

Citigroup Inc.
Summary of Credit and Financial Strength Ratings ⁽¹⁾

Ratings as of:
July 17, 2023

Citigroup	Moody's		Standard & Poor's		Fitch	
	Rating	Outlook	Rating	Outlook	Rating	Outlook
Senior Debt	A3	Stable	BBB+	Stable	A	Stable
Subordinated Debt	Baa2		BBB		BBB+	
Junior Subordinated Debt	Baa3		BB+		BBB-	
Preferred Stock	Ba1		BB+		BBB-	
Short-Term Obligations	P-2		A-2		F1	
<u>Citibank, N.A.</u>						
Senior Debt	Aa3	Stable	A+	Stable	A+	Stable
Long-Term Bank Deposits	Aa3	Stable	A+		AA-	
Short-Term Obligations	P-1		A-1		F1	
Short-Term Bank Deposits	P-1				F1+	
<u>Citibank Europe plc</u>						
Senior Debt	Aa3	Stable	A+	Stable	A+	Stable
Long-Term Bank Deposits	Aa3	Stable				
Short-Term Obligations	P-1		A-1		F1	
<u>Citigroup Global Markets Holdings Inc.</u>						
Senior Debt	A2	Stable	A	Stable	A+	Stable
Short-Term Obligations	P-1		A-1		F1	
<u>Citigroup Global Markets Inc.</u>						
Senior Debt	A1	Stable	A+	Stable	A+	Stable
Short-Term Obligations	P-1		A-1		F1	
<u>Citigroup Global Markets Ltd.</u>						
Senior Debt	A1	Stable	A+	Stable	A+ ⁽²⁾	Stable
Short-Term Obligations	P-1		A-1		F1	
<u>Citigroup Global Markets Europe AG</u>						
Senior Debt	A1	Stable	A+	Stable		
Short-Term Obligations	P-1		A-1			
<u>Citigroup Global Markets Funding Luxembourg S.C.A.</u>						
Senior Debt	A1	Stable	A+	Stable		
Short-Term Obligations			A-1			
<u>Citigroup Global Markets Japan Inc.</u>						
Senior Debt			A+	Stable		
Short-Term Obligations			A-1			

Notes

(1) The ratings table represents a subset of Citigroup's rated subsidiaries. Ratings for specific subsidiaries available upon request.

(2) Senior Debt rating as of August 2020. Fitch has since withdrawn the rating as there are no issuances currently outstanding. This does not impact the ratings of CGML.