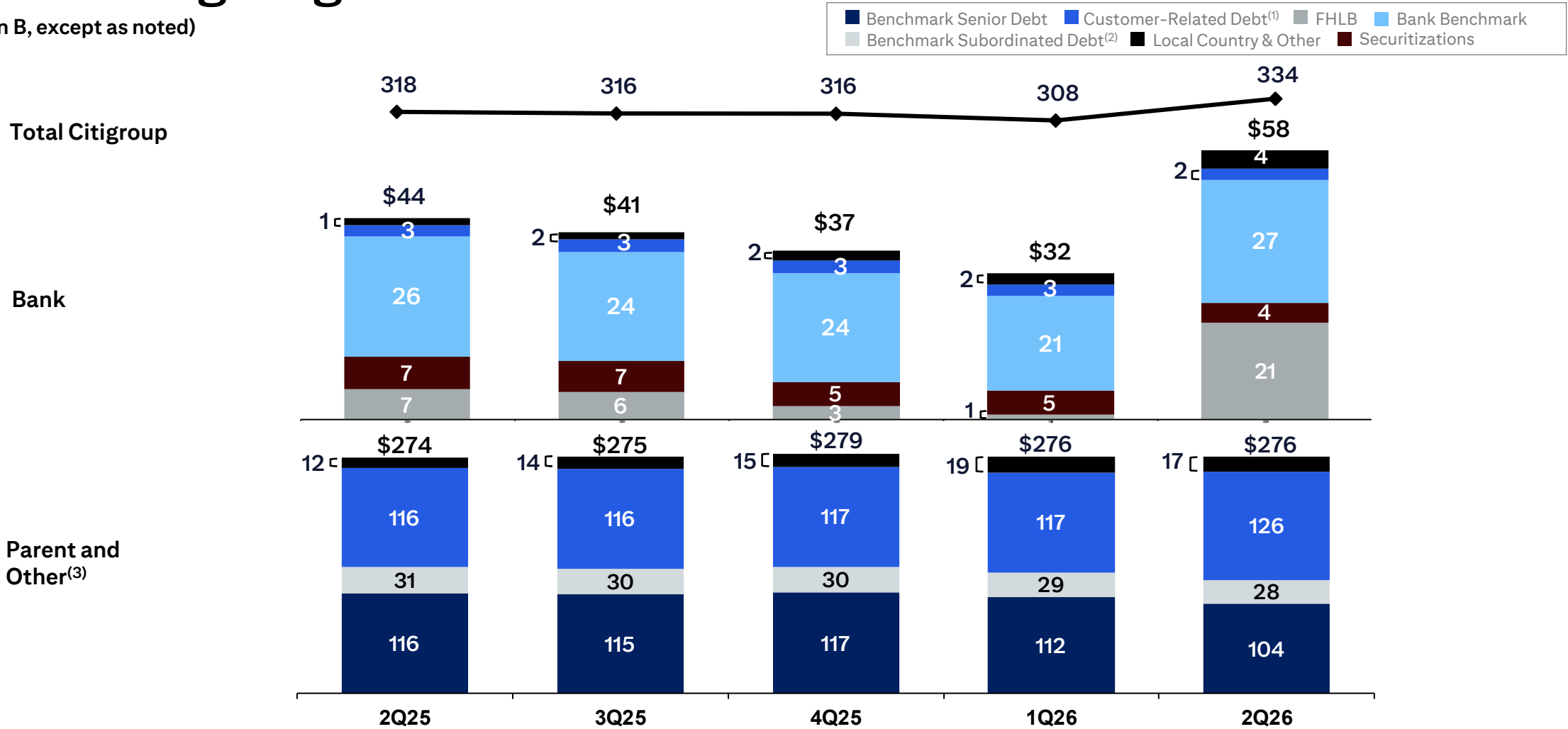
- Predominantly issued by Citigroup Inc. (non-bank entities)
- Weighted-average maturity of 7.2 years⁽⁴⁾
- Diversified across 6 currencies and multiple local markets

Non-Bank Customer-Related Debt Detail (38%): \$126.1B Customer-Related Long-Term Debt

- Customer-Related Debt are typically bespoke notes tailored to meet client investment objectives
- Investors include both institutional and retail with limited overlap across benchmark
- Most are linked to rates, equity, credit, FX, etc.
- Weighted-average maturity of 8.3 years⁽⁴⁾

Outstanding long-term debt trends

(EOP \$ in B, except as noted)

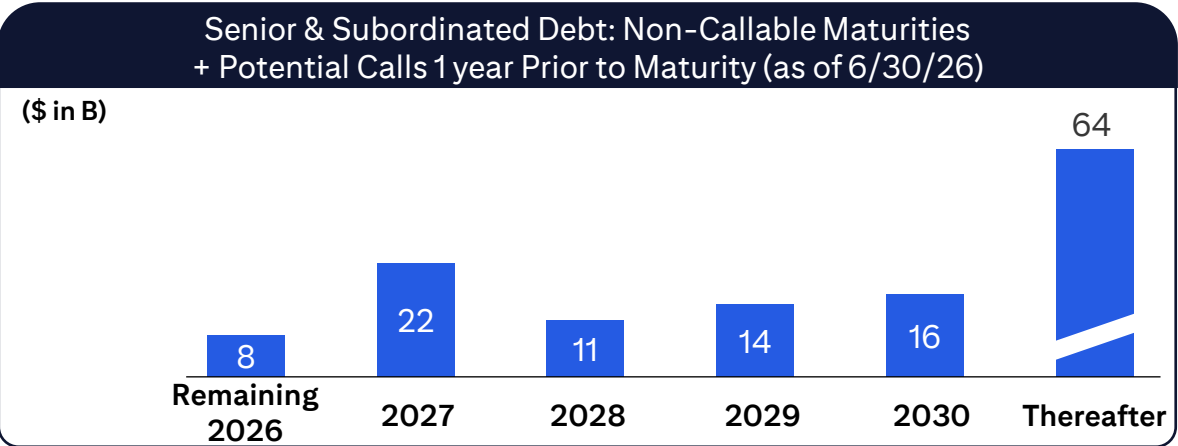
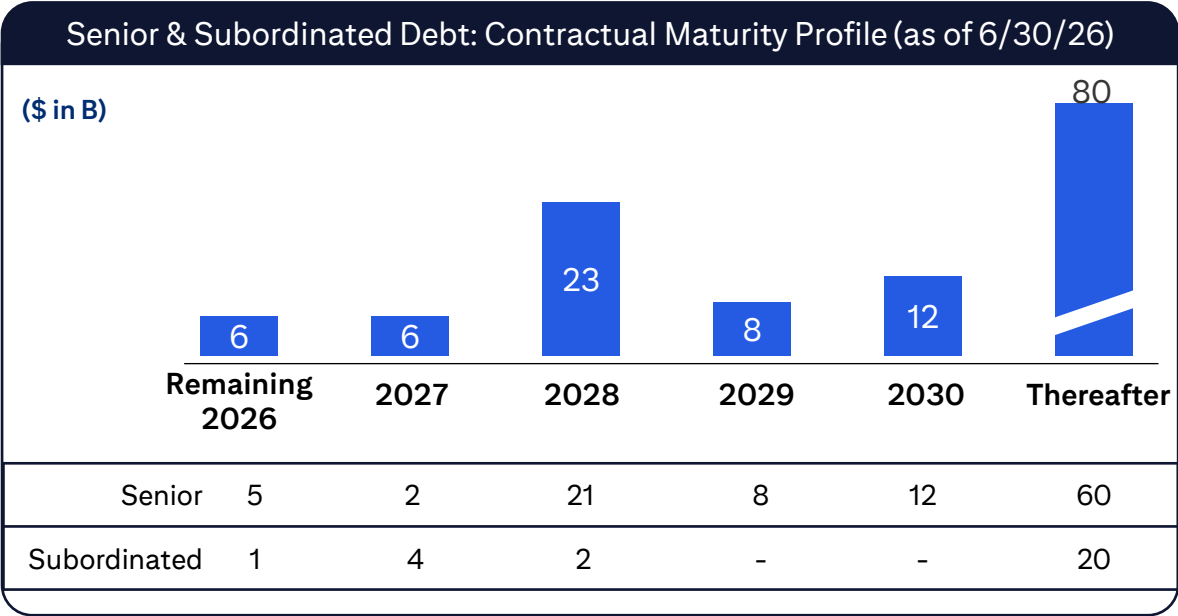
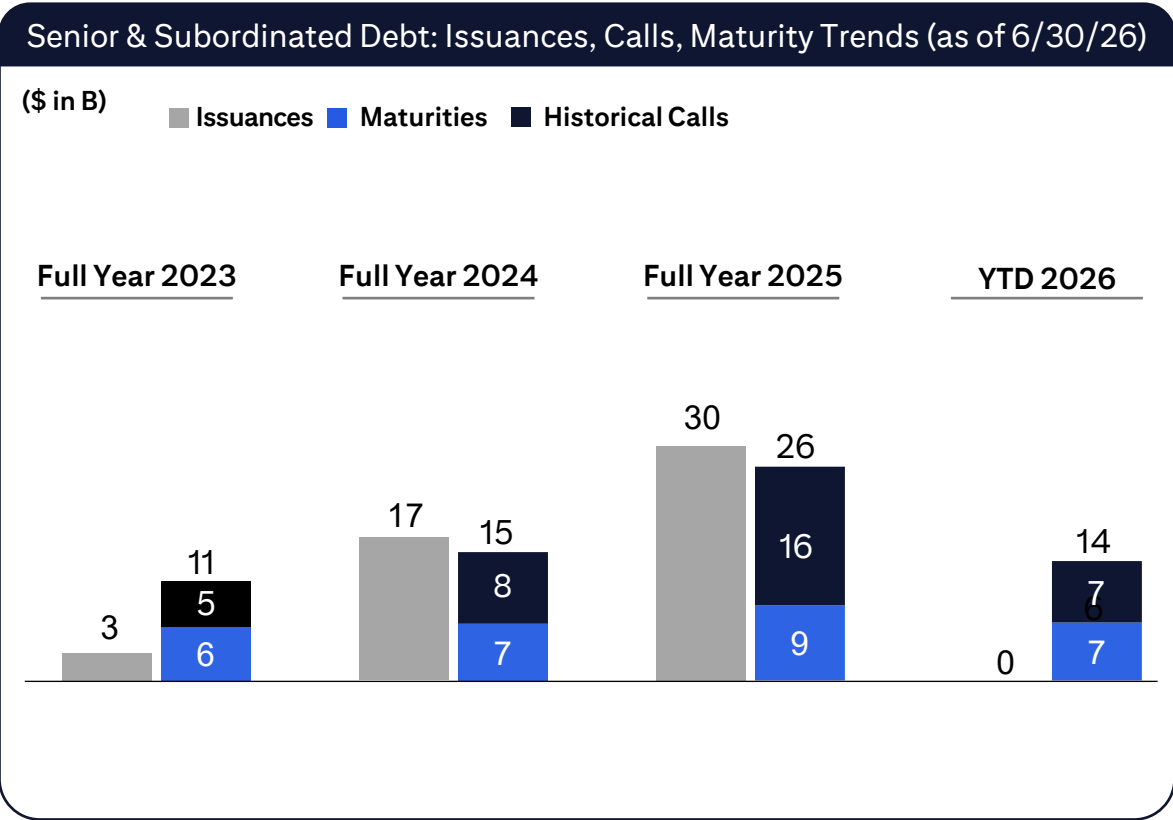


TLAC WAM (years) ⁽⁴⁾	8.7	8.9	8.9	8.9	8.7
Unsecured Debt WAM (years) ⁽⁴⁾	7.6	7.8	8.1	7.7	7.5

Note: Totals may not sum due to rounding. LTD includes debt issued by Citigroup and its affiliates (including Citibank, N.A.) with original maturities of one year or more. All footnotes are presented starting on Slide 21.

Parent benchmark debt: issuances & redemptions

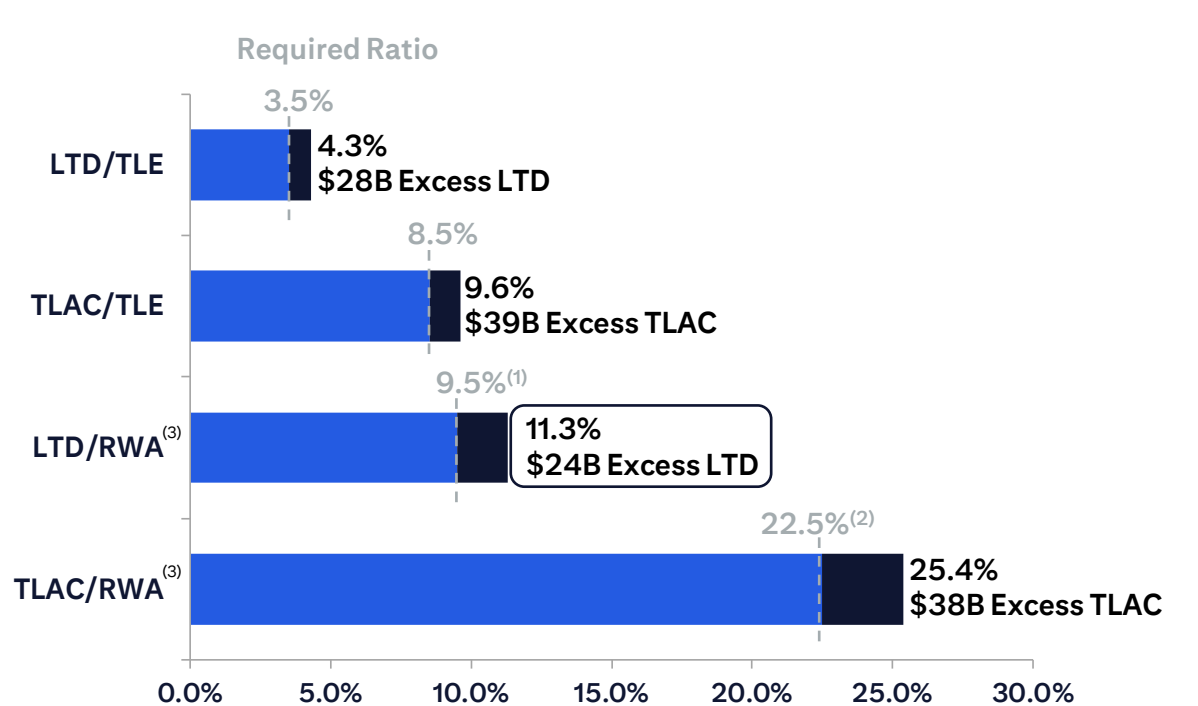
When determining its issuance agenda for 2026, Citi considers client activity, maturities and potential calls, and the ideal mix of composition across bank and non-bank entities



Note: Totals may not sum due to rounding. Notional amounts presented.

Total loss-absorbing capacity (TLAC) requirements

While Citi’s binding TLAC Requirement is LTD/Advanced RWA, at \$337B eligible TLAC and \$151B eligible LTD, the firm holds excess capital above all required ratios



Memo: Advanced Risk-Weighted Assets of \$1,330B and Total Leverage Exposure of \$3,514B

	Eligible Total Loss-Absorbing Capacity (TLAC)	Eligible Long-Term Debt (LTD)
Senior Debt - Benchmark	\$102	\$95
Subordinated Debt - Benchmark	\$27	\$25
Customer-Related Debt	\$32	\$31
Total Long-Term Debt	\$161	\$151
Additional Tier 1 (AT1) Capital	\$19	\$0
Common Equity Tier 1 (CET1) Capital	\$157	\$0
Eligible Amount	\$337	\$151

On January 1, 2026, Citi adopted the eSLR final rule issued on November 25, 2025, which included conforming changes to the external TLAC and LTD regulatory requirements. As of June 30, 2026, Citi’s external TLAC and LTD leverage-based requirements were 8.5% and 3.5%, respectively; also as of June 30, 2026, Citi exceeded each of the external TLAC and LTD regulatory requirements, resulting in a \$24 billion surplus above its binding TLAC requirement of LTD as a percentage of Advanced Approaches RWA.

Note: Totals may not sum due to rounding. Eligible LTD amounts calculated based on unpaid principal balance. All footnotes are presented starting on Slide 21.

2Q26 excess capital vs. required ratios

As of 2Q26, Citi remains compliant and has excess capital above all required ratios. For the Standardized CET1 Capital ratio, this includes a 100bps management buffer

Ratio	Binding Ratio Components	Required Ratios	2Q26 Actual Ratio	Ratio Variance (bps)	Required Capital (\$B)	2Q26 Actual Capital (\$B)	Variance (\$B)
CET1 Capital Ratio	Common Equity Tier 1 Capital/ Standardized RWA (Binding)	11.6%	12.78%	118	143	158	15
	Common Equity Tier 1 Capital/ Advanced RWA	10.5%	11.85%	135	140	158	18
Tier 1 Capital Ratio	Tier 1 Capital/ Standardized RWA (Binding)	13.1%	14.68%	158	161	181	20
	Tier 1 Capital/ Advanced RWA	12.0%	13.61%	161	160	181	21
Total Capital Ratio	Total Capital/ Standardized RWA	15.1%	17.66%	256	186	218	32
	Total Capital/ Advanced RWA (Binding)	14.0%	15.67%	167	186	208	22
Leverage Ratio	Tier 1 Capital/ Quarterly Adjusted Average Total Assets	4.0%	6.24%	224	116	181	65
Supplementary Leverage Ratio	Tier 1 Capital/ Total Leverage Exposure	4.0%	5.15%	115	141	181	40
Binding TLAC Ratio	Long-Term Debt/ Advanced RWA	9.5%	11.3%	180	126	151	24

Note: Totals may not sum due to rounding.

Certain statements in this presentation are “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. These statements are based on management's current expectations and are subject to uncertainty and changes in circumstances. These statements are not guarantees of future results or occurrences. Actual results and capital and other financial condition may differ materially from those included in these statements due to a variety of factors. These factors include, among others, macroeconomic, geopolitical and other challenges and uncertainties, including elevated inflation and conflicts in the Middle East; and the precautionary statements included in this presentation. These factors also consist of those contained in Citigroup's filings with the U.S. Securities and Exchange Commission, including without limitation the “Risk Factors” section of Citigroup’s 2025 Form 10-K. Any forward-looking statements made by or on behalf of Citigroup speak only as to the date they are made, and Citi does not undertake to update forward-looking statements to reflect the impact of circumstances or events that arise after the date the forward-looking statements were made.



Appendix

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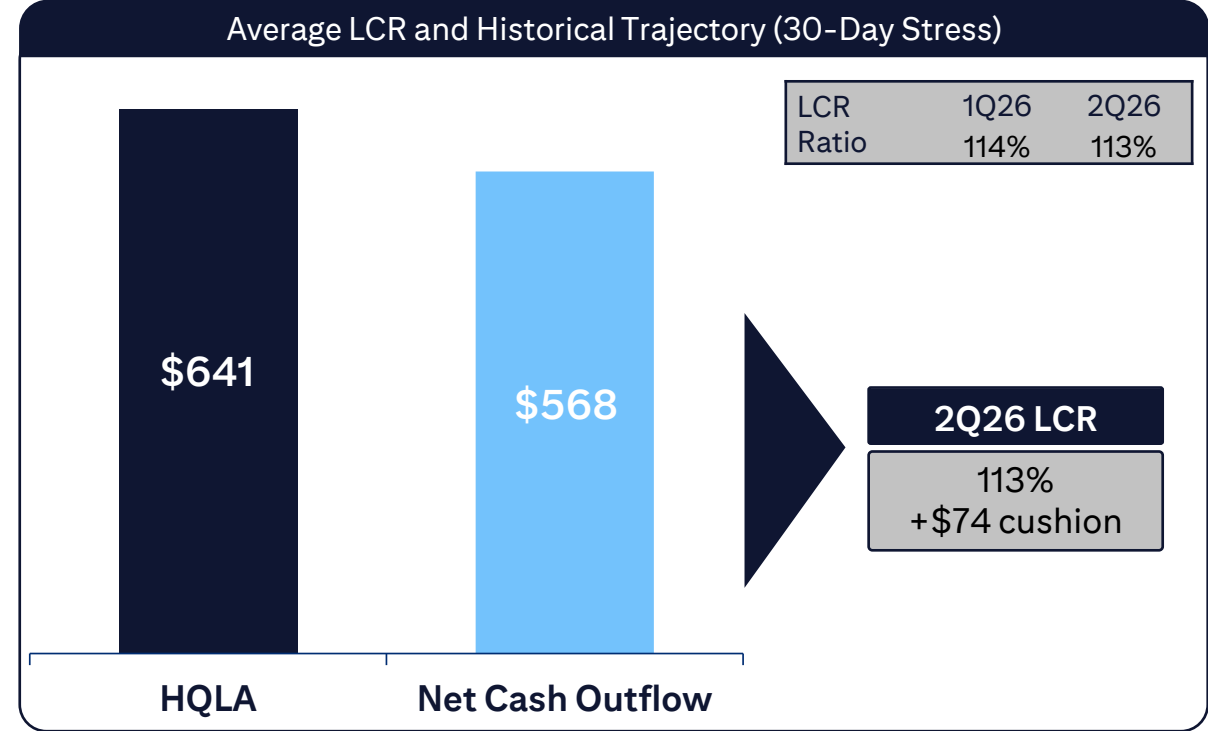
16. 2Q26 Liquidity and investment portfolio metrics

17. Additional tier 1 capital securities (as of 6/30/2026)

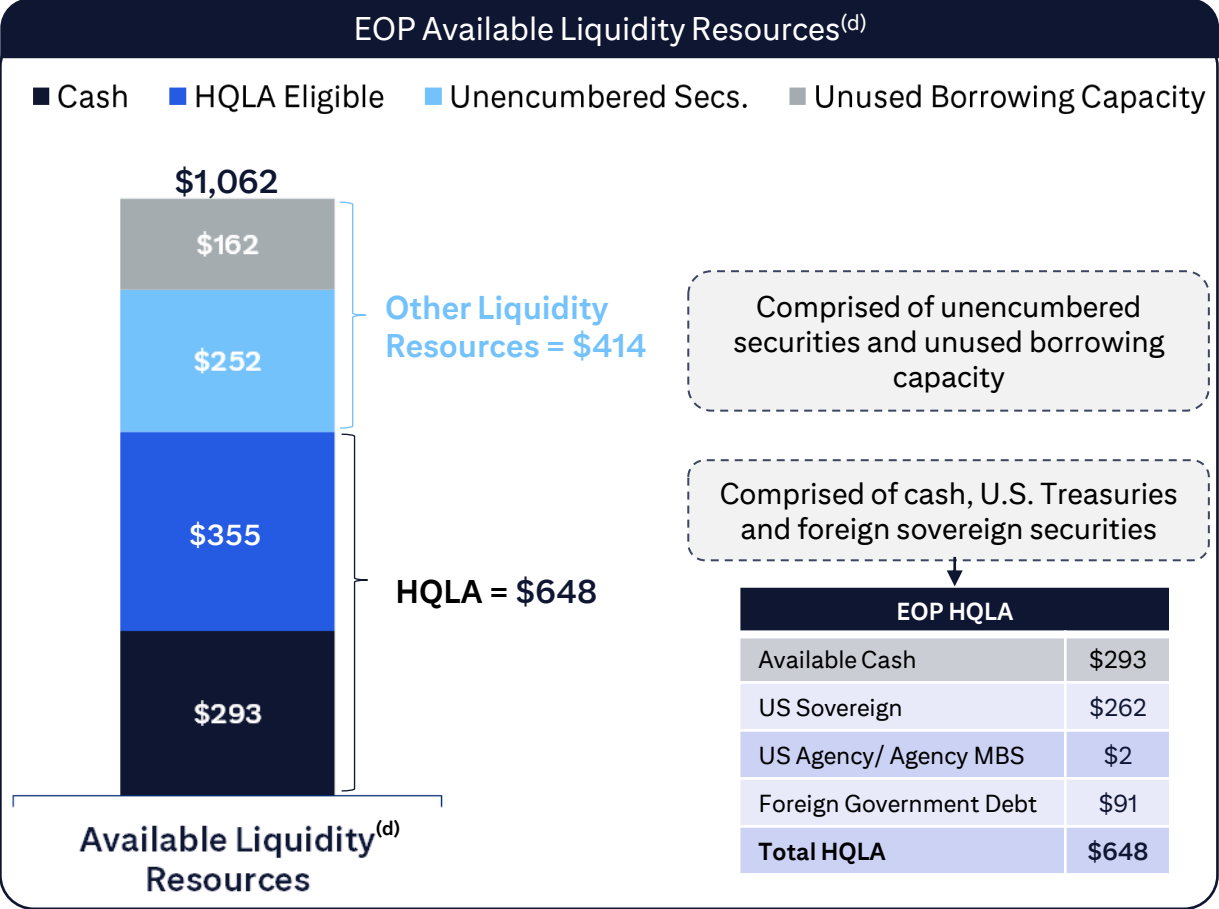
18. Preferred stock dividends

2Q26 Liquidity and investment portfolio metrics

(\$ in B)



- ### Commentary
- Our available liquidity resources of about \$1 trillion are comprised of HQLA and other unencumbered securities and unused borrowing capacity
 - The average HQLA of \$641 billion that we hold exceeds Net Cash Outflow of \$568 billion by ~13% or about ~\$74 billion
 - Our level of available liquidity resources means we have approximately \$495 billion of liquidity above and beyond the stressed outflow assumptions under the LCR requirement



Select Investment Portfolio Metrics

	2Q25	1Q26	2Q26
AFS Securities (<i>Duration: ~2 Years</i>)	\$236	\$258	\$287
HTM Securities (<i>Duration: ~3 Years</i>)	206	179	168

Additional tier 1 capital securities (as of 6/30/2026)

Preferred Stock & Trust Preferred Securities

Series	Issuance Date	Redeemable by Issuer beginning	Dividend Rate as of June 30, 2026	Redemption price per depositary share	Number of depositary shares	Carrying value (in millions of dollars)
Series T ⁽¹⁾⁽²⁾	April 25, 2016	August 15, 2026	6.250%	1,000	1,500,000	1,500
Series Y ⁽¹⁾	October 27, 2021	November 15, 2026	4.150	1,000	1,000,000	1,000
Series Z ⁽¹⁾	March 7, 2023	May 15, 2028	7.375	1,000	1,250,000	1,250
Series AA ⁽¹⁾	September 21, 2023	November 15, 2028	7.625	1,000	1,500,000	1,500
Series BB ⁽¹⁾	March 6, 2024	May 15, 2029	7.200	1,000	550,000	550
Series CC ⁽¹⁾	May 29, 2024	August 15, 2029	7.125	1,000	1,750,000	1,750
Series DD ⁽¹⁾	July 30, 2024	August 15, 2034	7.000	1,000	1,500,000	1,500
Series EE ⁽¹⁾	December 3, 2024	February 15, 2030	6.750	1,000	1,500,000	1,500
Series FF ⁽¹⁾	February 12, 2025	February 15, 2030	6.950	1,000	2,000,000	2,000
Series GG ⁽¹⁾	July 23, 2025	August 15, 2030	6.875	1,000	2,700,000	2,700
Series HH ⁽¹⁾	December 10, 2025	February 15, 2031	6.625	1,000	2,500,000	2,500
Series II ⁽¹⁾	February 3, 2026	February 15, 2031	6.250	25	32,000,000	800
Series JJ ⁽¹⁾	February 12, 2026	May 15, 2031	6.500	1,000	1,000,000	1,000
Total Preferred Stock						19,550

Trust ⁽³⁾	Issuance Date	Securities Issued	Liquidation Value (in millions of dollars) ⁽⁴⁾	Coupon Rate ⁽⁵⁾	Maturity	Redeemable by Issuer beginning
Citigroup Capital XIII	October 5, 2010	89,840,000	\$2,246	3-month SOFR+ 663.161 bps ⁽⁶⁾	October 30, 2040	October 30, 2015

Subsequently, as previously announced, Citi will be redeeming Series T in its entirety on August 15, 2026.

Preferred stock dividends

(\$ in MM)

	2023	2024	2025	2026 ⁽¹⁾
1Q	\$277	\$279	\$269	\$305
2Q	288	242	287	338
3Q	333	277	274	353 ⁽²⁾
4Q	300	256	284	306
Total	\$1,198	\$1,054	\$1,114	\$1,302

Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 21.

Glossary

ACL: Allowance for Credit Losses

ACLL: Allowance for Credit Losses on Loans

AFG: Asset Finance Group

AFS: Available for Sale

APAC: Asia–Pacific

AUA: Assets Under Administration

AUC: Assets Under Custody

B: Billions

Banamex: Grupo Financiero Banamex, S.A. de C.V.

bps: Basis Points

CAGR: Compound Annual Growth Rate

CET1: Common Equity Tier 1

CSO: Common Shares Outstanding

CTA: Currency Translation Adjustment

DCM: Debt Capital Markets

DPD: Days Past Due

DTA: Deferred Tax Assets

EBT: Earnings before Tax

ECM: Equity Capital Markets

EOP: End of Period

EPS: Earnings per Share

FDIC: Federal Deposit Insurance Corporation

FI: Fixed Income

FICO: Fair Isaac Corporation

FX: Foreign Exchange

FY: Full Year

GAAP: Generally Accepted Accounting Principles

GPCC: General Purpose Credit Cards

GSIB: Global Systemically Important Banks

HTM: Held to Maturity

IB: Investment Banking

IG: Investment Grade

K: Thousand

LF: Legacy Franchises (Managed)

M&A: Mergers & Acquisitions

MEA: Middle East, Africa and Russia

MM: Millions

MSR: Mortgage Servicing Right

NA: Not Applicable

NAL: Non-Accrual Loan

NAM: North America

NCL: Net Credit Loss

NII: Net Interest Income

NIM: Net Interest Margin

NIR: Non-Interest Revenue

NM: Not Meaningful

NNIA: Net New Investment Assets

P&L: Profit and Loss

PBC: Provision for Benefits and Claims

PLCC: Private Label Credit Cards

QoQ: Quarter-over-Quarter

RI: Reconciling Items

ROE: Return on Average Common Equity

RoTCE: Return on Average Tangible Common Equity

RWA: Risk-Weighted Assets

SBMM: Small Business and Middle Market

T: Trillions

TCE: Tangible Common Equity

TTS: Treasury and Trade Solutions

USCC: U.S. Consumer Cards

USD: U.S. Dollar

VaR: Value at Risk

YoY: Year-over-Year

YTD: Year-to-date

Notes on references to the Financial Supplement and Form 10-Q



Global

- a) Return on Tangible Common Equity (RoTCE) is a non-GAAP financial measure. RoTCE represents annualized net income available to common shareholders as a percentage of average TCE. For a reconciliation to reported results, please refer to the 2Q26 Financial Supplement.
- b) Citigroup's binding CET1 Capital ratios were derived under the U.S. Basel III Standardized Approach. For the composition of Citigroup's CET1 Capital, please see "Capital Resources" in Citi's 2Q26 Form 10-Q filed with the SEC on August 6, 2026.
- c) For the composition of Citigroup's Supplementary Leverage ratio, please see "Capital Resources" in Citi's 2Q26 Form 10-Q filed with the SEC on August 6, 2026.
- d) Available Liquidity Resources is defined as end-of-period HQLA; additional unencumbered securities, including excess liquidity held at bank entities that is non-transferable to other entities within Citigroup; and available assets not already accounted for within Citi's HQLA to support additional advances from the Federal Home Loan Bank and Federal Reserve Bank discount window.

Footnotes

Slide 3

- 1) Source: Coalition Greenwich Global Competitor Benchmarking Analytics for FY25. Results are based upon Citi's internal product taxonomy, Citi's internal revenues, and Large Corporate & FI Client Segment. Market share is calculated using Citi-internal revenues and Coalition Greenwich's Industry Revenue Pools for Large Corporate & FI Client Segment. Peer Group in industry ranking includes BAC, BARC, BNPP, DB, HSBC, JPM, MUFG, SG, SCB, USB and WFC.
- 2) Source: Coalition Greenwich Global Competitor Benchmarking Analytics for FY25. Results are based upon Citi's internal product taxonomy and Citi's internal revenues. Market share is calculated using Citi-internal revenues and Coalition Greenwich's Industry Revenue Pools for Large Corporate & FI Client Segment. Peer Group in industry ranking includes BBH, BNPP, BNY, CACEIS, DB, HSBC, JPM, NT, RBC, SCB, SG, and ST.
- 3) Source: Coalition Greenwich Competitor Benchmarking Analytics for 1Q26. Results are based upon Citi's internal product taxonomy and Citi's internal revenues post exclusions for non-comparable items. Peer Group in industry ranking includes BAC, BARC, BNPP, DB, GS, HSBC, JPM, MS, SG (Equities only), UBS and WFC.
- 4) Prime balances are defined as clients' billable balances where Citi provides cash or synthetic prime brokerage services.
- 5) Source: Based on external Dealogic data as of June 30, 2026.
- 6) Source: BCG Expand Wealth Management Analysis. These rankings are based on the last quarter (1Q26) compared to Citi Private Bank's top peers. This analysis has been prepared in accordance with Citi Private Bank's internal product taxonomy, which may not be directly comparable to those used by peers and may include data and assumptions from third-party sources, which BCG Expand has not independently verified.
- 7) Net new investment assets represents investment asset inflows, including dividends, interest and distributions, less investment asset outflows. Excluded from the calculation are the impact of fees and commissions, market movement and any impact from strategic decisions by Citi to exit certain markets or services. Also excluded from the calculation are net new investment assets associated with markets for which data was not available for current period reporting.
- 8) Source: Company filings. Based on End of Period Loans as of March 31, 2026. Includes Citi General Purpose and Citi Private Label Credit Cards. Peer group includes AXP, BAC, BFH, COF, JPM, SYF and WFC.
- 9) Includes impact from the onboarding of additional American Airlines co-branded card portfolio in the second quarter of 2026.

Slide 4

- 1) Allowance for Credit Losses (ACL) Build (Release) and Other provisions includes a net ACL build of approximately \$102 million related to loans and unfunded lending commitments as well as other provisions of approximately \$16 million relating to held-to-maturity (HTM) debt securities and other assets and policyholder benefits and claims.
- 2) Represents net income, less preferred stock dividends, dividends and undistributed earnings allocated to employee restricted and deferred shares with rights to dividends, and issuance costs related to the redemption of preferred stock.
- 3) NII excluding Markets is a non-GAAP financial measure. For reconciliation of these results, please refer to the 2Q26 Financial Supplement.
- 4) NIR excluding Markets is a non-GAAP financial measure. For reconciliation of these results, please refer to the 2Q26 Financial Supplement.
- 5) All Other (Managed Basis) is a non-GAAP financial measure. All Other (Managed Basis) reflects results on a managed basis, which excludes divestiture-related impacts (Reconciling Items), for all periods, related to Citi's divestitures of its Asia consumer banking businesses and Mexico Consumer/SBMM businesses within Legacy Franchises. For reconciliation of these results, please refer to the 2Q26 Financial Supplement.

Footnotes (cont.)

Slide 5

- 1) Reported expenses included divestiture-related impacts of \$37 million, \$766 million, and \$40 million during the second, third, and fourth quarters of 2025, respectively and \$31 million and \$25 million during the first and second quarters of 2026, respectively. Reported expenses also included FDIC special assessment benefits of \$20 million, \$47 million, and \$191 million during the second, third, and fourth quarters of 2025, respectively. Citi is no longer presenting adjusted expenses excluding these impacts.
- 2) Results excluding notable items are non-GAAP financial metrics. Results “ex-notable item(s)” exclude (i) the loss on sale in 4Q25 of \$1.2 billion (\$1.1 billion after-tax), recognized as a reduction of Other Revenue related to the “held for sale” accounting treatment of Citi’s plan to sell AO Citibank; and (ii) the 3Q25 impact of the goodwill impairment of approximately \$726 million in operating expenses (approximately \$714 million after-tax) related to Citi’s agreement to sell a 25% equity stake in Banamex. For a reconciliation to reported results, please refer to the 2Q26 Financial Supplement.
- 3) Other expenses includes premises and equipment, professional services, advertising and marketing, and other operating expenses.

Slide 6

- 1) FICO scores are updated as they become available.
- 2) Primarily reflects the U.S.
- 3) Excludes corporate loans that are carried at fair value of \$8.2 billion, \$8.5 billion and \$9.2 billion at June 30, 2026, March 31, 2026, and June 30, 2025, respectively.

Slide 7

- 1) Includes changes in other comprehensive income, deferred tax excludable from Basel III CET1 Capital, which includes net deferred tax assets (DTAs) arising from net operating loss, foreign tax credit and general business credit tax carry-forwards and DTAs arising from temporary differences (future deductions) that are deducted from CET1 capital exceeding the 10% limitation, changes in intangible assets and others.
- 2) Investments, net, include available-for-sale debt securities, held-to-maturity debt securities, net of allowance, and equity securities which are held for investment purposes.
- 3) Trading-Related Assets include securities borrowed or purchased under agreements to resell net of allowance and trading account assets and brokerage receivables net of allowance.
- 4) Loans, net, include ACLL. EOP gross loans, which does not include ACLL, for 2Q26, 1Q26 and 2Q25 are \$794 billion, \$762 billion, and \$725 billion, respectively.
- 5) Other Assets include goodwill, intangible assets, deferred tax assets, premises and equipment and all other assets net of allowance.
- 6) Trading-Related Liabilities include securities loaned or sold under agreements to repurchase and trading account liabilities and brokerage payables.
- 7) Other Liabilities include short-term borrowings and other liabilities, plus allowances.

Slide 8

- 1) Other liabilities include noncontrolling interests.
- 2) Trading-related liabilities include securities loaned and sold under agreements to repurchase and trading account liabilities and brokerage payables.
- 3) Securitizations are predominantly credit card securitizations, primarily backed by Branded Cards receivables.
- 4) Non-Bank Benchmark Debt weighted-average maturity (WAM) and Customer-Related Debt WAM reflect the WAM for debt with greater than 1 year to maturity. The WAM is calculated based on the contractual maturity of each security. For securities that are redeemable prior to maturity where the option is not held by the issuer, the WAM is calculated based on the earliest date an option becomes exercisable.

Footnotes (cont.)

Slide 9

- 1) Primarily structured notes, which contain an embedded derivative component that adjusts each security's risk-return profile.
- 2) Includes Trust Preferred Securities of \$1.6 billion for all periods presented.
- 3) Includes long-term debt issued to third parties by Citigroup Inc., the parent holding company, and Citi's non-bank subsidiaries (including broker-dealer subsidiaries) that are consolidated into Citigroup Inc.
- 4) WAM includes unsecured LTD issued by Citigroup and its affiliates (including Citibank, N.A.) with greater than 1 year to maturity. The WAM is calculated based on the contractual maturity of each security. For securities that are redeemable prior to maturity where the option is not held by the issuer, the WAM is calculated based on the earliest date an option becomes exercisable. TLAC WAM is based on TLAC-eligible securities.

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- 1) LTD/RWA required ratio includes Method 2 GSIB surcharge of 3.5%. For additional information, please see "Capital Resources" in Citi's 2Q26 Form 10-Q filed with the SEC on August 6, 2026.
- 2) Includes Method 1 GSIB surcharge of 2.0%. For additional information, please see "Capital Resources" in Citi's 2Q26 Form 10-Q filed with the SEC on August 6, 2026.
- 3) RWA is based on the U.S. Basel III Advanced Approaches framework.

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- 1) Calculated as Total Available Liquidity Resources of \$1,062 billion minus \$568 billion of Net Cash Outflows as of June 30, 2026.

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- 1) Please see Note 18 in Citi's 2Q26 Form 10-Q filed with the SEC on August 6, 2026.
- 2) As previously announced, Citi will be redeeming Series T in its entirety on August 15, 2026.
- 3) The Citigroup Capital III trust preferred securities remain outstanding but are not included as they do not qualify for Tier 1 Capital.
- 4) Represents the notional value received by outside investors from the trust at the time of issuance. This differs from Citi's balance sheet carrying value due primarily to unamortized discount and issuance costs.
- 5) In each case, the coupon rate on the subordinated debentures is the same as that on the trust preferred securities.
- 6) The spread incorporates the original contractual spread, and a 26.161 bps tenor spread adjustment.

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- 1) Future dividends are estimated based on preferred stock outstanding as of June 30, 2026, plus any known announcements of issuances and redemptions (Series T on August 15, 2026) since June 30, 2026, and the date of this presentation. Any potential additional future issuances or redemptions are not contemplated in the 4Q26 dividend estimate and would potentially change the future preferred stock dividends. Citigroup will pay dividends on preferred stock series only when, and if declared by its Board of Directors. For the composition of Citigroup's Preferred Stock, please see Note 18 in Citi's 2Q26 Form 10-Q filed with the SEC on August 6, 2026.
- 2) Declared on July 21, 2026.