Consolidated Citigroup

Net Stable Funding Ratio Disclosure

For the quarterly periods ended March 31, 2026 and June 30, 2026

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Citigroup Inc.

Net Stable Funding Ratio Disclosure

For the quarterly periods ended 3/31/2026 and 6/30/2026

Overview:

The Net Stable Funding Ratio ("NSFR") measures the availability of an institution's stable funding against the required stable funding in accordance with U.S. NSFR rules. The semiannual disclosures required by the NSFR rule will include quarterly average NSFR data for the two preceding quarters.

The NSFR is calculated by dividing the firm's Available Stable Funding ("ASF") by its Required Stable Funding ("RSF"). In general, a bank's ASF includes components of the firm's capital, deposits, and long-term debt, while its RSF will be based on the funding characteristics of its on- and off- balance sheet assets, including loans, securities, derivatives, unfunded commitments, and other fixed assets. Standardized ASF and RSF factors are applied to the capital, liability and asset balances in order to calculate the weighted amounts of ASF and RSF. The regulation requires covered firms to maintain a minimum NSFR of 100%.

The NSFR disclosure templates below set forth Citi's average ASF, RSF and the resulting NSFR for the two quarterly periods indicated, as required by the public disclosure requirements in the NSFR rule. The "Unweighted Amount" columns represent quarterly average balances for each category of the NSFR calculation prior to applying the respective NSFR weight factors. The "Weighted Amount" column represents the unweighted average amounts multiplied by the respective weight factor for each category of the NSFR calculation, as prescribed by the NSFR rule.

NSFR for the Quarter Ended June 30, 2026:

Consolidated Citigroup Average NSFR for the quarter ended June 30, 2026 In millions of U.S. Dollars		6/30/2026					
		Average Unweighted Amount					Average Weighted Amount
		Open Maturity	< 6 months	6 months to < 1 year	>= 1 year	Perpetual	
ASF ITEM							
1	Capital and securities:	-	74,842	24,830	276,148	227,721	516,976
2	NSFR regulatory capital elements	-	394	598	2,921	227,721	231,633
3	Other capital elements and securities	-	74,448	24,232	273,227	-	285,343
4	Retail funding:	392,661	26,775	1,264	215	-	360,051
5	Stable deposits	126,270	-	-	-	-	119,957
6	Less stable deposits	202,824	26,436	1,241	5	-	207,455
7	Sweep deposits, brokered reciprocal deposits, and brokered deposits	63,517	339	23	210	-	32,614
8	Other retail funding	50	-	-	-	-	25
9	Wholesale funding:	1,074,588	509,503	32,484	31,880	-	559,940
10	Operational deposits	587,721	72	-	-	-	293,897
11	Other wholesale funding	486,867	509,431	32,484	31,880	-	266,043
	Other liabilities:	268,224	21,809	2,207	18,512	-	625
12	NSFR derivatives liability amount					100,716	
13	Total derivatives liability amount					152,971	
14	All other liabilities not included in categories 1 through 13 of this table	268,224	21,809	2,207	18,512	-	625
15	**Total ASF**[1]						1,351,857
RSF ITEM							
16	Total high-quality liquid assets (HQLA)	343,611	169,504	76,255	645,587	20,666	43,229
17	Level 1 liquid assets	343,591	163,320	74,220	507,522	12	4,028
18	Level 2A liquid assets	-	2,220	1,672	130,400	-	22,463
19	Level 2B liquid assets	20	3,964	363	7,665	20,654	16,738
20	Zero percent RSF assets that are not level 1 liquid assets or loans to financial sector entities or their consolidated subsidiaries	8,062	10,587	-	-	-	-
21	Operational deposits placed at financial sector entities or their consolidated subsidiaries	12,554	896	774	3	-	7,114
22	Loans and securities[2]:	84,355	658,566	68,308	687,167	102,509	814,062
23	Loans to financial sector entities secured by level 1 liquid assets	5,421	351,362	-	27,419	-	27,419
24	Loans to financial sector entities secured by assets other than level 1 liquid assets and unsecured loans to financial sector entities	37,450	173,054	33,168	77,430	-	125,590
25	Loans to wholesale customers or counterparties that are not financial sector entities and loans to retail customers or counterparties	41,378	113,218	28,736	378,536	-	404,563
26	Of which: With a risk weight no greater than 20 percent under Regulation Q (12 CFR 217)	295	4,173	1,591	44,292	-	31,819
27	Retail mortgages	-	-	-	132,729	-	90,197
28	Of which: With a risk weight of no greater than 50 percent under Regulation Q (12 CFR 217)	-	-	-	113,117	-	73,526
29	Securities that do not qualify as HQLA	106	20,932	6,404	71,053	102,509	166,293
	Other assets:	83,566	64,830	22,082	41,287	455,367	328,798
30	Commodities					9,537	8,107
31	Assets provided as initial margin for derivative transactions and contributions to CCP's mutualized loss-sharing arrangements	82,294	-	-	6,105	2,051	71,174
32	NSFR derivatives assets amount					124,241	23,525
33	Total derivatives assets amount					178,141	
34	RSF for potential derivatives portfolio valuation changes					157,793	7,890
35	All other assets not included in the categories 16-33 of this table, including nonperforming assets	1,271	64,830	22,082	35,183	161,745	218,103
36	Undrawn commitments					495,286	24,764
37	**TOTAL RSF prior to application of required stable funding adjustment percentage**						1,217,967
38	**Required stable funding adjustment percentage**						100%
39	**TOTAL adjusted RSF**						1,217,967
40	**NET STABLE FUNDING RATIO**						111.0%

[1] The amounts reported in row 15 Total ASF may not equal to the sum of individual rows in the ASF section due to non-transferrable subsidiary excess stable funding which is excluded from row 15 Total ASF.

[2] The amounts reported in row 22 Loans and Securities may not equal to the sum of individual rows 23-29 due to row 26 and row 28 which are subset of row 25 and row 27.

NSFR for the Quarter Ended March 31, 2026:

Consolidated Citigroup Average NSFR for the quarter ended March 31, 2026 In millions of U.S. Dollars		3/31/2026					
		Average Unweighted Amount					Average Weighted Amount
		Open Maturity	< 6 months	6 months to < 1 year	>= 1 year	Perpetual	
ASF ITEM							
1	Capital and securities:	-	69,987	26,979	270,491	227,970	513,523
2	NSFR regulatory capital elements	-	1,080	987	2,446	227,965	232,478
3	Other capital elements and securities	-	68,907	25,992	268,045	5	281,045
4	Retail funding:	398,624	26,710	1,144	215	-	363,742
5	Stable deposits	124,181	-	-	-	-	117,972
6	Less stable deposits	208,117	26,077	966	4	-	211,648
7	Sweep deposits, brokered reciprocal deposits, and brokered deposits	66,289	633	178	210	-	34,103
8	Other retail funding	37	-	-	1	-	19
9	Wholesale funding:	1,000,631	488,329	28,915	25,161	-	517,773
10	Operational deposits	549,493	215	-	-	-	274,854
11	Other wholesale funding	451,138	488,114	28,915	25,161	-	242,919
	Other liabilities:	261,395	18,700	2,027	20,206	-	651
12	NSFR derivatives liability amount					88,286	
13	Total derivatives liability amount					142,455	
14	All other liabilities not included in categories 1 through 13 of this table	261,395	18,700	2,027	20,206	-	651
15	**Total ASF**[1]						1,312,393
RSF ITEM							
16	Total high-quality liquid assets (HQLA)	329,439	160,777	72,168	626,719	25,489	43,580
17	Level 1 liquid assets	329,439	156,420	71,385	487,706	15	2,928
18	Level 2A liquid assets	-	862	594	131,352	-	21,686
19	Level 2B liquid assets	-	3,495	189	7,661	25,474	18,966
20	Zero percent RSF assets that are not level 1 liquid assets or loans to financial sector entities or their consolidated subsidiaries	7,376	9,519	-	-	-	-
21	Operational deposits placed at financial sector entities or their consolidated subsidiaries	13,855	447	602	1	-	7,453
22	Loans and securities[2]:	75,167	633,482	57,787	667,569	95,000	776,540
23	Loans to financial sector entities secured by level 1 liquid assets	4,873	355,811	-	27,381	-	27,381
24	Loans to financial sector entities secured by assets other than level 1 liquid assets and unsecured loans to financial sector entities	30,132	149,205	25,699	72,618	-	112,368
25	Loans to wholesale customers or counterparties that are not financial sector entities and loans to retail customers or counterparties	40,162	109,025	26,283	359,517	-	385,623
26	Of which: With a risk weight no greater than 20 percent under Regulation Q (12 CFR 217)	168	2,437	976	38,507	-	26,820
27	Retail mortgages	-	-	-	138,934	-	94,701
28	Of which: With a risk weight of no greater than 50 percent under Regulation Q (12 CFR 217)	-	-	-	116,966	-	76,028
29	Securities that do not qualify as HQLA	-	19,441	5,805	69,119	95,000	156,467
	Other assets:	75,936	64,907	19,759	33,399	426,109	309,075
30	Commodities					10,887	9,254
31	Assets provided as initial margin for derivative transactions and contributions to CCP's mutualized loss-sharing arrangements	75,008	-	-	4,691	1,659	64,709
32	NSFR derivatives assets amount					114,177	25,891
33	Total derivatives assets amount					166,722	
34	RSF for potential derivatives portfolio valuation changes					146,997	7,350
35	All other assets not included in the categories 16-33 of this table, including nonperforming assets	928	64,907	19,759	28,709	152,389	201,871
36	Undrawn commitments					477,172	23,859
37	**TOTAL RSF prior to application of required stable funding adjustment percentage**						1,160,507
38	**Required stable funding adjustment percentage**						100%
39	**TOTAL adjusted RSF**						1,160,507
40	**NET STABLE FUNDING RATIO**						113.1%

[1] The amounts reported in row 15 Total ASF may not equal to the sum of individual rows in the ASF section due to non-transferrable subsidiary excess stable funding which is excluded from row 15 Total ASF.

[2] The amounts reported in row 22 Loans and Securities may not equal to the sum of individual rows 23-29 due to row 26 and row 28 which are subset of row 25 and row 27.

Main Drivers and Changes in NSFR:

As set forth in the tables above, Citi maintained an average NSFR above the 100% regulatory minimum during the first half of 2026. Citi's average NSFR for the quarter ended June 30, 2026 was 111%. Citi's average NSFR decreased from 113% for the quarter ended March 31, 2026, primarily reflecting an increase in average RSF from Markets activities, which was partially offset by an increase in ASF from wholesale funding.

Composition of Available and Required Stable Funding:

ASF for the Quarter ended 6/30/2026 and 3/31/2026 In millions of U.S. dollars	6/30/2026		3/31/2026	
	Unweighted Average	Weighted Average	Unweighted Average	Weighted Average
Capital and securities	603,541	516,976	595,427	513,523
Retail funding	420,915	360,051	426,693	363,742
Wholesale funding	1,648,455	559,940	1,543,036	517,773
Other liabilities	310,752	625	302,328	651
Total ASF[1]		**1,351,857**		**1,312,393**

The table above includes the main components of Citi's average ASF for the first and second quarters of 2026. For the quarter ended June 30, 2026, approximately 36% of Citi's total weighted average ASF[2] consisted of capital and long-term debt; 25% consisted of retail funding, which is mainly comprised of retail deposits; 39% consisted of wholesale funding, which is mainly comprised of operational deposits, non-operational deposits, and secured financing; and less than 1% consisted of other liabilities.

Citi's total average ASF as of the second quarter of 2026 increased quarter-over-quarter, primarily driven by an increase in wholesale funding.

RSF for the Quarter ended 6/30/2026 and 3/31/2026 In millions of U.S. dollars	6/30/2026		3/31/2026	
	Unweighted Average	Weighted Average	Unweighted Average	Weighted Average
Total high-quality liquid assets (HQLA)	1,255,623	43,229	1,214,592	43,580
Zero percent RSF assets that are not level 1 liquid assets or loans to financial sector entities or their consolidated subsidiaries	18,649	-	16,895	-
Operational deposits placed at financial sector entities or their consolidated subsidiaries	14,227	7,114	14,905	7,453
Loans and securities	1,600,905	814,062	1,529,005	776,540
Other assets	667,132	328,798	620,110	309,075
Undrawn commitments	495,286	24,764	477,172	23,859
Total RSF		**1,217,967**		**1,160,507**

[1] The Total ASF amount may not equal to the sum of individual ASF components due to non-transferrable subsidiary excess stable funding which is excluded from Total ASF.

[2] Prior to the exclusion of the non-transferrable subsidiary excess stable funding.

The table above includes the main components of Citi's average RSF for the first and second quarters of 2026. For the quarter ended June 30, 2026, Citi's total weighted average RSF mainly consisted of 67% of loans and securities; and 27% of other assets which mainly included derivative assets, goodwill, premises and equipment and other assets not included in other RSF lines. Citi also had 4% of its total weighted average RSF in HQLA, 2% in undrawn commitments, and less than 1% in operational deposits placed at financial sector entities.

Citi's total average RSF as of the second quarter of 2026 increased quarter-over-quarter, primarily driven by an increase in loans and securities.

Concentration of Funding Sources and Changes in Funding Structure:

Citi's funding strategy is to maintain a funding profile that is diversified by structure, tenor and currency. Citi closely monitors and manages the tenor of its funding sources to ensure it can meet liquidity needs under different stress scenarios and different time horizons.

Citi's primary funding sources include (i) corporate and consumer deposits via Citi's bank subsidiaries, including Citibank, N.A. (CBNA), (ii) long-term debt (primarily senior and subordinated debt) mainly issued by Citigroup Inc., as the parent, and Citibank, and (iii) stockholders' equity. These sources may be supplemented by short-term borrowings, primarily in the form of secured funding transactions.

For CBNA, deposits represent its main funding source. In addition, to diversify its funding sources, CBNA accesses the capital markets through several mechanisms, including a CBNA benchmark debt program, securitizations and Federal Home Loan Bank borrowings. Citi's non-bank entities are largely funded through a Citigroup Inc. benchmark debt program, supplemented by secured funding, customer-related debt, and commercial paper issuances.

Citi's global liquidity risk management policy addresses concentration of funding sources through a limit and trigger framework, including counterparty, maturity and funding channel concentrations. For secured financing transactions, Citi takes into consideration the quality of the underlying collateral. The concentrations are monitored daily and reported to Citi's Treasurer and the Finance Chief Risk Officer (CRO). Breaches of limits and triggers are also reported to the Citigroup and CBNA Asset and Liability Committees (ALCOs).

For additional information on Citi's funding structure, see Citi's second quarter of 2026 Quarterly Report on Form 10-Q and Citi's 2025 Annual Report on Form 10-K.

Other Sources of Funding:

In addition to the funding sources disclosed above, Citi also has access to a variety of funding levers to support client and business needs, including but not limited to excess stable funding that is non-transferable to other entities within Citigroup, available assets to support Federal

Home Loan Bank (FHLB) borrowing capacity, securitizations, and bank and non-bank borrowing programs. These borrowing programs are complementary and provide access to a diversified investor base globally. Citi has remaining capacity or is otherwise able to access incremental funding through these programs to support client and business needs.

For additional information on Citi's funding sources, see Citi's second quarter of 2026 Quarterly Report on Form 10-Q and Citi's 2025 Annual Report on Form 10-K.