

## Citigroup Inc.

### Summary of Credit and Financial Strength Ratings <sup>(1)</sup>

Ratings as of:  
October 15, 2024

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

**Notes**

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