July 14, 2026

Earnings Results Presentation

Second Quarter 2026

Delivering strong performance in 2Q26

REVENUES		NET INCOME		EPS		CET1 CAPITAL RATIO[a]	
2Q26	$24.8 billion	2Q26	$5.8 billion	2Q26	$3.15	2Q26	12.8%
Δ 2Q25	14%	Δ 2Q25	45%	Δ 2Q25	61%	2Q25	13.5%
ROE		**RoTCE[b]**		**BOOK VALUE PER SHARE**		**TANGIBLE BOOK VALUE PER SHARE[c]**	
2Q26	11.4%	2Q26	13.0%	2Q26	$114.74	2Q26	$100.89
2Q25	7.7%	2Q25	8.7%	Δ 2Q25	7%	Δ 2Q25	7%

SECOND QUARTER KEY HIGHLIGHTS

- **Best quarterly revenue in a decade**, with 2Q26 revenues of $24.8 billion, **up 14% YoY**
- 2Q26 expenses of $14.2 billion, efficiency ratio of ~57% improved by **~530 bps YoY**
- 2Q26 RoTCE of **13.0%, up ~430 bps YoY**[b]
- EPS of $**3.15**, **up 61% YoY**
- **Positive operating leverage**
- CET1 Capital Ratio[a] of 12.8%, **~120 bps above** current regulatory capital requirement
- Returned **~$5.0 billion** to common shareholders through share repurchases and dividends in 2Q26 and **~$12.4 billion in 1H26**, including **$10.3 billion of share repurchases**
- Announced a **12% quarterly common stock dividend increase** beginning in 3Q26[1]
- Onboarded additional American Airlines co-branded card portfolio
- Completed sale of Consumer Banking Business in Poland, as well as 22.6% of the 24% equity stake in Banamex[2], following the closing of the 25% stake sale in 4Q25

Note: All footnotes are presented starting on Slide 24.

Five interconnected businesses driving strong 2Q26 performance

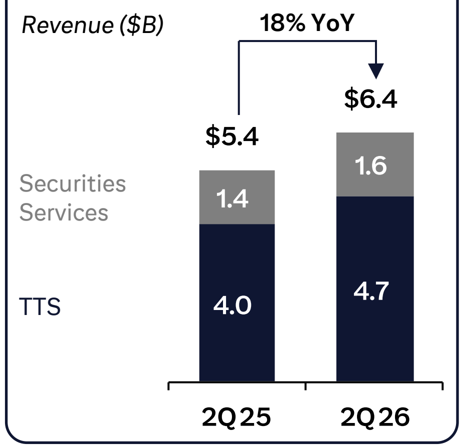
GLOBAL NETWORK | INTERCONNECTED | DIVERSIFIED

Services

TTS *: #1 Rank*[1]

TTS: *gained ~120 bps of market share YoY*[1]

Securities Services: *#1 in Direct Custody*[2]



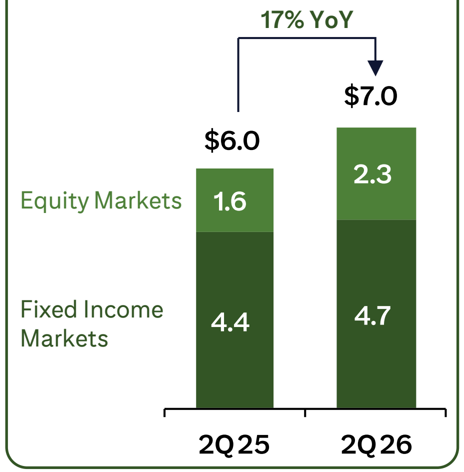
Markets

#4 Overall Rank [3]

Fixed Income: *#2 Rank*[3]

Equities: *#6 Rank*[3]

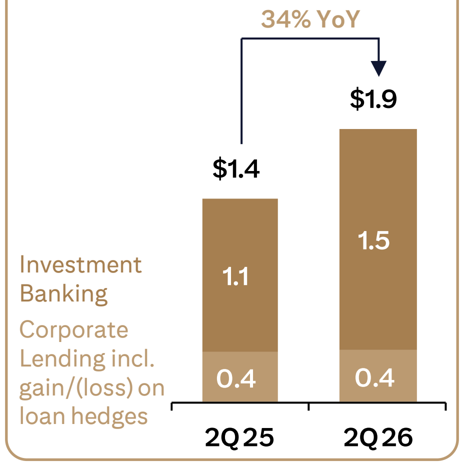
- *Record prime balances*[4]*, up nearly 60% YoY*



Banking

Investment Banking: *#5 Rank*[5]

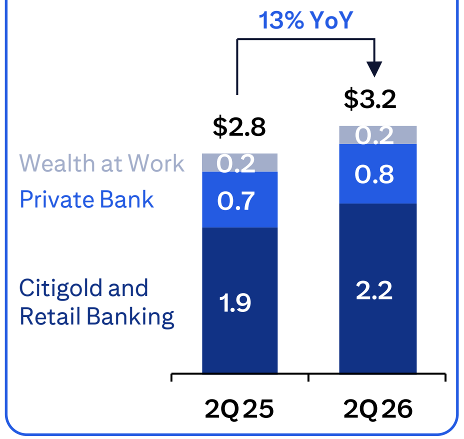
IB Revenues: *up 44% YoY*



Wealth

Private Bank (Global): *#6 Rank*[6]*, with* ***APAC and MEA Private Bank:*** *#3 Rank (tied)*[6]

- *23% EBT Margin*
- *Net new investment asset*[d] *flows of ~$16 billion*



U.S. Consumer Cards

#3 Rank in U.S. Cards [7]

- *Spend volume up 12% YoY in General Purpose Credit Cards*[8]

Best quarterly revenue in a decade for the firm

Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 24.

Financial results overview

Financial Results

($ in MM, except EPS)	2Q26	% Δ QoQ	% Δ YoY	YTD'26	% Δ YoY
Net Interest Income	17,125	9%	13%	32,866	13%
Non-Interest Revenue	7,641	(14)%	18%	16,533	17%
Total Revenues	**24,766**	**1%**	**14%**	**49,399**	**14%**
Expenses	14,215	(1)%	5%	28,526	6%
NCLs	2,404	9%	8%	4,612	(2)%
ACL Build and Other[1]	118	(80)%	(82)%	715	(21)%
Provision for Credit Losses	**2,522**	**(10)%**	**(12)%**	**5,327**	**(5)%**
EBT	**8,029**	**7%**	**54%**	**15,546**	**46%**
Income Taxes	**2,005**	**27%**	**69%**	**3,583**	**42%**
Net Income	**5,831**	**1%**	**45%**	**11,616**	**44%**
Net Income to Common[2]	5,466	-	48%	10,908	46%
Diluted EPS	**$3.15**	**3%**	**61%**	**$6.21**	**58%**
Efficiency Ratio (Δ in bps)	57.4%	(70)	(530)	57.7%	(470)
ROE (Δ in bps)	11.4%	(10)	370	11.5%	370
RoTCE[b] (Δ in bps)	13.0%	(10)	430	13.1%	420
CET1 Capital Ratio[a]	12.8%			12.8%	
Memo:					
NII ex-Markets[e]	13,123	1%	6%	26,067	7%
NIR ex-Markets[f]	4,636	4%	39%	9,079	34%

2Q26 Financial Overview Highlights

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

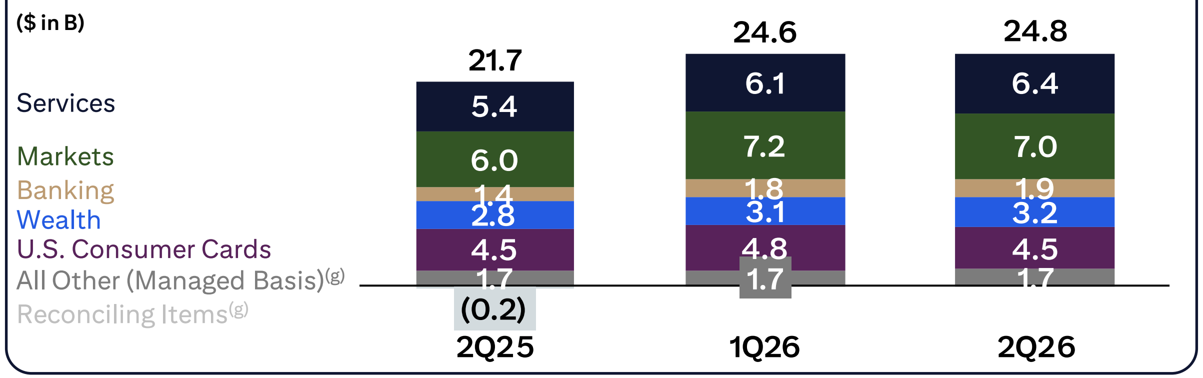
- NII up 13% YoY, driven by growth in each of our businesses and Legacy Franchises, partially offset by a decline in Corporate/Other
  - NII ex-Markets[e] up 6%, driven by growth in each of our businesses and Legacy Franchises, partially offset by a decline in Corporate/Other
- NIR up 18% YoY, driven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

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

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

RoTCE[b] of 13.0%; Year-to-date RoTCE[b] of 13.1%

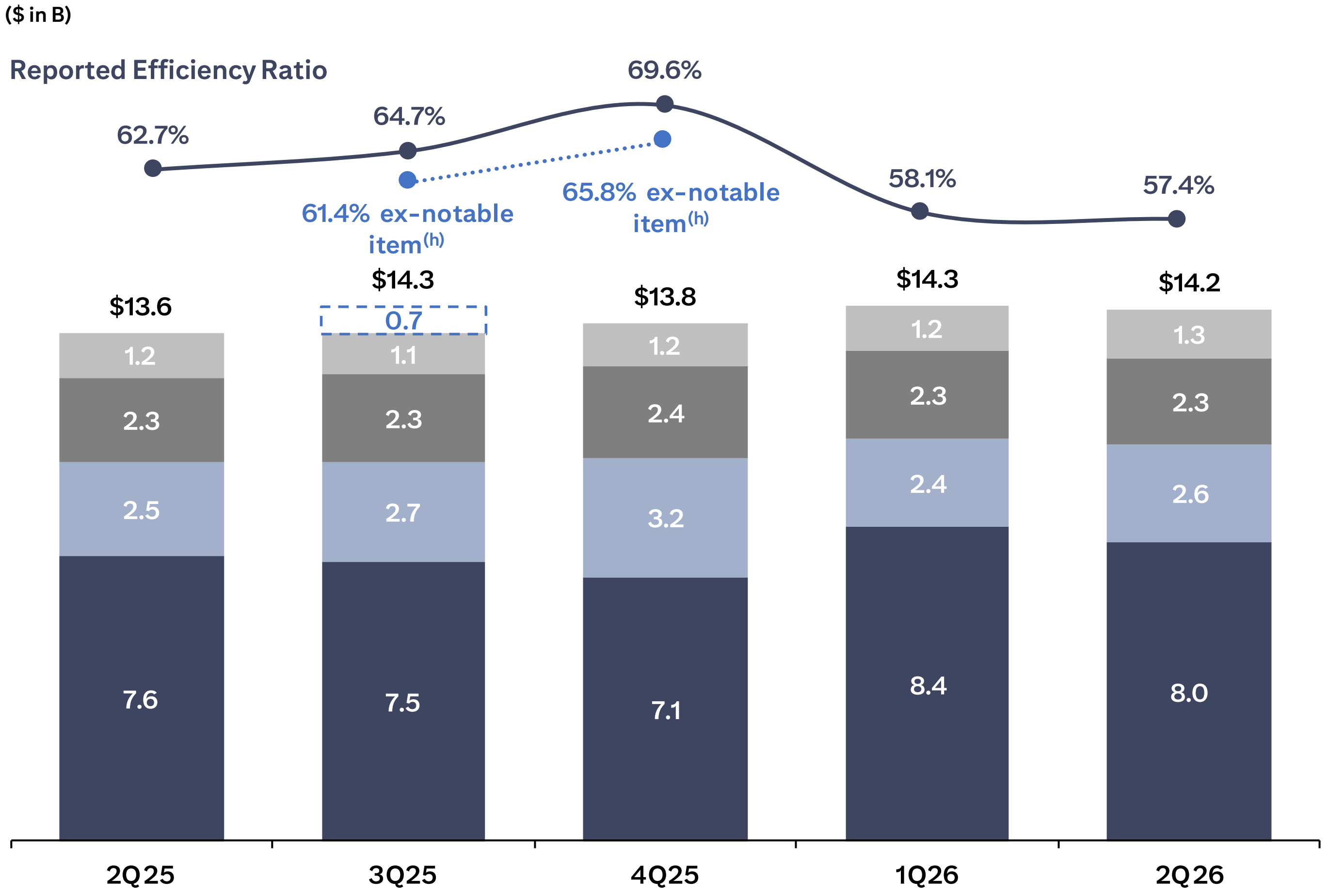
Revenue by Segment



Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 24.

Quarterly expense trend and year-over-year expense drivers

Expense Overview[1]



	2Q25	3Q25	4Q25	1Q26	2Q26
Direct Staff (thousands)	230	227	226	224	219
Severance ($B)	0.4	0.2	0.1	0.5	0.3

2Q26 Expense Drivers

Transactional and Product Servicing
Up 13% YoY

- Higher volumes in Markets, notably in Equities
- Higher customer engagement costs in USCC

Technology / Communication
Down (1)% YoY

- Productivity savings, largely offset by continued investments in technology

Other Expenses ex-notable item[2, h]
Up 6% YoY

- Higher deposit insurance costs and general and administrative expenses
- Partially offset by lower professional services fees driven by reduction in transformation spend

Compensation and Benefits & Restructuring
Up 5% YoY

- Higher performance-related and other compensation and benefits
- Higher compensation associated with investments in the businesses
- Largely offset by productivity savings and lower transformation expenses

Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 24.

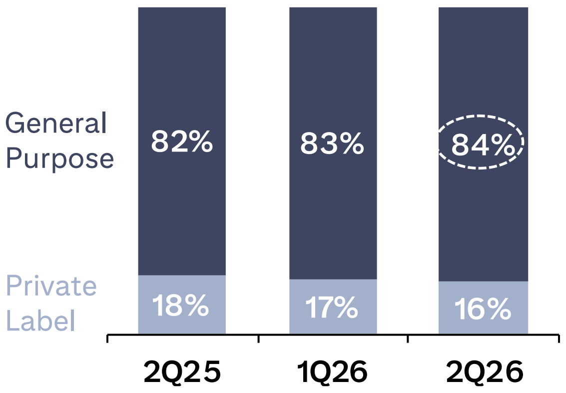
U.S. credit cards and corporate credit overview

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

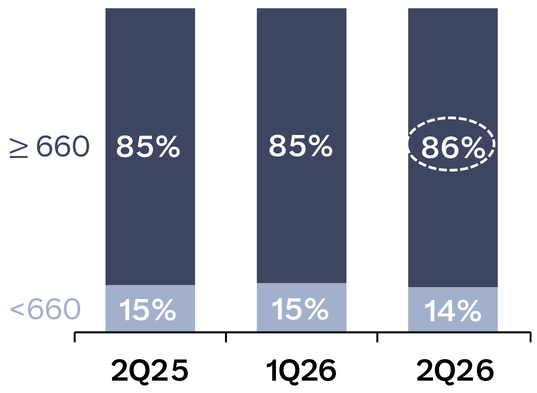
($ in B)

U.S. Cards Loans

EOP Loans



EOP Loans by FICO Score[1]

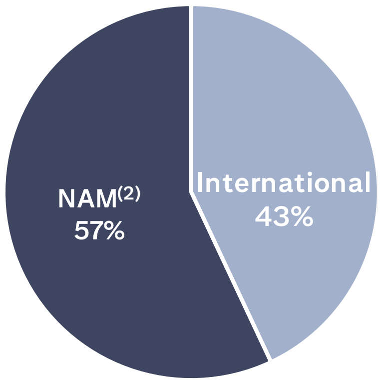


Total EOP Consumer Loans: $417

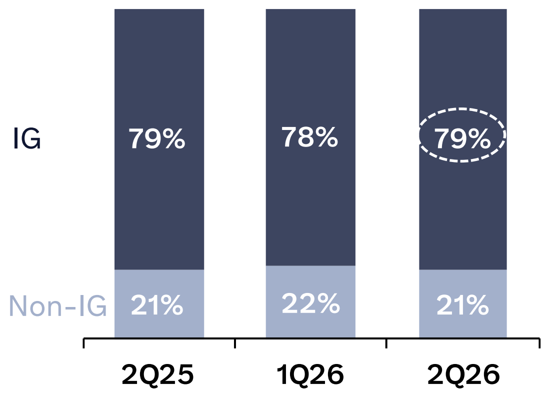
Key U.S. Credit Cards Loan Metrics	2Q25	1Q26	2Q26
EOP Credit Card Loans	$167	$167	$178
NCLs	$1.8	$1.7	$1.8
% of Average Loans	4.4%	4.1%	4.1%
90+ Days Past Due (DPD) %	1.4%	1.5%	1.3%
ACLL/EOP Loans	8.0%	8.0%	7.6%

Corporate Lending Exposure

By Region



By Grade Rating



Total Exposure: $862

Key Corporate Lending Metrics	2Q25	1Q26	2Q26
EOP Corporate Loans	$330	$359	$377
NCLs	$0.0	$0.0	$0.1
% of Average Loans	0.1%	0.0%	0.1%
NALs	$1.7	$2.0	$1.7
% of Loans	0.5%	0.5%	0.5%
ACLL/EOP Loans[3]	0.9%	1.0%	0.9%

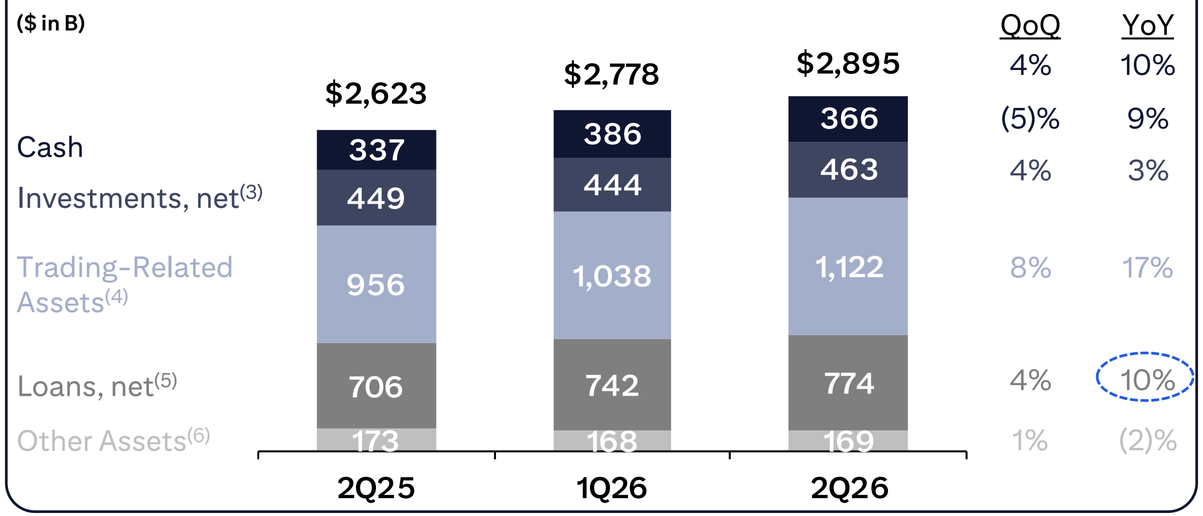
Note: Totals may not sum due to rounding. All information for 2Q26 is preliminary. All footnotes are presented starting on Slide 24.

Capital and balance sheet overview

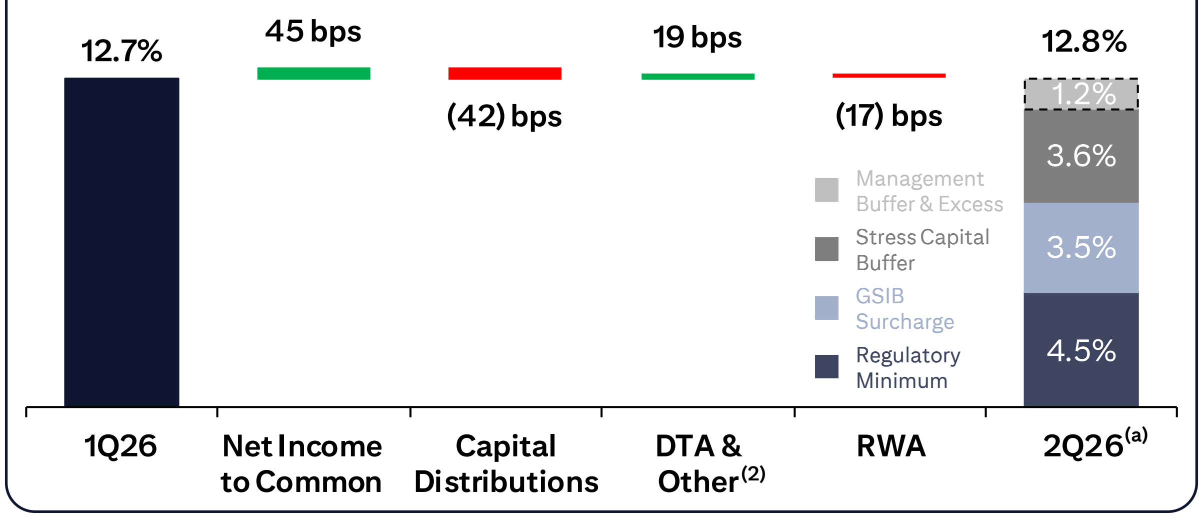
Regulatory Capital & Liquidity Metrics

($ in B)	2Q25	1Q26	2Q26
CET1 Capital[a]	159	155	158
Standardized RWA	1,179	1,214	1,230
CET1 Capital Ratio - Standardized[a]	13.5%	12.7%	12.8%
Advanced RWA	1,336	1,324	1,328
CET1 Capital Ratio - Advanced[a]	11.9%	11.7%	11.9%
Supplementary Leverage Ratio[1]	5.5%	5.3%	5.2%
Liquidity Coverage Ratio	115%	114%	114%
AFS Securities *(Duration: ~2 Years)*	236	258	287
HTM Securities *(Duration: ~3 Years)*	206	179	168

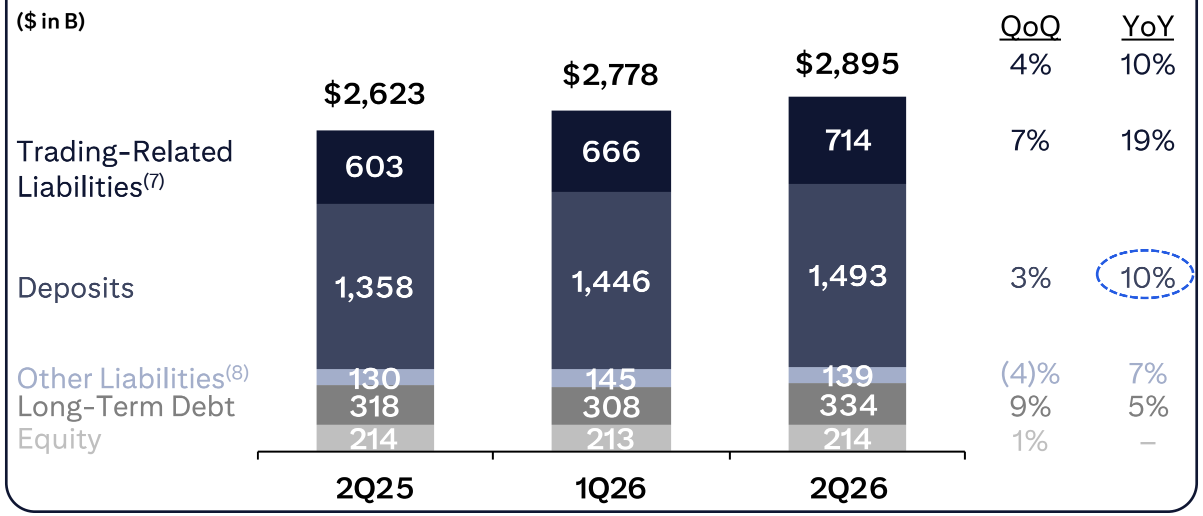
End of Period Assets



QoQ Standardized CET1 Capital Ratio Walk



End of Period Liabilities and Equity



Note: Totals may not sum due to rounding. All information for 2Q26 is preliminary. All footnotes are presented starting on Slide 24.

Services

Financial Results

($ in MM)	2Q26	% Δ QoQ	% Δ YoY
Net Interest Income	3,541	3%	20%
Non-Interest Revenue	1,198	1%	13%
Treasury and Trade Solutions	4,739	3%	18%
Net Interest Income	750	4%	10%
Non-Interest Revenue	893	16%	21%
Securities Services	1,643	10%	16%
Total Revenues	**6,382**	**5%**	**18%**
Expenses	2,803	(4)%	5%
NCLs	5	67%	(75)%
ACL Build (Release) and Other[1]	53	(42)%	(84)%
Provision for Credit Losses	**58**	**(38)%**	**(84)%**
EBT	**3,521**	**15%**	**47%**
Net Income	**2,584**	**16%**	**51%**

2Q Highlights

REVENUES up 18% YoY, driven by growth in both TTS and Securities Services

– NII up 18% YoY, primarily driven by higher average deposit balances

– NIR up 16% YoY, primarily driven by continued momentum in fees and underlying drivers, including cross-border transaction value up 13% YoY and AUC/AUA up 22% YoY

EXPENSES up 5% YoY, driven by higher volume-related expenses, as well as higher performance-related and other compensation expenses

PROVISION FOR CREDIT LOSSES of $58 million, consisting of a net ACL build of $53 million, primarily driven by exposure growth, and net credit losses of $5 million

NET INCOME of $2.6 billion

RoTCE[b] of **30.9%**; **Year-to-date RoTCE[b]** of **29.0%**

Key Metrics and Statistics

($ in B, unless otherwise noted)	2Q26	% Δ QoQ	% Δ YoY
Allocated Average TCE[i]	34	-	2%
RoTCE[b] (Δ in bps)	**30.9%**	**390**	**1,010**
Efficiency Ratio (Δ in bps)	44%	(400)	(500)
Average Loans	103	4%	10%
EOP Loans	107	5%	11%
Average Deposits	1,017	6%	19%
EOP Deposits	1,003	4%	15%
Memo ($ in MM):			
Net Interest Income	4,291	4%	18%
Non-Interest Revenue	2,091	7%	16%

Key Metrics and Statistics – Detail by Business

($ in B, unless otherwise noted)	2Q26	% Δ QoQ	% Δ YoY
Treasury and Trade Solutions			
Average Loans	101	4%	9%
Average Deposits	852	5%	19%
Cross Border Transaction Value[2]	115	8%	13%
U.S. Dollar Clearing Volume (#MM)[3]	46	5%	5%
Commercial Card Spend Volume[4]	20	8%	12%
Securities Services			
Average Deposits	165	11%	15%
AUC/AUA ($ in T)	35	9%	22%

Note: 2Q26 AUC/AUA is preliminary. Totals may not sum due to rounding. All footnotes are presented starting on Slide 24.

Markets

Financial Results

($ in MM)	2Q26	% Δ QoQ	% Δ YoY
Rates and Currencies	3,247	(2)%	1%
Spread Products / Other Fixed Income	1,459	(21)%	25%
Fixed Income Markets	4,706	(9)%	7%
Equity Markets	2,301	11%	45%
Total Revenues	**7,007**	**(3)%**	**17%**
Expenses	3,784	(1)%	8%
NCLs	(10)	(233)%	NM
ACL Build (Release) and Other[1]	119	NM	19%
Provision for Credit Losses	**109**	**NM**	**1%**
EBT	**3,114**	**(9)%**	**32%**
Net Income	**2,387**	**(8)%**	**32%**

2Q Highlights

REVENUES up 17% YoY, driven by growth across both Equity and Fixed Income Markets

- Fixed Income Markets up 7% YoY, with Spread Products / Other Fixed Income up 25% YoY driven by growth across financing and credit trading in Spread Products and growth in Commodities. Rates and Currencies up 1% YoY, driven by higher FX volumes, primarily offset by lower revenues in Rates
- Equity Markets up 45% YoY, driven by growth in derivatives on higher client activity and prime services

EXPENSES up 8% YoY, driven by higher performance-related compensation and volume-related expenses

PROVISION FOR CREDIT LOSSES of $109 million, driven by a net ACL build of $119 million, primarily driven by changes in portfolio composition, including exposure growth

NET INCOME of $2.4 billion

RoTCE[b] of **17.0%; Year-to-date RoTCE[b]** of **17.8%**

Key Metrics and Statistics

($ in B, unless otherwise noted)	2Q26	% Δ QoQ	% Δ YoY
Allocated Average TCE[i]	56	-	5%
RoTCE[b] (Δ in bps)	**17.0%**	**(170)**	**350**
Efficiency Ratio (Δ in bps)	54%	100	(500)
Average Trading Account Assets	603	5%	10%
Average Total Assets	1,406	6%	15%
Average Loans	176	9%	29%
Average VaR[2] ($ in MM) (99% confidence level)	122	(4)%	4%

Revenue Trend

($ in MM)	2Q24	2Q25	3Q25	4Q25	1Q26	2Q26	% Δ QoQ	% Δ YoY
Fixed Income Markets	3,621	4,388	4,225	3,554	5,166	4,706	(9)%	7%
Equity Markets	1,503	1,592	1,520	1,055	2,080	2,301	11%	45%
Total Revenue	**5,124**	**5,980**	**5,745**	**4,609**	**7,246**	**7,007**	**(3)%**	**17%**

Note: All footnotes are presented starting on Slide 24.

Banking

Financial Results

($ in MM)	2Q26	% Δ QoQ	% Δ YoY
Investment Banking	1,548	17%	44%
Corporate Lending (ex-gain/(loss))[1]	406	4%	(4)%
Gain/(loss) on loan hedges	(32)	NM	48%
Corporate Lending (incl. gain/(loss))	374	(15)%	4%
Total Revenues	**1,922**	**9%**	**34%**
Expenses	1,212	(2)%	7%
NCLs	138	NM	NM
ACL Build (Release) and Other[2]	104	(17)%	(34)%
Provision for Credit Losses	**242**	**83%**	**40%**
EBT	**468**	**18%**	**277%**
Net Income	**350**	**15%**	**276%**

2Q Highlights

REVENUES up 34% YoY, driven by growth in Investment Banking, partially offset by a decline in Corporate Lending ex-gain/(loss) on loan hedges[1]

- Investment Banking up 44% YoY, driven by growth in DCM and ECM, partially offset by a decline in Advisory
- Corporate Lending ex-gain/(loss) on loan hedges[1] revenues down (4)% YoY

EXPENSES up 7% YoY, driven by higher performance-related compensation and investments, as well as increased volume-related expenses

PROVISION FOR CREDIT LOSSES of $242 million, consisting of $138 million of net credit losses driven by loan sales which were previously reserved for, and a net ACL build of $104 million driven by exposure growth, largely offset by reserve releases on the loan sales

NET INCOME of $350 million

RoTCE[b] of 18.0%; **Year-to-date RoTCE[b]** of 16.9%

Key Metrics and Statistics

($ in B, unless otherwise noted)	2Q26	% Δ QoQ	% Δ YoY
Allocated Average TCE[i]	8	-	(15)%
RoTCE[b] (Δ in bps)	**18.0%**	**220**	**1,390**
Efficiency Ratio (Δ in bps)	63%	(700)	(1,600)
Average Loans	88	6%	5%
EOP Loans	80	(6)%	(3)%
NCL Rate (Δ in bps)	0.63%	60	55
Memo ($ in MM):			
Net Interest Income	560	(5)%	6%
Non-Interest Revenue	1,362	15%	51%

Investment Banking Revenues[3] – Trend by Business

($ in MM)	2Q24	2Q25	3Q25	4Q25	1Q26	2Q26	% Δ QoQ	% Δ YoY
Advisory	270	407	425	649	505	390	(23)%	(4)%
Equity Underwriting	182	222	194	219	257	426	66%	92%
Debt Underwriting	457	444	619	488	564	732	30%	65%
IB Revenue	**909**	**1,073**	**1,238**	**1,356**	**1,326**	**1,548**	**17%**	**44%**

Note: All footnotes are presented starting on Slide 24.

Wealth

Financial Results

($ in MM)	2Q26	% Δ QoQ	% Δ YoY
Citigold and Retail Banking	2,181	6%	17%
Private Bank	769	2%	5%
Wealth at Work	227	(8)%	3%
Total Revenues	**3,177**	**4%**	**13%**
Expenses	2,377	(2)%	3%
NCLs	57	(35)%	(22)%
ACL Build (Release) and Other[(1)]	2	(85)%	NM
Provision for Credit Losses	**59**	**(42)%**	NM
EBT	**741**	**35%**	**50%**
Net Income	**583**	**35%**	**51%**

Key Metrics and Statistics

($ in B, unless otherwise noted)	2Q26	% Δ QoQ	% Δ YoY
Allocated Average TCE[(i)]	16	-	5%
RoTCE[(b)] (Δ in bps)	**14.4%**	**360**	**440**
Efficiency Ratio (Δ in bps)	75%	(400)	(700)
Average Loans	206	-	5%
Average Deposits	415	-	4%
Client Investment Assets[(2)]	727	8%	14%
EOP Loans	208	2%	4%
EOP Deposits	415	(1)%	4%
Client Balances[(3)]	1,350	4%	9%
NNIA[(d)]	15.7	7%	NM
Memo ($ in MM):			
Net Interest Income	2,155	3%	18%
Non-Interest Revenue	1,022	5%	4%

2Q Highlights

REVENUES up 13% YoY, driven by growth across all businesses

- NII up 18% YoY, driven by higher deposit spreads and average balances, partially offset by lower mortgage spreads
- NIR up 4% YoY, driven by higher investment fee revenue (up 20% YoY), primarily offset by the absence of the ~$80 million gain on sale, which occurred in 2Q25, and the loss of fee revenue from the sale of the trust business in 3Q25

EXPENSES up 3% YoY, driven by higher technology costs and performance-related compensation

PROVISION FOR CREDIT LOSSES of $59 million, driven by net credit losses of $57 million

NET INCOME of $583 million

RoTCE[(b)] of **14.4%; Year-to-date RoTCE[(b)]** of **12.6%**

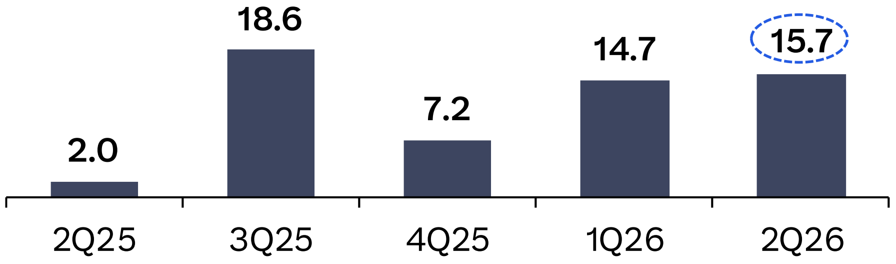
EBT Trend

($ in MM)	2Q24	2Q25	3Q25	4Q25	1Q26	2Q26	% Δ QoQ	% Δ YoY
Wealth EBT	75	494	391	398	549	741	35%	50%
EBT Margin	3%	18%	14%	14%	18%	23%	541 bps	577 bps

NNIA Trend

($ in B)

Last twelve months NNIA represents 9% organic growth[(4)]



Note: Totals may not sum due to rounding. Net new investment assets are preliminary as of 2Q26. All footnotes are presented starting on Slide 24.

U.S. Consumer Cards[1]

Financial Results

($ in MM)	2Q26	% Δ QoQ	% Δ YoY
Net Interest Income	5,180	1%	5%
Non-Interest Revenue	(659)	(84)%	(47)%
Total Revenues	**4,521**	**(5)%**	**1%**
Expenses	1,794	5%	10%
NCLs	1,850	6%	-
ACL Build (Release) and Other[2]	(232)	NM	NM
Provision for Credit Losses	**1,618**	**(23)%**	**(13)%**
EBT	**1,109**	**16%**	**12%**
Net Income	**852**	**16%**	**12%**

2Q Highlights

REVENUES up 1% YoY

- NII up 5% YoY, driven by higher interest earning balances
- NIR down (47)% YoY, driven by higher partner payment accruals and new account acquisition costs, reflecting increased investments, partially offset by higher annual fees and net interchange

EXPENSES up 10% YoY, driven by higher severance, customer engagement costs, legal and marketing expenses

PROVISION FOR CREDIT LOSSES of $1.6 billion, consisting of net credit losses of $1.9 billion and a net ACL release of $232 million, driven by improvements in portfolio quality, including seasonal changes, largely offset by higher volume and changes to certain macroeconomic variables

NET INCOME of $852 million

RoTCE[b] of 22.0%; **Year-to-date RoTCE[b]** of 20.6%

Key Metrics and Statistics

($ in B, unless otherwise noted)	2Q26	% Δ QoQ	% Δ YoY
Allocated Average TCE[i]	16	-	(24)%
RoTCE[b] (Δ in bps)	**22.0%**	**280**	**700**
Efficiency Ratio (Δ in bps)	40%	400	400
Average Loans	177	4%	5%
EOP Loans	181	6%	6%
Card Spend Volume	176	15%	11%
NCL Rate (Δ in bps)	4.19%	7	(24)
90+ DPD % (Δ in bps)	1.31%	(19)	(9)
Revenue Rate[3] (Δ in bps)	10.25%	(103)	(42)

Key Metrics and Statistics – Detail by Product

($ in B, unless otherwise noted)	2Q26	% Δ QoQ	% Δ YoY
General Purpose Credit Card (GPCC)			
Card Spend Volume	162	15%	12%
New Credit Cards Acct. Acquisitions[4] (#K)	4,004	111%	135%
Average Active Accounts[5] (#K)	47,446	3%	6%
Average Loans	145	5%	8%
NCL Rate (Δ in bps)	4.01%	14	(19)
90+ DPD % (Δ in bps)	1.21%	(18)	(9)
Private Label Credit Card (PLCC)			
Card Spend Volume	13	26%	(5)%
New Credit Cards Acct. Acquisitions[4] (#K)	1,372	32%	(12)%
Average Active Accounts[5] (#K)	21,718	(3)%	(8)%
Average Loans	28	(2)%	(6)%
NCL Rate (Δ in bps)	4.79%	(26)	(39)
90+ DPD % (Δ in bps)	1.92%	(23)	(8)

Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 24.

All Other (Managed Basis[g])

Financial Results

($ in MM)	2Q26	% Δ QoQ	% Δ YoY
Legacy Franchises (Managed Basis)	2,053	(5)%	21%
Corporate/Other	(316)	34%	NM
Total Revenues	**1,737**	**3%**	**1%**
Legacy Franchises Expenses	1,243	(6)%	(3)%
Corporate/Other Expenses	977	19%	(1)%
Expenses	2,220	4%	(3)%
NCLs	366	(1)%	43%
ACL Build (Release) and Other[1]	72	148%	(39)%
Provision for Credit Losses	**438**	**10%**	**17%**
EBT	**(921)**	**(7)%**	**1%**
Net Income	**(923)**	**(87)%**	**(67)%**

2Q Highlights

REVENUES up 1% YoY, driven by an increase in Legacy Franchises, offset by a decline in Corporate/Other

- Legacy Franchises up 21% YoY, driven by growth in Mexico, including momentum in the underlying business and impact of FX translation, partially offset by the continued reduction of revenue from our closed exit and wind-down markets
- Corporate/Other down YoY, driven by lower NII, which included actions taken, such as those to reduce Citi's asset sensitivity due to a lower interest rate environment, largely offset by higher NIR, reflecting episodic activity

EXPENSES down (3)% YoY, driven by a decline in Legacy Franchises, as lower expenses related to exits and wind-downs were primarily offset by the impact of Mexican peso appreciation, as well as a decline in Corporate Other, which included lower transformation expenses and severance charges

PROVISION FOR CREDIT LOSSES of $438 million, primarily consisting of net credit losses of $366 million driven by consumer loans in Mexico

Key Metrics and Statistics

($ in B, unless otherwise noted)	2Q26	% Δ QoQ	% Δ YoY
Legacy Franchises Average Allocated TCE[i]	6	-	12%
Corporate/Other Average Allocated TCE[i]	34	-	(4)%
Allocated Average TCE[i]	40	-	(2)%
Efficiency Ratio (Δ in bps)	128%	NM	NM
Total DTAs deducted from CET1 capital[2]	13.4	(7)%	(13)%
Memo ($ in MM):			
Net Interest Income	937	(7)%	(35)%
Non-Interest Revenue	800	18%	192%

Legacy Franchises Exits Contribution[3]

	2024		2025		2Q26	
($ in B)	Revenue	Expenses	Revenue	Expenses	Revenue	Expenses
Closed or Signed Markets	0.6	0.9	(1.1)	0.5	0.1	0.1
Mexico Consumer/SBMM[4]	6.1	4.2	6.5	3.9	2.0	1.0
Wind-Down/Sale/Other	0.1	0.9	0.1	0.7	0.0	0.1
Legacy Franchises ex-Divestitures	**6.8**	**6.0**	**5.5**	**5.2**	**2.1**	**1.2**
Divestiture-Related Impacts	0.0	0.3	(0.2)	0.9	0.0	0.0
Legacy Franchises	**6.9**	**6.3**	**5.3**	**6.0**	**2.1**	**1.3**

Note: Wind-down/Sale/Other includes consumer businesses in Korea and Legacy Assets. Mexico Consumer/SBMM consists of Mexico consumer banking and Small Business and Middle-Market Banking. Totals may not sum due to rounding. All footnotes are presented starting on Slide 24.

Full year 2026 guidance, subject to macro and market conditions

REVENUES	• NII ex-Markets **up ~5 – 6%**[(1)] • NIR ex-Markets[(1)] growth driven by **continued fee momentum** in Services, Banking and Wealth, partially offset by USCC
EXPENSES	• Efficiency ratio **~60%**
COST OF CREDIT	• U.S. Cards NCL range **4.0% – 4.5%** • ACL will be a **function of macroeconomic environment and business volumes**
CAPITAL	• Repurchased **$4.0 billion** of common shares in 2Q26 • Continue to repurchase shares against $30 billion common share repurchase program announced in May[(2)] and expect repurchases in 2026 to be higher than in 2025

We remain committed to continuing to improve returns over time — targeting 10-11% RoTCE in 2026[(3)]

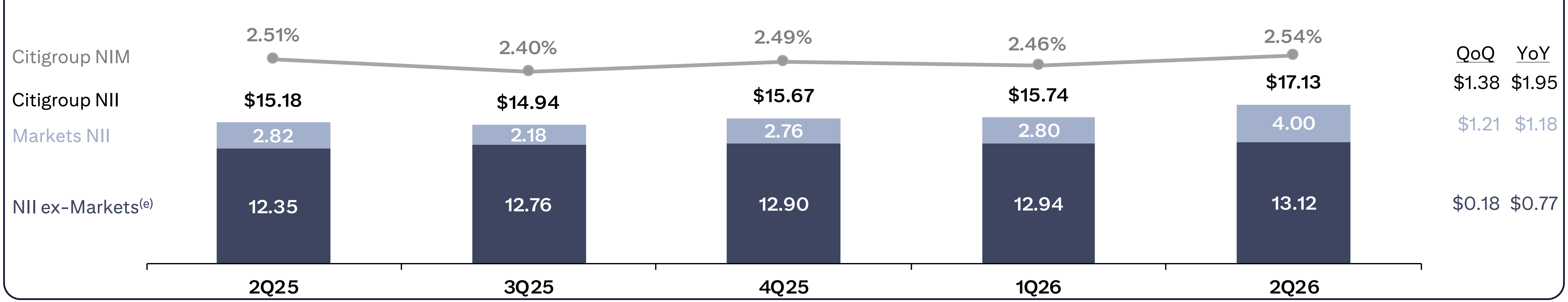
Note: All footnotes are presented starting on Slide 24.

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

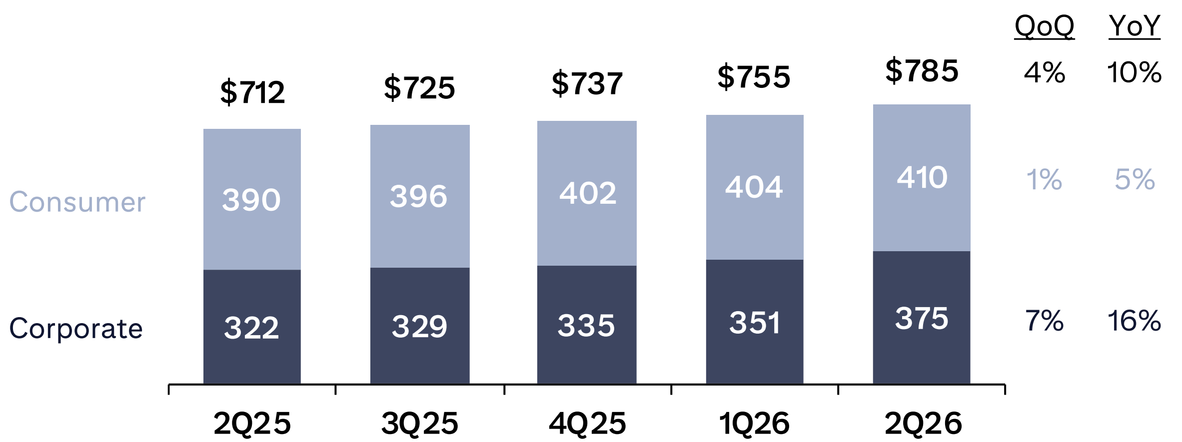
Net interest income, average loans and deposits

($ in B)

Net Interest Income

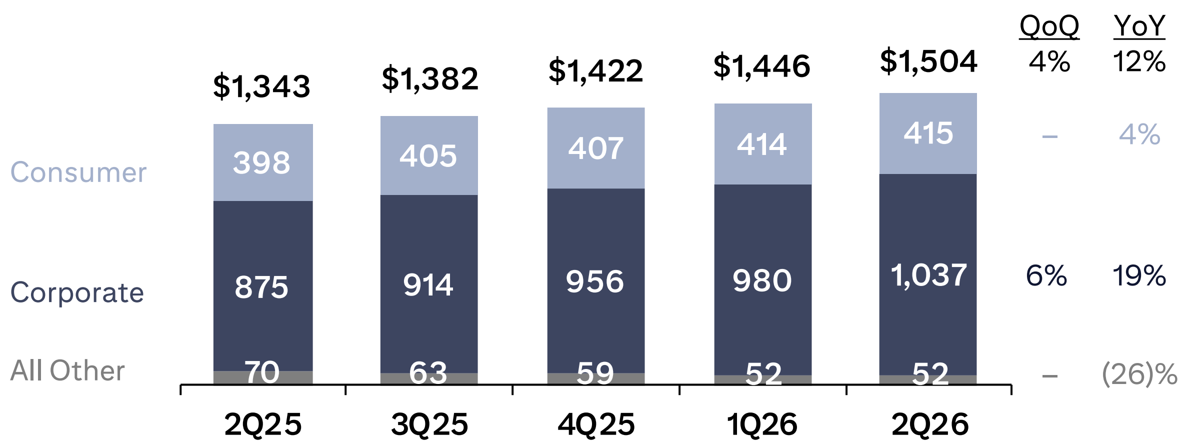


Average Loans



Gross Loan Yield[1]				
8.44%	8.43%	8.30%	8.19%	8.00%

Average Deposits



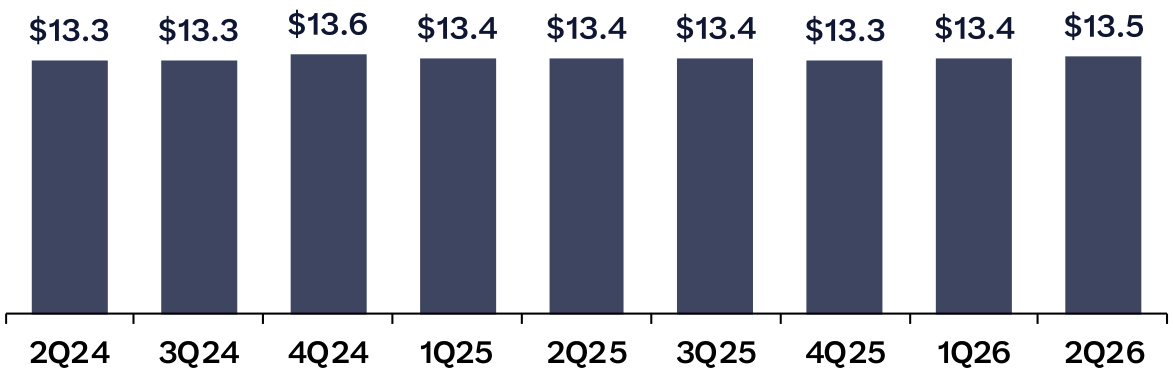
Cost of Interest-Bearing Deposits[2]				
3.06%	3.08%	2.83%	2.71%	2.71%

Note: Totals may not sum due to rounding. Excludes discontinued operations. NIM (Net Interest Margin) (%) includes the taxable equivalent adjustment (based on the U.S. federal statutory tax rate of 21% in all periods). Corporate loans include loans managed by Services, Markets, Banking, and All Other—Legacy Franchises—Mexico SBMM, and the AFG. Consumer loans include loans managed by U.S. Consumer Cards, Wealth, and All Other—Legacy Franchises (other than Mexico SBMM, and the AFG). All footnotes are presented starting on Slide 24.

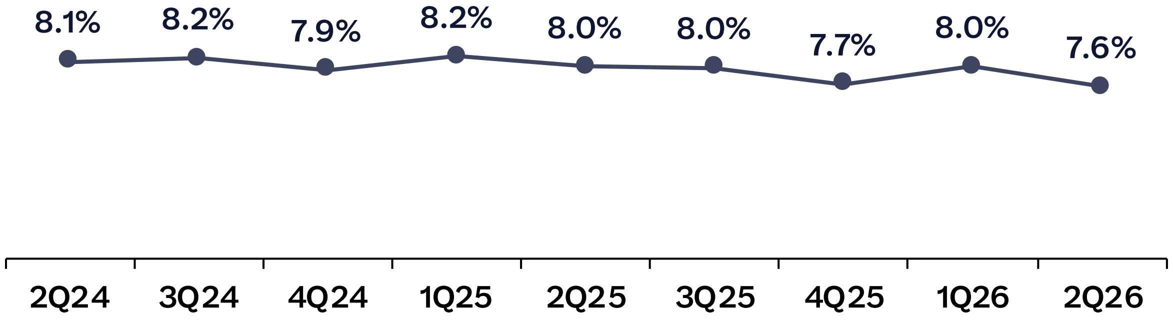
Credit trends for U.S. Consumer Cards

U.S. Consumer Credit Cards

ACLL Balance ($ in B)



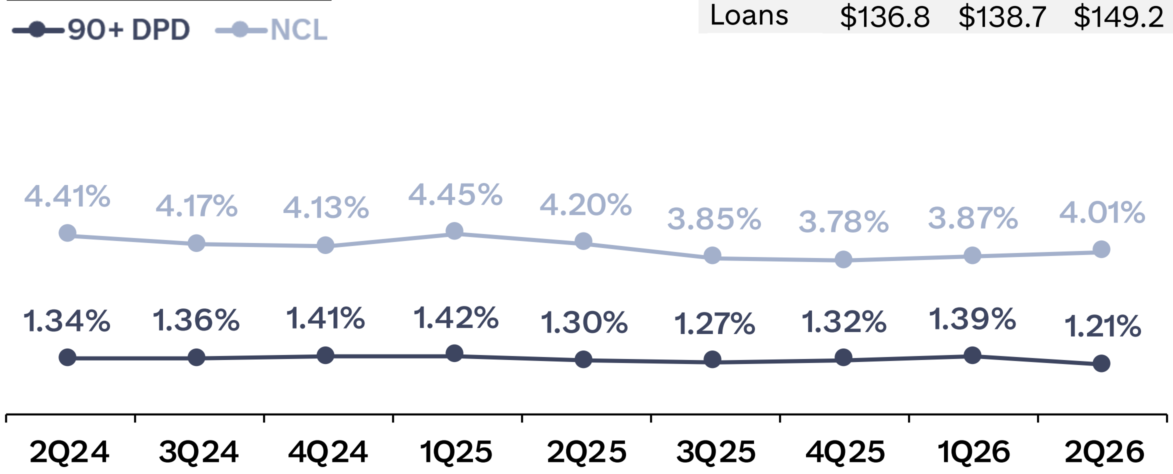
ACLL / EOP Loan



General Purpose Credit Cards

90+ DPD & NCL Trend

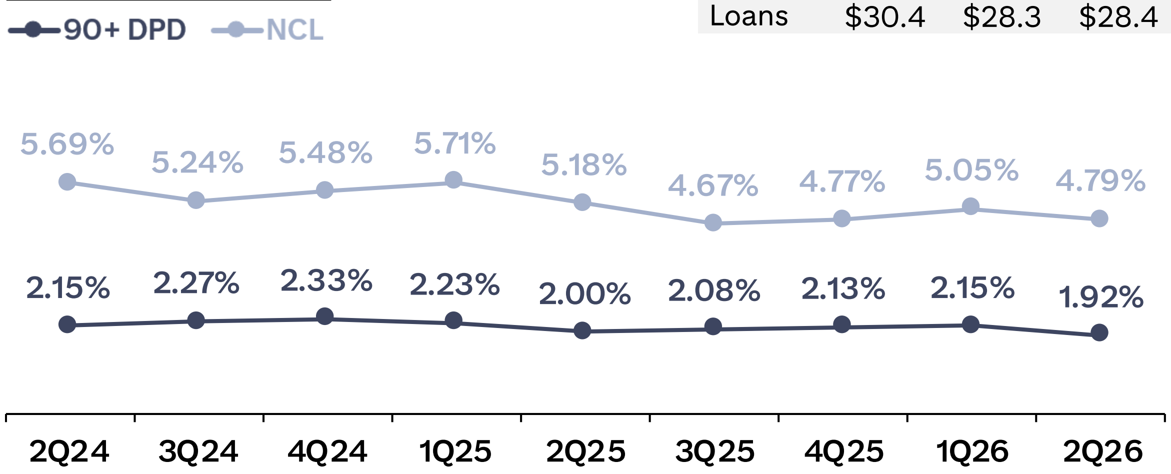
EOP Loans	2Q25	1Q26	2Q26
	$136.8	$138.7	$149.2



Private Label Credit Cards

90+ DPD & NCL Trend

EOP Loans	2Q25	1Q26	2Q26
	$30.4	$28.3	$28.4



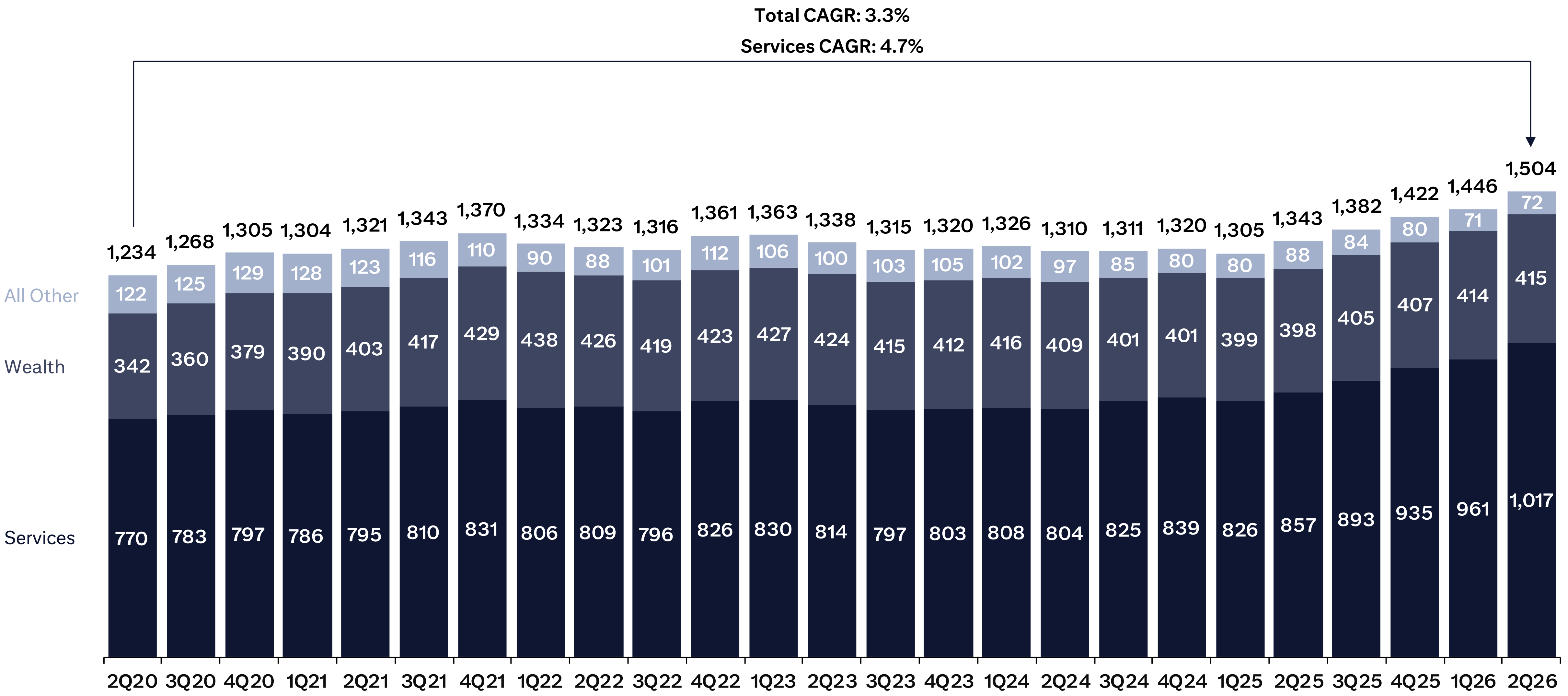
YTD’26 financial summary of businesses

											All Other (Managed Basis)[g]							
YTD'26	Services		Markets		Banking		Wealth		U.S. Consumer Cards		Corporate/Other		Legacy Franchises (Managed Basis)[g]		Reconciling Items[g]		Total	
(P&L $ in MM; Balance Sheet $ in B)	$	% Δ YoY	$	% Δ YoY	$	% Δ YoY	$	% Δ YoY	$	% Δ YoY	$	% Δ YoY	$	% Δ YoY	$	% Δ YoY	$	% Δ YoY
Net Interest Income	$8,434	18%	$6,799	43%	$1,147	12%	$4,250	16%	$10,296	4%	$(1,023)	NM	$2,963	22%	-	-	$32,866	13%
Non-Interest Revenue	$4,051	16%	$7,454	2%	$2,542	31%	$1,992	4%	$(1,018)	(18)%	$228	NM	$1,251	43%	$33	NM	$16,533	17%
Total Revenues	$12,485	17%	$14,253	18%	$3,689	24%	$6,242	12%	$9,278	3%	$(795)	(498)%	$4,214	27%	$33	NM	$49,399	14%
Expenses	$5,738	9%	$7,619	9%	$2,452	13%	$4,792	2%	$3,505	6%	$1,797	(5)%	$2,567	(2)%	$56	(21)%	$28,526	6%
Provision for Credit Losses	$152	(62)%	$94	(70)%	$374	(3)%	$160	20%	$3,710	2%	$(11)	NM	$849	16%	$(1)	83%	$5,327	(5)%
EBT	$6,595	33%	$6,540	37%	$863	113%	$1,290	76%	$2,063	(1)%	$(2,581)	(28)%	$798	NM	$(22)	91%	$15,546	46%
Net Income	$4,812	36%	$4,982	36%	$654	107%	$1,015	76%	$1,584	(1)%	$(1,685)	(20)%	$268	NM	$(14)	93%	$11,616	44%
Allocated Average TCE[i]	$34	2%	$56	5%	$8	(15)%	$16	5%	$16	(24)%	$34	-	$6	12%	NA	NA	$169	(1)%
RoTCE[b]	29.0%	730 bps	17.8%	400 bps	16.9%	1000 bps	12.6%	510 bps	20.6%	470 bps					NA	NA	13.1%	420 bps
Average Loans	$101	11%	$169	28%	$86	4%	$206	5%	$174	4%	NA	NA	$35	13%	NA	NA	$770	10%
Average Deposits	$989	17%	$20	18%	-	NM	$415	4%	NA	NA	$7	(70)%	$44	4%	NA	NA	$1,475	11%

Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 24.

Historical average deposit growth

($ in B)



Note: Totals may not sum due to rounding. All other includes Banking, Markets, U.S. Consumer Cards, Legacy Franchises and Corporate/Other.

Improving performance in the near and medium terms

KEY DRIVERS IN ACHIEVING HIGHER RETURNS	Client-driven growth	Continued efficiencies to fuel investments and growth	Capital productivity gains

	2026	NEAR TERM(1)	MEDIUM TERM(2)
REVENUES		MID-SINGLE-DIGITS CAGR ex-LF & RI(4)	
EFFICIENCY RATIO	~60%	~55-60% ex-notable item(5)	<55%
RoTCE(3)	~10-11%	~11-13% ex-notable item(5) *Expect to be within this range in both years, and intend to move towards the higher end in 2028*	~14-15% *Expect to reach this range over the medium term*

Note: All footnotes are presented starting on Slide 24.

Tangible common equity reconciliation and Citigroup returns

Tangible Common Equity and Tangible Book Value Per Share

($ in MM, except per share amounts)	2Q25	1Q26	2Q26
Common Stockholders' Equity	**196,872**	**191,409**	**192,465**
Less:			
Goodwill	19,878	18,997	19,012
Intangible Assets (other than mortgage servicing rights (MSRs))	3,639	3,539	4,216
Goodwill and Identifiable Intangible Assets (other than MSRs) Related to Businesses Held-for-Sale	16	-	-
Tangible Common Equity (TCE)	**173,339**	**168,873**	**169,237**
Common Shares Outstanding (CSO)	**1,840.9**	**1,705.6**	**1,677.4**
Tangible Book Value Per Share (TCE / CSO)[c]	**94.16**	**99.01**	**100.89**

Return on Tangible Common Equity (RoTCE)

($ in MM, except per share amounts)	2Q25	1Q26	2Q26
Citigroup Net Income	**4,019**	**5,785**	**5,831**
Less:			
Preferred Stock Dividends	287	305	338
Net Income Available to Common Shareholders	**3,732**	**5,480**	**5,493**
Average Common Equity	**195,622**	**192,606**	**193,160**
Less:			
Average Goodwill and Intangibles	23,482	23,360	24,105
Average TCE	**172,140**	**169,246**	**169,055**
RoTCE	**8.7%**	**13.1%**	**13.0%**

Tangible Common Equity by Segment

($ in B)	2Q25	1Q26	2Q26
Services	33.0	33.5	33.5
Markets	53.5	56.4	56.4
Banking	9.2	7.8	7.8
Wealth	15.4	16.2	16.2
U.S. Consumer Cards	20.3	15.5	15.5
All Other	40.7	39.8	39.7
Total Citigroup Average TCE	**172.1**	**169.2**	**169.1**
Add:			
Average Goodwill	19.8	19.9	20.2
Average Intangible Assets (other than MSRs)	3.7	3.5	3.9
Total Citigroup Average Common Stockholders' Equity	**195.6**	**192.6**	**193.2**

RoTCE by Segment

	Net Income to Common[1]			Avg. Allocated TCE[i]			RoTCE[b]		
($ in B)	2Q26	YTD'26	YTD'25	2Q26	YTD'26	YTD'25	2Q26	YTD'26	YTD'25
Services	2.6	4.8	3.5	34	34	33	30.9%	29.0%	21.7%
Markets	2.4	5.0	3.7	56	56	54	17.0%	17.8%	13.8%
Banking	0.4	0.7	0.3	8	8	9	18.0%	16.9%	6.9%
Wealth	0.6	1.0	0.6	16	16	15	14.4%	12.6%	7.5%
U.S. Consumer Cards	0.9	1.6	1.6	16	16	20	22.0%	20.6%	15.9%
All Other (Managed Basis)[1]	(1.4)	(2.1)	(2.0)	40	40	39	NM	NM	NM
Reconciling Items[2]	-	(0.0)	(0.2)	-	-	-	NM	NM	NM
Citigroup[1]	**5.5**	**11.0**	**7.5**	**169**	**169**	**171**	**13.0%**	**13.1%**	**8.9%**

Note: Totals may not sum due to rounding. Tangible common equity (TCE) is defined as common stockholders' equity less goodwill and identifiable intangible assets (other than mortgage servicing rights (MSRs)). Tangible book value per share is defined as TCE divided by common shares outstanding. All footnotes are presented starting on Slide 24.

FX impact

Foreign Currency (FX) Translation Impact[1]

(P&L $ in MM; Balance Sheet $ in B) **Total Citigroup**	**2Q25**	**3Q25**	**4Q25**	**1Q26**	**2Q26**	**% Δ QoQ**	**% Δ YoY**
Total Revenues (reported)	21,668	22,090	19,871	24,633	24,766	1%	14%
Impact of FX translation	176	186	159	4	–		
Total Revenues ex-FX	**21,844**	**22,276**	**20,030**	**24,637**	**24,766**	**1%**	**13%**
Total Operating Expenses (reported)	13,577	14,290	13,840	14,311	14,215	(1)%	5%
Impact of FX translation	133	163	122	(5)	–		
Total Operating Expenses ex-FX	**13,710**	**14,453**	**13,962**	**14,306**	**14,215**	**(1)%**	**4%**
Total Provisions for Credit Losses & PBC (reported)	2,872	2,450	2,220	2,805	2,522	(10)%	(12)%
Impact of FX translation	53	25	21	3	–		
Total Provisions for Credit Losses & PBC ex-FX	**2,925**	**2,475**	**2,241**	**2,808**	**2,522**	**(10)%**	**(14)%**
Total EBT (reported)	5,219	5,350	3,811	7,517	8,029	7%	54%
Impact of FX translation	(10)	(2)	16	6	–		
Total EBT ex-FX	**5,209**	**5,348**	**3,827**	**7,523**	**8,029**	**7%**	**54%**
Total EOP Loans (reported)	725	734	752	762	794	4%	10%
Impact of FX translation	(1)	(1)	(1)	–	–		
Total EOP Loans ex-FX	**724**	**733**	**751**	**762**	**794**	**4%**	**10%**
Total EOP Deposits (reported)	1,358	1,384	1,404	1,446	1,493	3%	10%
Impact of FX translation	(4)	(3)	(5)	1	–		
Total EOP Deposits ex-FX	**1,354**	**1,381**	**1,399**	**1,447**	**1,493**	**3%**	**10%**
Total Average Loans (reported)	712	725	737	755	785	4%	10%
Impact of FX translation	6	2	2	–	–		
Total Average Loans ex-FX	**718**	**727**	**739**	**755**	**785**	**4%**	**9%**
Total Average Deposits (reported)	1,343	1,382	1,422	1,446	1,504	4%	12%
Impact of FX translation	12	5	6	–	–		
Total Average Deposits ex-FX	**1,355**	**1,387**	**1,428**	**1,446**	**1,504**	**4%**	**11%**

Legacy Franchises – Mexico Consumer/SBMM	**2Q25**	**3Q25**	**4Q25**	**1Q26**	**2Q26**	**% Δ QoQ**	**% Δ YoY**
Mexico Consumer/SBMM Revenues (reported)	1,536	1,722	1,775	2,054	1,996	(3)%	30%
Impact of FX translation	135	101	76	11	–		
Mexico Consumer/SBMM Revenues ex-FX	**1,671**	**1,823**	**1,851**	**2,065**	**1,996**	**(3)%**	**19%**
Mexico Consumer/SBMM Expenses (reported)	984	1,772	962	1,181	1,060	(10)%	8%
Impact of FX translation	101	118	45	6	–		
Mexico Consumer/SBMM Expenses ex-FX	**1,085**	**1,890**	**1,007**	**1,187**	**1,060**	**(11)%**	**(2)%**

Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 24.

Glossary

ACL: Allowance for Credit Losses
ACLL: Allowance for Credit Losses on Loans
AFG: Asset Finance Group
AFS: Available for Sale
APAC: Asia–Pacific
AUA: Assets Under Administration
AUC: Assets Under Custody
B: Billions
Banamex: Grupo Financiero Banamex, S.A. de C.V.
bps: Basis Points
CAGR: Compound Annual Growth Rate
CET1: Common Equity Tier 1
CSO: Common Shares Outstanding
CTA: Currency Translation Adjustment
DCM: Debt Capital Markets
DPD: Days Past Due
DTA: Deferred Tax Assets
EBT: Earnings before Tax
ECM: Equity Capital Markets
EOP: End of Period
EPS: Earnings per Share
FDIC: Federal Deposit Insurance Corporation
FI: Fixed Income
FICO: Fair Isaac Corporation
FX: Foreign Exchange
FY: Full Year
GAAP: Generally Accepted Accounting Principles
GPCC: General Purpose Credit Cards
GSIB: Global Systemically Important Banks
HTM: Held to Maturity
IB: Investment Banking
IG: Investment Grade
K: Thousand
LF: Legacy Franchises (Managed)
M&A: Mergers & Acquisitions
MEA: Middle East and Africa
MM: Millions
MSR: Mortgage Servicing Right
NA: Not Applicable
NAL: Non-Accrual Loan
NAM: North America
NCL: Net Credit Loss
NII: Net Interest Income
NIM: Net Interest Margin
NIR: Non-Interest Revenue
NM: Not Meaningful
NNIA: Net New Investment Assets
P&L: Profit and Loss
PBC: Provision for Benefits and Claims
PLCC: Private Label Credit Cards
QoQ: Quarter-over-Quarter
RI: Reconciling Items
ROE: Return on Average Common Equity
RoTCE: Return on Average Tangible Common Equity
RWA: Risk-Weighted Assets
SBMM: Small Business and Middle Market
T: Trillions
TCE: Tangible Common Equity
TTS: Treasury and Trade Solutions
USD: U.S. Dollar
USCC: U.S. Consumer Cards
VaR: Value at Risk
YoY: Year-over-Year
YTD: Year-to-date

Footnotes

Global

a) 2Q26 is preliminary. Citigroup's binding CET1 Capital ratios were derived under the U.S. Basel III Standardized Approach. For the composition of Citigroup's CET1 Capital, please refer to the Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended June 30, 2026 (the 2Q26 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 July 14, 2026.

b) Return on Tangible Common Equity (RoTCE) is a non-GAAP financial measure. RoTCE represents annualized net income available to common shareholders as a percentage of average TCE. For a reconciliation to reported results, please refer to the 2Q26 Financial Supplement.

c) Tangible Book Value Per Share is a non-GAAP financial measure and is defined as TCE divided by common shares outstanding. For reconciliation of these results, please refer to the 2Q26 Financial Supplement.

d) 2Q26 is preliminary. Net new investment assets represents investment asset inflows, including dividends, interest and distributions, less investment asset outflows. Excluded from the calculation are the impact of fees and commissions, market movement and any impact from strategic decisions by Citi to exit certain markets or services. Also excluded from the calculation are net new investment assets associated with markets for which data was not available for current period reporting.

e) NII excluding Markets is a non-GAAP financial measure. For reconciliation of these results, please refer to the 2Q26 Financial Supplement.

f) NIR excluding Markets is a non-GAAP financial measure. For reconciliation of these results, please refer to the 2Q26 Financial Supplement.

g) All Other (Managed Basis) is a non-GAAP financial measure. All Other (Managed Basis) reflects results on a managed basis, which excludes divestiture-related impacts (Reconciling Items), for all periods, related to Citi's divestitures of its Asia consumer banking businesses and Mexico Consumer/SBMM businesses within Legacy Franchises. For reconciliation of these results, please refer to the 2Q26 Financial Supplement.

h) Results excluding notable items are non-GAAP financial metrics. Results "ex-notable item(s)" exclude (i) the loss on sale in 4Q25 of $1.2 billion ($1.1 billion after-tax), recognized as a reduction of Other Revenue related to the "held for sale" accounting treatment of Citi's plan to sell AO Citibank; and (ii) the 3Q25 impact of the goodwill impairment of approximately $726 million in operating expenses (approximately $714 million after-tax) related to Citi's agreement to sell a 25% equity stake in Banamex. For a reconciliation to reported results, please refer to the 2Q26 Financial Supplement.

i) 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, 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, are periodically reassessed and as a result the TCE allocated to the segments may change. TCE is a non-GAAP financial measure. For additional information on this measure and a reconciliation of the summation of the segment's and component's average allocated TCE to Citi's total average TCE and Citi's total average stockholders' equity, please refer to the 2Q26 Financial Supplement.

Footnotes (cont.)

Slide 2

1) Subject to quarterly approval by Citigroup's Board of Directors.
2) On April 29, 2026, Citi completed the sale of 22.6% of Banamex's outstanding common stock to several prominent institutional investors and family offices, as part of the previously announced 24% stake that investors had committed to acquire. The sale of the remaining 1.4% is expected to be completed in the coming months, subject to customary closing conditions.

Slide 3

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

Slide 4

1) Allowance for Credit Losses (ACL) Build (Release) and Other provisions includes a net ACL build of approximately $102 million related to loans and unfunded lending commitments as well as other provisions of approximately $16 million relating to held-to-maturity (HTM) debt securities and other assets and policyholder benefits and claims.
2) Represents net income, less preferred stock dividends, dividends and undistributed earnings allocated to employee restricted and deferred shares with rights to dividends, and issuance costs related to the redemption of preferred stock.
3) Citigroup non-interest revenue (NIR) ex-Markets, ex-All Other (Managed) and ex-Reconciling Items is a non-GAAP financial measure. For 2Q25, Citi's reported NIR was $6,493 million, which included $3,156 million of Markets, $274 million of All Other (Managed), and $(177) million of reconciling items, resulting in adjusted NIR of $3,240 million. For 2Q26, Citi's reported NIR was $7,641 million, which included $3,005 million of Markets, $800 million of All Other (Managed), and $20 million of reconciling items, resulting in adjusted NIR $3,816 million. Citi's reported NIR from 2Q25 to 2Q26 increased approximately 18% on reported and adjusted for all of the above items. Refer to the 2Q26 Financial Supplement for additional details regarding the reconciling items and the NIR ex-Markets reconciliation.

Footnotes (cont.)

Slide 5

1) Reported expenses included divestiture-related impacts of $37 million, $766 million, and $40 million during the second, third, and fourth quarters of 2025, respectively and $31 million and $25 million during the first and second quarters of 2026, respectively. Reported expenses also included FDIC special assessment benefits of $20 million, $47 million, and $191 million during the second, third, and fourth quarters of 2025, respectively. Citi is no longer presenting adjusted expenses excluding these impacts.
2) Other expenses includes premises and equipment, professional services, advertising and marketing, and other operating expenses.

Slide 6

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

Slide 7

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

Slide 8

1) Allowance for Credit Losses (ACL) Build (Release) and Other provisions includes a net ACL build of approximately $46 million related to loans and unfunded lending commitments as well as other provisions of approximately $7 million relating to held-to-maturity (HTM) debt securities and other assets.
2) Cross Border Transaction Value is defined as the total value of cross-border FX Payments processed through Citi’s proprietary Worldlink and Cross Border Funds Transfer platforms, including payments from Consumer, Corporate, Financial Institution and Public Sector clients.
3) 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.
4) Commercial Card Spend Volume is defined as total global spend volumes using Citi issued commercial cards net of refunds and returns.

Footnotes (cont.)

Slide 9

1) Allowance for Credit Losses (ACL) Build (Release) and Other provisions includes a net ACL build of approximately $127 million related to loans and unfunded lending commitments as well as other provisions of approximately $(8) million relating to held-to-maturity (HTM) debt securities and other assets.
2) 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.

Slide 10

1) 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. In 2Q26, gain / (loss) on loan hedges included $(32) million related to Corporate Lending, compared to $(62) million in the prior-year period. 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 measures. For additional information on this measure, please refer to the 2Q26 Financial Supplement.
2) Allowance for Credit Losses (ACL) Build (Release) and Other provisions includes a net ACL build of approximately $100 million related to loans and unfunded lending commitments, as well as other provisions of approximately $4 million relating to other assets.
3) Beginning in 2Q26, the investment banking fees metric for Banking was replaced with investment banking revenues. This metric includes investment banking fees, other fee revenue, principal transactions, and net interest income from loans generated from investment banking business activities. Prior-period amounts have been conformed to reflect this change in presentation. Citi believes investment banking revenues provides investors with a more comprehensive measure of investment banking performance.

Slide 11

1) Allowance for Credit Losses (ACL) Build (Release) and Other provisions includes a net ACL build of approximately $2 million related to loans and unfunded lending commitments.
2) 2Q26 is preliminary. Client Investment Assets includes Assets Under Management, trust and custody assets. Starting in 1Q26, Client Investment Assets included an additional $10 billion associated with the value of client insurance policies that were not previously reported.
3) Client Balances includes EOP Deposits, Loans, and Client Investment Assets.
4) Organic growth is defined as the sum of NNIA for each quarter for the prior 12 months divided by 2Q25 Client Investment Assets.

Slide 12

1) Includes impact from the onboarding of additional American Airlines co-branded card portfolio in the second quarter of 2026.
2) Allowance for Credit Losses (ACL) Build (Release) and Other provisions includes a net ACL release of approximately $232 million related to loans and unfunded lending commitments.
3) Revenue Rate is defined as total revenues, net of interest expense (annualized) as a percent of average loans.
4) New Credit Cards Account Acquisitions represent the number of new credit card accounts opened.
5) Average Active Accounts represent average open credit card accounts on which there has been a purchase, payment or outstanding balance in the quarter.

Footnotes (cont.)

Slide 13

1) Allowance for Credit Losses (ACL) Build (Release) and Other provisions includes a net ACL build of approximately $59 million related to loans and unfunded lending commitments as well as other provisions of approximately $13 million relating to benefits and claims, held-to-maturity (HTM) debt securities and other assets.
2) Total DTAs deducted from CET1 capital primarily represent DTAs arising from net operating loss, foreign tax credit, and general business credit tax carryforwards, as well as DTAs arising from temporary differences that exceeded the 10% limitation. DTAs related to tax carryforwards are required to be fully deducted from CET1 capital, while DTAs arising from temporary differences are deducted only to the extent they exceed 10%/15% limitations under the U.S. Basel III rules.
3) Legacy Franchises revenues and expenses ex-divestitures are non-GAAP financial measures. For a reconciliation to reported results, please refer to the Citigroup Inc. Historical Quarterly Financial Data Supplement for the five-year quarterly and annual periods ended December 31, 2025, which is Exhibit 99.1 to Citigroup's Current Report on Form 8-K furnished with the U.S. Securities and Exchange Commission on April 3, 2026 and the 2Q26 Financial Supplement.
4) Consists of Mexico Consumer Banking (Consumer) and Small Business and Middle-Market Banking (SBMM), reflected within Legacy Franchises. Mexico Consumer/SBMM operates primarily through Banamex and its consolidated subsidiaries, including Banco Nacional de Mexico, S.A., which provides traditional retail banking and branded card products to consumers and small business customers and traditional middle-market banking products and services to commercial customers, and other affiliated subsidiaries that offer retirement fund administration and insurance products. The results of operations, as well as certain disclosed balance sheet information, for Mexico Consumer/SBMM are presented in 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.

Slide 14

1) Full year 2026 NII excluding Markets and NIR excluding Markets are forward-looking non-GAAP financial measures. 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. We are unable to provide a reconciliation of forward-looking non-GAAP financial measures to their most directly comparable GAAP financial measures because we are unable to provide, without unreasonable effort, a meaningful or accurate calculation or estimation of amounts excluded or adjusted 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 to future results.
2) On May 7, 2026, Citigroup’s Board of Directors authorized a new, multi-year $30 billion common stock repurchase program, beginning in 2Q26. Repurchases by Citigroup under this common stock repurchase program are subject to quarterly approval by Citigroup’s Board of Directors; may be affected from time to time through open market purchases, trading plans established in accordance with U.S. Securities and Exchange Commission rules, or other means; and as determined by Citigroup, may be subject to satisfactory market conditions, Citigroup’s capital position and capital requirements, applicable legal requirements and other factors.
3) Full year 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. We are unable to provide a reconciliation of forward-looking non-GAAP financial measures to their most directly comparable GAAP financial measures because we are 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.

Slide 16

1) Gross Loan Yield is defined as gross interest revenue earned on loans divided by average loans.
2) Cost of Interest-Bearing Deposits is defined as interest expense associated with Citi’s deposits divided by average interest-bearing deposits.

Footnotes (cont.)

Slide 20

1) Citi defines the near-term period as 2027-2028. Citi expects to be within the near-term RoTCE range for both 2027 and 2028. Near-term CAGR targets refer to the period from 2025-2028. Citi expects to reach near-term non-CAGR targets over the near term. All near-term amounts are targets and subject to macro and market conditions.
2) Citi defines the medium-term period as 2029-2031. Citi expects to reach the medium-term RoTCE range over the medium term. All medium-term amounts are targets and subject to macro and market conditions.
3) 2026 and medium-term RoTCE targets are forward-looking non-GAAP financial measures and are subject to macro and market conditions. 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.
4) Citi's near-term revenue CAGR, excluding Legacy Franchises (Managed) & Reconciling Items, 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 excluded or adjusted 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 to future results. Citi believes these measures are useful to investors, industry analysts and other stakeholders by providing increased transparency and clarity into the performance of Citi's five core businesses, further visibility into the long-term strategic view of the business going forward and enhanced comparability with peer institutions.
5) Citi's near-term efficiency ratio and RoTCE ex-notable item are forward-looking non-GAAP financial measures. The ex-notable item refers to anticipated financial impacts to Citi's results related to the deconsolidation of Banamex, which are expected to include the cumulative translation adjustment (CTA) loss attributable to Banamex and its consolidated subsidiaries, transaction-related costs, and other operating expenses recognized upon deconsolidation. 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 excluded or adjusted 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 to future results.

Slide 21

1) Net income to common for All Other (Managed Basis) is reduced by preferred dividends of $338 million in 2Q26, $287 million in 2Q25, $643 million YTD 2026 and $556 million YTD 2025.
2) 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, please refer to the 2Q26 Financial Supplement.

Slide 22

1) Reflects the impact of foreign currency (FX) translation into U.S. dollars applying the 2Q26 average exchange rates for all periods presented, with the exception of EOP loans and deposits which was calculated based on exchange rates as of June 30, 2026. Citi's results excluding the impact of FX translation are non-GAAP financial measures.