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'26 INVESTOR DAY



Gonzalo Luchetti

Chief Financial Officer

Clear path to drive higher sustainable returns

EXECUTE AND INVEST 2022-2025

- ✓ Focused on five core interconnected businesses
- ✓ Largely completed exits of international consumer markets; advanced exits of Poland consumer banking business and Banamex[1]
- ✓ Simplified the organization and management structure
- ✓ Delivered on culture and talent

2025
7.7% Reported RoTCE[c]
8.8% RoTCE ex-notable items[c, d]

ACHIEVE 2026 TARGET

- ✓ 90% of Transformation programs at or nearly at Citi's target state
- ✓ Enhanced firm and business performance

~10-11% RoTCE[e]

NEAR TERM[a] 2027-2028

- Continued momentum across five core interconnected businesses
- Investing in client-driven growth
- 100% of Transformation programs at or nearly at Citi's target state
- Banamex and other Legacy businesses exited

~11-13% RoTCE ex-notable item[f]
Expect to be within this range for both 2027 and 2028

MEDIUM TERM[b] 2029-2031

- Five core interconnected businesses at target RoTCEs
- All Other reduced and at steady state

~14-15% RoTCE[e]
Expect to reach this range over the medium term

Resilient and diversified business model positions us to support clients and drive progressively higher, sustainable returns

Footnotes begin on Slide 26.

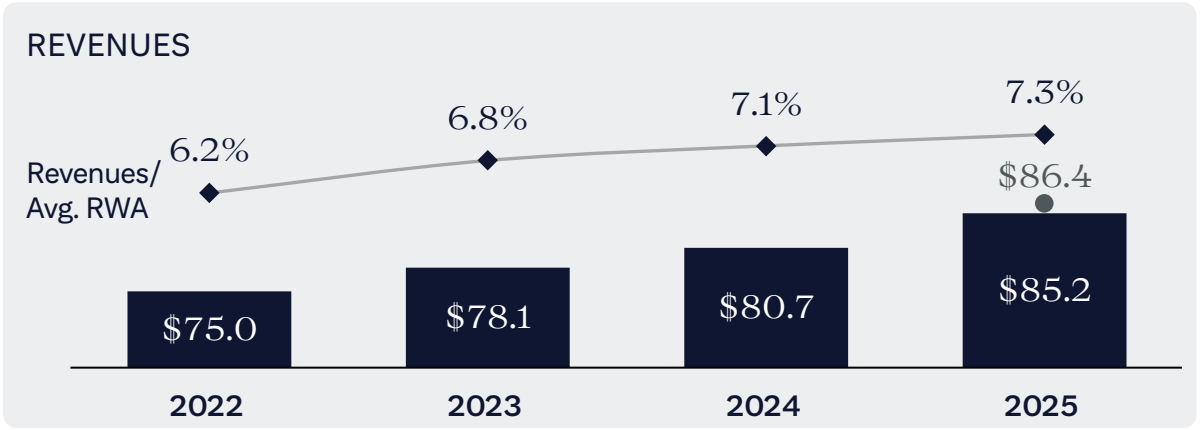
Recent performance demonstrates ability to unlock value

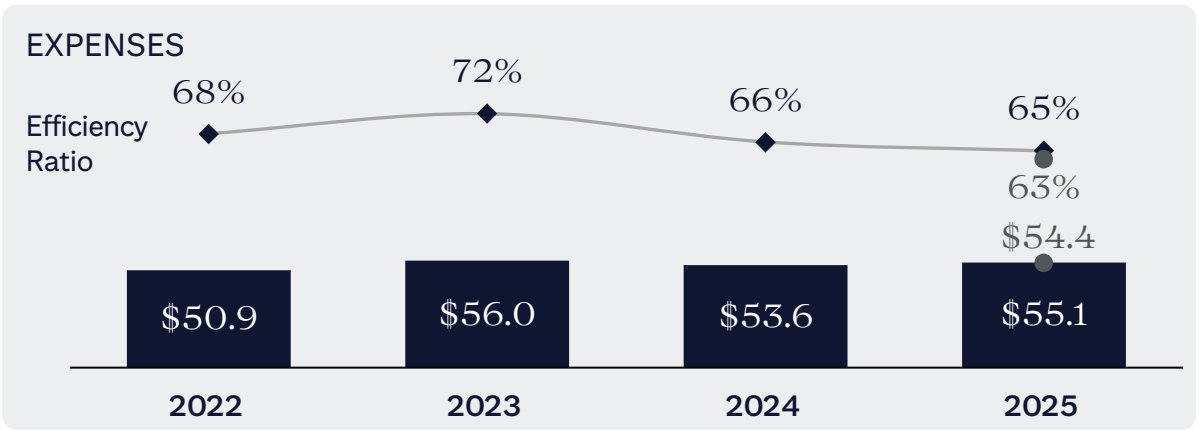
($B)

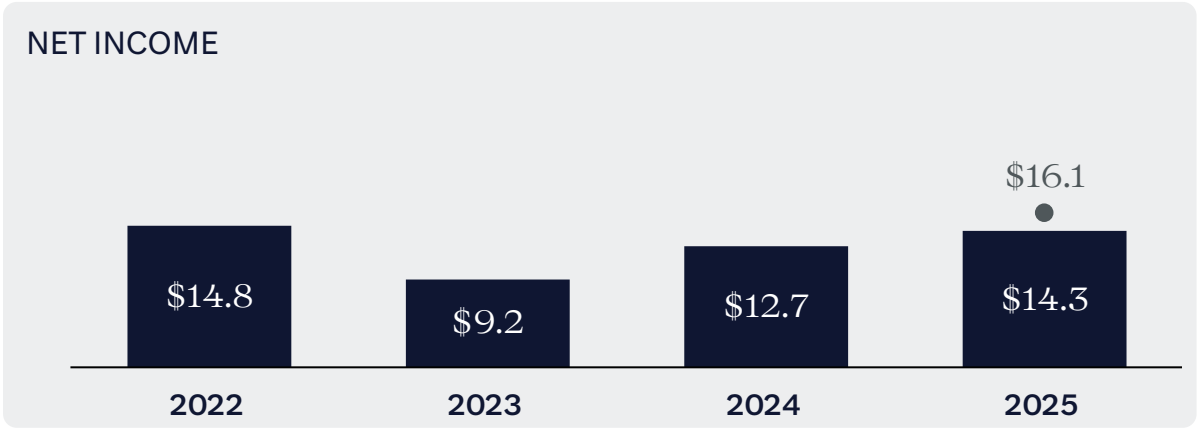
2025

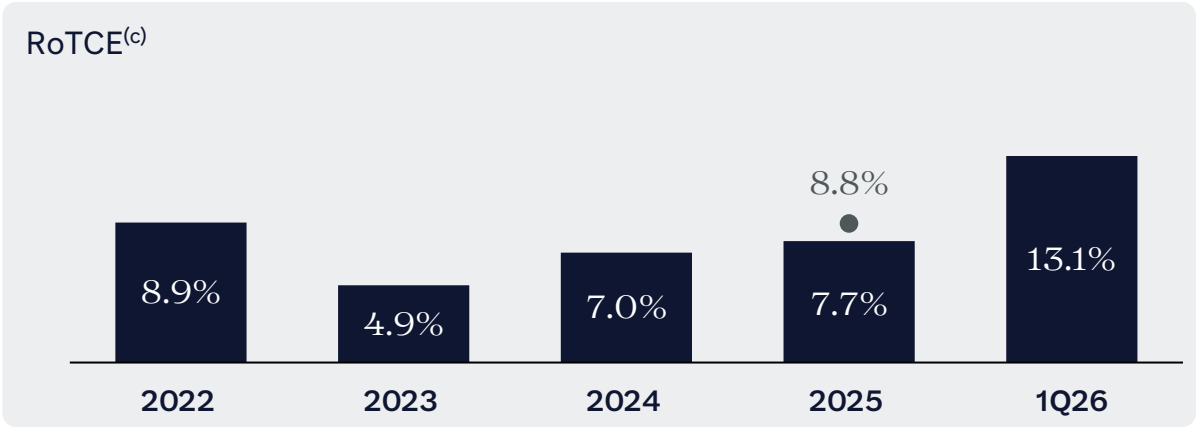
REVENUES		EFFICIENCY RATIO		NET INCOME		RoTCE[c]	
$85.2	$86.4	65%	63%	$14.3	$16.1	7.7%	8.8%
Reported	Ex-Notable Item[d]	Reported	Ex-Notable Items[d]	Reported	Ex-Notable Items[d]	Reported	Ex-Notable Items[d]

■ Reported ● Ex-Notable item(s)[d]







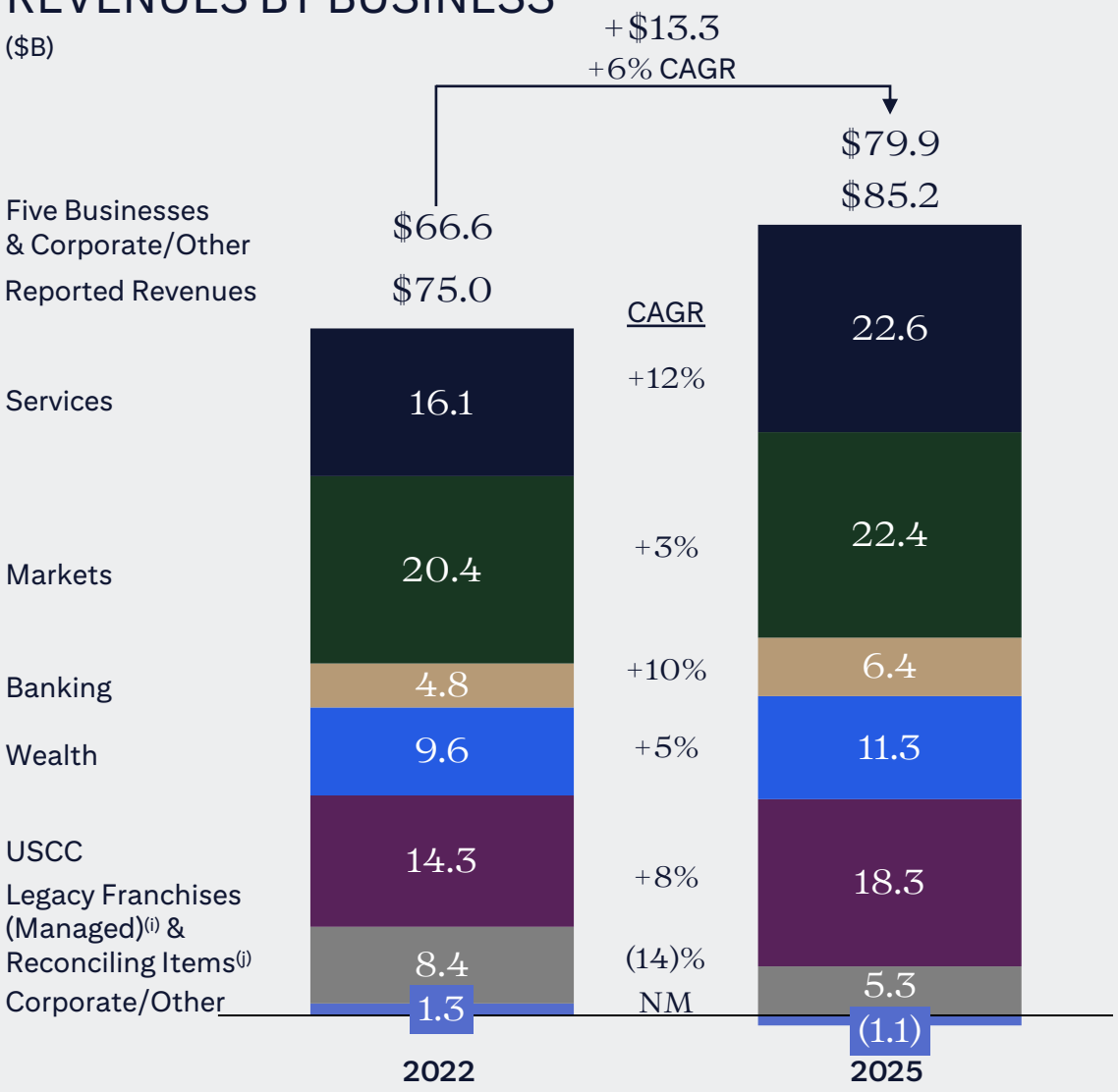


Footnotes begin on Slide 26.

Client momentum driving revenue growth[(g)]

REVENUES BY BUSINESS

($B)



KEY PERFORMANCE INDICATORS[(h)]

Change since 2022

Cross-Border Transaction Value[(k)] +10% CAGR	AUC/A +15% CAGR	Average Deposits +3% CAGR
Prime Balances[(l)]* +~30% CAGR	Spread Financing Average Loans* +14% CAGR	
IB Wallet Share[(m)] +~70bps	North America IB Wallet Share[(m)]* +~60bps	Sponsors IB Wallet Share[(m)]* +~135bps
NNIA (% of Total Client Investment Assets)[(n)]* 8% Average from 2023-2025	Average Deposits (2)% CAGR	Average Loans +3% CAGR
GPCC Acquisitions[(o)]* +6% CAGR	End of Period Loans +5% CAGR	GPCC % of Loans[(p)]* +3pp

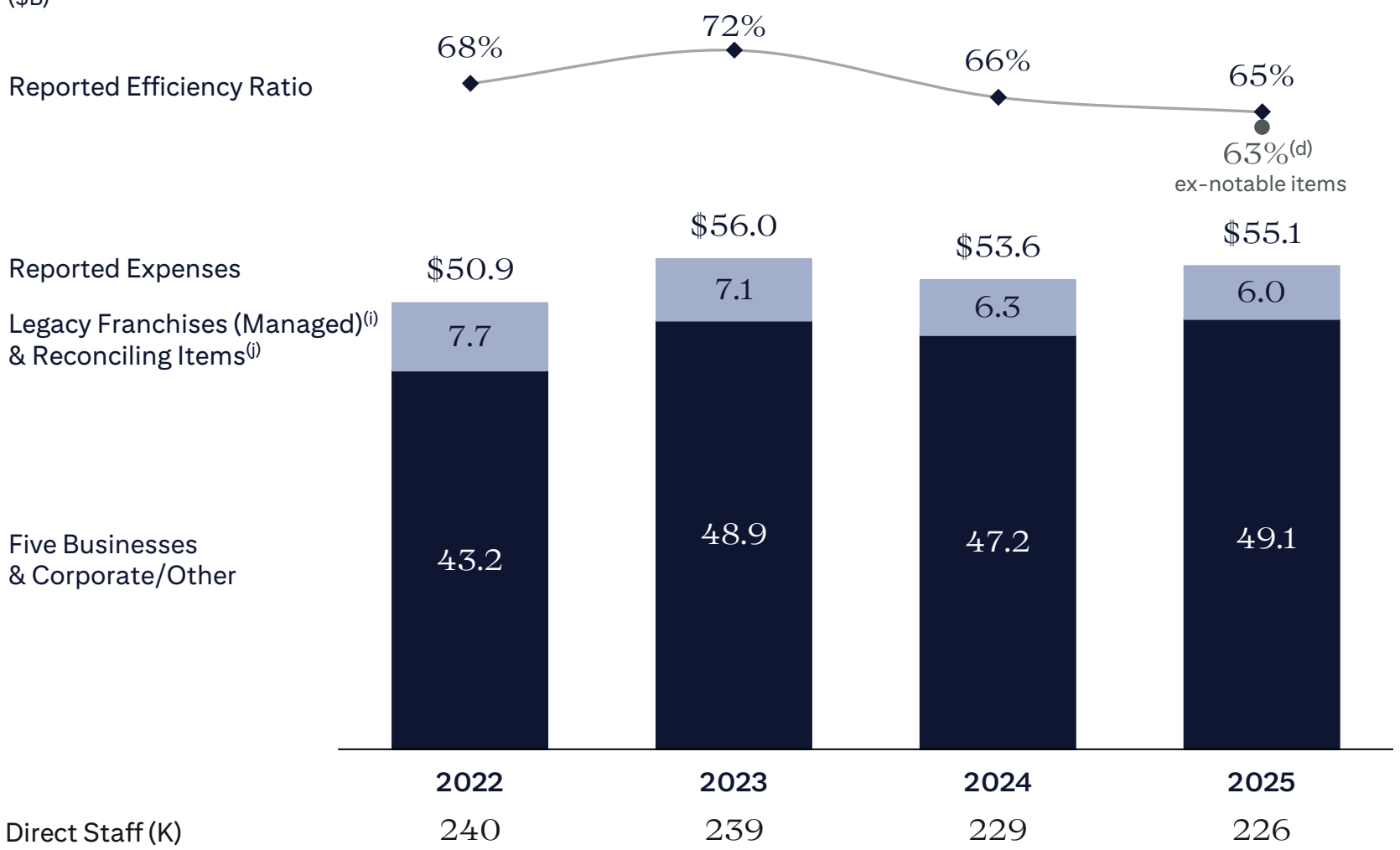
(*) Indicates new KPI since 2022 Investor Day

Totals may not sum due to rounding. Footnotes begin on Slide 26.

Foundational investments to drive future benefits

EXPENSES AND EFFICIENCY RATIO

($B)



BENEFITS OF INVESTMENTS

Transformation and Foundational

- Simplified, standardized and more automated control environment
- Clear first-line ownership and accountability; standardized risk processes; and real-time visibility into key risks
- Improved quality, consolidated data in trusted sources; and robust controls and governance

Business-led

- Enhanced platforms in Services and Markets
- Strengthened talent and client coverage in Banking and Wealth
- Launched products, expanded partnerships and elevated the customer experience in USCC

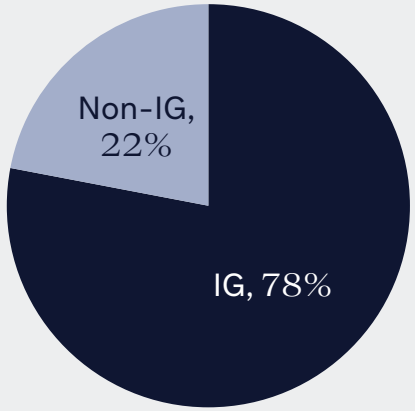
Totals may not sum due to rounding. Footnotes begin on Slide 26.

Disciplined risk management drives a resilient profile

HIGH-QUALITY PORTFOLIOS[h]

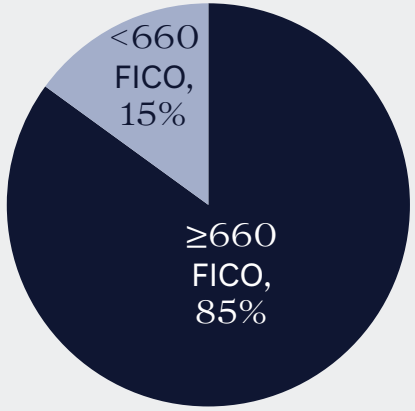
CORPORATE LENDING EXPOSURE

$817B

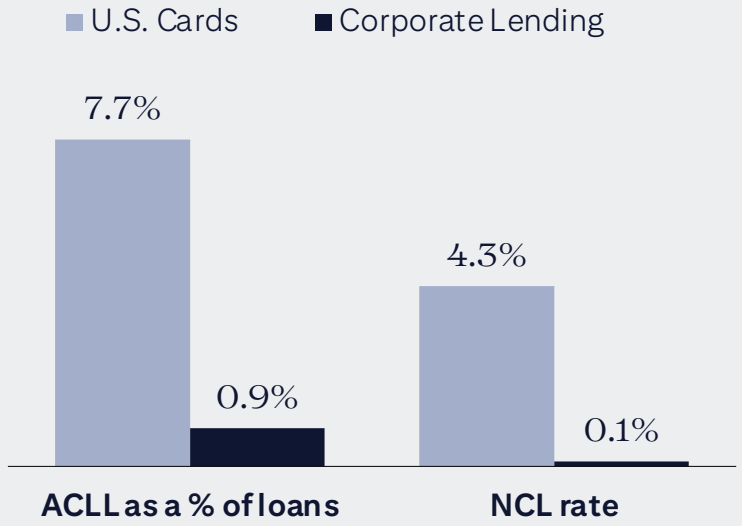


U.S. CARDS LOANS

$174B



OVER $21B OF RESERVES[h]



CECL ASSUMPTIONS

- 5.2% scenario-weighted 8-quarter average unemployment rate
- 6.9% downside 8-quarter average unemployment rate

DISCIPLINED FRAMEWORK

ACTIVE RISK MANAGEMENT

- Rigorous client selection and diligence
- Well-structured exposures
- Concentration limits
- Frequent stress testing
- Collateral monitoring
- Robust reserves

CONTROLS

- Robust and more automated controls
- Standardized control framework across the firm
- Preventative controls now assess a daily average of 3.5 million payments in over 90 countries[h, 1]

Footnotes begin on Slide 26.

Resilient balance sheet and disciplined capital management

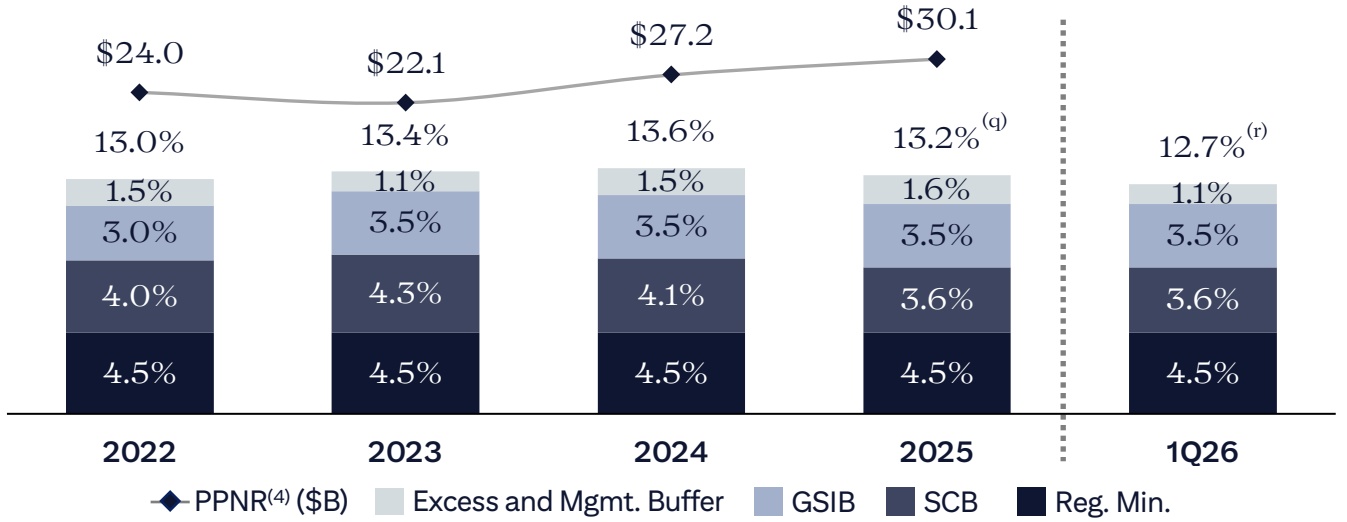
BALANCE SHEET[h]

Resilient balance sheet reflects the stability of our business model

ASSET QUALITY	$607B HIGH-QUALITY LIQUID ASSETS	30% SHARE OF CASH AND INVESTMENTS IN TOTAL ASSETS
LIQUIDITY	~$1.0T TOTAL AVAILABLE LIQUIDITY RESOURCES[1]	115% AVERAGE LIQUIDITY COVERAGE RATIO
FUNDING	~$1.4T TOTAL DEPOSITS	~80% • DEPOSITS IN OPERATING ACCOUNTS[2] • SERVICES DEPOSITS[3] FROM 15+ YEAR CLIENTS
CAPITAL	$157B CET1 CAPITAL[q]	13.2% STANDARDIZED CET1 CAPITAL RATIO[q]

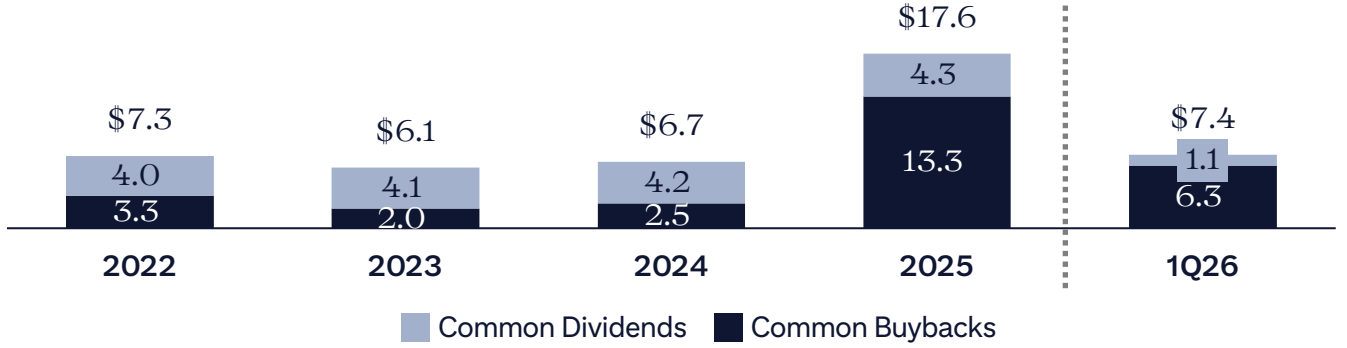
STANDARDIZED CET1 RATIO

PPNR improvement and simplification of our company is resulting in a lower SCB



CAPITAL RETURN ($B)

~$45 billion of capital returned to shareholders since the beginning of 2022

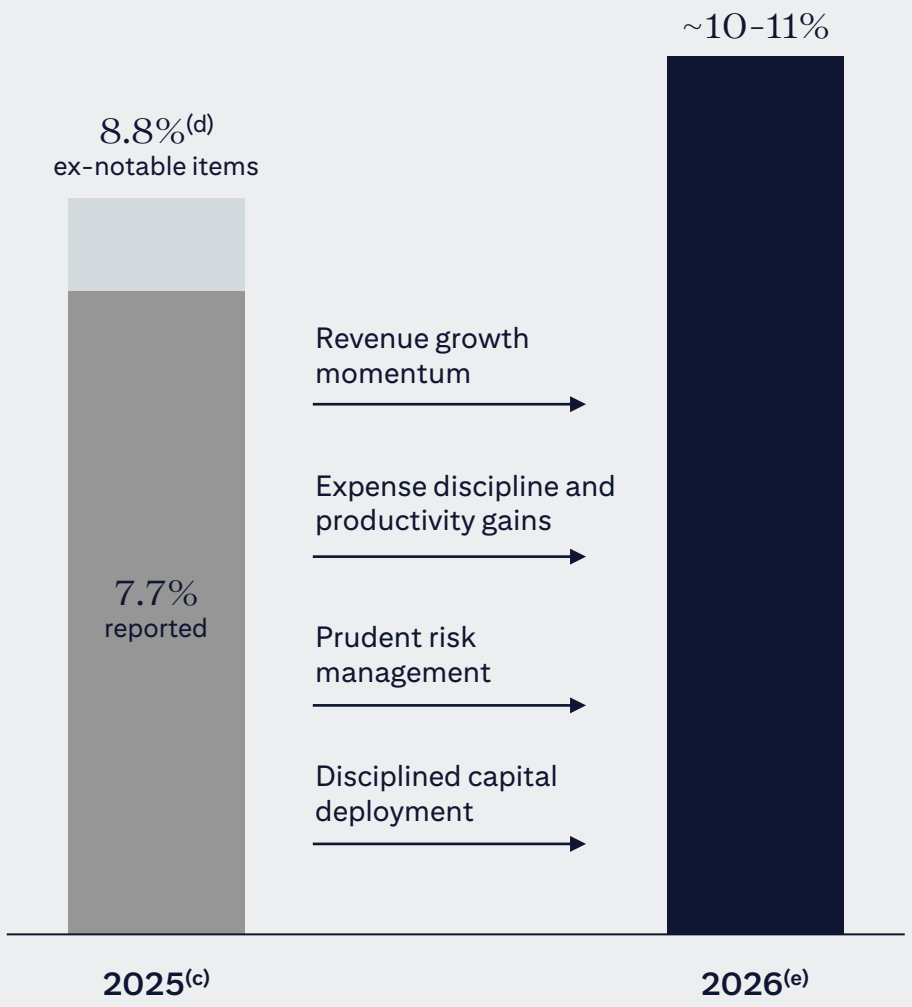


Footnotes begin on Slide 26.

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Path forward

2026 guidance: Targeting ~10-11% RoTCE



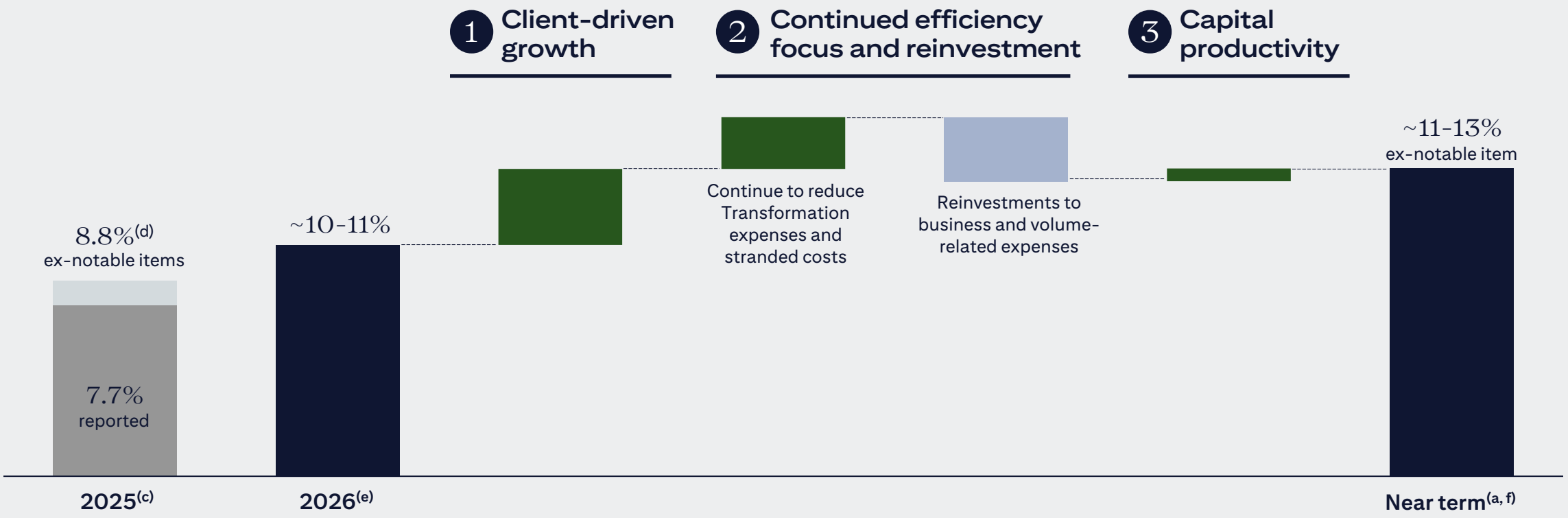
UNDERLYING DRIVERS OF 2026 RETURN TARGET

REVENUES	• NII ex-Markets[1] up ~5-6% • NIR ex-Markets growth driven by continued fee momentum in Services, Banking and Wealth
EXPENSES	• Efficiency ratio: ~60% • Productivity savings and other reductions creating capacity for increased business investments and volume and revenue-related expenses
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 $6.3 billion of common shares in 1Q26 • Remain committed to returning capital to shareholders. Repurchases expected to be higher in 2026 than in 2025

Footnotes begin on Slide 26.

Building blocks to higher returns in the near term

RoTCE BUILD ILLUSTRATION[1]



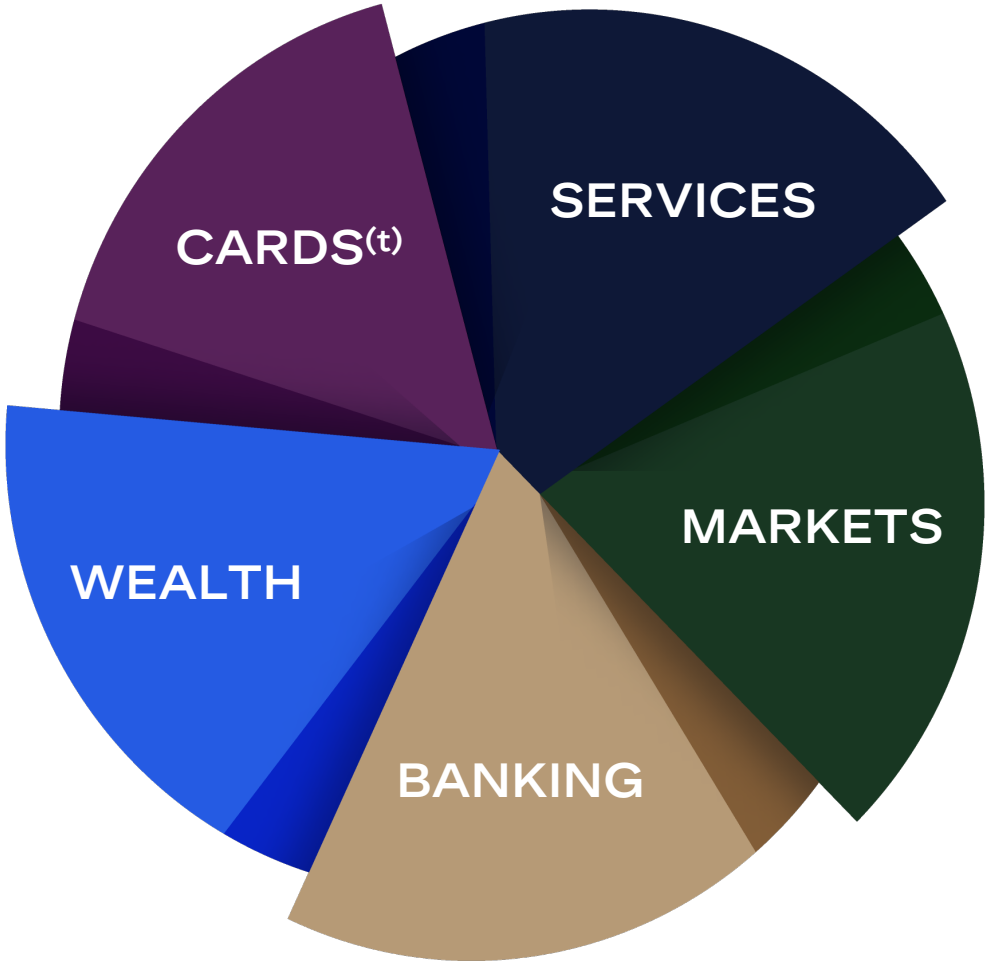
KEY ASSUMPTIONS

- Normal macro and wallet environment
- Fed Funds target remains above 3.00%
- Revenue CAGR of mid-single-digits ex-Legacy Franchises (Managed) & Reconciling Items[s]
- Efficiency ratio of 55-60% ex-notable item[f]
- Standardized CET1 Capital Ratio[q] of 12.6% (13.1% beginning in 2028) under current rules

Footnotes begin on Slide 26.

1 Client-driven growth

NEAR-TERM[a] REVENUE TARGET:
MID-SINGLE-DIGITS CAGR EX-LF & RI[s]



SERVICES

Execute on client strategy
Product innovation
Next-generation platforms

Near term[a]
Revenues: Low-to-mid-single-digits CAGR
RoTCE[e]: Mid-20s TTC[u]

MARKETS

Growth in Equities and F&S
Maintain strength in Fixed Income

Near term[a]
Revenues: Mid-single-digits CAGR
RoTCE[e]: 11.5-13%

BANKING

High-growth sectors and sponsors
Drive growth in NAM

Near term[a]
Revenues: Low-to-mid-single-digits CAGR
RoTCE[e]: Mid-teens

WEALTH

Deliver a global Private Bank experience
Continued growth in APAC
Transform the Retail Bank

Near term[a]
Revenues: Low-teens CAGR
RoTCE[e]: 15-20%

CARDS[t]

Accelerate customer acquisitions
Grow mix of General Purpose Credit Cards

Near term[a]
Revenues: Mid-single-digits CAGR
RoTCE[e]: Low-20s TTC[u]

Footnotes begin on Slide 26.

1 Incremental investments to drive sustainable growth



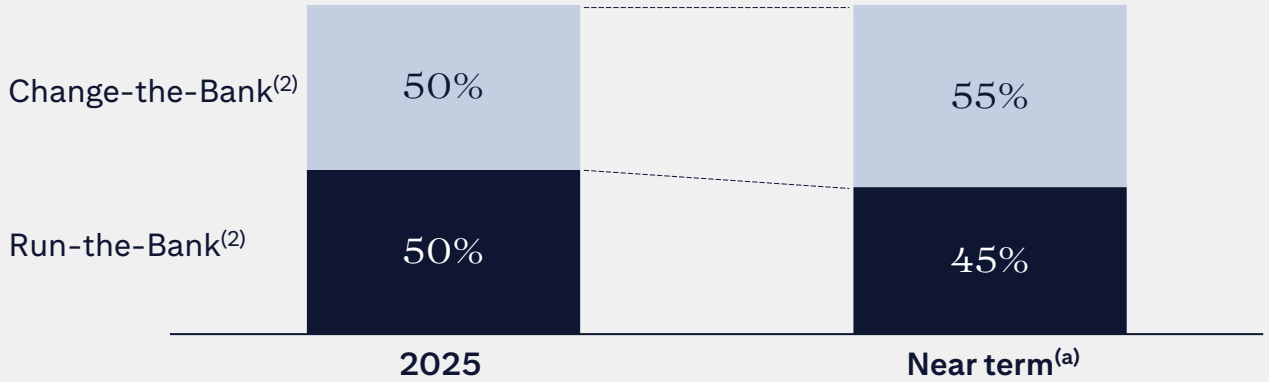
Cumulative incremental investments from 2026-2028

	INVESTMENT THEMES AND PRIORITIES	SELECTED STRATEGIC KPIs
Business Technology Spend	• Equities platform to drive Prime and Cash • Payments, liquidity and custody capabilities in Services • Retail platform to support deepening with U.S. Citigold clients	• Cross-Border Transaction Value[k] • Services Deposits • Prime Balances[l] • Wealth NNIA[n]
Advertising and Marketing	• Consistently refresh and launch new Citi branded products and expand key co-brand partner relationships in USCC	• General Purpose Cards Acquisitions[o] and Loans
Front Office	• Banking hires in key sectors and geographies • Expansion of coverage across Wealth	• Investment Banking Wallet Share • Wealth NNIA[n]
Physical Footprint	• Refresh of retail branches and wealth centers	• Wealth Deposits and Loans

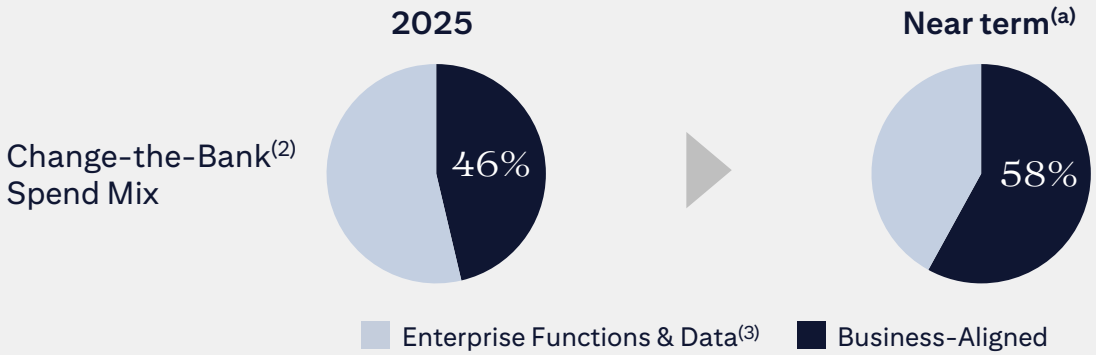
Footnotes begin on Slide 26.

1 Technology spend shifts to businesses

TOTAL TECHNOLOGY EXPENSE MIX SHIFTS TOWARDS CHANGE-THE-BANK…[1]



…AS INCREASING SHARE OF CHANGE-THE-BANK SPEND DRIVES STRATEGIC BUSINESS INVESTMENTS



UNDERPINNED BY A STEP CHANGE IN TECHNOLOGY PRODUCTIVITY DRIVEN BY AI

Automation and capacity saves

>10K

Engineers utilizing Advanced AI, including Agentic AI

~1.5MM

Automated code reviews

~100K hours[h, 4]

Weekly developer capacity created

Faster delivery

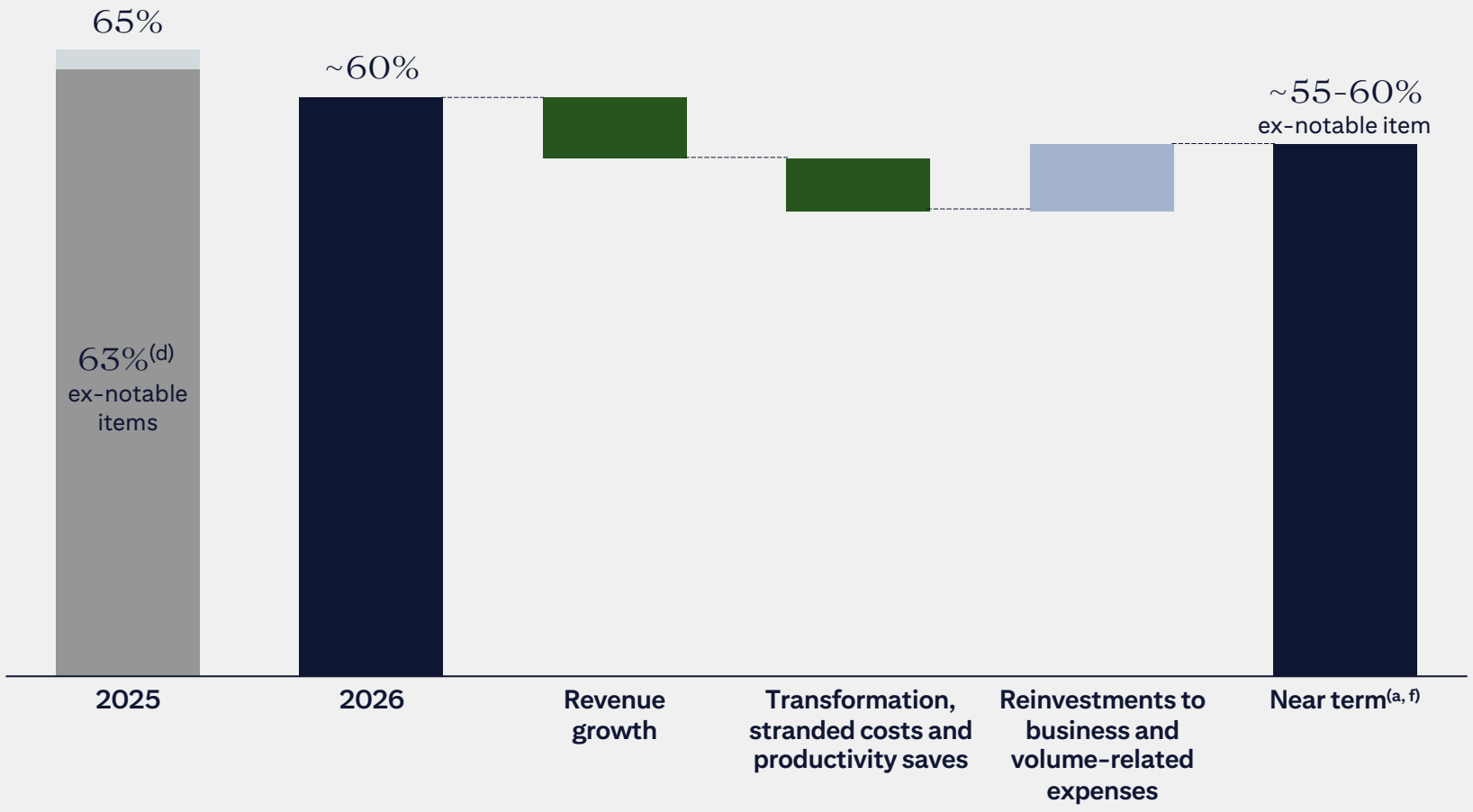
4 weeks

To migrate an application originally estimated to take 12 months

Footnotes begin on Slide 26.

2 Efficiencies fund growth and investments

EFFICIENCY RATIO BUILD ILLUSTRATION[1]



DRIVERS OF EFFICIENCY

- Transformation costs in Corporate/Other to be almost fully reduced, in line with program completions
- Stranded cost reduction from substantial completion of Legacy Franchises exits
- Continued productivity saves from prior investments
- AI-driven process re-engineering across the firm driving further efficiencies

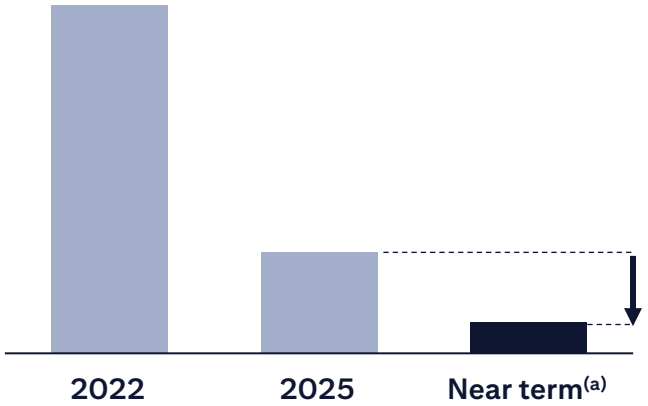
REDEPLOYMENT BACK INTO BUSINESSES

- Strategic investments in technology and talent to drive business growth
- Partially offset by volume and revenue-related expenses and inflationary pressures

Footnotes begin on Slide 26.

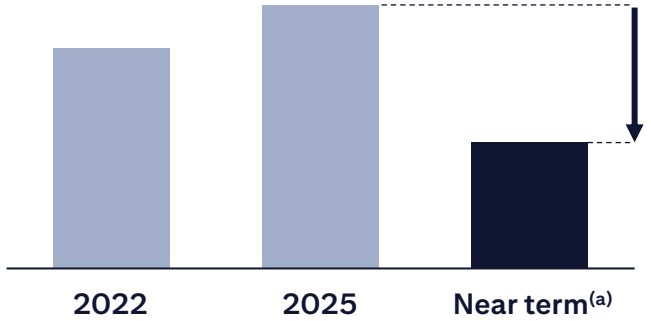
2 Creating capacity for strategic investments

SUBSTANTIALLY ELIMINATE STRANDED COSTS



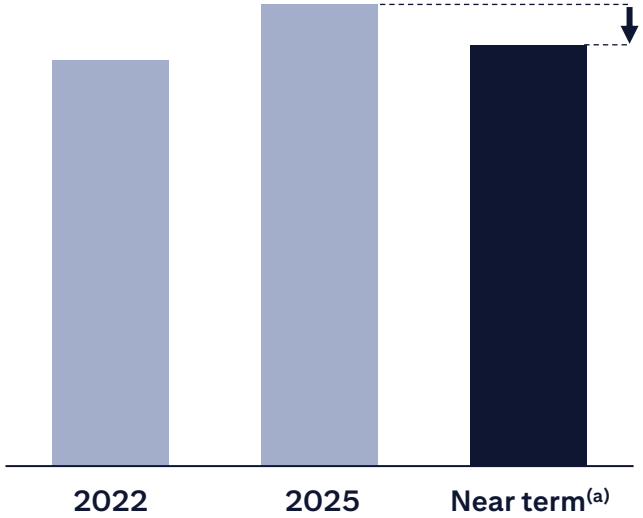
- Stranded cost reduction continues at pace and substantially eliminated in the near term

REDUCE TRANSFORMATION EXPENSES



- After Transformation, expense peaked in 2025, expect 50% to be eliminated in the near term with most of this reduction showing up in Corporate/Other
- Transformation expenses in the businesses remaining after the near term will be reduced by further productivity saves over time from additional investments in Technology and AI

DRIVE PRODUCTIVITY ACROSS FUNCTIONS AND OPERATIONS, INCLUDING TECHNOLOGY

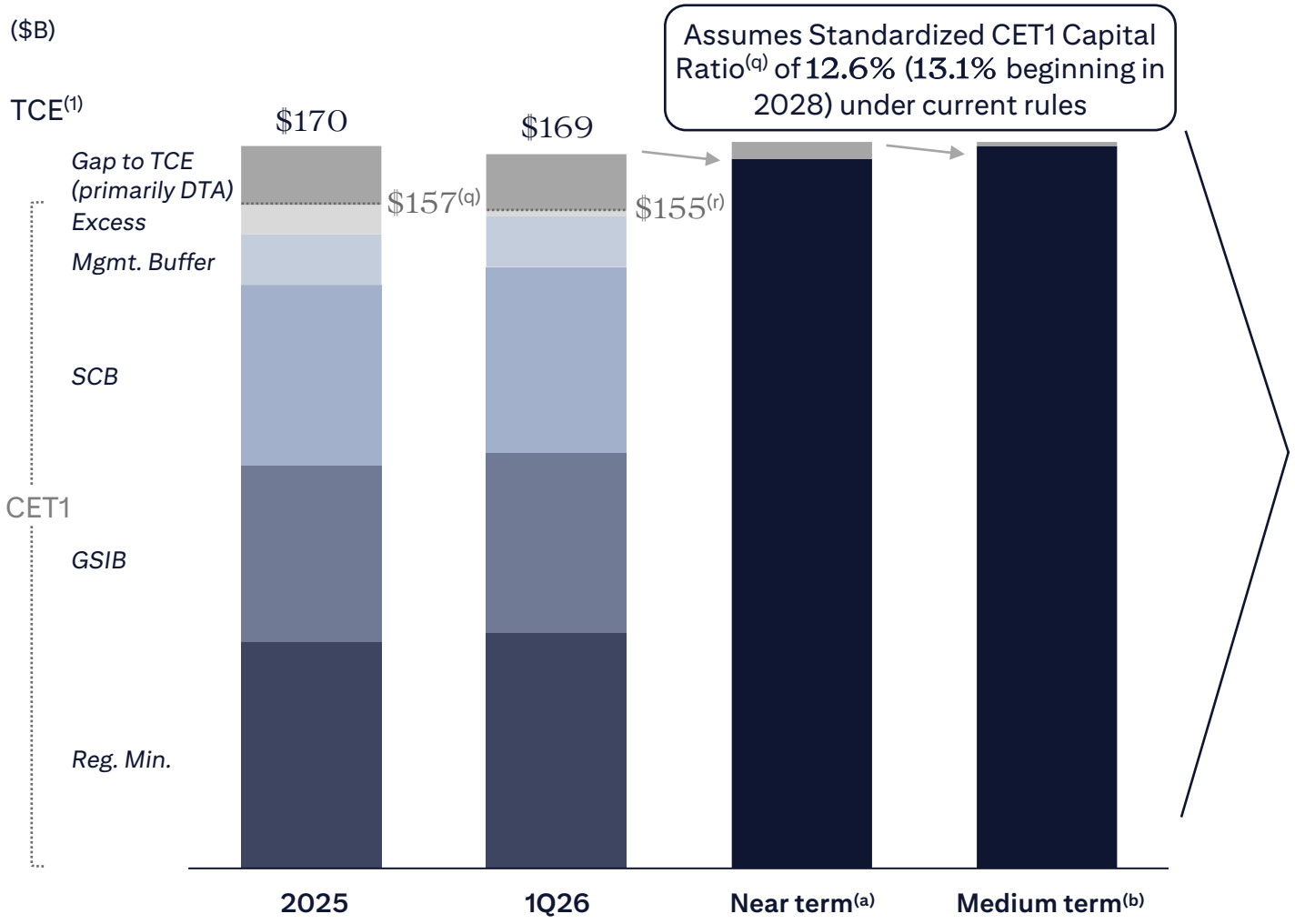


- Expect further productivity saves in Functions, including Technology, and Operations driven by past investments as well as additional investments in Technology and AI

Footnotes begin on Slide 26.

3 Improving performance drives capital productivity

IMPROVED U.S. PROFITABILITY TO DRIVE DTA UTILIZATION AND REDUCE THE GAP BETWEEN TCE[(1)] AND CET1



Additional potential capital tailwinds not factored into return targets

Performance creates tailwinds

- As Citi executes on our strategy, we expect to increase PPNR, which will help reduce our SCB over time

Regulatory changes suggest further benefits

- Basel III and GSIB NPRs: Expect proposals to result in a modest net benefit
- SCB NPR: Expect further benefits from the finalization of the proposal

Footnotes begin on Slide 26.

Capital allocation priorities

CAPITAL PRIORITIES

Different macroeconomic and regulatory scenarios

Prepared for uncertainty

Investments in growth

Continue to deploy capital to the businesses

Prioritize high-growth and accretive returns

Dividends

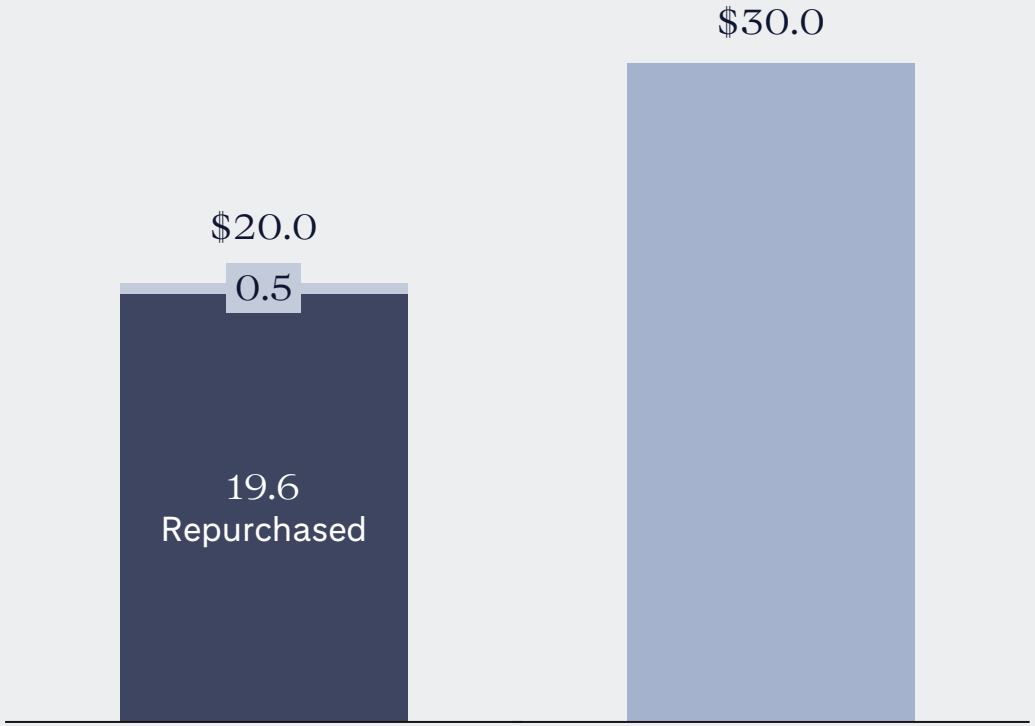
Maintain dividend payout and yield, aligned with shareholder expectations

Buybacks

Consistently return excess capital to shareholders through buybacks

BUYBACK PROGRAM

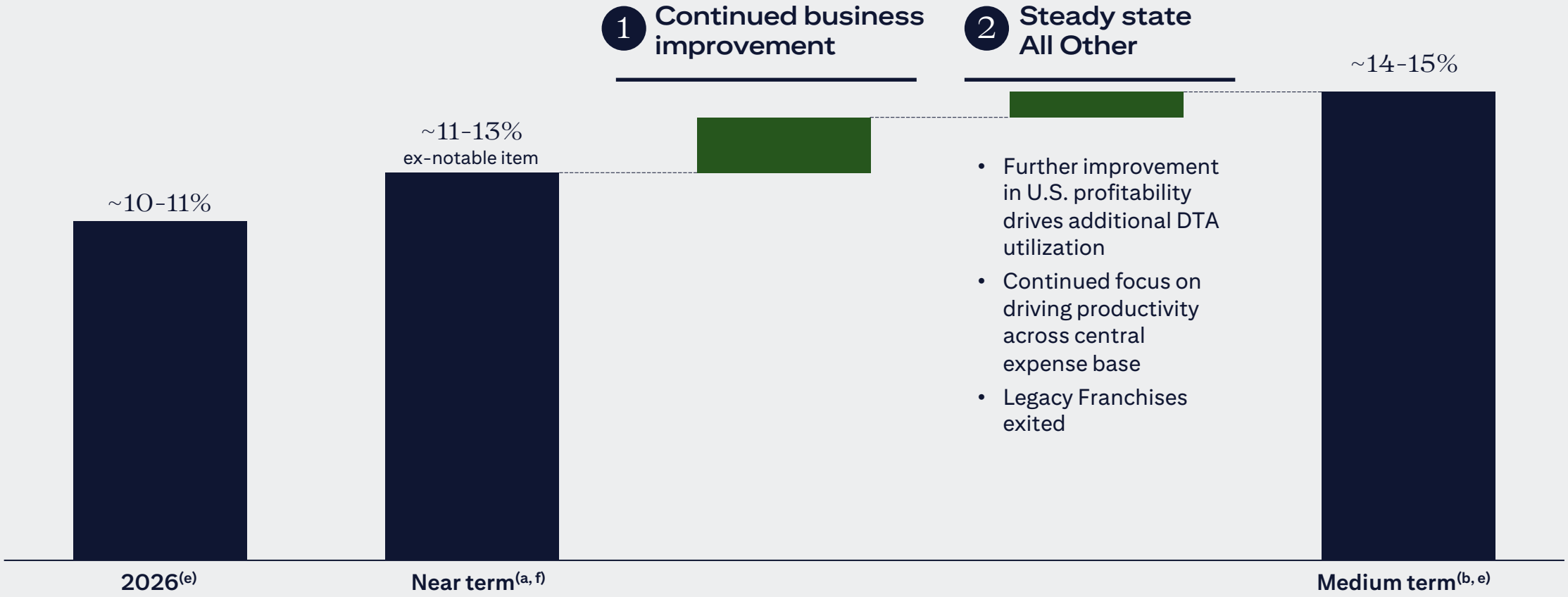
($B)



Totals may not sum due to rounding. Footnotes begin on Slide 26.

Targeting ~14-15% returns in the medium term

RoTCE BUILD ILLUSTRATION



EFFICIENCY RATIO

~60% → ~55-60% ex-notable item(f) → <55%

Footnotes begin on Slide 26.

Building blocks to higher returns in the medium term

1 CONTINUED BUSINESS IMPROVEMENT

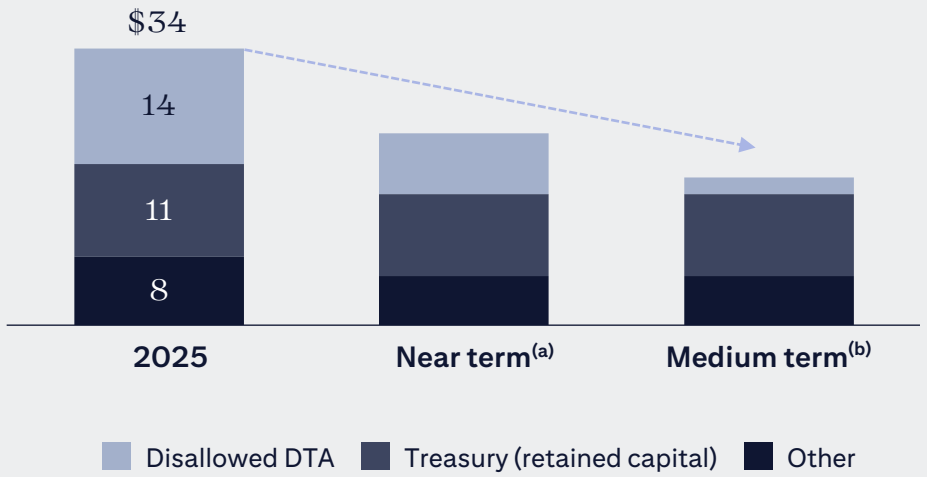
	Revenues	RoTCE		
	Near term[a]	1Q26[c]	Near term[a, e]	Medium term[b, e]
SERVICES	Low-to-mid-single-digits CAGR	27.0%	Mid-20s through the cycle[u]	
MARKETS	Mid-single-digits CAGR	18.7%	11.5-13%	13%+
BANKING	Low-to-mid-single-digits CAGR	15.8%	Mid-teens	Mid-to-high-teens
WEALTH	Low-teens CAGR	10.8%	15-20%	20%+
CARDS[t]	Mid-single-digits CAGR	19.2%	Low-20s through the cycle[u]	

2 STEADY STATE ALL OTHER

- Remaining Corporate/Other capital allocated to support Treasury and central functions
- Continued focus on driving productivity across Corporate/Other expense base
- Legacy Franchises exited
- Further improvement in U.S. profitability drives additional DTA utilization

CORPORATE/OTHER TCE[1]

($B)



Footnotes begin on Slide 26.

Creating shareholder value

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

	2026	NEAR TERM[(a)]	MEDIUM TERM[(b)]
REVENUES		MID-SINGLE-DIGITS CAGR ex-LF & RI[(s)]	
EFFICIENCY RATIO	~60%	~55-60% ex-notable item[(f)]	<55%
RoTCE[(e)]	~10-11%	~11-13% ex-notable item[(f)] *Expect to be within this range for both 2027 and 2028*	~14-15% *Expect to reach this range over the medium term*

Footnotes begin on Slide 26.

Certain statements in this presentation are “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995, including statements made orally by Citi’s management. Such statements may be identified by words such as believe, expect, anticipate, intend, estimate, may increase, may fluctuate, target, outlook, guidance and illustrative, and similar expressions or future or conditional verbs such as will, should, would and could. These statements are based on management’s current expectations and are subject to uncertainty and changes in circumstances. These statements are not guarantees of future results or occurrences. Actual results and capital and other financial condition may differ materially from those included in these statements due to a variety of factors. These factors include, among others: (i) macroeconomic, geopolitical and other challenges and uncertainties, including impacts related to the conflict in the Middle East and resulting disruptions to energy and other commodities markets and supply chains; elevated inflation, slowing economic growth and increases in unemployment rates; changes in U.S. laws or policies; and changes in interest rates and monetary policies; (ii) the execution and efficacy of Citi’s initiatives to achieve its simplification, transformation and enhanced firm and business performance priorities; and (iii) 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.

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Appendix

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Progress tracked through strategic KPIs

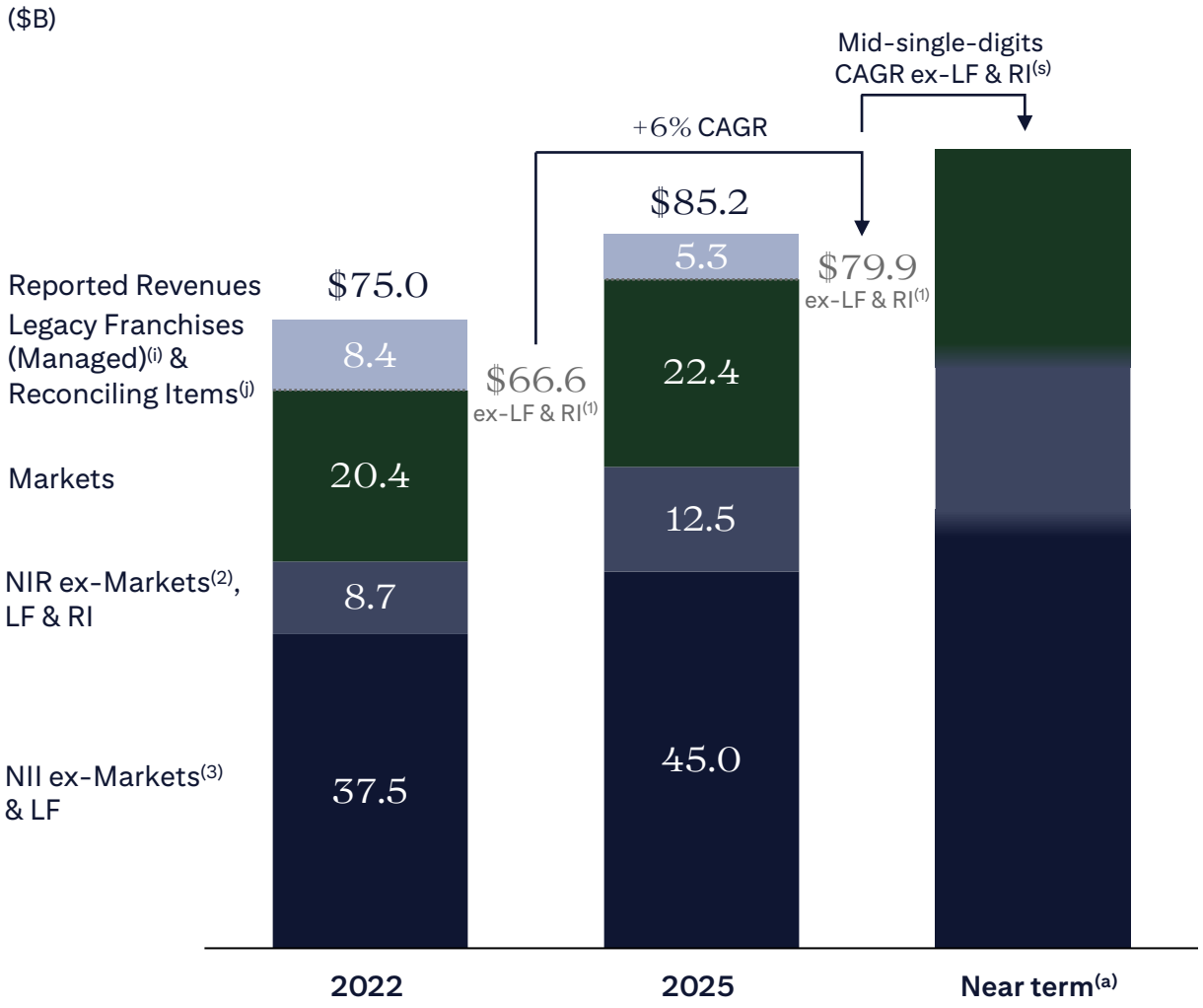
BUSINESS	KEY INVESTMENT PRIORITIES	KEY PERFORMANCE INDICATORS	2022-2025 GROWTH	NEAR TERM[a]
Services	Innovative payments, liquidity and custody solutions Invest in next-generation platforms	Cross-Border Transaction Value[k] Assets Under Custody/Administration Average Deposits	+10% CAGR +15% CAGR +3% CAGR	Mid-single digits CAGR Mid-single digits CAGR Mid-single digits CAGR
Markets	Tech investments in low-latency execution and algorithmic trading Financing infrastructure efficiency	Prime Balances[l]* Spread Financing Average Loans*	+~30% CAGR +14% CAGR	Mid-teens CAGR Mid-teens CAGR
Banking	Strategic IB hiring Wholesale lending capabilities	IB Wallet Share[m] North America IB Wallet Share[m]* Sponsors IB Wallet Share[m]*	4.7%, +~70 bps 5.1%, +~60 bps 4.9%, +~135 bps	>6% share >6% share >6% share
Wealth	Private Banker and Advisor hiring Platform modernization	NNIA (% of Total Client Investment Assets)[n]* Average Deposits Average Loans	8% avg. ('23 -'25) (2)% CAGR +3% CAGR	High-single digits Mid-single digits CAGR Mid-single digits CAGR
USCC	Product innovation and customer acquisition Deepening with partners Enhancing customer experience, leveraging digital, data and AI tools	General Purpose Credit Cards Acquisitions[o]* End of Period Loans General Purpose Credit Cards % of Loans[p]*	+6% CAGR +5% CAGR 82%, +3pp	Mid-single digits CAGR Mid-single digits CAGR ~85%

(*) Indicates new KPI since 2022 Investor Day

Footnotes begin on Slide 26.

Near-term revenue outlook[(g)]

NEAR-TERM[(a)] REVENUE TARGET: MID-SINGLE-DIGITS CAGR EX-LF & RI[(s)]



MARKETS

- Continued growth in Equities, primarily driven by Prime, supported by investments
- Continued growth in Spread Products
- Continued growth in FX as we deepen with our clients as well as partner with Services to drive synergies

NON-INTEREST REVENUE EX-MARKETS, LF & RI

- Continued share gains in IB, with a focus on NAM and with Sponsors
- Continued investment revenue growth in Wealth supported by NNIA
- Continued momentum in Services, with growth in cross-border transaction value in TTS and AUC/A in Securities Services

NET INTEREST INCOME EX-MARKETS & LF

- Mid-single-digits loan CAGR[(s)], largely driven by Wealth and USCC
- Mid-single-digits deposit CAGR[(s)], driven by Services and Wealth
- Impact of securities maturing and being deployed into higher yielding assets offset by lower short-term rates

Footnotes begin on Slide 26.

Glossary

ACL: Allowance for Credit Losses

ACLL: Allowance for Credit Losses on Loans

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.

BAU: Business-As-Usual

BPS: Basis Points

CAGR: Compound Annual Growth Rate

CECL: Current Expected Credit Losses

CET1: Common Equity Tier 1

CTA: Cumulative Translation Adjustment

CTB: Change-the-Bank

DTA: Deferred Tax Assets

ENR: End Net Receivables

EOP: End of Period

F&S: Financing and Securitization

FICO: Fair Isaac Corporation

FX: Foreign Exchange

GAAP: Generally Accepted Accounting Principles

GPCC: General Purpose Credit Cards

GSIB: Global Systemically Important Banks

HQLA: High Quality Liquid Assets

IB: Investment Banking

IG: Investment Grade

K: Thousands

KPI: Key Performance Indicator

LF: Legacy Franchises (Managed)

MM: Millions

NAM: North America

NCL: Net Credit Loss

NII: Net Interest Income

NIR: Non-Interest Revenue

NM: Not Meaningful

NNIA: Net New Investment Assets

NPR: Notice of Proposed Rulemaking

PP: Percentage Points

PPNR: Pre-Provision Net Revenue

RI: Reconciling Items

ROTCE: Return on Average Tangible Common Equity

RTB: Run-the-Bank

RWA: Risk-Weighted Assets

SCB: Stress Capital Buffer

SBMM: Small Business and Middle Market

T: Trillions

TCE: Tangible Common Equity

TTC: Through the Cycle

TTS: Treasury and Trade Solutions

USCC: U.S. Consumer Cards

Footnotes

Global

a. 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.
b. 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.
c. 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 Citi's Form 8-K furnished with the U.S. Securities and Exchange Commission on April 3, 2026 and the Citigroup Inc. Quarterly Financial Data Supplement for the quarter ended March 31, 2026 (the 1Q26 Financial Supplement), which is Exhibit 99.2 to Citigroup's Current Report on Form 8-K furnished with the U.S. Securities and Exchange Commission on April 14, 2026.
d. As used throughout, results "ex-notable item(s)" excludes, as applicable, (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 Citi's Form 8-K furnished with the U.S. Securities and Exchange Commission on April 3, 2026.
e. 2026, near-term 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.
f. Citi's near-term efficiency ratio and RoTCE ex-notable item is a forward-looking non-GAAP financial measure. 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.
g. As previously disclosed, certain reporting changes were implemented in the first quarter of 2026. Prior period results for Citi's segments were recast to reflect these reporting changes, while Citi's consolidated results remained unchanged. For additional information, please refer to Citi's Form 8-K furnished with the U.S. Securities and Exchange Commission on April 3, 2026.
h. As of December 31, 2025, unless otherwise noted.
i. Legacy Franchises (Managed) is a non-GAAP financial measure. Legacy Franchises (Managed) 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 Citi's Form 8-K furnished with the U.S. Securities and Exchange Commission on April 3, 2026.
j. 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 Citi's Form 8-K furnished with the U.S. Securities and Exchange Commission on April 3, 2026.
k. 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.
l. Prime balances are defined as clients' billable balances where Citi provides cash or synthetic prime brokerage services.
m. Source: Based on external Dealogic data as of March 31, 2026.

Footnotes (cont.)

Global (cont.)

n. Net new investment assets (NNIA) 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.
o. GPCC acquisitions represent the number of new credit card accounts opened.
p. GPCC % of loans is based on ENR of credit card loans.
q. 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 2025 Form 10-K filed with the U.S. Securities and Exchange Commission on February 20, 2026.
r. 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 March 31, 2026, which is Exhibit 99.2 to Citigroup's Current Report on Form 8-K furnished with the U.S. Securities and Exchange Commission on April 14, 2026.
s. (i) Citi's near-term revenue CAGR excluding Legacy Franchises (Managed) & Reconciling Items, (ii) Citi's near-term loan CAGR excluding Markets and Legacy Franchises (Managed), and (iii) Citi's near-term deposit CAGR excluding Markets and Legacy Franchises (Managed) 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. 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.
t. "Cards" refers to U.S. Consumer Cards.
u. "Through the cycle" refers to the average or expected return across a full economic cycle after achieving medium-term targets. All through-the-cycle returns amounts are financial targets and are subject to macro and market conditions.

Slide 2

1. Represents consumer banking businesses and certain other businesses in All Other – Legacy Franchises that Citi has exited or is exiting across 14 markets in Asia, Europe, the Middle East and Mexico as part of Citi's strategic refresh.

Slide 6

1. Represents both countries and jurisdictions.

Footnotes (cont.)

Slide 7

1. 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.
2. Represents share of operational and excess balances in operational accounts in total wholesale deposits.
3. Based on Citi analysis of clients' wholesale deposits and the TTS solutions that the same clients used (defined as solutions that generated revenue).
4. Pre-Provision Net Revenue (PPNR) is a non-GAAP financial measure calculated as net interest income plus non-interest revenue, less non-interest expense (operating expenses). For 2022, Citi's PPNR of $24 billion was derived from NII of $48.7 billion and NIR of $26.3 billion, less operating expenses of $51 billion. For 2023, Citi's PPNR of $22.1 billion was derived from NII of $54.9 billion and NIR of $23.2 billion, less operating expenses of $56 billion. For 2024, Citi's PPNR of $27.2 billion was derived from NII of $54.1 billion and NIR of $26.6 billion, less operating expenses of $53.5 billion. For 2025, Citi's PPNR of $30.1 billion was derived from NII of $59.8 billion and NIR of $25.4 billion, less operating expenses of $55.1 billion. For additional information, refer to Citi's Form 8-K furnished with the U.S. Securities and Exchange Commission on April 3, 2026.

Slide 9

1. Full year 2026 NII excluding Markets is a forward-looking non-GAAP financial measure and is 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 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 10

1. Prior to Banamex's expected deconsolidation, Citi reflects Banamex's results of operations in Citi's consolidated results. For purposes of Citi's near-term RoTCE target, Banamex's results of operations are excluded from the build illustration (e.g., Client-driven growth, Continued efficiency focus & reinvestment, and Capital productivity).

Slide 13

1. Technology expense include costs related to (i) application development for investments in Transformation, safety and soundness, and business growth; (ii) firmwide technology infrastructure including hardware and software; and (iii) cyber security initiatives.
2. Change-the-Bank (CTB) and Run-the-Bank (RTB) mix based on total tech investments ex. severance. CTB investments refer to activities or work efforts aimed at creating or implementing beneficial changes to existing processes, procedures, and/or supporting technologies. RTB investments refer to activities that are part of ongoing business-as-usual (BAU) operations, involving regular tasks that support the delivery and maintenance of existing products and services. These activities are considered necessary to keep existing systems and processes running smoothly without changing functionality or capabilities.
3. CTB expenses in Enterprise Functions and Data covers application development for investments across Functions, Product Support, and Data.
4. Refers to automated code reviews using AI tools.

Footnotes (cont.)

Slide 14

1. Prior to Banamex's expected deconsolidation, Citi reflects Banamex's results of operations in Citi's consolidated results. For purposes of Citi's near-term efficiency ratio target, Banamex's results of operations are excluded from the build illustration (e.g., Revenue growth, Transformation, stranded costs and productivity saves, and Reinvestments to business and volume-related expenses).

Slide 16

1. Tangible Common Equity (TCE) is a non-GAAP financial measure. For a reconciliation to reported results, please refer to Citi's Form 8-K furnished with the U.S. Securities and Exchange Commission on April 3, 2026 and the 1Q26 Financial Supplement.

Slide 17

1. On January 13, 2025, Citigroup's Board of Directors authorized a $20 billion common stock repurchase program, beginning in the first quarter 2025. Citigroup does not intend to make further purchases under the 2025 $20 billion stock repurchase program.
2. On May 7, 2026, Citigroup's Board of Directors authorized a new, multi-year $30 billion common stock repurchase program, expected to begin in the second quarter 2026. 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.

Slide 19

1. 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 Citi's Form 8-K furnished with the U.S. Securities and Exchange Commission on April 3, 2026.

Slide 20

1. Full year 2026 NII excluding Markets is a forward-looking non-GAAP financial measure and is 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 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.

Footnotes (cont.)

Slide 24

1. Citi's revenue excluding Legacy Franchise (Managed) & Reconciling items is a non-GAAP financial measure. Citi believes that presenting its revenues excluding Legacy Franchises (Managed) and reconciling items is 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.
2. NIR excluding Markets, Legacy Franchises (Managed), and reconciling items (ex-Markets, LF (Managed) & RI) is a non-GAAP financial measure. 2022 NIR ex-Markets, LF (Managed) & RI of $8.7 billion is calculated from Citi's total reported NIR of $26.3 billion, excluding Markets NIR of $14.8 billion, Legacy Franchises (Managed) NIR of $2.0 billion, and reconciling items consisting of divestiture-related revenue impacts of $0.9 billion. 2025 NIR ex-Markets, LF (Managed) & RI of $12.5 billion is calculated from Citi's total reported NIR of $25.4 billion, excluding Markets NIR of $12.7 billion, Legacy Franchises (Managed) NIR of $0.4 billion, and reconciling items consisting of divestiture-related revenue impacts of $(0.2) billion. For additional information on reported results, please refer to Citi's Form 8-K furnished with the U.S. Securities and Exchange Commission on April 3, 2026. Citi believes this measure is 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. Totals may not sum due to rounding.
3. NII excluding Markets and Legacy Franchises (Managed) (ex-Markets and LF (Managed)) is a non-GAAP financial measure. 2022 NII ex-Markets and LF (Managed) of $37.5 billion is calculated from Citi's total reported NII of $48.7 billion by excluding Markets NII of $5.6 billion and Legacy Franchises (Managed) NII of $5.5 billion. 2025 NII ex-Markets and LF (Managed) of $45.0 billion is calculated from Citi's total reported NII of $59.8 billion by excluding Markets NII of $9.7 billion and Legacy Franchises (Managed) NII of $5.2 billion. For additional information on reported results, refer to Citi's Form 8-K furnished with the U.S. Securities and Exchange Commission on April 3, 2026. Totals may not sum due to rounding.