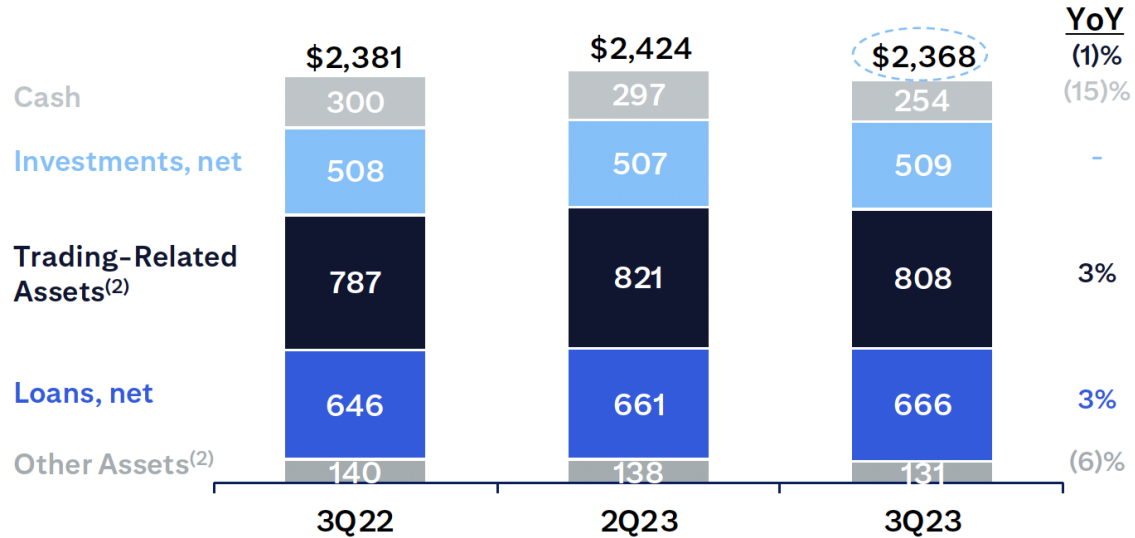


# Strength of Citi's Balance Sheet

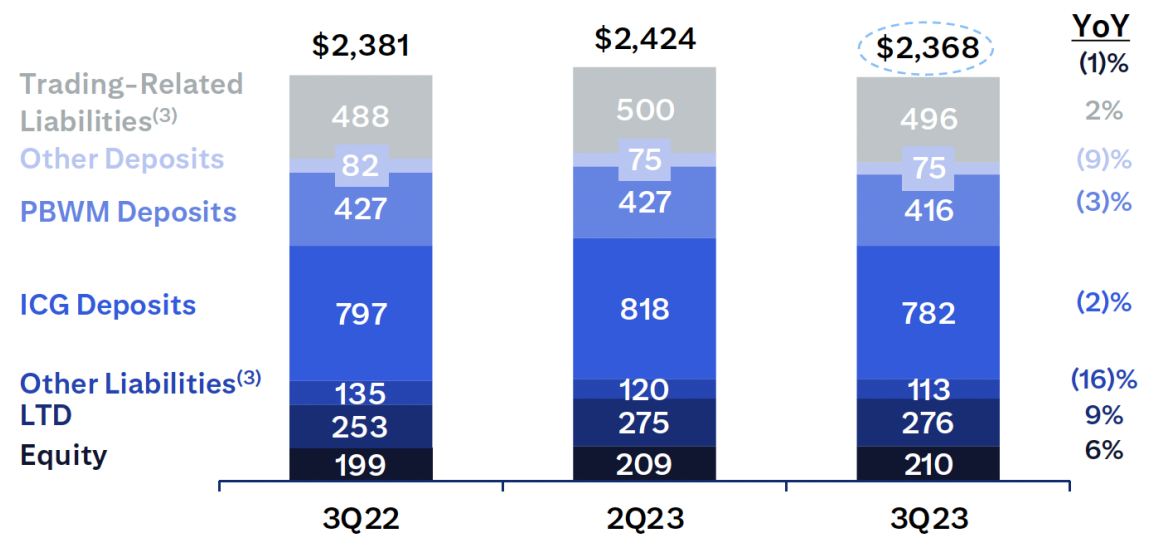


Citi's strategy is designed to navigate different macro environments and serve as a source of stability for our clients and the financial system. This is made possible by the diversification of our business model, a strong balance sheet, liquidity position and disciplined management frameworks.

## End of Period Assets



## End of Period Liabilities and Equity



All data as of September 30, 2023

1) Ratio as of September 30, 2023 is preliminary. Citigroup's Common Equity Tier 1 (CET1) Capital ratio reflects certain deferrals based on the modified regulatory capital transition provision related to the Current Expected Credit Losses (CECL) standard. Excluding these deferrals, Citigroup's CET1 Capital ratio as of September 30, 2023 would be 13.4% on a fully reflected basis. For additional information, see "Capital Resources—Regulatory Capital Treatment—Modified Transition of the Current Expected Credit Losses Methodology" in Citigroup's 2022 Annual Report on Form 10-K on Citi's Investor Relations website. Certain prior period amounts have been revised to confirm with enhancements made in the current period.

2) Please see footnote 6 on page 34 of Citi's Third Quarter 2023 Earnings Results Presentation available on available on Citi's Investor Relations website. 3) Please see footnote 7 on page 34 of Citi's Third Quarter 2023 Earnings Results Presentation available on available on Citi's Investor Relations website.

