Fixed Income Investor Presentation

Third Quarter 2026

Key takeaways

Third Quarter 2026 Results	• Net Income of $5.2 billion • RoTCE[(a)] of 11.5% • Revenue of $23.8 billion
Strong Capital Position	• 12.77% CET1 Capital Ratio[(b)] • 4.99% SLR[(c)] • Maintained surplus above binding TLAC requirement
Strong Liquidity Position	• 114% average Liquidity Coverage Ratio • Total Available Liquidity Resources of $1.1 trillion[(d)] • ~$1.5 trillion of deposits across corporates, consumers, industries, and regions

Note: All footnotes are presented starting on Slide 20.

Citi's interconnected businesses driving strong 3Q26 performance

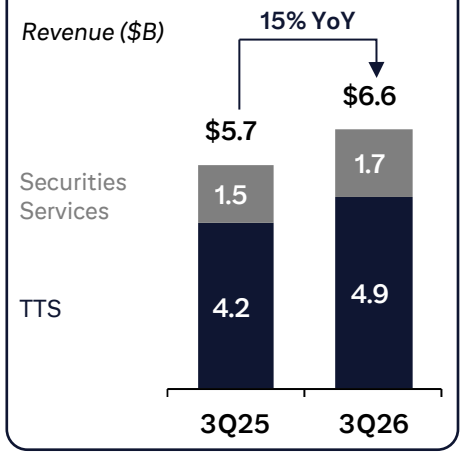
GLOBAL NETWORK — INTERCONNECTED — DIVERSIFIED

Services

TTS *: #1 Rank[1]*

TTS: *gained ~110 bps of market share YoY[1]*

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



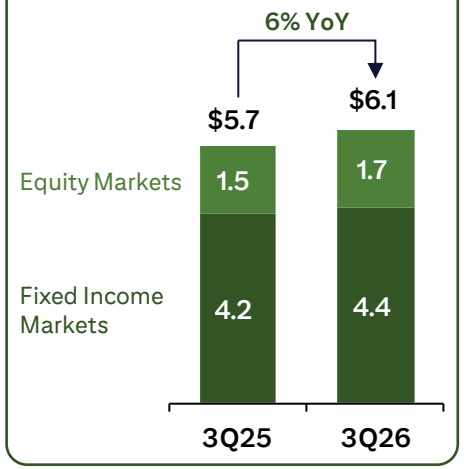
Markets

#4 Overall Rank[3]

Fixed Income: *#2 Rank[3]*

Equities*: #6 Rank[3]*

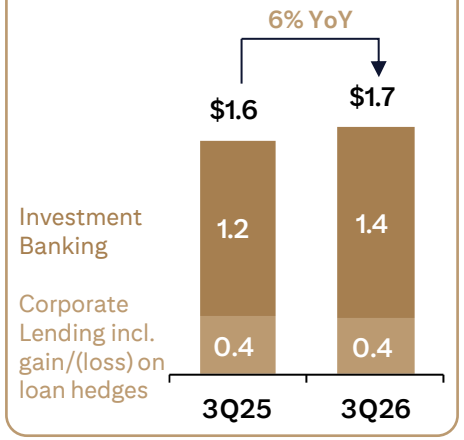
- *Record prime balances[4], up over 40% YoY*



Banking

Investment Banking: *#5 Rank[5]*

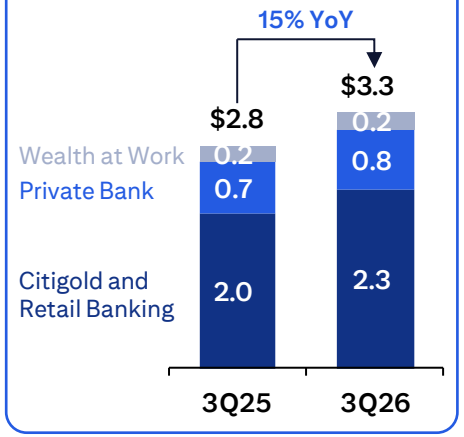
IB Revenues: *up 9% YoY*



Wealth

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

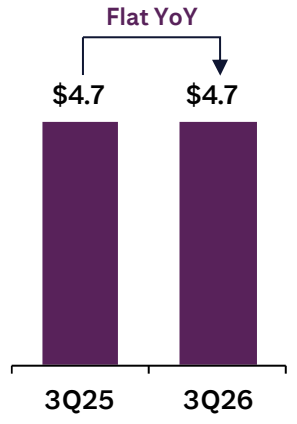
- *22% EBT Margin*
- *Net new investment asset[7] flows of ~$38 billion*



U.S. Consumer Cards

#3 Rank in U.S. Cards[8]

- *Spend volume up 13% YoY in General Purpose Credit Cards[9]*



Best 3Q revenue in a decade for the firm

Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 20.

Financial results overview

Financial Results					
($ in MM, except EPS)	**3Q26**	**% Δ QoQ**	**% Δ YoY**	**YTD'26**	**% Δ YoY**
Net Interest Income	16,982	(1)%	14%	49,848	13%
Non-Interest Revenue	6,863	(10)%	(4)%	23,396	10%
Total Revenues	**23,845**	**(4)%**	**8%**	**73,244**	**12%**
Expenses	13,952	(2)%	(2)%	42,478	3%
NCLs	2,217	(8)%	-	6,829	(1)%
ACL Build and Other[1]	369	213%	56%	1,084	(5)%
Provision for Credit Losses	**2,586**	**3%**	**6%**	**7,913**	**(2)%**
EBT	**7,307**	**(9)%**	**37%**	**22,853**	**43%**
Income Taxes	**1,887**	**(6)%**	**21%**	**5,470**	**34%**
Net Income	**5,245**	**(10)%**	**40%**	**16,861**	**42%**
Net Income to Common[2]	4,861	(11)%	41%	15,769	44%
Diluted EPS	**$2.85**	**(10)%**	**53%**	**$9.07**	**57%**
Efficiency Ratio (Δ in bps)	58.5%	110	(620)	58.0%	(520)
ROE (Δ in bps)	10.1%	(130)	300	11.0%	340
RoTCE[a] (Δ in bps)	11.5%	(150)	350	12.6%	400
CET1 Capital Ratio[b]	12.77%			12.77%	
Memo:					
NII ex-Markets[3]	13,709	4%	7%	39,776	7%
NIR ex-Markets[4]	4,023	(13)%	12%	13,102	27%

3Q26 Financial Overview Highlights

REVENUES up 8% YoY, driven by growth in Services, Wealth, Markets and Banking, partially offset by a decline in All Other

– NII up 14% YoY, driven by growth in Markets, Services, Wealth and USCC, partially offset by declines in All Other and Banking

  - NII ex-Markets[3] up 7%, driven by growth in Services, Wealth and USCC, partially offset by declines in All Other and Banking

– NIR down (4)% YoY, driven by declines in Markets and USCC, largely offset by growth in All Other, Services, Banking and Wealth

  - NIR ex-Markets[4] up 12% YoY, driven by growth in All Other, Services, Banking and Wealth, partially offset by a decline in USCC

EXPENSES down (2)% YoY on a reported basis. Excluding the impact of the notable item[e], expenses were up 3%, primarily driven by higher transactional and product servicing expenses, deposit insurance costs and compensation and benefits, partially offset by lower professional services expenses

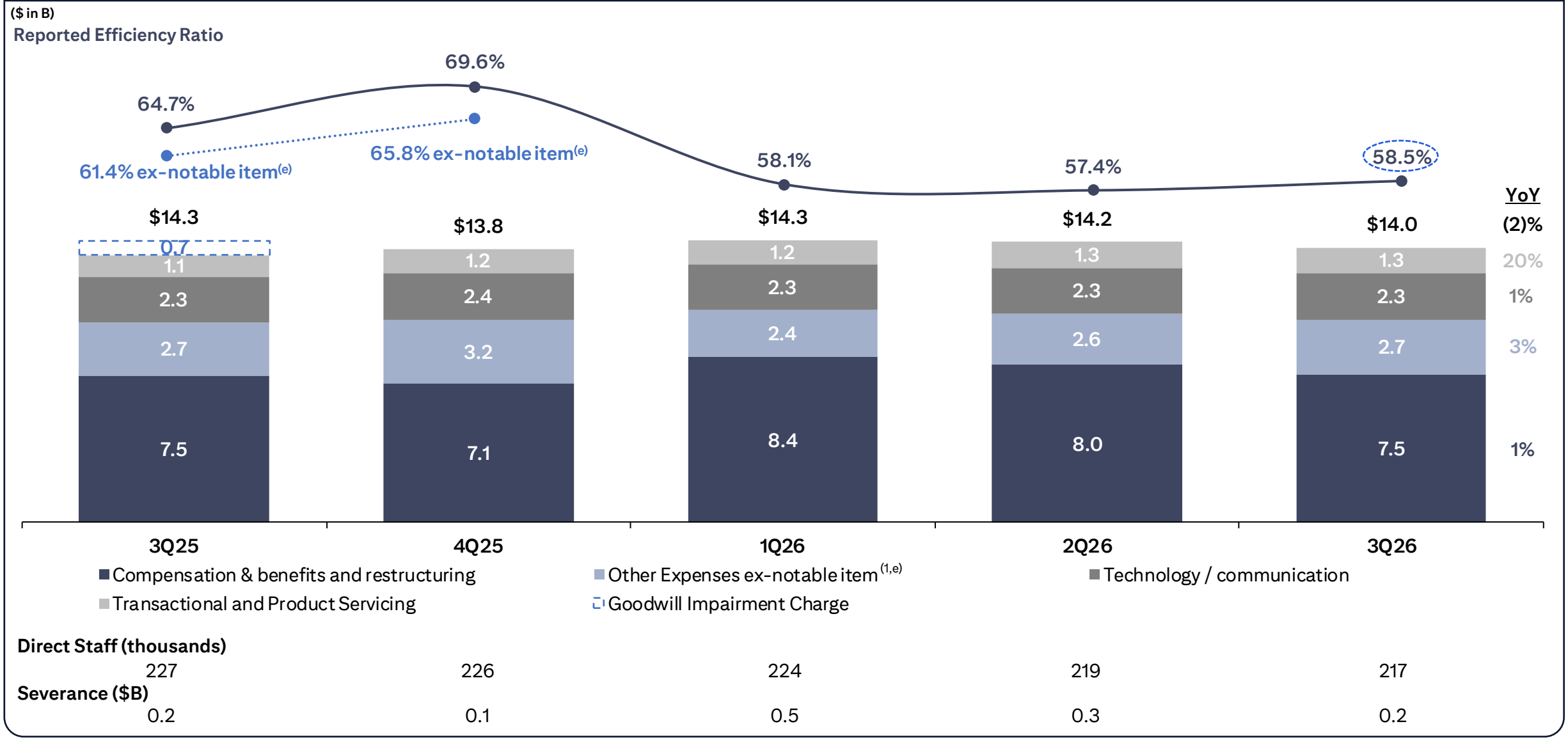
PROVISION FOR CREDIT LOSSES of $2.6 billion, consisting of net credit losses in USCC and Legacy Franchises, as well as a firmwide net reserve build of $369 million, driven by changes in the macroeconomic outlook and portfolio growth

RoTCE[a] of 11.5%; Year-to-date RoTCE[a] of 12.6%

Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 20.

Quarterly expense trend

Expense Overview



	3Q25	4Q25	1Q26	2Q26	3Q26
Direct Staff (thousands)	227	226	224	219	217
Severance ($B)	0.2	0.1	0.5	0.3	0.2

Note: "Notable item in 3Q25" refers to the Banamex goodwill impairment charge, and "Notable item in 4Q25" refers to the Russia loss on sale. Totals may not sum due to rounding. All footnotes are presented starting on Slide 20.

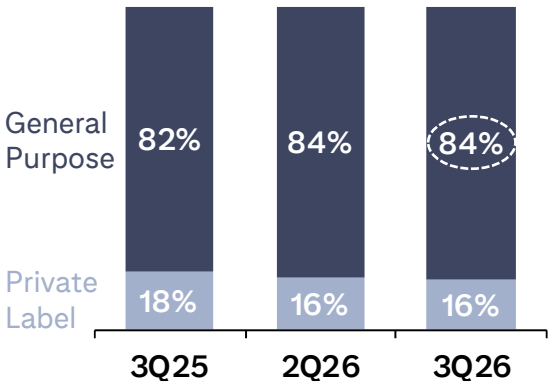
U.S. credit cards and corporate credit overview

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

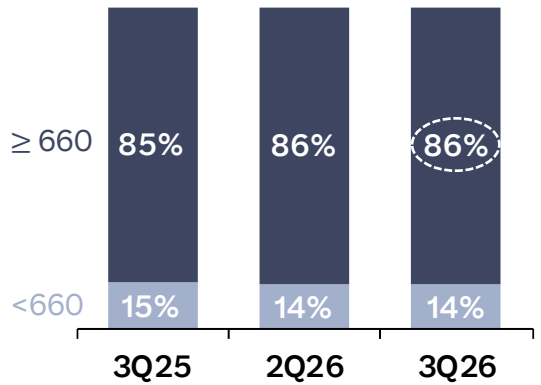
($ in B)

U.S. Cards Loans

EOP Loans



EOP Loans by FICO Score(1)

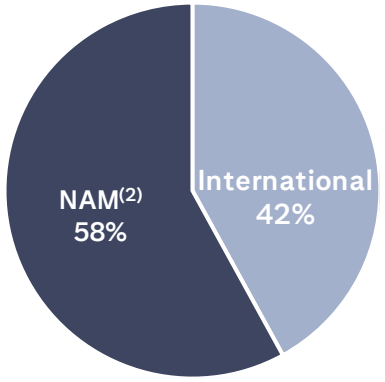


Total EOP Consumer Loans: $418

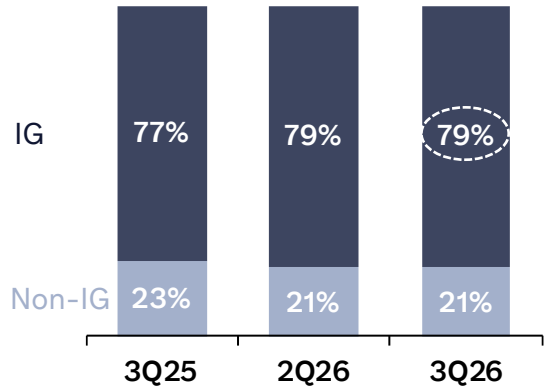
Key U.S. Credit Cards Loan Metrics	3Q25	2Q26	3Q26
EOP Credit Card Loans	$168	$178	$178
NCLs	$1.7	$1.8	$1.6
% of Average Loans	4.0%	4.1%	3.6%
90+ Days Past Due (DPD) %	1.4%	1.3%	1.3%
ACLL/EOP Loans	8.0%	7.6%	7.7%

Corporate Lending Exposure

By Region



By Grade Rating



Total Exposure: $913

Key Corporate Lending Metrics	3Q25	2Q26	3Q26
EOP Corporate Loans	$335	$377	$401
NCLs	$0.1	$0.1	$0.1
% of Average Loans	0.1%	0.1%	0.1%
NALs	$2.1	$1.7	$1.7
% of Loans	0.6%	0.5%	0.4%
ACLL/EOP Loans(3)	0.9%	0.9%	0.9%

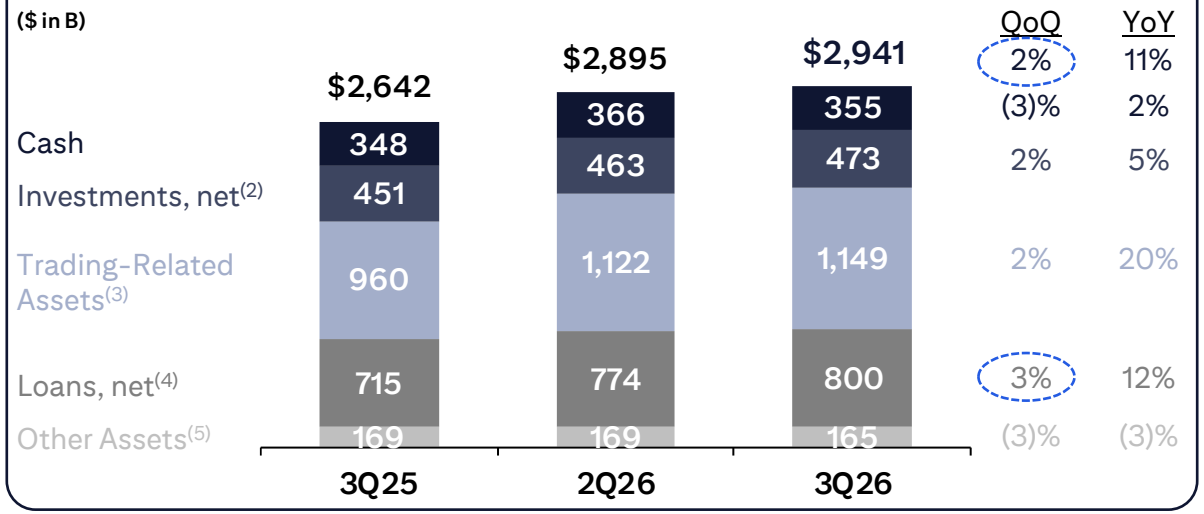
Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 20.

Capital, liquidity and balance sheet overview

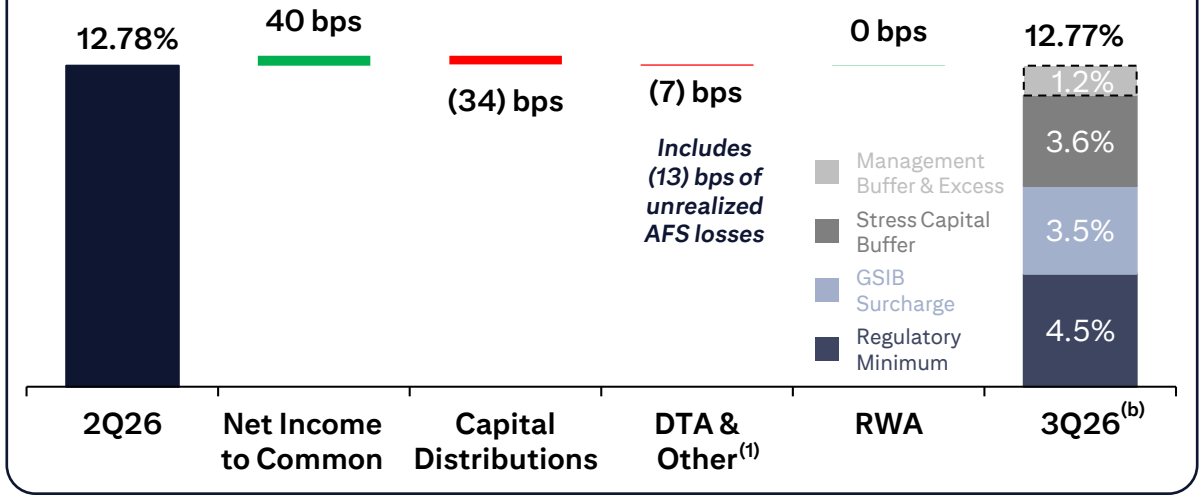
Regulatory Capital & Liquidity Metrics

($ in B)	3Q25	2Q26	3Q26
CET1 Capital[b]	158	158	157
Standardized RWA	1,194	1,232	1,232
CET1 Capital Ratio - Standardized[b]	13.27%	12.78%	12.77%
Advanced RWA	1,350	1,330	1,312
CET1 Capital Ratio - Advanced[b]	11.74%	11.85%	12.00%
Supplementary Leverage Ratio[c]	5.52%	5.15%	4.99%
Liquidity Coverage Ratio	115%	113%	114%
AFS Securities *(Duration: ~3 Years)*	246	287	307
HTM Securities *(Duration: ~3 Years)*	197	168	158

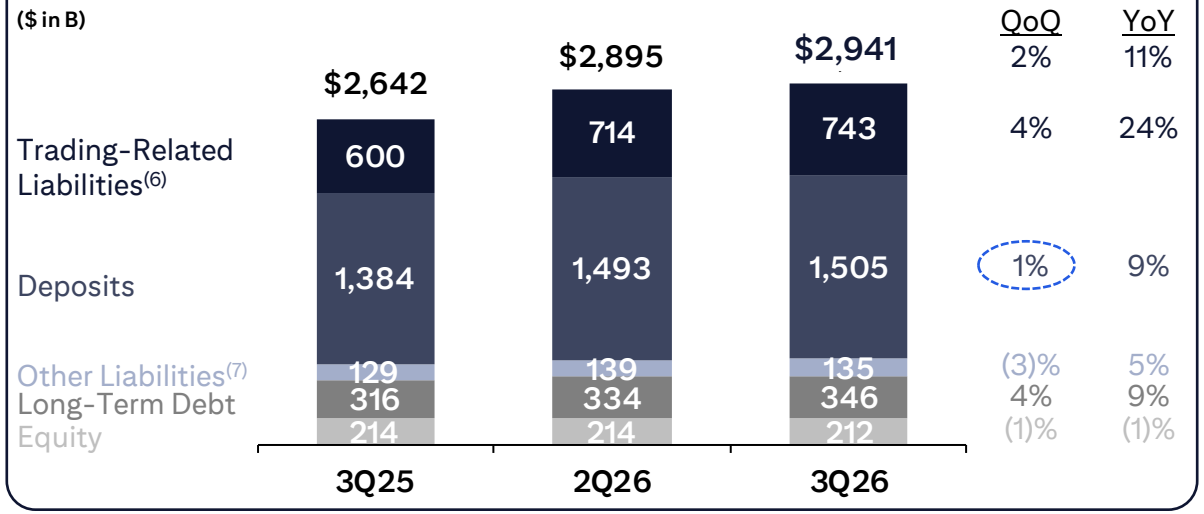
End of Period Assets



QoQ Standardized CET1 Capital Ratio Walk



End of Period Liabilities and Equity

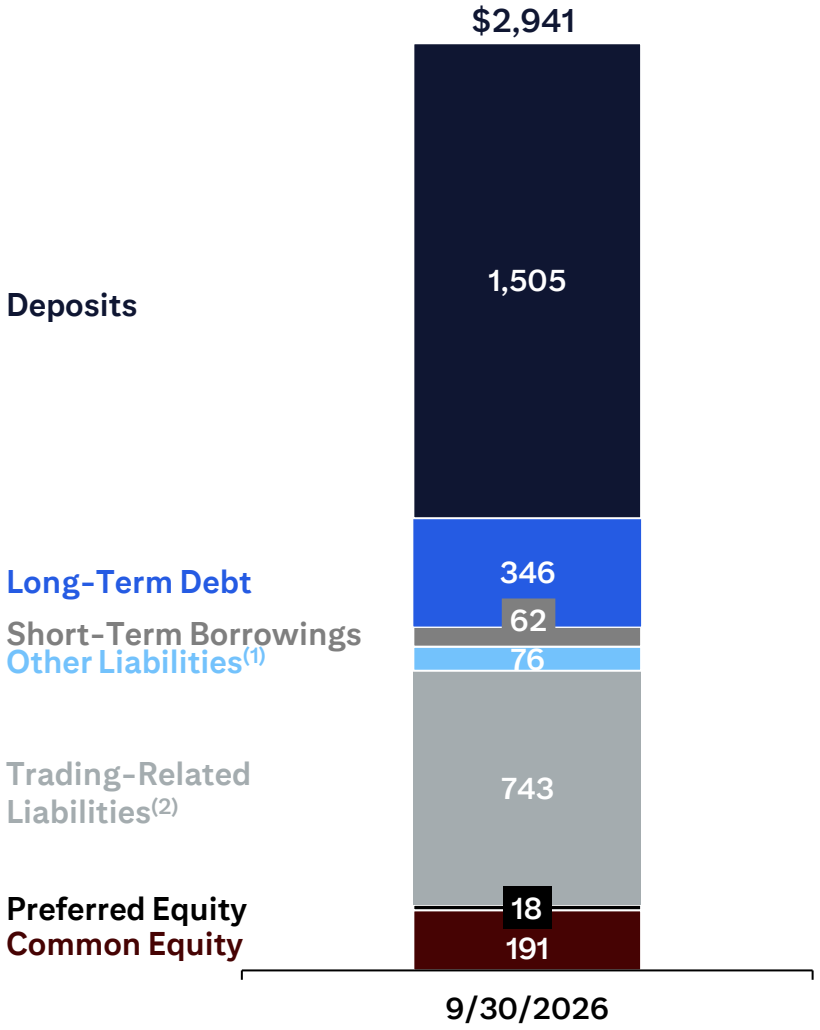


Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 20.

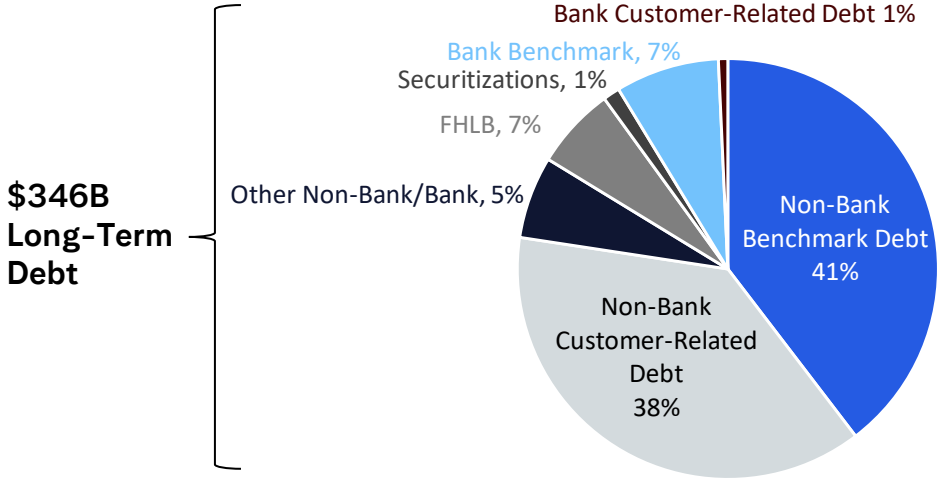
Access to diverse sources of funding (as of 9/30/2026)

(EOP $ in B, except as noted)

Total Liabilities and Stockholders' Equity



Composition of Long-Term Debt Funding



Non-Bank Benchmark Debt Detail (41%): $140.7B Non-Bank Benchmark Debt

- Predominantly issued by Citigroup Inc.
- Weighted-average maturity of 7.1 years (3)
- Diversified across 6 currencies and multiple local markets

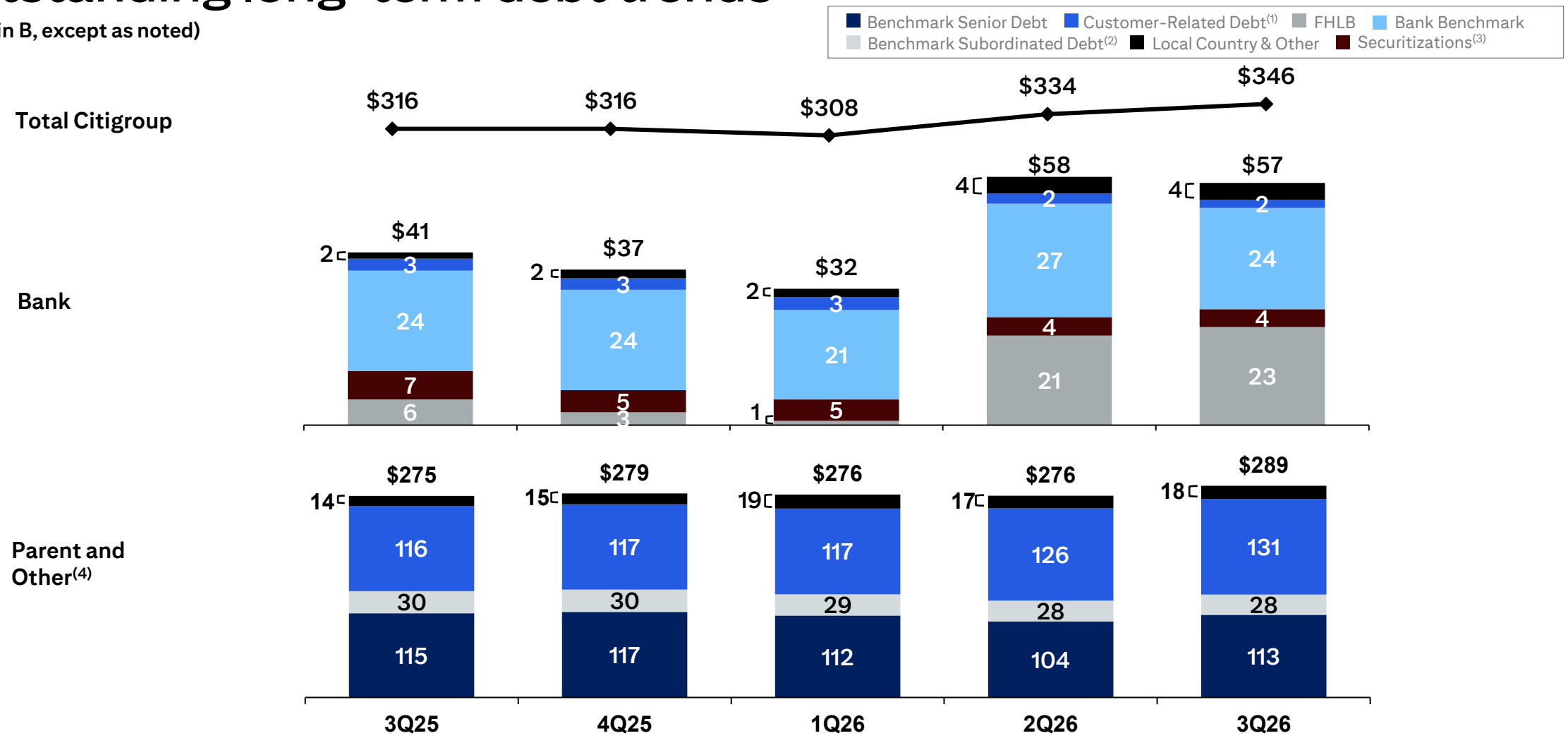
Non-Bank Customer-Related Debt Detail (38%): $130.6B Customer-Related Debt

- Customer-Related Debt are typically bespoke, privately placed notes tailored to meet client investment objectives
- Investors include both institutional and retail with limited overlap across benchmark
- Most are linked to rates, equity, credit, FX, etc.
- Weighted-average maturity of 8.1 years (3)

Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 20.

Outstanding long-term debt trends

(EOP $ in B, except as noted)



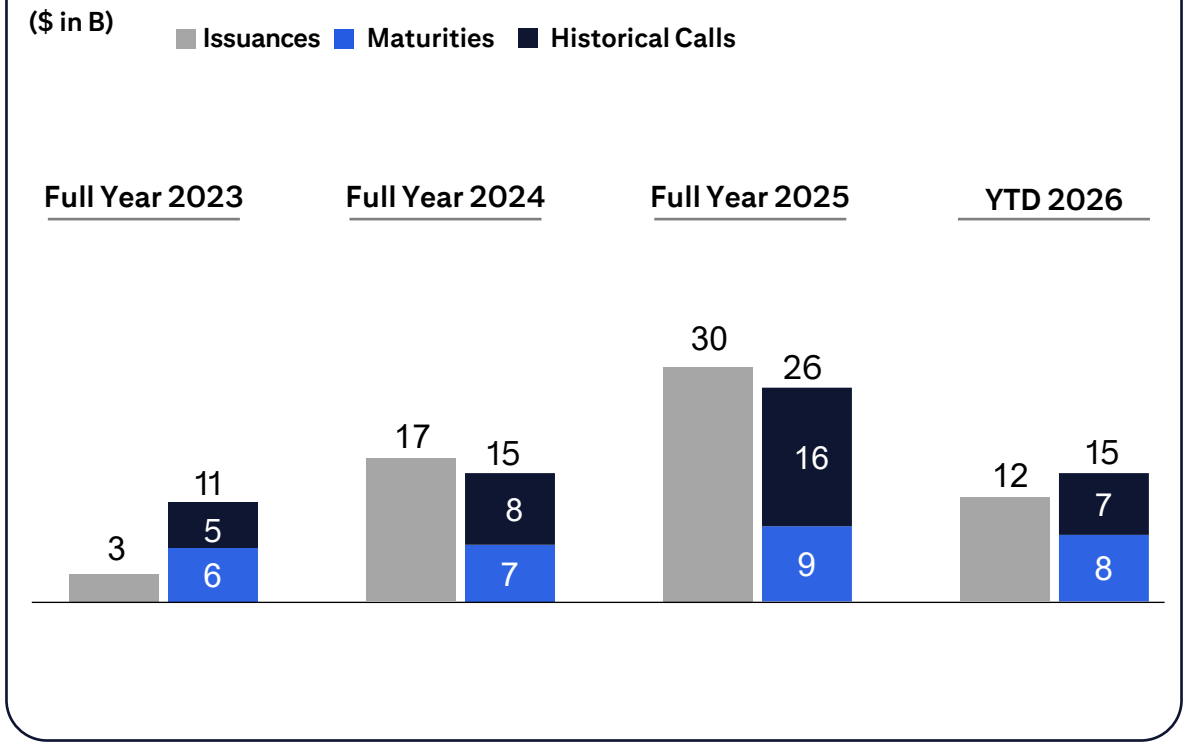
TLAC WAM (years)(5)	8.9	8.9	8.9	8.7	8.6
Unsecured Debt WAM (years)(5)	7.8	8.1	7.7	7.5	7.3

Note: Totals may not sum due to rounding. LTD includes debt issued by Citigroup and its affiliates (including Citibank, N.A.) with original maturities of one year or more. All footnotes are presented starting on Slide 20.

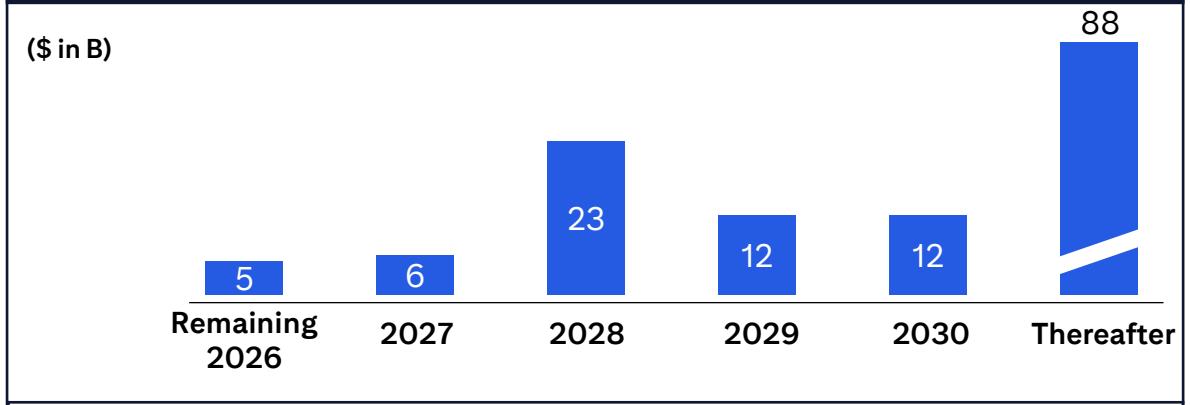
Parent benchmark debt: issuances & redemptions

When determining its issuance agenda for 2026, Citi considers client activity, maturities and potential calls, and the ideal mix of composition across bank and non-bank entities

Senior & Subordinated Debt: Issuances, Calls, Maturity Trends (as of 9/30/26)

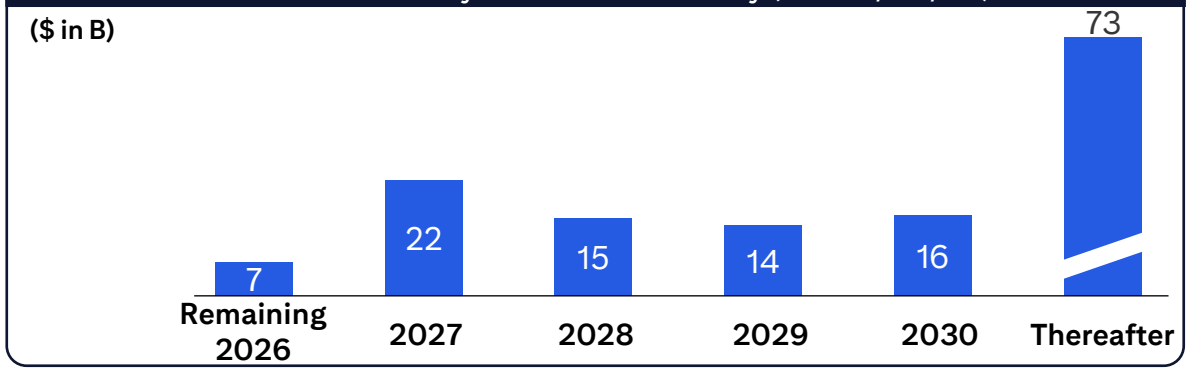


Senior & Subordinated Debt: Contractual Maturity Profile (as of 9/30/26)



	Remaining 2026	2027	2028	2029	2030	Thereafter
Senior	4	2	21	12	12	68
Subordinated	1	4	2	-	-	20

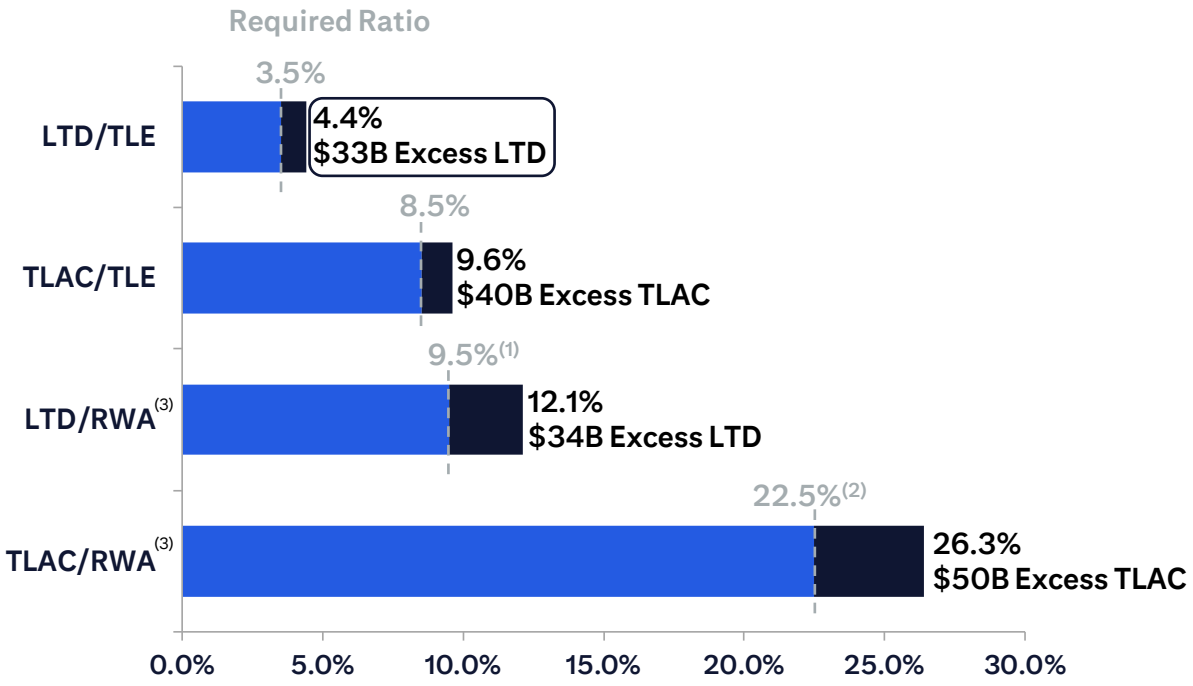
Senior & Subordinated Debt: Non-Callable Maturities + Potential Calls 1 year Prior to Maturity (as of 9/30/26)



Note: Totals may not sum due to rounding. Notional amounts presented.

Total loss-absorbing capacity (TLAC) requirements

While Citi's binding TLAC Requirement is LTD/TLE, at $345B eligible TLAC and $159B eligible LTD, the firm holds excess capital above all required ratios



Memo: Advanced Risk-Weighted Assets of $1,312B and Total Leverage Exposure of $3,593B

($ in B)	Eligible Total Loss-Absorbing Capacity (TLAC)	Eligible Long-Term Debt (LTD)
Senior Debt - Benchmark	$114	$105
Subordinated Debt - Benchmark	$23	$22
Customer-Related Debt	$33	$32
Total Long-Term Debt	**$170**	**$159**
Additional Tier 1 (AT1) Capital	**$18**	**$0**
Common Equity Tier 1 (CET1) Capital	**$157**	**$0**
Eligible Amount	**$345**	**$159**

On January 1, 2026, Citi adopted the eSLR final rule, which also included conforming changes to the external TLAC and LTD regulatory requirements. As of September 30, 2026, Citi's external TLAC and LTD leverage-based requirements were 8.5% and 3.5%, respectively. Citi exceeded each of the external TLAC and LTD regulatory requirements, resulting in a $33 billion surplus above its binding TLAC requirement of LTD as a percentage of Total Leverage Exposure.

Note: Totals may not sum due to rounding. Eligible LTD amounts calculated based on unpaid principal balance. All footnotes are presented starting on Slide 20.

3Q26 excess capital vs. required ratios

As of 3Q26, Citi remains compliant and has excess capital above all required ratios. For the Standardized CET1 Capital ratio, this includes a 100bps management buffer

Ratio	Binding Ratio Components	Required Ratios	3Q26 Actual Ratio	Ratio Variance (bps)	Required Capital ($B)	3Q26 Actual Capital ($B)	Variance ($B)
CET1 Capital Ratio	Common Equity Tier 1 Capital/ Standardized RWA **(Binding)**	11.6%	12.77%	117	143	157	14
	Common Equity Tier 1 Capital/ Advanced RWA	10.5%	12.00%	150	138	157	20
Tier 1 Capital Ratio	Tier 1 Capital/ Standardized RWA **(Binding)**	13.1%	14.56%	146	161	179	18
	Tier 1 Capital/ Advanced RWA	12.0%	13.68%	168	157	179	22
Total Capital Ratio	Total Capital/ Standardized RWA	15.1%	17.39%	229	186	214	28
	Total Capital/ Advanced RWA **(Binding)**	14.0%	15.63%	163	184	205	21
Leverage Ratio	Tier 1 Capital/ Quarterly Adjusted Average Total Assets	4.0%	6.05%	205	119	179	61
Supplementary Leverage Ratio	Tier 1 Capital/ Total Leverage Exposure	4.0%	4.99%	99	144	179	36
Binding TLAC Ratio	Long-Term Debt/ Total Leverage Exposure	3.5%	4.4%	92	126	159	33

Note: Totals may not sum due to rounding.

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 higher interest rates, elevated inflation, conflicts in the Middle East, and risks related to AI; 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.



Appendix

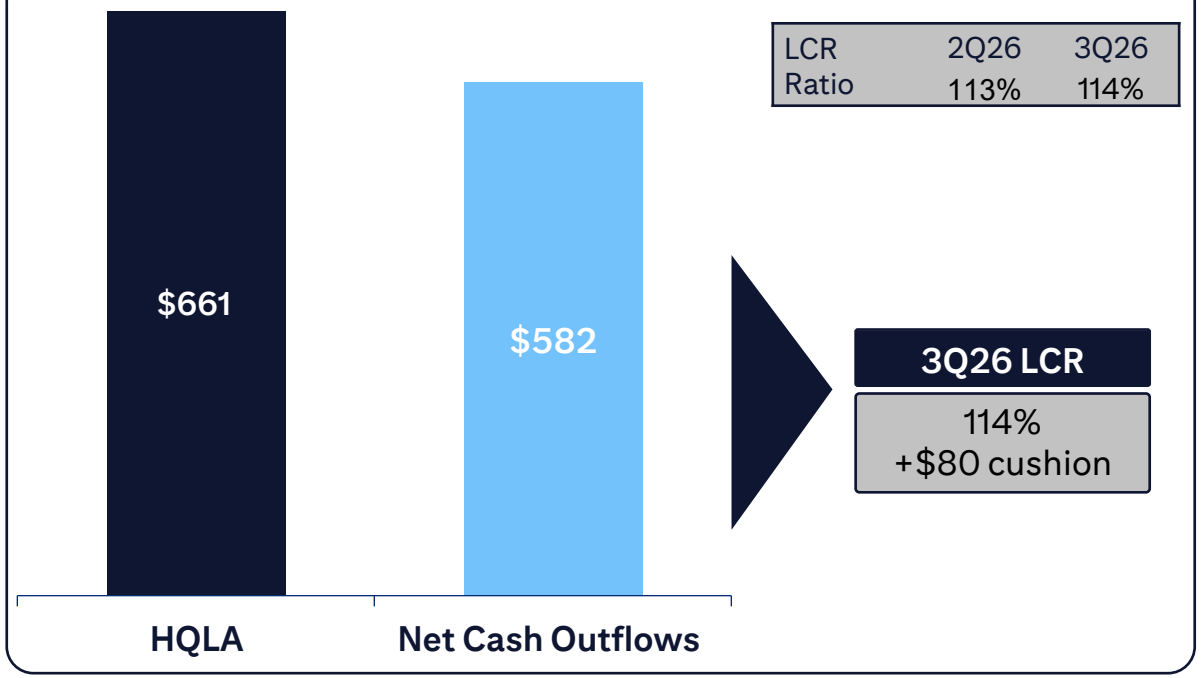
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16. 3Q26 Liquidity and investment portfolio metrics
17. Additional tier 1 capital securities (as of 9/30/2026)
18. Preferred stock dividends

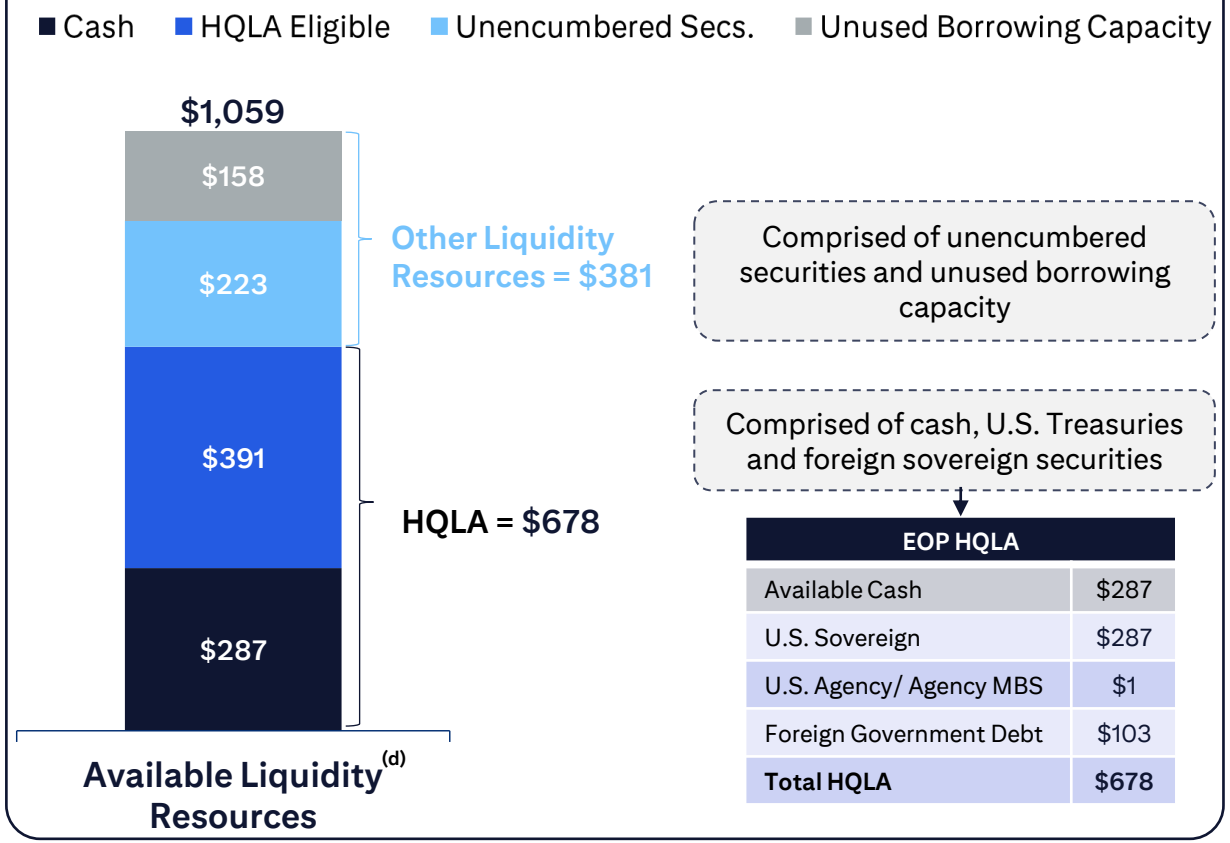
3Q26 Liquidity and investment portfolio metrics

($ in B)

Average LCR and Historical Trajectory (30-Day Stress)



EOP Available Liquidity Resources[(d)]



EOP HQLA	
Available Cash	$287
U.S. Sovereign	$287
U.S. Agency/ Agency MBS	$1
Foreign Government Debt	$103
Total HQLA	**$678**

Commentary

- Our available liquidity resources of approximately $1.1 trillion are comprised of HQLA and other unencumbered securities and unused borrowing capacity
- The average HQLA of $661 billion that we hold exceeds Net Cash Outflows of $582 billion by ~14% or about ~$80 billion
- Our level of available liquidity resources means we have approximately $477 billion of liquidity above and beyond the stressed outflow assumptions under the LCR requirement

Select Investment Portfolio Metrics

	3Q25	2Q26	3Q26
AFS Securities ***(Duration: ~3 Years)***	$ 246	$ 287	$ 307
HTM Securities ***(Duration: ~3 Years)***	197	168	158

Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 20.

Additional tier 1 capital securities (as of 9/30/2026)

Preferred Stock & Trust Preferred Securities						
Series	Issuance Date	Redeemable by Issuer beginning	Dividend Rate as of September 30, 2026	Redemption price per depositary share	Number of depositary shares	Carrying value (in millions of dollars)
Series Y[1][2]	October 27, 2021	November 15, 2026	4.150	1,000	1,000,000	1,000
Series Z[1]	March 7, 2023	May 15, 2028	7.375	1,000	1,250,000	1,250
Series AA[1]	September 21, 2023	November 15, 2028	7.625	1,000	1,500,000	1,500
Series BB[1]	March 6, 2024	May 15, 2029	7.200	1,000	550,000	550
Series CC[1]	May 29, 2024	August 15, 2029	7.125	1,000	1,750,000	1,750
Series DD[1]	July 30, 2024	August 15, 2034	7.000	1,000	1,500,000	1,500
Series EE[1]	December 3, 2024	February 15, 2030	6.750	1,000	1,500,000	1,500
Series FF[1]	February 12, 2025	February 15, 2030	6.950	1,000	2,000,000	2,000
Series GG[1]	July 23, 2025	August 15, 2030	6.875	1,000	2,700,000	2,700
Series HH[1]	December 10, 2025	February 15, 2031	6.625	1,000	2,500,000	2,500
Series II[1]	February 3, 2026	February 15, 2031	6.250	25	32,000,000	800
Series JJ[1]	February 12, 2026	May 15, 2031	6.500	1,000	1,000,000	1,000
		Total Preferred Stock				**18,050**

Trust[3]	Issuance Date	Securities Issued	Liquidation Value (in millions of dollars)[4]	Coupon Rate[5]	Maturity	Redeemable by Issuer beginning
Citigroup Capital XIII	October 5, 2010	89,840,000	$2,246	3-month SOFR+ 663.161 bps[6]	October 30, 2040	October 30, 2015

Subsequently, as previously announced, Citi will be redeeming Series Y in its entirety on November 15, 2026.

Note: All footnotes are presented starting on Slide 20.

Preferred stock dividends

($ in MM)

	2023	2024	2025	2026
1Q	$277	$279	$269	$305
2Q	288	242	287	338
3Q	333	277	274	353
4Q	300	256	284	306[(1)]
Total	$1,198	$1,054	$1,114	$1,302

Note: Totals may not sum due to rounding. All footnotes are presented starting on Slide 20.

Glossary

ACL: Allowance for Credit Losses
ACLL: Allowance for Credit Losses on Loans
AFG: Asset Finance Group
AFS: Available for Sale
AI: Artificial Intelligence
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
USCC: U.S. Consumer Cards
USD: U.S. Dollar
VaR: Value at Risk
YoY: Year-over-Year
YTD: Year-to-date

Notes on references to the Financial Supplement and Form 10-Q

Global

a) 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 Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended September 30, 2026 (the 3Q26 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 October 13, 2026.

b) 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 see "Capital Resources" in Citi's 3Q26 Form 10-Q filed with the SEC on November 5, 2026.

c) For the composition of Citigroup's Supplementary Leverage ratio, please see "Capital Resources" in Citi's 3Q26 Form 10-Q filed with the SEC on November 5, 2026.

d) Available Liquidity Resources is defined as end-of-period HQLA; additional unencumbered securities, including excess liquidity held at bank entities that is non-transferable to other entities within Citigroup; and available assets not already accounted for within Citi's HQLA to support additional advances from the Federal Home Loan Bank and Federal Reserve Bank discount window.

e) Results excluding notable items are non-GAAP financial metrics. Results "ex-notable item(s)," as applicable to the periods presented, 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 in Russia, or (ii) the 3Q25 goodwill impairment charge 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 3Q26 Financial Supplement.

Footnotes

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1) Source: Coalition Greenwich Global Competitor Benchmarking Analytics for 1H26. 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 are BAC, BARC, BNPP, DB, HSBC, JPM, MUFG, SG, SCB, USB and WFC.
2) Source: Coalition Greenwich Global Competitor Benchmarking Analytics for 1H26. 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 are BBH, BNPP, BNY, CACEIS, DB, HSBC, JPM, NT, RBC, SCB, SG, and ST.
3) Source: Coalition Greenwich Competitor Benchmarking Analytics for 1H26. 1H26 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 are BofA, BARC, BNPP, DB, GS, HSBC, JPM, MS, 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 September 30, 2026.
6) Source: BCG Expand Wealth Management Analysis. These rankings are based on the last two quarters (1Q26 and 2Q26) 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) Net new investment assets represent 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.
8) Source: Company filings. Based on End of Period Loans as of June 30, 2026. Includes Citi General Purpose and Citi Private Label Credit Cards. Peer group includes AXP, BAC, BFH, COF, JPM, SYF and WFC.
9) 3Q26 and 2Q26 results, balances and metrics include the impact from the additional American Airlines co-branded card portfolio onboarded in the second quarter of 2026.

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1) Allowance for Credit Losses (ACL) Build (Release) and Other provisions includes a net ACL build of approximately $333 million related to loans and unfunded lending commitments as well as other provisions of approximately $36 million relating to held-to-maturity (HTM) debt securities, 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) NII excluding Markets is a non-GAAP financial measure. For reconciliation of these results, please refer to the 3Q26 Financial Supplement.
4) NIR excluding Markets is a non-GAAP financial measure. For reconciliation of these results, please refer to the 3Q26 Financial Supplement.

Footnotes (cont.)

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1) 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 $8.5 billion, $8.2 billion and $7.9 billion at September 30, 2026, June 30, 2026, and September 30, 2025, respectively.

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1) 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.
2) 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.
3) 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.
4) Loans, net, include ACLL. EOP gross loans, which does not include ACLL, for 3Q26, 2Q26 and 3Q25 are $820 billion, $794 billion, and $734 billion, respectively.
5) Other Assets include goodwill, intangible assets, deferred tax assets, premises and equipment and all other assets net of allowance.
6) Trading-Related Liabilities include securities loaned or sold under agreements to repurchase and trading account liabilities and brokerage payables.
7) Other Liabilities include short-term borrowings and other liabilities, plus allowances.

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1) Other Liabilities also includes allowance for credit losses for unfunded lending commitments, as well as noncontrolling interests.
2) Trading-related liabilities include securities loaned and sold under agreements to repurchase and trading account liabilities and brokerage payables.
3) Non-Bank Benchmark Debt weighted-average maturity (WAM) and Customer-Related Debt WAM reflect the WAM for debt with greater than 1 year to maturity. The WAM is calculated based on the contractual maturity of each security. For securities that are redeemable prior to maturity where the option is not held by the issuer, the WAM is calculated based on the earliest date an option becomes exercisable.

Footnotes (cont.)

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1) Primarily structured notes, which contain an embedded derivative component that adjusts each security's risk-return profile.
2) Includes Trust Preferred Securities of $1.6 billion for all periods presented.
3) Securitizations are predominantly credit card securitizations, primarily backed by Branded Cards receivables.
4) Includes long-term debt issued to third parties by Citigroup Inc., the parent holding company, and Citi's non-bank subsidiaries (including broker-dealer subsidiaries) that are consolidated into Citigroup Inc.
5) WAM includes unsecured LTD issued by Citigroup and its affiliates (including Citibank, N.A.) with greater than 1 year to maturity. The WAM is calculated based on the contractual maturity of each security. For securities that are redeemable prior to maturity where the option is not held by the issuer, the WAM is calculated based on the earliest date an option becomes exercisable. TLAC WAM is based on TLAC-eligible securities.

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1) LTD/RWA includes Method 2 GSIB surcharge of 3.5%. For additional information, please see "Capital Resources" in Citi's 3Q26 Form 10-Q filed with the SEC on November 5, 2026.
2) Includes Method 1 GSIB surcharge of 2.0%. For additional information, please see "Capital Resources" in Citi's 3Q26 Form 10-Q filed with the SEC on November 5, 2026.
3) RWA is based on the U.S. Basel III Advanced Approaches framework.

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1) Please see Note 18 in Citi's 3Q26 Form 10-Q filed with the SEC on November 5, 2026.
2) As previously announced, Citi will be redeeming Series Y in its entirety on November 15, 2026.
3) The Citigroup Capital III trust preferred securities remain outstanding but are not included as they do not qualify for Tier 1 Capital.
4) Represents the notional value received by outside investors from the trust at the time of issuance. This differs from Citi's balance sheet carrying value due primarily to unamortized discount and issuance costs.
5) In each case, the coupon rate on the subordinated debentures is the same as that on the trust preferred securities.
6) The spread incorporates the original contractual spread, and a 26.161 bps tenor spread adjustment.

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1) Declared on October 19, 2026.