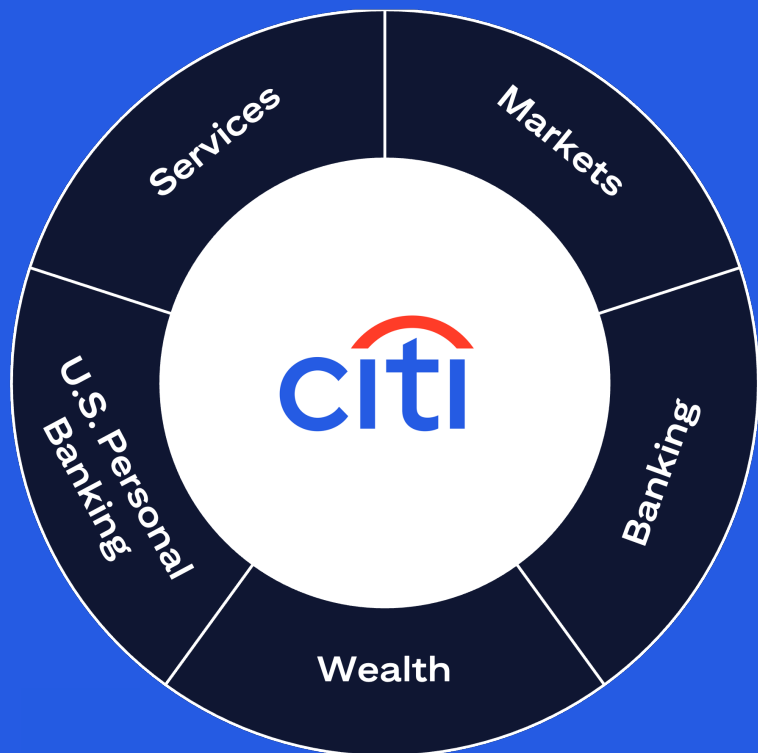


Strength of Citi's Balance Sheet

Citi's strategy is designed to navigate different macro environments and serve as a source of stability for our clients and the financial system. This is made possible by the diversification of our business model, a strong balance sheet, liquidity position and disciplined management frameworks.



Balance Sheet

\$2.6T

Diversified Deposit Base

\$1.3T

CET1 Capital Ratio

13.4%¹

Nearly

\$23B

of Total Reserves

\$960B

Available Liquidity Resources

117%

Liquidity Coverage Ratio

End of Period Assets

	1Q24	4Q24	1Q25	QoQ	YoY
\$2,433	\$2,433	\$2,353	\$2,572	9%	6%
Cash	273	277	308	11%	13%
Investments, net ⁽⁴⁾	515	477	453	(5)%	(12)%
Trading-Related Assets ⁽⁵⁾	837	768	966	26%	15%
Loans, net ⁽⁶⁾	656	676	683	1%	4%
Other Assets ⁽⁷⁾	151	156	161	3%	6%

End of Period Liabilities and Equity

	1Q24	4Q24	1Q25	QoQ	YoY
\$2,433	\$2,433	\$2,353	\$2,572	9%	6%
Trading-Related Liabilities ⁽⁸⁾	529	455	631	39%	19%
Deposits	1,307	1,284	1,316	2%	1%
Other Liabilities ⁽⁹⁾	103	117	115	(1)%	11%
LTD	285	287	296	3%	4%
Equity	207	209	213	2%	3%

All footnotes and other information are available beginning on slide 30 of [Citi's first quarter earnings presentation](#) and page 14 of [Citi's first quarter earnings press release](#).