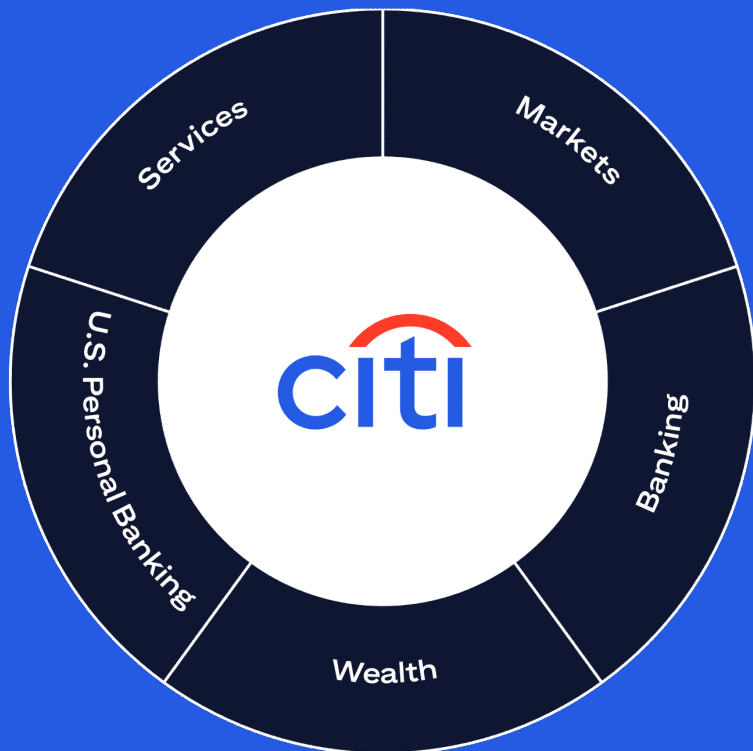


Strength of Citi's Balance Sheet

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



Balance Sheet
\$2.6T

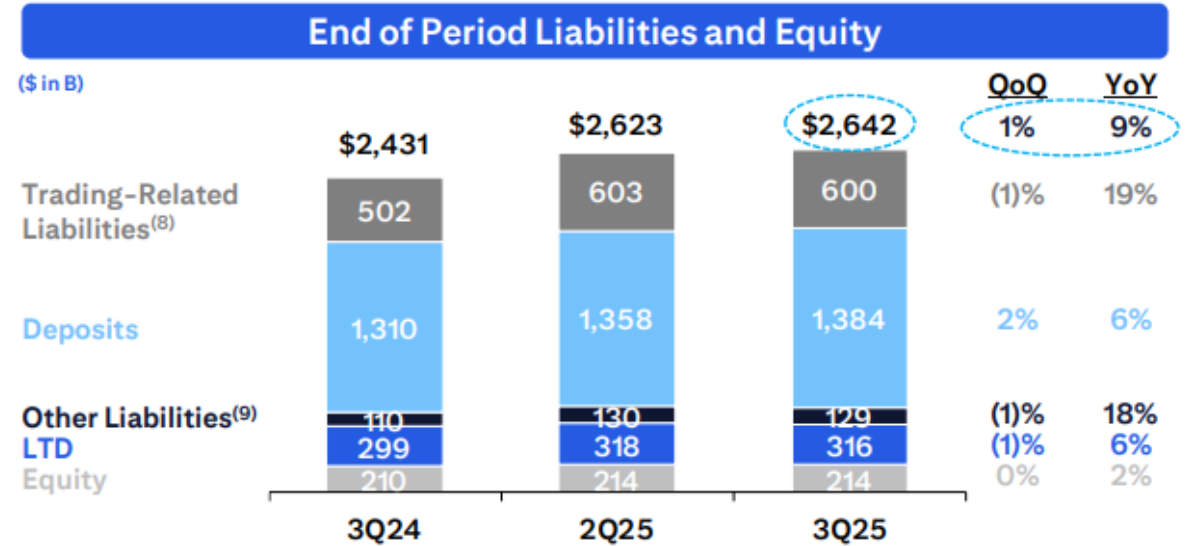
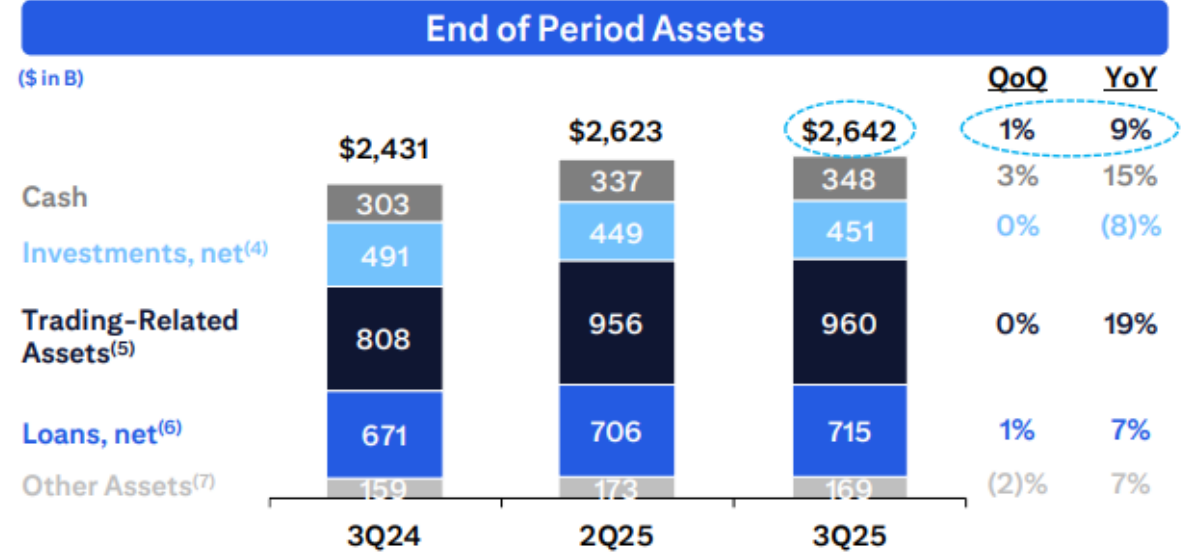
Diversified Deposit Base
\$1.4T

CET1 Capital Ratio¹
13.2%

Nearly
\$24B
of Total Reserves

115%
Liquidity Coverage Ratio

3Q 2025



All footnotes are available on slide 38 of [Citi's third quarter earnings presentation](#), under the heading for footnotes to slide 9.