



## CONSOLIDATED BALANCE SHEET

CITIGROUP INC. AND SUBSIDIARIES  
DECEMBER 31,

| In millions of US Dollars, except shares and per share amounts   | 2025               | 2024               |
|--|--------------------|--------------------|
| <b>Assets</b>  |                    |                    |
| Cash and due from banks (including segregated cash and other deposits)   | \$ 23,717          | \$ 22,782          |
| Deposits with banks, net of allowance  | 325,862            | 253,750            |
| Securities borrowed and purchased under agreements to resell (including \$206,110 and \$140,855 as of December 31, 2025 and 2024, respectively, at fair value), net of allowance   | 356,195            | 274,062            |
| Brokerage receivables, net of allowance  | 62,679             | 50,841             |
| Trading account assets (including \$228,816 and \$193,291 pledged to creditors at December 31, 2025 and 2024, respectively)  | 537,139            | 442,747            |
| <b>Investments:</b>  |                    |                    |
| Available-for-sale debt securities (including \$4,931 and \$5,389 pledged to creditors as of December 31, 2025 and 2024, respectively)   | 246,720            | 226,876            |
| Held-to-maturity debt securities, net of allowance (fair value of which is \$179,520 and \$224,410 as of December 31, 2025 and 2024, respectively) (includes \$70 and \$0 pledged to creditors as of December 31, 2025 and 2024, respectively) | 189,831            | 242,382            |
| Equity securities (including \$921 and \$578 as of December 31, 2025 and 2024, respectively, at fair value)  | 7,678              | 7,399              |
| <b>Total investments</b>   | <b>\$ 444,229</b>  | <b>\$ 476,657</b>  |
| <b>Loans:</b>  |                    |                    |
| Consumer (including \$51 and \$281 as of December 31, 2025 and 2024, respectively, at fair value)  | 408,533            | 393,102            |
| Corporate (including \$6,804 and \$7,759 as of December 31, 2025 and 2024, respectively, at fair value)  | 343,697            | 301,386            |
| Loans, net of unearned income  | \$ 752,230         | \$ 694,488         |
| Allowance for credit losses on loans (ACLL)  | (19,247)           | (18,574)           |
| <b>Total loans, net</b>  | <b>\$ 732,983</b>  | <b>\$ 675,914</b>  |
| Goodwill   | 19,098             | 19,300             |
| Intangible assets (including MSRs of \$759 and \$760 as of December 31, 2025 and 2024, respectively)   | 4,284              | 4,494              |
| Premises and equipment, net of depreciation and amortization   | 33,339             | 30,192             |
| Other assets (including \$15,840 and \$13,703 as of December 31, 2025 and 2024, respectively, at fair value), net of allowance   | 117,677            | 102,206            |
| <b>Total assets</b>  | <b>\$2,657,202</b> | <b>\$2,352,945</b> |
| <b>Liabilities</b>   |                    |                    |
| Deposits (including \$4,222 and \$3,608 as of December 31, 2025 and 2024, respectively, at fair value)   | \$1,403,573        | \$1,284,458        |
| Securities loaned and sold under agreements to repurchase (including \$199,422 and \$49,154 as of December 31, 2025 and 2024, respectively, at fair value)   | 348,098            | 254,755            |
| Brokerage payables (including \$5,492 and \$5,207 as of December 31, 2025 and 2024, respectively, at fair value)   | 74,836             | 66,601             |
| Trading account liabilities  | 162,798            | 133,846            |
| Short-term borrowings (including \$21,567 and \$12,484 as of December 31, 2025 and 2024, respectively, at fair value)  | 51,878             | 48,505             |
| Long-term debt (including \$130,726 and \$112,719 as of December 31, 2025 and 2024, respectively, at fair value)   | 315,827            | 287,300            |
| Other liabilities, plus allowances   | 86,370             | 68,114             |
| <b>Total liabilities</b>   | <b>\$2,443,380</b> | <b>\$2,143,579</b> |
| <b>Stockholders' equity</b>  |                    |                    |
| Preferred stock (\$1.00 par value; authorized shares: 30 million), issued shares: as of December 31, 2025 – 802,000 and as of December 31, 2024 – 714,000, at aggregate liquidation value  | \$ 20,050          | \$ 17,850          |
| Common stock (\$0.01 par value; authorized shares: 6 billion), issued shares: as of December 31, 2025 – 3,099,752,593 and as of December 31, 2024 – 3,099,719,006  | 31                 | 31                 |
| Additional paid-in capital   | 108,452            | 109,117            |
| Retained earnings  | 215,128            | 206,294            |
| Treasury stock, at cost: December 31, 2025 – 1,352,205,592 shares and December 31, 2024 – 1,222,647,540 shares   | (89,473)           | (76,842)           |
| Accumulated other comprehensive income (loss) (AOCI)   | (41,897)           | (47,852)           |
| <b>Total Citigroup stockholders' equity</b>  | <b>\$ 212,291</b>  | <b>\$ 208,598</b>  |
| Noncontrolling interests   | 1,531              | 768                |
| <b>Total equity</b>  | <b>\$ 213,822</b>  | <b>\$ 209,366</b>  |
| <b>Total liabilities and equity</b>  | <b>\$2,657,202</b> | <b>\$2,352,945</b> |

The claims of holders of deposit liabilities and certain claims for administrative expenses against an insured depository institution would be afforded priority over other general unsecured claims against such an institution, including claims of debt holders of the institution and depositors in non-U.S. branches, in the liquidation or other resolution of such an institution by any receiver.

## Capital Components and Ratios under Basel III

| In millions of US Dollars, except ratios                        | Standardized Approach                        |                   | Advanced Approaches                          |                   |
|---|--|-------------------|--|-------------------|
|   | Effective Minimum Requirement <sup>(1)</sup> | DECEMBER 31, 2025 | Effective Minimum Requirement <sup>(2)</sup> | DECEMBER 31, 2025 |
| Common Equity Tier 1 Capital <sup>(3)</sup>                     |  | 157,099           |  | 157,099           |
| Tier 1 Capital <sup>(3)</sup>                                   |  | 179,675           |  | 179,675           |
| Total Capital (Tier 1 Capital + Tier 2 Capital <sup>(3)</sup> ) |  | 216,468           |  | 206,170           |
| Total Risk-Weighted Assets                                      |  | 1,192,174         |  | 1,316,371         |
| <b>Credit Risk<sup>(4)</sup></b>                                |  | 1,131,414         |  | 943,012           |
| Market Risk   |  | 60,760            |  | 59,758            |
| Operational Risk  |  | N/A               |  | 313,601           |
| Common Equity Tier 1 Capital ratio <sup>(4)</sup>               | 11.60%                                       | 13.18%            | 10.50%                                       | 11.93%            |
| Tier 1 Capital ratio <sup>(4)</sup>                             | 13.10%                                       | 15.07%            | 12.00%                                       | 13.65%            |
| Total Capital ratio <sup>(4)</sup>                              | 15.10%                                       | 18.16%            | 14.00%                                       | 15.66%            |

|   | Effective Minimum Requirement | DECEMBER 31, 2025 |
|---|-------------------------------|-------------------|
| Quarterly Adjusted Average Total Assets <sup>(5)(6)</sup> |                               | 2,685,119         |
| Total Leverage Exposure <sup>(5)(6)</sup>                 |                               | 3,276,212         |
| Leverage ratio  | 4.00%                         | 6.69%             |
| Supplementary Leverage ratio                              | 5.00%                         | 5.48%             |

- Citi's required risk-based capital ratios under the Standardized Approach included the 3.6% Stress Capital Buffer and 3.5% GSIB Surcharge (all of which must be composed of CET1 Capital).
- Citi's required risk-based capital ratios under the Advanced Approaches included the 2.5% Capital Conservation Buffer and 3.5% GSIB surcharge (all of which must be composed of CET1 Capital).
- Commencing January 1, 2025, the capital effects resulting from the adoption of the current expected credit losses methodology have been fully reflected in Citi's regulatory capital.
- At 31 December 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.
- Leverage ratio denominator. Represents average daily total assets for the respective quarters, less amounts deducted from Tier 1 Capital.
- Supplementary Leverage ratio denominator. Represents quarterly average on-balance sheet assets and certain off-balance sheet exposures calculated in accordance with the U.S. Basel III rules less amounts deducted from Tier 1 Capital.

N/A Not applicable

## CITIGROUP BOARD OF DIRECTORS

(as of 20 February 2026)

|                   |                   |                 |                       |
|-------------------|-------------------|-----------------|-----------------------|
| Titi Cole         | Jane Fraser       | Jonathan Moulds | James S. Turley       |
| Ellen M. Costello | Duncan P. Hennes  | Gary M. Reiner  | Casper W. von Koskull |
| Grace E. Dailey   | Peter Blair Henry | Diana L. Taylor |                       |
| John C. Dugan     | Renée J. James    |                 |                       |

## CONSOLIDATED STATEMENT OF INCOME

CITIGROUP INC. AND SUBSIDIARIES  
YEARS ENDED DECEMBER 31,

| In millions of US Dollars, except per share amounts                      | 2025             | 2024             | 2023             |
|--|------------------|------------------|------------------|
| <b>Revenues<sup>(1)</sup></b>  |                  |                  |                  |
| Interest income  | \$ 142,864       | \$ 143,713       | \$ 133,258       |
| Interest expense   | 83,072           | 89,618           | 78,358           |
| <b>Net interest income</b>   | <b>\$ 59,792</b> | <b>\$ 54,095</b> | <b>\$ 54,900</b> |
| Commissions and fees <sup>(1)</sup>                                      | \$ 11,169        | \$ 10,236        | \$ 8,509         |
| Principal transactions <sup>(2)</sup>                                    | 10,235           | 11,109           | 8,281            |
| Administration and other fiduciary fees                                  | 4,414            | 4,134            | 3,781            |
| Realized gains on sales of investments, net                              | 471              | 328              | 188              |
| Net impairment losses on investments recognized in earnings              | (352)            | (430)            | (327)            |
| Other revenue <sup>(2)</sup>   | \$ (504)         | \$ 1,250         | \$ 2,734         |
| <b>Total non-interest revenues</b>                                       | <b>\$ 25,433</b> | <b>\$ 26,627</b> | <b>\$ 23,166</b> |
| <b>Total revenues, net of interest expense<sup>(1)</sup></b>             | <b>\$ 85,225</b> | <b>\$ 80,772</b> | <b>\$ 78,066</b> |
| <b>Provisions for credit losses and for benefits and claims</b>          |                  |                  |                  |
| Provision for credit losses on loans                                     | \$ 9,497         | \$ 9,726         | \$ 7,786         |
| Provision (release) for credit losses on HTM debt securities             | 12               | 50               | (24)             |
| Provision for credit losses on other assets                              | 467              | 362              | 1,762            |
| Policyholder benefits and claims   | 87               | 90               | 87               |
| Provision (release) for credit losses on unfunded lending commitments    | 202              | (119)            | (425)            |
| <b>Total provisions for credit losses and for benefits and claims</b>    | <b>\$ 10,265</b> | <b>\$ 10,109</b> | <b>\$ 9,186</b>  |
| <b>Operating expenses<sup>(1)</sup></b>                                  |                  |                  |                  |
| Compensation and benefits  | \$ 29,639        | \$ 28,542        | \$ 29,232        |
| Technology/communication   | 9,423            | 9,035            | 9,106            |
| Transactional and product servicing <sup>(3)</sup>                       | 4,575            | 4,438            | 3,980            |
| Premises and equipment   | 2,477            | 2,438            | 2,508            |
| Professional services  | 2,073            | 2,016            | 2,078            |
| Advertising and marketing  | 1,097            | 1,113            | 1,393            |
| Restructuring  | (14)             | 259              | 781              |
| Other operating <sup>(4)(3)</sup>  | 5,862            | 5,726            | 6,892            |
| <b>Total operating expenses</b>  | <b>\$ 55,132</b> | <b>\$ 53,567</b> | <b>\$ 55,970</b> |
| <b>Income from continuing operations before income taxes</b>             | <b>\$ 19,828</b> | <b>\$ 17,046</b> | <b>\$ 12,910</b> |
| Provision for income taxes   | 5,373            | 4,211            | 3,528            |
| <b>Income from continuing operations</b>                                 | <b>\$ 14,455</b> | <b>\$ 12,835</b> | <b>\$ 9,382</b>  |
| <b>Discontinued operations</b>   |                  |                  |                  |
| Income (loss) from discontinued operations                               | \$ (3)           | \$ (2)           | \$ (1)           |
| Benefit for income taxes   | -                | -                | -                |
| <b>Income (loss) from discontinued operations, net of taxes</b>          | <b>\$ (3)</b>    | <b>\$ (2)</b>    | <b>\$ (1)</b>    |
| <b>Net income before attribution to noncontrolling interests</b>         | <b>\$ 14,452</b> | <b>\$ 12,833</b> | <b>\$ 9,381</b>  |
| Noncontrolling interests   | 146              | 151              | 153              |
| <b>Citigroup's net income</b>  | <b>\$ 14,306</b> | <b>\$ 12,682</b> | <b>\$ 9,228</b>  |
| <b>Basic earnings per share<sup>(4)</sup></b>                            |                  |                  |                  |
| Income from continuing operations  | \$ 7.11          | \$ 6.03          | \$ 4.07          |
| Income from discontinued operations, net of taxes                        | -                | -                | -                |
| <b>Net income</b>  | <b>\$ 7.11</b>   | <b>\$ 6.03</b>   | <b>\$ 4.07</b>   |
| <b>Weighted average common shares outstanding (in millions)</b>          | <b>1,832.0</b>   | <b>1,901.4</b>   | <b>1,930.1</b>   |
| <b>Diluted earnings per share<sup>(4)</sup></b>                          |                  |                  |                  |
| Income from continuing operations  | \$ 6.99          | \$ 5.95          | \$ 4.04          |
| Income (loss) from discontinued operations, net of taxes                 | -                | -                | -                |
| <b>Net income</b>  | <b>\$ 6.99</b>   | <b>\$ 5.94</b>   | <b>\$ 4.04</b>   |
| <b>Adjusted weighted average common shares outstanding (in millions)</b> | <b>1,873.1</b>   | <b>1,940.1</b>   | <b>1,955.8</b>   |

- Effective January 1, 2025, certain transaction processing fees paid by Citi, primarily to credit card networks, which were previously presented within Other operating expenses, are presented as contra-revenue within Commissions and fees reported in Non-interest revenue. Prior periods were conformed to reflect this change in presentation.
- Effective July 1, 2025, gains and losses on certain economic and qualifying hedging derivatives and foreign currency transaction gains and losses related to non-U.S. dollar debt and certain foreign operations in countries with highly inflationary economies with the U.S. dollar as their functional currency, which were previously presented within Other revenue, are presented within Principal transactions. Prior periods were conformed to reflect this change in presentation.
- Effective July 1, 2025, certain expenses incurred in ongoing support of products and services that are predominantly variable costs, which were previously presented within Other operating expenses and Transactional and tax charges, are aggregated and presented within a new expenses category, Transactional and product servicing (see "Glossary" in Citigroup's 2025 Form 10-K for definition). Moreover, certain non-income tax charges incurred, which were previously presented within Transactional and tax charges and do not align with the redefined Transactional and product servicing, are presented within Other operating. Prior periods were conformed to reflect this change in presentation.
- Due to rounding, earnings per share on continuing operations and discontinued operations may not sum to earnings per share on net income.

## REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM — CONSOLIDATED FINANCIAL STATEMENTS

To the Stockholders and Board of Directors  
Citigroup Inc.:

*Opinions on the Consolidated Financial Statements and Internal Control Over Financial Reporting*  
We have audited the accompanying consolidated balance sheets of Citigroup Inc. and subsidiaries (the Company) as of December 31, 2025 and 2024, the related consolidated statements of income, comprehensive income, changes in stockholders' equity, and cash flows for each of the years in the three-year period ended December 31, 2025, and the related notes (collectively, the consolidated financial statements). We also have audited the Company's internal control over financial reporting as of December 31, 2025, based on criteria established in Internal Control-Integrated Framework (2013) issued by the Committee of Sponsoring Organizations of the Treadway Commission.

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of the Company as of December 31, 2025 and 2024, and the results of its operations and its cash flows for each of the years in the three-year period ended December 31, 2025, in conformity with U.S. generally accepted accounting principles. Also in our opinion, the Company maintained, in all material respects, effective internal control over financial reporting as of December 31, 2025 based on criteria established in Internal Control-Integrated Framework (2013) issued by the Committee of Sponsoring Organizations of the Treadway Commission.

### Basis for Opinions

The Company's management is responsible for these consolidated financial statements, for maintaining effective internal control over financial reporting, and for its assessment of the effectiveness of internal control over financial reporting, included in the accompanying management's annual report on internal control over financial reporting. Our responsibility is to express an opinion on the Company's consolidated financial statements and an opinion on the Company's internal control over financial reporting based on our audits. We are a public accounting firm registered with the Public Company Accounting Oversight Board (United States) (PCAOB) and are required to be independent with respect to the Company in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB.

We conducted our audits in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the consolidated financial statements are free of material misstatement, whether due to error or fraud, and whether effective internal control over financial reporting was maintained in all material respects.

Our audits of the consolidated financial statements included performing procedures to assess the risks of material misstatement of the consolidated financial statements, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures included examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements. Our audits also included evaluating the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements. Our audit of internal control over financial reporting included obtaining an understanding of internal control over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. Our audits also included performing such other procedures as we considered necessary in the circumstances. We believe that our audits provide a reasonable basis for our s.

KPMG LLP

We have served as the Company's auditor since 1969.

New York, New York  
February 20, 2026

The notes to the audited Consolidated Financial Statements form an integral part of the audited Consolidated Financial Statements and a full understanding of the statements and the state of affairs of the group cannot be achieved without reference to the complete set of the audited Consolidated Financial Statements.  
Notes to the audited Consolidated Financial Statements and list of Citigroup's major subsidiaries can be obtained upon request from Citibank N.A., Singapore branch or from Citigroup's 2025 Form 10-K in <https://www.citigroup.com/global/investors/sec-filings>



### 综合资产负债表

花旗集团及其附属公司

| 以百万美元计算   | 2025               | 12月31日, 2024       |
|---|--------------------|--------------------|
| <b>资产</b>   |                    |                    |
| 现金及应收自银行存款 (包括独立现金和其他存款)  | \$ 23,717          | \$ 22,782          |
| 银行存款, 扣除拨备金   | 325,862            | 253,750            |
| 在转售协议下借入和购买的证券(包括分别于2025年和2024年12月31日以公允价值计的\$206,110和\$140,855), 扣除拨备金                                   | 356,195            | 274,062            |
| 应收经纪费, 扣除拨备金  | 62,679             | 50,841             |
| 交易户头资产(包括分别于2025年和2024年12月31日抵押给债权人的\$228,816和\$193,291)  | 537,139            | 442,747            |
| 投资:   |                    |                    |
| 可供出售的债务证券(包括分别于2025年和2024年12月31日抵押给债权人的\$4,931和\$5,389)   | 246,720            | 226,876            |
| 持有至到期债权, 扣除拨备金(包括分别于2025年和2024年12月31日以公允价值计的\$179,520和\$224,410), (包括分别于2025年和2024年12月31日抵押给债权人的\$70和\$0) | 189,831            | 242,382            |
| 股票证券(包括分别于2025年和2024年12月31日以公允价值计的\$921和\$578)  | 7,678              | 7,399              |
| 投资总计  | \$ 444,229         | \$ 476,657         |
| 贷款:   |                    |                    |
| 消费者(包括分别于2025年和2024年12月31日以公允价值计的\$51和\$281)  | 408,533            | 393,102            |
| 企业(包括分别于2025年和2024年12月31日以公允价值计的\$6,804和\$7,759)  | 343,697            | 301,386            |
| 贷款, 扣除未实现收益额  | \$ 752,230         | \$ 694,488         |
| 贷款损失准备金(ACLL)   | (19,247)           | (18,574)           |
| 贷款总计, 净额  | \$ 732,983         | \$ 675,914         |
| 商誉  | 19,098             | 19,300             |
| 无形资产(包括分别于2025年和2024年12月31日以公允价值计的\$759和\$760抵押服务权利)  | 4,284              | 4,494              |
| 物业和设备, 扣除折旧和摊销  | 33,339             | 30,192             |
| 其他资产(包括分别于2025年和2024年12月31日以公允价值计的\$15,840和\$13,703)  | 117,677            | 102,206            |
| <b>资产总计</b>   | <b>\$2,657,202</b> | <b>\$2,352,945</b> |
| <b>负债</b>   |                    |                    |
| 存款(包括分别于2025年和2024年12月31日以公允价值计的\$4,222和\$3,608)  | \$1,403,573        | \$1,284,458        |
| 根据回购协议借入和出售的证券 (包括分别于2025年和2024年12月31日以公允价值计的\$199,422和\$49,154)  | 348,098            | 254,755            |
| 应付经纪费(包括分别于2025年和2024年12月31日以公允价值计的\$5,492和\$5,207)   | 74,836             | 66,601             |
| 交易性金融负债   | 162,798            | 133,846            |
| 短期借款(包括分别于2025年和2024年12月31日以公允价值计的\$21,567和\$12,484)  | 51,878             | 48,505             |
| 长期债务(包括分别于2025年和2024年12月31日以公允价值计的\$130,726和\$112,719)  | 315,827            | 287,300            |
| 其他负债, 外加津贴  | 86,370             | 68,114             |
| <b>负债总计</b>   | <b>\$2,443,380</b> | <b>\$2,143,579</b> |
| <b>股东权益</b>   |                    |                    |
| 优先股(面值\$1.00; 额定股数: 3千万), 发出股数: 总清算价值为截至2025年12月31日的802,000股及2024年12月31日的714,000股                         | \$ 20,050          | \$ 17,850          |
| 普通股(面值\$0.01; 额定股数: 60亿), 发出股数: 截至2025年12月31日的3,099,752,593股和2024年12月31日的3,099,719,006股                   | 31                 | 31                 |
| 额外实收资本  | 108,452            | 109,117            |
| 未分配盈利   | 215,128            | 206,294            |
| 库存股份, 成本: 截至2025年12月31日的1,352,205,592股和2024年12月31日的1,222,647,540股   | (89,473)           | (76,842)           |
| 其他全面收益的累积(损失)(AOCI)   | (41,897)           | (47,852)           |
| <b>花旗集团股东权益总额</b>   | <b>\$ 212,291</b>  | <b>\$ 208,598</b>  |
| 非控制权益   | 1,531              | 768                |
| <b>权益总计</b>   | <b>\$ 213,822</b>  | <b>\$ 209,366</b>  |
| <b>负债和权益总计</b>  | <b>\$2,657,202</b> | <b>\$2,352,945</b> |

保险存款机构清算时, 存款负债持有人的索赔和某些行政开支的索赔将较其他普通未保险索赔获得优先处理, 这包括该机构的债务持有人和非美国分行之存款人在此类机构清算或拆分时提出的索赔。

### 花旗集团在巴塞尔协议III下的资本组成及比率

| 以百万美元计算, 利率除外                     | 标准计量法                 |              | 高级计量法                 |              |
|-----------------------------------|-----------------------|--------------|-----------------------|--------------|
|                                   | 有效最低要求 <sup>(1)</sup> | 12月31日, 2025 | 有效最低要求 <sup>(2)</sup> | 12月31日, 2025 |
| 一级普通股 <sup>(3)</sup>              |                       | 157,099      |                       | 157,099      |
| 一级股本 <sup>(3)</sup>               |                       | 179,675      |                       | 179,675      |
| 总资本(一级总资本 + 二级总资本) <sup>(3)</sup> |                       | 216,468      |                       | 206,170      |
| 风险加权资产总计                          |                       | 1,192,174    |                       | 1,316,371    |
| 信贷风险 <sup>(3)</sup>               |                       | 1,131,414    |                       | 943,012      |
| 市场风险                              |                       | 60,760       |                       | 59,758       |
| 经营风险                              |                       | N/A          |                       | 313,601      |
| 一级普通股本总资本比率 <sup>(4)</sup>        | 11.60%                | 13.18%       | 10.50%                | 11.93%       |
| 一级总资本比率 <sup>(4)</sup>            | 13.10%                | 15.07%       | 12.00%                | 13.65%       |
| 总资本比率 <sup>(4)</sup>              | 15.10%                | 18.16%       | 14.00%                | 15.66%       |
|                                   | 有效最低要求                | 12月31日, 2025 |                       |              |
| 调整后季度平均总资产 <sup>(5)</sup>         |                       | 2,685,119    |                       |              |
| 总杠杆曝险 <sup>(6)</sup>              |                       | 3,276,212    |                       |              |
| 杠杆比率                              | 4.00%                 | 6.69%        |                       |              |
| 补充杠杆比率                            | 5.00%                 | 5.48%        |                       |              |

(1) 花旗集团基于风险的最低资本要求包括标准计量法下的3.6%压力资本缓冲, 以及3.5%的全球系统性重要银行附加费(一概须由普通股一级资本组成)。  
(2) 花旗集团基于风险的最低资本要求包括高级计量法下的2.5%压力资本缓冲, 以及3.5%的全球系统性重要银行附加费(一概须由普通股一级资本组成)。  
(3) 从2025年1月1日起, 采用现行预期信用损失算法所产生的资本效应已全面纳入花旗集团的监管资本考量。  
(4) 截至2025年12月31日, 花旗集团的普通股一级资本是在巴塞尔协议III框架下按标准计量法得出, 且具约束力; 而第一级资本和总资本比率是在巴塞尔协议 III 框架下按高级计量法得出。  
(5) 一级杠杆比率分母——指季度平均总资产减去从一级资本中扣除的金额。  
(6) 补充杠杆比率分母——指根据美国巴塞尔协议III规则计算得出的季度平均表内资产及特定表外风险敞口, 并减去从一级资本中扣除的金额。  
N/A 不适用

### 花旗集团董事会成员

(截至2026年2月20日)

|                   |                   |                 |                       |
|-------------------|-------------------|-----------------|-----------------------|
| Titli Cole        | Jane Fraser       | Jonathan Moulds | James S. Turley       |
| Ellen M. Costello | Duncan P. Hennes  | Gary M. Reiner  | Casper W. von Koskull |
| Grace E. Dailey   | Peter Blair Henry | Diana L. Taylor |                       |
| John C. Dugan     | Renée J. James    |                 |                       |

### 综合收益表

花旗集团及其附属公司

| 以百万美元计算, 每股金额除外                   | 2025             | 2024             | 截至12月31日, 2023   |
|-----------------------------------|------------------|------------------|------------------|
| <b>收益<sup>(1)</sup></b>           |                  |                  |                  |
| 净利息收入                             | \$ 142,864       | \$ 143,713       | \$ 133,258       |
| 利息支出                              | 83,072           | 89,618           | 78,358           |
| <b>净利息收入</b>                      | <b>\$ 59,792</b> | <b>\$ 54,095</b> | <b>\$ 54,900</b> |
| 佣金和收费 <sup>(1)</sup>              | \$ 11,169        | \$ 10,236        | \$ 8,509         |
| 主要交易 <sup>(2)</sup>               | 10,235           | 11,109           | 8,281            |
| 管理和其他受托费用                         | 4,414            | 4,134            | 3,781            |
| 净出售投资收益                           | 471              | 328              | 188              |
| 投资收益中被确认的净减值                      | (352)            | (430)            | (327)            |
| 其他收益 <sup>(2)</sup>               | \$ (504)         | \$ 1,250         | \$ 2,734         |
| <b>非利息收益总计</b>                    | <b>\$ 25,433</b> | <b>\$ 26,627</b> | <b>\$ 23,166</b> |
| <b>总收益, 扣除利息开支后<sup>(1)</sup></b> | <b>\$ 85,225</b> | <b>\$ 80,772</b> | <b>\$ 78,066</b> |
| <b>信贷亏损、受益和索赔准备金</b>              |                  |                  |                  |
| 信贷损失准备金                           | \$ 9,497         | \$ 9,726         | \$ 7,786         |
| 持有至到期债券信贷损失准备金                    | 12               | 50               | (24)             |
| 其他资产信贷损失准备金                       | 467              | 362              | 1,762            |
| 投保人受益和索赔开支                        | 87               | 90               | 87               |
| 无抵押贷款承诺信贷损失准备金                    | 202              | (119)            | (425)            |
| <b>信贷亏损、受益和索赔准备金总计</b>            | <b>\$ 10,265</b> | <b>\$ 10,109</b> | <b>\$ 9,186</b>  |
| <b>经营费用<sup>(1)</sup></b>         |                  |                  |                  |
| 报酬和福利                             | \$ 29,639        | \$ 28,542        | \$ 29,232        |
| 科技/通讯费                            | 9,423            | 9,035            | 9,106            |
| 交易和产品维护费 <sup>(3)</sup>           | 4,575            | 4,438            | 3,980            |
| 物业和设备                             | 2,477            | 2,438            | 2,508            |
| 专业服务费                             | 2,073            | 2,016            | 2,078            |
| 广告和行销费                            | 1,097            | 1,113            | 1,393            |
| 重组费用                              | (14)             | 259              | 781              |
| 其他营运费用 <sup>(3)</sup>             | 5,862            | 5,726            | 6,892            |
| <b>营业总开支</b>                      | <b>\$ 55,132</b> | <b>\$ 53,567</b> | <b>\$ 55,970</b> |
| <b>税前银行持续性业务收入</b>                | <b>\$ 19,828</b> | <b>\$ 17,046</b> | <b>\$ 12,910</b> |
| 所得税准备金                            | 5,373            | 4,211            | 3,528            |
| <b>银行持续性业务收入</b>                  | <b>\$ 14,455</b> | <b>\$ 12,835</b> | <b>\$ 9,382</b>  |
| <b>已终止的银行业务</b>                   |                  |                  |                  |
| 终止业务的税后净收入                        | \$ (3)           | \$ (2)           | \$ (1)           |
| 所得税福利                             | -                | -                | -                |
| <b>终止业务的收入(亏损), 扣除税款</b>          | <b>\$ (3)</b>    | <b>\$ (2)</b>    | <b>\$ (1)</b>    |
| <b>未归因于非控制权益收入净额</b>              | <b>\$ 14,452</b> | <b>\$ 12,833</b> | <b>\$ 9,381</b>  |
| 非控制权益                             | 146              | 151              | 153              |
| <b>花旗集团之收入净额</b>                  | <b>\$ 14,306</b> | <b>\$ 12,682</b> | <b>\$ 9,228</b>  |
| <b>基本每股收益<sup>(4)</sup></b>       |                  |                  |                  |
| 银行持续性业务收入                         | \$ 7.11          | \$ 6.03          | \$ 4.07          |
| 终止业务所受的亏损, 扣除税款                   | -                | -                | -                |
| <b>净收入</b>                        | <b>\$ 7.11</b>   | <b>\$ 6.03</b>   | <b>\$ 4.07</b>   |
| <b>未付加权平均普通股份(以百万计)</b>           | <b>1,832.0</b>   | <b>1,901.4</b>   | <b>1,930.1</b>   |
| <b>每股稀释权益<sup>(4)</sup></b>       |                  |                  |                  |
| 银行持续性业务收入                         | \$ 6.99          | \$ 5.95          | \$ 4.04          |
| 终止业务所受的亏损, 扣除税款                   | -                | -                | -                |
| <b>净收入</b>                        | <b>\$ 6.99</b>   | <b>\$ 5.94</b>   | <b>\$ 4.04</b>   |
| <b>调整未付加权平均普通股份(以百万计)</b>         | <b>1,873.1</b>   | <b>1,940.1</b>   | <b>1,955.8</b>   |

(1) 从2025年1月1日起, 花旗集团支付的部分交易手续费(主要付予信用卡组织, 此前列于“其他营运费用”, 现改列于“佣金及手续费”项下的收入抵减项目, 并计入“非利息收入”)。为反映此项列示方式的变更, 此前的数据已进行相应调整。  
(2) 从2025年7月1日起, 部分经济性及合格对冲衍生工具所产生的损益, 以及与非美元债务和某些以美元为功能货币的高通胀经济体境外业务相关的外汇交易损益, 此前列于“其他收益”, 现改列于“主要交易”项下。为反映此项列示方式的变更, 此前的数据已进行相应调整。  
(3) 从2025年7月1日起, 部分为持续支持产品和服务而产生、主要为可变动成本的费用(此前列于“其他营运费用”和“交易和税费”)将归入全新的费用类别“交易和产品维护费”(相关定义可参见花旗集团2025年Form 10-K年报中的“术语表”)。此外, 部分此前列于“交易和税费”, 并与重新定义的“交易及产品维护费”不符的非所得税相关支出, 将列于“其他营运费用”项下。为反映此项列示方式的变更, 此前的数据已进行相应调整。  
(4) 根据四舍五入原则, 持续性业务和已终止的业务之每股收益可能未加至净收入之每股收益之中。

### 独立注册会计师报告 — 综合财务报表

致花旗集团董事和股东

花旗集团有限公司:

关于综合财务报表和财务报告内部控制的意见

我们已经审核过花旗集团有限公司及其附属公司(“公司”)截至2025年和2024年12月31日的综合资产负债表, 及截至2025年12月31日每三年的相关综合收益表、全面收益、股东权益变更表及现金周转, 以及相关注解说明(合称“综合财务报表”)。我们还根据反欺诈财务报告委员会下属的发起人委员会颁布的《内部控制 — 综合框架(2013年版)》确定的标准, 对截至2025年12月31日的公司财务报表内部控制进行了审计。

我们认为, 上述综合财务报表, 在所有具有实质性意义的方面, 公允地反映了公司截至2025年和2024年12月31日的财务状况, 及截至2025年12月31日每三年的经营业绩和现金流状况, 符合美国普遍接受的会计准则。我们还认为, 公司已根据反欺诈财务报告委员会下属的发起人委员会颁布的《内部控制 — 综合框架(2013年版)》确定的标准, 在所有具有实质性意义的方面对截至2025年12月31日的财务报告保持了有效的内部控制。

审计意见的基础

公司管理层的责任包括编制这些综合财务报表, 并维持一套有效的财务报告内部控制制度, 以及财务报告内部控制有效性的评估, 包括附录的管理层的财务报告内部控制之年度报告。我们的责任是, 根据我们的审计, 对公司的综合财务报表以及公司针对财务报告的内部控制发表意见。我们是美国公众公司会计监督委员会注册的上市会计公司, 按照美国联邦证券法及适用的证券交易委员会和美国公众公司会计监督委员会适用的条款和规定, 我们必须独立于公司。

我们根据美国公众公司会计监督委员会的标准进行审计。这些标准要求我们计划和执行审计工作, 以对综合财务报表是否免于由于错误或舞弊导致的重大错报, 以及财务报告是否在所有重大方面保持有效的内部控制获取合理保证。

我们对综合财务报表的审计包括评估由于错误或舞弊而导致的综合财务报表重大错报的风险, 以及执行应对此等风险的程序。这些程序包括以测试形式审查综合财务报表中相关金额和披露的证据。我们的审计也包括评估管理层所使用的会计原则和作出的重大估计, 以及评估综合财务报表的整体列报方式。我们在财务报表审计中了解和评估内部控制, 包括了解财务报表内部控制的情况, 评估财务报表存在内部控制重大缺陷的风险, 并根据此等风险进行测试, 以及评估内部控制设计和运行的有效性。审计工作还包括执行在此情况下, 我们认为必要的其他程序。我们相信, 我们的审计工作为发表意见提供了合理的基础。

KPMG LLP

自1969年起受委为花旗集团审计师。

纽约, 纽约

2026年2月20日

账目说明是经审计财务报表不可或缺的重要部分。如果不参考整份经审计的财务报表, 就无法充分了解花旗集团的报表内容, 以及完全掌握集团的事务状况。

股东可向任何花旗银行新加坡分行索取经审计的综合财务报表, 以及花旗集团主要子公司清单, 或浏览<https://www.citigroup.com/global/investors/sec-filings>花旗集团2025年Form 10-K年报了解详情。

**KUNCI KIRA-KIRA YANG DISATUKAN**CITIGROUP INC. DAN SUBSIDIARINYA  
31 DISEMBER,

| Dalam jutaan Dolar AS, kecuali saham dan jumlah sesaham   | 2025              | 2024              |
|---|-------------------|-------------------|
| <b>Aset</b>   |                   |                   |
| Tunai dan hutang dari bank (termasuk tunai berasingan dan deposit lain)   | \$ 23,717         | \$ 22,782         |
| Deposit di bank-bank, bersih daripada elauan  | 325,862           | 253,750           |
| Sekuriti dipinjam dan dibeli dengan perjanjian untuk dijual semula (termasuk \$206,110 dan \$140,855 masing-masing pada 31 Disember 2025 dan 2024, pada nilai saksama), bersih daripada elauan  | 356,195           | 274,062           |
| Brokeraj belum diterima, bersih daripada elauan   | 62,679            | 50,841            |
| Aset akaun perdagangan (termasuk \$228,816 dan \$193,291 yang diikrarkan kepada pemiutang masing-masing pada 31 Disember 2025 dan 2024)   | 537,139           | 442,747           |
| <b>Pelaburan:</b>   |                   |                   |
| Sekuriti hutang tersedia untuk jualan (termasuk \$4,931 dan \$5,389 yang diikrarkan kepada pemiutang masing-masing pada 31 Disember 2025 dan 2024), bersih daripada elauan  | 246,720           | 226,876           |
| Sekuriti hutang dipegang sehingga Tempoh Matang, bersih daripada elauan (nilai saksama termasuk \$179,520 dan \$224,410 masing-masing pada 31 Disember 2025 dan 2024), (termasuk \$70 dan \$0 yang diikrarkan kepada pemiutang masing-masing pada 31 Disember 2025 dan 2024.) | 189,831           | 242,382           |
| Sekuriti ekuiti (termasuk \$921 dan \$576 masing-masing pada 31 Disember 2025 dan 2024, pada nilai saksama)   | 7,678             | 7,399             |
| <b>Jumlah Pelaburan</b>   | <b>\$ 444,229</b> | <b>\$ 476,657</b> |

|  |                    |                    |
|--|--------------------|--------------------|
| <b>Pinjaman:</b>   |                    |                    |
| Pengguna (termasuk \$51 dan \$281 masing-masing pada 31 Disember 2025 dan 2024, pada nilai saksama)                                      | 408,533            | 393,102            |
| Korporat (termasuk \$6,804 dan \$7,759 masing-masing pada 31 Disember 2025 dan 2024, pada nilai saksama)                                 | 343,697            | 301,386            |
| Pinjaman, bersih daripada pendapatan belum diperoleh   | \$ 752,230         | \$ 694,488         |
| Elauan kerugian kredit atas pinjaman (ACLL)  | (19,247)           | (18,574)           |
| <b>Jumlah pinjaman, bersih</b>   | <b>\$ 732,983</b>  | <b>\$ 675,914</b>  |
| Muhibah  | 19,098             | 19,300             |
| Aset tidak ketara (termasuk MSR \$759 dan \$760 masing-masing pada 31 Disember, 2025 dan 2024)   | 4,284              | 4,494              |
| Premis dan peralatan, setelah ditolak susut nilai dan pelunasan  | 33,339             | 30,192             |
| Lain-lain aset (termasuk \$15,840 dan \$13,703 masing-masing pada 31 Disember 2025 and 2024, pada nilai saksama), bersih daripada elauan | 117,677            | 102,206            |
| <b>Jumlah Aset</b>   | <b>\$2,657,202</b> | <b>\$2,352,945</b> |

|  |                    |                    |
|--|--------------------|--------------------|
| <b>Liabiliti</b>   |                    |                    |
| Deposit (termasuk \$4,222 dan \$3,608 masing-masing pada 31 Disember, 2025 dan 2024, pada nilai saksama)   | \$ 1,403,573       | \$ 1,284,458       |
| Sekuriti dipinjamkan dan dijual dengan perjanjian untuk dibeli semula (termasuk \$199,422 dan \$49,154 masing-masing pada 31 Disember 2025 dan 2024, pada nilai saksama) | 348,098            | 254,755            |
| Brokeraj perlu dibayar (termasuk \$5,492 dan \$5,207 masing-masing pada 31 Disember 2025 dan 2024, pada nilai saksama)   | 74,836             | 66,601             |
| Liabiliti akaun perdagangan  | 162,798            | 133,846            |
| Peminjaman jangka pendek (termasuk \$21,567 dan \$12,484 masing-masing pada 31 Disember 2025 dan 2024, pada nilai saksama)   | 51,878             | 48,505             |
| Hutang jangka panjang (termasuk \$130,726 dan \$112,719 masing-masing pada 31 Disember, 2025 dan 2024, pada nilai saksama)   | 315,827            | 287,300            |
| Liabiliti lain, termasuk elauan  | 86,370             | 68,114             |
| <b>Jumlah liabiliti</b>  | <b>\$2,443,380</b> | <b>\$2,143,579</b> |

|   |                    |                    |
|---|--------------------|--------------------|
| <b>Ekuiti Pemegang Saham</b>  |                    |                    |
| Saham pilihan (\$1.00 nilai tara; syer dibenarkan: 30 juta), saham yang dikeluarkan: 802,000 pada 31 Disember 2025 dan 714,000 pada 31 Disember 2024, pada nilai pembubaran agregat | \$ 20,050          | \$ 17,850          |
| Saham biasa (\$0.01 nilai tara; syer dibenarkan: 6 bilion), syer dikeluarkan: 3,099,752,593 pada 31 Disember 2025 dan 3,099,719,006 pada 31 Disember 2024                           | 31                 | 31                 |
| Modal dibayar tambahan  | 108,452            | 109,117            |
| Pendapatan tertahan   | 215,128            | 206,294            |
| Saham perbendaharaan, pada nilai kos: 1,352,205,592 syer pada 31 Disember 2025 dan 1,222,647,540 syer pada 31 Disember 2024   | (89,473)           | (76,842)           |
| Pendapatan (kerugian) komprehensif lain yang terkumpul (AOCI)   | (41,897)           | (47,852)           |
| <b>Jumlah ekuiti pemegang saham Citigroup</b>   | <b>\$ 212,291</b>  | <b>\$ 208,598</b>  |
| Kepentingan tanpa kawal   | 1,531              | 768                |
| <b>Jumlah ekuiti</b>  | <b>\$ 213,822</b>  | <b>\$ 209,366</b>  |
| <b>Jumlah liabiliti dan ekuiti</b>  | <b>\$2,657,202</b> | <b>\$2,352,945</b> |

Tuntutan pemegang liabiliti deposit dan tuntutan tertentu untuk perbelanjaan pentadbiran terhadap institusi depositori diinsuranskan akan diberikan keutamaan daripada tuntutan umum yang tidak dijamin lain terhadap mana-mana institusi, termasuk tuntutan pemegang hutang institusi dan pendeposit di luar cawangan Amerika Syarikat, dalam pembubaran atau resolusi lain institusi sedemikian oleh mana-mana penerima.

**Komponen Dan Nisbah Modal Di Bawah Basel III**

|   | Pendekatan Standard                    |                   | Pendekatan Lanjutan                    |                   |
|---|--|-------------------|--|-------------------|
|   | Syarat Minimum Berkesan <sup>(1)</sup> | 31 DISEMBER, 2025 | Syarat Minimum Berkesan <sup>(2)</sup> | 31 DISEMBER, 2025 |
| Dalam jutaan Dolar AS, kecuali nisbah-nisbah                |  |                   |  |                   |
| Modal Ekuiti Biasa Tahap 1 <sup>(3)</sup>                   | 157,099                                | 157,099           | 157,099                                | 157,099           |
| Modal Tahap 1 <sup>(3)</sup>                                | 179,675                                | 179,675           | 179,675                                | 179,675           |
| Jumlah Modal (Modal Tahap 1 + Modal Tahap 2) <sup>(4)</sup> | 216,468                                | 216,468           | 216,468                                | 216,468           |
| Jumlah Risiko-Aset Berwajaran Risiko                        | 1,192,174                              | 1,192,174         | 1,316,371                              | 1,316,371         |
| <b>Risiko Kredit<sup>(5)</sup></b>                          | <b>1,131,414</b>                       | <b>1,131,414</b>  | <b>943,012</b>                         | <b>943,012</b>    |
| Risiko Pasaran  | 60,760                                 | 60,760            | 59,758                                 | 59,758            |
| Risiko Operasi  | N/A                                    | N/A               | 313,601                                | 313,601           |
| Nisbah Modal Ekuiti Biasa Tahap 1 <sup>(4)</sup>            | 11.60%                                 | 13.18%            | 10.50%                                 | 11.93%            |
| Nisbah Modal Tahap 1 <sup>(4)</sup>                         | 13.10%                                 | 15.07%            | 12.00%                                 | 13.65%            |
| Jumlah Nisbah Modal <sup>(4)</sup>                          | 15.10%                                 | 18.16%            | 14.00%                                 | 15.66%            |

|  | Syarat Minimum Kuatkuasa | 31 DISEMBER, 2025 |
|--|--------------------------|-------------------|
| Purata Jumlah Aset Yang Diselaraskan <sup>(6)(5)</sup> |                          | 2,685,119         |
| Jumlah Pendedahan Leveraj <sup>(6)(5)</sup>            |                          | 3,276,212         |
| Nisbah Leveraj   | 4.00%                    | 6.69%             |
| Nisbah Leveraj Tambahan                                | 5.00%                    | 5.48%             |

- (1) Nisbah modal berasaskan risiko yang diperlukan oleh Citi di bawah Pendekatan Standard termasuk 3.6% Penampakan Modal Tekanan dan 3.5% Surcaj GSIB (semuanya mesti terdiri daripada Modal Ekuiti Biasa Tahap 1).
- (2) Nisbah modal berasaskan risiko yang diperlukan oleh Citi di bawah Pendekatan Lanjutan termasuk Penampakan Pemuliharaan Modal 2.5% dan surcaj GSIB 3.5% (kesemuanya mesti terdiri daripada Modal Ekuiti Biasa Tahap 1).
- (3) Bermula 1 Januari 2025, kesan modal yang terhasil daripada penggunaan metodologi kerugian kredit jangka masa telah diambil kira sepenuhnya dalam modal kawal selia Citi.
- (4) Pada 31 Disember 2025, nisbah Modal Ekuiti Biasa Tahap 1 yang mengikat Citi diperoleh di bawah Pendekatan Standard Basel III, manakala nisbah Modal Tahap 1 dan Jumlah Modal diperoleh di bawah Pendekatan Lanjutan Basel III.
- (5) Penyebut Nisbah Leveraj, Mewakili purata suku tahunan aset suku tahunan yang ditolak jumlahnya dari Modal Tahap 1.
- (6) Penyebut Nisbah Leveraj Tambahan, Mewakili purata suku tahunan aset dalam kunci kira-kira dan pendedahan tertentu luar kunci kira-kira yang dikira mengikut peraturan Basel III Amerika Syarikat, ditolak jumlah yang dikurangkan daripada Modal Tahap 1.
- N/A Tidak terpakai

**LEMBAGA PENGARAH CITIGROUP**

(pada 20 Februari 2026)

|                   |                   |                 |                       |
|-------------------|-------------------|-----------------|-----------------------|
| Titli Cole        | Jane Fraser       | Jonathan Moulds | James S. Turley       |
| Ellen M. Costello | Duncan P. Hennes  | Gary M. Reiner  | Casper W. von Koskull |
| Grace E. Dailey   | Peter Blair Henry | Diana L. Taylor |                       |
| John C. Dugan     | Renée J. James    |                 |                       |

**KUNCI KIRA-KIRA YANG DISATUKAN**CITIGROUP INC. DAN SUBSIDIARINYA  
TAHUN BERAKHIR 31 DISEMBER,

| Dalam jutaan dolar AS, kecuali amaun setiap syer                              | 2025             | 2024             | 2023             |
|---|------------------|------------------|------------------|
| <b>Hasil<sup>(1)</sup></b>  |                  |                  |                  |
| Pendapatan faedah   | \$ 142,864       | \$ 143,713       | \$ 133,258       |
| Perbelanjaan faedah   | 83,072           | 89,618           | 78,358           |
| <b>Pendapatan faedah bersih</b>   | <b>\$ 59,792</b> | <b>\$ 54,095</b> | <b>\$ 54,900</b> |
| Komisen dan fi <sup>(1)</sup>   | \$ 11,169        | \$ 10,236        | \$ 8,509         |
| Transaksi utama <sup>(2)</sup>  | 10,235           | 11,109           | 8,281            |
| Fi pentadbiran dan fidusiar lain  | 4,414            | 4,134            | 3,781            |
| Laba terealisasi atas jualan pelaburan, bersih                                | 471              | 328              | 188              |
| Kerugian rosot nilai bersih ke atas pelaburan yang diiktiraf dalam pendapatan | (352)            | (430)            | (327)            |
| Lain-lain hasil <sup>(2)</sup>  | \$ (504)         | \$ 1,250         | \$ 2,734         |
| <b>Jumlah hasil bukan faedah</b>  | <b>\$ 25,433</b> | <b>\$ 26,627</b> | <b>\$ 23,166</b> |
| <b>Jumlah hasil, bersih daripada perbelanjaan faedah<sup>(1)</sup></b>        | <b>\$ 85,225</b> | <b>\$ 80,772</b> | <b>\$ 78,066</b> |

|  |                  |                  |                 |
|--|------------------|------------------|-----------------|
| <b>Peruntukan untuk kerugian kredit dan untuk faedah dan tuntutan</b>        |                  |                  |                 |
| Peruntukan untuk kerugian kredit pada pinjaman                               | \$ 9,497         | \$ 9,726         | \$ 7,786        |
| Peruntukan (pelepasan) bagi kerugian kredit ke atas sekuriti hutang HTM      | 12               | 50               | (24)            |
| Peruntukan untuk kerugian kredit pada aset lain                              | 467              | 362              | 1,762           |
| Faedah dan tuntutan pemegang polisi  | 87               | 90               | 87              |
| Peruntukan untuk kerugian kredit pada komitmen peminjaman tak berdana        | 202              | (119)            | (425)           |
| <b>Jumlah peruntukan untuk kerugian kredit dan untuk faedah dan tuntutan</b> | <b>\$ 10,265</b> | <b>\$ 10,109</b> | <b>\$ 9,186</b> |

|  |                  |                  |                  |
|--|------------------|------------------|------------------|
| <b>Perbelanjaan operasi<sup>(1)</sup></b>          |                  |                  |                  |
| Pampasan dan faedah                                | \$ 29,639        | \$ 28,542        | \$ 29,232        |
| Technology/communication                           | 9,423            | 9,035            | 9,106            |
| Urus Niaga dan penyenggaraan produk <sup>(2)</sup> | 4,575            | 4,438            | 3,980            |
| Premis dan peralatan                               | 2,477            | 2,438            | 2,508            |
| Perkhidmatan profesional                           | 2,073            | 2,016            | 2,078            |
| Pengiklanan dan pemasaran                          | 1,097            | 1,113            | 1,393            |
| Penstrukturan semula                               | (14)             | 259              | 781              |
| Lain-lain operasi <sup>(1)(3)</sup>                | 5,862            | 5,726            | 6,892            |
| <b>Jumlah perbelanjaan operasi</b>                 | <b>\$ 55,132</b> | <b>\$ 53,567</b> | <b>\$ 55,970</b> |

|   |                  |                  |                  |
|---|------------------|------------------|------------------|
| <b>Pendapatan daripada penerusan operasi sebelum cukai pendapatan</b> | <b>\$ 19,828</b> | <b>\$ 17,046</b> | <b>\$ 12,910</b> |
| Peruntukan untuk cukai pendapatan                                     | 5,373            | 4,211            | 3,528            |
| <b>Pendapatan daripada operasi berterusan</b>                         | <b>\$ 14,455</b> | <b>\$ 12,835</b> | <b>\$ 9,382</b>  |

|  |                  |                  |                 |
|--|------------------|------------------|-----------------|
| <b>Operasi dihentikan</b>  |                  |                  |                 |
| Pendapatan (kerugian) daripada operasi yang dihentikan                               | \$ (3)           | \$ (2)           | \$ (1)          |
| Faedah untuk cukai pendapatan  | -                | -                | -               |
| <b>Pendapatan (kerugian) daripada operasi yang dihentikan, bersih daripada cukai</b> | <b>\$ (3)</b>    | <b>\$ (2)</b>    | <b>\$ (1)</b>   |
| <b>Pendapatan bersih sebelum atribusi kepentingan tanpa kawal</b>                    | <b>\$ 14,452</b> | <b>\$ 12,833</b> | <b>\$ 9,381</b> |
| Kepentingan tanpa kawal  | 146              | 151              | 153             |
| <b>Pendapatan bersih Citigroup</b>   | <b>\$ 14,306</b> | <b>\$ 12,682</b> | <b>\$ 9,228</b> |

|   |                |                |                |
|---|----------------|----------------|----------------|
| <b>Pendapatan asas setiap syer<sup>(4)</sup></b>                              |                |                |                |
| Pendapatan daripada operasi berterusan  | \$ 7.11        | \$ 6.03        | \$ 4.07        |
| Pendapatan (kerugian) daripada operasi yang dihentikan, bersih daripada cukai | -              | -              | -              |
| <b>Pendapatan bersih</b>  | <b>\$ 7.11</b> | <b>\$ 6.03</b> | <b>\$ 4.07</b> |
| <b>Purata berwajaran syer biasa yang tertunggak (dalam jutaan)</b>            | <b>1,832.0</b> | <b>1,901.4</b> | <b>1,930.1</b> |

|  |                |                |                |
|--|----------------|----------------|----------------|
| <b>Pendapatan sesaham dicairkan<sup>(4)</sup></b>                      |                |                |                |
| Pendapatan daripada operasi berterusan                                 | \$ 6.99        | \$ 5.95        | \$ 4.04        |
| Pendapatan (kerugian) daripada operasi yang dihentikan, selepas cukai  | -              | -              | -              |
| <b>Pendapatan bersih</b>   | <b>\$ 6.99</b> | <b>\$ 5.94</b> | <b>\$ 4.04</b> |
| <b>Purata berwajaran terlaras syer biasa tertunggak (dalam jutaan)</b> | <b>1,873.1</b> | <b>1,940.1</b> | <b>1,955.8</b> |

- (1) Berkuat kuasa 1 Januari 2025, fi pemrosesan transaksi tertentu yang dibayar oleh Citi, terutamanya kepada rangkaian kad kredit, di mana sebelumnya dibentangkan dalam Perbelanjaan operasi lain, kini dibentangkan sebagai pengurangan hasil di bawah Komisen dan fi yang dilaporkan dalam Hasil bukan faedah. Tempoh terdahulu telah diselakkan bagi menunjukkan perubahan dalam pembentangan ini.
- (2) Berkuat kuasa 1 Julai 2025, keuntungan dan kerugian pada derivatif lindung nilai ekonomi dan lindung nilai layak tertentu serta keuntungan dan kerugian transaksi mata wang asing berkaitan hutang bukan dalam dolar AS dan operasi asing tertentu di negara yang mempunyai ekonomi berinflasi tinggi dengan dolar AS sebagai fungsi mata wangnya, yang sebelumnya dibentangkan dalam Hasil lain, kini dibentangkan di bawah transaksi Prinsipal. Tempoh terdahulu telah diselakkan bagi menunjukkan perubahan dan pembentangan ini.
- (3) Berkuat kuasa 1 Julai 2025, perbelanjaan tertentu dalam sokongan berterusan bagi produk dan perkhidmatan yang kebanyakannya melibatkan kos yang berubah-ubah, yang sebelum ini dibentangkan di bawah Perbelanjaan operasi lain dan Caj transaksi dan cukai, telah diagregatkan dan dibentangkan dalam kategori perbelanjaan baharu, iaitu Transaksi dan penyenggaraan produk (rujuk Glosari dalam Borang 10-K Citigroup 2025 untuk definisi). Selain itu, caj bukan cukai pendapatan tertentu yang ditanggung, yang sebelumnya dibentangkan dalam Caj transaksi dan cukai dan tidak sejajar dengan takrif baharu Transaksi dan penyenggaraan produk, kini dibentangkan di bawah Operasi lain. Tempoh terdahulu telah diselakkan bagi menunjukkan perubahan dalam pembentangan ini.
- (4) Disebabkan oleh pembundaran, pendapatan sesaham daripada operasi berterusan dan operasi yang dihentikan mungkin tidak menjumlahkan pendapatan sesaham bagi pendapatan bersih.

**LAPORAN FIRMA PERAKAUNAN AWAM BERDAFTAR BEBAS****— PENYATA KEWANGAN DISATUKAN**Kepada Pemegang Saham dan Lembaga Pengarah  
Citigroup Inc.:

*Pendapat tentang Penyata Kewangan Disatukan dan Kawalan Dalam Terhadap Pelaporan Kewangan*  
Kami telah mengaudit kunci kira-kira disatukan Citigroup Inc. dan anak syarikatnya ("Syarikat") pada 31 Disember 2025 dan 2024, sebagai pendapat disatukan yang berkaitan, pendapat komprehensif, perubahan dalam ekuiti dan aliran tunai pemegang saham bagi setiap tahun dalam tempoh tiga tahun yang berakhir pada 31 Disember 2025, dan nota yang berkaitan (secara kolektif, penyata kewangan disatukan). Kami juga telah menetapkan kawalan dalaman Syarikat terhadap pelaporan kewangan pada 31 Disember 2025, berdasarkan kriteria yang telah ditetapkan dalam Kawalan Dalaman - Rangka Kerja Bersepadu (2013) yang diterbitkan oleh Jawatankuasa Penajaan Organisasi Suruhanjaya Treadway.

Pada pendapat kami, penyata kewangan disatukan yang dirujuk di atas membentangkan secara saksama, dalam semua aspek penting, kedudukan kewangan Syarikat pada 31 Disember 2025 dan 2024, dan keputusan operasi dan aliran tuainya bagi setiap tahun dalam tempoh tiga tahun yang berakhir pada 31 Disember 2025, selaras dengan prinsip perakaunan yang diterima secara umum di Amerika Syarikat. Juga pada pendapat kami, Syarikat mengekalkan, dalam semua aspek penting, kawalan dalaman yang berkesan ke atas pelaporan kewangan pada 31 Disember 2025 berdasarkan kriteria yang ditetapkan dalam Kawalan Dalaman - Rangka Kerja Bersepadu (2013) yang dikeluarkan oleh Jawatankuasa Organisasi Penajaan Suruhanjaya Treadway.

**Asas Pendapat**  
Pengurusan Syarikat bertanggungjawab ke atas penyata kewangan yang disatukan ini, untuk mengekalkan kawalan dalaman yang berkesan ke atas pelaporan kewangan, dan untuk penilaiannya terhadap keberkesanan kawalan dalaman ke atas pelaporan kewangan, termasuk dalam laporan tahunan pengurusan yang disertakan mengenai kawalan dalaman ke atas pelaporan kewangan. Tanggungjawab kami adalah untuk menyatakan pendapat tentang penyata kewangan disatukan Syarikat dan pendapat tentang kawalan dalaman Syarikat ke atas pelaporan kewangan berdasarkan audit kami. Kami ialah firma perakaunan awam yang berdaftar dengan Lembaga Pemantauan Perakaunan Syarikat Awam (Amerika Syarikat) (PCAOB) dan dikehendaki berikhtisab dengan Syarikat mengikut undang-undang sekuriti persekutuan Amerika Syarikat dan peraturan serta peraturan yang terpakai bagi Sekuriti dan Suruhanjaya Bursa dan PCAOB.

Kami menjalankan audit kami mengikut standard PCAOB. Standard tersebut memerlukan kami merancang dan melaksanakan audit untuk memperoleh keyakinan yang munasabah mengenai sama ada penyata kewangan disatukan bebas daripada salah nyata yang ketara, sama ada disebabkan oleh kesilapan atau penipuan, dan adakah kawalan dalaman yang berkesan terhadap pelaporan kewangan adalah dikekalkan dalam semua aspek yang penting.

Audit kami termasuk melaksanakan prosedur untuk menilai risiko salah nyata yang ketara dalam penyata kewangan disatukan, sama ada disebabkan oleh kesilapan atau penipuan, dan melaksanakan ujian, bukti yang menyokong jumlah dan pendedahan dalam penyata kewangan disatukan. Audit kami juga merangkumi penilaian prinsip-prinsip perakaunan yang digunakan dan anggaran penting yang dibuat oleh pihak pengurusan, serta menilai pembentangan keseluruhan penyata kewangan disatukan. Audit kawalan dalaman kami ke atas pelaporan kewangan merangkumi mendapatkan pemahaman tentang kawalan dalaman ke atas pelaporan kewangan, menilai risiko yang mengandungi kelemahan yang ketara, dan menguji dan menilai reka bentuk dan keberkesanan operasi kawalan dalaman berdasarkan risiko yang dinilai. Audit kami juga termasuk menjalankan prosedur sedemikian yang lain yang kami anggap perlu dalam keadaan tersebut.

Kami percaya bahawa audit kami memberi asas yang munasabah untuk pendapat kami.

KPMG LLP

Kami telah berkhidmat sebagai Juruaudit Syarikat sejak tahun 1969.

New York, New York  
Februari 20, 2026

Nota-nota kepada akaun merupakan bahagian penting dalam penyata kewangan teraudit dan pemahaman penuh tentang penyata dan keadaan hal ehwal kumpulan tidak boleh dicapai tanpa merujuk kepada set lengkap penyata kewangan teraudit.

Nota-nota kepada Penyata Kewangan Disatukan yang telah diaudit dan senarai anak syarikat utama Citigroup boleh didapati atas permintaan daripada cawangan Citibank N.A., Singapura atau daripada Borang 10-K Citigroup 2025 di <https://citigroup.com/global/investors/sec-filings>

