

**CITIGROUP—QUARTERLY FINANCIAL DATA SUPPLEMENT**
**1Q26**

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**Note:**

See Citi's 4Q25 Historical Financial Supplement furnished on Form 8-K (filed on April 3, 2026) for a description of and additional historical periods reflecting Citi's first quarter of 2026 reporting changes. Prior period results and TCE allocations in this First Quarter 2026 Quarterly Financial Data Supplement for the impacted segments were recast to reflect these reporting changes, while Citi's consolidated results and TCE remained unchanged.□

**CITIGROUP FINANCIAL SUMMARY**

(In millions of dollars, except per share amounts, ratios, bps, and as otherwise noted)

|                                                                                             | 1Q<br>2025       | 2Q<br>2025       | 3Q<br>2025       | 4Q<br>2025       | 1Q<br>2026       | 1Q26 Increase/<br>(Decrease) from |             |
|---------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|-----------------------------------|-------------|
|                                                                                             |                  |                  |                  |                  |                  | 4Q25                              | 1Q25        |
| <b>Revenues, net of interest expense</b>                                                    | <b>\$ 21,596</b> | <b>\$ 21,668</b> | <b>\$ 22,090</b> | <b>\$ 19,871</b> | <b>\$ 24,633</b> | <b>24%</b>                        | <b>14%</b>  |
| Operating expenses                                                                          | 13,425           | 13,577           | 14,290           | 13,840           | 14,311           | 3%                                | 7%          |
| Net credit losses (NCLs)                                                                    | 2,459            | 2,234            | 2,214            | 2,190            | 2,208            | 1%                                | (10%)       |
| Credit reserve build (release) for loans                                                    | 102              | 243              | 45               | 10               | 397              | NM                                | 289%        |
| Provision / (release) for unfunded lending commitments                                      | 108              | (19)             | 100              | 13               | 184              | NM                                | 70%         |
| Provisions for benefits and claims, other assets and HTM debt securities                    | 54               | 414              | 91               | 7                | 16               | 129%                              | (70%)       |
| Provisions for credit losses and for benefits and claims                                    | 2,723            | 2,872            | 2,450            | 2,220            | 2,805            | 26%                               | 3%          |
| Income (loss) from continuing operations before income taxes                                | 5,448            | 5,219            | 5,350            | 3,811            | 7,517            | 97%                               | 38%         |
| Income taxes (benefits)                                                                     | 1,340            | 1,186            | 1,559            | 1,288            | 1,578            | 23%                               | 18%         |
| <b>Income (loss) from continuing operations</b>                                             | <b>4,108</b>     | <b>4,033</b>     | <b>3,791</b>     | <b>2,523</b>     | <b>5,939</b>     | <b>135%</b>                       | <b>45%</b>  |
| Income (loss) from discontinued operations, net of taxes                                    | (1)              | -                | (1)              | (1)              | (1)              | -                                 | -           |
| Net income (loss) before noncontrolling interests                                           | 4,107            | 4,033            | 3,790            | 2,522            | 5,938            | 135%                              | 45%         |
| Net income (loss) attributable to noncontrolling interests                                  | 43               | 14               | 38               | 51               | 153              | 200%                              | 256%        |
| <b>Citigroup's net income (loss)</b>                                                        | <b>\$ 4,064</b>  | <b>\$ 4,019</b>  | <b>\$ 3,752</b>  | <b>\$ 2,471</b>  | <b>\$ 5,785</b>  | <b>134%</b>                       | <b>42%</b>  |
| <b>Diluted earnings per share:</b>                                                          |                  |                  |                  |                  |                  |                                   |             |
| Income (loss) from continuing operations                                                    | \$ 1.96          | \$ 1.96          | \$ 1.86          | \$ 1.19          | \$ 3.06          | 157%                              | 56%         |
| Net income (loss)                                                                           | \$ 1.96          | \$ 1.96          | \$ 1.86          | \$ 1.19          | \$ 3.06          | 157%                              | 56%         |
| Preferred dividends                                                                         | \$ 269           | \$ 287           | \$ 274           | \$ 284           | \$ 305           | 7%                                | 13%         |
| <b>Income allocated to unrestricted common shareholders—basic</b>                           |                  |                  |                  |                  |                  |                                   |             |
| Income (loss) from continuing operations (for EPS purposes)                                 | 3,752            | 3,683            | 3,439            | 2,150            | 5,426            | 152%                              | 45%         |
| Net income (loss) (for EPS purposes)                                                        | 3,751            | 3,683            | 3,438            | 2,149            | 5,425            | 152%                              | 45%         |
| <b>Income allocated to unrestricted common shareholders—diluted</b>                         |                  |                  |                  |                  |                  |                                   |             |
| Income (loss) from continuing operations (for EPS purposes)                                 | 3,769            | 3,702            | 3,459            | 2,170            | 5,443            | 151%                              | 44%         |
| Net income (loss) (for EPS purposes)                                                        | 3,768            | 3,702            | 3,458            | 2,169            | 5,442            | 151%                              | 44%         |
| <b>Shares (in millions):</b>                                                                |                  |                  |                  |                  |                  |                                   |             |
| Average basic                                                                               | 1,879.0          | 1,855.9          | 1,820.3          | 1,772.8          | 1,736.9          | (2%)                              | (8%)        |
| Average diluted                                                                             | 1,919.6          | 1,893.1          | 1,862.6          | 1,816.9          | 1,776.0          | (2%)                              | (7%)        |
| Common shares outstanding, at period end                                                    | 1,867.7          | 1,840.9          | 1,789.3          | 1,747.5          | 1,705.6          | (2%)                              | (9%)        |
| <b>Regulatory capital ratios and performance metrics:</b>                                   |                  |                  |                  |                  |                  |                                   |             |
| Common Equity Tier 1 (CET1) Capital ratio <sup>(1)(2)</sup>                                 | 13.41%           | 13.48%           | 13.27%           | 13.18%           | 12.7%            |                                   |             |
| Tier 1 Capital ratio <sup>(1)(3)</sup>                                                      | 15.10%           | 14.98%           | 14.97%           | 13.65%           | 14.5%            |                                   |             |
| Total Capital ratio <sup>(1)(4)</sup>                                                       | 15.41%           | 15.28%           | 15.31%           | 15.66%           | 15.4%            |                                   |             |
| Supplementary Leverage ratio (SLR) <sup>(1)(5)</sup>                                        | 5.79%            | 5.53%            | 5.52%            | 5.48%            | 5.2%             |                                   |             |
| Return on average assets                                                                    | 0.65%            | 0.61%            | 0.55%            | 0.36%            | 0.83%            | 47 bps                            | 18 bps      |
| Return on average common equity (RoCE)                                                      | 8.0%             | 7.7%             | 7.1%             | 4.5%             | 11.5%            | 700 bps                           | 350 bps     |
| Average tangible common equity (TCE) (in billions of dollars) <sup>(6)</sup>                | \$ 169.3         | \$ 172.1         | \$ 172.3         | \$ 170.4         | \$ 169.2         | (1%)                              | -           |
| Return on tangible common equity (RoTCE) <sup>(6)</sup>                                     | 9.1%             | 8.7%             | 8.0%             | 5.1%             | 13.1%            | 800 bps                           | 400 bps     |
| Operating leverage <sup>(7)</sup>                                                           | 759 bps          | 567 bps          | 59 bps           | (381) bps        | 746 bps          | 1,127 bps                         | (13) bps    |
| Efficiency ratio (total operating expenses/total revenues, net)                             | 62.2%            | 62.7%            | 64.7%            | 69.6%            | 58.1%            | (1,150) bps                       | (410) bps   |
| <b>Balance sheet data (in billions of dollars, except per share amounts)<sup>(1)</sup>:</b> |                  |                  |                  |                  |                  |                                   |             |
| Total assets                                                                                | \$ 2,571.5       | \$ 2,622.8       | \$ 2,642.5       | \$ 2,657.2       | \$ 2,777.7       | 5%                                | 8%          |
| Total average assets                                                                        | 2,517.1          | 2,647.8          | 2,688.8          | 2,722.5          | 2,816.8          | 3%                                | 12%         |
| Total loans                                                                                 | 702.1            | 725.3            | 733.9            | 752.2            | 761.6            | 1%                                | 8%          |
| Total deposits                                                                              | 1,316.4          | 1,357.7          | 1,383.9          | 1,403.6          | 1,446.2          | 3%                                | 10%         |
| Citigroup's stockholders' equity                                                            | 212.4            | 213.2            | 213.0            | 212.3            | 211.0            | (1%)                              | (1%)        |
| Book value per share                                                                        | 103.90           | 106.94           | 108.41           | 110.01           | 112.22           | 2%                                | 8%          |
| Tangible book value per share <sup>(6)</sup>                                                | 91.52            | 94.16            | 95.72            | 97.06            | 99.01            | 2%                                | 8%          |
| <b>Direct staff (in thousands)</b>                                                          | <b>229</b>       | <b>230</b>       | <b>227</b>       | <b>226</b>       | <b>224</b>       | <b>(1%)</b>                       | <b>(2%)</b> |

(1) March 31, 2026 is preliminary.

(2) For March 31, 2026 and all prior periods presented, Citi's binding CET1 Capital ratios were derived under the Standardized Approach. For the composition of Citi's CET1 Capital and ratio, see page 22.

(3) Citi's binding Tier 1 Capital ratios were derived under the Advanced Approaches for December 31, 2025 and the Standardized Approach for all other periods presented, including March 31, 2026.

(4) For March 31, 2026 and all prior periods presented, Citi's binding Total Capital ratios were derived under the Advanced Approaches.

(5) For the composition of Citi's SLR, see page 22.

(6) TCE, RoTCE and Tangible book value per share are non-GAAP financial measures. See page 23 for a reconciliation of Tangible book value per share and Citi's average TCE to Citi's total average stockholders' equity.

(7) Represents the year-over-year growth rate in basis points (bps) of total revenues, net of interest expense less the year-over-year growth rate of total operating expenses. Positive operating leverage indicates that the revenue growth rate was greater than the expense growth rate.

Note: Ratios and variance percentages are calculated based on the displayed amounts.

NM Not meaningful.

N/D Not disclosed.

Reclassified to conform to the current period's presentation.

**CITIGROUP CONSOLIDATED STATEMENT OF INCOME**

(In millions of dollars)

|                                                                       | 1Q<br>2025      | 2Q<br>2025      | 3Q<br>2025      | 4Q<br>2025      | 1Q<br>2026      | 1Q26 Increase/<br>(Decrease) from |            |
|-----------------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------------------|------------|
|                                                                       |                 |                 |                 |                 |                 | 4Q25                              | 1Q25       |
| <b>Revenues</b>                                                       |                 |                 |                 |                 |                 |                                   |            |
| Interest income (including dividends)                                 | \$ 33,666       | \$ 35,859       | \$ 36,690       | \$ 36,649       | \$ 35,513       | (3%)                              | 5%         |
| Interest expense                                                      | 19,654          | 20,684          | 21,750          | 20,984          | 19,772          | (6%)                              | 1%         |
| Net interest income (NII)                                             | 14,012          | 15,175          | 14,940          | 15,665          | 15,741          | -                                 | 12%        |
| Commissions and fees                                                  | 2,707           | 2,745           | 2,888           | 2,829           | 3,272           | 16%                               | 21%        |
| Principal transactions                                                | 3,510           | 2,503           | 2,772           | 1,450           | 4,008           | 176%                              | 14%        |
| Administration and other fiduciary fees                               | 1,045           | 1,123           | 1,117           | 1,129           | 1,123           | (1%)                              | 7%         |
| Realized gains (losses) on sales of investments, net                  | 121             | 138             | 105             | 107             | 270             | 152%                              | 123%       |
| Net impairment losses on investments recognized in earnings           | (58)            | (35)            | (25)            | (234)           | (140)           | 40%                               | (141%)     |
| Other revenue (loss)                                                  | 259             | 19              | 293             | (1,075)         | 359             | NM                                | 39%        |
| Total non-interest revenues (NIR)                                     | 7,584           | 6,493           | 7,150           | 4,206           | 8,892           | 111%                              | 17%        |
| <b>Total revenues, net of interest expense</b>                        | <b>21,596</b>   | <b>21,668</b>   | <b>22,090</b>   | <b>19,871</b>   | <b>24,633</b>   | <b>24%</b>                        | <b>14%</b> |
| <b>Provisions for credit losses and for benefits and claims</b>       |                 |                 |                 |                 |                 |                                   |            |
| Net credit losses on loans                                            | 2,459           | 2,234           | 2,214           | 2,190           | 2,208           | 1%                                | (10%)      |
| Credit reserve build / (release) for loans                            | 102             | 243             | 45              | 10              | 397             | NM                                | 289%       |
| Provision for credit losses on loans                                  | 2,561           | 2,477           | 2,259           | 2,200           | 2,605           | 18%                               | 2%         |
| Provision for credit losses on held-to-maturity (HTM) debt securities | (5)             | 7               | (5)             | 15              | (30)            | NM                                | (500%)     |
| Provision for credit losses on other assets                           | 39              | 381             | 79              | (32)            | 33              | NM                                | (15%)      |
| Policyholder benefits and claims                                      | 20              | 26              | 17              | 24              | 13              | (46%)                             | (35%)      |
| Provision for credit losses on unfunded lending commitments           | 108             | (19)            | 100             | 13              | 184             | NM                                | 70%        |
| <b>Total provisions for credit losses and for benefits and claims</b> | <b>2,723</b>    | <b>2,872</b>    | <b>2,450</b>    | <b>2,220</b>    | <b>2,805</b>    | <b>26%</b>                        | <b>3%</b>  |
| <b>Operating expenses</b>                                             |                 |                 |                 |                 |                 |                                   |            |
| Compensation and benefits                                             | 7,464           | 7,633           | 7,474           | 7,068           | 8,382           | 19%                               | 12%        |
| Technology / communication                                            | 2,379           | 2,290           | 2,325           | 2,429           | 2,335           | (4%)                              | (2%)       |
| Transactional and product servicing                                   | 1,102           | 1,184           | 1,110           | 1,179           | 1,225           | 4%                                | 11%        |
| Premises and equipment                                                | 574             | 615             | 607             | 681             | 586             | (14%)                             | 2%         |
| Professional services                                                 | 476             | 510             | 514             | 573             | 441             | (23%)                             | (7%)       |
| Advertising and marketing                                             | 250             | 269             | 260             | 318             | 233             | (27%)                             | (7%)       |
| Restructuring                                                         | (3)             | (2)             | (5)             | (4)             | -               | 100%                              | 100%       |
| Other operating                                                       | 1,183           | 1,078           | 2,005           | 1,596           | 1,109           | (31%)                             | (6%)       |
| <b>Total operating expenses</b>                                       | <b>13,425</b>   | <b>13,577</b>   | <b>14,290</b>   | <b>13,840</b>   | <b>14,311</b>   | <b>3%</b>                         | <b>7%</b>  |
| <b>Income (loss) from continuing operations before income taxes</b>   | <b>5,448</b>    | <b>5,219</b>    | <b>5,350</b>    | <b>3,811</b>    | <b>7,517</b>    | <b>97%</b>                        | <b>38%</b> |
| Provision (benefit) for income taxes                                  | 1,340           | 1,186           | 1,559           | 1,288           | 1,578           | 23%                               | 18%        |
| <b>Income (loss) from continuing operations</b>                       | <b>4,108</b>    | <b>4,033</b>    | <b>3,791</b>    | <b>2,523</b>    | <b>5,939</b>    | <b>135%</b>                       | <b>45%</b> |
| <b>Discontinued operations</b>                                        |                 |                 |                 |                 |                 |                                   |            |
| Income (loss) from discontinued operations                            | (1)             | -               | (1)             | (1)             | (1)             | -                                 | -          |
| Provision (benefit) for income taxes                                  | -               | -               | -               | -               | -               | -                                 | -          |
| <b>Income (loss) from discontinued operations, net of taxes</b>       | <b>(1)</b>      | <b>-</b>        | <b>(1)</b>      | <b>(1)</b>      | <b>(1)</b>      | <b>-</b>                          | <b>-</b>   |
| Net income (loss) before attribution to noncontrolling interests      | 4,107           | 4,033           | 3,790           | 2,522           | 5,938           | 135%                              | 45%        |
| Noncontrolling interests                                              | 43              | 14              | 38              | 51              | 153             | 200%                              | 256%       |
| <b>Citigroup's net income (loss)</b>                                  | <b>\$ 4,064</b> | <b>\$ 4,019</b> | <b>\$ 3,752</b> | <b>\$ 2,471</b> | <b>\$ 5,785</b> | <b>134%</b>                       | <b>42%</b> |

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**CITIGROUP CONSOLIDATED BALANCE SHEET**

(In millions of dollars)

|                                                                                | March 31,<br>2025   | June 30,<br>2025    | September 30,<br>2025 | December 31,<br>2025 | March 31,<br>2026 <sup>(1)</sup> | 1Q26 Increase/<br>(Decrease) from |             |
|--------------------------------------------------------------------------------|---------------------|---------------------|-----------------------|----------------------|----------------------------------|-----------------------------------|-------------|
|                                                                                |                     |                     |                       |                      |                                  | 4Q25                              | 1Q25        |
| <b>Assets</b>                                                                  |                     |                     |                       |                      |                                  |                                   |             |
| Cash and due from banks (including segregated cash and other deposits)         | \$ 24,463           | \$ 24,991           | \$ 23,545             | \$ 23,717            | \$ 23,625                        | -                                 | (3%)        |
| Deposits with banks, net of allowance                                          | 283,868             | 312,482             | 324,515               | 325,862              | 362,097                          | 11%                               | 28%         |
| Securities borrowed and purchased under agreements to resell, net of allowance | 390,215             | 323,892             | 321,347               | 356,195              | 353,094                          | (1%)                              | (10%)       |
| Brokerage receivables, net of allowance                                        | 57,440              | 64,029              | 75,992                | 62,679               | 91,720                           | 46%                               | 60%         |
| Trading account assets                                                         | 518,577             | 568,558             | 562,254               | 537,139              | 593,473                          | 10%                               | 14%         |
| Investments                                                                    |                     |                     |                       |                      |                                  |                                   |             |
| Available-for-sale debt securities                                             | 225,180             | 235,802             | 246,227               | 246,720              | 257,822                          | 4%                                | 14%         |
| Held-to-maturity debt securities, net of allowance                             | 220,385             | 206,094             | 197,092               | 189,831              | 178,503                          | (6%)                              | (19%)       |
| Equity securities                                                              | 7,323               | 7,504               | 7,413                 | 7,678                | 7,839                            | 2%                                | 7%          |
| Total investments                                                              | 452,888             | 449,400             | 450,732               | 444,229              | 444,164                          | -                                 | (2%)        |
| Loans                                                                          |                     |                     |                       |                      |                                  |                                   |             |
| Consumer <sup>(2)</sup>                                                        | 386,312             | 395,759             | 398,628               | 408,533              | 402,391                          | (2%)                              | 4%          |
| Corporate <sup>(3)</sup>                                                       | 315,744             | 329,586             | 335,277               | 343,697              | 359,225                          | 5%                                | 14%         |
| Loans, net of unearned income                                                  | 702,056             | 725,345             | 733,905               | 752,230              | 761,616                          | 1%                                | 8%          |
| Allowance for credit losses on loans (ACLL)                                    | (18,726)            | (19,123)            | (19,206)              | (19,247)             | (19,636)                         | (2%)                              | (5%)        |
| Total loans, net                                                               | 683,330             | 706,222             | 714,699               | 732,983              | 741,980                          | 1%                                | 9%          |
| Goodwill                                                                       | 19,422              | 19,878              | 19,126                | 19,098               | 18,997                           | (1%)                              | (2%)        |
| Intangible assets (including MSRs)                                             | 4,430               | 4,409               | 4,330                 | 4,284                | 4,305                            | -                                 | (3%)        |
| Premises and equipment, net of depreciation and amortization                   | 30,814              | 32,312              | 32,819                | 33,339               | 33,574                           | 1%                                | 9%          |
| Other assets, net of allowance                                                 | 106,067             | 116,599             | 113,116               | 117,677              | 110,658                          | (6%)                              | 4%          |
| <b>Total assets</b>                                                            | <b>\$ 2,571,514</b> | <b>\$ 2,622,772</b> | <b>\$ 2,642,475</b>   | <b>\$ 2,657,202</b>  | <b>\$ 2,777,687</b>              | <b>5%</b>                         | <b>8%</b>   |
| <b>Liabilities</b>                                                             |                     |                     |                       |                      |                                  |                                   |             |
| Non-interest-bearing deposits in U.S. offices                                  | \$ 122,472          | \$ 119,898          | \$ 116,921            | \$ 121,610           | \$ 122,083                       | -                                 | -           |
| Interest-bearing deposits in U.S. offices                                      | 562,628             | 575,709             | 592,728               | 613,052              | 634,812                          | 4%                                | 13%         |
| Total U.S. deposits                                                            | 685,100             | 695,607             | 709,649               | 734,662              | 756,895                          | 3%                                | 10%         |
| Non-interest-bearing deposits in offices outside the U.S.                      | 82,215              | 86,458              | 83,920                | 87,041               | 86,004                           | (1%)                              | 5%          |
| Interest-bearing deposits in offices outside the U.S.                          | 549,095             | 575,668             | 590,360               | 581,870              | 603,341                          | 4%                                | 10%         |
| Total international deposits                                                   | 631,310             | 662,126             | 674,280               | 668,911              | 689,345                          | 3%                                | 9%          |
| Total deposits                                                                 | 1,316,410           | 1,357,733           | 1,383,929             | 1,403,573            | 1,446,240                        | 3%                                | 10%         |
| Securities loaned and sold under agreements to repurchase                      | 403,959             | 347,913             | 349,726               | 348,098              | 369,585                          | 6%                                | (9%)        |
| Brokerage payables                                                             | 78,302              | 90,949              | 89,596                | 74,836               | 111,224                          | 49%                               | 42%         |
| Trading account liabilities                                                    | 148,688             | 163,952             | 160,243               | 162,798              | 185,266                          | 14%                               | 25%         |
| Short-term borrowings                                                          | 49,139              | 55,560              | 54,760                | 51,878               | 72,056                           | 39%                               | 47%         |
| Long-term debt                                                                 | 295,684             | 317,761             | 315,846               | 315,827              | 307,566                          | (3%)                              | 4%          |
| Other liabilities, plus allowances <sup>(4)</sup>                              | 66,074              | 74,774              | 74,498                | 86,370               | 73,178                           | (15%)                             | 11%         |
| <b>Total liabilities</b>                                                       | <b>\$ 2,358,256</b> | <b>\$ 2,408,642</b> | <b>\$ 2,428,598</b>   | <b>\$ 2,443,380</b>  | <b>\$ 2,565,115</b>              | <b>5%</b>                         | <b>9%</b>   |
| <b>Stockholders' equity</b>                                                    |                     |                     |                       |                      |                                  |                                   |             |
| Preferred stock                                                                | \$ 18,350           | \$ 16,350           | \$ 19,050             | \$ 20,050            | \$ 19,550                        | (2%)                              | 7%          |
| Common stock                                                                   | 31                  | 31                  | 31                    | 31                   | 31                               | -                                 | -           |
| Additional paid-in capital                                                     | 108,616             | 108,839             | 109,010               | 108,452              | 107,821                          | (1%)                              | (1%)        |
| Retained earnings                                                              | 209,013             | 211,674             | 214,034               | 215,128              | 219,542                          | 2%                                | 5%          |
| Treasury stock, at cost                                                        | (77,880)            | (79,886)            | (84,932)              | (89,473)             | (95,370)                         | (7%)                              | (22%)       |
| Accumulated other comprehensive income (loss) (AOCI)                           | (45,722)            | (43,786)            | (44,170)              | (41,897)             | (40,615)                         | 3%                                | 11%         |
| <b>Total common equity</b>                                                     | <b>\$ 194,058</b>   | <b>\$ 196,872</b>   | <b>\$ 193,973</b>     | <b>\$ 192,241</b>    | <b>\$ 191,409</b>                | <b>-</b>                          | <b>(1%)</b> |
| <b>Total Citigroup stockholders' equity</b>                                    | <b>\$ 212,408</b>   | <b>\$ 213,222</b>   | <b>\$ 213,023</b>     | <b>\$ 212,291</b>    | <b>\$ 210,959</b>                | <b>(1%)</b>                       | <b>(1%)</b> |
| Noncontrolling interests                                                       | 850                 | 908                 | 854                   | 1,531                | 1,613                            | 5%                                | 90%         |
| <b>Total equity</b>                                                            | <b>213,258</b>      | <b>214,130</b>      | <b>213,877</b>        | <b>213,822</b>       | <b>212,572</b>                   | <b>(1%)</b>                       | <b>-</b>    |
| <b>Total liabilities and equity</b>                                            | <b>\$ 2,571,514</b> | <b>\$ 2,622,772</b> | <b>\$ 2,642,475</b>   | <b>\$ 2,657,202</b>  | <b>\$ 2,777,687</b>              | <b>5%</b>                         | <b>8%</b>   |

(1) March 31, 2026 is preliminary.

(2) Consumer loans include loans managed by USCC, Wealth, and All Other—Legacy Franchises (other than Mexico small business and middle-market banking (Mexico SBMM), and the Assets Finance Group (AFG)).

(3) Corporate loans include loans managed by Services, Markets, Banking, and All Other—Legacy Franchises—Mexico SBMM, and the AFG.

(4) Includes allowance for credit losses for unfunded lending commitments. See page 19.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**SEGMENT NET REVENUES AND INCOME (LOSS)**

(In millions of dollars)

|                                                                   | 1Q<br>2025       | 2Q<br>2025       | 3Q<br>2025       | 4Q<br>2025       | 1Q<br>2026       | 1Q26 Increase/<br>(Decrease) from |             |
|-------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|-----------------------------------|-------------|
|                                                                   |                  |                  |                  |                  |                  | 4Q25                              | 1Q25        |
| <b>Revenues, net of interest expense</b>                          |                  |                  |                  |                  |                  |                                   |             |
| Services                                                          | \$ 5,204         | \$ 5,430         | \$ 5,730         | \$ 6,272         | \$ 6,103         | (3%)                              | 17%         |
| Markets                                                           | 6,075            | 5,980            | 5,745            | 4,609            | 7,246            | 57%                               | 19%         |
| Banking                                                           | 1,530            | 1,434            | 1,647            | 1,773            | 1,767            | -                                 | 15%         |
| Wealth                                                            | 2,757            | 2,814            | 2,839            | 2,862            | 3,065            | 7%                                | 11%         |
| U.S. Consumer Cards (USCC)                                        | 4,567            | 4,471            | 4,656            | 4,564            | 4,757            | 4%                                | 4%          |
| All Other—managed basis <sup>(1)(2)</sup>                         | 1,463            | 1,716            | 1,471            | (208)            | 1,682            | NM                                | 15%         |
| Reconciling Items—divestiture-related impacts <sup>(3)</sup>      | -                | (177)            | 2                | (1)              | 13               | NM                                | NM          |
| <b>Total net revenues—reported</b>                                | <b>\$ 21,596</b> | <b>\$ 21,668</b> | <b>\$ 22,090</b> | <b>\$ 19,871</b> | <b>\$ 24,633</b> | <b>24%</b>                        | <b>14%</b>  |
| <b>Income (loss) from continuing operations</b>                   |                  |                  |                  |                  |                  |                                   |             |
| Services                                                          | \$ 1,849         | \$ 1,728         | \$ 2,098         | \$ 2,512         | \$ 2,242         | (11%)                             | 21%         |
| Markets                                                           | 1,862            | 1,824            | 1,723            | 856              | 2,629            | 207%                              | 41%         |
| Banking                                                           | 222              | 91               | 267              | 355              | 304              | (14%)                             | 37%         |
| Wealth                                                            | 191              | 385              | 303              | 299              | 432              | 44%                               | 126%        |
| USCC                                                              | 838              | 758              | 929              | 884              | 732              | (17%)                             | (13%)       |
| All Other—managed basis <sup>(1)(2)</sup>                         | (839)            | (573)            | (752)            | (2,273)          | (388)            | 83%                               | 54%         |
| Reconciling Items—divestiture-related impacts <sup>(3)</sup>      | (15)             | (180)            | (777)            | (110)            | (12)             | 89%                               | 20%         |
| <b>Income (loss) from continuing operations—reported</b>          | <b>4,108</b>     | <b>4,033</b>     | <b>3,791</b>     | <b>2,523</b>     | <b>5,939</b>     | <b>135%</b>                       | <b>45%</b>  |
| <b>Discontinued operations</b>                                    | (1)              | -                | (1)              | (1)              | (1)              | -                                 | -           |
| <b>Net income (loss) attributable to noncontrolling interests</b> | <b>43</b>        | <b>14</b>        | <b>38</b>        | <b>51</b>        | <b>153</b>       | <b>200%</b>                       | <b>256%</b> |
| <b>Net income (loss)</b>                                          | <b>\$ 4,064</b>  | <b>\$ 4,019</b>  | <b>\$ 3,752</b>  | <b>\$ 2,471</b>  | <b>\$ 5,785</b>  | <b>134%</b>                       | <b>42%</b>  |

(1) Includes Legacy Franchises and certain unallocated costs of global staff functions (including finance, risk, human resources, legal, and compliance-related costs), other corporate expenses, and unallocated global operations and technology expenses, and income taxes, as well as Corporate Treasury investment activities and discontinued operations.

(2) Reflects results on a managed basis, which excludes divestiture-related impacts related to Citi's divestitures of its Asia consumer banking businesses and Mexico Consumer/SBMM (consists of Mexico consumer banking (Mexico Consumer) and Small Business and Middle-Market Banking (SBMM), collectively (Mexico Consumer/SBMM)) within Legacy Franchises. See pages 12 and 14 for additional information.

(3) Reconciling Items consist of the divestiture-related impacts excluded from All Other on a managed basis. See page 14 for additional information. The Reconciling Items are fully reflected in the various line items in Citi's Consolidated Statement of Income (page 2). See page 14 for additional information.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

## SERVICES

(In millions of dollars, except as otherwise noted)

|                                                                                      | 1Q<br>2025      | 2Q<br>2025      | 3Q<br>2025      | 4Q<br>2025      | 1Q<br>2026      | 1Q26 Increase/<br>(Decrease) from |            |
|--------------------------------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------------------|------------|
|                                                                                      |                 |                 |                 |                 |                 | 4Q25                              | 1Q25       |
| Net interest income (including dividends)                                            | \$ 3,498        | \$ 3,630        | \$ 3,823        | \$ 4,050        | \$ 4,143        | 2%                                | 18%        |
| Fee revenue                                                                          |                 |                 |                 |                 |                 |                                   |            |
| Commissions and fees                                                                 | 815             | 904             | 880             | 879             | 909             | 3%                                | 12%        |
| Administration and other fiduciary fees                                              | 658             | 752             | 746             | 751             | 763             | 2%                                | 16%        |
| Total fee revenue                                                                    | 1,473           | 1,656           | 1,626           | 1,630           | 1,672           | 3%                                | 14%        |
| Principal transactions                                                               | 233             | 124             | 190             | 257             | 263             | 2%                                | 13%        |
| All other                                                                            | -               | 20              | 91              | 335             | 25              | (93%)                             | NM         |
| Total non-interest revenue                                                           | 1,706           | 1,800           | 1,907           | 2,222           | 1,960           | (12%)                             | 15%        |
| <b>Total revenues, net of interest expense</b>                                       | <b>5,204</b>    | <b>5,430</b>    | <b>5,730</b>    | <b>6,272</b>    | <b>6,103</b>    | <b>(3%)</b>                       | <b>17%</b> |
| Total operating expenses                                                             | 2,584           | 2,679           | 2,707           | 2,843           | 2,935           | 3%                                | 14%        |
| Net credit losses (recoveries) on loans                                              | 6               | 20              | 11              | 19              | 3               | (84%)                             | (50%)      |
| Credit reserve build (release) for loans                                             | 24              | 53              | (4)             | (18)            | 97              | NM                                | 304%       |
| Provision (release) for credit losses on unfunded lending commitments                | (6)             | (6)             | (8)             | 3               | (11)            | NM                                | (83%)      |
| Provisions for credit losses for other assets and HTM debt securities                | 27              | 286             | 62              | (15)            | 5               | NM                                | (81%)      |
| Provision for credit losses                                                          | 51              | 353             | 61              | (11)            | 94              | NM                                | 84%        |
| Income from continuing operations before taxes                                       | 2,569           | 2,398           | 2,962           | 3,440           | 3,074           | (11%)                             | 20%        |
| Income taxes                                                                         | 720             | 670             | 864             | 928             | 832             | (10%)                             | 16%        |
| <b>Income from continuing operations</b>                                             | <b>1,849</b>    | <b>1,728</b>    | <b>2,098</b>    | <b>2,512</b>    | <b>2,242</b>    | <b>(11%)</b>                      | <b>21%</b> |
| Noncontrolling interests                                                             | 15              | 16              | 17              | 16              | 14              | (13%)                             | (7%)       |
| <b>Net income</b>                                                                    | <b>\$ 1,834</b> | <b>\$ 1,712</b> | <b>\$ 2,081</b> | <b>\$ 2,496</b> | <b>\$ 2,228</b> | <b>(11%)</b>                      | <b>21%</b> |
| EOP assets (in billions)                                                             | \$ 589          | \$ 618          | \$ 627          | \$ 628          | \$ 649          | 3%                                | 10%        |
| Average assets (in billions)                                                         | 578             | 593             | 616             | 630             | 637             | 1%                                | 10%        |
| Efficiency ratio                                                                     | 50%             | 49%             | 47%             | 45%             | 48%             | 300 bps                           | (200) bps  |
| Average allocated TCE (in billions) <sup>(1)</sup>                                   | \$ 33.0         | \$ 33.0         | \$ 33.0         | \$ 33.0         | \$ 33.5         | 2%                                | 2%         |
| RoTCE <sup>(1)</sup>                                                                 | 22.5%           | 20.8%           | 25.0%           | 30.0%           | 27.0%           | (300) bps                         | 450 bps    |
| <b>Revenue by line of business</b>                                                   |                 |                 |                 |                 |                 |                                   |            |
| Net interest income                                                                  | \$ 2,865        | \$ 2,949        | \$ 3,121        | \$ 3,303        | \$ 3,424        | 4%                                | 20%        |
| Non-interest revenue                                                                 | 1,064           | 1,063           | 1,099           | 1,182           | 1,192           | 1%                                | 12%        |
| <b>Treasury and Trade Solutions (TTS)</b>                                            | <b>3,929</b>    | <b>4,012</b>    | <b>4,220</b>    | <b>4,485</b>    | <b>4,616</b>    | <b>3%</b>                         | <b>17%</b> |
| Net interest income                                                                  | 633             | 681             | 702             | 747             | 719             | (4%)                              | 14%        |
| Non-interest revenue                                                                 | 642             | 737             | 808             | 1,040           | 768             | (26%)                             | 20%        |
| <b>Securities Services</b>                                                           | <b>1,275</b>    | <b>1,418</b>    | <b>1,510</b>    | <b>1,787</b>    | <b>1,487</b>    | <b>(17%)</b>                      | <b>17%</b> |
| <b>Total Services</b>                                                                | <b>\$ 5,204</b> | <b>\$ 5,430</b> | <b>\$ 5,730</b> | <b>\$ 6,272</b> | <b>\$ 6,103</b> | <b>(3%)</b>                       | <b>17%</b> |
| <b>Revenue by managed geography</b>                                                  |                 |                 |                 |                 |                 |                                   |            |
| North America                                                                        | \$ 1,549        | \$ 1,660        | \$ 1,759        | \$ 1,939        | \$ 1,976        | 2%                                | 28%        |
| International                                                                        | 3,655           | 3,770           | 3,971           | 4,333           | 4,127           | (5%)                              | 13%        |
| Total                                                                                | \$ 5,204        | \$ 5,430        | \$ 5,730        | \$ 6,272        | \$ 6,103        | (3%)                              | 17%        |
| <b>Key drivers<sup>(2)</sup></b> (in billions of dollars, except as otherwise noted) |                 |                 |                 |                 |                 |                                   |            |
| <b>Average loans by line of business</b>                                             |                 |                 |                 |                 |                 |                                   |            |
| TTS                                                                                  | \$ 86           | \$ 93           | \$ 93           | \$ 95           | \$ 97           | 2%                                | 13%        |
| Securities Services                                                                  | 1               | 1               | 1               | 1               | 2               | 100%                              | 100%       |
| <b>Total</b>                                                                         | <b>\$ 87</b>    | <b>\$ 94</b>    | <b>\$ 94</b>    | <b>\$ 96</b>    | <b>\$ 99</b>    | <b>3%</b>                         | <b>14%</b> |
| ACLL as a % of EOP loans <sup>(3)</sup>                                              | 0.30%           | 0.36%           | 0.35%           | 0.33%           | 0.42%           | 9 bps                             | 12 bps     |
| NCLs as a % of average loans                                                         | 0.03%           | 0.09%           | 0.05%           | 0.08%           | 0.01%           | (7) bps                           | (2) bps    |
| <b>Average deposits by line of business</b>                                          |                 |                 |                 |                 |                 |                                   |            |
| TTS                                                                                  | \$ 690          | \$ 713          | \$ 744          | \$ 780          | \$ 812          | 4%                                | 18%        |
| Securities Services                                                                  | 136             | 144             | 149             | 155             | 149             | (4%)                              | 10%        |
| <b>Total</b>                                                                         | <b>\$ 826</b>   | <b>\$ 857</b>   | <b>\$ 893</b>   | <b>\$ 935</b>   | <b>\$ 961</b>   | <b>3%</b>                         | <b>16%</b> |
| <b>AUC/AUA (in trillions of dollars)<sup>(4)</sup></b>                               | <b>\$ 26.1</b>  | <b>\$ 28.2</b>  | <b>\$ 29.7</b>  | <b>\$ 31.4</b>  | <b>\$ 31.6</b>  | <b>1%</b>                         | <b>21%</b> |
| <b>Cross-border transaction value<sup>(5)</sup></b>                                  | <b>\$ 95.1</b>  | <b>\$ 101.3</b> | <b>\$ 104.8</b> | <b>\$ 115.2</b> | <b>\$ 106.3</b> | <b>(8%)</b>                       | <b>12%</b> |
| <b>U.S. dollar clearing volume (in millions)<sup>(6)</sup></b>                       | <b>42.7</b>     | <b>44.3</b>     | <b>44.8</b>     | <b>45.3</b>     | <b>43.9</b>     | <b>(3%)</b>                       | <b>3%</b>  |
| <b>Commercial card spend volume</b>                                                  | <b>\$ 17.2</b>  | <b>\$ 17.9</b>  | <b>\$ 18.4</b>  | <b>\$ 17.7</b>  | <b>\$ 18.6</b>  | <b>5%</b>                         | <b>8%</b>  |

(1) TCE and RoTCE are non-GAAP financial measures. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE to Citigroup's total average TCE and Citi's total average stockholders' equity.

(2) Management uses this information in reviewing the segment's results and believes it is useful to investors concerning underlying segment performance and trends.

(3) Excludes loans that are carried at fair value for all periods.

(4) March 31, 2026 is preliminary.

(5) Represents the total value of cross-border foreign exchange payments processed through Citi platforms.

(6) Represents the number of U.S. dollar Clearing Payment instructions processed on behalf of U.S. and foreign-domiciled entities (primarily financial institutions).

NM Not meaningful.

Reclassified to conform to the current period's presentation.

## MARKETS

(In millions of dollars, except as otherwise noted)

|                                                                       | 1Q<br>2025      | 2Q<br>2025      | 3Q<br>2025      | 4Q<br>2025      | 1Q<br>2026      | 1Q26 Increase/<br>(Decrease) from |            |
|-----------------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------------------|------------|
|                                                                       |                 |                 |                 |                 |                 | 4Q25                              | 1Q25       |
| Net interest income (including dividends)                             | \$ 1,924        | \$ 2,824        | \$ 2,178        | \$ 2,761        | \$ 2,797        | 1%                                | 45%        |
| Fee revenue                                                           |                 |                 |                 |                 |                 |                                   |            |
| Brokerage and fees                                                    | 400             | 399             | 400             | 364             | 478             | 31%                               | 20%        |
| Investment banking fees <sup>(1)</sup>                                | 135             | 106             | 163             | 120             | 120             | -                                 | (11%)      |
| Other <sup>(2)</sup>                                                  | 52              | 51              | 63              | 57              | 55              | (4%)                              | 6%         |
| Total fee revenue                                                     | 587             | 556             | 626             | 541             | 653             | 21%                               | 11%        |
| Principal transactions                                                | 3,285           | 2,302           | 2,737           | 1,155           | 3,542           | 207%                              | 8%         |
| All other                                                             | 279             | 298             | 204             | 152             | 254             | 67%                               | (9%)       |
| Total non-interest revenue                                            | 4,151           | 3,156           | 3,567           | 1,848           | 4,449           | 141%                              | 7%         |
| <b>Total revenues, net of interest expense</b>                        | <b>6,075</b>    | <b>5,980</b>    | <b>5,745</b>    | <b>4,609</b>    | <b>7,246</b>    | <b>57%</b>                        | <b>19%</b> |
| Total operating expenses                                              | 3,466           | 3,508           | 3,490           | 3,608           | 3,835           | 6%                                | 11%        |
| Net credit losses (recoveries) on loans                               | 142             | 8               | 68              | (12)            | (3)             | 75%                               | NM         |
| Credit reserve build (release) for loans                              | 48              | 53              | (44)            | (73)            | 23              | NM                                | (52%)      |
| Provision (release) for credit losses on unfunded lending commitments | 9               | (8)             | 13              | (7)             | (23)            | (229%)                            | NM         |
| Provisions for credit losses for other assets and HTM debt securities | 2               | 55              | (5)             | (12)            | (12)            | -                                 | NM         |
| Provision for credit losses                                           | 201             | 108             | 32              | (104)           | (15)            | 86%                               | NM         |
| Income (loss) from continuing operations before taxes                 | 2,408           | 2,364           | 2,223           | 1,105           | 3,426           | 210%                              | 42%        |
| Income taxes (benefits)                                               | 546             | 540             | 500             | 249             | 797             | 220%                              | 46%        |
| <b>Income (loss) from continuing operations</b>                       | <b>1,862</b>    | <b>1,824</b>    | <b>1,723</b>    | <b>856</b>      | <b>2,629</b>    | <b>207%</b>                       | <b>41%</b> |
| Noncontrolling interests                                              | 13              | 21              | 21              | 18              | 34              | 89%                               | 162%       |
| <b>Net income (loss)</b>                                              | <b>\$ 1,849</b> | <b>\$ 1,803</b> | <b>\$ 1,702</b> | <b>\$ 838</b>   | <b>\$ 2,595</b> | <b>210%</b>                       | <b>40%</b> |
| EOP assets (in billions)                                              | \$ 1,162        | \$ 1,164        | \$ 1,179        | \$ 1,185        | \$ 1,280        | 8%                                | 10%        |
| Average assets (in billions)                                          | 1,118           | 1,219           | 1,229           | 1,247           | 1,325           | 6%                                | 19%        |
| Efficiency ratio                                                      | 57%             | 59%             | 61%             | 78%             | 53%             | (2,500) bps                       | (400) bps  |
| Average allocated TCE (in billions) <sup>(3)</sup>                    | \$ 53.5         | \$ 53.5         | \$ 53.5         | \$ 53.5         | \$ 56.4         | 5%                                | 5%         |
| RoTCE <sup>(5)</sup>                                                  | 14.0%           | 13.5%           | 12.6%           | 6.2%            | 18.7%           | 1,250 bps                         | 470 bps    |
| <b>Revenue by line of business</b>                                    |                 |                 |                 |                 |                 |                                   |            |
| Fixed Income Markets                                                  | \$ 4,578        | \$ 4,388        | \$ 4,225        | \$ 3,554        | \$ 5,166        | 45%                               | 13%        |
| Equity Markets                                                        | 1,497           | 1,592           | 1,520           | 1,055           | 2,080           | 97%                               | 39%        |
| <b>Total</b>                                                          | <b>\$ 6,075</b> | <b>\$ 5,980</b> | <b>\$ 5,745</b> | <b>\$ 4,609</b> | <b>\$ 7,246</b> | <b>57%</b>                        | <b>19%</b> |
| Rates and Currencies                                                  | \$ 3,116        | \$ 3,221        | \$ 2,963        | \$ 2,449        | \$ 3,311        | 35%                               | 6%         |
| Spread Products / Other Fixed Income                                  | 1,462           | 1,167           | 1,262           | 1,105           | 1,855           | 68%                               | 27%        |
| <b>Total Fixed Income Markets revenues</b>                            | <b>\$ 4,578</b> | <b>\$ 4,388</b> | <b>\$ 4,225</b> | <b>\$ 3,554</b> | <b>\$ 5,166</b> | <b>45%</b>                        | <b>13%</b> |
| <b>Revenue by managed geography</b>                                   |                 |                 |                 |                 |                 |                                   |            |
| North America                                                         | \$ 2,169        | \$ 2,124        | \$ 2,270        | \$ 1,826        | \$ 2,559        | 40%                               | 18%        |
| International                                                         | 3,906           | 3,856           | 3,475           | 2,783           | 4,687           | 68%                               | 20%        |
| <b>Total</b>                                                          | <b>\$ 6,075</b> | <b>\$ 5,980</b> | <b>\$ 5,745</b> | <b>\$ 4,609</b> | <b>\$ 7,246</b> | <b>57%</b>                        | <b>19%</b> |
| <b>Key drivers<sup>(4)</sup></b> (in billions of dollars)             |                 |                 |                 |                 |                 |                                   |            |
| Average loans                                                         | \$ 128          | \$ 136          | \$ 147          | \$ 152          | \$ 162          | 7%                                | 27%        |
| NCLs (annualized) as a % of average loans                             | 0.45%           | 0.02%           | 0.18%           | (0.03%)         | (0.01%)         | 2 bps                             | (46) bps   |
| ACLL as a % of EOP loans <sup>(5)</sup>                               | 0.89%           | 0.85%           | 0.78%           | 0.67%           | 0.67%           | 0 bps                             | (22) bps   |
| Average trading account assets                                        | \$ 474          | \$ 547          | \$ 555          | \$ 556          | \$ 573          | 3%                                | 21%        |

(1) Investment banking fees are primarily composed of underwriting, advisory, loan syndication structuring, and other related financing activity.

(2) Primarily includes other non-brokerage and investment banking fees from customer-driven activities.

(3) TCE and RoTCE are non-GAAP financial measures. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE to Citigroup's total average TCE and Cit's total average stockholders' equity.

(4) Management uses this information in reviewing the segment's results and believes it is useful to investors concerning underlying segment performance and trends.

(5) Excludes loans that are carried at fair value for all periods.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

## BANKING

(In millions of dollars, except as otherwise noted)

|                                                                                  | 1Q<br>2025      | 2Q<br>2025      | 3Q<br>2025      | 4Q<br>2025      | 1Q<br>2026      | 1Q26 Increase/<br>(Decrease) from |            |
|----------------------------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------------------|------------|
|                                                                                  |                 |                 |                 |                 |                 | 4Q25                              | 1Q25       |
| Net interest income (including dividends)                                        | \$ 491          | \$ 530          | \$ 562          | \$ 549          | \$ 587          | 7%                                | 20%        |
| Fee revenue                                                                      |                 |                 |                 |                 |                 |                                   |            |
| Investment banking fees <sup>(1)</sup>                                           | 1,104           | 1,058           | 1,169           | 1,287           | 1,232           | (4%)                              | 12%        |
| Other <sup>(2)</sup>                                                             | 49              | 59              | 65              | 60              | 64              | 7%                                | 31%        |
| Total fee revenue                                                                | 1,153           | 1,117           | 1,234           | 1,347           | 1,296           | (4%)                              | 12%        |
| Principal transactions                                                           | (90)            | (179)           | (164)           | (119)           | (38)            | 68%                               | 58%        |
| All other                                                                        | (24)            | (34)            | 15              | (4)             | (78)            | NM                                | (225%)     |
| Total non-interest revenue                                                       | 1,039           | 904             | 1,085           | 1,224           | 1,180           | (4%)                              | 14%        |
| <b>Total revenues, net of interest expense</b>                                   | <b>1,530</b>    | <b>1,434</b>    | <b>1,647</b>    | <b>1,773</b>    | <b>1,767</b>    | -                                 | <b>15%</b> |
| Total operating expenses                                                         | 1,034           | 1,137           | 1,139           | 1,152           | 1,240           | 8%                                | 20%        |
| Net credit losses on loans                                                       | 34              | 16              | 9               | 25              | 6               | (76%)                             | (82%)      |
| Credit reserve build (release) for loans                                         | 78              | 137             | 38              | 136             | 175             | 29%                               | 124%       |
| Provision (release) for credit losses on unfunded lending commitments            | 107             | 2               | 98              | 14              | (51)            | NM                                | NM         |
| Provisions for credit losses for other assets and HTM debt securities            | (5)             | 18              | 12              | 1               | 2               | 100%                              | NM         |
| Provision for credit losses                                                      | 214             | 173             | 157             | 176             | 132             | (25%)                             | (38%)      |
| Income (loss) from continuing operations before taxes                            | 282             | 124             | 351             | 445             | 395             | (11%)                             | 40%        |
| Income taxes (benefits)                                                          | 60              | 33              | 84              | 90              | 91              | 1%                                | 52%        |
| <b>Income (loss) from continuing operations</b>                                  | <b>222</b>      | <b>91</b>       | <b>267</b>      | <b>355</b>      | <b>304</b>      | <b>(14%)</b>                      | <b>37%</b> |
| Noncontrolling interests                                                         | (1)             | (2)             | (3)             | 1               | -               | (100%)                            | 100%       |
| <b>Net income (loss)</b>                                                         | <b>\$ 223</b>   | <b>\$ 93</b>    | <b>\$ 270</b>   | <b>\$ 354</b>   | <b>\$ 304</b>   | <b>(14%)</b>                      | <b>36%</b> |
| EOP assets (in billions)                                                         | \$ 147          | \$ 148          | \$ 141          | \$ 140          | \$ 154          | 10%                               | 5%         |
| Average assets (in billions)                                                     | 144             | 150             | 149             | 146             | 154             | 5%                                | 7%         |
| Efficiency ratio                                                                 | 68%             | 79%             | 69%             | 65%             | 70%             | 500 bps                           | 200 bps    |
| Average allocated TCE (in billions) <sup>(3)</sup>                               | \$ 9.2          | \$ 9.2          | \$ 9.2          | \$ 9.2          | \$ 7.8          | (15%)                             | (15%)      |
| RoTCE <sup>(3)</sup>                                                             | 9.8%            | 4.1%            | 11.6%           | 15.3%           | 15.8%           | 50 bps                            | 600 bps    |
| <b>Revenue by line of business</b>                                               |                 |                 |                 |                 |                 |                                   |            |
| Total Investment Banking                                                         | \$ 1,114        | \$ 1,073        | \$ 1,238        | \$ 1,356        | \$ 1,326        | (2%)                              | 19%        |
| Corporate Lending (excluding gain (loss) on loan hedges) <sup>(4)</sup>          | 402             | 423             | 453             | 443             | 391             | (12%)                             | (3%)       |
| <b>Total Banking revenues (ex-gain (loss) on loan hedges)<sup>(4)</sup></b>      | <b>1,516</b>    | <b>1,496</b>    | <b>1,691</b>    | <b>1,799</b>    | <b>1,717</b>    | <b>(5%)</b>                       | <b>13%</b> |
| Gain (loss) on loan hedges <sup>(4)</sup>                                        | 14              | (62)            | (44)            | (26)            | 50              | NM                                | 257%       |
| <b>Total Banking revenues including gain (loss) on loan hedges<sup>(4)</sup></b> | <b>\$ 1,530</b> | <b>\$ 1,434</b> | <b>\$ 1,647</b> | <b>\$ 1,773</b> | <b>\$ 1,767</b> | -                                 | <b>15%</b> |
| <b>Business metrics—investment banking fees</b>                                  |                 |                 |                 |                 |                 |                                   |            |
| Advisory                                                                         | \$ 424          | \$ 408          | \$ 427          | \$ 649          | \$ 505          | (22%)                             | 19%        |
| Equity underwriting (Equity Capital Markets (ECM))                               | 127             | 218             | 174             | 180             | 208             | 16%                               | 64%        |
| Debt underwriting (Debt Capital Markets (DCM))                                   | 553             | 432             | 568             | 458             | 519             | 13%                               | (6%)       |
| Total                                                                            | \$ 1,104        | \$ 1,058        | \$ 1,169        | \$ 1,287        | \$ 1,232        | (4%)                              | 12%        |
| <b>Revenue by managed geography</b>                                              |                 |                 |                 |                 |                 |                                   |            |
| North America                                                                    | \$ 874          | \$ 648          | \$ 862          | \$ 1,023        | \$ 1,109        | 8%                                | 27%        |
| International                                                                    | 656             | 786             | 785             | 750             | 658             | (12%)                             | -          |
| Total                                                                            | \$ 1,530        | \$ 1,434        | \$ 1,647        | \$ 1,773        | \$ 1,767        | -                                 | 15%        |
| <b>Key drivers<sup>(5)</sup> (in billions of dollars)</b>                        |                 |                 |                 |                 |                 |                                   |            |
| Average loans                                                                    | \$ 82           | \$ 84           | \$ 81           | \$ 79           | \$ 83           | 5%                                | 1%         |
| NCLs (annualized) as a % of average loans                                        | 0.17%           | 0.08%           | 0.04%           | 0.13%           | 0.03%           | (10) bps                          | (14) bps   |
| ACLL as a % of EOP loans <sup>(6)</sup>                                          | 1.54%           | 1.72%           | 1.83%           | 2.04%           | 2.06%           | 2 bps                             | 52 bps     |

(1) Investment banking fees are primarily composed of underwriting, advisory, loan syndication structuring, and other related financing activity.

(2) Primarily includes other non-investment banking fees from customer-driven activities.

(3) TCE and RoTCE are non-GAAP financial measures. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE to Citigroup's total average TCE and Citi's total average stockholders' equity.

(4) Credit derivatives are used to economically hedge a portion of the corporate loan portfolio that includes both accrual loans and loans at fair value. Gain (loss) on loan hedges includes the mark-to-market on the credit derivatives, partially offset by the mark-to-market on the loans in the portfolio that are at fair value. Hedges on accrual loans reflect the mark-to-market on credit derivatives used to economically hedge the corporate loan accrual portfolio. The fixed premium costs of these hedges are netted against the corporate lending revenues to reflect the cost of credit protection. Citigroup's results of operations excluding the impact of gain (loss) on loan hedges are non-GAAP financial measures.

(5) Management uses this information in reviewing the segment's results and believes it is useful to investors concerning underlying segment performance and trends.

(6) Excludes loans that are carried at fair value for all periods.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

## WEALTH

(In millions of dollars, except as otherwise noted)

|                                                                       | 1Q<br>2025             | 2Q<br>2025             | 3Q<br>2025             | 4Q<br>2025             | 1Q<br>2026             | 1Q26 Increase/<br>(Decrease) from |             |
|-----------------------------------------------------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|-----------------------------------|-------------|
|                                                                       |                        |                        |                        |                        |                        | 4Q25                              | 1Q25        |
| Net interest income                                                   | \$ 1,831               | \$ 1,831               | \$ 1,902               | \$ 2,018               | \$ 2,095               | 4%                                | 14%         |
| Fee revenue                                                           |                        |                        |                        |                        |                        |                                   |             |
| Commissions and fees                                                  | 484                    | 454                    | 494                    | 465                    | 543                    | 17%                               | 12%         |
| Other <sup>(1)</sup>                                                  | 247                    | 246                    | 232                    | 238                    | 207                    | (13%)                             | (16%)       |
| Total fee revenue                                                     | 731                    | 700                    | 726                    | 703                    | 750                    | 7%                                | 3%          |
| All other <sup>(2)</sup>                                              | 195                    | 283                    | 211                    | 141                    | 220                    | 56%                               | 13%         |
| Total non-interest revenue                                            | 926                    | 983                    | 937                    | 844                    | 970                    | 15%                               | 5%          |
| <b>Total revenues, net of interest expense</b>                        | <b>2,757</b>           | <b>2,814</b>           | <b>2,839</b>           | <b>2,862</b>           | <b>3,065</b>           | <b>7%</b>                         | <b>11%</b>  |
| Total operating expenses                                              | 2,390                  | 2,313                  | 2,375                  | 2,377                  | 2,415                  | 2%                                | 1%          |
| Net credit losses on loans                                            | 67                     | 73                     | 91                     | 80                     | 88                     | 10%                               | 31%         |
| Credit reserve build (release) for loans                              | 64                     | (65)                   | (16)                   | 6                      | 13                     | 117%                              | (80%)       |
| Provision (release) for credit losses on unfunded lending commitments | (1)                    | (1)                    | (1)                    | 1                      | -                      | (100%)                            | 100%        |
| Provisions for benefits and claims (PBC), and other assets            | (4)                    | -                      | (1)                    | -                      | -                      | -                                 | 100%        |
| Provisions for credit losses and for PBC                              | 126                    | 7                      | 73                     | 87                     | 101                    | 16%                               | (20%)       |
| Income from continuing operations before taxes                        | 241                    | 494                    | 391                    | 398                    | 549                    | 38%                               | 128%        |
| Income taxes                                                          | 50                     | 109                    | 88                     | 99                     | 117                    | 18%                               | 134%        |
| <b>Income from continuing operations</b>                              | <b>191</b>             | <b>385</b>             | <b>303</b>             | <b>299</b>             | <b>432</b>             | <b>44%</b>                        | <b>126%</b> |
| Noncontrolling interests                                              | -                      | -                      | -                      | -                      | -                      | -                                 | -           |
| <b>Net income</b>                                                     | <b>\$ 191</b>          | <b>\$ 385</b>          | <b>\$ 303</b>          | <b>\$ 299</b>          | <b>\$ 432</b>          | <b>44%</b>                        | <b>126%</b> |
| EOP assets (in billions)                                              | \$ 301                 | \$ 308                 | \$ 313                 | \$ 316                 | \$ 320                 | 1%                                | 6%          |
| Average assets (in billions)                                          | 301                    | 305                    | 315                    | 325                    | 321                    | (1%)                              | 7%          |
| Efficiency ratio                                                      | 87%                    | 82%                    | 84%                    | 83%                    | 79%                    | (400) bps                         | (800) bps   |
| Average allocated TCE (in billions) <sup>(3)</sup>                    | \$ 15.4                | \$ 15.4                | \$ 15.4                | \$ 15.4                | \$ 16.2                | 5%                                | 5%          |
| RoTCE <sup>(3)</sup>                                                  | 5.0%                   | 10.0%                  | 7.8%                   | 7.7%                   | 10.8%                  | 310 bps                           | 580 bps     |
| <b>Revenue by line of business</b>                                    |                        |                        |                        |                        |                        |                                   |             |
| Citigold and Retail Banking                                           | \$ 1,825               | \$ 1,862               | \$ 1,969               | \$ 2,010               | \$ 2,062               | 3%                                | 13%         |
| Private Bank                                                          | 664                    | 731                    | 656                    | 625                    | 757                    | 21%                               | 14%         |
| Wealth at Work                                                        | 268                    | 221                    | 214                    | 227                    | 246                    | 8%                                | (8%)        |
| Total                                                                 | <u>\$ 2,757</u>        | <u>\$ 2,814</u>        | <u>\$ 2,839</u>        | <u>\$ 2,862</u>        | <u>\$ 3,065</u>        | 7%                                | 11%         |
| <b>Revenue by managed geography</b>                                   |                        |                        |                        |                        |                        |                                   |             |
| North America                                                         | \$ 1,734               | \$ 1,729               | \$ 1,741               | \$ 1,825               | \$ 1,893               | 4%                                | 9%          |
| International                                                         | 1,023                  | 1,085                  | 1,098                  | 1,037                  | 1,172                  | 13%                               | 15%         |
| Total                                                                 | <u>\$ 2,757</u>        | <u>\$ 2,814</u>        | <u>\$ 2,839</u>        | <u>\$ 2,862</u>        | <u>\$ 3,065</u>        | 7%                                | 11%         |
| <b>Key drivers<sup>(4)</sup></b> (in billions of dollars)             |                        |                        |                        |                        |                        |                                   |             |
| <b>EOP client balances</b>                                            |                        |                        |                        |                        |                        |                                   |             |
| Client investment assets <sup>(5)(6)(7)</sup>                         | \$ 595                 | \$ 635                 | \$ 660                 | \$ 670                 | \$ 676                 | 1%                                | 14%         |
| Deposits                                                              | 401                    | 400                    | 408                    | 413                    | 418                    | 1%                                | 4%          |
| Loans                                                                 | 196                    | 200                    | 202                    | 204                    | 205                    | -                                 | 5%          |
| <b>Total</b>                                                          | <u><b>\$ 1,192</b></u> | <u><b>\$ 1,235</b></u> | <u><b>\$ 1,270</b></u> | <u><b>\$ 1,287</b></u> | <u><b>\$ 1,299</b></u> | <b>1%</b>                         | <b>9%</b>   |
| Net new investment assets (NNIA) <sup>(7)(8)</sup>                    | \$ 16.5                | \$ 2.0                 | \$ 18.6                | \$ 7.2                 | \$ 14.7                | 104%                              | (11%)       |
| Average deposits                                                      | 399                    | 398                    | 405                    | 407                    | 414                    | 2%                                | 4%          |
| Average loans                                                         | 194                    | 197                    | 201                    | 203                    | 205                    | 1%                                | 6%          |
| ACL as a % of EOP loans <sup>(9)</sup>                                | 0.38%                  | 0.34%                  | 0.33%                  | 0.33%                  | 0.33%                  | 0 bps                             | (5) bps     |
| NCLs (annualized) as a % of average loans                             | 0.14%                  | 0.15%                  | 0.18%                  | 0.16%                  | 0.17%                  | 1 bps                             | 3 bps       |
| U.S. Retail Banking branches (actual)                                 | 644                    | 650                    | 653                    | 655                    | 655                    | -                                 | 2%          |

(1) Primarily related to fiduciary and administrative fees.

(2) Primarily related to principal transactions revenue including FX translation.

(3) TCE and RoTCE are non-GAAP financial measures. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE to Citigroup's total average TCE and Cit's total average stockholders' equity.

(4) Management uses this information in reviewing the segment's results and believes it is useful to investors concerning underlying segment performance and trends.

(5) Includes assets under management, and trust and custody assets.

(6) Beginning in 1Q26, Client investment assets include an additional approximate \$10 billion associated with the value of client insurance policies that were not previously reported.

(7) March 31, 2026 is preliminary.

(8) Represents investment asset inflows, including dividends, interest and distributions, less investment asset outflows.

(9) Excludes loans that are carried at fair value for all periods.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

## U.S. CONSUMER CARDS (USCC)

(In millions of dollars, except as otherwise noted)

|                                                                                      | 1Q<br>2025    | 2Q<br>2025    | 3Q<br>2025    | 4Q<br>2025    | 1Q<br>2026    | 1Q26 Increase/<br>(Decrease) from |              |
|--------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|-----------------------------------|--------------|
|                                                                                      |               |               |               |               |               | 4Q25                              | 1Q25         |
| Net interest income                                                                  | \$ 4,984      | \$ 4,918      | \$ 5,124      | \$ 5,143      | \$ 5,116      | (1%)                              | 3%           |
| Fee revenue                                                                          |               |               |               |               |               |                                   |              |
| Interchange fees <sup>(1)</sup>                                                      | 2,285         | 2,459         | 2,448         | 2,526         | 2,404         | (5%)                              | 5%           |
| Card rewards and partner payments                                                    | (2,821)       | (3,008)       | (3,031)       | (3,215)       | (2,897)       | 10%                               | (3%)         |
| Other <sup>(1)</sup>                                                                 | 96            | 103           | 114           | 114           | 112           | (2%)                              | 17%          |
| Total fee revenue                                                                    | (440)         | (446)         | (469)         | (575)         | (381)         | 34%                               | 13%          |
| All other <sup>(2)</sup>                                                             | 23            | (1)           | 1             | (4)           | 22            | NM                                | (4%)         |
| Total non-interest revenue                                                           | (417)         | (447)         | (468)         | (579)         | (359)         | 38%                               | 14%          |
| <b>Total revenues, net of interest expense</b>                                       | <b>4,567</b>  | <b>4,471</b>  | <b>4,656</b>  | <b>4,564</b>  | <b>4,757</b>  | <b>4%</b>                         | <b>4%</b>    |
| Total operating expenses                                                             | 1,691         | 1,626         | 1,644         | 1,794         | 1,711         | (5%)                              | 1%           |
| Net credit losses on loans                                                           | 1,954         | 1,856         | 1,741         | 1,739         | 1,742         | -                                 | (11%)        |
| Credit reserve build (release) for loans                                             | (174)         | (5)           | 55            | (117)         | 76            | NM                                | NM           |
| Provision (release) for credit losses on unfunded lending commitments <sup>(3)</sup> | -             | -             | -             | -             | 272           | NM                                | NM           |
| Provisions for benefits and claims (PBC), and other assets                           | 3             | 1             | 3             | 2             | 2             | -                                 | (33%)        |
| Provisions for credit losses and for PBC                                             | 1,783         | 1,852         | 1,799         | 1,624         | 2,092         | 29%                               | 17%          |
| Income from continuing operations before taxes                                       | 1,093         | 993           | 1,213         | 1,146         | 954           | (17%)                             | (13%)        |
| Income taxes                                                                         | 255           | 235           | 284           | 262           | 222           | (15%)                             | (13%)        |
| <b>Income from continuing operations</b>                                             | <b>838</b>    | <b>758</b>    | <b>929</b>    | <b>884</b>    | <b>732</b>    | <b>(17%)</b>                      | <b>(13%)</b> |
| Noncontrolling interests                                                             | -             | -             | -             | -             | -             | -                                 | -            |
| <b>Net income</b>                                                                    | <b>\$ 838</b> | <b>\$ 758</b> | <b>\$ 929</b> | <b>\$ 884</b> | <b>\$ 732</b> | <b>(17%)</b>                      | <b>(13%)</b> |
| EOP assets (in billions)                                                             | \$ 167        | \$ 171        | \$ 171        | \$ 178        | \$ 171        | (4%)                              | 2%           |
| Average assets (in billions)                                                         | 169           | 168           | 171           | 173           | 172           | (1%)                              | 2%           |
| Efficiency ratio                                                                     | 37%           | 36%           | 35%           | 39%           | 36%           | (300) bps                         | (100) bps    |
| Average allocated TCE (in billions) <sup>(4)</sup>                                   | \$ 20.3       | \$ 20.3       | \$ 20.3       | \$ 20.3       | \$ 15.5       | (24%)                             | (24%)        |
| RoTCE <sup>(4)</sup>                                                                 | 16.7%         | 15.0%         | 18.2%         | 17.3%         | 19.2%         | 190 bps                           | 250 bps      |
| <b>Key drivers<sup>(6)</sup></b> (in billions)                                       |               |               |               |               |               |                                   |              |
| Average loans                                                                        | \$ 168        | \$ 168        | \$ 171        | \$ 172        | \$ 171        | (1%)                              | 2%           |
| ACLL as a % of EOP loans                                                             | 8.29%         | 8.08%         | 8.09%         | 7.74%         | 8.09%         | 35 bps                            | (20) bps     |
| NCLs (annualized) as a % of average loans                                            | 4.72%         | 4.43%         | 4.05%         | 4.00%         | 4.12%         | 12 bps                            | (60) bps     |
| Revenue rate <sup>(6)</sup>                                                          | 11.02%        | 10.67%        | 10.80%        | 10.53%        | 11.28%        | 75 bps                            | 26 bps       |
| NII <sup>(7)</sup> (annualized) as a % of average loans                              | 12.03%        | 11.74%        | 11.89%        | 11.86%        | 12.13%        | 27 bps                            | 10 bps       |

(1) Primarily includes credit card-related fees.

(2) Primarily related to revenue incentives from card networks.

(3) 1Q26 includes a reserve build related to the forward purchase commitment of the Barclays American Airlines co-branded card portfolio.

(4) TCE and RoTCE are non-GAAP financial measures. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE to Citigroup's total average TCE and Citi's total average stockholders' equity.

(5) Management uses this information in reviewing the segment's results and believes it is useful to investors concerning underlying segment performance and trends.

(6) Total revenues, net of interest expense (annualized) as a % of average loans.

(7) Net interest income includes certain fees that are recorded as interest revenue.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**USCC**  
**Metrics**

| Key drivers <sup>(1)</sup> (in billions of dollars, except as otherwise noted) | 1Q<br>2025 | 2Q<br>2025 | 3Q<br>2025 | 4Q<br>2025 | 1Q<br>2026 | 1Q26 Increase/<br>(Decrease) from |          |
|--------------------------------------------------------------------------------|------------|------------|------------|------------|------------|-----------------------------------|----------|
|                                                                                |            |            |            |            |            | 4Q25                              | 1Q25     |
| New credit cards account acquisitions (in thousands)                           |            |            |            |            |            |                                   |          |
| General Purpose Credit Cards (GPCC) <sup>(2)</sup>                             | 1,696      | 1,704      | 1,872      | 2,115      | 1,899      | (10%)                             | 12%      |
| Private Label Credit Cards (PLCC) <sup>(3)</sup>                               | 1,144      | 1,551      | 1,339      | 1,572      | 1,043      | (34%)                             | (9%)     |
| Credit card spend volume                                                       |            |            |            |            |            |                                   |          |
| GPCC                                                                           | \$ 133.2   | \$ 144.8   | \$ 144.5   | \$ 152.4   | \$ 141.5   | (7%)                              | 6%       |
| PLCC                                                                           | 10.9       | 13.9       | 12.6       | 13.9       | 10.5       | (24%)                             | (4%)     |
| Average loans <sup>(4)</sup>                                                   |            |            |            |            |            |                                   |          |
| GPCC                                                                           | \$ 133.6   | \$ 134.4   | \$ 136.8   | \$ 138.6   | \$ 138.6   | -                                 | 4%       |
| PLCC                                                                           | 30.6       | 30.1       | 30.0       | 29.8       | 28.9       | (3%)                              | (6%)     |
| Installment Lending                                                            | 3.8        | 3.7        | 3.7        | 3.9        | 3.8        | (3%)                              | -        |
| EOP loans <sup>(4)</sup>                                                       |            |            |            |            |            |                                   |          |
| GPCC                                                                           | \$ 132.9   | \$ 136.8   | \$ 137.7   | \$ 143.2   | \$ 138.7   | (3%)                              | 4%       |
| PLCC                                                                           | 29.9       | 30.4       | 29.8       | 30.5       | 28.3       | (7%)                              | (5%)     |
| Installment Lending                                                            | 3.7        | 3.7        | 3.8        | 3.8        | 3.8        | -                                 | 3%       |
| NCLs as a % of average loans                                                   |            |            |            |            |            |                                   |          |
| GPCC                                                                           | 4.45%      | 4.20%      | 3.85%      | 3.78%      | 3.87%      | 9 bps                             | (58) bps |
| PLCC                                                                           | 5.71%      | 5.18%      | 4.67%      | 4.77%      | 5.05%      | 28 bps                            | (66) bps |
| Installment Lending                                                            | 6.19%      | 6.29%      | 6.43%      | 6.00%      | 6.19%      | 19 bps                            | 0 bps    |
| Loans 90+ days past due as a % of EOP loans                                    |            |            |            |            |            |                                   |          |
| GPCC                                                                           | 1.42%      | 1.30%      | 1.27%      | 1.32%      | 1.39%      | 7 bps                             | (3) bps  |
| PLCC                                                                           | 2.23%      | 2.00%      | 2.08%      | 2.13%      | 2.15%      | 2 bps                             | (8) bps  |
| Installment Lending                                                            | 0.49%      | 0.57%      | 0.58%      | 0.58%      | 0.55%      | (3) bps                           | 6 bps    |
| Loans 30-89 days past due as a % of EOP loans                                  |            |            |            |            |            |                                   |          |
| GPCC                                                                           | 1.21%      | 1.12%      | 1.21%      | 1.23%      | 1.20%      | (3) bps                           | (1) bps  |
| PLCC                                                                           | 2.04%      | 1.89%      | 2.07%      | 1.99%      | 1.98%      | (1) bps                           | (6) bps  |
| Installment Lending                                                            | 1.41%      | 1.35%      | 1.26%      | 1.37%      | 1.42%      | 5 bps                             | 1 bps    |

(1) Management uses this information in reviewing the segment's results and believes it is useful to investors concerning underlying segment performance and trends.

(2) General Purpose Credit Cards (GPCC). Consists of consumer credit cards that operate on established payment networks and are accepted by a wide variety of merchants and service providers.

(3) Private Label Credit Cards (PLCC). Consists of consumer credit cards that are issued for use with a specific retailer or its affiliates and are limited to purchases of that retailer's goods and services.

(4) GPCC and PLCC average loans, EOP loans, and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

Reclassified to conform to the current period's presentation.

**ALL OTHER—MANAGED BASIS<sup>(1)(2)(3)</sup>**

(In millions of dollars, except as otherwise noted)

|                                                                                  | 1Q<br>2025      | 2Q<br>2025      | 3Q<br>2025      | 4Q<br>2025        | 1Q<br>2026      | 1Q26 Increase/<br>(Decrease) from |            |
|----------------------------------------------------------------------------------|-----------------|-----------------|-----------------|-------------------|-----------------|-----------------------------------|------------|
|                                                                                  |                 |                 |                 |                   |                 | 4Q25                              | 1Q25       |
| Net interest income                                                              | \$ 1,284        | \$ 1,442        | \$ 1,351        | \$ 1,144          | \$ 1,003        | (12%)                             | (22%)      |
| Non-interest revenue <sup>(4)(5)</sup>                                           | 179             | 274             | 120             | (1,352)           | 679             | NM                                | 279%       |
| <b>Total revenues, net of interest expense</b>                                   | <b>1,463</b>    | <b>1,716</b>    | <b>1,471</b>    | <b>(208)</b>      | <b>1,682</b>    | <b>NM</b>                         | <b>15%</b> |
| Total operating expenses <sup>(5)(6)(7)(8)(9)</sup>                              | 2,226           | 2,277           | 2,169           | 2,026             | 2,144           | 6%                                | (4%)       |
| Net credit losses on loans                                                       | 256             | 256             | 297             | 341               | 371             | 9%                                | 45%        |
| Credit reserve build (release) for loans                                         | 73              | 70              | 16              | 75                | 13              | (83%)                             | (82%)      |
| Provision (release) for credit losses on unfunded lending commitments            | (1)             | (6)             | (6)             | 2                 | (3)             | NM                                | (200%)     |
| Provisions for benefits and claims (PBC), other assets and HTM debt securities   | 31              | 54              | 24              | 31                | 19              | (39%)                             | (39%)      |
| Provisions for credit losses and for PBC                                         | 359             | 374             | 331             | 449               | 400             | (11%)                             | 11%        |
| Income (loss) from continuing operations before taxes                            | (1,122)         | (935)           | (1,029)         | (2,683)           | (862)           | 68%                               | 23%        |
| Income taxes (benefits)                                                          | (283)           | (362)           | (277)           | (410)             | (474)           | (16%)                             | (67%)      |
| <b>Income (loss) from continuing operations</b>                                  | <b>(839)</b>    | <b>(573)</b>    | <b>(752)</b>    | <b>(2,273)</b>    | <b>(388)</b>    | <b>83%</b>                        | <b>54%</b> |
| <b>Income (loss) from discontinued operations, net of taxes</b>                  | (1)             | -               | (1)             | (1)               | (1)             | -                                 | -          |
| Noncontrolling interests                                                         | 16              | (21)            | 3               | 16                | 105             | NM                                | NM         |
| <b>Net income (loss)</b>                                                         | <b>\$ (856)</b> | <b>\$ (552)</b> | <b>\$ (756)</b> | <b>\$ (2,290)</b> | <b>\$ (494)</b> | <b>78%</b>                        | <b>42%</b> |
| EOP assets (in billions)                                                         | \$ 206          | \$ 214          | \$ 211          | \$ 210            | \$ 204          | (3%)                              | (1%)       |
| Average assets (in billions)                                                     | 207             | 213             | 209             | 202               | 208             | 3%                                | -          |
| Efficiency ratio                                                                 | 152%            | 133%            | 147%            | (974%)            | 127%            | NM                                | NM         |
| Average allocated TCE (in billions) <sup>(10)</sup>                              | \$ 37.9         | \$ 40.7         | \$ 40.9         | \$ 39.0           | \$ 39.8         | 2%                                | 5%         |
| <b>Revenue by line of business</b>                                               |                 |                 |                 |                   |                 |                                   |            |
| Mexico Consumer/SBMM                                                             | \$ 1,467        | \$ 1,536        | \$ 1,722        | \$ 1,775          | \$ 2,054        | 16%                               | 40%        |
| Asia Consumer <sup>(4)(11)</sup>                                                 | 135             | 155             | 149             | (1,434)           | 105             | NM                                | (22%)      |
| Legacy Holdings Assets (LHA)                                                     | 19              | -               | -               | (12)              | 2               | NM                                | (89%)      |
| Corporate/Other                                                                  | (158)           | 25              | (400)           | (537)             | (479)           | 11%                               | (203%)     |
| Total                                                                            | \$ 1,463        | \$ 1,716        | \$ 1,471        | \$ (208)          | \$ 1,682        | NM                                | 15%        |
| <b>Mexico Consumer/SBMM—key indicators</b> (in billions of dollars)              |                 |                 |                 |                   |                 |                                   |            |
| EOP loans                                                                        | \$ 24.1         | \$ 26.8         | \$ 28.5         | \$ 30.0           | \$ 30.6         | 2%                                | 27%        |
| EOP deposits                                                                     | 35.3            | 38.4            | 40.6            | 43.8              | 43.8            | -                                 | 24%        |
| Average loans                                                                    | 23.7            | 25.5            | 27.2            | 29.2              | 30.7            | 5%                                | 30%        |
| NCLs as a % of average loans (Mexico Consumer only)                              | 5.51%           | 5.28%           | 5.46%           | 5.91%             | 6.37%           | 46 bps                            | 86 bps     |
| Loans 90+ days past due as a % of EOP loans (Mexico Consumer only)               | 1.41%           | 1.58%           | 1.60%           | 1.72%             | 1.71%           | (1) bps                           | 30 bps     |
| Loans 30-89 days past due as a % of EOP loans (Mexico Consumer only)             | 1.46%           | 1.52%           | 1.58%           | 1.59%             | 1.64%           | 5 bps                             | 18 bps     |
| <b>Asia Consumer—key indicators</b> (in billions of dollars) <sup>(12)(13)</sup> |                 |                 |                 |                   |                 |                                   |            |
| EOP loans                                                                        | \$ 4.5          | \$ 3.0          | \$ 2.7          | \$ 2.5            | \$ 2.2          | (12%)                             | (51%)      |
| EOP deposits                                                                     | 7.4             | 1.5             | 1.3             | 1.1               | 0.9             | (18%)                             | (88%)      |
| Average loans                                                                    | 4.7             | 4.0             | 2.8             | 2.6               | 2.4             | (8%)                              | (49%)      |
| <b>Legacy Holdings Assets—key indicators</b> (in billions of dollars)            |                 |                 |                 |                   |                 |                                   |            |
| EOP loans                                                                        | \$ 2.2          | \$ 2.1          | \$ 1.8          | \$ 1.8            | \$ 1.7          | (6%)                              | (23%)      |

(1) Includes Legacy Franchises (see page 12 for details) and certain unallocated costs of global staff functions (including finance, risk, human resources, legal and compliance-related costs), other corporate expenses, and unallocated global operations and technology expenses and income taxes, as well as Corporate Treasury investment activities and discontinued operations.

The results of operations, as well as certain disclosed balance sheet information, for Mexico Consumer/SBMM are presented on a managerial view and include certain intercompany allocations, managerial charges, and offshore expenses that reflect the Mexico Consumer/SBMM operations as a component of Citi's consolidated operations. The Mexico Consumer/SBMM results are therefore not intended to reflect, and may differ (significantly) from, Banamex's results and operations as a standalone legal entity.

(2) Reflects results on a managed basis, which excludes divestiture-related impacts related to Citi's divestitures of its Asia consumer banking businesses and Mexico Consumer/SBMM within Legacy Franchises. See page 14 for additional information.

(3) Certain of the results of operations of All Other—managed basis are non-GAAP financial measures. See page 14 for additional information.

(4) In 4Q25, Citigroup recognized an approximate \$1.2 billion loss recorded in revenue (approximately \$1.1 billion after-tax) related to the loss on sale of the announced move to held-for-sale of AO Citibank (Russia). The sale closed on February 18, 2026. The loss on sale consists of ((\$1.556 billion) ((\$1.506 billion after-tax) in Legacy Franchises and ((\$32 million) in Corporate/Other, partially offset by \$356 million in Services, \$19 million in Markets and \$40 million in Banking. The only tax impact (\$50 million tax benefit) was recorded in Legacy Franchises. For additional information, see Citi's Form 8-K filed on December 29, 2025.

(5) See footnote 2 on page 14.

(6) See footnote 3 on page 14.

(7) See footnote 4 on page 14.

(8) See footnote 5 on page 14.

(9) See footnote 6 on page 14.

(10) TCE is a non-GAAP financial measure. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE.

(11) Asia Consumer includes revenues from the Poland and Russia consumer banking businesses.

(12) Asia Consumer also includes loans and deposits in Poland (through 1Q25) and Russia.

(13) The key indicators for Asia Consumer also reflect the reclassification of loans and deposits to Other assets and Other liabilities under HFS accounting on Citi's Consolidated Balance Sheet beginning in 2Q25.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**ALL OTHER—MANAGED BASIS<sup>(1)(2)</sup>****Legacy Franchises<sup>(3)</sup>**

(In millions of dollars, except as otherwise noted)

|                                                                                   | 1Q<br>2025     | 2Q<br>2025   | 3Q<br>2025    | 4Q<br>2025        | 1Q<br>2026    | 1Q26 Increase/<br>(Decrease) from |            |
|-----------------------------------------------------------------------------------|----------------|--------------|---------------|-------------------|---------------|-----------------------------------|------------|
|                                                                                   |                |              |               |                   |               | 4Q25                              | 1Q25       |
| Net interest income                                                               | \$ 1,167       | \$ 1,271     | \$ 1,338      | \$ 1,379          | \$ 1,479      | 7%                                | 27%        |
| Non-interest revenue <sup>(4)(5)</sup>                                            | 454            | 420          | 533           | (1,050)           | 682           | NM                                | 50%        |
| <b>Total revenues, net of interest expense</b>                                    | <b>1,621</b>   | <b>1,691</b> | <b>1,871</b>  | <b>329</b>        | <b>2,161</b>  | <b>NM</b>                         | <b>33%</b> |
| Total operating expenses <sup>(5)(6)(7)(8)(9)</sup>                               | 1,334          | 1,287        | 1,320         | 1,222             | 1,324         | 8%                                | (1%)       |
| Net credit losses on loans                                                        | 256            | 256          | 297           | 341               | 371           | 9%                                | 45%        |
| Credit reserve build (release) for loans                                          | 73             | 70           | 16            | 75                | 13            | (83%)                             | (82%)      |
| Provision (release) for credit losses on unfunded lending commitments             | (1)            | (6)          | (6)           | 2                 | (3)           | NM                                | (200%)     |
| Provisions for benefits and claims (PBC), other assets and HTM debt securities    | 30             | 51           | 20            | 29                | 28            | (3%)                              | (7%)       |
| Provisions for credit losses and for PBC                                          | 358            | 371          | 327           | 447               | 409           | (9%)                              | 14%        |
| Income (loss) from continuing operations before taxes                             | (71)           | 33           | 224           | (1,340)           | 428           | NM                                | NM         |
| Income taxes (benefits)                                                           | (25)           | (5)          | 66            | 147               | 137           | (7%)                              | NM         |
| <b>Income (loss) from continuing operations</b>                                   | <b>(46)</b>    | <b>38</b>    | <b>158</b>    | <b>(1,487)</b>    | <b>291</b>    | <b>NM</b>                         | <b>NM</b>  |
| Noncontrolling interests                                                          | 14             | (22)         | 3             | 9                 | 114           | <b>NM</b>                         | <b>NM</b>  |
| <b>Net income (loss)</b>                                                          | <b>\$ (60)</b> | <b>\$ 60</b> | <b>\$ 155</b> | <b>\$ (1,496)</b> | <b>\$ 177</b> | <b>NM</b>                         | <b>NM</b>  |
| EOP assets (in billions)                                                          | \$ 77          | \$ 83        | \$ 86         | \$ 86             | \$ 87         | 1%                                | 13%        |
| Average assets (in billions)                                                      | 77             | 81           | 85            | 87                | 88            | 1%                                | 14%        |
| Efficiency ratio                                                                  | 82%            | 76%          | 71%           | 371%              | 61%           | NM                                | NM         |
| Average allocated TCE (in billions) <sup>(10)</sup>                               | \$ 5.1         | \$ 5.1       | \$ 5.1        | \$ 5.1            | \$ 5.7        | 12%                               | 12%        |
| <b>Revenue by line of business</b>                                                |                |              |               |                   |               |                                   |            |
| Mexico Consumer/SBMM <sup>(3)</sup>                                               | \$ 1,467       | \$ 1,536     | \$ 1,722      | \$ 1,775          | \$ 2,054      | 16%                               | 40%        |
| Asia Consumer <sup>(4)(11)</sup>                                                  | 135            | 155          | 149           | (1,434)           | 105           | NM                                | (22%)      |
| Legacy Holdings Assets (LHA)                                                      | 19             | -            | -             | (12)              | 2             | NM                                | (89%)      |
| Total                                                                             | \$ 1,621       | \$ 1,691     | \$ 1,871      | \$ 329            | \$ 2,161      | NM                                | 33%        |
| <b>Mexico Consumer/SBMM<sup>(3)</sup>—key indicators</b> (in billions of dollars) |                |              |               |                   |               |                                   |            |
| EOP loans                                                                         | \$ 24.1        | \$ 26.8      | \$ 28.5       | \$ 30.0           | \$ 30.6       | 2%                                | 27%        |
| EOP deposits                                                                      | 35.3           | 38.4         | 40.6          | 43.8              | 43.8          | -                                 | 24%        |
| Average loans                                                                     | 23.7           | 25.5         | 27.2          | 29.2              | 30.7          | 5%                                | 30%        |
| NCLs as a % of average loans (Mexico Consumer only)                               | 5.51%          | 5.28%        | 5.46%         | 5.91%             | 6.37%         | 46 bps                            | 86 bps     |
| Loans 90+ days past due as a % of EOP loans (Mexico Consumer only)                | 1.41%          | 1.58%        | 1.60%         | 1.72%             | 1.71%         | (1) bps                           | 30 bps     |
| Loans 30-89 days past due as a % of EOP loans (Mexico Consumer only)              | 1.46%          | 1.52%        | 1.58%         | 1.59%             | 1.64%         | 5 bps                             | 18 bps     |
| <b>Asia Consumer—key indicators</b> (in billions of dollars) <sup>(12)(13)</sup>  |                |              |               |                   |               |                                   |            |
| EOP loans                                                                         | \$ 4.5         | \$ 3.0       | \$ 2.7        | \$ 2.5            | \$ 2.2        | (12%)                             | (51%)      |
| EOP deposits                                                                      | 7.4            | 1.5          | 1.3           | 1.1               | 0.9           | (18%)                             | (88%)      |
| Average loans                                                                     | 4.7            | 4.0          | 2.8           | 2.6               | 2.4           | (8%)                              | (49%)      |
| <b>Legacy Holdings Assets—key indicators</b> (in billions of dollars)             |                |              |               |                   |               |                                   |            |
| EOP loans                                                                         | \$ 2.2         | \$ 2.1       | \$ 1.8        | \$ 1.8            | \$ 1.7        | (6%)                              | (23%)      |

(1) Reflects results on a managed basis, which excludes divestiture-related impacts related to Citi's divestitures of its Asia consumer banking businesses and Mexico Consumer/SBMM within Legacy Franchises. See page 14 for additional information.

The results of operations, as well as certain disclosed balance sheet information, for Mexico Consumer/SBMM are presented on a managerial view and include certain intercompany allocations, managerial charges, and offshore expenses that reflect the Mexico Consumer/SBMM operations as a component of Citi's consolidated operations. The Mexico Consumer/SBMM results are therefore not intended to reflect, and may differ (significantly) from, Banamex's results and operations as a standalone legal entity.

(2) Certain of the results of operations of All Other—managed basis are non-GAAP financial measures. See page 14 for additional information.

(3) Legacy Franchises consists of the consumer franchises in 13 markets across Asia, Poland and Russia that Citi has exited or intends to exit (collectively Asia Consumer); Mexico Consumer/SBMM (consists of Mexico consumer banking (Mexico Consumer) and Small Business and Middle-Market Banking (SBMM), collectively (Mexico Consumer/SBMM)); and Legacy Holdings Assets (North America consumer mortgage loans, Citigroup's U.K. consumer banking business and other legacy assets).

(4) In 4Q25, Citigroup recognized an approximate \$1.2 billion loss recorded in revenue (approximately \$1.1 billion after-tax) related to the loss on sale of the announced move to held-for-sale of AO Citibank (Russia). The sale closed on February 18, 2026. The loss on sale consists of ((\$1.556) billion) ((\$1.506) billion after-tax) in Legacy Franchises and ((\$32) million) in Corporate/Other, partially offset by \$356 million in Services, \$19 million in Markets and \$40 million in Banking. The only tax impact (\$50 million tax benefit) was recorded in Legacy Franchises. For additional information, see Citi's Form 8-K filed on December 29, 2025.

(5) See footnote 2 on page 14.

(6) See footnote 3 on page 14.

(7) See footnote 4 on page 14.

(8) See footnote 5 on page 14.

(9) See footnote 6 on page 14.

(10) TCE is a non-GAAP financial measure. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE.

(11) Asia Consumer includes revenues from the Poland and Russia consumer banking businesses.

(12) Asia Consumer also includes loans and deposits in Poland (through 1Q25) and Russia.

(13) The key indicators for Asia Consumer also reflect the reclassification of loans and deposits to Other assets and Other liabilities under HFS accounting on Citi's Consolidated Balance Sheet beginning in 2Q25.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**ALL OTHER**
**Corporate/Other<sup>(1)</sup>**

(In millions of dollars, except as otherwise noted)

|                                                                 | 1Q<br>2025      | 2Q<br>2025      | 3Q<br>2025      | 4Q<br>2025      | 1Q<br>2026      | 1Q26 Increase/<br>(Decrease) from |               |
|-----------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------------------|---------------|
|                                                                 |                 |                 |                 |                 |                 | 4Q25                              | 1Q25          |
| Net interest income                                             | \$ 117          | \$ 171          | \$ 13           | \$ (235)        | \$ (476)        | (103%)                            | NM            |
| Non-interest revenue                                            | (275)           | (146)           | (413)           | (302)           | (3)             | 99%                               | 99%           |
| <b>Total revenues, net of interest expense</b>                  | <b>(158)</b>    | <b>25</b>       | <b>(400)</b>    | <b>(537)</b>    | <b>(479)</b>    | <b>11%</b>                        | <b>(203%)</b> |
| Total operating expenses                                        | 892             | 990             | 849             | 804             | 820             | 2%                                | (8%)          |
| Provisions for other assets, HTM debt securities and other      | 1               | 3               | 4               | 2               | (9)             | NM                                | NM            |
| Income (loss) from continuing operations before taxes           | (1,051)         | (968)           | (1,253)         | (1,343)         | (1,290)         | 4%                                | (23%)         |
| Income taxes (benefits)                                         | (258)           | (357)           | (343)           | (557)           | (611)           | (10%)                             | (137%)        |
| <b>Income (loss) from continuing operations</b>                 | <b>(793)</b>    | <b>(611)</b>    | <b>(910)</b>    | <b>(786)</b>    | <b>(679)</b>    | <b>14%</b>                        | <b>14%</b>    |
| <b>Income (loss) from discontinued operations, net of taxes</b> | <b>(1)</b>      | <b>-</b>        | <b>(1)</b>      | <b>(1)</b>      | <b>(1)</b>      | <b>-</b>                          | <b>-</b>      |
| Noncontrolling interests                                        | 2               | 1               | -               | 7               | (9)             | NM                                | NM            |
| <b>Net income (loss)</b>                                        | <b>\$ (796)</b> | <b>\$ (612)</b> | <b>\$ (911)</b> | <b>\$ (794)</b> | <b>\$ (671)</b> | <b>15%</b>                        | <b>16%</b>    |
| EOP assets (in billions)                                        | \$ 129          | \$ 131          | \$ 125          | \$ 124          | \$ 117          | (6%)                              | (9%)          |
| Average allocated TCE (in billions) <sup>(2)</sup>              | 32.8            | 35.6            | 35.8            | 33.9            | 34.1            | 1%                                | 4%            |

(1) Includes certain unallocated costs of global staff functions (including finance, risk, human resources, legal and compliance-related costs), other corporate expenses and unallocated global operations and technology expenses and income taxes, as well as Corporate Treasury investment activities and discontinued operations.

(2) TCE is a non-GAAP financial measure. See page 23 for a reconciliation of the summation of the segments' and component's average allocated TCE.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

## ALL OTHER

### Divestiture-Related Impacts

#### (Reconciling Items)<sup>(1)</sup>

(In millions of dollars, except as otherwise noted)

|                                                                                | 1Q<br>2025     | 2Q<br>2025      | 3Q<br>2025      | 4Q<br>2025      | 1Q<br>2026     | 1Q26 Increase/<br>(Decrease) from |            |
|--------------------------------------------------------------------------------|----------------|-----------------|-----------------|-----------------|----------------|-----------------------------------|------------|
|                                                                                |                |                 |                 |                 |                | 4Q25                              | 1Q25       |
| Net interest income                                                            | \$ -           | \$ -            | \$ -            | \$ -            | \$ -           | -                                 | -          |
| Non-interest revenue <sup>(2)</sup>                                            | -              | (177)           | 2               | (1)             | 13             | NM                                | NM         |
| <b>Total revenues, net of interest expense</b>                                 | <b>-</b>       | <b>(177)</b>    | <b>2</b>        | <b>(1)</b>      | <b>13</b>      | <b>NM</b>                         | <b>NM</b>  |
| Total operating expenses <sup>(2)(3)(4)(5)(6)</sup>                            | 34             | 37              | 766             | 40              | 31             | (23%)                             | (9%)       |
| Net credit losses on loans                                                     | -              | 5               | (3)             | (2)             | 1              | NM                                | NM         |
| Credit reserve build (release) for loans                                       | (11)           | -               | -               | 1               | -              | (100%)                            | 100%       |
| Provision (release) for credit losses on unfunded lending commitments          | -              | -               | -               | -               | -              | -                                 | -          |
| Provisions for benefits and claims (PBC), other assets and HTM debt securities | -              | -               | -               | -               | -              | -                                 | -          |
| Provisions for credit losses and for PBC                                       | (11)           | 5               | (3)             | (1)             | 1              | NM                                | NM         |
| Income (loss) from continuing operations before taxes                          | (23)           | (219)           | (761)           | (40)            | (19)           | 53%                               | 17%        |
| Income taxes (benefits)                                                        | (8)            | (39)            | 16              | 70              | (7)            | NM                                | 13%        |
| <b>Income (loss) from continuing operations</b>                                | <b>(15)</b>    | <b>(180)</b>    | <b>(777)</b>    | <b>(110)</b>    | <b>(12)</b>    | <b>89%</b>                        | <b>20%</b> |
| <b>Income (loss) from discontinued operations, net of taxes</b>                | <b>-</b>       | <b>-</b>        | <b>-</b>        | <b>-</b>        | <b>-</b>       | <b>-</b>                          | <b>-</b>   |
| Noncontrolling interests                                                       | -              | -               | -               | -               | -              | -                                 | -          |
| <b>Net income (loss)</b>                                                       | <b>\$ (15)</b> | <b>\$ (180)</b> | <b>\$ (777)</b> | <b>\$ (110)</b> | <b>\$ (12)</b> | <b>89%</b>                        | <b>20%</b> |

(1) 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. The Reconciling Items are fully reflected in Citi's Consolidated Statement of Income on page 2 for each respective line item.

(2) 2Q25 includes (i) an approximate \$186 million loss recorded in revenue (approximately \$157 million after-tax) related to the announced sale of the Poland consumer banking business; and (ii) approximately \$37 million in operating expenses (approximately \$26 million after-tax) primarily related to separation costs in Mexico. For additional information, see Citi's Quarterly Report on Form 10-Q for the quarterly period ended June 30, 2025.

(3) 1Q25 includes approximately \$34 million in operating expenses (approximately \$23 million after-tax), largely related to separation costs in Mexico and severance costs in the Asia exit markets. For additional information, see Citi's Quarterly Report on Form 10-Q for the quarterly period ended March 31, 2025.

(4) 3Q25 includes approximately \$766 million in operating expenses (approximately \$744 million after-tax), driven by a goodwill impairment charge in Mexico (\$726 million (\$714 million after-tax)) and separation costs in Mexico. For additional information, see Citi's Quarterly Report on Form 10-Q for the quarterly period ended September 30, 2025.

(5) 4Q25 includes approximately \$40 million in operating expenses (approximately \$28 million after-tax), primarily related to separation costs in Mexico. For additional information, see Citi's Annual Report on Form 10-K for the year ended December 31, 2025.

(6) 1Q26 includes approximately \$31 million in operating expenses (approximately \$23 million after-tax), primarily related to separation costs in Mexico.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**AVERAGE BALANCES AND INTEREST RATES<sup>(1)(2)(3)(4)</sup>**
**Taxable Equivalent Basis**

(In millions of dollars, except as otherwise noted)

|                                                                                          | Average Volumes     |                     |                     | Interest         |                  |                     | % Average Rate <sup>(4)</sup> |                |                     |
|------------------------------------------------------------------------------------------|---------------------|---------------------|---------------------|------------------|------------------|---------------------|-------------------------------|----------------|---------------------|
|                                                                                          | 1Q25                | 4Q25                | 1Q26 <sup>(5)</sup> | 1Q25             | 4Q25             | 1Q26 <sup>(5)</sup> | 1Q25                          | 4Q25           | 1Q26 <sup>(5)</sup> |
| <b>Assets</b>                                                                            |                     |                     |                     |                  |                  |                     |                               |                |                     |
| Deposits with banks                                                                      | \$ 280,566          | \$ 333,848          | \$ 344,971          | \$ 3,001         | \$ 3,190         | \$ 3,194            | 4.34%                         | 3.79%          | 3.75%               |
| Securities borrowed and purchased under resale agreements <sup>(6)</sup>                 | 362,140             | 364,353             | 394,172             | 6,291            | 7,047            | 6,681               | 7.05%                         | 7.67%          | 6.87%               |
| Trading account assets <sup>(7)</sup>                                                    | 437,378             | 523,690             | 535,116             | 4,370            | 5,317            | 4,897               | 4.05%                         | 4.03%          | 3.71%               |
| Investments                                                                              | 459,354             | 447,982             | 443,526             | 4,175            | 4,192            | 4,028               | 3.69%                         | 3.71%          | 3.68%               |
| Consumer loans                                                                           | 386,690             | 401,451             | 403,807             | 9,758            | 10,121           | 9,977               | 10.23%                        | 10.00%         | 10.02%              |
| Corporate loans                                                                          | 304,047             | 335,263             | 351,398             | 4,985            | 5,286            | 5,269               | 6.65%                         | 6.26%          | 6.08%               |
| Total loans (net of unearned income) <sup>(8)</sup>                                      | 690,737             | 736,714             | 755,205             | 14,743           | 15,407           | 15,246              | 8.66%                         | 8.30%          | 8.19%               |
| Other interest-earning assets                                                            | 75,982              | 96,860              | 123,549             | 1,112            | 1,521            | 1,496               | 5.94%                         | 6.23%          | 4.91%               |
| <b>Total average interest-earning assets</b>                                             | <b>\$ 2,306,157</b> | <b>\$ 2,503,447</b> | <b>\$ 2,596,539</b> | <b>\$ 33,692</b> | <b>\$ 36,674</b> | <b>\$ 35,542</b>    | <b>5.92%</b>                  | <b>5.81%</b>   | <b>5.55%</b>        |
| <b>Liabilities</b>                                                                       |                     |                     |                     |                  |                  |                     |                               |                |                     |
| Deposits                                                                                 | \$ 1,103,768        | \$ 1,218,253        | \$ 1,236,277        | \$ 8,438         | \$ 8,680         | \$ 8,253            | 3.10%                         | 2.83%          | 2.71%               |
| Securities loaned and sold under repurchase agreements <sup>(6)</sup>                    | 372,193             | 384,902             | 412,607             | 6,256            | 7,101            | 6,598               | 6.82%                         | 7.32%          | 6.49%               |
| Trading account liabilities <sup>(7)</sup>                                               | 91,169              | 103,820             | 118,413             | 757              | 753              | 769                 | 3.37%                         | 2.88%          | 2.63%               |
| Short-term borrowings and other interest-bearing liabilities                             | 130,654             | 154,999             | 185,229             | 1,726            | 1,907            | 1,832               | 5.36%                         | 4.88%          | 4.01%               |
| Long-term debt <sup>(9)</sup>                                                            | 175,021             | 186,846             | 184,573             | 2,477            | 2,543            | 2,320               | 5.74%                         | 5.40%          | 5.10%               |
| <b>Total average interest-bearing liabilities</b>                                        | <b>\$ 1,872,805</b> | <b>\$ 2,048,820</b> | <b>\$ 2,137,099</b> | <b>\$ 19,654</b> | <b>\$ 20,984</b> | <b>\$ 19,772</b>    | <b>4.26%</b>                  | <b>4.06%</b>   | <b>3.75%</b>        |
| <b>Net interest income as a % of average interest-earning assets (NIM)<sup>(9)</sup></b> |                     |                     |                     | <b>\$ 14,038</b> | <b>\$ 15,690</b> | <b>\$ 15,770</b>    | <b>2.47%</b>                  | <b>2.49%</b>   | <b>2.46%</b>        |
| <b>1Q26 increase (decrease) from:</b>                                                    |                     |                     |                     |                  |                  |                     | <b>(1) bps</b>                | <b>(3) bps</b> |                     |

(1) Interest income and Net interest income include the taxable equivalent adjustments (based on the U.S. federal statutory tax rate of 21%) of \$26 million for 1Q25, \$25 million for 4Q25 and \$29 million for 1Q26.

(2) Citigroup average balances and interest rates include both domestic and international operations.

(3) Monthly averages have been used by certain subsidiaries where daily averages are unavailable.

(4) Average rate percentage is calculated as annualized interest over average volumes.

(5) March 31, 2026 is preliminary.

(6) Average volumes of securities borrowed or purchased under agreements to resell and securities loaned or sold under agreements to repurchase are reported net pursuant to FIN 41; the related interest excludes the impact of ASU 2013-01 (Topic 210).

(7) Interest expense on Trading account liabilities of Services, Markets, and Banking is reported as a reduction of Interest income. Interest income and Interest expense on cash collateral positions are reported in Trading account assets and Trading account liabilities, respectively.

(8) Nonperforming loans are included in the average loan balances.

(9) Excludes hybrid financial instruments with changes in fair value recorded in Principal transactions revenue.

Reclassified to conform to the current period's presentation.

**END-OF-PERIOD LOANS<sup>(1)(2)</sup>**

(In billions of dollars)

|                                                                | 1Q<br>2025      | 2Q<br>2025      | 3Q<br>2025      | 4Q<br>2025      | 1Q<br>2026      | 1Q26 Increase/<br>(Decrease) from |                 |
|----------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------------------|-----------------|
|                                                                |                 |                 |                 |                 |                 | 4Q25                              | 1Q25            |
| <b>Corporate loans by region</b>                               |                 |                 |                 |                 |                 |                                   |                 |
| North America                                                  | \$ 138.7        | \$ 146.5        | \$ 150.1        | \$ 155.2        | \$ 163.6        | 5%                                | 18%             |
| International                                                  | 177.0           | 183.1           | 185.2           | 188.5           | 195.6           | 4%                                | 11%             |
| <b>Total corporate loans</b>                                   | <b>\$ 315.7</b> | <b>\$ 329.6</b> | <b>\$ 335.3</b> | <b>\$ 343.7</b> | <b>\$ 359.2</b> | <b>5%</b>                         | <b>14%</b>      |
| <b>Corporate loans by segment and reporting unit</b>           |                 |                 |                 |                 |                 |                                   |                 |
| Services                                                       | \$ 98.0         | \$ 96.4         | \$ 99.4         | \$ 99.5         | \$ 101.5        | 2%                                | 4%              |
| Markets                                                        | 129.8           | 144.3           | 149.7           | 159.4           | 165.2           | 4%                                | 27%             |
| Banking                                                        | 81.4            | 81.9            | 78.8            | 77.2            | 84.6            | 10%                               | 4%              |
| All Other—Legacy Franchises—Mexico SBMM and AFG <sup>(3)</sup> | 6.5             | 7.0             | 7.4             | 7.6             | 7.9             | 4%                                | 22%             |
| <b>Total corporate loans</b>                                   | <b>\$ 315.7</b> | <b>\$ 329.6</b> | <b>\$ 335.3</b> | <b>\$ 343.7</b> | <b>\$ 359.2</b> | <b>5%</b>                         | <b>14%</b>      |
| <b>Wealth by region</b>                                        |                 |                 |                 |                 |                 |                                   |                 |
| North America                                                  | \$ 144.9        | \$ 147.3        | \$ 148.2        | \$ 150.2        | \$ 150.4        | -                                 | 4%              |
| International                                                  | 50.6            | 52.7            | 53.5            | 54.1            | 54.6            | 1%                                | 8%              |
| <b>Total</b>                                                   | <b>\$ 195.5</b> | <b>\$ 200.0</b> | <b>\$ 201.7</b> | <b>\$ 204.3</b> | <b>\$ 205.0</b> | -                                 | <b>5%</b>       |
| <b>USCC</b>                                                    |                 |                 |                 |                 |                 |                                   |                 |
| GPCC                                                           | \$ 132.9        | \$ 136.8        | \$ 137.7        | \$ 143.2        | \$ 138.7        | (3%)                              | 4%              |
| PLCC                                                           | 29.9            | 30.4            | 29.8            | 30.5            | 28.3            | (7%)                              | (5%)            |
| Installment Lending                                            | 3.7             | 3.7             | 3.8             | 3.8             | 3.8             | -                                 | 3%              |
| <b>Total</b>                                                   | <b>\$ 166.5</b> | <b>\$ 170.9</b> | <b>\$ 171.3</b> | <b>\$ 177.5</b> | <b>\$ 170.8</b> | <b>(4%)</b>                       | <b>3%</b>       |
| <b>All Other—Consumer</b>                                      |                 |                 |                 |                 |                 |                                   |                 |
| Mexico Consumer                                                | \$ 17.9         | \$ 20.0         | \$ 21.2         | \$ 22.5         | \$ 22.8         | 1%                                | 27%             |
| Asia Consumer <sup>(4)</sup>                                   | 4.5             | 3.0             | 2.7             | 2.5             | 2.2             | (12%)                             | (51%)           |
| Legacy Holdings Assets (LHA)                                   | 1.9             | 1.9             | 1.7             | 1.7             | 1.6             | (6%)                              | (16%)           |
| <b>Total</b>                                                   | <b>\$ 24.3</b>  | <b>\$ 24.9</b>  | <b>\$ 25.6</b>  | <b>\$ 26.7</b>  | <b>\$ 26.6</b>  | -                                 | <b>9%</b>       |
| <b>Total consumer loans</b>                                    | <b>\$ 386.3</b> | <b>\$ 395.8</b> | <b>\$ 398.6</b> | <b>\$ 408.5</b> | <b>\$ 402.4</b> | <b>(2%)</b>                       | <b>4%</b>       |
| <b>Total loans—EOP</b>                                         | <b>\$ 702.1</b> | <b>\$ 725.3</b> | <b>\$ 733.9</b> | <b>\$ 752.2</b> | <b>\$ 761.6</b> | <b>1%</b>                         | <b>8%</b>       |
| <b>Total loans—average</b>                                     | <b>\$ 690.7</b> | <b>\$ 712.2</b> | <b>\$ 725.0</b> | <b>\$ 736.7</b> | <b>\$ 755.2</b> | <b>3%</b>                         | <b>9%</b>       |
| <b>NCLs as a % of total average loans</b>                      | <b>1.44%</b>    | <b>1.26%</b>    | <b>1.21%</b>    | <b>1.18%</b>    | <b>1.19%</b>    | <b>1 bps</b>                      | <b>(25) bps</b> |

(1) Corporate loans include loans managed by Services, Markets, Banking, and All Other—Legacy Franchises—Mexico SBMM, and the AFG.

(2) Consumer loans include loans managed by USCC, Wealth, and All Other—Legacy Franchises (other than Mexico SBMM, and the AFG).

(3) Includes Legacy Franchises corporate loans activity related to Mexico SBMM and AFG (AFG was previously reported in Markets; all periods have been reclassified to reflect this move into Legacy Franchises), as well as other LHA corporate loans.

(4) Asia Consumer also includes loans in Poland (through 1Q25) and Russia.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

## END-OF-PERIOD DEPOSITS

(In billions of dollars)

|                                                                 | 1Q<br>2025        | 2Q<br>2025        | 3Q<br>2025        | 4Q<br>2025        | 1Q<br>2026        | 1Q26 Increase/<br>(Decrease) from |       |
|-----------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-----------------------------------|-------|
|                                                                 |                   |                   |                   |                   |                   | 4Q25                              | 1Q25  |
| <b>Services, Markets, and Banking by region (institutional)</b> |                   |                   |                   |                   |                   |                                   |       |
| North America                                                   | \$ 406.3          | \$ 414.4          | \$ 428.3          | \$ 452.9          | \$ 478.5          | 6%                                | 18%   |
| International                                                   | 444.4             | 477.2             | 483.1             | 481.3             | 499.3             | 4%                                | 12%   |
| Total                                                           | <u>\$ 850.7</u>   | <u>\$ 891.6</u>   | <u>\$ 911.4</u>   | <u>\$ 934.2</u>   | <u>\$ 977.8</u>   | 5%                                | 15%   |
| Treasury and Trade Solutions                                    | \$ 692.1          | \$ 726.4          | \$ 740.0          | \$ 779.4          | \$ 804.5          | 3%                                | 16%   |
| Securities Services                                             | 140.9             | 148.1             | 151.3             | 138.4             | 155.2             | 12%                               | 10%   |
| Services                                                        | \$ 833.0          | \$ 874.5          | \$ 891.3          | \$ 917.8          | \$ 959.7          | 5%                                | 15%   |
| Markets                                                         | 17.2              | 16.7              | 19.3              | 16.0              | 17.7              | 11%                               | 3%    |
| Banking                                                         | 0.5               | 0.4               | 0.8               | 0.4               | 0.4               | -                                 | (20%) |
| Total                                                           | <u>\$ 850.7</u>   | <u>\$ 891.6</u>   | <u>\$ 911.4</u>   | <u>\$ 934.2</u>   | <u>\$ 977.8</u>   | 5%                                | 15%   |
| <b>Wealth</b>                                                   |                   |                   |                   |                   |                   |                                   |       |
| North America                                                   | \$ 278.7          | \$ 277.3          | \$ 278.5          | \$ 285.6          | \$ 285.8          | -                                 | 3%    |
| International                                                   | 122.4             | 123.1             | 129.2             | 126.9             | 132.1             | 4%                                | 8%    |
| Total                                                           | <u>\$ 401.1</u>   | <u>\$ 400.4</u>   | <u>\$ 407.7</u>   | <u>\$ 412.5</u>   | <u>\$ 417.9</u>   | 1%                                | 4%    |
| <b>All Other</b>                                                |                   |                   |                   |                   |                   |                                   |       |
| Legacy Franchises                                               |                   |                   |                   |                   |                   |                                   |       |
| Mexico Consumer                                                 | \$ 25.6           | \$ 28.5           | \$ 29.7           | \$ 33.3           | \$ 32.6           | (2%)                              | 27%   |
| Mexico SBMM—corporate                                           | 9.7               | 9.9               | 10.9              | 10.5              | 11.2              | 7%                                | 15%   |
| Asia Consumer <sup>(1)</sup>                                    | 7.4               | 1.5               | 1.3               | 1.1               | 0.9               | (18%)                             | (88%) |
| Legacy Holdings Assets (LHA) <sup>(2)</sup>                     | 0.1               | 0.1               | 0.1               | 0.1               | 0.1               | -                                 | -     |
| Corporate/Other                                                 | 21.8              | 25.7              | 22.8              | 11.9              | 5.7               | (52%)                             | (74%) |
| Total                                                           | <u>\$ 64.6</u>    | <u>\$ 65.7</u>    | <u>\$ 64.8</u>    | <u>\$ 56.9</u>    | <u>\$ 50.5</u>    | (11%)                             | (22%) |
| <b>Total deposits—EOP</b>                                       | <u>\$ 1,316.4</u> | <u>\$ 1,357.7</u> | <u>\$ 1,383.9</u> | <u>\$ 1,403.6</u> | <u>\$ 1,446.2</u> | 3%                                | 10%   |
| <b>Total deposits—average</b>                                   | <u>\$ 1,305.0</u> | <u>\$ 1,342.8</u> | <u>\$ 1,382.2</u> | <u>\$ 1,422.3</u> | <u>\$ 1,446.4</u> | 2%                                | 11%   |

(1) Asia Consumer also includes deposits in Poland (through 1Q25) and Russia.

(2) LHA includes deposits from the U.K. consumer banking business.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**ALLOWANCE FOR CREDIT LOSSES (ACL) ROLLFORWARD**

(In millions of dollars, except ratios)

|                                                                                       | Balance<br>12/31/24 | Builds (Releases) |                |                |                | FY 2025         | FY 2025<br>FX/Other | Balance<br>12/31/25 | Builds (Releases)<br>1Q26 | YTD 2026<br>FX/Other <sup>(1)</sup> | Balance<br>3/31/26 | ACLL/EOP<br>Loans<br>3/31/26 |
|---------------------------------------------------------------------------------------|---------------------|-------------------|----------------|----------------|----------------|-----------------|---------------------|---------------------|---------------------------|-------------------------------------|--------------------|------------------------------|
|                                                                                       |                     | 1Q25              | 2Q25           | 3Q25           | 4Q25           | FY 2025         |                     |                     |                           |                                     |                    |                              |
| <b>Allowance for credit losses on loans (ACLL)</b>                                    |                     |                   |                |                |                |                 |                     |                     |                           |                                     |                    |                              |
| Services                                                                              | \$ 264              | \$ 24             | \$ 53          | \$ (4)         | \$ (18)        | \$ 55           | \$ 8                | \$ 327              | \$ 97                     | \$ 1                                | \$ 425             |                              |
| Markets                                                                               | 1,030               | 48                | 53             | (44)           | (73)           | (16)            | 13                  | 1,027               | 23                        | (6)                                 | 1,044              |                              |
| Banking                                                                               | 1,167               | 78                | 137            | 38             | 136            | 389             | 22                  | 1,578               | 175                       | (11)                                | 1,742              |                              |
| Legacy Franchises corporate (Mexico SBMM and AFG <sup>(2)</sup> )                     | 95                  | 4                 | 16             | (12)           | 6              | 14              | 12                  | 121                 | 4                         | 3                                   | 128                |                              |
| <b>Total corporate ACLL</b>                                                           | <b>\$ 2,556</b>     | <b>\$ 154</b>     | <b>\$ 259</b>  | <b>\$ (22)</b> | <b>\$ 51</b>   | <b>\$ 442</b>   | <b>\$ 55</b>        | <b>\$ 3,053</b>     | <b>\$ 299</b>             | <b>\$ (13)</b>                      | <b>\$ 3,339</b>    | <b>0.95%</b>                 |
| U.S. Cards                                                                            | \$ 13,560           | \$ (169)          | \$ (12)        | \$ 44          | \$ (102)       | \$ (239)        | \$ 3                | \$ 13,324           | \$ 78                     | \$ (2)                              | \$ 13,400          | <b>8.02%</b>                 |
| Installment lending                                                                   | 425                 | (5)               | 7              | 11             | (15)           | (2)             | (1)                 | 422                 | (2)                       | -                                   | 420                |                              |
| Total USCC                                                                            | \$ 13,985           | \$ (174)          | \$ (5)         | \$ 55          | \$ (117)       | \$ (241)        | \$ 2                | \$ 13,746           | \$ 76                     | \$ (2)                              | \$ 13,820          |                              |
| Wealth                                                                                | 673                 | 64                | (65)           | (16)           | 6              | (11)            | 7                   | 669                 | 13                        | (1)                                 | 681                |                              |
| All Other—consumer                                                                    | 1,360               | 58                | 54             | 28             | 70             | 210             | 209                 | 1,779               | 9                         | 8                                   | 1,796              |                              |
| <b>Total consumer ACLL</b>                                                            | <b>\$ 16,018</b>    | <b>\$ (52)</b>    | <b>\$ (16)</b> | <b>\$ 67</b>   | <b>\$ (41)</b> | <b>\$ (42)</b>  | <b>\$ 218</b>       | <b>\$ 16,194</b>    | <b>\$ 98</b>              | <b>\$ 5</b>                         | <b>\$ 16,297</b>   | <b>4.05%</b>                 |
| <b>Total ACLL</b>                                                                     | <b>\$ 18,574</b>    | <b>\$ 102</b>     | <b>\$ 243</b>  | <b>\$ 45</b>   | <b>\$ 10</b>   | <b>\$ 400</b>   | <b>\$ 273</b>       | <b>\$ 19,247</b>    | <b>\$ 397</b>             | <b>\$ (8)</b>                       | <b>\$ 19,636</b>   | <b>2.61%</b>                 |
| Allowance for credit losses on unfunded<br>lending commitments (ACLUC) <sup>(3)</sup> | \$ 1,601            | \$ 108            | \$ (19)        | \$ 100         | \$ 13          | \$ 202          | \$ 30               | \$ 1,833            | \$ 184                    | \$ (4)                              | \$ 2,013           |                              |
| Total ACLL and ACLUC                                                                  | 20,175              | 210               | 224            | 145            | 23             | 602             | 303                 | 21,080              | 581                       | (12)                                | 21,649             |                              |
| Other <sup>(4)(5)</sup>                                                               | 2,002               | 34                | 388            | 74             | (17)           | 479             | (2,188)             | 293                 | 3                         | 6                                   | 302                |                              |
| <b>Total ACL</b>                                                                      | <b>\$ 22,177</b>    | <b>\$ 244</b>     | <b>\$ 612</b>  | <b>\$ 219</b>  | <b>\$ 6</b>    | <b>\$ 1,081</b> | <b>\$ (1,885)</b>   | <b>\$ 21,373</b>    | <b>\$ 584</b>             | <b>\$ (6)</b>                       | <b>\$ 21,951</b>   |                              |

(1) Primarily includes FX translation on the EOP ACL balances.

(2) See footnote 3 on page 16.

(3) 1Q26 includes a reserve build related to the forward purchase commitment of the Barclays American Airlines co-branded card portfolio.

(4) Includes ACL activity on HTM securities and Other assets.

(5) The decrease in the Other ACL at December 31, 2025 represents the held-for-sale accounting treatment for AO Citibank (Russia), wherein the assets and liabilities of AO Citibank were reclassified to Other assets and Other liabilities.

Reclassified to conform to the current period's presentation.

**ALLOWANCE FOR CREDIT LOSSES ON LOANS (ACLL) AND  
UNFUNDED LENDING COMMITMENTS (ACLUC)**

Page 1

(In millions of dollars)

|                                                                                                         | 1Q<br>2025       | 2Q<br>2025       | 3Q<br>2025       | 4Q<br>2025       | 1Q<br>2026       | 1Q26 Increase/<br>(Decrease) from |          |
|---------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|-----------------------------------|----------|
|                                                                                                         |                  |                  |                  |                  |                  | 4Q25                              | 1Q25     |
| <b>Total Citigroup</b>                                                                                  |                  |                  |                  |                  |                  |                                   |          |
| <b>Allowance for credit losses on loans (ACLL) at beginning of period</b>                               | <b>\$ 18,574</b> | <b>\$ 18,726</b> | <b>\$ 19,123</b> | <b>\$ 19,206</b> | <b>\$ 19,247</b> | -                                 | 4%       |
| Gross credit (losses) on loans                                                                          | (2,926)          | (2,723)          | (2,726)          | (2,724)          | (2,820)          | (4%)                              | 4%       |
| Gross recoveries on loans                                                                               | 467              | 489              | 512              | 534              | 612              | 15%                               | 31%      |
| <b>Net credit (losses) / recoveries on loans (NCLs)</b>                                                 | <b>(2,459)</b>   | <b>(2,234)</b>   | <b>(2,214)</b>   | <b>(2,190)</b>   | <b>(2,208)</b>   | 1%                                | (10%)    |
| Replenishment of NCLs                                                                                   | 2,459            | 2,234            | 2,214            | 2,190            | 2,208            | 1%                                | (10%)    |
| Net reserve builds / (releases) for loans                                                               | 102              | 243              | 45               | 10               | 397              | NM                                | 289%     |
| <b>Provision for credit losses on loans (PCLL)</b>                                                      | <b>2,561</b>     | <b>2,477</b>     | <b>2,259</b>     | <b>2,200</b>     | <b>2,605</b>     | 18%                               | 2%       |
| Other, net <sup>(1)(2)(3)(4)(5)(6)</sup>                                                                | 50               | 154              | 38               | 31               | (8)              | NM                                | NM       |
| <b>ACLL at end of period (a)</b>                                                                        | <b>\$ 18,726</b> | <b>\$ 19,123</b> | <b>\$ 19,206</b> | <b>\$ 19,247</b> | <b>\$ 19,636</b> | 2%                                | 5%       |
| <b>Allowance for credit losses on unfunded lending commitments (ACLUC)<sup>(7)(8)</sup> (a)</b>         | <b>\$ 1,720</b>  | <b>\$ 1,721</b>  | <b>\$ 1,820</b>  | <b>\$ 1,833</b>  | <b>\$ 2,013</b>  | 10%                               | 17%      |
| <b>Provision (release) for credit losses on unfunded lending commitments<sup>(8)</sup></b>              | <b>\$ 108</b>    | <b>\$ (19)</b>   | <b>\$ 100</b>    | <b>\$ 13</b>     | <b>\$ 184</b>    | NM                                | 70%      |
| <b>Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (a)]</b> | <b>\$ 20,446</b> | <b>\$ 20,844</b> | <b>\$ 21,026</b> | <b>\$ 21,080</b> | <b>\$ 21,649</b> | 3%                                | 6%       |
| Total ACLL as a % of total loans <sup>(9)</sup>                                                         | 2.70%            | 2.67%            | 2.65%            | 2.58%            | 2.61%            | 3 bps                             | (9) bps  |
| Total NCLs (annualized) as a % of average loans                                                         | 1.44%            | 1.26%            | 1.21%            | 1.18%            | 1.19%            | 1 bps                             | (25) bps |
| <b>Consumer</b>                                                                                         |                  |                  |                  |                  |                  |                                   |          |
| <b>ACLL at beginning of period</b>                                                                      | <b>\$ 16,018</b> | <b>\$ 16,001</b> | <b>\$ 16,100</b> | <b>\$ 16,205</b> | <b>\$ 16,194</b> | -                                 | 1%       |
| <b>NCLs</b>                                                                                             | <b>(2,277)</b>   | <b>(2,185)</b>   | <b>(2,122)</b>   | <b>(2,148)</b>   | <b>(2,200)</b>   | 2%                                | (3%)     |
| Replenishment of NCLs                                                                                   | 2,277            | 2,185            | 2,122            | 2,148            | 2,200            | 2%                                | (3%)     |
| Net reserve builds / (releases) for loans                                                               | (52)             | (16)             | 67               | (41)             | 98               | NM                                | NM       |
| <b>Provision for credit losses on loans (PCLL)</b>                                                      | <b>2,225</b>     | <b>2,169</b>     | <b>2,189</b>     | <b>2,107</b>     | <b>2,298</b>     | 9%                                | 3%       |
| Other, net <sup>(1)(2)(3)(4)(5)(6)</sup>                                                                | 35               | 115              | 38               | 30               | 5                | (83%)                             | (86%)    |
| <b>ACLL at end of period (b)</b>                                                                        | <b>\$ 16,001</b> | <b>\$ 16,100</b> | <b>\$ 16,205</b> | <b>\$ 16,194</b> | <b>\$ 16,297</b> | 1%                                | 2%       |
| <b>Consumer ACLUC<sup>(7)(8)</sup> (b)</b>                                                              | <b>\$ 31</b>     | <b>\$ 24</b>     | <b>\$ 20</b>     | <b>\$ 24</b>     | <b>\$ 297</b>    | NM                                | NM       |
| <b>Provision (release) for credit losses on unfunded lending commitments<sup>(8)</sup></b>              | <b>\$ (3)</b>    | <b>\$ (1)</b>    | <b>\$ (4)</b>    | <b>\$ 3</b>      | <b>\$ 274</b>    | NM                                | NM       |
| <b>Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (b)]</b> | <b>\$ 16,032</b> | <b>\$ 16,124</b> | <b>\$ 16,225</b> | <b>\$ 16,218</b> | <b>\$ 16,594</b> | 2%                                | 4%       |
| Consumer ACLL as a % of total consumer loans                                                            | 4.14%            | 4.07%            | 4.07%            | 3.96%            | 4.05%            | 9 bps                             | (9) bps  |
| Consumer NCLs (annualized) as a % of average loans                                                      | 2.39%            | 2.25%            | 2.12%            | 2.12%            | 2.21%            | 9 bps                             | (18) bps |
| <b>Corporate</b>                                                                                        |                  |                  |                  |                  |                  |                                   |          |
| <b>ACLL at beginning of period</b>                                                                      | <b>\$ 2,556</b>  | <b>\$ 2,725</b>  | <b>\$ 3,023</b>  | <b>\$ 3,001</b>  | <b>\$ 3,053</b>  | 2%                                | 19%      |
| <b>NCLs</b>                                                                                             | <b>(182)</b>     | <b>(49)</b>      | <b>(92)</b>      | <b>(42)</b>      | <b>(8)</b>       | (81%)                             | (96%)    |
| Replenishment of NCLs                                                                                   | 182              | 49               | 92               | 42               | 8                | (81%)                             | (96%)    |
| Net reserve builds / (releases) for loans                                                               | 154              | 259              | (22)             | 51               | 299              | 486%                              | 94%      |
| <b>Provision for credit losses on loans (PCLL)</b>                                                      | <b>336</b>       | <b>308</b>       | <b>70</b>        | <b>93</b>        | <b>307</b>       | 230%                              | (9%)     |
| Other, net <sup>(1)</sup>                                                                               | 15               | 39               | -                | 1                | (13)             | NM                                | NM       |
| <b>ACLL at end of period (c)</b>                                                                        | <b>\$ 2,725</b>  | <b>\$ 3,023</b>  | <b>\$ 3,001</b>  | <b>\$ 3,053</b>  | <b>\$ 3,339</b>  | 9%                                | 23%      |
| <b>Corporate ACLUC<sup>(7)</sup> (c)</b>                                                                | <b>\$ 1,689</b>  | <b>\$ 1,697</b>  | <b>\$ 1,800</b>  | <b>\$ 1,809</b>  | <b>\$ 1,716</b>  | (5%)                              | 2%       |
| <b>Provision (release) for credit losses on unfunded lending commitments</b>                            | <b>\$ 111</b>    | <b>\$ (18)</b>   | <b>\$ 104</b>    | <b>\$ 10</b>     | <b>\$ (90)</b>   | NM                                | NM       |
| <b>Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (c)]</b> | <b>\$ 4,414</b>  | <b>\$ 4,720</b>  | <b>\$ 4,801</b>  | <b>\$ 4,862</b>  | <b>\$ 5,055</b>  | 4%                                | 15%      |
| Corporate ACLL as a % of total corporate loans <sup>(10)</sup>                                          | 0.89%            | 0.94%            | 0.92%            | 0.91%            | 0.95%            | 4 bps                             | 6 bps    |
| Corporate NCLs (annualized) as a % of average loans                                                     | 0.24%            | 0.06%            | 0.11%            | 0.05%            | 0.01%            | (4) bps                           | (23) bps |

Footnotes to this table are on the following page (page 20).

**ALLOWANCE FOR CREDIT LOSSES ON LOANS (ACLL) AND  
UNFUNDED LENDING COMMITMENTS (ACLUC)**

**Page 2**

**The following footnotes relate to the table on the preceding page (page 19):**

- (1) Includes all adjustments to the allowance for credit losses, such as changes in the allowance from acquisitions, dispositions, securitizations, foreign currency translation (FX translation), purchase accounting adjustments, etc.
- (2) 1Q25 primarily relates to FX translation.
- (3) 2Q25 includes an approximate \$25 million reclass related to Citi's agreement to sell its Poland consumer banking business. That ACLL was transferred to Other assets beginning June 30, 2025. 2Q25 also includes FX translation.
- (4) 3Q25 primarily relates to FX translation.
- (5) 4Q25 primarily relates to FX translation.
- (6) 1Q26 primarily relates to FX translation.
- (7) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.
- (8) 1Q26 includes a reserve build related to the forward purchase commitment of the Barclays American Airlines co-branded card portfolio.
- (9) Excludes loans that are carried at fair value of \$8.2 billion, \$9.3 billion, \$7.9 billion, \$6.9 billion, and \$8.5 billion at March 31, 2025, June 30, 2025, September 30, 2025, December 31, 2025, and March 31, 2026, respectively.
- (10) Excludes loans that are carried at fair value of \$7.9 billion, \$9.2 billion, \$7.9 billion, \$6.8 billion, and \$8.5 billion at March 31, 2025, June 30, 2025, September 30, 2025, December 31, 2025, and March 31, 2026, respectively.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

# NON-ACCRUAL ASSETS

(In millions of dollars)

|                                                            | 1Q<br>2025      | 2Q<br>2025      | 3Q<br>2025      | 4Q<br>2025      | 1Q<br>2026      | 1Q26 Increase/<br>(Decrease) from |            |
|------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------------------|------------|
|                                                            |                 |                 |                 |                 |                 | 4Q25                              | 1Q25       |
| <b>Corporate non-accrual loans by region<sup>(1)</sup></b> |                 |                 |                 |                 |                 |                                   |            |
| North America                                              | \$ 822          | \$ 953          | \$ 1,280        | \$ 1,145        | \$ 955          | (17%)                             | 16%        |
| International                                              | 554             | 769             | 791             | 856             | 1,002           | 17%                               | 81%        |
| <b>Total</b>                                               | <b>\$ 1,376</b> | <b>\$ 1,722</b> | <b>\$ 2,071</b> | <b>\$ 2,001</b> | <b>\$ 1,957</b> | <b>(2%)</b>                       | <b>42%</b> |
| <b>Corporate non-accrual loans<sup>(1)</sup></b>           |                 |                 |                 |                 |                 |                                   |            |
| Banking                                                    | \$ 510          | \$ 502          | \$ 820          | \$ 919          | \$ 971          | 6%                                | 90%        |
| Services                                                   | 110             | 134             | 187             | 337             | 393             | 17%                               | 257%       |
| Markets                                                    | 631             | 932             | 926             | 622             | 472             | (24%)                             | (25%)      |
| Mexico SBMM and AFG                                        | 125             | 154             | 138             | 123             | 121             | (2%)                              | (3%)       |
| <b>Total</b>                                               | <b>\$ 1,376</b> | <b>\$ 1,722</b> | <b>\$ 2,071</b> | <b>\$ 2,001</b> | <b>\$ 1,957</b> | <b>(2%)</b>                       | <b>42%</b> |
| <b>Consumer non-accrual loans<sup>(1)</sup></b>            |                 |                 |                 |                 |                 |                                   |            |
| Wealth                                                     | \$ 702          | \$ 945          | \$ 886          | \$ 847          | \$ 660          | (22%)                             | (6%)       |
| USCC                                                       | 18              | 21              | 22              | 22              | 21              | (5%)                              | 17%        |
| Mexico Consumer                                            | 416             | 485             | 526             | 585             | 577             | (1%)                              | 39%        |
| Asia Consumer <sup>(2)</sup>                               | 20              | 16              | 16              | 15              | 12              | (20%)                             | (40%)      |
| Legacy Holdings Assets—Consumer                            | 172             | 165             | 157             | 149             | 144             | (3%)                              | (16%)      |
| <b>Total</b>                                               | <b>\$ 1,328</b> | <b>\$ 1,632</b> | <b>\$ 1,607</b> | <b>\$ 1,618</b> | <b>\$ 1,414</b> | <b>(13%)</b>                      | <b>6%</b>  |
| <b>Total non-accrual loans (NAL)</b>                       | <b>\$ 2,704</b> | <b>\$ 3,354</b> | <b>\$ 3,678</b> | <b>\$ 3,619</b> | <b>\$ 3,371</b> | <b>(7%)</b>                       | <b>25%</b> |
| <b>Other real estate owned (OREO)<sup>(3)</sup></b>        | <b>\$ 21</b>    | <b>\$ 26</b>    | <b>\$ 29</b>    | <b>\$ 22</b>    | <b>\$ 34</b>    | <b>55%</b>                        | <b>62%</b> |
| NAL as a percentage of total loans                         | 0.39%           | 0.46%           | 0.50%           | 0.48%           | 0.44%           | (4) bps                           | 5 bps      |
| ACLL as a percentage of NAL                                | 693%            | 570%            | 522%            | 532%            | 582%            |                                   |            |

(1) Corporate loans are placed on non-accrual status based on a review by Citigroup's risk officers. Corporate non-accrual loans may still be current on interest payments. With limited exceptions, the following practices are applied for consumer loans: consumer loans, excluding credit cards and mortgages, are placed on non-accrual status at 90 days past due, and are charged off at 120 days past due; residential mortgage loans are placed on non-accrual status at 90 days past due and written down to net realizable value at 180 days past due. Consistent with industry conventions, Citigroup generally accrues interest on credit card loans until such loans are charged off, which typically occurs at 180 days contractual delinquency. As such, the non-accrual loan disclosures do not include credit card loans. The balances above represent non-accrual loans within Consumer loans and Corporate loans on the Consolidated Balance Sheet.

(2) Asia Consumer also includes Non-accrual assets in Poland (through 1Q25) and Russia.

(3) Represents the carrying value of all property acquired by foreclosure or other legal proceedings when Citigroup has taken possession of the collateral. Also includes former premises and property for use that is no longer contemplated.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**COMMON EQUITY TIER 1 (CET1) CAPITAL AND  
SUPPLEMENTARY LEVERAGE RATIOS**

(In millions of dollars or shares, except ratios)

| <b>CET1 Capital and Ratio and Components<sup>(1)</sup></b>                                                                                       | <b>Mar. 31,<br/>2025</b> | <b>Jun. 30,<br/>2025</b> | <b>Sep. 30,<br/>2025</b> | <b>Dec. 31,<br/>2025</b> | <b>March 31,<br/>2026<sup>(2)</sup></b> |
|--------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-----------------------------------------|
| Citigroup common stockholders' equity <sup>(3)</sup>                                                                                             | \$ 194,125               | \$ 196,931               | \$ 194,038               | \$ 192,304               | \$ 191,478                              |
| Add: qualifying noncontrolling interests                                                                                                         | 192                      | 200                      | 217                      | 226                      | 226                                     |
| Regulatory capital adjustments and deductions:                                                                                                   |                          |                          |                          |                          |                                         |
| Less:                                                                                                                                            |                          |                          |                          |                          |                                         |
| Accumulated net unrealized gains (losses) on cash flow hedges, net of tax                                                                        | (213)                    | (141)                    | (116)                    | 10                       | (249)                                   |
| Cumulative unrealized net gain (loss) related to changes in fair value of financial liabilities attributable to own creditworthiness, net of tax | (32)                     | (408)                    | (1,443)                  | (1,919)                  | (353)                                   |
| Intangible assets:                                                                                                                               |                          |                          |                          |                          |                                         |
| Goodwill, net of related deferred tax liabilities (DTLs) <sup>(4)</sup>                                                                          | 18,122                   | 18,524                   | 17,876                   | 18,482                   | 18,373                                  |
| Identifiable intangible assets other than mortgage servicing rights (MSRs), net of related DTLs                                                  | 3,291                    | 3,236                    | 3,169                    | 3,135                    | 3,150                                   |
| Defined benefit pension plan net assets and other                                                                                                | 1,532                    | 1,610                    | 1,725                    | 1,822                    | 1,730                                   |
| Deferred tax assets (DTAs) arising from net operating loss, foreign tax credit and general business credit carry-forwards <sup>(5)</sup>         | 11,517                   | 11,163                   | 10,807                   | 10,784                   | 10,470                                  |
| Excess over 10% / 15% limitations for other DTAs, certain common stock investments and MSRs <sup>(5)(6)</sup>                                    | 4,261                    | 4,204                    | 3,757                    | 3,117                    | 3,879                                   |
| <b>CET1 Capital</b>                                                                                                                              | <b>\$ 155,839</b>        | <b>\$ 158,943</b>        | <b>\$ 158,480</b>        | <b>\$ 157,099</b>        | <b>\$ 154,704</b>                       |
| <b>Risk-Weighted Assets (RWA)</b>                                                                                                                | <b>\$ 1,162,306</b>      | <b>\$ 1,178,756</b>      | <b>\$ 1,194,274</b>      | <b>\$ 1,192,174</b>      | <b>\$ 1,216,767</b>                     |
| <b>CET1 Capital ratio (CET1/RWA)</b>                                                                                                             | <b>13.41%</b>            | <b>13.48%</b>            | <b>13.27%</b>            | <b>13.18%</b>            | <b>12.7%</b>                            |
| <b><u>Supplementary Leverage Ratio and Components</u></b>                                                                                        |                          |                          |                          |                          |                                         |
| CET1                                                                                                                                             | \$ 155,839               | \$ 158,943               | \$ 158,480               | \$ 157,099               | \$ 154,704                              |
| Additional Tier 1 Capital (AT1) <sup>(7)</sup>                                                                                                   | 19,675                   | 17,676                   | 20,313                   | 22,576                   | 22,092                                  |
| Total Tier 1 Capital (T1C) (CET1 + AT1)                                                                                                          | \$ 175,514               | \$ 176,619               | \$ 178,793               | \$ 179,675               | \$ 176,796                              |
| Total Leverage Exposure (TLE)                                                                                                                    | \$ 3,033,450             | \$ 3,195,323             | \$ 3,236,413             | \$ 3,276,212             | \$ 3,372,448                            |
| Supplementary Leverage ratio (T1C/TLE)                                                                                                           | 5.79%                    | 5.53%                    | 5.52%                    | 5.48%                    | 5.2%                                    |

(1) See footnote 2 on page 1.

(2) March 31, 2026 is preliminary.

(3) Excludes issuance costs related to outstanding preferred stock in accordance with Federal Reserve Board regulatory reporting requirements.

(4) Includes goodwill "embedded" in the valuation of significant common stock investments in unconsolidated financial institutions.

(5) Represents deferred tax excludable from Basel III CET1 Capital, which includes net 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.

(6) Assets subject to 10% / 15% limitations include MSRs, DTAs arising from temporary differences, and significant common stock investments in unconsolidated financial institutions. For all periods presented, the deduction related only to DTAs arising from temporary differences that exceeded the 10% limitation.

(7) Additional Tier 1 Capital primarily includes qualifying noncumulative perpetual preferred stock and qualifying trust preferred securities.

Reclassified to conform to the current period's presentation.

**TANGIBLE COMMON EQUITY (TCE), COMMON EQUITY, BOOK VALUE PER SHARE, TANGIBLE BOOK VALUE PER SHARE (TBVPS), RETURNS ON COMMON EQUITY (RoCE) AND TANGIBLE COMMON EQUITY (RoTCE)**

(In millions of dollars or shares, except per share amounts and ratios)

|                                                                                                     | 1Q<br>2025               | 2Q<br>2025               | 3Q<br>2025               | 4Q<br>2025               | 1Q<br>2026               | 1Q26 Increase/<br>(Decrease) from |                |
|-----------------------------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-----------------------------------|----------------|
|                                                                                                     |                          |                          |                          |                          |                          | 4Q25                              | 1Q25           |
| <b><u>Tangible Common Equity, Book Value Per Share and Tangible Book Value Per Share</u></b>        |                          |                          |                          |                          |                          |                                   |                |
| Common stockholders' equity                                                                         | \$ 194,058               | \$ 196,872               | \$ 193,973               | \$ 192,241               | \$ 191,409               | -                                 | (1%)           |
| Less:                                                                                               |                          |                          |                          |                          |                          |                                   |                |
| Goodwill                                                                                            | 19,422                   | 19,878                   | 19,126                   | 19,098                   | 18,997                   |                                   |                |
| Identifiable intangible assets (other than MSRs)                                                    | 3,679                    | 3,639                    | 3,582                    | 3,525                    | 3,539                    |                                   |                |
| Goodwill and identifiable intangible assets (other than MSRs) related to businesses HFS             | 16                       | 16                       | -                        | -                        | -                        |                                   |                |
| Tangible common equity (TCE) <sup>(1)</sup>                                                         | <u>\$ 170,941</u>        | <u>\$ 173,339</u>        | <u>\$ 171,265</u>        | <u>\$ 169,618</u>        | <u>\$ 168,873</u>        | -                                 | (1%)           |
| Common shares outstanding (CSO)                                                                     | 1,867.7                  | 1,840.9                  | 1,789.3                  | 1,747.5                  | 1,705.6                  | (2%)                              | (9%)           |
| Book value per share (common equity/CSO)                                                            | <u>\$ 103.90</u>         | <u>\$ 106.94</u>         | <u>\$ 108.41</u>         | <u>\$ 110.01</u>         | <u>\$ 112.22</u>         | 2%                                | 8%             |
| Tangible book value per share (TCE/CSO) <sup>(1)</sup>                                              | <u>\$ 91.52</u>          | <u>\$ 94.16</u>          | <u>\$ 95.72</u>          | <u>\$ 97.06</u>          | <u>\$ 99.01</u>          | 2%                                | 8%             |
| <b><u>Return on Common Equity (RoCE) and Return on Tangible Common Equity (RoTCE)</u></b>           |                          |                          |                          |                          |                          |                                   |                |
| Net income (loss)                                                                                   | \$ 4,064                 | \$ 4,019                 | \$ 3,752                 | \$ 2,471                 | \$ 5,785                 |                                   |                |
| Preferred dividends                                                                                 | 269                      | 287                      | 274                      | 284                      | 305                      |                                   |                |
| Net income (loss) available to common shareholders                                                  | 3,795                    | 3,732                    | 3,478                    | 2,187                    | 5,480                    |                                   |                |
| Average common stockholders' equity                                                                 | 191,794                  | 195,622                  | 195,471                  | 193,205                  | 192,606                  | -                                 | -              |
| Less:                                                                                               |                          |                          |                          |                          |                          |                                   |                |
| Average goodwill and intangibles                                                                    | 22,474                   | 23,482                   | 23,169                   | 22,763                   | 23,360                   |                                   |                |
| <b>Average TCE</b>                                                                                  | <u><b>\$ 169,320</b></u> | <u><b>\$ 172,140</b></u> | <u><b>\$ 172,302</b></u> | <u><b>\$ 170,442</b></u> | <u><b>\$ 169,246</b></u> | (1%)                              | -              |
| RoCE                                                                                                | 8.0%                     | 7.7%                     | 7.1%                     | 4.5%                     | 11.5%                    | 700 bps                           | 350 bps        |
| <b>RoTCE</b>                                                                                        | <u><b>9.1%</b></u>       | <u><b>8.7%</b></u>       | <u><b>8.0%</b></u>       | <u><b>5.1%</b></u>       | <u><b>13.1%</b></u>      | <b>800 bps</b>                    | <b>400 bps</b> |
| <b><u>Average TCE (in billions of dollars)<sup>(1)(2)</sup></u></b>                                 |                          |                          |                          |                          |                          |                                   |                |
| Services                                                                                            | \$ 33.0                  | \$ 33.0                  | \$ 33.0                  | \$ 33.0                  | \$ 33.5                  | 2%                                | 2%             |
| Markets                                                                                             | 53.5                     | 53.5                     | 53.5                     | 53.5                     | 56.4                     | 5%                                | 5%             |
| Banking                                                                                             | 9.2                      | 9.2                      | 9.2                      | 9.2                      | 7.8                      | (15%)                             | (15%)          |
| Wealth                                                                                              | 15.4                     | 15.4                     | 15.4                     | 15.4                     | 16.2                     | 5%                                | 5%             |
| USCC                                                                                                | 20.3                     | 20.3                     | 20.3                     | 20.3                     | 15.5                     | (24%)                             | (24%)          |
| All Other                                                                                           | 37.9                     | 40.7                     | 40.9                     | 39.0                     | 39.8                     | 2%                                | 5%             |
| <b>Total Citi average TCE</b>                                                                       | <u><b>\$ 169.3</b></u>   | <u><b>\$ 172.1</b></u>   | <u><b>\$ 172.3</b></u>   | <u><b>\$ 170.4</b></u>   | <u><b>\$ 169.2</b></u>   | <b>(1%)</b>                       | <b>-</b>       |
| <b><u>Add:</u></b>                                                                                  |                          |                          |                          |                          |                          |                                   |                |
| Average goodwill                                                                                    | \$ 18.8                  | \$ 19.8                  | \$ 19.6                  | \$ 19.2                  | \$ 19.9                  |                                   |                |
| Average intangible assets (other than MSRs)                                                         | 3.7                      | 3.7                      | 3.6                      | 3.6                      | 3.5                      |                                   |                |
| <b>Total Citi average common stockholders' equity (in billions of dollars)</b>                      | <u><b>\$ 191.8</b></u>   | <u><b>\$ 195.6</b></u>   | <u><b>\$ 195.5</b></u>   | <u><b>\$ 193.2</b></u>   | <u><b>\$ 192.6</b></u>   | <b>-</b>                          | <b>-</b>       |
| <b><u>Income (loss) available to common shareholders (in billions of dollars)<sup>(3)</sup></u></b> |                          |                          |                          |                          |                          |                                   |                |
| Services                                                                                            | \$ 1.8                   | \$ 1.7                   | \$ 2.1                   | \$ 2.5                   | \$ 2.2                   | (12%)                             | 22%            |
| Markets                                                                                             | 1.8                      | 1.8                      | 1.7                      | 0.8                      | 2.6                      | 225%                              | 44%            |
| Banking                                                                                             | 0.2                      | 0.1                      | 0.3                      | 0.4                      | 0.3                      | (25%)                             | 50%            |
| Wealth                                                                                              | 0.2                      | 0.4                      | 0.3                      | 0.3                      | 0.4                      | 33%                               | 100%           |
| USCC                                                                                                | 0.8                      | 0.8                      | 0.9                      | 0.9                      | 0.7                      | (22%)                             | (13%)          |
| All Other—managed basis <sup>(3)</sup>                                                              | (1.0)                    | (0.9)                    | (1.0)                    | (2.6)                    | (0.7)                    | 73%                               | 30%            |
| Reconciling Items—divestiture-related impacts <sup>(4)</sup>                                        | -                        | (0.2)                    | (0.8)                    | (0.1)                    | -                        | 100%                              | -              |
| <b>Total Citi income (loss) available to common shareholders<sup>(2)</sup></b>                      | <u><b>\$ 3.8</b></u>     | <u><b>\$ 3.7</b></u>     | <u><b>\$ 3.5</b></u>     | <u><b>\$ 2.2</b></u>     | <u><b>\$ 5.5</b></u>     | <b>150%</b>                       | <b>45%</b>     |
| <b><u>RoTCE<sup>(1)</sup></u></b>                                                                   |                          |                          |                          |                          |                          |                                   |                |
| Services                                                                                            | 22.5%                    | 20.8%                    | 25.0%                    | 30.0%                    | 27.0%                    | (300) bps                         | 450 bps        |
| Markets                                                                                             | 14.0%                    | 13.5%                    | 12.6%                    | 6.2%                     | 18.7%                    | 1,250 bps                         | 470 bps        |
| Banking                                                                                             | 9.8%                     | 4.1%                     | 11.6%                    | 15.3%                    | 15.8%                    | 50 bps                            | 600 bps        |
| Wealth                                                                                              | 5.0%                     | 10.0%                    | 7.8%                     | 7.7%                     | 10.8%                    | 310 bps                           | 580 bps        |
| USCC                                                                                                | 16.7%                    | 15.0%                    | 18.2%                    | 17.3%                    | 19.2%                    | 190 bps                           | 250 bps        |
| All Other—managed basis <sup>(3)</sup>                                                              | (12.0%)                  | (8.3%)                   | (10.0%)                  | (26.2%)                  | (8.1%)                   | NM                                | NM             |
| Reconciling Items—divestiture-related impacts <sup>(4)</sup>                                        | N/A                      | N/A                      | N/A                      | N/A                      | N/A                      |                                   |                |
| <b>Total Citi RoTCE</b>                                                                             | <u><b>9.1%</b></u>       | <u><b>8.7%</b></u>       | <u><b>8.0%</b></u>       | <u><b>5.1%</b></u>       | <u><b>13.1%</b></u>      | <b>800 bps</b>                    | <b>400 bps</b> |

(1) TCE, TBVPS, and RoTCE are non-GAAP financial measures. RoTCE represents annualized net income available to common shareholders as a percentage of average TCE.

(2) 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, and 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, is periodically reassessed and as a result, the TCE allocated to the segments may change.

(3) Represents Net income (loss), less Preferred Stock dividends. See table above for dividend amounts.

(4) 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, see page 14.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**FX Impact**

(In millions of dollars)

|                                                                            | 1Q<br>2025       | 2Q<br>2025       | 3Q<br>2025       | 4Q<br>2025       | 1Q<br>2026       | 1Q26 Increase/<br>(Decrease) from |      |
|----------------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|-----------------------------------|------|
|                                                                            |                  |                  |                  |                  |                  | 4Q25                              | 1Q25 |
| <b>Foreign currency (FX) translation impact</b>                            |                  |                  |                  |                  |                  |                                   |      |
| <b>Total Citigroup</b>                                                     |                  |                  |                  |                  |                  |                                   |      |
| Total revenues—as reported                                                 | \$ 21,596        | \$ 21,668        | \$ 22,090        | \$ 19,871        | \$ 24,633        | 24%                               | 14%  |
| Impact of FX translation <sup>(1)</sup>                                    | 512              | 219              | 222              | 159              | -                |                                   |      |
| Total revenues—Ex-FX <sup>(1)</sup>                                        | <u>\$ 22,108</u> | <u>\$ 21,887</u> | <u>\$ 22,312</u> | <u>\$ 20,030</u> | <u>\$ 24,633</u> | 23%                               | 11%  |
| Total operating expenses—as reported                                       | \$ 13,425        | \$ 13,577        | \$ 14,290        | \$ 13,840        | \$ 14,311        | 3%                                | 7%   |
| Impact of FX translation <sup>(1)</sup>                                    | 433              | 136              | 161              | 123              | -                |                                   |      |
| Total operating expenses—Ex-FX <sup>(1)</sup>                              | <u>\$ 13,858</u> | <u>\$ 13,713</u> | <u>\$ 14,451</u> | <u>\$ 13,963</u> | <u>\$ 14,311</u> | 2%                                | 3%   |
| Total provisions for credit losses and PBC—as reported                     | \$ 2,723         | \$ 2,872         | \$ 2,450         | \$ 2,220         | \$ 2,805         | 26%                               | 3%   |
| Impact of FX translation <sup>(1)</sup>                                    | 87               | 37               | 21               | 20               | -                |                                   |      |
| Total provisions for credit losses and PBC—Ex-FX <sup>(1)</sup>            | <u>\$ 2,810</u>  | <u>\$ 2,909</u>  | <u>\$ 2,471</u>  | <u>\$ 2,240</u>  | <u>\$ 2,805</u>  | 25%                               | -    |
| Total EBIT—as reported                                                     | \$ 5,448         | \$ 5,219         | \$ 5,350         | \$ 3,811         | \$ 7,517         | 97%                               | 38%  |
| Impact of FX translation <sup>(1)</sup>                                    | (8)              | 46               | 40               | 16               | -                |                                   |      |
| Total EBIT—Ex-FX <sup>(1)</sup>                                            | <u>\$ 5,440</u>  | <u>\$ 5,265</u>  | <u>\$ 5,390</u>  | <u>\$ 3,827</u>  | <u>\$ 7,517</u>  | 96%                               | 38%  |
| Total EOP Loans—as reported                                                | \$ 702           | \$ 725           | \$ 734           | \$ 752           | \$ 762           | 1%                                | 9%   |
| Impact of FX translation <sup>(1)</sup>                                    | 8                | (1)              | (2)              | (2)              | -                |                                   |      |
| Total EOP Loans—Ex-FX <sup>(1)</sup>                                       | <u>\$ 710</u>    | <u>\$ 724</u>    | <u>\$ 732</u>    | <u>\$ 750</u>    | <u>\$ 762</u>    | 2%                                | 7%   |
| Total EOP Deposits—as reported                                             | \$ 1,316         | \$ 1,358         | \$ 1,384         | \$ 1,404         | \$ 1,446         | 3%                                | 10%  |
| Impact of FX translation <sup>(1)</sup>                                    | 17               | (5)              | (4)              | (5)              | -                |                                   |      |
| Total EOP Deposits—Ex-FX <sup>(1)</sup>                                    | <u>\$ 1,333</u>  | <u>\$ 1,353</u>  | <u>\$ 1,380</u>  | <u>\$ 1,399</u>  | <u>\$ 1,446</u>  | 3%                                | 8%   |
| Total Average Loans—as reported                                            | \$ 691           | \$ 712           | \$ 725           | \$ 737           | \$ 755           | 2%                                | 9%   |
| Impact of FX translation <sup>(1)</sup>                                    | 13               | 6                | 2                | 2                | -                |                                   |      |
| Total Average Loans—Ex-FX <sup>(1)</sup>                                   | <u>\$ 704</u>    | <u>\$ 718</u>    | <u>\$ 727</u>    | <u>\$ 739</u>    | <u>\$ 755</u>    | 2%                                | 7%   |
| Total Average Deposits—as reported                                         | \$ 1,305         | \$ 1,343         | \$ 1,382         | \$ 1,422         | \$ 1,446         | 2%                                | 11%  |
| Impact of FX translation <sup>(1)</sup>                                    | 30               | 12               | 5                | 6                | -                |                                   |      |
| Total Average Deposits—Ex-FX <sup>(1)</sup>                                | <u>\$ 1,335</u>  | <u>\$ 1,355</u>  | <u>\$ 1,387</u>  | <u>\$ 1,428</u>  | <u>\$ 1,446</u>  | 1%                                | 8%   |
| <b>Legacy Franchises—Mexico Consumer/SBMM</b>                              |                  |                  |                  |                  |                  |                                   |      |
| All Other—Legacy Franchises (LF) Mexico Consumer/SBMM revenues—as reported | \$ 1,467         | \$ 1,536         | \$ 1,722         | \$ 1,775         | \$ 2,054         | 16%                               | 40%  |
| Impact of FX translation <sup>(1)</sup>                                    | 220              | 127              | 92               | 67               | -                |                                   |      |
| All Other—LF Mexico Consumer/SBMM revenues—Ex-FX <sup>(1)</sup>            | <u>\$ 1,687</u>  | <u>\$ 1,663</u>  | <u>\$ 1,814</u>  | <u>\$ 1,842</u>  | <u>\$ 2,054</u>  | 12%                               | 22%  |
| All Other—LF Mexico Consumer/SBMM expenses—as reported                     | \$ 1,060         | \$ 984           | \$ 1,772         | \$ 962           | \$ 1,181         | 23%                               | 11%  |
| Impact of FX translation <sup>(1)</sup>                                    | 179              | 95               | 107              | 40               | -                |                                   |      |
| All Other—LF Mexico Consumer/SBMM expenses—Ex-FX <sup>(1)</sup>            | <u>\$ 1,239</u>  | <u>\$ 1,079</u>  | <u>\$ 1,879</u>  | <u>\$ 1,002</u>  | <u>\$ 1,181</u>  | 18%                               | (5%) |

(1) Reflects the impact of foreign currency (FX) translation into U.S. dollars applying the first quarter of 2026 average exchange rates for all quarterly periods, with the exception of EOP loans and deposits, which were calculated based on exchange rates as of March 31, 2026. Citi's results excluding the impact of FX translation are non-GAAP financial measures.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**Reconciliation of Adjusted Results (Page 1)**

(In millions of dollars, except per share amounts and as otherwise noted)

|                                                                                            | 1Q<br>2025 | 2Q<br>2025 | 3Q<br>2025 | 4Q<br>2025 | 1Q<br>2026 | 1Q26 Increase/<br>(Decrease) from |           |
|--------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|-----------------------------------|-----------|
|                                                                                            |            |            |            |            |            | 4Q25                              | 1Q25      |
| <b>Total Citigroup revenues, net interest income (NII) and non-interest revenues (NIR)</b> |            |            |            |            |            |                                   |           |
| Total Citigroup revenues—as reported                                                       | \$ 21,596  | \$ 21,668  | \$ 22,090  | \$ 19,871  | \$ 24,633  | 24%                               | 14%       |
| Less:                                                                                      |            |            |            |            |            |                                   |           |
| Total divestiture-related Impacts on revenues <sup>(1)</sup>                               | -          | (177)      | 2          | (1)        | 13         |                                   |           |
| Total Citigroup revenues, excluding divestitures impacts <sup>(7)</sup>                    | \$ 21,596  | \$ 21,845  | \$ 22,088  | \$ 19,872  | \$ 24,620  | 24%                               | 14%       |
|                                                                                            |            |            |            |            |            |                                   |           |
| Total Citigroup revenues—as reported                                                       | \$ 21,596  | \$ 21,668  | \$ 22,090  | \$ 19,871  | \$ 24,633  | 24%                               | 14%       |
| Less:                                                                                      |            |            |            |            |            |                                   |           |
| Notable item—Russia HFS accounting treatment loss impact on revenues <sup>(2)</sup>        | -          | -          | -          | (1,173)    | -          |                                   |           |
| Total Citigroup revenues, excluding notable item(s) impact <sup>(7)</sup>                  | \$ 21,596  | \$ 21,668  | \$ 22,090  | \$ 21,044  | \$ 24,633  | 17%                               | 14%       |
|                                                                                            |            |            |            |            |            |                                   |           |
| Total Citigroup net interest income (NII)—as reported                                      | \$ 14,012  | \$ 15,175  | \$ 14,940  | \$ 15,665  | \$ 15,741  | -                                 | 12%       |
| Markets NII <sup>(3)</sup>                                                                 | 1,924      | 2,824      | 2,178      | 2,761      | 2,797      |                                   |           |
| Citigroup NII ex-Markets <sup>(7)</sup>                                                    | \$ 12,088  | \$ 12,351  | \$ 12,762  | \$ 12,904  | \$ 12,944  | -                                 | 7%        |
|                                                                                            |            |            |            |            |            |                                   |           |
| Total Citigroup non-interest revenue (NIR)—as reported                                     | \$ 7,584   | \$ 6,493   | \$ 7,150   | \$ 4,206   | \$ 8,892   | 111%                              | 17%       |
| Markets NIR <sup>(3)</sup>                                                                 | 4,151      | 3,156      | 3,567      | 1,848      | 4,449      |                                   |           |
| Citigroup NIR ex-Markets <sup>(7)</sup>                                                    | \$ 3,433   | \$ 3,337   | \$ 3,583   | \$ 2,358   | \$ 4,443   | 88%                               | 29%       |
| Less:                                                                                      |            |            |            |            |            |                                   |           |
| Notable item—Russia HFS accounting treatment loss impact on revenues <sup>(4)</sup>        | -          | -          | -          | (1,192)    | -          |                                   |           |
| Citigroup NIR ex-Markets, excluding notable item(s) impact <sup>(7)</sup>                  | \$ 3,433   | \$ 3,337   | \$ 3,583   | \$ 3,550   | \$ 4,443   | 25%                               | 29%       |
| <b>Total Citigroup operating expenses</b>                                                  |            |            |            |            |            |                                   |           |
| Total Citigroup operating expenses—as reported                                             | \$ 13,425  | \$ 13,577  | \$ 14,290  | \$ 13,840  | \$ 14,311  | 3%                                | 7%        |
| Less:                                                                                      |            |            |            |            |            |                                   |           |
| Notable item—Mexico goodwill impairment charge impact on operating expenses <sup>(5)</sup> | -          | -          | 726        | -          | -          |                                   |           |
| Total Citigroup operating expenses, excluding notable item(s) <sup>(7)</sup>               | \$ 13,425  | \$ 13,577  | \$ 13,564  | \$ 13,840  | \$ 14,311  | 3%                                | 7%        |
|                                                                                            |            |            |            |            |            |                                   |           |
| Total Citigroup revenues—as reported                                                       | 21,596     | 21,668     | 22,090     | 19,871     | 24,633     | 24%                               | 14%       |
| Total Citigroup operating expenses—as reported                                             | \$ 13,425  | \$ 13,577  | \$ 14,290  | \$ 13,840  | \$ 14,311  | 3%                                | 7%        |
| Total Citigroup efficiency ratio—as reported                                               | 62.2%      | 62.7%      | 64.7%      | 69.6%      | 58.1%      | (1,150) bps                       | (410) bps |
| Less:                                                                                      |            |            |            |            |            |                                   |           |
| Notable item(s) impact(s) on revenues <sup>(2)</sup>                                       | -          | -          | -          | (1,173)    | -          |                                   |           |
| Total Citigroup revenues, excluding notable item(s) <sup>(7)</sup>                         | \$ 21,596  | \$ 21,668  | \$ 22,090  | \$ 21,044  | \$ 24,633  | 17%                               | 14%       |
| Less:                                                                                      |            |            |            |            |            |                                   |           |
| Notable item(s) impact(s) on operating expenses <sup>(5)</sup>                             | -          | -          | 726        | -          | -          |                                   |           |
| Total Citigroup operating expenses, excluding notable item(s) <sup>(7)</sup>               | \$ 13,425  | \$ 13,577  | \$ 13,564  | \$ 13,840  | \$ 14,311  | 3%                                | 7%        |
| Total Citigroup efficiency ratio, excluding notable item(s) <sup>(7)</sup>                 | 62.2%      | 62.7%      | 61.4%      | 65.8%      | 58.1%      | (770) bps                         | (410) bps |

\* Represents a non-GAAP financial measure.

(1) See footnote 2 on page 14 for details.

(2) See footnote 4 on page 12 for details.

(3) See page 6 for details.

(4) See footnote 4 on page 12 for details. The amount on this line adds the \$19 million impact for Markets because it is already deducted in the Citigroup ex-Markets NIR number above.

(5) See footnote 4 on page 14 for details.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**Reconciliation of Adjusted Results (Page 2)**

(In millions of dollars, except per share amounts and as otherwise noted)

|                                                                                                  | 1Q<br>2025        | 2Q<br>2025        | 3Q<br>2025        | 4Q<br>2025        | 1Q<br>2026      | 1Q26 Increase/<br>(Decrease) from |         |
|--------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-----------------|-----------------------------------|---------|
|                                                                                                  |                   |                   |                   |                   |                 | 4Q25                              | 1Q25    |
| <b>Total Citigroup operating expenses</b>                                                        |                   |                   |                   |                   |                 |                                   |         |
| Total Citigroup other operating expenses <sup>(1)</sup> —as reported                             | \$ 2,483          | \$ 2,472          | \$ 3,386          | \$ 3,168          | \$ 2,369        | (25%)                             | (5%)    |
| Less:                                                                                            |                   |                   |                   |                   |                 |                                   |         |
| Notable item—Mexico goodwill impairment charge impact on other operating expenses <sup>(2)</sup> | -                 | -                 | 726               | -                 | -               |                                   |         |
| Total Citigroup other operating expenses, excluding notable item(s) <sup>(1)</sup>               | <u>\$ 2,483</u>   | <u>\$ 2,472</u>   | <u>\$ 2,660</u>   | <u>\$ 3,168</u>   | <u>\$ 2,369</u> | (25%)                             | (5%)    |
| <b>Notable items adjustments</b>                                                                 |                   |                   |                   |                   |                 |                                   |         |
| Total Citigroup net income—as reported                                                           | \$ 4,064          | \$ 4,019          | \$ 3,752          | \$ 2,471          | \$ 5,785        | 134%                              | 42%     |
| Less notable items:                                                                              |                   |                   |                   |                   |                 |                                   |         |
| Russia HFS accounting treatment loss impact on net income <sup>(3)</sup>                         | -                 | -                 | -                 | (1,123)           | -               |                                   |         |
| Mexico goodwill impairment charge impact on net income <sup>(2)</sup>                            | -                 | -                 | (714)             | -                 | -               |                                   |         |
| Total Citigroup net income, excluding notable item(s) <sup>(1)</sup>                             | <u>\$ 4,064</u>   | <u>\$ 4,019</u>   | <u>\$ 4,466</u>   | <u>\$ 3,594</u>   | <u>\$ 5,785</u> | 61%                               | 42%     |
| Total Citigroup diluted EPS—as reported                                                          | \$ 1.96           | \$ 1.96           | \$ 1.86           | \$ 1.19           | \$ 3.06         | 157%                              | 56%     |
| Less:                                                                                            |                   |                   |                   |                   |                 |                                   |         |
| Notable item(s) <sup>(2)(3)</sup>                                                                | -                 | -                 | (0.38)            | (0.62)            | -               |                                   |         |
| Total Citigroup diluted EPS, excluding notable item(s) <sup>(1)</sup>                            | <u>\$ 1.96</u>    | <u>\$ 1.96</u>    | <u>\$ 2.24</u>    | <u>\$ 1.81</u>    | <u>\$ 3.06</u>  | 69%                               | 56%     |
| Total Citigroup diluted EPS—as reported                                                          | \$ 1.96           | \$ 1.96           | \$ 1.86           | \$ 1.19           | \$ 3.06         | 157%                              | 56%     |
| Less:                                                                                            |                   |                   |                   |                   |                 |                                   |         |
| Notable item—Russia HFS accounting treatment loss impact on net income <sup>(3)</sup>            | -                 | -                 | -                 | (0.62)            | -               |                                   |         |
| Total Citigroup diluted EPS, excluding notable item <sup>(1)</sup>                               | <u>\$ 1.96</u>    | <u>\$ 1.96</u>    | <u>\$ 1.86</u>    | <u>\$ 1.81</u>    | <u>\$ 3.06</u>  | 69%                               | 56%     |
| Total Citigroup RoCE—as reported                                                                 | 8.0%              | 7.7%              | 7.1%              | 4.5%              | 11.5%           | 700 bps                           | 350 bps |
| Less:                                                                                            |                   |                   |                   |                   |                 |                                   |         |
| Notable item(s) <sup>(2)(3)</sup>                                                                | 0 bps             | 0 bps             | (140) bps         | (230) bps         | 0 bps           |                                   |         |
| Total Citigroup RoCE, excluding notable items <sup>(1)</sup>                                     | <u>8.0%</u>       | <u>7.7%</u>       | <u>8.5%</u>       | <u>6.8%</u>       | <u>11.5%</u>    | 470 bps                           | 350 bps |
| Total Citigroup RoTCE—as reported                                                                | 9.1%              | 8.7%              | 8.0%              | 5.1%              | 13.1%           | 800 bps                           | 400 bps |
| Less:                                                                                            |                   |                   |                   |                   |                 |                                   |         |
| Notable item(s) <sup>(2)(3)</sup>                                                                | 0 bps             | 0 bps             | (170) bps         | (260) bps         | 0 bps           |                                   |         |
| Total Citigroup RoTCE, excluding notable items <sup>(1)</sup>                                    | <u>9.1%</u>       | <u>8.7%</u>       | <u>9.7%</u>       | <u>7.7%</u>       | <u>13.1%</u>    | 540 bps                           | 400 bps |
| <b>All Other (managed basis)<sup>(4)(*)</sup></b>                                                |                   |                   |                   |                   |                 |                                   |         |
| All Other revenues—managed basis <sup>(1)</sup>                                                  | \$ 1,463          | \$ 1,716          | \$ 1,471          | \$ (208)          | \$ 1,682        | NM                                | 15%     |
| Add:                                                                                             |                   |                   |                   |                   |                 |                                   |         |
| Total divestiture-related impacts on revenues <sup>(5)</sup>                                     | -                 | (177)             | 2                 | (1)               | 13              |                                   |         |
| All Other revenues—U.S. GAAP                                                                     | <u>\$ 1,463</u>   | <u>\$ 1,539</u>   | <u>\$ 1,473</u>   | <u>\$ (209)</u>   | <u>\$ 1,695</u> | NM                                | 16%     |
| All Other operating expenses—managed basis <sup>(*)</sup>                                        | \$ 2,226          | \$ 2,277          | \$ 2,169          | \$ 2,026          | \$ 2,144        | 6%                                | (4%)    |
| Add:                                                                                             |                   |                   |                   |                   |                 |                                   |         |
| Total divestiture-related impacts on operating expenses <sup>(6)</sup>                           | 34                | 37                | 766               | 40                | 31              |                                   |         |
| All Other operating expenses—U.S. GAAP                                                           | <u>\$ 2,260</u>   | <u>\$ 2,314</u>   | <u>\$ 2,935</u>   | <u>\$ 2,066</u>   | <u>\$ 2,175</u> | 5%                                | (4%)    |
| All Other provisions for credit losses—managed basis <sup>(1)</sup>                              | \$ 359            | \$ 374            | \$ 331            | \$ 449            | \$ 400          | (11%)                             | 11%     |
| Add:                                                                                             |                   |                   |                   |                   |                 |                                   |         |
| Total divestiture-related impacts on provisions for credit losses                                | (11)              | 5                 | (3)               | (1)               | 1               |                                   |         |
| All Other provisions for credit losses—U.S. GAAP                                                 | <u>\$ 348</u>     | <u>\$ 379</u>     | <u>\$ 328</u>     | <u>\$ 448</u>     | <u>\$ 401</u>   | (10%)                             | 15%     |
| All Other EBIT—managed basis <sup>(1)</sup>                                                      | \$ (1,122)        | \$ (935)          | \$ (1,029)        | \$ (2,683)        | \$ (862)        | 68%                               | 23%     |
| Add:                                                                                             |                   |                   |                   |                   |                 |                                   |         |
| Total divestiture-related impacts on revenues <sup>(5)</sup>                                     | -                 | (177)             | 2                 | (1)               | 13              |                                   |         |
| Total divestiture-related impacts on operating expenses <sup>(6)</sup>                           | (34)              | (37)              | (766)             | (40)              | (31)            |                                   |         |
| Total divestiture-related impacts on provisions for credit losses                                | 11                | (5)               | 3                 | 1                 | (1)             |                                   |         |
| All Other EBIT—U.S. GAAP                                                                         | <u>\$ (1,145)</u> | <u>\$ (1,154)</u> | <u>\$ (1,790)</u> | <u>\$ (2,723)</u> | <u>\$ (881)</u> | 68%                               | 23%     |

\* Represents a non-GAAP financial measure.

(1) Other operating expenses include the following expense line items: Premises and equipment, Professional services, Advertising and marketing, and Other operating expenses.

(2) See footnote 4 on page 14 for details.

(3) See footnote 4 on page 12 for details.

(4) Reflects results on a managed basis, which excludes divestiture-related impacts related to Cit's divestitures of its Asia consumer banking businesses and Mexico Consumer/SBMM within Legacy Franchises. See page 14 for additional information.

(5) See footnote 2 on page 14 for details.

(6) See footnotes 2, 3, 4, 5, and 6 on page 14 for details.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**Reconciliation of Adjusted Results (Page 3)**

(In millions of dollars, except as otherwise noted)

|                                                                                                   | 1Q<br>2025      | 2Q<br>2025      | 3Q<br>2025        | 4Q<br>2025        | 1Q<br>2026      | 1Q26 Increase/<br>(Decrease) from |      |
|---------------------------------------------------------------------------------------------------|-----------------|-----------------|-------------------|-------------------|-----------------|-----------------------------------|------|
|                                                                                                   |                 |                 |                   |                   |                 | 4Q25                              | 1Q25 |
| <b>All Other (managed basis)<sup>(1)(*)</sup></b>                                                 |                 |                 |                   |                   |                 |                                   |      |
| <b>All Other net income (loss)—managed basis</b>                                                  | \$ (856)        | \$ (552)        | \$ (756)          | \$ (2,290)        | \$ (494)        | 78%                               | 42%  |
| <u>Add:</u>                                                                                       |                 |                 |                   |                   |                 |                                   |      |
| Total divestiture-related impacts on revenue <sup>(2)</sup>                                       | -               | (177)           | 2                 | (1)               | 13              |                                   |      |
| Total divestiture-related impacts on operating expenses <sup>(3)</sup>                            | (34)            | (37)            | (766)             | (40)              | (31)            |                                   |      |
| Total divestiture-related impacts on provisions for credit losses                                 | 11              | (5)             | 3                 | 1                 | (1)             |                                   |      |
| Total divestiture-related impacts on income taxes                                                 | 8               | 39              | (16)              | (70)              | 7               |                                   |      |
| <b>All Other net income (loss)—U.S. GAAP</b>                                                      | <u>\$ (871)</u> | <u>\$ (732)</u> | <u>\$ (1,533)</u> | <u>\$ (2,400)</u> | <u>\$ (506)</u> | 79%                               | 42%  |
| <b>Legacy Franchises (LF) (managed basis)<sup>(1)(*)</sup></b>                                    |                 |                 |                   |                   |                 |                                   |      |
| <b>Legacy Franchises revenues (managed basis)—as reported</b>                                     | \$ 1,621        | \$ 1,691        | \$ 1,871          | \$ 329            | \$ 2,161        | NM                                | 33%  |
| <u>Less:</u>                                                                                      |                 |                 |                   |                   |                 |                                   |      |
| Notable item—portion of Russia HFS accounting treatment loss impact on LF revenues <sup>(4)</sup> | -               | -               | -                 | (1,556)           | -               |                                   |      |
| <b>LF revenues, excluding notable item(s) impact<sup>(1)</sup></b>                                | <u>\$ 1,621</u> | <u>\$ 1,691</u> | <u>\$ 1,871</u>   | <u>\$ 1,885</u>   | <u>\$ 2,161</u> | 15%                               | 33%  |
| <b>LF revenues—managed basis<sup>(1)</sup></b>                                                    | \$ 1,621        | \$ 1,691        | \$ 1,871          | \$ 329            | \$ 2,161        | NM                                | 33%  |
| <u>Add:</u>                                                                                       |                 |                 |                   |                   |                 |                                   |      |
| Total divestiture-related impacts on revenues <sup>(2)</sup>                                      | -               | (177)           | 2                 | (1)               | 13              |                                   |      |
| <b>LF revenues—U.S. GAAP</b>                                                                      | <u>\$ 1,621</u> | <u>\$ 1,514</u> | <u>\$ 1,873</u>   | <u>\$ 328</u>     | <u>\$ 2,174</u> | NM                                | 34%  |
| <b>LF operating expenses—managed basis<sup>(1)</sup></b>                                          | \$ 1,334        | \$ 1,287        | \$ 1,320          | \$ 1,222          | \$ 1,324        | 8%                                | (1%) |
| <u>Add:</u>                                                                                       |                 |                 |                   |                   |                 |                                   |      |
| Total divestiture-related impacts on operating expenses <sup>(3)</sup>                            | 34              | 37              | 766               | 40                | 31              |                                   |      |
| <b>LF operating expenses—U.S. GAAP</b>                                                            | <u>\$ 1,368</u> | <u>\$ 1,324</u> | <u>\$ 2,086</u>   | <u>\$ 1,262</u>   | <u>\$ 1,355</u> | 7%                                | (1%) |
| <b>LF provisions for credit losses—managed basis<sup>(1)</sup></b>                                | \$ 358          | \$ 371          | \$ 327            | \$ 447            | \$ 409          | (9%)                              | 14%  |
| <u>Add:</u>                                                                                       |                 |                 |                   |                   |                 |                                   |      |
| Total divestiture-related impacts on provisions for credit losses                                 | (11)            | 5               | (3)               | (1)               | 1               |                                   |      |
| <b>LF provisions for credit losses—U.S. GAAP</b>                                                  | <u>\$ 347</u>   | <u>\$ 376</u>   | <u>\$ 324</u>     | <u>\$ 446</u>     | <u>\$ 410</u>   | (8%)                              | 18%  |
| <b>LF EBIT—managed basis<sup>(1)</sup></b>                                                        | \$ (71)         | \$ 33           | \$ 224            | \$ (1,340)        | \$ 428          | NM                                | NM   |
| <u>Add:</u>                                                                                       |                 |                 |                   |                   |                 |                                   |      |
| Total divestiture-related impacts on revenue <sup>(2)</sup>                                       | -               | (177)           | 2                 | (1)               | 13              |                                   |      |
| Total divestiture-related impacts on operating expenses <sup>(3)</sup>                            | (34)            | (37)            | (766)             | (40)              | (31)            |                                   |      |
| Total divestiture-related impacts on provisions for credit losses                                 | 11              | (5)             | 3                 | 1                 | (1)             |                                   |      |
| <b>LF EBIT—U.S. GAAP</b>                                                                          | <u>\$ (94)</u>  | <u>\$ (186)</u> | <u>\$ (537)</u>   | <u>\$ (1,380)</u> | <u>\$ 409</u>   | NM                                | NM   |
| <b>LF net income (loss)—managed basis<sup>(1)</sup></b>                                           | \$ (60)         | \$ 60           | \$ 155            | \$ (1,496)        | \$ 177          | NM                                | NM   |
| <u>Add:</u>                                                                                       |                 |                 |                   |                   |                 |                                   |      |
| Total divestiture-related impacts on revenue <sup>(2)</sup>                                       | -               | (177)           | 2                 | (1)               | 13              |                                   |      |
| Total divestiture-related impacts on operating expenses <sup>(3)</sup>                            | (34)            | (37)            | (766)             | (40)              | (31)            |                                   |      |
| Total divestiture-related impacts on provisions for credit losses                                 | 11              | (5)             | 3                 | 1                 | (1)             |                                   |      |
| Total divestiture-related impacts on income taxes                                                 | 8               | 39              | (16)              | (70)              | 7               |                                   |      |
| <b>LF net income (loss)—U.S. GAAP</b>                                                             | <u>\$ (75)</u>  | <u>\$ (120)</u> | <u>\$ (622)</u>   | <u>\$ (1,606)</u> | <u>\$ 165</u>   | NM                                | NM   |

\* Represents a non-GAAP financial measure.

(1) Reflects results on a managed basis, which excludes divestiture-related impacts related to Cit's divestitures of its Asia consumer banking businesses and Mexico Consumer/SBMM within Legacy Franchises. See page 14 for additional information.

(2) See footnote 2 on page 14 for details.

(3) See footnotes 2, 3, 4, 5, and 6 on page 14 for details.

(4) See footnote 4 on page 12 for details.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**Reconciliation of Adjusted Results (Page 4)**

(In millions of dollars, except as otherwise noted)

|                                                                                                    | 1Q<br>2025      | 2Q<br>2025      | 3Q<br>2025      | 4Q<br>2025      | 1Q<br>2026      | 1Q26 Increase/<br>(Decrease) from |      |
|----------------------------------------------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------------------|------|
|                                                                                                    |                 |                 |                 |                 |                 | 4Q25                              | 1Q25 |
| <b>Services</b>                                                                                    |                 |                 |                 |                 |                 |                                   |      |
| <b>Services revenues—as reported</b>                                                               | \$ 5,204        | \$ 5,430        | \$ 5,730        | \$ 6,272        | \$ 6,103        | (3%)                              | 17%  |
| <b>Less:</b>                                                                                       |                 |                 |                 |                 |                 |                                   |      |
| Notable item—portion of Russia HFS accounting treatment impact on services revenues <sup>(1)</sup> | -               | -               | -               | 356             | -               |                                   |      |
| <b>Services revenues, excluding notable item(s) impact<sup>(1)</sup></b>                           | <u>\$ 5,204</u> | <u>\$ 5,430</u> | <u>\$ 5,730</u> | <u>\$ 5,916</u> | <u>\$ 6,103</u> | 3%                                | 17%  |
| <br>                                                                                               |                 |                 |                 |                 |                 |                                   |      |
| <b>Services non-interest revenue (NIR)—as reported</b>                                             | \$ 1,706        | \$ 1,800        | \$ 1,907        | \$ 2,222        | \$ 1,960        | (12%)                             | 15%  |
| <b>Less:</b>                                                                                       |                 |                 |                 |                 |                 |                                   |      |
| Notable item—portion of Russia HFS accounting treatment impact on services revenues <sup>(1)</sup> | -               | -               | -               | 356             | -               |                                   |      |
| <b>Services NIR, excluding notable item(s) impact<sup>(1)</sup></b>                                | <u>\$ 1,706</u> | <u>\$ 1,800</u> | <u>\$ 1,907</u> | <u>\$ 1,866</u> | <u>\$ 1,960</u> | 5%                                | 15%  |
| <br>                                                                                               |                 |                 |                 |                 |                 |                                   |      |
| <b>Banking—Corporate Lending revenues</b>                                                          |                 |                 |                 |                 |                 |                                   |      |
| <b>Banking—Corporate Lending revenues—as reported</b>                                              | \$ 416          | \$ 361          | \$ 409          | \$ 417          | \$ 441          | 6%                                | 6%   |
| Gain (loss) on loan hedges <sup>(2)</sup>                                                          | 14              | (62)            | (44)            | (26)            | 50              |                                   |      |
| <b>Banking—Corporate Lending revenues—excluding gain (loss) on loan hedges<sup>(1)</sup></b>       | <u>\$ 402</u>   | <u>\$ 423</u>   | <u>\$ 453</u>   | <u>\$ 443</u>   | <u>\$ 391</u>   | (12%)                             | (3%) |

\* Represents a non-GAAP financial measure.

(1) See footnote 4 on page 12 for details.

(2) See page 7 for details.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

## Reconciliation of Adjusted Results (Page 5)

(In millions of dollars, or as otherwise noted)

|                                                                                                                        | 1Q<br>2025       | 2Q<br>2025       | 3Q<br>2025       | 4Q<br>2025       | 1Q<br>2026       | 1Q26 Increase/<br>(Decrease) from |         |
|------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|-----------------------------------|---------|
|                                                                                                                        |                  |                  |                  |                  |                  | 4Q25                              | 1Q25    |
| <b>Total Citigroup revenues</b>                                                                                        |                  |                  |                  |                  |                  |                                   |         |
| <b>Total Citigroup revenues—as reported</b>                                                                            | \$ 21,596        | \$ 21,668        | \$ 22,090        | \$ 19,871        | \$ 24,633        | 24%                               | 14%     |
| Less:                                                                                                                  |                  |                  |                  |                  |                  |                                   |         |
| Total divestiture-related impacts on revenues <sup>(2)</sup>                                                           | -                | (177)            | 2                | (1)              | 13               |                                   |         |
| Notable item—Russia HFS accounting treatment loss impact on revenues <sup>(3)</sup>                                    | -                | -                | -                | (1,173)          | -                |                                   |         |
| <b>Total Citigroup revenues, excluding divestitures impacts and Russia loss<sup>(7)</sup></b>                          | <b>\$ 21,596</b> | <b>\$ 21,845</b> | <b>\$ 22,088</b> | <b>\$ 21,045</b> | <b>\$ 24,620</b> | 17%                               | 14%     |
| <b>Total Citigroup operating expenses—as reported</b>                                                                  | \$ 13,425        | \$ 13,577        | \$ 14,290        | \$ 13,840        | \$ 14,311        | 3%                                | 7%      |
| Less:                                                                                                                  |                  |                  |                  |                  |                  |                                   |         |
| Total divestiture-related impacts on expenses <sup>(4)</sup>                                                           | 34               | 37               | 766              | 40               | 31               |                                   |         |
| FDIC special assessment <sup>(5)</sup>                                                                                 | 20               | (20)             | (47)             | (191)            | -                |                                   |         |
| <b>Total Citigroup operating expenses, excluding divestitures impacts and FDIC special assessment<sup>(5)(7)</sup></b> | <b>\$ 13,371</b> | <b>\$ 13,560</b> | <b>\$ 13,571</b> | <b>\$ 13,991</b> | <b>\$ 14,280</b> | 2%                                | 7%      |
| <b>Total Citigroup operating expenses—as reported</b>                                                                  | \$ 13,425        | \$ 13,577        | \$ 14,290        | \$ 13,840        | \$ 14,311        | 3%                                | 7%      |
| Less:                                                                                                                  |                  |                  |                  |                  |                  |                                   |         |
| Goodwill impairment <sup>(6)</sup>                                                                                     | -                | -                | 726              | -                | -                |                                   |         |
| <b>Total Citigroup operating expenses, excluding goodwill impairment<sup>(7)</sup></b>                                 | <b>\$ 13,425</b> | <b>\$ 13,577</b> | <b>\$ 13,564</b> | <b>\$ 13,840</b> | <b>\$ 14,311</b> | 3%                                | 7%      |
| <b>Total Citigroup RoCE and RoTCE</b>                                                                                  |                  |                  |                  |                  |                  |                                   |         |
| <b>Total Citigroup RoCE—as reported</b>                                                                                | 8.0%             | 7.7%             | 7.1%             | 4.5%             | 11.5%            | 700 bps                           | 350 bps |
| Less:                                                                                                                  |                  |                  |                  |                  |                  |                                   |         |
| Notable item—Russia HFS accounting treatment loss impact on net income <sup>(3)</sup>                                  | 0 bps            | 0 bps            | 0 bps            | (230) bps        | 0 bps            |                                   |         |
| <b>Total Citigroup RoCE, excluding notable item<sup>(7)</sup></b>                                                      | <b>8.0%</b>      | <b>7.7%</b>      | <b>7.1%</b>      | <b>6.8%</b>      | <b>11.5%</b>     | 470 bps                           | 350 bps |
| <b>Total Citigroup RoTCE—as reported</b>                                                                               | 9.1%             | 8.7%             | 8.0%             | 5.1%             | 13.1%            | 800 bps                           | 400 bps |
| Less:                                                                                                                  |                  |                  |                  |                  |                  |                                   |         |
| Notable item—Russia HFS accounting treatment loss impact on net income <sup>(3)</sup>                                  | 0 bps            | 0 bps            | 0 bps            | (260) bps        | 0 bps            |                                   |         |
| <b>Total Citigroup RoTCE, excluding notable item<sup>(7)</sup></b>                                                     | <b>9.1%</b>      | <b>8.7%</b>      | <b>8.0%</b>      | <b>7.7%</b>      | <b>13.1%</b>     | 540 bps                           | 400 bps |

\* Represents a non-GAAP financial measure.

(1) Not used.

(2) See footnote 2 on page 14 for details.

(3) See footnote 4 on page 12 for details.

(4) See footnotes 2, 3, 4, 5, and 6 on page 14 for details.

(5) Federal Deposit Insurance Corporation (FDIC) Special Assessment.

(6) See footnote 4 on page 14 for details.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

## Reconciliation of Adjusted Results (Page 6)

(In millions of dollars, except as otherwise noted)

|                                                                  | 1Q<br>2025      | 2Q<br>2025      | 3Q<br>2025      | 4Q<br>2025        | 1Q<br>2026      | 1Q26 Increase/<br>(Decrease) from |       |
|------------------------------------------------------------------|-----------------|-----------------|-----------------|-------------------|-----------------|-----------------------------------|-------|
|                                                                  |                 |                 |                 |                   |                 | 4Q25                              | 1Q25  |
| <b>Legacy Franchises (LF) exits contribution<sup>(1)</sup></b>   |                 |                 |                 |                   |                 |                                   |       |
| <b>Revenues</b>                                                  |                 |                 |                 |                   |                 |                                   |       |
| Closed or signed markets revenues—Ex-divestitures                | \$ 108          | \$ 118          | \$ 122          | \$ (1,456)        | \$ 77           | NM                                | (29%) |
| Add:                                                             |                 |                 |                 |                   |                 |                                   |       |
| Divestiture-related impacts on closed or signed markets revenues | -               | (177)           | 2               | (1)               | 13              |                                   |       |
| Closed or signed markets revenues—U.S. GAAP                      | <u>\$ 108</u>   | <u>\$ (59)</u>  | <u>\$ 124</u>   | <u>\$ (1,457)</u> | <u>\$ 90</u>    | NM                                | (17%) |
|                                                                  |                 |                 |                 |                   |                 |                                   |       |
| Mexico Consumer/SBMM revenues—Ex-divestitures                    | \$ 1,467        | \$ 1,536        | \$ 1,722        | \$ 1,775          | \$ 2,054        | 16%                               | 40%   |
| Add:                                                             |                 |                 |                 |                   |                 |                                   |       |
| Divestiture-related impacts on Mexico/SBMM                       | -               | -               | -               | -                 | -               |                                   |       |
| Mexico Consumer/SBMM revenues—U.S. GAAP                          | <u>\$ 1,467</u> | <u>\$ 1,536</u> | <u>\$ 1,722</u> | <u>\$ 1,775</u>   | <u>\$ 2,054</u> | 16%                               | 40%   |
|                                                                  |                 |                 |                 |                   |                 |                                   |       |
| Wind-downs/sale/other revenues—Ex-divestitures                   | \$ 46           | \$ 37           | \$ 27           | \$ 10             | \$ 30           | 200%                              | (35%) |
| Add:                                                             |                 |                 |                 |                   |                 |                                   |       |
| Divestiture-related impacts on wind-downs/sale/other revenues    | -               | -               | -               | -                 | -               |                                   |       |
| Wind-downs/sale/other revenues—U.S. GAAP                         | <u>\$ 46</u>    | <u>\$ 37</u>    | <u>\$ 27</u>    | <u>\$ 10</u>      | <u>\$ 30</u>    | 200%                              | (35%) |
|                                                                  |                 |                 |                 |                   |                 |                                   |       |
| <b>Expenses</b>                                                  |                 |                 |                 |                   |                 |                                   |       |
|                                                                  |                 |                 |                 |                   |                 |                                   |       |
| Closed or signed markets expenses—Ex-divestitures                | \$ 135          | \$ 161          | \$ 133          | \$ 108            | \$ 75           | (31%)                             | (44%) |
| Add:                                                             |                 |                 |                 |                   |                 |                                   |       |
| Divestiture-related impacts on closed or signed markets expenses | 10              | 7               | 4               | 8                 | 5               |                                   |       |
| Closed or signed markets expenses—U.S. GAAP                      | <u>\$ 145</u>   | <u>\$ 168</u>   | <u>\$ 137</u>   | <u>\$ 116</u>     | <u>\$ 80</u>    | (31%)                             | (45%) |
|                                                                  |                 |                 |                 |                   |                 |                                   |       |
| Mexico Consumer/SBMM expenses—Ex-divestitures                    | \$ 1,039        | \$ 954          | \$ 1,013        | \$ 928            | \$ 1,157        | 25%                               | 11%   |
| Add:                                                             |                 |                 |                 |                   |                 |                                   |       |
| Divestiture-related impacts on Mexico/SBMM                       | 21              | 30              | 759             | 34                | 24              |                                   |       |
| Mexico Consumer/SBMM expenses—U.S. GAAP                          | <u>\$ 1,060</u> | <u>\$ 984</u>   | <u>\$ 1,772</u> | <u>\$ 962</u>     | <u>\$ 1,181</u> | 23%                               | 11%   |
|                                                                  |                 |                 |                 |                   |                 |                                   |       |
| Wind-downs/sale/other expenses—Ex-divestitures                   | \$ 160          | \$ 172          | \$ 174          | \$ 186            | \$ 92           | (51%)                             | (43%) |
| Add:                                                             |                 |                 |                 |                   |                 |                                   |       |
| Divestiture-related impacts on wind-downs/sale/other expenses    | 3               | -               | 3               | (2)               | 2               |                                   |       |
| Wind-downs/sale/other expenses—U.S. GAAP                         | <u>\$ 163</u>   | <u>\$ 172</u>   | <u>\$ 177</u>   | <u>\$ 184</u>     | <u>\$ 94</u>    | (49%)                             | (42%) |

(1) For this presentation, AO Citibank (Russia) has been classified as "Closed or signed markets" for all periods presented. Citi's 4Q25 Financial Data Supplement (issued on January 14, 2026) had AO Citibank (Russia) classified as "Wind-down/sale/other" because the sale of AO Citibank (Russia) was not signed and closed until February 18, 2026.

NM Not meaningful.

Reclassified to conform to the current period's presentation.