



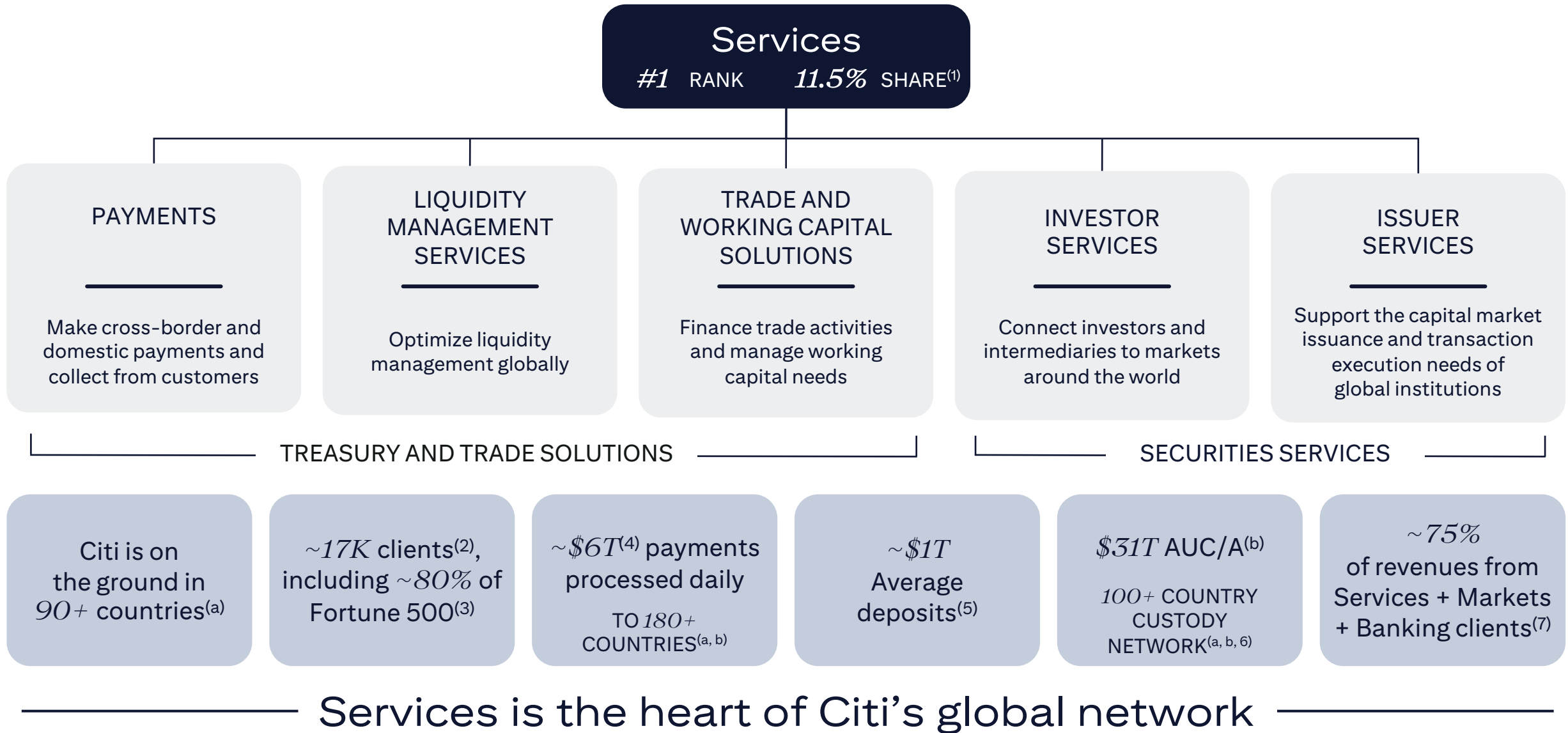
'26 INVESTOR
DAY



Shahmir Khaliq

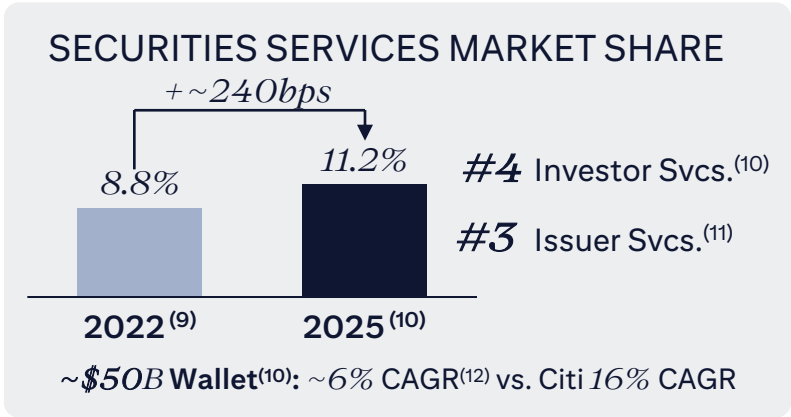
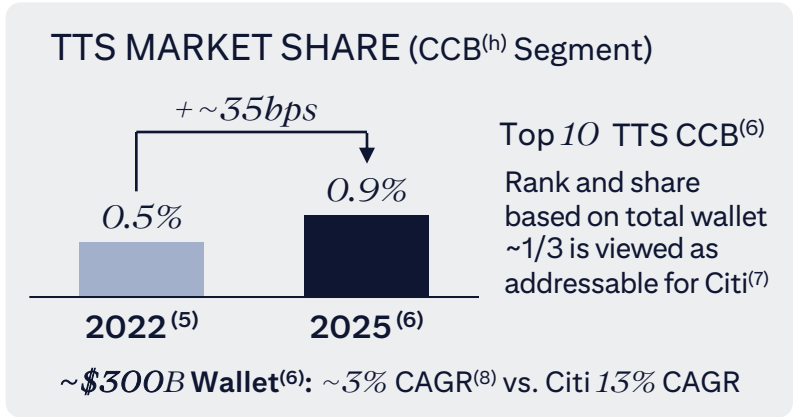
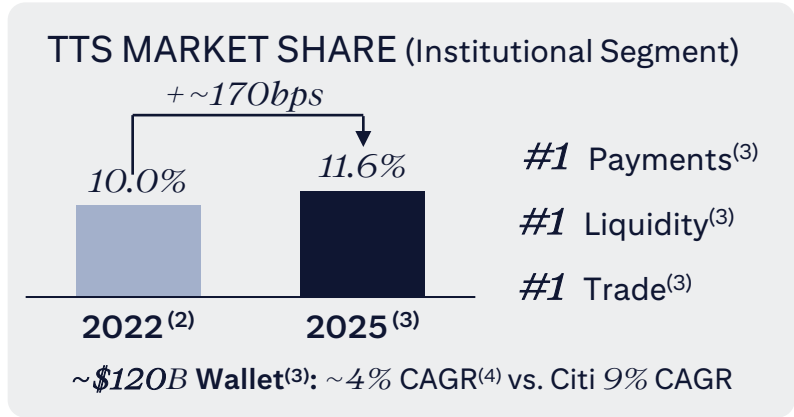
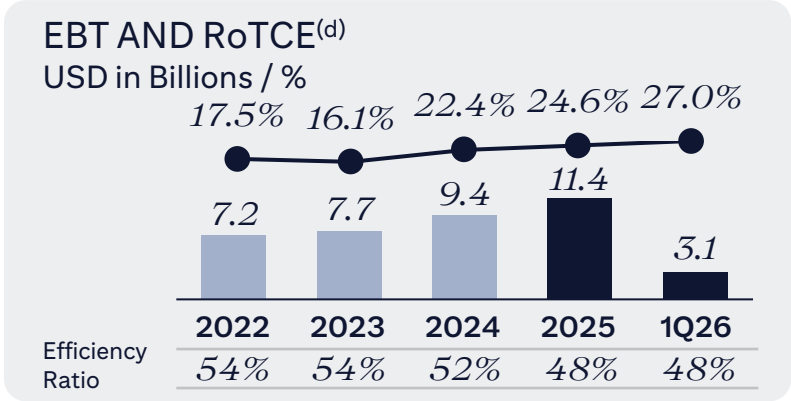
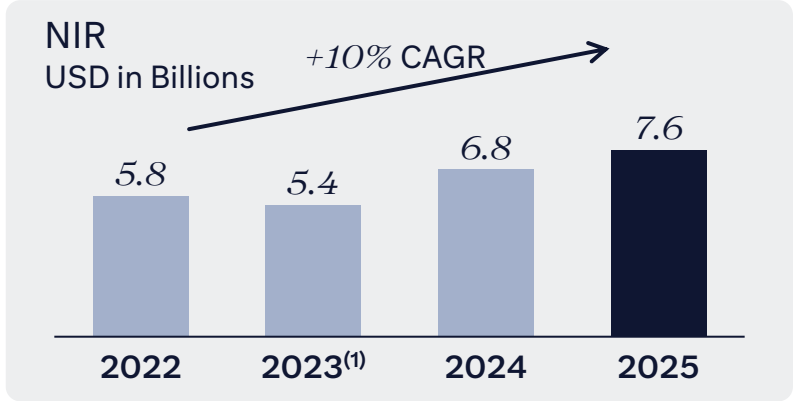
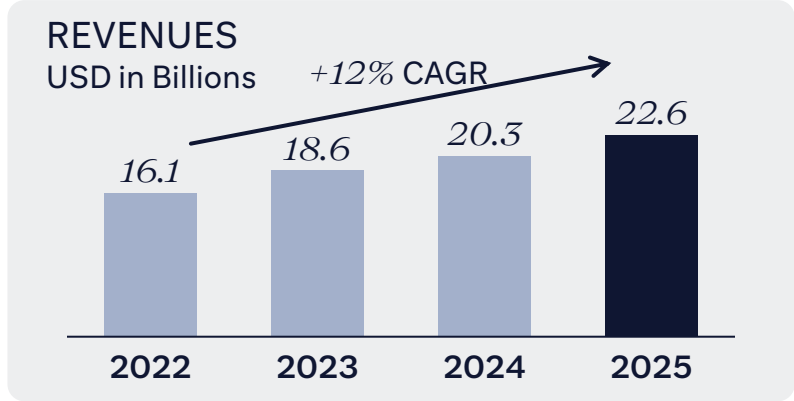
Head of Services

Unmatched leader for institutions with cross-border needs



Delivering strong financial and operating performance^(c)

2025	\$22.6B REVENUES	\$7.6B NIR	\$11.4B EBT	\$878B AVG. DEPOSITS	\$31T AUC/A	48% EFFICIENCY	24.6% RoTCE ^(d)
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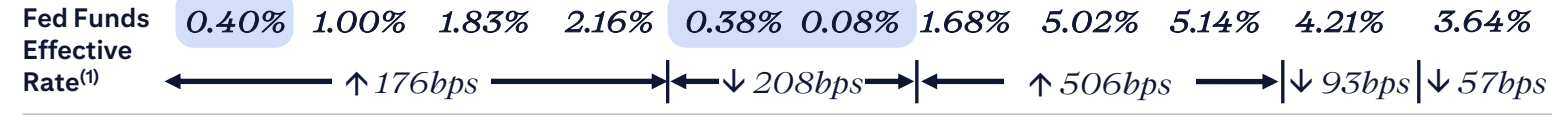
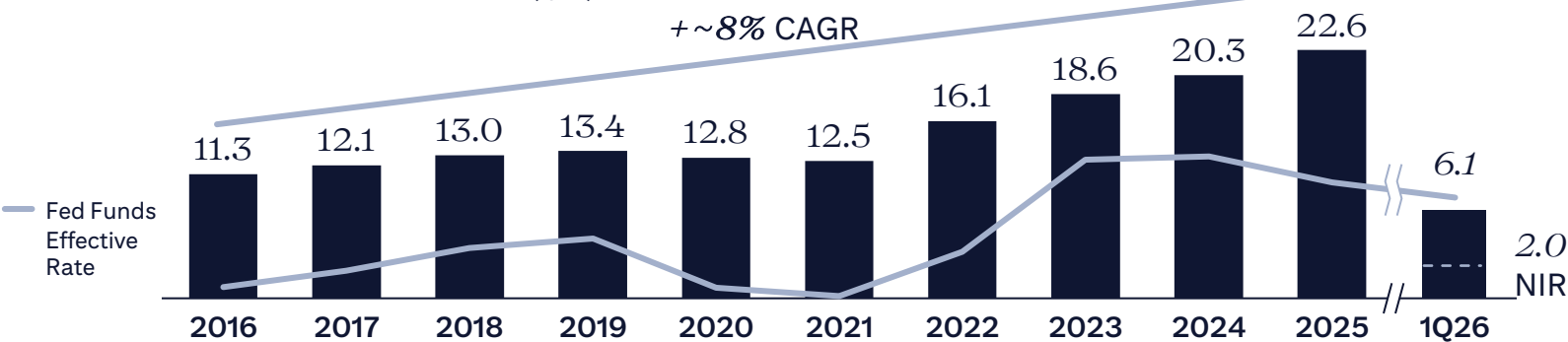


Services has met or exceeded all Investor Day targets⁽¹³⁾ for revenues, RoTCE^(d) and market share

Services is a through-the-cycle business

Our ability to capture market share and sustain growth through the cycle is driven by consistent improvement in fees and the stability of our client relationships

SERVICES REVENUE GROWTH (\$B)



NIR	4.7	7.6	6% CAGR
EBT	5.5	11.4	8% CAGR
AVG. DEPOSITS	530	878	6% CAGR
AVG. LOANS	72	93	3% CAGR

Driving sustainable growth...
→
...through rate cycles

GROWTH DRIVERS

~80%
Services deposits from
15+ year clients⁽²⁾

~85%
of deposits from clients
using 3+ Services products⁽²⁾

DEPOSIT & NII RESILIENCE

Deposit growth and disciplined beta mgmt.

Balanced mix across NAM and International^(b,3)

FEE DRIVERS ('22-'25 CAGR)

10% Cross-border Txn Value ^(f)	6% USD Clearing Volume ^(g)	15% AUC/A	~3% Global GDP Growth ⁽⁴⁾
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IMPROVED SCALABILITY

Fees per Ops Headcount^(e, 5)

Deep and longstanding client relationships underpin the resiliency of our business

Footnotes begin on Slide 13

Industry trends and our strategy

The industry faces disruption from innovative technology, creating a mix of risks and opportunities

INDUSTRY TRENDS

- New technologies: AI and blockchain
- Continued growth in digital commerce and cross-border solutions
- Supply chain reconfiguration
- Ongoing expansion of ETF and private markets AUM
- Demand for seamless client experience

KEY FOCUS AREAS

- 1 Execute on client strategy**
- 2 Next-generation platforms**
 - AI initiatives
- 3 Innovative solutions**
 - Digital Asset strategy

← Our clients require integrated *24/7*, real-time solutions to navigate this landscape →

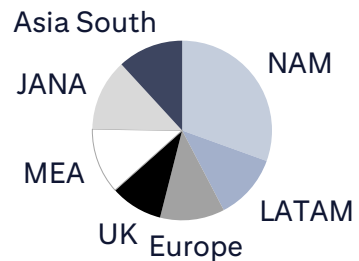
1 Execute on client strategy

DEEPEN WITH INSTITUTIONAL CLIENTS

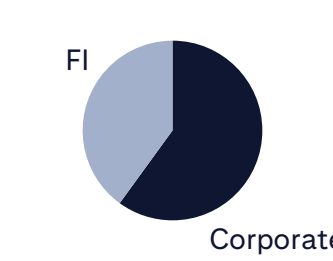


- Facilitate cross-border business including FX
- Sell the OneCiti platform
- ~90% of Fortune 500 revenues from clients in >10 countries^(a, 1)
- ~98% of top 100 banks are clients⁽²⁾

SERVICES CLUSTER MIX⁽³⁾
(Revenues)



SERVICES CLIENT MIX⁽⁴⁾
(Revenues)

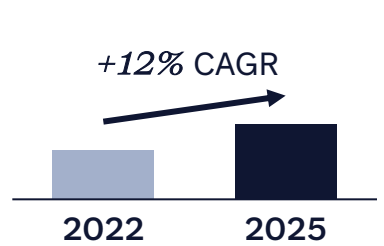


SUPERCHARGE STRATEGIC CLIENT SEGMENTS

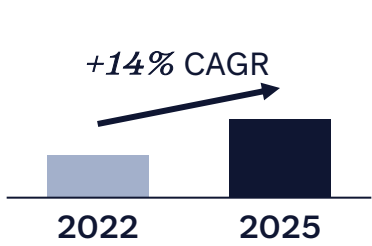


- Be the go-to bank for commercial clients with international financial services needs
- Targeted client selection
- Digital offerings to support tokenization and improved efficiency for Asset Managers and Owners

SERVICES CCB REVENUE GROWTH^(h)



ASSET MANAGER & OWNER AUC/A

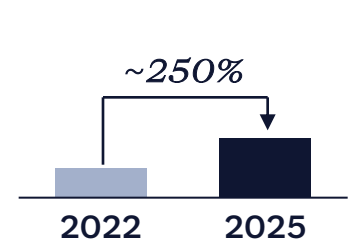


CAPTURE SHARE IN HIGH-GROWTH VERTICALS

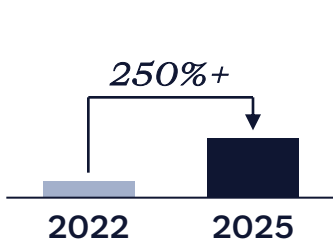


- Enable end-to-end digital commerce
- Innovation guided by client co-creation
- Modernized technology stack supporting speed, scale and availability

AVERAGE DAILY INSTANT PAYMENT TRANSACTIONS⁽⁵⁾



NAM ETF AUC/A GROWTH⁽⁶⁾



Footnotes begin on Slide 13

2 Next-generation platforms

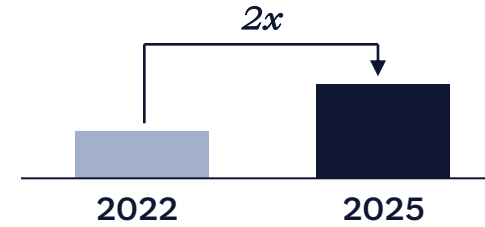
Building next-generation platforms to support the future of transaction services with speed, scale and availability

PLATFORM OBJECTIVES

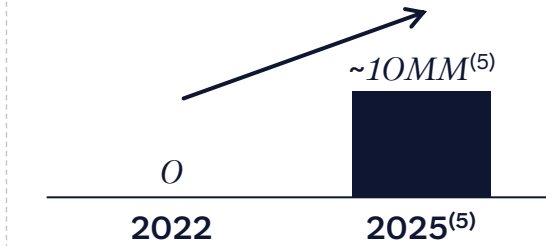
<p>1 Real-Time, Scalable, Always-On</p>	<ul style="list-style-type: none"> • High volume acceptance • Low latency processing: 99.9%+ availability⁽¹⁾ • 10B+ API calls ('22-'25)⁽²⁾
<p>2 Architecture and Engineering Excellence</p>	<ul style="list-style-type: none"> • Simplified and automated estate • Cyber protection • #1 (tied) TTS Online Portal for Global Capabilities⁽³⁾
<p>3 Strong Data and AI Foundation</p>	<ul style="list-style-type: none"> • Global data standards • Proactive risk management • Actionable client insights

INVESTMENT OUTCOMES

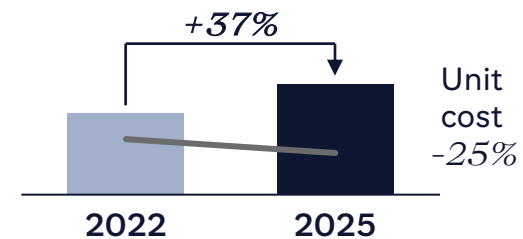
APPLICATIONS ON MODERN ARCHITECTURE⁽⁴⁾



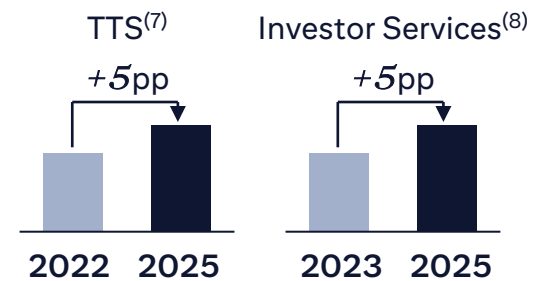
TRANSACTIONS PER DAY (Citi® Payments Express - live in 22 markets^(a, b))



CUSTODY SETTLEMENT VOLUME AND UNIT COST⁽⁶⁾



CLIENT SATISFACTION



We continue to invest over \$2B in our technology and data platforms, innovative solutions and client experience

2

AI initiatives

The Services AI strategy is focused on improving our clients’ operating platforms and empowering our teams to better serve their end-to-end needs

PLATFORM DESIGNED AROUND THE CLIENT RELATIONSHIP



ALIGNED TO THE FIRM’S PRIORITIES

- 1 Business Strategy and Revenue Growth
- 2 Productivity and Process Transformation
- 3 Defensive Capabilities
- 4 Talent and Workforce Evolution

DEVELOPER PRODUCTIVITY
~30-40%
 Target productivity gain from developers using agentic AI tools⁽¹⁾

INTELLIGENT DOCUMENT PROCESSING
80%
 Reduction in U.S. account opening deal document processing time⁽²⁾

AGENT ASSIST
~20-25%
 Projected reduction in client servicing processing time annually⁽³⁾

CitiDirect® AI ASSISTANT
~50%
 Improvement in containment rate⁽⁴⁾

3 Innovative solutions

Our investments are focused on serving our clients' evolving needs with best-in-class client experience

<p>PAYMENTS</p>	<ul style="list-style-type: none"> • 24/7 Clearing – now integrated with Citi® Token Services • Cross-border and WorldLink® payments 	<p>300+ Banks live with 24/7 Clearing^(b,1)</p>	<p>135+ Cross currency payment network^(b)</p>
<p>LIQUIDITY</p>	<ul style="list-style-type: none"> • Real-time liquidity management solutions • Liquidity structures – facilitating \$24T+ in sweeps annually 	<p>80+ Country liquidity pooling network^(a,b)</p>	<p>~50% Of F500 clients using Citi liquidity structures^(b,2)</p>
<p>TRADE</p>	<ul style="list-style-type: none"> • Leading supply chain finance platform - ~440k buyer/supplier relationships⁽³⁾ • Global platform enables digital delivery connected to Investor/Funder 	<p>~\$1T Throughput⁽⁴⁾</p>	<p>27K Buyer/Supplier relationships added YoY⁽⁵⁾</p>
<p>INVESTOR SERVICES</p>	<ul style="list-style-type: none"> • Single event processing • ETF platform 	<p>95% reduction In U.S. elective corporate action event notification time driven by SEP⁽⁶⁾</p>	<p>~50% NAM ETF AUC/A CAGR ('22-'25)</p>
<p>ISSUER SERVICES</p>	<ul style="list-style-type: none"> • Digital issuance capabilities • Leading provider of depository receipts services 	<p>\$1B Digitally Native Note issuances^(b)</p>	<p>14 Global Depository Notes markets live^(a,b)</p>

3 Digital Asset strategy

We have been investing in the Digital Asset space for several years, building out production-grade capabilities and a strong foundation for growth

SUPPORT CLIENT INNOVATION IN THE DIGITAL ASSET ECOSYSTEM

1

EXPAND CITI[®] TOKEN SERVICES (CTS)

- Live in **5 markets^(a)** and **2 currencies^(b)**
- **Externalize CTS** capabilities to public chains
- Developing **Tokenized MMF⁽¹⁾** purchase and redemption capabilities

2

DRIVE INTEROPERABILITY

- **Act as bridge** for fiat, stablecoins and tokens
- Develop **Blockchain Offerings** (e.g., on-chain capabilities, transact with tokenized deposits and stablecoins)

3

EXPAND CUSTODY AND TOKENIZATION CAPABILITIES

- **24/7 payments** a key enabler
- **Bank-Grade Custody** of crypto assets and stablecoins
- Expand to **tokenized securities and real-world assets**

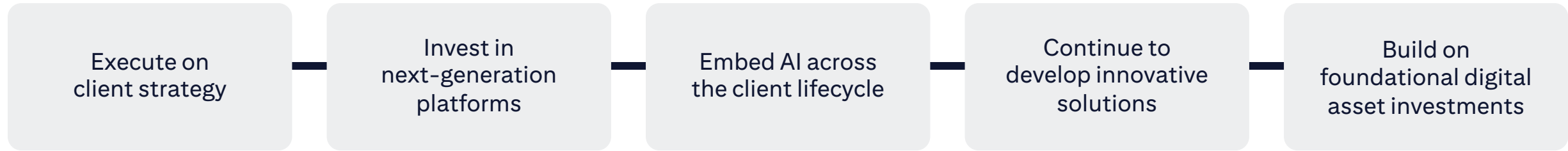
4

PROVIDE SERVICES TO VASP⁽²⁾ CLIENTS

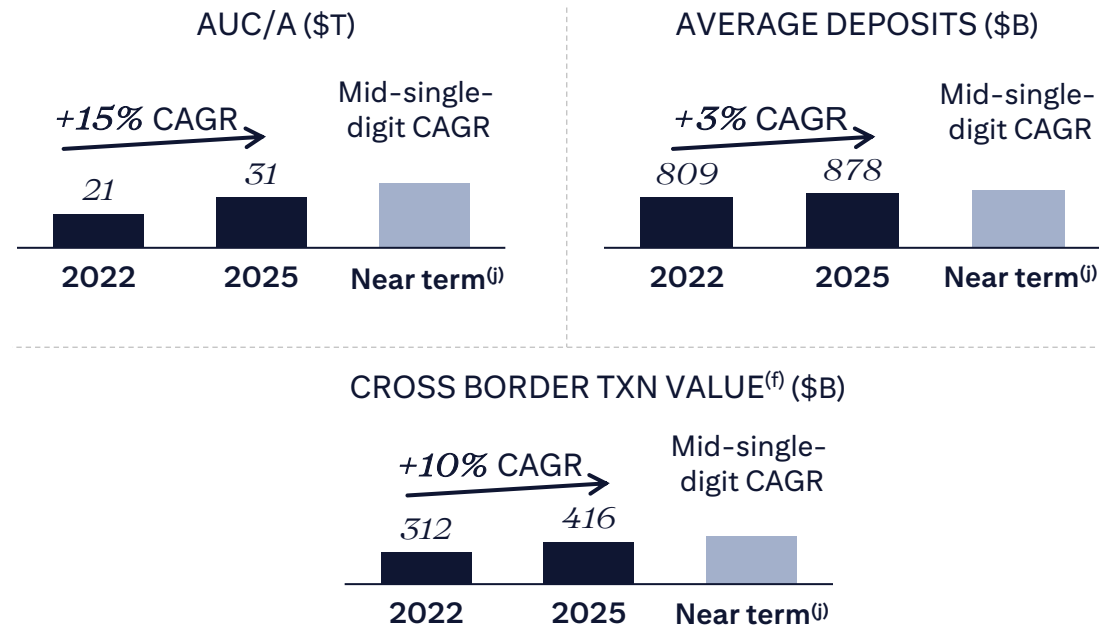
- **Treasury Payments** for VASP clients like stablecoin issuers
- Operating **Custody** accounts
- **On/Off ramps**

Digital assets complement our existing capabilities and present an opportunity to grow new revenue streams across the globe

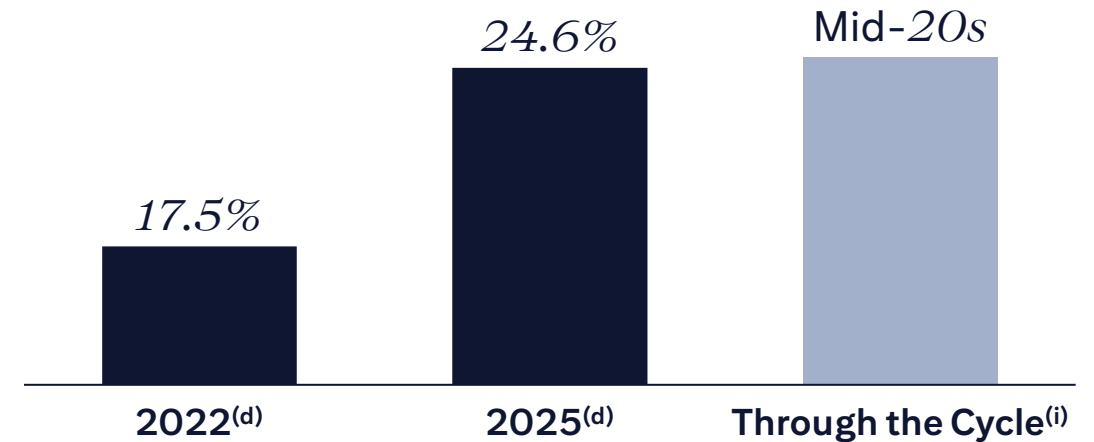
Preeminent partner for institutions with cross-border needs



KEY DRIVERS



RETURNS TRAJECTORY



Targeting low to mid-single-digit revenue CAGR in the near term and mid-20's RoTCE through the cycle

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.

Footnotes

Global

- a. Represents both countries and jurisdictions.
- b. As of December 31, 2025.
- c. 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.
- d. 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, 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.
- e. Fee income is earned for assisting clients with transactional services and clearing. Revenue generated from these activities is recorded in Commissions and fees. Revenue is also generated from assets under custody and administration (AUC/A) and is primarily recorded in Administration and other fiduciary fees.
- f. 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.
- g. 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).
- h. Represents portion of the Commercial Bank (CCB) revenue aligned with Services. CCB is defined as a sales coverage unit for Citi clients and is not an operating segment or reporting unit. The financial results for CCB are reflected across various products within the Services, Markets, and Banking segments. The CCB client segmentation is principally determined by several factors, including product needs, client organizational complexity, origin of the client relationship, as well as size (with CCB generally targeting companies with up to \$3 billion in annual revenues). To ensure effective client service, these client segmentation criteria are periodically reviewed and updated, and the information presented reflects current criteria across all comparative periods.
- i. RoTCE through the cycle 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. All through-the-cycle returns amounts are financial targets and subject to macro and market conditions.
- j. 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.

Footnotes

Slide 2

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, BBH, BNPP, BNY, CACEIS, DB, HSBC, JPM, MUFG, NT, RBC, SCB, SG, STT, USB and WFC.
2. Services client count is based on Citigroup's definition of active clients. Variance to client count disclosure at the 2024 Investor Day is driven by alignment to updated client definition, not a reduction in underlying clients.
3. Represents percentage of 2025 Global Fortune 500 served by Citi's Services business. Sourced from Fortune.
4. Data reflects December 2025. Based on regulatory reporting guidelines prescribed by the Federal Reserve for U.S. Title 1 planning purposes; includes internal settlements, global payments to and through third-party processors and banks, and other internal transfers.
5. Represents \$961B average Services deposits as of Q1 2026.
6. Global custody network includes third party agents and international central securities depositories.
7. Represents the percentage of total Services revenue from clients who are also Banking and Markets clients.

Slide 3

1. 2023 NIR impacted by ~\$1.3B Translation losses from Argentine Peso (ARS) devaluation on Net Investment in Argentina.
2. Source: Coalition Greenwich Global Competitor Benchmarking Analytics for FY22. 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.
3. 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.
4. Source: Coalition Greenwich Global Competitor Benchmarking Analytics for FY22 and FY25. Results are based upon Citi's internal product taxonomy, Citi's internal revenues, and Large Corporate & FI Client Segment.
5. Source: Coalition Greenwich Global Competitor Benchmarking Analytics for FY22. Results are based upon Citi's internal product taxonomy and Citi's internal revenues. Market share is calculated using Citi internal revenue and Coalition Greenwich's Industry Revenue Pools for CCB Segment. For pools and peers, CCB includes revenues from all Corporates greater than \$10MM and less than \$3B.
6. 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 revenue and Coalition Greenwich's Industry Revenue Pools for CCB Segment. For pools and peers, CCB includes revenues from all Corporates greater than \$10MM and less than \$3B.
7. Addressable CCB wallet is estimated to be ~\$100B based on geographies and client segments we are focused on serving.
8. Source: Coalition Greenwich Global Competitor Benchmarking Analytics for FY22 and FY25. Results are based upon Citi's internal product taxonomy and Citi's internal revenues. For pools, CCB includes revenues from all Corporates greater than \$10MM and less than \$3B.
9. Source: Coalition Greenwich Global Competitor Benchmarking Analytics for FY22. 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. Peer Group in industry ranking includes BBH, BNPP, BNY, CACEIS, DB, HSBC, JPM, NT, RBC, SCB, SG, and STT.
10. 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. Peer Group in industry ranking includes BBH, BNPP, BNY, CACEIS, DB, HSBC, JPM, NT, RBC, SCB, SG, and STT.
11. 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. Peer Group in industry ranking includes BBH, BNPP, BNY, CACEIS, Computershare, DB, HSBC, JPM, NT, RBC, SCB, SG, STT, UMB Bank, USB, Wilmington Trust and WSFS.
12. Source: Coalition Greenwich Global Competitor Benchmarking Analytics for FY22 and FY25. Results are based upon Citi's internal product taxonomy and Citi's internal revenues.
13. Refers to Services targets established at '22 Investor Day and '24 Services Investor Day.

Slide 4

1. Represents Federal Funds Effective Rate average annual values. Sourced from Federal Reserve Bank of St. Louis.
2. As of February 2026.
3. ~48% of total Services deposits are NAM as of FY25.
4. Average of 2022-2025 annual global GDP growth. Sourced from the World Bank: *Global Economic Prospects - January 2026*.
5. Operations headcount represents the aggregate count of all Full-Time Equivalent (FTE) personnel and indirectly managed workforce across the organization.

Slide 6

1. Based on 2025 global Fortune 500.
2. Top 100 banks based on assets, excluding Russian banks. Source S&P Global Market Intelligence.
3. Cluster mix based on FY25 Services revenue.
4. Client mix based on FY25 Services revenue by client segment.
5. Represents average daily instant payment transactions from 2022 to 2025, assuming 365 calendar days.
6. Represents assets under custody/administration growth from 2022 to 2025 in NAM Exchange Traded Funds.

Footnotes

Slide 7

1. Represents Citi® Payments Express Instant Payment availability in December 2025, excluding Argentina.
2. API call is a request made by one software application to another through an Application Programming Interface (API).
3. Source: Crisil Coalition Greenwich 2025 Digital Transformation Benchmarking Program
4. Represents the increase in the number of production applications on modernized tech stack from 2022-2025. Modern architecture is defined as any application based on micro services that can be deployed on containers.
5. Data represents December 2025, where up to 10MM transactions were processed per day by Citi® Payments Express.
6. Custody unit cost represents the operational expense incurred to process and settle a single trade. It is determined by dividing the total US dollar cost of the operational staff dedicated to trade processing within a calendar month by the total number of trades processed and settled during that same month.
7. Source: Source: TTS Voice of the Client (VoC) annual survey programs in 2022 and 2025. Client satisfaction represents the sum of the percentages of respondents who rated “very satisfied” and “satisfied” on overall satisfaction with Citi TTS relationship. 2022 to 2025 growth is shown in percentage points.
8. Source: Investor Services Voice of the Client (VoC) Survey is administered by NMG Consulting on an annual basis. Client satisfaction represents the Overall Satisfaction with Citi by firms who responded with a Very Satisfied (5) or Satisfied (4) rating based on a scale of 1 to 5. 2023 to 2025 growth is shown in percentage points.

Slide 8

1. Target developer productivity is measured as the reduction in time it takes a developer to deliver a work effort with AI tools compared to their estimated delivery time.
2. Represents the reduction in deal document review processing time for U.S. resident account activities, since Intelligent Document Processing functionality was released in December 2025.
3. Represents the projected reduction in client servicing work effort time through the use of Agent Assist AI capabilities. Agent Assist was launched in March 2026.
4. In 2026 in the United States.

Slide 9

1. Source is Citi Payment Processor (CPP).
2. Liquidity structures include notional pooling, physical pooling, Citi Interest Optimization and Virtual Accounts.
3. Represents number of Buyer/Supplier relationships as of March 2026. Buyer/Supplier relationships are defined as unique combinations of buyer entities and seller entities in Citi Supplier Finance.
4. Reflects the total amount of FY25 trade flows through Citi's systems.
5. Represents increase in Buyer/Supplier relationships from April 2025 to March 2026.
6. Represents the reduction in U.S. elective corporate action event notification time (measured in hours) post-migration to Single Event Processing (SEP) on Feb 28, 2026.

Slide 10

1. Tokenized money market fund. This is a prospective solution under evaluation.
2. Virtual Asset Service Provider.