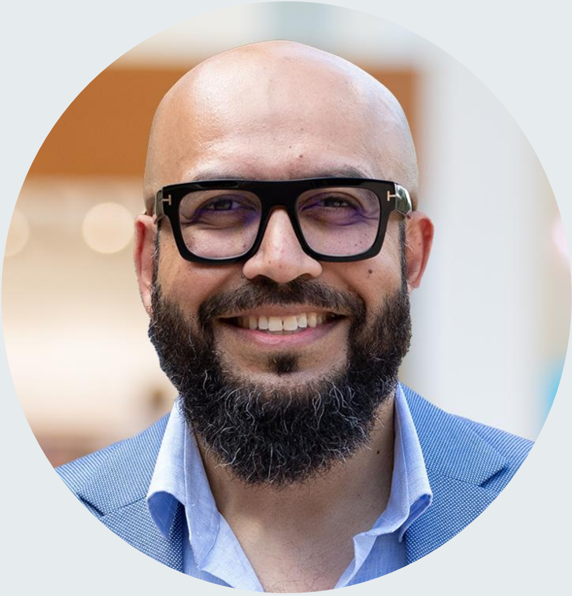

Naveed Anwar

Head of Platforms & Data Services

Platforms & Data Services

Our industry-leading digital platform connects clients to products

TTS' digital platform offers unparalleled global reach to a diverse set of clients. Our platform is frictionless, adaptable and provides a consistent experience across user personas. Our platform enables client growth, simplifies complex tasks and unlocks the power of data.

Clients → ← **Digital Platform** → ← **TTS Products**

Clients

Seamless Client Experience

- Large Corporates
- Financial Institutions
- FinTechs
- Public Sector
- Commercial

One Platform, Two Interfaces

CitiDirect®
Human User Interface Global Online and Mobile Banking Portal

CitiConnect®
Machine-to-Machine Interface System-to-System Integration

180+
Countries[1], 135 currencies, 25 languages

#1
Online Portal for Global Capabilities (tied)[2]
Host-to-Host Capabilities (tied)[2]

22
Consecutive years of recognition

TTS Products

Liquidity Management Services
Deposit Accounts, Target Balance Accounts

Payments
Domestic and Cross-Border Payments, Commercial Cards

Trade & Working Capital
Trade Loans, Supply Chain Finance

Data Flows

CitiDirect®: A powerful digital transaction portal

CitiDirect® portal offers flexible access to clients all over the world. Clients can open and maintain accounts, conduct all transaction activity and gain valuable insights on their business.

Overview

CitiDirect®

Desktop | Mobile | Tablet

Global online banking portal for cash management, payments and trade

#1 Online Portal for Global Capabilities (tied)[(1)]

350k+ CitiDirect active users

Key Capabilities

- Seamlessly interact with **Citi and external accounts** globally
- **Customized interface** based on persona and client segment
- **Self-service** features across all key products
- **Digital account opening** and maintenance
- Access **real-time account information** in multiple currencies and geographies
- **Innovative new capabilities** such as **Citi Token Services**

Client Impact

99% of top corporates use CitiDirect® [(2)]

▲9% in daily CitiDirect® logins[(3)]

▲6% in client use of key client journeys[(3)(4)]

49 countries enabled for digital onboarding[(5)]

Note: All footnotes are presented on Slide 9.

CitiConnect®: World-class enterprise integration

CitiConnect® allows clients to directly integrate with Citi platforms and leverage their own reporting systems, automation capabilities and APIs. Our largest, most active clients use CitiConnect® to power their businesses all over the world.

Overview

CitiConnect®

SWIFT | API | Files

System-to-system integration via API, file and SWIFT to automate transactions

#1 Host-to-Host Capabilities (tied)[1]

+15% Growth in CitiConnect® transaction volume in 2023[2]

3k CitiConnect® clients

Key Capabilities

Connect directly to clients' treasury and payment systems

Only bank to offer **single file format** for primary payment types

Faster time to connect for clients

Best-in-class **API developer experience** and APIs supporting all TTS lines of business

Aggregation of Citi and non-Citi **statements**

Client Impact

Nearly all
Treasury systems supported

75k+
peak transactions per minute through CitiConnect®[3]

3.8 bn
API calls through CitiConnect®[4]

95%+
retention of CitiConnect® clients[4]

Video

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Our data ecosystem creates value for clients

TTS uses data to amplify the power of its global network and improve client outcomes. Our data platform helps clients better manage the funding of their day-to-day operations, reconcile transaction activity and operate more efficiently.

Global Data Management

Manage Petabytes of Data at Scale

CitiDirect®

CitiConnect®

Third Party Data

Aggregated data from various sources

Capture Data from Clients Globally

Key Capabilities

Unlock Optimization Opportunities

- **Enrich and standardize** local **data** to make it interoperable
- **Operational flows** refreshed and **available in minutes**
- **Secure** data sharing with clients
- **Tailored** data **products** to support clients in all businesses
- **Artificial intelligence**

Normalize, Analyze & Generate Insights

Client & Business Impact

Unparalleled Visibility for Clients

- **Client activity drives 8 million data exchanges** per day across CitiDirect® CitiConnect® and SWIFT networks(1)
- **Customer Relationship Insights create** growth and efficiency **opportunities** for Payments, Liquidity and Trade clients
- **Citi Payments Insights** usage ▲ **28%**(2)
  - Allows clients to check payment status
  - Payment status inquiries ▼ **50%**(3)
- **~150 AI use cases** in queue

Deliver Value to Clients and Citi

Note: All footnotes are presented on Slide 9.

Our digital transaction banking platform is world-class

TTS is committed to ongoing digital platform modernization to further enhance client experience.

Drive Digital Platform Adoption

- **Platform delivers TTS products** and other key solutions across all client segments
- Meets client needs digitally with **unmatched global breadth**
- Hosts client journeys **reliably, safely and consistently**

- Drive **consistent increase in utilization**
- Retain distinction as **a leading transaction platform**

Deliver Best-In-Class Solutions

- **Access the** TTS **platform** through **CitiDirect®** or **CitiConnect®**
- **The CitiDirect® online portal is full-featured** and **CitiConnect® enables** powerful **automation**
- **Self-service capabilities** boost client velocity

- Further **reduce client time-to-transact**
- **Continue to improve client satisfaction**

Data at the Core

- **Data fuels our platform** and differentiates our offering
- Accelerated effort to **standardize data** across TTS / Services
- **Data tools benefit clients** and Citi in exciting new ways
- **Artificial intelligence solutions** will amplify the power of data

- **Ensure higher-quality, more actionable** data
- **Deliver on-demand business intelligence**

Forward-looking statements

Certain statements in this presentation are "forward-looking statements" within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. These statements may be identified by words such as believe, expect, anticipate, intend, estimate, may increase, may fluctuate, target, illustrative and similar expressions or future or conditional verbs such as will, should, would and could. These statements are based on management's current expectations and are subject to uncertainty and changes in circumstances and are not guarantees of future results or occurrences. Actual results and capital and other financial condition may differ materially from those included in these statements due to a variety of factors. These factors may include, among others, the execution and efficacy of Citi's transformation, simplification and other strategic and other initiatives, including those related to its investment, expense and capital-related actions; the potential outcomes of the extensive legal and regulatory proceedings, examinations, investigations, consent orders and related compliance efforts and other inquiries to which Citi is or may be subject; ongoing regulatory and legislative uncertainties and changes, including changes in regulatory capital rules; macroeconomic, geopolitical and other challenges and uncertainties, including those related to economic growth, inflation and interest rates; and the precautionary statements included in this presentation. These factors also consist of those contained in Citigroup's filings with the U.S. Securities and Exchange Commission, including without limitation the "Risk Factors" section of Citigroup's 2023 Form 10-K. Any forward-looking statements made by or on behalf of Citigroup speak only as to the date they are made, and Citi does not undertake to update forward-looking statements to reflect the impact of circumstances or events that arise after the date the forward-looking statements were made.

Footnotes: Platforms and Data Services

Slide 2
1. Represents both countries and jurisdictions.
2. Results are based upon Coalition Greenwich 2023 Digital Transformation Benchmarking – Digital Channels – Corporate Segment.

Slide 3
1. Results are based upon Coalition Greenwich 2023 Digital Transformation Benchmarking – Digital Channels – Corporate Segment.
2. Based on active users among top 250 corporate clients by 2023 revenue.
3. CAGR from 2021 – 1Q24.
4. “Client Payment Journey” means any payment-related client activity conducted through CitiDirect®.
5. Of 95 countries and jurisdictions in which Citi has a physical presence.

Slide 4
1. Results are based upon Coalition Greenwich 2023 Digital Transformation Benchmarking – Digital Channels – Corporate Segment.
2. Compared to 2022.
3. Reflects peak volume YTD through April 30, 2024.
4. Reflects percentage of CitiConnect® clients who began 2023 as clients and remained clients at year-end 2023.

Slide 6
1. Average daily LTM activity through April 30, 2024.
2. Total clicks in CPI, 2023 vs. 2022 full-year variance.
3. April 2024 inquiries vs. peak monthly inquiries in 2021. Variance measured among clients using CPI and trained on platform.

Glossary of Terms

- **ACH:** Automated Clearing House
- **ADR:** American Depositary Receipt
- **AI:** Artificial Intelligence
- **AML:** Anti-Money Laundering
- **APAC**: Asia Pacific
- **API:** Application Program Interface
- **ASEAN:** Association of Southeast Asian Nations
- **AUA:** Assets Under Administration
- **AUC:** Assets Under Custody
- **B2B:** Business-to-Business
- **B2C:** Business-to-Consumer
- **BNPL:** Buy-Now-Pay-Later
- **bps:** Basis Point
- **C2B:** Consumer-to-Business
- **CAGR:** Compounded Annual Growth Rate
- **CCB**: Citi Commercial Bank
- **CET1:** Common Equity Tier 1
- **CLO:** Collateralized Loan Obligation
- **CP:** Commercial Paper
- **D2C:** Direct-to-Consumer
- **DD:** Direct Deposits
- **DTA:** Deferred Tax Assets
- **EBT:** Earnings Before Tax
- **EMEA:** Europe, Middle East & Africa
- **EOP:** End of Period
- **ETF:** Exchange Traded Fund
- **EU:** European Union
- **FDIC:** Federal Deposit Insurance Corporation
- **FI:** Fixed Income
- **FIs:** Financial Institutions
- **FX:** Foreign Exchange
- **GBP:** British Pound Sterling
- **GDR:** Global Depositary Receipts
- **GSIB**: Globally Systemically Important Banks
- **HQLA**: High Quality Liquid Assets
- **IB:** Investment Banking
- **ICG:** Institutional Clients Group
- **IP:** Intellectual Property
- **LATAM:** Latin America
- **LCR**: Liquidity Capital Ratio
- **M&A:** Mergers & Acquisitions
- **MTN:** Medium-Term Notes
- **NAM:** North America
- **NCL:** Net Credit Losses
- **NII:** Net Interest Income
- **NIR:** Non-Interest Revenue
- **PaaS:** Platform as a Service
- **PB:** Personal Bank
- **PBWM**: Personal Banking & Wealth Management
- **RoTCE**: Return on Tangible Common Equity
- **RWA:** Risk-Weighted Assets
- **SCB:** Stress Capital Buffer
- **SS:** Securities Services
- **SWF:** Sovereign Wealth Fund
- **TBVPS:** Tangible Book Value Per Share
- **TCE**: Tangible Common Equity
- **TTS:** Treasury & Trade Solutions
- **TWCS:** Trade & Working Capital Solutions
- **USD:** U.S. Dollar
- **USPB**: U.S. Personal Bank
- **YoY:** Year over Year

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