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**Citibank, N.A. - Hong Kong Branch**

**Financial Information Disclosure Statement**

**December 31, 2025**

**CITIBANK, N.A. - HONG KONG BRANCH**

We enclose herewith the Financial Information Disclosure Statement for the year ended December 31, 2025, which are prepared under the Banking (Disclosure) Rules made pursuant to Section 60A of the Banking Ordinance.

Aveline San  
Chief Executive, Hong Kong  
April 30, 2026

## CITIBANK, N.A. - HONG KONG BRANCH

### Income Statement (unaudited)

Figures in US\$ millions	For the year ended December 31, 2025	For the year ended December 31, 2024
Interest income	2,454	2,930
Interest expense	<u>(1,135)</u>	<u>(1,401)</u>
<b>Net interest income</b>	<b>1,319</b>	<b>1,529</b>
Profits arising from dealing in foreign currencies	366	422
Profits/(Losses) on disposal of available-for-sale securities	9	(6)
(Losses)/Profits on securities dealing	(24)	112
Profits/(Losses) from other dealing activities	224	(58)
Fee and commission income	<u>933</u>	<u>884</u>
Fee and commission expenses	<u>(618)</u>	<u>(631)</u>
Net fees and commission income	315	253
Others	<u>8</u>	<u>31</u>
<b>Operating income</b>	<b>2,217</b>	<b>2,283</b>
Staff costs	(217)	(215)
Premises and equipment expenses	(34)	(24)
Intercompany service fees expenses	<u>(797)</u>	<u>(617)</u>
Custodian charges & clearance fees	<u>(44)</u>	<u>(40)</u>
Others	<u>(69)</u>	<u>(57)</u>
Other operating expenses	<u>(910)</u>	<u>(714)</u>
<b>Operating profit before impairment</b>	<b>1,056</b>	<b>1,330</b>
Net charge of impairment losses*	<u>(63)</u>	<u>(11)</u>
<b>Profit before taxation</b>	<b>993</b>	<b>1,319</b>
Taxation	<u>(166)</u>	<u>(226)</u>
<b>Profit after taxation</b>	<b><u>827</u></b>	<b><u>1,093</u></b>

\*Collective impairment allowance transferred from the head office to Citibank N.A. Hong Kong Branch in 2025

**CITIBANK, N.A. - HONG KONG BRANCH**

**Balance Sheet (unaudited)**

Figures in US\$ millions	At December 31 2025	At June 30 2025
<b>Assets</b>		
Cash and balances with banks and other financial institutions	6,238	4,970
Placements with banks and other financial institutions (Note 1)	1,912	2,305
Amounts due from overseas offices	26,939	24,380
Trade bills	257	133
Certificate of deposit held	-	489
Securities held for trading	9,675	12,599
Loans and receivables (Note 2)	28,389	28,866
Available-for-sale securities	3,563	2,543
Other investments	55	2
Fixed assets	17	19
<b>Total Assets</b>	<b>77,045</b>	<b>76,306</b>
<b>Liabilities</b>		
Deposits and balances of banks and other financial institutions	2,983	2,964
Deposits from customers (Note 9)	55,164	58,029
Amounts due to overseas offices	9,115	3,098
Other liabilities	9,783	12,215
<b>Total Liabilities</b>	<b>77,045</b>	<b>76,306</b>

CITIBANK, N.A. - HONG KONG BRANCH

ADDITIONAL INFORMATION (UNAUDITED)

Figures in US\$ millions	At December 31 2025	At June 30 2025
<b>1. Placements with banks and other financial institutions</b>		
	<u>Amount</u>	<u>Amount</u>
Maturing between one month and one year	1,912	2,305
<b>2. Loans and receivables</b>		
Advances to customers	16,910	17,280
Advances to banks	581	370
Accrued interest and other accounts	10,986	11,296
Less: impairment allowances - collectively assessed	(69)	(72)
Less: impairment allowances - individually assessed	(19)	(8)
	<u>28,389</u>	<u>28,866</u>

Both collective impairment allowance and individually assessed impairment allowance for specific remedial credits are maintained at Citibank, N.A. Hong Kong Branch ("the Branch").

The impairment allowance is calculated on an individual basis and considers the borrower's overall financial condition, risk rating, impact of macroeconomic environment, loan tenor, prospects for support from any financially responsible guarantors and the realizable value of any collateral. Specific impairment value may also be established for specific remedial credits when the discounted cash flows, collateral value (less disposal costs), or observable market price of the impaired loan is lower than its carrying value.

Figures in US\$ millions	At December 31, 2025		At June 30, 2025	
<b>3. Advances to customers analyzed by industry sector</b>				
	<u>Amount</u>	<u>% of advances covered by collateral or other securities</u>	<u>Amount</u>	<u>% of advances covered by collateral or other securities</u>
Gross advances to customers for use in Hong Kong				
Industrial, commercial and financial				
Property development	55	0%	49	0%
Property investment	680	34%	642	26%
Financial concerns	4,998	95%	5,086	98%
Stockbrokers	1	0%	73	0%
Wholesale and retail trade	316	29%	423	25%
Manufacturing	491	9%	533	14%
Transport and transport equipment	78	23%	67	19%
Recreational activities	3	0%	3	0%
Information technology	161	0%	192	0%
Others	234	0%	235	0%
	<u>7,017</u>		<u>7,303</u>	
Individuals				
Advances for the purchase of other residential properties	18	100%	22	100%
Others	2,953	100%	2,992	100%
	<u>2,971</u>		<u>3,014</u>	
Gross advances to customers for use in Hong Kong	9,988	82%	10,317	82%
Trade finance	1,389	12%	1,200	24%
Gross advances to customers for use outside Hong Kong	5,533	26%	5,763	26%
Gross advances to customers	<u>16,910</u>		<u>17,280</u>	

The above analysis has been classified according to categories and definitions used by the Hong Kong Monetary Authority.

Figures in US\$ millions

At December 31, 2025

At June 30, 2025

**4. Advances to customers analyzed by geographic area**

Advances to customers by geographical area are classified according to the location of the counterparties. After taking into account the transfer of risk, exposures to a single country outside Hong Kong exceeding 10% of the aggregate gross amount of advances to customers are disclosed.

	Amount	% of Gross Advances to Customers	Amount	% of Gross Advances to Customers
China	1,539	9.10%	1,745	10.10%

**5. Overdue advances to customers**

	Overdue Advances to Customers	% of Gross Advances to Customers	Other Assets	Overdue Advances to Customers	% of Gross Advances to Customers	Other Assets
Advances to customers which have been overdue for periods of:						
6 months or less but over 3 months	-	0.00%	-	1	0.01%	-
1 year or less but over 6 months	3	0.02%	-	1	0.01%	-
Over 1 year	4	0.02%	-	15	0.09%	-
	<u>7</u>	<u>0.04%</u>	<u>-</u>	<u>17</u>	<u>0.11%</u>	<u>-</u>
Current market value of collateral held against the covered portion of overdue advances to customers	<u>5</u>			<u>5</u>		
Covered portion of overdue advances to customers	7			17		
Uncovered portion of overdue advances to customers	<u>-</u>			<u>-</u>		
	<u>7</u>			<u>17</u>		

The covered portion of overdue advances to customers represents the amount after credit risk mitigation, which consists of guarantee, standby letter of credit, fixed deposits and properties.

After taking into account the transfer of risk, there were no exposures to a single country outside Hong Kong exceeding 10% of the aggregate overdue advances to customers as at the above respective reporting dates.

There were no overdue advances to banks as at December 31, 2025 and June 30, 2025.

**6. Rescheduled advances to customers**

	Amount	% of Gross Advances to Customers	Amount	% of Gross Advances to Customers
Rescheduled advances to customers	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Rescheduled advances are those advances which have been restructured or renegotiated because of a deterioration in the financial position of the borrower, or because of the inability of the borrower to meet the original repayment schedule. Rescheduled advances to customers are stated net of any advances which have subsequently become overdue for over three months and which are included in overdue advances to customers in Note 5.

There were no rescheduled advances to banks as at December 31, 2025 and June 30, 2025.

Figures in US\$ millions

At December 31, 2025

At June 30, 2025

**7. Impaired advances to customers****a) Impaired advances to customers**

	Amount	% of Gross Advances to Customers	Amount	% of Gross Advances to Customers
Overdue advances to customers	7	0.04%	17	0.11%
Rescheduled advances to customers	-	-	-	-
Less: impairment allowances - collectively assessed	-	-	-	-
Less: impairment allowances - individually assessed	-	-	-	-
	<u>7</u>	<u>0.04%</u>	<u>17</u>	<u>0.11%</u>

After taking into account the transfer of risk, there were no exposures to a single country outside Hong Kong exceeding 10% of the aggregate gross impaired advances to customers as at the above respective reporting dates.

**b) Individually assessed impaired advances to customers**

	Amount	Amount
Gross individually assessed impaired advances to customers	15	15
Less: impairment allowances - individually assessed	<u>(8)</u>	<u>(8)</u>
	<u>7</u>	<u>7</u>

Collateral held in respect of gross individually assessed impaired advances to customers:

Amount of collateral which has been taken into account in respect of gross individually assessed impaired advances to customers	<u>4</u>	<u>5</u>
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Where collateral values are greater than gross advances, only the amount of collateral up to the gross advance was included.

**8. Repossessed assets**

	Amount	Amount
Reposessed assets	<u>-</u>	<u>-</u>

Assets acquired in exchange for the release in full or in part of the obligations of the borrowers due to restructuring or the inability of borrowers to repay, are recorded as "Other assets" in the statement of financial position at the lower of net realization value and the carrying amount of the asset (net of any impairment allowance), until the assets are realized.

**9. Deposits from customers**

	Amount	Amount
Demand deposits and current accounts	39,275	41,953
Saving deposits	3,502	3,332
Time, call and notice deposits	<u>12,387</u>	<u>12,744</u>
	<u>55,164</u>	<u>58,029</u>

Figures in US\$ millions	At December 31 2025	At June 30 2025
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**10. Non-bank Mainland exposure**

The following analysis of non-bank Mainland exposures is based on the categories contained in the HKMA Return of Mainland Activities (MA(BS)20) as submitted to the HKMA by the Branch.

	On-balance sheet exposure	Off-balance sheet exposure	Total	On-balance sheet exposure	Off-balance sheet exposure	Total
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1,937	64	2,001	5,464	118	5,582
2 Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-	-	1	1
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	549	538	1,087	531	741	1,272
4 Other entities of central governments not reported in item 1 above	-	-	-	-	-	-
5 Other entities of local governments not reported in item 2 above	-	-	-	-	-	-
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	286	125	411	204	148	352
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	2,490	14	2,504	2,873	14	2,887
<b>Total</b>	<b>5,262</b>	<b>741</b>	<b>6,003</b>	<b>9,072</b>	<b>1,022</b>	<b>10,094</b>
Total assets after provision	76,993			76,251		
On-balance sheet exposures as percentage of total assets	6.83%			11.90%		

**11. Foreign currency exposure**

The net non-structural foreign currency position (regardless of sign) for each foreign currency which constitutes 10% or more of the total net non-structural positions in all foreign currencies are disclosed.

	At December 31 2025	At June 30 2025
<b>a) Hong Kong Dollars</b>		
Spot assets	17,333	16,562
Spot liabilities	(15,939)	(17,382)
Forward purchases	119,767	136,551
Forward sales	(121,566)	(136,754)
Net short position	<u>(405)</u>	<u>(1,023)</u>
<b>b) Chinese Renminbi</b>		
Spot assets	6,894	11,669
Spot liabilities	(8,191)	(7,757)
Forward purchases	164,727	166,549
Forward sales	(163,792)	(170,637)
Net long position	<u>(362)</u>	<u>(176)</u>

There were no foreign currency structural positions nor net option positions as at the above reporting dates.

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 Figures in US\$ millions
 

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**12. International Claims**

The country-risk exposures in the table below are prepared in accordance with the HKMA Return of the International Banking Statistics. International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk. Countries or geographical areas constituting 10% or more of the total cross-border claims are disclosed.

	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
<b><u>As at December 31, 2025</u></b>						
a) Developed countries	29,851	7,488	2,242	1,998	-	41,579
Of which: United States	27,231	4,705	1,018	1,136	-	34,090
b) Offshore centres	3,900	91	1,448	1,396	-	6,835
Of which: Hong Kong SAR	3,898	91	1,229	1,050	-	6,268
c) Developing Asia and Pacific	3,457	1,858	574	3,912	-	9,801
Of which: China	1,221	1,858	541	1,022	-	4,642
<b><u>As at June 30, 2025</u></b>						
a) Developed countries	25,899	6,914	2,504	2,068	-	37,385
Of which: United States	24,563	3,639	1,104	1,155	-	30,461
b) Offshore centres	3,828	405	1,354	1,466	-	7,053
Of which: Hong Kong SAR	3,825	405	949	1,199	-	6,378
c) Developing Asia and Pacific	3,877	5,386	794	3,714	-	13,771
Of which: China	1,480	5,385	706	1,099	-	8,670

Figures in US\$ millions	At December 31 2025	At June 30 2025
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**13. Off-balance sheet information**

**a) Contingent liabilities and commitments**

Contractual or notional amounts		
Direct credit substitutes	563	676
Transaction-related contingencies	55	97
Trade-related contingencies	140	148
Other commitments	12,222	13,649
Others	-	-
	12,980	14,570

Contingent liabilities and commitments are credit-related instruments. The risk involved is similar to the credit risk involved in extending loan facilities to customers. These transactions are, therefore, subject to the same credit application, portfolio maintenance and collateral requirements as for customers applying for loans. The contract amounts represent the amounts at risk should the contract be fully drawn upon and the client default.

Since a significant portion of commitments is expected to expire without being drawn upon, the total of the contract amounts is not representative of future liquidity requirements.

**b) Derivatives**

Notional amounts		
Exchange rate contracts	708,237	719,879
Interest rate contracts	445,747	462,959
Others	4,050	3,274
	1,158,034	1,186,112
Fair value assets		
Exchange rate contracts	4,137	4,199
Interest rate contracts	2,069	2,586
Others	423	92
	6,629	6,877
Fair value liabilities		
Exchange rate contracts	4,137	4,464
Interest rate contracts	1,712	2,276
Others	425	94
	6,274	6,834

The above derivatives transactions are undertaken by the Branch in the foreign exchange, interest rate, equity and commodity markets. The notional amounts of these instruments indicate the volume of transactions outstanding and do not represent amounts at risk.

Derivatives are carried at fair value in the balance sheet. Asset values represent the cost to the Branch of replacing all transactions with a fair value in the Branch's favor assuming that all the Branch's relevant counterparties default at the same time, and that transactions can be replaced at the market. Liability values represent the cost to the Branch's counterparties of replacing all their transactions with the Branch with a fair value in their favor if the Branch were to default.

The fair values of the above derivative exposures do not take into account the effects of bilateral netting arrangements.

	Quarter ended December 31, 2025	Quarter ended December 31, 2024
<b>14. Liquidity ratio</b>		
The average Liquidity Maintenance Ratio for the period	41.71%	39.24%
The average Core Funding Ratio for the period	279.66%	219.92%

The Banking (Liquidity) Rules ("BLR") signified the implementation of Liquidity Maintenance Ratio ("LMR") and Core Funding Ratio ("CFR") for category 2A institution under Basel III liquidity standards in Hong Kong. Quarterly average of LMR and CFR reported are calculated based on the arithmetic mean of the average values of its LMR and CFR reported in its liquidity position return, for each month during the quarter. The relevant disclosures pursuant to section 103 of the Banking (Disclosure) Rules can be found in our website <http://www.citibank.com.hk/cbnahk>.

#### Liquidity Risk Management

The Branch's liquidity risk management process is integrated into the overall Citi liquidity and funding process and liquidity monitoring framework. Liquidity is managed at the Citi-level, the Citibank NA-level, the Citi Hong Kong level and the level of Material Legal Entity ("MLE").

Citi policy requires all MLE (which is the level at which the Branch is operating at) to maintain a strong liquidity position and ensure sufficient cash flows to meet all financial commitment and to capitalize on opportunities for business expansion. This includes the Branch's ability to meet deposit withdrawals either on demand or at contractual maturity, to repay borrowings as they mature, to comply with the statutory liquidity ratio, and make new loans and investments as opportunities arise. The Branch maintains a pool of customer deposits, which made up of current and savings accounts and time deposits. The customer deposits are widely diversified by type and maturity and represent a stable source of funding.

#### *Policies and Procedures*

The Branch has established an Asset and Liability Management Committee ("ALCO"). The ALCO Charter includes the monitoring and control of liquidity and funding. ALCO monitors trends in balance sheet and ensures that any concerns that might impact the stability of the customer deposits are addressed effectively.

It is the responsibility of the Branch's management to ensure compliance with local regulatory requirements and limits set by ALCO. The Branch's liquidity resources are managed by the treasurer. Liquidity is managed on a daily basis by treasury function. ALCO is ultimately responsible for overseeing liquidity risk that the Branch is able to take and ensure that there is a robust liquidity management process in place.

The Branch's liquidity risk management framework requires limits to be set for prudent liquidity management, the limits and internal targets mainly include:

- Liquidity ratios
- Deposit to loan ratio
- Term Liquidity Stress Test (TLST)
- Resolution Liquidity Adequacy & Positioning (RLAP)

All limits and internal targets are reviewed at least annually and more frequently if required, to ensure that they remain relevant to current market conditions and business strategy. These limits and targets are monitored and reviewed by ALCO on a regular basis. Any limit excess will be escalated under a delegated authority structure and reviewed by ALCO and the Head Office. A Contingency Funding Plan (CFP) playbook is in place for Hong Kong, on a total basis, which lays out the trigger points and actions in the event of liquidity crisis to ensure that there is an effective response by senior management in case of such an event.

The Branch's securities holdings are mainly in government securities that can be liquidated, repurchased or used as collateral in the event of liquidity stress.

Figures in US\$ millions

## Liquidity Risk Management (Continued)

## Maturity Analysis

The following table analyses the on and off balance sheet items, with reference to the completion instructions for the Hong Kong Monetary Authority Return of Liquidity Monitoring Tools(MA(BS)23).

As at Dec 31, 2025	Repayable on demand	within 1 month	1-3 months	3months to 1year	1 - 5 years	over 5 years	Undated / Overdue
Deposits from customers	44,115	7,696	2,471	914	-	-	-
Deposits and balances from central banks	36	-	-	-	-	-	-
Deposits and balances from banks and other financial institutions	8,799	2,688	11	33	537	-	-
Amount payable under repo	400	-	-	-	-	-	-
Gross cash outflow from derivatives financial liabilities	22	278,425	174,478	163,679	84,545	17,542	-
Other liabilities and capital	1,081	79	7	31	137	-	726
<b>Total on-balance sheet liabilities</b>	<b>54,453</b>	<b>288,888</b>	<b>176,967</b>	<b>164,657</b>	<b>85,219</b>	<b>17,542</b>	<b>726</b>
<b>Total off-balance sheet obligations</b>	<b>4,641</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Cash, balances and placements with central banks	269	-	-	-	-	-	-
Placements and balances with banks and other financial institutions	19,461	3,193	5,215	2,398	4,942	240	-
Loans to customers, acceptances and bills of exchange held	544	5,085	3,087	3,001	4,117	1,263	187
Debt securities held	12,348	-	-	-	-	-	-
Amount payable under reverse repo	-	1,889	106	400	385	-	-
Gross cash inflow from derivatives financial liabilities	19	278,397	174,564	163,737	84,589	17,590	-
Other Assets	56	8	5	22	109	-	1,062
<b>Total on-balance sheet assets</b>	<b>32,697</b>	<b>288,572</b>	<b>182,977</b>	<b>169,558</b>	<b>94,142</b>	<b>19,093</b>	<b>1,249</b>
<b>Total off-balance sheet claims</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Contractual Maturity Mismatch	(26,393)	(316)	6,011	4,904	8,926	1,552	-
Cumulative Contractual Maturity Mismatch	(26,393)	(26,709)	(20,698)	(15,794)	(6,868)	(5,317)	-

As at Dec 31, 2024	Repayable on demand	within 1 month	1-3 months	3months to 1year	1 - 5 years	over 5 years	Undated / Overdue
Deposits from customers	42,758	6,762	2,083	1,087	-	-	-
Deposits and balances from central banks	84	-	-	-	-	-	-
Deposits and balances from banks and other financial institutions	7,946	361	238	213	616	-	-
Amount payable under repo	135	-	-	-	-	-	-
Gross cash outflow from derivatives financial liabilities	32	222,775	152,918	190,016	59,432	4,614	-
Other liabilities and capital	832	110	6	32	152	16	493
<b>Total on-balance sheet liabilities</b>	<b>51,787</b>	<b>230,008</b>	<b>155,245</b>	<b>191,348</b>	<b>60,200</b>	<b>4,630</b>	<b>493</b>
<b>Total off-balance sheet obligations</b>	<b>5,509</b>	<b>-</b>	<b>9</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Cash, balances and placements with central banks	181	-	-	-	-	-	-
Placements and balances with banks and other financial institutions	18,458	3,351	2,863	3,987	8,250	71	-
Loans to customers, acceptances and bills of exchange held	781	3,534	2,557	3,299	4,779	885	161
Debt securities held	7,528	-	-	-	-	-	-
Amount payable under reverse repo	-	877	-	620	684	-	-
Gross cash inflow from derivatives financial liabilities	31	222,822	153,047	190,107	59,002	4,604	-
Other Assets	41	2	5	21	122	16	652
<b>Total on-balance sheet assets</b>	<b>27,020</b>	<b>230,586</b>	<b>158,472</b>	<b>198,034</b>	<b>72,837</b>	<b>5,576</b>	<b>813</b>
<b>Total off-balance sheet claims</b>	<b>9</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Contractual Maturity Mismatch	(30,267)	579	3,219	6,685	12,638	946	-
Cumulative Contractual Maturity Mismatch	(30,267)	(29,688)	(26,469)	(19,784)	(7,146)	(6,202)	-

**CITIBANK, N.A. (WORLDWIDE CONSOLIDATION OF CITIBANK, N.A. AND ITS SUBSIDIARIES)**

**ADDITIONAL INFORMATION**

Figures in US\$ millions	At December 31 2025		At June 30 2025	
<b>Capital and Capital Adequacy</b>				
	Advanced Approaches	Standardized Approach	Advanced Approaches	Standardized Approach
Common Equity Tier (CET1) Capital	158,202	158,202	157,575	157,575
Tier 1 Capital	160,338	160,338	159,707	159,707
Total Capital	168,005	175,949	169,842	177,374
CET1 Ratio	14.33%	15.71%	13.76%	15.42%
Tier 1 Capital Ratio	14.52%	15.92%	13.94%	15.63%
Total Capital Ratio	15.22%	17.47%	14.83%	17.36%
Stockholder's Equity	176,530	176,530	176,115	176,115
Total Risk Weighted Assets	1,104,193	1,006,961	1,145,351	1,021,796

Citibank's binding CET1 Capital, Tier 1 Capital and Total Capital ratios were derived under the Basel III Advanced Approaches framework for all periods presented.

Figures in US\$ millions	At December 31 2025	At June 30 2025
<b>Other Financial Information</b>		
Total Assets	1,836,436	1,833,933
Total Liabilities	1,659,008	1,656,919
Total Advances (Net of Allowances for Loan Losses)	693,562	670,112
Total Deposits (including those from banks)	1,465,300	1,413,382

Figures in US\$ millions	Year ended December 31, 2025	Year ended December 31, 2024
<b>Pre-tax Profit</b>	20,841	17,489

**CITIGROUP INC. (THE ULTIMATE HOLDING COMPANY OF CITIBANK, N.A.)**

**ADDITIONAL INFORMATION**

Figures in US\$ millions	At December 31 2025		At June 30 2025	
<b>Capital and Capital Adequacy</b>				
	Advanced Approaches	Standardized Approach	Advanced Approaches	Standardized Approach
Common Equity Tier (CET1) Capital	157,099	157,099	158,943	158,943
Tier 1 Capital	179,675	179,675	176,619	176,619
Total Capital	206,170	216,468	204,181	212,915
CET1 Ratio	11.93%	13.18%	11.90%	13.48%
Tier 1 Capital Ratio	1365.00%	15.07%	13.22%	14.98%
Total Capital Ratio	15.66%	18.16%	15.28%	18.06%
Stockholder's Equity	212,291	212,291	213,222	213,222
Total Risk Weighted Assets	1,316,371	1,192,174	1,335,913	1,178,756

At December 31, 2025, Citi's binding CET1 Capital ratio was derived under the Basel III Standardized Approach, whereas the binding Tier 1 Capital and Total Capital ratios were derived under the Basel III Advanced Approaches. At June 30, 2025, Citi's binding CET1 Capital and Tier 1 Capital ratios were derived under the Basel III Standardized Approach, whereas Citi's binding Total Capital ratio was derived under the Basel III Advanced Approaches framework

Figures in US\$ millions	At December 31 2025	At June 30 2025
<b>Other Financial Information</b>		
Total Assets	2,657,202	2,622,772
Total Liabilities	2,443,380	2,408,642
Total Advances (Net of Allowances for Loan Losses)	732,983	706,222
Total Deposits (including those from banks)	1,403,573	1,357,733

Figures in US\$ millions	Year ended December 31, 2025	Year ended December 31, 2024
<b>Pre-tax Profit</b>	19,828	17,046