
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549**

**FORM 8-K
CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) **April 14, 2026**

Citigroup Inc.

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction
of incorporation)

**388 Greenwich Street, New York,
NY**
(Address of principal executive offices)

1-9924
(Commission
File Number)

52-1568099
(IRS Employer
Identification No.)

10013
(Zip Code)

(212) 559-1000
(Registrant's telephone number,
including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Securities Exchange Act of 1934 formatted in Inline XBRL: [See Exhibit 99.3](#)

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

CITIGROUP INC.
Current Report on Form 8-K

Item 2.02 Results of Operations and Financial Condition.

On April 14, 2026, Citigroup Inc. announced its results for the quarter ended March 31, 2026. A copy of the related press release, filed as Exhibit 99.1 to this Form 8-K, is incorporated herein by reference. The quotation under the heading “CEO Commentary” on page 1 of Exhibit 99.1 shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934 (Act) or otherwise subject to the liabilities under that Section. The information included in Exhibit 99.1, other than in the quotation, shall be deemed “filed” for purposes of the Act.

In addition, a copy of the Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended March 31, 2026 is being furnished as Exhibit 99.2 to this Form 8-K and shall not be deemed to be “filed” for purposes of Section 18 of the Act or otherwise subject to the liabilities of that section.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

Exhibit Number

- | | |
|-------|--|
| 99.1 | Citigroup Inc. press release dated April 14, 2026. |
| 99.2 | Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended March 31, 2026. |
| 99.3 | Citigroup Inc. securities registered pursuant to Section 12(b) of the Securities Exchange Act of 1934 as of the filing date. |
| 104.1 | See the cover page of this Current Report on Form 8-K, formatted in Inline XBRL. |
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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CITIGROUP INC.

Dated: April 14, 2026

By: /s/ Nicole Giles
Nicole Giles
Controller and Chief Accounting Officer
(Principal Accounting Officer)

For Immediate Release
 Citigroup Inc. (NYSE: C)
 APRIL 14, 2026



FIRST QUARTER 2026 RESULTS AND KEY METRICS



RETURNED ~\$7.4 BILLION IN THE FORM OF COMMON SHARE REPURCHASES AND COMMON DIVIDENDS
PAYOUT RATIO OF 134%⁽³⁾
COMMON EQUITY TIER 1 CAPITAL RATIO OF 12.7%⁽⁴⁾
BOOK VALUE PER SHARE OF \$112.22
TANGIBLE BOOK VALUE PER SHARE OF \$99.01⁽⁵⁾

New York, April 14, 2026 – Citigroup Inc. today reported net income for the first quarter 2026 of \$5.8 billion, or \$3.06 per diluted share, on revenues of \$24.6 billion. This compares to net income of \$4.1 billion, or \$1.96 per diluted share, on revenues of \$21.6 billion for the first quarter 2025.

Revenues increased 14%⁽⁶⁾ from the prior-year period, driven by growth in each of Citi’s five interconnected businesses⁽⁷⁾ and Legacy Franchises in *All Other*, as well as the impact of foreign exchange translation, partially offset by a decline in Corporate/Other, also in *All Other*.

Net income was \$5.8 billion, compared to \$4.1 billion in the prior-year period, driven by higher revenues and a lower effective tax rate, partially offset by higher expenses and a higher provision for credit losses.

Earnings per share of \$3.06 increased from \$1.96 per diluted share in the prior-year period, reflecting higher net income and a lower share count due to share repurchases.

Percentage comparisons throughout this press release are calculated for the first quarter 2026 versus the first quarter 2025, unless otherwise specified.

CHAIR AND CEO COMMENTARY

Citi Chair and CEO Jane Fraser said, “We’re off to an exceptionally strong start in 2026, with revenue up 14% and net income growing 42%. Services had an outstanding quarter with revenue up 17% and Markets crossed \$7 billion in revenue. Banking continued to build momentum with fees up 12% amid a record first quarter in M&A. Wealth saw revenue grow 11% and continued to improve its returns and U.S. Consumer Cards saw 4% revenue growth and returns of nearly 20%. Our diversified business model continues to drive consistent revenue growth and we remain a source of financial strength and trust for our clients during uncertain times.

“We’ve entered into the final phase of our divestitures and 90% of our Transformation programs are now at or near our target state. We demonstrated our commitment to returning capital by repurchasing \$6.3 billion shares during the quarter.

“We remain very much on track to deliver the 10-11% RoTCE target this year. I’m excited for next month’s Investor Day where we’ll discuss our path forward and how we will realize the significant upside Citi offers,” Ms. Fraser concluded.

First Quarter Financial Results

Citigroup (\$ in millions, except per share amounts and as otherwise noted)	1Q'26	4Q'25	1Q'25	QoQ%	YoY%
Total revenues, net of interest expense	24,633	19,871	21,596	24%	14%
Total operating expenses	14,311	13,840	13,425	3%	7%
Net credit losses	2,208	2,190	2,459	1%	(10)%
Net ACL build / (release) ^(a)	581	23	210	NM	177%
Other provisions ^(b)	16	7	54	129%	(70)%
Total provision for credit losses	2,805	2,220	2,723	26%	3%
Income (loss) from continuing operations before taxes	7,517	3,811	5,448	97%	38%
Provision for income taxes	1,578	1,288	1,340	23%	18%
Income (loss) from continuing operations	5,939	2,523	4,108	135%	45%
Income (loss) from discontinued operations, net of taxes	(1)	(1)	(1)	-	-
Net income attributable to non-controlling interest	153	51	43	200%	256%
Citigroup's net income (loss)	\$ 5,785	\$ 2,471	\$ 4,064	134%	42%
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EOP loans (\$B)	762	752	702	1%	8%
Average loans (\$B)	755	737	691	3%	9%
EOP assets (\$B)	2,778	2,657	2,572	5%	8%
EOP deposits (\$B)	1,446	1,404	1,316	3%	10%
Average deposits (\$B)	1,446	1,422	1,305	2%	11%
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Book value per share	\$ 112.22	\$ 110.01	\$ 103.90	2%	8%
Tangible book value per share^(c)	\$ 99.01	\$ 97.06	\$ 91.52	2%	8%
Common Equity Tier 1 (CET1) Capital ratio^(d)	12.7%	13.2%	13.4%		
Supplementary Leverage ratio (SLR)^(d)	5.2%	5.5%	5.8%		
Return on average common equity (ROE)^(e)	11.5%	4.5%	8.0%		
Return on average tangible common equity (RoTCE)^(f)	13.1%	5.1%	9.1%	800 bps	400 bps
Efficiency Ratio (total operating expenses/total revenues, net)	58.1%	69.6%	62.2%	(1,150) bps	(410) bps

(a) Includes credit reserve build / (release) for loans and provision / (release) for credit losses on unfunded lending commitments.

(b) Includes provisions on Other Assets, policyholder benefits and claims and HTM debt securities.

(c) Tangible book value per share is a non-GAAP financial measure. For additional information, refer to footnote 5.

(d) Ratios as of March 31, 2026 are preliminary. For additional information, please refer to footnote 4.

(e) Ratios as of March 31, 2026 are preliminary. For additional information, please refer to footnote 1.

(f) Ratios as of March 31, 2026 are preliminary. RoTCE is a non-GAAP financial measure. For additional information, please refer to footnote 2.

Citigroup

Citigroup revenues of \$24.6 billion in the first quarter 2026 increased 14%, driven by growth in each of Citi's five interconnected businesses⁽⁷⁾ and Legacy Franchises, as well as the impact of foreign exchange translation, partially offset by a decline in Corporate/Other. Net interest income increased 12%, driven by growth across each of Citi's five businesses and Legacy Franchises, partially offset by a decline in Corporate/Other. Non-interest revenue increased 17%, driven by growth across each of Citi's five businesses and *All Other*.

Citigroup operating expenses of \$14.3 billion were up 7%⁽⁶⁾, driven by higher compensation and benefits expenses, including higher severance, the impact of foreign exchange translation, and higher volume and other revenue-related expenses, partially offset by productivity savings, lower legal expenses, stranded cost reductions and lower transformation expenses in Corporate/Other.

Citigroup provision for credit losses was \$2.8 billion, reflecting \$2.2 billion of net credit losses and a net allowance for credit losses (ACL) build of \$597 million, driven by portfolio quality, including seasonal mix changes, as well as increased uncertainty in the macroeconomic outlook, partially offset by refinements to loss assumptions and lower net lending activity. Net credit losses were down 10% from the prior-year period, driven by decreases in *USCC* and *Markets*, partially offset by an increase in Legacy Franchises. The provision in the prior-year period was \$2.7 billion, reflecting \$2.5 billion of net credit losses and a net ACL build of \$264 million, driven by increased uncertainty in the macroeconomic outlook and portfolio quality, largely offset by lower net lending activity.

Citigroup net income was \$5.8 billion in the first quarter 2026, compared to net income of \$4.1 billion in the prior-year period, driven by higher revenues and a lower effective tax rate, partially offset by higher expenses and a higher provision for credit losses. Citigroup's effective tax rate was approximately 21% in the current quarter compared to 25% in the first quarter 2025, largely driven by a discrete item in the current quarter.

Citigroup's total allowance for credit losses was \$22.0 billion at quarter end, compared to \$22.8 billion at the end of the prior-year period. Total ACL on loans was \$19.6 billion at quarter end, compared to \$18.7 billion at the end of the prior-year period, with a reserve-to-funded loans ratio of 2.6%, down from 2.7% in the prior-year period. Total non-accrual loans increased \$0.7 billion, or 25% from the prior-year period to \$3.4 billion. Corporate non-accrual loans increased \$0.6 billion, or 42% from the prior-year period to \$2.0 billion, driven by idiosyncratic downgrades in *Banking* and *Services*, partially offset by upgrades and repayments in *Markets*. Consumer non-accrual loans increased \$0.1 billion, or 6% from the prior-year period to \$1.4 billion.

Citigroup's end-of-period loans were \$762 billion at quarter end, up 8% versus the prior-year period, primarily driven by higher loans in *Markets* and *Wealth*. Citigroup's average loans were \$755 billion in the first quarter 2026, up 9% versus the prior-year period, primarily driven by higher average loans in *Markets*, *Services* and *Wealth*.

Citigroup's end-of-period deposits were approximately \$1.4 trillion at quarter end, up 10% versus the prior-year period, driven by increases in *Services*. Citigroup's average deposits were approximately \$1.4 trillion in the first quarter 2026, up 11% versus the prior-year period, driven by higher average deposits in *Services*.

Citigroup's book value per share of \$112.22 at quarter end increased 8% versus the prior-year period, and tangible book value per share of \$99.01 at quarter end also increased 8% versus the prior-year period. The increases were driven by net income and beneficial net movements in accumulated other comprehensive income (AOCI), partially offset by the payment of common and preferred dividends and reductions in additional paid-in capital (APIC). In addition, common share repurchases were dilutive to tangible book value per share and book value per share. At quarter end, Citigroup's preliminary CET1 Capital ratio⁽⁴⁾ was 12.7% versus 13.2% at the end of the prior quarter, primarily driven by common share repurchases, the payment of common and preferred dividends and higher risk-weighted assets, primarily offset by net income and the impact of Citi's sale of AO Citibank in Russia, mainly in currency translation adjustment in AOCI. Citigroup's Supplementary Leverage ratio⁽⁴⁾ for the first quarter 2026 was 5.2% versus 5.5% at the end of the prior quarter. During the quarter, Citigroup returned approximately \$7.4 billion to common shareholders in the form of share repurchases and dividends.

Services (\$ in millions, except as otherwise noted)	1Q'26	4Q'25	1Q'25	QoQ%	YoY%
Net interest income	3,424	3,303	2,865	4%	20%
Non-interest revenue	1,192	1,182	1,064	1%	12%
Treasury and Trade Solutions	4,616	4,485	3,929	3%	17%
Net interest income	719	747	633	(4)%	14%
Non-interest revenue	768	1,040	642	(26)%	20%
Securities Services	1,487	1,787	1,275	(17)%	17%
Total Services revenues	6,103	6,272	5,204	(3)%	17%
Total operating expenses	2,935	2,843	2,584	3%	14%
Net credit losses	3	19	6	(84)%	(50)%
Net ACL build / (release) ^(a)	86	(15)	18	NM	378%
Other provisions ^(b)	5	(15)	27	NM	(81)%
Total provision for credit losses	94	(11)	51	NM	84%
Net income	\$ 2,228	\$ 2,496	\$ 1,834	(11)%	21%

Services Key Statistics and Metrics (\$B)

Allocated Average TCE ^(c)	34	33	33	2%	2%
RoTCE ^(c)	27.0%	30.0%	22.5%	(300) bps	450 bps
Fee revenue (\$MM)	1,672	1,630	1,473	3%	14%
Average loans	99	96	87	3%	14%
Average deposits	961	935	826	3%	16%
Cross border transaction value ^(d)	106	115	95	(8)%	12%
US dollar clearing volume (#MM) ^(e)	44	45	43	(3)%	3%
Commercial card spend volume ^(f)	19	18	17	5%	8%
Assets under custody and/or administration (AUC/AUA) (\$T) ^(g)	32	31	26	1%	21%

(a) Includes credit reserve build / (release) for loans and provision / (release) for credit losses on unfunded lending commitments.

(b) Includes provisions on Other Assets and for HTM debt securities.

(c) TCE and RoTCE are non-GAAP financial measures. For additional information, refer to Footnote 2.

(d) Cross border transaction value is defined as the total value of cross-border foreign exchange payments processed through Citi's proprietary Worldlink and Cross Border Funds Transfer platforms, including payments from consumer, corporate, financial institution and public sector clients.

(e) U.S. dollar clearing volume is defined as the number of USD clearing payment instructions processed by Citi on behalf of U.S. and foreign-domiciled entities (primarily financial institutions). Amounts in the table are stated in millions of payment instructions processed.

(f) Commercial Card Spend Volume is defined as total global spend volumes using Citi issued commercial cards net of refunds and returns.

(g) 1Q26 is preliminary.

Services⁽⁷⁾

Services revenues of \$6.1 billion were up 17%, driven by growth in Treasury and Trade Solutions and Securities Services. Net interest income increased 18%, driven by an increase in average deposit balances and deposit spreads. Non-interest revenue increased 15%⁽⁶⁾, primarily driven by fee revenue growth of 14%.

Treasury and Trade Solutions revenues of \$4.6 billion were up 17%, driven by a 20% increase in net interest income and a 12% increase in non-interest revenue. The increase in net interest income was driven by higher average deposit balances and deposit spreads. The increase in non-interest revenue was largely driven by growth in fees and underlying fee drivers, including an increase in cross-border transaction value of 12%, an increase in U.S. dollar clearing volume of 3% and an increase in commercial card spend volume of 8%.

Securities Services revenues of \$1.5 billion were up 17%, driven by a 20%⁽⁶⁾ increase in non-interest revenue and a 14% increase in net interest income. The increase in non-interest revenue was primarily driven by higher fees, which benefited from a 21% increase in assets under custody and administration. The increase in net interest income was largely driven by higher average deposit balances and deposit spreads.

Services operating expenses of \$2.9 billion increased 14%, primarily driven by higher volume and other revenue-related expenses, higher compensation and benefits and higher technology costs.

Services provision for credit losses was \$94 million, reflecting a net ACL build of \$91 million, driven by increased uncertainty in the macroeconomic outlook and changes in credit quality on certain exposures, partially offset by refinements to loss assumptions, and \$3 million of net credit losses. The provision in the prior-year period was \$51 million, reflecting a net ACL build of \$45 million, driven by increased uncertainty in the macroeconomic outlook and transfer risk, and \$6 million of net credit losses.

Services net income of \$2.2 billion increased 21%, driven by higher revenues, partially offset by higher expenses and a higher provision for credit losses.

Markets (\$ in millions, except as otherwise noted)	1Q'26	4Q'25	1Q'25	QoQ%	YoY%
Rates and currencies	3,311	2,449	3,116	35%	6%
Spread products / other fixed income	1,855	1,105	1,462	68%	27%
Fixed Income markets	5,166	3,554	4,578	45%	13%
Equity markets	2,080	1,055	1,497	97%	39%
Total Markets revenues	7,246	4,609	6,075	57%	19%
Total operating expenses	3,835	3,608	3,466	6%	11%
Net credit losses	(3)	(12)	142	75%	NM
Net ACL build / (release) ^(a)	-	(80)	57	100%	(100)%
Other provisions ^(b)	(12)	(12)	2	-	NM
Total provision for credit losses	(15)	(104)	201	86%	NM
Net income	\$ 2,595	\$ 838	\$ 1,849	210%	40%

Markets Key Statistics and Metrics (\$B)

Allocated Average TCE ^(c)	56	54	54	5%	5%
RoTCE ^(c)	18.7%	6.2%	14.0%	1,250 bps	470 bps
Average trading account assets	573	556	474	3%	21%
Average loans	162	152	128	7%	27%
Average VaR (\$ in MM) ^(d)	127	109	118	17%	8%

(a) Includes credit reserve build / (release) for loans and provision / (release) for credit losses on unfunded lending commitments.

(b) Includes provisions on Other Assets and HTM debt securities.

(c) TCE and RoTCE are non-GAAP financial measures. For additional information, refer to Footnote 2.

(d) VaR estimates, at a 99% confidence level, the potential decline in the value of a position or a portfolio under normal market conditions assuming a one-day holding period. VaR statistics, which are based on historical data, can be materially different across firms due to differences in portfolio composition, VaR methodologies and model parameters.

Markets⁽⁷⁾

Markets revenues of \$7.2 billion increased 19%, driven by growth in Fixed Income markets and Equity markets revenues.

Fixed Income markets revenues of \$5.2 billion increased 13%, driven by growth in both rates and currencies and spread products and other fixed income. Rates and currencies revenues increased 6%, driven by revenue growth in the foreign exchange business on higher volumes and optimization of the balance sheet, largely offset by lower revenue in rates on elevated volatility. Spread products and other fixed income revenues increased 27%, primarily driven by strong performance in commodities.

Equity markets revenues of \$2.1 billion increased 39%, driven by growth in derivatives, prime services and cash equities. Prime balances⁽⁸⁾ grew to a record and were up more than 50%.

Markets operating expenses of \$3.8 billion increased 11%, primarily driven by higher performance-related compensation, higher volume-related expenses and higher legal expenses.

Markets provision for credit losses was a benefit of \$15 million, reflecting a net ACL release of \$12 million, driven by refinements to loss assumptions, primarily offset by increased uncertainty in the macroeconomic outlook, and \$3 million of net credit recoveries. The provision in the prior-year period was \$201 million, reflecting \$142 million of net credit losses in spread products and a net ACL build of \$59 million, driven by increased uncertainty in the macroeconomic outlook.

Markets net income of \$2.6 billion increased 40%, driven by higher revenues and a lower provision for credit losses, partially offset by higher expenses.

Banking (\$ in millions, except as otherwise noted)	1Q'26	4Q'25	1Q'25	QoQ%	YoY%
Investment Banking	1,326	1,356	1,114	(2)%	19%
Corporate Lending ^(a)	391	443	402	(12)%	(3)%
Total Banking revenues^(a)	1,717	1,799	1,516	(5)%	13%
Gain / (loss) on loan hedges ^(a)	50	(26)	14	NM	257%
Total Banking revenues including gain/(loss) on loan hedges^(a)	1,767	1,773	1,530	-	15%
Total operating expenses	1,240	1,152	1,034	8%	20%
Net credit losses	6	25	34	(76)%	(82)%
Net ACL build / (release) ^(b)	124	150	185	(17)%	(33)%
Other provisions ^(c)	2	1	(5)	100%	NM
Total provision for credit losses	132	176	214	(25)%	(38)%
Net income	\$ 304	\$ 354	\$ 223	(14)%	36%

Banking Key Statistics and Metrics

Allocated Average TCE ^(d) (\$B)	8	9	9	(15)%	(15)%
RoTCE ^(d)	15.8%	15.3%	9.8%	50 bps	600 bps
Average loans (\$B)	83	79	82	5%	1%
Advisory	505	649	424	(22)%	19%
Equity underwriting	208	180	127	16%	64%
Debt underwriting	519	458	553	13%	(6)%
Investment Banking fees	1,232	1,287	1,104	(4)%	12%

(a) Excludes gain / (loss) on credit derivatives as well as the mark-to-market on loans at fair value. For additional information, see Footnote 9.

(b) Includes credit reserve build / (release) for loans and provision for credit losses on unfunded lending commitments.

(c) Includes provisions on Other Assets and HTM debt securities.

(d) TCE and RoTCE are non-GAAP financial measures. For additional information, refer to Footnote 2.

Banking⁽⁷⁾

Banking revenues of \$1.8 billion increased 15%, driven by growth in Investment Banking.

Investment Banking revenues of \$1.3 billion increased 19%, driven by increases in Investment Banking fees of 12% and net interest income. The increase in Investment Banking fees reflects growth in Advisory and Equity Capital Markets (ECM), partially offset by a decline in Debt Capital Markets (DCM). Advisory fees increased 19%, reflecting continued growth in sell-side fees and strong performance with sponsors. ECM fees increased 64%, driven by growth in follow-ons and convertibles. DCM fees decreased 6%, driven by lower non-investment grade activity.

Corporate Lending revenues of \$391 million, excluding mark-to-market on loan hedges⁽⁹⁾, decreased 3%, driven by marks on certain assets, primarily offset by higher loan spreads.

Banking operating expenses of \$1.2 billion increased 20%, primarily driven by higher compensation and benefits, including performance-based compensation and investments in the business, and higher volume and other revenue-related expenses.

Banking provision for credit losses was \$132 million, reflecting a net ACL build of \$126 million, driven by increased uncertainty in the macroeconomic outlook and exposure growth, largely offset by refinements to loss assumptions, and \$6 million of net credit losses. The provision in the prior-year period was \$214 million, reflecting a net ACL build of \$180 million, driven by increased uncertainty in the macroeconomic outlook, and \$34 million of net credit losses.

Banking net income of \$304 million increased 36%, driven by higher revenues and a lower provision for credit losses, largely offset by higher expenses.

Wealth (\$ in millions, except as otherwise noted)	1Q'26	4Q'25	1Q'25	QoQ%	YoY%
Citigold and Retail Banking	2,062	2,010	1,825	3%	13%
Private Bank	757	625	664	21%	14%
Wealth at Work	246	227	268	8%	(8)%
Total revenues, net of interest expense	3,065	2,862	2,757	7%	11%
Total operating expenses	2,415	2,377	2,390	2%	1%
Net credit losses	88	80	67	10%	31%
Net ACL build / (release) ^(a)	13	7	63	86%	(79)%
Other provisions ^(b)	-	-	(4)	-	100%
Total provision for credit losses	101	87	126	16%	(20)%
Net income	\$ 432	\$ 299	\$ 191	44%	126%

Wealth Key Statistics and Metrics (\$B)

Allocated Average TCE ^(c)	16	15	15	5%	5%
RoTCE ^(c)	10.8%	7.7%	5.0%	310 bps	580 bps
Loans	205	204	196	-	5%
Deposits	418	413	401	1%	4%
Client investment assets ^(d)	676	670	595	1%	14%
EOP client balances	1,299	1,287	1,192	1%	9%
Net New Investment Assets (NNIA) ^(e)	15	7	17	104%	(11)%

(a) Includes credit reserve build / (release) for loans and provision / (release) for credit losses on unfunded lending commitments.

(b) Includes provisions on Other Assets and policyholder benefits and claims.

(c) TCE and RoTCE are non-GAAP financial measures. For additional information, refer to Footnote 2.

(d) 1Q26 Client investment assets are preliminary. Includes assets under management, trust and custody assets. Starting in 1Q'26, Client investment assets includes an additional \$10B associated with the value of client insurance policies that were not previously reported.

(e) 1Q26 Net new investment assets are preliminary. Represents investment asset inflows, including dividends, interest and distributions, less investment asset outflows.

Wealth⁽⁷⁾

Wealth revenues of \$3.1 billion increased 11%, driven by growth in Citigold and Retail Banking and the Private Bank, partially offset by lower revenues in Wealth at Work. Net interest income of \$2.1 billion increased 14%, driven by higher deposit spreads and average deposit balances, partially offset by lower mortgage spreads. Non-interest revenue of \$970 million increased 5%, driven by higher investment fee revenues, with client investment assets up 14%, partially offset by the loss of fee revenue from the 2025 sale of the trust business.

Citigold and Retail Banking revenues of \$2.1 billion increased 13%, driven by higher deposit spreads and higher investment fee revenues.

Private Bank revenues of \$757 million increased 14%, driven by higher deposit spreads and average deposit balances and higher investment fee revenues, largely offset by lower mortgage spreads and the loss of fee revenue from the 2025 sale of the trust business.

Wealth at Work revenues of \$246 million decreased 8%, driven by lower mortgage spreads, largely offset by higher deposit spreads and average deposit balances.

Wealth operating expenses of \$2.4 billion increased 1%, driven by investments in technology and higher volume-related expenses, partially offset by lower compensation and benefits, including the impact from the 2025 sale of the trust business.

Wealth provision for credit losses was \$101 million, reflecting \$88 million of net credit losses, primarily driven by overdraft losses and international credit cards, and a net ACL build of \$13 million. The provision in the prior-year period was \$126 million, reflecting \$67 million of net credit losses and a net ACL build of \$59 million, driven by increased uncertainty in the macroeconomic outlook.

Wealth net income of \$432 million increased 126%, driven by higher revenues and a lower provision for credit losses, partially offset by higher expenses.

USCC (\$ in millions, except as otherwise noted)	1Q'26	4Q'25	1Q'25	QoQ%	YoY%
Net interest income	5,116	5,143	4,984	(1)%	3%
Non-interest revenue	(359)	(579)	(417)	38%	14%
Total revenues, net of interest expense	4,757	4,564	4,567	4%	4%
Total operating expenses	1,711	1,794	1,691	(5)%	1%
Net credit losses	1,742	1,739	1,954	-	(11)%
Net ACL build / (release) ^(a)	348	(117)	(174)	NM	NM
Other provisions ^(b)	2	2	3	-	(33)%
Total provision for credit losses	2,092	1,624	1,783	29%	17%
Net income	\$ 732	\$ 884	\$ 838	(17)%	(13)%

USCC Key Statistics and Metrics (\$B)

Allocated average TCE ^(c)	16	20	20	(24)%	(24)%
RoTCE ^(c)	19.2%	17.3%	16.7%	190 bps	250 bps
Average loans	171	172	168	(1)%	2%
U.S. credit card spend volume	152	166	144	(9)%	5%
New credit cards account acquisitions (in thousands) ^(d)	2,942	3,687	2,840	(20)%	4%

(a) Includes credit reserve build / (release) for loans.

(b) Includes provisions on policyholder benefits and claims and Other Assets.

(c) TCE and RoTCE are non-GAAP financial measures. For additional information, refer to Footnote 2.

(d) New Credit Cards account acquisitions represent the number of new credit card accounts opened.

U.S. Consumer Cards (USCC)⁽⁷⁾

USCC revenues of \$4.8 billion increased 4%, driven by growth in net interest income and non-interest revenue. Net interest income increased 3%, driven by higher interest-earning balances and higher loan spreads. Non-interest revenue increased 14%, driven by higher interchange fees, lower partner payment accruals and higher annual credit card fees, largely offset by higher rewards and acquisition costs.

USCC operating expenses of \$1.7 billion increased 1%, driven by higher volume and other revenue-related expenses and higher compensation and benefits, primarily offset by lower legal expenses.

USCC provision for credit losses was \$2.1 billion, reflecting \$1.7 billion of net credit losses and a net ACL build of \$350 million, driven by seasonal portfolio mix changes, the forward purchase commitment of the Barclays American Airlines co-branded card portfolio, as well as increased uncertainty in the macroeconomic outlook. This was largely offset by lower seasonal volumes and refinements to loss assumptions. Net credit losses were down 11% from the prior-year period, driven by improved credit performance in both general purpose and private label credit cards. The provision in the prior-year period was \$1.8 billion, reflecting \$2.0 billion of net credit losses and a net ACL release of \$171 million, driven by lower net lending activity, largely offset by portfolio quality and increased uncertainty in the macroeconomic outlook.

USCC net income of \$732 million decreased 13%, driven by a higher provision for credit losses and higher expenses, largely offset by higher revenues.

All Other (Managed Basis)^{(a)(b)} (\$ in millions, except as otherwise noted)	1Q'26	4Q'25	1Q'25	QoQ%	YoY%
Legacy Franchises (managed basis)	2,161	329	1,621	NM	33%
Corporate / Other	(479)	(537)	(158)	11%	(203)%
Total revenues	1,682	(208)	1,463	NM	15%
Total operating expenses	2,144	2,026	2,226	6%	(4)%
Net credit losses	371	341	256	9%	45%
Net ACL build / (release) ^(c)	10	77	72	(87)%	(86)%
Other provisions ^(d)	19	31	31	(39)%	(39)%
Total provision for credit losses	400	449	359	(11)%	11%
Net (loss)	\$ (494)	\$ (2,290)	\$ (856)	78%	42%

All Other Key Statistics and Metrics (\$B)

Allocated Average TCE ^(e)	40	39	38	2%	5%
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(a) Includes Legacy Franchises and certain unallocated costs of global staff functions (including finance, risk, human resources, legal and compliance-related costs), other corporate expenses, and unallocated global operations and technology expenses and income taxes, as well as Corporate Treasury investment activities and discontinued operations.

(b) Reflects results on a managed basis, which excludes divestiture-related impacts related to Citi's divestitures of its Asia consumer banking businesses and Mexico Consumer/SBMM within Legacy Franchises. For additional information, please refer to Footnote 10.

(c) Includes credit reserve build / (release) for loans and provision / (release) for credit losses on unfunded lending commitments.

(d) Includes provisions on policyholder benefits and claims, Other Assets and HTM debt securities.

(e) TCE is a non-GAAP financial measure. For additional information, refer to Footnote 2.

All Other (Managed Basis)⁽⁷⁾⁽¹⁰⁾

All Other (managed basis) revenues of \$1.7 billion increased 15%, driven by growth in Legacy Franchises, largely offset by a decline in Corporate/Other.

Legacy Franchises (managed basis)⁽¹⁰⁾ revenues of \$2.2 billion increased 33%, driven by growth in Mexico, including the impact of foreign exchange translation, and a gain on the sale of an investment, partially offset by lower revenues in closed exit and wind-down markets.

Corporate/Other revenues of \$(479) million decreased from \$(158) million in the prior-year period, driven by lower net interest income due to a lower benefit from cash and securities reinvestment, due to actions taken over the last few quarters to reduce Citi's asset sensitivity in a declining interest rate environment, partially offset by higher non-interest revenues.

All Other (managed basis) expenses of \$2.1 billion decreased 4%, driven by lower legal expenses, lower transformation expenses, lower expenses related to closed exits and wind-downs and lower professional services expenses, primarily offset by higher severance and the impact of foreign exchange translation.

All Other (managed basis) provision for credit losses was \$400 million, reflecting \$371 million of net credit losses and a net ACL build of \$29 million. Net credit losses were up 45% from the prior-year period, driven by higher consumer volume and portfolio seasoning in Mexico Consumer. The provision in the prior-year period was \$359 million, reflecting \$256 million of net credit losses and a net ACL build of \$103 million, primarily driven by increased uncertainty in the macroeconomic outlook and higher volume in Mexico Consumer.

All Other (managed basis) net loss was \$(494) million, compared to \$(856) million in the prior-year period, driven by higher revenues and lower expenses, partially offset by a higher provision for credit losses.

Citigroup will host a conference call today at 11:00 AM (ET). A live webcast of the presentation, as well as financial results and presentation materials, will be available at <https://www.citigroup.com/global/investors>. The live webcast of the presentation can also be accessed at <https://www.veracast.com/webcasts/citigroup/webinars/CIT11Q26.cfm>

Additional financial, statistical and business-related information, as well as business and segment trends, is included in a Quarterly Financial Data Supplement. Both this earnings release and Citigroup's First Quarter 2026 Quarterly Financial Data Supplement are available on Citigroup's website at www.citigroup.com.

Citi is a preeminent banking partner for institutions with cross-border needs, a global leader in wealth management and a valued personal bank in its home market of the United States. Citi does business in more than 180 countries and jurisdictions, providing corporations, governments, investors, institutions and individuals with a broad range of financial products and services.

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Certain statements in this release 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: (i) macroeconomic, geopolitical and other challenges and uncertainties, including impacts related to the conflict in the Middle East and resulting disruptions to energy and other commodities markets and supply chains; elevated inflation, slowing economic growth and increases in unemployment rates; changes in U.S. laws or policies, including those related to interest rates; (ii) the execution and efficacy of Citi's priorities regarding its simplification, transformation and enhanced business performance, including those related to revenues, net interest income, expenses, capital-related, credit and return expectations; and (iii) the precautionary statements included in this release. 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.

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(1) Ratios as of March 31, 2026 are preliminary. Citigroup's return on average common stockholders' equity (ROE) is calculated using net income less preferred stock dividends divided by average common stockholders' equity.

(2) Ratios as of March 31, 2026 are preliminary. Citigroup's allocated average tangible common equity (TCE) and return on average tangible common equity (RoTCE) are non-GAAP financial measures. RoTCE represents annualized net income available to common shareholders as a percentage of average TCE. For the components of these calculations and for a reconciliation of common equity to TCE, refer to the Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended March 31, 2026 (the 1Q26 Financial Supplement), which is Exhibit 99.2 to Citigroup's Current Report on Form 8-K furnished with the U.S. Securities and Exchange Commission on April 14, 2026.

As used herein, 2026 RoTCE is a forward-looking non-GAAP financial measure. From time to time, management may discuss forward-looking non-GAAP financial measures, such as forward-looking estimates or targets for revenue, expenses and RoTCE. Citi is unable to provide a reconciliation of forward-looking non-GAAP financial measures to their most directly comparable GAAP financial measures because Citi is unable to provide, without unreasonable effort, a meaningful or accurate calculation or estimation of amounts that would be necessary for the reconciliation due to the complexity and inherent difficulty in forecasting and quantifying future amounts or when they may occur. Such unavailable information could be significant for future results.

(3) Citigroup's payout ratio is the sum of common dividends and common share repurchases divided by net income available to common shareholders.

(4) Ratios as of March 31, 2026 are preliminary. For the composition of Citigroup's CET1 Capital and ratio and Citigroup's Supplementary Leverage ratio, refer to the 1Q26 Financial Supplement.

(5) Citigroup's tangible book value per share is a non-GAAP financial measure. For a reconciliation of common equity to tangible common equity and resulting calculation of tangible book value per share, refer to the 1Q26 Financial Supplement.

(6) Citi's first quarter 2026 and 2025 results did not include any notable items. Accordingly, Citi is not adjusting its results for these periods.

(7) As previously noted in Citi's Form 8-K furnished with the U.S. Securities and Exchange Commission on April 3, 2026, the following reporting changes were implemented in the first quarter 2026:

- Citi transferred its Retail Banking business from *U.S. Personal Banking* (USPB) to *Wealth* and integrated the remaining *USPB* businesses into a new *U.S. Consumer Cards* segment. As a result, the financial results, balance sheet, and tangible common equity (TCE) of the Retail Banking business are reported within the *Wealth* segment.
- Citi updated its TCE methodology across the *Services*, *Markets*, and *Banking* segments to better align capital usage with the shared economic benefits of corporate lending to clients across these segments. This update eliminated the corporate lending revenue sharing arrangement among the segments.
- Certain interest rate risk management activities within *Markets* were reclassified to Corporate/Other or reallocated among businesses within *Markets*. These changes impacted the results of the *Markets* segment and Corporate/Other.

Prior period results and TCE allocations for the segments referenced above were recast to reflect these reporting changes, while Citi's consolidated results and TCE remained unchanged.

(8) Prime balances are defined as clients' billable balances where Citigroup provides cash or synthetic prime brokerage services.

(9) Credit derivatives are used to economically hedge a portion of the Corporate Lending portfolio that includes both accrual loans and loans at fair value. Gain/(loss) on loan hedges includes the mark-to-market on the credit derivatives and the mark-to-market on the loans in the portfolio that are at fair value. The fixed premium costs of these hedges are netted against the Corporate Lending revenues to reflect the cost of credit protection. Citigroup's results of operations excluding the impact of gain/(loss) on loan hedges are non-GAAP financial measures. For a reconciliation to reported results, refer to the 1Q26 Financial Supplement.

(10) *All Other* (managed basis) reflects results on a managed basis, which excludes divestiture-related impacts, for all periods, related to Citigroup's divestitures of its Asia consumer banking businesses and Mexico Consumer/SBMM businesses within Legacy Franchises. Certain of the results of operations of *All Other* (managed basis) and Legacy Franchises (managed basis) that exclude divestiture-related impacts are non-GAAP financial measures. For additional information and a reconciliation of these results, refer to the 1Q26 Financial Supplement.



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Note:

See Citi's 4Q25 Historical Financial Supplement furnished on Form 8-K (filed on April 3, 2026) for a description of and additional historical periods reflecting Citi's first quarter of 2026 reporting changes. Prior period results and TCE allocations in this First Quarter 2026 Quarterly Financial Data Supplement for the impacted segments were recast to reflect these reporting changes, while Citi's consolidated results and TCE remained unchanged.

CITIGROUP FINANCIAL SUMMARY

(In millions of dollars, except per share amounts, ratios, bps, and as otherwise noted)

	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
Revenues, net of interest expense	\$ 21,896	\$ 21,668	\$ 22,090	\$ 19,871	\$ 24,633	24%	14%
Operating expenses	13,425	13,577	14,250	13,640	14,311	3%	7%
Net credit losses (NCLs)	2,459	2,234	2,214	2,190	2,208	1%	(10)%
Credit reserve build (release) for loans	102	243	45	10	397	NM	289%
Provision / (release) for unfunded lending commitments	108	(19)	100	13	184	NM	70%
Provisions for benefits and claims, other assets and HTM debt securities	54	414	91	7	16	129%	(70)%
Provisions for credit losses and for benefits and claims	2,723	2,872	2,450	2,220	2,805	26%	3%
Income (loss) from continuing operations before income taxes	5,448	5,219	5,350	3,811	7,517	97%	38%
Income taxes (benefits)	1,340	1,186	1,559	1,288	1,578	23%	18%
Income (loss) from continuing operations	4,108	4,033	3,791	2,523	5,939	135%	45%
Income (loss) from discontinued operations, net of taxes	(1)	(1)	(1)	(1)	(1)	-	-
Net income (loss) before noncontrolling interests	4,107	4,033	3,790	2,522	5,938	195%	45%
Net income (loss) attributable to noncontrolling interests	43	14	38	51	153	200%	256%
Citigroup's net income (loss)	\$ 4,064	\$ 4,019	\$ 3,752	\$ 2,471	\$ 5,785	134%	42%
Diluted earnings per share:							
Income (loss) from continuing operations	\$ 1.96	\$ 1.96	\$ 1.86	\$ 1.19	\$ 3.06	157%	56%
Net income (loss)	\$ 1.96	\$ 1.96	\$ 1.86	\$ 1.19	\$ 3.06	157%	56%
Preferred dividends	\$ 269	\$ 287	\$ 274	\$ 284	\$ 305	7%	13%
Income allocated to unrestricted common shareholders—basic							
Income (loss) from continuing operations (for EPS purposes)	3,752	3,683	3,439	2,150	5,426	152%	45%
Net income (loss) (for EPS purposes)	3,751	3,683	3,438	2,149	5,425	152%	45%
Income allocated to unrestricted common shareholders—diluted							
Income (loss) from continuing operations (for EPS purposes)	3,769	3,702	3,459	2,170	5,443	151%	44%
Net income (loss) (for EPS purposes)	3,768	3,702	3,458	2,169	5,442	151%	44%
Shares (in millions):							
Average basic	1,879.0	1,855.9	1,820.3	1,772.8	1,736.9	(2%)	(8%)
Average diluted	1,919.6	1,893.1	1,862.6	1,816.9	1,776.0	(2%)	(7%)
Common shares outstanding, at period end	1,867.7	1,840.9	1,789.3	1,747.5	1,705.6	(2%)	(9%)
Regulatory capital ratios and performance metrics:							
Common Equity Tier 1 (CET1) Capital ratio ⁽¹⁾⁽²⁾	13.41%	13.48%	13.27%	13.18%	12.7%		
Tier 1 Capital ratio ⁽¹⁾⁽³⁾	15.10%	14.98%	14.97%	13.65%	14.5%		
Total Capital ratio ⁽¹⁾⁽⁴⁾	15.41%	15.28%	15.31%	15.66%	15.4%		
Supplementary Leverage ratio (SLR) ⁽¹⁾⁽⁵⁾	5.79%	5.53%	5.52%	5.48%	5.2%		
Return on average assets	0.65%	0.61%	0.55%	0.36%	0.83%	47 bps	18 bps
Return on average common equity (RoCE)	8.0%	7.7%	7.1%	4.5%	11.5%	700 bps	350 bps
Average tangible common equity (TCE) (in billions of dollars) ⁽⁶⁾	\$ 169.3	\$ 172.1	\$ 172.3	\$ 170.4	\$ 169.2	(1%)	-
Return on tangible common equity (RoTCE) ⁽⁶⁾	9.1%	8.7%	8.0%	5.1%	13.1%	800 bps	400 bps
Operating leverage ⁽⁷⁾	759 bps	567 bps	59 bps	(381) bps	746 bps	1,127 bps	(13) bps
Efficiency ratio (total operating expenses/total revenues, net)	62.2%	62.7%	64.7%	69.6%	58.1%	(1,150) bps	(410) bps
Balance sheet data (in billions of dollars, except per share amounts)⁽¹⁾:							
Total assets	\$ 2,571.5	\$ 2,622.8	\$ 2,642.5	\$ 2,657.2	\$ 2,777.7	5%	8%
Total average assets	2,517.1	2,547.8	2,638.8	2,722.5	2,816.8	3%	12%
Total loans	702.1	725.3	733.9	752.2	761.6	1%	8%
Total deposits	1,316.4	1,357.7	1,383.9	1,403.6	1,446.2	3%	10%
Citigroup's stockholders' equity	212.4	212.2	213.0	212.3	211.0	(1%)	(1%)
Book value per share	103.90	106.94	108.41	110.01	112.22	2%	8%
Tangible book value per share ⁽⁶⁾	91.52	94.16	95.72	97.06	99.01	2%	8%
Direct staff (in thousands)	229	230	227	226	224	(1%)	(2%)

(1) March 31, 2026 is preliminary.

(2) For March 31, 2026 and all prior periods presented, Citi's binding CET1 Capital ratios were derived under the Standardized Approach. For the composition of Citi's CET1 Capital and ratio, see page 22.

(3) Citi's binding Tier 1 Capital ratios were derived under the Advanced Approaches for December 31, 2025 and the Standardized Approach for all other periods presented, including March 31, 2026.

(4) For March 31, 2026 and all prior periods presented, Citi's binding Total Capital ratios were derived under the Advanced Approaches.

(5) For the composition of Citi's SLR, see page 22.

(6) TCE, RoTCE and Tangible book value per share are non-GAAP financial measures. See page 23 for a reconciliation of Tangible book value per share and Citi's average TCE to Citi's total average stockholders' equity.

(7) Represents the year-over-year growth rate in basis points (bps) of total revenues, net of interest expense less the year-over-year growth rate of total operating expenses. Positive operating leverage indicates that the revenue growth rate was greater than the expense growth rate.

Note: Ratios and variance percentages are calculated based on the displayed amounts.

NM Not meaningful.

N/D Not disclosed.

Reclassified to conform to the current period's presentation.

CITIGROUP CONSOLIDATED STATEMENT OF INCOME
(In millions of dollars)

	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
Revenues							
Interest income (including dividends)	\$ 33,666	\$ 35,859	\$ 36,690	\$ 36,649	\$ 35,513	(3%)	5%
Interest expense	19,654	20,684	21,750	20,984	19,772	(6%)	1%
Net interest income (NII)	<u>14,012</u>	<u>15,175</u>	<u>14,940</u>	<u>15,665</u>	<u>15,741</u>	-	12%
Commissions and fees	2,707	2,745	2,888	2,829	3,272	16%	21%
Principal transactions	3,510	2,503	2,772	1,450	4,008	176%	14%
Administration and other fiduciary fees	1,045	1,123	1,117	1,129	1,123	(1%)	7%
Realized gains (losses) on sales of investments, net	121	138	105	107	270	152%	123%
Net impairment losses on investments recognized in earnings	(58)	(35)	(25)	(234)	(140)	40%	(141%)
Other revenue (loss)	259	19	293	(1,075)	359	NM	39%
Total non-interest revenues (NIR)	<u>7,584</u>	<u>6,493</u>	<u>7,150</u>	<u>4,206</u>	<u>8,892</u>	111%	17%
Total revenues, net of interest expense	<u>21,596</u>	<u>21,668</u>	<u>22,090</u>	<u>19,871</u>	<u>24,633</u>	24%	14%
Provisions for credit losses and for benefits and claims							
Net credit losses on loans	2,459	2,234	2,214	2,190	2,208	1%	(10%)
Credit reserve build / (release) for loans	102	243	45	10	397	NM	289%
Provision for credit losses on loans	<u>2,561</u>	<u>2,477</u>	<u>2,259</u>	<u>2,200</u>	<u>2,605</u>	18%	2%
Provision for credit losses on held-to-maturity (HTM) debt securities	(5)	7	(5)	15	(30)	NM	(500%)
Provision for credit losses on other assets	39	381	79	(32)	33	NM	(15%)
Policyholder benefits and claims	20	26	17	24	13	(46%)	(35%)
Provision for credit losses on unfunded lending commitments	108	(19)	100	13	184	NM	70%
Total provisions for credit losses and for benefits and claims	<u>2,723</u>	<u>2,872</u>	<u>2,450</u>	<u>2,220</u>	<u>2,805</u>	26%	3%
Operating expenses							
Compensation and benefits	7,464	7,633	7,474	7,068	8,382	19%	12%
Technology / communication	2,379	2,290	2,325	2,429	2,335	(4%)	(2%)
Transactional and product servicing	1,102	1,184	1,110	1,179	1,225	4%	11%
Premises and equipment	574	615	607	681	586	(14%)	2%
Professional services	476	510	514	573	441	(23%)	(7%)
Advertising and marketing	250	269	260	318	233	(27%)	(7%)
Restructuring	(3)	(2)	(5)	(4)	-	100%	100%
Other operating	1,183	1,078	2,005	1,596	1,109	(31%)	(6%)
Total operating expenses	<u>13,425</u>	<u>13,577</u>	<u>14,290</u>	<u>13,840</u>	<u>14,311</u>	3%	7%
Income (loss) from continuing operations before income taxes	<u>5,448</u>	<u>5,219</u>	<u>5,350</u>	<u>3,811</u>	<u>7,517</u>	97%	38%
Provision (benefit) for income taxes	<u>1,340</u>	<u>1,186</u>	<u>1,559</u>	<u>1,288</u>	<u>1,578</u>	23%	18%
Income (loss) from continuing operations	<u>4,108</u>	<u>4,033</u>	<u>3,791</u>	<u>2,523</u>	<u>5,939</u>	135%	45%
Discontinued operations							
Income (loss) from discontinued operations	(1)	-	(1)	(1)	(1)	-	-
Provision (benefit) for income taxes	-	-	-	-	-	-	-
Income (loss) from discontinued operations, net of taxes	<u>(1)</u>	<u>-</u>	<u>(1)</u>	<u>(1)</u>	<u>(1)</u>	-	-
Net income (loss) before attribution to noncontrolling interests	4,107	4,033	3,790	2,522	5,938	135%	45%
Noncontrolling interests	<u>43</u>	<u>14</u>	<u>38</u>	<u>51</u>	<u>153</u>	200%	256%
Citigroup's net income (loss)	<u>\$ 4,064</u>	<u>\$ 4,019</u>	<u>\$ 3,752</u>	<u>\$ 2,471</u>	<u>\$ 5,785</u>	134%	42%

NM Not meaningful.
Reclassified to conform to the current period's presentation.

CITIGROUP CONSOLIDATED BALANCE SHEET

(In millions of dollars)

	March 31, 2025	June 30, 2025	September 30, 2025	December 31, 2025	March 31, 2026 ⁽¹⁾	1Q26 Increase/ (Decrease) from	
						4Q25	1Q25
Assets							
Cash and due from banks (including segregated cash and other deposits)	\$ 24,463	\$ 24,991	\$ 23,545	\$ 23,717	\$ 23,625	-	(3%)
Deposits with banks, net of allowance	283,868	312,482	324,515	325,862	362,097	11%	28%
Securities borrowed and purchased under agreements to resell, net of allowance	390,215	323,892	321,347	356,195	353,094	(1%)	(10%)
Brokerage receivables, net of allowance	57,440	64,029	75,992	62,679	91,720	46%	60%
Trading account assets	518,577	568,558	562,254	537,139	593,473	10%	14%
Investments							
Available-for-sale debt securities	225,190	235,802	246,227	246,720	257,822	4%	14%
Held-to-maturity debt securities, net of allowance	220,395	206,094	197,092	189,831	178,503	(6%)	(19%)
Equity securities	7,323	7,504	7,413	7,678	7,839	2%	7%
Total investments	452,888	449,400	450,732	444,229	444,164	-	(2%)
Loans							
Consumer ⁽²⁾	386,312	395,759	398,628	408,533	402,391	(2%)	4%
Corporate ⁽³⁾	315,744	329,586	335,277	343,697	359,225	5%	14%
Loans, net of unearned income	702,056	725,345	733,905	752,230	761,616	1%	8%
Allowance for credit losses on loans (ACLL)	(18,726)	(19,123)	(19,206)	(19,247)	(19,636)	(2%)	(5%)
Total loans, net	683,330	706,222	714,699	732,983	741,980	1%	9%
Goodwill	19,422	19,878	19,126	19,098	18,997	(1%)	(2%)
Intangible assets (including MSRs)	4,430	4,409	4,330	4,284	4,305	-	(3%)
Premises and equipment, net of depreciation and amortization	30,814	32,312	32,819	33,339	33,574	1%	9%
Other assets, net of allowance	106,067	116,599	113,116	117,677	110,658	(6%)	4%
Total assets	\$ 2,571,514	\$ 2,622,772	\$ 2,642,475	\$ 2,657,202	\$ 2,777,687	5%	8%
Liabilities							
Non-interest-bearing deposits in U.S. offices	\$ 122,472	\$ 119,898	\$ 116,921	\$ 121,610	\$ 122,083	-	-
Interest-bearing deposits in U.S. offices	562,628	575,709	592,728	613,052	634,812	4%	13%
Total U.S. deposits	685,100	695,607	709,649	734,662	756,895	3%	10%
Non-interest-bearing deposits in offices outside the U.S.	82,215	86,458	83,920	87,041	86,004	(1%)	5%
Interest-bearing deposits in offices outside the U.S.	549,095	575,868	590,360	591,870	603,341	4%	10%
Total international deposits	631,310	662,326	674,280	668,911	689,345	3%	9%
Total deposits	1,316,410	1,357,933	1,383,929	1,403,573	1,446,240	3%	10%
Securities loaned and sold under agreements to repurchase	403,959	347,913	349,726	348,098	369,585	6%	(9%)
Brokerage payables	78,302	90,949	89,596	74,836	111,224	49%	42%
Trading account liabilities	148,688	163,952	160,243	162,798	185,266	14%	25%
Short-term borrowings	49,139	55,560	54,760	51,878	72,056	39%	47%
Long-term debt	296,684	317,761	315,846	315,827	307,566	(3%)	4%
Other liabilities, plus allowances ⁽⁴⁾	86,074	74,774	74,498	86,370	73,178	(16%)	11%
Total liabilities	\$ 2,358,256	\$ 2,408,642	\$ 2,428,598	\$ 2,443,380	\$ 2,565,115	5%	9%
Stockholders' equity							
Preferred stock	\$ 18,350	\$ 16,350	\$ 19,050	\$ 20,050	\$ 19,550	(2%)	7%
Common stock	31	31	31	31	31	-	-
Additional paid-in capital	108,616	108,839	109,010	108,452	107,821	(1%)	(1%)
Retained earnings	209,013	211,674	214,034	215,128	219,542	2%	5%
Treasury stock, at cost	(77,880)	(79,886)	(84,932)	(89,473)	(95,370)	(7%)	(22%)
Accumulated other comprehensive income (loss) (AOCI)	(45,722)	(43,786)	(44,170)	(41,897)	(40,615)	3%	11%
Total common equity	\$ 194,058	\$ 196,872	\$ 193,973	\$ 192,241	\$ 191,409	-	(1%)
Total Citigroup stockholders' equity	\$ 212,408	\$ 213,222	\$ 213,023	\$ 212,291	\$ 210,959	(1%)	(1%)
Noncontrolling interests	850	908	854	1,531	1,613	5%	90%
Total equity	213,258	214,130	213,877	213,822	212,572	(1%)	-
Total liabilities and equity	\$ 2,571,514	\$ 2,622,772	\$ 2,642,475	\$ 2,657,202	\$ 2,777,687	5%	8%

(1) March 31, 2026 is preliminary.

(2) Consumer loans include loans managed by USCC, Wealth, and All Other—Legacy Franchises (other than Mexico small business and middle-market banking (Mexico SBMM), and the Assets Finance Group (AFG)).

(3) Corporate loans include loans managed by Services, Markets, Banking, and All Other—Legacy Franchises—Mexico SBMM, and the AFG.

(4) Includes allowance for credit losses for unfunded lending commitments. See page 19.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

SEGMENT NET REVENUES AND INCOME (LOSS)

(In millions of dollars)

	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
Revenues, net of interest expense							
Services	\$ 5,204	\$ 5,430	\$ 5,730	\$ 6,272	\$ 6,103	(3%)	17%
Markets	6,075	5,980	5,745	4,609	7,246	57%	19%
Banking	1,530	1,434	1,647	1,773	1,767	-	15%
Wealth	2,757	2,814	2,839	2,862	3,065	7%	11%
U.S. Consumer Cards (USCC)	4,567	4,471	4,656	4,564	4,757	4%	4%
All Other—managed basis ⁽¹⁾⁽²⁾	1,463	1,716	1,471	(208)	1,682	NM	15%
Reconciling Items—divestiture-related impacts ⁽³⁾	-	(177)	2	(1)	13	NM	NM
Total net revenues—reported	\$ 21,596	\$ 21,668	\$ 22,090	\$ 19,871	\$ 24,633	24%	14%
Income (loss) from continuing operations							
Services	\$ 1,849	\$ 1,728	\$ 2,098	\$ 2,512	\$ 2,242	(11%)	21%
Markets	1,862	1,824	1,723	856	2,629	207%	41%
Banking	222	91	267	355	304	(14%)	37%
Wealth	191	365	303	299	432	44%	126%
USCC	838	758	929	884	732	(17%)	(13%)
All Other—managed basis ⁽¹⁾⁽²⁾	(839)	(573)	(752)	(2,273)	(388)	83%	54%
Reconciling Items—divestiture-related impacts ⁽³⁾	(15)	(180)	(777)	(110)	(12)	89%	20%
Income (loss) from continuing operations—reported	4,108	4,033	3,791	2,523	5,939	135%	45%
Discontinued operations	(1)	-	(1)	(1)	(1)	-	-
Net income (loss) attributable to noncontrolling interests	43	14	38	51	153	200%	256%
Net income (loss)	\$ 4,064	\$ 4,019	\$ 3,752	\$ 2,471	\$ 5,785	134%	42%

(1) Includes Legacy Franchises and certain unallocated costs of global staff functions (including finance, risk, human resources, legal, and compliance-related costs), other corporate expenses, and unallocated global operations and technology expenses, and income taxes, as well as Corporate Treasury investment activities and discontinued operations.

(2) Reflects results on a managed basis, which excludes divestiture-related impacts related to Citi's divestitures of its Asia consumer banking businesses and Mexico Consumer/SBMM (consists of Mexico consumer banking (Mexico Consumer) and Small Business and Middle-Market Banking (SBMM), collectively (Mexico Consumer/SBMM)) within Legacy Franchises. See pages 12 and 14 for additional information.

(3) Reconciling Items consist of the divestiture-related impacts excluded from All Other on a managed basis. See page 14 for additional information. The Reconciling Items are fully reflected in the various line items in Citi's Consolidated Statement of Income (page 2). See page 14 for additional information.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

SERVICES

(In millions of dollars, except as otherwise noted)

	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
Net interest income (including dividends)	\$ 3,498	\$ 3,630	\$ 3,823	\$ 4,050	\$ 4,143	2%	18%
Fee revenue	815	904	890	879	909	3%	12%
Commissions and fees	698	752	746	751	763	2%	16%
Administration and other fiduciary fees	1,473	1,656	1,626	1,630	1,672	3%	14%
Total fee revenue	233	124	190	257	263	2%	13%
Principal transactions	—	20	31	335	25	(83%)	NM
All other	1,706	1,800	1,907	2,222	1,960	(12%)	15%
Total non-interest revenue	<u>5,204</u>	<u>5,430</u>	<u>5,730</u>	<u>6,272</u>	<u>6,103</u>	(3%)	17%
Total revenues, net of interest expense	2,584	2,679	2,707	2,843	2,935	3%	14%
Total operating expenses	6	20	11	19	3	(84%)	(50%)
Net credit losses (recoveries) on loans	24	53	(4)	(18)	97	NM	304%
Credit reserve build (release) for loans	(6)	(6)	(8)	3	(11)	NM	(83%)
Provision (release) for credit losses on unfunded lending commitments	27	28	—	(13)	—	NM	(81%)
Provisions for credit losses for other assets and HTM debt securities	51	353	61	(11)	94	NM	84%
Provision for credit losses	2,569	2,398	2,962	3,440	3,074	(11%)	20%
Income from continuing operations before taxes	720	670	854	928	932	(10%)	16%
Income taxes	1,849	1,728	2,098	2,512	2,242	(11%)	21%
Noncontrolling interests	15	16	17	16	14	(13%)	(7%)
Net income	<u>\$ 1,834</u>	<u>\$ 1,712</u>	<u>\$ 2,081</u>	<u>\$ 2,496</u>	<u>\$ 2,228</u>	(11%)	21%
EOP assets (in billions)	\$ 589	\$ 618	\$ 627	\$ 628	\$ 649	3%	10%
Average assets (in billions)	\$ 578	\$ 593	\$ 616	\$ 630	\$ 637	1%	10%
Efficiency ratio	50%	49%	47%	45%	48%	300 bps	(200) bps
Average allocated TCE (in billions) ⁽¹⁾	\$ 33.0	\$ 33.0	\$ 33.0	\$ 33.0	\$ 33.5	2%	2%
RoTCE ⁽¹⁾	22.5%	20.8%	25.0%	30.0%	27.0%	(300) bps	450 bps
Revenue by line of business							
Net interest income	\$ 2,865	\$ 2,949	\$ 3,121	\$ 3,303	\$ 3,424	4%	20%
Non-interest revenue	1,064	1,063	1,099	1,182	1,192	1%	12%
Treasury and Trade Solutions (TTS)	<u>3,929</u>	<u>4,012</u>	<u>4,220</u>	<u>4,485</u>	<u>4,616</u>	3%	17%
Net interest income	633	581	702	747	719	(4%)	14%
Non-interest revenue	642	737	808	1,040	768	(26%)	20%
Securities Services	<u>1,275</u>	<u>1,418</u>	<u>1,510</u>	<u>1,787</u>	<u>1,487</u>	(17%)	17%
Total Services	<u>\$ 5,204</u>	<u>\$ 5,430</u>	<u>\$ 5,730</u>	<u>\$ 6,272</u>	<u>\$ 6,103</u>	(3%)	17%
Revenue by managed geography							
North America	\$ 1,549	\$ 1,660	\$ 1,759	\$ 1,939	\$ 1,976	2%	28%
International	3,655	3,770	3,971	4,333	4,127	(5%)	13%
Total	<u>\$ 5,204</u>	<u>\$ 5,430</u>	<u>\$ 5,730</u>	<u>\$ 6,272</u>	<u>\$ 6,103</u>	(3%)	17%
Key drivers⁽²⁾ (in billions of dollars, except as otherwise noted)							
Average loans by line of business							
TTS	\$ 86	\$ 93	\$ 93	\$ 95	\$ 97	2%	13%
Securities Services	1	1	1	1	2	100%	100%
Total	<u>\$ 87</u>	<u>\$ 94</u>	<u>\$ 94</u>	<u>\$ 96</u>	<u>\$ 99</u>	3%	14%
ACLL as a % of EOP loans ⁽³⁾	0.30%	0.38%	0.35%	0.33%	0.42%	9 bps	12 bps
NCLs as a % of average loans	0.03%	0.09%	0.05%	0.08%	0.01%	(7) bps	(2) bps
Average deposits by line of business							
TTS	\$ 690	\$ 713	\$ 744	\$ 780	\$ 812	4%	18%
Securities Services	136	144	149	155	149	(4%)	10%
Total	<u>\$ 826</u>	<u>\$ 857</u>	<u>\$ 893</u>	<u>\$ 935</u>	<u>\$ 961</u>	3%	16%
AUC/AUA (in trillions of dollars)⁽⁴⁾	\$ 26.1	\$ 28.2	\$ 29.7	\$ 31.4	\$ 31.6	1%	21%
Cross-border transaction value⁽⁵⁾	\$ 95.1	\$ 101.3	\$ 104.8	\$ 115.2	\$ 106.3	(8%)	12%
U.S. dollar clearing volume (in millions)⁽⁶⁾	\$ 42.7	\$ 44.3	\$ 44.8	\$ 45.3	\$ 43.9	(3%)	3%
Commercial card spend volume	\$ 17.2	\$ 17.9	\$ 18.4	\$ 17.7	\$ 18.6	5%	8%

(1) TCE and RoTCE are non-GAAP financial measures. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE to Citigroup's total average TCE and Citi's total average stockholders' equity.
(2) Management uses this information in reviewing the segment's results and believes it is useful to investors concerning underlying segment performance and trends.
(3) Excludes loans that are carried at fair value for all periods.
(4) March 31, 2026 is preliminary.
(5) Represents the total value of cross-border foreign exchange payments processed through Citi platforms.
(6) Represents the number of U.S. dollar Clearing Payment instructions processed on behalf of U.S. and foreign-domiciled entities (primarily financial institutions).

NM Not meaningful.
Reclassified to conform to the current period's presentation.

MARKETS

(In millions of dollars, except as otherwise noted)

	1Q 2025	2Q 2025	3Q 2025	4Q 2025	1Q 2026	1Q26 Increase/ (Decrease) from	
						4Q25	1Q25
Net interest income (including dividends)	\$ 1,924	\$ 2,824	\$ 2,178	\$ 2,761	\$ 2,797	1%	45%
Fee revenue							
Brokerage and fees	400	399	400	364	478	31%	20%
Investment banking fees ⁽¹⁾	135	106	163	120	120	(11%)	(11%)
Other ⁽²⁾	52	51	63	57	55	(4%)	6%
Total fee revenue	587	556	626	541	653	21%	11%
Principal transactions	3,285	2,302	2,737	1,155	3,542	207%	8%
All other	279	298	204	152	254	67%	(9%)
Total non-interest revenue	4,151	3,156	3,567	1,848	4,449	141%	7%
Total revenues, net of interest expense	6,075	5,980	5,745	4,609	7,246	57%	19%
Total operating expenses	3,466	3,508	3,490	3,608	3,835	6%	11%
Net credit losses (recoveries) on loans	142	8	68	(12)	(3)	75%	NM
Credit reserve build (release) for loans	48	53	(44)	(73)	23	NM	(52%)
Provision (release) for credit losses on unfunded lending commitments	9	(8)	13	(7)	(23)	(229%)	NM
Provisions for credit losses for other assets and HTM debt securities	2	55	(5)	(12)	(12)	-	NM
Provision for credit losses	201	108	32	(104)	(15)	86%	NM
Income (loss) from continuing operations before taxes	2,408	2,364	2,223	1,106	3,428	210%	42%
Income taxes (benefits)	546	540	500	249	737	220%	46%
Income (loss) from continuing operations	1,862	1,824	1,723	856	2,629	207%	41%
Noncontrolling interests	13	21	21	18	34	89%	162%
Net income (loss)	\$ 1,849	\$ 1,803	\$ 1,702	\$ 838	\$ 2,695	210%	40%
EOP assets (in billions)	\$ 1,162	\$ 1,164	\$ 1,179	\$ 1,185	\$ 1,280	8%	10%
Average assets (in billions)	1,118	1,219	1,229	1,247	1,325	6%	19%
Efficiency ratio	57%	59%	61%	78%	53%	(2,500) bps	(400) bps
Average allocated TCE (in billions) ⁽³⁾	\$ 53.5	\$ 53.5	\$ 53.5	\$ 53.5	\$ 56.4	5%	5%
RoTCE ⁽³⁾	14.0%	13.5%	12.6%	6.2%	18.7%	1,250 bps	470 bps
Revenue by line of business							
Fixed Income Markets	\$ 4,578	\$ 4,388	\$ 4,225	\$ 3,554	\$ 5,166	45%	13%
Equity Markets	1,497	1,592	1,520	1,055	2,080	97%	39%
Total	\$ 6,075	\$ 5,980	\$ 5,745	\$ 4,609	\$ 7,246	57%	19%
Rates and Currencies	\$ 3,116	\$ 3,221	\$ 2,963	\$ 2,449	\$ 3,311	35%	6%
Spread Products / Other Fixed Income	1,462	1,167	1,262	1,105	1,855	68%	27%
Total Fixed Income Markets revenues	\$ 4,578	\$ 4,388	\$ 4,225	\$ 3,554	\$ 5,166	45%	13%
Revenue by managed geography							
North America	\$ 2,169	\$ 2,124	\$ 2,270	\$ 1,826	\$ 2,559	40%	18%
International	3,906	3,856	3,475	2,783	4,687	68%	20%
Total	\$ 6,075	\$ 5,980	\$ 5,745	\$ 4,609	\$ 7,246	57%	19%
Key drivers⁽⁴⁾ (in billions of dollars)							
Average loans	\$ 128	\$ 136	\$ 147	\$ 152	\$ 162	7%	27%
NCLs (annualized) as a % of average loans	0.45%	0.02%	0.18%	(0.03%)	(0.01%)	2 bps	(46) bps
ACL as a % of EOP loans ⁽⁵⁾	0.89%	0.85%	0.78%	0.67%	0.67%	0 bps	(22) bps
Average trading account assets	\$ 474	\$ 547	\$ 555	\$ 556	\$ 573	3%	21%

(1) Investment banking fees are primarily composed of underwriting, advisory, loan syndication structuring, and other related financing activity.

(2) Primarily includes other non-brokerage and investment banking fees from customer-driven activities.

(3) TCE and RoTCE are non-GAAP financial measures. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE to Citigroup's total average TCE and Citi's total average stockholders' equity.

(4) Management uses this information in reviewing the segment's results and believes it is useful to investors concerning underlying segment performance and trends.

(5) Excludes loans that are carried at fair value for all periods.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

BANKING

(In millions of dollars, except as otherwise noted)

	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
Net interest income (including dividends)	\$ 491	\$ 530	\$ 562	\$ 549	\$ 587	7%	20%
Fee revenue							
Investment banking fees ⁽¹⁾	1,104	1,058	1,169	1,287	1,232	(4%)	12%
Other ⁽²⁾	49	59	65	60	64	7%	31%
Total fee revenue	1,153	1,117	1,234	1,347	1,296	(4%)	12%
Principal transactions	(90)	(179)	(164)	(119)	(38)	68%	58%
All other	(24)	(34)	15	(4)	(78)	NM	(225%)
Total non-interest revenue	1,039	904	1,085	1,224	1,180	(4%)	14%
Total revenues, net of interest expense	1,530	1,434	1,647	1,773	1,767	-	15%
Total operating expenses	1,034	1,137	1,139	1,152	1,240	8%	20%
Net credit losses on loans	34	16	9	25	6	(76%)	(82%)
Credit reserve build (release) for loans	78	137	38	136	175	29%	124%
Provision (release) for credit losses on unfunded lending commitments	107	2	98	14	(51)	NM	NM
Provisions for credit losses for other assets and HTM debt securities	(5)	18	12	1	2	100%	NM
Provision for credit losses	214	173	157	176	132	(25%)	(38%)
Income (loss) from continuing operations before taxes	282	124	351	445	395	(11%)	40%
Income taxes (benefits)	60	33	84	90	91	1%	52%
Income (loss) from continuing operations	222	91	267	355	304	(14%)	37%
Noncontrolling interests	(1)	(2)	(3)	1	-	(100%)	100%
Net income (loss)	\$ 223	\$ 93	\$ 270	\$ 354	\$ 304	(14%)	36%
EOP assets (in billions)	\$ 147	\$ 148	\$ 141	\$ 140	\$ 154	10%	5%
Average assets (in billions)	144	150	149	146	154	5%	7%
Efficiency ratio	68%	79%	69%	65%	70%	500 bps	200 bps
Average allocated TCE (in billions) ⁽³⁾	\$ 9.2	\$ 9.2	\$ 9.2	\$ 9.2	\$ 7.8	(15%)	(15%)
RoTCE ⁽³⁾	9.8%	4.1%	11.6%	15.3%	15.8%	50 bps	600 bps
Revenue by line of business							
Total Investment Banking	\$ 1,114	\$ 1,073	\$ 1,238	\$ 1,356	\$ 1,326	(2%)	19%
Corporate Lending (excluding gain (loss) on loan hedges) ⁽⁴⁾	402	423	453	443	391	(12%)	(3%)
Total Banking revenues (ex-gain (loss) on loan hedges)⁽⁴⁾	1,516	1,496	1,691	1,799	1,717	(5%)	13%
Gain (loss) on loan hedges ⁽⁴⁾	14	(62)	(44)	(26)	50	NM	257%
Total Banking revenues including gain (loss) on loan hedges⁽⁴⁾	\$ 1,530	\$ 1,434	\$ 1,647	\$ 1,773	\$ 1,767	-	15%
Business metrics—investment banking fees							
Advisory	\$ 424	\$ 408	\$ 427	\$ 649	\$ 505	(22%)	19%
Equity underwriting (Equity Capital Markets (ECM))	127	218	174	180	208	16%	64%
Debt underwriting (Debt Capital Markets (DCM))	553	432	568	458	519	13%	(6%)
Total	\$ 1,104	\$ 1,058	\$ 1,169	\$ 1,287	\$ 1,232	(4%)	12%
Revenue by managed geography							
North America	\$ 874	\$ 648	\$ 862	\$ 1,023	\$ 1,109	8%	27%
International	656	786	785	750	658	(12%)	-
Total	\$ 1,530	\$ 1,434	\$ 1,647	\$ 1,773	\$ 1,767	-	15%
Key drivers⁽⁵⁾ (in billions of dollars)							
Average loans	\$ 82	\$ 84	\$ 81	\$ 79	\$ 83	5%	1%
NCLs (annualized) as a % of average loans	0.17%	0.08%	0.04%	0.13%	0.03%	(10) bps	(14) bps
ACLL as a % of EOP loans ⁽⁶⁾	1.54%	1.72%	1.83%	2.04%	2.06%	2 bps	52 bps

(1) Investment banking fees are primarily composed of underwriting, advisory, loan syndication structuring, and other related financing activity.

(2) Primarily includes other non-investment banking fees from customer-driven activities.

(3) TCE and RoTCE are non-GAAP financial measures. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE to Citigroup's total average TCE and Citi's total average stockholders' equity.

(4) Credit derivatives are used to economically hedge a portion of the corporate loan portfolio that includes both accrual loans and loans at fair value. Gain (loss) on loan hedges includes the mark-to-market on the credit derivatives, partially offset by the mark-to-market on the loans in the portfolio that are at fair value. Hedges on accrual loans reflect the mark-to-market on credit derivatives used to economically hedge the corporate loan accrual portfolio. The fixed premium costs of these hedges are netted against the corporate lending revenues to reflect the cost of credit protection. Citigroup's results of operations excluding the impact of gain (loss) on loan hedges are non-GAAP financial measures.

(5) Management uses this information in reviewing the segment's results and believes it is useful to investors concerning underlying segment performance and trends.

(6) Excludes loans that are carried at fair value for all periods.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

WEALTH

(In millions of dollars, except as otherwise noted)

	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
Net interest income	\$ 1,831	\$ 1,831	\$ 1,902	\$ 2,018	\$ 2,095	4%	14%
Fee revenue							
Commissions and fees	484	454	494	465	543	17%	12%
Other ⁽¹⁾	247	246	232	238	207	(13%)	(16%)
Total fee revenue	731	700	726	703	750	7%	3%
All other ⁽²⁾	195	283	211	141	220	56%	13%
Total non-interest revenue	926	983	937	844	970	15%	5%
Total revenues, net of interest expense	2,757	2,814	2,839	2,862	3,065	7%	11%
Total operating expenses	2,390	2,313	2,375	2,377	2,415	2%	1%
Net credit losses on loans	67	73	91	80	88	10%	31%
Credit reserve build (release) for loans	64	(65)	(16)	6	13	117%	(60%)
Provision (release) for credit losses on unfunded lending commitments	(1)	(1)	(1)	1	-	(100%)	100%
Provisions for benefits and claims (PBC), and other assets	(4)	-	(1)	-	-	-	100%
Provisions for credit losses and for PBC	126	7	73	87	101	16%	(20%)
Income from continuing operations before taxes	241	494	391	398	549	38%	128%
Income taxes	50	109	88	99	117	18%	134%
Income from continuing operations	191	385	303	299	432	44%	126%
Noncontrolling interests	-	-	-	-	-	-	-
Net income	\$ 191	\$ 385	\$ 303	\$ 299	\$ 432	44%	126%
EOP assets (in billions)	\$ 301	\$ 308	\$ 313	\$ 316	\$ 320	1%	6%
Average assets (in billions)	301	305	315	325	321	(1%)	7%
Efficiency ratio	87%	82%	84%	83%	79%	(400) bps	(800) bps
Average allocated TCE (in billions) ⁽³⁾	\$ 15.4	\$ 15.4	\$ 15.4	\$ 15.4	\$ 16.2	5%	5%
RoTCE ⁽⁵⁾	5.0%	10.0%	7.8%	7.7%	10.8%	310 bps	580 bps
Revenue by line of business							
Citigold and Retail Banking	\$ 1,825	\$ 1,862	\$ 1,969	\$ 2,010	\$ 2,062	3%	13%
Private Bank	664	731	656	625	757	21%	14%
Wealth at Work	268	221	214	227	246	8%	(8%)
Total	\$ 2,757	\$ 2,814	\$ 2,839	\$ 2,862	\$ 3,065	7%	11%
Revenue by managed geography							
North America	\$ 1,734	\$ 1,729	\$ 1,741	\$ 1,825	\$ 1,893	4%	9%
International	1,023	1,085	1,098	1,037	1,172	13%	15%
Total	\$ 2,757	\$ 2,814	\$ 2,839	\$ 2,862	\$ 3,065	7%	11%
Key drivers⁽⁴⁾ (in billions of dollars)							
EOP client balances							
Client investment assets ⁽⁵⁾⁽⁶⁾⁽⁷⁾	\$ 595	\$ 635	\$ 660	\$ 670	\$ 676	1%	14%
Deposits	401	400	408	413	418	1%	4%
Loans	196	200	202	204	205	-	5%
Total	\$ 1,192	\$ 1,235	\$ 1,270	\$ 1,287	\$ 1,299	1%	9%
Net new investment assets (NNIA) ⁽⁷⁾⁽⁸⁾	\$ 16.5	\$ 2.0	\$ 18.6	\$ 7.2	\$ 14.7	104%	(11%)
Average deposits	399	398	405	407	414	2%	4%
Average loans	194	197	201	203	205	1%	6%
ACLL as a % of EOP loans ⁽⁹⁾	0.38%	0.34%	0.33%	0.33%	0.33%	0 bps	(5) bps
NCLs (annualized) as a % of average loans	0.14%	0.15%	0.18%	0.16%	0.17%	1 bps	3 bps
U.S. Retail Banking branches (actual)	644	650	653	655	655	-	2%

(1) Primarily related to fiduciary and administrative fees.

(2) Primarily related to principal transactions revenue including FX translation.

(3) TCE and RoTCE are non-GAAP financial measures. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE to Citigroup's total average TCE and Citi's total average stockholders' equity.

(4) Management uses this information in reviewing the segment's results and believes it is useful to investors concerning underlying segment performance and trends.

(5) Includes assets under management, and trust and custody assets.

(6) Beginning in 1Q26, Client investment assets include an additional approximate \$10 billion associated with the value of client insurance policies that were not previously reported.

(7) March 31, 2026 is preliminary.

(8) Represents investment asset inflows, including dividends, interest and distributions, less investment asset outflows.

(9) Excludes loans that are carried at fair value for all periods.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

U.S. CONSUMER CARDS (USCC)
(In millions of dollars, except as otherwise noted)

	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
Net interest income	\$ 4,984	\$ 4,918	\$ 5,124	\$ 5,143	\$ 5,116	(1%)	3%
Fee revenue							
Interchange fees ⁽¹⁾	2,285	2,459	2,448	2,526	2,404	(5%)	5%
Card rewards and partner payments	(2,821)	(3,008)	(3,031)	(3,215)	(2,897)	10%	(3%)
Other ⁽¹⁾	96	103	114	114	112	(2%)	17%
Total fee revenue	(440)	(448)	(469)	(575)	(381)	34%	13%
All other ⁽²⁾	23	(1)	1	(4)	22	NM	(4%)
Total non-interest revenue	(417)	(447)	(468)	(579)	(359)	38%	14%
Total revenues, net of interest expense	4,567	4,471	4,656	4,564	4,757	4%	4%
Total operating expenses	1,691	1,626	1,644	1,794	1,711	(5%)	1%
Net credit losses on loans	1,954	1,856	1,741	1,739	1,742	-	(11%)
Credit reserve build (release) for loans	(174)	(5)	55	(117)	76	NM	NM
Provision (release) for credit losses on unfunded lending commitments ⁽³⁾	-	-	-	-	272	NM	NM
Provisions for benefits and claims (PBC), and other assets	3	1	3	2	2	-	(33%)
Provisions for credit losses and for PBC	1,783	1,852	1,799	1,624	2,092	29%	17%
Income from continuing operations before taxes	1,093	993	1,213	1,146	954	(17%)	(13%)
Income taxes	255	235	284	262	222	(15%)	(13%)
Income from continuing operations	838	758	929	884	732	(17%)	(13%)
Noncontrolling interests	-	-	-	-	-	-	-
Net income	\$ 838	\$ 758	\$ 929	\$ 884	\$ 732	(17%)	(13%)
EOP assets (in billions)	\$ 167	\$ 171	\$ 171	\$ 178	\$ 171	(4%)	2%
Average assets (in billions)	169	168	171	173	172	(1%)	2%
Efficiency ratio	37%	36%	35%	39%	36%	(300) bps	(100) bps
Average allocated TCE (in billions) ⁽⁴⁾	\$ 20.3	\$ 20.3	\$ 20.3	\$ 20.3	\$ 15.5	(24%)	(24%)
RoTCE ⁽⁴⁾	16.7%	15.0%	18.2%	17.3%	19.2%	190 bps	250 bps
Key drivers⁽⁵⁾(in billions)							
Average loans	\$ 168	\$ 168	\$ 171	\$ 172	\$ 171	(1%)	2%
ACL as a % of EOP loans	8.29%	8.08%	8.09%	7.74%	8.09%	35 bps	(20) bps
NCLs (annualized) as a % of average loans	4.72%	4.43%	4.05%	4.00%	4.12%	12 bps	(60) bps
Revenue rate ⁽⁶⁾	11.02%	10.67%	10.80%	10.53%	11.28%	75 bps	26 bps
NI ⁽⁷⁾ (annualized) as a % of average loans	12.03%	11.74%	11.89%	11.86%	12.13%	27 bps	10 bps

- (1) Primarily includes credit card-related fees.
(2) Primarily related to revenue incentives from card networks.
(3) 1Q26 includes a reserve build related to the forward purchase commitment of the Barclays American Airlines co-branded card portfolio.
(4) TCE and RoTCE are non-GAAP financial measures. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE to Citigroup's total average TCE and Citi's total average stockholders' equity.
(5) Management uses this information in reviewing the segment's results and believes it is useful to investors concerning underlying segment performance and trends.
(6) Total revenues, net of interest expense (annualized) as a % of average loans.
(7) Net interest income includes certain fees that are recorded as interest revenue.

NM Not meaningful.
Reclassified to conform to the current period's presentation.

USCC
Metrics

Key drivers ⁽¹⁾ (in billions of dollars, except as otherwise noted)	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
New credit cards account acquisitions (in thousands)							
General Purpose Credit Cards (GPCC) ⁽²⁾	1,696	1,704	1,872	2,115	1,899	(10%)	12%
Private Label Credit Cards (PLCC) ⁽³⁾	1,144	1,551	1,339	1,572	1,043	(34%)	(9%)
Credit card spend volume							
GPCC	\$ 133.2	\$ 144.8	\$ 144.5	\$ 152.4	\$ 141.5	(7%)	6%
PLCC	10.9	13.9	12.6	13.9	10.5	(24%)	(4%)
Average loans ⁽⁴⁾							
GPCC	\$ 133.6	\$ 134.4	\$ 136.8	\$ 138.6	\$ 138.6	-	4%
PLCC	30.6	30.1	30.0	29.8	28.9	(3%)	(6%)
Installment Lending	3.8	3.7	3.7	3.9	3.8	(3%)	-
EOP loans ⁽⁴⁾							
GPCC	\$ 132.9	\$ 136.8	\$ 137.7	\$ 143.2	\$ 138.7	(3%)	4%
PLCC	29.9	30.4	29.8	30.5	28.3	(7%)	(5%)
Installment Lending	3.7	3.7	3.8	3.8	3.8	-	3%
NCLs as a % of average loans							
GPCC	4.45%	4.20%	3.85%	3.78%	3.87%	9 bps	(58) bps
PLCC	5.71%	5.18%	4.67%	4.77%	5.05%	28 bps	(66) bps
Installment Lending	6.19%	6.29%	6.43%	6.00%	6.19%	19 bps	0 bps
Loans 90+ days past due as a % of EOP loans							
GPCC	1.42%	1.30%	1.27%	1.32%	1.39%	7 bps	(3) bps
PLCC	2.23%	2.00%	2.08%	2.13%	2.15%	2 bps	(8) bps
Installment Lending	0.49%	0.57%	0.58%	0.58%	0.55%	(3) bps	6 bps
Loans 30-89 days past due as a % of EOP loans							
GPCC	1.21%	1.12%	1.21%	1.23%	1.20%	(3) bps	(1) bps
PLCC	2.04%	1.89%	2.07%	1.99%	1.98%	(1) bps	(6) bps
Installment Lending	1.41%	1.35%	1.26%	1.37%	1.42%	5 bps	1 bps

- (1) Management uses this information in reviewing the segment's results and believes it is useful to investors concerning underlying segment performance and trends.
(2) General Purpose Credit Cards (GPCC). Consists of consumer credit cards that operate on established payment networks and are accepted by a wide variety of merchants and service providers.
(3) Private Label Credit Cards (PLCC). Consists of consumer credit cards that are issued for use with a specific retailer or its affiliates and are limited to purchases of that retailer's goods and services.
(4) GPCC and PLCC average loans, EOP loans, and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

Reclassified to conform to the current period's presentation.

ALL OTHER—MANAGED BASIS⁽¹⁾⁽²⁾⁽³⁾
(In millions of dollars, except as otherwise noted)

	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
Net interest income	\$ 1,284	\$ 1,442	\$ 1,351	\$ 1,144	\$ 1,003	(12%)	(22%)
Non-interest revenue ⁽⁴⁾⁽⁵⁾	179	274	120	(1,352)	679	NM	279%
Total revenues, net of interest expense	1,463	1,716	1,471	(208)	1,682	NM	15%
Total operating expenses ⁽⁶⁾⁽⁷⁾⁽⁸⁾⁽⁹⁾	2,226	2,277	2,169	2,026	2,144	6%	(4%)
Net credit losses on loans	256	256	297	341	371	9%	45%
Credit reserve build (release) for loans	73	70	16	75	13	(83%)	(82%)
Provision (release) for credit losses on unfunded lending commitments	(1)	(6)	(6)	2	(3)	NM	(200%)
Provisions for benefits and claims (PBC), other assets and HTM debt securities	31	54	24	31	19	(39%)	(11%)
Provisions for credit losses and for PBC	359	374	331	449	400	(11%)	11%
Income (loss) from continuing operations before taxes	(1,122)	(935)	(1,029)	(2,683)	(862)	68%	23%
Income taxes (benefits)	(283)	(362)	(277)	(410)	(474)	(16%)	(67%)
Income (loss) from continuing operations	(839)	(673)	(752)	(2,273)	(388)	83%	54%
Income (loss) from discontinued operations, net of taxes	(1)	-	(1)	(1)	(1)	-	-
Noncontrolling interests	16	(21)	3	16	105	NM	NM
Net income (loss)	\$(856)	\$(552)	\$(756)	\$(2,290)	\$(494)	78%	42%
EOP assets (in billions)	\$ 206	\$ 214	\$ 211	\$ 210	\$ 204	(3%)	(1%)
Average assets (in billions)	207	213	209	202	208	3%	-
Efficiency ratio	152%	133%	147%	(974%)	127%	NM	NM
Average allocated TCE (in billions) ⁽¹⁰⁾	\$ 37.9	\$ 40.7	\$ 40.9	\$ 39.0	\$ 39.8	2%	5%
Revenue by line of business							
Mexico Consumer/SBMM	\$ 1,467	\$ 1,536	\$ 1,722	\$ 1,775	\$ 2,054	16%	40%
Asia Consumer ⁽⁴⁾⁽¹¹⁾	135	155	149	(1,434)	105	NM	(22%)
Legacy Holdings Assets (LHA)	19	25	(400)	(12)	2	NM	(88%)
Corporate/Other	(158)	25	(400)	(537)	(479)	11%	(203%)
Total	1,463	1,716	1,471	(208)	1,682	NM	15%
Mexico Consumer/SBMM—key indicators (in billions of dollars)							
EOP loans	\$ 24.1	\$ 26.8	\$ 28.5	\$ 30.0	\$ 30.6	2%	27%
EOP deposits	35.3	38.4	40.6	43.8	43.8	-	24%
Average loans	23.7	25.5	27.2	29.2	30.7	5%	30%
NCLs as a % of average loans (Mexico Consumer only)	5.51%	5.28%	5.46%	5.91%	6.37%	46 bps	86 bps
Loans 90+ days past due as a % of EOP loans (Mexico Consumer only)	1.41%	1.58%	1.60%	1.72%	1.71%	(1) bps	30 bps
Loans 30-89 days past due as a % of EOP loans (Mexico Consumer only)	1.46%	1.52%	1.58%	1.59%	1.64%	5 bps	18 bps
Asia Consumer—key indicators (in billions of dollars) ⁽¹²⁾⁽¹³⁾							
EOP loans	\$ 4.5	\$ 3.0	\$ 2.7	\$ 2.5	\$ 2.2	(12%)	(51%)
EOP deposits	7.4	1.5	1.3	1.1	0.9	(18%)	(88%)
Average loans	4.7	4.0	2.8	2.6	2.4	(8%)	(49%)
Legacy Holdings Assets—key indicators (in billions of dollars)							
EOP loans	\$ 2.2	\$ 2.1	\$ 1.8	\$ 1.8	\$ 1.7	(6%)	(23%)

- (1) Includes Legacy Franchises (see page 12 for details) and certain unallocated costs of global staff functions (including finance, risk, human resources, legal and compliance-related costs), other corporate expenses, and unallocated global operations and technology expenses and income taxes, as well as Corporate Treasury investment activities and discontinued operations. The results of operations, as well as certain disclosed balance sheet information, for Mexico Consumer/SBMM are presented on a managerial view and include certain intercompany allocations, managerial charges, and offshore expenses that reflect the Mexico Consumer/SBMM operations as a component of Citi's consolidated operations. The Mexico Consumer/SBMM results are therefore not intended to reflect, and may differ (significantly) from, Banamex's results and operations as a standalone legal entity.
- (2) Reflects results on a managed basis, which excludes divestiture-related impacts related to Citi's divestitures of its Asia consumer banking businesses and Mexico Consumer/SBMM within Legacy Franchises. See page 14 for additional information.
- (3) Certain of the results of operations of All Other—managed basis are non-GAAP financial measures. See page 14 for additional information.
- (4) In 4Q25, Citigroup recognized an approximate \$1.2 billion loss recorded in revenue (approximately \$1.1 billion after-tax) related to the loss on sale of the announced move to held-for-sale of AO Citibank (Russia). The sale closed on February 18, 2026. The loss on sale consists of ((\$1.556) billion) ((\$1.506) billion after-tax) in Legacy Franchises and ((\$32) million) in Corporate/Other, partially offset by \$356 million in Services, \$19 million in Markets and \$40 million in Banking. The only tax impact (\$50 million tax benefit) was recorded in Legacy Franchises. For additional information, see Citi's Form 8-K filed on December 29, 2025.
- (5) See footnote 2 on page 14.
- (6) See footnote 3 on page 14.
- (7) See footnote 4 on page 14.
- (8) See footnote 5 on page 14.
- (9) See footnote 6 on page 14.
- (10) TCE is a non-GAAP financial measure. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE.
- (11) Asia Consumer includes revenues from the Poland and Russia consumer banking businesses.
- (12) Asia Consumer also includes loans and deposits in Poland (through 1Q25) and Russia.
- (13) The key indicators for Asia Consumer also reflect the reclassification of loans and deposits to Other assets and Other liabilities under HFS accounting on Citi's Consolidated Balance Sheet beginning in 2Q25.

NM Not meaningful.
Reclassified to conform to the current period's presentation.

ALL OTHER—MANAGED BASIS⁽¹⁾⁽²⁾

Legacy Franchises⁽³⁾

(In millions of dollars, except as otherwise noted)

	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
Net interest income	\$ 1,167	\$ 1,271	\$ 1,338	\$ 1,379	\$ 1,479	7%	27%
Non-interest revenue ⁽⁴⁾⁽⁵⁾	454	420	533	(1,050)	682	NM	50%
Total revenues, net of interest expense	1,621	1,691	1,871	329	2,161	NM	33%
Total operating expenses ⁽⁶⁾⁽⁷⁾⁽⁸⁾⁽⁹⁾	1,334	1,287	1,320	1,222	1,324	8%	(1%)
Net credit losses on loans	256	256	297	341	371	9%	45%
Credit reserve build (release) for loans	73	70	16	75	13	(83%)	(82%)
Provision (release) for credit losses on unfunded lending commitments	(1)	(6)	(6)	2	(3)	NM	(200%)
Provisions for benefits and claims (PBC), other assets and HTM debt securities	30	51	20	29	28	(3%)	(7%)
Provisions for credit losses and for PBC	358	371	327	447	409	(9%)	14%
Income (loss) from continuing operations before taxes	(71)	33	224	(1,340)	428	NM	NM
Income taxes (benefits)	(25)	(5)	66	147	137	(7%)	NM
Income (loss) from continuing operations	(46)	38	158	(1,487)	291	NM	NM
Noncontrolling interests	14	(22)	3	9	114	NM	NM
Net income (loss)	\$ (60)	\$ 60	\$ 155	\$ (1,496)	\$ 177	NM	NM
EOP assets (in billions)	\$ 77	\$ 83	\$ 86	\$ 86	\$ 87	1%	13%
Average assets (in billions)	77	81	85	87	88	1%	14%
Efficiency ratio	82%	76%	71%	371%	61%	NM	NM
Average allocated TCE (in billions) ⁽¹⁰⁾	\$ 5.1	\$ 5.1	\$ 5.1	\$ 5.1	\$ 5.7	12%	12%
Revenue by line of business							
Mexico Consumer/SBMM ⁽³⁾	\$ 1,467	\$ 1,536	\$ 1,722	\$ 1,775	\$ 2,054	16%	40%
Asia Consumer ⁽¹¹⁾	135	155	140	(1,434)	105	NM	(22%)
Legacy Holdings Assets (LHA)	19	-	-	(12)	2	NM	(89%)
Total	\$ 1,621	\$ 1,691	\$ 1,871	\$ 329	\$ 2,161	NM	33%
Mexico Consumer/SBMM⁽³⁾—key indicators (in billions of dollars)							
EOP loans	\$ 24.1	\$ 26.8	\$ 28.5	\$ 30.0	\$ 30.6	2%	27%
EOP deposits	35.3	38.4	40.6	43.8	43.8	-	24%
Average loans	23.7	25.5	27.2	29.2	30.7	5%	30%
NCLs as a % of average loans (Mexico Consumer only)	5.51%	5.28%	5.46%	5.91%	6.37%	46 bps	86 bps
Loans 90+ days past due as a % of EOP loans (Mexico Consumer only)	1.41%	1.59%	1.60%	1.72%	1.71%	(1) bps	30 bps
Loans 30-89 days past due as a % of EOP loans (Mexico Consumer only)	1.46%	1.52%	1.58%	1.53%	1.64%	5 bps	18 bps
Asia Consumer—key indicators (in billions of dollars) ⁽¹²⁾⁽¹³⁾							
EOP loans	\$ 4.5	\$ 3.0	\$ 2.7	\$ 2.5	\$ 2.2	(12%)	(51%)
EOP deposits	7.4	1.5	1.3	1.1	0.9	(18%)	(88%)
Average loans	4.7	4.0	2.8	2.6	2.4	(8%)	(49%)
Legacy Holdings Assets—key indicators (in billions of dollars)							
EOP loans	\$ 2.2	\$ 2.1	\$ 1.8	\$ 1.8	\$ 1.7	(6%)	(23%)

- (1) Reflects results on a managed basis, which excludes divestiture-related impacts related to Citi's divestitures of its Asia consumer banking businesses and Mexico Consumer/SBMM within Legacy Franchises. See page 14 for additional information. The results of operations, as well as certain disclosed balance sheet information, for Mexico Consumer/SBMM are presented on a managerial view and include certain intercompany allocations, managerial charges, and offshore expenses that reflect the Mexico Consumer/SBMM operations as a component of Citi's consolidated operations. The Mexico Consumer/SBMM results are therefore not intended to reflect, and may differ (significantly) from, Banamex's results and operations as a standalone legal entity.
- (2) Certain of the results of operations of All Other—managed basis are non-GAAP financial measures. See page 14 for additional information.
- (3) Legacy Franchises consists of the consumer franchises in 13 markets across Asia, Poland and Russia that Citi has exited or intends to exit (collectively Asia Consumer); Mexico Consumer/SBMM (consists of Mexico consumer banking (Mexico Consumer) and Small Business and Middle-Market Banking (SBMM), collectively (Mexico Consumer/SBMM)); and Legacy Holdings Assets (North America consumer mortgage loans, Citigroup's U.K. consumer banking business and other legacy assets).
- (4) In 4Q25, Citigroup recognized an approximate \$1.2 billion loss recorded in revenue (approximately \$1.1 billion after-tax) related to the loss on sale of the announced move to held-for-sale of AO Citibank (Russia). The sale closed on February 18, 2026. The loss on sale consists of ((\$1.556) billion) ((\$1.506) billion after-tax) in Legacy Franchises and ((\$32) million) in Corporate/Other, partially offset by \$356 million in Services, \$19 million in Markets and \$40 million in Banking. The only tax impact (\$50 million tax benefit) was recorded in Legacy Franchises. For additional information, see Citi's Form 8-K filed on December 29, 2025.
- (5) See footnote 2 on page 14.
- (6) See footnote 3 on page 14.
- (7) See footnote 4 on page 14.
- (8) See footnote 5 on page 14.
- (9) See footnote 6 on page 14.
- (10) TCE is a non-GAAP financial measure. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE.
- (11) Asia Consumer includes revenues from the Poland and Russia consumer banking businesses.
- (12) Asia Consumer also includes loans and deposits in Poland (through 1Q25) and Russia.
- (13) The key indicators for Asia Consumer also reflect the reclassification of loans and deposits to Other assets and Other liabilities under HFS accounting on Citi's Consolidated Balance Sheet beginning in 2Q25.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

ALL OTHER

Corporate/Other⁽¹⁾

(In millions of dollars, except as otherwise noted)

	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
Net interest income	\$ 117	\$ 171	\$ 13	\$ (235)	\$ (476)	(103%)	NM
Non-interest revenue	(275)	(146)	(413)	(302)	(3)	99%	99%
Total revenues, net of interest expense	(158)	25	(400)	(537)	(479)	11%	(203%)
Total operating expenses	892	990	849	804	820	2%	(8%)
Provisions for other assets, HTM debt securities and other	1	3	4	2	(9)	NM	NM
Income (loss) from continuing operations before taxes	(1,051)	(969)	(1,253)	(1,343)	(1,290)	4%	(23%)
Income taxes (benefits)	(258)	(357)	(343)	(557)	(611)	(10%)	(137%)
Income (loss) from continuing operations	(793)	(611)	(910)	(786)	(679)	14%	14%
Income (loss) from discontinued operations, net of taxes	(1)	-	(1)	(1)	(1)	-	-
Noncontrolling interests	2	1	-	7	(9)	NM	NM
Net income (loss)	\$ (796)	\$ (612)	\$ (911)	\$ (794)	\$ (671)	15%	16%
EOP assets (in billions)	\$ 129	\$ 131	\$ 125	\$ 124	\$ 117	(6%)	(9%)
Average allocated TCE (in billions) ⁽²⁾	32.8	35.6	35.8	33.9	34.1	1%	4%

(1) Includes certain unallocated costs of global staff functions (including finance, risk, human resources, legal and compliance-related costs), other corporate expenses and unallocated global operations and technology expenses and income taxes, as well as Corporate Treasury investment activities and discontinued operations.

(2) TCE is a non-GAAP financial measure. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

ALL OTHER

**Divestiture-Related Impacts
(Reconciling Items)⁽¹⁾**

(In millions of dollars, except as otherwise noted)

	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
Net interest income	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Non-interest revenue ⁽²⁾	-	(177)	2	(1)	13	NM	NM
Total revenues, net of interest expense	-	(177)	2	(1)	13	NM	NM
Total operating expenses ⁽²⁾⁽³⁾⁽⁴⁾⁽⁵⁾⁽⁶⁾	34	37	766	40	31	(23%)	(9%)
Net credit losses on loans	-	5	(3)	(2)	1	NM	NM
Credit reserve build (release) for loans	(11)	-	-	1	-	(100%)	100%
Provision (release) for credit losses on unfunded lending commitments	-	-	-	-	-	-	-
Provisions for benefits and claims (PBC), other assets and HTM debt securities	(11)	5	(3)	(1)	1	NM	NM
Provisions for credit losses and for PBC	(23)	(219)	(761)	(40)	(19)	53%	17%
Income (loss) from continuing operations before taxes	(8)	(39)	16	70	(7)	NM	13%
Income taxes (benefits)	(15)	(180)	(777)	(110)	(12)	89%	20%
Income (loss) from continuing operations	(23)	(219)	(761)	(40)	(19)	53%	17%
Income (loss) from discontinued operations, net of taxes	(8)	(39)	16	70	(7)	NM	13%
Noncontrolling interests	-	-	-	-	-	-	-
Net income (loss)	\$ (15)	\$ (180)	\$ (777)	\$ (110)	\$ (12)	89%	20%

(1) Reconciling Items consist of the divestiture-related impacts excluded from the results of All Other, as well as All Other—Legacy Franchises on a managed basis. The Reconciling Items are fully reflected in Citl's Consolidated Statement of Income on page 2 for each respective line item.

(2) 2Q25 includes (i) an approximate \$186 million loss recorded in revenue (approximately \$157 million after-tax) related to the announced sale of the Poland consumer banking business; and (ii) approximately \$37 million in operating expenses (approximately \$26 million after-tax) primarily related to separation costs in Mexico. For additional information, see Citl's Quarterly Report on Form 10-Q for the quarterly period ended June 30, 2025.

(3) 1Q25 includes approximately \$34 million in operating expenses (approximately \$23 million after-tax), largely related to separation costs in Mexico and severance costs in the Asia exit markets. For additional information, see Citl's Quarterly Report on Form 10-Q for the quarterly period ended March 31, 2025.

(4) 3Q25 includes approximately \$766 million in operating expenses (approximately \$744 million after-tax), driven by a goodwill impairment charge in Mexico (\$726 million (\$714 million after-tax)) and separation costs in Mexico. For additional information, see Citl's Quarterly Report on Form 10-Q for the quarterly period ended September 30, 2025.

(5) 4Q25 includes approximately \$40 million in operating expenses (approximately \$28 million after-tax), primarily related to separation costs in Mexico. For additional information, see Citl's Annual Report on Form 10-K for the year ended December 31, 2025.

(6) 1Q26 includes approximately \$31 million in operating expenses (approximately \$23 million after-tax), primarily related to separation costs in Mexico.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

AVERAGE BALANCES AND INTEREST RATES⁽¹⁾⁽²⁾⁽³⁾⁽⁴⁾

Taxable Equivalent Basis

(In millions of dollars, except as otherwise noted)

	Average Volumes			Interest			% Average Rate ⁽⁴⁾		
	1Q25	4Q25	1Q26 ⁽⁵⁾	1Q25	4Q25	1Q26 ⁽⁵⁾	1Q25	4Q25	1Q26 ⁽⁵⁾
Assets									
Deposits with banks	\$ 280,566	\$ 333,848	\$ 344,971	\$ 3,001	\$ 3,190	\$ 3,194	4.34%	3.79%	3.75%
Securities borrowed and purchased under resale agreements ⁽⁶⁾	362,140	364,353	394,172	6,291	7,047	6,681	7.05%	7.67%	6.87%
Trading account assets ⁽⁷⁾	437,378	523,690	535,116	4,370	5,317	4,897	4.05%	4.03%	3.71%
Investments	459,354	447,982	443,526	4,175	4,192	4,028	3.69%	3.71%	3.68%
Consumer loans	386,690	401,451	403,807	9,758	10,121	9,977	10.23%	10.00%	10.02%
Corporate loans	304,047	335,263	351,398	4,985	5,286	5,269	6.65%	6.26%	6.08%
Total loans (net of unearned income) ⁽⁸⁾	690,737	736,714	755,205	14,743	15,407	15,246	8.66%	8.30%	8.19%
Other interest-earning assets	75,982	96,860	123,549	1,112	1,521	1,496	5.94%	6.23%	4.91%
Total average interest-earning assets	\$ 2,306,157	\$ 2,503,447	\$ 2,596,539	\$ 33,692	\$ 36,674	\$ 35,542	5.92%	5.81%	5.55%
Liabilities									
Deposits	\$ 1,103,768	\$ 1,218,253	\$ 1,236,277	\$ 8,438	\$ 8,680	\$ 8,253	3.10%	2.83%	2.71%
Securities loaned and sold under repurchase agreements ⁽⁶⁾	372,193	384,902	412,607	6,256	7,101	6,598	6.82%	7.32%	6.49%
Trading account liabilities ⁽⁷⁾	91,169	103,820	118,413	757	753	769	3.37%	2.88%	2.63%
Short-term borrowings and other interest-bearing liabilities	130,654	154,999	185,229	1,726	1,907	1,832	5.36%	4.88%	4.01%
Long-term debt ⁽⁹⁾	175,021	186,846	184,573	2,477	2,543	2,320	5.74%	5.40%	5.10%
Total average interest-bearing liabilities	\$ 1,872,805	\$ 2,048,820	\$ 2,137,099	\$ 19,654	\$ 20,984	\$ 19,772	4.26%	4.06%	3.75%
Net interest income as a % of average interest-earning assets (NIM)⁽⁹⁾				\$ 14,038	\$ 15,690	\$ 15,770	2.47%	2.49%	2.46%
1Q26 increase (decrease) from:							(1)bps	(3)bps	

(1) Interest income and Net interest income include the taxable equivalent adjustments (based on the U.S. federal statutory tax rate of 21%) of \$26 million for 1Q25, \$25 million for 4Q25 and \$29 million for 1Q26.

(2) Citigroup average balances and interest rates include both domestic and international operations.

(3) Monthly averages have been used by certain subsidiaries where daily averages are unavailable.

(4) Average rate percentage is calculated as annualized interest over average volumes.

(5) March 31, 2026 is preliminary.

(6) Average volumes of securities borrowed or purchased under agreements to resell and securities loaned or sold under agreements to repurchase are reported net pursuant to FIN 41; the related interest excludes the impact of ASU 2013-01 (Topic 210).

(7) Interest expense on Trading account liabilities of Services, Markets, and Banking is reported as a reduction of Interest income. Interest income and Interest expense on cash collateral positions are reported in Trading account assets and Trading account liabilities, respectively.

(8) Nonperforming loans are included in the average loan balances.

(9) Excludes hybrid financial instruments with changes in fair value recorded in Principal transactions revenue.

Reclassified to conform to the current period's presentation.

END-OF-PERIOD LOANS⁽¹⁾⁽²⁾

(In billions of dollars)

	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
Corporate loans by region							
North America	\$ 138.7	\$ 146.5	\$ 150.1	\$ 155.2	\$ 163.6	5%	18%
International	177.0	183.1	185.2	188.5	195.6	4%	11%
Total corporate loans	\$ 315.7	\$ 329.6	\$ 335.3	\$ 343.7	\$ 359.2	5%	14%
Corporate loans by segment and reporting unit							
Services	\$ 98.0	\$ 96.4	\$ 99.4	\$ 99.5	\$ 101.5	2%	4%
Markets	129.8	144.3	149.7	159.4	165.2	4%	27%
Banking	81.4	81.9	78.8	77.2	84.6	10%	4%
All Other—Legacy Franchises—Mexico SBMM and AFG ⁽³⁾	6.5	7.0	7.4	7.6	7.9	4%	22%
Total corporate loans	\$ 315.7	\$ 329.6	\$ 335.3	\$ 343.7	\$ 359.2	5%	14%
Wealth by region							
North America	\$ 144.9	\$ 147.3	\$ 148.2	\$ 150.2	\$ 150.4	-	4%
International	50.6	52.7	53.5	54.1	54.6	1%	8%
Total	\$ 195.5	\$ 200.0	\$ 201.7	\$ 204.3	\$ 205.0	-	5%
USCC							
GPCC	\$ 132.9	\$ 136.8	\$ 137.7	\$ 143.2	\$ 138.7	(3%)	4%
PLCC	29.9	30.4	29.8	30.5	28.3	(7%)	(5%)
Installment Lending	3.7	3.7	3.8	3.8	3.8	-	3%
Total	\$ 166.5	\$ 170.9	\$ 171.3	\$ 177.5	\$ 170.8	(4%)	3%
All Other—Consumer							
Mexico Consumer	\$ 17.9	\$ 20.0	\$ 21.2	\$ 22.5	\$ 22.8	1%	27%
Asia Consumer ⁽⁴⁾	4.5	3.0	2.7	2.5	2.2	(12%)	(51%)
Legacy Holdings Assets (LHA)	1.9	1.9	1.7	1.7	1.6	(6%)	(16%)
Total	\$ 24.3	\$ 24.9	\$ 25.6	\$ 26.7	\$ 26.6	-	9%
Total consumer loans	\$ 386.3	\$ 395.8	\$ 398.6	\$ 408.5	\$ 402.4	(2%)	4%
Total loans—EOP	\$ 702.1	\$ 725.3	\$ 733.9	\$ 752.2	\$ 761.6	1%	8%
Total loans—average	\$ 690.7	\$ 712.2	\$ 725.0	\$ 736.7	\$ 755.2	3%	9%
NCLs as a % of total average loans	1.44%	1.26%	1.21%	1.18%	1.19%	1 bps	(25) bps

(1) Corporate loans include loans managed by Services, Markets, Banking, and All Other—Legacy Franchises—Mexico SBMM, and the AFG.

(2) Consumer loans include loans managed by USCC, Wealth, and All Other—Legacy Franchises (other than Mexico SBMM, and the AFG).

(3) Includes Legacy Franchises corporate loans activity related to Mexico SBMM and AFG (AFG was previously reported in Markets; all periods have been reclassified to reflect this move into Legacy Franchises), as well as other LHA corporate loans.

(4) Asia Consumer also includes loans in Poland (through 1Q25) and Russia.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

END-OF-PERIOD DEPOSITS

(In billions of dollars)

	1Q 2025	2Q 2025	3Q 2025	4Q 2025	1Q 2026	1Q26 Increase/ (Decrease) from	
						4Q25	1Q25
Services, Markets, and Banking by region (Institutional)							
North America	\$ 406.3	\$ 414.4	\$ 428.3	\$ 452.9	\$ 478.5	6%	18%
International	444.4	477.2	483.1	481.3	499.3	4%	12%
Total	\$ 850.7	\$ 891.6	\$ 911.4	\$ 934.2	\$ 977.8	5%	15%
Treasury and Trade Solutions	\$ 692.1	\$ 726.4	\$ 740.0	\$ 779.4	\$ 804.5	3%	16%
Securities Services	140.9	148.1	151.3	138.4	155.2	12%	10%
Services	\$ 833.0	\$ 874.5	\$ 891.3	\$ 917.8	\$ 959.7	5%	15%
Markets	17.2	16.7	19.3	16.0	17.7	11%	3%
Banking	0.5	0.4	0.8	0.4	0.4	-	(20%)
Total	\$ 850.7	\$ 891.6	\$ 911.4	\$ 934.2	\$ 977.8	5%	15%
Wealth							
North America	\$ 278.7	\$ 277.3	\$ 278.5	\$ 285.6	\$ 285.8	-	3%
International	122.4	123.1	129.2	126.9	132.1	4%	8%
Total	\$ 401.1	\$ 400.4	\$ 407.7	\$ 412.5	\$ 417.9	1%	4%
All Other							
Legacy Franchises							
Mexico Consumer	\$ 25.6	\$ 28.5	\$ 29.7	\$ 33.3	\$ 32.6	(2%)	27%
Mexico SBMM—corporate	9.7	9.9	10.9	10.5	11.2	7%	15%
Asia Consumer ⁽¹⁾	7.4	1.5	1.3	1.1	0.9	(18%)	(88%)
Legacy Holdings Assets (LHA) ⁽²⁾	0.1	0.1	0.1	0.1	0.1	-	-
Corporate/Other	21.8	25.7	22.8	11.9	5.7	(52%)	(74%)
Total	\$ 64.6	\$ 65.7	\$ 64.8	\$ 56.9	\$ 50.5	(11%)	(22%)
Total deposits—EOP	\$ 1,316.4	\$ 1,357.7	\$ 1,383.9	\$ 1,403.6	\$ 1,446.2	3%	10%
Total deposits—average	\$ 1,305.0	\$ 1,342.8	\$ 1,382.2	\$ 1,422.3	\$ 1,446.4	2%	11%

(1) Asia Consumer also includes deposits in Poland (through 1Q25) and Russia.

(2) LHA includes deposits from the U.K. consumer banking business.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

ALLOWANCE FOR CREDIT LOSSES (ACL) ROLLFORWARD
(In millions of dollars, except ratios)

	Balance 12/31/24	Builds (Releases)				FY 2025	FY 2025 FX/Other	Balance 12/31/25	Builds (Releases)		YTD 2026 FX/Other ⁽¹⁾	Balance 3/31/26	ACLL/EOP Loans 3/31/26
		1Q25	2Q25	3Q25	4Q25				1Q26				
Allowance for credit losses on loans (ACLL)													
Services	\$ 264	\$ 24	\$ 53	\$ (4)	\$ (18)	\$ 55	\$ 8	\$ 327	\$ 97	\$ 1	\$ 425		
Markets	1,030	48	53	(44)	(73)	(16)	13	1,027	23	(6)	1,044		
Banking	1,167	78	137	38	136	389	22	1,578	175	(11)	1,742		
Legacy Franchises corporate(Mexico SBMM and AFG ⁽²⁾)	95	4	16	(12)	6	14	12	121	4	3	128		
Total corporate ACLL	\$ 2,556	\$ 154	\$ 259	\$ (22)	\$ 51	\$ 442	\$ 55	\$ 3,053	\$ 299	\$ (13)	\$ 3,339		0.95%
U.S. Cards	\$ 13,560	\$ (169)	\$ (12)	\$ 44	\$ (102)	\$ (239)	\$ 3	\$ 13,324	\$ 78	\$ (2)	\$ 13,400		8.02%
Installment lending	425	(5)	7	11	(15)	(2)	(1)	422	(2)	-	420		
Total USCC	\$ 13,985	\$ (174)	\$ (5)	\$ 55	\$ (117)	\$ (241)	\$ 2	\$ 13,746	\$ 76	\$ (2)	\$ 13,820		
Wealth	673	64	(65)	(16)	6	(11)	7	669	13	(1)	681		
All Other—consumer	1,360	58	54	28	70	210	209	1,779	9	8	1,796		
Total consumer ACLL	\$ 16,018	\$ (52)	\$ (16)	\$ 67	\$ (41)	\$ (42)	\$ 218	\$ 16,194	\$ 98	\$ 5	\$ 16,297		4.05%
Total ACLL	\$ 18,574	\$ 102	\$ 243	\$ 45	\$ 10	\$ 400	\$ 273	\$ 19,247	\$ 397	\$ (8)	\$ 19,636		2.61%
Allowance for credit losses on unfunded lending commitments (ACLUC) ⁽³⁾	\$ 1,601	\$ 108	\$ (19)	\$ 100	\$ 13	\$ 202	\$ 30	\$ 1,833	\$ 184	\$ (4)	\$ 2,013		
Total ACLL and ACLUC	20,175	210	224	145	23	602	303	21,080	581	(12)	21,649		
Other ⁽⁴⁾⁽⁵⁾	2,002	34	388	74	(17)	479	(2,188)	293	3	6	302		
Total ACL	\$ 22,177	\$ 244	\$ 612	\$ 219	\$ 6	\$ 1,081	\$ (1,885)	\$ 21,373	\$ 584	\$ (6)	\$ 21,951		

(1) Primarily includes FX translation on the EOP ACL balances.

(2) See footnote 3 on page 16.

(3) 1Q26 includes a reserve build related to the forward purchase commitment of the Barclays American Airlines co-branded card portfolio.

(4) Includes ACL activity on HTM securities and Other assets.

(5) The decrease in the Other ACL at December 31, 2025 represents the held-for-sale accounting treatment for AO Citibank (Russia), wherein the assets and liabilities of AO Citibank were reclassified to Other assets and Other liabilities.

Reclassified to conform to the current period's presentation.

ALLOWANCE FOR CREDIT LOSSES ON LOANS (ACLL) AND UNFUNDED LENDING COMMITMENTS (ACLUC)

Page 1

(In millions of dollars)

	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
Total Citigroup							
Allowance for credit losses on loans (ACLL) at beginning of period	\$ 18,574	\$ 18,726	\$ 19,123	\$ 19,206	\$ 19,247	-	4%
Gross credit (losses) on loans	(2,926)	(2,723)	(2,726)	(2,724)	(2,820)	(4%)	4%
Gross recoveries on loans	467	489	512	534	612	15%	31%
Net credit (losses) / recoveries on loans (NCLs)	<u>(2,459)</u>	<u>(2,234)</u>	<u>(2,214)</u>	<u>(2,190)</u>	<u>(2,208)</u>	1%	(10)%
Replenishment of NCLs	2,459	2,234	2,214	2,190	2,208	1%	(10)%
Net reserve builds / (releases) for loans	102	243	45	10	397	NM	289%
Provision for credit losses on loans (PCLL)	<u>2,561</u>	<u>2,477</u>	<u>2,259</u>	<u>2,200</u>	<u>2,605</u>	16%	2%
Other, net ⁽¹⁾⁽²⁾⁽³⁾⁽⁴⁾⁽⁵⁾⁽⁶⁾	50	154	38	31	(8)	NM	NM
ACLL at end of period (a)	<u>\$ 18,726</u>	<u>\$ 19,123</u>	<u>\$ 19,206</u>	<u>\$ 19,247</u>	<u>\$ 19,636</u>	2%	5%
Allowance for credit losses on unfunded lending commitments (ACLUC)^{(7)(8)(a)}	<u>\$ 1,720</u>	<u>\$ 1,721</u>	<u>\$ 1,820</u>	<u>\$ 1,833</u>	<u>\$ 2,013</u>	10%	17%
Provision (release) for credit losses on unfunded lending commitments⁽⁸⁾	<u>\$ 108</u>	<u>\$ (19)</u>	<u>\$ 100</u>	<u>\$ 13</u>	<u>\$ 184</u>	NM	70%
Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (a)]	<u>\$ 20,446</u>	<u>\$ 20,844</u>	<u>\$ 21,026</u>	<u>\$ 21,080</u>	<u>\$ 21,649</u>	3%	6%
Total ACLL as a % of total loans ⁽⁹⁾	2.70%	2.67%	2.65%	2.58%	2.61%	3 bps	(9) bps
Total NCLs (annualized) as a % of average loans	1.44%	1.26%	1.21%	1.18%	1.19%	1 bps	(25) bps
Consumer							
ACLL at beginning of period	\$ 16,018	\$ 16,001	\$ 16,100	\$ 16,205	\$ 16,194	-	1%
NCLs	(2,277)	(2,185)	(2,122)	(2,148)	(2,200)	2%	(3)%
Replenishment of NCLs	2,277	2,185	2,122	2,148	2,200	2%	(3)%
Net reserve builds / (releases) for loans	(52)	(16)	67	(41)	98	NM	NM
Provision for credit losses on loans (PCLL)	<u>2,225</u>	<u>2,169</u>	<u>2,189</u>	<u>2,107</u>	<u>2,298</u>	9%	3%
Other, net ⁽¹⁾⁽²⁾⁽³⁾⁽⁴⁾⁽⁵⁾⁽⁶⁾	35	115	38	30	5	(83)%	(86)%
ACLL at end of period (b)	<u>\$ 16,001</u>	<u>\$ 16,100</u>	<u>\$ 16,205</u>	<u>\$ 16,194</u>	<u>\$ 16,297</u>	1%	2%
Consumer ACLUC^{(7)(8)(b)}	<u>\$ 31</u>	<u>\$ 24</u>	<u>\$ 20</u>	<u>\$ 24</u>	<u>\$ 297</u>	NM	NM
Provision (release) for credit losses on unfunded lending commitments⁽⁸⁾	<u>\$ (3)</u>	<u>\$ (1)</u>	<u>\$ (4)</u>	<u>\$ 3</u>	<u>\$ 274</u>	NM	NM
Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (b)]	<u>\$ 16,032</u>	<u>\$ 16,124</u>	<u>\$ 16,225</u>	<u>\$ 16,218</u>	<u>\$ 16,594</u>	2%	4%
Consumer ACLL as a % of total consumer loans	4.14%	4.07%	4.07%	3.96%	4.05%	9 bps	(9) bps
Consumer NCLs (annualized) as a % of average loans	2.39%	2.25%	2.12%	2.12%	2.21%	9 bps	(16) bps
Corporate							
ACLL at beginning of period	\$ 2,556	\$ 2,725	\$ 3,023	\$ 3,001	\$ 3,053	2%	19%
NCLs	(182)	(49)	(92)	(42)	(8)	(81)%	(96)%
Replenishment of NCLs	182	49	92	42	8	(81)%	(96)%
Net reserve builds / (releases) for loans	154	259	(22)	51	299	486%	94%
Provision for credit losses on loans (PCLL)	<u>336</u>	<u>308</u>	<u>70</u>	<u>93</u>	<u>307</u>	230%	(9)%
Other, net ⁽¹⁾	15	39	-	1	(13)	NM	NM
ACLL at end of period (c)	<u>\$ 2,725</u>	<u>\$ 3,023</u>	<u>\$ 3,001</u>	<u>\$ 3,053</u>	<u>\$ 3,339</u>	9%	23%
Corporate ACLUC^{(7)(c)}	<u>\$ 1,689</u>	<u>\$ 1,697</u>	<u>\$ 1,800</u>	<u>\$ 1,809</u>	<u>\$ 1,716</u>	(5)%	2%
Provision (release) for credit losses on unfunded lending commitments	<u>\$ 111</u>	<u>\$ (18)</u>	<u>\$ 104</u>	<u>\$ 10</u>	<u>\$ (90)</u>	NM	NM
Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (c)]	<u>\$ 4,414</u>	<u>\$ 4,720</u>	<u>\$ 4,801</u>	<u>\$ 4,862</u>	<u>\$ 5,055</u>	4%	15%
Corporate ACLL as a % of total corporate loans ⁽¹⁰⁾	0.89%	0.94%	0.92%	0.91%	0.95%	4 bps	6 bps
Corporate NCLs (annualized) as a % of average loans	0.24%	0.06%	0.11%	0.05%	0.01%	(4) bps	(23) bps

Footnotes to this table are on the following page (page 20).

**ALLOWANCE FOR CREDIT LOSSES ON LOANS (ACLL) AND
UNFUNDED LENDING COMMITMENTS (ACLUC)
Page 2**

The following footnotes relate to the table on the preceding page (page 19):

- (1) Includes all adjustments to the allowance for credit losses, such as changes in the allowance from acquisitions, dispositions, securitizations, foreign currency translation (FX translation), purchase accounting adjustments, etc.
- (2) 1Q25 primarily relates to FX translation.
- (3) 2Q25 includes an approximate \$25 million reclass related to Citi's agreement to sell its Poland consumer banking business. That ACLL was transferred to Other assets beginning June 30, 2025. 2Q25 also includes FX translation.
- (4) 3Q25 primarily relates to FX translation.
- (5) 4Q25 primarily relates to FX translation.
- (6) 1Q26 primarily relates to FX translation.
- (7) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.
- (8) 1Q26 includes a reserve build related to the forward purchase commitment of the Barclays American Airlines co-branded card portfolio.
- (9) Excludes loans that are carried at fair value of \$8.2 billion, \$9.3 billion, \$7.9 billion, \$6.9 billion, and \$8.5 billion at March 31, 2025, June 30, 2025, September 30, 2025, December 31, 2025, and March 31, 2026, respectively.
- (10) Excludes loans that are carried at fair value of \$7.9 billion, \$9.2 billion, \$7.9 billion, \$6.8 billion, and \$8.5 billion at March 31, 2025, June 30, 2025, September 30, 2025, December 31, 2025, and March 31, 2026, respectively.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

NON-ACCRUAL ASSETS

(In millions of dollars)

	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
Corporate non-accrual loans by region⁽¹⁾							
North America	\$ 822	\$ 953	\$ 1,280	\$ 1,145	\$ 955	(17%)	16%
International	554	769	791	856	1,002	17%	81%
Total	\$ 1,376	\$ 1,722	\$ 2,071	\$ 2,001	\$ 1,957	(2%)	42%
Corporate non-accrual loans⁽¹⁾							
Banking	\$ 510	\$ 502	\$ 820	\$ 919	\$ 971	6%	90%
Services	110	134	187	337	393	17%	257%
Markets	631	932	926	622	472	(24%)	(25%)
Mexico SBMM and AFG	125	154	138	123	121	(2%)	(3%)
Total	\$ 1,376	\$ 1,722	\$ 2,071	\$ 2,001	\$ 1,957	(2%)	42%
Consumer non-accrual loans⁽¹⁾							
Wealth	\$ 702	\$ 945	\$ 886	\$ 847	\$ 660	(22%)	(6%)
USCC	18	21	22	22	21	(5%)	17%
Mexico Consumer	416	485	526	585	577	(1%)	39%
Asia Consumer ⁽²⁾	20	16	16	15	12	(20%)	(40%)
Legacy Holdings Assets—Consumer	172	165	157	149	144	(3%)	(16%)
Total	\$ 1,328	\$ 1,632	\$ 1,607	\$ 1,618	\$ 1,414	(13%)	6%
Total non-accrual loans (NAL)	\$ 2,704	\$ 3,354	\$ 3,678	\$ 3,619	\$ 3,371	(7%)	25%
Other real estate owned (OREO)⁽³⁾	\$ 21	\$ 26	\$ 29	\$ 22	\$ 34	55%	62%
NAL as a percentage of total loans	0.39%	0.46%	0.50%	0.48%	0.44%	(4) bps	5 bps
ACLL as a percentage of NAL	693%	570%	522%	532%	582%		

(1) Corporate loans are placed on non-accrual status based on a review by Citigroup's risk officers. Corporate non-accrual loans may still be current on interest payments. With limited exceptions, the following practices are applied for consumer loans: consumer loans, excluding credit cards and mortgages, are placed on non-accrual status at 90 days past due, and are charged off at 120 days past due; residential mortgage loans are placed on non-accrual status at 90 days past due and written down to net realizable value at 180 days past due. Consistent with industry conventions, Citigroup generally accrues interest on credit card loans until such loans are charged off, which typically occurs at 180 days contractual delinquency. As such, the non-accrual loan disclosures do not include credit card loans. The balances above represent non-accrual loans within Consumer loans and Corporate loans on the Consolidated Balance Sheet.

(2) Asia Consumer also includes Non-accrual assets in Poland (through 1Q25) and Russia.

(3) Represents the carrying value of all property acquired by foreclosure or other legal proceedings when Citigroup has taken possession of the collateral. Also includes former premises and property for use that is no longer contemplated.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**COMMON EQUITY TIER 1 (CET1) CAPITAL AND
SUPPLEMENTARY LEVERAGE RATIOS**
(In millions of dollars or shares, except ratios)

	Mar. 31, 2025	Jun. 30, 2025	Sep. 30, 2025	Dec. 31, 2025	March 31, 2026 ⁽²⁾
CET1 Capital and Ratio and Components⁽¹⁾					
Clitgroup common stockholders' equity ⁽³⁾	\$ 194,125	\$ 196,931	\$ 194,038	\$ 192,304	\$ 191,478
Add: qualifying noncontrolling interests	192	200	217	226	226
Regulatory capital adjustments and deductions:					
Less:					
Accumulated net unrealized gains (losses) on cash flow hedges, net of tax	(213)	(141)	(116)	10	(249)
Cumulative unrealized net gain (loss) related to changes in fair value of financial liabilities attributable to own creditworthiness, net of tax	(32)	(408)	(1,443)	(1,919)	(353)
Intangible assets:					
Goodwill, net of related deferred tax liabilities (DTLs) ⁽⁴⁾	18,122	18,524	17,876	18,482	18,373
Identifiable intangible assets other than mortgage servicing rights (MSRs), net of related DTLs	3,291	3,236	3,169	3,135	3,150
Defined benefit pension plan net assets and other	1,532	1,610	1,725	1,822	1,730
Deferred tax assets (DTAs) arising from net operating loss, foreign tax credit and general business credit carry-forwards ⁽⁵⁾	11,517	11,163	10,807	10,784	10,470
Excess over 10% / 15% limitations for other DTAs, certain common stock investments and MSRs ⁽⁶⁾⁽⁷⁾	4,261	4,204	3,757	3,117	3,879
CET1 Capital	\$ 155,839	\$ 158,943	\$ 158,480	\$ 157,099	\$ 154,704
Risk-Weighted Assets (RWA)	\$ 1,162,306	\$ 1,178,756	\$ 1,194,274	\$ 1,192,174	\$ 1,216,767
CET1 Capital ratio (CET1/RWA)	13.41%	13.48%	13.27%	13.18%	12.7%
Supplementary Leverage Ratio and Components					
CET1	\$ 155,839	\$ 158,943	\$ 158,480	\$ 157,099	\$ 154,704
Additional Tier 1 Capital (AT1) ⁽⁷⁾	19,675	17,676	20,313	22,576	22,092
Total Tier 1 Capital (T1C) (CET1 + AT1)	\$ 175,514	\$ 176,619	\$ 178,793	\$ 179,675	\$ 176,796
Total Leverage Exposure (TLE)	\$ 3,033,450	\$ 3,195,323	\$ 3,236,413	\$ 3,276,212	\$ 3,372,448
Supplementary Leverage ratio (T1C/TLE)	5.79%	5.53%	5.52%	5.48%	5.2%

(1) See footnote 2 on page 1.

(2) March 31, 2026 is preliminary.

(3) Excludes issuance costs related to outstanding preferred stock in accordance with Federal Reserve Board regulatory reporting requirements.

(4) Includes goodwill "embedded" in the valuation of significant common stock investments in unconsolidated financial institutions.

(5) Represents deferred tax excludable from Basel III CET1 Capital, which includes net 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.

(6) Assets subject to 10% / 15% limitations include MSRs, DTAs arising from temporary differences, and significant common stock investments in unconsolidated financial institutions. For all periods presented, the deduction related only to DTAs arising from temporary differences that exceeded the 10% limitation.

(7) Additional Tier 1 Capital primarily includes qualifying noncumulative perpetual preferred stock and qualifying trust preferred securities.

Reclassified to conform to the current period's presentation.

TANGIBLE COMMON EQUITY (TCE), COMMON EQUITY, BOOK VALUE PER SHARE, TANGIBLE BOOK VALUE PER SHARE (TBVPS), RETURNS ON COMMON EQUITY (RoCE) AND TANGIBLE COMMON EQUITY (RoTCE)
(In millions of dollars or shares, except per share amounts and ratios)

	1Q 2025	2Q 2025	3Q 2025	4Q 2025	1Q 2026	1Q26 Increase/ (Decrease) from	
						4Q25	1Q25
Tangible Common Equity, Book Value Per Share and Tangible Book Value Per Share							
Common stockholders' equity	\$ 194,058	\$ 196,872	\$ 193,973	\$ 192,241	\$ 191,409	-	(1%)
Less:							
Goodwill	19,422	19,878	19,126	19,098	18,997		
Identifiable intangible assets (other than MSRs)	3,679	3,639	3,582	3,525	3,539		
Goodwill and identifiable intangible assets (other than MSRs) related to businesses HFS	16	16	-	-	-		
Tangible common equity (TCE) ⁽¹⁾	<u>\$ 170,941</u>	<u>\$ 173,339</u>	<u>\$ 171,265</u>	<u>\$ 169,618</u>	<u>\$ 168,873</u>	-	(1%)
Common shares outstanding (CSO)	1,867.7	1,840.9	1,789.3	1,747.5	1,705.9	(2%)	(9%)
Book value per share (common equity/CSO)	<u>\$ 103.90</u>	<u>\$ 108.94</u>	<u>\$ 108.41</u>	<u>\$ 110.03</u>	<u>\$ 112.27</u>	2%	8%
Tangible book value per share (TCE/CSO) ⁽¹⁾	<u>\$ 91.52</u>	<u>\$ 94.16</u>	<u>\$ 95.72</u>	<u>\$ 97.06</u>	<u>\$ 99.01</u>	2%	8%
Return on Common Equity (RoCE) and Return on Tangible Common Equity (RoTCE)							
Net income (loss)	\$ 4,064	\$ 4,019	\$ 3,752	\$ 2,471	\$ 5,785		
Preferred dividends	269	287	274	284	305		
Net income (loss) available to common shareholders	<u>3,795</u>	<u>3,732</u>	<u>3,478</u>	<u>2,187</u>	<u>5,480</u>		
Average common stockholders' equity	191,794	195,622	195,471	193,205	192,609	-	-
Less:							
Average goodwill and intangibles	22,474	23,482	23,169	22,763	23,360		
Average TCE	<u>\$ 169,320</u>	<u>\$ 172,140</u>	<u>\$ 172,302</u>	<u>\$ 170,442</u>	<u>\$ 169,246</u>	(1%)	-
RoCE	8.0%	7.7%	7.1%	4.5%	11.5%	700 bps	350 bps
RoTCE	<u>9.1%</u>	<u>8.7%</u>	<u>8.0%</u>	<u>5.1%</u>	<u>13.1%</u>	<u>800 bps</u>	<u>400 bps</u>
Average TCE (in billions of dollars)⁽¹⁾⁽²⁾	\$ 33.0	\$ 33.0	\$ 33.0	\$ 33.0	\$ 33.5	2%	2%
Services	33.0	33.0	33.0	33.0	33.5	2%	2%
Markets	53.5	53.5	53.5	53.5	56.4	5%	5%
Banking	9.2	9.2	9.2	9.2	7.8	(15%)	(15%)
Wealth	15.4	15.4	15.4	15.4	16.2	5%	5%
USCC	20.3	20.3	20.3	20.3	15.5	(24%)	(24%)
All Other	37.9	40.7	40.9	39.0	39.8	2%	5%
Total Citi average TCE	<u>\$ 169.3</u>	<u>\$ 172.1</u>	<u>\$ 172.3</u>	<u>\$ 170.4</u>	<u>\$ 169.2</u>	(1%)	-
Add:							
Average goodwill	18.8	19.8	19.3	19.2	19.9		
Average intangible assets (other than MSRs)	3.7	3.7	3.6	3.6	3.5		
Total Citi average common stockholders' equity (in billions of dollars)	<u>\$ 191.8</u>	<u>\$ 195.6</u>	<u>\$ 195.5</u>	<u>\$ 193.2</u>	<u>\$ 192.6</u>	-	-
Income (loss) available to common shareholders (in billions of dollars)⁽³⁾	\$ 1.8	\$ 1.7	\$ 2.1	\$ 2.5	\$ 2.2	(12%)	22%
Services	1.8	1.8	1.7	0.8	2.6	225%	44%
Markets	0.2	0.1	0.3	0.4	0.3	(25%)	50%
Banking	0.2	0.4	0.3	0.3	0.4	33%	100%
Wealth	0.8	0.8	0.9	0.9	0.7	(22%)	(13%)
USCC	(1.0)	(0.9)	(1.0)	(2.0)	(0.7)	70%	30%
All Other—managed basis ⁽⁴⁾	-	(0.2)	(0.8)	(0.1)	-	100%	-
Reconciling Items—divestiture-related impacts ⁽⁴⁾							
Total Citi income (loss) available to common shareholders ⁽³⁾	<u>\$ 3.8</u>	<u>\$ 3.7</u>	<u>\$ 3.5</u>	<u>\$ 2.2</u>	<u>\$ 5.5</u>	<u>150%</u>	<u>45%</u>
RoTCE⁽¹⁾	22.5%	20.8%	25.0%	30.0%	27.0%	(300) bps	450 bps
Services	14.0%	13.5%	12.8%	6.2%	18.7%	1,250 bps	470 bps
Markets	9.8%	4.1%	11.6%	15.3%	15.8%	50 bps	600 bps
Banking	5.0%	10.0%	7.8%	7.7%	10.8%	310 bps	580 bps
Wealth	16.7%	15.0%	19.2%	17.3%	19.2%	190 bps	250 bps
USCC	(12.0%)	(8.3%)	(10.0%)	(26.2%)	(8.1%)	NM	NM
All Other—managed basis ⁽⁴⁾	N/A	N/A	N/A	N/A	N/A		
Reconciling Items—divestiture-related impacts ⁽⁴⁾							
Total Citi RoTCE	<u>9.1%</u>	<u>8.7%</u>	<u>8.0%</u>	<u>5.1%</u>	<u>13.1%</u>	<u>800 bps</u>	<u>400 bps</u>

- (1) TCE, TBVPS, and RoTCE are non-GAAP financial measures. RoTCE represents annualized net income available to common shareholders as a percentage of average TCE.
- (2) Tangible Common Equity is allocated to each segment based on Citi's allocation methodology, which incorporates Basel III standardized risk-weighted assets, the global systemically important banks (GSIB) surcharge, and a simulation of TCE in severe stress environments, as well as a leverage component. The allocation methodology, including underlying assumptions and judgments used to allocate TCE, is periodically reassessed and as a result, the TCE allocated to the segments may change.
- (3) Represents Net income (loss), less Preferred Stock dividends. See table above for dividend amounts.
- (4) Reconciling Items consist of the divestiture-related impacts excluded from the results of All Other, as well as All Other—Legacy Franchises on a managed basis. For a reconciliation of these results, see page 14.

NM Not meaningful.
Reclassified to conform to the current period's presentation.

FX Impact
(In millions of dollars)

	1Q 2025	2Q 2025	3Q 2025	4Q 2025	1Q 2026	1Q26 Increase/ (Decrease) from	
						4Q25	1Q25
Foreign currency (FX) translation impact							
Total Citigroup							
Total revenues—as reported	\$ 21,596	\$ 21,668	\$ 22,090	\$ 19,871	\$ 24,633	24%	14%
Impact of FX translation ⁽¹⁾	512	219	222	159	-		
Total revenues—Ex-FX ⁽¹⁾	<u>\$ 22,108</u>	<u>\$ 21,887</u>	<u>\$ 22,312</u>	<u>\$ 20,030</u>	<u>\$ 24,633</u>	23%	11%
Total operating expenses—as reported	\$ 13,425	\$ 13,577	\$ 14,290	\$ 13,840	\$ 14,311	3%	7%
Impact of FX translation ⁽¹⁾	433	136	161	123	-		
Total operating expenses—Ex-FX ⁽¹⁾	<u>\$ 13,858</u>	<u>\$ 13,713</u>	<u>\$ 14,451</u>	<u>\$ 13,963</u>	<u>\$ 14,311</u>	2%	3%
Total provisions for credit losses and PBC—as reported	\$ 2,723	\$ 2,872	\$ 2,450	\$ 2,220	\$ 2,805	26%	3%
Impact of FX translation ⁽¹⁾	87	37	21	20	-		
Total provisions for credit losses and PBC—Ex-FX ⁽¹⁾	<u>\$ 2,810</u>	<u>\$ 2,909</u>	<u>\$ 2,471</u>	<u>\$ 2,240</u>	<u>\$ 2,805</u>	25%	-
Total EBIT—as reported	\$ 5,448	\$ 5,219	\$ 5,350	\$ 3,811	\$ 7,517	97%	38%
Impact of FX translation ⁽¹⁾	(8)	46	40	16	-		
Total EBIT—Ex-FX ⁽¹⁾	<u>\$ 5,440</u>	<u>\$ 5,265</u>	<u>\$ 5,390</u>	<u>\$ 3,827</u>	<u>\$ 7,517</u>	96%	38%
Total EOP Loans—as reported	\$ 702	\$ 725	\$ 734	\$ 752	\$ 762	1%	9%
Impact of FX translation ⁽¹⁾	8	(1)	(2)	(2)	-		
Total EOP Loans—Ex-FX ⁽¹⁾	<u>\$ 710</u>	<u>\$ 724</u>	<u>\$ 732</u>	<u>\$ 750</u>	<u>\$ 762</u>	2%	7%
Total EOP Deposits—as reported	\$ 1,316	\$ 1,358	\$ 1,384	\$ 1,404	\$ 1,446	3%	10%
Impact of FX translation ⁽¹⁾	17	(5)	(4)	(5)	-		
Total EOP Deposits—Ex-FX ⁽¹⁾	<u>\$ 1,333</u>	<u>\$ 1,353</u>	<u>\$ 1,380</u>	<u>\$ 1,399</u>	<u>\$ 1,446</u>	3%	8%
Total Average Loans—as reported	\$ 691	\$ 712	\$ 725	\$ 737	\$ 755	2%	9%
Impact of FX translation ⁽¹⁾	13	6	2	2	-		
Total Average Loans—Ex-FX ⁽¹⁾	<u>\$ 704</u>	<u>\$ 718</u>	<u>\$ 727</u>	<u>\$ 739</u>	<u>\$ 755</u>	2%	7%
Total Average Deposits—as reported	\$ 1,305	\$ 1,343	\$ 1,382	\$ 1,422	\$ 1,446	2%	11%
Impact of FX translation ⁽¹⁾	30	12	5	6	-		
Total Average Deposits—Ex-FX ⁽¹⁾	<u>\$ 1,335</u>	<u>\$ 1,355</u>	<u>\$ 1,387</u>	<u>\$ 1,428</u>	<u>\$ 1,446</u>	1%	8%
Legacy Franchises—Mexico Consumer/SBMM							
All Other—Legacy Franchises (LF) Mexico Consumer/SBMM revenues—as reported	\$ 1,467	\$ 1,536	\$ 1,722	\$ 1,775	\$ 2,054	16%	40%
Impact of FX translation ⁽¹⁾	220	127	92	67	-		
All Other—LF Mexico Consumer/SBMM revenues—Ex-FX ⁽¹⁾	<u>\$ 1,687</u>	<u>\$ 1,663</u>	<u>\$ 1,814</u>	<u>\$ 1,842</u>	<u>\$ 2,054</u>	12%	22%
All Other—LF Mexico Consumer/SBMM expenses—as reported	\$ 1,060	\$ 984	\$ 1,772	\$ 982	\$ 1,181	23%	11%
Impact of FX translation ⁽¹⁾	179	95	107	40	-		
All Other—LF Mexico Consumer/SBMM expenses—Ex-FX ⁽¹⁾	<u>\$ 1,239</u>	<u>\$ 1,079</u>	<u>\$ 1,879</u>	<u>\$ 1,022</u>	<u>\$ 1,181</u>	18%	(5%)

(1) Reflects the impact of foreign currency (FX) translation into U.S. dollars applying the first quarter of 2026 average exchange rates for all quarterly periods, with the exception of EOP loans and deposits, which were calculated based on exchange rates as of March 31, 2026. Cit's results excluding the impact of FX translation are non-GAAP financial measures.

NM Not meaningful.
Reclassified to conform to the current period's presentation.

Reconciliation of Adjusted Results (Page 1)

(In millions of dollars, except per share amounts and as otherwise noted)

	1Q	2Q	3Q	4Q	1Q	1Q26 Increase/ (Decrease) from	
	2025	2025	2025	2025	2026	4Q25	1Q25
Total Citigroup revenues, net interest income (NII) and non-interest revenues (NIR)							
Total Citigroup revenues—as reported	\$ 21,596	\$ 21,668	\$ 22,090	\$ 19,871	\$ 24,633	24%	14%
Less:							
Total divestiture-related impacts on revenues ⁽¹⁾	-	(177)	2	(1)	13		
Total Citigroup revenues, excluding divestitures impacts⁽¹⁾	<u>\$ 21,596</u>	<u>\$ 21,845</u>	<u>\$ 22,088</u>	<u>\$ 19,872</u>	<u>\$ 24,620</u>	24%	14%
Total Citigroup revenues—as reported	\$ 21,596	\$ 21,668	\$ 22,090	\$ 19,871	\$ 24,633	24%	14%
Less:							
Notable item—Russia HFS accounting treatment loss impact on revenues ⁽²⁾	-	-	-	(1,173)	-		
Total Citigroup revenues, excluding notable item(s) impact⁽¹⁾	<u>\$ 21,596</u>	<u>\$ 21,668</u>	<u>\$ 22,090</u>	<u>\$ 21,044</u>	<u>\$ 24,633</u>	17%	14%
Total Citigroup net interest income (NII)—as reported	\$ 14,012	\$ 15,175	\$ 14,940	\$ 15,665	\$ 15,741	-	12%
Markets NII ⁽³⁾	1,924	2,824	2,178	2,761	2,797		
Citigroup NII ex-Markets⁽⁴⁾	<u>\$ 12,088</u>	<u>\$ 12,351</u>	<u>\$ 12,762</u>	<u>\$ 12,904</u>	<u>\$ 12,944</u>	-	7%
Total Citigroup non-interest revenue (NIR)—as reported	\$ 7,584	\$ 6,493	\$ 7,150	\$ 4,206	\$ 8,892	111%	17%
Markets NIR ⁽³⁾	4,151	3,156	3,567	1,848	4,449		
Citigroup NIR ex-Markets⁽⁴⁾	<u>\$ 3,433</u>	<u>\$ 3,337</u>	<u>\$ 3,583</u>	<u>\$ 2,358</u>	<u>\$ 4,443</u>	88%	29%
Less:							
Notable item—Russia HFS accounting treatment loss impact on revenues ⁽⁴⁾	-	-	-	(1,192)	-		
Citigroup NIR ex-Markets, excluding notable item(s) impact⁽⁴⁾	<u>\$ 3,433</u>	<u>\$ 3,337</u>	<u>\$ 3,583</u>	<u>\$ 3,550</u>	<u>\$ 4,443</u>	25%	29%
Total Citigroup operating expenses							
Total Citigroup operating expenses—as reported	\$ 13,425	\$ 13,577	\$ 14,290	\$ 13,840	\$ 14,311	3%	7%
Less:							
Notable item—Mexico goodwill impairment charge impact on operating expenses ⁽⁵⁾	-	-	726	-	-		
Total Citigroup operating expenses, excluding notable item(s)⁽⁵⁾	<u>\$ 13,425</u>	<u>\$ 13,577</u>	<u>\$ 13,564</u>	<u>\$ 13,840</u>	<u>\$ 14,311</u>	3%	7%
Total Citigroup revenues—as reported	21,596	21,668	22,090	19,871	24,633	24%	14%
Total Citigroup operating expenses—as reported	\$ 13,425	\$ 13,577	\$ 14,290	\$ 13,840	\$ 14,311	3%	7%
Total Citigroup efficiency ratio—as reported	62.2%	62.7%	64.7%	69.6%	58.1%	(1,150) bps	(410) bps
Less:							
Notable item(s) impact(s) on revenues ⁽²⁾	-	-	-	(1,173)	-		
Total Citigroup revenues, excluding notable item(s)⁽¹⁾	<u>\$ 21,596</u>	<u>\$ 21,668</u>	<u>\$ 22,090</u>	<u>\$ 21,044</u>	<u>\$ 24,633</u>	17%	14%
Less:							
Notable item(s) impact(s) on operating expenses ⁽⁵⁾	-	-	726	-	-		
Total Citigroup operating expenses, excluding notable item(s)⁽⁴⁾	<u>\$ 13,425</u>	<u>\$ 13,577</u>	<u>\$ 13,564</u>	<u>\$ 13,840</u>	<u>\$ 14,311</u>	3%	7%
Total Citigroup efficiency ratio, excluding notable item(s)⁽⁴⁾	62.2%	62.7%	61.4%	65.8%	58.1%	(770) bps	(410) bps

* Represents a non-GAAP financial measure.

(1) See footnote 2 on page 14 for details.

(2) See footnote 4 on page 12 for details.

(3) See page 6 for details.

(4) See footnote 4 on page 12 for details. The amount on this line adds the \$19 million impact for Markets because it is already deducted in the Citigroup ex-Markets NIR number above.

(5) See footnote 4 on page 14 for details.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

Reconciliation of Adjusted Results (Page 2)

(In millions of dollars, except per share amounts and as otherwise noted)

	1Q 2025	2Q 2025	3Q 2025	4Q 2025	1Q 2026	1Q26 Increase/ (Decrease) from	
						4Q25	1Q25
Total Citigroup operating expenses							
Total Citigroup other operating expenses ⁽¹⁾ —as reported	\$ 2,483	\$ 2,472	\$ 3,386	\$ 3,168	\$ 2,369	(25%)	(5%)
Less:							
Notable item—Mexico goodwill impairment charge impact on other operating expenses ⁽²⁾	-	-	726	-	-		
Total Citigroup other operating expenses, excluding notable item(s)⁽¹⁾	\$ 2,483	\$ 2,472	\$ 2,660	\$ 3,168	\$ 2,369	(25%)	(5%)
Notable items adjustments							
Total Citigroup net income—as reported	\$ 4,064	\$ 4,019	\$ 3,752	\$ 2,471	\$ 5,785	134%	42%
Less notable items:							
Russia HFS accounting treatment loss impact on net income ⁽³⁾	-	-	-	(1,123)	-		
Mexico goodwill impairment charge impact on net income ⁽²⁾	-	-	(714)	-	-		
Total Citigroup net income, excluding notable item(s)⁽¹⁾	\$ 4,064	\$ 4,019	\$ 4,466	\$ 3,594	\$ 5,785	61%	42%
Total Citigroup diluted EPS—as reported	\$ 1.96	\$ 1.96	\$ 1.86	\$ 1.19	\$ 3.06	157%	56%
Less:							
Notable item(s) ⁽²⁾⁽³⁾	-	-	(0.38)	(0.62)	-		
Total Citigroup diluted EPS, excluding notable item(s)⁽¹⁾	\$ 1.96	\$ 1.96	\$ 2.24	\$ 1.81	\$ 3.06	69%	56%
Total Citigroup diluted EPS—as reported	\$ 1.96	\$ 1.96	\$ 1.86	\$ 1.19	\$ 3.06	157%	56%
Less:							
Notable item—Russia HFS accounting treatment loss impact on net income ⁽³⁾	-	-	-	(0.62)	-		
Total Citigroup diluted EPS, excluding notable item⁽¹⁾	\$ 1.96	\$ 1.96	\$ 1.86	\$ 1.81	\$ 3.06	69%	56%
Total Citigroup RoCE—as reported	8.0%	7.7%	7.1%	4.5%	11.5%	700 bps	350 bps
Less:							
Notable item(s) ⁽²⁾⁽³⁾	0 bps	0 bps	(140) bps	(230) bps	0 bps		
Total Citigroup RoCE, excluding notable items⁽¹⁾	8.0%	7.7%	8.5%	6.8%	11.5%	470 bps	350 bps
Total Citigroup RoTCE—as reported	9.1%	8.7%	8.0%	5.1%	13.1%	800 bps	400 bps
Less:							
Notable item(s) ⁽²⁾⁽³⁾	0 bps	0 bps	(170) bps	(260) bps	0 bps		
Total Citigroup RoTCE, excluding notable items⁽¹⁾	9.1%	8.7%	9.7%	7.7%	13.1%	540 bps	400 bps
All Other (managed basis)⁽⁴⁾⁽⁵⁾							
All Other revenues—managed basis ⁽¹⁾	\$ 1,463	\$ 1,716	\$ 1,471	\$ (208)	\$ 1,682	NM	15%
Add:							
Total divestiture-related impacts on revenues ⁽⁵⁾	-	(177)	2	(1)	13		
All Other revenues—U.S. GAAP	\$ 1,463	\$ 1,539	\$ 1,473	\$ (209)	\$ 1,695	NM	16%
All Other operating expenses—managed basis ⁽¹⁾	\$ 2,226	\$ 2,277	\$ 2,169	\$ 2,026	\$ 2,144	6%	(4%)
Add:							
Total divestiture-related impacts on operating expenses ⁽⁶⁾	34	37	766	40	31		
All Other operating expenses—U.S. GAAP	\$ 2,260	\$ 2,314	\$ 2,935	\$ 2,066	\$ 2,175	5%	(4%)
All Other provisions for credit losses—managed basis ⁽¹⁾	\$ 359	\$ 374	\$ 331	\$ 449	\$ 400	(11%)	11%
Add:							
Total divestiture-related impacts on provisions for credit losses	(11)	5	(3)	(1)	1		
All Other provisions for credit losses—U.S. GAAP	\$ 348	\$ 379	\$ 328	\$ 448	\$ 401	(10%)	15%
All Other EBIT—managed basis ⁽¹⁾	\$ (1,122)	\$ (935)	\$ (1,029)	\$ (2,683)	\$ (862)	68%	23%
Add:							
Total divestiture-related impacts on revenues ⁽⁵⁾	-	(177)	2	(1)	13		
Total divestiture-related impacts on operating expenses ⁽⁶⁾	(34)	(37)	(766)	(40)	(31)		
Total divestiture-related impacts on provisions for credit losses	11	(5)	3	1	(1)		
All Other EBIT—U.S. GAAP	\$ (1,145)	\$ (1,154)	\$ (1,790)	\$ (2,723)	\$ (881)	68%	23%

* Represents a non-GAAP financial measure.

(1) Other operating expenses include the following expense line items: Premises and equipment, Professional services, Advertising and marketing, and Other operating expenses.

(2) See footnote 4 on page 14 for details.

(3) See footnote 4 on page 12 for details.

(4) Reflects results on a managed basis, which excludes divestiture-related impacts related to Citl's divestitures of its Asia consumer banking businesses and Mexico Consumer/SBMM within Legacy Franchises. See page 14 for additional information.

(5) See footnote 2 on page 14 for details.

(6) See footnotes 2, 3, 4, 5, and 6 on page 14 for details.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

Reconciliation of Adjusted Results (Page 3)
(In millions of dollars, except as otherwise noted)

	1Q 2025	2Q 2025	3Q 2025	4Q 2025	1Q 2026	1Q26 Increase/ (Decrease) from	
						4Q25	1Q25
All Other (managed basis)^{(1)(*)}							
All Other net income (loss)—managed basis	\$ (856)	\$ (552)	\$ (756)	\$ (2,290)	\$ (494)	78%	42%
Add:							
Total divestiture-related impacts on revenue ⁽²⁾	-	(177)	2	(1)	13		
Total divestiture-related impacts on operating expenses ⁽³⁾	(34)	(37)	(766)	(40)	(31)		
Total divestiture-related impacts on provisions for credit losses	11	(5)	3	1	(1)		
Total divestiture-related impacts on income taxes	8	39	(16)	(70)	7		
All Other net income (loss)—U.S. GAAP	<u>\$ (871)</u>	<u>\$ (732)</u>	<u>\$ (1,533)</u>	<u>\$ (2,400)</u>	<u>\$ (506)</u>	79%	42%
Legacy Franchises (LF) (managed basis)^{(1)(*)}							
Legacy Franchises revenues (managed basis)—as reported	\$ 1,621	\$ 1,691	\$ 1,871	\$ 329	\$ 2,161	NM	33%
Less:							
Notable item—portion of Russia HFS accounting treatment loss impact on LF revenues ⁽⁴⁾	-	-	-	(1,556)	-		
LF revenues, excluding notable item(s) impact^(*)	<u>\$ 1,621</u>	<u>\$ 1,691</u>	<u>\$ 1,871</u>	<u>\$ 1,885</u>	<u>\$ 2,161</u>	15%	33%
LF revenues—managed basis^(*)	\$ 1,621	\$ 1,691	\$ 1,871	\$ 329	\$ 2,161	NM	33%
Add:							
Total divestiture-related impacts on revenues ⁽²⁾	-	(177)	2	(1)	13		
LF revenues—U.S. GAAP	<u>\$ 1,621</u>	<u>\$ 1,514</u>	<u>\$ 1,873</u>	<u>\$ 328</u>	<u>\$ 2,174</u>	NM	34%
LF operating expenses—managed basis^(*)	\$ 1,334	\$ 1,287	\$ 1,320	\$ 1,222	\$ 1,324	8%	(1%)
Add:							
Total divestiture-related impacts on operating expenses ⁽³⁾	34	37	766	40	31		
LF operating expenses—U.S. GAAP	<u>\$ 1,368</u>	<u>\$ 1,324</u>	<u>\$ 2,086</u>	<u>\$ 1,262</u>	<u>\$ 1,355</u>	7%	(1%)
LF provisions for credit losses—managed basis^(*)	\$ 358	\$ 371	\$ 327	\$ 447	\$ 409	(9%)	14%
Add:							
Total divestiture-related impacts on provisions for credit losses	(11)	5	(3)	(1)	1		
LF provisions for credit losses—U.S. GAAP	<u>\$ 347</u>	<u>\$ 376</u>	<u>\$ 324</u>	<u>\$ 446</u>	<u>\$ 410</u>	(8%)	18%
LF EBIT—managed basis^(*)	\$ (71)	\$ 33	\$ 224	\$ (1,340)	\$ 428	NM	NM
Add:							
Total divestiture-related impacts on revenue ⁽²⁾	-	(177)	2	(1)	13		
Total divestiture-related impacts on operating expenses ⁽³⁾	(34)	(37)	(766)	(40)	(31)		
Total divestiture-related impacts on provisions for credit losses	11	(5)	3	1	(1)		
LF EBIT—U.S. GAAP	<u>\$ (94)</u>	<u>\$ (186)</u>	<u>\$ (537)</u>	<u>\$ (1,380)</u>	<u>\$ 409</u>	NM	NM
LF net income (loss)—managed basis^(*)	\$ (60)	\$ 60	\$ 155	\$ (1,496)	\$ 177	NM	NM
Add:							
Total divestiture-related impacts on revenue ⁽²⁾	-	(177)	2	(1)	13		
Total divestiture-related impacts on operating expenses ⁽³⁾	(34)	(37)	(766)	(40)	(31)		
Total divestiture-related impacts on provisions for credit losses	11	(5)	3	1	(1)		
Total divestiture-related impacts on income taxes	8	39	(16)	(70)	7		
LF net income (loss)—U.S. GAAP	<u>\$ (75)</u>	<u>\$ (120)</u>	<u>\$ (622)</u>	<u>\$ (1,606)</u>	<u>\$ 165</u>	NM	NM

* Represents a non-GAAP financial measure.
(1) Reflects results on a managed basis, which excludes divestiture-related impacts related to Citii's divestitures of its Asia consumer banking businesses and Mexico Consumer/SBMM within Legacy Franchises. See page 14 for additional information.
(2) See footnote 2 on page 14 for details.
(3) See footnotes 2, 3, 4, 5, and 6 on page 14 for details.
(4) See footnote 4 on page 12 for details.

NM Not meaningful.
Reclassified to conform to the current period's presentation.

Reconciliation of Adjusted Results (Page 4)
(In millions of dollars, except as otherwise noted)

	1Q 2025	2Q 2025	3Q 2025	4Q 2025	1Q 2026	1Q26 Increase/ (Decrease) from	
						4Q25	1Q25
Services							
Services revenues—as reported	\$ 5,204	\$ 5,430	\$ 5,730	\$ 6,272	\$ 6,103	(3%)	17%
Less:				356	-		
Notable item—portion of Russia HFS accounting treatment impact on services revenues ⁽¹⁾	-	-	-	-	-		
Services revenues, excluding notable item(s) impact⁽¹⁾	<u>\$ 5,204</u>	<u>\$ 5,430</u>	<u>\$ 5,730</u>	<u>\$ 5,916</u>	<u>\$ 6,103</u>	3%	17%
Services non-interest revenue (NIR)—as reported	\$ 1,706	\$ 1,800	\$ 1,907	\$ 2,222	\$ 1,960	(12%)	15%
Less:				356	-		
Notable item—portion of Russia HFS accounting treatment impact on services revenues ⁽¹⁾	-	-	-	-	-		
Services NIR, excluding notable item(s) impact⁽¹⁾	<u>\$ 1,706</u>	<u>\$ 1,800</u>	<u>\$ 1,907</u>	<u>\$ 1,866</u>	<u>\$ 1,960</u>	5%	15%
Banking—Corporate Lending revenues							
Banking—Corporate Lending revenues—as reported	\$ 416	\$ 361	\$ 409	\$ 417	\$ 441	6%	6%
Gain (loss) on loan hedges ⁽²⁾	14	(62)	(44)	(26)	50		
Banking—Corporate Lending revenues—excluding gain (loss) on loan hedges⁽¹⁾	<u>\$ 402</u>	<u>\$ 423</u>	<u>\$ 453</u>	<u>\$ 443</u>	<u>\$ 391</u>	(12%)	(3%)

* Represents a non-GAAP financial measure.

(1) See footnote 4 on page 12 for details.

(2) See page 7 for details.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

Reconciliation of Adjusted Results (Page 5)
(In millions of dollars, or as otherwise noted)

	1Q 2025	2Q 2025	3Q 2025	4Q 2025	1Q 2026	1Q26 Increase/ (Decrease) from	
						4Q25	1Q25
Total Citigroup revenues							
Total Citigroup revenues—as reported	\$ 21,596	\$ 21,668	\$ 22,090	\$ 19,871	\$ 24,633	24%	14%
Less:							
Total divestiture-related impacts on revenues ⁽²⁾	-	(177)	2	(1)	13		
Notable item—Russia HFS accounting treatment loss impact on revenues ⁽³⁾	-	-	-	(1,173)	-		
Total Citigroup revenues, excluding divestitures impacts and Russia loss⁽¹⁾	<u>\$ 21,596</u>	<u>\$ 21,845</u>	<u>\$ 22,088</u>	<u>\$ 21,045</u>	<u>\$ 24,620</u>	17%	14%
Total Citigroup operating expenses—as reported	\$ 13,425	\$ 13,577	\$ 14,290	\$ 13,840	\$ 14,311	3%	7%
Less:							
Total divestiture-related impacts on expenses ⁽⁴⁾	34	37	766	40	31		
FDIC special assessment ⁽⁵⁾	20	(20)	(47)	(191)	-		
Total Citigroup operating expenses, excluding divestitures impacts and FDIC special assessment^{(6)(*)}	<u>\$ 13,371</u>	<u>\$ 13,560</u>	<u>\$ 13,571</u>	<u>\$ 13,991</u>	<u>\$ 14,280</u>	2%	7%
Total Citigroup operating expenses—as reported	\$ 13,425	\$ 13,577	\$ 14,290	\$ 13,840	\$ 14,311	3%	7%
Less:							
Goodwill impairment ⁽⁶⁾	-	-	726	-	-		
Total Citigroup operating expenses, excluding goodwill impairment⁽⁷⁾	<u>\$ 13,425</u>	<u>\$ 13,577</u>	<u>\$ 13,564</u>	<u>\$ 13,840</u>	<u>\$ 14,311</u>	3%	7%
Total Citigroup RoCE and RoTCE							
Total Citigroup RoCE—as reported	8.0%	7.7%	7.1%	4.5%	11.5%	700 bps	350 bps
Less:							
Notable item—Russia HFS accounting treatment loss impact on net income ⁽³⁾	0 bps	0 bps	0 bps	(230) bps	0 bps		
Total Citigroup RoCE, excluding notable item⁽¹⁾	<u>8.0%</u>	<u>7.7%</u>	<u>7.1%</u>	<u>6.8%</u>	<u>11.5%</u>	470 bps	350 bps
Total Citigroup RoTCE—as reported	9.1%	8.7%	8.0%	5.1%	13.1%	800 bps	400 bps
Less:							
Notable item—Russia HFS accounting treatment loss impact on net income ⁽³⁾	0 bps	0 bps	0 bps	(260) bps	0 bps		
Total Citigroup RoTCE, excluding notable item⁽¹⁾	<u>9.1%</u>	<u>8.7%</u>	<u>8.0%</u>	<u>7.7%</u>	<u>13.1%</u>	540 bps	400 bps

* Represents a non-GAAP financial measure.

(1) Not used.

(2) See footnote 2 on page 14 for details.

(3) See footnote 4 on page 12 for details.

(4) See footnotes 2, 3, 4, 5, and 6 on page 14 for details.

(5) Federal Deposit Insurance Corporation (FDIC) Special Assessment.

(6) See footnote 4 on page 14 for details.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

Reconciliation of Adjusted Results (Page 6)
(In millions of dollars, except as otherwise noted)

	1Q 2025	2Q 2025	3Q 2025	4Q 2025	1Q 2026	1Q26 Increase/ (Decrease) from	
						4Q25	1Q25
Legacy Franchises (LF) exits contribution⁽¹⁾							
Revenues							
Closed or signed markets revenues—Ex-divestitures	\$ 108	\$ 118	\$ 122	\$ (1,456)	\$ 77	NM	(29%)
<i>Add:</i>							
Divestiture-related impacts on closed or signed markets revenues	-	(177)	2	(1)	13		
Closed or signed markets revenues—U.S. GAAP	<u>\$ 108</u>	<u>\$ (59)</u>	<u>\$ 124</u>	<u>\$ (1,457)</u>	<u>\$ 90</u>	NM	(17%)
Mexico Consumer/SBMM revenues—Ex-divestitures	\$ 1,467	\$ 1,536	\$ 1,722	\$ 1,775	\$ 2,054	16%	40%
<i>Add:</i>							
Divestiture-related impacts on Mexico/SBMM	-	-	-	-	-		
Mexico Consumer/SBMM revenues—U.S. GAAP	<u>\$ 1,467</u>	<u>\$ 1,536</u>	<u>\$ 1,722</u>	<u>\$ 1,775</u>	<u>\$ 2,054</u>	16%	40%
Wind-downs/sale/other revenues—Ex-divestitures	\$ 46	\$ 37	\$ 27	\$ 10	\$ 30	200%	(35%)
<i>Add:</i>							
Divestiture-related impacts on wind-downs/sale/other revenues	-	-	-	-	-		
Wind-downs/sale/other revenues—U.S. GAAP	<u>\$ 46</u>	<u>\$ 37</u>	<u>\$ 27</u>	<u>\$ 10</u>	<u>\$ 30</u>	200%	(35%)
Expenses							
Closed or signed markets expenses—Ex-divestitures	\$ 135	\$ 161	\$ 133	\$ 108	\$ 75	(31%)	(44%)
<i>Add:</i>							
Divestiture-related impacts on closed or signed markets expenses	10	7	4	8	5		
Closed or signed markets expenses—U.S. GAAP	<u>\$ 145</u>	<u>\$ 168</u>	<u>\$ 137</u>	<u>\$ 116</u>	<u>\$ 80</u>	(31%)	(45%)
Mexico Consumer/SBMM expenses—Ex-divestitures	\$ 1,039	\$ 954	\$ 1,013	\$ 928	\$ 1,157	25%	11%
<i>Add:</i>							
Divestiture-related impacts on Mexico/SBMM	21	30	759	34	24		
Mexico Consumer/SBMM expenses—U.S. GAAP	<u>\$ 1,060</u>	<u>\$ 984</u>	<u>\$ 1,772</u>	<u>\$ 962</u>	<u>\$ 1,181</u>	23%	11%
Wind-downs/sale/other expenses—Ex-divestitures	\$ 160	\$ 172	\$ 174	\$ 186	\$ 92	(51%)	(43%)
<i>Add:</i>							
Divestiture-related impacts on wind-downs/sale/other expenses	3	-	3	(2)	2		
Wind-downs/sale/other expenses—U.S. GAAP	<u>\$ 163</u>	<u>\$ 172</u>	<u>\$ 177</u>	<u>\$ 184</u>	<u>\$ 94</u>	(49%)	(42%)

(1) For this presentation, AO Citibank (Russia) has been classified as "Closed or signed markets" for all periods presented. Cit's 4Q25 Financial Data Supplement (issued on January 14, 2026) had AO Citibank (Russia) classified as "Wind-down/sale/other" because the sale of AO Citibank (Russia) was not signed and closed until February 18, 2026.

NM Not meaningful.
Reclassified to conform to the current period's presentation.

Citigroup Inc. securities registered pursuant to Section 12(b) of the Securities Exchange Act of 1934:

<u>Title of each class</u>	<u>Ticker Symbol(s)</u>	<u>Title for iXBRL</u>	<u>Name of each exchange on which registered</u>
Common Stock, par value \$.01 per share	C	Common Stock, par value \$.01 per share	New York Stock Exchange
Depository Shares, each representing a 1/1,000th interest in a share of 6.250% Noncumulative Preferred Stock, Series II	C PR R	Dep Shs, represent 1/1,000th interest in a share of 6.250% Noncum Pref Stk, Ser II	New York Stock Exchange
7.625% Trust Preferred Securities of Citigroup Capital III (and registrant's guaranty with respect thereto)	C/36Y	7.625% TRUPs of Cap III (and registrant's guaranty)	New York Stock Exchange
7.875% Fixed Rate / Floating Rate Trust Preferred Securities (TruPS®) of Citigroup Capital XIII (and registrant's guaranty with respect thereto)	C N	7.875% FXD / FRN TruPS of Cap XIII (and registrant's guaranty)	New York Stock Exchange
Medium-Term Senior Notes, Series N, Callable Fixed Rate Notes Due April 26, 2028 of CGMHI (and registrant's guaranty with respect thereto)	C/28	MTN, Series N, Callable Fixed Rate Notes Due Apr 2028 of CGMHI (and registrant's guaranty)	New York Stock Exchange
Medium-Term Senior Notes, Series N, Floating Rate Notes Due September 17, 2026 of CGMHI (and registrant's guaranty with respect thereto)	C/26	MTN, Series N, Floating Rate Notes Due Sept 2026 of CGMHI (and registrant's guaranty)	New York Stock Exchange
Medium-Term Senior Notes, Series N, Floating Rate Notes Due September 15, 2028 of CGMHI (and registrant's guaranty with respect thereto)	C/28A	MTN, Series N, Floating Rate Notes Due Sept 2028 of CGMHI (and registrant's guaranty)	New York Stock Exchange
Medium-Term Senior Notes, Series N, Floating Rate Notes Due October 6, 2028 of CGMHI (and registrant's guaranty with respect thereto)	C/28B	MTN, Series N, Floating Rate Notes Due Oct 2028 of CGMHI (and registrant's guaranty)	New York Stock Exchange
Medium-Term Senior Notes, Series N, Floating Rate Notes Due March 21, 2029 of CGMHI (and registrant's guaranty with respect thereto)	C/29A	MTN, Series N, Floating Rate Notes Due Mar 2029 of CGMHI (and registrant's guaranty)	New York Stock Exchange